

| | |
|----------------|---|
| Address | Level 24, 68 Pitt St Sydney NSW 2000 |
| Phone | 1300 048 135 |
| Email | help@humanfinancial.com.au |
| Website | humanfinancial.com.au |

HF International Growth 100

30 November 2024

Portfolio summary

A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.

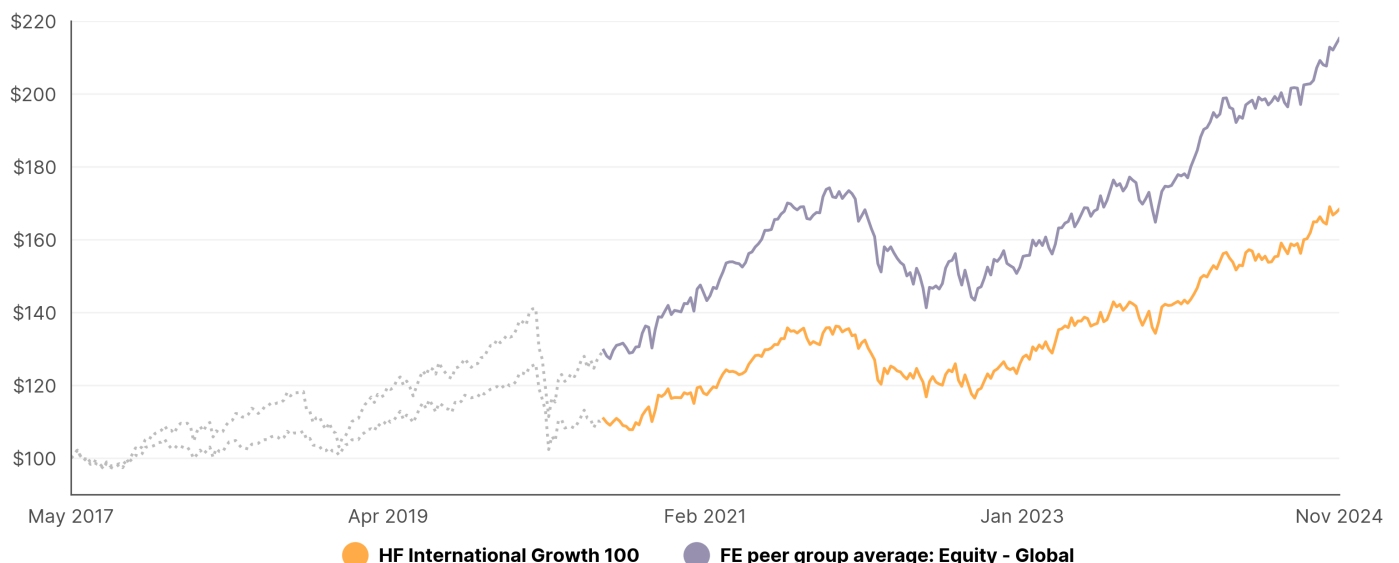
| | | | |
|----------------------------------|-----------------|-------------------------|------------|
| Asset class | Mixed Asset | Inception date | 16/05/2017 |
| Style | Active | Management costs | 1.25% p.a. |
| FE peer group¹ | Equity - Global | | |

Performance²

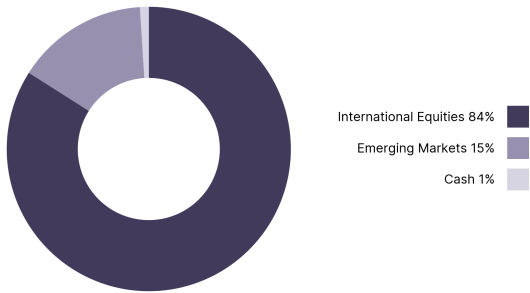
| | 1 month (%) | 3 months (%) | 6 months (%) | 1 year (% p.a.) | 3 years (% p.a.) | 5 years (% p.a.) ² | 7 years (% p.a.) ² | Since inception (% p.a.) ² |
|------------------------------------|-------------|--------------|--------------|-----------------|------------------|-------------------------------|-------------------------------|---------------------------------------|
| HF International Growth 100 | 2.10 | 5.92 | 9.10 | 19.06 | 8.16 | 7.07 | 7.04 | 7.02 |
| FE peer group average | 3.84 | 6.75 | 9.99 | 23.83 | 8.12 | 10.21 | 10.35 | 10.59 |

Growth of \$100 since inception^{2,3}

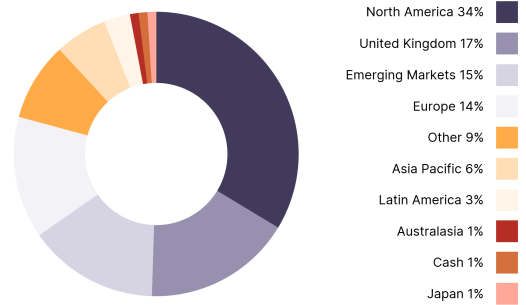
19/05/2017 - 29/11/2024 Powered by data from FE fundinfo



Asset class breakdown³



Geographical allocation³



Performance of underlying funds⁴

| | 1 month (%) | 3 months (%) | 6 months (%) | 1 year (% p.a.) | 3 years (% p.a.) | 5 years (% p.a.) |
|--|-------------|--------------|--------------|-----------------|------------------|------------------|
| HF Antipodes Global | -0.19 | 6.73 | 5.80 | 16.65 | 7.80 | 7.58 |
| HF Aoris International SRI Fund | 5.99 | 6.78 | 13.13 | 26.76 | 7.91 | 11.04 |
| HF Fairlight Global | 4.21 | 6.10 | 10.35 | 17.78 | - | - |
| HF Infrastructure Fund | 3.72 | 5.95 | 10.93 | 19.43 | 8.84 | 5.22 |
| Vanguard Emerging Markets Shares Index | -3.08 | 2.54 | 6.11 | 13.04 | 0.87 | 3.32 |

Top 10 holdings

For the top 10 holdings for each fund, please refer to <https://humanfinancial.com.au/performance-reports>

Important Information

1. The FE Peer Group is the group of all funds within the relevant FE fundinfo category that each product is compared against.
2. Investors invested prior to 26 June 2020 held interests in the predecessor product known as 'ClearView Separately Managed Account (SMA) Models'. For the purposes of providing an estimate of the combined investment performance Since Inception for these investors, we used a blend of the investment performance which is referable to the predecessor product 'ClearView SMA Model' from inception to 26 June 2020 and the investment performance which is referable to the Human Financial Managed Portfolios from 26 June 2020. Investors should note that this is for general information purposes only; is only relevant to investors invested prior to 26 June 2020; and does not reflect the actual investment returns of such investors.
3. Asset class breakdown and geographic allocation may not add to 100% due to rounding and/or investment strategy.
4. Performance figures in this report are compiled by HFML using data from FE fundinfo. Performance may differ from HUB24 performance. Please contact HFML for further information. Performance data is after fund manager fees, but before other applicable fees or taxes and assumes the reinvestment of dividends. Past performance is not indicative of future performance. Due to the flexibility of rebalancing and variations between accounts, performance shown is indicative only and assumes rebalancing occurs at the end of each calendar month, and that there are no deposits, withdrawals nor exceptions to regular rebalancing in the model portfolio.



This document has been prepared by Human Financial Management Limited (ABN 99 067 544 549, AFSL 227677) (HFML) without taking account of any individual's objectives, financial situation or needs. Investors should consider the appropriateness of this information for their circumstances, read the product disclosure statement (PDS) available at humanfinancial.com.au/documents, and obtain advice from a licensed financial adviser before making a financial decision.

The target market for each product is described in the relevant target market determination (TMD) available at humanfinancial.com.au/documents.