

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

HF Enhanced Index 100

31 May 2025

Portfolio summary

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

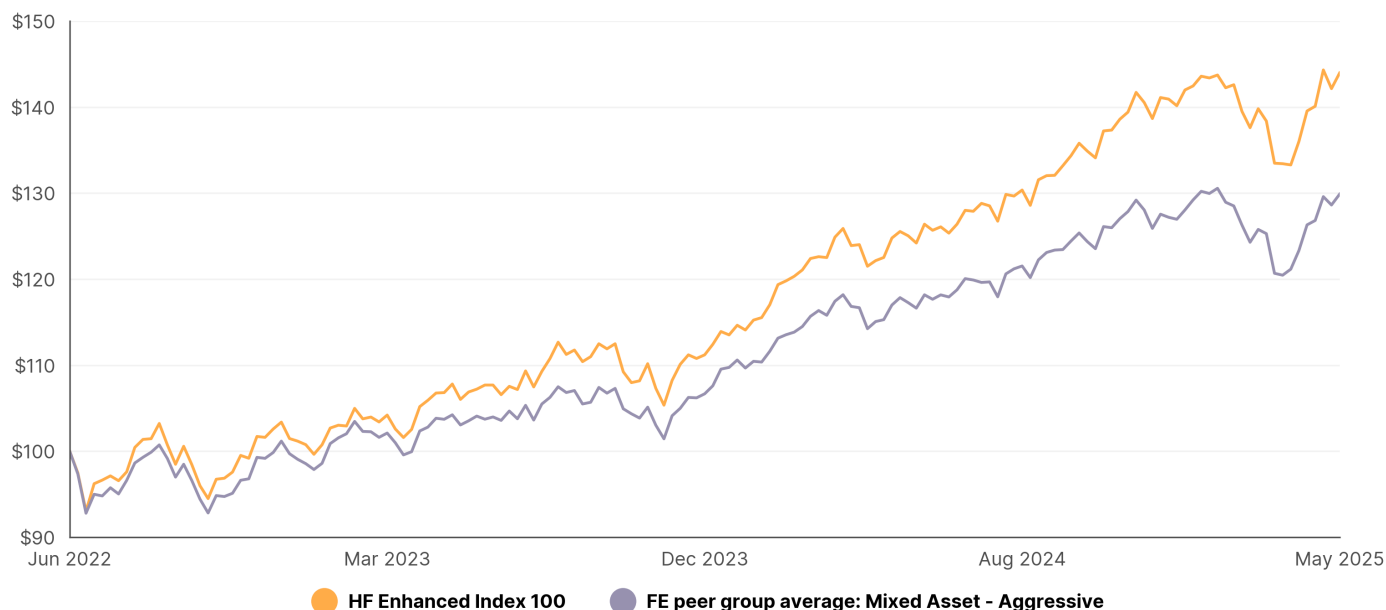
Asset class	Mixed Asset	Inception date	30/09/2015
FE peer group¹	Mixed Asset - Aggressive	Management costs	0.41% p.a.

Performance^{1,2,3,4}

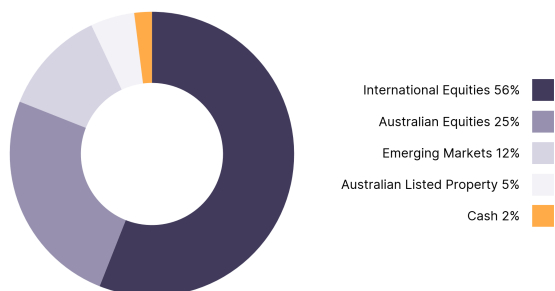
	1 month (%)	3 months (%)	6 months (%)	1 year (% p.a.)	3 years (% p.a.)	5 years (% p.a.) ²	7 years (% p.a.) ²	Since inception (% p.a.) ²
HF Enhanced Index 100	4.06	0.96	3.27	15.92	12.63	12.21	10.66	10.52
FE peer group average	3.83	1.11	1.59	11.41	8.98	10.20	7.74	8.09

Growth of \$100 over the last 3 years^{1,2,3,4}

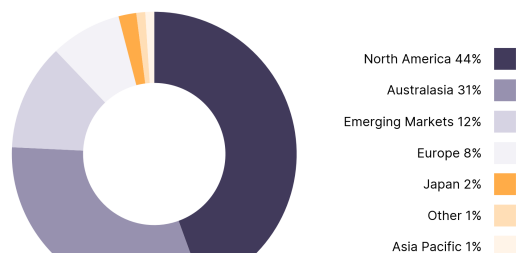
03/06/2022 - 30/05/2025 Powered by data from FE fundinfo



Asset class breakdown⁵



Geographical allocation⁵



Performance of underlying funds^{1,2}

	1 month (%)	3 months (%)	6 months (%)	1 year (% p.a.)	3 years (% p.a.)	5 years (% p.a.)
HF Money Market	0.31	0.98	2.33	4.68	3.97	2.41
Vanguard Australian Property Secs Idx	4.89	6.09	-2.02	11.88	9.82	11.59
Vanguard Australian Shares Index	4.19	4.32	1.61	13.11	9.30	11.99
Vanguard Emerging Markets Shares Index	4.56	3.19	10.78	17.55	8.69	7.23
Vanguard Global Infrastructure Index	-0.55	-1.56	-0.12	15.57	6.50	7.24
Vanguard International Shares Index	5.19	-1.55	3.42	17.45	17.51	14.95

Top 10 holdings

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

Important Information

1. FE fundinfo peer groups are used for comparing investment funds within the same investment category or style. These groups are defined by FE fundinfo based on factors like investment objective, asset allocation, and other key characteristics.
2. Performance figures in this report are compiled by HFML using data from FE fundinfo. Performance data is after fund manager fees, but before other applicable fees or taxes and assumes the reinvestment of dividends. Past performance is not a reliable indicator of future performance.
3. Performance information is provided for the HF Managed Portfolios (HFMPs) available through the Human Financial Separately Managed Account on HUB24. The performance of the HFMPs on other platforms will differ, including because the underlying assets and/or asset allocations may not be the same. Performance shown is indicative only and assumes rebalancing occurs at the end of each calendar month and no other account activity which may lead to differentials to actual performance reported through platforms.
4. Investors who joined prior to 26 June 2020 held interests in the predecessor product, known as the ClearView Separately Managed Account (SMA) Models. To provide an estimate of the combined historical investment performance for these investors, we have used a blend of performance data: the returns of the ClearView SMA Models up to 26 June 2020, and the returns of the HFMPs from that date onward.
5. Totals may not sum to 100% due to rounding and/or investment strategy.



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.