



# Expand Essential and Expand Extra

Separately Managed Account (SMA) - Performance figures and asset allocation as at 31 January 2026

# EXPAND

Separately Managed Account (SMA)	PAST PERFORMANCE						ASSET ALLOCATION										Model Size \$M	APIR Codes
	1 Month %	3 Months %	6 Months %	1 Year %	3 Years % pa	5 Years % pa	Cash	Aust Shares	Aust Fixed Int	Aust Listed Prop	Intl Shares	Intl Fixed Int	Intl Listed Prop	Mortgages	Other	Unlisted Prop		
SMA Salita G100 Portfolio	0.73	1.74	-	-	-	-	4.57	30.33	-	0.33	59.89	-	4.88	-	-	-	-	ISMALPFS06
SMA Salita G20 Portfolio	0.33	0.59	-	-	-	-	23.68	6.66	38.25	-	13.18	18.20	0.03	-	-	-	-	ISMALPFS01
SMA Salita G30 Portfolio	0.36	0.86	-	-	-	-	18.55	9.92	35.23	-	19.48	16.80	0.02	-	-	-	-	ISMALPFS02
SMA Salita G30 Retiree Portfolio	0.69	0.93	-	-	-	-	18.27	11.75	34.70	-	18.54	16.62	0.09	-	0.03	-	-	ISMALPFS07
SMA Salita G50 Portfolio	0.49	1.06	-	-	-	-	11.30	16.39	26.62	0.20	30.20	12.31	2.98	-	-	-	-	ISMALPFS03
SMA Salita G50 Retiree Portfolio	0.83	0.98	-	-	-	-	11.13	20.29	26.58	0.07	26.40	12.28	3.19	-	0.06	-	-	ISMALPFS08
SMA Salita G70 Portfolio	0.61	1.42	-	-	-	-	7.99	23.08	15.49	0.20	42.81	7.44	2.99	-	-	-	-	ISMALPFS04
SMA Salita G70 Retiree Portfolio	1.04	1.30	-	-	-	-	7.79	28.78	15.46	0.07	37.18	7.42	3.22	-	0.08	-	-	ISMALPFS09
SMA Salita G85 Portfolio	0.63	1.45	-	-	-	-	5.21	26.76	6.92	0.27	52.43	4.47	3.94	-	-	-	-	ISMALPFS05

**Notes:**

- Performance represents Model Portfolio performance (gross of fees), as provided by Salita Portfolio Services Pty Ltd.
- Past performance is not necessarily indicative of future performance.
- A dash "-" means no performance figure was provided for the month.

Issued by Navigator Australia Limited ABN 45 006 302 987 AFSL (NAL) as the issuer of the Navigator Integrated Separately Managed Account (SMA). NAL is part of the Insignia Financial Group of Companies, comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate.

Past performance is not a reliable indicator of future performance. Performance returns are based on a model portfolio which exclude administration (platform) fees, model management fees, transaction costs including brokerage and assumes the reinvestment of dividends/distributions. Returns for Multi-Asset models include any eligible rebates paid by an underlying Managed Fund that is passed on to an investor. The information contained in this document is of a factual nature only and has not taken into account the objectives, financial situation or needs of any individual client. While it is believed the information is accurate and reliable, this is not guaranteed in any way.

You should consider the appropriateness of this information, having regard to your individual objectives, financial situation or needs before deciding whether to acquire, hold or dispose of an investment option. Before making a decision, you should consider the applicable Product Disclosure Statement and Target Market Determination.