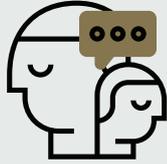




# PROTECTING YOUR CAPITAL



## Philosophy

Adopting a set of core principles and beliefs that provides our clients with the tools they need to achieve long-term security and success.

Embracing our core principles by implementing standard operating procedures which are rigid and robust.



## Structure



## Strategy

Developing an appropriate strategy that aligns to our core beliefs and our client's goals and objectives.



# PHILOSOPHY



## Diversify

Diversification is a powerful tool used to manage risk and portfolio performance; you achieve diversification by investing in multiple asset classes across a portfolio. This is critical as each asset class performs differently.

To complement portfolio diversification, we ensure your portfolio maintains its exposure through rebalancing; a portfolio that deviates from its strategic asset allocation has increased risk of failure.



## Timeline

We help investors set measurable goals. We believe that an investor's objective should be consistent with their risk profile.

Asset allocation determines the framework of an investor's portfolio and establishes the blueprint for the distribution of available funds. Strategic asset allocation has the potential to increase investment results and lower overall portfolio volatility.

We believe that every successful investment strategy begins with an asset allocation suitable for its objective.



## Protecting your capital

Investors cannot influence the market, but they can control their investment costs. Investment success is the measurement between the cost of investing and the return it makes. The greater the distance between these two points the more success the investor has.

Research suggests that lower-cost investments have outperformed higher-cost alternatives in the past.

Tax is a major burden on an investment portfolio and can negatively influence your long-term performance. We believe with the right management and strategy; we can eliminate unnecessary tax related costs which enables a client to reach their goals and objectives sooner.



## Market

It is near impossible to predict the market and research indicates the market should increase when averaged over a period time. Consequently, picking individual stocks is challenging because most stocks fail. A study showed a mere 25% of listed stocks were responsible for the market's advancement over a 23-year period.

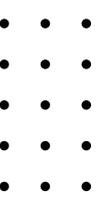
ETF's allow you to track the markets performance whilst limiting your downside risk.



## Asset protection

With every investment, asset protection is fundamentally as important as the asset itself. However, we know the cost to protect the asset detracts future growth.

We assist investor's in finding the right product and level of cover, being mindful of affordability and objectives, this means you may need to except a portion of risk.





# STRATEGY

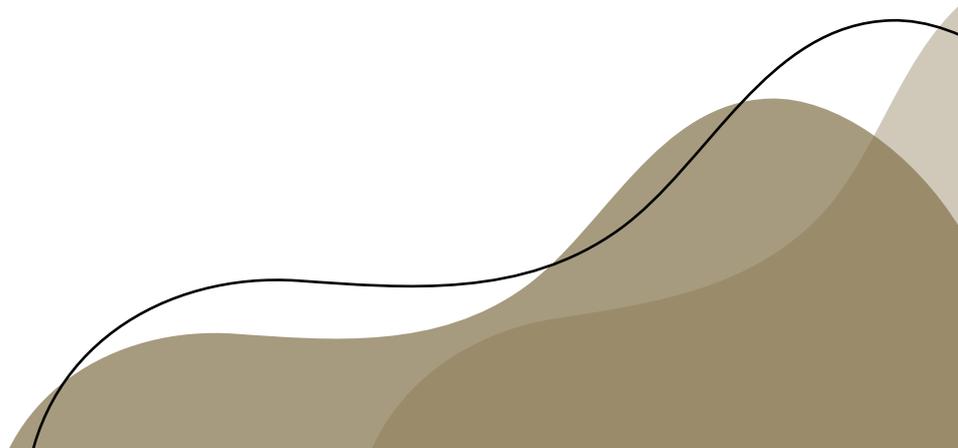
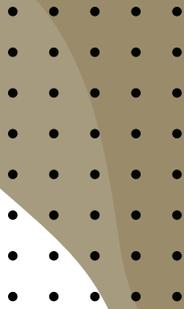
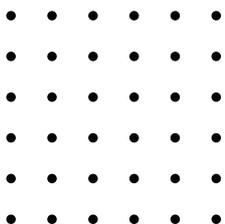
We believe in diversification; we achieve this by maintaining a well-rounded portfolio spread across multiple sectors and classes.

We believe in the market; we achieve this with ETFs which track the market index rather than wagering on winners.

We believe in your investment timeline; we achieve this by managing your exposure to growth assets.

We believe in protecting your capital; we achieve this by utilising a combination of low-cost ETF's, minimising transaction costs and reducing your downside risk.

We believe in asset protection: we achieve this by providing our clients with a personal protection plans that complements their portfolio.



# INVESTMENT STRUCTURE

Before you begin your investment journey, it is important to consider what the most appropriate investment structure would be. An investment structure refers to how your investments are legally owned and operated as ownership plays a pinnacle role.

We make considerations for this and implement strategies applying Separately Managed Accounts (SMAs) which allow your portfolio:



Beneficial ownership of the investments in its portfolio - including dividends,



access to a personal tax position - including franking credits,



low trading costs,



transparency and quality online reporting, and



professional portfolio construction and ongoing management.

