



## Portfolio Features

### Portfolio Objective:

The expected return for a Conservative portfolio is CPI +1% p.a over a rolling 3-year period. In setting the above performance objective, there is a likelihood of the portfolio having a negative return in 1 year in 18.

### Top 5 holdings: Wgt (%)

#### Diversified Fixed Interest:

Franklin Aus Abs. Bond	17.6
AMP FRN Bond 2027	3.8
NABPE Hybrid	3.6
MQGPE Hybrid	3.0
AMP FRN Bond 2028	2.7

#### International:

Alliance Bernstein Global	2.4
T.Rowe Global (Hedged)	2.4
WCM Global Growth	1.3
Artisan Global Discovery	0.8
Baillie Gifford Glb Growth	0.7

#### Australian Share:

Commonwealth Bank	0.4
Cochlear	0.3
CSL	0.3
OZ Minerals	0.3
Fortescue Group	0.3

#### Property:

Goodman Group	1.4
Stockland	0.5
Dexus	0.4
Charter Hall Group	0.4
GPT Group	0.3

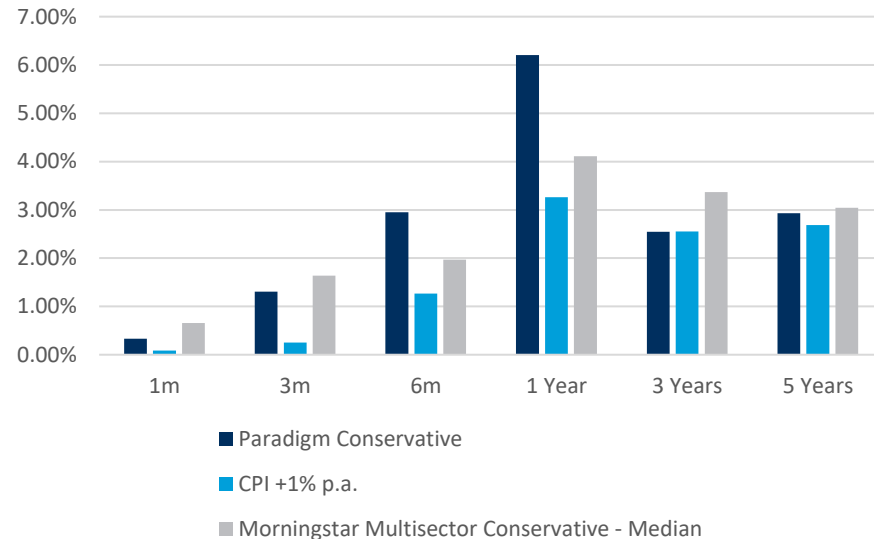
#### Alternative Assets:

Partners Group Glb Multi	1.0
UBS Clarion	
Infrastructure	0.8
ETFs Gold	0.8
Acorn Capital	0.3

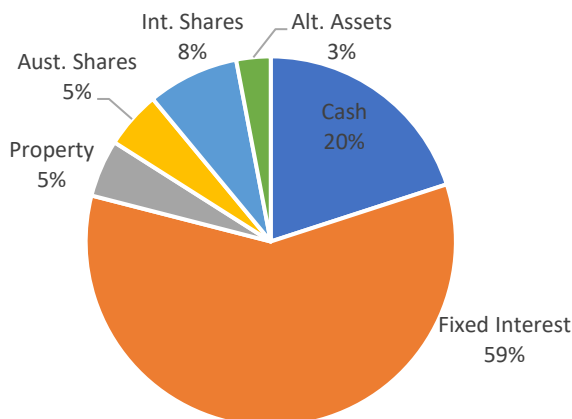
#### Strategic Weight:

Growth	20
Defensive	80

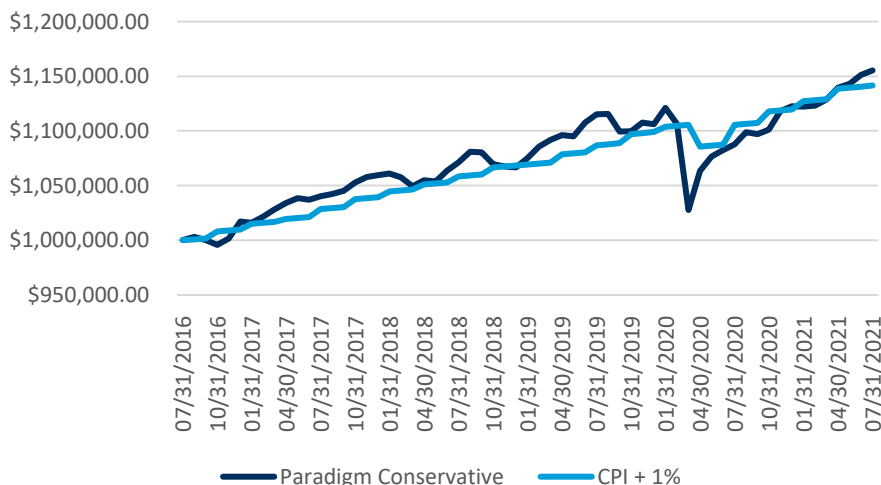
## Portfolio Performance



## Tactical Allocation



## Five Year growth of \$1m





## Portfolio Features

### Portfolio Objective:

The expected return for a Moderately Conservative portfolio is CPI +3% p.a. over a rolling 3-year period. In setting the above performance objective, there is a likelihood of the portfolio having a negative return in 1 year in 10.

### Top 5 holdings: Wgt (%)

#### Diversified Fixed Interest:

Franklin Aus Abs. Bond	11.0
AMP FRN Bond 2027	2.4
NABPE Hybrid	2.2
MQGPE Hybrid	1.9
AMP FRN Bond 2028	1.7

#### International:

Alliance Bernstein Global	6.3
T.Rowe Global (Hedged)	6.2
WCM Global Growth	3.5
Artisan Global Discovery	2.2
Baillie Gifford Glb Growth	1.7

#### Australian Share:

Commonwealth Bank	1.4
Cochlear	1.0
CSL	1.0
OZ Minerals	0.9
Fortescue Group	0.9

#### Property:

Goodman Group	2.5
Stockland	0.9
Dexus	0.7
Charter Hall Group	0.7
GPT Group	0.6

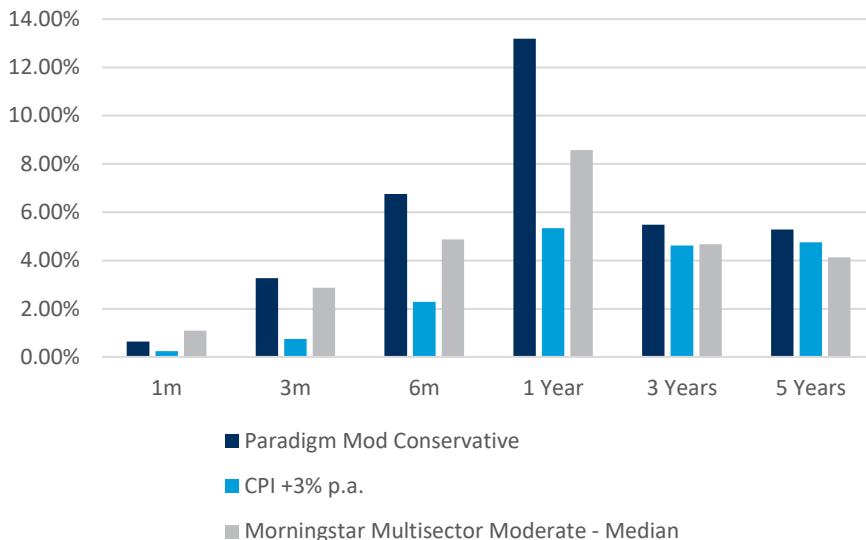
#### Alternative Assets:

Partners Group Glb Multi	1.6
UBS Clarion	
Infrastructure	1.4
ETFS Gold	1.4
Acorn Capital	0.5

#### Strategic Weight:

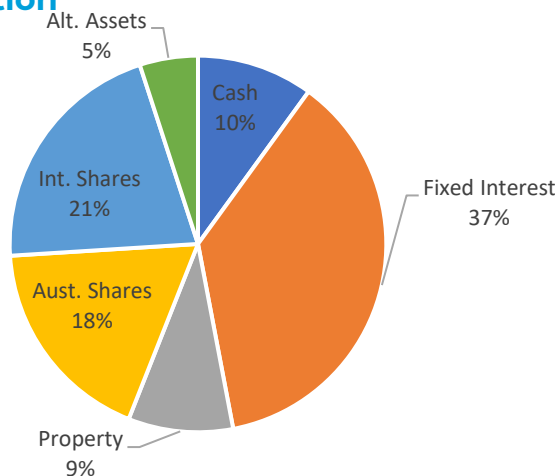
Growth	50
Defensive	50

## Portfolio Performance

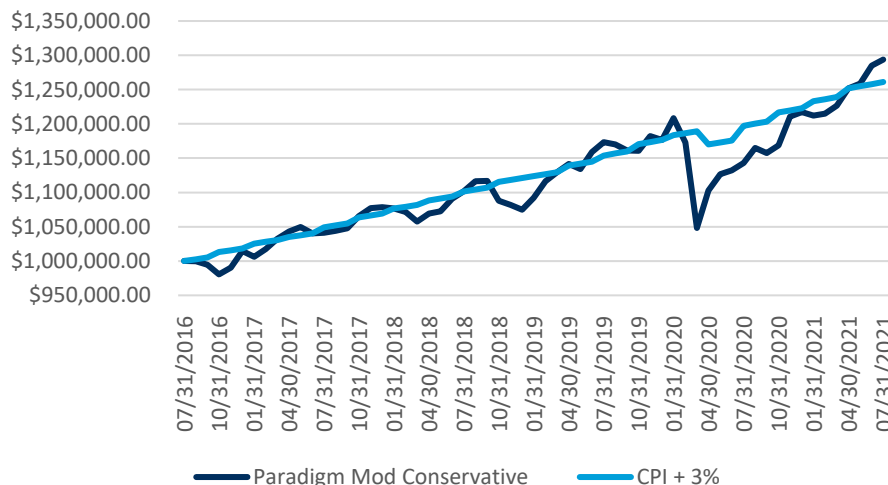


Before Tax NET client representative returns (after 1.2% management fee and GST)

## Tactical Allocation



## Five Year growth of \$1m





## Portfolio Features

### Portfolio Objective:

The expected return for a Balanced portfolio over a rolling 5-year period is CPI +4% p.a. In setting the above performance objective, there is a likelihood of the portfolio having a negative return in 1 year in 8.

### Top 5 holdings: Wgt (%)

International:	Wgt (%)
Alliance Bernstein Global	8.4
T.Rowe Global (Hedged)	8.3
WCM Global Growth	4.6
Artisan Global Discovery	2.9
Baillie Gifford Glb Growth	2.3

### Australian Share:

Commonwealth Bank	2.0
Cochlear	1.5
CSL	1.5
OZ Minerals	1.4
Fortescue Group	1.4

### Diversified Fixed Interest:

Franklin Aus Abs. Bond	5.7
AMP FRN Bond 2027	1.2
NABPE Hybrid	1.1
MQGPE Hybrid	1.0
AMP FRN Bond 2028	0.9

### Property:

Goodman Group	3.3
Stockland	1.2
Dexus	1.0
Charter Hall Group	1.0
GPT Group	0.8

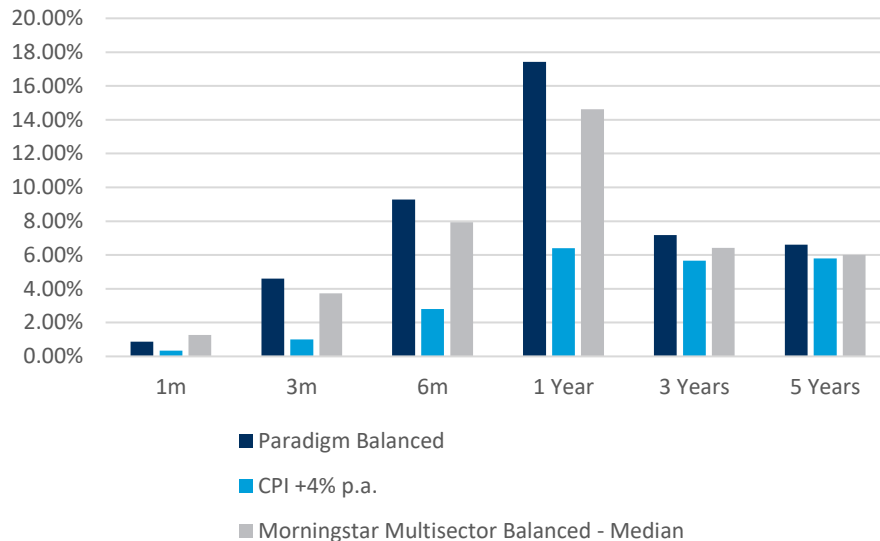
### Alternative Assets:

Partners Group Glb Multi	2.6
UBS Clarion	
Infrastructure	2.2
ETFS Gold	2.2
Acorn Capital	0.7

### Strategic Weight:

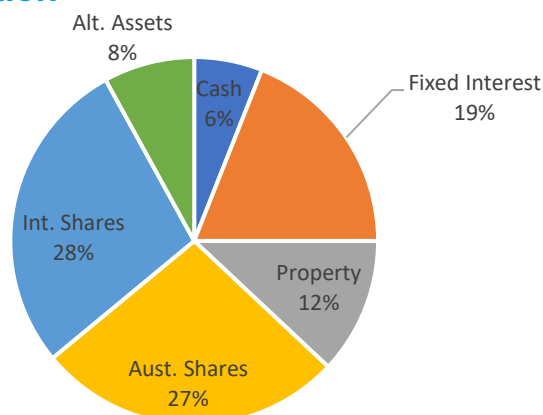
Growth	70
Defensive	30

## Portfolio Performance

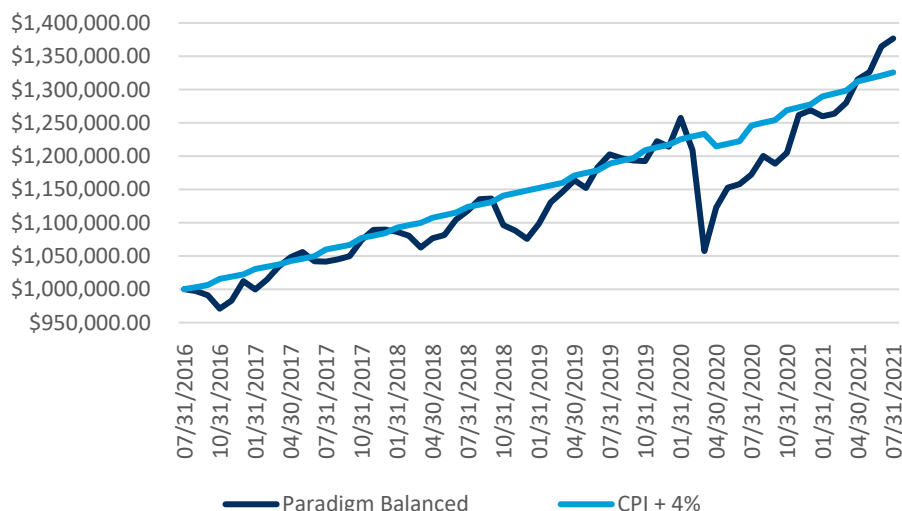


Before Tax NET client representative returns (after 1.2% management fee and GST)

## Tactical Allocation



## Five Year growth of \$1m





### Portfolio Features

**Portfolio Objective:**

The expected return for a Growth portfolio over a rolling 7-year period is CPI +4.5% p.a. In setting the above performance objective, there is a likelihood of the portfolio having a negative return in 1 year in 7.

**Top 5 holdings: Wgt (%)**

**International:**

Alliance Bernstein Global	11.4
T.Rowe Global (Hedged)	11.3
WCM Global Growth	6.3
Artisan Global Discovery	4.0
Baillie Gifford Glb Growth	3.2

**Australian Share:**

Commonwealth Bank	2.3
Cochlear	1.7
CSL	1.7
OZ Minerals	1.6
Fortescue Group	1.5

**Property:**

Goodman Group	3.6
Stockland	1.2
Dexus	1.1
Charter Hall Group	1.0
GPT Group	0.9

**Diversified Fixed Interest:**

Franklin Aus Abs. Bond	2.7
AMP FRN Bond 2027	0.6
NABPE Hybrid	0.5
MQGPE Hybrid	0.5
AMP FRN Bond 2028	0.4

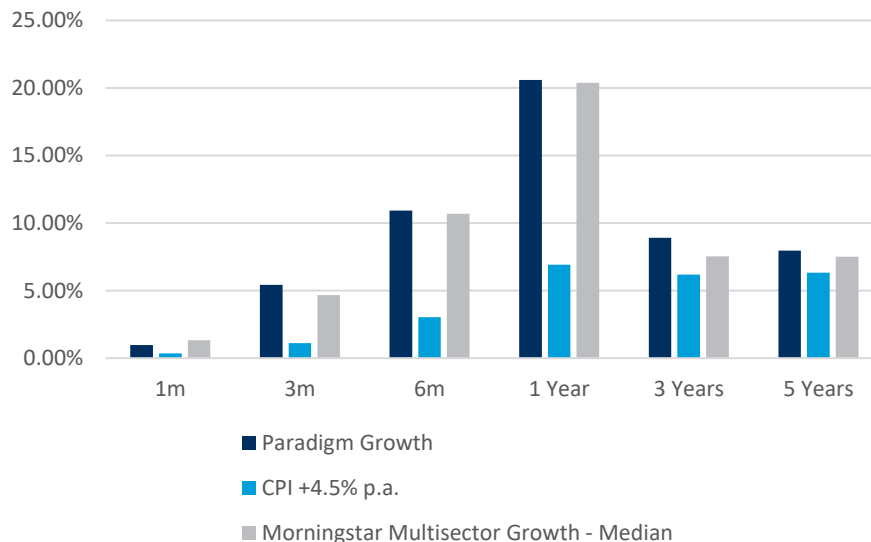
**Alternative Assets:**

Partners Group Glb Multi	2.6
UBS Clarion	
Infrastructure	2.2
ETFs Gold	2.2
Acorn Capital	0.7

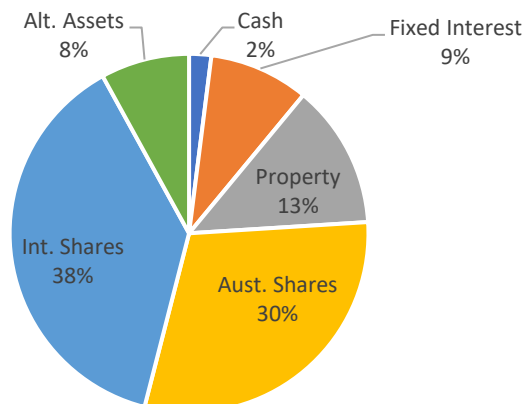
**Strategic Weight:**

Growth	85
Defensive	15

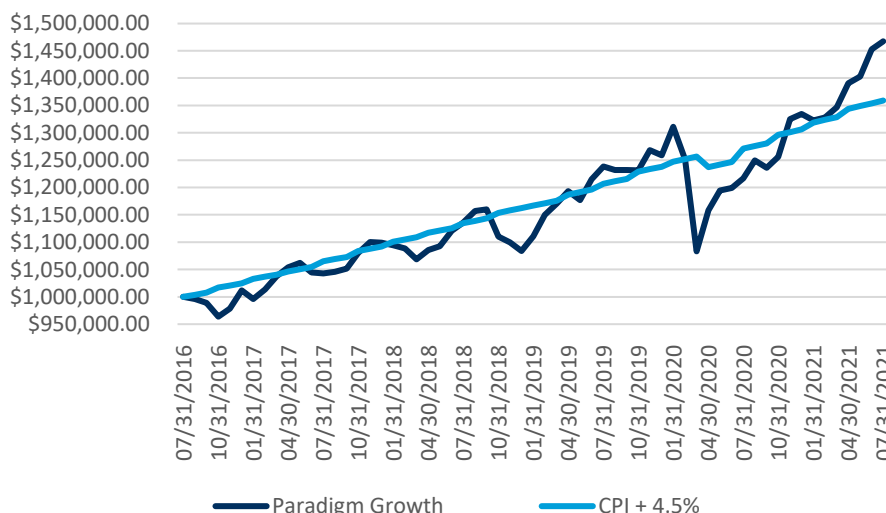
### Portfolio Performance



### Tactical Allocation



### Five Year growth of \$1m



## Portfolio Model: High Growth.....

### Portfolio Features

**Portfolio Objective:**

The expected return for a High Growth portfolio over a rolling 10-year period is CPI +5% p.a. In setting the above performance objective, there is a likelihood of the portfolio having a negative return in 1 year in 5.

**Top 5 holdings: Wgt (%)**

**International:**

Alliance Bernstein Global	12.6
T.Rowe Global (Hedged)	12.5
WCM Global Growth	6.9
Artisan Global Discovery	4.4
Baillie Gifford Glb Growth	3.5

**Australian Share:**

Commonwealth Bank	2.8
Cochlear	2.1
CSL	2.0
OZ Minerals	1.9
Fortescue Group	1.9

**Property:**

Goodman Group	3.3
Stockland	1.2
Dexus	1.0
Charter Hall Group	1.0
GPT Group	0.8

**Alternative Assets:**

Partners Group Glb Multi	2.3
Infrastructure	1.9
ETFS Gold	1.9
Acorn Capital	0.7

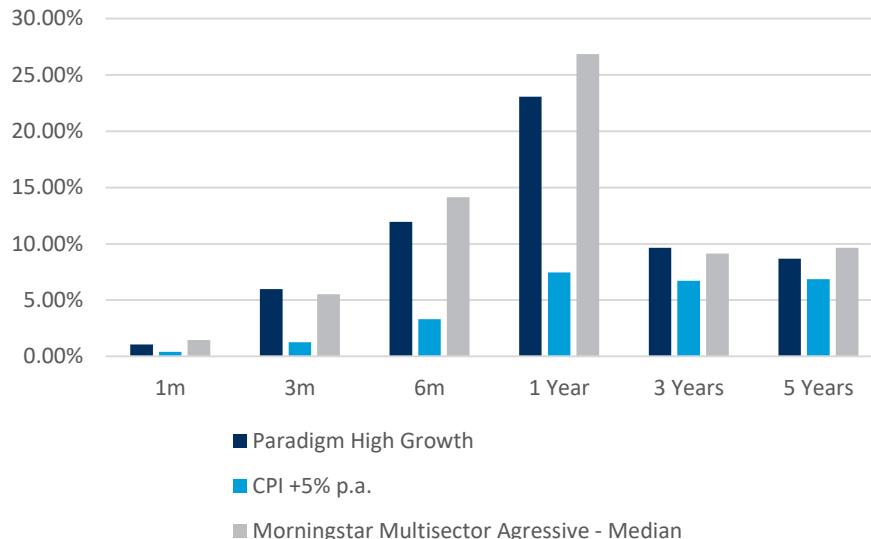
**Diversified Fixed Interest:**

No exposure

**Strategic Weight:**

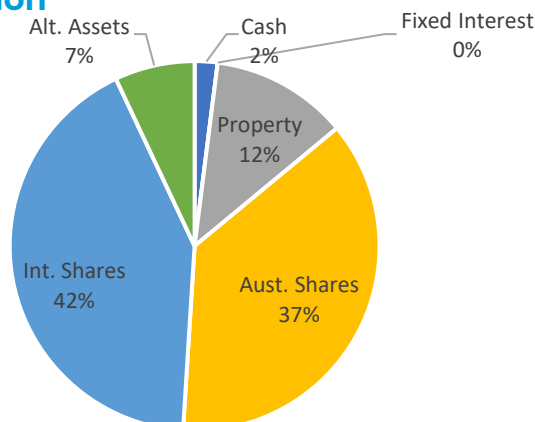
Growth	98
Defensive	2

### Portfolio Performance



Before Tax NET client representative returns (after 1.2% management fee and GST)

### Tactical Allocation



### Five Year growth of \$1m

