

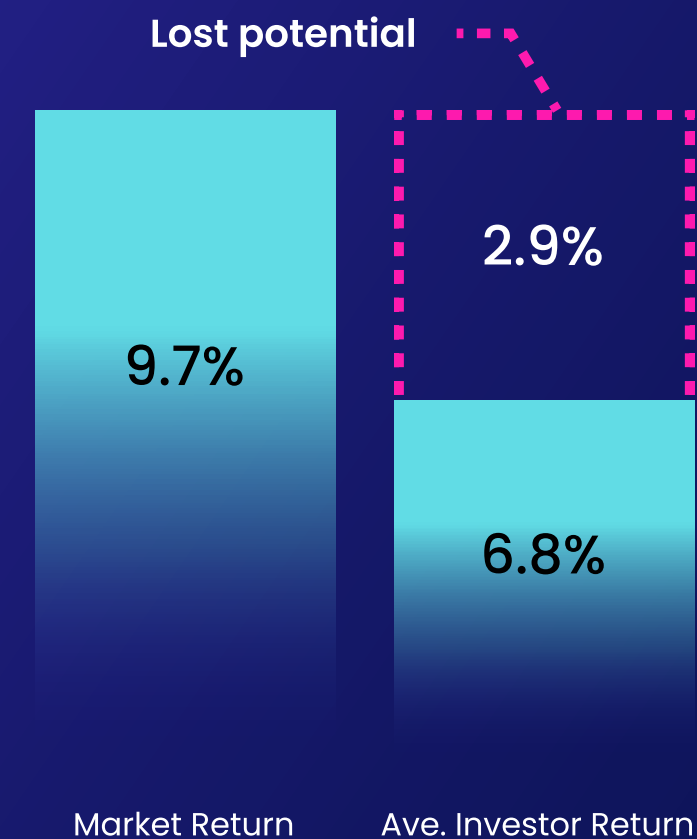
**YOUR FUTURE
MANAGED WITH
CARE**



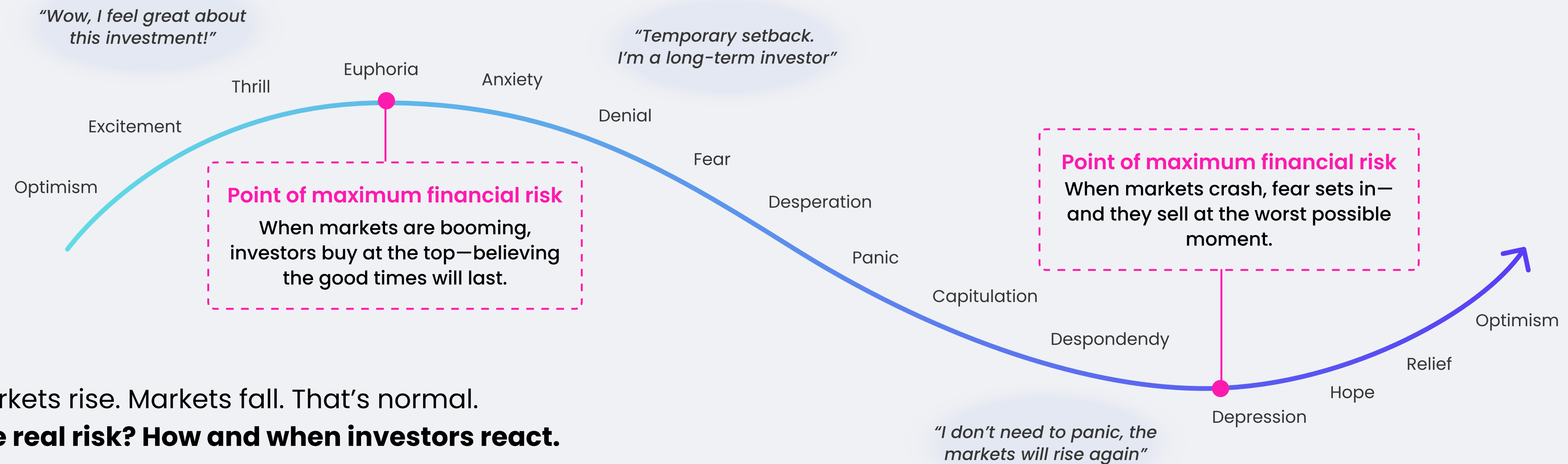
WHY BEHAVIOUR AFFECTS OUTCOMES

Many investors assume success comes purely from choosing the right assets. In reality, behaviour plays a major role in long-term investment performance.

Research shows that emotional decisions such as selling during downturns or switching strategies too often lead to lower returns. CARE is designed to help you stay on track and avoid these common mistakes.



The Emotional Rollercoaster

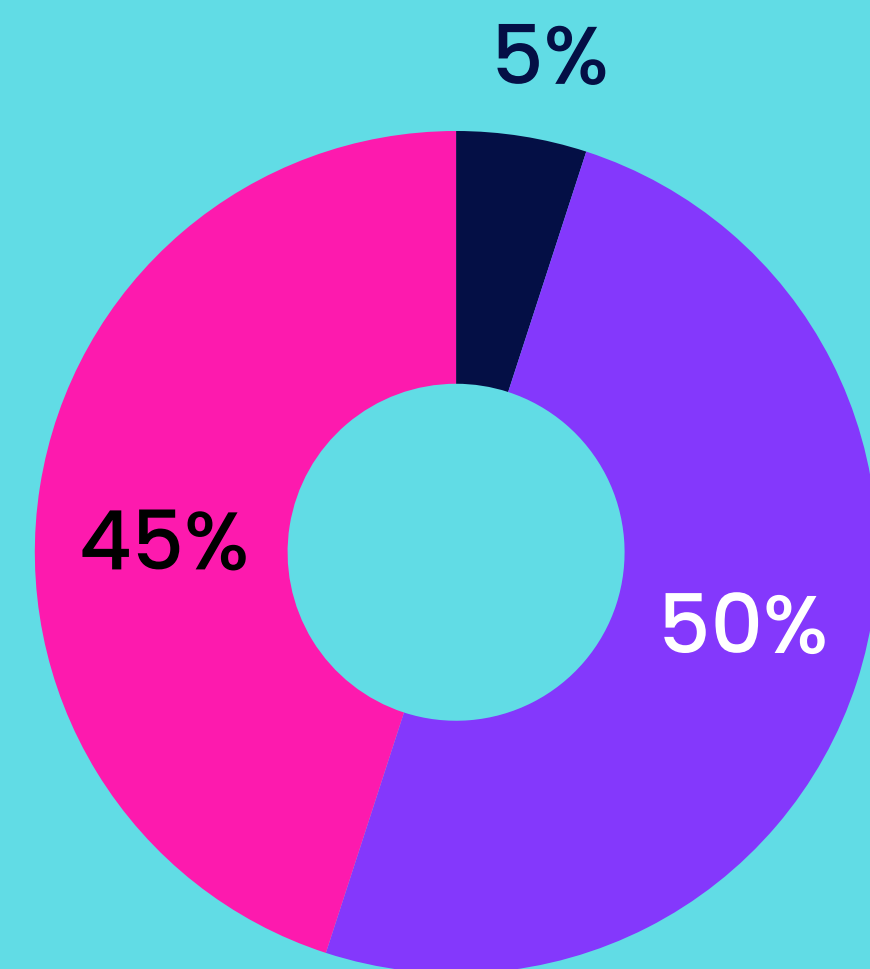


Markets rise. Markets fall. That's normal.
The real risk? How and when investors react.

Source: DALBAR's Quantitative Analysis of Investor Behaviour

What really matters

The right solution focuses on the right asset allocation – maximising market opportunities, protecting against downturns, and structuring your portfolio to help mitigate the effects of emotion and behaviour.



What drives investment outcomes?

- Investor behaviour
- Timing matters
- Asset Allocation

Source: Research conducted by the Griffith University in Australia found that “switching volumes tripled through the pandemic” and “at the worst points of the downturn, over 70% of switches had a negative impact”

Retiring into a downturn can mean **locking in losses that never recover**. Bad timing can leave you with **less than you expected** –even if you invested wisely. But while you don’t always have a choice about timing, how your portfolio is constructed can lessen the impact.

How CAREphilosophy Works

We provide a more considered and consistent approach to investing. Our framework offers a strong foundation for long-term growth, with the flexibility to respond to changing market conditions. It is grounded in the principle of broad diversification across asset classes to help manage risk and support more reliable outcomes. Key benefits include:



A structured plan to help minimise emotional decision-making



Strategies designed to navigate market cycles with confidence



Professional oversight to ensure your portfolio remains aligned with your financial objectives

OUR FRAMEWORK

C

CORE INVESTMENTS

Foundation: A low-cost, diversified strategy designed for the long haul.

Includes long term holdings for Australian and international shares, property, and fixed interest.

A

ACTIVE INVESTMENTS

Tactical: Dynamically managed investments to capture opportunities and enhance returns.

Our team adjusts where money is placed, with a close eye on market trends.

R

RESERVES

Protection: Steady income at low risk provides stability during downturns.

Keeping reserves protects against selling assets at a discount during a market downturn. This is especially critical if you're looking to retire with financial security.

E

ENHANCED INVESTMENTS

Opportunity: Specialised strategies to optimise performance beyond the basics.

The "Enhanced" component aims to deliver returns above the general market (Alpha). In order to achieve Alpha, this may include specialised funds investing in Australian and global shares.

WHO IT'S FOR?

Whatever stage you're at, investing is about one thing: securing your future. CAREphilosophy® helps you build and protect your wealth, so you can enjoy the life you've worked for.



STARTING OUT

You're building your financial future. You need a structured approach to long-term investing.



GROWING WEALTH

You've built a portfolio—but you want to make smarter, more disciplined decisions to ensure you stay on track.



PREPARING FOR RETIREMENT

You need confidence and clarity—a clear target of when you can retire and the lifestyle you will have.



RETIREEES

You've worked hard to build your wealth—now you need security and stability to ensure it lasts. Our strategies help you manage risk while maintaining financial freedom.



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