

**EMPOWERING A
BETTER FUTURE**



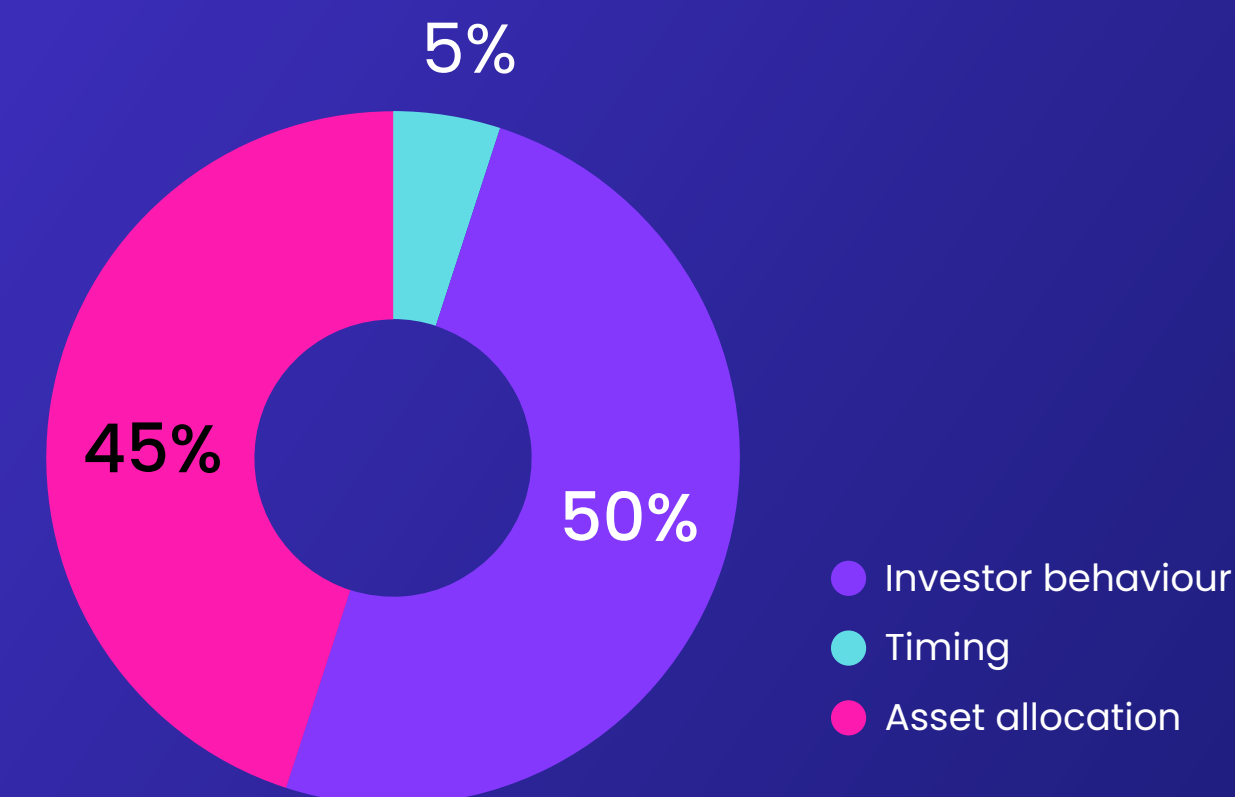
CAREesg-conscious



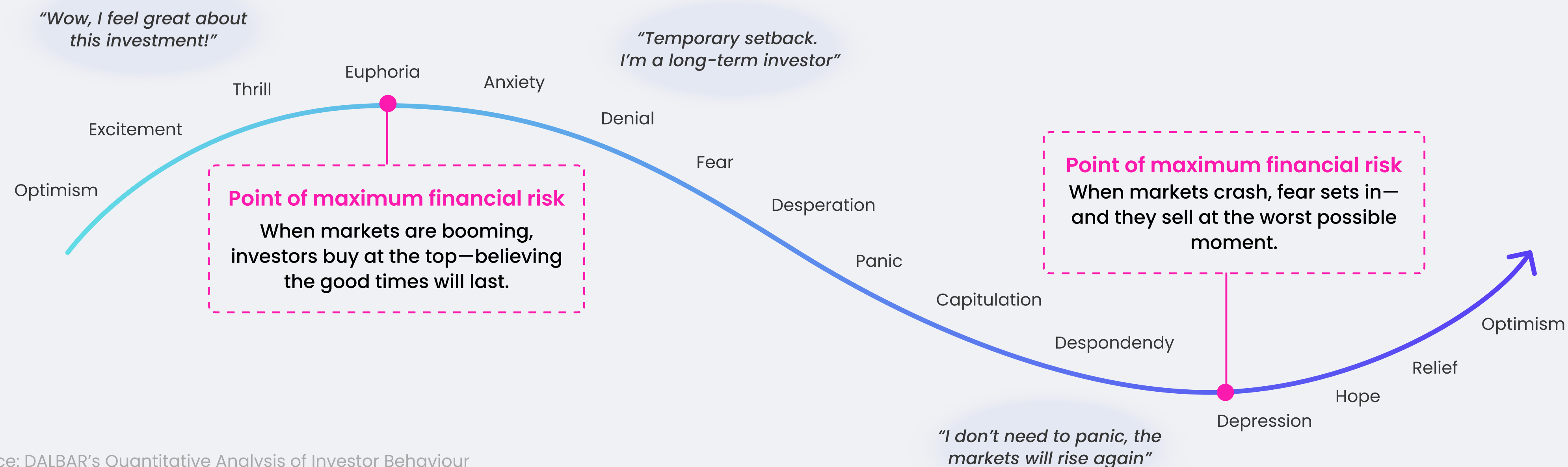
An introduction to CAREphilosophy®

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



Source: DALBAR's Quantitative Analysis of Investor Behaviour

Our Environmental, Social and Governance (ESG) Belief

As portfolio managers, we believe material ESG factors can be an important driver of long-term returns for some investors, offering both opportunities and risk mitigation.

We select investments that aim to minimise or exclude exposure to significant ESG risks using negative screening, positive screening, or a combination of both.

-  **Alcohol**
-  **Adult entertainment**
-  **Tobacco**
-  **Nuclear energy**
-  **Gambling**
-  **Fossil fuels**
-  **Controversial Weapons**

The CAREsg-conscious portfolios

Draws on the experience and expertise of a professional team to navigate complex investment decisions. The Investment Committee follows a rigorous selection process to ensure alignment between the stated ethical and ESG objectives of chosen investments and the solutions provided.

-  **ESG focused**
Detailed ESG assessment of each asset class on a case-by-case scenario.
-  **Simple & transparent**
Ability to access, view and monitor underlying exposures and investment performance.
-  **Client focused**
Customised solutions designed to help clients stay focused on their long-term investment goals.
-  **Consistent & reliable**
Sound and disciplined investment process in place.

The CAREesg-conscious portfolios

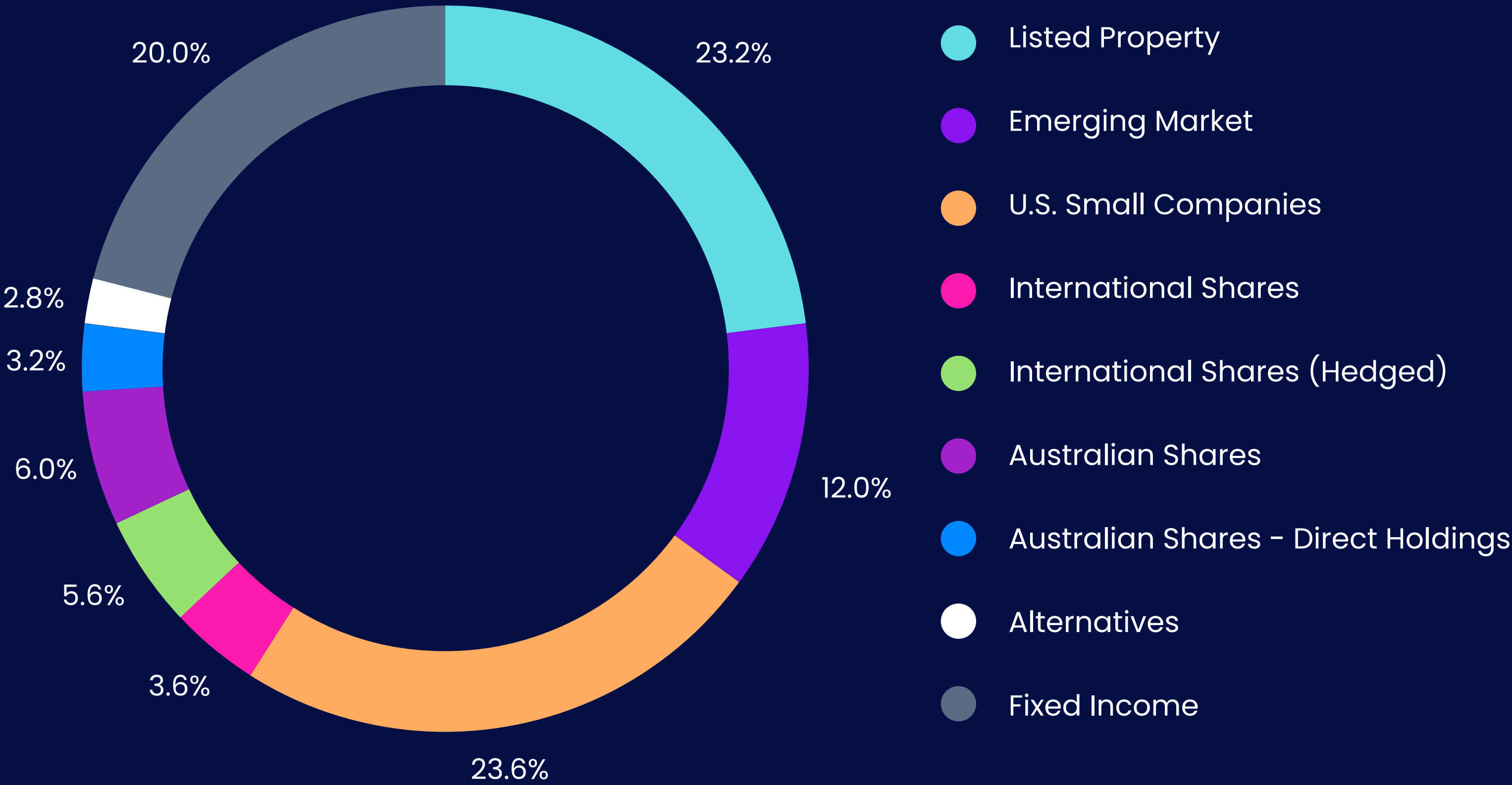
 **CAREesg-conscious High Growth Portfolio**

100% growth assets

 **CAREesg-conscious Defensive Portfolio**

100% defensive assets

Example of the CAREesg-conscious Growth Strategy





www.carephilosophy.com.au

 L11, 45 Clarence st, Sydney NSW 2000

 +61 2 8074 8599

 info@carephilosophy.com.au

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DWA Managed Accounts Pty Ltd – ABN 89 104 065 250 | AFSL 264125