

**YOUR FUTURE
MANAGED WITH
CARE**



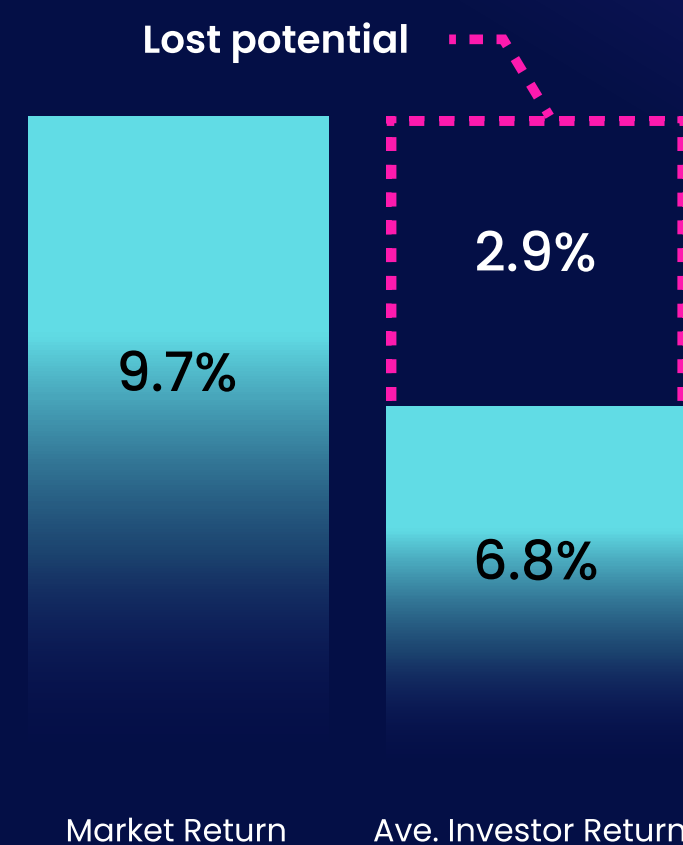
CAREessentials



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.



Why start with CAREssentials

CAREssentials is built using the same proven methodology as the CAREportfolio. Around 70 percent of the investments are identical, with the remaining 30 percent made up of carefully selected low-cost alternatives.

CORE

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

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

ACTIVE

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

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

ENHANCED

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.

Why start with CAREessentials

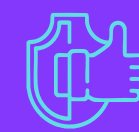
Designed as a solution for clients who want to get started on the CARE journey with a smaller, but growing investment balance. CAREessentials allow an easy transition to the CAREportfolio as your portfolio grows.

Having a good performing, low cost portfolio is a really important part of building the wealth you will need to achieve financial independence and a great retirement.



CAREphilosophy

Offers investors the core benefits of the methodology underlying CAREphilosophy



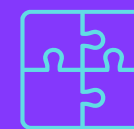
Consistent and Reliable

A disciplined investment and rebalancing process overseen by a team of experienced investment experts and industry professionals



Stay on Track

Avoid bad investment behaviours to work towards your long-term financial goals



Broad Diversification

Wide range of underlying investments across multiple asset classes



Simple and Transparent

Ability to access, view and monitor your underlying exposures



Cost Competitive

Carefully selected investment options designed to be cost effective and competitive

CAREessentials

What are the CAREessentials portfolios

CAREessential High Growth Portfolio

100% growth assets

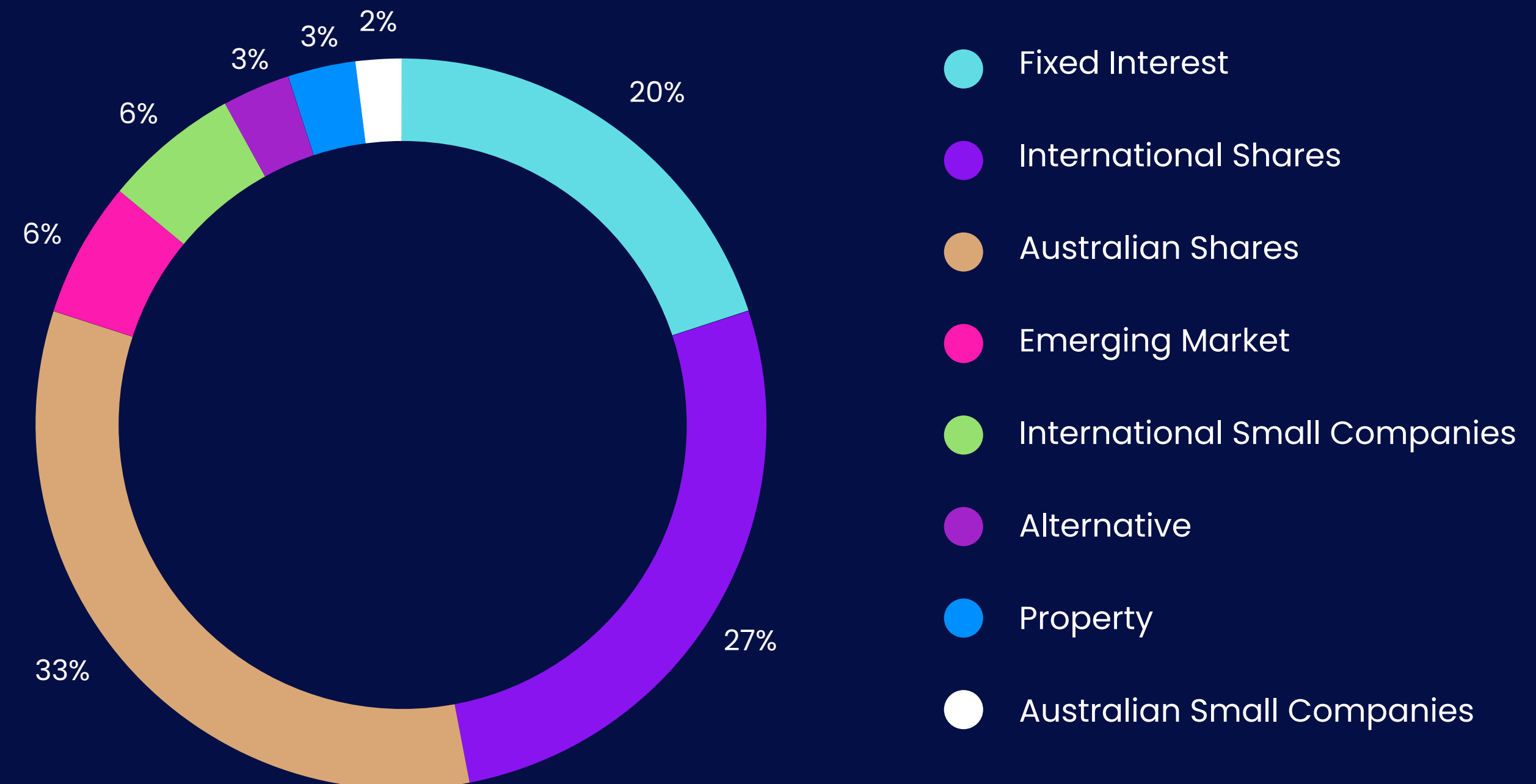
CAREessential Defensive Portfolio

100% defensive assets

Example of growth asset allocation*

The CAREessentials portfolios enable your financial adviser to easily achieve the required asset allocations that are aligned with your risk profile and financial objectives.

* The indicative 'target asset allocation' is calculated assuming an investor has a 'Growth' risk profile and should not be viewed as the actual allocation for your own investments.





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