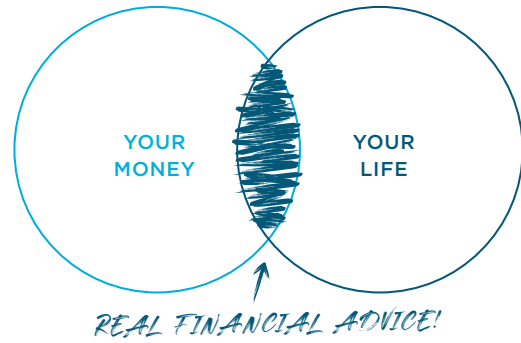




Investment Philosophy

1 Focus on your goals

We focus on what really matters – where you want to get to. By doing this, we can help you create an investment plan that works for you at a level you can afford.

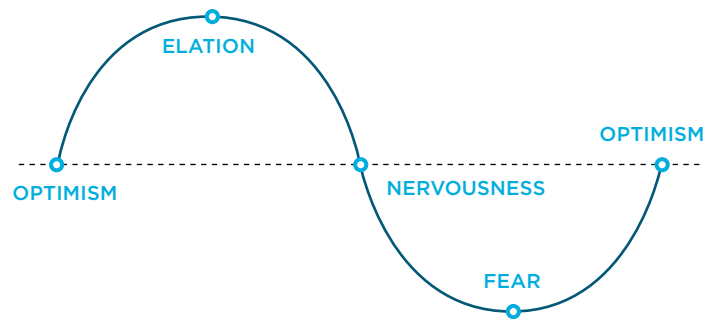


2 Play the long game

Financial markets reward long-term investors. By regularly contributing, and letting markets do their work, we can help you get you where you want to be.

3 Manage your emotions

We work with you to make smart decisions about your money. Many people struggle to separate their emotions from investing. Markets go up and down. Reacting to current market conditions may lead to making poor investment decisions at the worst times.



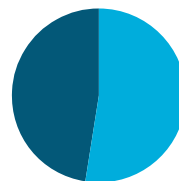
4 Invest, don't speculate

We don't know the future. Traditional investment approaches aim to beat the market, and attempt to predict the future. Over time, only a small fraction of money managers outperform the market after fees, and it is difficult to identify them in advance – trying to predict what is going to happen is a tough job!

5 Diversification is key

Diversification lowers risk, and can help boost returns. It's not enough to diversify by type of asset. Deeper diversification involves geographic and asset class diversity.

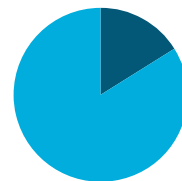
AUSTRALIAN EQUITY PORTFOLIO



46.92%

TOP 10 HOLDINGS

DIVERSIFIED PORTFOLIO



13.62%

TOP 10 HOLDINGS





6 Avoid market timing

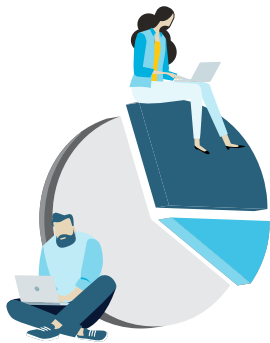
You never know which market segments will outperform from year to year. We don't try and pick the top and bottom of the market, as we can't predict the future.

By holding a globally diversified portfolio, investors are well positioned to capture returns wherever they occur.

7 Keep costs low

One thing we can control in an investment portfolio is cost. Over long time periods, high costs can lower growth of your wealth.

Costs to consider include: Management fees, fund expenses and taxes.



8 Focus on what you can control

We can help you to create a plan tailored to your wants and needs while helping you focus on actions that add value.

This can lead to a better investment experience.

9 Look beyond the headlines

Daily market news and commentary can challenge your investment discipline.





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