

invest | sense



Managed Accounts

*Professionally managed multi-asset portfolios
with diversification and tax benefits.*

DISTINCTIVE. DYNAMIC. DIVERSIFIED.

A Managed Account is a carefully curated portfolio of direct investments, managed funds and ETFs. It is regularly reviewed by professional investment analysts, taking advantage of market opportunities, and minimising risk.

Why managed accounts? There are many ways to obtain a diversified mix of investments. The most common ways are to invest directly, for example by purchasing direct shares listed on the sharemarket. You can also invest in a bundle of shares via an Exchange Traded Fund, invest in a Government Bond or purchase an investment property.

Alternatively, you can invest in a managed fund, where your assets are pooled with other investors, and the fund manager selects which assets to invest in. One of the issues you may face with all of these approaches is how to decide where to invest, how much to allocate to each of these options and when to make changes in line with financial market movements. In order to have the best chance of achieving your investment goals, your portfolio should be regularly reviewed and changes made accordingly. A Managed Account offers an investment solution that aims to solve these issues. A Managed Account is a portfolio that is regularly reviewed by professional investment analysts.

You and your Financial Adviser initially decide on an investment objective and risk profile that suits your goals. Your assets are invested in line with the selected risk profile, and you hold the assets directly. This means you receive dividends and tax benefits attributed only to your portfolio.



The benefits of professional management

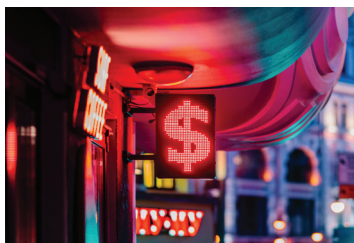
Professional analysts review your Managed Account portfolio and manage the day to day decisions that need to be made regarding which markets to invest in, what underlying assets to buy and sell and whether to rebalance the portfolio. When you invest in a Managed Account, you are allowing the manager to make decisions and changes to your portfolio on your behalf.

You are able to see online where your portfolio is invested at all times, but the changes will be made in a dynamic environment so that you do not miss out on opportunities. This allows the analysts to move quickly, managing the risk of certain investments, or benefiting from potential upside market movements.



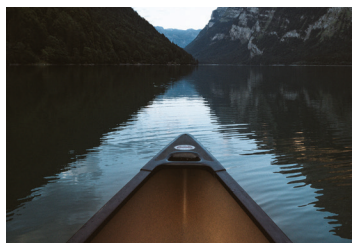
InvestSense Portfolios are regularly reviewed & rebalanced as the markets change.

‘Three pillars’ of the InvestSense approach



Valuation Driven

We believe that the market valuation (the price you pay for an investment) really matters. Market valuations tend to be indicative of final outcomes, especially for higher risk asset classes over longer periods. We believe that adopting a valuation-based approach allows investors to make sensible decisions and ensures that an investor is sufficiently rewarded for the risks they are undertaking.



Forward Looking

Too often the financial services industry focuses on past outcomes without trying to understand how the future might be different from the past. InvestSense believes that taking a forward-looking view of expected returns can provide investors with an understanding of expected outcomes and the implied risks in the market. This can mean at times making decisions that are contrarian in nature.



Transparent

We believe that any investment proposition needs to be clearly articulated to clients so that they can be appropriately informed and be a part of the decision-making process. Our investment process is transparent in that we can clearly explain and demonstrate how we come to our assumptions, there is no 'black-box' when it comes to how we articulate our investment process.

InvestSense are portfolio management experts, who bring differentiated Managed Account solutions to investors via Financial Advisers.

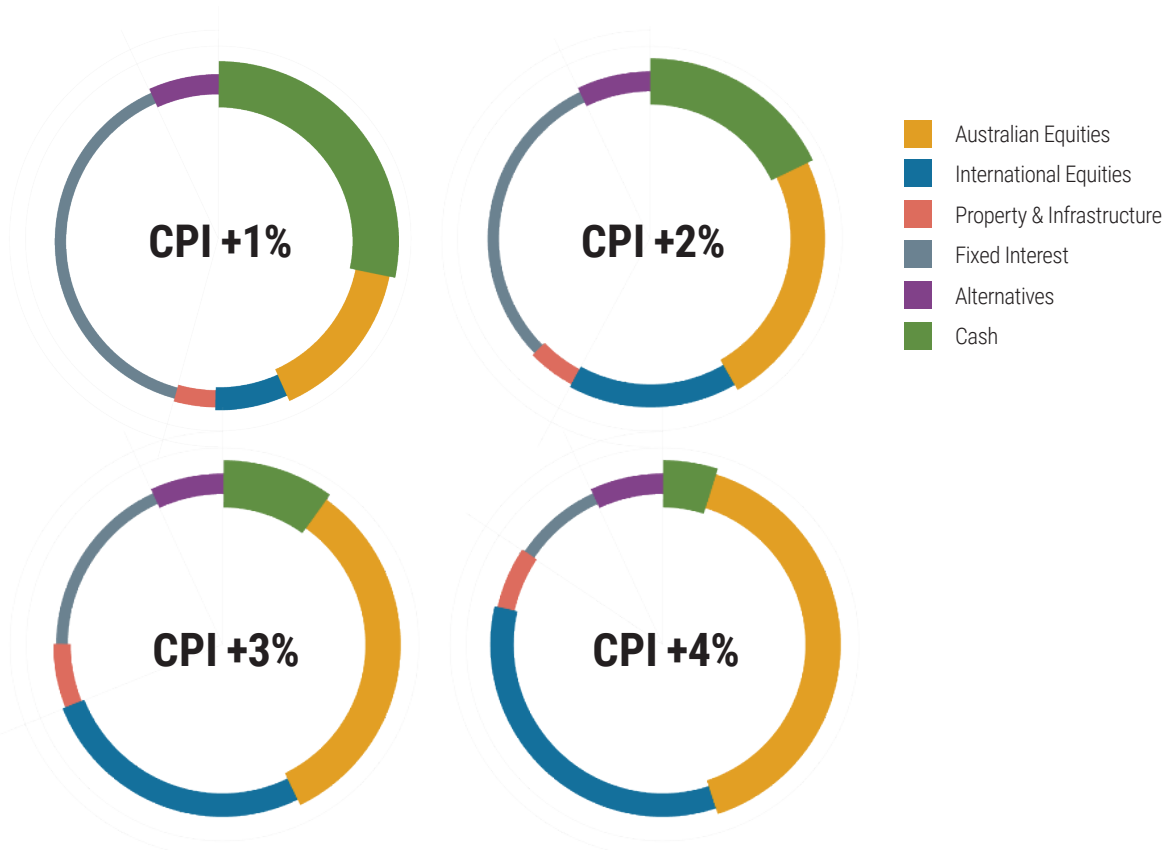
InvestSense is a portfolio construction and consulting company founded in 2014. Senior members of the team have over 15 to 20 years of experience and they have been working together for many years. The InvestSense team have extensive experience in financial markets across institutional and retail investment consulting, portfolio

management and investment research. InvestSense aims to improve investment outcomes for investors by providing a robust and transparent investment process. They use the latest managed account platform technology to facilitate implementation and allow for more tax efficient outcomes for investors.

InvestSense Diversified Portfolios

InvestSense offer a range of Diversified portfolios to suit investors with a range of goals.

The objective of the portfolios is to exceed the Consumer Price Index (CPI) by a measured amount, relative to the risk undertaken.



A photograph of a dense forest with tall, slender trees and a path covered in moss and fallen leaves. The scene is captured from a low angle, looking up at the canopy. The lighting is soft and dappled, creating a serene atmosphere. The text is overlaid on the left side of the image.

Better World Portfolios

There are four InvestSense Better World Portfolios to choose from. These Portfolios provide investors with the ability to invest in a diversified portfolio that aligns with their ethical values.

The InvestSense Better World Portfolios are a suite of ethically aware diversified portfolios that combine ethically screened direct Australian equities with a selection of leading Fund Managers and Exchange Traded Funds that focus on Ethical, Sustainability and Impact investing.

These portfolios include Fund managers who:

- invest in securities that provide a positive contribution to society or the environment
- are targeting investments that relate to the UN Sustainable Development Goals
- are signatories to the UN Principles of Responsible Investing (PRI) or members of the Responsible Investment Association of Australasia (RIAA).

InvestSense Managed Accounts are available on investor platforms. To learn more about the InvestSense Multi-Asset and Better World Portfolios, contact your Financial Adviser or visit www.investsense.com.au



Paul Carrington
Director
pcarrington@investsense.com.au
M. 0421 582 282
investsense.com.au



Stephen Poole
Regional Manager – QLD & NSW
spoole@investsense.com.au
M. 0411 511 889
investsense.com.au

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