

Why diversification is important.

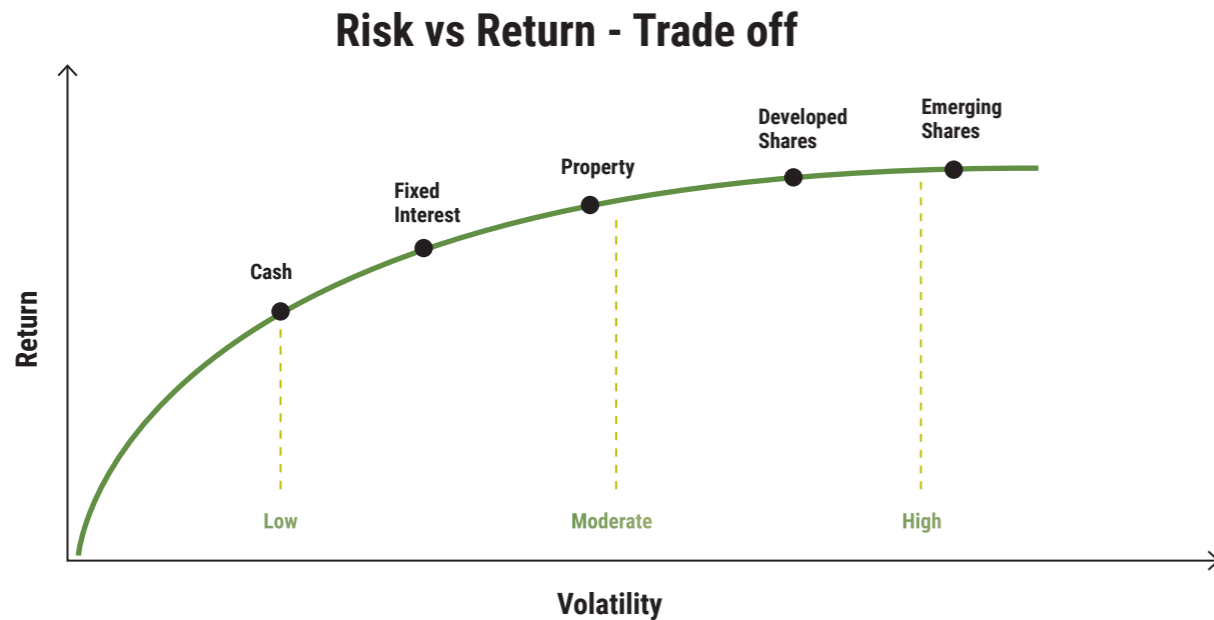
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2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
International Equities +29.6%	Australian Property +27.0%	Australian Property +14.3%	International Infrastructure +13.7%	International Equities +19.1%	Australian Bonds +4.6%	International Equities +28.1%	Gold +20.3%	International Property +29.8%	Gold +6.4%	International Equities +23.2%
International Infrastructure +21.5%	International Infrastructure +24.8%	International Property +5.2%	Australian Property +13.2%	International Infrastructure +15.8%	Australian Property +2.9%	International Infrastructure +25.3%	International Equities +14.1%	Australian Property +26.1%	Cash +1.3%	Australian Property +16.9%
Australian Equities +19.7%	International Property +23.3%	International Bonds +3.4%	Australian Equities +11.8%	Australian Equities +11.9%	Cash +1.9%	Australian Equities +23.8%	International Bonds +5.1%	International Equities +24.7%	Australian Equities -1.8%	Gold +13.1%
International Property +9.9%	International Bonds +10.4%	Australian Equities +2.8%	International Equities +9.7%	Gold +10.7%	International Bonds +1.7%	International Property +22.3%	Australian Bonds 4.5%	International Infrastructure +17.9%	International Infrastructure -4.2%	Australian Equities +12.1%
Australian Property +7.1%	International Equities +10.4%	International Equities +2.7%	Gold +8.8%	International Property +9.2%	International Infrastructure -0.1%	Australian Property +19.4%	Australian Equities +1.7%	Australian Equities +17.5%	Australian Bonds -9.7%	International Property +7.9%
Cash +2.7%	Australian Bonds +9.8%	Australian Bonds +2.6%	International Property +6.9%	Australian Property +5.7%	Australian Equities -3.1%	Gold +16.7%	Cash +0.3%	Cash -0.1%	International Bonds -12.3%	International Bonds +5.3%
International Bonds +2.3%	Australian Equities +5.3%	Cash +2.2%	International Bonds +5.2%	Australian Bonds +3.7%	Gold -2.5%	Australian Bonds +7.3%	Australian Property -4.6%	International Bonds -1.5%	International Equities -12.5%	Australian Bonds +5.1%
Australian Bonds +2.0%	Cash +2.6%	International Infrastructure -0.5%	Australian Bonds +2.9%	International Bonds +3.7%	International Property -3.0%	International Bonds +7.2%	International Infrastructure -7.2%	Australian Bonds -2.9%	Australian Property -20.1%	Cash +3.9%
Gold -26.7%	Gold +1.3%	Gold -11.5%	Cash +2.0%	Cash +1.7%	International Equities -6.9%	Cash +1.5%	International Property -12.9%	Gold -5.1%	International Property -24.7%	International Infrastructure -0.8%

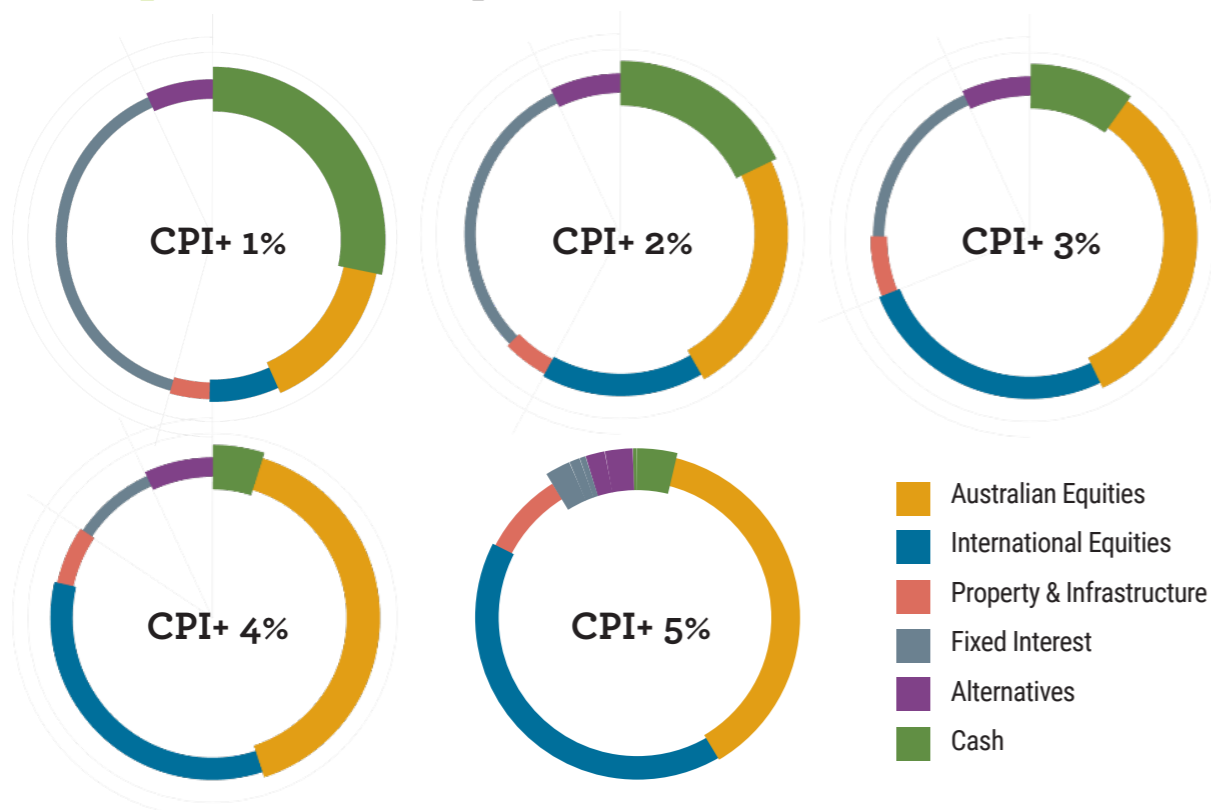
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 Notes: Calendar year returns to 31 December. Australian equities: S&P/ASX 300 TR Index, International equities: MSCI World ex Australia NR AUD Index, Australian Property: S&P/ASX 300 A-REIT TR Index, International Property: FTSE EPRA/NAREIT Developed REITS Index AUD Hedged Net TR, International Infrastructure: FTSE Global Core Infrastructure 50/50 Index AUD Hedged Net TR, Australian Bonds: Bloomberg AusBond Composite 0+ Yr Index, International Bonds: Bloomberg Barclays Global Aggregate TR Hedged AUD Index, Cash: Bloomberg AusBond Bank Bill Index, Gold: Gold Spot USD. Source: Bloomberg.

How diversified portfolios are created.

Step 1: Assess the risk & return of the major asset classes



Step 2: Construct portfolios in line with investor risk profiles



Step 3: Select suitable investments & monitor regularly as markets change

Direct Australian Equities (indicative holdings)



Managed Funds & ETFs (indicative holdings)



InvestSense are portfolio management experts, constructing Managed Account Portfolios for financial advisers and their clients.

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