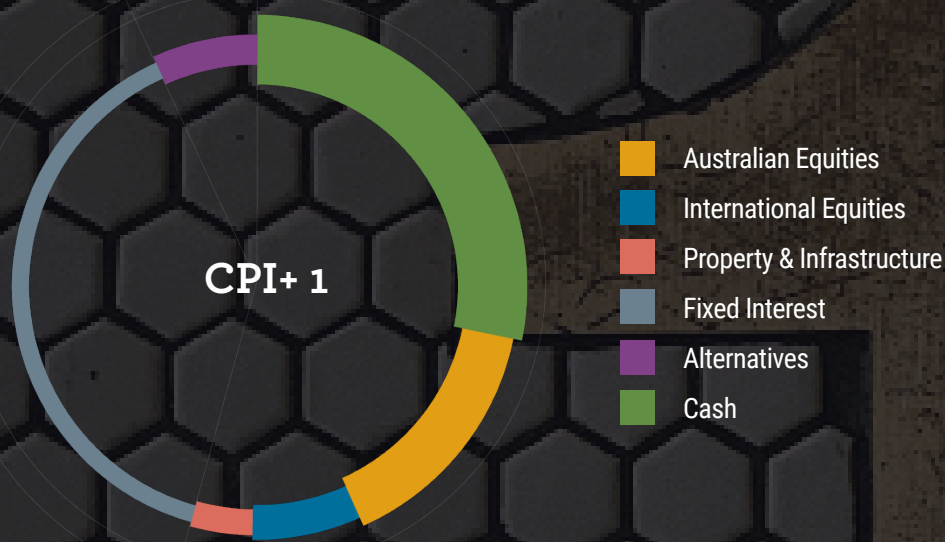


# Diversified Portfolio 1:



## Overview

**The InvestSense portfolios are a range of multi-asset, diversified Managed Accounts available for a range of investor risk profiles.**

InvestSense is a portfolio construction and investment consulting company. The partners at InvestSense have had extensive experience in financial markets across institutional and retail investment consulting, portfolio management and investment research. InvestSense balances state of the art portfolio management technology with the investment needs of individuals. In practice this means using the transparency afforded by managed account platforms to monitor and manage risk in minute detail while retaining a high level focus on meeting the objectives of the underlying investor.

---

### Contact Information:

P: 02 8067 8462  
E: [info@investsense.com.au](mailto:info@investsense.com.au)  
A: Level 24, Three International Towers  
300 Barangaroo Avenue  
Sydney NSW 2000

### Investment Objective

The investment objective is to achieve a return of CPI +1% per annum over the long-term by investing in a diverse mix of asset classes including Australian equities, international equities, property, infrastructure, alternatives, fixed interest and cash.

### Investment style & approach

InvestSense believes that prevailing market valuations tend to be indicative of final outcomes over long-time periods. By undertaking a forward-looking view of expected returns and implied risks, InvestSense aims to understand if the market is sufficiently rewarding investors for the risks they are undertaking across different asset class.

The portfolio does not have a pre-defined asset allocation, instead InvestSense employs an objective based approach which aims to determine the appropriate mix of asset classes that is likely to achieve the stated objective while minimising the level of risk. As investment markets fluctuate and therefore expected returns change, InvestSense alters the asset allocation accordingly.

The portfolio manager's strategy is relatively unconstrained and there may be times when the actual asset allocation will deviate significantly from the expected long term average position.

## Typical investor

Investors who:

- seek a return above inflation but with a low to medium tolerance for risk and are therefore willing to accept lower returns for a lower level of risk;
- seek a portfolio diversified across a range of different asset classes; and
- want a portfolio where the asset allocation is actively managed based on changes in market valuations.

## Asset allocation ranges

Asset allocation range (%)	Min	Target	Max
Australian equities	0	13	40
Global equities	0	10	40
Property & infrastructure	0	7	40
Fixed Interest	0	45	100
Alternatives	0	0	30
Cash	0	25	100

## Key facts

**Objective:** CPI + 1%

**Minimum suggested timeframe:** 5 years

**Risk band:** Low – Medium

**Platform availability:** AMP North, BT Panorama, CFS FirstChoice\*, HUB24, Macquarie.

\*CFS FirstChoice Portfolios do not include direct Australian equities or ETFs.

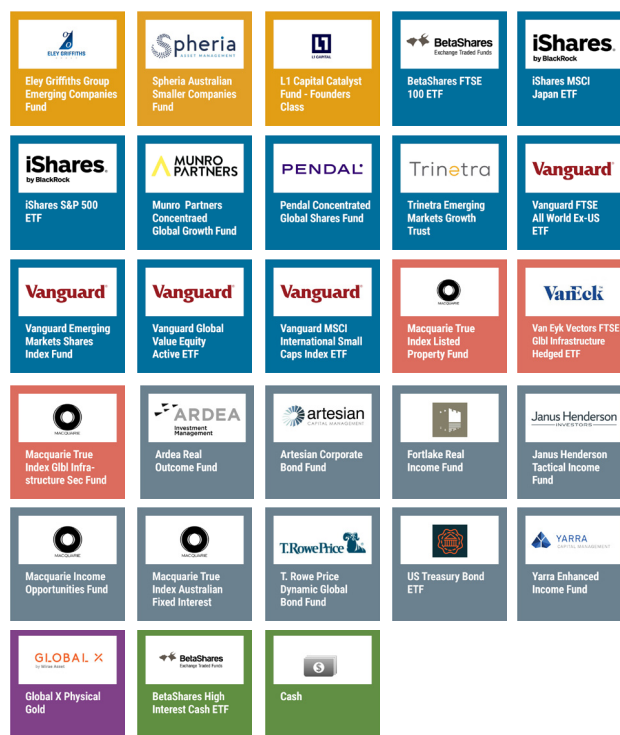
Please refer to the relevant platform PDS for expenses and more information about this portfolio. Further information can be found at [www.investsense.com.au](http://www.investsense.com.au)

## High level of diversification within the portfolio

Australian Equities – indicative direct holdings:



Managed Funds, ETFs and Cash – indicative holdings:



**Important information** This publication is subject to copyright of InvestSense Pty Ltd. Except for the temporary copy held in a computer's cache and a single permanent copy for your personal reference or other than in accordance with the provisions of the Copyright Act, no part of this publication may, in any form or by any means (electronic, mechanical, micro-copying, photocopying, recording or otherwise), be reproduced, stored or transmitted without the prior written permission of InvestSense Pty Ltd. This document has been prepared by InvestSense Pty Ltd ABN 31 601 876 528 Authorised Representative of IS FSL Pty Ltd AFSL 408 800. The information contained in this report is obtained from various sources deemed to be reliable. No representation or warranty is made concerning the accuracy of any data contained in this document and should not be relied upon as such. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. This presentation provides general information only and has been prepared without taking account the objectives, financial situation or needs of individuals. Before making an investment decision, investors should consider the appropriateness of this information, having regard to their own objectives, financial situation or needs or consult a professional adviser. This document is for Financial Adviser use only. Past performance information given in this presentation is given for illustrative purposes only and should not be relied upon as (and is not) an indication of future performance.