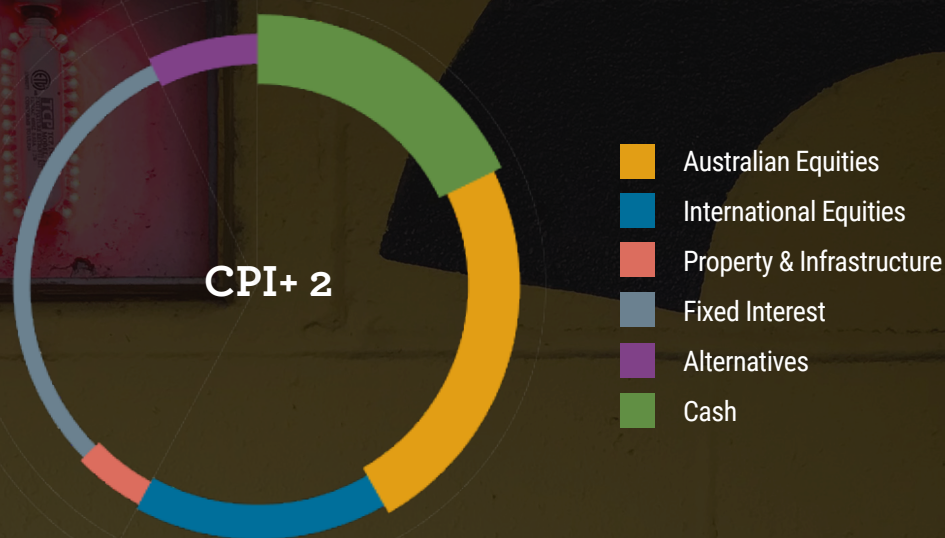


Diversified Portfolio 2:



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.

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Investment Objective

The investment objective is to achieve a return of CPI +2% 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 modest return above inflation but with a medium tolerance for risk and are therefore willing to accept some volatility in their portfolio in order to achieve their long-term objective;
- 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	22	50
Global equities	0	19	50
Property & infrastructure	0	9	40
Fixed Interest	0	35	80
Alternatives	0	0	30
Cash	0	15	80

Key facts

Objective: CPI + 2%

Minimum suggested timeframe: 5 years

Risk band: Medium

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

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

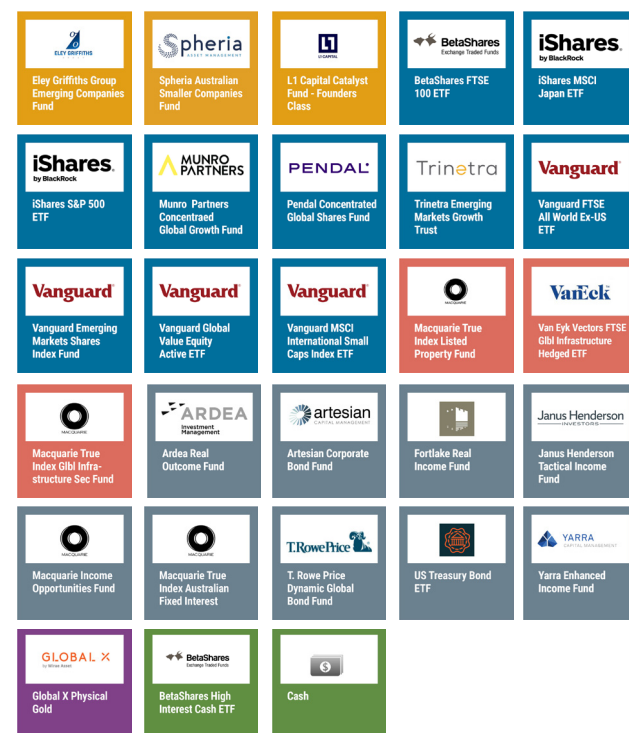
Please refer to the relevant platform PDS for expenses and more information about this portfolio. Further information can also be found at www.investsense.com.au

High level of diversification within the portfolio

Australian Equities – indicative direct holdings:



Managed Funds, ETFs and Cash – indicative holdings:



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