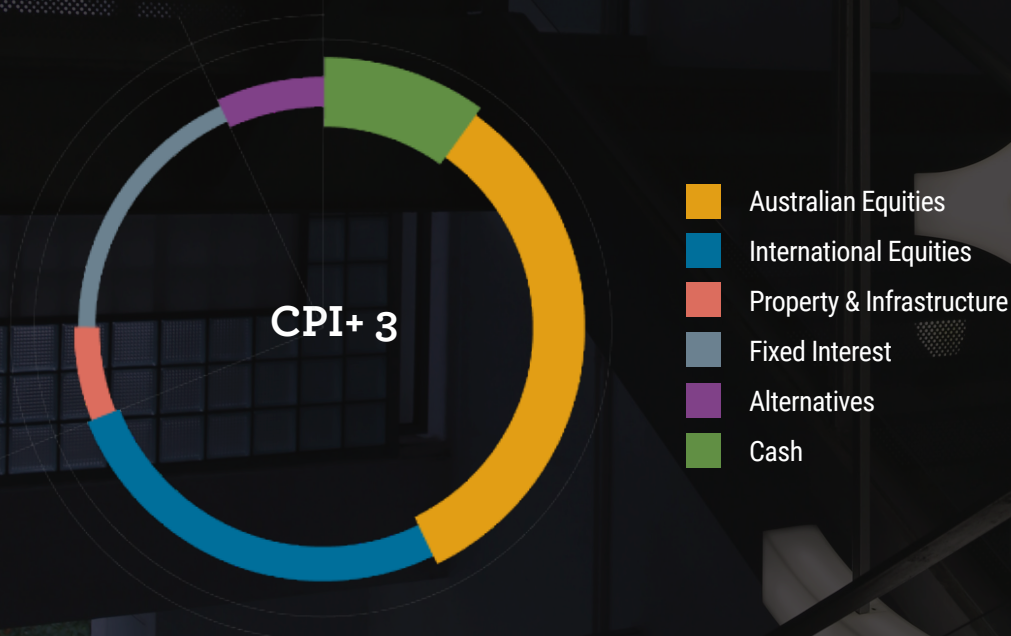


# Diversified Portfolio 3:



## 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 +3% 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.

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