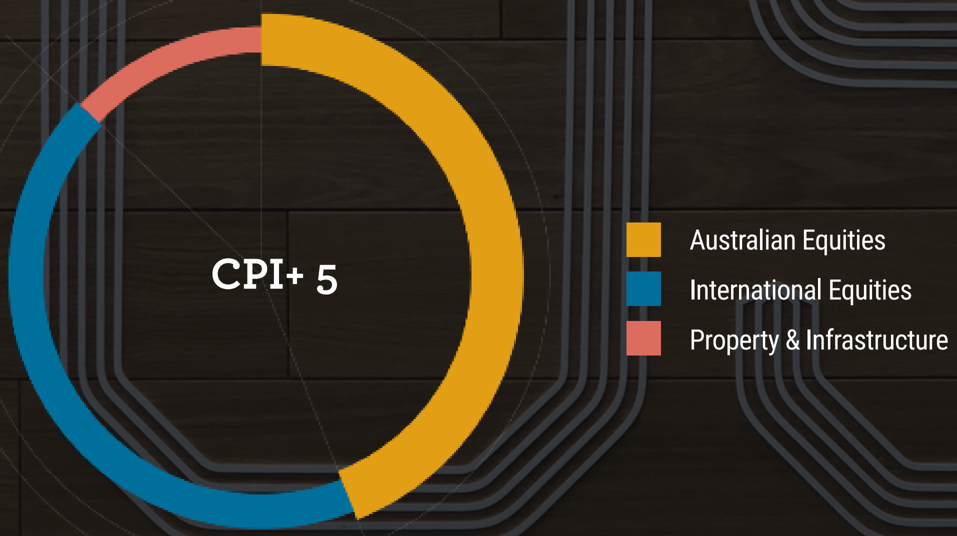
invest | sense

Diversified Portfolio 5:



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
A: Level 24, Three International Towers
300 Barangaroo Avenue
Sydney NSW 2000

Investment Objective

The investment objective is to achieve a return of CPI + 5% 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.

invest | sense

Typical investor

Investors who:

- seek a high return above inflation but with a very high tolerance for risk and are therefore willing to accept a very high degree of 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	44	80
Global equities	0	43	80
Property & infrastructure	0	11	40
Fixed Interest	0	0	30
Alternatives	0	0	40
Cash	0	2	30

Key facts

Objective: CPI + 5%
Minimum suggested timeframe: 10+ years
Risk band: Very High
Platform availability: AMP North, CFS FirstChoice (managed funds only), HUB24, Macquarie, Netwealth.

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

High level of diversification within the portfolio

Australian Equities – indicative direct holdings:

Managed Funds, ETFs and Cash – indicative holdings:

Eley Griffiths Group Emerging Companies Fund
Spheria Australian Smaller Companies Fund
L1 Capital Catalyst Fund - Founders Class
BetaShares FTSE 100 ETF
iShares MSCI Japan ETF
iShares S&P 500 ETF
Munro Partners Concentraed Global Growth Fund
Pendal Concentrated Global Shares Fund
Trinetra Emerging Markets Growth Trust
Vanguard FTSE All World Ex-US ETF
Vanguard Emerging Markets Shares Index Fund
Vanguard Global Value Equity Active ETF
Vanguard MSCI International Small Caps Index ETF
Macquarie True Index Listed Property Fund
Van Eyk Vectors FTSE Glbl Infrastructure Hedged ETF
Macquarie True Index Glbl Infra-structure Sec Fund
Ardea Real Outcome Fund
Artesian Corporate Bond Fund
Fortlake Real Income Fund
Janus Henderson Tactical Income Fund
Macquarie Income Opportunities Fund
Macquarie True Index Australian Fixed Interest
T. Rowe Price Dynamic Global Bond Fund
US Treasury Bond ETF
Yarra Enhanced Income Fund
Global X Physical Gold
BetaShares High Interest Cash ETF
Cash