

What is the risk/return profile of your portfolio?

When assessing the performance of your investment portfolio, one should look at both risk and return. In this Fact Sheet, we outline what our study of 38 years of financial performance (i.e. January 1979 - January 2017) tells us about the risk/return profiles of five commonly used diversified portfolios. But remember, while past performance is instructive it isn't necessarily an accurate indicator of future performance.

Defensive Portfolio

| | |
|----------------------|-----|
| Cash | 30% |
| Aust. Fixed Interest | 50% |
| Aust. Property | 5% |
| Int. Shares | 5% |
| Aust. Shares | 10% |

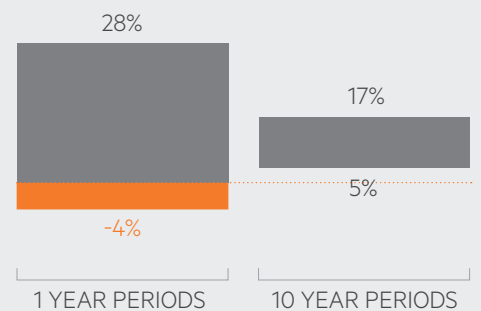
Forecast long term return: **3-5% p.a.**

Probable incidence of a 12 month loss:
One year in every 25 years

Forecast size of this loss: **Up to 4%***

Forecast recovery time from this loss:
Up to 11 months*

Historical range of returns p.a.



Conservative Portfolio

| | |
|----------------------|-----|
| Cash | 10% |
| Aust. Fixed Interest | 55% |
| Aust. Property | 6% |
| Int. Shares | 9% |
| Aust. Shares | 20% |

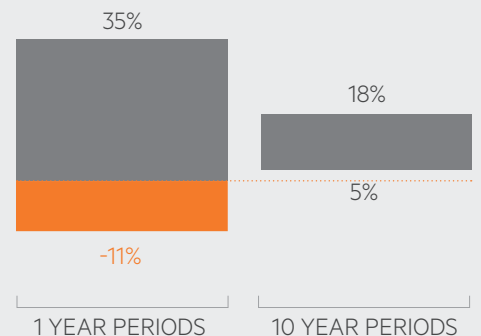
Forecast long term return: **4-6% p.a.**

Probable incidence of a 12 month loss:
Two years in every 28 years

Forecast size of this loss: **Up to 11%***

Forecast recovery time from this loss:
Up to 14 months*

Historical range of returns p.a.



Balanced Portfolio

| | |
|----------------------|-----|
| Cash | 10% |
| Aust. Fixed Interest | 35% |
| Aust. Property | 10% |
| Int. Shares | 15% |
| Aust. Shares | 30% |

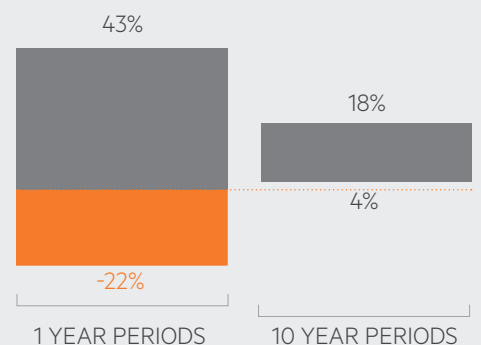
Forecast long term return: **5-7% p.a.**

Probable incidence of a 12 month loss:
Two years in every 17 years

Forecast size of this loss: **Up to 22%***

Forecast recovery time from this loss:
Up to 31 months*

Historical range of returns p.a.



Growth Portfolio

| | |
|----------------------|-----|
| Cash | 8% |
| Aust. Fixed Interest | 17% |
| Aust. Property | 10% |
| Int. Shares | 25% |
| Aust. Shares | 40% |

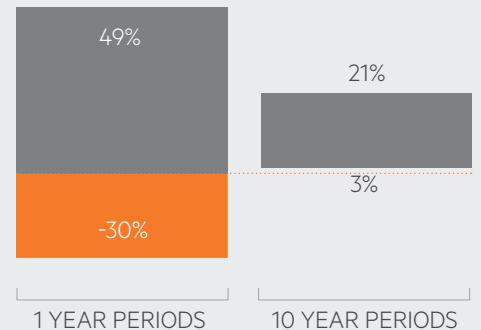
Forecast long term return: **6-8% p.a.**

Probable incidence of a 12 month loss:
Two years in every 12 years

Forecast size of this loss: **Up to 30%***

Forecast recovery time from this loss:
Up to 41 months*

Historical range of returns p.a.



High Growth Portfolio

| | |
|----------------------|-----|
| Cash | 5% |
| Aust. Fixed Interest | 0% |
| Aust. Property | 10% |
| Int. Shares | 35% |
| Aust. Shares | 50% |

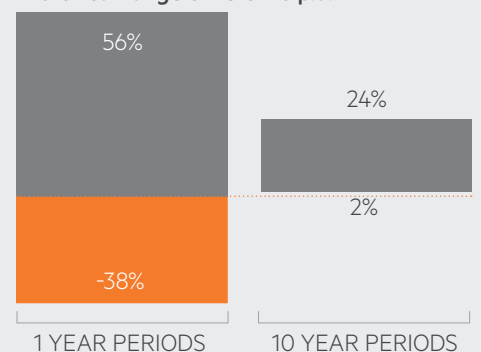
Forecast long term return: **7-9% p.a.**

Probable incidence of a 12 month loss:
Two years in every 10 years

Forecast size of this loss: **Up to 38%***

Forecast recovery time from this loss:
Up to 49 months*

Historical range of returns p.a.



* The forecast size of loss and recovery are indicative only, based on the worst-case investment performance achieved in the last 38 years to 1 January 2017. Past performance is not indicative of future performance. Assumptions: These forecasts are based on composite asset class returns 1 Jan 1979 - 1 Jan 2017. Asset Class Indices: Australian Shares: S&P/ASX300 Accumulation Index. Australian Fixed Interest: UBS Australia Composite Bond All Maturities. International Shares: MSCI World Net Return SA. Australian Property: S&P/ASX300 Property Accumulation Index. Cash: UBS Bank Bill Index. Assumes portfolios are re-balanced monthly back to strategic asset allocation. Performance figures assume re-investment of returns.

Our services



Health

- Health insurance
- Overseas visitors cover
- Dental services
- Chronic disease management
- Hospital in the home



Wealth

- Investments
- Estate planning
- Trust and estate administration services
- Financial planning
- Investment, education and funeral bonds
- Banking and home loans
- General insurance



Living

- Aged care and accommodation
- Personal and business insurance
- Aboriginal home care
- Disability services
- Retirement communities

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