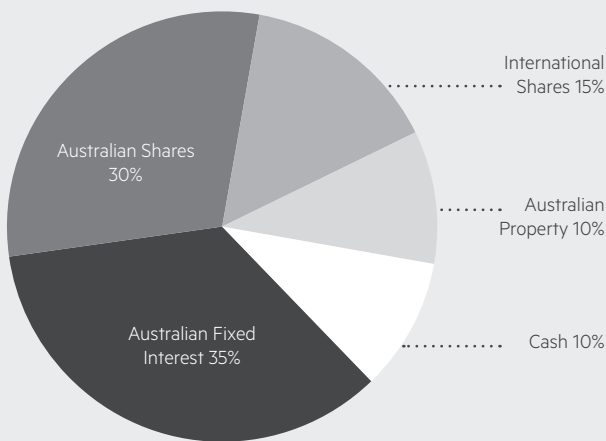


## What is the risk/return profile of a Balanced Portfolio?

A Balanced Portfolio targets an asset allocation of 45% in secure assets, and 55% in growth assets:

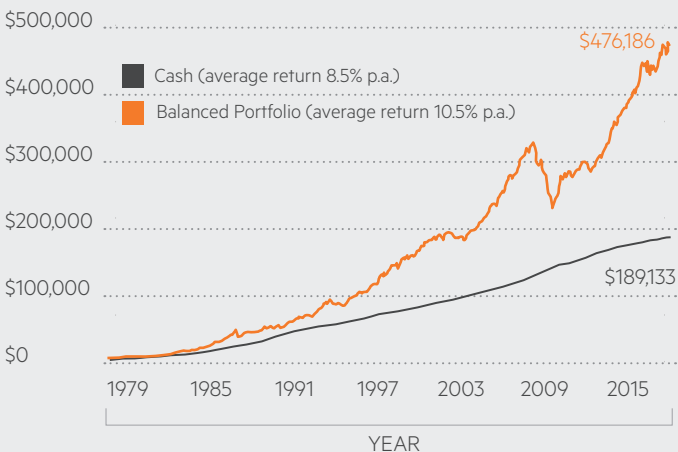


Recommended for investors who:

**Understand and are moderately comfortable with investment risk, and/or require moderate returns to meet their objectives**

### Return on \$10,000 investment on 1 Jan 1979 to 1 Jan 2017

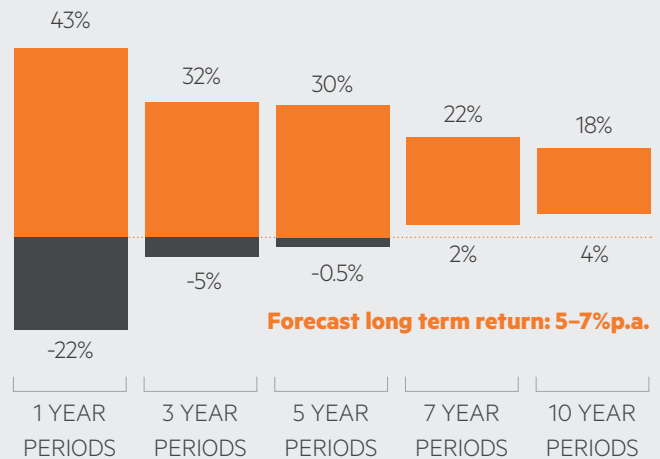
(Income re-invested) Annual returns



Assumptions: These performance returns are based on composite asset class returns 1 January 1979 - 1 January 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 \$A. 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. \*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.

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### Historical Range of Returns (per annum) Income re-invested



### Key questions about risk

How often is this portfolio forecast to suffer a loss in a 12 month period? **Two years in every 17 years**

What is the forecast size of this loss? **22%\***

How long is it forecast to take for the portfolio to recover from this loss? **31 months\***

Could this portfolio experience two negative return years in a row? **Moderately likely**

Note: Past performance is not indicative of future performance



#### Pros:

- Moderate long term returns
- Provides moderate protection against inflation

#### Cons:

- Moderate likelihood of a negative return over a 12 month period
- Moderate variance in returns from year to year