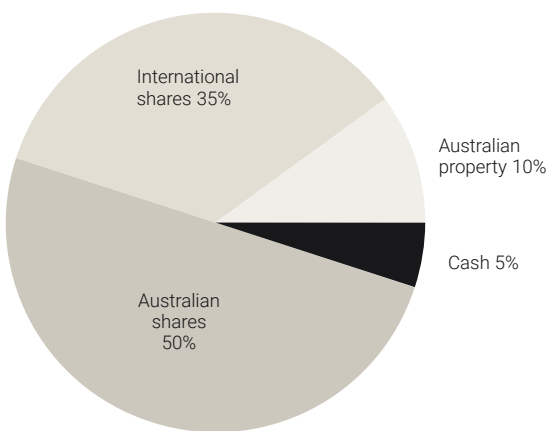


What is the risk/return profile of a high growth portfolio?

Asset allocation of a high growth portfolio

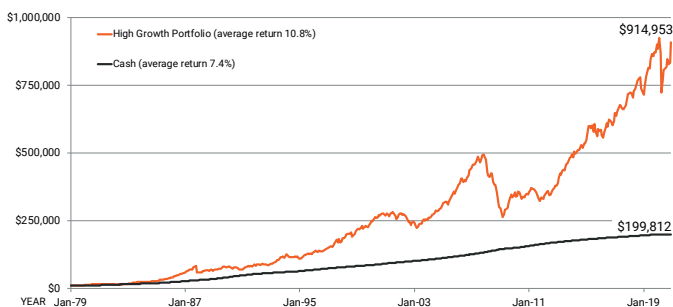
A high growth portfolio targets an asset allocation of 5% in defensive assets, and 95% in growth assets:



This portfolio is recommended for investors who understand and are comfortable with investment risk, and/or require high returns to meet their long term objectives.

Return on \$10,000 investment on 1 Jan 1979 to 31 December 2020 (income re-invested)

Annual returns



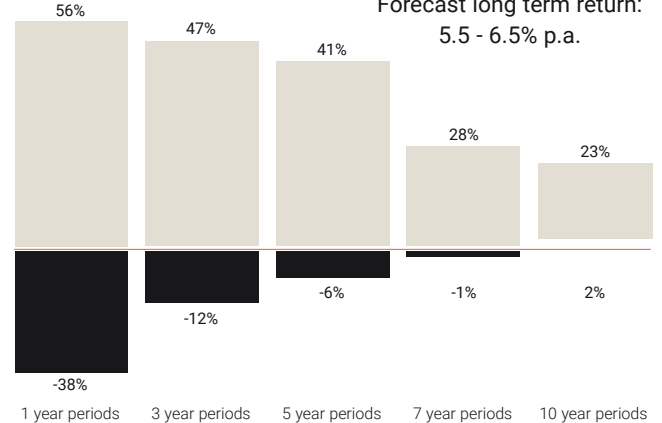
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Assumptions: These performance returns are based on composite asset class returns 1 January 1979 - 31 December 2020. Asset Class Indices: Australian Shares: S&P/ASX300 Accumulation Index. Australian Fixed Interest: UBS Australia Composite Bond All 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 40 years to 31 December 2020. 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

Historically, how often has a portfolio with a high growth asset allocation incurred a loss?	Once in every 5.1 years
What has been the largest loss incurred over a 12 month period?	38%*
How long did it take for the portfolio to recover from this loss?	47 months*
Historically, what has been the likelihood this portfolio could experience two consecutive 12 month periods of negative returns?	3.58% likelihood

Note: Past performance is not indicative of future performance



Pros

- High long term return
- Provides high protection against inflation and a more tax effective means to invest over the long term

Cons

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