

# AssureInvest Mult-Asset Portfolio Moderately-Defensive

## Objective

To provide a stable income and minimisation of downside risk through a focus on the best global multi-asset opportunities. The portfolio aims to outperform the benchmark over a multi-year timeframe.

## Strategy

Appropriately-diversified, concentrated portfolio of attractively-valued global assets and outstanding businesses. The portfolio will typically be tilted to incomestyle assets, but the weighting to asset classes will be altered at times to take advantage of transient opportunities to boost portfolio returns and minimise risks.

#### Suitability and Risk

Investors suiting this strategy typically expect small fluctuations in income to gain modest capital growth. They seek total returns modestly in excess of inflation, but are willing to accept a lower return than otherwise given the greater need for a stable income.

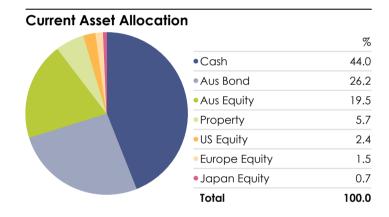
## **Benchmark and Asset Class Ranges**

Asset Class	Benchmark weight %	Range %
Australian Equities	20	5-35
Australian REITs	5	0-10
International Equities	5	
US Equities		0-5
Europe Equities		0-5
Japan Equities		0-2
Australian Bonds	45	15-75
Australian Cash	25	5-45
Total	100	100

## Transactions During the Month

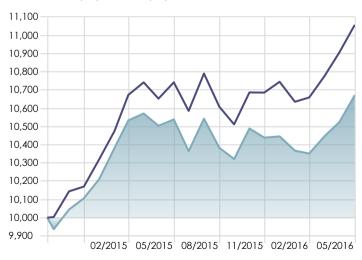
Our high-quality, low-turnover approach means transactions will be infrequent, thereby saving on execution and administration costs.

There were no transactions during the month.



## Investment Growth of \$10,000 Relative to Peers

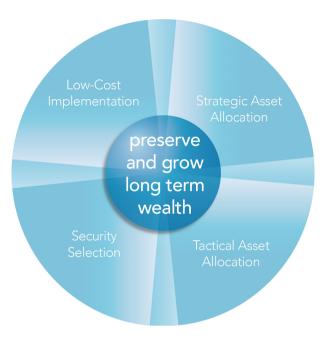
Time Period: 18/09/2014 to 31/05/2016



<sup>-</sup>AssureInvest Moderately-Defensive -Australia OE Multisector Moderate

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## **Dynamic Asset Allocation Approach**



#### How We Preserve and Grow Long-Term Wealth

AssureInvest establishes an actively-managed long-term investment plan suited to each client's unique financial and lifestyle goals, by:

#### 1. Strategic Asset Allocation

We set a unique long-term investment plan depending on the investor's risk profile. This determines the targeted weighting range for each asset class.

#### 2. Tactical Asset Allocation

We tilt asset class weights within strategic asset allocation ranges to take advantage of market opportunities to maximise potential returns and reduce the chance of permanent capital loss. Even these tactical tilts have a multi-year time-frame. The shortterm focus of most market participants frequently creates attractive opportunities for investors with a longer-term view.

#### 3. Security Selection

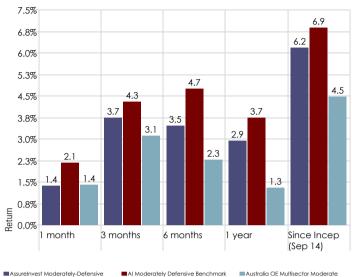
We use qualitative and quantitative techniques to individual great security opportunities, focussed on long-term fundamental quality and value.

#### 4. Low-Cost Implementation

We reduce investment costs and boost transparency through our preference for individual securities, efficient exchange-traded funds (ETFs) and implementation, while low portfolio turnover reduces transaction costs.

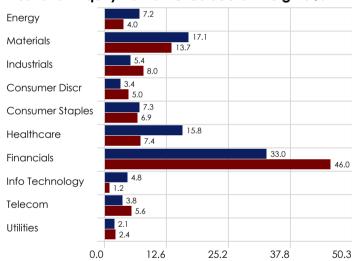
#### **Annualised Returns vs Benchmark and Peers**

As of Date: 31/05/2016



Performance after internal product fees and befor AssureInvest management fees

## Australian Equity Portion GICS Sector Weights %



■AssureInvest Moderately-Defensive ■S&P/ASX 200 TR AUD

#### Risk

Time Period: Since Inception to 31/05/2016 AssureInvest Benchmark **Peers** Std Dev 4.36 3.97 3.62 0.00 Downside Deviation 0.91 1.29 Reta 1.03 1.00 1.00 Sharpe Ratio (arith) -1.49 -1.21 -2.12 Tracking Error 1.18 0.00 1.22

#### Definitions

Standard Deviation: Volatility of returns. Downside Deviation: Volatility of negative returns. Beta: Returns due to market moves.

Sharpe Ratio: Risk-adjusted returns Tracking Error: Alianment with market returns.

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