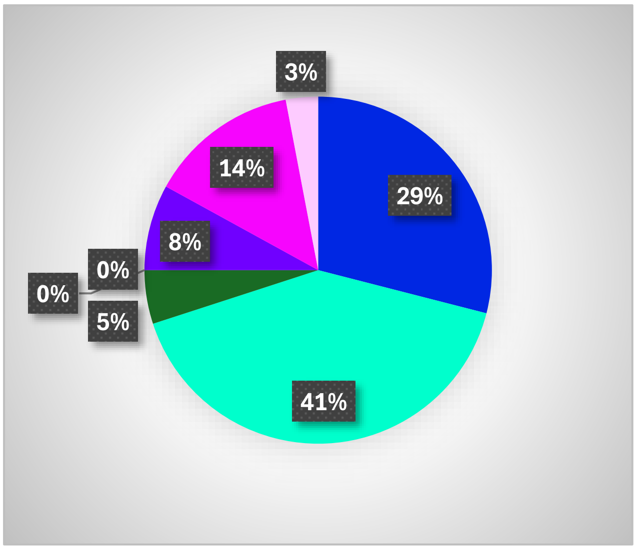
WEALTH

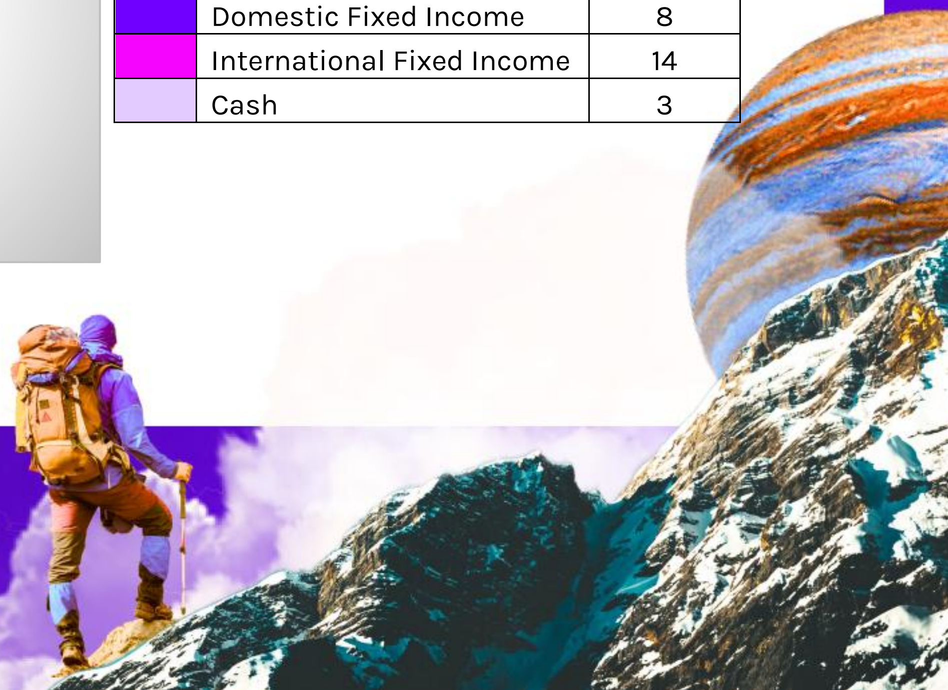
The ‘Growth’ Investment Profile

Objective	Generally, a Growth investor aims to increase the value of the portfolio over the medium to long term by accepting short to medium term fluctuations in the capital value of the initial funds invested. Investment returns are expected to be comprised of capital growth and to a lesser extent, income.
Suitability	A Growth profile is appropriate for investors who seek the potential for capital growth through investing in a diversified portfolio of growth and income asset classes, with a moderate emphasis on growth asset classes. The Growth investor is comfortable with a higher allocation to growth assets and the associated increase in short to medium term capital volatility due to a longer term investment horizon.
Comments	The investor has a medium to high risk tolerance and/or medium to long minimum investment period. The adverse effects of tax and inflation are an important consideration and calculated risks are acceptable to achieve greater returns.

Risk Profile Investment Objective	6.20% p.a. net	**Minimum Investment Period**	7 years
Long Term Average[1] Assumed Growth: Assumed Income: Total Return:	 3.85% p.a. 2.85% p.a. 6.70% p.a.	**Defensive Allocation:** **Growth Allocation:**	25% 75%
Access to Capital		Usually within 30 days	



	Asset Class	Weight %
	Australian Equity	29
	International Equity	41
	Property & Infrastructure	5
	Infrastructure	0
	Alternatives	0
	Domestic Fixed Income	8
	International Fixed Income	14
	Cash	3



WEALTH

The ‘Growth’ Investment Profile

Projected Range of Returns % pa[2]	
1 year	-17.3% to 32.0%
5 years	-1.7% to 14.1%
10 years	0.6% to 11.8%
Estimated number of negative returns	4.5 out of 20 years = 22.5% probability

1. Income, growth and other capital market assumptions refer to long term expectations over multiple decades. Over shorter periods outcomes may vary significantly.
2. Based on long term assumptions. Losses and gains may occur more often or fall outside the specified ranges more regularly than the modelling implies.
3. Please be aware, the allocation to Infrastructure has been incorporated into the International Shares asset class.

Further Information

Different investment assets offer varying risk and return trade-offs. The fundamental concept that underpins the investment profile and overall asset allocation is diversification, that is, investing across different asset classes with different risk and return characteristics. We have a strong, strategic relationship with Morningstar, a global research investment house, that have invested considerable time and resources into effective risk profiling techniques and asset allocation methodology that we utilise as a starting and ongoing reference point.

Because the various asset classes in your portfolio will grow at different rates and your attitude to risk may change over time, we recommend that we review your portfolio at least annually to ensure the actual asset allocation remains appropriate for your investment profile, goals, and objectives going forward. This may require a re-assessment of your investment strategy as your personal circumstances change and a re-balance of the portfolio.

Important information regarding this document

The information in this document is of a general nature. It does not consider your personal objectives, needs or situation. It does not represent legal, tax or personal advice and should not be taken as such. If it has been provided to you with a Statement of Advice (SoA), you should rely on the personal advice in the SoA.

Care has been taken to provide up to date and accurate information relating to the subject area however BR Advice Pty Ltd (AFSL 488655), Blue Rock Private Wealth Pty Ltd (ABN 95 166 927 055) and their representatives make no representation as to its accuracy or completeness.

Published: January 2024