

The 'Balanced' Investment Profile

Objective Generally, a Balanced investor aims to achieve moderate overall returns over the medium to long term by accepting short term fluctuations in the value of the portfolio. Investment returns are expected to be comprised of both income and capital growth.

Suitability A Balanced profile is appropriate for investors who seek the potential for a moderate amount of capital growth along with a consistent income return, by investing in a diversified portfolio of growth and income assets. This type of investor is comfortable with investing in growth assets so long as there is an equal weighting allocated to more stable assets such as fixed interest or cash. A medium risk of capital loss over short term investment periods can be expected. We have discussed this as being reflective of your investment objectives.

Comments The investor has a medium risk tolerance and/or medium minimum investment period. The adverse effects of tax and inflation are a noteworthy consideration and calculated risks are acceptable in order to achieve greater returns.

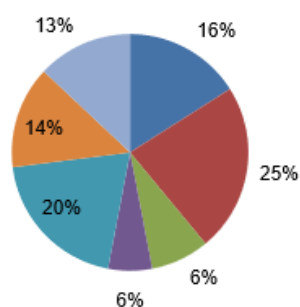
Risk Profile	5.00% p.a. net	Minimum Investment Period	5 years
Investment Objective			

Long Term Average¹

Assumed Growth:	2.10% p.a.	Defensive Allocation:	50%
Assumed Income:	3.40% p.a.	Growth Allocation:	50%
Total Return:	5.50% p.a.		

Access to Capital	Usually within 30 days
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Asset Class



Asset Class		Weight %
	Australian Shares	16
	International Shares / Infrastructure ²	25
	Property	6
	Alternatives	6
	Australian Fixed Interest	20
	International Fixed Interest	14
	Cash	13



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Projected Range of Returns % pa²

1 year	-11.5% to 24.4%
5 years	-0.4% to 11.4%
10 years	1.3% to 9.7%
Estimated number of negative returns	3.7 out of 20 years = 18.5% 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.

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