

The 'High Growth' Investment Profile

Objective Generally, a High Growth investor aims to increase the value of the portfolio over the long term with a reduced focus on falls in capital value through the short term. Investment returns are expected to be comprised mainly of capital growth, with only a secondary focus on income. Volatility is seen as an acceptable part of seeking long term capital growth, although a small allocation to defensive assets is maintained.

Suitability A High Growth profile is appropriate for investors who are not concerned about income and seek the potential for capital growth through investing in a diversified portfolio of predominantly growth asset classes. A high risk of capital loss over short to medium term investment periods can be expected.

Comments The investor has a high risk tolerance and/or long minimum investment period. The investor generally holds a small amount of income assets such as cash and bonds mainly for liquidity and diversification purposes. The adverse effects of tax and inflation are a key consideration and calculated risks are expected to be taken in order to outpace CPI.

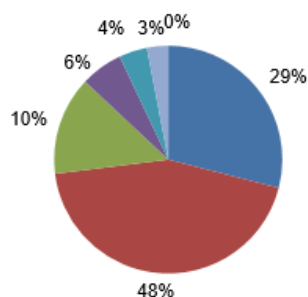
Risk Profile	6.40% p.a. net	Minimum Investment Period	9 years
Investment Objective			

Long Term Average¹

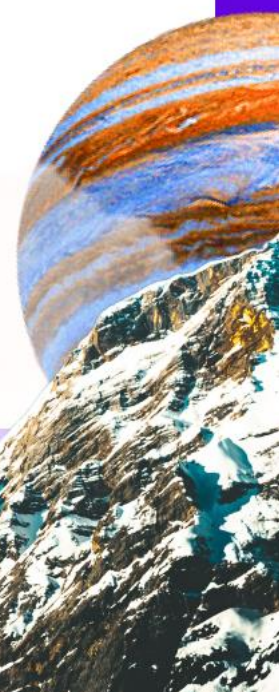
Assumed Growth:	3.60% p.a.	Defensive Allocation:	10%
Assumed Income:	3.30% p.a.	Growth Allocation:	90%
Total Return:	6.90% p.a.		

Access to Capital	Usually within 30 days
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Asset Class



Asset Class	Weight %
Australian Shares	29
International Shares / Infrastructure ²	48
Property	10
Alternatives	6
Australian Fixed Interest	4
International Fixed Interest	0
Cash	3



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Projected Range of Returns % pa²

1 year	-21.9% to 38.0%
5 years	-3.2% to 17.0%
10 years	-0.3% to 14.0%
Estimated number of negative returns	5.0 out of 20 years = 25% 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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Published: January 2024

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