



Gerroa Conservative Portfolio

Focussed on delivering risk adjusted returns and reducing investors correlation risk.

Investment Profile

The portfolio is defensive in nature, diversified across a range of asset classes including, fixed interest, cash and cash equivalents, equities, property, infrastructure and alternatives (full list of potential investments available in the Offer Document). By investing in a range of asset classes, with a defensive focus, the portfolio aims to deliver higher income with some limited growth and lower volatility over the long term.

The portfolio is not suitable for smaller investment amounts due to the liquidity and minimum investment requirements of some of the assets held in the portfolio.

Harbourside Portfolios aim to provide better investor outcomes by providing:

- **Strong Risk Adjusted Returns:** Measures investment returns after taking into consideration the degree of risk that was taken to achieve it.
- **Reduced Correlation Risk:** By investing in a diversified portfolio of negatively correlated assets to smooth overall return profiles.
- **A range of bespoke investment solutions:** which can be tailored to meeting individual investment needs.

Investment Summary

A diversified portfolio of securities across both defensive assets, such as cash and fixed interest securities, and growth assets, such as Australian Shares, Property and International Securities with an emphasis on Growth Assets over Defensive Assets. The Portfolio is managed based on the assumption that income and capital gains generated are not subject to tax and that pension paid from the portfolio will require a higher cash weighting.

Risk - Low to Medium

Benchmark - It aims to provide a return above the Australian Consumer Price Index (CPI) of at least 2%.

Recommended investment period - min 3 years

Suggested Minimum Investment: A\$100, 000

Key Benefits

The benefits of investing are:

- Focused on risk adjusted returns - The goal of risk adjusted returns is to achieve the best possible return from the underlying asset classes with the least amount of risk.
- Transparency - Direct ownership of the underlying assets.
- Professionally managed - An investment committee actively manage the asset allocation within each portfolio.
- Tax effective - Managed accounts don't generally expose investors to the same level of inherent tax consequences as traditional pooled, multi-asset investments



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Investment holdings

- **MEB11** - ME Bank 11AM Call
- **CHN5843AU** - Sage Capital Absolute Return Fund
- **MVW** - Market Vectors Australian Equal Weight ETF
- **ETLO349AU** - Allan Gray Aust Equity Fund Class B
- **WHT0039AU** - Plato Australian Shares Income
- **FSF1676AU** - CFS Equity Income Fund - Class A
- **COL0001AU** - Charter Hall Maxim A-REIT
- **PMC0103AU** - PM Enhanced Income fund
- **OMF0009AU** - Realm High Income
- **AMP1015AU** - AMP Capital Core Property Fund
- **NML0001AU** - AMP Capital W/S Australian Property Fund
- **CSA0038AU** - Bentham Wholesale Global Credit Income Fund
- **PIM6769AU** - Atlas Infrastructure Australian Feeder Fund (unhedged)
- **OMF0009AU** - Realm High Income
- **ETL8457AU** - GQG Global Quality
- **AUS0035AU** - Talaria Global Equity Fund
- **AMP1179AU** - AMP Capital Core Infrastructure Fund
- **ETPMPM** - ETFS Precious Metals
- **MAQ0274AU** - Macquarie Dynamic Bond Fund
- **JBW0018AU** - Yarra Enhanced Income
- **MMM6418AU** - Millbrook Sorrento
- **MMM2580AU** - Millbrook Henly
- **DMC0163AU** - Domacom Northcote Debt
- **HOW0098AU** - Ardea Real Outcome Fund
- **SLT2562AU** - Smarter Money Long Short Credit

For more Information

[Click here to view the Gerroa Conservative Portfolio Fact Sheet](#)



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