



Gerroa Growth Pension Portfolio

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

Investment Profile

The portfolio is a growth focused portfolio, diversified portfolio 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 focus on growth assets over defensive, the portfolio aims to deliver strong overall capital growth with little focus on income while accepting higher volatility due to the increased exposure to growth assets. It is managed on the assumption that income and capital gains generated are not subject to tax and the portfolio needs to hold a higher cash weighting to meet pension payment obligations.

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

Investment Summary

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Risk - Medium

Benchmark - To outperform the average annual rate of Australia's Consumer Price Index (CPI) by at least 3% over the minimum investment timeframe.

Recommended investment period - min 5 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

- **WHT0039AU** - Plato Australian Shares Income
- **FSF1676AU** - FSI Equity Income Fund - Class A
- **TYN0038AU** - Tyndall Australian Share Income
- **NML0001AU** - AMP Capital W/S Aus Property Fund
- **MAQ0854AU** - Charter Hall Direct Industrial Fund #4
- **CNT6829AU** - Centuria Sandgate Road Fund
- **VAN0105AU** - Vanguard Intl Share (Hedged) Fund
- **BPF0029AU** - Wheelhouse Global Equity Income Fund
- **PGF** - PM Capital Global Opportunities Fund Limited
- **YMAX** - Betashares Aus Top20 Equity Yield Max (m fund)
- **CSA0038AU** - Bentham Wholesale Global Income Fund
- **HOW0098AU** - Ardea Real Outcome Fund
- **PIM6769AU** - Atlas Infrastructure Aus Feeder Fund (hedged)
- **AMP1179AU** - AMP Capital Core Infrastructure Fund on Platform A
- **AMP1015AU** - AMP Capital Core Property Fund on Platform Class A
- **TGPO016AU** - RARE Intl Infrastructure Income Fund Class A (hedged)
- **AUS0035AU** - Talaria Global Equity Fund
- **DMC0162AU** - Domacom Northcote Equity
- **CNT0953AU** - Centuria Grenfell Street
- **CNT5812AU** - Centuria Industrial
- **CTR0809AU** - Centuria Grenfell Street 2 (Mar22)
- **MAQ5880AU** - Charter Hall PFA Fund
- **ETL7377AU** - GQG Partners Global Equity Fund
- **ETPMPM** - ETFS Precious Metals
- **TAL7471AU** - Fortlake Real Higher Income
- **STP0001AU** - Samuel Terry Absolute Return Fund
- **MAQ0274AU** - Macquarie Dynamic Bond Fund
- **JBW0018AU** - Yarra Enhanced Income
- **MMM2580AU** - Millbrook Henly
- **MMM6418AU** - Millbrook Sorrento

For more Information

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



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