



Lorne Balanced Portfolio

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

Investment Profile

The portfolio is a 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 balance between defensive and growth assets, the portfolio aims to deliver a mix between growth and income while accepting some volatility due to the increased exposure to growth assets.

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 utilising a range of investing strategies 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 managed investments managed by specialist investment managers across both defensive asset classes, such as cash and fixed interest, and growth assets such as Australian Shares, property, and international securities, with the emphasis on growth asset classes.

Risk Profile - Medium

Benchmark - To outperformance the average annual rate of Australia's Consumer Price Index (CPI) by at least 2.5% over the minimum investment timeframe.

Recommended Investment Period - Min 5 Years

Suggested Investment Sub - 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 11AM Call
- **MVW** - Market Vectors Australian Equal Weight ETF
- **FSF1676AU** - CFS Equity Income Fund - Class A
- **ETL0349AU** - Allan Gray Aust Equity Fund Class B
- **CMIO111AU** - First Sentier W.S Aust Small Co.
- **NML0001AU** - AMP Capital W/S Australian Property Fund
- **BPF0029AU** - Bell Global Emerging Companies
- **BFL3446AU** - Wheelhouse Global Equity Income Fund
- **AMP1179AU** - AMP Capital Core Infrastructure Fund on Platform A
- **AUS0035AU** - Talaria Global Equity Fund
- **ETPMPM** - ETFS Precious Metals
- **MAQ0274AU** - Macquarie Dynamic Bond Fund
- **CSA0038AU** - Bentham Wholesale Global Income Fund
- **JBW0018AU** - Yarra Enhanced Income
- **DMC0163AU** - Domacom Northcote Loan
- **HOW0098AU** - Ardea Real Outcome Fund
- **SLT2562AU** - Smarter Money Long Short Credit.

For more Information

[Click here to view the Lorne Balanced Portfolio Fact Sheet](#)



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