Lorne 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.

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 asset classes such as Australian shares, property, and international securities, with an emphasis on Defensive asset classes.

Risk Profile - High

Benchmark - To outperformance 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 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

- **CHN5843AU -** Sage Capital Absolute Return Fund
- **FSF1676AU -** CFS Equity Income Fund - Class A
- **WHT0039AU -** Plato Australia Share Income
- **NML0001AU -** AMP Capital W/S Australian Property Fund
- **ETL8457AU -** GQG Global Quality
- **AUS0035AU -** Talaria Global Equity Fund
- **AMP1179AU -** AMP Capital Core Infrastructure Fund on Platform A
- **ETPMPM -** ETFS Previous Metals
- **MACQ0274AU -** Macquarie Dynamic Bond Fund
- **CSA0038AU -** Bentham Wholesale Global Income Fund
- **HOW00698AU -** Ardea Real Outcome Fund
- **SLT2562AU -** Smarter Money Long Short Credit

For more Information

For more information please contact our Investment team on 1300 476 494.

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