

# INVESTING FOR A CHANGING WORLD

**All-Weather  
MDA**

**HARBOURSIDE**  
INVESTMENT MANAGEMENT


A dynamic, multi-asset strategy designed for low volatility growth and capital stability.

This information is general advice for wholesale investors and does not take account of investors' objectives, financial situation or needs.

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# NAVIGATING VOLATILITY WITH DYNAMIC ASSET ALLOCATION



## **In today's interconnected markets...**

relying on a single asset class can be unpredictable. While equities offer growth, they come with volatility. Bonds offer safety but can suffer in rising rate environments.

The challenge for investors is that individual asset classes can be unpredictable on their own. Traditional buy-and-hold portfolios often expose investors to wild swings in market sentiment, making it difficult to smooth out returns over the medium to long term.

The Harbourside All-Weather Wholesale Investment is designed to solve this by actively managing a blend of equities, bonds, commodities and alternate assets.

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# NAVIGATE THROUGH ALL MARKET CONDITIONS

Designed for investors who value consistency and minimisation of volatility.

Designed for stability and resilience, the All-Weather Portfolio takes a tactical approach to diversified asset classes, spanning equities, bonds, commodities and alternatives via listed ETFs. The cornerstone of this approach is to shift exposures dynamically – overweighting promising sectors and reducing riskier ones as circumstances evolve.

While certain asset classes can be unpredictable on their own, blending them into a portfolio with careful risk oversight has historically delivered solid gains while keeping wild swings in check.

- **Unconstrained Flexibility:** We are not forced to hold assets that are losing value. By actively rotating our positions, the portfolio adapts to where the strength is in the current economic cycle.
- **The Ultimate Defensive Mechanism:** The true power of this strategy is its active defence. If an asset class becomes too volatile or risky, the portfolio has the capability to move to up to 100% cash to protect your capital.

# CLARITY, CONFIDENCE, AND CONTROL



The Harbourside All-Weather Investment is a foundation for a resilient portfolio, offering:

## 01 True Diversification:

Move beyond just equities. We combine equities, bonds, commodities, and alternate assets to reduce correlation to any single market movement

## 02 Active Defence:

A dynamic process with the ability to hold up to 100% cash, designed to protect capital when asset classes become too volatile or risky.

## 03 Complete Transparency:

As an investor, you retain direct ownership of the assets (ETFs) in a personal account in your name, with a clear framework to see exactly how your asset mix is evolving.

## 04 Expert Management:

Your portfolio is actively managed to outperform traditional benchmarks, with a fee structure that aligns our interests with yours - including a high water mark on performance fees.

# A COMPREHENSIVE SOLUTION



**ROBERT COYTE**  
CEO



**NICK RADGE**  
INVESTMENT MANAGER

Harbourside provides actively managed investment solutions tailored for self-directed SMSF investors, wholesale investors, and family offices. Our objective is to optimise returns and manage risk effectively, so you don't have to.

## The All-Weather Advantage

- **Strong Risk-Adjusted Returns:** Our strategy is designed to deliver steady, double-digit growth over the long term\* - avoiding the extreme volatility of traditional index funds.
- **Asymmetric Protection:** The portfolio is historically structured to capture the majority of positive market movements, while experiencing only a fraction of the impact during market downturns.

- **Minimum Investment:** AU\$ 250,000
- **Management Fee:** 0.75% p.a. (plus 10% performance fee)
- **Structure:** Australian Wholesale Managed Account

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\*Annualised return since March 2024. Past performance is not a reliable indicator of future performance.



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