

MAPS RISK TARGETED PORTFOLIO

MODERATELY CONSERVATIVE PRODUCT PROFILE

INVESTMENT INFORMATION

The portfolio is designed for investors who

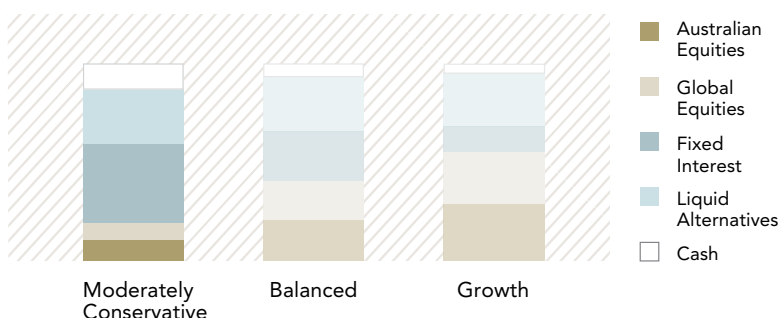
-  Are seeking an investment approach which avoids unnecessary portfolio constraints
-  Want access to Australian and global investments with active investment selection
-  Want ongoing management of all investment strategies on an active basis by professional investment managers
-  Are seeking portfolio protection strategies when markets are volatile

KEY INFORMATION

Type

Investment Option	MAPS Risk Targeted Moderately Conservative Portfolio
Style	Diversified - Active
Liquidity	Daily
Minimum Investment Horizon	3 years
Minimum Investment	\$250,000
Benchmark	Cash + 2.5% (after fees) over 3 years
Management Fees*	1.025% (inclusive of GST)
Indirect Costs*	0.8405% (inclusive of GST)

Illustrative Portfolio



Asset allocations are indicative only and may be subject to change.

Investment Objective

To maximise returns while managing the portfolio so that volatility does not exceed 5% over the investment time horizon.

The building blocks of our diversified portfolios



* Please refer to the product disclosure statement for the Integrated Managed Account Portfolio Service (MAPS) for more information on fees and costs.

MAPS

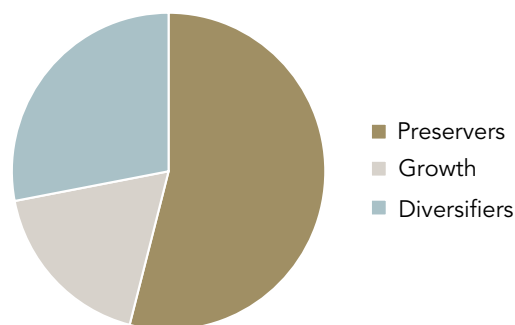
<p>RISK TARGETED PORTFOLIOS</p> <ul style="list-style-type: none"> ✓ AUSTRALIAN EQUITIES ✓ INTERNATIONAL EQUITIES ✓ FIXED INTEREST ✓ ALTERNATIVES ✓ CASH 	<p>DIVERSIFIED OPPORTUNITIES PORTFOLIOS</p>	<p>AUSTRALIAN EQUITIES PORTFOLIO</p>	<p>REAL ASSETS PORTFOLIOS</p>	<p>ALTERNATIVES PORTFOLIO</p>
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What is MAPS

- The Integrated Managed Account Portfolio Service (MAPS) provides a range of professionally managed investment portfolios with different strategies and styles. By investing in one or more portfolios, investors can build a diversified portfolio that meets their needs.
- MAPS provides solutions that advisers can recommend for specific client requirements, that are available through HUB24’s investment and superannuation platforms to clients in accumulation and pension phase.

How your portfolio will be invested

- Preservers** - assets that protect the portfolio during periods of heightened equity market volatility.
- Growth Assets** - assets that are expected to deliver higher rates of return over time with higher levels of associated volatility (risk).
- Diversifiers** - assets that generate real returns, that are typically uncorrelated to growth assets and preservers within the portfolio.



Asset allocations are indicative only.



SYDNEY

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