

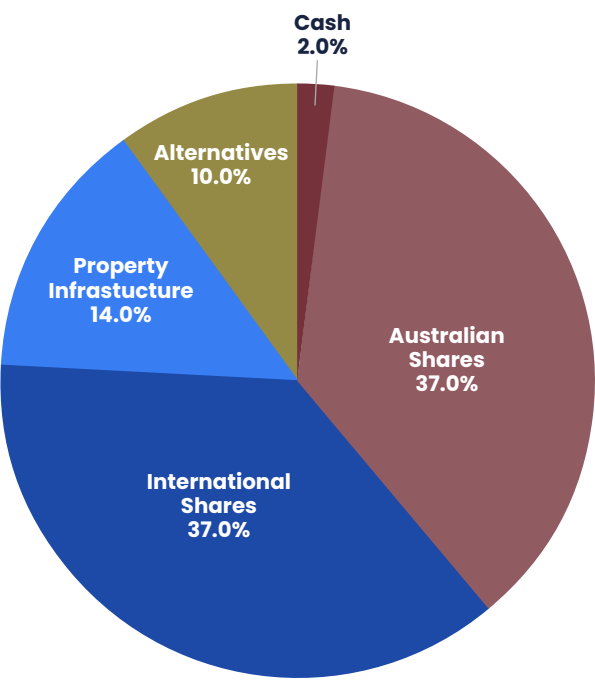


# WHAT IS the risk/return profile of a High Growth portfolio?

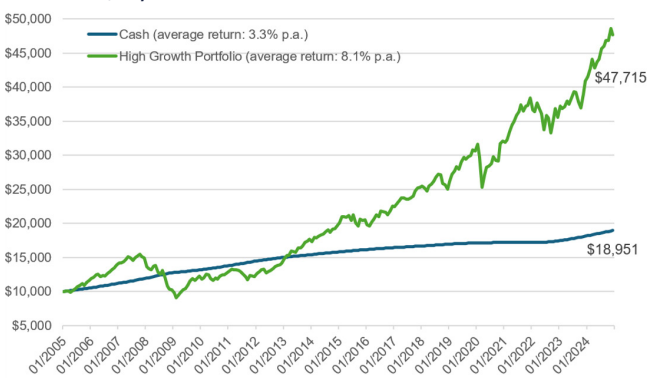
A High Growth portfolio focuses on long term growth above all considerations.

## Asset allocation of a High Growth portfolio

A high growth portfolio targets an asset allocation of 2% in defensive assets and 98% in growth assets:

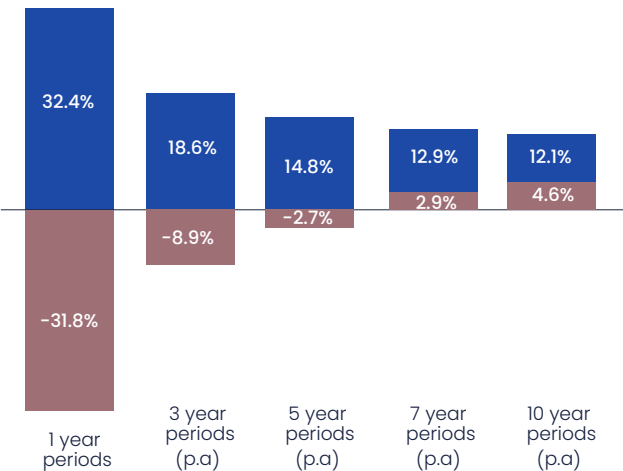


Value of \$10,000 investment 1 Jan 2005 to 31 Dec 2024\*



\*Annual returns with all income re-invested

Historical range of returns (per annum) Income re-invested



# WHAT IS the risk/return profile of a High Growth portfolio

## Who is this suitable for

This portfolio is recommended for investors who are seeking to maximise growth, with a long period before they need to access a large part of their investment and who are prepared to accept a high level of volatility.

## Investment time frame

This portfolio is suitable for investors with an investment time frame of at least seven to ten years, but preferably longer.

## Key questions about risk

| Question                                                                                            | Answer                  |
|-----------------------------------------------------------------------------------------------------|-------------------------|
| <b>Historically, how often has a portfolio with a high growth asset allocation incurred a loss?</b> | Once in every 4.8 years |
| <b>What has been the largest loss incurred in the last 20 years? When did this occur?</b>           | -41.0% in Feb 2009      |
| <b>How long did it take for the portfolio to recover from this loss?</b>                            | 4.25 years              |
| <b>How has this portfolio performed in the last 20 years on an annualised basis?</b>                | 8.1% p.a.               |

| Pros                                                                                                          | Cons                                                               |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <b>High long-term returns</b>                                                                                 | <b>High likelihood of a negative return over a 12 month period</b> |
| <b>Provides high protection against inflation and a more tax-effective means to invest over the long-term</b> | <b>High variance in returns from year to year</b>                  |

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