

INVESTMENT ADVICE

Investment advice isn't just for the elite few who are already wealthy, anyone can benefit from professional, informed advice. If you are just getting started financially or if you don't yet have any investment assets, we can show you how to get a savings plan going and how easy it can be to get your own investment portfolio off the ground.

As you grow your investments and your circumstances change, we can show you how to expand your plan to have a more sophisticated edge that targets specific goals. This is also an ideal time to look at protecting your wealth from the unexpected through simple insurance protection plans.

When retirement is on your horizon, our expertise can guide your investment plans to meet your changing needs. As earned income is replaced with investment income you will really see the benefit of the retirement plan you established years earlier.

Our expertise in understanding investment opportunities to meet your financial goals at any life stage can give you the advantage you need to reach your goals sooner and more securely. Here are some of the key strategies and products we can help you with.

Managed funds

Managed Funds can be a powerful investment vehicle for building a portfolio because they allow you to pool funds with other investors, so that you can access a broader set of investment opportunities. They provide you with a simple way to diversify your money across a variety of assets such as property, domestic and international shares and cash.

You can benefit from the expertise of specialist investment managers, who are motivated to achieve results in a competitive marketplace.

Managed funds offer a variety of approaches, from broad based funds that give a mix of asset classes, to more specific funds that can target geographic regions, single asset classes or particular industry sectors.

Our comprehensive research can help you select the funds that best complement your risk profile and your goals.

Term deposits

Term Deposits are a useful tool for providing a relatively low risk component in your portfolio, or for delivering a predictable return for a specific period. Term deposits give you the certainty of a declared rate of interest over a fixed period. They usually offer a higher interest rate than everyday savings accounts and can be set up for short or medium terms. We can guide you to find a good rate and balance the use of this asset class in your portfolio mix.

Investing directly in shares

To give you a higher level of personal control in your portfolio, we can facilitate direct investment in specific shares. This gives you a more 'hands on' aspect to your

portfolio and can be mixed with other forms of managed investment to create a portfolio balance that is uniquely yours.

Some investors like the immediacy of seeing their investments perform day to day, others are not comfortable being exposed to the ebb and flow of fluctuating markets, so direct share investments can play an important part in a diversified strategy.

In some cases, shares can also give you access to tax benefits through franking credits, if the companies you invest in have already paid tax on their profits. There may be capital gains tax benefits if shares are held for more than 12 months.

We can show you different methods to effectively incorporate direct share ownership into your portfolio so that it complements your other investments and financial goals.

Diversification strategies

Diversification is a key aspect of a sound long term portfolio, which can help you reduce investment risks and capture positive market movements. We can help you achieve the right balance of diversification.

Dollar cost averaging

We can show you how to implement a further level of diversification through dollar cost averaging strategies. Put simply, this involves drip feeding a set amount into your investments on a regular basis to help mitigate the impact of natural market fluctuations. This strategy works on the principle that you will 'average out' your buy in price if you maintain a steady pattern of deposits.

Gearing strategies

Geared Investments For those who have some investment assets already built up, we can help you design a gearing strategy that uses your equity to enable you to borrow to make further investments. While this strategy naturally involves a degree of risk, it can be an effective way of accelerating your investment potential.

Our expertise can help you implement various investment strategies in a measured way, appropriate to your investment goals and risk profile.