ONE GROWTH
SUPERANNUATION AND FINANCIAL PLANNERS

Investment Proposition

This document provides you with information relating to our investment proposition, created to help you achieve your desired outcomes, objectives and financial direction.

Investment Proposition

This following provides you with information relating to our investment proposition, created to help you achieve your desired outcomes and objectives.

ONEGROWTH
SUPERANNUATION AND FINANCIAL PLANNERS

Philosophy

Our philosophy, to achieve long-term real returns, is to choose investments that have the ability to invest in a wider range of asset allocation benchmarks, in line with prevailing market conditions, in order to achieve a rate of return above inflation.

Markets change, so we look for investments that are able to invest your money where there is most potential for reward and avoid those areas where there is most potential for loss.

Portfolios should be more than the sum of their parts and that's why we believe in intelligent diversified portfolios that combine investments that respond differently to the same factors.

We believe this is a meaningful way to provide a more stable, consistent and improved path to wealth accumulation.

Invest with the long term in mind

Total flexibility to move asset classes as market conditions change

Truly diversified portfolios

Combine investments with different underlying drivers to minimise risk

Competitive portfolio costs allow you to keep more of your returns

Complete see through of what is in your own portfolio

Our investment proposition

We have researched the market for a robust portfolio management service to fit the needs of our clients.

We are now able to offer you all the benefits of a diversified portfolio utilising a combination of direct shares, managed funds and other underlying investments, with the peace of mind of knowing your investments are being professionally managed to prevailing market conditions.

We are able to provide you the benefit of having beneficial ownership of a portfolio of listed securities (if appropriate) which provides you complete transparency and your own tax position to provide you with an optimal tax environment, with dividends and franking credits.

Other benefits include competitive costs, ability to invest superannuation monies & investment monies, online access giving complete see through of investments and regular updates to provide you with certainty of knowing your portfolio is truly dynamic to current market conditions.

We are committed to helping you achieve what is important to you, and that will usually mean we will recommend the best possible structure and strategy to achieve your objectives, most importantly, we will help manage your financial behaviour, and will engage with specialists on your behalf in the execution and implementation of our advice.

Investment Proposition

Matching portfolios to future objectives

Assessing Your Risk Capacity

Balancing risk tolerance & objectives

We will establish your needs and requirements, with focus on what level of risk tolerance is appropriate in order to reach your objectives.

Through discussions we will establish some of your behavior traits when it comes investing.

We may also ask you to complete a short risk questionnaire, as part of our discussions on your risk capacity.

Our aim is to help you meet your future liabilities by minimising risk and volatility for any given level of tolerance.

We think about risk differently using a more practical definition. We define risk as losing money that can't be made back.

We adopt the use of model portfolios whose objective may be return based rather than risk based, ensuring that any ongoing reviews of your tolerance levels and performance are always based around your objectives.

We work with investment managers who focus on preserving and growing your savings. To determine the investment objective, we start with the rate of inflation and add to that an additional amount agreed between us.

This additional amount takes into account your investment goals and risk tolerance. So your objective and ours are the same.

Portfolios

Professionally managed diversified portfolios

We have put in place professionally managed portfolios that actively and adaptively evolve via continuous monitoring, security selection and automatic rebalancing. This helps deliver real benefits for you in accordance with your agreed strategies and your tolerance for risk.

Our recommended investment portfolios are not 'set and forget'. Things change, and so will the view on where the best investment opportunities are.

Our portfolios are supported by global teams of analysts, continuously analysing and reviewing every aspect of your investment.

This way we're able to provide investments focused on achieving the best investment outcomes whatever the economic environment.

Provided that our core investment proposition is suitable to your objectives, requirements, and tolerance to risk, we will identify the most suitable of our portfolios.

Included within our Statement of Advice are details of why we deem our investment recommendations to be suitable, with full information relating to your investment portfolio.

Your portfolio is managed on a daily basis by our investment partners and changes are mandated at their discretion.

We will keep you informed of any changes to your portfolio, including any securities sold or bought, with reasoning, on a regular basis.

We will also provide you with useful reports on a regular basis to ensure you a fully engaged with your investment and objectives.

You will have access online to see your up to date portfolio, which will include seeing all underlying investments.

Whilst the use of model portfolios is the core of our investment proposition, there will be instances where it may be more appropriate to arrange an alternative method of investment that fits in with your given level of tolerance and your objective.

Investment Proposition

Achievement through partnership

ONEGROWTH
SUPERANNUATION AND FINANCIAL PLANNERS

Professional Partnership

We have partnered with widely respected professional organisations, each bringing their own level of expertise, to input into vital aspects of the management of our investment proposition in line with our philosophy. By partnering with an extended team of experts we are able to utilise global investment management expertise which is backed with independent research capabilities, and world class technology.

MORNINGSTAR

Morningstar is one of the most trusted names in the investment industry, both locally in Australia and globally.

They are a leading global provider of independent investment research and investment management.

Morningstar operates from 27 countries and employs over 3,800 worldwide

All the portfolios we use come with a full research pack. These packs contain individual security research summaries which can be provided to you.

Morningstar Investment Management build investor-centric portfolios by taking long-term positions anchored in-depth valuation work and informed by a fundamental understanding of underlying economic and corporate drivers of the investment while considering a portfolio's risk and return characteristics holistically.

Dimensional
DIMENSIONAL FUND ADVISORS LTD.

Dimensional Fund Advisors was founded on effectively applying insights from financial science and academic research to real-world investment strategies.

Founded in 1981 with more than $400b (in AUD) under management and a team of over 750 employees placed globally, applying consistent key principles and research to their methodology.

Dimensional's investment approach reflects an abiding belief in the principles of modern finance and the effectiveness of capital markets.

They are committed to being at the forefront of advancement in research and implementation that can benefit our clients.

Their approach offers investors the opportunity to fully participate in the capital markets while gaining structured, cost-effective access to the dimensions of higher expected returns.

præmium
technology matters

Praemium is an award winning market leading provider of investment portfolio technology and management solutions with strengths in multi-asset administration.

Praemium's technology specialises in corporate action processing, CGT optimisation, and sophisticated tax and investment reporting.

By utilising Praemium's technology we are able to provide you with your own secure unique log-in details, to an investor website, allowing you to view your portfolio including individual holdings.

The technology allows you to view your investments on the go via a smartphone or tablet.

VENTURA FM

Ventura have been assisting Australians in establishing and maintaining financial independence for over 10 years.

They are Australian owned and operated and through their scale and expertise, our investors gain access to some of the world's leading professionally managed investment solutions and investment managers that would otherwise not be available to retail investors.

Ventura Managed Account Portfolios (vMAPs) is the next generation of portfolio management services.