



Achieve Your Financial Goals



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Two sets of experts, one goal

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Achieve your financial goals

We're here to guide you on the path to financial security. We're here to understand what is important for you and your family and to identify your financial goals, needs and aspirations. We can help you plan for the lifestyle you want and build the strategy that you need to get there. Based on your financial goals and your risk capacity, we create a sound, well-researched investment strategy.

It's simple: we align our investment goals to yours

We focus on growing and preserving your savings. We don't let ourselves get hung up on comparing your investment strategy to arbitrary benchmarks like a share market index, such as the S&P/ASX200. To determine your investment objective, we start with the rate of inflation and add to that an additional amount of return needed to achieve your financial goals. So your objective and the objective of your investment portfolio are the same.



Why is it Important to Beat Inflation?

Introducing the CPI+ objective

Inflation is the increase in the average level of prices, or in other words, the cost of living. It's measured and tracked using the Consumer Price Index, or CPI. It stands to reason that as prices increase, your savings need to increase so that you maintain your buying power and standard of living. That's why it makes sense to define an investment objective that starts with keeping up with inflation, then adding an additional amount agreed between you and AdviceWest achieve the CPI+ objective needed to reach your goals.

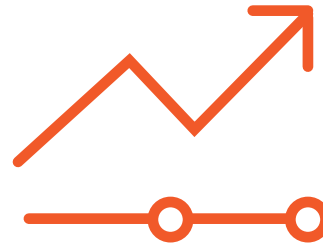
The same definition of risk as you

We work with you to establish the level of risk that is needed and that you're comfortable taking to achieve your financial goals. We think about risk differently to others in the industry – we don't use terms like price volatility and standard deviation. Instead, we use a more practical definition – losing money that can't be made back.

For our clients, that's the risk of not having enough money to achieve your goals or having to change your lifestyle so that your savings last throughout retirement.

We then work with an investment manager that has the flexibility and expertise to invest in an asset class (such as shares, cash, fixed income and property) only if it makes sense to do so. If the reward isn't worth the risk, we want to avoid the investment or asset class completely.

The investment manager implementing your financial strategy will continuously and rigorously analyse asset classes around the world, investing where there's most potential for reward, and avoiding areas where there's more potential for loss. Ultimately, this leads to smoother and more consistent returns to achieve your goals.



A diversified and professionally managed investment portfolio

Building a portfolio to achieve your investment objective requires careful research and analysis – it's important that your assets are entrusted to the right investment partner. We look for a professional investment manager that builds diversified portfolios where every investment is chosen to help you achieve your investment objective more reliably. We look for an investment manager that invests across well-known investments such as shares and cash, as well as some harder to access investments such as infrastructure.

While those are all important considerations, we look for an investment manager that's able to do this in the most cost-effective way. We've seen the detrimental impact that high fees can have on your returns over the years. For you, this means a professionally managed, cost effective investment as a vehicle to reach your financial goals. We look to provide you with peace of mind that you're invested in a diversified portfolio that's able to provide you access to good investment opportunities throughout the market cycle.



Morningstar: A team of analysts and investment professionals working for you

Morningstar don't set and forget. Things change and so do their views on where the best investment opportunities lie. Morningstar has a global team of analysts and investment professionals, continuously analysing and reviewing every aspect of your investment. This way, we are able to provide you with an investment strategy that is focused on achieving the investment outcomes that you need to achieve your goals whatever the economic environment.



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