

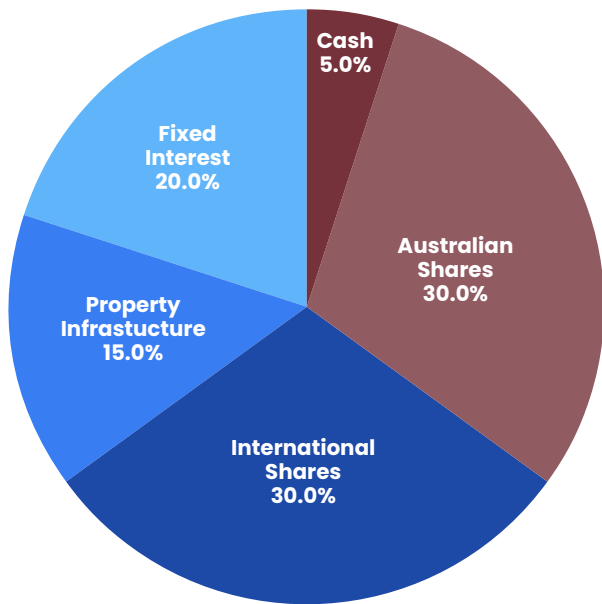


# WHAT IS the risk/return profile of a Growth portfolio?

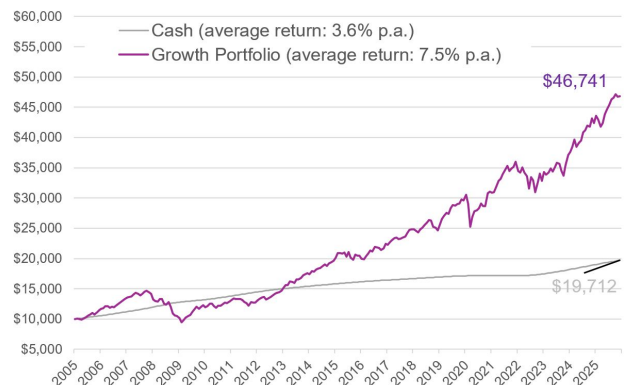
A Growth portfolio places an emphasis on long term growth with a modest income stream.

## Asset allocation of a Growth portfolio

A Growth portfolio targets an asset allocation of 25% in defensive assets and 75% in growth assets:

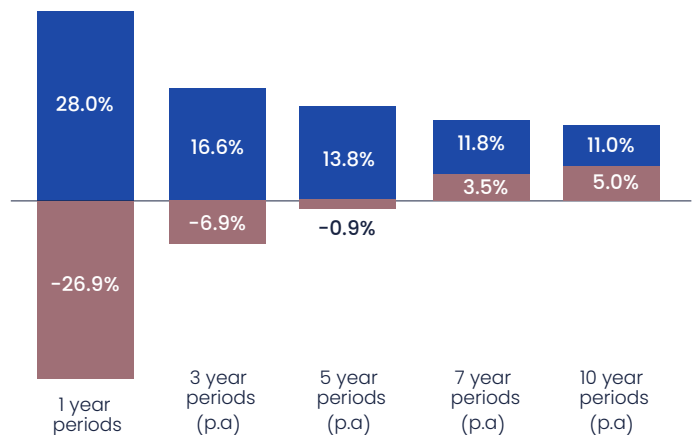


## Value of \$10,000 investment - Jan 2005 to Dec 2025\*



\*Annual returns with all income re-invested

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



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

## Who is this suitable for

This portfolio is recommended for investors who have a long period before they need to access a large part of their investments and are prepared to accept a high level of volatility. Nonetheless, they want some modest diversification by exposure to lower returning asset classes

## Investment time frame

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

## Key questions about risk

Question	Answer
<b>Historically, how often has a portfolio with a growth asset allocation incurred a loss?</b>	Once in every 5.1 years
<b>What has been the largest loss incurred in the last 20 years? When did this occur?</b>	-35.2% in Feb 2009
<b>How long did it take for the portfolio to recover from this loss?</b>	3.9 years
<b>How has this portfolio performed in the last 20 years on an annualised basis?</b>	7.5% 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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