

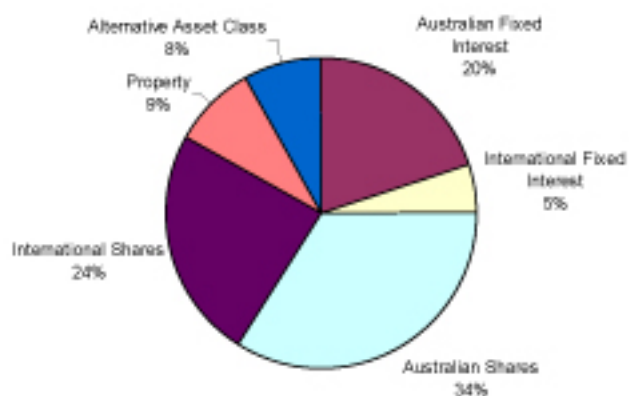


Helping you achieve your lifestyle and financial goals

BALANCED INVESTOR

A balanced investor wants a portfolio of diversified investments to meet medium to long-term financial goals (5 years). They require a strategy that will cope with the effects of tax and inflation. Calculated risks are acceptable to achieve greater returns.

ASSET ALLOCATION:



Australian Cash	0%
Australian Fixed Interest	20%
International Fixed Interest	5%
Total Defensive Assets	25%
Australian Shares	34%
International Shares	24%
Property	9%
Total Growth Assets	67%
Alternative Asset Class	8%
TOTAL	100%