Our investment principles.

Regardless of the state of investment markets or the economic cycle at any particular point in time, there are a number of fundamental investment principles to which we subscribe when developing portfolio solutions for our clients.

Portfolios need clear objectives

An appropriate portfolio solution can only be recommended with a comprehensive understanding of investment objectives in mind. Portfolios must be tailored to individual investors and their objectives.

Diversification matters

Diversification across asset sectors and within asset sectors is a key strategy in building efficient portfolios and managing the risk versus return dilemma. The old adage of the higher the return, the higher the risk remains valid.

Some risks are worth taking

Over the long term investors will be appropriately compensated for the investment risk that they are prepared to take on.

Investing for the long term

Portfolios need to be structured with a long term focus in mind and reviewed on a periodic basis to ensure they remain appropriate to changing client requirements.

Trust the experts

We believe that carefully constructed combinations of specialist investment managers will outperform (after fees) the average manager and the index over the long term.

Use defensive and growth investments appropriately

Defensive and growth investments should be used appropriately within portfolios and the allocation to each broad category carefully considered.

Contact us

For further information on the MGD Wealth Investment Advisory service and our Investment Research and Portfolio Construction Model please contact us on (07) 3391 5055 or email advice@mgdwealth.com.au.

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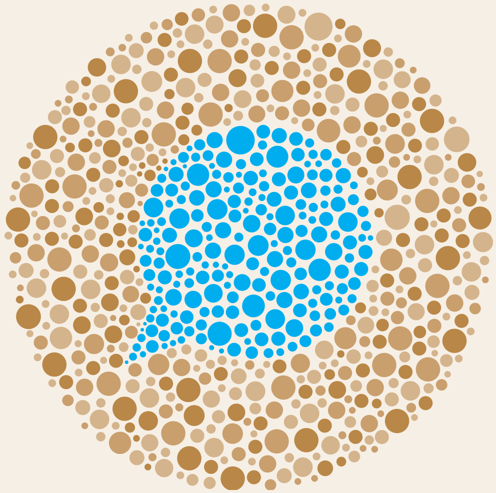


See the full story with our

Investment Advisory

Understanding your position and providing you with an investment strategy designed to meet your goals and needs is the focus of our Investment Advisory specialists. The MGD Wealth Investment Advisory division adopts a best practice approach to creating an investment solution that delivers for you.

mgd wealth

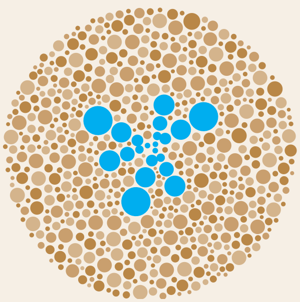
connect the dots

Strategy first, portfolio construction second.

The key to constructing an appropriate investment portfolio is an intimate knowledge of your financial affairs and your goals. That's because your investment portfolio is ultimately there to provide your funding requirements (known as 'portfolio liabilities') over the short, medium and long term. **Our Liability Driven Investing approach factors that in** and forms the backbone of your investment strategy.

If you are in or close to retirement, these portfolio liabilities are likely to be focused around retirement income requirements. For younger clients, these portfolio liabilities are likely to focus around objectives such as wealth accumulation, children's education and debt reduction. You have a unique set of portfolio liabilities to plan for and it is critical that your financial adviser understands these liabilities intimately in order to deliver an investment solution that is right for you. At MGD Wealth you will have that discussion.

The outcome of our **Liability Driven Investing** process is the development of a gap analysis report designed to identify what is required to meet your needs and aspirations. Only then are we in a position to construct an appropriate investment portfolio suitable to you.



Financial clarity through integration.

Implementing your investment strategy – the investment portfolio.

Ensuring complete alignment of investment portfolios with personalised investment strategies is the MGD Wealth investment research and portfolio construction process.

The MGD Wealth Investment Policy Committee (IPC) is comprised of highly qualified and experienced investment professionals (chaired by our Head of Investments) and its primary function is to provide guidance on all investment and related matters that are central to the construction and ongoing review and management of your portfolio.

The IPC acts as the conduit between MGD Wealth, our research consultants and other key stakeholders (fund managers, investment analysts and other investment specialists) on all aspects of the investment advisory and portfolio construction process.

Importantly, MGD Wealth has no ownership links to any financial institutions and operates under its own Australian Financial Services Licence. We believe this enables us to take an objective view in our investment research framework and provide investment recommendations that are in your best interests.

Our fundamental belief is that over the long term the prudent selection and appropriate use of specialist actively managed investment funds is a best of breed portfolio solution for the majority of our clients.

Whilst we favour the use of specialist investment managers for the majority of client portfolios, we also acknowledge the role that direct investments (shares and property) can play in meeting the requirements of certain investment strategies.