


Investment Strategy
 Helena Popovic Consolidated Holdings
Account Numbers: TBC

Type of Investor: *Superannuation and Individual*
Personal Circumstances: Refer relevant circumstances on file

Risk profile:	Moderate Growth
Core portfolio: Portfolio Value:	Passive/ Long term buy and hold with regular reviews \$918,750
Asset allocation:	Moderate Growth Strategy Cash (2%-20%), Fixed interest (10%-30%), Property (5%-20%) Total Equities (30%-75%): Int'l (0%-25%), Domestic (30%-Balance) * Asset allocations may vary within ranges depending on market conditions
Fixed Interest:	<ul style="list-style-type: none"> • Term Deposits, Listed Income Securities, Perpetual notes, Preference shares, Corporate Bonds, Residential Mortgage Backed Securities, ETFs and Managed Funds
Property:	<ul style="list-style-type: none"> • Listed Property Trust and Unlisted Property Trust Minimum <\$10,000> Maximum <\$184,000> in each holding • Property Trust ETFs and Managed Funds Minimum 0% Maximum 100% of Property Portfolio
Australian Shares:	<ul style="list-style-type: none"> • Portfolio of Blue chip and quality shares • Small to midcap portfolio (companies under \$500m market cap) not to exceed 15% total share value • Bias towards value stocks and growth at reasonable prices (garp) in preference to Growth stocks • Initial public offerings (IPO's) included: "start ups" excluded • Individual holdings: Minimum <\$10,000> Maximum <\$184,000> in each holding Or Top 20 stocks - 10% portfolio value/index weighting plus or minus 5% Other stocks - 5% portfolio value whichever is greater • ETFs, LICs, SMAs and Managed Fund holdings: Minimum 0% Maximum 30% of the Equity portfolio • Notes: Ethical restrictions as confirmed by Helena
International Investments:	International Managed Funds, Exchange Traded indexes, International Exchange Traded Funds and Direct International Shares.
Investment Strategy:	Review investment strategy: Annually
Review Portfolio:	Adviser desktop review: Monthly Client review meetings: Annually

We have aligned our recommended strategy with your investment objectives and risk profile.
 I agree with the above Investment Strategy.


 Helena Popovic


 Date