Accumulation Portfolios

Professional advice and customised portfolio solutions designed to meet your wealth accumulation goals and priorities

The period between an Australian's early twenties and sixties is the time where most wealth is accumulated. It is important that during these decades, your money is working hard for you.

Building wealth is a journey that does not happen overnight. Small changes to your lifestyle by investing now, whether small or large, can significantly improve your lifestyle in the future.

Investment markets tend to move in cycles and can vary between "bull" markets where markets provide strong returns year on year and "bear" markets where share markets decline. By investing earlier, for a long period of time, you have the ability to be patient, tune out the noise and ride out a volatile market.

The longer you stay invested, the less affected you are by short-term volatility and the more wealth you are likely to accumulate.

You can also benefit from compounding which is when your portfolio earns income and this is reinvested so that you are earning income on your income. The power of compounding returns gives you a significant boost to your wealth.

For example, if you invest $10,000 today and earn 6% p.a. paid monthly, and also contribute $1,000 per month, in 20 years' time, you will have accumulated $495,143. Whereas if you started to invest the same have $179,783 less.

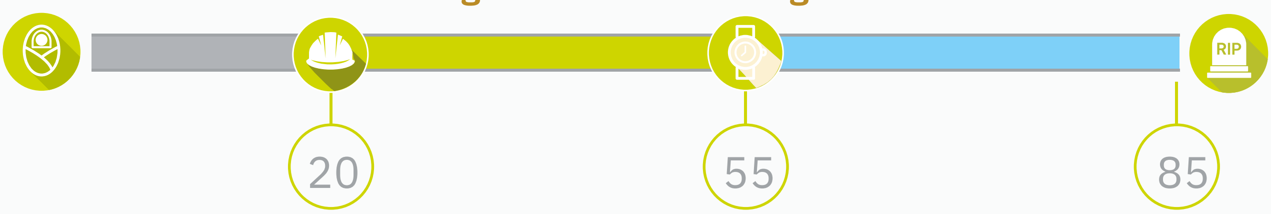
Investing earlier can make a big difference to your overall wealth because of the power of compounding over decades of investing. It can mean the difference between a modest or comfortable lifestyle.

The value of advice

An experienced financial adviser can help you effectively plan the accumulation of your wealth and guide you along the journey to help you make wise financial decisions and stay on track to achieve your goals.

In an environment of increasing global economic and political change and ongoing market volatility, your adviser can help you build a portfolio that will grow your wealth so that no matter what challenges and surprises life throws, you'll have someone by your side helping you make important decisions. That's the kind of confidence you deserve to meet your life goals.

Average Australian Lifestages 2017



WPP Licensee Services Pty Ltd
Suite 110, Level 1 Eastside
232 Robina Town Centre Drive
Robina Q 4226 Australia
AFSL No. 530393 ABN 76 649 079 998

WPP Accumulation Solutions

To help you realise your accumulation goals, WPP has developed a range of customised investment portfolios.

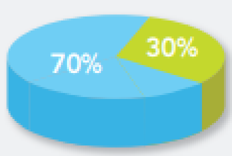
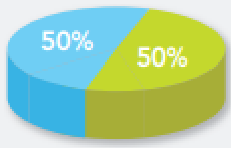
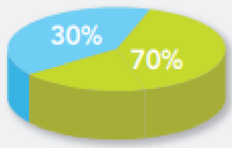
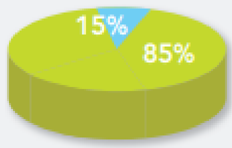
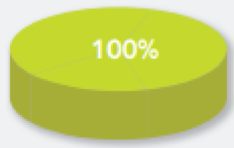
Designed to meet your specific needs, objectives and priorities, these portfolios believe that drivers of asset prices vary over time. Over the longer term, portfolios are invested in a mix of asset classes including growth assets such as shares, property and infrastructure, and defensive assets such as bonds and cash. The allocation to these assets will vary depending on your investment objectives, time frame for investing and risk appetite.

Whether you're accumulating your wealth for a milestone or early retirement, WPP has designed a portfolio to suit your unique needs.

The Accumulation Portfolios are managed according to our proven investment principles, including efficient risk management, effective diversification, rigorous investment selection process and regular monitoring and reporting.

Managed by WPP's experienced team of investment professionals, drawing on the skills and insights of best of breed fund managers. Investments include Australian and International shares, Property, Bonds and other assets.

Accumulation Portfolios

Defensive	Balanced	Balanced Growth	Growth	High Growth
				
Growth Defensive	Growth Defensive	Growth Defensive	Growth Defensive	Growth Defensive
Primary focus: relatively stable income with the potential for modest long term growth	**Primary focus:** balanced income and potential for medium to long term growth	**Primary focus:** medium to long term growth with a modest level of income	**Primary focus:** long term growth with a modest income stream	**Primary focus:** long term growth above all considerations
Performance target: inflation + 2.5%	**Performance target:** inflation + 3.5%	**Performance target:** inflation + 4.5%	**Performance target:** inflation + 5%	**Performance target:** inflation + 5.5%
Suited to: investors who are more risk-averse seeking a low level of volatility that are willing to accept lower potential investment returns.	**Suited to:** investors who desire a modest level of capital stability but are willing to accept moderate investment value volatility in return for potential investment performance.	**Suited to:** investors willing to accept higher levels of investment volatility in return for higher potential investment performance, however some capital stability is still desired.	**Suited to:** investors who are willing to accept high levels of investment volatility in return for high potential investment performance.	**Suited to:** investors who are willing to accept very high levels of investment volatility to maximize potential investment performance. Capital stability is not a consideration.
Asset Mix: primarily defensive assets – total return strategies, bonds and cash. A small allocation to growth assets – Australian and International shares, listed infrastructure and property.	**Asset Mix:** evenly invested in growth and defensive assets.	**Asset Mix:** more growth assets – including Australian and International shares, listed infrastructure and property. A small allocation to defensive assets including bonds and cash.	**Asset Mix:** primarily growth assets – including Australian and International shares, listed infrastructure and property. A smaller allocation to defensive assets bonds and cash.	**Asset Mix:** close to entire portfolio invested in growth assets – including Australian and International shares, listed infrastructure and property.

WPP Accumulation Solutions

Design, construction and management

WPPworks closely with the Advice Research team to design, construct and manage the Accumulation Portfolios. These portfolios are built from high quality investment options that are carefully selected by the research team using a range of qualitative and quantitative criteria, including:

- **Quality.** We ensure that the investments in these portfolios are the most appropriate for their investment needs and are positioned to meet your objectives.
- **Style.** Complementary strategies are selected to avoid any unintended style biases, i.e. where the portfolio is too reliant on a single source of return, sector or asset class.
- **Liquidity.** Investments that are actively traded and allow investors to exit if needed, without liquidity risk.
- **Fees.** These portfolios target mainly active strategies across most asset classes with the intention to generate above benchmark returns.

The 5 principles on which the portfolios are built

The long–term investor will outperform the short–term investor

Diversification across asset classes is the key to managing return and risk

Market inefficiencies can present opportunities for higher returns

Investment management should be both simple and transparent

Robust governance is critical to efficient portfolio management

As an investor, you can be confident that every investment within these portfolios:

- has passed a rigorous criteria by both the Advice Research team experts and independent, external research partners,
- is underpinned by a robust governance process that puts your best interests first
- is subject to regular and ongoing review

To find out more about how these solutions may help you achieve and maintain your financial and lifestyle goals through retirement speak to your financial adviser today. Call Wealth Planning Partners at (07) 5593 0855.