



CAREphilosophy®

CARE Essentials™

Exciting life, boring money...and not the other way around



Simply Sophisticated

Begin your journey with the CAREphilosophy®





The journey of the CAREphilosophy®

The CAREphilosophy® has been in use for over 15 years and it has helped advisers to successfully manage their clients investments through good times and bad, including the Global Financial Crisis.

It does this by combining a sophisticated investment process based on the leading portfolio theory, and a deep understanding of the history and cycles of investment markets, in a framework that is easy for our clients to understand, which is so important because having confidence in your portfolio helps you avoid the big mistakes that most people make when reacting to bad news.

In 2013 as managed portfolios became available in Australia we used the CAREphilosophy® to create the CARE managed portfolios. With over 5 years of proven and documented track record, the portfolios have been providing our clients with consistent returns over time.



CAREphilosophy®

Simply Sophisticated



Why start with CARE Essentials™

CARE Essentials™ - Designed using the same methodology as the existing Comprehensive CARE portfolios*.

CARE Essentials™ have roughly 70% of exactly the same investments, with the other 30% being carefully selected low cost alternatives.



Core

The 'Core' investments provide an investor low cost, broad diversification to the major asset classes including Australian and international shares, listed property trusts and Australian and overseas bonds. They are invested according to your risk profiles and follow a long-term buy and hold process.



Active

The 'Active' investments of your portfolio are designed to take advantage of long-term market themes and attempt to smooth your total portfolio return by systematically adjusting allocation to undervalued or overvalued asset classes, following the unique traffic light approach.



Enhanced

The 'Enhanced' investments of your portfolio are made up of Australian (50%) and international shares (50%) that seek higher investment returns than the broad market by weighting investment factors such as value, momentum quality and small size.

*Please consult with your financial adviser or go to www.carephilosophy.com.au for further details on CAREphilosophy®.



Stay on Track

Avoid bad investment behaviours to work towards your long-term financial goals



Consistent and Reliable

Sound investment and rebalance process safeguarded by a team consisted of investment experts and industry professionals



Broad Diversifications

Wide range of underlying investments across multiple asset classes



CAREphilosophy[®]

Offers investors the core benefits of the methodology underlying CAREphilosophy



Simple and Transparent

Ability to access, view and monitor your underlying exposures



Cost Competitive

Carefully selected investment options to be cost effective and competitive

Why start with CARE Essentials[™]

Designed as a solution for clients who want to get started on the CARE journey but are on comparably lower balances. CARE Essentials[™] allow an easy transition to the existing Comprehensive CARE as your portfolio grows.

Having a good performing, low cost portfolio is a really important part of building the wealth you will need to achieve financial independence and a great retirement.

What are the CARE Essentials™ portfolios

1

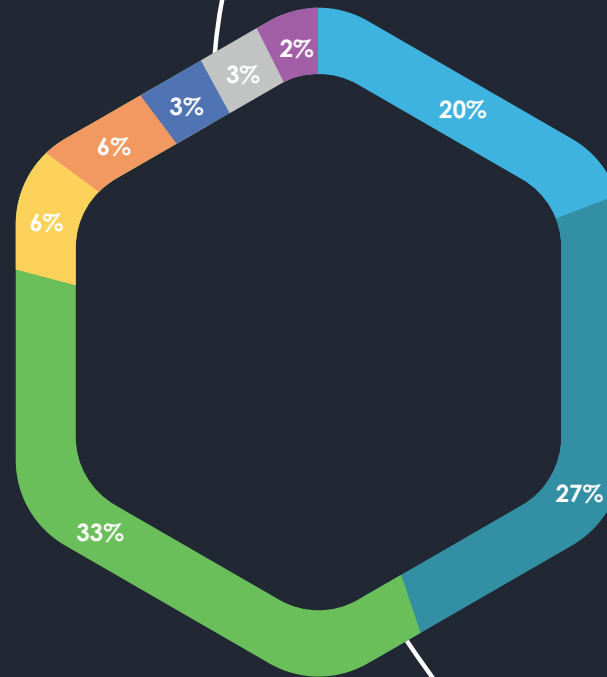
CARE Essentials™ High Growth Portfolio

100% growth assets

2

CARE Essentials™ Defensive Portfolio

100% defensive assets



Example of growth asset allocation*

The CARE Essentials™ portfolios enable your financial adviser to easily achieve the required asset allocations that are aligned with your risk profile and financial objectives.

* The indicative 'target asset allocation' is calculated assuming an investor has a 'Growth' risk profile and should not be viewed as the actual allocation for your own investments.

- Fixed Interest
- International Shares
- Australian Shares
- Emerging Market
- International Small Companies
- Alternative
- Property
- Australian Small Companies



CAREphilosophy®

The CARE Investment Committee



Emmanuel Calligeris

BEd MBus (Finance)

Emmanuel is Chairman of the CARE Investment Committee. Emmanuel holds a degree in economics and previously had 20 years' experience as Chief Investment Officer for OnePath Investments (the investment arm of ANZ Bank) and was responsible for \$13 Billion of funds under management.



Grahame Evans

GAICD DipSM MBA

Grahame is the risk and compliance member of the CARE Investment Committee. Grahame brings over 35 years of financial service industry experience.



Rob McGregor

SIA (Aff) ADFP

Rob was a founder of GPS Wealth, developed the CARE Investment Philosophy over the last 15 years and successfully managed \$100m in clients' funds during the GFC.



Dr. Mark Brimble

BCom(Hons) PhD CPA FFin

Mark is an independent member of the CARE Investment Committee. Mark holds a doctorate in capital markets and is keenly interested in investor behaviour.



Your adviser can answer any questions you have and will tailor the CARE Essentials™ portfolios to match your own goals, strategies and risk profile



CAREphilosophy®



GPS WEALTH

GPS Wealth Ltd | AFSL 254 544 | ABN 17 005 482 726



Level 15, 115 Pitt Street
Sydney NSW 2000



+61 2 8074 8599



www.gpswealth.com.au

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