



CARE esg-conscious™

Empowering a better future



CAREphilosophy®



Driven by the desire to help clients understand:

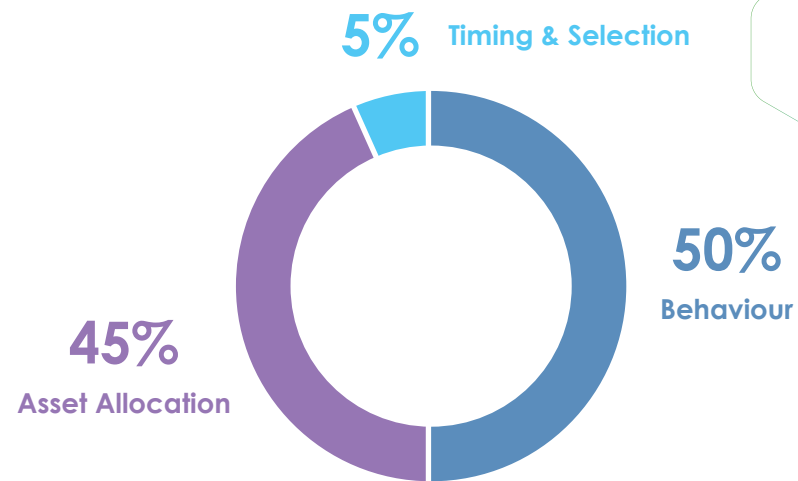
- ▮ Investments are a means to an end (their goals)
- ▮ Investor behaviour (as researched by the DALBAR study) and investment fees are critically important, and
- ▮ If their behaviour is aligned with their goals, investment objectives are more likely to be achieved.

CAREesg-conscious™

An introduction to **CARE**philosophy®

CAREphilosophy® embodies the principle of 'elegant simplicity' - Exciting life, boring money and not the other way around.

The investment methodology underlying 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.





Alcohol



Fossil Fuels



Tobacco



Nuclear Energy



Gambling



Adult Entertainment



Controversial
Weapons

Our Environmental, Social and Governance (ESG) Belief

As a portfolio manager, we have a strong belief that material ESG factors, for some investors, are an important driver of long-term investment returns from both an opportunity and a risk-mitigation perspective.

We will be selecting investments that look to minimise exposure or exclude investments particularly areas with significant negative ESG risks using either a negative or positive screening approach or a combination of both.

The CARE ESG Conscious portfolios

Enlists the experience and expertise of a team of professionals to make the many and sometimes complicated investment decisions.

The Investment Committee undergoes a thorough selection process to ensure great alignment between the stated ethical/ESG objectives of the investments made/managers appointed and providing suitable investment solutions.

Consistent & Reliable

Sound and disciplined investment process in place to ensure.



Simple & Transparent

Ability to access, view and monitor your underlying exposures and investment performance.



Client Focused

Customised solution that can help clients focus on their long-term investment goals.



ESG Focused

Detailed ESG assessment of each asset class on a case-by-case scenario.

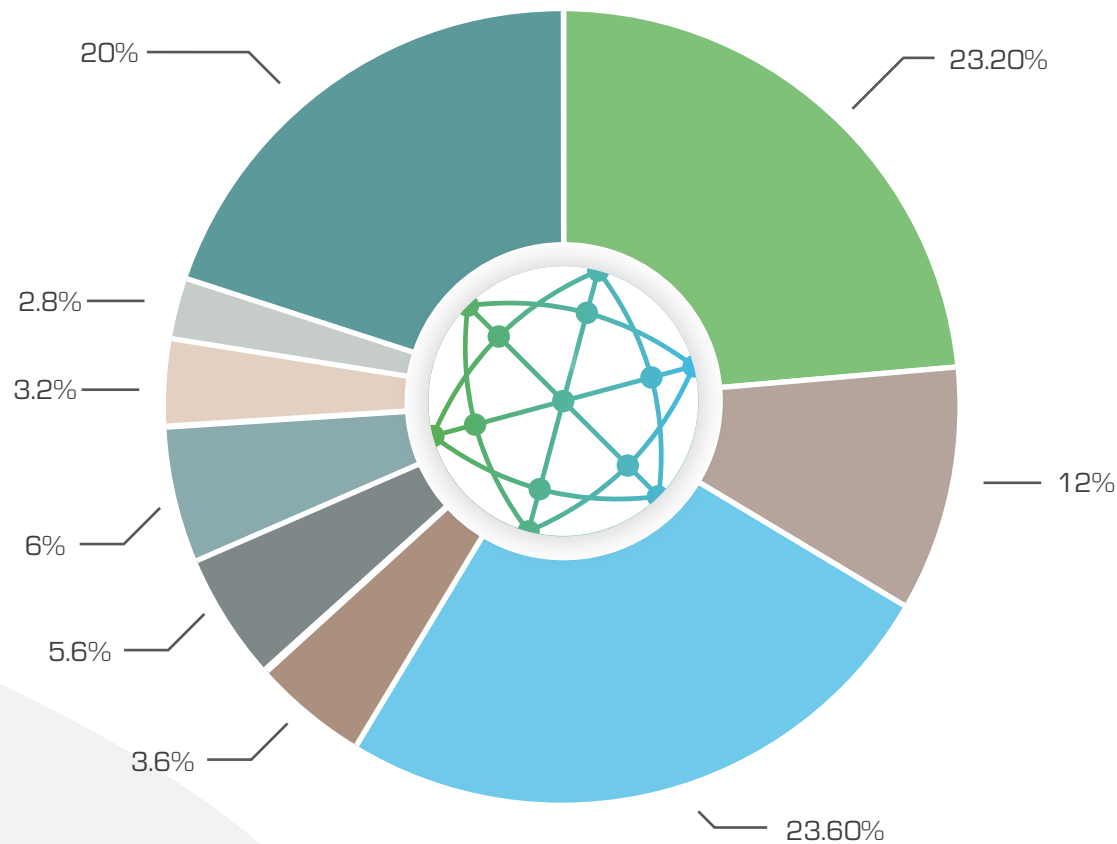
The CARE ESG Conscious portfolios

1

CARE ESG Conscious High Growth Portfolio
100% Growth Assets

2

CARE ESG Conscious Defensive Portfolio
100% Defensive Assets



Example of the CARE ESG Growth Strategy

- Listed Property (2.80%)
- Emerging Market (6.00%)
- U.S. Small Companies (5.60%)
- International Shares (23.60%)
- International Shares (Hedged) (3.60%)
- Australian Shares (23.20%)
- Australian Shares - Direct Holdings (12.00%)
- Alternatives (3.20%)
- Fixed Income (20.00%)

The CARE Investment Committee



Emmanuel Calligeris

Chairman BEc 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.



Rob McGregor

SIA (Aff) ADFF

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.



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.



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.



CAREphilosophy®



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