investblue
it's possible.

Dynamically managed portfolios tailored to your needs

Our Wealth Management Philosophy

Our Wealth Management Philosophy is focused on maximizing the probability of you achieving your dreams and goals and living your best possible life. Our philosophy is underpinned by 6 core beliefs.

1. Understanding your **vision for your best possible life** with a clear definition of your goals and tolerance to risk is the first step in building a robust Wealth Management strategy.
2. Both components of performance, **risk and return,** are equally important considerations.
3. **Transparency** is critical to managing risk and return in your portfolios, whilst ensuring you have all of the relevant information to make the right decisions at the right time.
4. **High quality research** provided by independent experts, regularly monitored and reviewed is more likely to lead to better results.
5. Taking an **active approach** to portfolio construction, asset allocation and stock selection can add value in managing risk and return, where there is clear evidence that the benefit outweighs the cost.
6. Once a Wealth Management strategy is implemented, it is not a set-and-forget proposition. To live your best possible life, your Wealth Management strategy will require **ongoing monitoring and review,** in partnership with you and your adviser.

We are passionate about empowering our clients to live their best possible life.

1. CORNERSTONE MANAGED PORTFOLIOS

cornerstone

More and more, investors want to know where and how their money is invested. They also want to be connected to their investments.

Our Cornerstone managed portfoilios are aligned to our investment philosophy and provide a range of key benefits over traditional managed fund portfolios. These include:

Tailored to your needs

Some managed portfolios offer the flexibility to customise certain assets to suit your goals, preferences and values.

Transparency

You can easily view the assets and transactions in your managed portfolio, providing greater visibility on what you're invested in.

Professional management

Highly experienced investment teams manage and monitor your portfolio. They review and rebalance the portfolio based on the strategy and investment decisions of the portfolio manager.

Beneficial ownership

You own the underlying assets, which may offer tax benefits and minimise transaction costs..

Tax efficiencies

As the owner of the underlying assets, you have greater control over certain tax aspects, which can be managed to your unique tax circumstances.

Less paperwork

Any changes instructed by the portfolio manager are implemented automatically, reducing the need to complete advice paperwork.

2. THE CORNERSTONE DIFFERENCE

Blending leading managers and strategies

Together with Russell Investments, the Cornerstone portfolios have been designed and built specifically for Invest Blue clients to deliver a diversified and adaptive portfolio at an attractive price point.

Russell Investments are a leading global investment manager dedicated to improving people's financial security. They have been providing multi-asset solutions to clients for over 35 years.

Russell Investments scour the globe to deliver the most suitable investment strategies, managers, and assets to clients around the world. This exclusive offering leverages the same capabilities used by some of the world's largest and most iconic investors including Boeing and Nestle.

Global access

Leveraging Russell Investments' globally connected network of investment professionals, they search for the best investment strategies and managers, and put them to work for you.

Active management

Markets change daily. The dynamic core allows portfolio managers to adapt the portfolios in real-time, to take advantage of market opportunities and to manage risks.

Best of breed

You get access to institutional grade asset allocation expertise and investment managers, generally not available to retail investors.

Value for money

This unique offering is backed by an experienced team of over 340+ professionals who continuously search for future outperformers at an attractive price.

For further information visit: https://russellinvestments.com/au/about-us

How the portfolios are constructed

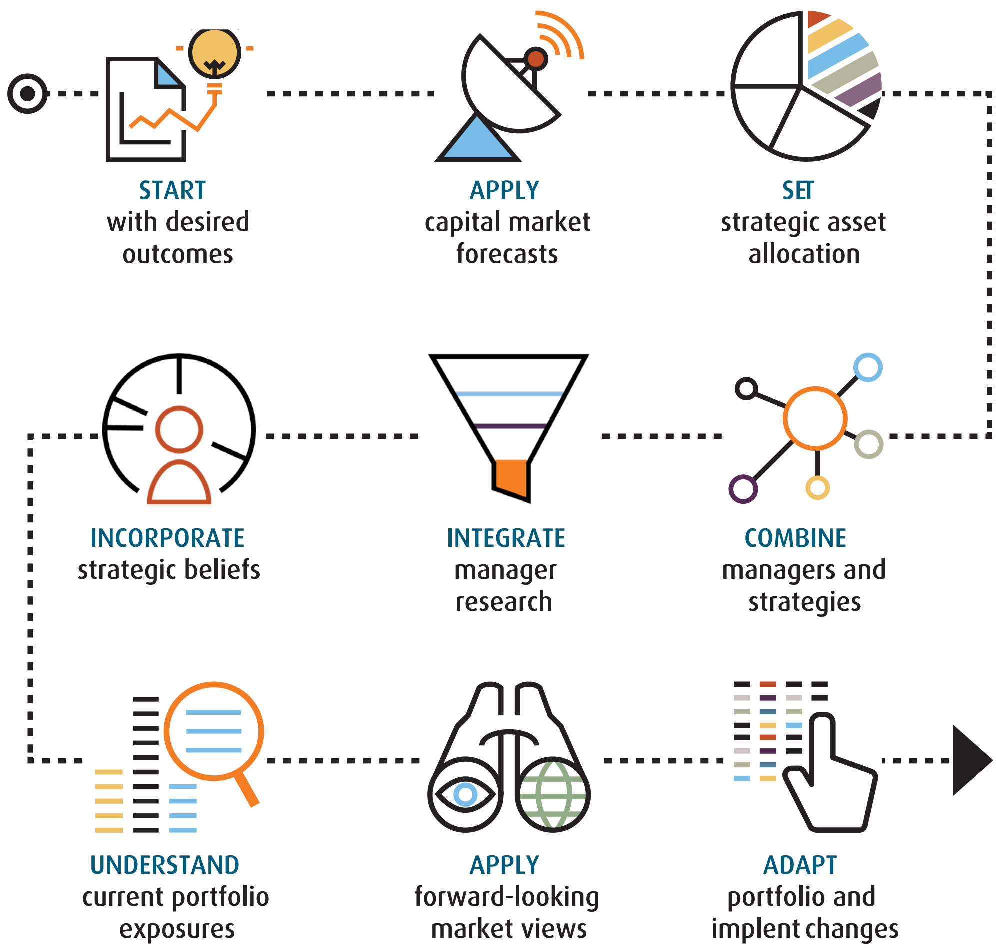
The Cornerstone managed portfolios adopt a robust 3-step process — **'Design, Construct, Manage'** to deliver a diversified, adaptive and efficient portfolio, —aimed at achieving your long-term investment goals.

Our multi - manager investment process

1. Design
a strategic asset allocation based on desired outcomes

2. Construct
an investable portfolio through the combination of money managers and positioning strategies

3. Manage
the portfolio dynamically for changing market environments



Dynamically managed portfolios tailored to your needs

CORNERSTONE PORTFOLIOS

We offer a range of portfolios to suit your goals, preferences and values.
Depending on the outcome you want to achieve, your money can be invested in multiple portfolios.

	Multi-asset portfolios	Sustainable portfolios	Strategic Index portfolios
Overview	The portfolios aim to provide investors with capital growth and income through exposure to a range of asset classes and investment styles.	Provide investors exposure to predominantly sustainable managers and strategies that seek to have positive sustainable outcomes.	Lower-cost portfolios that provide exposures to a diversified range of asset classes, using both index and factor based strategies across various investment managers
Direct share ownership	✓	✓	✓
Dynamic real return strategies	✓		
Material allocation to active strategies	✓	✓	
Material allocation to passive strategies			✓

5. COMMUNICATION AND REPORTS

Investors receive regular updates:

- **Monthly fact sheets**
- **Quarterly portfolio & market updates**
- **Trade notes providing insights on portfolio changes.**

Access to investor [website]() for further insights and reports.
Annual statements and tax statements are provided by your investment platform.

To learn more about your investment options chat to your financial adviser.

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Important information