

Atchison Active 55 Portfolio

What is the Atchison Active 55 portfolio?

Atchison Active 55 Portfolio is a Separately Managed Account (SMA), which is an all-inclusive diversified, multi-asset, investment portfolio professionally managed for you (the client) on behalf of a financial advisor. This portfolio is made up of 55% growth assets, and 45% defensive assets and uses a combination of passive ETFs and active managers. Asset classes include Australian Shares, Global Shares, Alternatives, Floating Rate, Long Duration, Real Assets and Cash - all wrapped up into one all-inclusive portfolio.

What are other benefits of Atchison's SMA's?

- **Peace of mind:** You can be at peace knowing that this portfolio is being continuously overseen and reviewed by Atchison, i.e., professional portfolio managers. Where revisions to both asset allocation and underlying investments are implemented automatically through time.
- **Customisation:** The portfolio's strategic asset allocation has been designed to maximise return and minimise risk over the long term.
- **Diversification:** SMA's provide diversification across various asset classes, sectors, and geographic regions - assisting in reducing volatility and enhancing risk-adjusted returns.
- **Investment strategy:** The portfolio consists of both active managers and passive strategies across a range of asset classes with a focus on delivering cost effective, uncorrelated returns, and outperformance relative to the benchmark whilst simultaneously reducing risk.
- **Transparency:** You as the investor have visibility of the individual holdings within your portfolio. This provides certainty and conviction on the investments held and allows you to easily monitor your portfolio performance.
- **Tax Efficiency:** Atchison SMA's enable direct ownership of underlying assets, thereby allowing capital gains tax efficiency, along with dividend imputation and franking credits.
- **Performance:** The portfolio aims to outperform the performance benchmark, after underlying investment management fees, over the relevant investment time horizon.

Why invest in Atchison's SMA?

- **Better risk adjusted uncorrelated returns:** Spanning six asset classes including Australian Shares, Global Shares, Alternatives, Australian Fixed Interest, Global Fixed Interest, and Cash - all wrapped up into one all-inclusive portfolio.
- **Ready for all market cycles:** Atchison is an asset consultant and investment manager with over 20 years' experience we've been exposed to both bull and bear markets along with the emotional

rollercoaster and tell-tail signs alerting us of changing market dynamics. Atchison implements a robust seven step investment process, including but not limited to, top-down macro-economic overlays, bottom-up investment analysis, and factor-based manager/product selection.

- **Clear concise communication:** We at Atchison believe in absolute transparency, highlighting what worked, what didn't work, and how we are fixing it. Atchison provides monthly market updates reviewing the SMA / attributions and contributions / graphs and charts / key detractors and key contributors monthly.
- **Tactical Asset Allocation:** Atchison also has a robust framework for developing and scenario stress testing our long term and short-term asset allocation views. We publish quarterly tactical asset allocation papers enabling our team of investment professionals to be nimble and flex with any unanticipated market fluctuations. This tactical asset allocation paper is forward looking, considering past trends / patterns / market events, along with future looking indicators / market sentiment / geopolitical advancements.
- **Leveraging expertise:** Atchison SMA's enable you to designate a professional investment manager as your investment partner and leverage our resources and expertise continually. Accessing specific information about the current economic and investment market conditions, as well as anticipating market trends and potential challenges.

Underlying holdings

The Portfolio can hold up to 65 investments, with a minimum of ten, with the average being 30 to 40 underlying funds. An example of the underlying holdings and funds within the portfolio includes:

Fixed interest – Floating



Fixed interest – Duration



Australian shares



International shares



Real assets



Alternatives



Atchison Active 55 Portfolio, and your risk profile

The Portfolio is suited for investors seeking to generate a balanced mix of income and capital returns while minimising the risk of market downturns. As a multi-asset diversified Portfolio, it seeks to generate a consistent return in all market environments and ensure investors are not exposed to significant market drawdowns. A Portfolio invested into a diversified range of asset classes is deemed medium risk, however, when constructed appropriately, will allow the investor to reduce the volatility and support long-term compounding returns.

- **Minimum Suggested Investment Timeframe:** 7 Years
- **Investment Objective:** CPI +2% pa
- **Benchmark:** FE AMI Mixed Asset – Balanced peer index
- **Investment Universe:** Managed Funds, ETFs, managed account portfolios and cash
- **Number of Holdings:** 10 – 65
- **Standard Risk Measure:** Medium
- **Managed Account Fee:** 0.401% p.a.
- **Minimum Investment Amount:** \$25,000

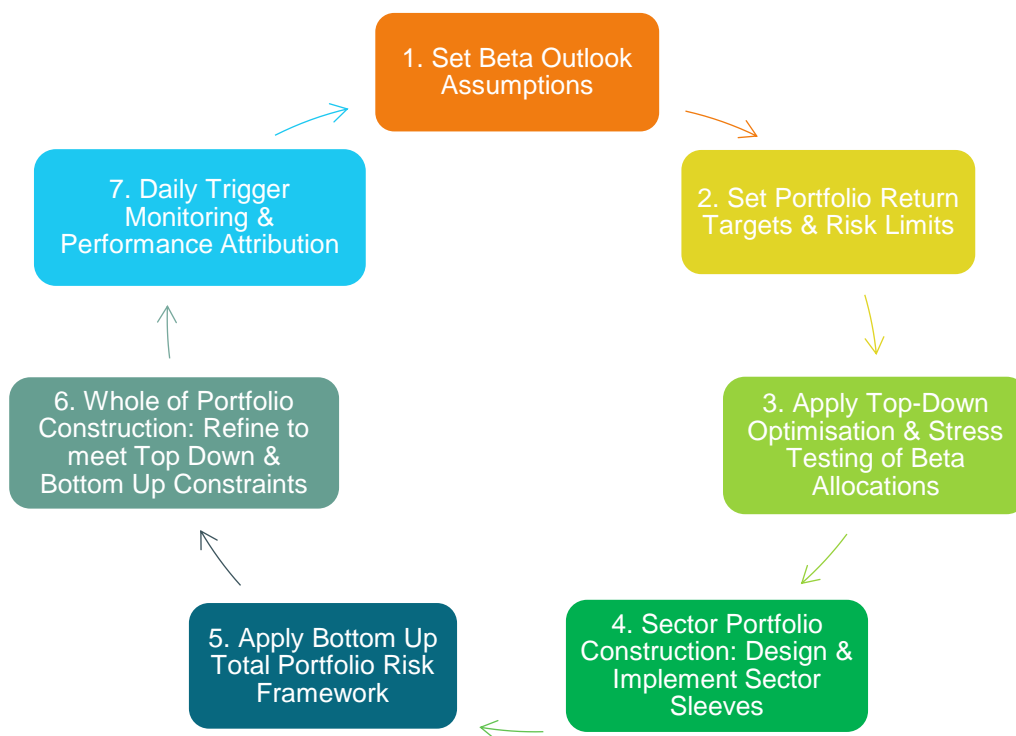
Asset Allocation

	Range
Australian Shares	10 – 35 %
Global Shares	10 – 35 %
Real Assets	5 – 15 %
Alternatives	2 – 15 %
Fixed Interest – Long Duration	5 – 45 %
Fixed Interest – Floating Rate	5 – 35 %
Cash	1 – 20 %

Atchison's Investment Approach

A 7-step framework designed to generate sustainable and diversified risk adjusted returns, whilst mitigating downside risk. This strategy involves a multi factor process of blending the best assets within their associated sleeves and monitoring, iterating, and tweaking the portfolio to drive the best risk adjusted returns across all market conditions for the long term.

The portfolio managers consider both long- and short-term factors, and layer multiple market/portfolio models to triangulate the best strategy forward from both a top down and bottom-up perspective.



Key Risks

Investing in a SMA can offer diversification and a well-rounded approach to managing your investments. However, like all investment opportunities it carries certain risks, including, market risk, asset allocation risk, manager risk, liquidity risk, interest rate risk, credit risk, inflation risk, tax implications, diversification risk, and compliance risk.

Ensure before proceeding, you are receiving professional advice from a qualified and registered financial planner before considering this product, or any investment product.

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- When investing in international assets, it is essential to be aware that exposure to foreign currency fluctuations naturally occurs. In cases where this exposure is not hedged, it is important to recognise that changes in foreign exchange markets can significantly affect the overall return on an investment. These effects can be both positive and negative and are independent of the performance of the underlying assets.
- While diversification is a valuable strategy, it is important to acknowledge that it may not fully mitigate systematic risk, such as the risk associated with a global economic crisis, which could impact all asset classes.
- Over the long term, fund managers and ETFs invested in growth assets like shares and real estate have historically outperformed other investment options. However, in the short term, these markets can exhibit substantial volatility, meaning that the value of your investment will fluctuate. Consequently, investing in growth assets should be approached as a long-term strategy.

Warnings: Past performance should not be relied upon as a dependable indicator of future performance. Before making any investment decisions, it is essential for the reader to consider whether it aligns with their personal financial circumstances or seek independent financial advice regarding its suitability. If the financial

advice pertains to acquiring or potentially acquiring a particular financial product, it is advisable for the reader to obtain and review the Investment Statement or Product Disclosure Statement for each financial product before making any decisions regarding its acquisition.

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