Hi there,

I have taken into consideration the risk appetite of a 75 year old pensioner along with the performance of the ASX200 when designing the perfect portfolio for this investor. I understand that in order to track the performance of the ASX200 I have to ensure I allocate the investors capital to roughly match the weighting of each of the ASX200 sectors. I have ensured to steer clear from high-risk sectors and assets. I have included sector splits below:

* Financials 40% ($360m)
* Materials 15% ($135m)
* Healthcare 9% ($81m)
* Industrials 7% ($63m)
* Real Estate 7% ($63m)
* Consumer Discretionary 4% ($36m)
* Consumer Staples 8% ($72m)
* Energy 4% ($36m)
* Communication Services 2% ($18m)
* IT 1% ($9m)
* Utilities 3% ($27m)

I have chosen to invest the remaining $100m in bonds and gold:

* $50m in US 10yr US Govt Bonds (a long term, low risk government bond)
* $50m in gold (a safe-haven commodity

Thank you