



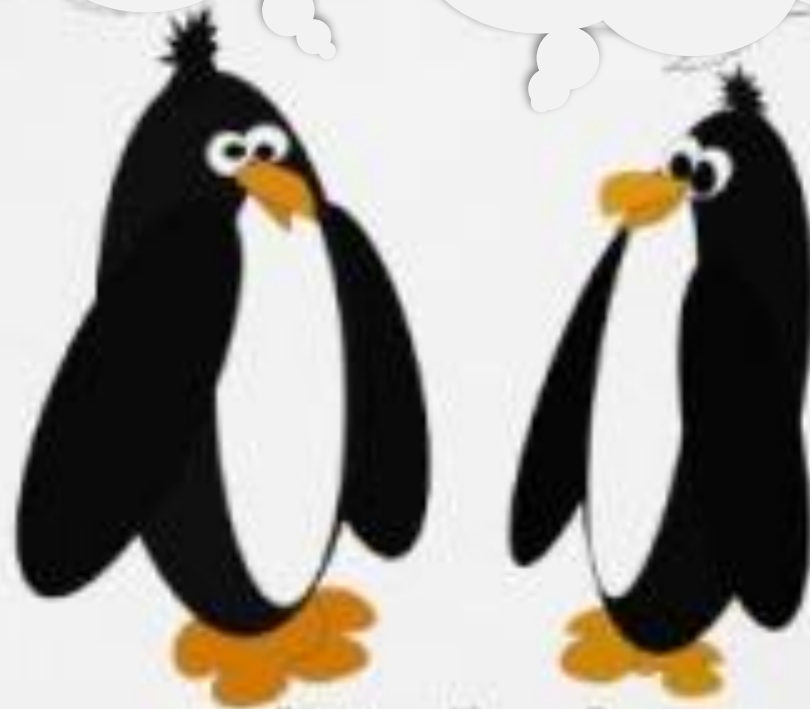
Let's get
ACTIVE
with our
PASSIVE
investments

**You
deserve
the best**

Why settle
for mediocre

"I'm mediocre
...at BEST"

"At least you're
BEST
...at something"



*"Mediocre Penguins"
Vol. Speech*

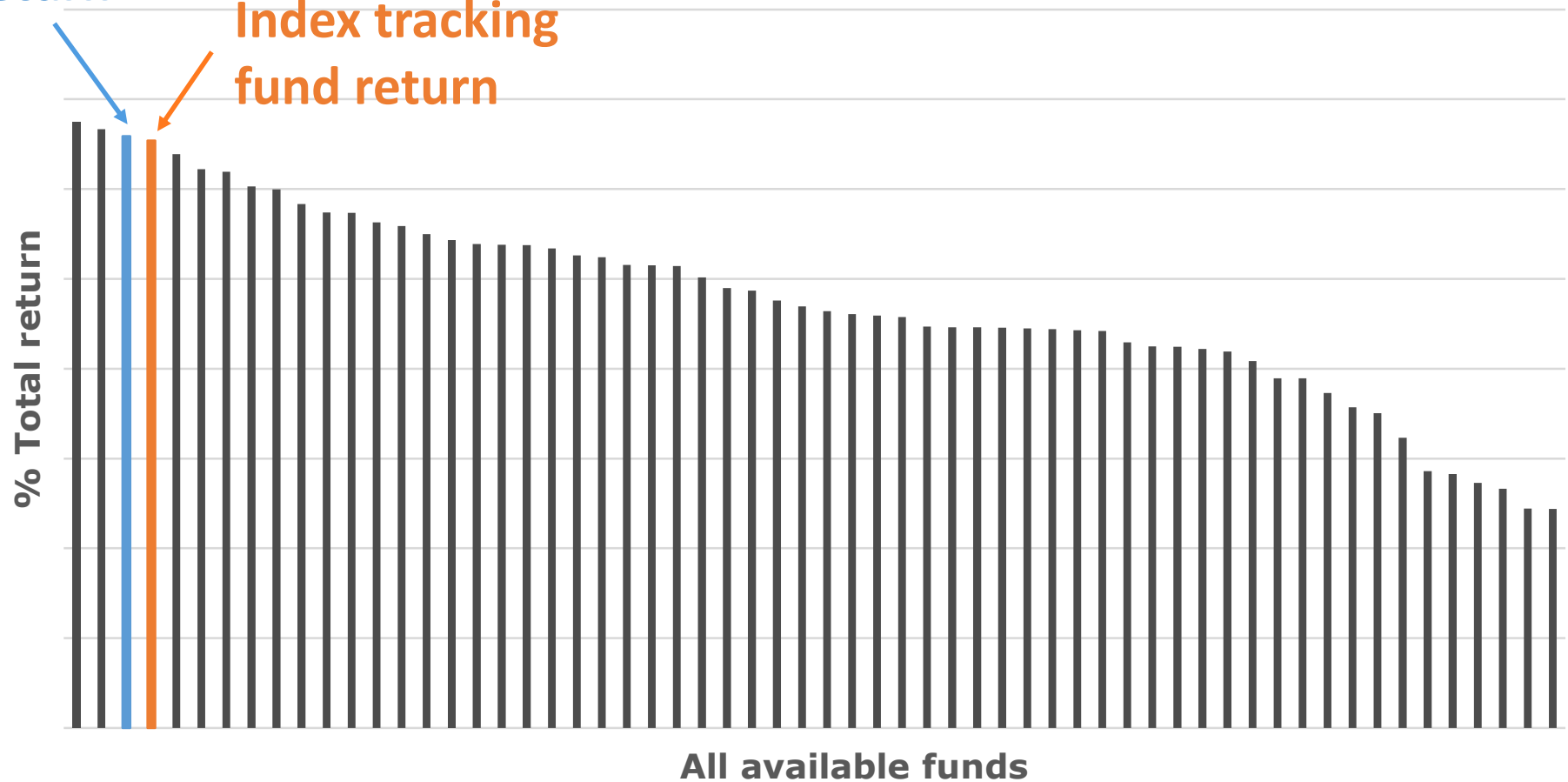
Passive is
Average

An *ETF* is
guaranteed to
outperform the
index, after costs

Passive is neither average nor mediocre

Index return

Index tracking
fund return





Ingredients of a wealth feast

- Meat – broad equity market exposure
 - Basic “building block”; this provides the basis of your dish
- Potatoes – high dividends, interest, listed property
 - Stretches the dish so that there is more to go around
- Vegetables – international exposure
 - Improves the nutritional value of your dish
- Special ingredients – thematic / sector exposure, commodities
 - Adds a specific flavor or texture to your dish

Designing a portfolio for growth



The image features a sunset background with a silhouette of a tree in the center. The sky transitions from a deep orange at the top to a lighter yellow near the horizon. The ground is a dark, solid color. The quote is written in white, bold, uppercase letters, centered over the image.

**SOMEONE'S SITTING IN THE
SHADE TODAY BECAUSE
SOMEONE PLANTED A TREE
A LONG TIME AGO.**

-Warren Buffett

Designing a portfolio for income



Building a portfolio: lump sum investment

Allocation to different ETF / index investments

<i>Meat</i>	Domestic equities	35%
	Domestic bonds	15%
<i>Potatoes</i>	Property	10%
	High dividends	5%
<i>Vegetables</i>	Developed markets	15%
	Emerging markets	5%
<i>Special ingredients</i>	Ethical investment	10%
	Commodities	5%

Disclaimer: Not to be construed as a recommendation or as investment advice

Building a portfolio: lump sum investment

Allocation to different ETF / index investments – 100,000 value

<i>Meat</i>	Domestic equities	35%	35,000
	Domestic bonds	15%	15,000
<i>Potatoes</i>	Property	10%	10,000
	High dividends	5%	5,000
<i>Vegetables</i>	Developed markets	15%	15,000
	Emerging markets	5%	5,000
<i>Special ingredients</i>	Ethical investment	10%	10,000
	Commodities	5%	5,000

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Building a portfolio: recurring investments

- How much can you buy for your monthly investment amount?
- Just one ETF?
 - Start with your basic “building block” – broad market domestic equity
- Enough for two or three every month?
 - Add international exposure, then property
- Can cost effectively invest in four or more?
 - Select from the lump sum investment “menu”
- *Remember to select an accumulation fund, or select the option “reinvest dividends” for maximum compounding!*

*This is the reality
for most people*

Maintenance – Annual Review



desired
^
You can choose your level of involvement





Time for a
BREAK