



# **Overview**

The InvestSense portfolios are a range of multi-asset, diversified Managed Accounts available for a range of investor risk profiles.

InvestSense is a portfolio construction and investment consulting company. With decades of experience in institutional and retail investment consulting, portfolio management, and investment research, the team brings deep expertise to every decision. InvestSense balances state of the art portfolio management technology with the investment needs of individuals. In practice this means using the transparency afforded by managed account platforms to monitor and manage risk in minute detail while retaining a high level focus on meeting the objectives of the underlying investor.

### **Investment Objective**

The investment objective is to achieve a return of CPI +1% per annum over the long-term by investing in a diverse mix of asset classes including Australian equities, international equities, property, infrastructure, alternatives, fixed interest and cash.

## Investment style & approach

InvestSense believes that prevailing market valuations tend to be indicative of final outcomes over long-time periods. By undertaking a forward-looking view of expected returns and implied risks, InvestSense aims to understand if the market is sufficiently rewarding investors for the risks they are undertaking across different asset class.

The portfolio does not have a pre-defined asset allocation, instead InvestSense employs an objective based approach which aims to determine the appropriate mix of asset classes that is likely to achieve the stated objective while minimising the level of risk. As investment markets fluctuate and therefore expected returns change, InvestSense alters the asset allocation accordingly.

The portfolio manager's strategy is relatively unconstrained and there may be times when the actual asset allocation will deviate significantly from the expected long term average position.



# Typical investor

#### Investors who:

- seek a return above inflation but with a low to medium tolerance for risk and are therefore willing to accept lower returns for a lower level of risk;
- seek a portfolio diversified across a range of different asset classes; and
- want a portfolio where the asset allocation is actively managed based on changes in market valuations.

# Asset allocation ranges

Asset allocation range (%)	Min	Target	Мах
Australian equities	0	13	40
Global equities	0	10	40
Property & infrastructure	0	7	40
Fixed Interest	0	45	100
Alternatives	0	0	30
Cash	0	25	100

# **Key facts**

Objective: CPI + 1%

Minimum suggested timeframe: 5 years

Risk band: Low – Medium Super: CFSMA-94363 Pension: CFSMA-94362

Please refer to the relevant platform PDS for expenses and more information about this portfolio. Further information can be found at <a href="https://www.investsense.com.au">www.investsense.com.au</a>

## High level of diversification within the portfolio



































Return Income





Important information InvestSense Pty Ltd (ABN 31 601 876 528), Authorised Representative of Betashares Capital Ltd (ABN 78 139 566 868, AFSL 341181) ("InvestSense"), has prepared this information. This is general information only and does not constitute personal financial advice. We have not taken the individual circumstances, financial objectives or needs of any investor into account when preparing this information. InvestSense Managed Accounts can be accessed via various investment platforms. Investors should consider their circumstances, the offer document and Target Market Determination (TMD) issued by the relevant platform operator, and the relevant Product Disclosure Statement (PDS) and TMD for any underlying investment, and obtain professional financial and tax advice before making any investment decision. This information is not a recommendation or offer to make any investment or to adopt any particular investment strategy. InvestSense Managed Accounts, including investments in underlying investment funds, are subject to investment risk, investment value may go down as well as up, and investors may not get back the full amount originally invested. Actual investment outcomes may differ from those contemplated in the InvestSense Managed Accounts. To the extent permitted by law InvestSense accepts no liability for any errors or omissions in, or loss from reliance on, this information. 09/25