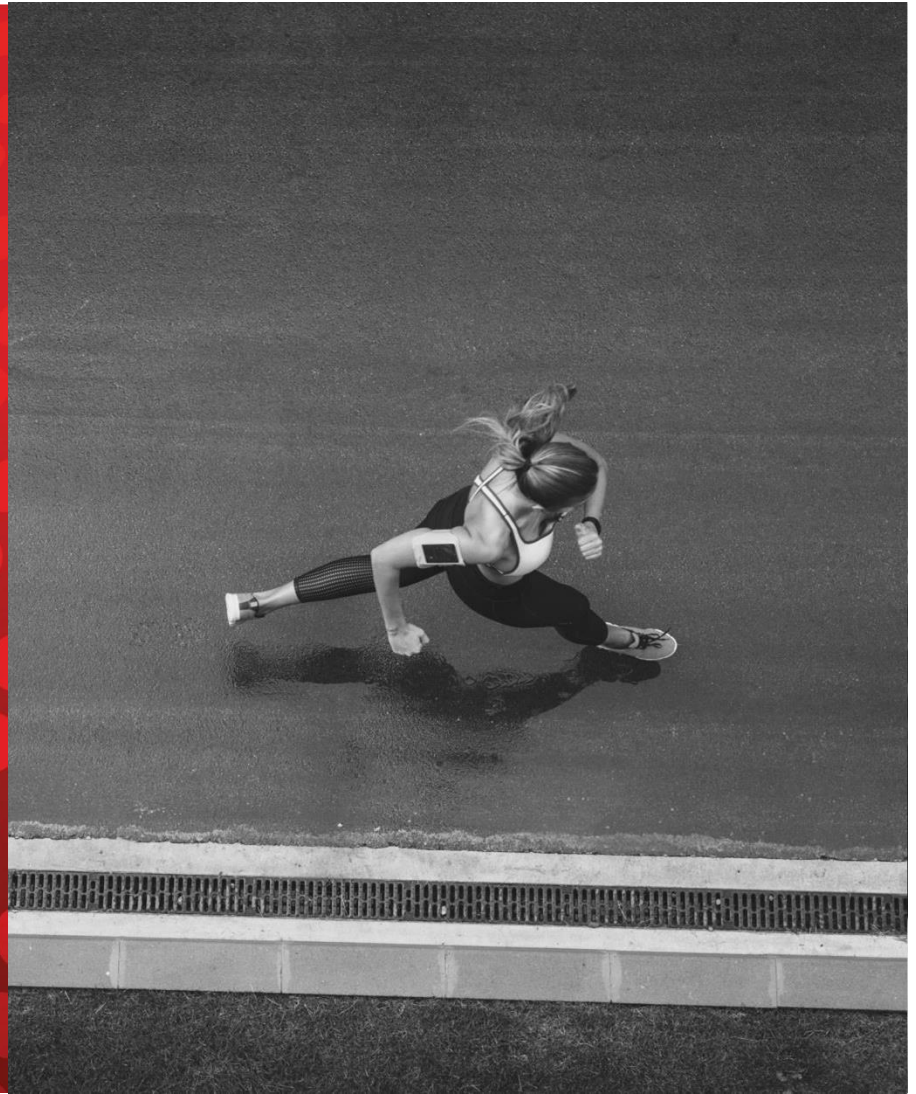


Building a fit financial future



Topics...



Managing debt

Are you managing your debt effectively?



Investment 101

Want a clearer picture of the world of investments?



Growing your Wealth

Are you looking to grow your wealth?



Building a better future

A few simple steps now can help you achieve a better lifestyle in retirement



Protecting your lifestyle

Understand the types of insurance available and why they're important.



Women and finance

Top money issues for women



Protecting your assets

Basic estate planning steps to help protect your assets



End of Financial Year

Make the most of incentives before time runs out!



Budget and Legislative update

Discover what's in store for tax, super and investments

Investment 101

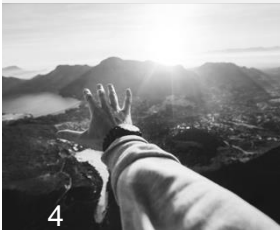


Important Notice

Any advice in this presentation has been prepared without taking into account your objectives, financial situation and needs. You should consider whether it is appropriate having regard to your personal circumstances before making any financial decisions.

If you are considering acquiring a financial product you should obtain the relevant product disclosure statement before making any decision.

Any information about taxation in this presentation is factual information or general advice only and does not consider the application or interpretation of any taxation laws to your personal circumstances. If you require taxation advice you should seek advice from a registered tax agent or a registered tax (financial) adviser.



Agenda

01

Investment
Fundamentals

02

Investment
Considerations

03

Why Invest?

04

Asset classes

05

How to invest

06

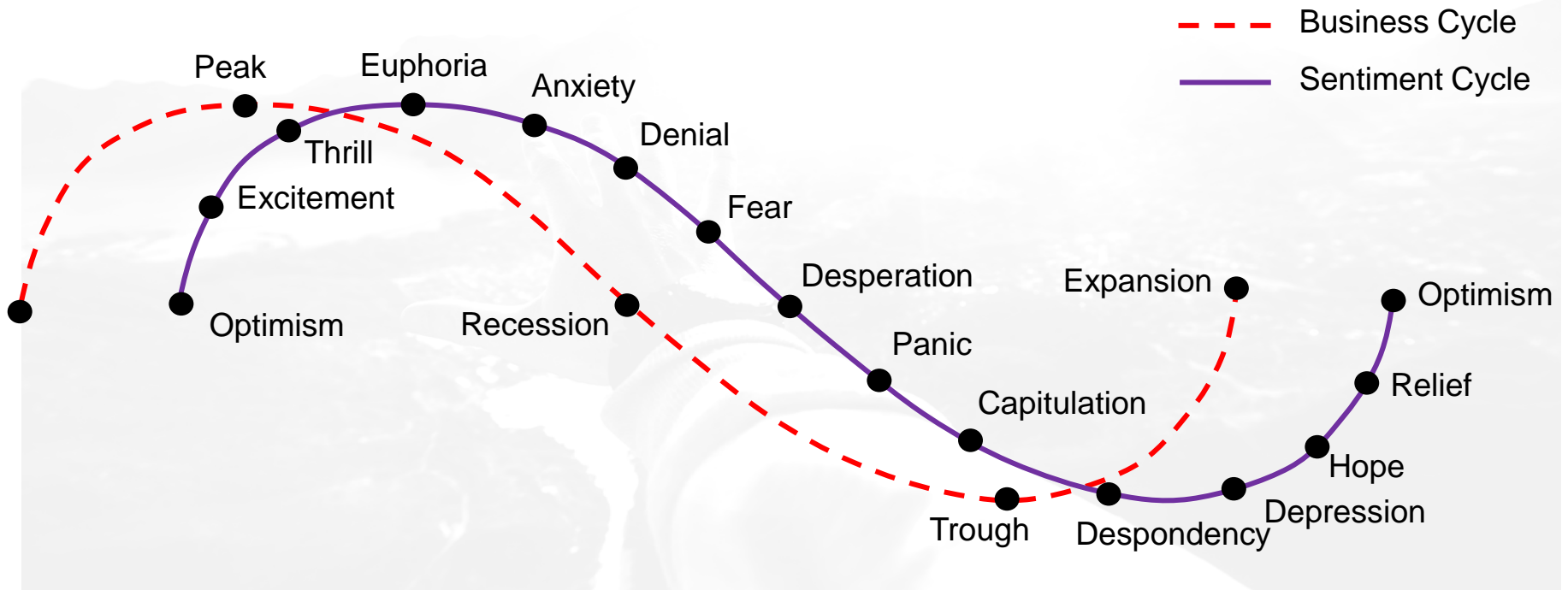
Summary

07

Questions

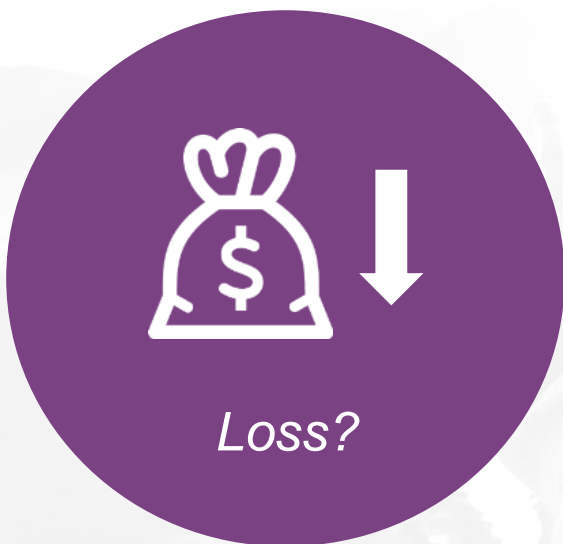
Investment fundamentals

Cycle of Investor Emotions

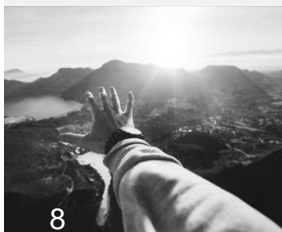


Source: Barclays

What does “risk” mean to you?



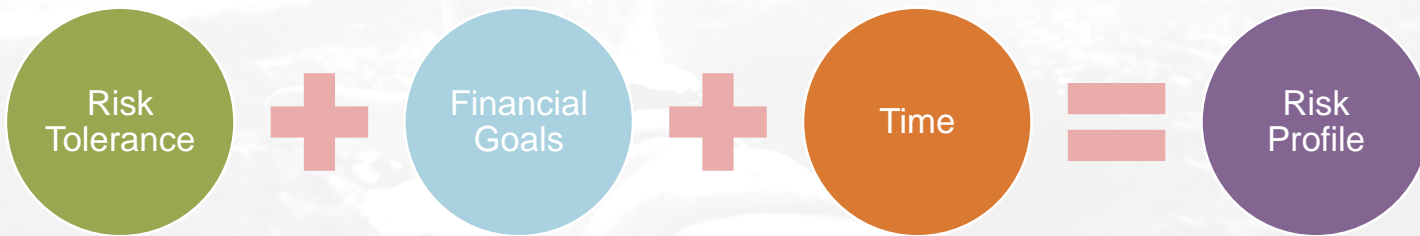
or..



Investment 101



Risk Appetite



Investment 101



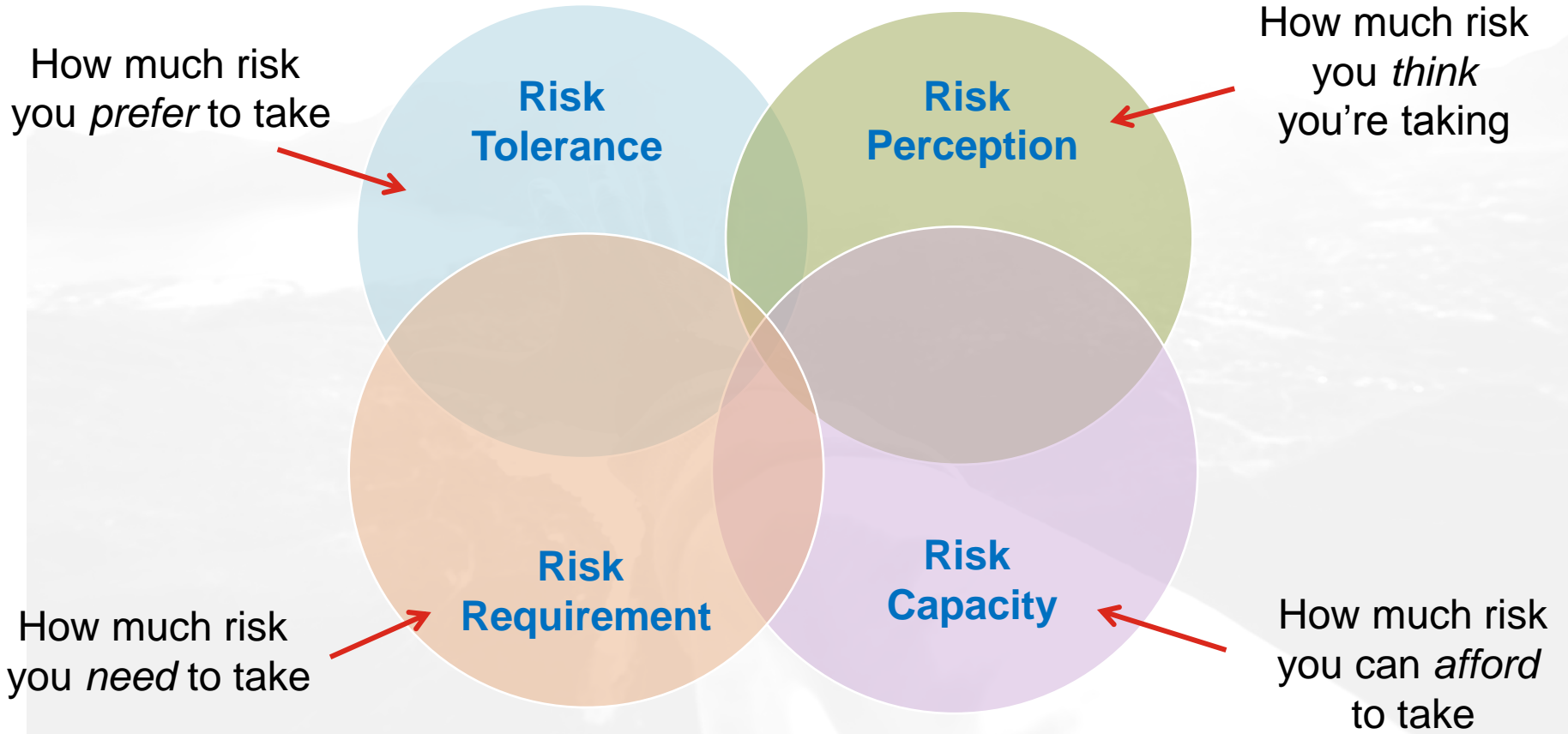
Risk tolerance

“The degree of variability in investment returns that you are willing to withstand”

personal circumstances
personality expectations education
time frame awareness familiarity
motivation financial objectives stage of life
culture commitments disposable income
age

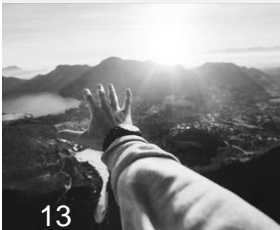
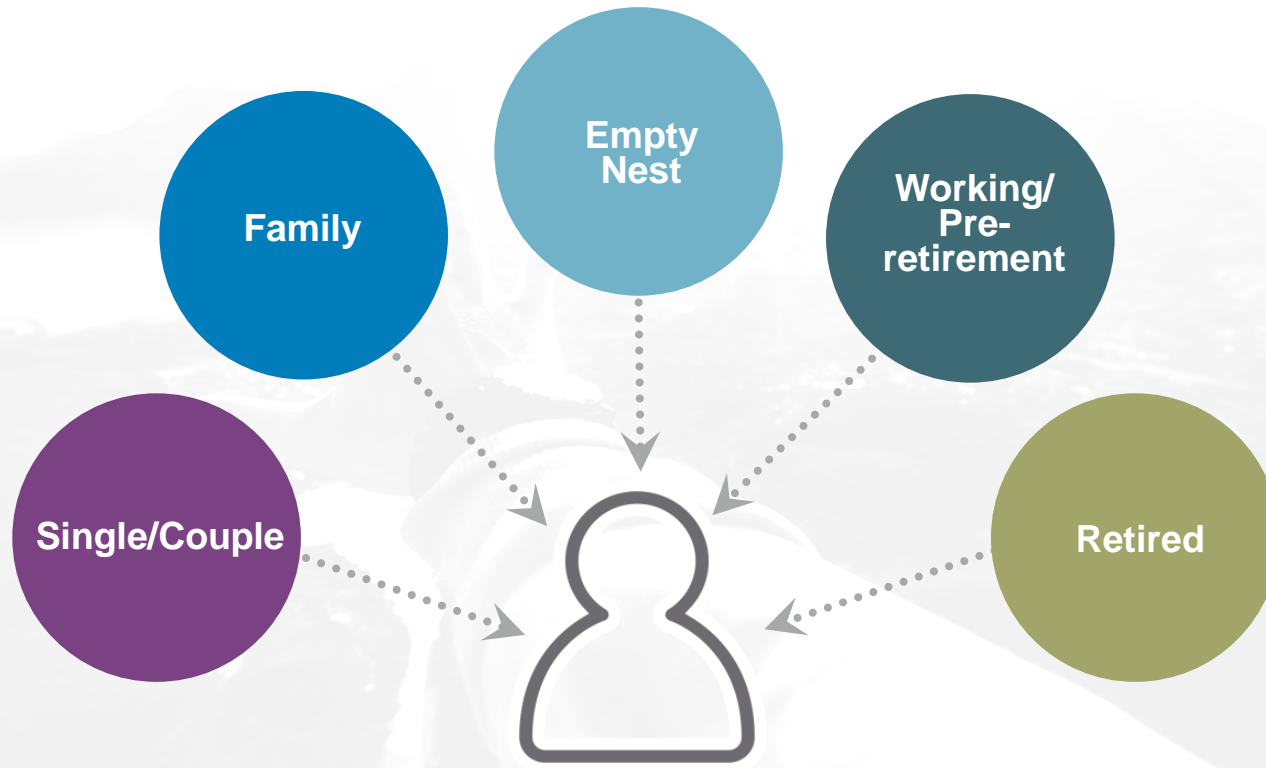


Risk considerations



Investment Considerations

Stage of Life



Investment 101



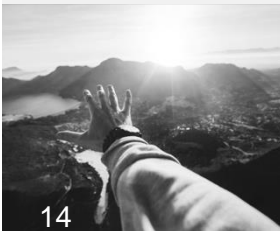
Liquidity

High Liquidity



- Easy disposal
- High demand asset
- Easily acquired/transacted asset
- Regular valuations

Low Liquidity

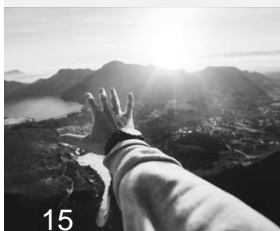
- Long sale lead time/settlement and often requires 3rd party
- Infrequent valuations
- Lock up periods, redemption restrictions
- Low demand



Direct vs Indirect

Direct	Indirect
	
Ownership	Diversification
Control	Flexibility
Flexible/inflexible	Access to investment markets otherwise unavailable

- ETF
- Sup



Investment 101



Fees & Costs

- Admin fees
- Management fees



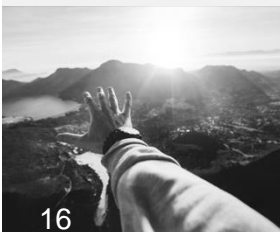
- Legal/Conveyancing
- Stamp Duty
- Lending costs
- Council & Water Rates
- Strata fees



- Admin fees
- Performance fees
- Management fees
- Transaction costs



- Brokerage
- Management fees



Investment 101



Why Invest?

Why Invest?

Income



- Generate cash flow/passive income
- Income Tax
- Potentially higher yield
- Lower or minimal growth prospects

Growth



- Increase in capital value
- Capital Gains Tax (CGT)
- Potentially higher return
- Generally lower yield



Shares
Property
Fixed Interest
Cash

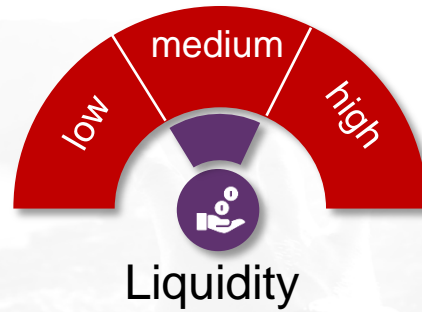
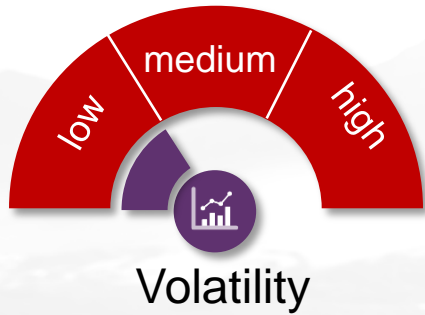
Shares
Property
ETFs
Managed Funds

Investment 101

TelstraSuper

Asset classes

Asset Classes: Cash



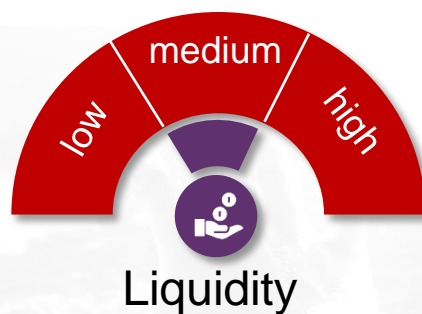
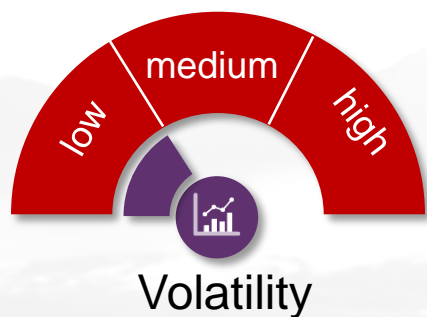
Cash Management Accounts
Currency
Term Deposits



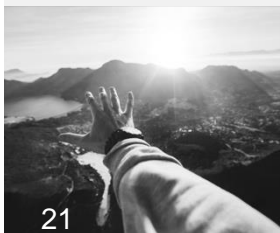
Investment 101



Asset Classes: Fixed Interest



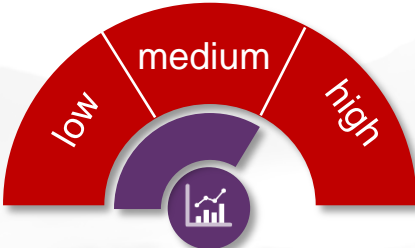
Government Bonds
Corporate Bonds
Asset-backed securities



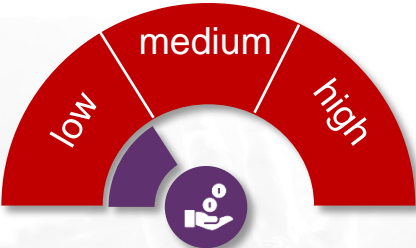
Investment 101

TelstraSuper

Asset Classes: Property



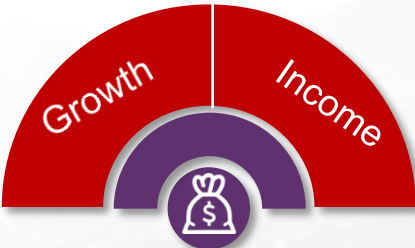
Volatility



Liquidity



Years



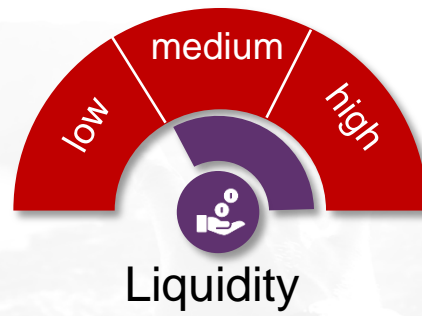
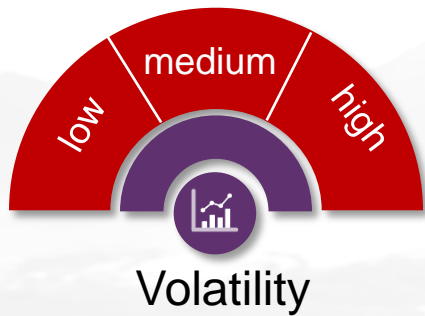
Objective

**Commercial / Industrial
Residential
Agricultural**

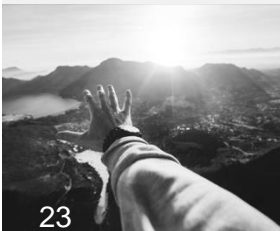
**Listed Property Trusts (LPTs)
Exchange Traded Funds (ETFs)**



Asset Classes: Shares



Australian Shares
International Shares
Sector Specific
Exchange Traded Funds (ETFs)
Managed Funds



Investment 101



Asset Classes: Alternatives

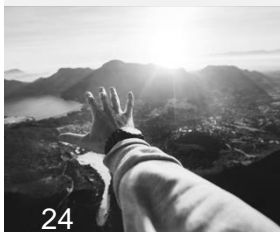
Crypto Currencies



Commodities

Private Equity

Infrastructure



Investment 101

How to invest

How to invest

Direct Acquisition

- Bank
- Commodity Retailer
- Private Acquisition

Commodities
Property
Fixed Interest
Cash

Indirect Acquisition

- Broker/Discount Broker
- Financial Adviser
- Online Platform/App
- Private Banker

Shares
Property (LPT)
ETFs
Managed Funds

Investment 101

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Summary

Investment 101

01

INVESTMENT FUNDAMENTALS

How do you view risk, what is your perception of risk, what is your risk appetite, investment psychology/emotions?

02

INVESTMENT CONSIDERATIONS

Liquidity, direct vs indirect ownership, fees, stage of life.

03

WHY AND HOW TO INVEST

Income vs growth

04

ASSET CLASSES

Shares, property, fixed income, cash, alternatives.




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Useful tools


 ASIC Moneysmart website:
www.moneysmart.gov.au/

 Thomson Reuters Cleardocs

 www.investors.asn.au

 www.netactuary.com.au/
Calculators

 [www.superannuation.asn.au/](http://www.superannuation.asn.au/resources/retirement-standard)
resources/retirement-standard


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Thank you



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Next topic...



Growing your Wealth

Are you looking to grow your wealth?