VALUE INVESTMENT PARTNERS

DIVERSIFIED PORTFOLIOS

FEB 2020 // PORTFOLIO FACT SHEET

OPPORTUNISTIC & AGILE

The High Growth, Growth, Balanced, and Conservative Portfolios aim to provide investors with a range of investment income and capital growth objectives in four main risk tolerance categories over the long term. All investments are made with particular attention to preservation of the principle invested amount for wealth growth and protection over the suggested investment horizon. The size of the fund unlike our larger competitors and industry super funds allows us to be agile and quickly take advantage of bargain stock prices without artificially inflating market prices.

UNRESTRICTED & FLEXIBLE

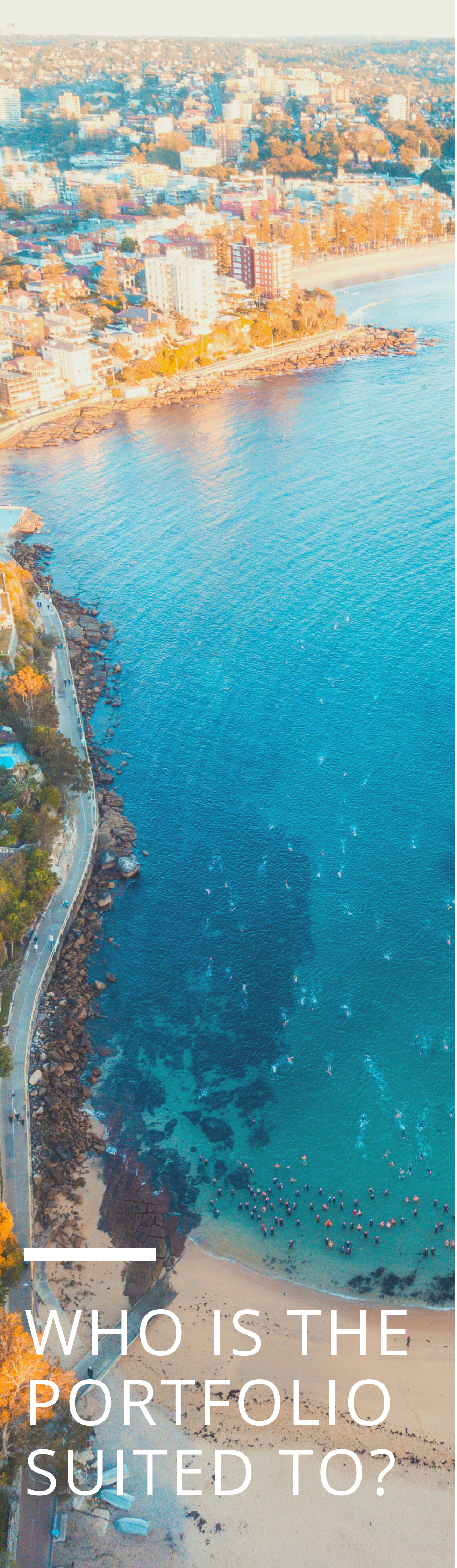
Unlike many other funds in the market, we have a much wider asset allocation mandate enabling the Investment Committee the flexibility to protect investors wealth to a materially higher degree. Industry super funds and larger competing funds have mandates that restrict divestment from equity markets, meaning those fund managers are forced to keep a portion of your wealth allocated to poor performing assets.

'ALL WEATHER'DIVERSIFICATION

The investing approach is high conviction and designed for all market environments. By investing in a single product that diversified your wealth over a variety of asset classes it smooths out returns over the long term protecting from the downside and benefiting from capital appreciation and income from a variety of markets and asset classes. A higher concentration portfolio of carefully and deliberately selected securities and managed funds limits exposure to underperforming assets and enables Value Investment Partners to provide excess return over the investment horizon.

TAX ADVANTAGES OF DIRECT OWNERSHIP

In pursuit of full transparency, you will be the direct owner of the underlying share and have access to your holdings at anytime. This is in contrast to other industry and non-industry funds, which are unit trusts and only show a small portion of your actual holdings. Capital gains tax is reduced as only the shares traded attributable to you incur capital gains rather then in a unit trust, where capital gains are embedded and you can buy into capital gains tax built up by other investors. As the direct owner of the shares you will also be directly entitled to any franking credits distributed with dividends of eligible Australian Listed Companies to offset your tax payable.



WHO IS THE PORTFOLIO SUITED TO?

GROWTH & INCOME

Seeking a range of growth and income levels from invested capital from exposure in Australian Equities, International Equities, and Domestic & International Debt Securities.

ASSET DIVERSIFICATION

By investing in this product you are get exposure to a variety of asset class, decreasing overall volatility and downside risk through diversification, and benefit from upside in a range of assets.

'ALL WEATHER' PORTFOLIO

By investing in a variety of asset classes you spread exposure across markets to increase the chance of smoothing out gains over the long term to materially reduce downside losses.

PROVEN TRACK RECORD

Value Investment Partners experienced team and well developed strategy continues to deliver strong and consistent returns for investors since inception.

BENEFITS OF BEING SMALL

By investing in a smaller fund manager you are increasing the chance of your wealth increase at a rate in excess of the benchmark as we can quickly take advantage of bargain securities prices.

A LONG TERM MINDSET

Markets can be volatile, but the longer time horizon you are invested materially reduces the risks of the loss of principle, hence our recommended timeframe.

KEY PORTFOLIO FACTS

Inception Date	30th June 2011
Asset Class	Diversified
Management Style	Active Multi-Asset
Index Benchmark	VIP Composite Indecies
Investment Horizon	5 - 7 Years
Management Fee	0.80%