

# Oakleigh Multi Asset Growth Portfolio



**Oakleigh**  
Investment  
Management

The Oakleigh Multi Asset Growth Portfolio is a transparent, fully managed investment solution with a tailored multi-asset investment strategy focused on capital preservation and long-term returns above inflation.

<b>Investment objective</b>	The Oakleigh Multi Asset Growth Portfolio aims to generate returns in excess of CPI + 3.5%				
<b>Investment strategy</b>	Oakleigh's management strategy is to invest in a diversified investment portfolio, the composition of which is positioned around a modified version of Morningstar's 'Growth' Strategic Asset Allocation with higher domestic exposure.				
<b>Benchmark</b>	Morningstar AUS Growth Target Allocation (formally Morningstar Multi Sector Growth Index)				
<b>Suggested investment timeframe</b>	5+ years				
<b>Availability</b>	Investors have the option of investing through the Macquarie platforms: <ul style="list-style-type: none"> <li>• Macquarie Manager II</li> <li>• Macquarie Consolidator II</li> </ul>				
<b>Minimum investment</b>	\$50,000				
<b>Management fee</b>	0.40% per annum				
<b>Investments</b>	Exposure to Australian and international equities, ETFs, property securities, bonds and cash				
<b>Strategic Asset allocation (Neutral)</b>	Asset Class	Neutral	Minimum	Maximum	
	Cash	5	1	100	
	Australian Fixed Interest	15	0	25	
	International Fixed Interest	10	0	25	
	Property	10	0	50	
	Australian Shares	40	0	80	
	International Shares	20	0	80	
<b>Valuations</b>	Daily at the end of each day (marked to market daily)				
Morningstar Risk Profile	Conservative	Cautious	Balanced	<b>Growth</b>	Aggressive
Portfolio Characteristics %					
Growth Assets	15	30	50	70	90
Defensive Assets	85	70	50	30	10
Investment Objectives	CPI + 0.5	CPI + 1.0	CPI + 2.5	<b>CPI + 3.5</b>	CPI + 4.0

## The Portfolio Investment Philosophy:

The portfolio's neutral Asset Allocation is based on Morningstar's 'Growth' Strategic Asset Allocation, adjusted to provide higher domestic asset exposures. This equates to an overall neutral exposure of 70% growth and 30% defensive asset classes.

This portfolio deploys a 'Dynamic Asset Allocation' approach allowing flexibility for high cash stance at times of heightened risk or aggressive stance at times of opportunity. The portfolio will generally tilt between +10% and -10% growth assets (shares and property) around the neutral 70% exposure, subject to the Portfolio Managers assessment of risk.

Stock selection within the portfolio hold both growth and value securities with focus on shares that display:

- Predictable, free-cash-flow generative businesses
- A sustainable competitive advantage and/or structural tailwinds
- High quality management and strong balance sheet
- Companies that trade at a compelling discount to intrinsic value

## How is the portfolio managed?

We invest your money with the following core philosophy:



### QUALITY

We focus on buying good quality investments at attractive prices looking at characteristics such as low debt levels, sustainable free cashflow, competitive advantage and earnings.



### CAPITAL PRESERVATION

Our goal is to not invest in assets if the reward is not worth the risk. In other words, we're happy to hold higher than normal levels of cash instead of overvalued assets at certain times. We value capital preservation over chasing short-term returns.



### VALUE

The potential for return is greater and loss is lower if you purchase investments that are currently overlooked or underappreciated by other investors.



### DIVERSIFICATION

Your investment portfolio will be managed through a Separately Managed Account (SMA). SMAs give each investor the advantages of direct ownership in the underlying investments as well as tax efficiencies. SMAs are different from managed funds, each person's moneys are not pooled with those from other investors.

## Platform - Macquarie

The Oakleigh Multi Asset Growth Portfolio is available on multiple Macquarie platforms to ensure a range of clients are able to find the administration option that best suits them.

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While the assets are owned by you, they are held on your behalf by a custodian, a company in the Macquarie group. Your investment portfolio will be managed by the Portfolio Manager and administered by Macquarie and the custodian.

Investors are able to view up-to-date information on their portfolio through online and mobile view access.

The Macquarie platforms provide a cost effective professional administration service for SMAs.

**Example: \$500,000 Superannuation or Pension funds invested through the Macquarie platform using the Oakleigh Multi Asset Growth Portfolio:**

### Macquarie Super Manager II

### Fee Component

Macquarie Administration Fees

0.15%^

Indirect Cost Ratio (ICR)

0.21%#

Oakleigh Investment Management & Macquarie SMA Implementation Fee

0.40%

**Oakleigh Multi Asset Growth Portfolio Total Fees**

**0.76%**

*^ Assumes client only holds cash and Oakleigh Multi Asset Growth Portfolio. Fees are lower than stated for Macquarie Investment Manager II (non Super/Pension) and exclude Reduced Input Tax Credit available.*

*# Fees paid to Exchange Traded Funds (ETF's) and other assets that attract external ongoing fees as at 31 August 2023.*

## Who is the Portfolio Manager?

Oakleigh Investment Management Pty Limited is the Portfolio Manager of several investment portfolios, including the Oakleigh Multi Asset Growth Portfolio.

Oakleigh Investment Management is part of the Oakleigh Financial Services group, an Adelaide based, boutique financial services business with advisers who have been providing financial solutions to small business owners,

families and high-net-worth clients for over fifteen years. The group specialise in portfolio construction, asset allocation and investment management with a focus on equities.

Oakleigh Investment Management is advised by the experienced investment professionals that comprise its Investment Committee.

## What are the benefits of investing this way?

- Full transparency – you can view all of your current holdings in securities, ETFs and cash, together with the history of the transactions on your portfolio
- Comprehensive accounting and taxation reporting, with tax management tools that gives you the flexibility to manage your tax position
- Valuations and performance reporting for your investments
- Low transaction costs
- Low administration fees

### Disclaimer

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