

## LOWER RISK ALTERNATIVES TO TERM DEPOSITS

*Peak Investment Partners are personal portfolio managers that help families achieve their investment goals through Direct shares.*

### Benefits to You:

- Personal service with direct access to your own portfolio management team
- We listen and understand your Needs & Risks
- Through your own portfolio, we achieve after tax returns that meets your investment goals

### The Alternative Solution

- For investors looking for returns of 6%+ but retaining a lower risk profile, Peak offers the ability to invest into any combination of 2 portfolios – Income Equities & Income Hybrid Securities.
- This can be done either through a Personal Peak Portfolio for amounts >\$500,000 or through a Model portfolios through Powerwrap platform for amounts less than \$500,000.
- This can be done in own names, DIY Super, Family Trusts or Superannuation.

**Term Deposits** 90 days income yield:                      circa 4.00% (Macquarie) July 2013

### Alternatives Investments:

- **Fixed Interest:**
- Fixed Interest Hybrid Securities                      6-6.5% gross running yields

### Income Yields in Equity Shares with lower capital risk:

- Banking shares yields                                      6.2% grossed up to 8.9% for franking credits
- Property Trusts    4.7 to 6.7% yields without franking credits
- Infrastructure Trusts                                        5.1% to 8.4% yields without franking credits
- Income Equities Examples:
  - Telstra    6.0% grossed up to 8.6% for franking credits
  - Wesfarmers    5.1% grossed up to 7.3% for franking credits

### Model Portfolios as an Indication to Your Personal Requirements

Annual Performance p.a. to 30 June 2013 (inc. Tax Credits and fees but exc. brokerage)

MODEL PORTFOLIOS	INCOME EQUITIES PORTFOLIO	HYBRID INCOME PORTFOLIO	90 DAYS TERM DEPOSITS	Portfolio 50% Hybrid Income 50% Income Equities
<b>Return 12 mths</b>	<b>22.9%</b>	<b>9.7%</b>	<b>4.00%</b>	<b>16.3%</b>
ASX 200 Acc	22.8%	6.5%*		
<b>Gain over index</b>	<b>+0.1%</b>	<b>+3.2%</b>		
<b>Return 2 years p.a.</b>	<b>16.5%</b>	<b>7.3%</b>	<b>5.4%</b>	<b>11.9%</b>
ASX 200 Acc.	7.0%	6.5%	July 2011	
<b>Gain over index</b>	<b>+9.5%</b>	<b>+0.8%</b>		
<b>Return 3 years p.a.</b>	<b>15.5%</b>	<b>9.0%</b>	<b>2.6%</b>	<b>12.2%</b>
ASX 200 Acc	8.6%	6.5%	July 2010	
<b>Gain over index</b>	<b>+6.9%</b>	<b>+2.5%</b>		
<b>Return 5 years p.a.</b>	<b>12.0%</b>	<i>n/a</i>		
ASX 200 Acc	2.9%			
<b>Gain over index</b>	<b>+9.1%</b>			

Source: Praemium, Peak Investment Partners Term Deposit rates (Macquarie)

Past performance is not a reliable indicator of future performance

\* 6.5% (fixed rate)

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