

Peak Investment Partners

Portfolio Management Service in Direct Shares



Performance with Relationship

Privately Owned Portfolio Management Company

- Peak established in 2003 providing 'individually managed accounts (IMA's)
- Strong relationship with over 260 families with over 320 individual portfolios
- Portfolios under management of over \$660m

Investment Solutions for you

- Personal service with direct access to your own portfolio management team
- We establish and manage your own individual portfolio
- Achieve after tax returns that meets your investment goals

Your Personal Portfolio Management Team

- Ian Wenham – CEO, Chief Investment Officer & Portfolio Manager
- Richard Nicholas – Director & Portfolio Manager
- Andrew Martin – Director & Portfolio Manager
- Paul Israel – Director & Portfolio Manager
- Jonathan Liu, Luke Walters & Elle McMurrin – Analyst / Assistant Portfolio Manager
- Kim McQuaid, Shellee Parker & Noel Yu – Relationship & Admin Team

Experience

- > 30 yrs
- > 30 yrs
- > 25 yrs
- > 20 yrs

Direct Securities

- Manage Direct Australian Equities, Australian Hybrid income securities and overseas investments

Our Clients

- High net worth families - Individuals, Family Trusts, DIY Super, Companies & Not for Profits

Portfolio Services

- Your own designed Portfolio 'IMA' >\$500,000 through Peak
- Your choice of Peak Model Portfolios 'SMA' < \$500,000 through Praemium investment via PDS

MODEL PORTFOLIOS PERFORMANCE – Please choose whatever combination suits your needs and risk

| TO 31 MARCH 2021 | 1 Yr | 2 Yrs p.a. | 3 Yrs p.a. | 5 Yrs p.a. | Inception p.a. |
|--|---------------|-------------------|-------------------|-------------------|-----------------------|
| LOWER RISK | | | | | |
| Peak Navin Australian Income | 31.4% | 11.4% | 10.6% | 8.4% | 7.5% |
| ASX 300 Accumulation Index | 38.3% | 8.7% | 9.7% | 10.3% | 6.5% |
| Gain over index | -6.9% | 2.7% | 0.9% | -1.9% | 1.0% |
| HIGHER RISK | | | | | |
| Peak Navin Industrial Growth | 30.8% | 11.8% | 10.3% | 8.2% | 8.4% |
| ASX 200 Accumulation Index | 37.5% | 8.5% | 9.7% | 10.3% | 6.6% |
| Gain over index | -6.7% | 3.3% | 0.6% | -2.1% | 1.8% |
| Peak Navin Australian High Growth | 29.6% | 12.2% | 11.5% | 9.7% | 8.4% |
| ASX 200 Accumulation Index | 37.5% | 8.5% | 9.7% | 10.3% | 6.6% |
| Gain over index | -7.9% | 3.7% | 1.8% | -0.6% | 1.8% |
| Peak Smaller Companies | 38.9% | 10.7% | 9.0% | 11.1% | 10.8% |
| ASX Smaller Ordinaries Accum. Index | 52.2% | 9.6% | 8.3% | 10.7% | 7.8% |
| Gain over index | -13.3% | 1.1% | 0.7% | 0.4% | 3.0% |

Source: Peak Navin Australian Income, Peak Navin Industrial Growth and Peak Navin Australian High Growth: Praemium Model Portfolios
Peak Smaller Companies Model: Powerwrap historical data for model portfolio between 14/9/12 and 27/3/17, and Praemium model portfolio since 27/3/17

Applicable fees are set out in the Peak Financial Services Guide for SMA Services

Actual Portfolios may not perform in the same manner as Model Portfolios, depending on the customisations and timing issues

Accordingly, the actual after tax returns you receive are likely to be different from the Model Portfolio returns and those of other investors.

Past Performance is no indicator of future performance. The value of investments and the income from them can fall as well as rise and is not guaranteed

Peak Investment Partners Pty Ltd is an Authorised Representative of Peak Investment Holdings Pty Ltd AFSL 304008
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The Peak Navin Income Model is a portfolio constructed of higher yielding Australian shares. It aims to provide investors with a stable income stream with diversification benefits to reduce risk.

Portfolio Description

The Peak Investment Partners Income Model is a separately managed account (SMA) actively managed by Peak Investment Partners (Peak). SMAs are professionally managed portfolios of direct shares where the investor receives beneficial ownership of the underlying securities.

Investor Profile

The Income Model is designed for investors who:

- Seek a tax effective income stream with some capital growth.
- Have a medium to long-term investment horizon
- Accept the risk of significant share price fluctuations

Key Portfolio Features

| | |
|------------------------|---------------------------------|
| Model Inception | 18/06/2006 |
| Benchmark | S&P/ ASX 300 Accumulation Index |
| Number of Stocks | 15 - 30 |
| Investment Horizon | Over 5 years |
| Authorised Investments | Australian Shares & Cash |

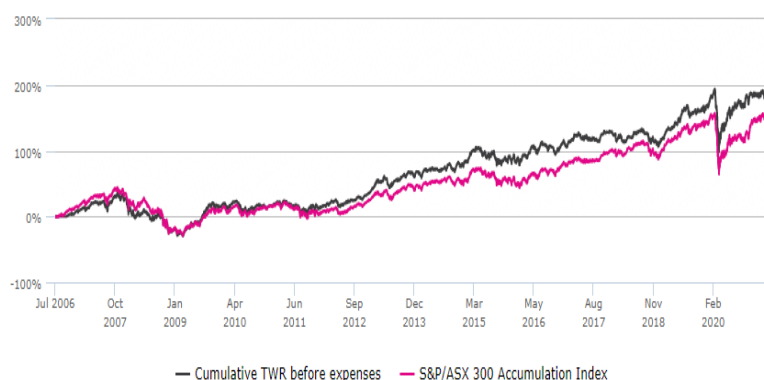
Performance to 31st March 2021

| Return % | 1yr (%) | 3yr (%p.a.) | 5yr (%p.a.) | Inception (%p.a.) |
|-----------------------|---------|-------------|-------------|-------------------|
| Income Model | 31.4% | 10.6% | 8.4% | 7.5% |
| ASX 300 Accum. | 38.3% | 9.7% | 10.3% | 6.5% |
| Outperformance | -6.9% | +0.9% | -1.9% | +1.0% |

Figures presented are provided by Praemium and are after expenses Information correct as at 31st March 2021

Past performance is not a reliable indicator of future performance. While returns above and the chart below are from the model portfolio within Praemium, they are not the actual performance but indicative of the portfolio performance in Praemium

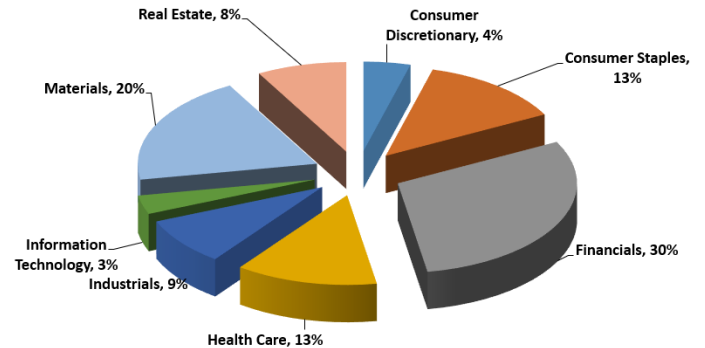
Cumulative returns over time



Top 10 Holdings

| # | Company | Portfolio Weighting |
|----|---------------------------|---------------------|
| 1 | Commonwealth Bank | 8.1% |
| 2 | BHP Billiton Limited | 7.4% |
| 3 | Westpac Banking Corp | 5.8% |
| 4 | CSL Limited | 5.6% |
| 5 | Wesfarmers Limited | 5.2% |
| 6 | SYD Airport | 5.2% |
| 7 | ANZ Banking Group Limited | 5.1% |
| 8 | Goodman Group | 4.8% |
| 9 | Macquarie Group Limited | 4.7% |
| 10 | Amtcor Limited | 4.4% |

Sector Allocation



Peak Investment Partners

Founded in 2003, Peak is a successful boutique Australian portfolio manager who partners with successful individuals, families and 'not for profit' organisations to achieve their investment management goals. Predominantly owned and operated by its directors, Peak delivers private, trusted advice and matches investment solutions to individual needs, wants and circumstances.

Portfolio managers Ian Wenham and Paul Israel are experienced in research and funds management, having held senior positions with leading global investment banks in Australia, Hong Kong as well as with Australian fund managers

Their expertise at managing investment portfolios combined with in-depth experience in global investment markets means that Peak consistently achieves superior portfolio outcomes for its clients.

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The Peak Navin Industrial Growth Model is designed to providing investors with stable long-term capital gains, consistent real returns and diversification benefits to reduce risk

Portfolio Description

The Peak Navin Industrial Growth Model is a separately managed account (SMA) actively managed by Peak Investment Partners (Peak). SMAs are professionally managed portfolios of direct shares where the investor receives beneficial ownership of the underlying securities.

Investor Profile

The Industrial Growth Model is designed for investors who:

- Seek prospects for capital growth with some income
- Have a medium to long-term investment horizon
- Accept the risk of significant share price fluctuations

Key Portfolio Features

| | |
|------------------------|---------------------------------|
| Model Inception | 21/07/2006 |
| Benchmark | S&P/ ASX 200 Accumulation Index |
| Number of Stocks | 15 - 30 |
| Investment Horizon | Over 5 years |
| Authorised Investments | Australian Shares & Cash |

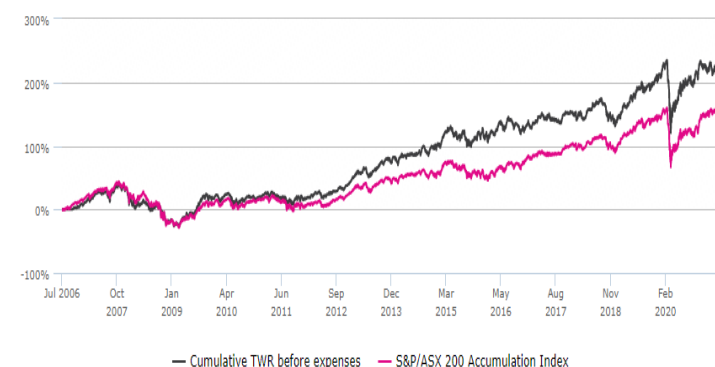
Performance to 31st March 2021

| Return % | 1yr (%) | 3yr (%p.a.) | 5yr (%p.a.) | Inception (%p.a.) |
|------------------------|---------|-------------|-------------|-------------------|
| Industrial Gwth | 30.8% | 10.3% | 8.2% | 8.4% |
| ASX 200 Accum. | 37.5% | 9.7% | 10.3% | 6.6% |
| Outperformance | -6.7% | +0.6% | -2.1% | +1.8% |

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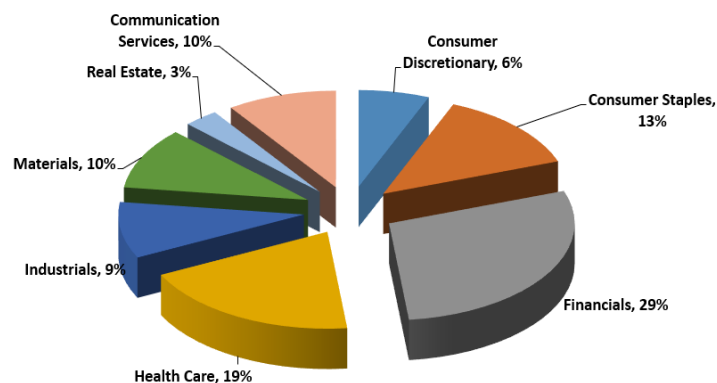
Cumulative returns over time



Top 10 Holdings

| # | Company | Portfolio Weighting |
|----|-------------------------|---------------------|
| 1 | Commonwealth Bank | 8.5% |
| 2 | CSL Limited | 7.4% |
| 3 | Macquarie Group Limited | 6.8% |
| 4 | James Hardie | 6.5% |
| 5 | Aristocrat Leisure | 6.2% |
| 6 | REA Group | 6.0% |
| 7 | Resmed Inc | 5.4% |
| 8 | SYD Airport | 5.3% |
| 9 | Wesfarmers Limited | 5.2% |
| 10 | Westpac Banking Corp | 5.0% |

Sector Allocation



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Peak Investment Partners

Australian High Growth

March 2021



The Peak Navin Australian High Growth Model is designed to providing investors with stable long-term capital gains, consistent real returns and diversification benefits to reduce risk

Portfolio Description

The Peak Navin Australian High Growth Model is a separately managed account (SMA) actively managed by Peak Investment Partners (Peak). SMAs are professionally managed portfolios of direct shares where the investor receives beneficial ownership of the underlying securities.

Investor Profile

The Australian High Growth Model is designed for investors who:

- Seek prospects for capital growth with some income
- Have a medium to long-term investment horizon
- Accept the risk of significant share price fluctuations

Key Portfolio Features

| | |
|------------------------|---------------------------------|
| Model Inception | 21/07/2006 |
| Benchmark | S&P/ ASX 200 Accumulation Index |
| Number of Stocks | 15 - 30 |
| Investment Horizon | Over 5 years |
| Authorised Investments | Australian Shares & Cash |

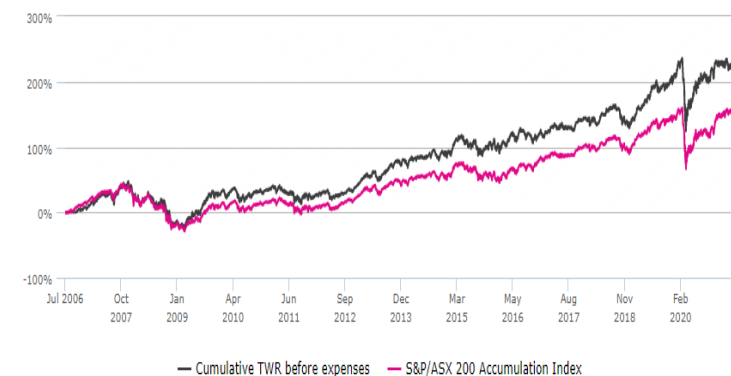
Performance to 31st March 2021

| Return % | 1yr (%) | 3yr (%p.a.) | 5yr (%p.a.) | Inception (%p.a.) |
|-----------------------|---------|-------------|-------------|-------------------|
| Aus High Gwth | 29.6% | 11.5% | 9.7% | 8.4% |
| ASX 200 Accum. | 37.5% | 9.7% | 10.3% | 6.6% |
| Outperformance | -7.9% | +1.8% | -0.6% | +1.8% |

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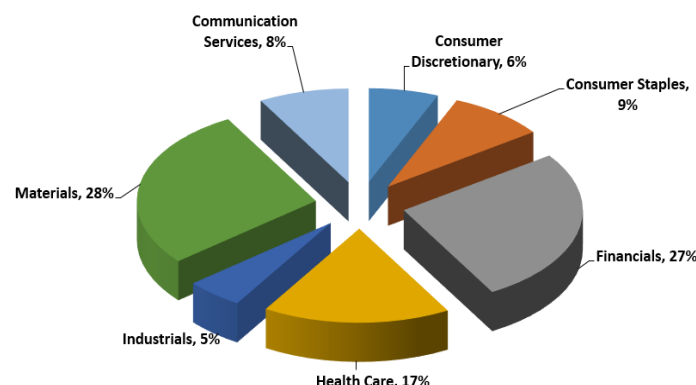
Cumulative returns over time



Top 10 Holdings

| # | Company | Portfolio Weighting |
|----|-------------------------|---------------------|
| 1 | Commonwealth Bank | 8.6% |
| 2 | CSL Limited | 7.7% |
| 3 | BHP Billiton Limited | 7.7% |
| 4 | Aristocrat Leisure | 6.3% |
| 5 | Resmed Inc | 5.5% |
| 6 | James Hardie | 5.3% |
| 7 | SYD Airport | 5.2% |
| 8 | Macquarie Group Limited | 5.0% |
| 9 | Wesfarmers Limited | 5.0% |
| 10 | REA Group | 4.9% |

Sector Allocation



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The Peak Smaller Companies Model is designed for growth opportunities holding stocks that are under recognised in the global marketplace allowing investors to reap gains before mutual funds invest.

Portfolio Description

The Peak Investment Partners Smaller Companies Model is a separately managed account (SMA) actively managed by Peak Investment Partners (Peak). SMAs are professionally managed portfolios of direct shares where the investor receives beneficial ownership of the underlying securities.

Investor Profile

The Smaller Companies Model is designed for investors who:

- Seek prospects for capital growth with some income
- Have a medium to long-term investment horizon
- Accept the risk of significant share price fluctuations

Key Portfolio Features

| | |
|------------------------|--|
| Model Inception | 09/08/2012 |
| Benchmark | S&P/ ASX Small Ords Accumulation Index |
| Number of Stocks | 15 - 30 |
| Investment Horizon | Over 5 years |
| Authorised Investments | Australian Shares & Cash |

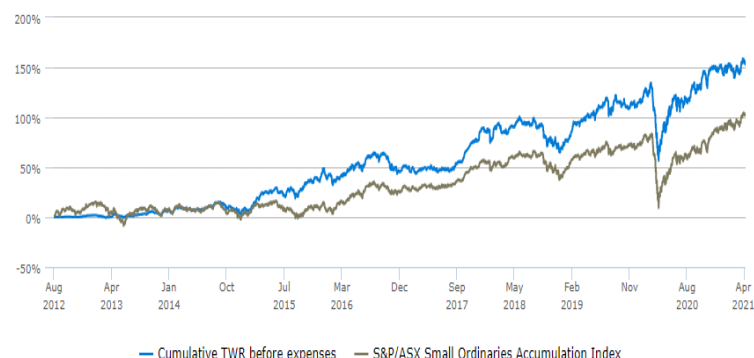
Performance to 31st March 2021

| Return % | 1yr (%) | 3yr (%p.a.) | 5yr (%p.a.) | Inception (%p.a.) |
|-----------------------|---------|-------------|-------------|-------------------|
| Smaller Comps. | 38.9% | 9.0% | 11.1% | 10.8% |
| ASX Small Ords | 52.2% | 8.3% | 10.7% | 7.8% |
| Outperformance | -13.3% | +0.7% | +0.4% | +3.0% |

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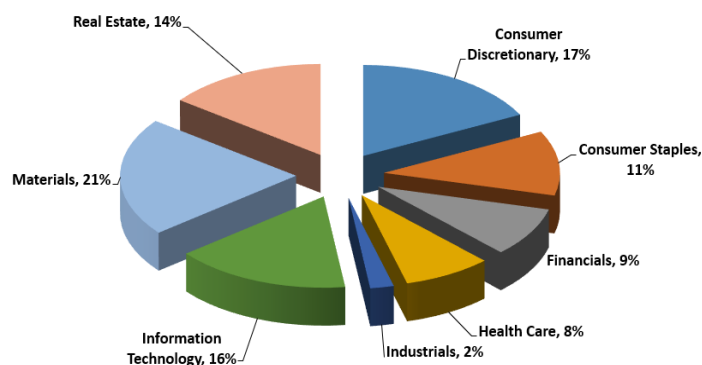
Cumulative returns over time



Top 10 Holdings

| # | Company | Portfolio Weighting |
|----|-----------------------|---------------------|
| 1 | Lifestyle Communities | 5.3% |
| 2 | Mineral Resources | 5.2% |
| 3 | Northern Star | 5.2% |
| 4 | Lynas Corporation | 5.2% |
| 5 | Corp Travel Limited | 4.8% |
| 6 | EML Payments Limited | 4.5% |
| 7 | Costa Group Holdings | 4.5% |
| 8 | Rural Funds | 3.8% |
| 9 | IDP Education Limited | 3.6% |
| 10 | Bell Financial Group | 3.5% |

Sector Allocation



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