Peak Investment Partners

Portfolio Management Service in Direct Shares

Performance with Relationship

Privately Owned Portfolio Management Company

- Peak established in 2003 providing 'individually managed portfolios' (IMA's)
- Strong relationship with over 260 families with over 320 individual portfolios
- Portfolios under management of over $615m

Investment Solutions for you

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

Your Personal Portfolio Management Team

Team	Experience
Ian Wenham – CEO, CIO ex BZW Australasia Research Director & Lowy Family	> 30 yrs
Richard Nicholas – Director, ANZ Private Bank, Hill Samuel (HK) & UBS (UK)	> 30 yrs
Andrew Martin – Director, ABN Amro, Deutsche Bank (US) & BZW Australia	> 25 yrs
Paul Israel – Director, Navin & Etrade	> 20 yrs
Jonathan Liu – Analyst	
Kim McQuaid, Shellee Parker & Noel Yu – Relationship & Admin Team	

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 Powerwrap/Praemium investment via PDS

Fees

- Annual Management Fees – normally tax deductible, but please check with your accountant

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

TO 31 DECEMBER 2020	Lower Risk	Higher Risk	Higher Risk
MODEL PORTFOLIOS	**Income Equities**	**Growth Equities**	**Smaller Co. Equities**
1 Year	6.6%	6.5%	16.8%
ASX 300 Acc. index	1.7%	1.7%	9.2%*
Gain over index	**+4.9%**	**+4.8%**	**+7.6%**
2 years p.a.	15.3%	17.5%	21.3%
ASX 300 Acc. index	12.2%	12.2%	15.1%*
Gain over index	**+3.1%**	**+5.3%**	**+6.2%**
3 years p.a.	7.4%	11.0%	10.0%
ASX 300 Acc. index	6.9%	6.9%	6.6%*
Gain over index	**+0.5%**	**+4.1%**	**+3.4%**
5 years p.a.	7.9%	10.6%	11.1%
ASX 300 Acc. index	7.4%	7.4%	10.5%*
Gain over index	**+0.5%**	**+3.2%**	**+0.6%**
Inception p.a.	7.5%	11.9%	11.5%
ASX 300 Acc. index	6.4%	9.8%	7.8%*
Gain over index	**+1.1%**	**+2.1%**	**+3.7%**

Source: Powerwrap, Praemium, Peak Investment Partners

*** ASX Smaller Ordinaries Acc. index**

Past performance is not a reliable indicator of future performance.
The above indicative returns are from Powerwrap model portfolios (Smaller Co.) and Praemium model portfolios (Income and Growth)
Returns include tax credits, but exclude fees and brokerage, and reflect the views of the Peak investment committee.
Model performance is based on the theoretical performance of the Model Portfolio and does not take into account any fees applicable to the Model Portfolio.
Actual portfolios may not perform in the same manner as the Model Portfolios, depending on 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.

Peak Investment Partners Pty Ltd is an Authorised Representative of Peak Investment Holdings Pty Ltd AFSL 304008
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Peak Investment Partners

Income Model

December 2020

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 Peak 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

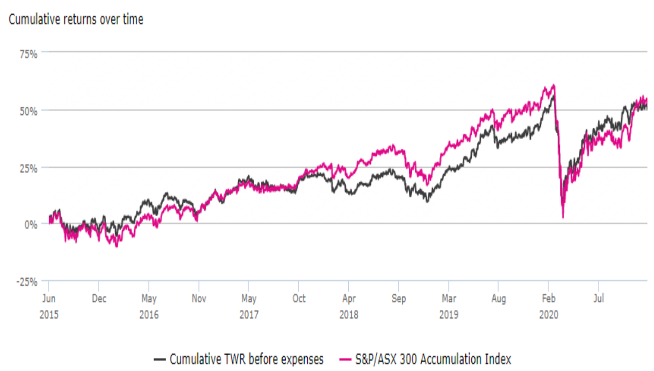
Model Inception	18/06/2006
Benchmark	S&P/ ASX 300 Accumulation Index
Number of Stocks	15 - 30
Investment Horizon	Over 5 years
Authorised Investments	Australian Shares & Cash

Performance to 31st December 2020

Return %	1yr (%)	3yr (%p.a.)	5yr (%p.a.)	Inception (%p.a.)
Peak Income	6.6%	7.4%	7.9%	7.5%
ASX 300 Accum.	1.7%	6.9%	7.4%	6.4%
Outperformance	**+4.9%**	**+0.5%**	**+0.5%**	**+1.1%**

Figures presented are provided by Praemium and are after expenses Information correct as at 31st December 2020

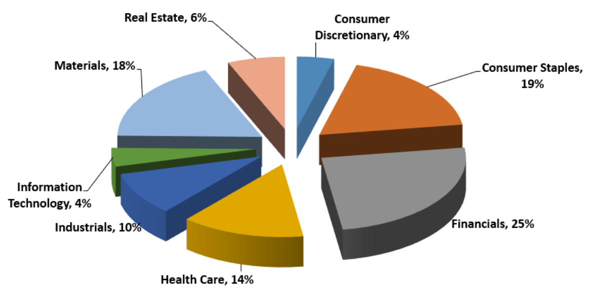
Past performance is not a reliable indicator of future performance. While returns above and the chart below are from the model portfolio within Praemium, they are not the actual performance but indicative of the portfolio performance in Praemium.



Top 10 Holdings

#	Company	Portfolio Weighting
1	Commonwealth Bank	8.1%
2	BHP Billiton Limited	7.6%
3	CSL Limited	6.5%
4	Goodman Group	6.4%
5	SYD Airport	5.9%
6	Northern Star	5.9%
7	Wesfarmers Limited	5.4%
8	Coles	5.3%
9	Macquarie Group Limited	5.2%
10	Amcor Limited	4.8%

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

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Peak Investment Partners

Growth Model

December 2020

The Peak Growth Equities 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 Investment Partners Growth Equities 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 Peak Growth Equities 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 300 Accumulation Index
Number of Stocks	15 - 25
Investment Horizon	Over 5 years
Authorised Investments	Australian Shares

Performance to 31st December 2020

Return %	1yr (%)	3yr (%p.a.)	5yr (%p.a.)	Inception (%p.a.)
Peak Growth	6.5%	11.0%	10.6%	11.9%
ASX 300 Accum.	1.7%	6.9%	7.4%	9.8%
Outperformance	**+4.8%**	**+4.1%**	**+3.2%**	**+2.1%**

Figures presented are provided by Powerwrap and are after expenses. Information correct as at 31st December 2020.

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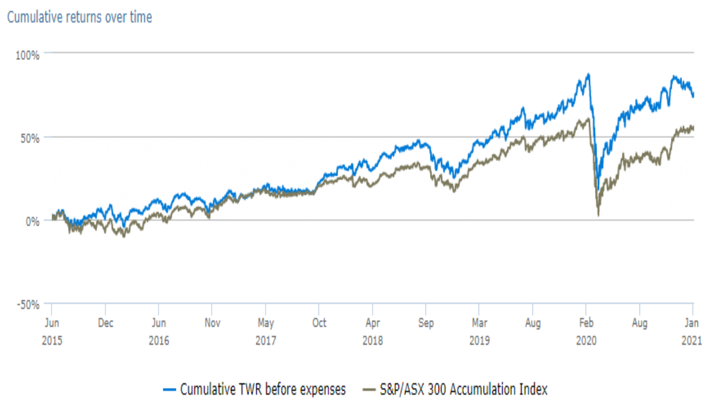
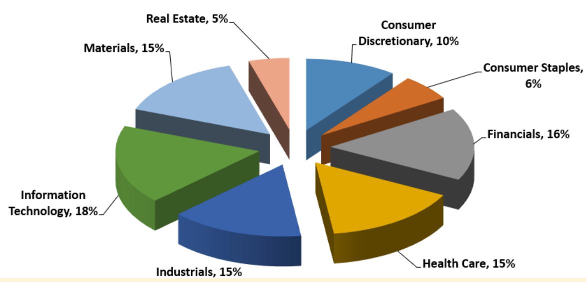


Top 10 Holdings

#	Company	Portfolio Weighting
1	CSL Limited	7.1%
2	Commonwealth Bank	7.0%
3	Macquarie Group Limited	5.5%
4	BHP Billiton Limited	5.3%
5	REA Group	4.9%
6	Northern Star	4.8%
7	Flight Centre Travel	4.7%
8	James Hardie	4.6%
9	Goodman Group	4.6%
10	Seven Group Holdings	4.5%

Sector allocation



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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.

Peak Investment Partners

Smaller Companies Model

December 2020

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 Peak 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 Accum. Index
Number of Stocks	15 – 35
Investment Horizon	Over 5 years
Authorised Investments	Australian Shares

Performance 31st December 2020

Return %	1yr (%)	3yr (%p.a.)	5yr (%p.a.)	Inception (%p.a.)
Peak Small Caps	16.8%	10.0%	11.1%	11.5%
ASX Small Ords	9.2%	6.6%	10.5%	7.8%
Outperformance	**+7.6%**	**+3.4%**	**+0.6%**	**+3.7%**

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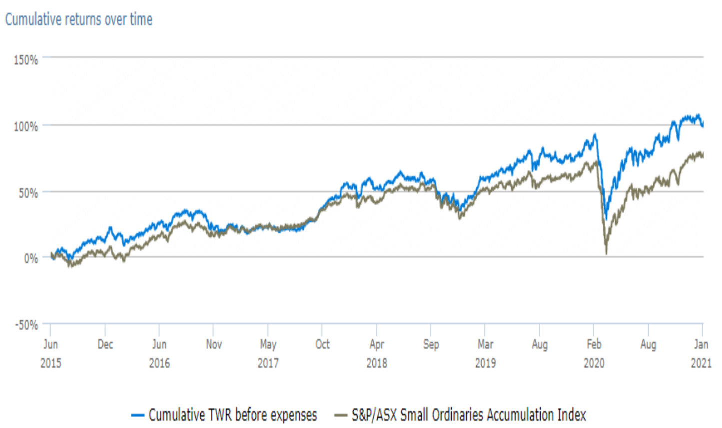
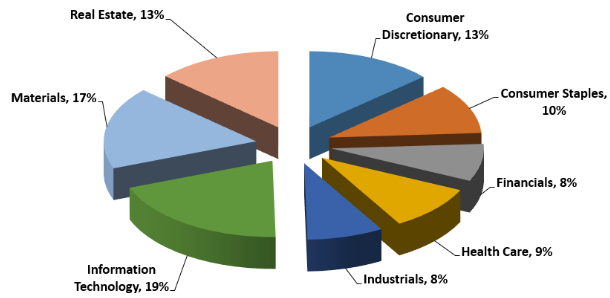


Top 10 Holdings

#	Company	Portfolio Weighting
1	Mineral Resources	5.3%
2	Lifestyle Communities	5.1%
3	Northern Star	5.0%
4	Corp Travel Limited	4.5%
5	Nanosonics Limited	4.5%
6	Rural Funds Group	4.3%
7	Costa Group Holdings	4.0%
8	EML Payments Limited	4.0%
9	Bell Financial Group	3.7%
10	Lynas Corporation	3.5%

Sector allocation



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