

# Resonant Balanced

## RESONANT ASSET MANAGEMENT

Resonant is an established investment management and asset consulting firm with offices in Sydney and Perth, made up of highly regarded industry professionals with significant expertise across institutional investment markets.

### MANAGED ACCOUNT SPECIALISTS

Resonant's primary focus is Managed Accounts, which we believe provide investors with greater flexibility, transparency and control over their investments. Unlike some investment vehicles where the fund becomes the owner of the underlying securities, when using managed accounts, the beneficial ownership remains with you, the investor.

### INVESTMENT PHILOSOPHY

Resonant's core belief is that investment outperformance can be achieved by applying a rigorous, robust and repeatable investment process.

### INVESTMENT APPROACH

Resonant adopt a "Quantamental" approach when it comes to portfolio management, combining traditional fundamentals-based investment analysis with the latest quantitative techniques, to achieve a "best of both worlds" approach to investing.

Resonant takes advantage of advances in data and technology, and the latest low-cost investment structures, to keep overall portfolio fees lower and pass on greater returns to investors.

### AN INDUSTRY RECOGNISED SOLUTION



**IMAP**  
MANAGED ACCOUNT  
AWARD FINALIST  
AUSTRALIAN  
EQUITIES



**IMAP**  
MANAGED ACCOUNT  
AWARD FINALIST  
AUSTRALIAN  
EQUITIES



**IMAP**  
MANAGED ACCOUNT  
AWARD FINALIST  
INNOVATION



**IMAP**  
MANAGED ACCOUNT  
AWARD FINALIST  
INNOVATION



**Innovation**  
Finalist  
2019 IMAP MANAGED  
ACCOUNT AWARDS



**Multi Asset  
Class**  
Finalist  
2019 IMAP MANAGED  
ACCOUNT AWARDS



### PROFESSIONAL INVESTMENT MANAGEMENT

A team with over 100 years combined experience within institutional direct securities/funds management.



### A TEAM WITH A TRACK RECORD

Our core investment process was first implemented in managed accounts in 2016, giving it a substantial and demonstrable track record\*.



### PARTNERED WITH YOUR ADVISER

Resonant works closely with your Financial Adviser to keep them informed of the latest market conditions and events relevant to your portfolio.



### MANAGING RETURN AND RISK

Risk is just as important when it comes to investing as Return. Resonant focuses on ensuring returns are only generated using the appropriate amount of risk, as determined by each portfolio risk profile.

\*See note on performance analysis in notes and disclaimers

Resonant Balanced  
Product Code

NetWealth  
MACC000781

Praemium  
RN0002

Hub 24  
RSN002

CFS Edge  
EDGRESBAL

Panorama  
RES003BAL

North  
NTH0616

## MODEL OVERVIEW

The model invests in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes. The portfolio is optimised to aim for the highest level of return whilst remaining in a balanced portfolio allocation set out below. As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle the portfolio will consist of a wide range of assets including domestic and international shares, bonds, infrastructure, property, and cash.

|                                 |                                                                                                                                    |
|---------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Asset Class                     | Multi Asset                                                                                                                        |
| Investment Style                | Active                                                                                                                             |
| Structure                       | Separately Managed Account                                                                                                         |
| Objective <sup>^</sup>          | Description To outperform the Bloomberg AusBond Bank Bill Index by a minimum of 2.4% p.a. over an investment timeframe of 5 years. |
| Investment Horizon              | 5 Years                                                                                                                            |
| Investor Suitability            | Refer to the PDS and Target Market Determination documents                                                                         |
| Distributions                   | Ongoing                                                                                                                            |
| Liquidity and Fees <sup>^</sup> | Refer to PDS                                                                                                                       |

<sup>^</sup>Resonant portfolios are available on Netwealth, HUB 24, BT Panorama, CFS Edge, North and Praemium platforms. The portfolio Objectives vary across platforms, due to different licensing or platform requirements, please refer to the relevant Product Disclosure Statement (PDS) issued by the product provider.

## ASSET ALLOCATION

|                              | Weight (%) | SAA (%) | Active (%) |
|------------------------------|------------|---------|------------|
| International Equities       | 38.4       | 30.0    | +8.4       |
| Australian Fixed Interest    | 27.7       | 22.0    | +5.7       |
| Australian Equities          | 25.2       | 24.0    | +1.2       |
| Alternatives                 | 5.5        | 0.0     | +5.5       |
| Cash                         | 3.2        | 4.0     | -0.8       |
| International Fixed Interest | 0.0        | 18.0    | -18.0      |
| Property & Infrastructure    | 0.0        | 2.0     | -2.0       |

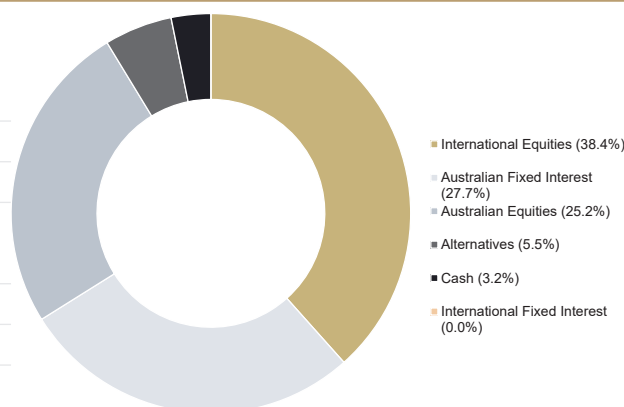
## STRATEGY PERFORMANCE\*

|                | Net Return (%) |
|----------------|----------------|
| 1 Month        | -0.5           |
| 1 Year         | 6.8            |
| 3 Years (PA)   | 10.5           |
| 5 Years (PA)   | 6.3            |
| Inception (PA) | 7.1            |

Past performance is not a reliable indicator of future performance.

## TOP HOLDINGS

| Name                                    | Weight (%) |
|-----------------------------------------|------------|
| Vanguard Australian Government Bond ETF | 10.5       |
| VanEck MSCI Intl Quality (AUD Hdg) ETF  | 9.0        |
| Ishares Government Inflation ETF        | 8.2        |
| Arrowstreet Global Equity No.2 (Hdg) I  | 8.1        |
| Vanguard Global Value Equity Active ETF | 5.7        |
| VanEck Australian Fltng Rt ETF          | 4.4        |
| Ishares Asia 50 ETF (AU)                | 4.3        |
| Arrowstreet Global Small Coms No.2 I    | 4.2        |



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\* Notes on Returns: The returns presented reflect the performance of Resonant Asset Management's headline managed model portfolios only, they do not reflect individual investor returns. The managed model returns are shown net of any underlying investment product and model management fees. The returns do not include any adviser fees or platform fees. The returns do not include the benefit of franking credits and are shown before tax. Please note the actual returns of individual investors will differ due to adviser fees, platform fees, franking credits, market timing and realised trading costs. Client specific circumstances such as the investor's tax rate and any client directed holdings or exclusions will also influence individual returns. The returns are calculated from data provided from third parties and in accordance with GIPS compliant methodology. The information in this document is based on historical performance. Past performance is no indication of future performance. You should not rely solely on this material to make any investment decisions. The inception date referred to in this report, being 1st July 2016, reflects the date that Resonant's investment process was implemented in managed accounts by Libero Capital, formerly a related entity of Resonant. Resonant was "spun out" of Libero Capital in 2017. For the fees related to this product and their breakdown, please refer to the PDS.

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