

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
INNOVATION



IMAP
MANAGED ACCOUNT
AWARD FINALIST
INNOVATION



**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 [^]	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 [^]	Refer to PDS

[^]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	33.6	30.0	+3.6
Australian Fixed Interest	26.6	22.0	+4.6
Australian Equities	25.7	24.0	+1.7
Cash	8.6	4.0	+4.6
Alternatives	5.5	0.0	+5.5
International Fixed Interest	0.0	18.0	-18.0

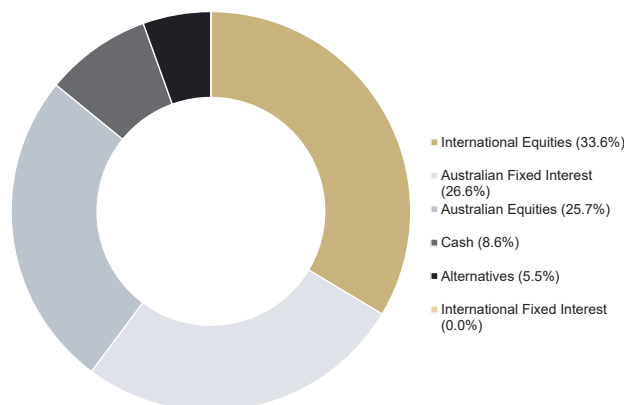
STRATEGY PERFORMANCE*

	Net Return (%)
1 Month	-0.1
1 Year	7.4
3 Years (PA)	9.5
5 Years (PA)	6.0
Inception (PA)	7.1

Past performance is not a reliable indicator of future performance.

TOP HOLDINGS

Name	Weight (%)
Vanguard Australian Government Bond ETF	10.7
IShares Government Inflation ETF	8.4
Vaneck MSCI Intl Quality (Aud Hdg) ETF	8.0
Platform Cash	7.0
Arrowstreet Global Equity No.2 (Hdg) I	7.0
Vanguard Global Value Equity Active ETF	5.2
Vaneck Australian Fltng Rt ETF	4.4
Arrowstreet Global Small Coms No.2 I	3.7



Resonant Asset Management Pty Ltd ABN 41 619 513 076, AFSL No 511759 | Resonant is not licensed to provide personal financial advice to retail clients.

* 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.

General information purposes only: The information provided does not constitute personal financial advice. In preparing this information, Resonant has not taken into account your particular goals and objectives, anticipated resources, current situation or attitudes. You should therefore consider the appropriateness of the material, in light of your own objectives, financial situation or needs, before taking any action. You should also obtain a copy of the PDS of all products referenced before making any decisions. Resonant does not guarantee the performance of any fund, stock or the return of an investor's capital. Past performance is not a reliable indicator of future performance. Resonant may receive a fee to provide consulting advice and recommendations to the Client, including the contents of this document. Resonant's fees are not linked to the financial product rating(s) outcome or the inclusion of financial products in model portfolios, or in approved product lists. Resonant, its representatives and/or their associates may hold the financial product(s) referred to in this material. No representation, warranty or undertaking is given or made in relation to the accuracy or completeness of the information presented within this document, which may include public information not verified by Resonant. Except for any liability which cannot be excluded, Resonant, its directors, officers, employees and agents disclaim all liability for any error or inaccuracy in, misstatement or omission from, this document or any loss or damage suffered by the reader or any other person as a consequence of relying upon it. Recommendations are reasonably held at the time of completion but subject to change without notice. Resonant assumes no obligation to update this document after publication.

Financial Services Guide: <https://www.resonantam.com.au/wp-content/uploads/resonant-financial-services-guide.pdf>