GROWTH PORTFOLIO

The Prosperity Series is a suite of managed portfolios that provide investors with an easy way to diversify their investments according to a prescribed risk profile. These portfolios will hold a highly diversified mix of securities and are available on the HUB24 platform.

Leveraging the research we conduct in building our Focus Series (single asset class) portfolios and the macro-driven research that informs our asset allocation for the Executive Series (multi-fund portfolios), the Prosperity Series portfolios are constructed in such a way that the investor holds the individual securities in a portfolio tailored to their risk profile.

The Prosperity Series Growth Portfolio invests across a range of asset classes with a focus on capital growth. Investment Management's Growth Portfolio suits investors who are looking for a relatively high level of growth and a more modest level of income. They are willing to accept a higher level of short to medium-term volatility in return for longer term capital growth.

Portfolio Characteristics

Inception Date: 8 July 2025

Benchmark: Morningstar Australia Growth Target Allocation Net Return AUD

Risk Band*: 6 (High)

Suggested time frame: min. 5 years

Number of holdings: 49

Fees (incl GST)

Investment Management Fee: 0.75% p.a.

Performance Fee: NIL

Minimum Investment

$25,000

**As per guidelines from the Financial Services Council (FSC)*

Top 10 Holdings

	% of Portfolio
Oracle Fixed Interest Fund	18.49%
Perth Mint Gold	6.85%
Global X Physical Silver	5.00%
Alphabet Inc. Class C	4.49%
Global X Physical Gold	3.96%
Taiwan Semiconductor Manufacturing Co., Ltd. Sponsored ADR	3.73%
Investor AB Class B	3.58%
GE Aerospace	3.40%
NVIDIA Corporation	3.09%
Amazon.com, Inc.	2.99%

Portfolio Strategy

The portfolio invests across a range of asset classes to provide sufficient levels of diversification with an emphasis on capital preservation and income. The portfolio management team conduct fundamental investment research and valuation analysis to construct a portfolio of high quality companies and fixed interest securities with that predominately focus on capital growth and a lower emphasis on income.

Platform Availability

- HUB24

Portfolio Management Team

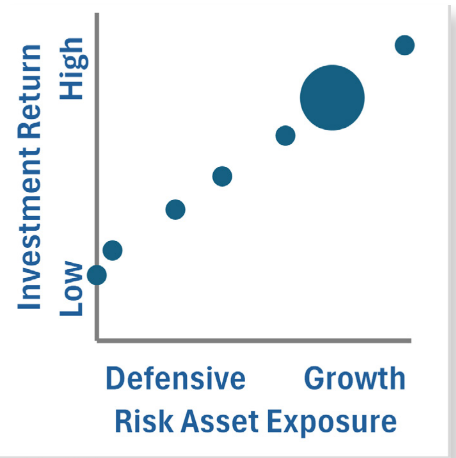
- Peter Durbin (Chief Investment Officer)
- Luke Durbin (Head of Research)

Investment Mix

Prosperity Series Growth Portfolio			
Asset Class	**Strategic Asset Range**	**Neutral**	**Latest Weights**
DEFENSIVE		**26.0%**	**24.9%**
Cash	1-10%	2.0%	6.4%
Fixed Interest	15-35%	24.0%	18.5%
GROWTH		**74.0%**	**75.1%**
Australian Real Estate	0-15%	3.0%	2.4%
Australian Shares - large	10-50%	19.0%	18.0%
Australian Shares - small	0-20%	7.0%	4.2%
Global Shares	10-60%	35.0%	34.6%
Alternative Assets	0-20%	10.0%	15.8%
TOTAL PORTFOLIO		**100%**	**100%**

Risk Profile

The portfolio suits investors who are comfortable accepting a higher level of volatility with lower liquidity requirements for potential higher returns. A growth investor will typically not require a high level of income but the portfolio maintains a modest weighting to interest bearing investments.



MDA Portfolio Model Risks

General risks associated with our MDA Service

- No prior reference to you: we will manage your portfolio on your behalf, at our discretion. We will make decisions to acquire or dispose of portfolio assets within the parameters of your Investment Program but without reference to you.
- Your reliance: you will rely on our skills, competence and ability to successfully manage your portfolio. Your lack of day to-day control over your portfolio and your reliance on our expertise is a risk associated with this type of service.
- Operational risk: we have a wide discretion under the agreement to make all investment decisions on your behalf. Our operating systems and our service providers may fail or inappropriately record your investments. This is a risk associated with this type of service.
- Tax: Because tax affects investors differently we give not evaluate let alone ensure that the investment decisions will produce the optimal tax outcome for each individual. We make the investment decisions based on the merits of the investments and consequently this may result in adverse tax outcome.

Risks that arise from Investing:

- Liquidity risk: this risk is that you cannot sell your investments when required.
- Inflation risk: purchasing power of your capital declines over longer time periods as a result of inflation and can have adverse impacts on the lifestyle outcome from your investments
- Tax: variation to tax law and regulation could materially affect the value of the portfolio and existing investment strategy.
- Credit risk: this is the risk that an institution holding your capital (e.g. debenture issuer) may fail to pay interest or return your capital. Alternatively, an investment may fail resulting in a loss of capital.
- Currency risk: the possibility that investments held in other countries may rise or fall in value as a result of movements in international exchange rates against the Australian dollar.
- Economic and political risk: these risks relate to the changes in inflation, interest rates etc and those risks caused by changes in government, their policies and legislation.
- Market risk and volatility: the concept of volatility means that investment values can move both up and down.
- Investment risk: the risk that the investment will not give you the returns you hoped for or that you will lose money. No level of return or performance is promised by Investment Management.

ABOUT INVESTMENT MANAGEMENT

Investment Management was established in 2012 to provide innovative investment solutions to individuals, families, and superannuation funds looking to grow their wealth. Investment Management specialises in the management of equity and fixed interest securities and offers a range of portfolios and structures to cater to investors of all stages of life including Australian shares, global shares, fixed interest, and multi-asset managed funds.

Investment Management seeks to invest in high quality, growing businesses trading at attractive valuations with a view to hold these for long periods of time, thus enabling them to compound over many years. We encourage our investors to take the same approach.