

LOW RISK ALTERNATIVES TO TERM DEPOSITS

Peak Investment Partners are personal portfolio managers that help families achieve their investment goals through Direct shares.

Benefits to You:

- Personal service with direct access to your own portfolio management team
- We listen and understand your Needs & Risks
- Through your own portfolio, we achieve after tax returns that meets your investment goals

The Alternative Solution

- For those investors looking for returns of 6%+ but retaining a lower risk profile, Peak offers the ability to invest into any combination of 2 portfolios – Income Equities & Fixed Interest Hybrid Securities. This can be done either through a personal Peak Portfolio for amounts >\$500,000 or through equivalent model portfolios through Powerwrap platform for amounts less than \$500,000. This can be done in own names, DIY Super, Family Trusts or Superannuation.

Term Deposits 90 days income yield: circa 4.25% (Macquarie) April 2013

Alternatives Investments:

➤ **Fixed Interest:**

- Fixed Interest Hybrid Securities 6-6.5% gross running yields

Income Yields in Equity Shares with lower capital risk:

- Banking shares yields 5.4% grossed up to 7.7% for franking credits
- Property Trusts 4.6 to 6.2% yields without franking credits
- Infrastructure Trusts 4.8% to 7.0% yields without franking credits
- Income Equities
 - Telstra 5.7% grossed up to 8.0% for franking credits
 - Wesfarmers 4.6% grossed up to 6.6% for franking credits

Model Portfolios as an Indication to Your Personal Requirements

Annual Performance p.a. to 30 April 2103 (inc. Tax Credits and fees but exc. brokerage)

MODEL PORTFOLIOS	INCOME EQUITIES PORTFOLIO	HYBRID INCOME PORTFOLIO	90 DAYS TERM DEPOSITS	Portfolio 50% Hybrid Income 50% Income Eqts
Return 12 mths	30.6%	8.2%	4.25%	19.4%
ASX 200 Acc	23.7%	6.5%*		
Gain over index	+6.9%	+1.7%		
Return 2 years p.a.	18.5%	6.6%	5.4% July 2011	12.6%
ASX 200 Acc.	8.7%	6.5%		
Gain over index	+9.8%	+0.1%		
Return 3 years p.a.	15.2%	8.2%	2.6% July 2010	11.7%
ASX 200 Acc	7.3%	6.5%		
Gain over index	+7.9%	+1.7%		
Return 5 years p.a.	10.9%	<i>n/a</i>		
ASX 200 Acc	3.1%			
Gain over index	+7.8%			

Source: Praemium, Peak Investment Partners Term Deposit rates (Macquarie)

Past performance is not a reliable indicator of future performance

* 6.5% (fixed rate)

Contact: Richard Nicholas at richardn@peakinvest.com.au Tel: 8274 5809 or 0419 129 112

Website: www.peakinvest.com.au

Peak Investment Partners Pty Ltd ABN 12 109 434 880
 Authorised Representative of Peak Investment Holdings Pty Ltd AFSL 304008
 Level 11, 56 Pitt Street, Sydney NSW 2000. GPO Box 2058, Sydney NSW 2001.
 Phone: 61 2 8274 5800 Fax: 61 2 8274 5899