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Past performance of the financial products is no assurance of the future performance



DEBT INVESTMENTS

You lend money

CASH INVESTMENTS

- Direct savings accounts
 (including cash management accounts, online savings accounts and term deposits)
- Managed cash management trusts

FIXED INTEREST

- Direct corporate or governments bonds
- Managed bond trusts



EQUITY INVESTMENT

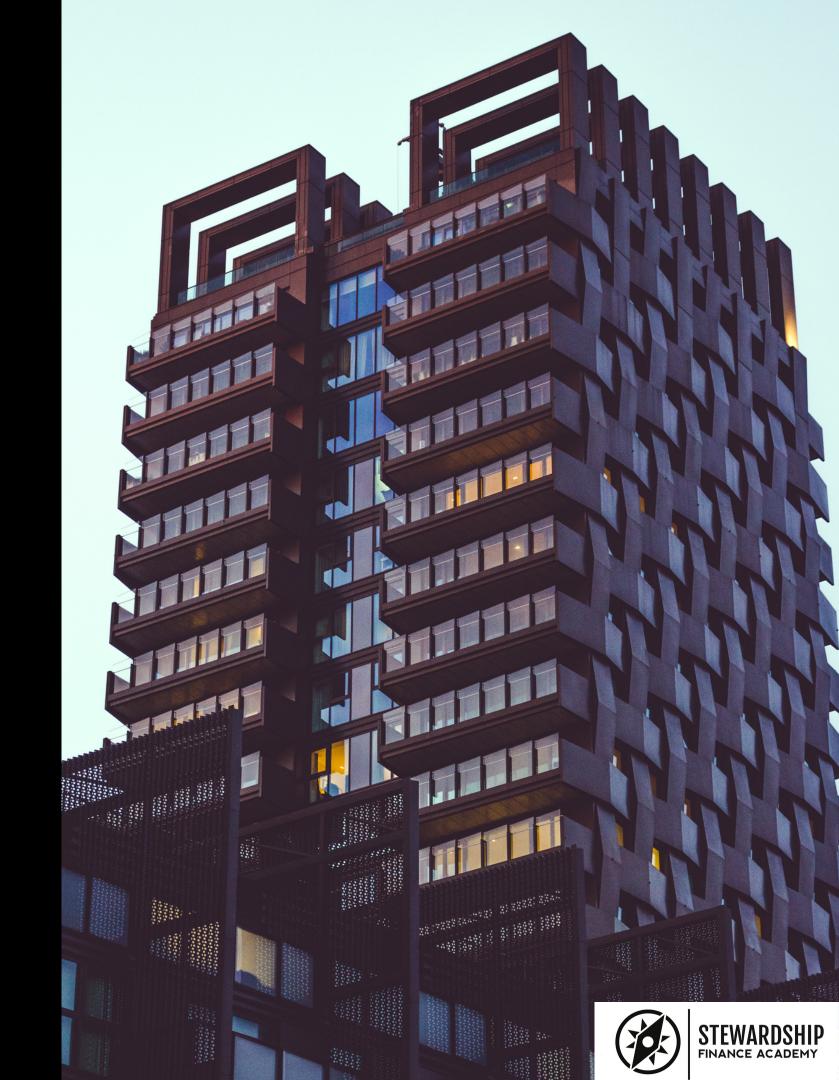
You own part or all of a property or company

PROPERTY INVESTMENTS

- Direct Investment properties (usually residential property)
- Managed Property trusts (usually commercial property)

SHARE INVESTMENTS

- Direct Shares
- Managed Share trusts







CASH AND FIXED INVESTMENT (DEBT INVESTMENTS)

This is not because you owe the debt but because you own the debt.

You are lending your money to someone else – a bank, company or government – and getting interest (income) in return.

Debt investments are suitable for meeting short-term investment goals.

Even though the returns may not be high, your capital is safer than for equity investments.



PROPERTY AND SHARES (EQUITY INVESTMENTS)

- This is because you become a part or full owner of the company or property in which you invest.
- With equity investments, you may receive income as rent or dividends.
- The value of your investment may also rise over time if the value of the company or property increases.
- You can invest in property directly houses, home units, shops, factories, warehouses and offices in local or overseas. Or you can invest indirectly in professionally managed property schemes.
- These schemes typically invest in a range of large commercial and industrial property (shopping centres, resorts and office blocks) or in mortgages over these types of assets.





PROPERTY AND SHARES (EQUITY INVESTMENTS)

- Equity investments are suitable for building wealth and meeting longer term investment goals.
- These investments are sometimes referred to as 'growth' investments because both the income you receive and the value of your capital can grow over time.
- On average, over the long term, the returns from equity investments are higher than those from debt investments, and the total return (income plus capital growth) can exceed the negative effects of inflation.
- Generally, the higher the return, the higher the short-term volatility.
- You need to take a long-term perspective and not be dismayed by the inevitable ups and downs of the market, especially for shares and property.
- You also need to look for growth that outperforms inflation with these investments.



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- 2. Provide <u>feedback</u> on how we can improve
- 3. Share your <u>testimonies</u> on our website and social media



