

# MAC Financial

Our Investment Philosophy





# MAC Financial

Our promise to you.

Like all successful financial advice businesses, we have a core set of investment beliefs. These beliefs shape the investment decisions we make on your behalf. They give focus and discipline to the oversight of your investment strategy so you can achieve what you want.

We are guided in the decisions we make on your behalf by some fundamental investment principles that assist you to stay focused on your investment goals and build wealth over time. We know that Financial Advisers & Investors can't control short-term market movements. So instead we focus on factors in your control such as:

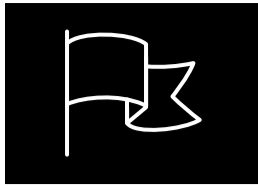
- Understanding your attitude towards risk and return to develop a detailed risk profile,
- Allocating your investments across a wide range of assets: shares, bonds, property and cash,
- Choosing the right mix of investments styles: index and active - to achieve your goals,
- Reducing the cost of investing wherever possible by implementing tax-effective investment strategies, and
- Rebalancing your investments back to your target asset allocation to keep you on track to achieve your goals.

We focus on the fundamental principles that we believe can give our clients the best chance of success. These principles are embedded in our culture and guide the investment decisions we help our clients make.



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## Goals

We take the time to learn and understand what is important to you which places us in a position to establish clear financial and lifestyle goals that matter to you. We work with you to achieve the outcomes you are seeking.

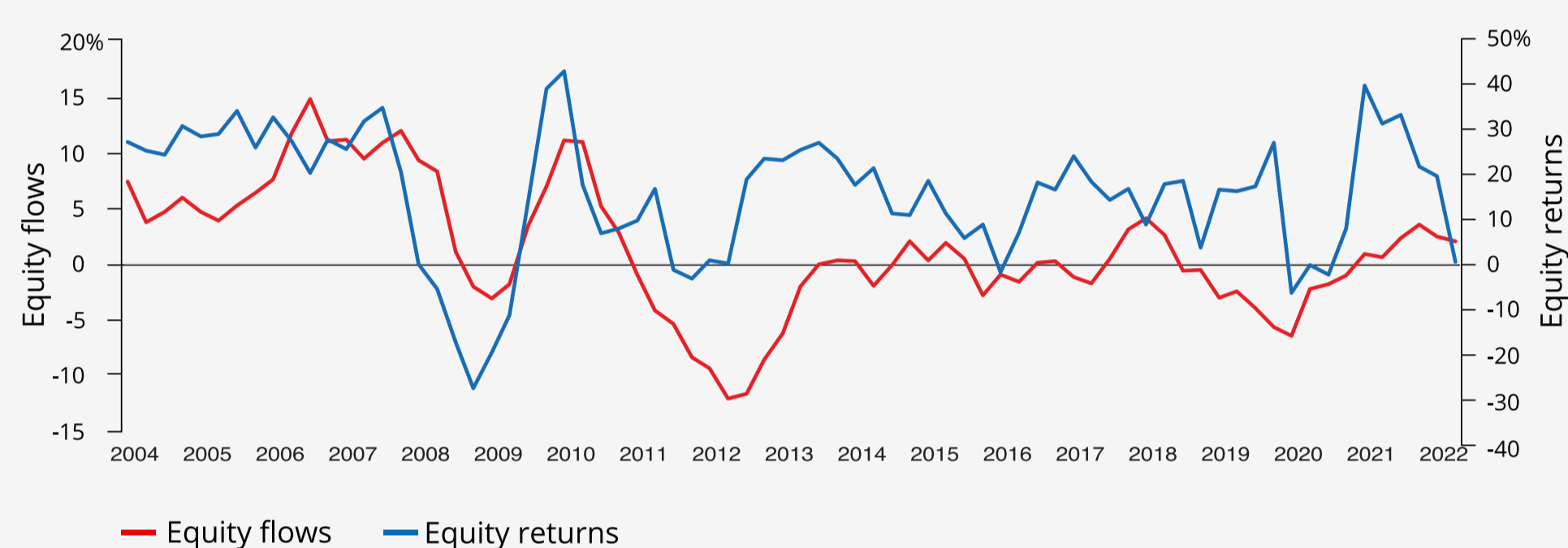
We find your investment goals will be linked closely to what you want to achieve in your life and we discuss this with you. We believe that you should always hold an amount of cash to support you financially for known and unforeseen circumstances. Naturally we will consider the most tax effective structures for you to invest your money in.

### Helping you to achieve your goals



### The danger of lacking a plan

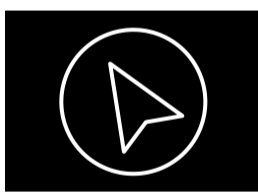
Managed funds cash flow often follow performance



Notes: Net flows represent net cash moving in or out of equity funds for Australian funds excluding ETFs and platforms. Index returns are based on the S&P/ASX 300 from 2004 to 2022. Sources: Vanguard calculations based on data from Morningstar Inc. and Factset.

Planning is an ongoing process and we know through experience that a long term approach is more likely to deliver you the best outcomes. It is important to establish a clear plan and to adjust it as life changes along the way.

We expect there will be bumps along the way when it comes to investment markets. We educate you regularly to put you in the best position to stay focussed on your long term wealth and not get distracted by short term changes in Markets.



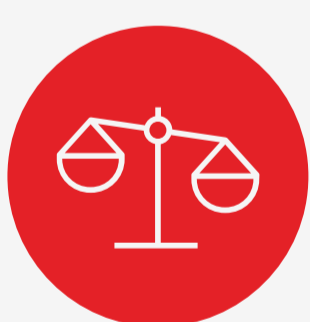
## Our investment principals

### Investment Principles



#### 1. Goals

Create clear, appropriate investment goals



#### 2. Balance

Develop a suitable asset allocation using broadly diversified funds



#### 3. Cost

Minimise cost

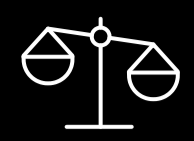


#### 4. Discipline

Maintain perspective and long-term discipline

We work with people who are seeking investment advice that is straight forward to understand and likely to deliver the outcomes they are seeking.

There are 4 key investment principals that we focus on and these include centering our advice on your lifestyle and money goals, maintaining balance through a suitable asset allocation, minimising investment costs and helping you maintain a disciplined and long-term focus.



# Balance

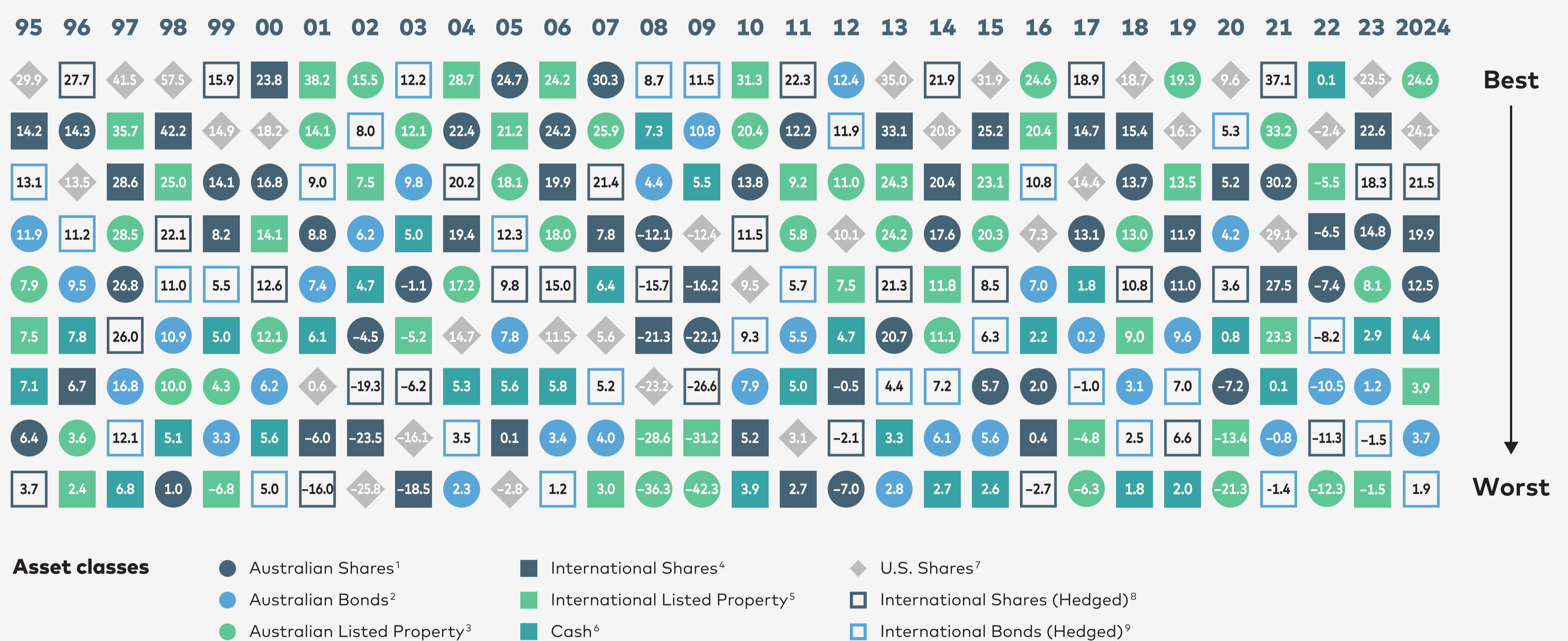
Your asset allocation is linked to the outcomes you are seeking from your investments and all asset allocation decisions are tailored to what you are trying to achieve in your life.

When building and updating your financial plan we will demonstrate to you the potential outcomes of alternative asset allocations for you to consider. Your asset allocation will help you achieve what you want in life.

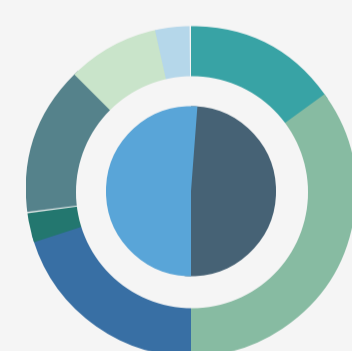
We believe that investing and following the relevant investment indexes will help you to achieve the long term outcomes you are wanting. Your portfolio will be diversified across various regions and countries giving you access to a broad range of investments.

## The importance of diversification

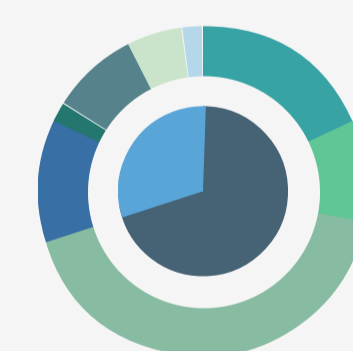
Total returns (%) for the major asset classes for financial years ending between 1995 and 2024.



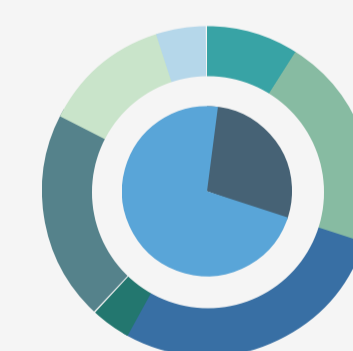
The illustration above shows the performance of various asset classes over the past 30 years ranked from best to worst. When deciding where to invest, it is important investors understand that the best and worst performing asset classes will often vary from one year to the next. Having a diversified mix of investments across multiple asset classes can help smooth out returns over time. Source: Index Charts Pty Ltd, June 2024. Notes: 1. S&P/ASX All Ordinaries Total Return Index. 2. Bloomberg AusBond Composite 0+ Yr Index. 3. S&P/ASX 200 A-REIT Total Return Index. 4. MSCI World ex-Australia Net Total Return Index AUD Index. 5. Prior to 1 May 2013, index is the UBS Global Real Estate Investors Index ex-Australia with net dividends reinvested. From 1 May 2013 the index is the FTSE EPRA/NAREIT Developed ex-Australia Rental Index with net dividends reinvested. 6. Bloomberg AusBond Bank Bill Index. 7. S&P 500 Total Return Index (in AUD). 8. MSCI World ex-Australia Net Total Return Index (local currency) - represents a continuously hedged portfolio without any impact from foreign exchange fluctuations. 9. Index prior to 30 June 2008 is the Citigroup World Government Bond Index AUD hedged, from 30 June 2008 the index is the Bloomberg Global Treasury Index in AUD (Hedged).



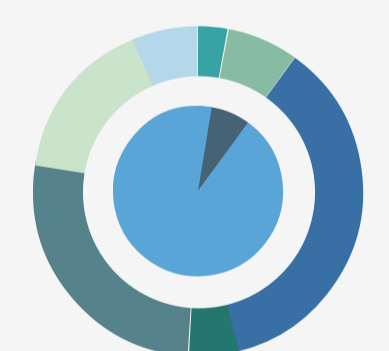
Balanced



Conservative



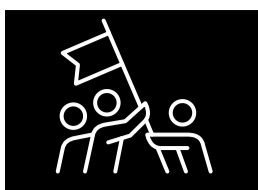
Growth



High Growth

■ Defensive (%) ■ Growth (%)

Target asset allocation (%)	Balanced	Conservative	Growth	High Growth
Australian Fixed Interest	15.0	18.0	9.0	3.0
Australian Shares	20.0	12.0	28.0	36.0
Cash	0.0	10.0	0.0	0.0
Emerging Markets	3.0	2.0	4.0	5.0
Global Fixed Interest	35.0	42.0	21.0	7.0
International Shares	14.5	8.5	20.5	26.5
International Shares (Hedged)	9.0	5.5	12.5	16.0
International Small Companies	3.5	2.0	5.0	6.5



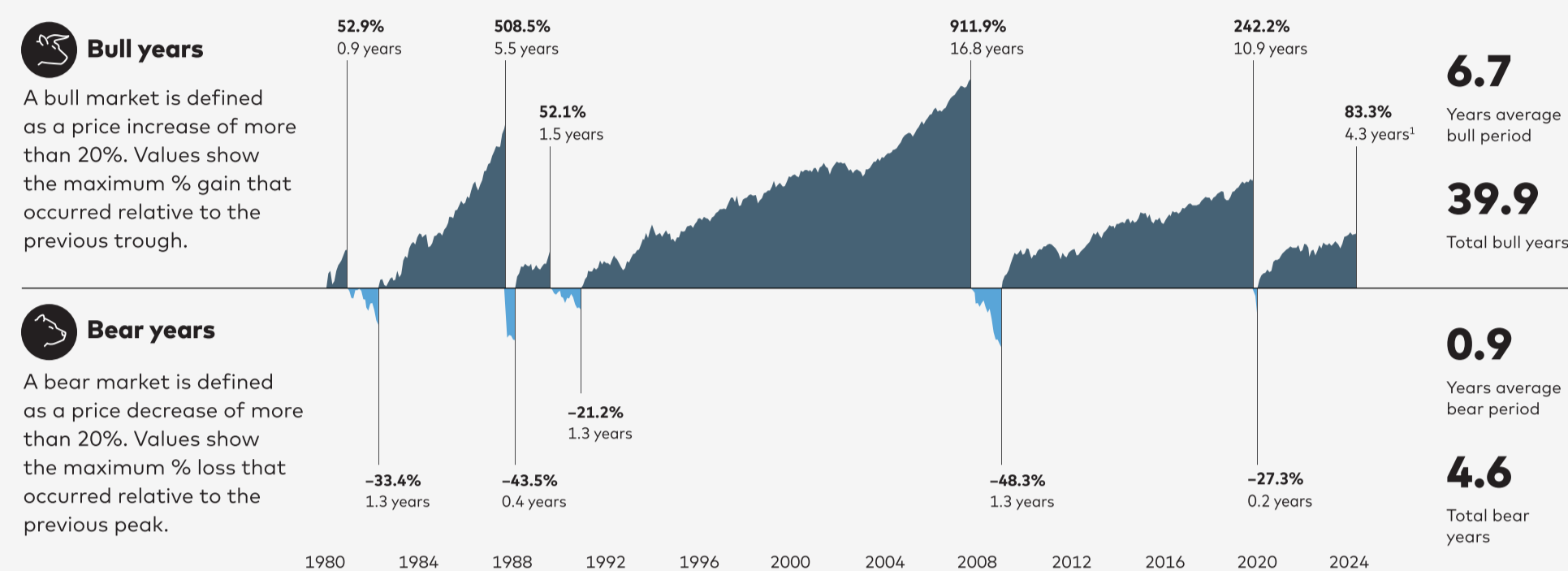
## Maintaining discipline

Investment markets will go up and down over time. Your investment portfolios are managed by professional investment managers and are regularly rebalanced for you to meet changing market conditions.

We believe that your asset allocation should be reviewed regularly and adjusted as required.

### Importance of staying invested

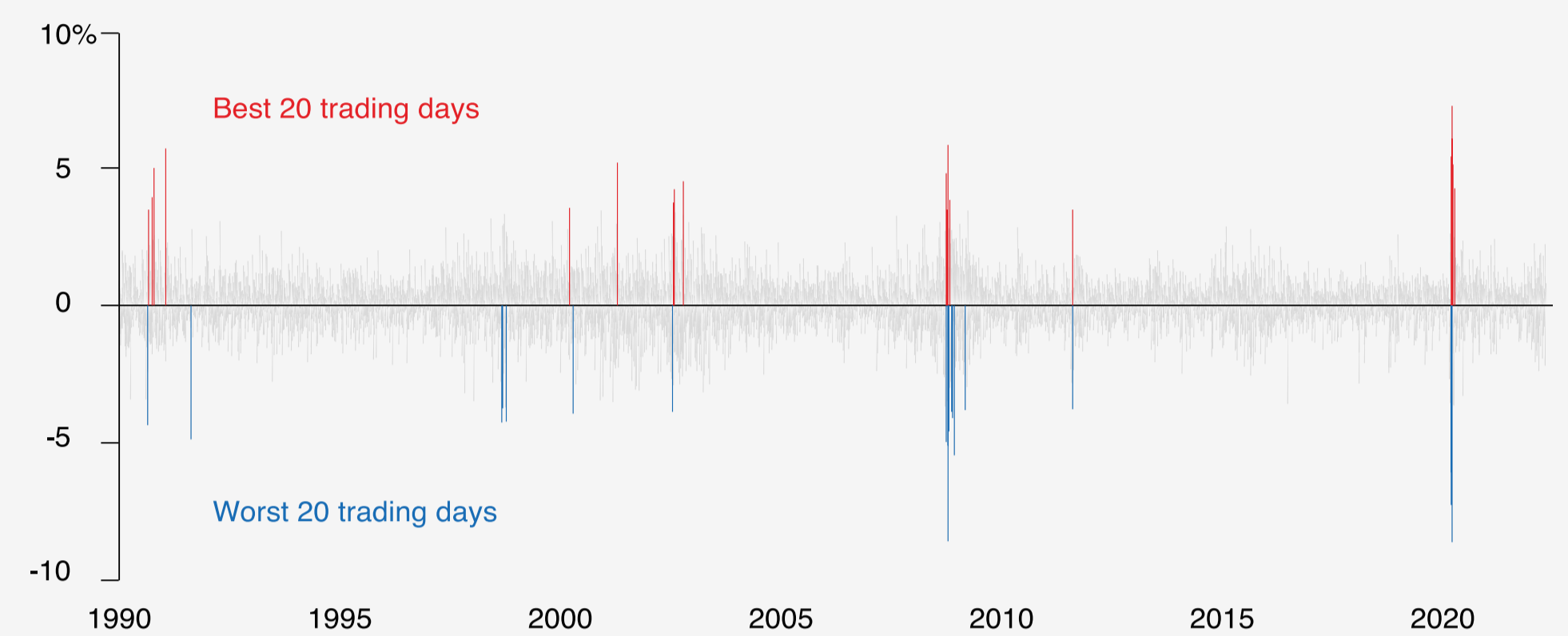
How bull and bear markets have impacted returns over the past 40+ years.



Notes: 1. The latest bull run is still ongoing. Calculations are based on S&P/ASX All Ordinaries Total Return Index. A bear (bull) market is defined as a price decrease (increase) of more than 20%. The plotted areas depict the losses/gains ranging from the minimum following a 20% loss to the respective maximum following a 20% appreciation in the underlying index. Time period: 31/12/1979 to 30/6/2024. Calculations based on monthly data. Logarithmic scale on y axis. Sources: Vanguard, Global Financial Data, Refinitiv.

### Best and worst trading days

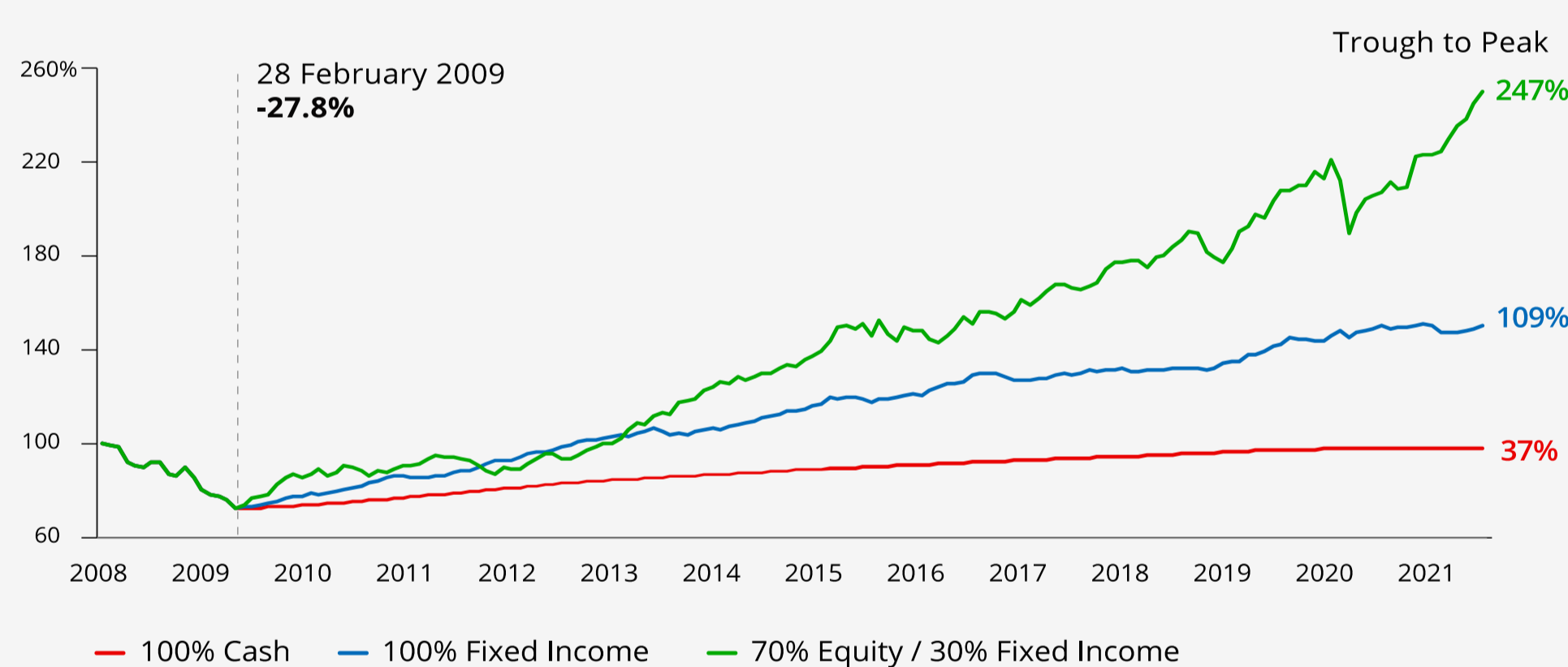
The best trading days often occur close to the worst days, so staying invested is important.



Note: The chart shows the daily price return to the MSCI All Country World Index in AUD, with the best and worst 20 days by price return highlighted. Source: Vanguard calculations, using data from Bloomberg from 1 January 1988 to 30 June 2022.

### Importance of maintaining discipline

Reacting to market volatility can jeopardise returns



Notes: 1 Oct 2007 represents the EQ peak of the period, and has been indexed to 100. Assumes that all dividends and income are reinvested in the respective. Source: Vanguard calculations using data sourced from DataStream through July 2021.

Your investment strategy should be for the long term and therefore will experience the ups and downs of market cycles. We don't believe in trying to time the market.

Financial education is important as well as having a long term outlook for your investments.

We give you the knowledge and understanding that there will be market downturns that will impact your investments at a point in time. With this knowledge we are confident that you can stay focused on the long term outcomes of your investment portfolio.

We encourage our clients to save and invest regularly to build long term wealth.



## Investment costs

### Value of advice



Clients & Financial Advisers cannot control the markets but they can control their overall costs.

The lower investment costs are, the more clients keep of their returns and the greater their chance of achieving investment success.

We will always let you know what the costs are of your investments.

We are fully transparent when it comes to any advice or investment fees.



## Manager selection & governance

We believe buying good quality investments and investing in high quality investment indexes will reduce cost for you and deliver better long term outcomes.

Paying tax is an outcome of a good investment. We will discuss your tax position regularly and look at ways to minimise tax where available to you.

### Manager selection considerations



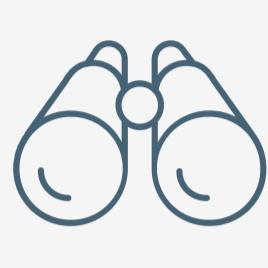
#### Talent

Carefully select managers with a proven process and demonstrable ability



#### Cost

Don't let high fees destroy fund performance



#### Patience

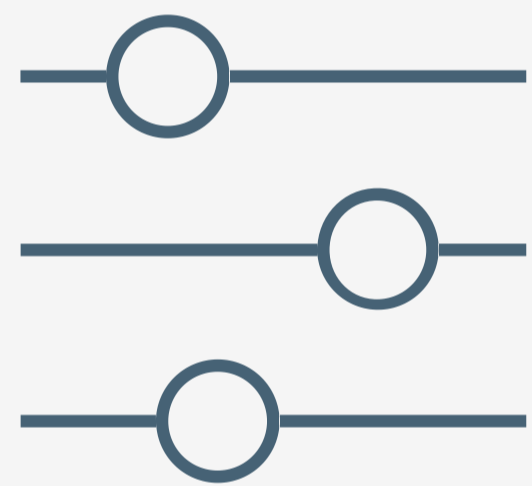
Accept that there will be periods of underperformance

We select and work with investment managers that offer low cost index investing. Index Investing is straight forward to understand and is an effective long term investment strategy. We seek to remove complexity for you when investing so you understand what you are investing in.

We don't work with or recommend investment managers who have high fees or complex products.

As your financial advisers we will contact you in the event that we make the decision to stop working with a fund manager.

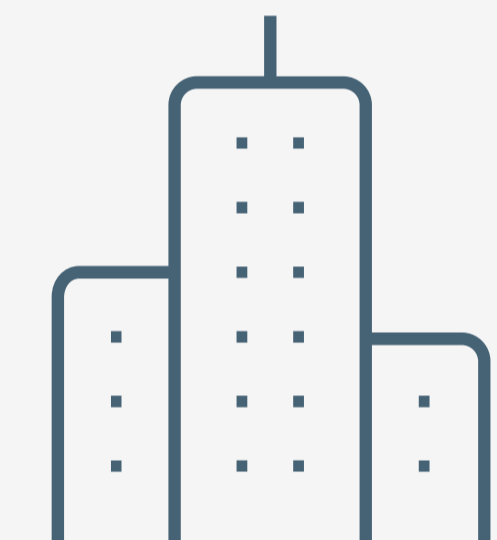
### Manager oversight



Regularly assess your agreed drivers



Meet with a range of their team members

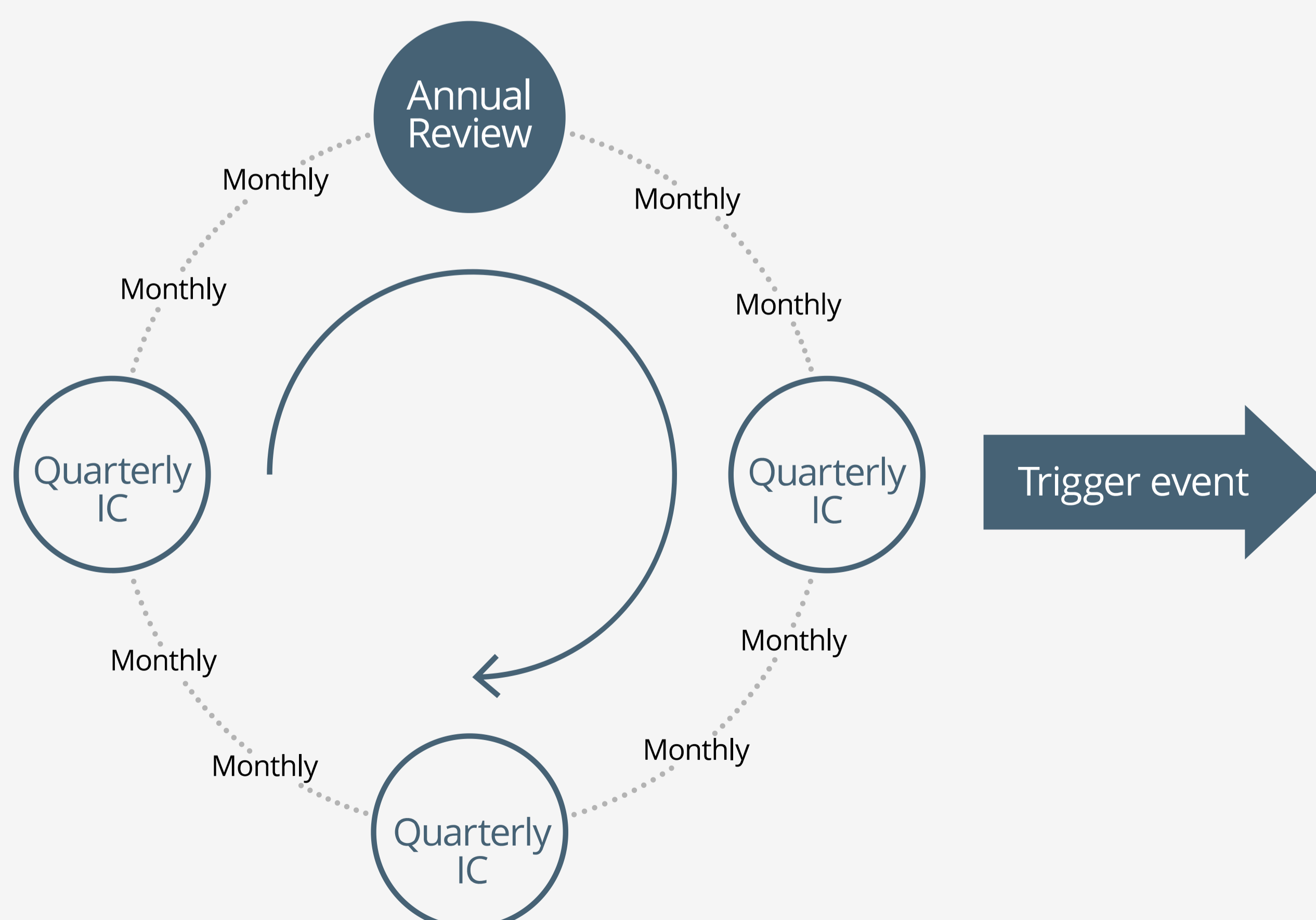


Include meetings at their premises



End the relationship when performance drivers no longer exist

### Investment review process



#### Stages

- 1 **Awareness of need**  
A 'trigger' event creates awareness of a need to change
- 2 **Assessment of the need**  
Defining the broad requirements to address the need
- 3 **Investigation of options**  
Researching different ways of solving the need
- 4 **Due diligence on options**  
Assessing accessibility of options
- 5 **Decision to act**  
Review of business case for change and confirming intention to make a change
- 6 **Selection of solution**  
Evaluation of final pitches and confirming the choice of a preferred solution/fund manager
- 7 **Implementation**  
Preparing of resources to implement and engaging investors
- 8 **Portfolio review**  
Reviewing performance and changes

**We help you build wealth.**

***Our Financial Advice = Your Financial Freedom. Our clients trust us to get them from where they are today, to where they want to be.***

### **About Jamie McIntyre**

Jamie has been a financial planner for over 20 years having joined the profession in 1999. Jamie successfully established MAC Financial in 2009 with the focus on building wealth for others. Jamie is passionate about building greater wealth for people so they can do more of the things they want in life. He has built and implemented unique Wealth Programs for his clients that have seen them achieve greater wealth than they could have imagined.

He gets great satisfaction when he celebrates with clients their achievements and in particular when clients achieve Financial Freedom. For Jamie and his clients Financial Freedom is – Building enough wealth so you don't have to go to work if you don't want to!



### **Qualifications and Professional Memberships**

Jamie is a Certified Financial Planner (CFP) and is a member of the Financial Advice Association Australia (FAAA). Jamie is also a member of MDRT and actively involved in Committee work with them. Jamie is an Accredited Mortgage Broker and member of the FBAA. This gives Jamie the dual ability to build Financial/Wealth Plans and combine this with being able to provide the most appropriate debt solution, so his clients receive a complete plan for Wealth.

### **Our location**

Suite 2, 343 Pakington Street,  
Newtown, Victoria, Australia

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#### **Important information**

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1. MAC Financial Pty Ltd ABN 68 117 465 013 trading as MAC Financial is an Authorised Representative (Authorised Representative number 333289)
2. and credit representative (Credit Representative number 386097) of AMP Financial Planning Pty Limited 2. ("the Licensee").



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