

Investing with **Altus Financial**

Model Portfolio Series

The Altus Model Portfolio Series

As part of your overall investment strategy we may recommend utilising our Model Portfolio Series. Our Model Portfolios include a number of investments that blend together to formulate your investment strategy, which is in line with your tolerance to risk.

What's in it for you?

Having a Model Portfolio means that:

- Your investment selection is ready made **by experts** in their field.
- Your portfolio is **diversified** – your nest egg is not all in the one basket.
- Changes to your investments over time are subject to our **disciplined rebalancing process**. This may not initially seem important to you but it is a huge benefit. Our quarterly rebalancing process means that all asset allocations are automatically adjusted regularly according to your planned risk tolerance level.
- Your financial world is now **structured** and investment decisions aren't made ad hoc or based on emotion.

Model Portfolio Plus

In addition to our Model Portfolio Series, we also offer Model Portfolio Plus – ‘an overlaying’ strategy that can be effective in maximising your return given your level of risk.

How it works

In a “Core and Satellite” approach, recommended investments make up two intertwined and complimentary strategies:

1. The core strategy is the Altus Model Portfolio, which is rebalanced quarterly. The Altus Model Portfolio provides exposure to asset classes that are broadly representative of the market.
2. Satellite strategies then added in addition to the core strategy, providing the potential to deliver higher returns at your risk tolerance.

Who does this suit?

This strategy is not for everyone. It may be better suited to more experienced investors who wish to segment their portfolios, and/or have a higher tolerance to risk, and/or have a higher net worth.

The Core and Satellite Investment Approach

