



Our relationship with Morningstar

Work with an Investment Management Company that wants to help you achieve your financial goals

Strategem have undertaken extensive research into finding an investment partner that will provide the maximum value for our clients when it comes to investment portfolios.

We believe Morningstar offer the most extensive investment management services and best meet the needs of our clients.

- ◆ Morningstar is a leading provider of asset allocation, portfolio construction and investment research services with over 35 years' experience in the United States, Australia and other international markets.
- ◆ They advise and manage funds for superannuation funds, institutions, platform distributors, financial advisers and individuals.
- ◆ Their disciplined investment approach delivers independent, cost-effective and holistic solutions for investors – helping them reach their financial goals.
- ◆ This long-term, valuation-driven approach is underpinned by an emphasis on preserving capital and undertaking comprehensive fundamental analysis of global asset classes and securities.

Investing made easy with Morningstar Investment Management

Morningstar's goal is to help you achieve your financial goals by producing more consistent returns with less risk. They don't get hung up on keeping pace with an index or benchmark such as the S&P/ASX200.

They are long-term investors, focusing on what matters to you - preserving wealth and growing your savings above the rate of inflation.

Capital preservation: Morningstar think about risk differently to other managers who use terms such as 'tracking error' or 'standard deviation'. Our definition is simpler and more practical. They define risk as losing money that can't be made back. Based on this definition of risk, they've designed an investment approach aligned to the needs of investors – preserving your savings and growing wealth.

Introducing the CPI+ objective: Morningstar start with the rate of inflation and add an additional amount aligned with your appetite for risk and financial goals. This gives you a CPI+ objective, so your objectives and ours are the same—namely, growing savings above inflation and increasing purchasing power.

A diversified and professionally managed investment portfolio

Morningstar use a time-tested investment approach. Underpinned by rigorous analysis, they build diversified and professionally managed investment portfolios. Every investment is chosen for a reason, to play a specific role; focused on helping you achieve your financial goals.



We don't set and forget. Things change and so does our view on where the best investment opportunities are. Our global team of analysts and investment professionals continuously analyse every aspect of your investment. This way, we're able to give you an investment focused on achieving the best outcomes whatever the economic environment.

Two sets of experts, one goal

Your Strategem financial adviser plays a vital role on your path to financial security—from helping you plan for the lifestyle you want to connecting you with the options that are right for you. Your Strategem adviser will assess your current situation and identify your financial goals and objectives, as well as establish the level of risk you're comfortable taking to achieve these goals. Based on your financial goals, objectives and your risk tolerance, Morningstar provides a solution to help you achieve them.

Investing made easy: Managed accounts

Managed accounts are professionally managed investment portfolios that can be made up of direct shares, cash and other listed securities. Unlike a managed fund, being invested in a managed account means you're the beneficial owner of the underlying securities.

Feature	Managed Funds	Direct Share Portfolios	Managed Accounts
Professionally Managed	✓	✗	✓
Transparency	✗	✓	✓
Direct Ownership of Assets	✗	✓	✓
Portability of Shares (without triggering CGT)	✗	✓	✓
Tax Advantage of Ownership (no Inheritance of capital gains from others)	✗	✓	✓
Customisation	✗	✓	✓
Portfolio Reporting and Administration	✓	✗	✓
Reduced Administration	✗	✗	✓

Disclaimer: Information provided in this brochure is general information only. We would recommend you speak with a Financial Adviser if you require any further information to your personal situation.

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