

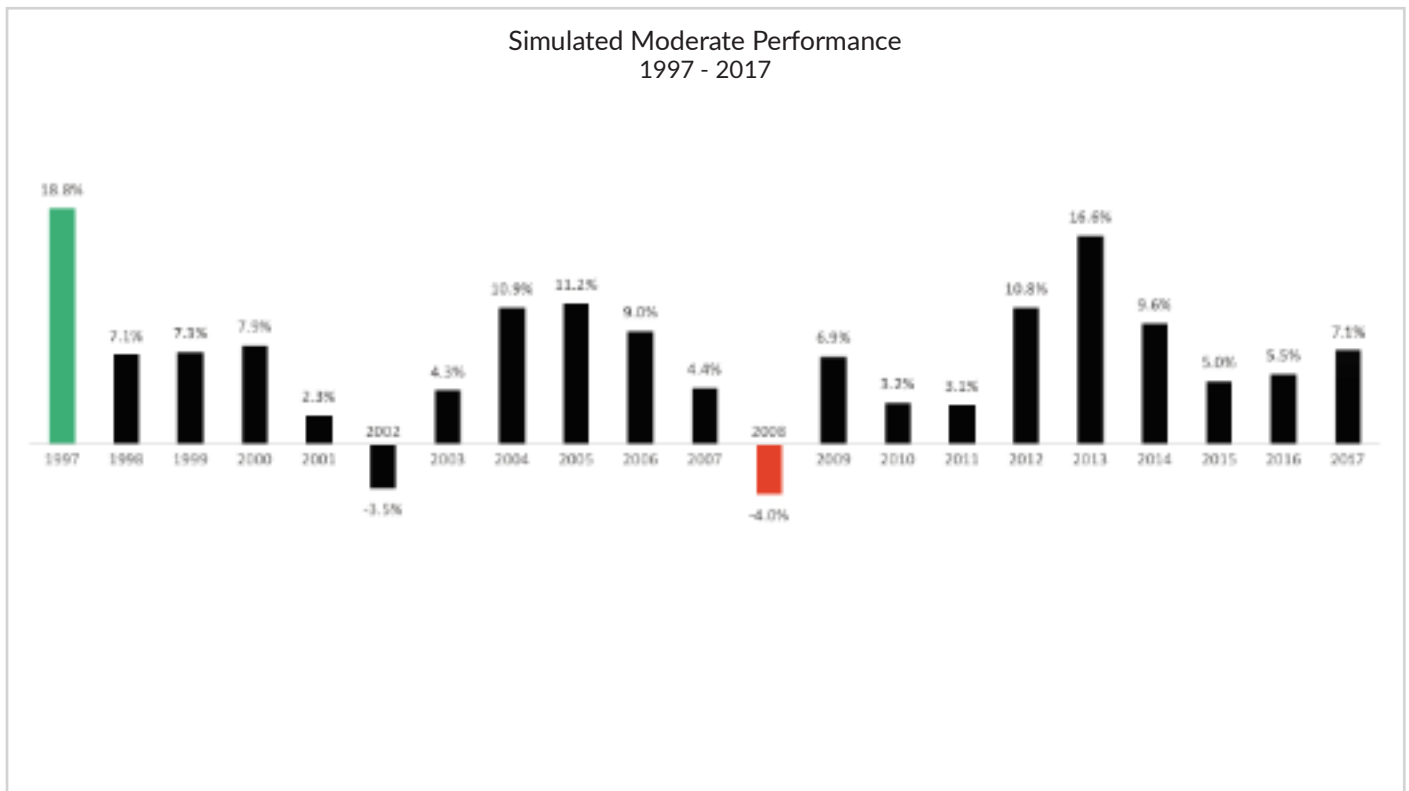
**Portfolio Attributes**

|   |  |  |
|---|--|--|
| <p><b>Level of risk</b></p>  | <p><b>Average historical return</b></p> <p><b>6.7%*</b><br/>per annum</p> <p><small>*Average annual historical return over 1997 - 2017. Historical return is in no way an indication or guarantee of future performance.</small></p> | <ul style="list-style-type: none"> <li><span style="background-color: #00AEEF; color: white; padding: 2px 5px;">15%</span> <b>Enhanced Cash</b><br/>Defensive</li> <li><span style="background-color: #0070C0; color: white; padding: 2px 5px;">45%</span> <b>Fixed Income</b><br/>Defensive</li> <li><span style="background-color: #4B3994; color: white; padding: 2px 5px;">25%</span> <b>Global Developed Market Shares</b><br/>Growth</li> <li><span style="background-color: #800080; color: white; padding: 2px 5px;">15%</span> <b>Australian Shares</b><br/>Growth</li> </ul> |
|---|--|--|

**What history tells us about the Moderate Portfolio**

Collins House has modelled historical performance by simulating the portfolios. Based on this performance simulation, you can see below

the simulated returns for the last 21 years for a **Moderate** mix



|  |   |
|--|---|
| <p><b>18.8%</b></p> <p>1997</p> <p>Best calendar year return</p> | <p>With this return</p> <p>\$100.00<br/>increases to<br/>\$118.80</p> |
|--|---|

|   |  |
|---|--|
| <p><b>-4.0%</b></p> <p>2008</p> <p>Worst calendar year return</p> | <p>With this return</p> <p>\$100.00<br/>decreases to<br/>\$96.00</p> |
|---|--|

*The values above show the simulated historical performance for Collins House Online portfolios. Please read the disclaimer on the last page for details on the methodology behind the simulation. Past performance is not a reliable indicator of future performance.*

**Disclaimer:**

It is important to note that the returns presented above are simulated returns based on various assumptions and methodologies. Simulated returns do not guarantee that the actual historical performance would have been exactly the same as shown above. Please note the key assumptions utilised in creating the simulated returns:

- Past performance is not a reliable indicator of future performance.
- The performance figures are pre-tax estimated returns and include an allowance for ETF fees & Collins House Online fees (assuming an average \$100,000 account balance).
- All portfolios are based on target allocation for Collins House Online portfolios and assume annual rebalancing.
- Portfolio performance does not assume any ongoing contributions.
- Portfolio returns have been calculated using historical ETF and/or index returns and assume reinvestment of distributions.
- The above performance is general in nature and does not take into account any personal circumstances.
- Please carefully consider the comments above and all disclosure documents before deciding to invest with Collins House Online.