



Balanced Portfolio

*Management Fee: 0.80% * Refer to PDS for additional fees that apply to this product*

Minimum Investment: \$1,000

Portfolio Managers: HMM Financial Services Pty Ltd

Portfolio Objective:

The objective of this portfolio is to provide investors with a balance of security, income and growth. Whilst the volatility will be lower than our other portfolios, it is important to keep in mind that the growth potential is therefore also lower.

The Balanced portfolio aims to invest around 60% in growth assets (e.g., equities and property) and the remainder in defensive assets (e.g., cash and fixed income).

You should have a medium-term timeframe when considering an investment. Then sit back and let hmm onlineinvest put your hard earned money to work, with the potential to achieve a great mix of income and growth!



What makes hmm onlineinvest great ?

- We do all the research for you and manage the portfolios on an ongoing basis, consistent with our views on markets and changes in global trends.
- Our team has decades of investing experience, vast contacts & research resources to give you an investing edge!
- Our portfolios are a diversified investment solution.
- Our platform is easy to use and you can login to track your investment/s at any time.
- Our portfolios are open to all investors, from individuals to Self-Managed Super Funds.
- By managing your investments through one portal, we take all the administrative hassles out of your hands. From tax paperwork, to changing address, bank details or setting up regular investments/withdrawals, everything is quick and easy to manage!
- Your funds are easily accessible, should you require liquidity from your investment.

Our outlook for markets is continued long term growth. As always, there are short term risks that our experienced team are monitoring and managing through our diversified portfolios. The most successful investors can build substantial long-term wealth by utilising hmm onlineinvest through time in the market, not timing the market!

Portfolio Allocation

Asset Allocation Ranges

Asset Type	Min %	Max %
Cash	2%	20%
Australian Shares	10%	50%
International Shares	10%	50%
Australian Property	0%	15%
International Property	0%	15%
Australian Fixed Interest	5%	40%
International Fixed Interest	5%	40%
Alternatives	0%	0%
Other	0%	0%

Indicative number of holdings 8 to 20

Important information

The HMM Balanced Portfolio (Model Portfolio) is administered by OpenInvest Limited ACN 614 587 183 as responsible entity of the OpenInvest Portfolio Service ARSN 628 156 052 and distributed by HMM Financial Services Pty Ltd ACN 006 677 185 AFSL No. 247433 (HMM Financial Services). HMM Financial Services is the manager for the Model Portfolio and is paid a Model Portfolio Fee for managing the Model Portfolio as described 0.80%. This document contains general advice that does not take into account your objectives, financial situation or needs. Before making any investment decision, please review the PDS and Target Market Determination available at <https://www.hmm.openwealth.net.au/key-documents/>. Should you require assistance in determining whether an investment in the Model Portfolio is appropriate for you, please seek personal advice from a financial adviser. HMM Financial Services does not guarantee any return and investment in the Model Portfolio comes with risk. For a more detailed description of risks, please refer to the PDS and Target Market Determination. You can find HMM's FSG here: <https://www.hmm.openwealth.net.au/key-documents/>.