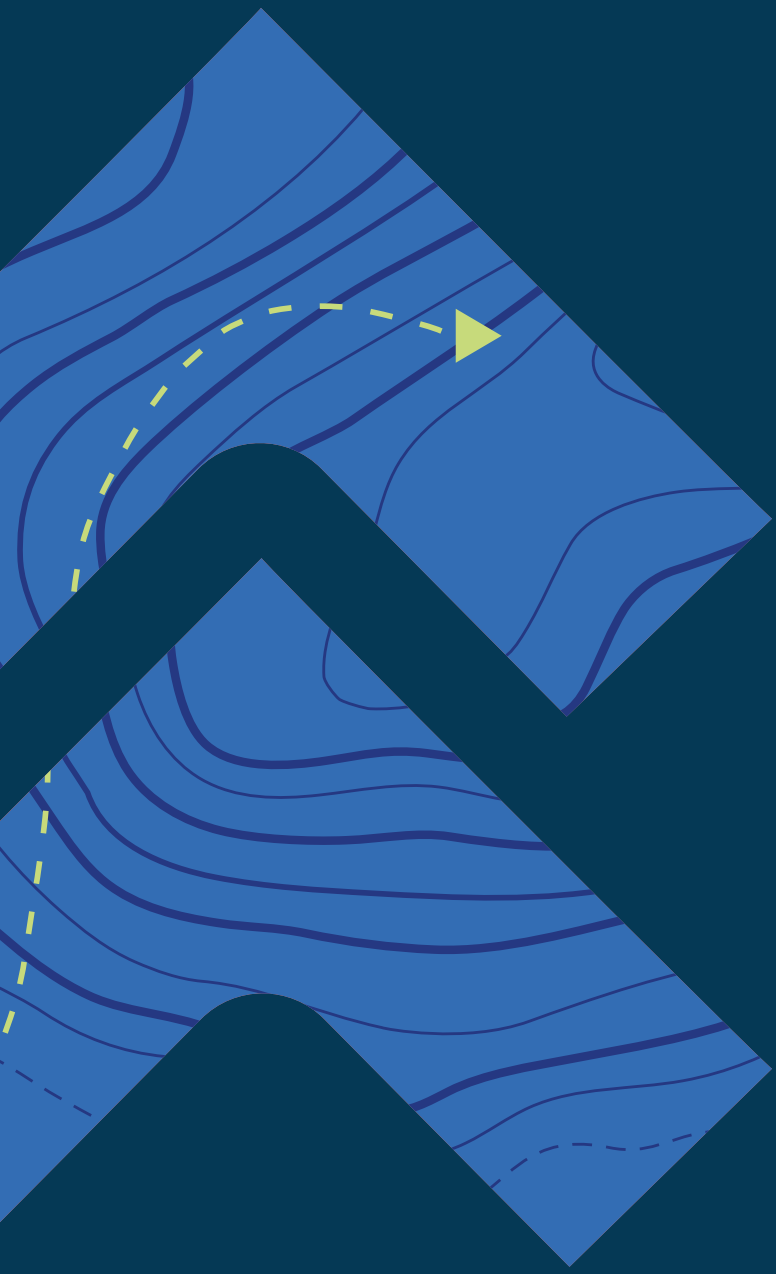


MyWealth
SOLUTIONS

Investment Philosophy

2024
GPS WEALTH AWARDS
winner
FINANCIAL PLANNING FIRM OF THE YEAR
GPS Wealth
2024
GPS WEALTH AWARDS
winner
EMERGING ADVISER OF THE YEAR AWARD
GPS Wealth
ifa
EXCELLENCE AWARDS
WINNER
2024
NEWCOMER OF THE YEAR
ifa
EXCELLENCE AWARDS
WINNER
2024
BUSINESS OUTCOME LEADER OF THE YEAR
50 MOST INFLUENTIAL ADVISERS
FSPOWER
50
2025
FINANCIAL STANDARD
CARE
PHILOSOPHY
mywealthsolutions.com.au
carephilosophy.com.au

Our Investment Philosophy: CARE

We work to help everyday families grow and protect their wealth. The CAREphilosophy® is designed to work in the real world for people with a variety of portfolio goals and risk profiles.

While traditional investment theories are focused on asset selection, with a minor emphasis on market timing, the CARE Philosophy is designed to also absorb the risks posed by investor behaviour.

CARE works from three key areas: 50% investor behaviour, 45% asset allocation, and 5% timing and selection.

Currently, there are over one billion dollars invested using the CARE Investment Philosophy, with portfolios ranging from $20,000 to $15 million.

In practice, CARE is a simple but sophisticated approach that provides confidence in your portfolio structure, purpose, and results.

The aims of CARE

- To provide you with clarity on why you hold each investment in your portfolio.
- To give you confidence in knowing your portfolio will deliver long term returns to achieve your retirement goals.
- To work well in overcoming the biggest risk to your investment portfolio, investor mistakes, especially during market highs and lows or periods of volatility.
- To provide you with portfolio management for below-average cost.

Why is Investor Behavour Important?

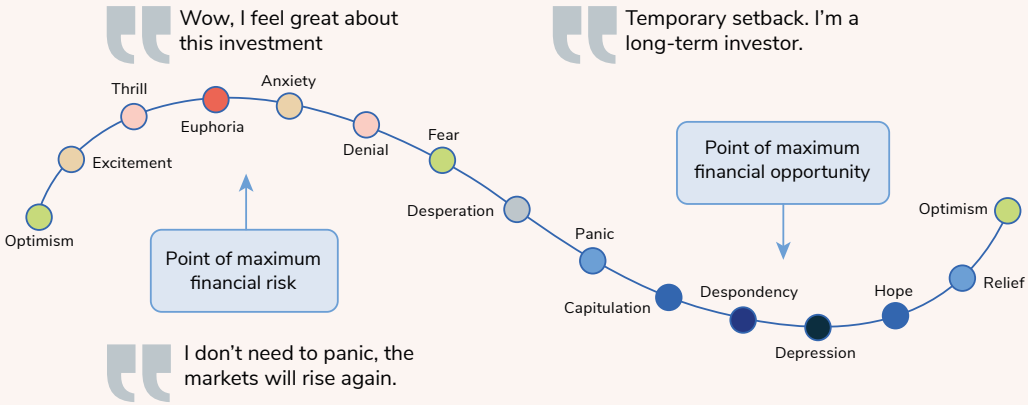
The CAREphilosophy® is based on the principle that investor behaviour makes the difference in your investment success.

The DALBAR Study found that the average return from the top 500 U.S. listed companies between 1980 to 2000 in the U.S.A was 12%. In contrast, the average return for investors over the same period was 4%.

What was the cause of that 8% difference? Negative investor behaviour. The study found that the average holding period by investors - trying to invest for the long term - was just over 3 years. However, market decline caused these investors to panic and sell at the wrong time (based on world events that were out of their control). The result: consistently lower returns than investors who didn't panic and held their investments for the long-term.

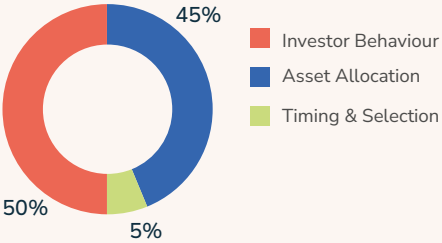
The real risk is not the market, or getting the timing right. It's how you react.

THE DALBAR EMOTIONAL ROLLERCOASTER

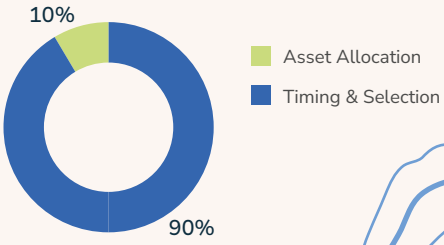


The CARE Investment Philosophy was designed with the idea of preventing this kind of negative investor behaviour.

The CAREphilosophy®



Traditional Investment Beliefs



Booming markets make investors excited. They want to buy more, when it's most expensive to buy. When markets fall, fear leads many to sell - at the worst possible time. This rollercoaster erodes wealth.

45% of your returns come from your portfolio structure - not from timing the market or carefully hand-selecting your stock picks.

CARE puts this insight into practice, with a strategy that focuses on asset allocations that suit your goals and timeline, a bucket structure to ensure you are diversified and well-protected, and a Money on the Move function that allows you to make the most of market changes.

Around 50% of your returns are impacted by your behaviour. That's why CARE aims to prevent bad investment decisions destroying the wealth you've worked hard to create.

Overseen by market experts

CARE is overseen by a team of expert Australian financial professionals with over a century's worth of experience between them. For more detailed information, visit our website.

Investment Committee

Emmanuel Calligeris

Chairman | *BEc, M.Bkg.Fin*

Emmanuel has over 30 years in investment and financial markets experience primarily in funds management and investment research.

Grahame Evans

Committee Member | *MBA*

With over 45 years industry experience, Grahame is a risk & compliance specialist, and the former M. Director of Easton Investments.

Dr Mark Brimble

Committee Member | *PhD*

Dr Mark Brimble is Dean and Professor in the Griffith Business School, and has held many influential roles in industry associations.

Rob McGregor

Committee Member

Founder of the CARE methodology and founding partner of GPS Wealth, Rob has 20 years of experience in financial advice.

The CAREphilosophy® Framework

CARE is split into four unique sections, or buckets, that work together. Each plays an important role in managing your wealth. Your asset allocation is tailored, based on your personal goals, your timeline to using your investment income, how you would like to use your money, and your risk tolerance.

C Core Investments

Your portfolio's foundation, Core uses a low-cost, diversified strategy designed for the long haul. Includes a mix of Australian & international shares, ETFs, bonds, property, and fixed interest.

40%-100%*

A Active Investments

The tactical section of your portfolio: dynamically managed investments capture opportunities and enhance returns. Our team manages actively, smoothing volatility based on market trends.

0%-20%*

The Core Investment buckets gives your investment portfolio a solid, diversified foundation. The rest of your wealth, depending on your portfolio size, will distribute across the Active, Reserves and Enhanced buckets. This distribution will be balanced as your needs change.

R Reserves & Risk

This section provides protection and stability during downturns. Cash liquidity and low-volatility investments prevent you having to sell valuable assets during crises or downturns.

2-4 years**

E Enhanced Returns

A section focussed on opportunity, with tailored strategies to optimise performance. The goal is to deliver better-than-market returns, and provide consistent income from blue-chip holdings.

0%-35%*

* Percentage dependent on risk profile ** Years of expenses, dependent on whether you're retired or still working

With CARE, your investment strategy is tailored to you and your specific financial goals.

Portfolios

Made to support you at every stage of life, our portfolio options keep your investments steady and working for you over time.

Each portfolio uses the CAREPhilosophy® framework. This way, we create a tailored approach to achieving your investment goals.

CAREportfolio

Our core offering, putting our CAREphilosophy® to work with the right investment behaviour, and SMART decisions that make all the difference.

CAREessentials

For those starting out with a smaller balance, this portfolio is pared to the essentials, applying the same investment philosophy complemented by carefully chosen low-cost alternatives.

CAREesg-conscious

For our ethical portfolio, we select investments through a rigourous process to minimise or exclude exposure to ESG risks.

GenuineEdge

For long-term investors or high-net-worth individuals seeking enhanced returns through higher-risk opportunities. Targets thematic 'edges' with potential to outperform over 10-20 years.

MyWealth
SOLUTIONS

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DWA Managed Accounts Pty Ltd is the investment manager of CAREphilosophy.

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