



IMAP InvestTech 2021

Agenda

- Nucleus Wealth

- Investment manager
- Investment advice
- Ethical investing

- Proton by Nucleus Wealth

- What is it?
- Demonstration
- How can you use it?

Investment Manager

Actively managed

Multi-asset:

- **Tactical Growth** (\$10k min)
- **Tactical Accumulation**
- **Tactical Income**

Equity

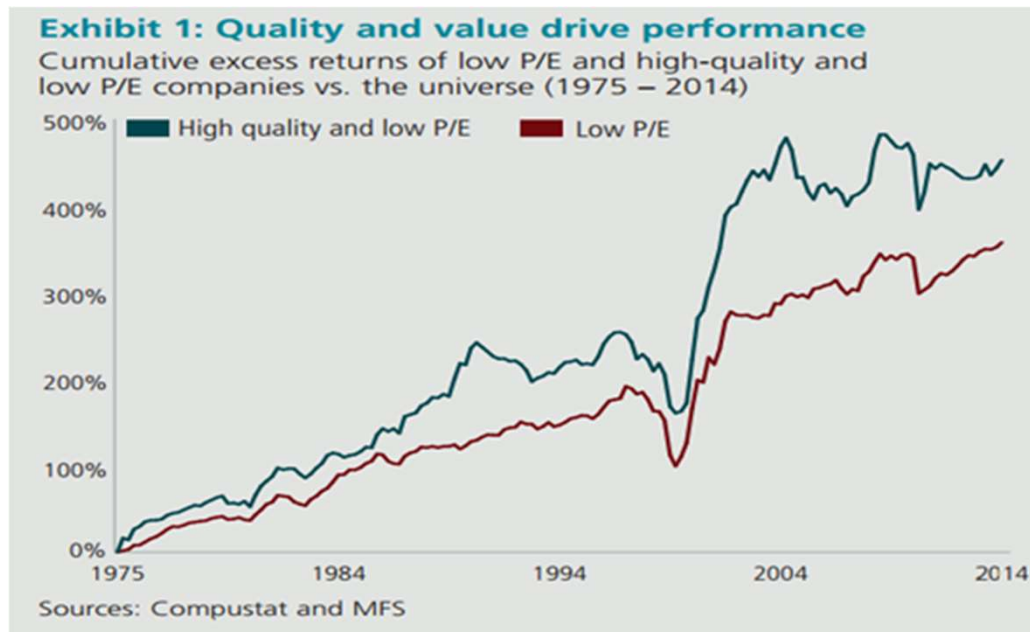
- **Core International Equity** (\$70k min)
- **Core Australian Equity** (\$25k min)

Passively managed

- **Australian Leaders** (equity, \$15k min)
- **Global Leaders** (equity, \$50k min)
- **Government Bond Ladder** (\$20k min)

Investment Philosophy

High quality assets at reasonable prices provide the best investment outcomes for investors.



Not only do studies show that these assets provide higher returns over time, but the path is also much smoother as the lowest quality and most expensive assets will often rise the most during bull markets and then fall the most during bear markets.

Investment Advice



2 December 2021, 8:22 am AEDT



Statement of Advice

Prepared for Shelley George on 01 December 2021

Prepared by Nucleus Wealth Management Pty Ltd (ABN 54 614 386 266) (Nucleus Wealth).

Nucleus Wealth is a Corporate Authorised Representative of Nucleus Advice Pty Ltd - AFSL 515796.

You can contact us at:

Nucleus Wealth

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P: 1300 623 863 E: contact@nucleuswealth.com

This Statement of Advice (SOA) sets out our recommendations to assist you to achieve your financial goals and objectives. It is personally tailored for you. It is important that you read it carefully and ensure you understand our recommendations. Our recommendations will remain current for 60 days. If you decide to implement our recommendations after that time, we will ask you to re-complete the risk survey and your ethical preferences so that we can confirm that our advice is still suitable for you.

Information About You

We have set out below a summary of the personal information you supplied us relevant to this advice.

Addressee:	Shelley George
Address:	447 Collins St, Melbourne VIC 3000, AU
Age:	41
Account Type:	Individual



2 December 2021, 8:22 am AEDT

Your goals and objectives

You have identified the following reason(s) for your interest in investing with Nucleus Wealth:

- You're seeking to diversify your money across various asset classes, such as cash, bonds, Australian and international shares
- You are also unsure how much risk to accept in your investments and have asked us to advise you on this issue

You have identified the following investment categories you would like to exclude from your investments for ethical reasons:

- No Fossil Fuels (Worst Offenders)
- No Fossil Fuels (Any)
- No Coal Seam Gas or Fracking
- No Nuclear Power
- No Old Growth Forest Logging

Your Investment Risk Tolerance

As part of the onboarding process, you completed a Risk Profile questionnaire (see Appendix A at the end of this SOA) that helps us determine the most appropriate mix of investments for your personal circumstances and objectives. This part of the document provides more information about investment risk and explores your attitude towards it.

Investing involves risk. Risk is the chance that an investment will not give you the returns you hoped for or that you will lose money. Almost all investments have risk, but some have more than others.

Generally, the higher the expected investment returns, the higher the risk. While these investments are likely to produce higher returns over time than more conservative investments, over short periods they can fall in value and lose money.

Your answers to the Risk Profile questionnaire are depicted by the green tick on the Nucleus Wealth Risk Triangle below:



Ethical Investing



Ethical Overlay

SMSF Account (NW2361)

- Account Selection
- Investment Choice
- Build Your Portfolio
- Ethical Overlay**
- Review
- SMSF Details
- Applicants
- Final Review

[Book a Phone Call](#)

1 Nucleus Wealth can tailor your portfolio to your ethics
Select categories below that you want us to exclude from your portfolio. Hover over the question mark next to each ethical exclusion for their description.

Climate Change 	War 	Human Rights 	Health
Vices 	Animal Rights 	Religion 	Asset Class
Thematic 			

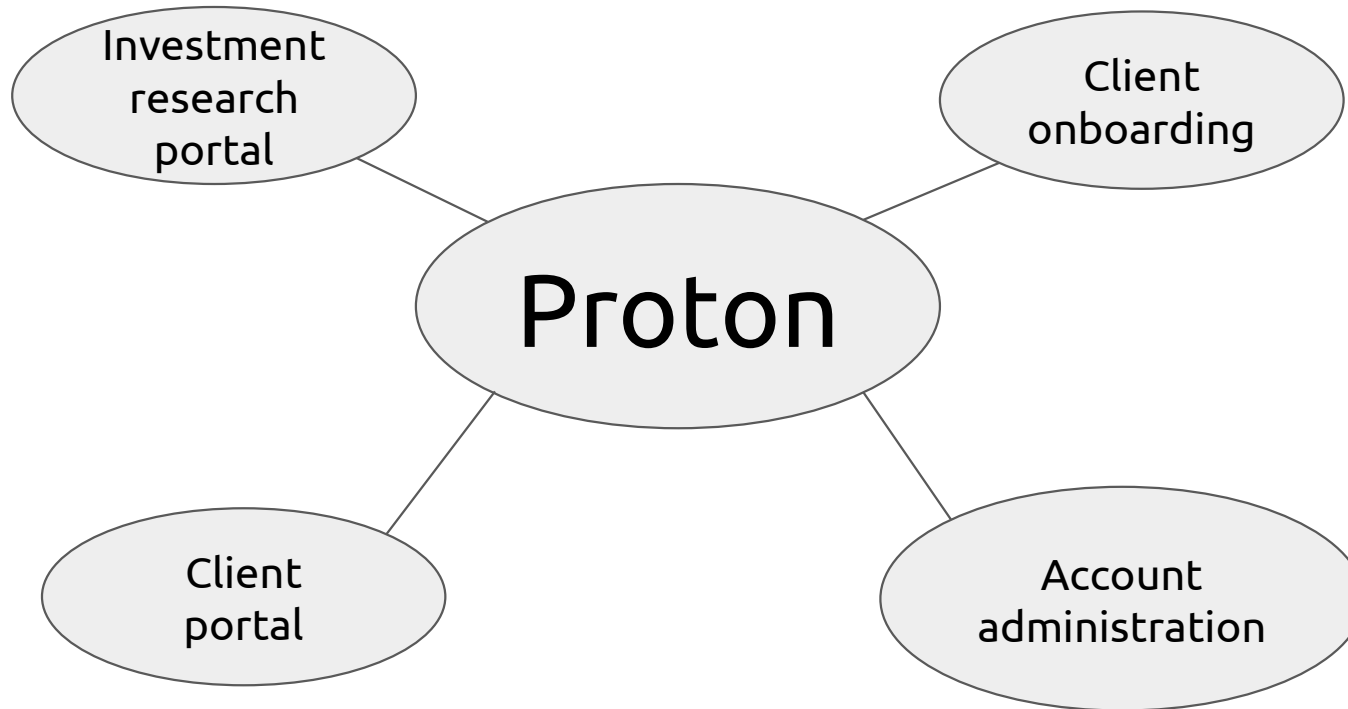
Climate Change

- No Fossil Fuels (Worst Offenders)
- No Fossil Fuels (Any)
- No Coal Seam Gas or Fracking
- No Nuclear Power
- No Old Growth Forest Logging

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Proton




Proton - Client Administration

Weights different between Neutron and Praemium

ac_id	platformcode	type	accountname	soadays	SOA\$	Current\$	NeutronCurrent	PraemiumCurrent	NeutronTarget	PraemiumTarget	ethics	
											Tobacco	
		Ind		202	Growth: 140000.00	Growth: 150221.96	Growth: 90.4	Growth: 90.4	Growth: 100.0	Growth: 90.5	has_int_direct_half, Lack of Gender Diversity (Worst Offenders), No Arms (Worst Offenders), No Coal Seam Gas or Fracking, No Fossil Fuels (Worst Offenders), No Gambling, No Immigration Detention, No Jails, No Tobacco	Growth: T match in r praemium Praemium do not ma target we

Exclusions different between Neutron and Praemium



No Data

Client Use Cases

Scenario 1

35 year old client, paid off house, high income, \$50k to invest, \$1k a month savings

Scenario 2

28 year old, new prospect, good income, \$70k in super but would like more transparency and ethical investment

Scenario 3

Existing client, \$2m in SMSF, comes to you for grandchildren savings - \$100k over 3 kids.

Get in touch

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