INNOVATIVE
FINANCIAL SOLUTIONS

Investment Philosophy

Our aim is to develop a partnership that delivers freedom
by investing in the present to secure the future.

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Executive summary

The purpose of the Investment Philosophy is to provide a clear set of guiding principles that inform and shape the investment decision-making process for both our advisers and our clients. It ensures that the firm's approach and our clients' beliefs are aligned, creating consistency and confidence in investment decisions.

Our Investment Philosophy is designed to provide a robust, disciplined framework that helps our clients achieve their investment goals and objectives. We construct portfolios not only in line with each client's risk profile, but also with careful consideration of their individual goals, circumstances and long-term aspirations. We believe portfolios should be diversified, flexible and liquid, with a focus on capital preservation while still delivering sustainable capital growth/income overlay.

Our capabilities, technology and strategic partnerships enable us to deliver an integrated and high-quality financial management service across all major asset classes. We leverage award-winning platforms, leading research houses and specialist investment partners to support the reporting, analysis and construction of both current and proposed portfolios.
This includes:

- Trading platforms that streamline tax reporting, trading, corporate actions and banking, while consolidating your portfolio and providing convenient online access.
- Portfolio construction tools that assess risk, performance and diversification, and measure your portfolio against domestic and global benchmarks to help ensure optimal outcomes.
- Independent research partners who provide deep analysis of managed funds and ASX-listed securities, offering unbiased insights into your current and prospective investments.
- Ongoing oversight from our Investment Committee and investment partners, who continually monitor portfolios and market conditions.

Our Investment Philosophy encompasses the following key components:





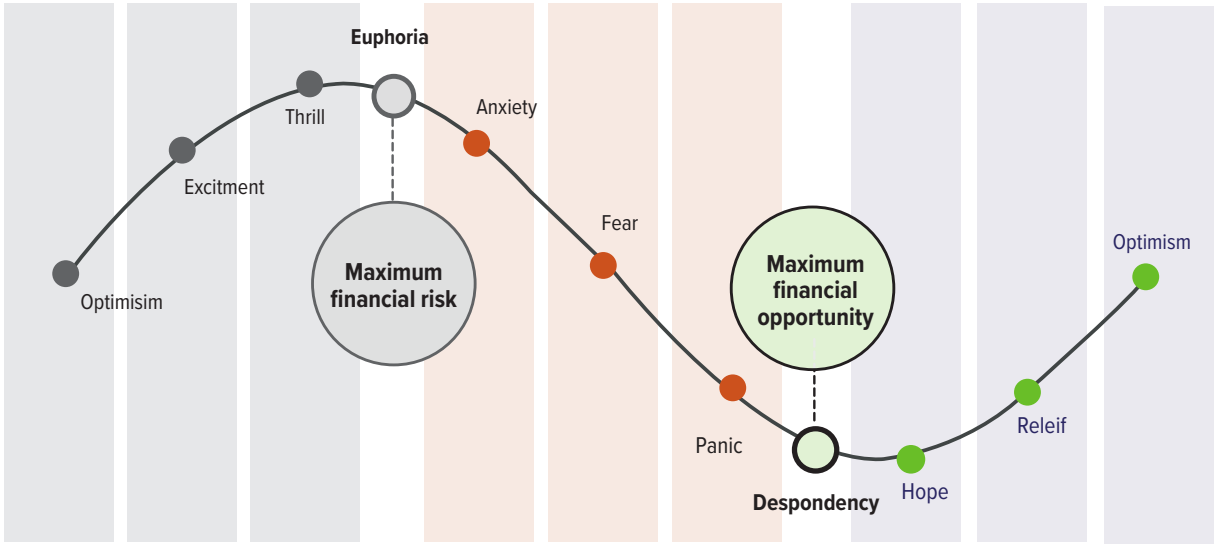
The investment cycle

An investment cycle helps describe the recurring periods of economic expansion and contraction (ups and downs) that take place across the global economy. These cycles follow a repeating pattern, but their length and intensity can vary over time.



The cycle of market emotions

Our emotions can make us act irrationally and in drastic ways, which can be a threat to our financial goals. It is important that we are aware of them and how we react to them. This awareness can then protect us from the negative consequences of impulsive and irrational reactions. The investment cycle illustrates how markets move, and investment values go up and down and we see a similar correlation with the cycle of our market emotions.



As advisers one of our primary areas where we add value to a client's investment journey is working with you through the investment cycle by providing a calm and unemotional journey backed by the overriding Investment Philosophy we will follow.



YOUR RISK PROFILE, YOUR PORTOFLIO

Target returns – different targets for different times

One of the most important decisions for any investment portfolio is the client's recommended asset allocation. Studies have shown that your chosen asset allocation is responsible for more than 90% in the variability of returns between portfolios. As we meet and throughout our partnership with you, we will continue to identify your investment timeframe and your required rate of return, which in turn will determine which potential risk profile or asset allocation may be appropriate to achieve your goals and objectives.

Why diversification is key

Those with lo wer risk tolerance or shorter time frame will tend to have lower exposure to more volatile, higher-risk assets such as Equities and Property with a higher allocation to less volatile, lower-risk assets, such as Fixed Income and Cash. The opposite is true for an investor who is accepting of taking on some risk or has a longer time frame. The more risk an investor is prepared to accept, the higher the allocation to assets such as Equities and Property. However, lifecycle changes may impact an individual's risk tolerance, which may at times suggest an adjustment to an individual's Asset Allocation.

Major asset class returns

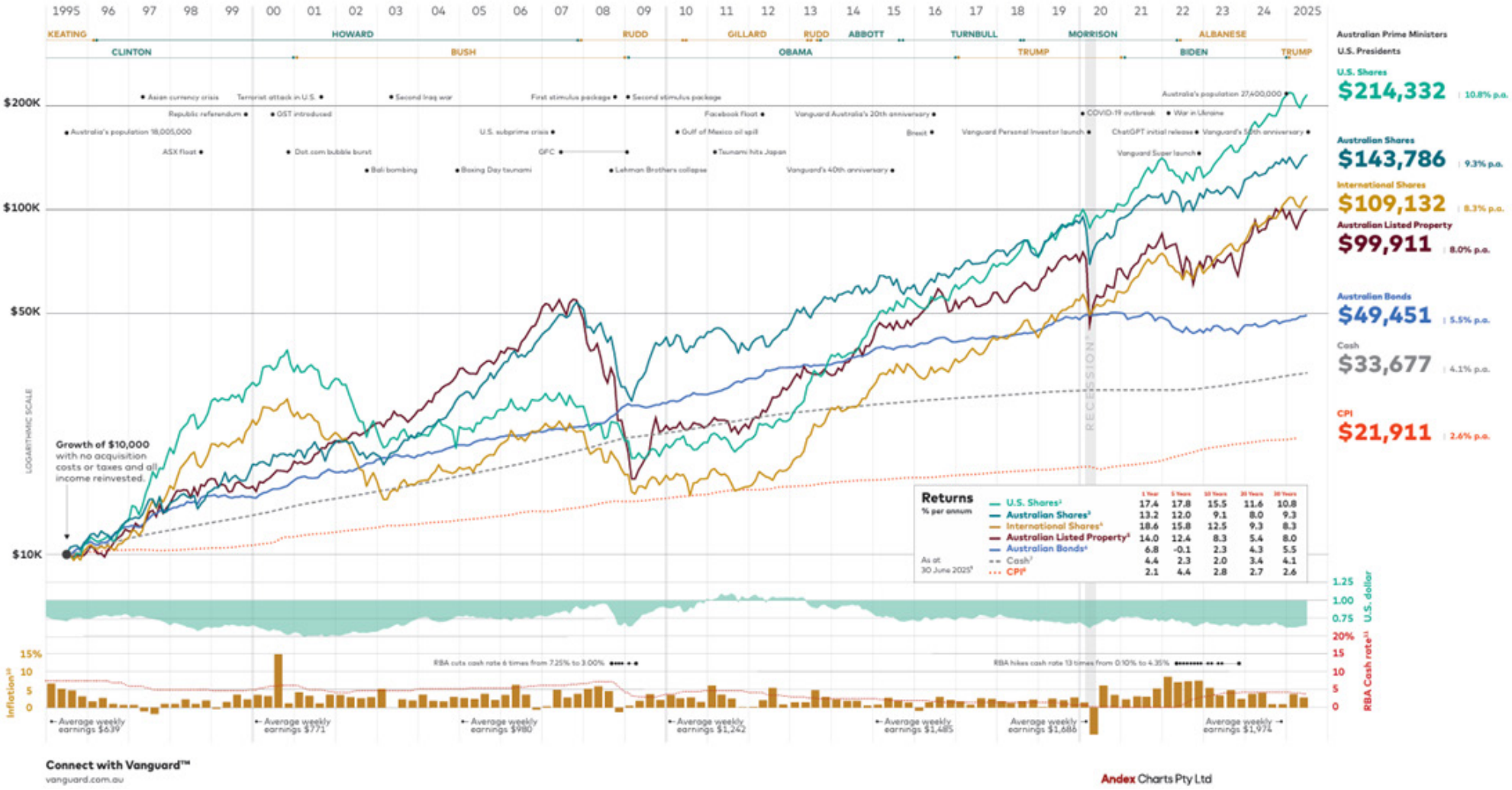
This chart shows the historical performance of different asset classes as well as an annually rebalanced asset allocation portfolio. The portfolio incorporates the various asset classes shown in the chart and highlights that balance and diversification can help reduce volatility and enhance returns.

																	15-years '10 - '25	
2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	4Q '25	Ann.	Vol.
Aus. FI 6.0%	Aus. FI 11.4%	RBTs 32.2%	DM equity 47.8%	RBTs 27.3%	RBTs 14.0%	RBTs 13.9%	EM equity 27.5%	Global FI 9.8%	DM equity 29.6%	EM equity 8.1%	DM equity 29.9%	Cash 1.3%	DM equity 26.6%	DM equity 31.4%	EM equity 27.7%	EM equity 4.1%	DM equity 14.4%	RBTs 18.7%
Cash 4.7%	Global FI 5.6%	Aus equity 20.3%	Aus equity 20.2%	DM equity 15.3%	DM equity 12.1%	EM equity 12.1%	DM equity 13.9%	RBTs 5.7%	Aus equity 23.4%	DM equity 6.1%	RBTs 18.5%	Aus equity -1.1%	Aus equity 12.4%	EM equity 19.1%	DM equity 12.9%	DM equity 2.6%	Aus equity 8.5%	Aus equity 13.0%
EM equity 4.6%	Cash 5.0%	EM equity 17.1%	Port. 16.2%	Port. 10.8%	Global FI 8.9%	Aus equity 11.8%	Aus equity 11.8%	Aus. FI 4.5%	EM equity 19.1%	Aus. FI 4.5%	Aus equity 17.2%	Port. -8.0%	Port. 10.2%	Port. 12.3%	Aus equity 10.3%	Cash 0.9%	RBTs 8.4%	EM equity 10.9%
Port. 1.7%	Port. -1.8%	DM equity 15.1%	EM equity 13.4%	Global FI 10.0%	Port. 5.1%	DM equity 8.7%	Port. 9.2%	DM equity 2.0%	RBTs 18.9%	Port. 1.5%	Port. 10.4%	Aus. FI -9.7%	EM equity 9.6%	Aus equity 11.4%	Port. 8.8%	Port. -0.0%	Port. 7.3%	DM equity 10.8%
Aus equity 1.6%	RBTs -2.0%	Port. 14.7%	Global FI 13.0%	Aus. FI 9.8%	Aus. FI 2.6%	Port. 7.9%	RBTs 5.1%	Cash 1.9%	Port. 16.5%	Aus equity 1.4%	EM equity 3.8%	Global FI -10.2%	RBTs 6.5%	RBTs 10.5%	RBTs 7.9%	Global FI -0.4%	EM equity 7.3%	Port. 9.7%
RBTs 0.4%	DM equity -5.0%	Aus. FI 7.7%	RBTs 6.6%	EM equity 7.3%	Aus equity 2.6%	Aus. FI 2.9%	Aus. FI 3.7%	Port. 1.9%	Aus. FI 7.3%	Cash 0.4%	Global FI 1.1%	RBTs -11.4%	Global FI 5.1%	Global FI 8.3%	Cash 4.0%	Aus equity -1.0%	Global FI 4.1%	Global FI 8.7%
DM equity -1.4%	Aus equity -10.5%	Cash 4.0%	Cash 2.9%	Aus equity 5.6%	Cash 2.3%	Global FI 2.6%	Cash 1.7%	Aus equity -2.8%	Global FI 7.0%	Global FI -0.5%	Cash 0.0%	DM equity -11.8%	Aus. FI 5.1%	Cash 4.5%	Aus. FI 3.2%	Aus. FI -1.1%	Aus. FI 3.5%	Aus. FI 4.0%
Global FI -7.4%	EM equity -18.2%	Global FI 3.0%	Aus. FI 2.0%	Cash 2.7%	EM equity -3.9%	Cash 2.1%	Global FI -0.6%	EM equity -4.7%	Cash 1.5%	RBTs -17.1%	Aus. FI -2.9%	EM equity -13.9%	Cash 3.9%	Aus. FI 2.9%	Global FI 0.4%	RBTs -2.8%	Cash 2.5%	Cash 0.4%

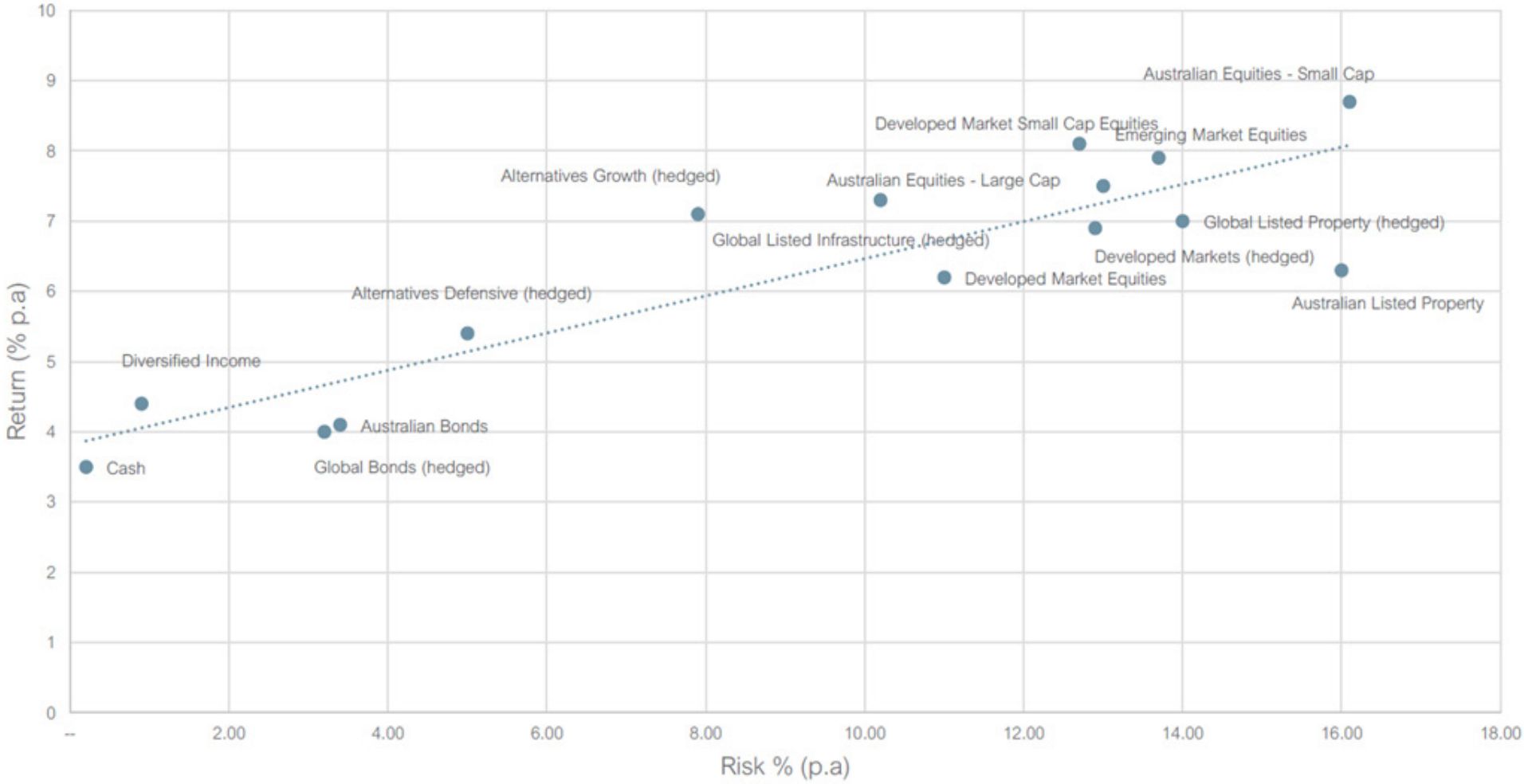
Source: J.P Morgan Asset Management Guide to the Markets – Australia. Data as of 31 December 2025. Source: Bloomberg L.P., FactSet, FTSE, J.P. Morgan, MSCI, Standard & Poor's, J.P. Morgan Asset Management. Annualised return (Ann.) and volatility (Vol.) covers the period 2009 to 2023. EM equity: MSCI Emerging Markets; Australian FI: Bloomberg AusBond Composite (0+Y); Global FI: Barclays Global Aggregate; DM equity: MSCI World; Aus. equity: ASX 200 Index; REITs: FTSE EPRA/NAREIT Australia; Cash: Bloomberg AusBond Bank Bill Index. Portfolio is hypothetical portfolio (for illustrative purposes only and should not be taken as a recommendation): 15% DM equities; 10% EM equities; 25% Australian equities; 25% Australian FI; 10% Global FI; 5% Cash and 10% REITs. Returns are unhedged, total return, in Australian dollars. Past performance is not a reliable indicator of current and future results.



Major asset class returns



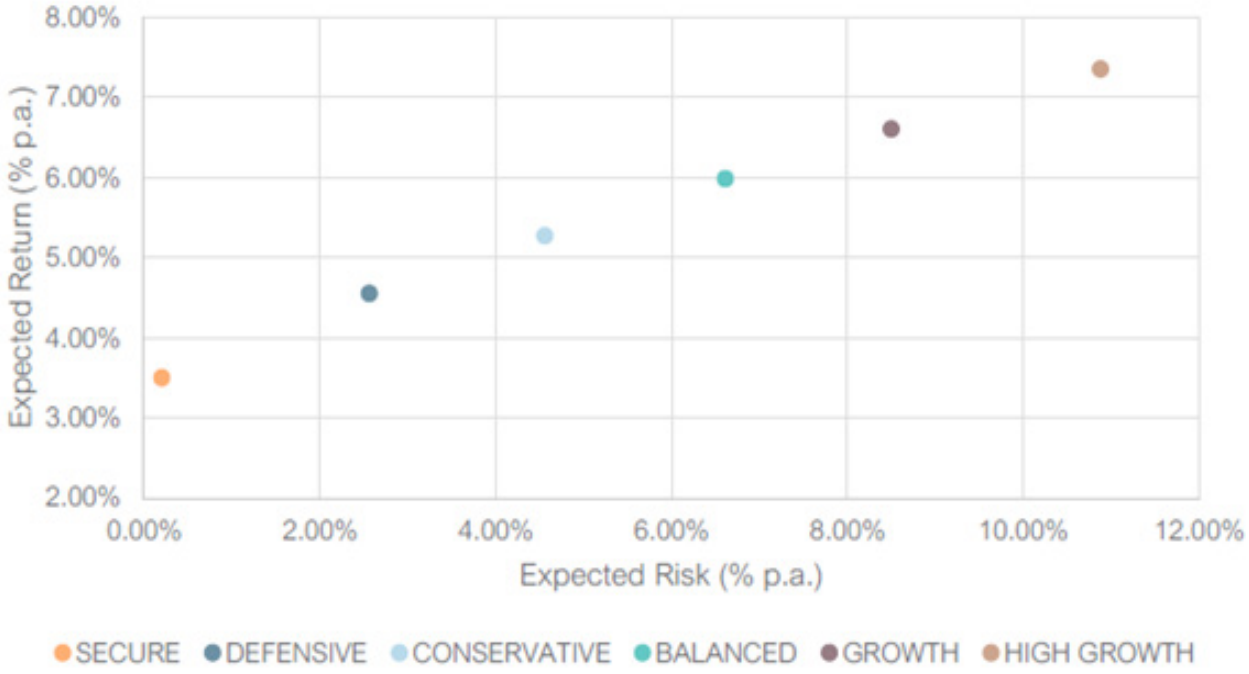
Risk-return trade-off chart



Risk-return analysis

Investment goals	Secure	Defensive	Conservative	Balanced	Growth	High Growth
Growth / Defensive Split	0% / 100%	20% / 80%	40% / 60%	60% / 40%	80% / 20%	100% / 0%
Long-term Neutral Cash Rate (RBA Central target +50bp)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Target above Cash	0.00%	0.80%	1.60%	2.40%	3.20%	4.00%
Long-term absolute return objective	3.00%	3.80%	4.60%	5.40%	6.20%	7.00%
Recommended Timeframe (years)	1	3	4	5	6	7
Standard Risk Measure (SRM) Target	1	3	4	5	6	6
Risk Label	Low to medium	Low to medium	Medium	Medium to high	High	High
Estimated no. of negative annual returns over any 20-year period	1 to less than 2	1 to less than 2	2 to less than 3	3 to less than 4	4 to less than 6	4 to less than 6
Soft Risk Target Range	0–1%	2–4%	4–6%	6–8%	8–10%	10–12%
Expected investment risk outcome						
Expected Return	3.50%	4.60%	5.30%	6.00%	6.60%	7.40%
Return Excess / Shortfall	0.50%	0.80%	0.70%	0.60%	0.40%	0.30%
Standard Deviation	0.20%	2.60%	4.50%	6.50%	8.50%	10.90%
Sharpe Ratio	n/a	0.62	0.51	0.46	0.42	0.4
VaR	n/a	0.11	-2.17	-4.8	-7.5	-10.6
Probability of						
Meeting Cash Plus Objective	100.00%	70.20%	60.80%	55.90%	51.90%	50.00%
Generating returns more than 0% (in a year)	100.00%	96.10%	87.80%	81.90%	78.00%	75.10%

Risk-return analysis



Glossary of terms:

Return Excess - Shows the excess returns of an investment over a benchmark over a specified period.

Standard Deviation – measures an investment's volatility, indicating how much its returns typically vary from its average return (mean) over time, with a higher percentage signalling greater price swings (risk) and a lower percentage suggesting more stable, consistent returns, acting as a key risk assessment tool for investors to match assets with their risk tolerance.

Sharpe Ratio - a ratio that measures the performance of a product compared to a risk-free benchmark, after adjusting for its risk. When comparing Sharpe Ratios, a higher number is preferred. The higher the ratio, the higher the absolute return is for each unit of risk.

VAR (value at risk) - measures potential financial losses over a set time period.

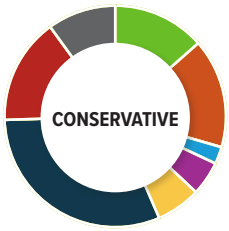
Risk profiles – strategic asset allocation

Below, we have outlined our asset allocation ranges for each of the 6 key investor risk profiles. The profiles can be matched to your specific goals or split across multiple profiles:

	Secure	**Defensive**	**Conservative**	**Balanced**
	Less than a year	Minimum of 2-3 years	Minimum of 3-4 years	Minimum of 5 years
	Cash + 0%	Cash + 0.8%	Cash + 1.6%	Cash + 2.4%
Australian Equities	0.00%	7.50%	13.50%	20.50%
Global Property	0.00%	6.50%	16.00%	26.00%
Australian Fixed Interest	0.00%	0.00%	0.00%	0.00%
Global Equities	0.00%	2.00%	2.50%	2.50%
Listed Infrastructure	0.00%	2.00%	5.00%	5.50%
Global Fixed Interest	0.00%	7.00%	6.50%	8.50%
Australian Property	0.00%	35.00%	31.00%	21.00%
Alternatives	0.00%	15.00%	15.50%	11.00%
Cash	100.00%	25.00%	10.00%	5.00%
Total Growth	100.00%	80.00%	60.00%	40.00%
Total Defensive	0.00%	20.00%	40.00%	60.00%









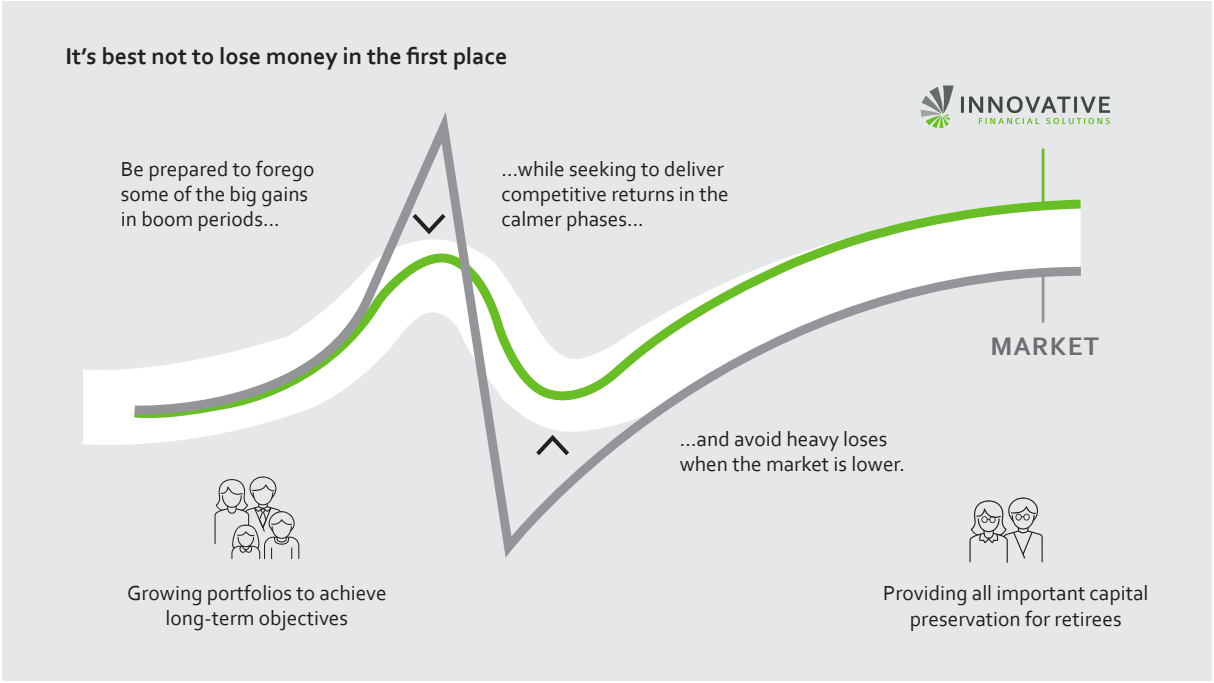
	Growth	**High Growth**
	Minimum of 6 years	Minimum of 7 years
	Cash + 2.3%	Cash + 4%
Australian Equities	26.00%	40.50%
Global Property	37.00%	44.50%
Australian Fixed Interest	0.00%	0.00%
Global Equities	3.00%	2.50%
Listed Infrastructure	6.00%	3.50%
Global Fixed Interest	9.50%	9.00%
Australian Property	11.00%	0.00%
Alternatives	5.50%	0.00%
Cash	2.00%	0.00%
Total Growth	20.00%	0.00%
Total Defensive	80.00%	100.00%







Investment Philosophy, beliefs & processes



We firmly believe that consistency of investment performance and preservation of capital are paramount.

IFS's Investment Philosophy and processes start with a thorough assessment of likely future market environments, combined with a secondary view on the performance of asset classes historically. The forward-looking approach, combined with the flexibility of Dynamic Asset Allocation, is much better suited to preserving capital.

Our conviction that risk must be used as efficiently as possible at all levels of the investment program is central to our approach and reflects our understanding that individuals have both emotional ("sleep well") and investment ("eat well") risk profiles.



Investment beliefs

Our Investment Philosophy is about finding the balance between maximising your investment return whilst minimising the portfolio risk. The objective is to select a blend of investments in such a way as to diversify your risks while not diminishing your expected returns.

Our Investment Philosophy is a set of core beliefs that assist us when making an investment decision.

1. Cash flow is a key factor in achieving your investment goals;
2. We believe DAA is key to providing portfolio diversification management;
3. We build portfolios based on sound foundations and research;
4. Professionally managed funds provide more efficient and effective diversification than direct investment portfolios;
5. Actively managed funds can generally manage downside risk better than passively managed or index funds;
6. Constantly reviewing our portfolios is fundamental to ensuring all investment objectives are met;
7. Preservation of capital, as it is better not to lose your capital in the first place;
8. Alternatives can add value to the portfolio via diversification;
9. Diversification across asset classes, countries, sectors and investment styles.

We are committed to investing for the future, and we do this by making intelligent decisions that grow the value of our clients' investments over time. We also recognise that innovations are disrupting traditional industries and new community values and expectations are emerging. It is our view that successful companies of the future will be those that take seriously their Environmental, Social, and Governance (ESG) obligations.

We believe that ESG thematics are a significant trend and investment opportunities arising from changing needs and expectations are likely to be considerable. Where possible, we seek to utilise strategies that invest in businesses that are not only doing well today but will likely continue to do well into the future because of their commitment to the betterment of the environment and society.

When making investment decisions for our clients, we take into consideration ESG principles in the following ways:

1. We ask detailed questions of our managers to understand their commitment to ESG principles and how these principles influence their investment decisions.
2. Subject to meeting our investment guidelines, we will bias our manager selection to those managers who explicitly seek out investment opportunities that will positively impact society and theenvironment.
3. We see opportunities arising from changing needs, regulations, and expectations. We understand that these factors are likely to be a driver of future returns. As a result, we will aim to support fund managers who can demonstrate a process that appropriately quantifies these outcomes and implements them.

These policies are there as a guide and are not designed to replace or diminish the strong investment research process already in place. We believe these policies complement our existing processes and therefore enhance the portfolio's abilitiy to achieve its objectives.



Six step investment process

We implement our Investment Philosophy and beliefs through our investment process.
Our six step investment process is central to helping us consistently deliver results for our clients.

1

STRATEGIC ALLOCATION

A long-term asset allocation framework for each risk strategy based on expected returns and volatility.

2

FUND RESEARCH

An extensive and thorough research process, with quantitative and qualitative filters applied.

3

RISK MANAGEMENT

Risk tools include style research and fixed income risk analysis.

4

TACTICAL ALLOCATION

Adding value through short-term tactical asset allocation tilts.

5

PORTFOLIO CONSTRUCTION

Portfolios are constructed after carefully considering potential risks and rewards.

6

PORTFOLIO IMPLEMENTATION

Portfolios are invested according to strict rules to reduce execution risk and achieve.

INNOVATIVE FINANCIAL SOLUTIONS



Investment Committee

Investment Committee members

IFS – senior members of our advice team.

Innovative Financial Solutions – team members from the broader IFS firm – contribute perspectives from outside the advice function, drawing on insights from their interactions with clients and professional contacts.

Additional team members from the broader group may also be invited to participate where appropriate.

Quilla Consulting Pty Ltd (Quilla) – a leading, independent Australian investment consultant, managing over $7 billion in FUM for Australian investors.

IFS runs a scheduled Investment Committee every three months. Within this Investment Committee, world and domestic economic conditions are discussed and considered along with the current holdings in our portfolios. Key indicators are considered, and a discussion is held on recent fund manager meetings conducted by both IFS and Quilla. Each fund manager is assessed and graded against a consistency test (generally, are they performing the way they said they would perform for the current market conditions, and how will they perform in likely future market conditions?). Interim committee meetings are held as and when required in times of heightened economic conditions (eg COVID 19).

Why use an Investment Consultant? We utilise the expertise of Quilla to provide specialist support in analysing both macro and micro-economic conditions, which ultimately informs the selection of individual fund managers. As investment consultants, Quilla has access to detailed information required to make well-considered decisions on your behalf. This includes comprehensive research, quantitative and qualitative analysis, deep reviews of fund manager portfolios, and direct access to the people responsible for managing those funds.

Their role is to stay closely informed about developments within each fund. This allows us to focus our time and attention where it matters most — being present for you, our client.

Risk profiles – asset allocation

There are two broad approaches to managing asset allocation: Strategic Asset Allocation (SAA) and Dynamic Asset Allocation (DAA). The experience of the GFC highlighted the weaknesses of SAA and why DAA is much more in keeping with our investment beliefs.

SAA - the old approach

SAA has been used for many years to construct and manage portfolios. Until the GFC, it was the standard way to approach. Key features of the SAA approach include:

- relying on long run averages of historic risk and return as proxies for expected risk and return, and assuming these are stable across asset classes over time;
- thinking of risk as just the volatility of returns, with little regard for capital losses; and
- specifying positive minimum exposures to asset classes and allowing very limited scope for tactically managing portfolios in response to changing market conditions.

Problems with this approach include:

- long run averages of risk and return are backward-looking. Portfolios cannot deal with tomorrow's challenges if they are looking in the rear-view mirror. The GFC is an obvious example;
- correlations between asset classes shift significantly through time. Failing to account for these limits the ability to properly diversify portfolios to manage risk;
- the GFC showed that capital losses can be very severe and that this is the risk that really matters rather than just the volatility of returns;
- setting positive minimum exposures to asset classes with little tactical management severely limits the ability to avoid markets that are falling heavily. Being forced to hold exposures to AREITs in the GFC is a stark example; and
- SAA portfolios typically have relatively large fixed allocations to equity risk, which makes them especially vulnerable to equity market downturns.



DAA – the modern approach

DAA emerged in the wake of the GFC as the modern way to manage portfolios. We utilise a DAA approach, the principles of which directly align with our Investment Philosophy. Key features of the DAA approach directly support our focus on consistent performance and using risk efficiently. These features include:

- deriving estimates of risk and return from forward looking, valuation-based processes incorporating
- scenario analysis;
- proactive management of asset class exposures within wider asset class ranges;
- allowing zero minimum exposures to asset classes; and
- a clear focus on managing the level of risk in portfolios to navigate between generating returns (risk on) and
- protecting capital (risk-off) as market conditions change through time.

This approach is much more flexible than SAA and better equips portfolios to manage the challenges of financial markets in the post-GFC world.

DAA's use of equity risk

It is important to realise the DAA approach can lead to quite different equity exposures to those found in SAA portfolios. Rather than holding large, relatively fixed equity allocations, DAA seeks to use equity risk when it is most likely to be rewarded.

DAA portfolios will adjust equity exposures within the allowed ranges as circumstances require. This means that when expected equity returns are low, allocations to equities will also be low. In the latter stages of an equity bull market, DAA will have phased down the allocation to equities because valuations have become expensive, but prices may keep rising for a while before a correction occurs. Under these circumstances, DAA is likely to underperform SAA, but when the correction happens, DAA would be positioned do much better than SAA and deliver capital protection when it is most needed.

IFS Separately Managed Account (SMA) portfolios

We offer our clients a suite of actively managed and diversified portfolios with an array of risk and return profiles. These portfolios comprise investments across growth and income-oriented asset classes.

Growth assets include Australian equities, property, and global securities, and income-oriented asset classes include cash and fixed-interest securities. The allocations to each asset class are expressed through expert fund managers strategically selected by our Investment Committee. Our Investment Committee meets regularly to discuss the prevailing market conditions, the performance of the portfolios, and individual managers, and to consider the outlook and any changes to the portfolios.

The portfolios are free of conflicts of interest and customised to meet our specific requirements. They are blended and matched to our client's objectives, investment horizon, and desired level of risk.

Investing in a IFS SMA portfolio means your funds are expertly managed in line with our Investment Philosophy by a team of skilled professionals. SMAs provide greater flexibility, enabling us to implement our active approach to managing your portfolio, making swift adjustments as required to take advantage of opportunities or to protect your investments.

SMAS OFFER THE FOLLOWING CORE BENEFITS





SMA profiles

Below, we have outlined our asset allocation ranges for each of the five objective based risk profiles using a DAA approach:

Innovative Moderate Portfolio

An actively managed diversified portfolio of securities across both growth asset classes such as Australian equities, property and global securities; and income-oriented asset classes, such as cash and fixed interest securities. In general, the portfolio will hold around 45% in growth and alternative assets and 55% in income assets. However, these allocations will be actively managed within the allowable ranges depending on market conditions.

The portfolio aims to deliver an investment return of 2% p.a. above inflation, after fees, over rolling 3-year periods. Inflation is defined as the Reserve Bank of Australia's trimmed mean measure.

Innovative Balanced Portfolio

An actively managed diversified portfolio of securities across both growth asset classes such as Australian equities, property and global securities; and income-oriented asset classes, such as cash and fixed interest securities. In general, the portfolio will hold Investment style and approach around 60% in growth and alternative assets and 40% in income assets. However, these allocations will be actively managed within the allowable ranges depending on market conditions.

The portfolio aims to deliver an investment return of 3% p.a. above inflation, after fees, over rolling 5-year periods. Inflation is defined as the Reserve Bank of Australia's trimmed mean measure.

Innovative Growth Portfolio

An actively managed diversified portfolio of securities across both growth asset classes such as Australian equities, property and global securities; and income-oriented asset classes, such as cash and fixed interest securities. In general, the portfolio will hold Investment style and approach around 80% in growth and alternative assets and 20% in income assets. However, these allocations will be actively managed within the allowable ranges depending on market conditions.

The portfolio aims to deliver an investment return of 4% p.a. above inflation, after fees, over rolling 7-year periods. Inflation is defined as the Reserve Bank of Australia's trimmed mean measure.

Innovative High Growth Portfolio

An actively managed diversified portfolio of securities across both growth asset classes such as Australian equities, property and global securities; and income-oriented asset classes, such as cash and fixed interest securities. In general, the portfolio will hold Investment style and approach around 95% in growth and alternative assets and 5% in income assets. However, these allocations will be actively managed within the allowable ranges depending on market conditions.

The portfolio aims to deliver an investment return of 5% p.a. above inflation, after fees, over rolling periods greater than 7-years. Inflation is defined as the Reserve Bank of Australia's trimmed mean measure.

	Income focused SMAs		Growth focused SMAs	
	Moderate Portfolio	**Balanced Portfolio**	**Growth Portfolio**	**High Growth Portfolio**
Investment objective				
Minimum Investment Term	3 Years	5 Years	7 Years	7+ Years
Longer Term Objective	RBA Trimmed Mean Inflation + 2%	RBA Trimmed Mean Inflation + 5%	RBA Trimmed Mean Inflation + 4%	RBA Trimmed Mean Inflation + 5%
Asset Allocation Ranges				
Australian Shares	0%-40%	5%-45%	15%-55%	35%-65%
Global Shares	0%-40%	5%-45%	15%-55%	35%-65%
Australian & International Listed Property	0%-25%	0%-30%	0%-30%	0%-25%
Alternatives‡	0%-20%	0%-20%	0%-30%	0%-35%
Australian Fixed Interest	5%-45%	0%-35%	0%-27.5%	0%-20%
Global Fixed Interest	5%-45%	0%-35%	0%-30%	0%-20%
Cash	0%-25%	0%-30%	0%-22.5%	0%-20%
Neutral Defensive vs Growth				
Defensive	55%	40%	20%	5%
Growth	45%	60%	80%	95%



Get in touch

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