PRP ADVISERS
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PRP Advisers Investment Philosophy & Model Portfolios

Our bespoke model portfolio solutions are designed to provide you with diversified exposure across asset classes, investment styles and managers within the constructs of your individual tolerance to risk. We aim to deliver strategies that will align with your long-term goals and objectives and take an active, tactical approach to asset allocation as part of our regular review process.

The construction of our portfolios involves consideration of Macroeconomic factors, global and domestic market trend analysis, extensive due diligence on fund managers and an understanding of current structural and cyclical issues along with valuations across key regions.

We engage the following research houses and utilise their proprietary investment research and portfolio analysis in our selection criteria.

- Morningstar
- Lonsec
- Banyan Tree Investment Group

When formulating our investment models, we have created strategies across 5 risk profiles (Defensive, Moderate, Balanced, Growth & High Growth) which recognise these fundamental principles.

- **Diversification is essential** to reduce risk and is obtained through allocations across asset classes, investment styles and global market exposure.
- **Risk and Return are related.** Risk is a measure of uncertainty and the potential return on your investment is directly correlated with the level of implied risk taken. The risk/return trade off is an investment principle that indicates the higher the risk, the higher the potential reward.
- **Investment performance can be explained through asset allocation.** For example, our growth bias strategies are likely to underperform in an environment where markets are sold off or falling whereas our conservative strategies should outperform in that environment given their larger weighting to defensive assets.
- **Cost Minimisation where possible.** We aim to keep investment fees as low as possible without sacrificing investment performance.
- **Regular review and rebalancing**. This aims to reduce risk and ensure your investments remain aligned with your preferred approach to investing.

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We divide assets into 6 broad categories.

Cash

Fixed interest (domestic and international)

Australian Equities

Listed Property

International Equities

Alternatives

Your allocation to each will vary depending on your attitude to risk, your investment time frame and your personal goals and objectives.