

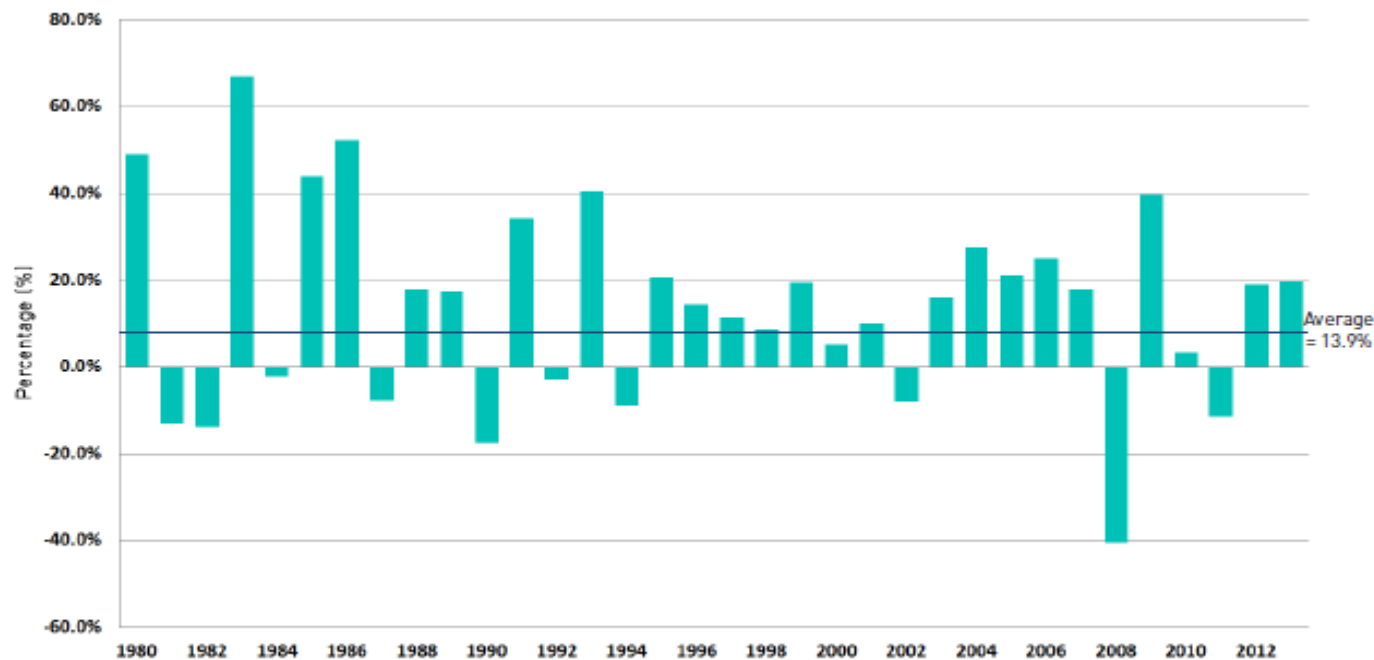
Shares provide income

This update discusses how a diversified share portfolio can provide exceptional opportunities to generate growth and income through tax effective dividends.

We live in an ultra-low interest rate environment, with Central Banks in developed countries continuing to employ an unprecedented role in stimulating economic growth through quantitative easing and monetary policy measures.

This trend of Central Bank involvement has continued in Australia with the Reserve Bank of Australia (RBA) keeping interest rates at the historically low rate of 2.25% and in the USA, the Federal Reserve has a cash rate of 0%. Investors who are overweight cash and term deposits are forced to allocate more of their portfolio risk assets to generate a higher rate of income.

Annual Returns of the Australian Share Market



Source: IRESS



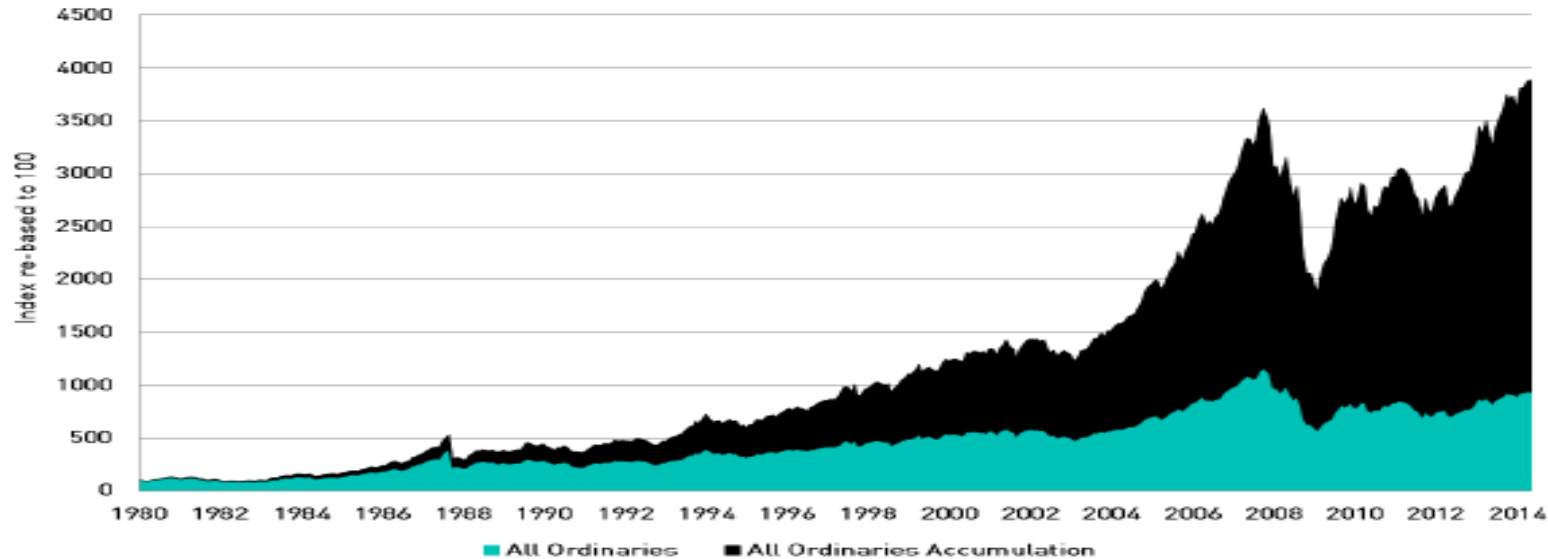
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The chart below compares the All Ordinaries Index (*price movement only*) to the All Ordinaries Accumulation Index (*which takes into account price movement and dividends*).



Source: IRESS

From the two charts in this update we have seen:

- Shares have provided great long term returns, with an average return of 13% p.a,
- Shares can be volatile, on average every five years is negative,
- Dividends significantly enhance the return from shares.

It is important to remember that all investments regardless of asset class go through cycles of boom and bust. The key to generating ongoing wealth is to understand your investment requirements, to ignore the investing fad of the day and to focus on implementing strategies that have been proven over time.



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