

# It's time to ask.....

## Who is really getting fat on my money?



**From Dale Gilham  
Co Founder and Head Analyst of Wealth Within**

Dear Investor,

Have you ever wanted to partner with an investment company that treats you as an individual? That respects and understands that you've worked hard for your money, and you now want it working hard for you?

Because if you'd almost given up on good old fashioned personal service, where you deal with real people, each and every time... people that actually care about you as well as your money...

And if you thought that achieving outstanding returns meant you had to invest in speculative, risky investments, then this is going to be one of the most exciting letters you've ever read.

Let me explain.....

My name is Dale Gilham, co-founder and head analyst of Wealth Within, and several years ago my clients insisted that I branch out and create an investment vehicle specifically for them. Because like you, they're intelligent, and they knew that the products being offered in the market place just weren't cutting it, merely providing average returns with average service.

### Don't you deserve the best?

So this got me thinking... if you're busy.... and you don't have time to manage your own share portfolio, but you still want the benefits of direct share ownership..... where could you go?

For those of you familiar with my investing philosophy, who understand that it is timing the market, not time in the market that will supercharge your returns, then there really is no other option in the marketplace.

Most funds don't have the ability to design your portfolio specifically for you, and broking houses that do, often won't give you the time of day unless you're a sophisticated investor and have at least \$500,000 to invest. So we decided to do something new....

**Taking you off the bus and back into the driver's seat of your financial future...**

More about that in a moment...

Have you every stopped to think about how your money is managed? How it's invested? Because if you haven't let me share a story with you....

## The Truth About Managed Funds...

Twenty five years ago I was excited at the prospect of investing in my first managed fund. I thought it was an excellent strategy that would force me to save, and in years to come I would have a sufficient deposit for a house. Some five years later, however, I actually had less than half of the funds I had initially invested. While this distressed me, what I thought was even more ironic was the fact I had been paying experts to manage my money?

Since then, I've discovered that at least **80 per cent of fund managers underperform the All Ordinaries Index**, which is disheartening when you think that the vast majority of Australians are forced to save for their retirement through these managed funds.

*But it doesn't have to be that way...*

Look I know you're busy. You've got careers to run, families to look after and on top of that you've got to make decisions regarding your financial future, decisions that will effect your retirement, your lifestyle. I understand that, and I realise it's a fine balancing act between being bold, yet conservative.

*But let me ask you this...*

**What would your future be like if you found yourself with investments that just didn't perform the way you thought they would?**

Statistics show that more and more of us will live to a ripe old age, even 20 to 30 years past the official retirement date, and if you're worried about money, that will seem like an eternity. Because who will you rely on... the government... your children...and what about your lifestyle? You shouldn't have to skimp and save, sacrifice your choices, because you don't have as much money as you thought you would.

There's no getting away from the fact that the investments you generate today will determine the quality of your lifestyle in the future, and at the end of the day, that's what counts. Your life. This is why my team and I set out all those years ago to develop an investment product for you, unlike any other in the Australian market place.

Because what is it you're really investing for? If you're like most of my clients, its serious returns to enable you to enjoy life but you also want to be treated with respect, that personal touch that seems to now belong to a bye gone era. But let me assure you, its not...

When you deal with Wealth Within you will find you are dealing with **a team that values and respects people**, and because it's your life that our investing affects... our cultural philosophy is based around putting you first. *We are part of your team.*

## Introducing Wealth Within' Individually Managed Account Service

### A New Way Of Investing For Your Financial Future ...

- **Superior returns**, externally audited by a top 6 accounting firm
- **Benefits normally reserved** for sophisticated (wholesale) investors;
- **Affordability**... You've worked hard for your money it should work hard for you, so even if you've only got \$50,000 to invest, you can;
- **Transparency**...You know what you're invested in and when;
- **You're own unique portfolio** of stocks 'timed' into the market...AND...
- **Personalised Service** where you're not just treated like a number



I understand it's hard to find the time to run a portfolio. I mean who wants to worry about choosing stocks and the burden of administration that goes with managing a portfolio? But for many people retirement is somewhere on the horizon, and they want to know what's happening with their investment and their future.

And it is for this reason that a portfolio of direct share investments is of financial benefit to you because you can add to your income stream through dividends and capital growth as well as utilise the tax benefits of franking credits. But until now you either had to rely on your broker, or do it yourself through your own online account.

But if you want all the *benefits of owning a share portfolio*, without the hassle of actually doing it yourself...if you can see yourself with your *own trading account but with a professional manager trading* it for you...and if you want someone who *actually knows how to trade*, not just buy and sell, and can back it up with audited results... then our Individually Managed Account Service will be of interest to you.

But you need to ask

## Do You Really Know What You're Buying?

**Buyer Beware! Not all Managed Accounts are created equal.**

With two types of Managed Accounts available in the market, *Individually Managed Accounts* and *Separately Managed Accounts*, it's no wonder you may be confused.

*Individually Managed Accounts (IMA's) differ greatly in their investing philosophy from Separately Managed Accounts (SMA's) and it can affect your returns.*

With a Separately Managed Account your money is entered into a predefined selection of stocks, or what the industry calls a modelled portfolio, when the investment manager receives it. So what does this mean for you?

If you invest, and the growth in the predefined stocks has already occurred, you've missed it!

When you invest in a Wealth Within Individually Managed Account, however, your portfolio is unique, there is no other one like it. We constantly scan and research the ASX 300 for investment opportunities specifically for you, which means each portfolio has its own tailored selection of stocks. The benefit to you is that we will **ONLY** place your money into the market when the time is right, which is why our motto is, "timing the market, not time in the market".

Make no mistake about it - [this is the way you earn superior returns](#).

If you understand this, then the only real question to ask yourself is...

**If the benefit of stock ownership is the same for an IMA and SMA...**

**Would I prefer my investments to be timed into the market, *eliminating the downward and sideways non performing periods*, or fully invested no matter what the market condition?**

If you want to experience what its like to partner with an investment company who treats you as an individual whilst making your money work hard for you, then I'm looking forward to making you successful.

And if you've stuck with me this far, you must be interested in finding out more, or investing. To find out more download our online brochure or request an Information Pack.

If you want to speak to someone directly please call 1300 742 738 or Melbourne direct on 9290 9999 and one of our friendly consultants will answer your questions.

I look forward to partnering with you, until then happy investing.

Dale Gilham  
Chief Analyst, Wealth Within