

## Diversified Wealth Management Balanced & Dynamic Funds Monthly Factsheet

January 2012 as at 31 December 2011

2011 was a dreadful year, but at least the most recent Quarter is positive. We are hopeful October 2011 marked the market lows.

Growth markets rebounded in November, but with local gains undone by NZ\$ appreciation during December. Generally we are hopeful the highly emotive markets of 2011 are receding.

Fundamentals are reasserting, and are mildly positive.

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### OVERVIEW AND UPDATE

- The USA did not enter a “double dip” and is expanding moderately.
- China has avoided a “hard landing” and its economy is re-accelerating.
- Fundamental demand should support commodity prices.

Diversified's Funds	1m	3m	1Yr	2Yr	Since Inception	Unit Price
Diversified Wealth Management Balanced Fund	-2.98%	+1.07%	-11.02%	-3.73%	+3.24%	1.0321
Diversified Wealth Management Dynamic Fund	-3.19%	+0.50%	-15.78%		-9.48%	0.9052

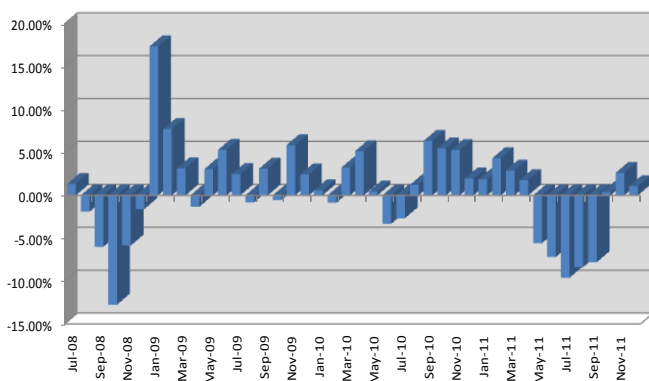
#### BALANCED FUND AS AT: 31 DECEMBER 2011

FUM: \$22.5 million  
Unit Price: 1.0324

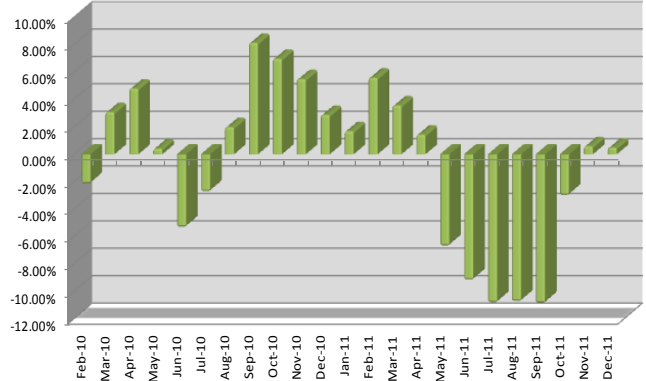
#### DYNAMIC FUND AS AT: 31 DECEMBER 2011

FUM: \$4.8 million  
Unit Price: 0.9052

Diversified Wealth Management Balanced Fund  
Quarterly Returns



Diversified Wealth Management Dynamic Fund  
Quarterly Returns



# Diversified Wealth Management Balanced & Dynamic Funds

## THE ADVANTAGES OF USING THE *DIVERSIFIED WEALTH* MANAGEMENT FUNDS

*Diversified* provides independent investment strategies based on economic fundamentals. The method is not especially suited to highly emotive and volatile markets.

Asset allocations are formulated with a one-year to 18-month view.

A notch lower, but global economic expansion is unfolding.

“Balanced” and “Dynamic” portfolios are again positioned for growth in 2012.

Food Commodities and their proxies (fertilizer) look to be promising sectors.

The funds remain diversified across a range of major global currencies rather than hedged to the NZ\$.

The Funds’ aim remains to restore investors’ capital over the medium-term, as well as to provide superior returns.

## OUTLINE & STRATEGY

Macroeconomic research underpins *Diversified’s* strategies, adding value in most markets.

The process focuses on the medium and longer-term. Sadly, short-term market fluctuations are after the price for longer-term growth.

*Diversified* strategies are commodity monitored and formally reviewed Quarterly; next in February 2012.

## MANAGER PROFILE

*Diversified* maintains a significant commitment to in-house investment research capability. The process is peer-group reviewed.

*Diversified’s* investment strategies are applied to, The Law Retirement KiwiSaver Scheme, The Law Retirement Plan, *Diversified* Wealth Management Funds and to Private Client Portfolios.

## FUND INFORMATION:

- Minimum First deposit: \$2,000
- Regular Investments: \$200 per month
- Monthly Withdrawals available to assist income requirements
- Management and Administration Fee of 2.0%

**No Entry or Exit Fees – APPLY ONLINE TODAY**

**[www.diversified.co.nz](http://www.diversified.co.nz)**



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<http://www.facebook.com/#!/pages/Diversified-Wealth-Management-Limited/156464167731618>

## Important Notes

*This information is intended to provide a general profile only and is believed to be accurate as at the date of issue unless otherwise stated. Diversified does not accept liability for any loss, damage, cost or expense that may arise from any reliance on this information. In addition to reading the Investment statement, Diversified recommends that you obtain professional advice on your individual requirements before making any investment decision. All fees stated are on a GST exclusive basis and are expressed as a percentage of the gross asset value of the fund. Past performance is not necessarily indicative of future performance.*

**[www.diversified.co.nz](http://www.diversified.co.nz) Tel: 09 366 7380 or 0800 55 88 11**

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