Investment Advisory

Harness the power of partnership

Working together to achieve excellence in investment results

Markiewicz &Co

About Markiewicz & Co.

Markiewicz & Co. is one of Australia's leading full service investment management and financial advisory firms. Our experienced advisers specialise in developing tailored wealth management solutions and individual investment strategies that are focussed on achieving each client's financial objectives.

How to use this book

This book outlines the features and benefits of the Markiewicz & Co. Investment Advisory service. This Private Client offering has been designed to provide you with access to comprehensive and unbiased advice and guidance, and to support your investment decision-making in various ways.

The service is available as a full-service Investor Advisory Mandate or as a Tailored Investment Mandate. We also offer a Discretionary Mandate Service that allows our investment specialists to monitor your holdings and make the investment decisions on your behalf.

For further information about participating in the Investment Advisory service, and for details of the Terms and Conditions, and Schedule of Fees, please contact us on +61 (2) 9225 0999 or visit www.markiewicz.com.au

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At Markiewicz & Co., our aim is to earn the trust of our clients through providing sound guidance, innovative thinking and perceptive market insights.

Invest with insight and foresight

Personal, unbiased and objective

The Markiewicz & Co. Investment Advisory enables you to access the in-depth, high quality advice of our financial and investment specialists, as well as our research and analytical resources. It also provides you with regular monitoring of your investment portfolio to help you minimise risk and to ensure that it continues to be aligned with your financial objectives.

The service offers advice that is unbiased and objective, and the recommendations and guidance offered, are based on a comprehensive understanding of your financial objectives and priorities. In every respect, the Markiewicz & Co. Investment Advisory reflects our passion for delivering excellence in investment results to our clients.

If you prefer to be directly involved in the process of making your investments, Markiewicz & Co. offers an Investment Advisory Mandate or a Tailored Investment Mandate. Alternatively, if you are looking to delegate your investment decisions, we offer a Discretionary Mandate Service.

Whichever your choice, we'll help you master the fine art of balancing risk with return, and are committed to working with you to achieve your financial aspirations.

Our clients are our focus

At Markiewicz & Co., our aim is to earn the trust of our clients through providing sound guidance, innovative thinking and perceptive market insights.

By understanding your bigger picture, your ambitions and your risk tolerance, we strive to ensure that our investment advice is always relevant and tailored to your situation and strategy.

The Markiewicz & Co. Investment Advisory Mandates

You make your own investment decisions

Investment Advisory Mandate

You delegate all investment decisions to Markiewicz & Co.

- Proactive investment advice
- Access to a market specialist (either directly or through your adviser)
- Custom made investment strategies determined by your risk profile
- Active risk and portfolio monitoring
- Privileged access to market information

Tailored Investment Mandate

Markiewicz & Co. supports you with investment advice on specific asset classes, strategies or trades.

- Tailored investment ideas and recommendations
- Access to Markiewicz & Co. tailored research and investment strategies
- Trading platform for all asset classes

You delegate all investment decisions to Markiewicz & Co.

Discretionary Mandate

Markiewicz & Co. manages your assets and investments according to your individual risk profile, investment strategy and personal circumstances.

- Global strategy mandates
- Focus mandates
- Special mandates

Advice that reflects your needs and wants

You choose the appropriate level of support

The Markiewicz & Co. Investment Advisory is offered at three different levels, allowing you to decide how much control and involvement you want in your portfolio's investment decisions.

Whichever level of service you select, you have access to a personal investment adviser with whom you decide when, where and how often you want to be contacted and what level of involvement you want in the decision making process. Your relationship with Markiewicz & Co. centres on your personal objectives and priorities. Based on these, we develop a customised investment strategy that reflects your circumstances, values and financial aspirations.

The three service levels can be summarised as below, and are further explained on the following pages.

Investment Advisory Mandate

The Investment Advisory Mandate suits individuals who want comprehensive investment advice but prefer to make their own investment decisions. It supports you with ongoing proactive market recommendations and access to a specialist adviser who also provides regular risk and portfolio monitoring.

Tailored Investment Mandate

The Tailored Investment Mandate enables you to access systematic monitoring of a specific trading position or strategy based on predefined guidelines, such as focussing on one particular asset class. Your Markiewicz & Co. adviser provides you with recommendations and access to research, however you make your own investment decisions.

Discretionary Mandate

With a Discretionary Mandate, you authorise us to manage your investments on your behalf, according to limitations that are agreed to at the inception of the mandate. With such a mandate, Markiewicz & Co. holds the responsibility to evaluate investment opportunities and investment decisions on your behalf.

Whichever level of service you select, you have access to a personal investment adviser with whom you decide when, where and how often you want to be contacted and what level of involvement you want in the decision making process.

Stages in the advisory process

- Understanding your needs – Analysing your financial situations and agreeing on your wealth needs and objectives.
- Establishing your objectives – Developing a personal financial plan including specific proposals for wealth management solutions.
- Identifying your profile – Reaching agreement on your attitude to, and your capacity for, investment risk.
- Developing a strategy – Working with you to build a tailor-made investment strategy.Implementing and reviewing the plan – Providing you with ongoing investment guidance and support, as well as regular fine-tuning of your strategy to ensure that it still remains relevant to your objectives and priorities.

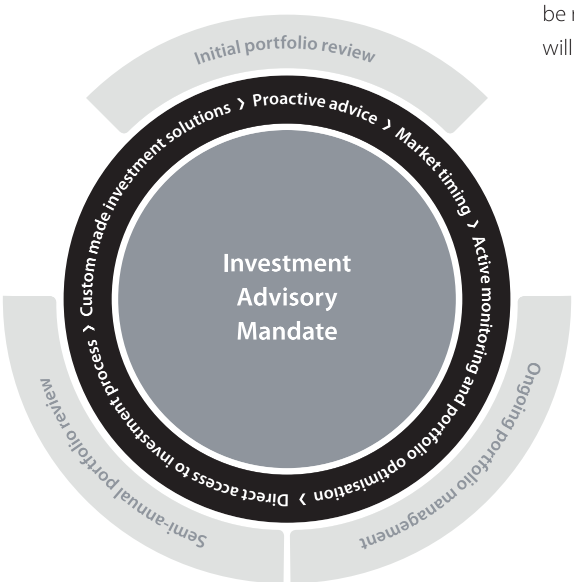
Investment Advisory Mandate

Expert advice and guidance to assist you in making your own investment decisions

The Investment Advisory Mandate provides professional support to investors who want to manage their own portfolios and make their own investment decisions.

Through this relationship, you have access to Markiewicz & Co. research and analysis, as well as our investment team who provide guidance as well as portfolio monitoring based on your risk profile.

It is an ideal solution for investors who want to keep focussed on their investment goals by being kept up-to-date with market developments. They also benefit from being able to discuss and implement investment ideas with experienced investment professionals and receive expert assessments on their investment strategies.



The Investment Advisory Mandate allows you to seize opportunities to preserve and grow your wealth, and puts you in an informed position to act quickly and make timely decisions of your own.

Investment Advisory Mandate overview

- When required, and according to your needs, you have access to the services of a professional and highly experienced investment adviser who acts as your investment partner.
- Markiewicz & Co. will conduct an initial risk analysis and review of your portfolio accordingly. Every six months, this will be reassessed and where needed, we will recommend specific changes.
- Similarly, within the parameters of your portfolio and investment strategy, your adviser will provide proactive advice to ensure you are in a position to make informed decisions about your portfolio. You also have ongoing access to Markiewicz & Co. analysis and research resources.
- The service provides you with access to custom made investment solutions that match your financial objectives and priorities, and includes the wide range of asset classes and products offered by Markiewicz & Co.
- All final investment decisions are made by you.

The Investment Advisory Mandate provides professional support to investors who want to manage their own portfolios and make their own investment decisions.

While you benefit from the guidance and ongoing research and analysis of our specialists, you make your own investment decisions at all times.

Tailored Investment Mandate

Access high-level expertise and benefit from systematic monitoring of a specific trading position

The Tailored Investment Mandate is designed for investors who want to closely follow the market movements, and therefore the opportunities, of a single asset class.

Through the mandate you have access to an experienced Markiewicz & Co. investment adviser who provides you with investment advice on specific strategies and trade recommendations, based on your investment objective. Your adviser will analyse your trades; review and assess your investment goals and risks; and where appropriate, submit investment proposals for your consideration. Similarly, they will keep you aware of any potential portfolio or investment risks that may arise.

While you benefit from the guidance and ongoing research and analysis of our specialists, you make your own investment decisions at all times.

Tailored Investment Mandate overview

- An experienced Markiewicz & Co. investment adviser carries out a detailed and comprehensive initial review of your trading history and then provides ongoing general advice and recommendations based on your trading mandate.
- You are kept up to date on risks relating to your investment strategies and trades, as well as developments in financial markets that are relevant to the predefined criteria of your trading mandate.
- All communication between you and Markiewicz & Co. is conducted through your adviser.
- You make all final investment decisions.

Through the mandate you have access to an experienced Markiewicz & Co. investment adviser who provides you with investment advice on specific strategies and trade recommendations, based on your investment objective.

Discretionary Mandate

A jointly defined investment strategy implemented by investment specialists

The Markiewicz & Co. Discretionary Mandate service allows you to benefit from a customised investment portfolio that has been developed with regard to your financial goals and individual circumstances, without having to worry about the day-to-day investment decisions or portfolio management tasks.

This solution is ideal for those who seek professional asset allocation and investment guidance however are too busy to monitor the markets; may not have the required level of expertise; or simply prefer a more hands-off approach.

With the Discretionary Mandate, we firstly develop a highly personal investment strategy based on your risk tolerance, lifestyle, cash flow requirements and future financial needs. Once this strategy has been agreed to, the Discretionary Mandate authorises us to manage your investments on your behalf, within the constraints that have been set at the inception of the mandate.

You may continue to be as closely involved as you choose, and can access daily updates of portfolio transactions and value. You will also receive ongoing comprehensive reports, while your adviser will regularly review the investment strategy to ensure it remains consistent with your personal situation and financial goals. Markiewicz & Co. make all the day-to-day investment decisions and execute trades on your behalf.

Discretionary Mandate Service overview

› A comprehensive personal investment profile is developed by Markiewicz & Co., which forms the basis of all portfolio investment decisions.

› Markiewicz & Co. carefully selects a range of different asset classes that are suited to your investment objectives. A team of experienced advisers are committed to delivering excellence in investment results.

› By ensuring diversification amongst and within asset classes, and by subjecting your portfolio to constant monitoring, risk is reduced in terms of susceptibility to market fluctuations.

› You have complete control of your portfolio at all times, however Markiewicz & Co. holds primary responsibility for managing its performance on the markets, making investment decisions and executing trades.

› The Discretionary Mandate is highly flexible and can be set or cancelled at any time.

› Daily transaction updates and clear reports keep you up-to-date with your portfolio at all times.

This solution is ideal for those who seek professional asset allocation and investment guidance however are too busy to monitor the markets; may not have the required level of expertise; or simply prefer a more hands-off approach.

Markiewicz & Co. solutions and services

Wealth management

The increasingly complex and constantly changing nature of legal and tax systems around the world requires wealth management strategies to be continually monitored and optimised. At Markiewicz & Co, understanding the global economic environment is a key component of our wealth management advice, which also takes into consideration your current life situation and future needs. Our wealth management services include:

› Wealth overview and financial planning
› Tax planning
› Retirement planning
› Estate and succession planning
› Planning for a change of residence
› Structures for wealth management
› Wealth preservation and protection
› Philanthropy

Investment services

The Markiewicz & Co. Investment Advisory service enables clients to support their own investment decision-making with either a full-service Investment Advisory Mandate or a Tailored Investment Mandate. Both these mandates provide access to proactive and comprehensive investment advice, support and guidance. If you prefer to delegate your investment decision making, we also offer a Discretionary Mandate service whereby we monitor your holdings and make the investment decisions on your behalf, based on a jointly defined investment strategy.

Markiewicz & Co. investment products include: equities, options, futures, foreign exchange, fixed interest, investment funds, structured products, and margin lending.

Portfolio administration

The Markiewicz & Co. Portfolio Administration Service (PAS) is a comprehensive wealth management service available only to private clients that provides portfolio administration and reporting across a wide range of asset classes. The service incorporates investment advice, trade execution and access to research, helping you make more informed investment decisions.

While you appoint us to administer your investment portfolio, you retain all decision-making authority.

Research

With our forward thinking, "next trend" approach to the global economy and investment environment, Markiewicz & Co. conducts ongoing research to identify emerging trends and assess their future impacts. Our analysts develop region- and sector-specific strategies based on our unique and insightful investment viewpoint. Where required, we supplement our extensive internal research resources with the insights and findings of leading external research providers. Importantly, as an independent Australian-owned investment management firm, Markiewicz & Co is not influenced by institutional ownership.

Corporate

The Markiewicz & Co corporate team offers access to deep expertise in developing specialised investment opportunities across all asset classes and industry sectors, and assists clients with IPOs and capital raisings. Eligible clients who qualify as Experienced or Sophisticated investors may be invited to take part in high-level investor programs, as well as offered access to an even wider range of investment options.

Finding out more about Markiewicz & Co.

To find out more about the range of Wealth Management and Investment services offered by Markiewicz & Co, please call us on 02 9225 0999 or visit our website, www.markiewicz.com.au

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