Zenith APPROVED

Class A
Class B

30 September 2026

GYROSTAT CAPITAL MANAGEMENT

Risk Managed Equity Fund

Class A and Class B Units

Retirement Portfolio Resilience

A Structured Approach to Retirement Portfolio Construction

www.gyrostat.com.au

info@gyrostat.com.au

@gyrostatcapital

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

ARSN	651 853 799
Eligibility	Investors who qualify as 'Wholesale Clients' Advised retail investors via platforms
Responsible Entity	One Managed Investment Funds Limited (ACN 117 400 987)
Investment Manager	Gyrostat Capital Management Advisers Pty Ltd (ACN 168 737 246)

Zenith APPROVED
Class A
Class B

Retirement Portfolio Resilience

GYROSTAT CAPITAL MANAGEMENT

The framework

1. Stress test your portfolio and define Retirement Portfolio Resilience (RPR)

   How will your retirement portfolio respond to the next major market fall?

2. Add measurable resilience - RPR Unit

   What difference can 5% make?

3. Assess the evidence

   Has Retirement Portfolio Resilience been demonstrated?

4. Implementation with institutional support

   How does Gyrostat deliver it, and how can it fit in retirement portfolios?

www.gyrostat.com.au
info@gyrostat.com.au
@gyrostatcapital

Zenith APPROVED
Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Stress test and define Retirement Portfolio Resilience

How will your retirement portfolio respond to the next major market fall?

Traditional retirement portfolios centre on growth and defensive allocations. Retirement may add cash reserves and retirement income.

But what part of the portfolio is specifically responsible for sequencing risk and behavioural survivability?

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

www.gyrostat.com.au
info@gyrostat.com.au
@gyrostatcapital

Zenith APPROVED

Class A
Class B

From Accumulation to Retirement

Accumulation	Retirement
Growth – long term capital appreciation	**Growth** – long term capital appreciation
Defensive – capital stability, liquidity and cash reserves	**Defensive** – capital stability, liquidity and cash reserves
	Retirement income – sustainable retirement cash flow
	Retirement portfolio resilience – sequencing risk and behavioural survivability

In retirement contributions cease while withdrawals continue. Cash provides time, but you cannot determine how long markets will take to recover.

Responsible stewardship means constructing the portfolio in advance for both financial and behavioural survivability.

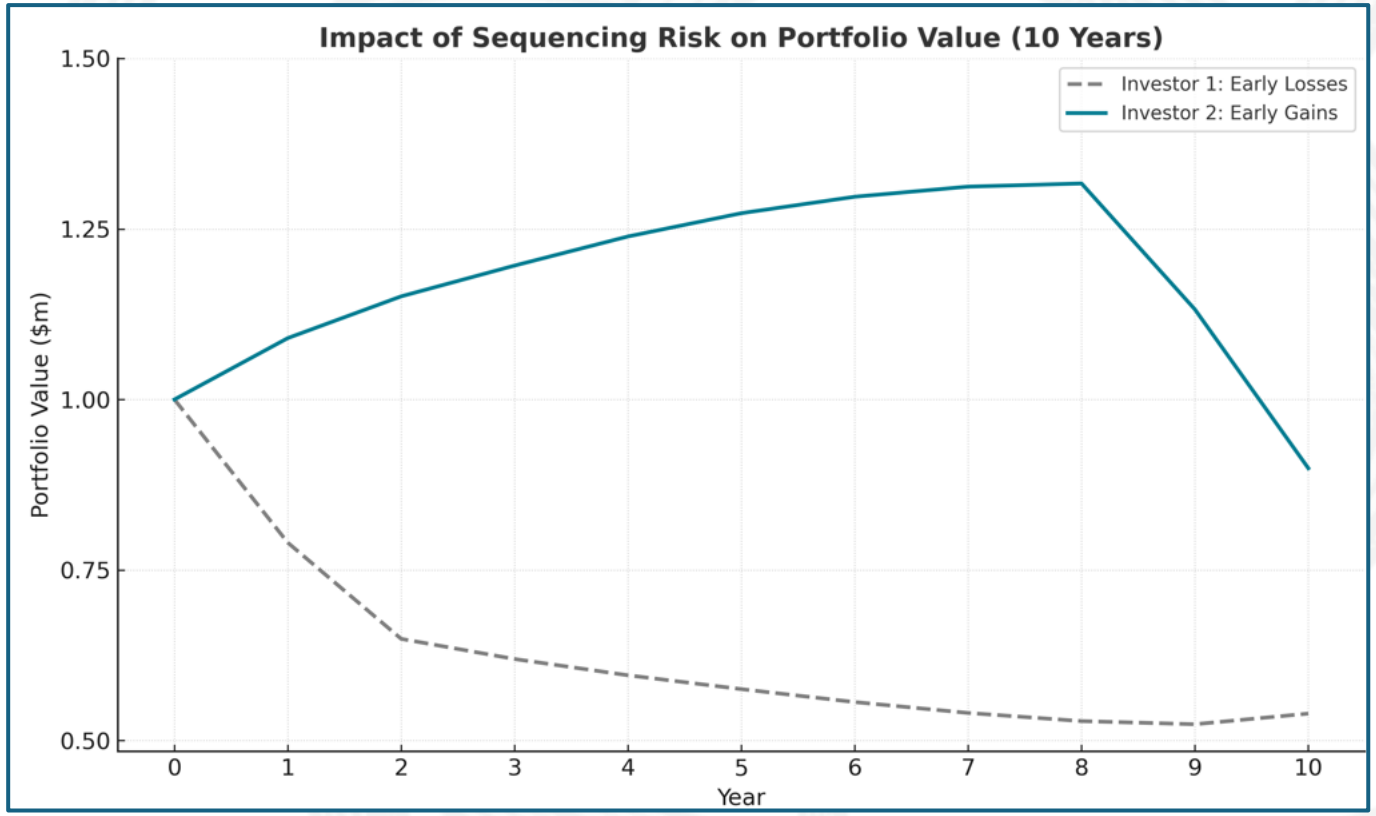
Zenith APPROVED

Class A
Class B

The Hidden Impact of Sequencing Risk

Assumptions

- Starting Balance: $1,000,000
- Annual Withdrawals: $60,000 (beginning of each year)
- Return Profile: Same average return (6.0%)
- Timing: Returns after withdrawals
- Key Insight: Identical average returns can produce materially different retirement outcomes.
- Early losses compound negatively when withdrawals continue.
- In this illustration, return order creates ~$360,000 difference after 10 years.



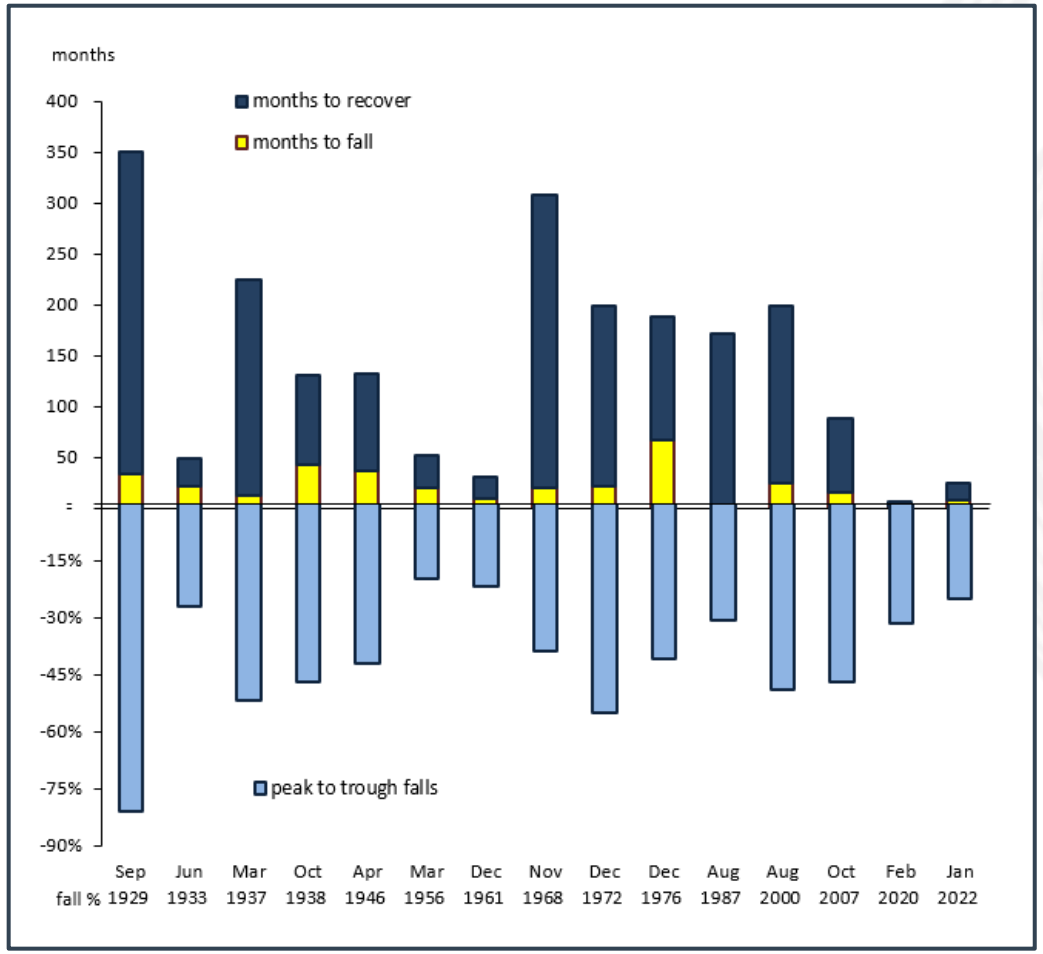
Source: Gyrostat illustrative analysis

Zenith APPROVED
Class A
Class B

The Hidden Impact of Sequencing Risk

Year	Investor 1 Return	Investor 1 End Balance	Investor 2 Return	Investor 2 End Balance
0	—	$1,000,000	—	$1,000,000
1	-15%	$790,000	15%	$1,090,000
2	-10%	$649,000	12%	$1,151,200
3	5%	$619,450	10%	$1,196,320
4	6%	$595,617	9%	$1,238,989
5	7%	$575,310	8%	$1,273,108
6	8%	$556,335	7%	$1,297,225
7	9%	$540,405	6%	$1,312,058
8	10%	$528,446	5%	$1,316,661
9	12%	$523,869	-10%	$1,131,995
10	15%	$539,449	-15%	$899,196

Investment cycles – major sell offs are a regular feature



S&P 500 Index - 90 Year Historical Chart

The chart shows S&P 500 falls exceeding 20%, the duration of each fall, and the time taken to recover to the pre-fall level.

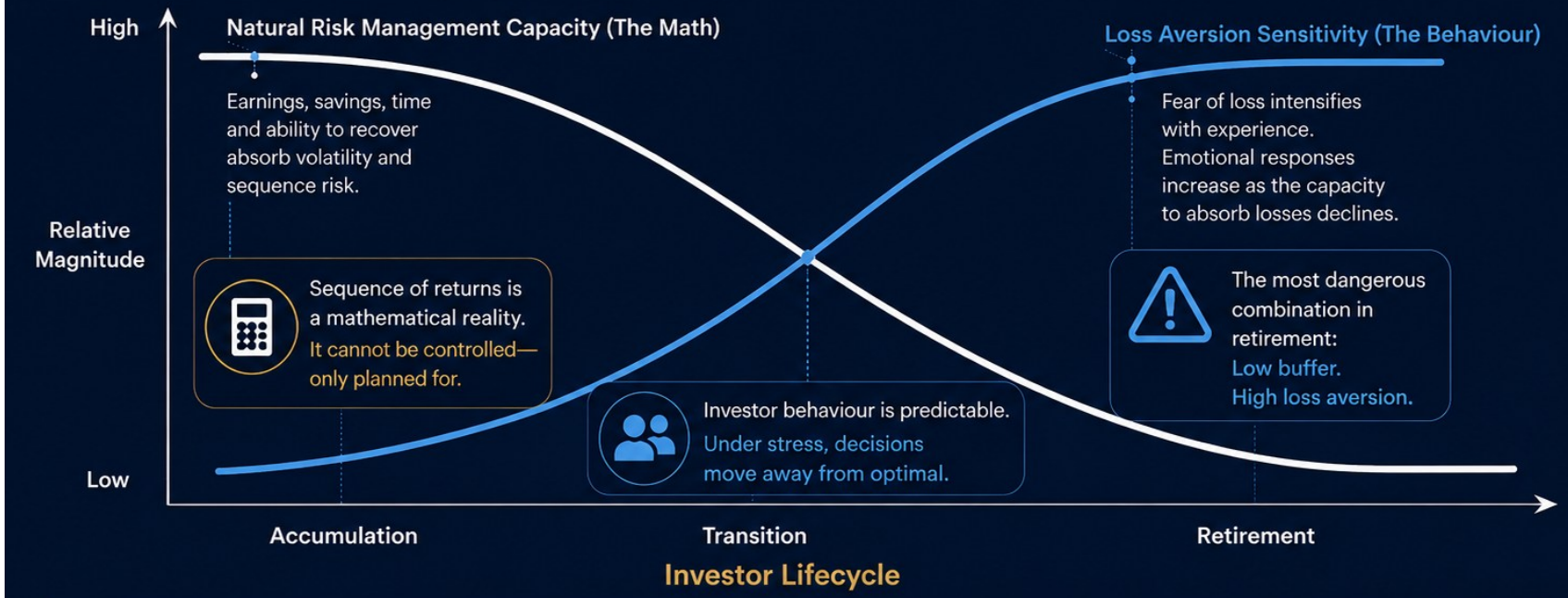
Source: http://www.macrotrends.net/2324/sp-500-historical-chart-data

Zenith APPROVED

Class A
Class B

The Math of Sequence Risk. The Behavioural Response.

In retirement, the natural risk buffer declines while loss aversion rises.
This combination is why outcomes—and investor behaviour—diverge.



Without a deliberate retirement portfolio structure, investors are left with less buffer and more fear—**exactly when they can least afford it.**

This is the moment advisers are tested the most. The right structures in place allow you to say with confidence: "We've planned for this. **You don't need to react."**

Protection.
Process.
Peace of mind.

Retirement Portfolio Resilience is about addressing the math—and managing the behaviour.

Source: Gyrostat Capital Management – Behavioural Framework

Zenith APPROVED

Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Retirement Portfolio Resilience (RPR) Unit

What difference can 5% make?

Growth and Retirement Portfolio Resilience are designed to work together.

1 RPR Unit

5% of total portfolio

2 RPR Units

10% of total portfolio

Class A: Retirement **Class B: Accumulation on retirement journey**

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

Zenith APPROVED
Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Growth + Retirement Portfolio Resilience

The role of RPR is not to replace Growth — it is to change the way Growth behaves through adverse market paths.

Illustrative starting allocation

20%

Australian equities / Growth

→

After 1 RPR Unit

15% Growth	5% RPR

20% Growth → 15% Growth + 5% RPR

1 RPR Unit = 5% of the total portfolio = 25% of this illustrative 20% Australian-equity allocation.

Growth participation remains. The portfolio simply combines two different return behaviours.

Zenith APPROVED
Class A
Class B

GYROSTAT
CAPITAL MANAGEMENT

What Difference Did the RPR Unit Make?

Historical illustration using the four objectively identified Australian equity-market falls of 7% or more, January 2022 to August 2026.

1 RPR Unit

5% of total portfolio

Class A ≈ 36%
Class B ≈ 39%

average historical mitigation of the loss attributable to the Australian-equity sleeve

2 RPR Units

10% of total portfolio

Class A≈ 71%
Class B ≈ 78%

average historical mitigation of the loss attributable to the Australian-equity sleeve

The historical relationship is illustrative, not a forecast. Outcomes will vary.

Private Adviser Analysis Tool available on request

Zenith APPROVED
Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Historical Support — Significant Australian Market Falls

The periods were selected because Australian equities fell by at least 7% — not because of the subsequent Gyrostat outcome.

Class A

Period	XJT	Class A	1 RPR Unit 75/25	Mitigation
Apr–Jun 2022	−11.90%	+8.70%	−6.75%	**43%**
Aug–Oct 2023	−7.19%	+1.66%	−4.98%	**31%**
Feb–Mar 2025	−7.05%	+3.53%	−4.41%	**38%**
Mar 2026	−7.15%	+1.81%	−4.91%	**31%**

Class B

Period	XJT	Class B	1 RPR Unit 75/25	Mitigation
Apr–Jun 2022	−11.90%	+11.05%	−6.16%	**48%**
Aug–Oct 2023	−7.19%	+1.35%	−5.06%	**30%**
Feb–Mar 2025	−7.05%	+4.90%	−4.06%	**42%**
Mar 2026	−7.15%	+2.84%	−4.65%	**35%**

Average historical mitigation with 1 RPR Unit (5% of total portfolio)

Class A ≈36% **Class B ≈39%**

Mitigation refers to the loss attributable to the Australian-equity sleeve.

Private Adviser Analysis Tool available on request

Source: Gyrostat adviser analysis, January 2022 to August 2026.
Past performance is not a reliable indicator of future performance.

Zenith APPROVED
Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Growth Participation and Different Return Behaviour

Retirement Portfolio Resilience is not simply about avoiding losses — the allocation must also contribute to long-term returns.

Class A: 15+ year track record with no quarterly loss greater than 3%

Measure	Australian equities (XJT)	Class A	Class B
Annualised return (5 Yr)	7.71%	**9.62% pa**	**10.35% pa**
Annualised volatility	12.65%	**5.32%**	**9.92%**
Beta to XJT	1.00	**−0.09**	**−0.22**

Source: Gyrostat performance data and ASX XJT public data.
Past performance is not a reliable indicator of future performance.

5 Years to 30 September 2026
Detailed Adviser Analysis Tool available on request

Zenith APPROVED
Class A
Class B

Blending Managers Across Market Environments

Strategy	Key Attributes	Falling Market (Inc. Large Market Falls)	Volatile Market	Stable Market	Rising Market
Diversify risk – Conservative/Growth Mix	Relies on correlation spread across asset classes	Unfavorable – Correlation often rises in crisis	Unfavorable – Capital losses	Favorable	Favorable
Occasional Protection via Predictions	Requires accurate timing to be effective	Unfavorable – Exposed if wrong	Unpredictable – Gains/Losses	Favorable	Favorable (May be Capped)
Protection Always in Place – Absolute Return (Gyrostat)	Non-correlated beta with embedded put protection; thrives on volatility	Very favorable (Class A), favorable (Class B)	Favorable (Class A), very favorable (Class B)	Less Favorable (Lower Return)	Favorable (Mitigated Upside)

Zenith APPROVED
Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Evidence

Has Retirement Portfolio Resilience been demonstrated?

Assess the function through observable portfolio behaviour — across major falls, different market environments and through time.

Major falls

Market environments

Through time

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

Zenith APPROVED

Class A
Class B

Class A — Three Observable Characteristics

The question is whether the intended behaviour has been observed.

1 Downside discipline

15+ year track record with no quarterly loss greater than 3%.

2 Major market falls

Track record of increasing in value during major Australian equity-market falls.

3 Volatility participation

Absolute-return track record with returns tending to increase as market volatility rises.

These observable characteristics translate the RPR evidence test into a simple adviser discussion: downside discipline, behaviour during major falls and participation when volatility creates opportunity.

Zenith APPROVED

Class A
Class B

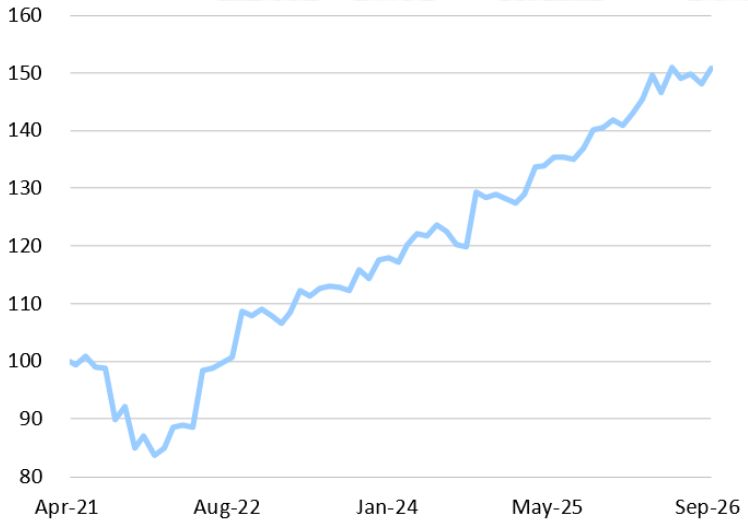
Return experience – Class A and Class B

Performance to 30 September 2026

(growth of $100,000 invested at class inception with distributions reinvested)

Class A

Class B



Source: Gyrostat graph of approved performance

A dedicated Retirement Portfolio Resilience allocation

Our Class A flagship fund has 3 key features:

1. Lower risk: 15-year track record no quarterly losses > 3%
2. A track record of increasing in value on major market falls
3. Absolute return with a track record of increasing with market volatility

The leveraged Class B Units have a focus on greater returns and less risk protection.

• Quarterly income distributions, including cash and associated franking credits.

• Daily liquidity with no investor lock-ins.

Past performance is not a reliable indicator of future performance.

Zenith APPROVED

Class A
Class B

Class A Performance During Major Market Falls

Period	ASX Accumulation Return	Gyrostat Class A Return
Apr - Jun 2022	-11.90%	+8.70%
Jan - Mar 2020	-23.10%	+9.22%
Oct - Dec 2018	-8.24%	+4.18%
Jul - Sep 2015	-6.58%	-0.26%
Jul - Sep 2011	-8.17%	+1.29%

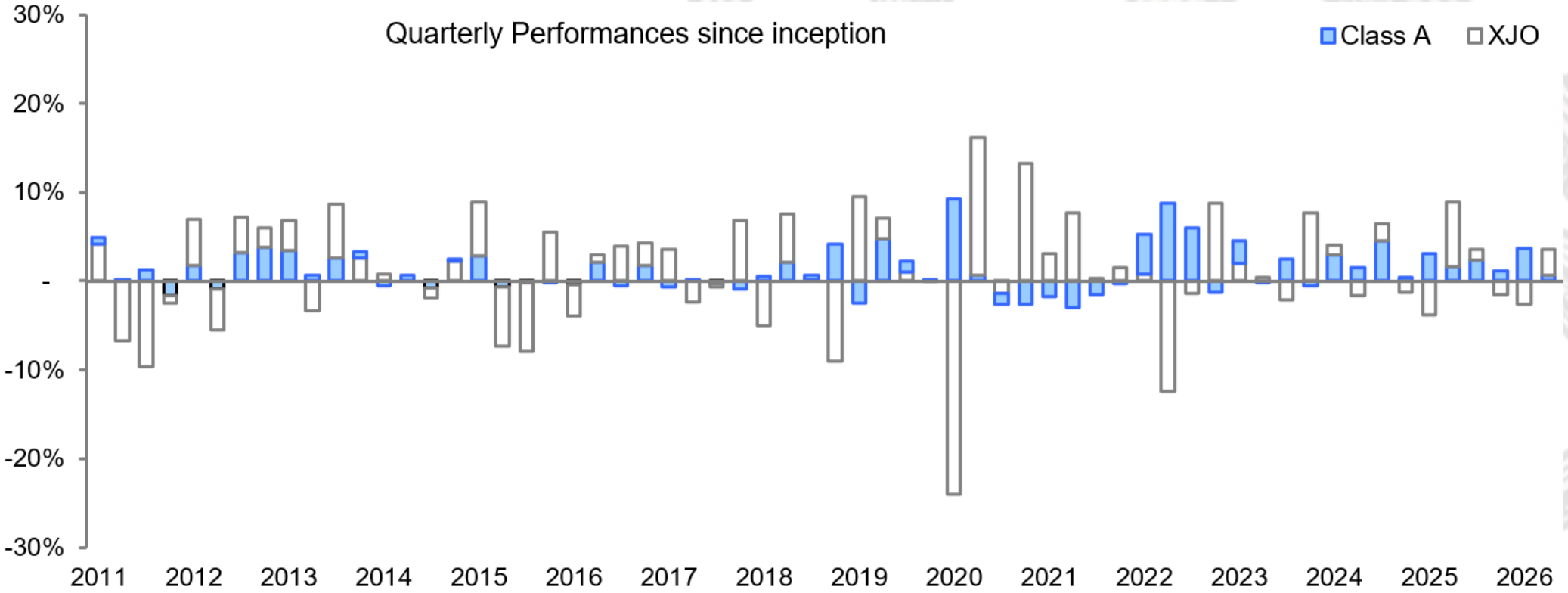
Gyrostat Class A performance compared with worst 5 quarters from the ASX accumulation index (since Fund inception December 2010).

Past performance is not a reliable indicator of future performance.

Zenith APPROVED

Class A
Class B

Consistent Quarterly Returns Class A



Source: Gyrostat graph of approved performance

Past performance is not a reliable indicator of future performance.

Class A has provided consistent positive returns in most quarters in recent years

Zenith APPROVED

Class A
Class B

GYROSTAT CAPITAL MANAGEMENT

Implementation

How does Gyrostat deliver it, and how can it fit in retirement portfolios?

From portfolio architecture to adviser implementation and ongoing stewardship

Retirement Journey

Investment Process

Adviser Support

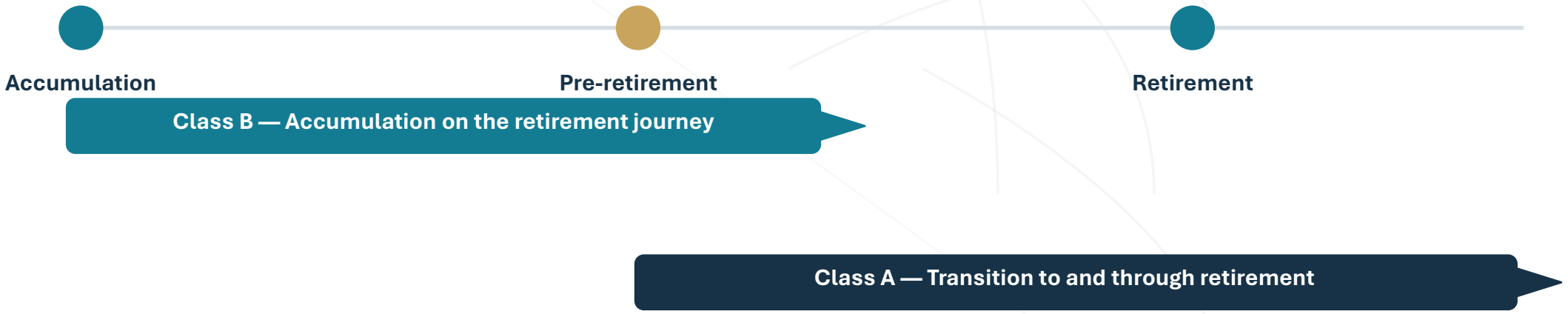
Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

Zenith APPROVED

Class A
Class B

Across the Retirement Journey

Gyrostat provides advisers with an RPR framework from accumulating retirement capital to managing sequencing risk as retirement approaches and through retirement.



Class B

Greater emphasis on returns: build and compound retirement capital while mitigating the impact of large market losses during accumulation.

Class A

Greater emphasis on downside protection as sequencing risk becomes increasingly important before and during retirement.

The appropriate expression depends on the client's stage of the retirement journey and the role required in the portfolio.

Zenith APPROVED
Class A
Class B

How The Mathematical Framework Is Applied

1. **Invest in Australian equities ASX20 and index**

A portfolio of liquid ASX20 stocks and the ASX200 Index

2. **Establish a permanent protection architecture**

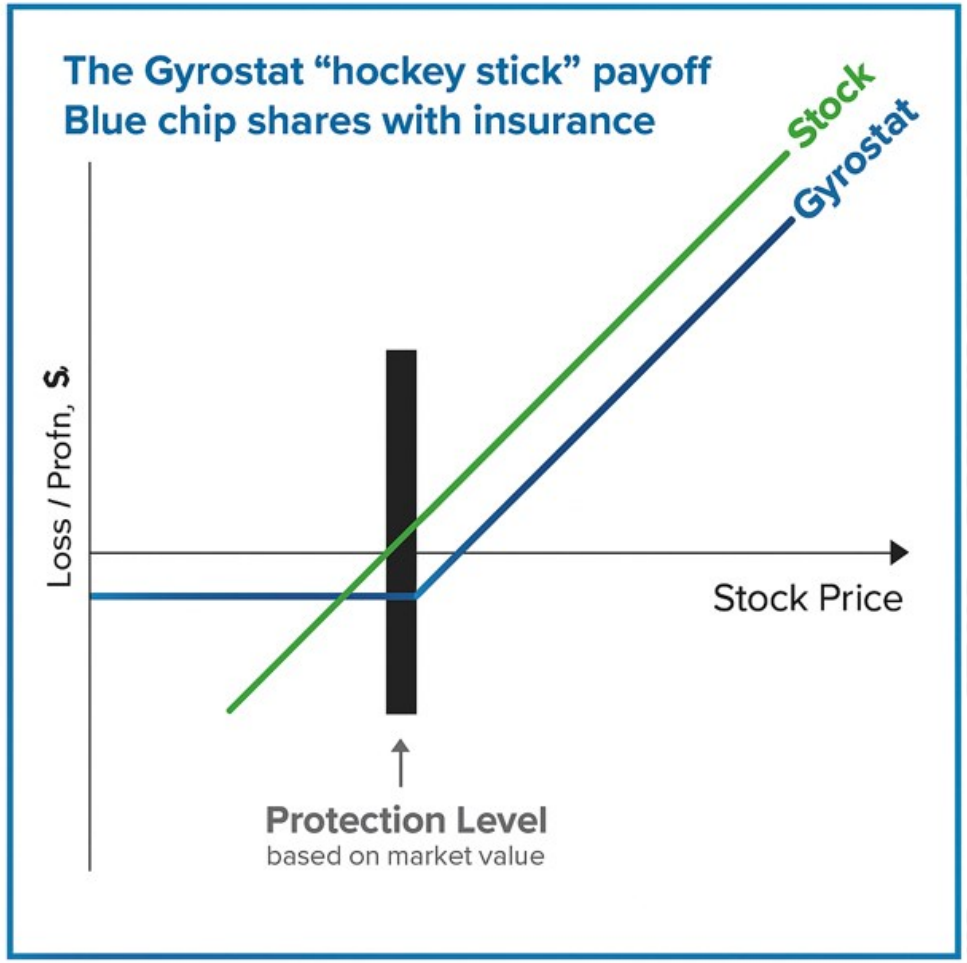
Protection is embedded as a permanent characteristic of the portfolio within predefined risk tolerances.

3. **Disciplined ongoing implementation**

The mathematical framework is applied continuously as market conditions evolve.

4. **Governance & Institutional Capability**

Board oversight, Risk & Compliance, Investment Committee governance, proprietary systems and an experienced multidisciplinary team support the consistent implementation of the investment framework.



Source: Gyrostat – illustration of payoff as stock price changes

Zenith APPROVED
Class A
Class B

How the Mathematical Framework Is Applied

The investment framework ranks opportunities by expected total return within predefined RPR risk controls.

1

Approved investment universe

Liquid ASX20 stocks and index exposure that meet qualitative and options-liquidity requirements.

2

Expected total return ranking

Capital participation, dividend/franking income and the RPR overlay are assessed together.

3

Dynamic re-ranking

Market prices, volatility, dividends and option pricing change expected returns over time.

4

Disciplined allocation

Capital is directed toward the highest-ranked opportunities, subject to portfolio construction and risk controls.

Detailed investment process for advisers, research teams and investment committees.

Zenith APPROVED
Class A
Class B

How Gyrostat Produces Retirement Portfolio Resilience

1

Defined investment objective

Portfolio construction is designed around Retirement Portfolio Resilience rather than relying on favourable market outcomes.

2

Mathematical capital allocation

Approved investments are ranked using observable expected returns from capital participation, dividends and the RPR overlay.

3

Protection always in place

Downside protection is maintained as a permanent portfolio characteristic within predefined risk tolerances.

4

Disciplined implementation

Capital is re-ranked and allocated as market prices, volatility, dividends and option pricing change.

5

Institutional governance

Investment Committee oversight, risk and compliance processes, proprietary systems and a multidisciplinary team support implementation.

The process does not depend on predicting the next market move — it responds systematically to observable market conditions.

Zenith APPROVED

Class A
Class B

Adviser Implementation

How can RPR be incorporated into a retirement portfolio?

1 RPR Unit

5% of total portfolio

2 RPR Units

10% of total portfolio

Growth	Long-term capital appreciation
Defensive	Capital stability and liquidity
Retirement Income	Sustainable retirement cash flow
Retirement Portfolio Resilience	Sequencing risk and behavioural survivability

RPR is incorporated alongside Growth, Defensive and Retirement Income — not as a replacement for those functions.

The appropriate allocation and choice of Class A or Class B depends on the client's stage of the retirement journey, portfolio objectives and risk requirements.

Zenith APPROVED
Class A
Class B

Support for Adviser Conversations

Advisers can move from education to analysis, due diligence and implementation within one institutional pathway.

1 Knowledge Centre

Structured RPR education, articles, research and adviser learning.

2 Gyrostat Adviser Resource Hub

Private access to current investment, performance and due-diligence materials.

3 Adviser Analysis Tool

Portfolio-level analysis of Class A, Class B and RPR-unit implementation.

4 Research & Due Diligence

Zenith and SQM research, Investment Management Questionnaire, monthly reports and results since inception.

The adviser is not left to work it out alone — education, tools, due diligence and team access sit together.

Zenith APPROVED
Class A
Class B

Institutional Capability

The framework is supported by investment, systems, governance, operations, legal and compliance capability.

CR **Craig Racine**
Investment / Business Development

LT **Leo Tang**
Systems / IT / Portfolio Construction

PK **Peter Keating**
Operations / Finance

PC **Peter Clifton**
Strategy / Governance

AS **Andrew Smith**
Compliance / Oversight

DB **David Barwise**
Legal / Regulatory Frameworks

Experienced, stable and multidisciplinary team supporting disciplined implementation.

Zenith APPROVED

Class A
Class B

Research, Platform Access and Support

Implementation is supported by research coverage, practical access pathways and adviser due-diligence materials.

Independent research

Zenith and SQM research support adviser due diligence.

Platform access

Existing platform pathways support adviser implementation, including pension and super channels where available.

Performance reporting

Monthly performance reports and results since inception support ongoing review.

Adviser Resource Hub

A private adviser resource consolidates presentation, research, tools, reporting and due-diligence materials.

Practical access and due diligence for adviser, dealer group and investment committee review.

Research

Class A

Class B

Zenith Investment Rating:
The Zenith Investment Partners (ABN 27 103 132 672, AFS Licence 226872) ("Zenith") rating Approved assigned 27 August 2026 referred to in this piece is limited to "General Advice" (s766B Corporations Act 2001) for Wholesale clients only. This advice has been prepared without taking into account the objectives, financial situation or needs of any individual, including target markets of financial products, where applicable, and is subject to change at any time without prior notice. It is not a specific recommendation to purchase, sell or hold the relevant product(s). Investors should seek independent financial advice before making an investment decision and should consider the appropriateness of this advice in light of their own objectives, financial situation and needs. Investors should obtain a copy of, and consider the PDS or offer document before making any decision and refer to the full Zenith Product Assessment available on the Zenith website. Past performance is not an indication of future performance. Zenith usually charges the product issuer, fund manager or related party to conduct Product Assessments. Full details regarding Zenith's methodology, ratings definitions and regulatory compliance are available on our Product Assessments and at https://www.zenithpartners.com.au/our-solutions/investment-research/regulatory-guidelines

SQM Investment Rating
The rating contained in this document is issued by SQM Research Pty Ltd ABN 93 122 592 036 AFSL 421913. SQM Research is an investment research firm that undertakes research on investment products exclusively for its wholesale clients, utilising a proprietary review and star rating system. The SQM Research star rating system is of a general nature and does not take into account the particular circumstances or needs of any specific person. The rating may be subject to change at any time. Only licensed financial advisers may use the SQM Research star rating system in determining whether an investment is appropriate to a person's particular circumstances or needs. You should read the product disclosure statement and consult a licensed financial adviser before making an investment decision in relation to this investment product. SQM Research receives a fee from the Fund Manager for the research and rating of the managed investment scheme.

Zenith APPROVED
Class A
Class B

Retirement Portfolio Resilience

GYROSTAT CAPITAL MANAGEMENT

1. **Stress Test the portfolio**
2. **Add measurable resilience - RPR Unit**
3. **Evidence**
4. **Implementation with institutional support**

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take.

www.gyrostat.com.au
info@gyrostat.com.au
@gyrostatcapital

The responsible entity for the Gyrostat Risk Managed Equity Fund (ARSN 651 853 799) (**Fund**) is One Managed Investment Funds Limited ACN 117 400 987 AFSL 297042 (**OMIFL**). The investment manager for the Fund is Gyrostat Capital Management Advisers Pty Ltd (ACN 168 737 246), a duly authorised representative of Gyrostat Capital Management Pty Ltd (ACN 138 219 002) (**GCM**).

The information provided in this document was not prepared by OMIFL but prepared by other parties. All of the commentary, statements of opinion and recommendations contain general advice only. This information does not take into account your investment objectives, particular needs or financial situation. You should seek independent financial advice.

The content of this document does not constitute an offer or solicitation to subscribe for units in the Funds or an offer to buy or sell any financial product. Accordingly, reliance should not be placed on this document as the basis for making an investment, financial or other decision.

Past performance is not a reliable indicator of future performance. Performance comparisons are provided purely for information purposes only and should not be relied upon. The information included in this document may include information that is predictive in character which may be affected by inaccurate assumptions or by known or unknown risks and uncertainties and may differ materially from results ultimately achieved.

Whilst all care has been taken in preparation of this document, neither OMIFL nor the Investment Manager give any representation or warranty as to the reliability, completeness or accuracy of the information contained in this document. Neither OMIFL nor the Investment Manager accepts liability for any inaccurate, incomplete or omitted information of any kind or any losses caused by using this information.

You should obtain and carefully consider the Product Disclosure Statement dated 20 October 2022 (**PDS**) and Target Market Determination (**TMD**) for the Fund before making any decision about whether to acquire, or continue to hold, an interest in the Fund. Applications for units in the Fund can only be made pursuant to the application form relevant to the Fund. A copy of the PDS, TMD and relevant application form may be obtained from https://www.gyrostat.com.au/application-forms or https://www.oneinvestment.com.au/investors/gyrostat/

GYROSTAT
CAPITAL MANAGEMENT

Supplementary Slides

www.gyrostat.com.au
info@gyrostat.com.au
@gyrostatcapital

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

Zenith APPROVED

Class A
Class B

RETIREMENT PORTFOLIO RESILIENCE ARCHITECTURE

Helping investors remain financially and emotionally invested through a full retirement journey.

Retirement success depends on more than investment returns.
It depends on how retirement risks are identified, managed and integrated within the overall portfolio.

1 RETIREMENT RISKS

Retirement introduces risks that traditional asset allocation alone may not fully address.

SEQUENCE-OF-RETURNS RISK
Early losses can permanently impair retirement capital.

BEHAVIOURAL RISK
Stress may lead to poor decisions at the wrong time.

LONGEVITY RISK
Assets may not support a longer-than-expected retirement.

INFLATION RISK
Purchasing power may erode over time.

INCOME SUSTAINABILITY RISK
Retirement income may become difficult to maintain.

2 PORTFOLIO FUNCTIONS

A resilient retirement portfolio combines complementary functions.

GROWTH ASSETS
Long-term capital growth.

DEFENSIVE ASSETS
Stability and liquidity.

LIFETIME INCOME SOLUTIONS
Longevity protection and income certainty.

RETIREMENT PORTFOLIO RESILIENCE
Sequence-risk management and behavioural survivability.

3 RETIREMENT PORTFOLIO RESILIENCE

The role of a retirement portfolio resilience allocation.

A DEDICATED RESILIENCE ALLOCATION IS DESIGNED TO HELP INVESTORS STAY INVESTED.

- Sequencing-risk awareness
- Behavioural survivability
- Pricing-of-risk discipline
- Embedded protection
- Resilience across market environments
- Helps investors remain invested

4 RETIREMENT OUTCOMES

Desired retirement outcomes.

- Greater retirement confidence
- Improved emotional sustainability
- Reduced vulnerability to adverse sequencing
- More consistent retirement experience
- Increased probability of remaining invested
- Improved retirement resilience

Growth assets help build wealth. | Defensive assets help preserve capital. | Lifetime income solutions help address longevity risk. | Retirement portfolio resilience helps investors remain invested through the retirement journey.

Helping investors remain financially and emotionally invested throughout retirement, regardless of the path markets take

GYROSTAT CAPITAL MANAGEMENT

Zenith
APPROVED

Class A
Class B

RETIREMENT PORTFOLIO RESILIENCE

Helping investors remain financially and emotionally invested throughout their retirement journey, regardless of the path markets take.

THE FIVE PILLARS FRAMEWORK

1 SEQUENCING RISK AWARENESS

Understanding the retirement challenge.

- Recognises the impact of market sequence on retirement outcomes
- Focuses on downside risk, not just average returns
- Builds strategies that aim to protect against poor sequences

2 BEHAVIOURAL SURVIVABILITY

Remaining invested through uncertainty.

- Addresses the emotional challenges of retirement investing
- Builds confidence to stay the course through volatility
- Supports discipline when it matters most

3 RISK-PRICING DISCIPLINE

Pricing risk rather than predicting markets.

- Focuses on the price of risk, not the direction of markets
- Seeks to understand and manage compensation for risk
- Supports decision-making with process and evidence

4 RETIREMENT PORTFOLIO CONSTRUCTION

Combining complementary retirement functions.

- Integrates Retirement Income and Retirement Portfolio Resilience
- Diversifies across assets, strategies and time
- Constructs portfolios that aim to achieve the retirement objective

5 RESILIENCE ACROSS MARKET ENVIRONMENTS

Building portfolios that operate across changing conditions.

- Designs for a range of market environments
- Avoids reliance on any one economic outcome
- Enhances the ability to adapt and endure

THE ROLE OF THE FOUR FRAMEWORKS

1 SEQUENCE OF RETURNS RISK

2 RETIREMENT PORTFOLIO RESILIENCE FRAMEWORK

3 FIVE PILLARS FRAMEWORK

4 RETIREMENT PORTFOLIO CONSTRUCTION

HOW THE FRAMEWORKS FIT TOGETHER

Retirement Challenge — The challenge retirees face.

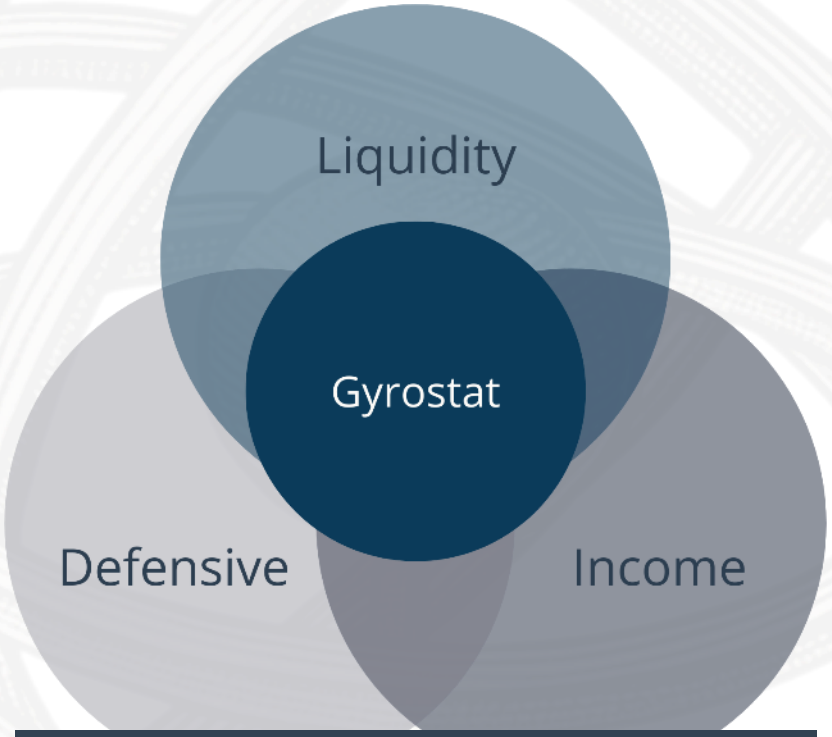
Zenith APPROVED
Class A
Class B

Practical Portfolio Characteristics of RPR

Liquidity
Investments that provide ready funds to meet unexpected expenditures

Income
Investments that generate regular cash flow

Defensive
Investments that hold or increase in value during market downturns



Gyrostat Meets All 3 Objectives

Institutional Capability

Experienced Investment, Governance and Operations Team

Craig Racine
Investment, Business Development

Leo Tang
Systems, IT, Portfolio Construction

Peter Keating
Ops & Finance

Peter Clifton
Strategy & Governance

Andrew Smith
Compliance & Oversight

David Barwise
Legal & Regulatory Frameworks

Distribution: Wayfarer Investment Partners - please contact Michael Baker on 0439 276 484.

Platform Availability

Platforms

SMILE Framework

SMILE framework tackles Sequencing, Market, Inflation, Longevity and Emotion risks.

Gyrostat Class A holds more protection than stock exposure, enabling it to appreciate during major sell-offs.