



Separately Managed Portfolio Factsheets

ISSUED September 2025

Disclaimer: Please ask for a copy of the Investment Mandate or PDS and consider your personal circumstances before investing in any of the following products.

Rivkin Securities – Balanced Growth

LAST UPDATED: 31 May 2025

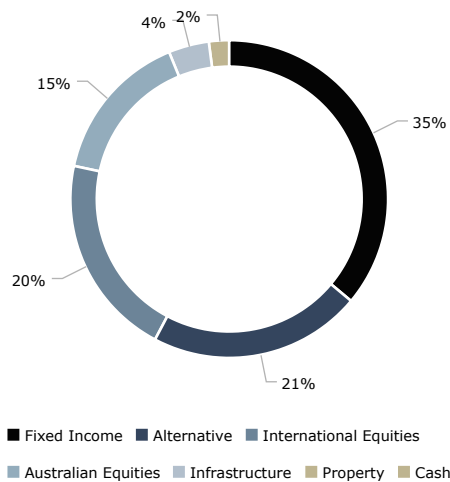
OVERVIEW

The Rivkin Balanced Growth Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 60/40 split between growth and defensive assets. The portfolio actively select accumulating investments over income or distributing style investments.

FUND FACTS

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

TARGET ASSET ALLOCATION



ASSET ALLOCATION RANGES

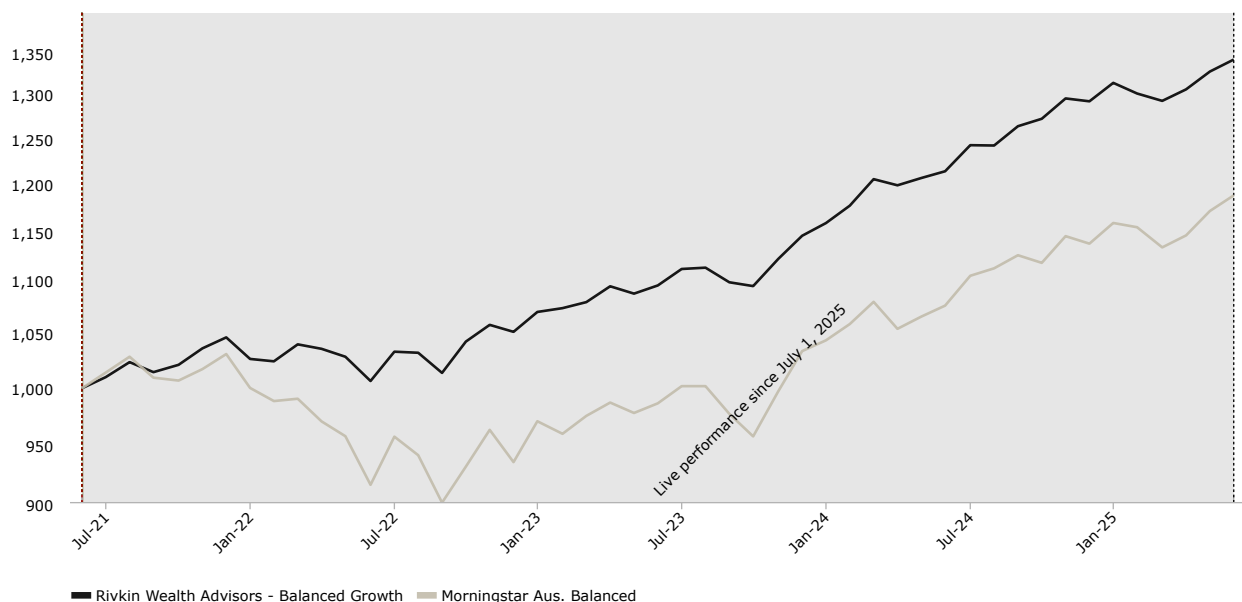
Australian Equities	10-50%
Investment Restrictions	0-30%
Australian Fixed Income	20-50%
International Fixed Income	0-30%
Alternatives & Other	0-30%
Infrastructure	0-20%
Property	0-15%
Cash	2-15%

A LEGACY OF PERFORMANCE

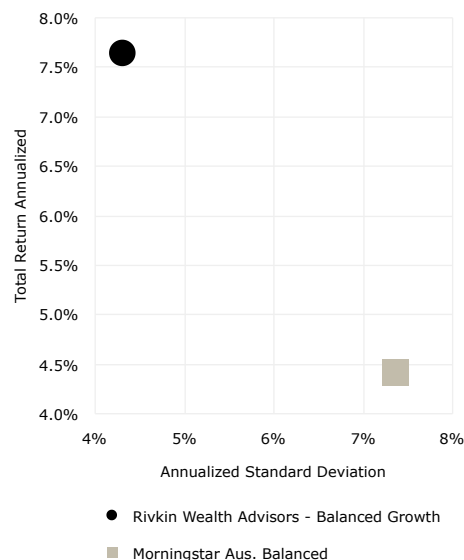
This investment option is issued directly by Rivkin Securities, and has been established to give retail investors access to the same investment management team and strategies trusted by Rivkin's wholesale investor base. Drawing on the insights and experience of the team behind Rivkin Private Wealth and the Rivkin Report, this offering allows everyday investors to benefit from the same institutional-grade research, active portfolio management, and disciplined investment approach previously reserved for wholesale clients.

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BACK-TESTED PERFORMANCE



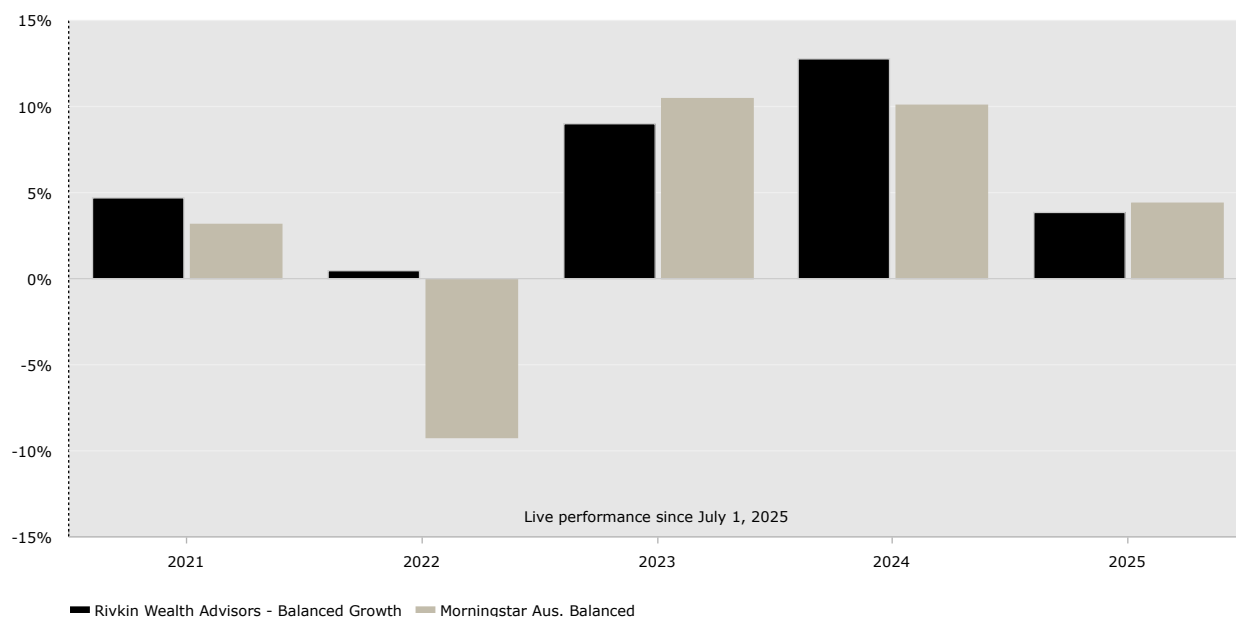
RISK/RETURN COMPARISON



BACK-TESTED PERFORMANCE STATISTICS

Total Return Annualized	7.64%
12 Months ROR	10.53%
24 Months ROR Annualized	10.65%
36 Months ROR Annualized	10.08%

BACK-TESTED ANNUAL PERFORMANCE



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DISCLAIMER:

To learn more about how we calculate performance click [here](#).

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RISK:

Investors considering Separately Managed Accounts (SMAs) should be aware of several risks and considerations. The capital value of SMAs may fluctuate, especially in the short term, posing a loss risk if liquidated during a market downturn. Income and capital gains taxes may apply to any increase in investment value, significantly affecting net returns. Income distributions from SMAs are not guaranteed and can vary, impacting expected returns. Any reinvested income also contributes to assessable income for tax purposes. Investors should understand the costs associated with SMAs, such as brokerage, management, and performance fees, as detailed in the Product Disclosure Statement (PDS) available at Rivkin.com.au. Exposure to growth assets like shares in SMAs can offer substantial long-term growth but also carries a higher risk of loss, particularly for short-term withdrawals, therefore the investment's time horizon is crucial in managing this risk.

Rivkin Securities – Growth

LAST UPDATED: 31 May 2025

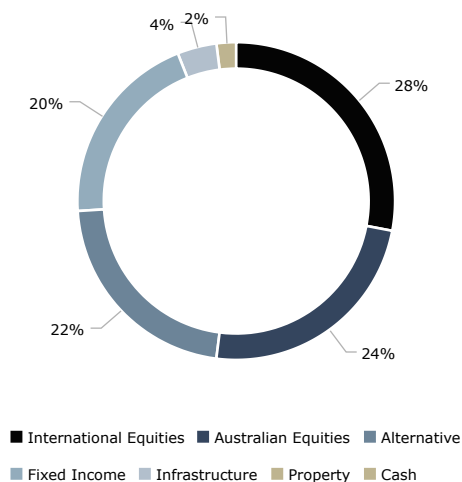
OVERVIEW

The Rivkin Growth Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 75/25 split between growth and defensive assets.

FUND FACTS

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

TARGET ASSET ALLOCATION



ASSET ALLOCATION RANGES

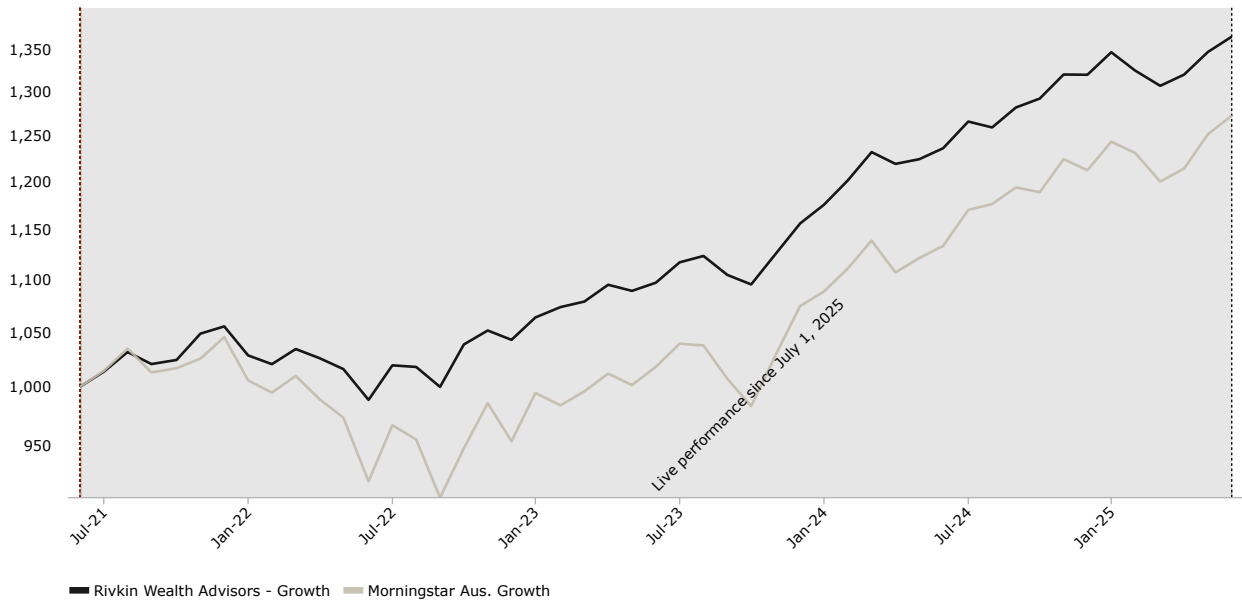
Australian Equities	20-60%
Investment Restrictions	10-40%
Australian Fixed Income	0-25%
International Fixed Income	0-25%
Alternatives & Other	0-30%
Infrastructure	0-15%
Property	0-25%
Cash	2-15%

A LEGACY OF PERFORMANCE

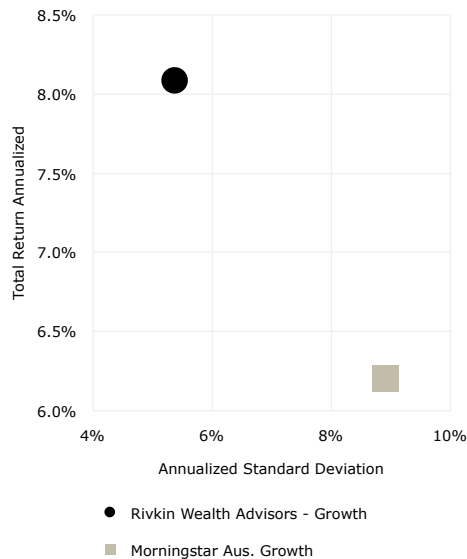
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BACK-TESTED PERFORMANCE



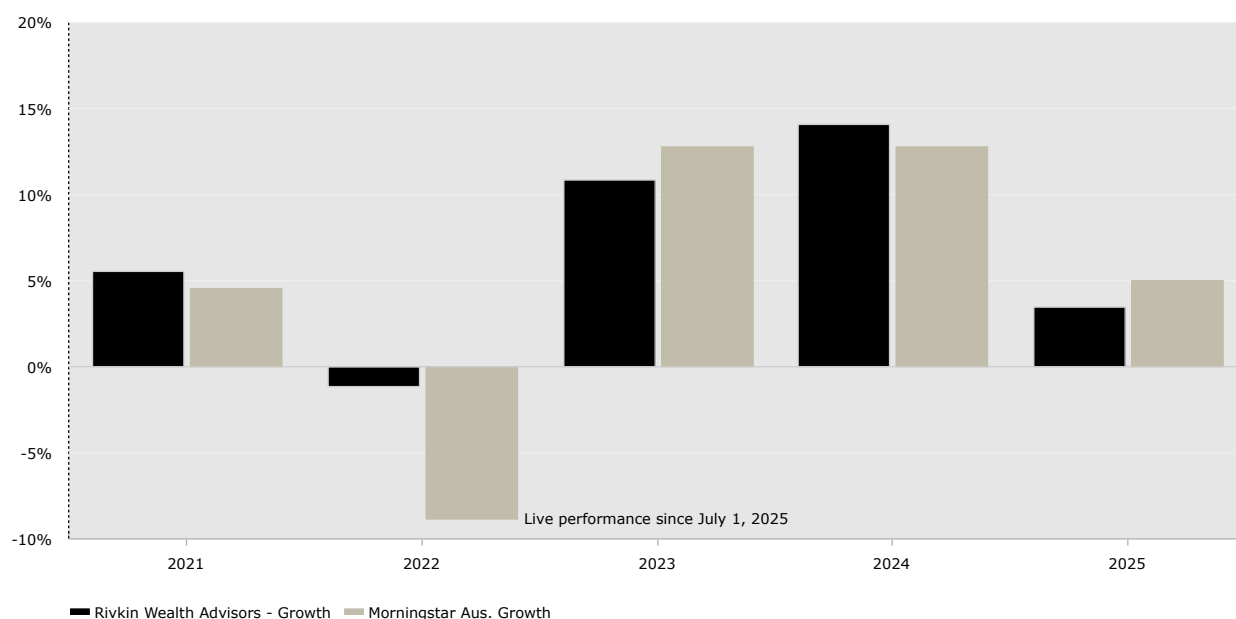
RISK/RETURN COMPARISON



BACK-TESTED PERFORMANCE STATISTICS

Total Return Annualized	8.08%
12 Months ROR	10.41%
24 Months ROR Annualized	11.54%
36 Months ROR Annualized	11.35%

BACK-TESTED ANNUAL PERFORMANCE



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Rivkin Securities – High Growth

LAST UPDATED: 31 May 2025

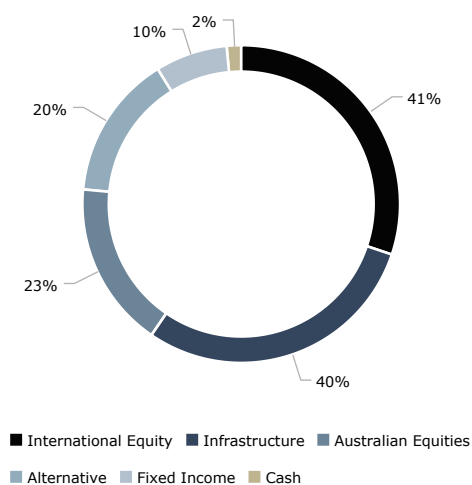
OVERVIEW

The Rivkin High Growth Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 90/10 split between growth and defensive assets.

FUND FACTS

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

TARGET ASSET ALLOCATION



ASSET ALLOCATION RANGES

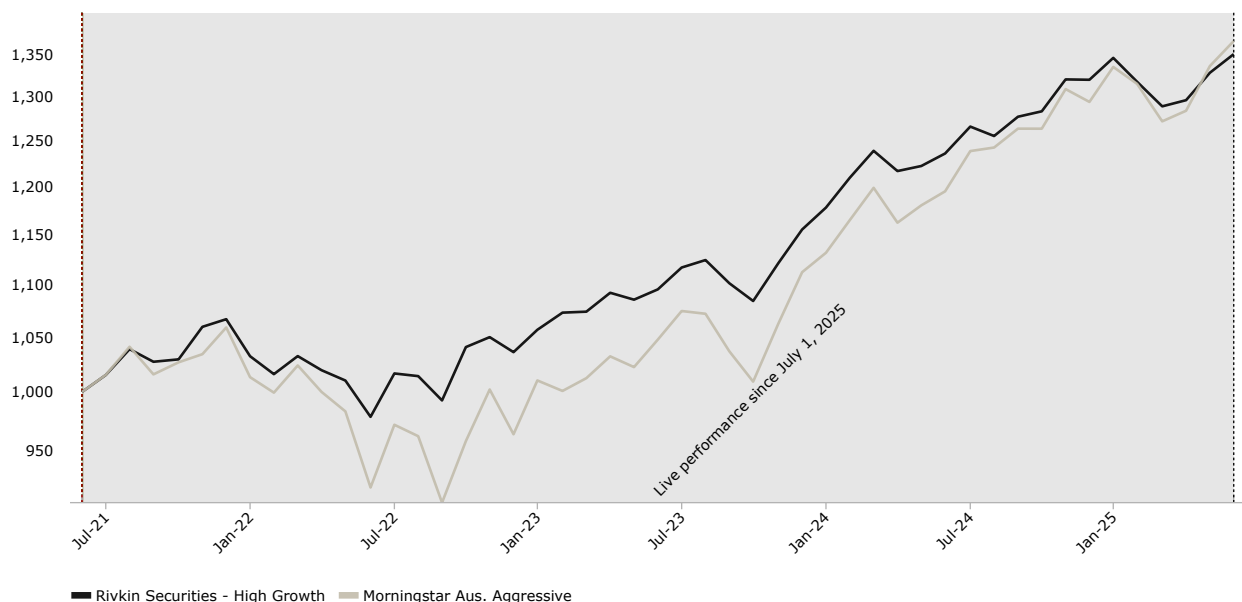
Australian Equities	20-60%
Investment Restrictions	10-40%
Australian Fixed Income	0-15%
International Fixed Income	0-15%
Alternatives & Other	0-30%
Infrastructure	0-15%
Property	0-15%
Cash	2-15%

A LEGACY OF PERFORMANCE

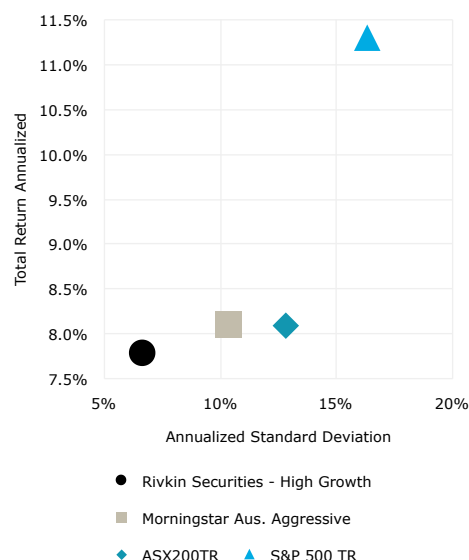
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BACK-TESTED PERFORMANCE



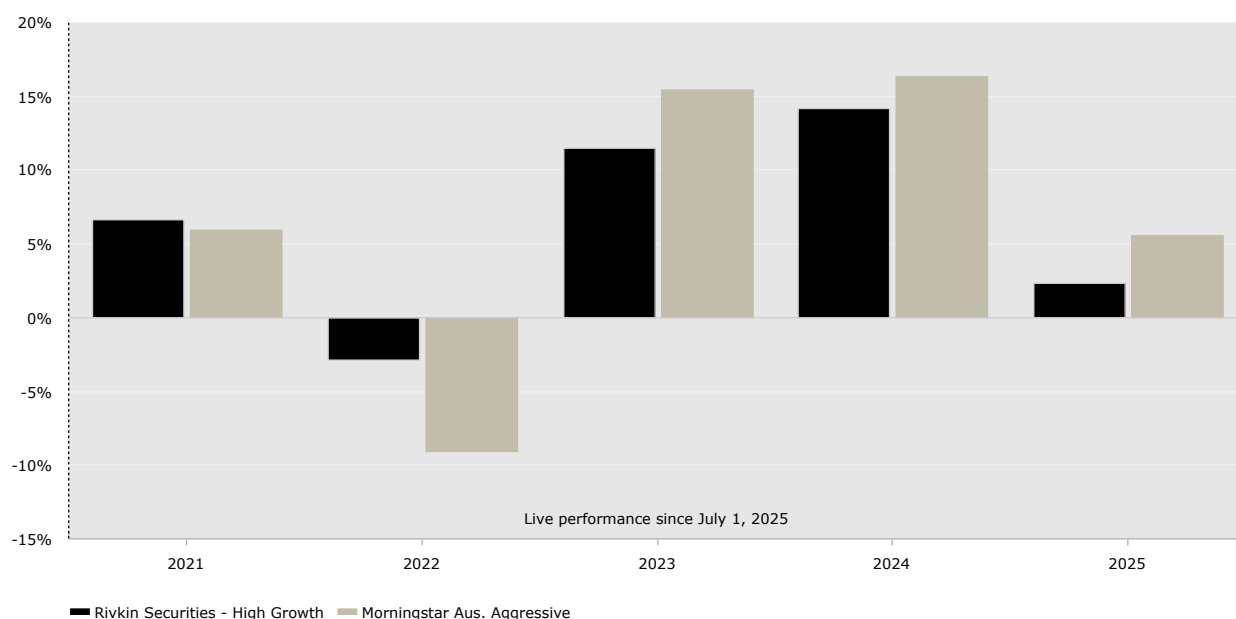
RISK/RETURN COMPARISON



BACK-TESTED PERFORMANCE STATISTICS

Total Return Annualized	7.78%
12 Months ROR	9.21%
24 Months ROR Annualized	11.00%
36 Months ROR Annualized	11.32%

BACK-TESTED ANNUAL PERFORMANCE



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Rivkin Securities – Balanced Income

LAST UPDATED: 31 May 2025

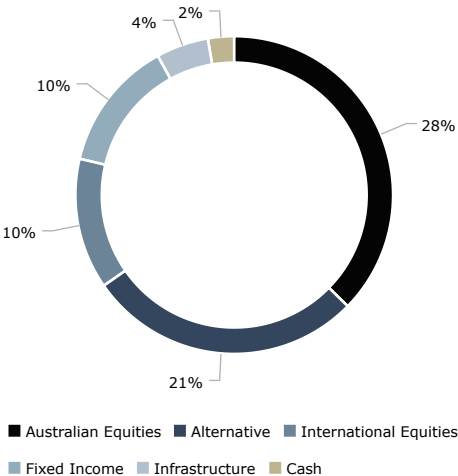
OVERVIEW

The Rivkin Balanced Income Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 60/40 split between growth and defensive assets. The portfolio actively select income or distributing investments over accumulation style investments.

FUND FACTS

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	August 2025
Minimum Initial Investment	100,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

TARGET ASSET ALLOCATION



ASSET ALLOCATION RANGES

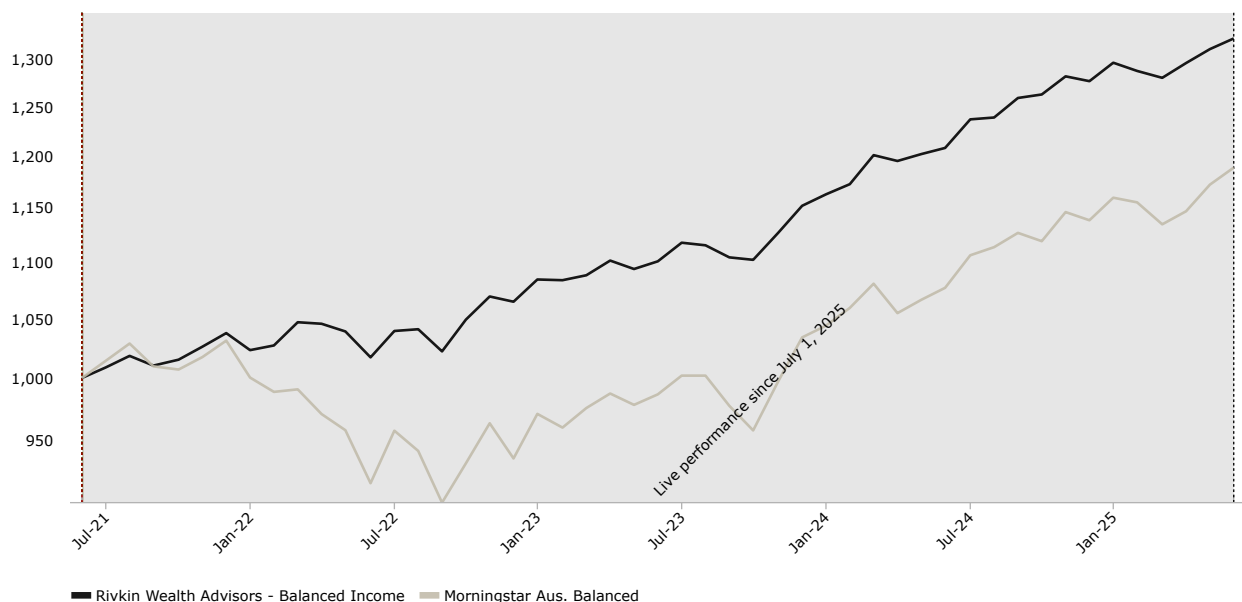
Australian Equities	10-50%
Investment Restrictions	0-30%
Australian Fixed Income	20-50%
International Fixed Income	0-30%
Alternatives & Other	0-30%
Infrastructure	0-20%
Property	0-15%
Cash	2-15%

A LEGACY OF PERFORMANCE

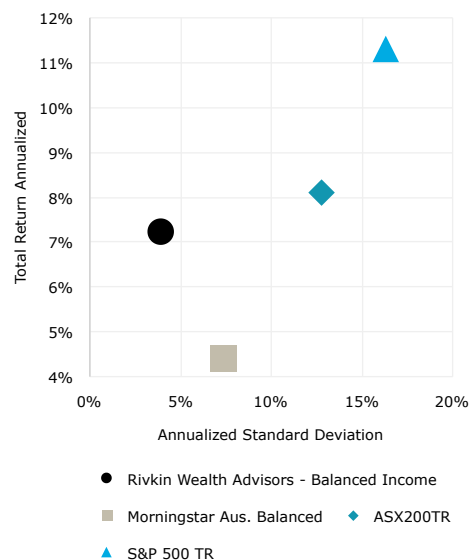
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BACK-TESTED PERFORMANCE



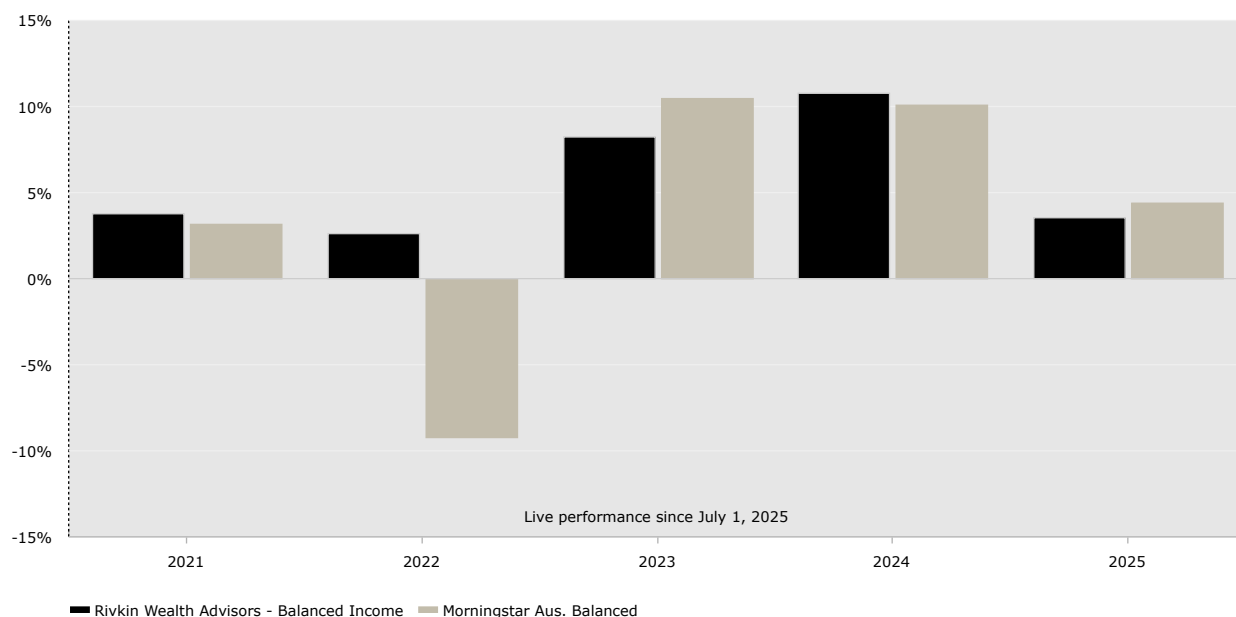
RISK/RETURN COMPARISON



BACK-TESTED PERFORMANCE STATISTICS

Total Return Annualized	7.22%
12 Months ROR	9.41%
24 Months ROR Annualized	9.59%
36 Months ROR Annualized	9.13%

BACK-TESTED ANNUAL PERFORMANCE



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Rivkin Securities – Conservative

LAST UPDATED: 31 May 2025

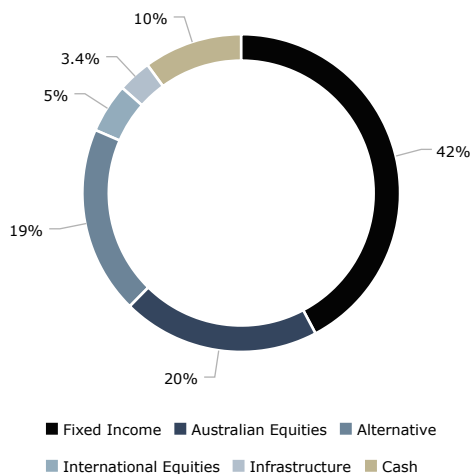
OVERVIEW

The Rivkin Conservative Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 40/60 split between growth and defensive assets.

FUND FACTS

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

TARGET ASSET ALLOCATION



ASSET ALLOCATION RANGES

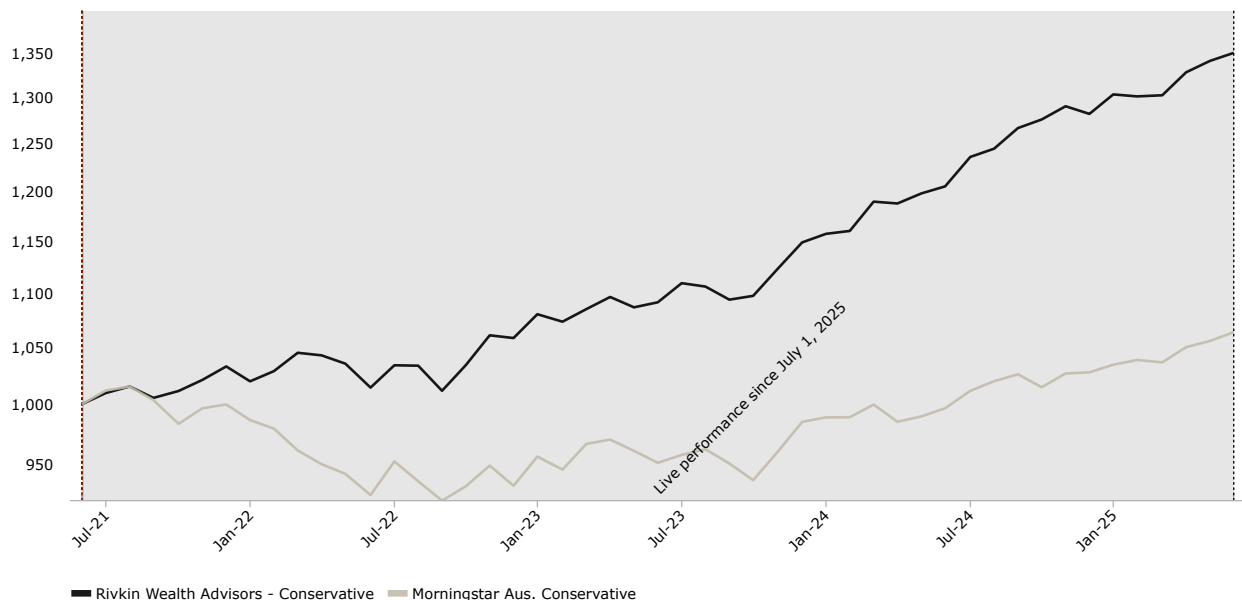
Australian Equities	0-30%
Investment Restrictions	0-20%
Australian Fixed Income	20-50%
International Fixed Income	0-30%
Alternatives & Other	0-30%
Infrastructure	0-21%
Property	0-15%
Cash	2-15%

A LEGACY OF PERFORMANCE

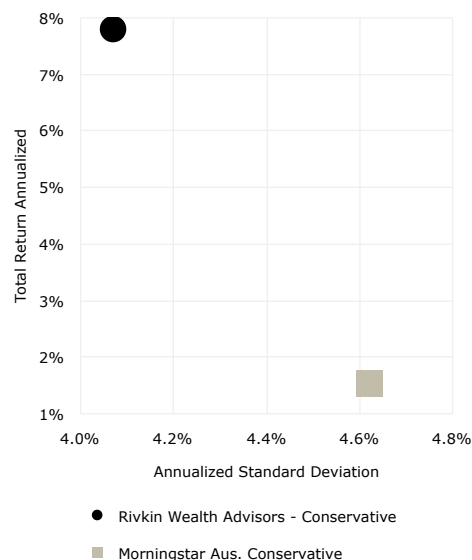
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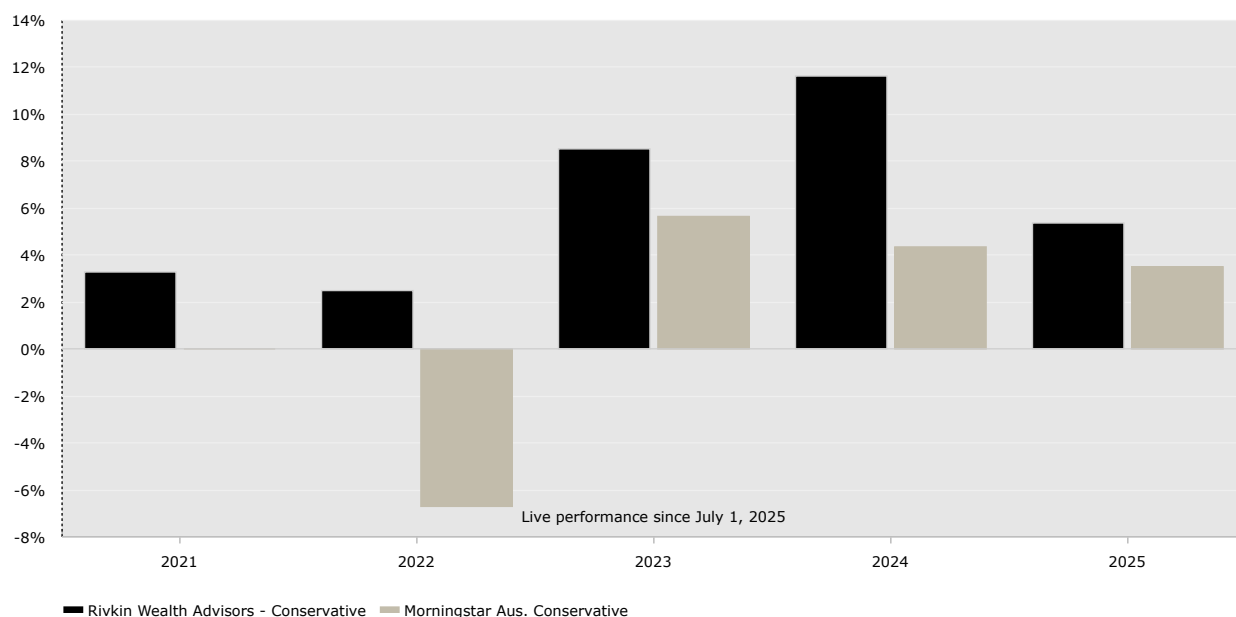
RISK/RETURN COMPARISON



BACK-TESTED PERFORMANCE STATISTICS

Total Return Annualized	7.80%
12 Months ROR	12.09%
24 Months ROR Annualized	11.25%
36 Months ROR Annualized	10.01%

BACK-TESTED ANNUAL PERFORMANCE



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Ready to have a conversation?

Rivkin Wealth Advisors is committed to guiding you with the utmost professionalism and dedicated service as you navigate your financial journey. We look forward to partnering with you on this exciting path towards financial growth and stability.



Jock Evans, Financial Advisor

Jock Evans is a key member of our Wealth Advisory team. With experience across financial planning and accounting, Jock specialises in developing tailored wealth management strategies and investment plans that are tax effective for the individuals' circumstances. He holds a Bachelor of Commerce and has completed postgraduate studies in Financial Planning and Economics. Jock is dedicated to helping clients understand the intricacies of their investments, empowering them to make well-informed financial decisions.



James Woods, Portfolio Manager

James' long-standing passion for investing has developed over a 12-year career in investment management and private banking in both Sydney and London. James has completed both a Bachelor's degree in Commerce as well as a Master's in Applied Finance, along with industry-focused qualifications including certificates in Private Client Investment Advice and Management, Investment Management, and RG 146 qualifications. Leveraging their knowledge and experience across multiple asset classes, James prides himself on delivering positive outcomes for clients and building their wealth.

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