Financial advice for growing wealth.

our growth philosophy.

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Financial advice for growing wealth.

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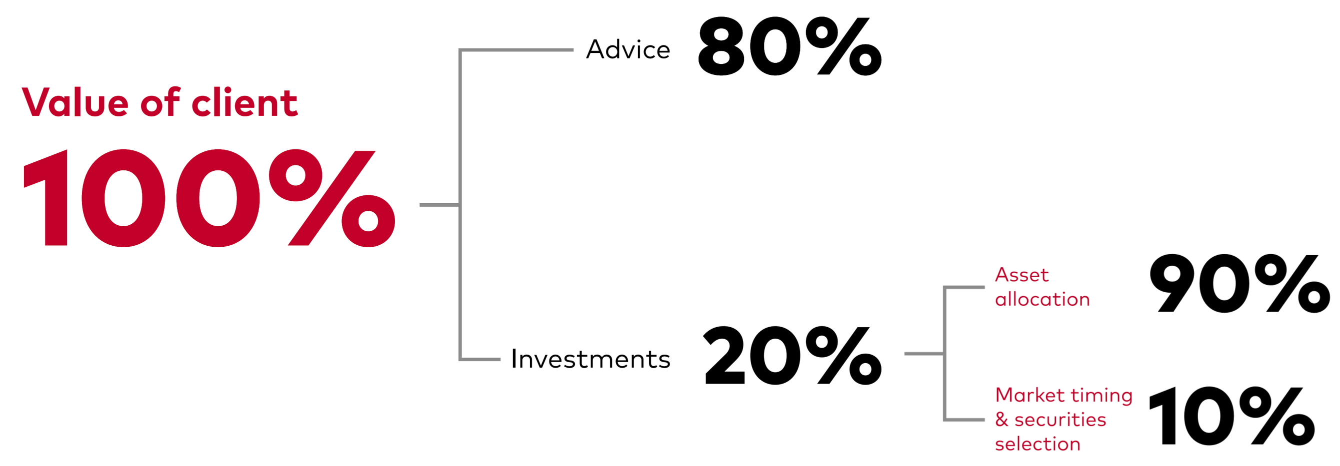
We're more than your traditional, stuffy, suited-and-booted financial advisers—we get down in the dirt with you to help you actively grow wealth, your way.

No outdated advice or fluff—just smart financial strategies with a fresh, modern approach to growing wealth.

Driver of client value



Sources: "The Value of Advice", The Institute of Australian Actuaries Forum, 11-12 May 2006 and Vanguard calculations, using data from Morningstar Inc. as at 31 December 2011.

Strategies before products.

We specialise in supporting growing investors with modern, strategy focused financial advice that fits your goals and grows with you through your different life stages. As a private AFSL we engage the best global fund managers to grow client portfolios.

Wealth creation > wealth management.

Our dynamic team only works with those actively engaged in growing their wealth. We equip you with the knowledge needed to grow wealth, your way. Be it property, shares, gold or crypto—we'll find the right fit for your objectives.

Find financial freedom.

Everyone's version of financial freedom is a little bit different—at seedli. we provide you with a clear, strategic plan to help you achieve your own unique version. Because when you stop stressing about money you can start living the life you truly deserve.

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Set your growth targets.

We prioritise understanding our clients' financial goals, be it buying your first property, funding your children's education, or growing your wealth for retirement.

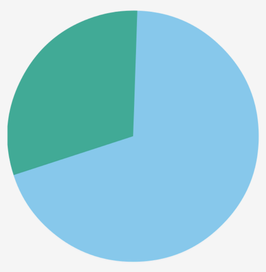
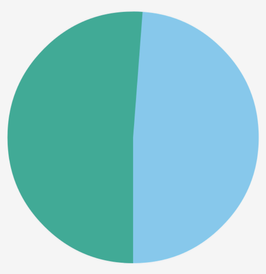
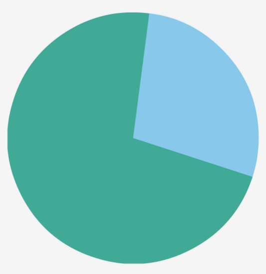
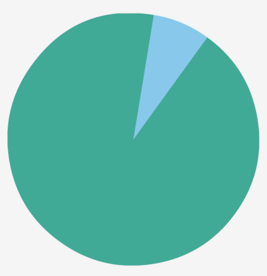
By identifying your objectives, we can determine the appropriate asset allocation and investment strategy that best aligns with your goals.

SMART Goals

Specific	Measurable	Achievable	Realistic	Time-based
S	M	A	R	T
G	O	A	L	S
What do you want to do?	How will you know when you've reached it	It is in your power to accomplish it?	Can you realistically achieve it?	When exactly do you want to accomplish it?

Assess your risk.

We work closely with clients to assess their risk tolerance and capacity for risk. Passive investing doesn't mean disregarding risk; rather, it involves finding the right balance between risk and reward. Through discussions and risk assessment tools, we determine an appropriate asset allocation that matches your risk profile.

Risk profile	Asset allocation	Strategy description	Volatility	Timeframe
Conservative	70% Defensive 30% Growth 	A conservative investment risk profile is like wrapping your money in bubble wrap and tucking it under grandma's couch—safe, secure, and decidedly unexciting. It favours steady-as-she-goes assets like top-tier bonds and cash equivalents, keeping market roller coasters at arm's length while delivering slow-but-sure gains over time.	Low to moderate	3 years
Balanced	50% Defensive 50% Growth 	A balanced investment risk profile is like keeping one foot on the gas and the other on the brake—because who doesn't love a little cautious optimism? It blends growth assets like shares with steady performers like bonds, aiming for respectable returns without the full chaos of market mood swings.	Low to moderate	5 years
Growth	30% Defensive 70% Growth 	A growth investment risk profile leans into market potential, favoring high-growth assets like shares and property to maximize returns—knowing full well the ride won't always be smooth. It's the financial equivalent of strapping into a roller coaster: thrilling, occasionally stomach-churning, but worth it for the long-term payoff.	Moderate	7 years
High Growth	10% Defensive 90% Growth 	A high-growth investment risk profile embraces volatility, chasing outsized returns through equities, property, and the occasional speculative asset. It's like betting on the next big crypto moonshot—wild swings, diamond hands required, but potentially life-changing if you play it right.	High	7+ years

Controlled leverage.

Leverage can be a critical tool to help accelerate gains, but on the flip side can also magnify losses. When harnessed in a controlled manner (through a combination of debt recycling and direct leveraged property investments) leverage can ensure you remain on track for your growth targets.

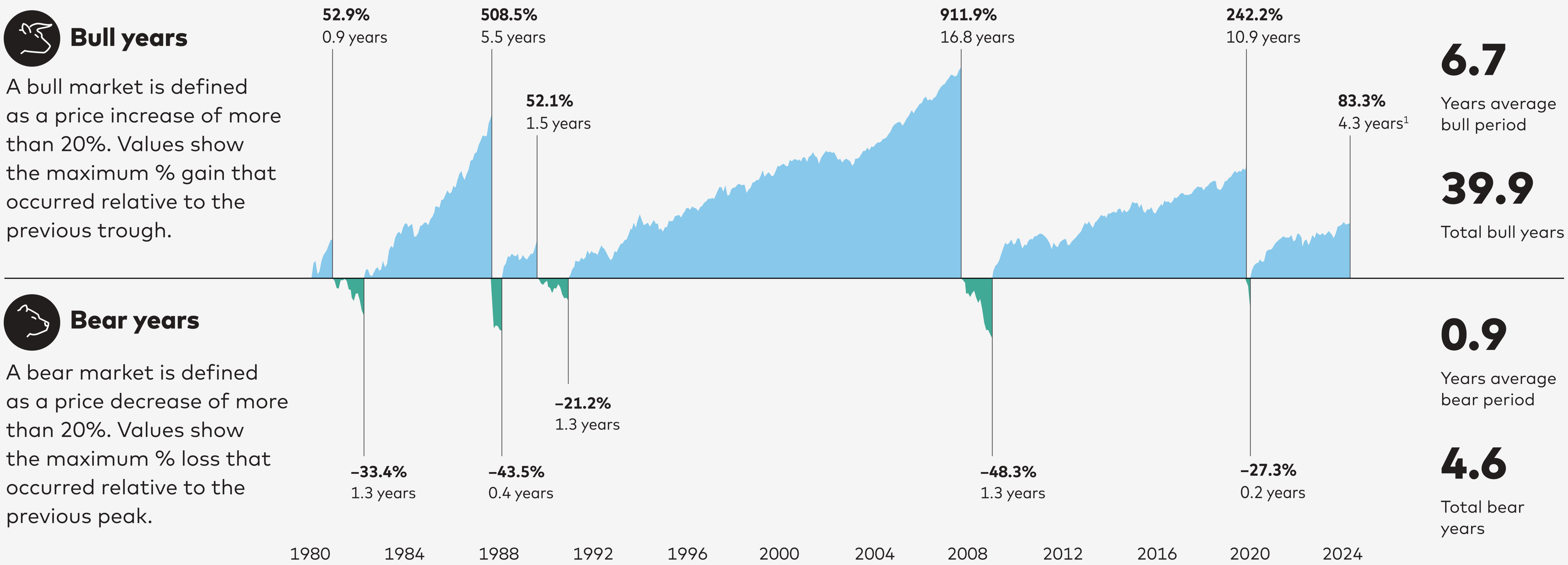
Maintain composure.

We guide you through market volatility by helping you stay disciplined and focused on your long-term goals. Emotional reactions to short-term fluctuations can lead to costly mistakes, so we provide perspective and reassurance during uncertain times.

By maintaining a well-diversified portfolio and sticking to a structured investment plan, you can weather market swings without unnecessary stress. Patience and rational decision-making help avoid panic-selling and impulsive moves, ensuring your strategy stays intact.

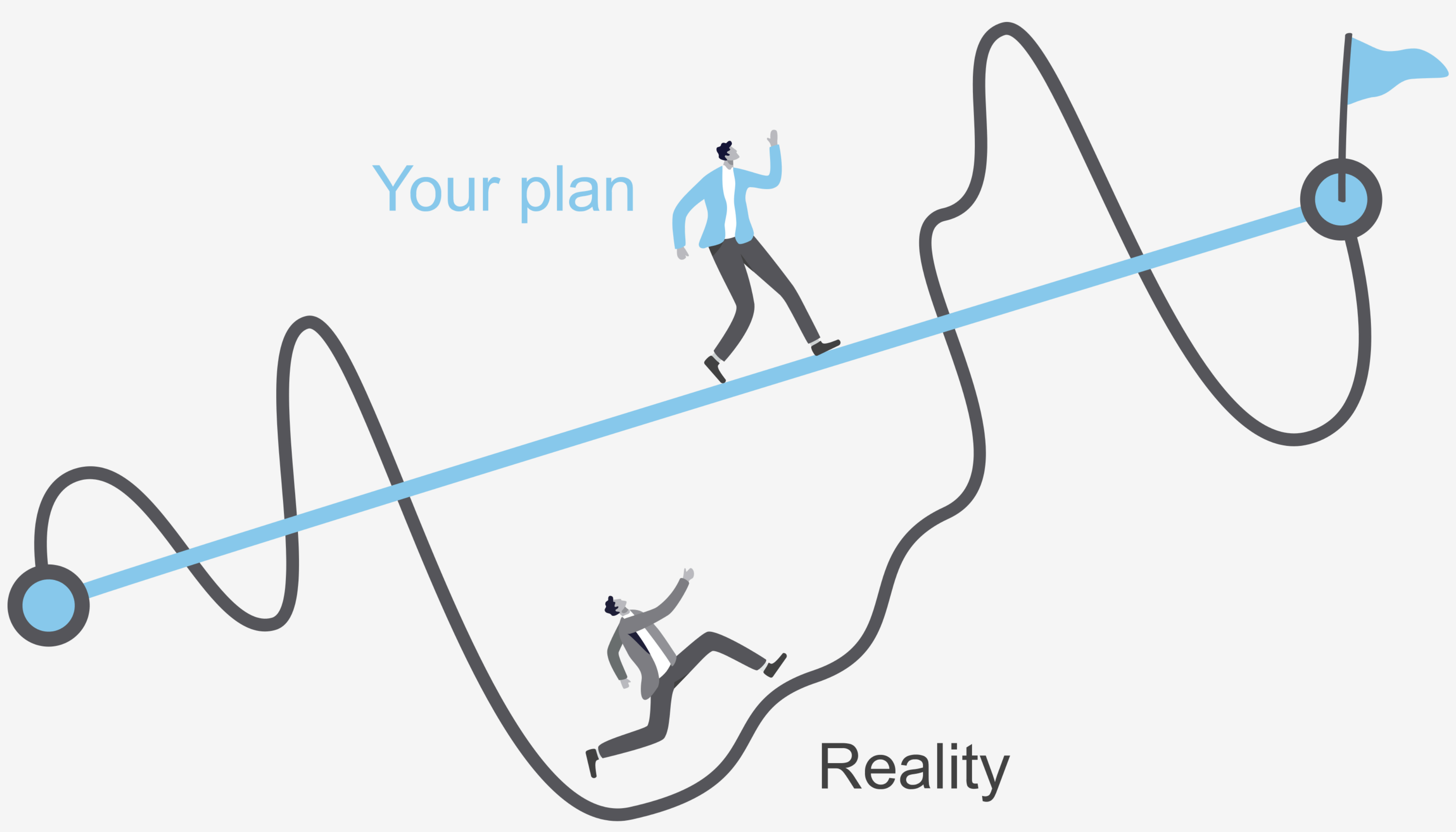
Importance of staying invested

How bull and bear markets have impacted returns over the past 40+ years.



Notes: 1. The latest bull run is still ongoing. Calculations are based on S&P/ASX All Ordinaries Total Return Index. A bear (bull) market is defined as a price decrease (increase) of more than 20%. The plotted areas depict the losses/gains ranging from the minimum following a 20% loss to the respective maximum following a 20% appreciation in the underlying index. Time period: 31/12/1979 to 30/6/2024. Calculations based on monthly data. Logarithmic scale on y axis. Sources: Vanguard, Global Financial Data, Refinitiv.

Stay the course



Never stop learning.

A key role of your seedli adviser is ongoing education about the principles and benefits of passive investing. By providing clear explanations of the strategy, its historical performance, and addressing any concerns or questions, we empower you to make informed decisions. Ongoing communication and regular portfolio reviews also help you stay informed and confident in your passive investment approach.

Fund manager due diligence.

We cannot control markets, but we can control the **costs** of your investments. We are proud to have no investment product affiliations – we prioritise your best interests when building your investment portfolio, focusing on low cost, indexed, passive ETFs and Seperately Managed Accounts (effectively bundled portfolios of ETFs with some extra bells and whistles). We perform **quarterly** due diligence on each of our chosen fund managers to ensure our clients have access to the best portfolio management possible.

Our criteria for selecting a fund manager

Firm

Is there a culture of investment excellence and stewardship?

Is the firm financially stable and viable?

People

Are the key investors experienced, talented, and passionate?

Do they have the courage to have a differentiated view but the humility to correct it?

Performance

Are the drivers of historical performance logical and aligned with processes?

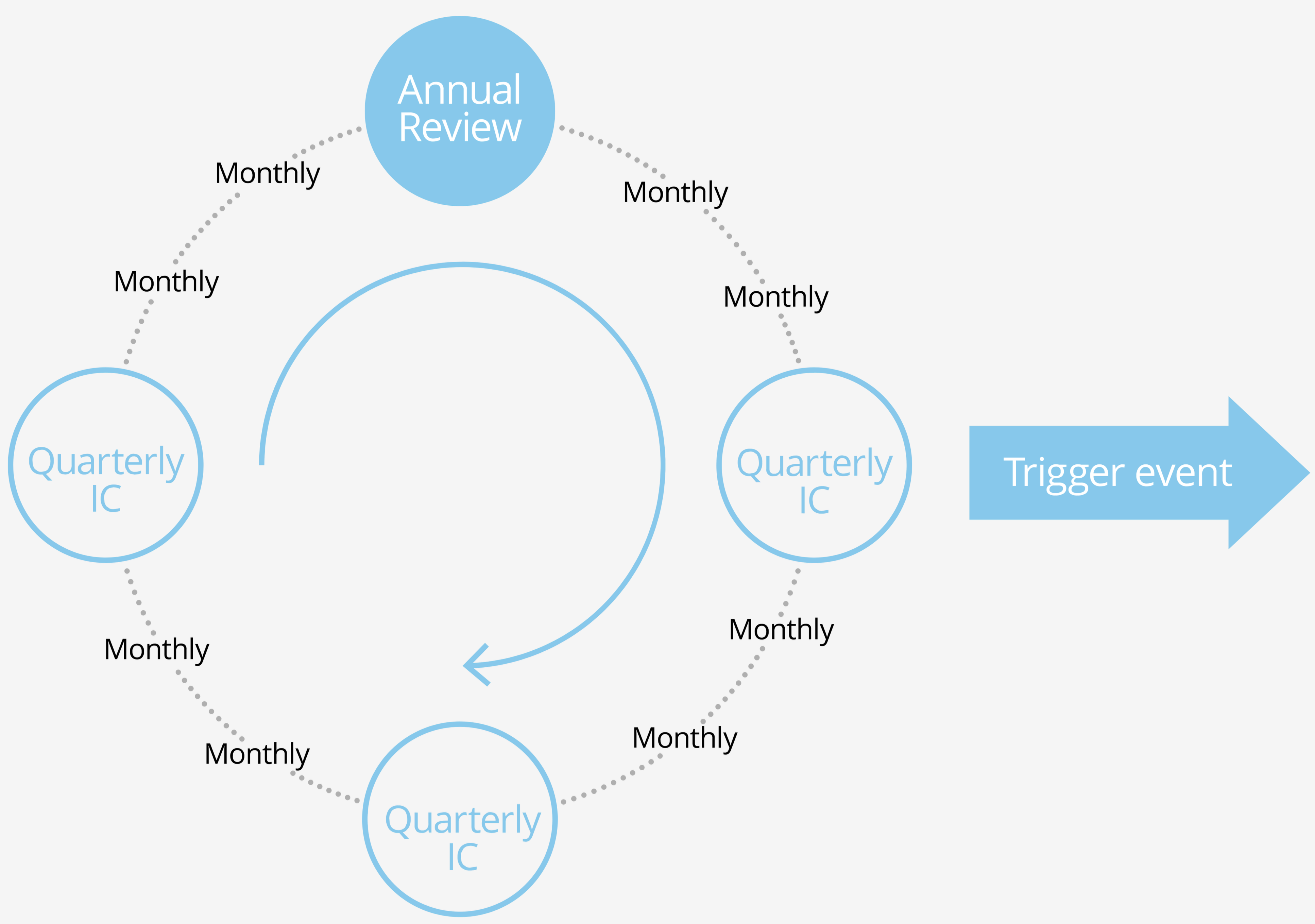
Are the drivers of returns sustainable over the long term?

Philosophy

Does the firm have a clear philosophy on how it seeks to add value that is universally shared by the investment personnel?

Our current preferred managers are Vanguard, Betashares and Blackrock.

Investment review process



Stages

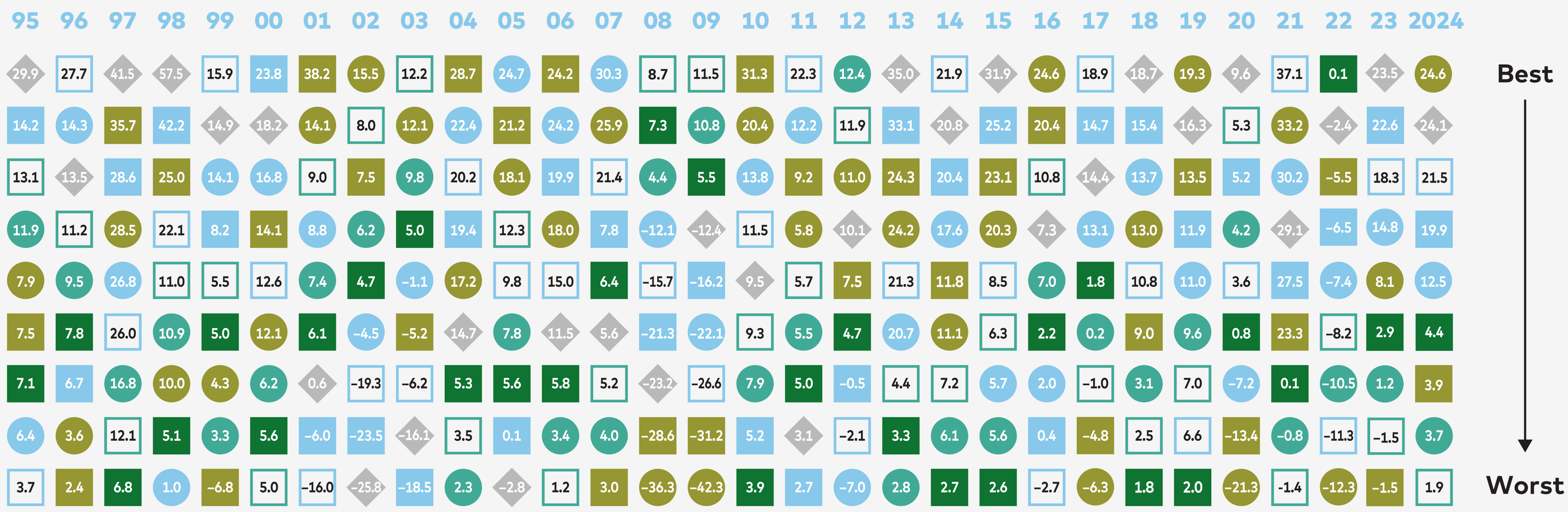
1. **Awareness of need**
   A 'trigger' event creates awareness of a need to change
2. **Assessment of the need**
   Defining the broad requirements to address the need
3. **Investigation of options**
   Researching different ways of solving the need
4. **Due diligence on options**
   Assessing accessibility of options
5. **Decision to act**
   Review of business case for change and confirming intention to make a change
6. **Selection of solution**
   Evaluation of final pitches and confirming the choice of a preferred solution/fund manager
7. **Implementation**
   Preparing of resources to implement and engaging investors
8. **Portfolio review**
   Reviewing performance and changes

Diversification is key.

Asset allocation and diversification are key when building an investment portfolio. By spreading investments across different asset classes, such as international shares, Australian shares, bonds, private credit, property and cash, we aim to reduce risk and potentially enhance returns. We consider factors such as your investment timeframe, risk tolerance, and market conditions when determining the optimal asset allocation.

The importance of diversification

Total returns (%) for the major asset classes for financial years ending between 1995 and 2024.



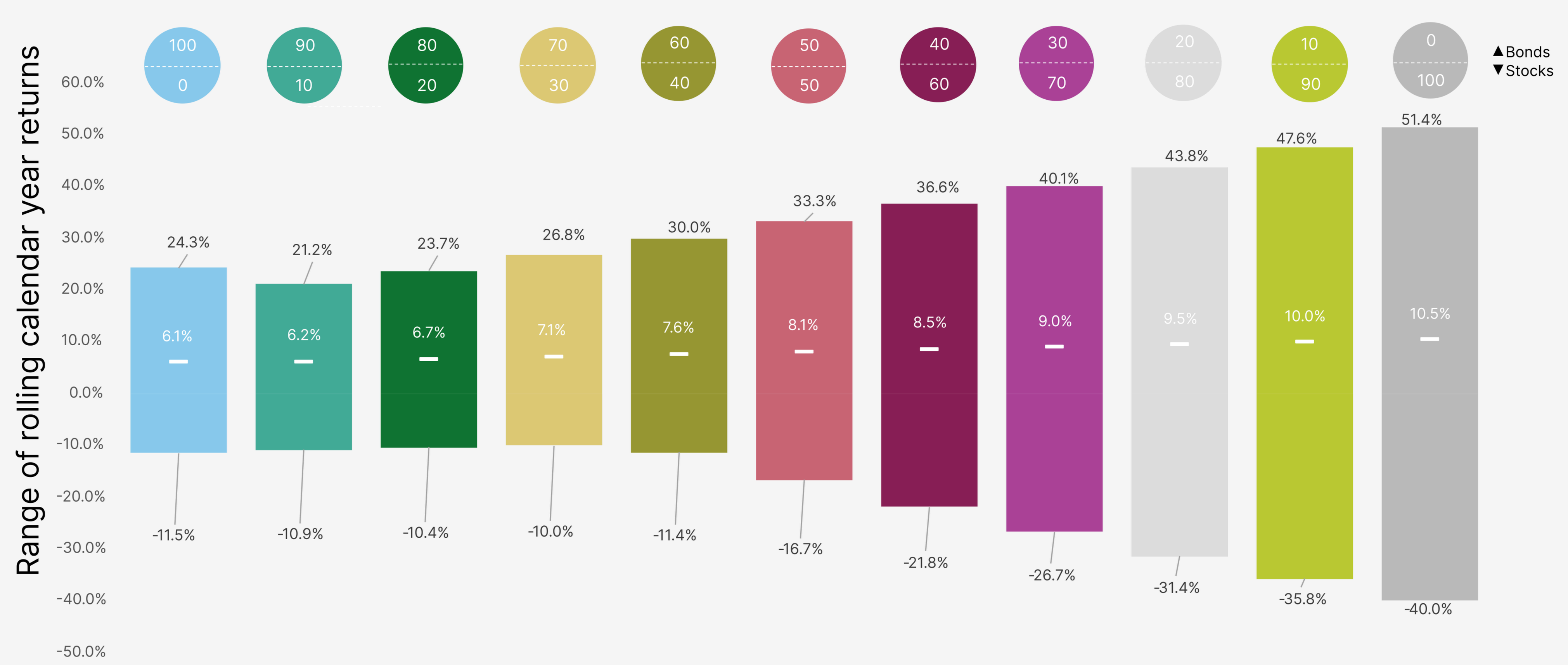
Asset classes

- Australian Shares[1]
- Australian Bonds[2]
- Australian Listed Property[3]
- International Shares[4]
- International Listed Property[5]
- Cash[6]
- U.S. Shares[7]
- International Shares (Hedged)[8]
- International Bonds (Hedged)[9]

The illustration above shows the performance of various asset classes over the past 30 years ranked from best to worst. When deciding where to invest, it is important investors understand that the best and worst performing asset classes will often vary from one year to the next. Having a diversified mix of investments across multiple asset classes can help smooth out returns over time. Source: Andex Charts Pty Ltd, June 2024. Notes: 1. S&P/ASX All Ordinaries Total Return Index. 2. Bloomberg AusBond Composite 0+ Yr Index. 3. S&P/ASX 200 A-REIT Total Return Index. 4. MSCI World ex-Australia Net Total Return Index AUD Index. 5. Prior to 1 May 2013, index is the UBS Global Real Estate Investors Index ex-Australia with net dividends reinvested. From 1 May 2013 the index is the FTSE EPRA/NAREIT Developed ex-Australia Rental Index with net dividends reinvested. 6. Bloomberg AusBond Bank Bill Index. 7. S&P 500 Total Return Index (in AUD). 8. MSCI World ex-Australia Net Total Return Index (local currency) - represents a continuously hedged portfolio without any impact from foreign exchange fluctuations. 9. Index prior to 30 June 2008 is the Citigroup World Government Bond Index AUD hedged, from 30 June 2008 the index is the Bloomberg Global Treasury Index in AUD (Hedged).

Asset allocation defines return and risk

Larger allocation to equities can deliver higher returns, with a wider range of outcomes.



Note: Equities are represented by ASX 200 TR Index, and bonds are represented by the Bloomberg AusBond Composite 0+Y Total Return AUD Index. Data from January 1993 to December 2023. Source: Lonsec iRate

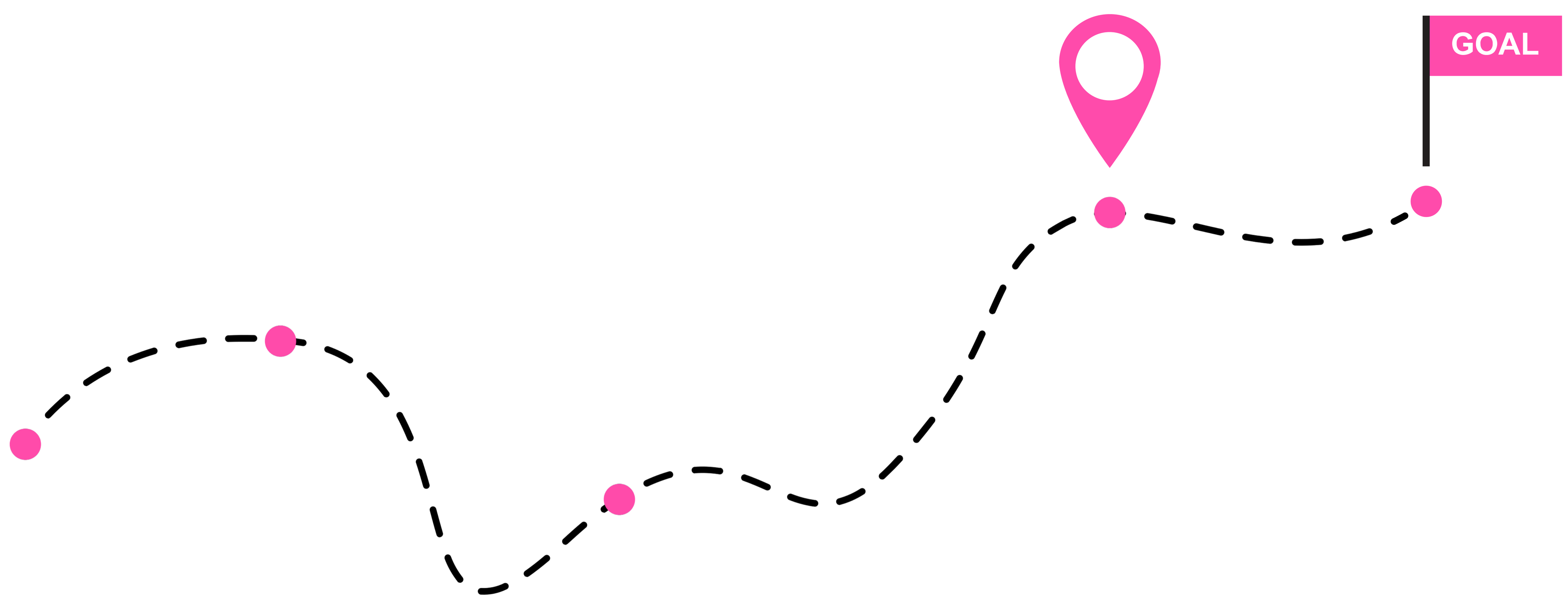
We help you optimise your investments through strategic asset allocation and regular rebalancing. Asset allocation ensures a diversified mix of investments tailored to your goals and risk tolerance.

Over time, market shifts can cause imbalances, so rebalancing keeps portfolios aligned, reducing risk and improving long-term performance. This disciplined approach protects against volatility, enhances returns, and keeps you on track.

We support clients in their wealth growing years, be it at the seedling stage or when your roots and set and you're ready to bloom. We’ll provide you with nurturing, ongoing support for as long as you need – say goodbye to the days of feeling overwhelmed and lost by your finances.

We don’t just hand you financial advice and hope it sticks—we help you cultivate the knowledge to grow your wealth with confidence. Because when it comes to money, a little education is like tending a garden—with the right care, patience, and know-how, your financial freedom can bloom.

Keeping you on track to achieving your goals



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