Funds Focus®

$4.00

Issue 4, February 2009

Returns in a falling market

Our aim is to give you…..

Value, Information & Clarity

If you feel a little shell shocked after 2008, you can be assured that you are not the only one. Investors and professionals the world over have mourned large portfolio losses in 2008.

Whether you invested in Aussie equities, international equities or property, it is likely that you have seen your investments fall in value.

Rubbing salt into the wound was the financial instability of the banking system which held our deposits. Governments around the world acted quickly by guaranteeing deposits and dropping interest rates to stimulate the global economy.

If you feel as though there is nowhere to hide from the carnage, let alone profit from it, you would be wrong. This issue focuses on two sectors typically considered portfolio diversifiers that have lived up to their mantra and produced returns during a challenging 2008.

Beauty is in the eye of the beholder

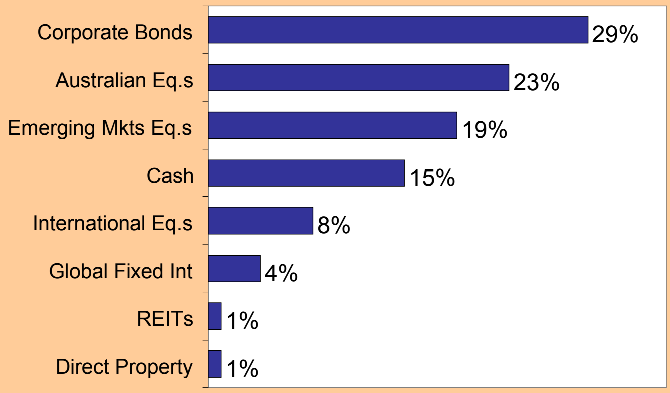
My prediction for 2009 is for indexing strategies to underperform specialist stock pickers.

The seemingly indiscriminate sell-off in investment markets offers investors a fantastic opportunity over the mid to long term to profit from oversold positions of quality companies with strong cashflows.

Key take out

Question poised to the audience of approximately 200 investment professionals at the Portfolio Construction Investment Markets Summit (Feb 09)

For your own investment portfolio, what is your standout preferred asset class for the next 12 months?



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wealth FOCUS

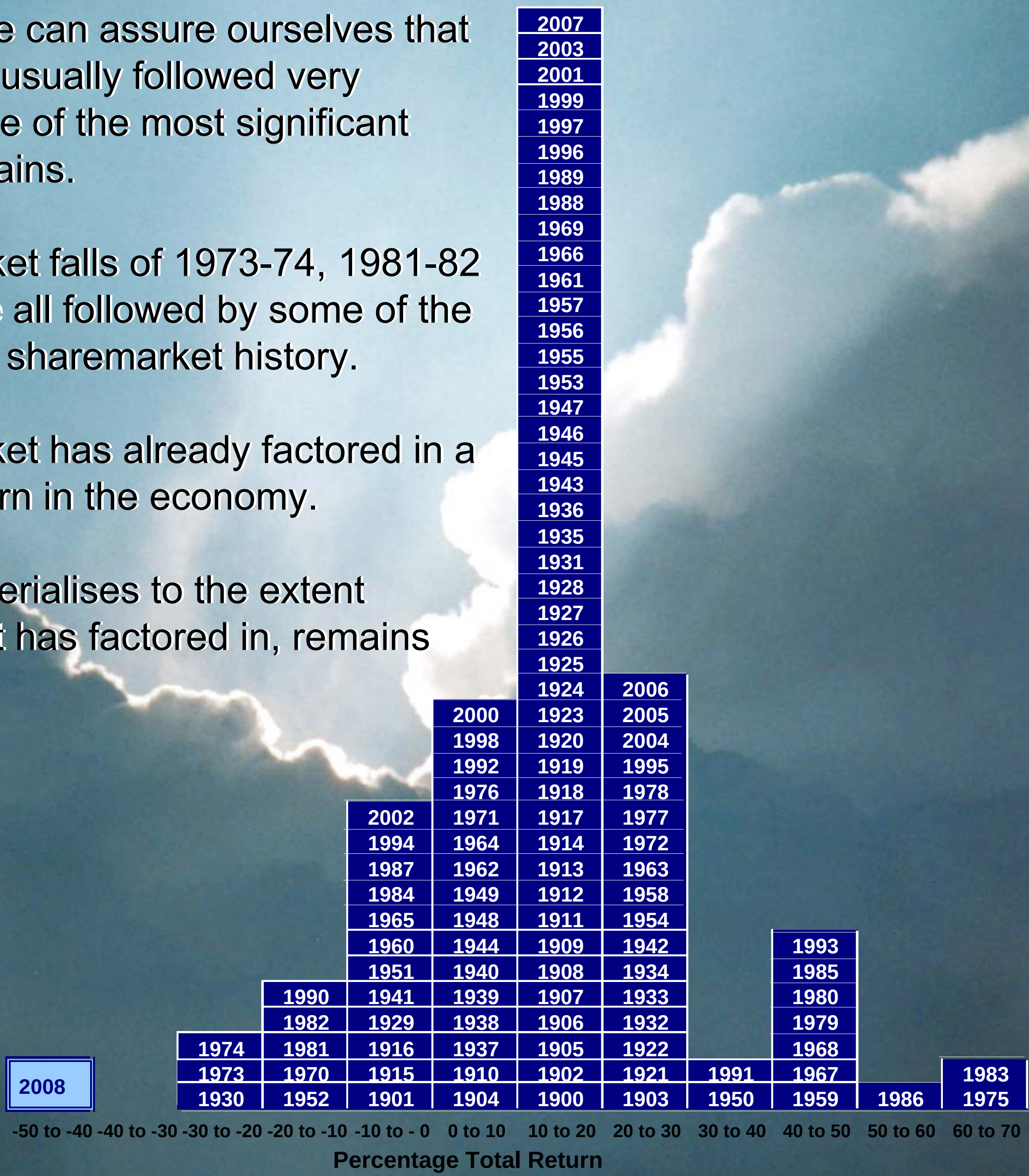
Where to next?

Having suffered the worst calendar year for the ASX All Ordinaries index over the last century, we can assure ourselves that major falls are usually followed very quickly by some of the most significant sharemarket gains.

The sharemarket falls of 1973-74, 1981-82 and 1990 were all followed by some of the largest rises in sharemarket history.

The sharemarket has already factored in a severe downturn in the economy.

Whether it materialises to the extent that the market has factored in, remains to be seen.



Investments in this issue

Performance Tables

Managed & Superannuation funds

Turn to p.10

Future thinking

Managed futures are one of the few asset classes that provided investor returns in 2008. We consider the benefits of including this asset class within your portfolio

With the huge turmoil in the markets over the last 18 months or so, most of the clients I have spoken to recently have been questioning whether you can expect to generate any investment returns in this climate. Equities have fallen by about half their value, property has been in turmoil, corporate bonds aren't favoured since companies' ability to repay debt is now being called into question and with governments dropping interest rates like its going out of fashion, deposit rates are nothing to write home about either. To top this all off, it looks like we are in a global recession and the next 6-9 months don't look any better.

Diamonds in the rough?

My experience has shown me that there have always been opportunities for investors, it's just a question of structuring your portfolio correctly to ensure that you don't get caught in the herd mentality of buying high and selling low.

2008 has exposed many investors to the pitfalls of not having some exposure to absolute return funds (or hedge funds). The S&P ASX 200 fell by just over 41% in 2008, yet the Australian Fund Monitors (AFM) Hedge Fund Index reports that over 90% of the funds within their index beat the ASX200 in 2008 and just under a quarter of the index managed to produce a positive return. With results like these, this is a sector that is difficult to ignore.

Index / Sector	2008 Returns
ASX200	-41.29%
S&P500	-38.49%
MSCI World ex Australia	-40.14%
AFM Hedge Fund Index	**-17.74%**
% of AFM Index outperforming ASX	90.82%
% of AFM Index with positive returns	22.45%
AFM Managed Futures Sector	**10.89%**

Source: Australian Fund Monitors www.fundmonitors.com.au

Profiting from a falling market

Absolute return funds have been heralded as the investor's opportunity to profit from a falling market. Their ability to invest in a wider range of investments allows them to short the market versus traditional managed funds that are limited to going long, only making money in a rising market ('short' means you make money if prices fall and 'long' positions will make money from higher prices).

Walking the walk

Investment funds promising absolute returns have been around a long time, 2008 has just allowed us to see "Who just talked the talk, and who walked the walk".

The AFM Hedge Fund Index reported that it lost an average of 17.74% in 2008, and although this is significantly better than the 41.29% that the ASX200 fell, it still begs the question "Where are the returns in both rising and falling markets?".

The answer in many cases really boils down to the definition of a hedge fund. There are a whole host of managers that are considered hedge fund managers but are really traditional fund managers investing directly in equities and having some small exposure to shorting the market on the way down. ie their aim is not to create absolute returns, rather, provide some type of downside protection in a falling market.

That aside, there are those that simply got it wrong. What 2008 has provided is an insightful stress test to see just who walked the walk, and illustrated the benefits of including some type of exposure to absolute return funds.

Planner Perspective

8 Lessons from 2008

Turn to p.7

Future thinking – Providing returns in a falling market cont..

Managed Futures

Of the many sub-divisions of funds offering some type of exposure to absolute returns, I have personally always been a little wary of the qualitative fund of hedge funds, primarily because there is always that element of being charged fees on top of fees and also because the individual making the investment decisions works in financial services. By nature, they are likely to be naturally optimistic about the share market resulting in a psychological bias towards the markets going up (see November's article on the psychology of investment).

It could be argued that over time the markets are going to head in an upward trend and therefore a preposition for a rising market isn't necessarily a bad thing. It could also be argued that fund managers are professionals and that they are in that position because they are able to detach the emotional aspect from their investment decisions.

However, hedge fund managers are amongst some of the highest paid managers in the industry, with bonuses hitting the millions when they get it right and a cynic would argue that one year of exceptional returns can set them up for retirement and therefore there is a natural predisposition to take undue risk with a portfolio in aim of providing that one year of exceptional returns.

As a result I personally have a bias towards those absolute return funds that invest directly, ie not a fund of funds, those that offer an automated investment process and finally, the larger the institution offering them the better, they have bigger and better processes in place to ensure that the psychological investment risk is mitigated. Funds such as Man Investments managed futures program or BlackRock AAA Fund.

Managed Futures Programs

Since Man Investments, arguably the most prolific retail hedge fund manager in Australia, were able to continue to provide investor returns in 2008, managed futures seems to be the new buzz phrase among the clients I have spoken to. Many who had become disheartened with falls in equity, property and now interest rates were at a loss as to where they could find investment returns.

Managed futures programs are a subset of the hedge fund universe. However, just call any of the managed futures managers out there and they will

almost certainly avoid any reference to hedge funds. "We're not a hedge fund, we're a managed futures program" is the likely response you will hear. Although I could suggest that if you want to really confuse the issue, ask them to define the difference, Here's my opinion:

Managed Futures aim to take advantage of trends in the market, they don't promise absolute returns. Absolute return/hedge funds aim to produce absolute returns regardless of trends. Both aim to produce returns in a rising and falling market.

However you want to refer to them, as far as I'm concerned, it can be an excellent way to get exposure to a return in a falling market whilst also having the ability to perform in a rising market.

So what are they?

Consider the ma Hedge Fund, Absolute Return Fund or the precisely named Managed Futures Investment Program, they are an automated computer program that looks to profit from trends in the investment markets. And since there is no individual fund manager, they have the added benefit of never having a personal bias or ever getting tired, allowing them to monitor and trade on over 100 investment markets worldwide.

The key to understanding these products is "profiting from trends". You will note that in times of a flat market or very volatile swings in the market, the programs can fail to yield a return. It's when a rising or falling trend emerges that these investment programs produce results and whilst 2008 was bad for many of the global markets, the downward trends allowed these investment programs to profit considerably.

Where to next?

Where are the markets heading in 2009 *Turn to p.6*

Accessing managed futures programs

MAN INVESTMENTS

AHL Diversified Program

This fund is aimed at investors seeking returns in both a rising and falling market and should be considered higher risk than a standard managed fund.

Man Investments

Man Investments (Man), arguably the most prolific retail hedge fund manager in Australia, have been successfully utilising their AHL global managed futures program in all their OMIP capital guaranteed investments since 1997.

With a compound return of 17.3% pa since Dec 1990, and boasting a return of over 25% in 2008, the AHL Diversified Program (AHL) has been extremely successful in generating investment returns in both a rising an falling market.

Investors looking to diversify their investment from traditional managed funds by utilising managed futures would do well to consider investing either directly into the AHL Fund Ltd or through one of the OMIP products that are launched 2-3 times a year.

Man AHL Diversified (AUD) Ltd (3% Rebate)

As a result of investor and adviser demand, Man launched the AHL Fund Ltd in 2007.

Unlike the OMIP products that Man are renowned for, the AHL Fund Ltd invests directly into AHL Diversified Program (a managed futures program) without the in-built capital guarantee.

Man OMIP AHL (4% Rebate)

Man's range of OMIP structured products have been the cornerstone of their success here in Australia.

OMIP products all have two things in common:

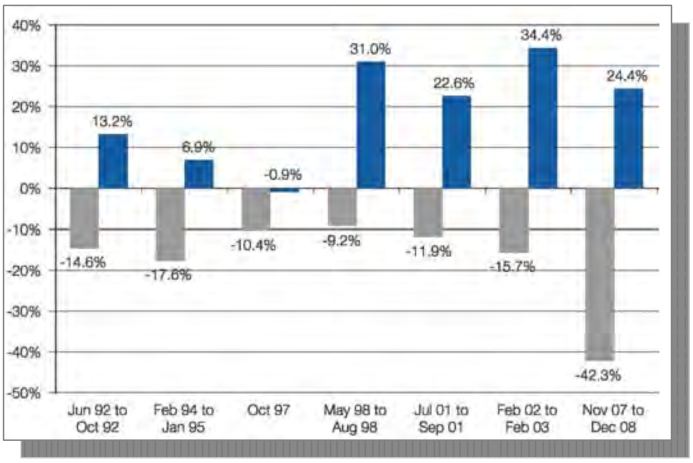
1. **They all have an in-built capital guarantee**
2. **They all invest in the AHL Diversified Program**
3. **They all have a specific investment term, usually around the 10 year mark**
4. **Generally have some allocation to another fund to reduce the risk of investing in just AHL.**

Open from 2nd Feb – 27th March 09, Man's current offer, OMIP AHL differs in that it is simply AHL with a 10 year capital guarantee.

Furthermore, the capital guarantee means that investors looking to borrow to invest can borrow up to 100% (55% for SMSFs).

Performance of the AHL Diversified Program during the seven largest drawdowns in the Australian stock market

*December 1990 to December 2008^*



Source Man Investments Australia

Note The Australian stock market corrections are measured by the seven largest drawdowns in the S&P/ASX 300 (Accum.) Index between December 1990 to December 2008. Performance figures are for the AHL Diversified Program and measured as the rise or fall in price during the periods of drawdown of the S&P/ASX 300 (Accum.) Index set out in the chart above. Performance figures are calculated net of all fees as at 31 December 2008. Past performance is not a reliable indicator of future performance.

HOW TO APPLY

Save up to 4%

Download online: Download a copy of the PDS direct from our website www.fundsfocus.com.au/latestoffers/

By post: You can request to a hard copy of either fund by calling us on **1300 55 98 69** or using our enclosed Order Form.

Investment Notes

Corporate Bond Funds

Returns in a falling interest environment *Turn to p.8*

SUPER ALPHA FUND

Super Alpha Fund 1

This fund is aimed at investors seeking returns in both a rising and falling market and should be considered higher risk than a standard managed fund.

Whilst many fund managers are still licking the wounds of 2008, the Superfund Group has launched Australia's newest managed futures fund, Super Alpha Fund 1

Founded in Austria in 1995, the Superfund Group was one of the first companies to offer retail investors access to managed futures funds and now manages over US $1.4 Billion in assets on behalf of over 50,000 investors in 20 countries.

An investment fund suitable for investors looking to invest either directly or through an SMSF, the name Super Alpha Fund refers to the parent company's name, Superfund Group rather than the term Superannuation that we use here in Australia.

Their Australian offering is a fund made up of 4 of their trading strategies and blended in such a way as to ensure that the fund maintains a relatively low volatility with the aim of producing a smoother return to investors.

One of my observations for the clients that come to us with existing holdings with Man Investments is that they feel they have diversified by investing across different OMIP Series. The reality is that the OMIP Series all rely heavily on the 'AHL' managed futures program.

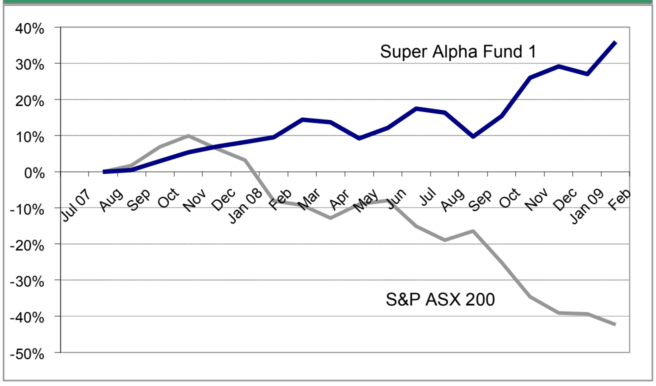
With a scarcity of managed future fund alternatives, the launch of Super Alpha Fund 1 in Australia now gives investors a real opportunity to diversify whilst remaining in a similar type of structure to that which they know and love.

Managing Director: Matthias Gaertner

"We believe fully systematic trading strategies represent the best long-term opportunity to achieve consistent returns."

SUPER FUND — THE FUTURE OF SYSTEMATIC INVESTING

Fund Performance*



** The chart above demonstrates how the retail units in Super Alpha Fund 1 would have performed under the Target Allocation from 1 August 2007, to the inception of the fund on 11 November 2008, and the actual performance of the fund since.*

BLACKROCK

Save 4%

It would be difficult to mention hedge funds without providing an alternative for those investors who like the idea of an individual managing the fund on a day to day basis. We feel that BlackRock's Asset Allocation Alpha (AAA) Fund provides just that alternative.

Part of one of the world's largest investment banks, the investment manager is able to draw on BlackRock's vast global research teams in recognising investment opportunities that arise.

We note that the fund is unconstrained in the products or sectors it can invest into, allowing the manager to take advantage wherever he sees opportunity and this is reflected in the fund's performance since its launch in 08.

The manager's heavy allocation to government bonds helped the fund grow by 29.31% in the 6mths to Dec 08.

HOW TO APPLY

Save 3%

Download online: Download a copy of the PDS direct from our website www.fundsfocus.com.au/latestoffers

By post: You can request to a hard copy of either fund by calling us on **1300 55 98 69** or using our enclosed Order Form.

Manager: David Hudson

"Excessive debt will continue to be a major theme in markets as scarce capital will make high gearing either unavailable or very expensive."

Future thinking

Managed futures – providing returns in a falling market *Turn to p.3*

Financial Advice

2008 – A planner's perspective

8 Observations from 08

Andrew Reeve-Parker, Director of NW Advice offers his insight into the key takeouts from 2008

1. Diversification continues to work

2008 was a difficult year for growth assets such as property and equities (both domestic and global). It was however, a great year for government bonds, cash & managed futures. Before you allocate 100% of your portfolio to cash, it is prudent to remember that it has only outperformed all other asset classes once in the past 29 years.

2. Rebalancing does reduce your risk

Rebalancing from your positively performing assets and re-allocating to property and equities will pay dividends in the mid to long term. This worked at the beginning of 2008 if you sold down some of your equity and property exposure and topped up your previously underperforming bond and cash holdings.

3. Ensure that your portfolio can profit from falling markets

An allocation to long/ short or managed future investments have the ability to make money in rising, falling and flat markets. A small allocation to these strategies can help you diversify your portfolio beyond the standard investment opportunities and can add to your returns.

4. If it's too good to be true, it's too good to be true

Mortgage funds offering yields significantly higher than cash were marketed as being secure. Generally, the higher the return, the higher the risk. As time has shown, these investments had significantly higher risk and the return being offered did not adequately compensate you for this.

5. Leveraging through the wrong structure penalises you on the way down

Borrowing money to invest can significantly increase your returns. It can also wipe you out. Conservatively structured, unlisted warrants have been amongst the best performing geared investment as interest rates have dropped below dividend yields. Bond and call structures have also performed well on a relative basis.

6. Cash was king

Retaining a portion of your portfolio in cash, (NW Advice advocates at least 3 years living expenses if you are retired), allows you to sit out gyrations in share markets and potentially avoids selling down your investments at the bottom of an investment cycle. It also avoids the reliance on investments which had liquidity issues in 2008. It also provides capacity to participate in capital raisings which can yield significant short term profits.

7. Don't fall in love with your investments

It is important to constantly assess the merits of every investment within your portfolio. 2008 is littered with corporate failures which were share market darlings: Babcock & Brown, Centro, Zinifex et al. By crystallising the great gains that these investments once offered, you can re-allocate your capital to better opportunities.

8. Continue to be an individual

Avoid your natural 'herd' instincts. Focus on fundamentals and eliminate emotion when investing. Very few picked the top of the share market and even fewer will predict the bottom. Waiting for the market to bounce before you feel comfortable will satisfy your herding instincts but will reduce your returns over the long run.

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Turn to p.5

The search for income in a low interest rate environment

The ructions in investment markets over the past 20 months have produced an unusual investment opportunity: equity like returns with bondholder security. Investment grade corporate bonds are offering double digit returns which ordinarily, would be difficult to fathom in a low inflation environment.

With the government dropping interest rates almost on a monthly basis, many investors are now looking to the bond market as a fixed interest alternative. 2008 saw a mass exodus from equities and to some extent from corporate bonds into Government issued bonds, as investors looked for a secure fixed income. This has in turn pushed bond prices up, reducing the percentage yield. e.g. a $5 income on a $100 bond is 5% , but a rise in price to $200 still providing a $5 income means the yield has now dropped to 2.5%.

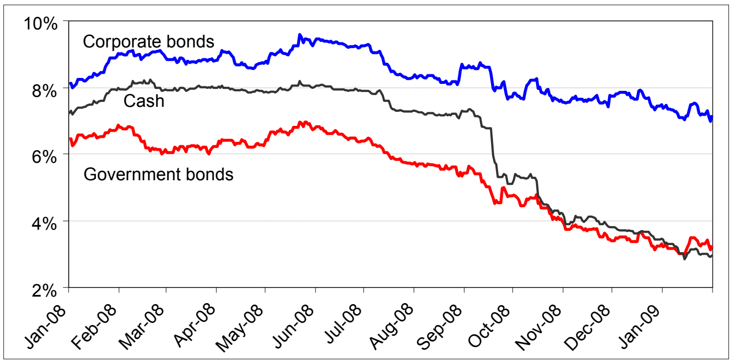
The widening of the gap between corporate bond and government bond yields whilst cash rates continue to drop has made corporate bonds an attractive proposition for investors

Historically the gap between the yield offered by high grade corporate bonds and government bonds has been relatively small.

In 2008, the gap between corporate and government bonds has widened significantly. The uncertainty of which companies *(cont. overleaf)*

The widening of the spread between Aussie corporate and government bond yields whilst 6 month term deposits drop

January 08 to February 09



Source Australian Unity: The chart above shows Australian bond yields of the UBS Treasury Index (3-5 years) and UBS Credit Index (3-5 years) against the rolling 6 month cash rate (source: RBA statistics.

What are corporate bonds?

In its simplest form a corporate bond is a loan to a company. In exchange the company agrees to repay you a fixed or floating rate of interest for a fixed period of time, after which, it will need to repay the original amount borrowed.

Since you can trade them on the stockmarket, the value of bonds can rise and fall. e.g a drop in interest rates can make bonds more attractive, pushing up the value as investors flock to lock in a higher rate of interest than is currently offered on the high street.

For many, a higher rate of interest is an attractive prospect, especially in these times of low interest rates and fears of global deflation. However, corporate bonds are not without risk, the company who has issued them could default on interest or the capital repayment. As a result, you may see some bonds offering yields as high as 20% as investors price in the uncertaintity.

Having said that, there are a large number of high grade, profitable companies with bonds well below the price they will eventually be redeemed, providing an excellent opportunity to benefit from high yields and potential for capital growth.

In light of the increased risk of defaults in the current economic climate, we recommend investors seek to invest through an established managed fund and look to avoid some of the “High income” funds that are primarily investing in lower grade/higher risk bonds.

This ensures that you diversify your investments into bonds and benefit from the expertise of a professional who seeks to provide you with optimum returns.

Super Alpha Fund 1

Managed futures – New fund launched *Turn to p.6*

will be able to service their bonds as well as hedge funds liquidating bond holdings (for liquidity reasons) has meant that the price of government bonds has soared whilst corporate bonds have languished in 2008.

Entering 2009, the continued uncertainty surrounding the global markets has meant that investors are likely to continue to look for traditional safe havens in their investments. However, we feel with 1 year government bond yields dropping to 2.6%, further upside is limited and seem overvalued. By contrast, large, well managed, asset rich companies that are unlikely to default provide opportunity for the discerning investment manager.

VIANOVA (Australian Unity)

Strategic Fixed Interest Trust

This fund is aimed at investors who are prepared to accept some risk in exchange for a greater return than cash and should be considered a relatively cautious investment.

Taking advantage of a rush to corporate bonds

Save 4%

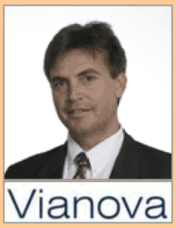
The disparity between corporate and government bond yields mean that opportunity exists for the right manager.

Looking at bond yields, investors generally think that the higher the yield the better the investment. What has historically been considered a simple choice of choosing the fund with the highest yield, is now littered with real concern due to the bond issuer's ability to repay debt. Large companies like Allco, ABC Learning and MFS are examples of established institutions defaulting on their payments.

Choosing the right manager to evaluate the credit risk of each issuer is vital in this market since there are a whole variety of bonds and bond hybrids which you can invest into.

The Vianova Strategic Fixed Interest Trust is well placed to take advantage of these opportunities. We feel that the fund's emphasis on Australian fixed interest should help shelter it from some of the credit problems that are more prevalent in the overseas credit markets. Furthermore, the high allocation to non-government, high grade bonds should mean that it is well placed to benefit from a rise in corporate bond prices.

Manager: Michael Schneider



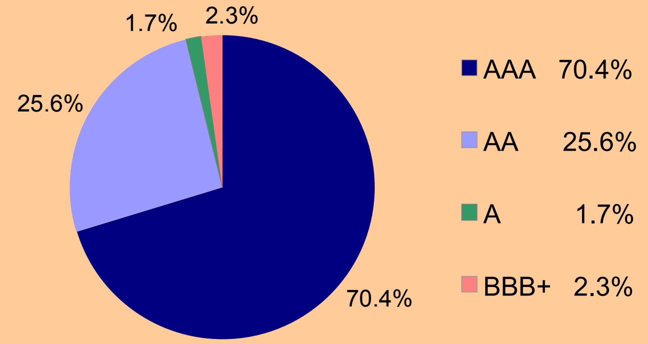
"Our portfolios will continue to be defensively positioned this year."

"We believe a sustained recovery is unlikely to happen in 2009."

Fees & Charges

Standard Contribution fee	4.10%
Contribution fee with WF	**Nil**
Annual Charge (MER)	1.20%
Bid/Offer spread	Nil
Withdrawal fee	Nil

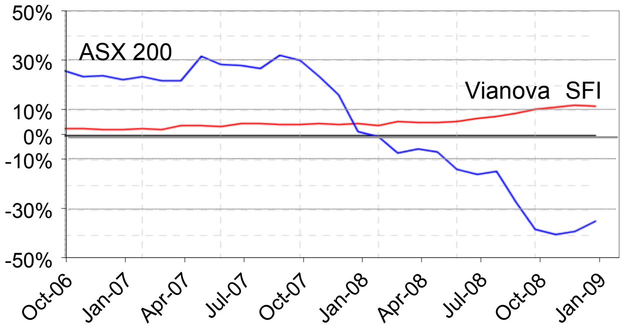
Bond Credit Ratings



Vianova Portfolio Holdings 31/01/09

Fund Performance

Performance of the Vianova Strategic Fixed Income Trust versus the ASX 200



Man OMIP AHL

Capital guaranteed investment

Turn to p.5

Performance Tables

Fund Name	Fund Category	Fund Size ($Mill)	ICR (%pa)	Total Return (%pa) 1 year	3 year	5 year
Managed Funds - Top performers (1 year returns to 31 January 2009)						
**Man AHL Diversified (AUD) Ltd	Alternatives	270	4.00%*	27.54	-	-
AMP FLI - AMP Australian Bond	Fixed Interest	2.1	1.75%	13.67	5.51	-
IOOF/Perennial Flexi-Trust Fixed Interest Fund	Fixed Interest	5.1	1.23%	13.13	5.83	5.78
IPAC Strategic Inv. Service - Australian Fixed Interest Fund	Fixed Interest	3.7	1.68%	11.90	5.05	5.21
AUI – Vianova Strategic Fixed Interest Trust	Fixed Interest	Not Available	1.20%	11.81	6.88	-
AMP FLI - Future Directions Australian Bond Fund	Fixed Interest	13.2	1.80%	11.10	4.92	5.04

*source: www.FundData.com.au (** Man AHL inserted by Wealth Focus)*

Fund Name	Fund Category	Fund Size ($Mill)	ICR (%pa)	1 year	3 year	5 year
Superannuation Funds - Top performers (1 year returns to 31 January 2009)						
BT Lifetime - Personal Super – BT Global Bond	Fixed Interest	4.1	1.65%	43.30	12.38	7.28
InTech Australian Bonds Trust - Class A	Fixed Interest	4.8	0.34%*	16.76	7.96	7.19
AMP Capital Investors Australian Bond Fund	Fixed Interest	1.2	0.61%*	14.26	6.61	-
Perpetual WealthFocus Super Plan – Vanguard Australian Fixed Interest Index	Fixed Interest	5.9	1.30%	12.32	5.46	5.14
Skandia One Super UBS Australian Bond Option	Fixed Interest	4.0	1.85%	11.97	4.96	4.68

source: www.FundData.com.au

How to read these tables

Funds are listed are shown by Managed fund (unit trusts) or Superannuation funds. Funds are filtered using the following criteria and are listed according to performance:

1. Fund must be open to new investors.
2. No wholesale or nil entry funds have been included.
3. Master trust fund performance

The performance tables have been compiled from the latest data supplied by FundData up the 31st January 2009.

source: www.FundData.com.au

Definitions

Fund category defines the sector that the fund invests in.

Fund Size ($Mill) is the net assets within a fund. Internally sourced money from the manager's other funds is excluded to avoid double counting.

ICR (%pa), the Indirect Cost Ratio, is a measure of most annual fees within the fund excluding performance fees within your fund. (Asterix* - Denotes where the data was not available and we have estimated the fees directly from the PDS/Prospectus)

Total Return (%) is the return of the funds listed over 1,3 and 5 years after fees, charges and taxes, assuming all distributions have been included. Entry & exit fees are ignored.

Wealth Focus
Fund Broker Nomination Form

Personal Details

First name	Family name	Date of birth
Company/SMSF (if applicable)	Position	
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Daytime contact number	Alternate number	
Email address		

How to complete this form

- Please provide the name of your fund manager/insurer and contract number.
- For joint holdings, both owners need to sign

List of known contracts (managed funds, wraps, insurance etc)

If you already hold these investments within the Wealth Focus Investment Service please do not add them below as they will automatically be included.

Name of provider & product	Client number/ref.	Adviser code (internal use)
e.g. Colonial First State Superannuation	e.g. *ABC 1230000*	*(Leave blank)*

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- ☐ AHL Fund Ltd
- ☐ Man OM-IP AHL
- ☐ Super Alpha Fund 1
- ☐ BlackRock AAA Fund
- ☐ Vianova Strategic FI Trust
- ☐ Other *(please list)* ....

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