

The InvestingTimes *opportunities*

The independent Newsletter for
the self-directed investor

Opportunities

FOR SUBSCRIBERS TO "THE INVESTING TIMES"

Advisers at Investstone Wealth Management (publishers of "The Investing Times"), see a huge range of offerings in products and information. Deciphering this white noise and finding suitable, prudent investment products is very difficult.

Talking to our subscribers and DIY investors in general, it's apparent that the hunt is always on for something in which to invest that will provide appropriate risk/return characteristics.

"The Investing Times" has therefore established INVESTING TIMES - *Opportunities*

As a newsletter subscriber you will automatically be a part of *Opportunities*, and from time to time you will receive various product disclosure statements (pds) / products / investments. Advisers and research staff at Investstone Wealth Management will give their commentary and opinion on each product that is sent to you.



If an investment is not suitable after a review by our *Opportunities* Committee, we will not bother you - in the bin it goes! Our approach is to screen the good from the bad.

We will also negotiate discounts on fees and entry access level points on your behalf as a subscriber.

It is important to note that not all investments that we send will be suitable or applicable to your individual situation. However, that is for you and your adviser to decide.

If you're already an Investstone client and have interest in a product, you should call your adviser to discuss.

Don't hesitate forwarding our information onto a friend or colleague who might be interested.

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Our objective, in providing this opportunity, is that it is general advice only because we have not considered your individual objectives or personal circumstances. We recommend that you seek independent advice and remember that it is very important to read the product disclosure statement carefully before making any decisions.

Remember also that a member of the investment team at Investstone Wealth Management is always happy to help in deciding if a product is right for you.

All in all, this is another bonus to assist with our subscriber's needs.

We estimate that up to six – maybe ten, of these opportunities arise each year - sometimes more, sometimes less. We will cover all types of investments from cash management accounts, property trusts and syndicates, share funds, superannuation accounts, trust deeds, international funds, venture capital and private equity as well as more complicated structured products.

If you do not wish to be included in INVESTING TIMES - *Opportunities*, we would ask that you email your request for exclusion to : newsletter@investingtimes.com.au

