

Morningstar

Media Kit 2014

the need to
er into property

new SMSF guidelines

cial Group's Bryan Ashenden
lines for advisers operating in
lications for trustees.

a surprise that t
outside



g money with
Huntley

Gail Kelly on Westpac's
growth: Part 2

Making money
Ian Huntley

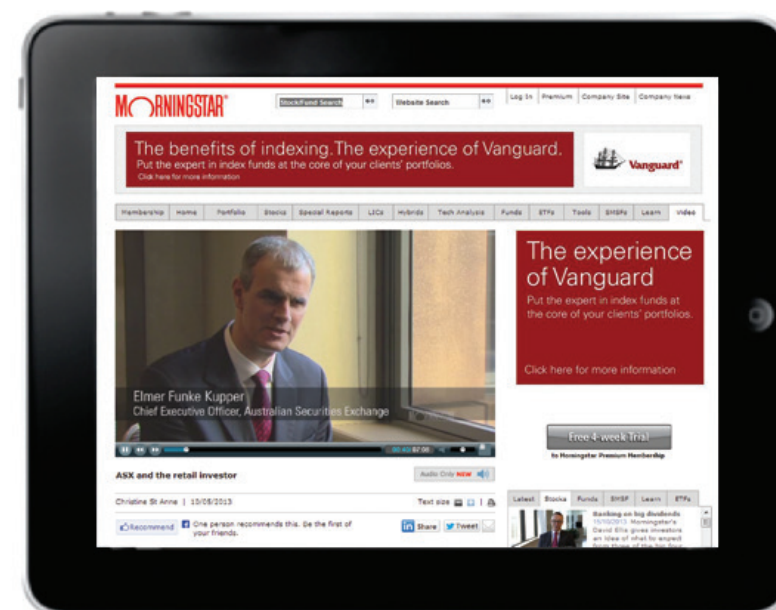
Stock Stories

▶ Casting the net into international waters

22/11/2013 | 9:17 AM Investors are more likely to find better value if they choose not to shop only at the "corner store," but they also must maintain control over their emotions, Morningstar's Peter Warnes says.

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1.29 million impressions per month

89,000 uniques per month

6:30 minutes average session duration

120,000+ registered members

55 average age

89% male

\$165,000 average annual income



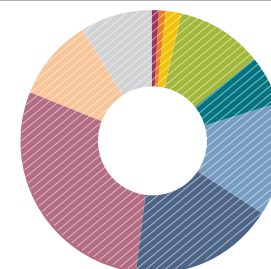
Occupation	%
Manager	14.0
Financial Professional	13.5
IT/Computer Specialist	10.8
Engineer Technician	10.5
Accountant	8.3
Administration	7.8
Business Executive	6.0
Teacher/Lecturer	4.2
Tradesperson	2.9
Financial Planner	2.8
Solicitor/Barrister	2.8
Sales Agent	2.8
Doctor	2.0
Healthcare Professional	1.5
Marketing Professional	1.2
Other	8.9



Current Employment Status	%
Full-Time Salary	33.0
Retired	27.5
Business Owner	20.5
Retired with Casual Work	10.5
Part-Time Salary	5.5
Voluntary Work	1.0
Other	3.0



Annual Household Income	%
> \$1,000,000	1.0
\$750,001–\$1,000,000	0.8
\$500,001–\$750,000	2.0
\$250,001–\$500,000	10.5
\$200,001–\$250,000	6.1
\$150,001–\$200,000	13.8
\$100,001–\$150,000	17.9
\$50,001–\$100,000	29.2
< \$50,000	10.0
Undisclosed	8.7



Sources:
Google Analytics, August 2013.
Investment Trends, November 2013.

Audience

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\$1,838,715 average size of investment portfolio

\$776,000 average size of superannuation

\$210,000 average borrowings for investment

Size of Investment Portfolio %

> \$50 Million	1.5
\$10–\$50M	2.5
\$5–\$10M	4.0
\$2.5–\$5M	10.0
\$2–\$2.5M	4.0
\$1.5–\$2M	8.0
\$1–\$1.5M	12.0
\$750,001–\$1M	9.0
\$500,001–\$750,000	9.0
\$400,001–\$500,000	5.0
\$300,001–\$750,000	5.0
\$100,001–\$300,000	5.0
\$50,001–\$100,000	6.0
\$25,001–\$50,000	3.0
\$10,001–\$25,000	2.0
< \$10,000	2.0
Undisclosed	6.0



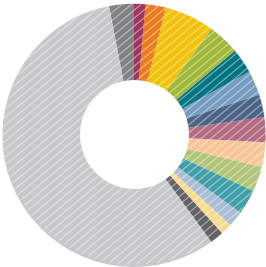
Superannuation %

> \$10 Million	0.5
\$5–\$10M	0.5
\$2.5–\$5M	5.0
\$2–\$2.5M	3.0
\$1.5–\$2M	6.0
\$1–\$1.5M	9.0
\$750,001–\$1M	10.0
\$500,001–\$750,000	9.0
\$400,001–\$500,000	4.0
\$300,001–\$400,000	6.0
\$200,001–\$300,000	8.0
\$100,001–\$200,000	13.0
\$50,001–\$100,000	11.0
\$25,001–\$50,000	5.0
\$10,000–\$25,000	6.0
\$5,001–\$10,000	3.0
< \$5,000	1.0



Investment Borrowings %

\$2–\$5M	1.5
\$1–\$2M	2.5
\$500,001–\$1M	6.0
\$400,001–\$500,000	4.0
\$300,001–\$400,000	3.0
\$250,001–\$300,000	3.0
\$200,001–\$250,000	3.0
\$150,001–\$200,000	3.0
\$100,001–\$150,000	3.0
\$75,001–\$100,000	3.0
\$50,001–\$75,000	3.0
\$25,001–\$50,000	2.0
\$10,001–\$25,000	1.5
\$5,001–\$10,000	1.5
< \$5,000	57.0
Undisclosed	3.0



Source:
Investment Trends, November 2013.



63% are the trustee of a Self Managed Super Fund (SMSF)

8.4% plan to establish a SMSF in the next three years

52% have not sourced any form of investment advice in the last 12 months

33 average number of trades per year

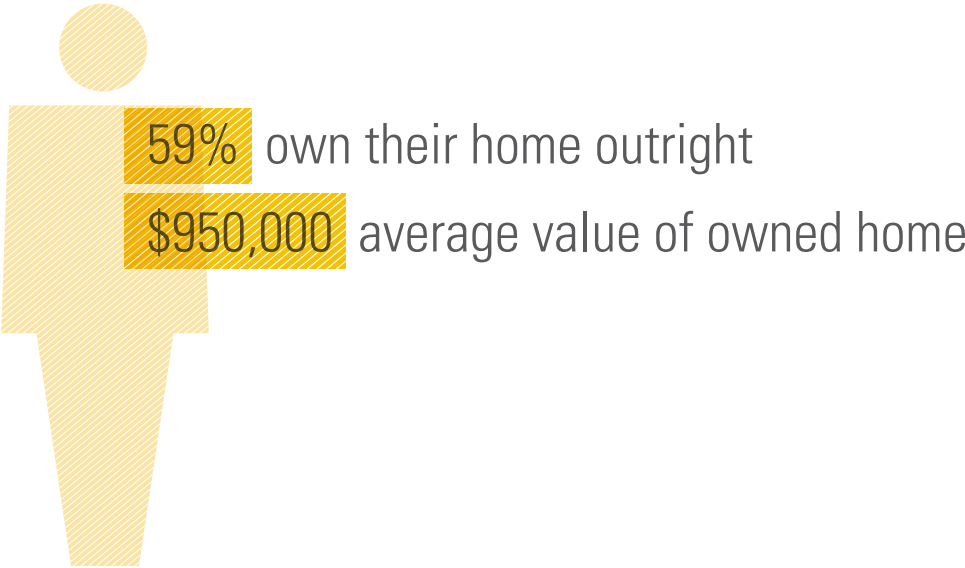
Investment Focus	%	0	20	40	60	80	100
Stocks (AU)	98.9						
Managed Funds	37.6						
Hybrids	29.0						
LICs	23.8						
Superannuation (Industry)	15.9						
ETFs	15.5						
Stocks (US)	14.9						
Stocks (other)	14.5						
Superannuation (Retail)	12.7						
Bonds	11.6						

Trades Per Year	%
> 30 per month	1.4
15–30 per month	2.2
4–15 per month	10.5
1–4 per month	19.8
Monthly	13.0
Quarterly	23.1
Bi-Annually	9.5
Once per year	8.0
Once every 2 years	2.5
< Once every 5 years	3.5
Never	6.5

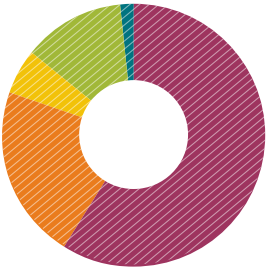


Top 5 Stockbrokers Used	%	0	10	20	30	40	50
CommSec	40.5						
E*Trade	12.0						
Full Service Stockbroker	11.0						
nabtrade	9.8						
Westpac Online Investing	8.5						

In a financial market that has faced many recent challenges, engaged individual investors turn to Morningstar for independent research and guidance as they select and review their investment choices. At this critical time, advertisers can deliver their message through targeted, contextual online placements and e-newsletters on Morningstar.com.au



Home Ownership	%
Owned Outright	59.0
Paying Off a Mortgage	21.5
Equity Loan Against Home	5.5
Rent	12.5
Other	1.5



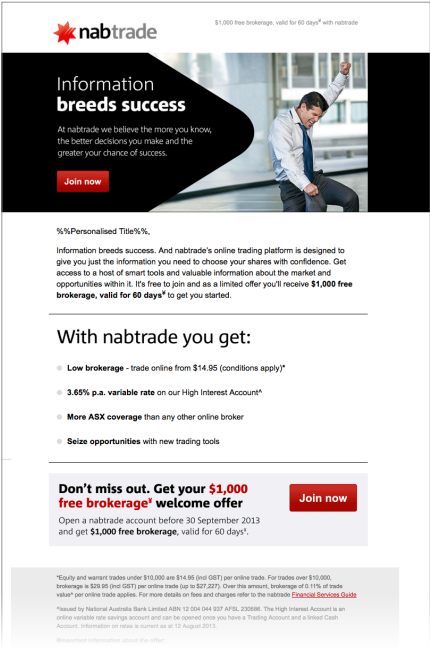
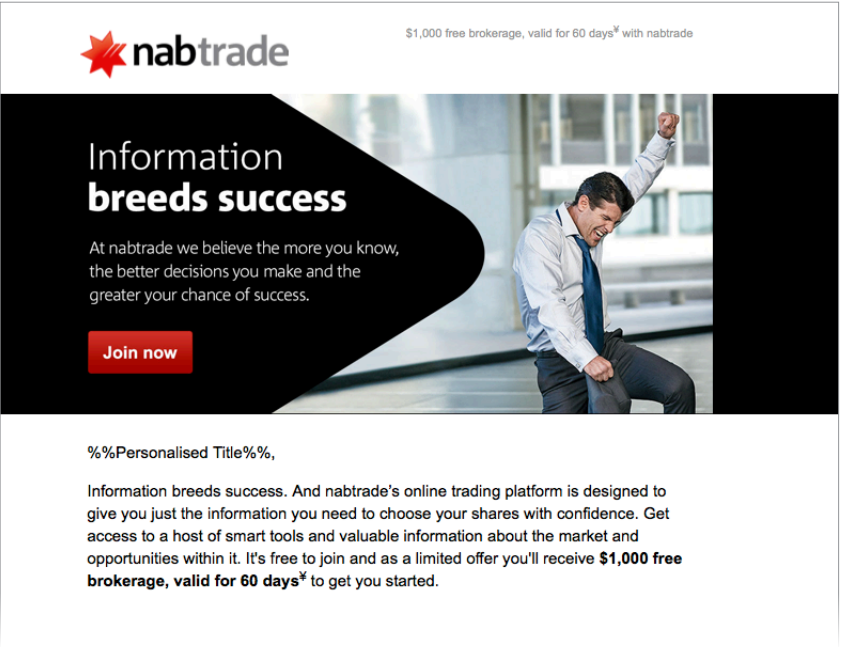
Value of Home	%
> \$2.5M	6.2
\$1–\$2.5M	19.0
\$900,001–\$1M	8.0
\$800,001–\$900,000	8.5
\$700,001–\$800,000	9.5
\$600,001–\$700,000	7.8
\$500,001–\$600,000	11.0
\$250,001–\$500,000	18.0
< \$250,000	5.0
Undisclosed	7.0



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Lead time: 5 working days before commencement date.

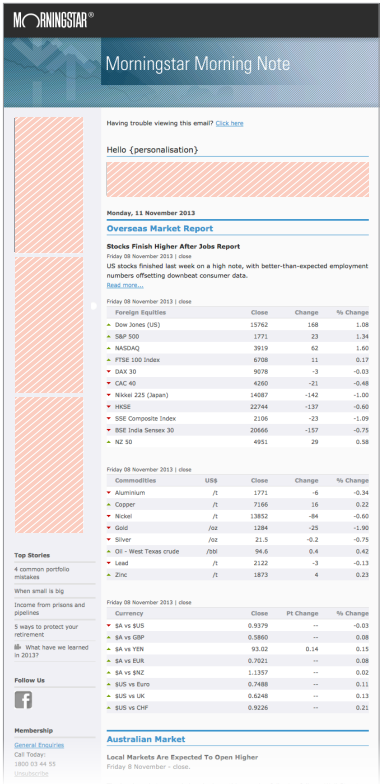
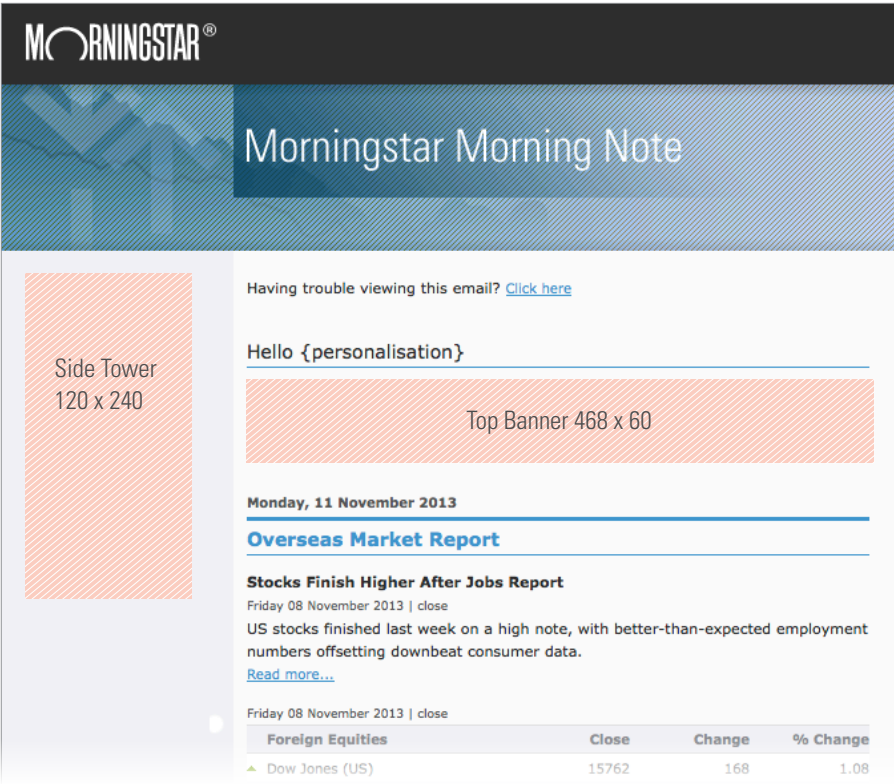
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SMSFs' real dilemma with property

3/10/2013 | 7:11 AM

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VIDEO | Understanding new SMSF guidelines

20/09/2013 | 7:33 AM

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13/09/2013 | 8:08 AM

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7 issues to consider about excess contributions

5/09/2013 | 7:38 AM

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20/08/2013 | 4:01 PM

Trustees need to be mindful of certain rules that are downright vindictive towards people whose only crime is aiming to be self-sufficient.

Negative gearing in retirement? | Opinion

6/08/2013 | 7:24 AM

Retirees may look to negative gear into property as a way to boost their wealth, but is it such a good idea?

10 timely tips for SMSFs

30/07/2013 | 8:27 AM

After having survived 30 June, there are

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Do SMSFs need a minimum balance? SMSF guidelines means for super

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Going beyond the cost debate in SMSFs

Olivia Long | 31 Oct 2013

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Olivia Long is the chief executive of Xpress Super.

There is increasing debate in the industry around what minimum balance should be required in order to make a self-managed superannuation fund (SMSF) effective.

In short, there is no minimum balance required for an SMSF to be an effective retirement savings vehicle. I know that's not the view of the Australian Prudential Regulation Authority-regulated funds, but I think it's fair to say they are hardly objective when it comes to this issue.

They argue that \$500,000 should be the starting point. They also argue that potential trustees should be the font of all knowledge when it comes to investment and the regulatory environment. The concept of setting in stone qualifications for people wanting set up an SMSF has even been mooted.

As you would expect, I couldn't disagree more. My starting point is that cost is the wrong way to approach this issue. But even if you accept that the cost of running an SMSF should be the guiding principle, then the argument that advocates a \$500,000 minimum simply can't be sustained.

Let's have a look at some numbers produced by actuarial firm Rice Warner. Taking a \$100,000 balance, they estimated the average cost of running an industry fund, retail fund and SMSF at \$936, \$1608 and \$1594, respectively. So, an SMSF is competitive already with a retail fund.

Increase the balance to \$250,000 and the industry fund costs \$2136, its retail counterpart is \$4540, while an SMSF is \$1750 - 18 per cent cheaper than the industry fund and a whopping 61 per cent cheaper than its retail equivalent.

At \$500,000, the statistics are even more damning for the APRA funds, with the industry fund costing \$4136, retail at \$8940 and SMSF at just \$1999.

On these numbers, the figure of \$500,000 is simply nonsensical - if you wanted a cut-off point

Skyscraper 160 x 600

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House Right	175 x 90	40KB	GIF/SWF	Unlimited	Click-through URL
Side Button	120 x 90	40KB	GIF/SWF	Unlimited	Click-through URL
Medium Rectangle	300 x 250	40KB	GIF/SWF	Unlimited	Click-through URL
Skyscraper	160 x 600	40KB	GIF/SWF	Unlimited	Click-through URL

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House Right	175 x 90	\$40
Side Button	120 x 90	\$40
Wide Skyscraper	160 x 600	\$70
Medium Rectangle	300 x 250	\$75

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Fund Features

Increasing income from property | ☐

16/04/2014 | 9:29 AM While they may not be front of mind for many investors, there are smaller Australian property players that can provide both a quality asset and a high yield.

Economic update | ☐ *Special report*

18/04/2014 | 3:03 PM The latest economic update for the period to the month and three months to 29 March 2014.

Cyclical outlook for the Americas

13/04/2014 | 7:41 AM US growth offers a tailwind for the region but the Federal Reserve must convince markets of its credibility as it exits quantitative easing, PIMCO says.

Australia's economic turnaround

10/04/2014 | 8:24 AM Six LNG projects are set to earn enough export income over the coming two decades to soon tip Australia's current account into surplus, Fidelity's Michael Collins says.

The downside of a bull market

8/04/2014 | 8:20 AM In "Go-Go" markets there is an elevated risk of corporate wrongdoing as management teams fear being left behind, as Schroders' Matthew Booker explains.

Market Index Performance | March 2014

7/04/2014 | 10:16 AM

Passive strategies pass muster in global equities

4/04/2014 | 3:57 PM Performance in any given year can colour views on the merits of different investment strategies, especially a year displaying dramatic divergences such as 2013.

Hockey's new yield prospects

4/04/2014 | 2:12 PM An incentive aimed at boosting the sale of government infrastructure assets will widen the opportunities available to retail investors in search of yield.

13 common investing myths

1/04/2014 | 8:27 AM Investors frequently employ common-sense rules of thumb that often turn out to be wrong, AMP Capital's Shane Oliver says.

Market risk and Putin's hardball tactics

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These Funds own mostly smaller-sized companies the fund manager believes will grow more quickly than the sharemarket overall

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