



Principles to guide your investment decisions

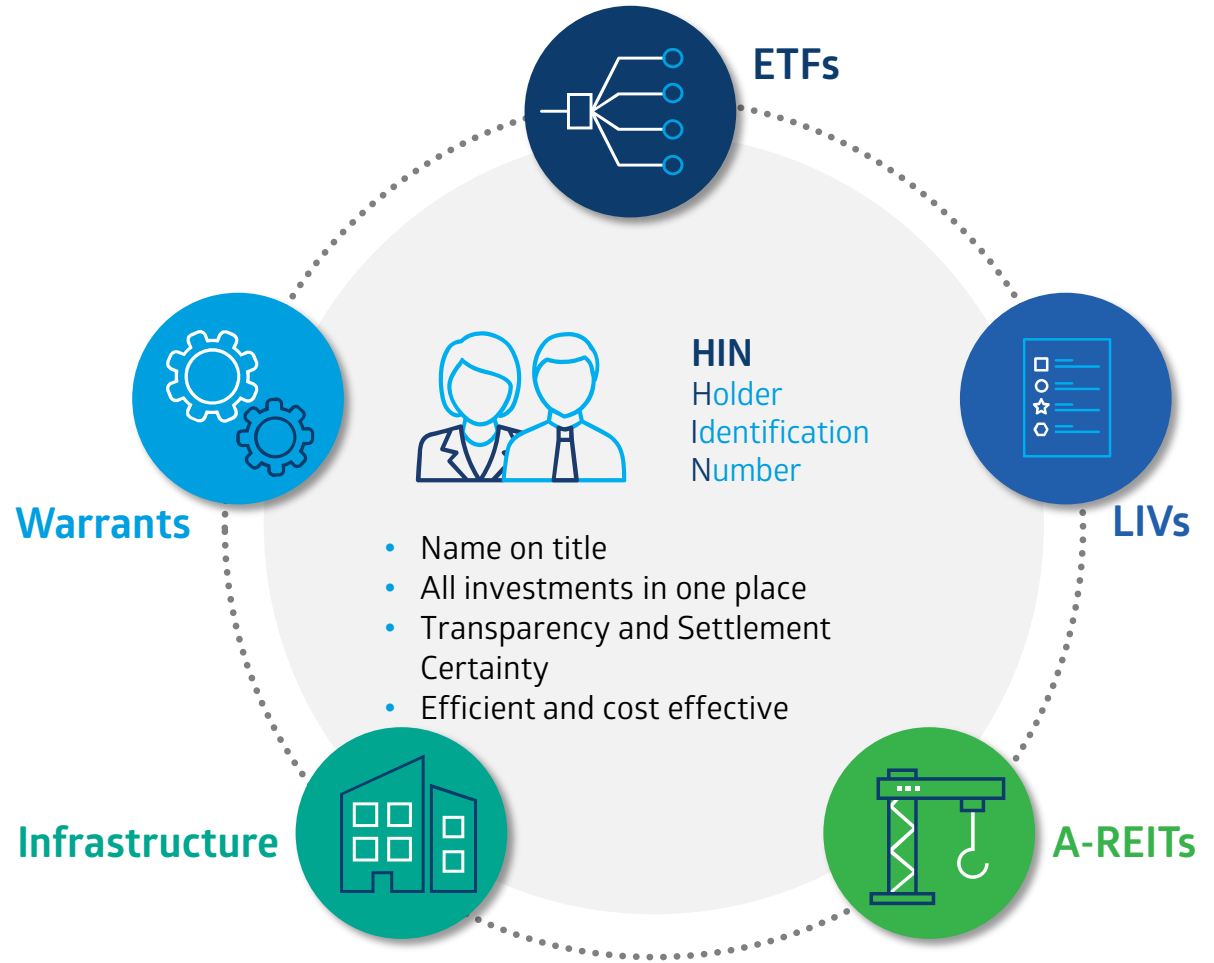
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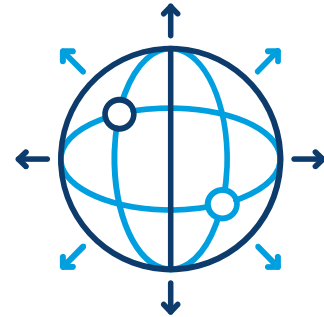
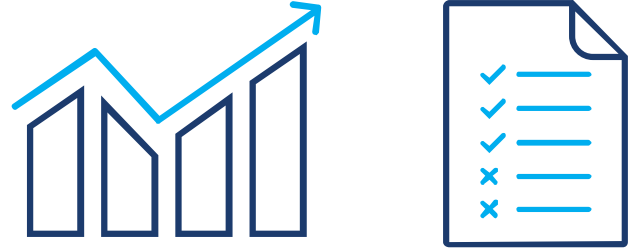
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ASX Investment
Products –
access over
700 products
across key
asset classes

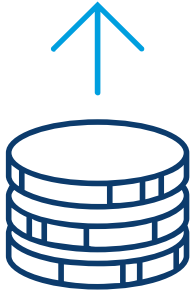


Agenda

- > The state of investing here in Australia
- > Setting SMART investment goals
- > Understanding asset allocation
- > Compounding your wealth
- > Periodic review and rebalance
- > Education



How has the investing landscape changed here in Australia?



> Investors are becoming more and more confident and engaged in their investing decisions

1. Readiness of information related to investing
2. Competition in the brokerage space
3. The increased usage of ETFs

10.2M AUSTRALIANS HOLD INVESTMENTS, WITH 7.7M HELD ON-EXCHANGE



CURRENT INVESTORS

10.2M



AVERAGE AGE

47

9% NEXT GENERATION

49% WEALTH ACCUMULATORS

23% PRE-RETIRES

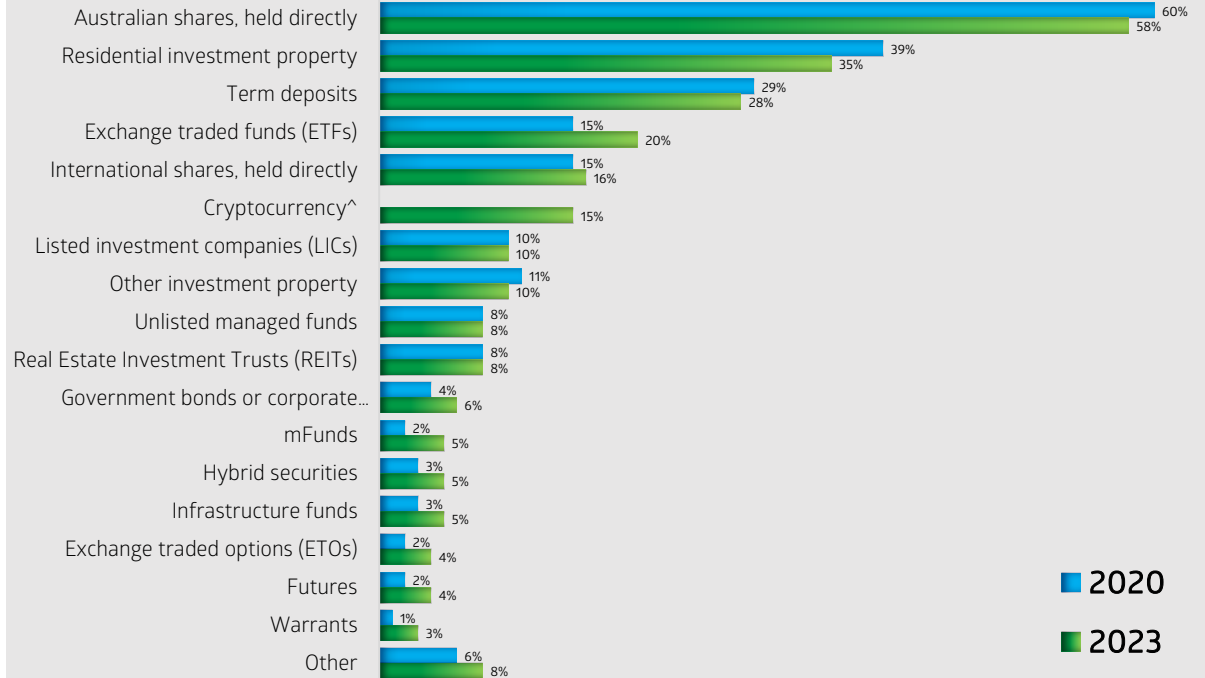
20% RETIREES



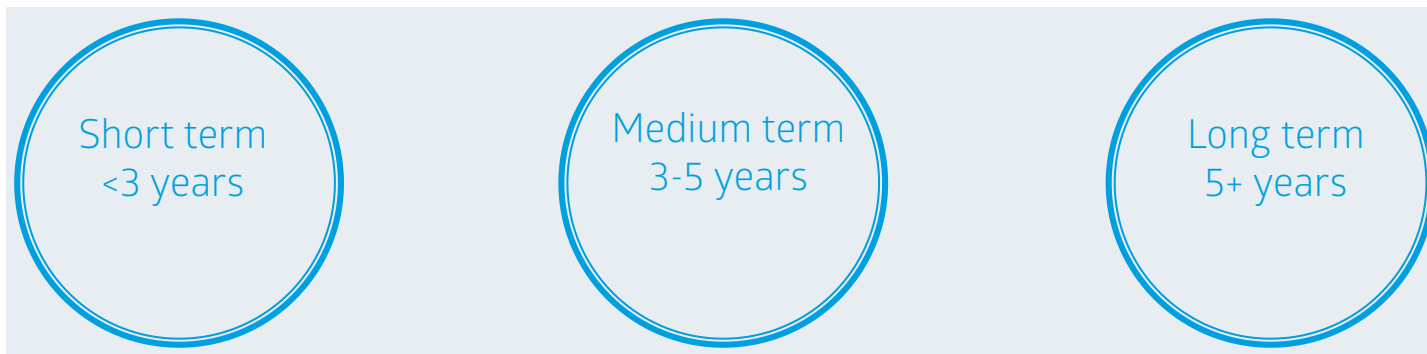
58%
MALE



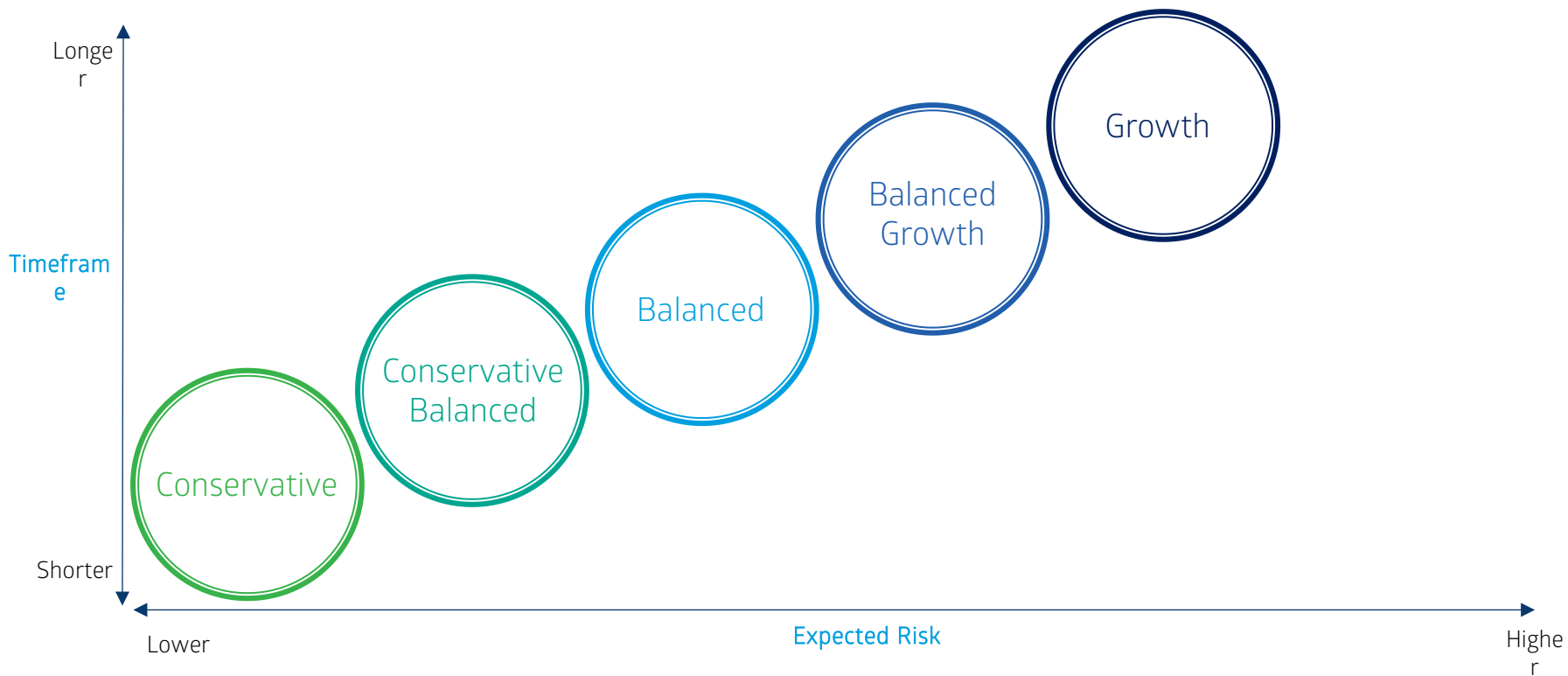
42%
FEMALE



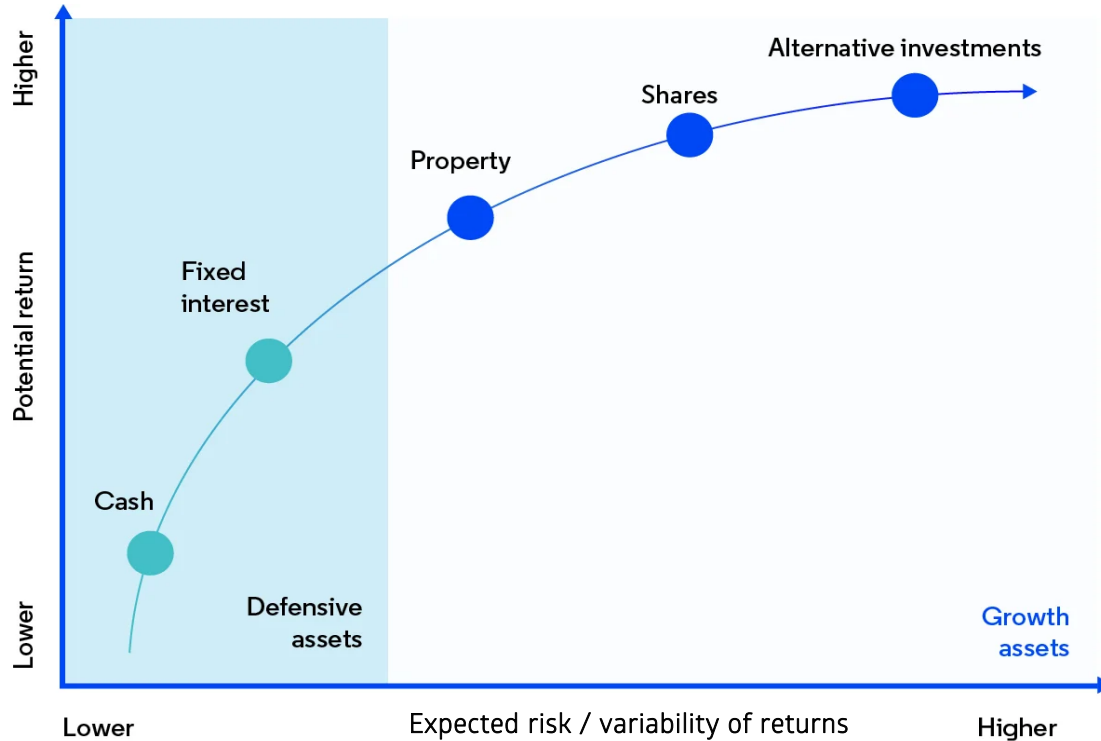
1. Setting SMART investment goals



Align your goals with the timeline you have set for yourself!



What are the different types of asset classes?



Key risks to consider



Market & sector risk



Concentration risk



Credit risk



Currency risk



Inflation risk



Liquidity risk

What are the different ways to access various asset classes?

Direct



Cash & Term Deposits



Bonds



Property



Shares



Investment products

Exchange Traded Funds (ETF)

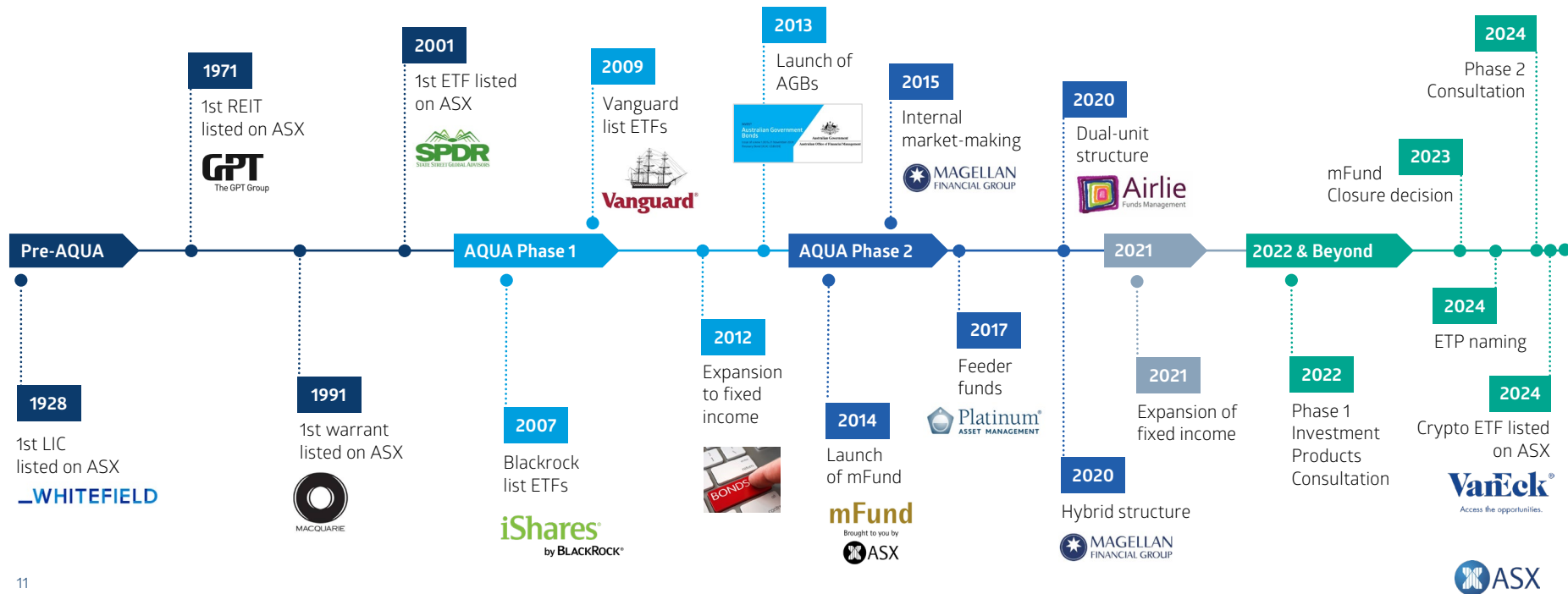


Managed Funds



Nearing a century of evolution amongst ASX Investment Products

- ASX has worked closely with issuers and regulators to achieve a track record of supporting new product innovations, in line with the Vision for the business
- New technologies and structural change in the wealth management industry will drive future expansion



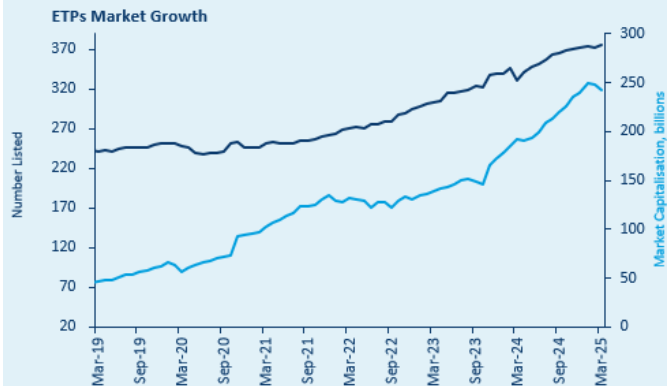
Growth across ETPs and LIVs

Exchange Traded Products

\$250bn Market Capitalisation

31.9% year on year

381 funds

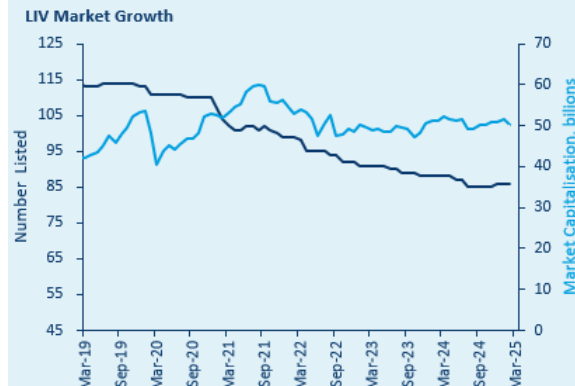


Listed Investment Vehicles

\$49bn Market Capitalisation

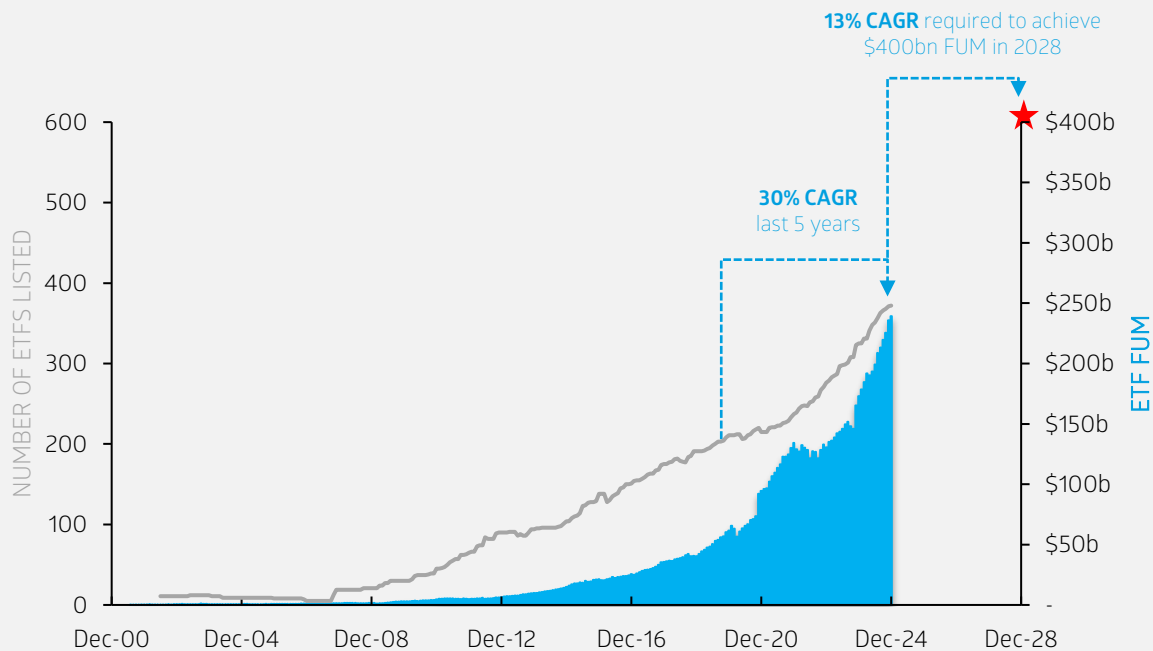
-4.1% year on year

88 funds

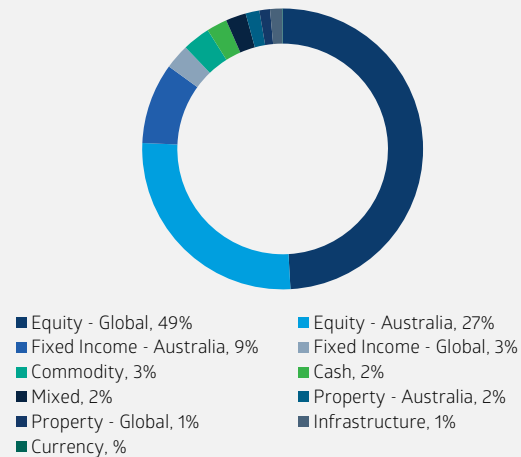


ETF market growth since inception

ASX ETF Market Growth Since Inception¹

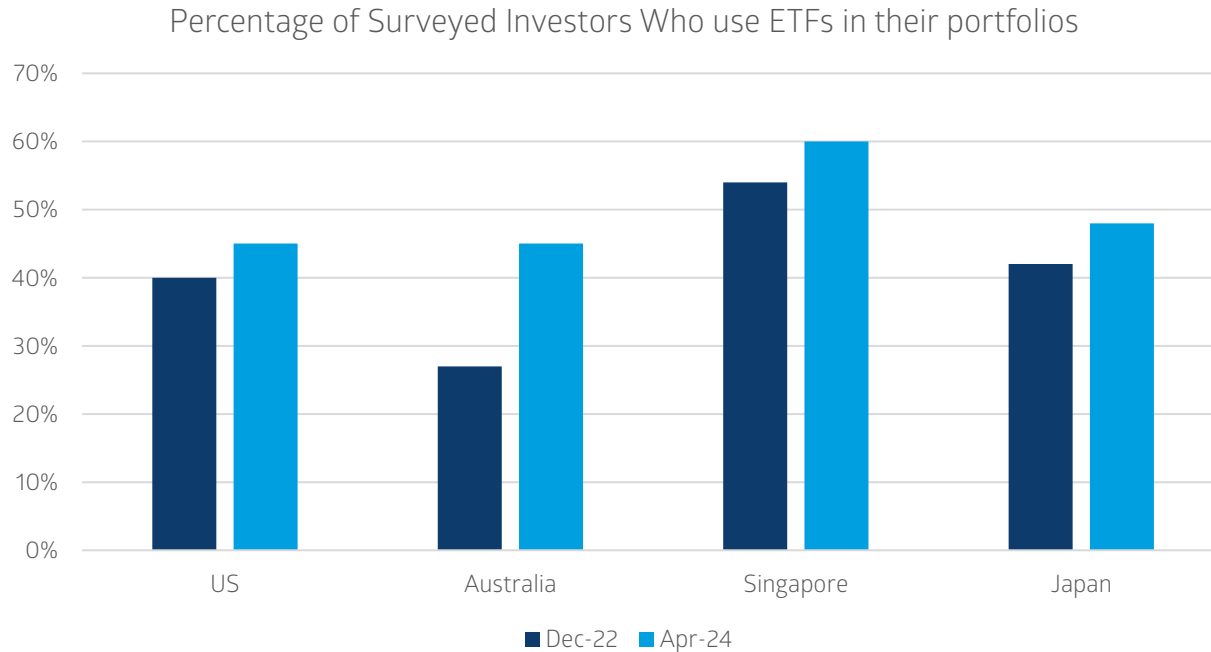


ASX ETF Fum By Asset Type¹



ETPs statistics	Apr 25	% change YOY
12 month avg transactions per month	1.05m	57%
12 month avg value traded per month (\$b)	13	36%

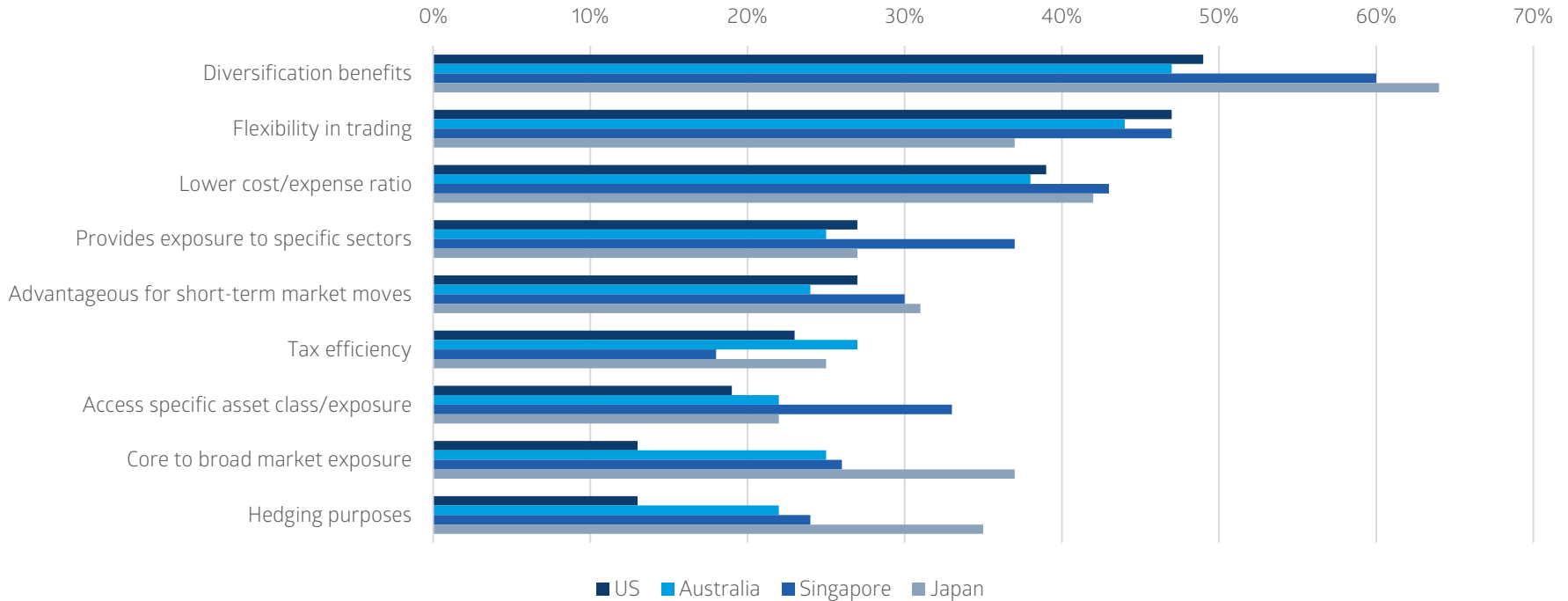
ETF usage amongst individual users has increased



- Usage of ETFs have increased across all four countries
- Australia represents the biggest increase in ETF uptake, from 27% to 45%
- Total increase of 18%!

Why do investors choose ETFs?

Question: Why do you have ETFs in your current investment portfolio?



Key considerations for choosing between different investment products



Investment Objective

Does the fund's objectives align with the outcome you are seeking to achieve?



Disclosure

What information does the fund manager provide about number of holdings, concentration in particular sectors, companies or geographies, how does this compare to the benchmark?



Risk

Does the fund match your risk tolerance – investment strategy, liquidity, pricing risk, currency risk, regulatory changes



Access

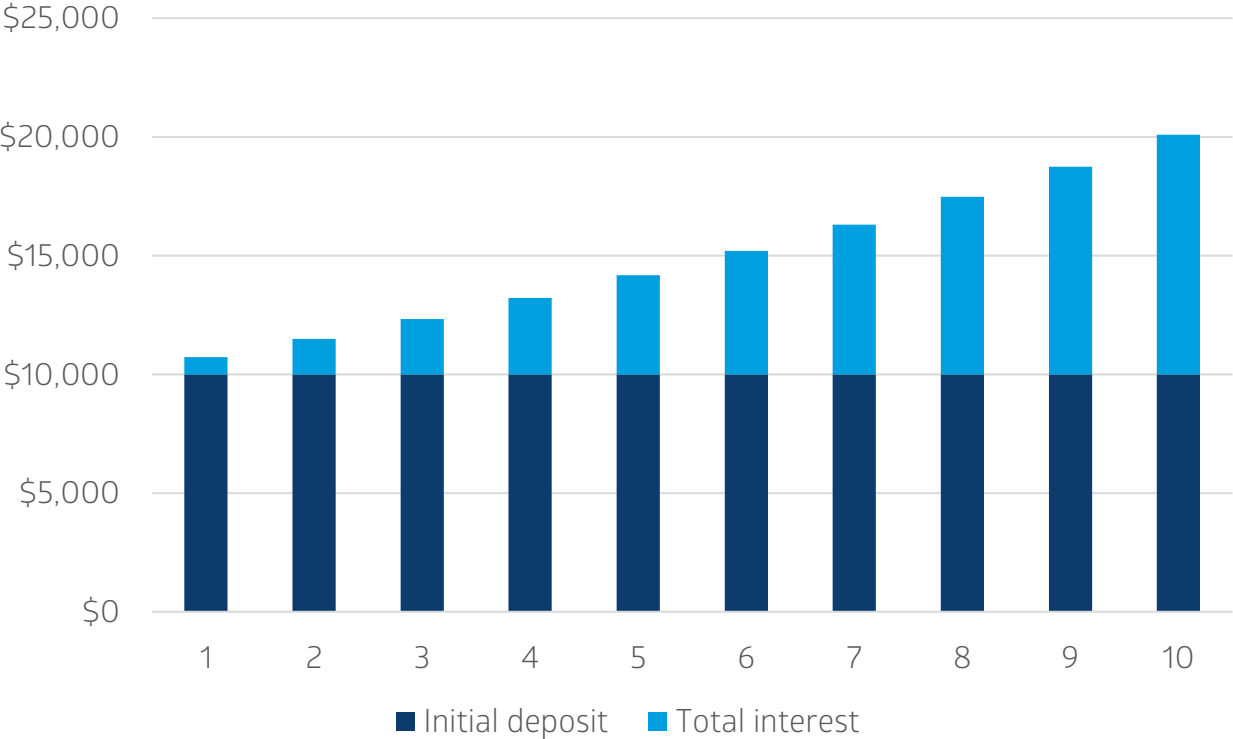
Flexibility entering and exiting, any minimum investments



Cost

Cost to access, management costs and performance fees

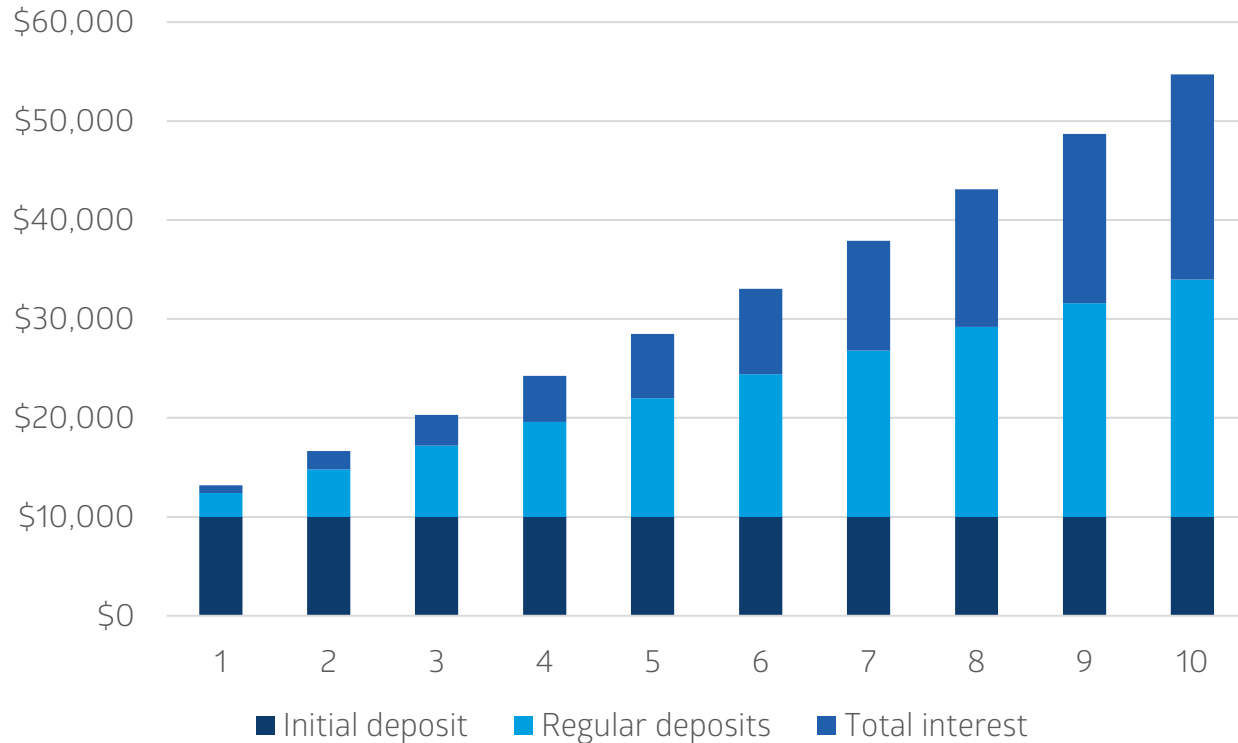
Setting aside an initial deposit for investing



Initial deposit: \$10,000
Time horizon: 10 years
Return: 7% p.a.

Total interest received
5 years: \$4,176
10 years: \$10,097

...but what happens when we start making monthly contributions?



Initial deposit: \$10,000

Time horizon: 10 years

Return: 7% p.a.

Monthly contribution: \$200

Total interest received

5 years: \$6,495

10 years: \$20,714

19 Periodic rebalancing is important to ensure investors keep within their established asset class mix

Portfolio rebalanced **every year** over 5 years



Risk level remains stable

Portfolio **never** rebalanced over 5 years



Increasing risk level

Key takeaways



- > Set SMART goals
- > Determine the risk you are willing to take
- > Make investment selections
- > Periodic review and rebalance
- > ETFs make it easy to create a diversified portfolio!
- > Education

If you need any advice in relation to constructing a portfolio, we recommend you speak to a financial adviser.

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Market Insights

Featured Fidelity: Asia Pulse - Opportunities and risks in a shifting landscape

January 2025

Will China's stimulus measures truly drive growth, or will geopolitical tensions with Trump disrupt progress? Join Gary Monaghan as he explores the key indicators to watch across the region. Gary will assess whether India's expectations need a reset after a tough quarter for earnings, and evaluate ASEAN's investment potential as tourism rebounds and politics stabilise. Additionally, Gary will examine if current valuations across the region reflect economic reality, providing key takeaways and areas of opportunity for investors.

Listening time: 12:14 | [More episodes](#)

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ASX Fidelity: Asia Pulse - Opportunities and risks in a ... Copy link



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