

**Behaving yourself: The easiest  
way to get \$100,000 income from  
stocks**

**Owen Rask**

# General advice warning

**The information in this presentation is general financial advice only. It is produced by The Rask Group Pty Ltd (ACN: 622 810 995) which is a Corporate Authorised Representative No. 1280930 of AFSL: 383 169.**

**That means, the advice does not take into account your objectives, financial situation or needs. Because of that, you should consider if the advice is appropriate to you and your needs, before acting on the information. In addition, you should obtain and read the product disclosure statement (PDS) before making a decision to acquire a financial product. If you don't know what your needs are, you should consult a trusted and licensed financial adviser who can provide you with personal financial product advice.**

**Investing is risky and can result in permanent capital loss.**

# Financial planning joke

Whenever a client asks for ways to grow wealthy, I reply, “earn more”.





**Karen Eley**  
Chair, Investment Committee



**Owen Raszkievicz**  
Chief Investment Officer



**Kevin Fung**  
Senior Analyst



**Mitchell Sneddon**  
Head of Funds Management



**Kate Campbell**  
Investment Committee



**Pete Wargent**  
Macroeconomics Consultant

**30+ years**

Collective industry experience



**10+ years**

Our targeted time horizon



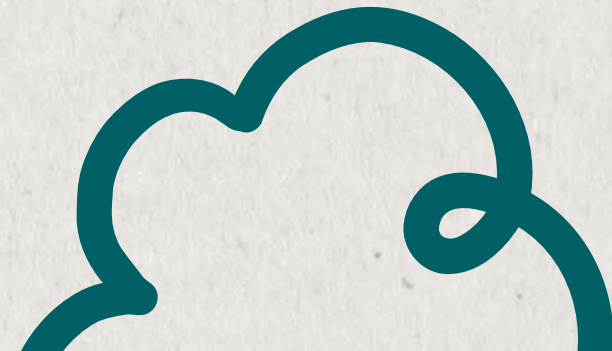
**200,000+**

The investors Rask represents



**27,000+**

Aussies in free Rask courses





**RASK**

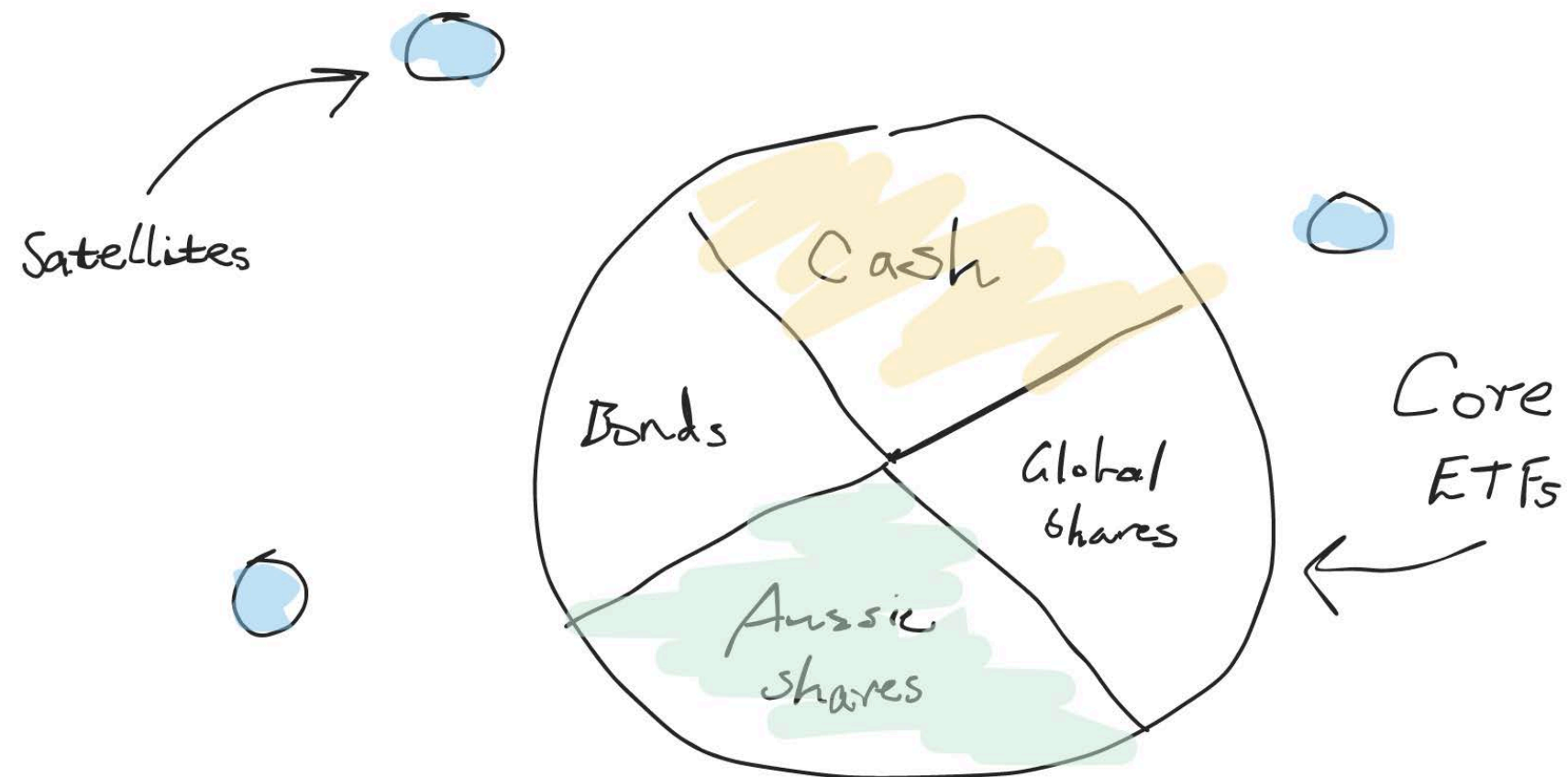
**Do it yourself**

**RASK invest**

**Do it for me**



# Core & Satellite

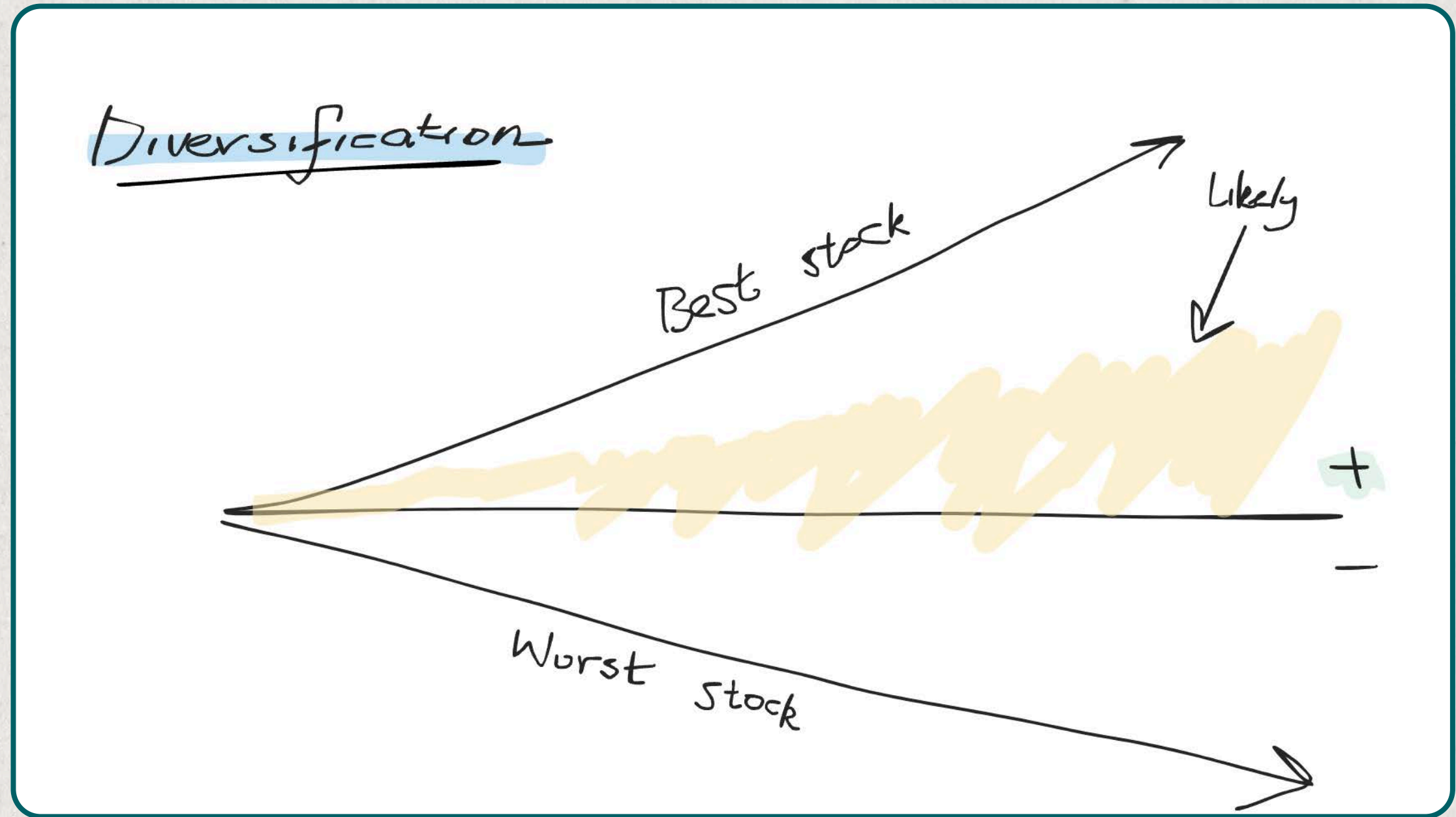


**Over time, in a diversified portfolio, between 60-90% of your returns will come from your core.**

**This event focuses on the Satellite.**

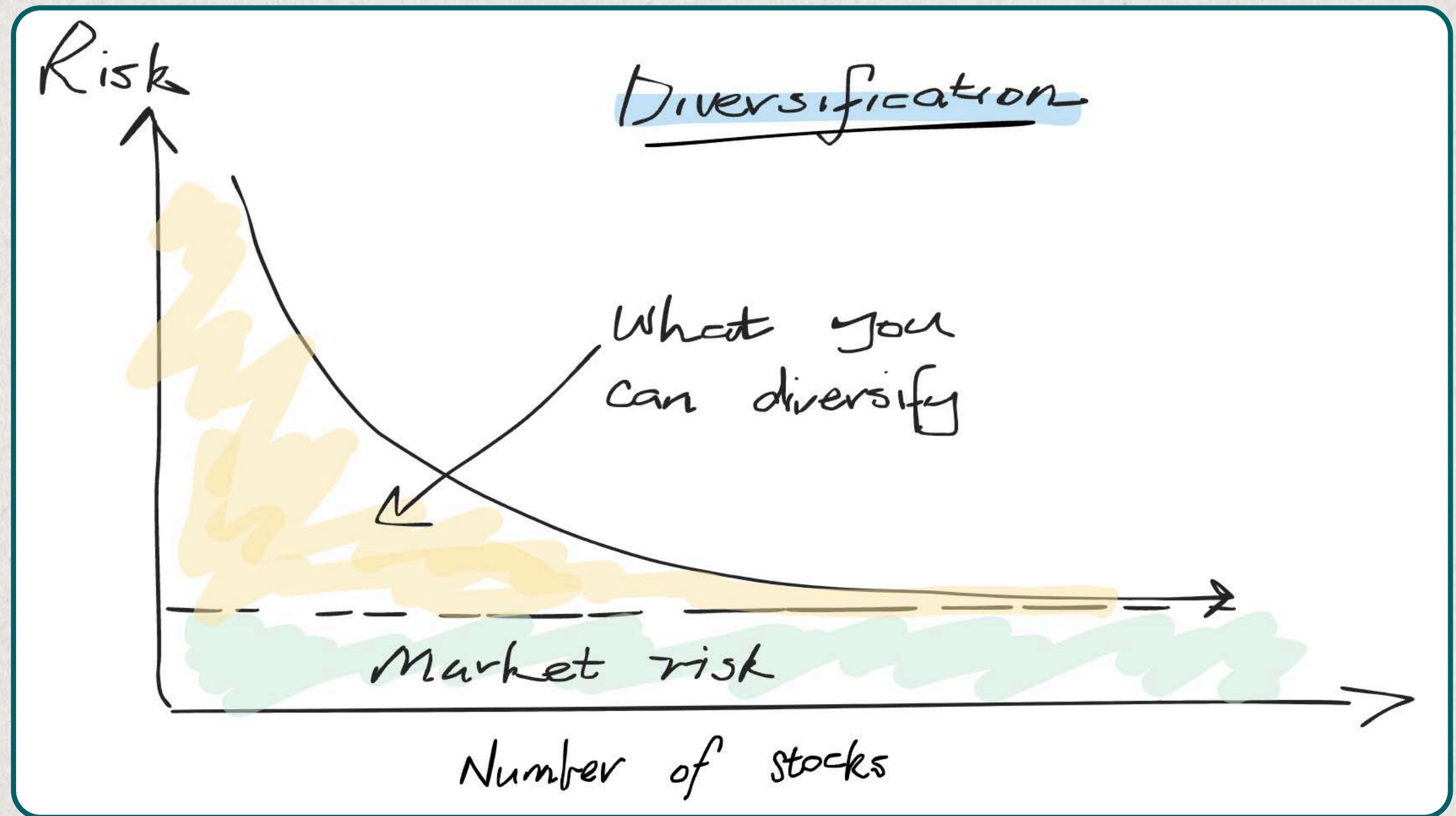


# Free lunch



# How it looks

About 70% of the diversification benefit comes from 10 uncorrelated positions.







# Behave yourself

Over the last 30 years, the average US investor underperformed the market by 2.84% per year. This is a massive difference.

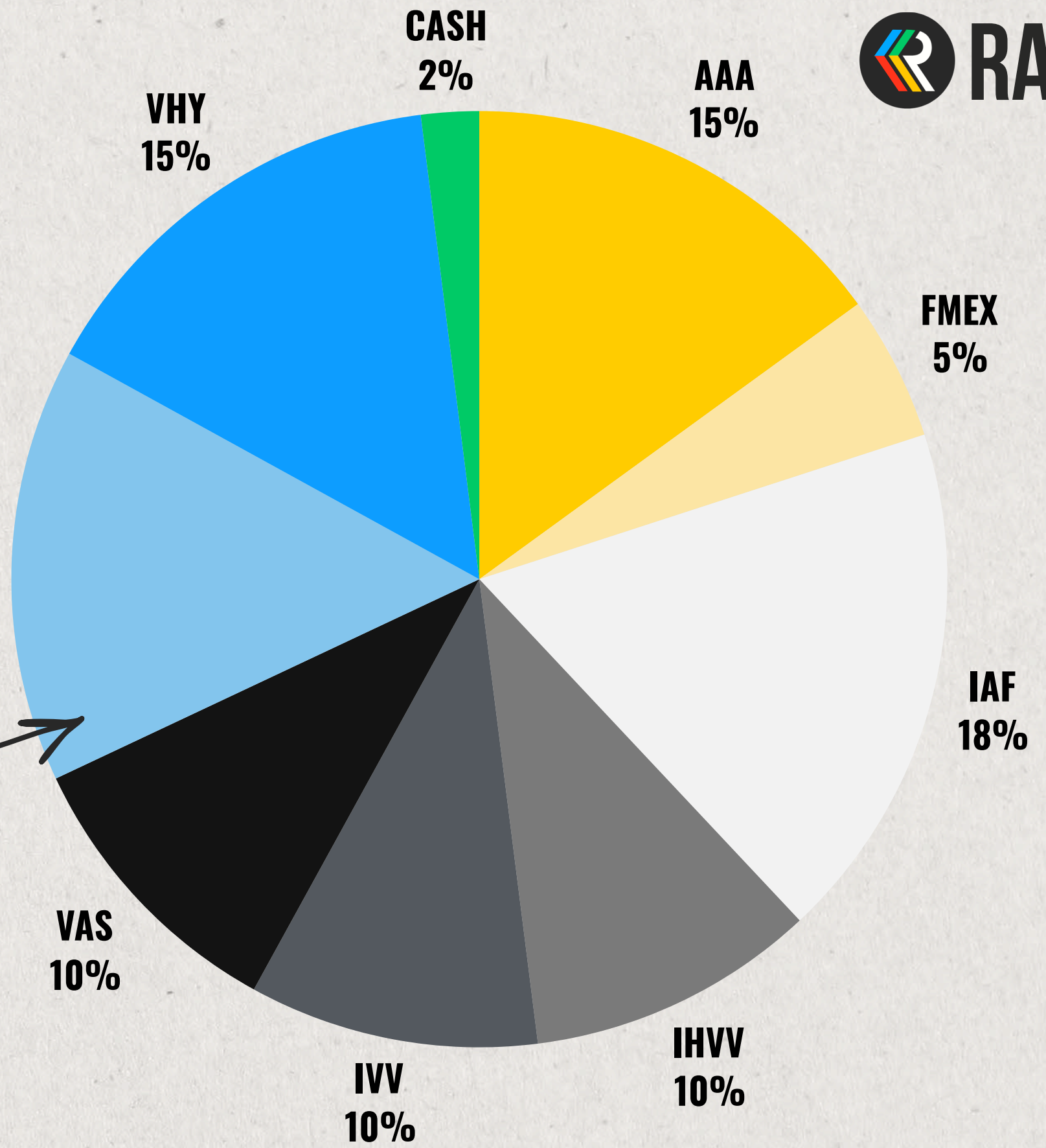
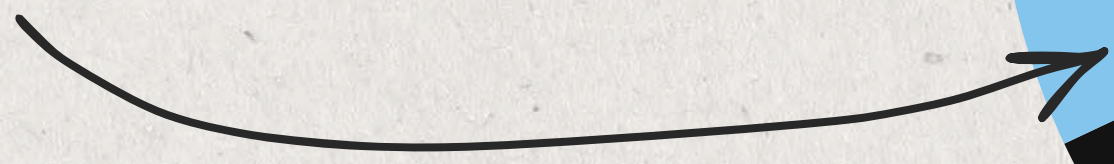
\$10,000 compounded over 30 years at 9.65% per year (average S&P 500 return to the end of 2022) is \$158,000. The same amount over the same period at 6.81% per year (average investor return from the study) comes in dramatically lower at \$72,000.





# Inside the core

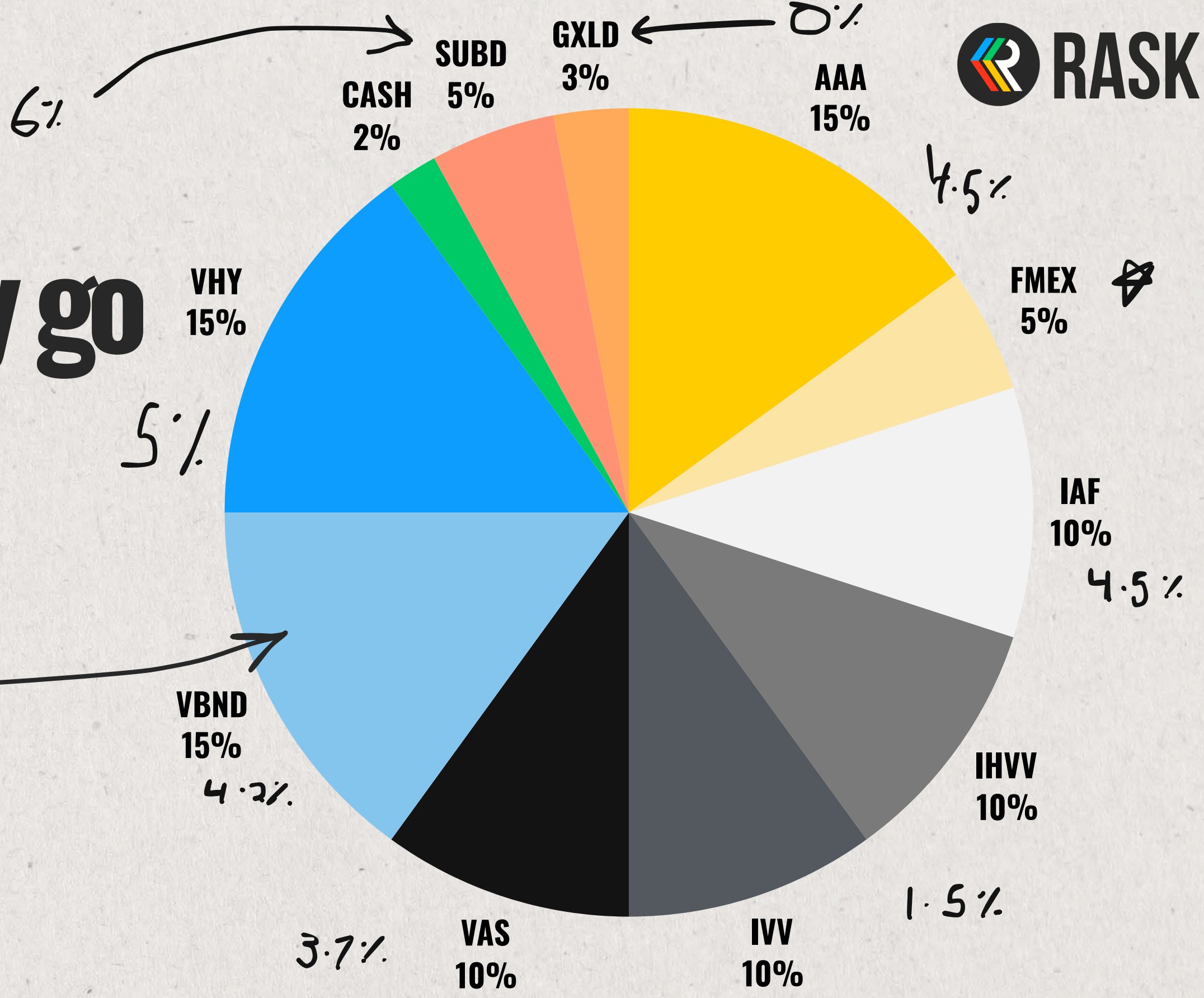
This is how we've started the Terra portfolio



# Where it'll likely go

This is how I'm thinking about the Terra portfolio right now.

Note: the yields are indicative, and portfolio changes are not a recommendation.

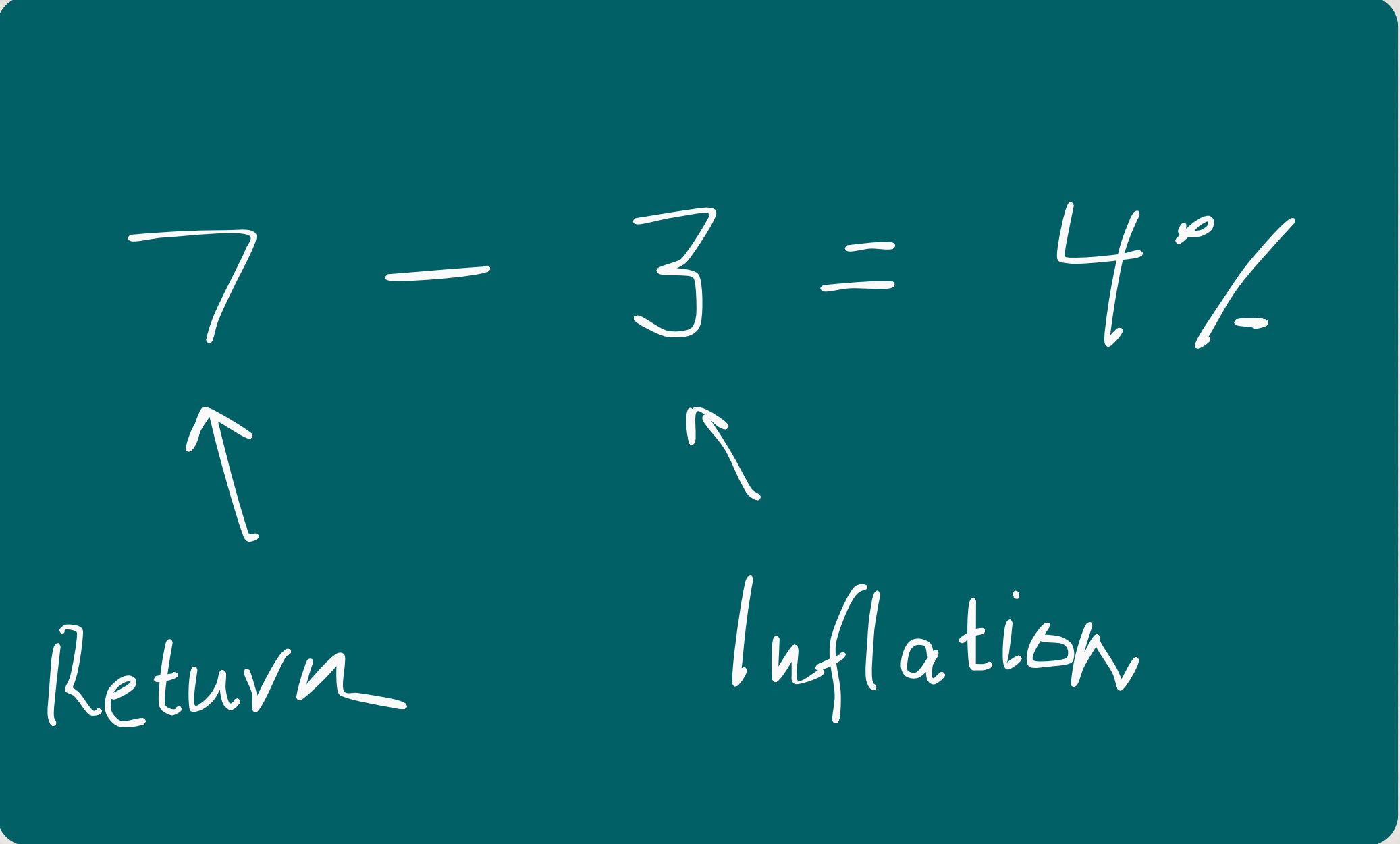




# Rule of 4

How to safely nudge a portfolio to yield:

- Use (carefully selected) dividend ETFs & LICs
- Think about diversification - any future, not an exact future
- Take average of things 'between' shares & cash
- Focus on high quality stocks



7 - 3 = 4%

↑                      ↑

Return                      Inflation

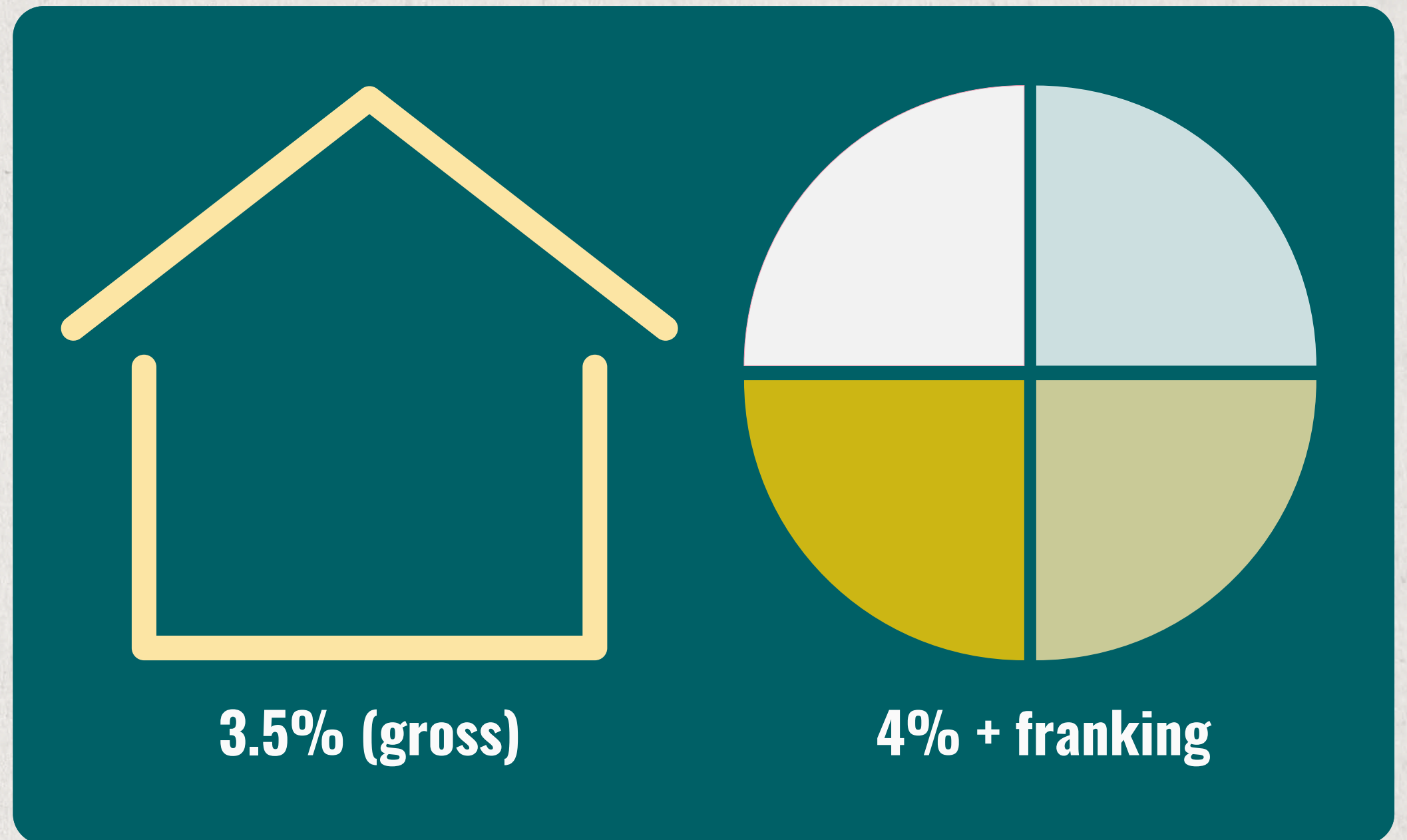




# No property?

Why:

- Land tax
- Stamp duty
- Tenants
- Land tax
- Vacancy tax
- Changes to other laws
- Rates are compressing net yields
- Concentration risk
- Headaches
- Did I mention land tax?

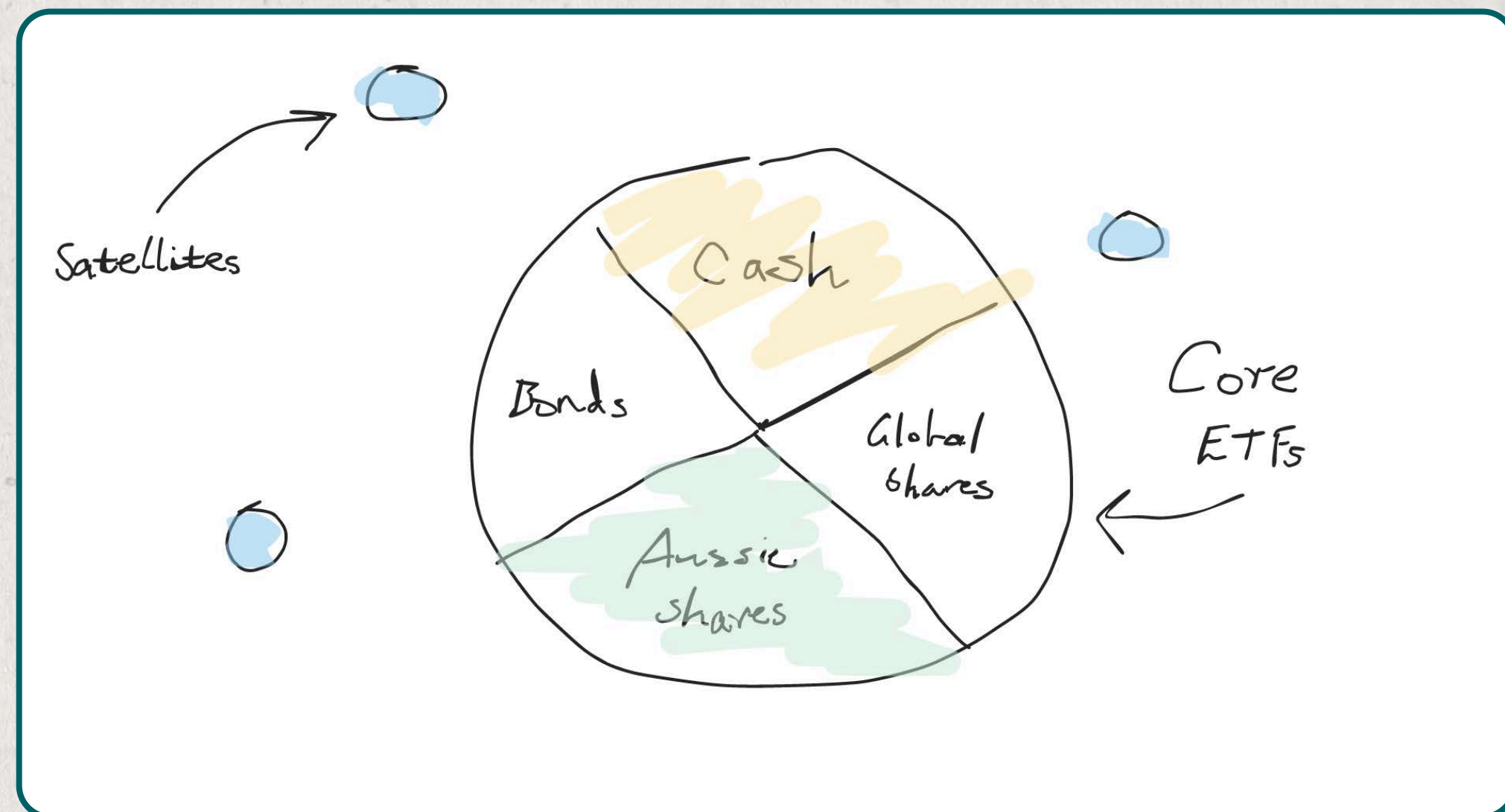




# Satellite? Yes!

## Why:

- Be choosy - don't waste your time
- Focus on 5+ year compounders
- Allocate a set percentage (e.g. 25% max)
- There are only 30-50 great companies on the ASX





# Where will you be in 10 years?

Are you invested for kids?

Your wife?

Your husband?

What are you leaving them?





**Mitchell Sneddon,  
Head of Funds  
Management**



**BOOK A  
PORTFOLIO  
REVIEW**



**WIN  
LUNCH  
WITH OWEN**





Presented by Owen Rask

**Thank you very much!**



[investrask.com.au](http://investrask.com.au)

