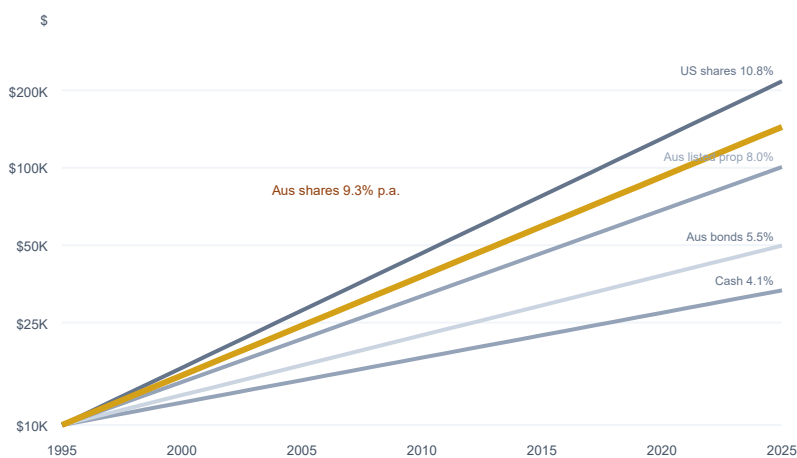


Shares

Growth

Returns have been stellar over the long term but can be poor, including negative returns over the short term.

Growth of \$10,000, 1995–2025 (Australia)



Avg. p.a. total return, 30 yrs to 30 Jun 2025. Source: 2025 Vanguard Index Chart.

Shares have (arguably) performed better than any other asset over the long term.

Dividends

Shares can provide dividends with tax advantages (franking and capital gains).

Liquidity

Shares can generally be sold immediately, although it may be at a lower price than you would have wished for.

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.