



**Loyalty
Wealth**

Loyalty Wealth - Investments



INVESTOR GUIDE - ADDITIONAL INFORMATION

28 JUNE 2024

The information in this document forms part of the Investor Guide dated 28 June 2024 for Loyalty Wealth - Investments

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1 How Loyalty Wealth - Investments works

CASH ACCOUNT

Each account includes a Cash Account, which is held by the Operator in an omnibus bank account with the Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522), into which your application moneys, investment income and redemption proceeds are paid. You earn interest on your Cash Account based on your average balance held during the month. We will not withdraw the moneys held in this account from the ANZ bank account except at your direction.

The Operator facilitates this activity, but it does not guarantee the maintenance of capital. Retail Investors will receive a minimum crediting rate equal to the Reserve Bank of Australia target cash rate (which is the market rate on overnight funds) less 0.5% p.a. (less 1.25% p.a. for Wholesale Investors), but not less than 0%. The difference between the rate negotiated with the banks and the crediting rate of up to 0.85% (up to 1.00% for Wholesale Investors) will be retained by the Operator for services it provides in relation to the management of the arrangements for the investment of money held in the Cash Account.

The Cash Account is held to receive deposits, investment income and proceeds of asset sales, and to pay for investments, withdrawals, charges, taxes and fees. After deduction of any fee, 3% of the initial value of your account is retained in cash. Investments according to your instructions are made as soon as possible after cleared funds are available.

All distributions will be paid into your Cash Account.

CASH RE-BALANCE

From time to time, a cash rebalance will be run on your account. If your Cash Account exceeds the cash target level of 3% of your total account balance and meets the applicable minimum investment amount, an investment is automatically made on your behalf in accordance with your recorded instructions. This is known as your Automatic Investment Selection.

Likewise, if your Cash Account balance falls below 1% of your total account balance, a redemption or sale from your investments is automatically made in accordance with your recorded instructions (and subject to various minimums), to restore the balance to the 3% level. This is known as your Automatic Redemption Order. You must make a valid Automatic Redemption order selection to establish your account.

SAVINGS PLAN

After you have established your account with the minimum of \$5,000 you can build it by regular savings. Amounts of at least \$250 per month can be paid by direct transfer from your financial institution. A Direct Debit Request form must be completed.

Investments through the Savings Plan are limited to the Loyalty Wealth - Investments Managed Investments described in the How Your Money is Invested section. For instalments in the Loyalty Wealth - Investments Managed Investments, at least \$250 per month must be applied to each investment selection.

For example, to be invested immediately in 3 Loyalty Wealth - Investments Managed Investment options, you need to be investing at least \$750 per month, otherwise your monies will be placed in your Cash Account and invested in accordance with your Automatic Investment Selection when cash rebalance is next run, subject to applicable minimums.

Should you wish to cease the Savings Plan you must notify Loyalty Wealth - Investments in writing. If you do stop regular deposits but wish to resume, then a current Application Form must be completed and sent to Loyalty Wealth - Investments. You may also vary the monthly amount at any time (subject to the minimum amount being met).

Savings Plan and Gearing

Regular deposits may be supplemented by borrowings under a Regular Gearing Plan. In this case the total initial minimum amount is \$5,000.

The available investment options are the Loyalty Wealth - Investments Managed Investments, which require at least \$250 on a monthly basis for investment.

It is essential that you obtain your Financial Advisor's assistance in relation to gearing, and that you obtain information from the financial institution providing the funding. Please follow carefully the instructions for completing the relevant parts of the Application Form.

WITHDRAWALS/REDEMPTIONS

You may request the sale or redemption, or transfer to you or to another party (where possible), of any of your investments. Transfers of investments in specie may incur a transfer fee.

A partial withdrawal must not reduce the balance in the following investments below the figure stated.

Loyalty Index Plus (Auxilium) Managed Portfolios	\$5,000
Loyalty Core (Russell) Managed Portfolios	\$5,000
Loyalty Active (Watershed) Managed Portfolios	\$10,000
Loyalty Active Single Sector (Watershed) Managed Portfolios	\$5,000
Personal Share Administration Service	\$5,000

When you submit a request to withdraw funds from your account (provided minimums are satisfied), the Administrator places a request with the fund manager(s) or broker to redeem the assets you have decided to sell.

You should note that some fund managers may take a longer period than others to pay the proceeds to Loyalty Wealth - Investments. In any single withdrawal, Loyalty Wealth - Investments must ensure that it has received the proceeds from all asset sales before making a payment to you

Depending on the time of the year, for example, end of financial year, managed fund redemptions can take up to 30 business days to be received by Loyalty Wealth - Investments. However, proceeds from the fund manager are generally expected to be received within 10 business days.

Following receipt of the proceeds, Loyalty Wealth - Investments will normally make payment to you within 5 business days.

Transfer

When an investment is transferred, a transfer fee and other costs, such as stamp duty, may be payable.

CASH WITHDRAWAL PLAN

You may request that regular payments be made from your Cash Account directly to your financial institution. Payments may be made monthly, quarterly, half yearly or yearly and will be made on or about the 15th of each relevant month. The minimum payment amount is \$250.

If a regular payment would result in your Cash Account falling below the minimum balance, the balance will be restored by redemption of investments. This option is not available for gearing facilities.

BORROWING TO INVEST (GEARING)

By borrowing to invest you may be able to increase the return on your portfolio. However, if the value of your portfolio falls, you would be subjected to greater losses than if you had not borrowed to invest. This is because you will be losing on investments purchased with borrowed funds as well as on investments purchased with your own money. Borrowing to invest, also known as gearing, should only be considered after consultation with your Financial Advisor. In particular, you should ensure that you have an adequate income stream to service the interest payments and/or loan repayments.

For those investors in Loyalty Wealth - Investments who wish to borrow funds for investment, a lending facility is available, for both lump sum and Savings Plan investments.

Under the facility, you may arrange to borrow to invest in most of the investment options. Margin requirements, interest rates, security requirements and other conditions imposed by the lender under the facility (which is a contractual arrangement between you and the lender) and other details, can be obtained from your Financial Advisor.

The negotiation of a lending facility for investors in Loyalty Wealth - Investments should not be taken as a recommendation by us that investors in Loyalty Wealth - Investments should borrow funds for investment purposes, or that they should use any particular lender.

SWITCHING

Subject to minimum investment conditions you have flexibility to change the investment options in your portfolio.

Any investment switch will generally be made on a First In First Out (FIFO) basis. For example, if your units in a managed fund were acquired at different times, the units with the earliest purchase date will be redeemed or sold first. Switching out of an investment is treated as a disposal for capital gains tax purposes, within Loyalty Wealth - Investments. We recommend you obtain independent tax advice.

NETTING OF INVESTMENTS

Instructions may be received to buy and sell investments in the same fund from different investors through Loyalty Wealth - Investments. When this happens, Loyalty Wealth - Investments may offset the instructions so that only one net buy request or sell request is made to the relevant fund manager. This process of offset is called Netting. Netting may reduce transaction costs and any benefit arising may be kept by us. This does not represent an additional cost to you.

2 How your money is invested

INVESTMENT MENU SELECTION PROCESS

Loyalty Wealth - Investments facilitates the inclusion and removal of investment options within the Investment Menu to facilitate diversification across asset classes, investment styles and investment managers. The Investment Menu selection process is based on a number of criteria. The criteria and timing of the assessment may vary. The Investment Menu is reviewed regularly by Loyalty Wealth - Investments, generally on a quarterly basis.

Where Loyalty Wealth - Investments becomes aware that an investment on the Investment Menu requires reassessment, it will communicate to the Operator the outcome of its deliberations, which may include closure to new investments where it deems appropriate. Where this occurs and you hold the investment, Loyalty Wealth - Investments will communicate this to you directly or via your Financial Advisor.

The following criteria are considered:

- **Operational** – This includes the liquidity of the investment (i.e. the ability to easily purchase/redeem the asset), the availability of pricing and performance data, the tax treatment and the ability of the product issuer to integrate with the Loyalty Wealth – Investments systems.
- **Demand** – To meet the changing needs of clients, the demand for products is assessed.

Considerations may include the availability of independent research or any other factors that may result in the investment not meeting its stated objectives or otherwise not being manageable through our existing processes.

In adding or removing an investment to or from the Investment Menu, we take no liability for any movement in prices or costs in delays in adding or removing the investment nor do we make any representations as to the suitability of the investment either generally or for your personal circumstances.

MANAGING CONFLICTS OF INTEREST

Loyalty Wealth - Investments is a financial services provider that participates in the domestic and international markets, so real and perceived conflicts of interest may arise when adding to or removing from the Investment Menu. For example, Loyalty Wealth Pty Ltd acts as a promoter for a number of investments on our Investment Menu. There are policies on managing conflicts and these apply to this process.

INVESTMENT PROCESS

Loyalty Wealth - Investments investment team actively monitors the options that are offered on the Investment Menu to assess if the investment option is likely to meet its stated objectives.

This includes monitoring the returns of each investment option relative to its benchmark, considering research reports provided by external ratings agencies, and monitoring trends in investment markets to ensure that an appropriate and well diversified range of investments is offered.

If an investment option is no longer considered appropriate to offer, it will be removed from the Investment Menu.

NO GUARANTEE

Given the nature of investment markets, Loyalty Wealth - Investments cannot and does not guarantee the performance, income or retention of capital of any of the investments within Loyalty Wealth – Investments.

LOYALTY WEALTH - INVESTMENTS - INVESTMENT OPTIONS

Loyalty Wealth - Investments has developed a range of Investment Options offering investment choice to clients. Each of the options is managed via Loyalty Wealth - Investments Investment Team.

The Investment Team apply a careful and structured research process to the selection of options. This process involves the application of quantitative and qualitative analysis to identify well performing options, managed by competent and experienced investment teams, who are assessed as being able to achieve consistently good performance over time without taking excessive risks.

The Investment Team also makes active asset allocation decisions within the Options, both between portfolios as well as between asset classes. These decisions are the result of strategy decisions taken by the Investment Team on the basis of detailed economic, market and option performance analysis.

OPTIONS AVAILABLE

Loyalty Wealth - Investments currently offer 13 multi-asset Options and 2 single sector options with different objectives and risk/reward characteristics as detailed below. You may select any number of the Options and in any proportion. Other Options may be added in the future.

MULTI-ASSET OPTIONS

Loyalty Index Plus Conservative (Auxilium) Portfolio

Loyalty Index Plus Balanced (Auxilium) Portfolio

Loyalty Index Plus Growth (Auxilium) Portfolio

Loyalty Index Plus High Growth (Auxilium) Portfolio

Loyalty Core Conservative (Russell) Portfolio

Loyalty Core Balanced (Russell) Portfolio

Loyalty Core Diversified 50 (Russell) Portfolio

Loyalty Core Growth (Russell) Portfolio

Loyalty Core High Growth (Russell) Portfolio

Loyalty Active Conservative (Watershed) Portfolio

Loyalty Active Balanced (Watershed) Portfolio

Loyalty Active Growth (Watershed) Portfolio

Loyalty Active High Growth (Watershed) Portfolio

SINGLE SECTOR OPTIONS

Loyalty Active Australian Shares (Watershed) Portfolio

Loyalty Active International Shares (Watershed) Portfolio

LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATIONS

The Operator does not take into account labour standards, environmental, social or ethical considerations in decisions relating to Loyalty Wealth - Investments.

Please refer to the disclosure documents of each investment to assess whether any labour standards, environment, social or ethical considerations have been considered.

LOYALTY WEALTH - INVESTMENTS MANAGED PORTFOLIOS

Your Managed Portfolios

Loyalty Wealth - Investments believe that effective management and administration of a portfolio with even a small number of shares or financial assets is difficult and time consuming. It requires careful and continual monitoring of the investments.

To assist you in investing in your portfolio, we offer the Loyalty Managed Portfolios. These portfolio strategies are each selected by Loyalty Wealth - Investments to reflect investment objectives of particular types of investors.

Loyalty Wealth - Investments is mindful to offer a diverse basket of assets with each Option and from an appropriately diverse number of sectors.

If we feel there is an amplified risk within any Option this will result in a reduction in the tactical asset allocation to this exposure, therefore Loyalty Wealth - Investments may rebalance individual portfolios from time to time.

However, while the management is by Loyalty Wealth - Investments, investors retain beneficial ownership of their portfolios. Records are maintained of the timing of each investor's investments (and disinvestments) and of relevant transaction prices. Thus each investor's interests and investment performance is independent of the actions of other investors, and the results of the Portfolios are not averaged between investors as in a unit trust.

Operation of the Portfolios

The Portfolios are constructed on the basis of the research of the appointed manager. While the investment options included may be varied at our discretion, you may obtain details of your investments at any time.

In the management of the Portfolios, exchange traded options on shares already held may occasionally be used. Call options may be sold and put options may be bought to protect the performance of your Portfolio, and may be closed out before expiry date if they are believed to have served their purpose. Options will not be used to increase sharemarket exposure to a level in excess of uninvested cash in the Portfolio. The use of options is a matter of judgement, and no guarantee can be given that options will be in place at the right time to protect a Portfolio or to enhance its returns.

We may also sub-underwrite an issue of shares and/or apply for a new issue of shares.

It is our current intention not to elect to participate in dividend reinvestment plans. In respect of renounceable rights issues, we intend to sell your rights entitlements for your benefit.

The Loyalty Managed Portfolios will provide a personal record of share and managed fund transactions, income, expenses and Portfolio performance reports.

Following your initial investment, additional investments (minimum \$5,000) may be made at any time into your Portfolio.

Loyalty Wealth - Investments will, at its discretion, invest the additional investment amounts into one or more shares within the Portfolio.

Your Financial Advisor should provide you with a current portfolio listing and research report before you invest. You should accept that all investments involve risk and that you can lose a part of your capital if you sell shareholdings after a fall in their prices.

CONTINUAL RESEARCH

Loyalty Wealth - Investments accepts the primary responsibility to constantly monitor its underlying options to ensure that they maintain the investment styles and processes which originally gained their selection. An existing underlying portfolio manager or fund may be removed and a new one added if the Investment Team's research so warrants.

TAX MANAGEMENT

Loyalty Wealth - Investments favours companies with franking credits provided they meet all other relevant investment criteria.

Loyalty Wealth - Investments factors CGT, imputation credits and tax deferred income in its investment process, however, we will not continue to hold a stock simply due to tax issues and or timing. Having said that, the high quality, low turnover approach could lend itself to tax effective returns.

SELECTION OF EXTERNAL FUNDS

A range of investment options other than the Loyalty Wealth - Investments Managed Investments is also available.

Loyalty Wealth - Investments may cease to accept further investments for a particular investment option. We may also recommend that you switch your monies to an alternative investment option within Loyalty Wealth - Investments. You should discuss any such recommendation with your Financial Advisor.

If we consider that prompt action is necessary, we may redeem all investments from a particular managed fund and will advise you accordingly.

NOTE: Securities may be changed at any time. To obtain an updated list of securities visit our website, contact your Financial Advisor or call Client Services on 1800 653 263.

PERSONAL SHARE ADMINISTRATION SERVICE

Administration for your shares

If you currently have, or intend to start, your own share portfolio, you may use the Personal Share Administration Service. Fees which apply are shown in the Fees & Costs section. This Administration Service is available for shares listed on the Australian Securities Exchange.

The Personal Share Administration Service is not an investment advisory service. All the securities in your portfolio are selected by you, and you make all decisions to change your portfolio.

If you transfer shares into Loyalty Wealth - Investments, you must also pay into your Cash Account an amount equal to 3% of the value of the shares transferred.

Loyalty Wealth - Investments will provide you with quarterly and annual reports, and an annual tax statement.

You should consult your Financial Advisor before making a decision to use the Loyalty Wealth - Investments Personal Share Administration Service.

SHARE TRANSACTIONS

If you sell shares held in the Portfolios or the Personal Share Administration Service, stamp duty, other government charges and the brokerage negotiated by us will apply to the transaction. Brokerage at the same rate will also apply to purchases of additional or replacement shares. You may, at any time, transfer shares, subject to a transfer fee (currently \$38.50).

If you sell or transfer your interests you may incur capital gains tax.

BANK TERM DEPOSITS

Bank Term Deposits are available as an investment option through Loyalty Wealth - Investments. For those who seek the security of a stable income stream, Loyalty Wealth - Investments offers investments in a range of bank term deposits. Term deposits are deposits held at financial institutions, including banks, that have a fixed term to maturity. These are generally short-term investments, with maturities ranging from a month to a few years.

Before investing in a Bank Term Deposit, it is important that you understand the features of that investment. Before you make an investment decision you should read the Issuer's Product Disclosure Statement which is available from your Financial Advisor.

Bank Term Deposits are interest-bearing deposits that have a fixed term and pay a fixed rate of interest. They may be an appropriate investment for investors seeking a fixed return with a low level of risk.

Once a Bank Term Deposit is purchased, it generally cannot be withdrawn prior to maturity, except in certain circumstances at the discretion of the issuer.

Features:

Terms	90 days, 180 days and 1 year
Issuer	An Australian Bank
Interest Rate	Prevailing rate
Interest Payments	Paid at maturity
Minimums	\$10,000 per investment (multiples of \$100)

Fees and other costs

Bank Term Deposits are subject to any applicable fees and costs of the Loyalty Wealth - Investments. Standard administration fees apply on Term Deposits.

Applications

Applications are accepted during an offer period, which is currently monthly. The offer period generally opens on the third Friday of each month (or the next business day) and closes 5 days later.

The interest rate will be published each offer period and is based on the prevailing rate as offered by the Issuer.

Maturity and Withdrawals

On maturity, the Bank Term Deposit principal, plus interest is paid into your Cash Account. Funds will remain in the Cash Account unless investment instructions are received.

Cash Account

Should your Cash Account balance fall below 1% of your account, Loyalty Wealth - Investments may request that it be increased, or may sell shares (or any other investments you may hold in Loyalty Wealth - Investments) nominated by you, to restore your Cash Account balance to 3%.

3 Fees & costs

Essential information about Fees and Costs required to be disclosed under the law is provided in Sections 8 & 9 of the Loyalty Wealth - Investments Investor Guide.

Generally, the amounts of fees and costs that will apply to your account will be disclosed in Sections 8 & 9 unless the Operator gives you 30-days' notice of any increase. However, the Operator may at its discretion, either generally or in specific circumstances having regard to Loyalty Wealth - Investments as a whole, reduce or waive any of the fees or costs.

The following provides more information on fees and costs, and the basis on which the fees and costs are charged.

It is important that you understand the fees you pay and the costs incurred by Loyalty Wealth - Investments in the management of your investments and the operation and administration of Loyalty Wealth - Investments.

FEES AND COSTS FOR EXISTING INVESTORS

Different fees and costs may apply to investors who established their account before the date of the Investor Guide, in accordance with the terms that applied at the date their account was established.

RELATED PARTY INVESTMENT ARRANGEMENTS AND TRANSACTIONS

The Operator and other related members of the operation may receive payments from third parties in connection with Loyalty Wealth - Investments.

OTHER COSTS

Costs that may be deducted directly from your account include GST and Government charges applicable to you as well as Financial Advisor Remuneration where instructed by you.

FINANCIAL ADVISOR REMUNERATION

A Financial Advisor can guide you and assist you in tailoring a portfolio of investments that may help you achieve your investment objectives. Details of all remuneration will be in the Financial Services Guide and advice document given to you by your Financial Advisor. You may negotiate and agree the level of all Financial Planning fees with your Financial Advisor at any time.

FEE COLLECTION & DISBURSEMENT OF FINANCIAL PLANNING FEES

The platform Administrator collects fees from your account and disburses them to the appropriate licensed dealer group in accordance with the agreement you have with your Financial Advisor.

EXAMPLE OF ANNUAL FEES AND COSTS FOR A RANGE OF INVESTMENT OPTIONS

This table gives an example of the fees and costs for Loyalty Wealth - Investments on a \$400,000 investment in a typical range of investment options.

INVESTMENT HELD	ACCOUNT BALANCE	INVESTMENT FEE	
Cash Account	\$12,000	\$12,000 x 0.85% ¹	\$102
Loyalty Index Plus Balanced (Auxilium) Portfolio	\$250,000	\$250,000 x 0.59%	\$1,475
12 month Term Deposit	\$88,000	n/a	\$0
Australian Shares	\$50,000	n/a	\$0
Total Investment Fees	\$400,000		\$1,577

ADMINISTRATION FEES

On Total Account Balance (\$400,000)	= (\$250,000 x 0.29%) + (\$150,000 x 0.14%)	\$935
Plus \$20.50 per month Account Fee		\$246
Total Administration Fees		\$1,181
Total Investment fees		\$1,577
Total Administration and Investment fees		\$2,758

Note: Fees and Costs are calculated to 2 decimal places.

¹ The Operator may retain up to 0.85% as a fee for Cash Management activities of monies held in the Cash Account by retail clients (up to 1.00% by wholesale clients).

4 Taxation

The taxation implications of investing through Loyalty Wealth - Investments will depend on your personal situation.

You should seek professional advice before making an investment decision.

TAX FILE NUMBER (TFN)

You have no obligation to provide your Tax File Number, or details of any exemption or, alternatively your Australian Business Number. If you choose not to do so we are obliged to withhold tax from any income distributions made to you at the highest marginal tax rate plus Medicare levy.

NON-RESIDENT FOR TAX PURPOSES

If you are not an Australian resident for tax purposes, non-resident withholding tax may be withheld from applicable Australian sourced taxable income. The tax rate will depend on the nature of the distributions and the country in which you reside.

CAPITAL GAINS

Where you have purchased or sold an investment holding on different dates, you are deemed to have purchased or sold this asset in 'parcels'. The methods available to calculate capital gains or losses on these 'parcels' are:

- **First In First Out (FIFO)** – Under this method, the first parcel purchased will be deemed to be the first parcel sold. This is the default which will apply should neither of the following 2 methods be chosen, on your behalf, by your Financial Advisor.
- **Last In First Out (LIFO)** – Under this method, the last parcel purchased will be deemed to be the first parcel sold.
- **Specific Parcel Selection** – Under this method, you have the ability to select specific parcels to be sold where available.

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

FATCA is United States (US) tax legislation that assists the US Internal Revenue Service (IRS) to identify and collect tax from US residents for tax purposes, that invest in certain financial accounts through non-US entities. To comply with FATCA obligations, as determined by either the FATCA regulations or any inter- governmental agreement (IGA) entered into by Australia and the US, we may obtain and disclose information about certain investors to the ATO or IRS. Loyalty Wealth - Investments may request that you provide certain information about yourself, including your US Taxpayer Identification Number (if applicable).

ALLOWABLE DEDUCTIONS

The administration and transaction fees you pay for Loyalty Wealth - Investments, and ongoing fees paid to your Financial Advisor or their licensed dealer group, may be tax deductible. For specific information on what is and what is not tax deductible, please contact your professional tax adviser.

GOODS AND SERVICE TAX (GST) INVOICES

Valid tax invoices for GST purposes are available through your Financial Advisor.

5 Other information

YOUR PRIVACY

Your privacy is very important to us and we believe it should be protected.

Information that we have and collect about you will be used to administer your membership in Loyalty Wealth - Investments. The information may also be used to provide you with ongoing information about the range of financial services that may be useful for your financial needs. These may include investment, retirement, financial planning, life risk insurance, investment life insurance products and other customer services that may be made available by us or your Financial Advisor. If you do not wish to receive any of this information (whether in hard copy or electronically) from us or your Financial Advisor, please tick the box in the Declaration and Signature section of the Application Form.

We usually disclose information of this kind to:

- Loyalty Wealth - Investments, the Operator, Administrator and related companies of the Operator;
- your Financial Advisor (if any) and if your Financial Advisor operates through an Australian Financial Services Licensee that licensee;
- the Custodian;
- anyone you authorise; or
- if required by law.

Where sensitive information such as information about your health, race, sexual orientation and activities is collected, it will only be used or disclosed for the primary purpose of collection, i.e. to assess applications to purchase new or additional insurance and for directly related purposes. It will not be used or disclosed for any other purpose unless we have your consent, or as otherwise permitted by the Australian Privacy Principles.

A copy of the Privacy Policy may be obtained from Client Services on 1800 653 263 or email info@fiducian.com.au or your Financial Advisor.

NO GUARANTEE

While Loyalty Wealth - Investments takes all reasonable care and employs qualified personnel, the value of your investment could decline and no guarantee express or implied can be given or is given that the value of any of the investments will be maintained.

GENERAL INFORMATION ONLY

The information contained in this document is general information only and does not constitute personal advice. It does not take into account your objectives, financial situation or needs. You should read this Guide carefully and assess whether the product is appropriate for you. You should consider talking to a Financial Advisor before making an investment decision.