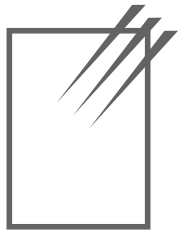


Prepare for

life



+ wealth + security



Special Edition | Hangover 2

AVOIDING A FINANCIAL 'HANGOVER'

The importance of quality financial advice has never been more important!

No matter what stage in your life, the earlier you start planning, the easier your goals in life are able to be achieved.

Life is filled with many distractions that can divert our attention away from what is actually important, and we sometimes make emotional or hasty decisions (like our friends from Hangover 2, the movie) without seeking the right expert advice. The big decisions in life are principally based on three elements; your environment, what is at risk/what can be gained, and your recent experience.

From an investment perspective, recent experiences may have led you to become more cautious and employ a more defensive style of investing.

This is a natural reaction, and many have felt the same way. However, wise investors avoid 'anchoring' decisions to negative experiences and stick to a long-term plan.

This is where quality financial advice can empower you to set your goals and make the right financial choices to achieve them.

Over the last 12 months we have seen many crises around the world. From the geopolitical unrest through the Middle East, to the natural disasters seen at home and abroad, all of them have economic and investment implications. During these volatile times professional investors see opportunity from the adversity.

No matter what your goals may be - a wild trip with your friends to Las Vegas, getting married in Thailand, saving to buy a house, a family holiday, or creating wealth - put yourself in the best position to achieve the goals that are important to you, speak with a financial adviser.

A financial adviser will help you grow, protect and preserve your wealth. At the most basic level, this is achieved by:

- Understanding your greatest fears and desires
- Assessing your current circumstances
- Creating the best structure for you to invest through
 - Protecting your assets and income
 - Empowering you to make the right choices

At Ventura we are focussed on providing the best possible return for the lowest possible risk to your investments. By providing us with the flexibility to shift your portfolio exposure between asset classes as they become under and overvalued, and between leading asset managers, you are gaining from the experience of the world's leading investment minds. The diversification of the Ventura Managed Investment Portfolios is constantly being monitored and managed for the dynamic world in which we live.

we are focussed on providing the best possible return for the lowest possible risk

This process incorporates monitoring 8,000 funds globally, actively meeting with 4,500 managers per year and an optimal portfolio structure. This process will allow you to reach your goals sooner, but more importantly, will free up your time and allow you to live life and do what is important to you.

'HANGOVER' TIP

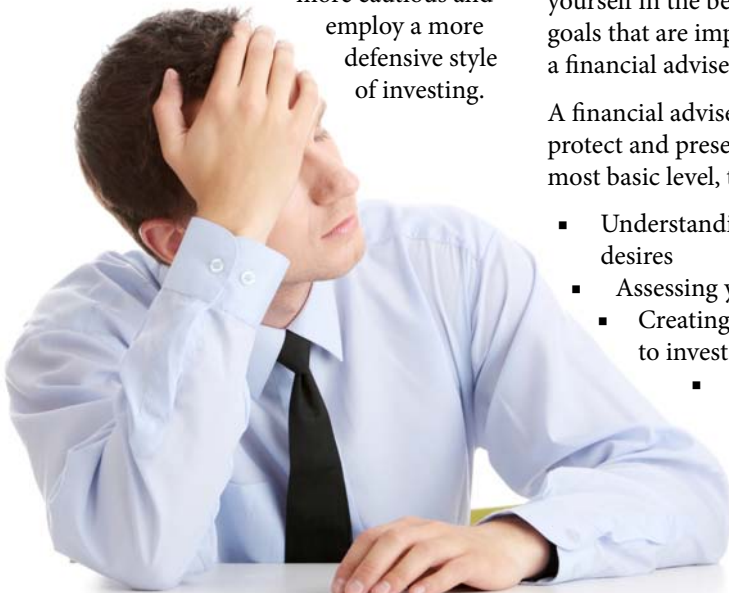
Our "hangover" tip to you? Prevention is always better than the cure. Don't allow time to slip away, speak with a financial adviser and accountant to get started. Not only can it help you to avoid any nasty surprises in the new financial year, it can ensure you have access to the right investment solutions to suit your personal financial needs and goals.

Source | Ventura Investments

The information in this update is of general nature only and has not taken into account an investors specific needs or circumstances. Applications to invest in a financial product issued by Ventura Investment Management Ltd ABN 49 092 375 258 AFSL 253045 must be made by completing the applicable PDS which can be obtained from Ventura or your adviser. Investors should consider the PDS before making an investment decision or deciding to continue to hold a product.

In this issue....

1. Avoiding a Financial 'Hangover'
2. The Six Stages of Hangovers
3. How to Cure a Hangover



The Six Stages of Hangovers

This hangover rating scale has been passed around for years, even though the last thing you want to do when you are suffering from "the big one" is read or laugh.

Stage One Hangover:

No pain. No real feeling of illness. Your sleep last night was a mere disco nap, which has given you a whole lot of misplaced energy. Be glad that you are able to function relatively well. However, you are still parched. You can drink 10 sodas and still feel this way. You are craving a steak and a side of gravy fries.

Stage Two Hangover:

No pain, but something is definitely amiss. You may look okay but you have the mental capacity of a staple gun. The coffee you are chugging is only exacerbating your rumbling gut. There is some definite havoc being wreaked upon your bowels.

Stage Three Hangover:

Slight headache. Stomach is aching. You are definitely not productive. Life would be better right now if you were in your bed with a dozen donuts and a meatball hero. You've had 4 cups of coffee, a gallon of water, 3 Snapples and a litre of diet coke, yet you are still dehydrated!

Stage Four Hangover:

Life is awful. Your head is throbbing. You can't speak too quickly or else you might be sick. Your boss has already lambasted you for being late and has given you a lecture for reeking of booze. You wore nice clothes, but that can't hide the fact that you missed an oh-so crucial spot shaving (girls, it looks like you put your make-up on while riding the bumper cars).

Stage Five Hangover:

You have a second heartbeat in your head, which is actually annoying the employee who sits in the next cube. Vodka vapor is seeping out of every pore and making you dizzy. Your body has lost the ability to generate saliva, so your tongue is suffocating you. Death seems pretty good right now.

Stage Six Hangover:

You wake up on your bathroom floor. It is amazing how your roommate was as drunk as you, but somehow managed to get up before you. You try to lift your head. Not an option. You look in the mirror only to see remnants of the stamp "Ready to Rock" faintly atop your forehead... the stamp on the back of your hand that has magically appeared on your forehead by alcoholic osmosis. You have to be to work in t-minus 14 minutes and 32 seconds and the only thing you can think of wearing is your "hello kitty" pajamas and your slippers.

Source | Colleen Graham, About.com Guide



How to Cure a Hangover

Now you've done it and it's official, you have a hangover. Now what?

Difficulty: Hard

Time Required: As long as it takes to feel better.

Top 5 Hangover Remedies

1. **Sleep.** Rest is your best friend at this point to give your body a chance to recover. It is best to stay in bed.
2. **Replenish your body** with fruit juice and water.
3. **Avoid caffeine.** Caffeine will continue to dehydrate you, the opposite of what you want right now.
4. **Drink a sports drink** like Gatorade or Powerade.
5. **Get some exercise.** It takes willpower to move when standing seems like a challenge, but it is a good theory.

Please be advised the movie 'Hangover 2' is not appropriate for all audiences.

Consumer Advice: Strong sexual references, nudity, coarse language and drug use, MA 15+

YOUR PRIVACY

Your privacy is important to us. If you do not wish to receive information of this kind in the future, please contact your local office located adjacent.

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