

INVESTMENT PHILOSOPHY

At Collins SBA, we believe that in a world of endless information and investment choice, success comes from following a clear set of principles — applied consistently, with discipline, and proven over time through market cycles.

— PRINCIPLE 1

PRESERVE YOUR WEALTH

We believe preserving wealth by avoiding significant losses is more important than chasing short-term gains.

Losses have a disproportionate impact — both emotionally and mathematically. A portfolio that falls 50% requires a 100% return just to recover.

Our approach begins with helping clients clearly understand risk and ensuring their portfolio reflects the appropriate level of risk for their goals, time frame, and peace of mind.

When risk is understood and managed appropriately, decisions can be made with confidence rather than emotion.

THE COST OF LOSSES (NAB.ASX)



— PRINCIPLE 2

ALLOCATE WITH DISCIPLINE

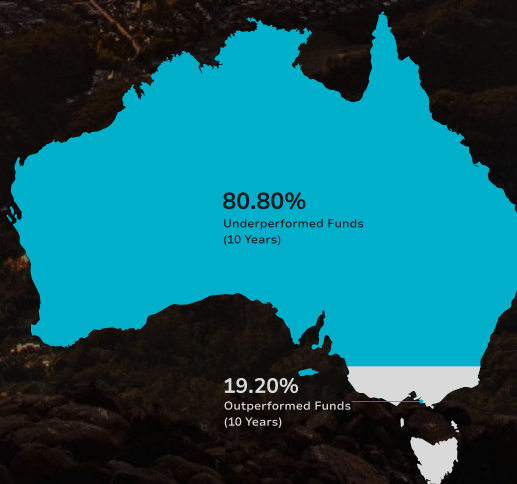
Where you invest matters more than what you pick. Asset allocation is a primary driver of long-term investment outcomes, yet it is often overlooked in favour of trying to pick the “right” investments.

The challenge isn’t knowing to “buy low and sell high”, it’s having the discipline to do it when it feels most uncomfortable.

We apply a valuation-driven approach — Dynamic Asset Allocation (DAA) — allocating capital toward assets offering better long-term value and away from those that appear expensive. This disciplined process helps remove emotion from decision-making and improve outcomes over time.

“Research in both Australia and overseas has consistently concluded that asset allocation is by far the greatest determinant of portfolio outcomes. Security selection and market timing only have minor influence, particularly over the long term.”

—Vanguard 2021, Vanguard’s guide to Core-Satellite Investing



AUSTRALIA

Percentage of Australian Equity General funds relative to the S&P/ASX 200 (10 YEARS). S&P Dow Jones Indices, SPIVA, October 2021

— PRINCIPLE 3

MAXIMISE VALUE

Cost matters, but value matters more. The cheapest solution is not always the best, and higher cost does not guarantee better results. What matters is the outcome after fees and tax. We focus on identifying solutions that deliver genuine value - balancing cost, performance, and tax efficiency – so your strategy works in your best interest over time

“Price is what you pay. Value is what you get.”

—Warren Buffett

— PRINCIPLE 4

OWN YOUR DECISIONS

Confident decisions come from clarity. We believe clients should feel informed, confident, and in control of their financial decisions. Our role is to provide clear advice, education, and ongoing guidance without removing your ownership of the decision. When you understand your options and the trade-offs involved, you can make decisions with clarity and confidence.