



General E-mail Alert

Gold

This note is being sent to all our clients. It is not specific advice for you. Please speak to your adviser if you would like more information.

Key Points

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| • Gold price has pulled back over past 3 months. | • House prices are raising on the back of low interest rates. |
| • We are starting to see inflation. | • Gold ETF takes out any company risk |
| • Economic Stimulus on its way. | • Gold is a good hedge against inflation. |
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ETFS Metal Securities Australia (ASX:GOLD)

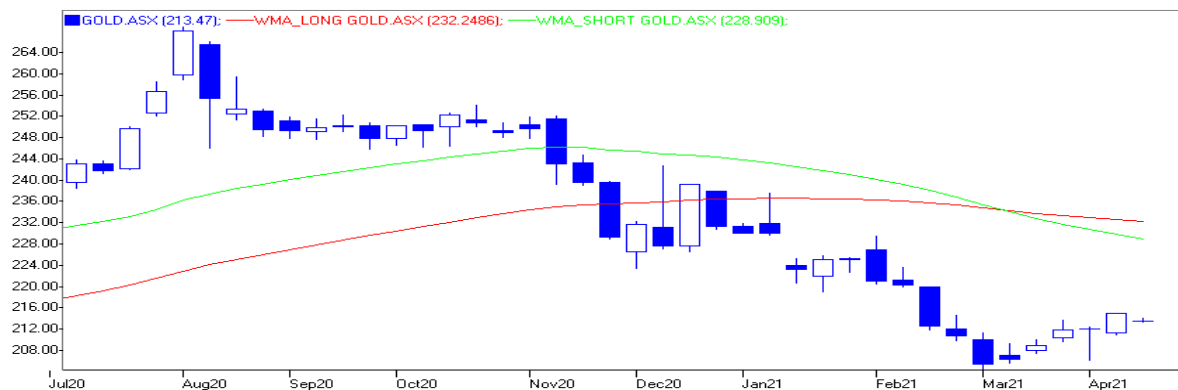
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Gold has certainly been on the nose over the last three months given expectations of an increase in inflation on the back of low interest rates, pushing housing prices higher as well as the vast amount of fiscal stimulus about to start around the world.

We are looking to add GOLD to client's portfolios up to a maximum of 5%. Using the GOLD ETF takes out all the company risk. It basically just looks at the overall gold commodity. I think GOLD will come back into favour and will have its time to *shine* as investors look to reduce the impact of inflation on their portfolios.

Currently on the back of the price falling it provides an opportunity to get a foothold in now. You can look to add to it as it dips down lower or add to it as it goes up.

Either way, starting with an allocation to GOLD now, to hedge against inflation will provide diversification for your portfolio. Gold is your hedge against inflation.



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