

G'day investors!

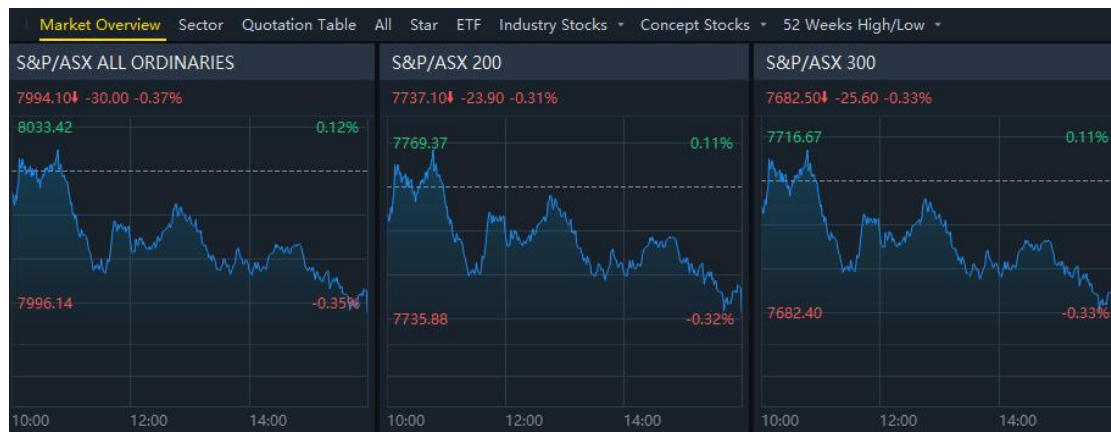
Welcome to Wilma Wealth Management, I am White Green, your most trusted investment companion!

In tonight's session, here is an overview of the session content:

A: Today's market review and tomorrow's market trend research

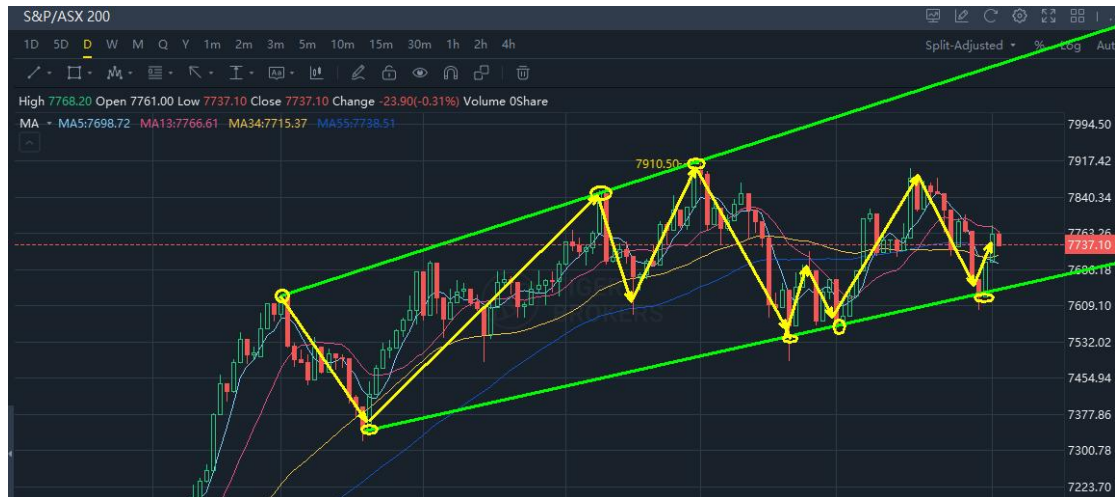
B: Expand the global financial perspective to explain the importance of financial investment

C: Explain the individual stocks in the portfolio



In today's trading, the three major indexes of the Australian Stock Exchange showed a trend of rising and falling, due to the fall in crude oil prices and commodity prices led by iron ore in the morning, the energy sector and the material sector fell sharply, dragging the index down, and the market sentiment is weak.

On the market, only the financial and staple food sectors of the 11 industry sectors rose, the financial sector rose 0.23%, and the staple food sector rose 0.19%; The remaining 9 industry sectors showed a downward trend, of which energy, materials, information technology sector fell the most, the energy sector fell more than 1%.



Today, under the influence of the weakening of the materials and energy sector, the S&P 200 index hit the MA13 average line slightly higher in the morning, and the index fell down into pressure, maintaining a weak and volatile downward pattern throughout the day.

Technically, the index closed at a low, and tomorrow the index may continue to seek support near the MA34 moving average. Considering that the overall trend is still in the uptrend, we should not worry too much about the adjustment on the way up, on the contrary, when the index falls back to the support level, it is an opportunity for secondary layout. As long as the uptrend institution is not broken, then we can maintain the uptrend structure of the S&P 200 index to look at, in the uptrend trend, the operation idea should be based on the index falling back to the near support level.

The market performance of our stock portfolio was also mixed today:

COL rose against the trend today, the closing price successfully closed above the pressure level of the previous sideways volatility range, tomorrow focus on whether the price can continue to stabilize above 16.55 Australian dollars, if it continues to stabilize above 16.55 Australian dollars, the technical surface will confirm the break of the previous range consolidation, open a new wave of upward trend; IEL and PLS continues to maintain a low support near the shock consolidation, today's trend is relatively weak. For the research and judgment of IEL and PLS, before the stock price breaks the interval and does not go out of the new trend, we can maintain the existing trend to look at it, patiently hold shares, and wait for the new trend before making further investment decisions. I will continue to pay attention to the US trading and global commodity price movements in the evening, and tomorrow morning's morning review will provide students with a detailed guide to reference price suggestions.

As the global economy becomes increasingly integrated, Australia's economy, as a major resource exporter, is heavily dependent on exports of minerals, energy and agricultural products. This

dependence means that fluctuations in global commodity prices, changes in international trade policies, and the economic conditions of major economies such as the United States, China and the European Union have a direct impact on Australia's economic performance and sharemarket. China, in particular, is Australia's largest trading partner, and any fluctuations in its economy can significantly affect the performance of Australian resource stocks.

Therefore, as investors, we must have a comprehensive and in-depth understanding of the dynamics of global financial markets. This understanding not only helps us better time global investment markets, but also allows us to anticipate and avoid potential market risks. The lack of a global perspective or narrow vision will make it difficult for investors to effectively respond to changes and challenges in the international market.

Having a broad financial perspective not only allows us to comprehensively grasp the dynamics of the global macroeconomy, but also helps us continuously optimize our asset allocation in the financial investment market. This enables us to mitigate risks associated with single-market operations and better adjust our investment portfolio.

A broad global financial perspective can provide significant benefits to our financial investments in the following ways:

1. Interdependence of global economies: International economic events such as the United States' interest rate policies, Europe's economic conditions, and China's trade data can have direct or indirect impacts on the Australian market. Understanding these relationships helps us better predict and respond to market changes.

2. Global fluctuations in commodity prices: As a major resource-exporting nation, Australia's economy and sharemarket are highly dependent on the prices of commodities such as minerals and energy. The fluctuations of these prices in the international market directly affect the domestic economic performance.

3. Global capital flows: International capital flows significantly impact the liquidity and volatility of sharemarkets in Australia and other emerging markets. Understanding global capital movements can help us predict market trends and timely adjust investment strategies.

4. Diversified investment opportunities: A global perspective enables investors to identify and seize diverse investment opportunities in international markets, achieving cross-market and cross-industry diversification. This enhances the potential returns and risk resilience of the investment portfolio.

5. International impact of policies and regulations: Changes in policies and regulations of major global economies, such as the United States' trade policies, the European Union's environmental regulations, or China's economic strategies, can significantly influence Australia's

economic environment.

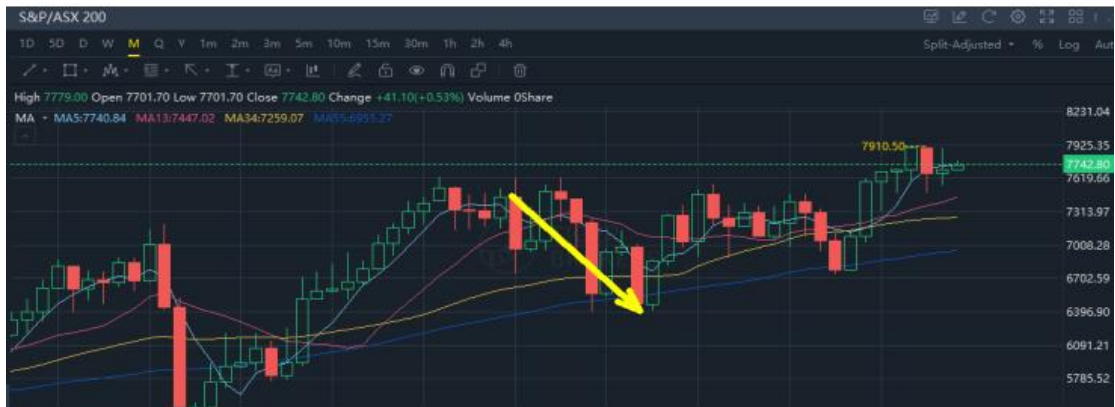
By deeply understanding these global factors, we can more effectively identify market opportunities and risks, thereby making more rational and advantageous investment decisions. Therefore, I encourage every investor to continually expand their financial knowledge and perspective, becoming truly globally strategic investors. This will enable them to achieve better investment outcomes in both the Australian and global markets.

Having a broad financial perspective is crucial for investors. When we track and understand the latest developments in major global financial markets, we can more accurately identify the risks and opportunities of various assets and effectively adjust and optimise our asset allocation. This enables us to make more informed investment decisions on a global scale, thereby protecting investments from single-market volatility while increasing the potential returns and success rate of the entire portfolio.

Through a global perspective, we can strategically allocate between different markets and asset classes. This not only helps to shield against the downside risks of a particular market or economic region but also allows us to benefit from the upward potential of other regions or categories.

Our goal is not only to expand our group's influence and recognition in Australia through the dissemination of knowledge but, more importantly, to help investors in the Australian market enhance their investment skills while developing advanced investment thinking that adapts to a complex global economic environment. This will be a key advantage in our journey to building efficient and risk-resistant investment portfolios.

Next, let's review the dynamics of the global financial markets in 2022 and understand how having a broad financial perspective is crucial for our investment careers, our portfolios, and our investment returns:



The above charts show the monthly Dow Jones Index and the S&P 200 Index.

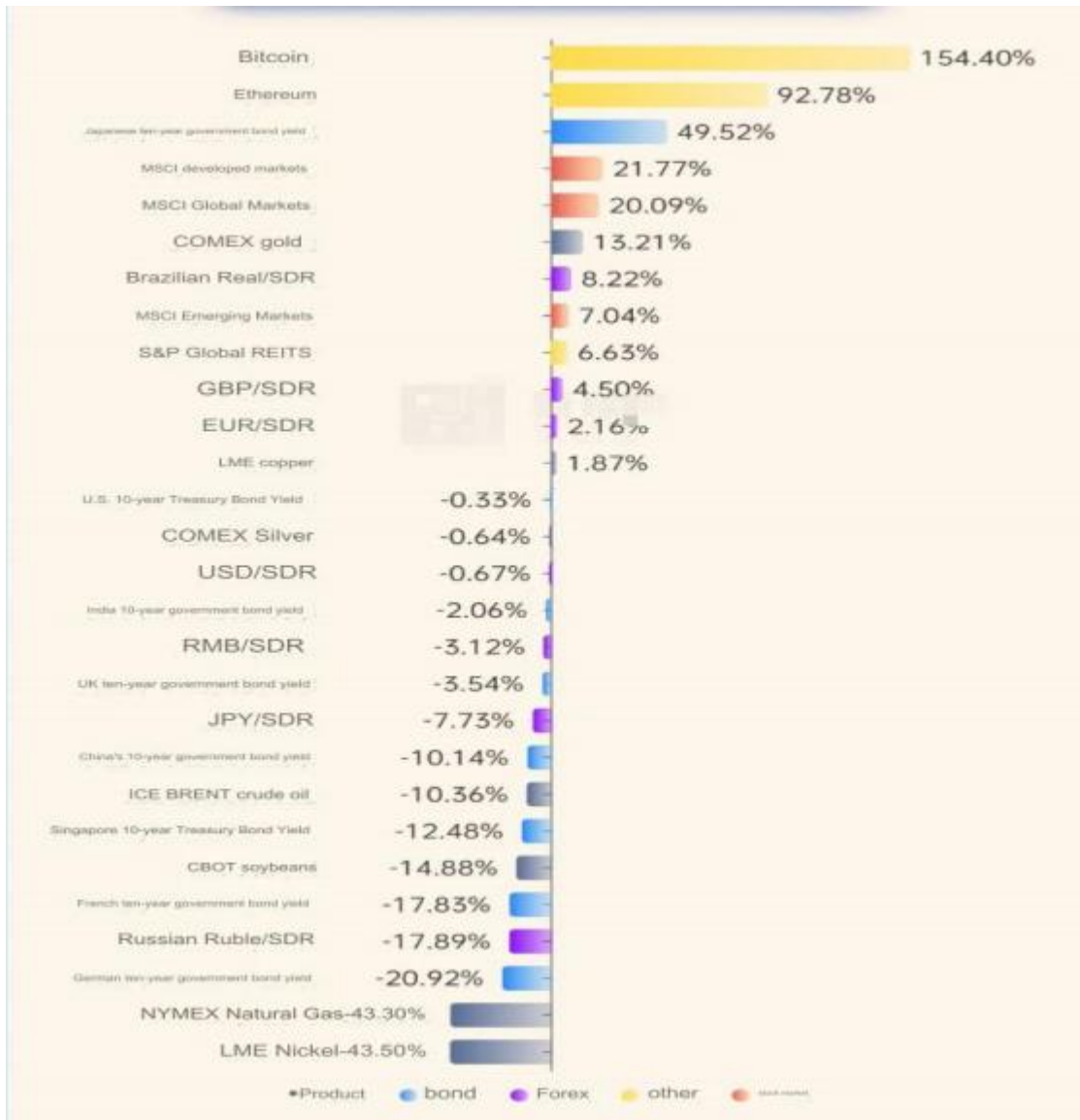




The above charts show the monthly USD Index, USD/JPY, and AUD/USD.

From the numerous charts above, we can clearly see that in 2022, the Fed and other major central banks began tightening monetary policy and gradually raising interest rates to address high inflation. The Fed implemented multiple rate hikes and reduced the size of its balance sheet. The RBA took similar measures, raising interest rates to combat domestic inflationary pressures. Meanwhile, the Ukraine crisis in 2022 and the resulting geopolitical tensions, particularly the conflict between Russia and Western countries, increased market uncertainty. This led to a prolonged downturn of over six months in the U.S. and Australian sharemarkets, making it especially challenging to profit from the sharemarket during that period.

Global economic uncertainty and geopolitical risks have led investors to seek safe-haven assets. The US dollar, as the global reserve currency, has safe-haven attributes that make investors inclined to buy dollar-denominated assets during uncertain times, further boosting the US dollar index. In the foreign exchange market, the strengthening of the US dollar index has caused US dollar currency pairs to exhibit a bullish trend, while non-US dollar currencies have experienced significant declines.





### 2023 Global Major Asset Classes Performance Ranking

From the chart above, it is evident that due to macroeconomic uncertainties globally, many large financial institutions and hedge funds increased their investments in Bitcoin in 2023. This not only injected significant capital into the market but also enhanced the market acceptance and stability of Bitcoin. Institutional funds turned their attention to the non-traditional cryptocurrency sector. Bitcoin and Ethereum, the two mainstream cryptocurrencies, saw gains of 154% and 92% respectively in 2023, making them the top-performing asset classes globally.

Therefore, by adopting a global strategic perspective on the global macroeconomy, we can mitigate the investment risks in financial markets posed by downturns in single markets. For instance, in 2022, both the U.S. and Australian sharemarkets experienced a prolonged six-month downward adjustment. During such times, profiting from the sharemarket becomes increasingly difficult. When the sharemarket is performing poorly, investors can shift their focus to the foreign exchange market, precious metals market, or cryptocurrency market, seeking better trading opportunities among these major asset classes.

At this time, embracing knowledge, understanding the global macroeconomy, and knowing the main trends of various global assets become crucial for the optimisation of our investment portfolios and the adjustment of our asset allocation. This will directly impact the returns on our investment portfolios in the financial market.

As a comprehensive teaching platform, to better expand investors' understanding of the global financial market, our upcoming sessions will provide detailed explanations of different market assets. This will help investors better understand the trends and causative relationships of major global assets. This deeper understanding of the global financial market will enhance our future investment reasoning and continuously improve and optimise our investment portfolios, thereby increasing our investment returns.

Investors, are you looking forward to the upcoming sessions?

Due to time constraints, today's session discussion will end here. Sincere thanks to every investor for your enthusiastic participation!

In last week's financial knowledge extension survey, most investors expressed interest in cryptocurrencies, real estate, and forex trading. Yesterday, Bitcoin surged from \$68,000 to above the \$70,000 mark. Therefore, in tomorrow's session, I will first discuss cryptocurrency-related knowledge with the investors. We will explain what cryptocurrency is, why Bitcoin is increasingly favoured by institutional funds, and its future investment value, among other topics. This will



allow everyone to fully understand and master cryptocurrency-related knowledge, expanding our knowledge base!

Tomorrow will be the first session of our financial knowledge expansion series. Investors who wish to further understand and learn about global major asset classes, remember to attend on time!

Dear investors, good night.