

Perpetual Wholesale Balanced Growth Fund

Diversified - growth

Objective

Aims to provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments and to outperform a composite benchmark (before fees and taxes) reflecting its allocation to the various asset types over rolling three-year periods.

Investment approach

Invests in a diverse mix of growth, defensive and other assets, with a focus on Australian and international shares. Tactical asset allocation strategies may be applied, which involves the fund adjusting its exposure to asset classes on a regular basis within the investment guidelines. Currency hedges may be used from time to time. Derivatives and exchange traded funds may be used in managing each asset class.

About the investment manager

Perpetual Investments is one of Australia's leading investment managers, with \$31.0 billion in funds under management (as at 30 September 2017). Perpetual Investments is part of the Perpetual Group, which has been in operation for over 130 years. By employing some of the industry's best investment specialists and applying a proven investment philosophy, Perpetual Investments has been able to help generations of Australians manage their wealth.

Performance

Performance (after tax and management fees) as at 31 March 2018

1 month (%)	3 month (%)	6 month (%)	1 year (% p.a.)	2 year (% p.a.)	3 year (% p.a.)	5 year (% p.a.)	7 year (% p.a.)	10 year (% p.a.)	Since Inception (% p.a.)
-0.62	-1.79	1.58	2.72	4.38	2.06	4.93	5.20	3.69	3.09

Fund size:

\$32.28 million

Inception date:

7 March 2006

Investment menu code:

UF19

APIR code:

ALL0010AU

Investment management cost (ICR)¹:

1.04% p.a.

Buy/sell spread:

0.34% / 0.00%

Suggested min. investment period:

5 Years

Risk level:

6 – High

Invests into:

Perpetual Wholesale Balanced Growth Fund (APIR: PER0063AU)

Growth of \$1,000 since inception



Target asset allocation

Range

Cash	0 – 30%
Fixed interest	0 – 35%
Australian shares	10 – 50%
International shares	10 – 50%
Property	0 – 15%
Other	0 – 30%

Actual asset allocation²

Cash	16.98%
Fixed interest	12.04%
Australian shares	27.39%
International shares	32.59%
Property	7.07%
Other	3.93%
Total	100.00%

Investor Services

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Important notice: Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the issuer of Investment Bonds (IB). In deciding to acquire an IB or to hold an IB (including switching between Investment Portfolio options), you should obtain the relevant PDS and consider its content. We recommend that you obtain financial, legal and taxation advice before making any investment decision, including switching Investment Portfolios. Generation Life does not guarantee (whether expressly or impliedly) investment returns or the return of capital invested when investing in IB Investment Portfolios. The information in this Adviser Reference Sheet does not take account of your objectives, financial situation or needs. Past performance is not an indicator of future performance. Performance is measured by Investment Portfolio unit price movements (after Tax and Management fees). The above-listed information is correct up to and including 31 March 2018 only. ¹The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 30 June 2017, but excludes indirect transactions and operation costs (see latest copy of the PDS). ²Asset allocations are updated quarterly.