

Vanguard Diversified Conservative Index Fund

Diversified - conservative

Objective

Seeks to match the weighted average return of the target indexes of each of the underlying manager's index funds in which it invests, before taking into account fees and expenses.

Investment approach

The strategic allocation reflects a 30% allocation to growth assets and a 70% allocation to income assets.

About the investment manager

With more than AUD \$5.9 trillion in assets under management as of 30 September 2017, including more than AUD \$1 trillion in ETFs, Vanguard is one of the world's largest global investment management companies. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 20 years.

Fund size:

\$17.64 million

Inception date:

2 August 2016

Investment menu code:

UF12C

APIR code:

ALL0034AU

Investment management cost (ICR)¹:

0.29% p.a.

Buy/sell spread:

0.11% / 0.11%

Suggested min. investment period:

3 Years

Risk level:

3 – Low to Medium

Invests into:

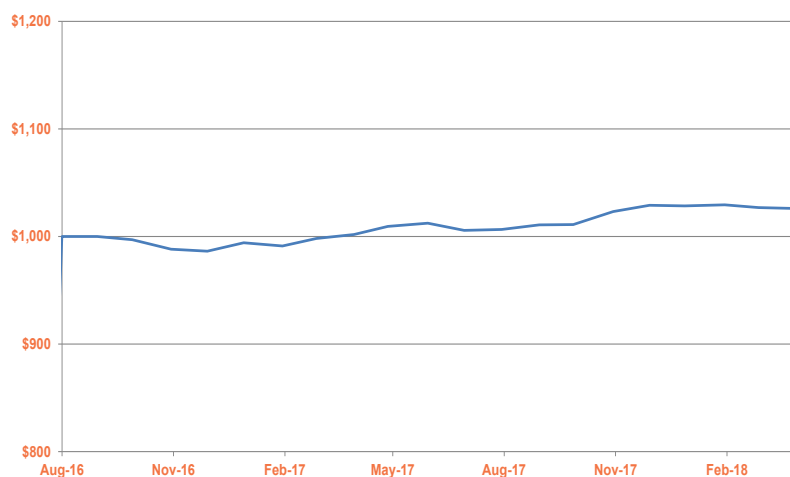
Vanguard Diversified Conservative Index Fund (APIR: VAN0109AU)

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.)
-0.09	-0.23	1.47	2.42	-	-	-	-	-	1.56

Growth of \$1,000 since inception



Target asset allocation

Range

Cash	8 – 12%
Australia fixed interest	16 – 20%
International fixed interest	40 – 44%
Australian shares	10 – 14%
International shares	10 – 26%

Actual asset allocation²

Cash	10.00%
Australia fixed interest	18.10%
International fixed interest	42.20%
Australian shares	13.80%
International shares	15.90%
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.