

Pendal Sustainable Australian Share Fund

Fact Sheet | 31 December 2018

Fund facts	
Asset class	Australian shares - ESG
Inception date	21 November 2018
Investment menu code	UF39
APIR code	ALL9466AU
Investment management cost (ICR) ¹	0.85%p.a.
Buy/sell spread	0.25% / 0.25%
Suggested minimum investment period	5 Years
Risk level	5 - Medium to High
Invests into	Pendal Sustainable Australian Share Fund (APIR: WFS0285AU)

Investment objective

The fund aims to provide a return (before fees, costs and taxes) that exceeds the S&P/ASX 200 Accumulation Index over the medium to long term, whilst maximising the portfolio's focus on sustainability.

Investment approach

The fund uses an active stock selection process that combines sustainable and ethical criteria with the managers' financial analysis. The manager actively seek out companies and industries that demonstrate leading ESG and ethical practices and excludes companies not meeting the investable criteria. The sustainability and ethical criteria employed includes factors such as environmental issues; social practices; corporate governance; and ethical practices. The fund will not invest in companies with material business involvement in the following activities: the production of tobacco or alcohol; manufacture or provision of gaming facilities; manufacture of weapons or armaments; manufacture or distribution of pornography; directly mine uranium for the purpose of weapons manufacturing; and extraction of thermal coal and oil sands production.

About the investment manager

Pendal Institutional Limited (Pendal) is an independent, global investment management business focused on delivering superior investment returns for our clients through active management. Pendal offers investors a range of Australian and international investment choices including shares, property securities, fixed income and cash strategies, as well as multi-asset and responsible investments.

Performance² (after tax and management fees)

	Performance
1 month (%)	-0.40
3 months (%)	-
6 months (%)	-
1 year (%)	-
2 year (p.a. %)	-
3 year (p.a. %)	-
5 year (p.a. %)	-
7 year (p.a. %)	-
10 Year (p.a. %)	-
Since Inception (p.a. %)	-

Notes

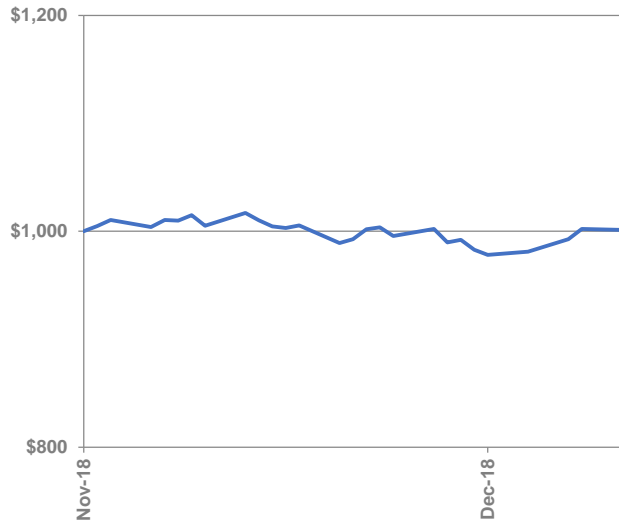
¹ The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 30 June 2018, but excludes indirect transactions and operation costs (see latest copy of the PDS).

² Past performance is not an indicator of future performance.

Pendal Sustainable Australian Share Fund

Fact Sheet | 31 December 2018

Growth of \$1,000 since inception



Target asset allocation

	Range
Cash	0-10%
Australian shares	90-100%

Actual asset allocation³

	Range %
Cash	1.30
Australian shares	98.70
Total	100.00

Notes

³ Asset allocations are updated quarterly.

Investor services

Phone 1800 806 362
Email enquiry@genlife.com.au

Adviser services

Phone 1800 333 657
Email advisers@genlife.com.au

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 December 2018 only.