

# Pendal Sustainable Balanced Fund

Fact Sheet | 31 January 2019

Fund facts	
Asset class	Diversified - growth ESG
Inception date	21 November 2018
Investment menu code	UF41
APIR code	ALL1639AU
Investment management cost (ICR) <sup>1</sup>	0.90%p.a.
Buy/sell spread	0.14% / 0.14%
Suggested minimum investment period	5 Years
Risk level	6 - High
Invests into	Pendal Sustainable Balanced Fund (APIR: BTA0122AU)

## Investment objective

The fund aims to provide a return (before fees and expenses) that exceeds the fund's benchmark over the medium to long term. The fund is an actively managed diversified portfolio that invests in Australian and international shares, Australian and international property securities, Australian and international fixed interest, cash and alternative investments. Investments are selected based on a range of sustainable, ethical and financial criteria.

## Investment approach

For Australian and international shares and Australian and international fixed interest, the fund uses an active security selection process that combines sustainable and ethical criteria with the manager's financial analysis. The manager seeks exposure to securities and industries that demonstrate leading environmental, social and corporate governance (ESG) and ethical practices while avoiding exposure to companies with activities or behaviour they consider to negatively impact the environment or society. The fund will not invest in companies with material business involvement in the following activities: 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.

## Performance<sup>2</sup> (after tax and management fees)

	Performance
1 month (%)	1.70
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

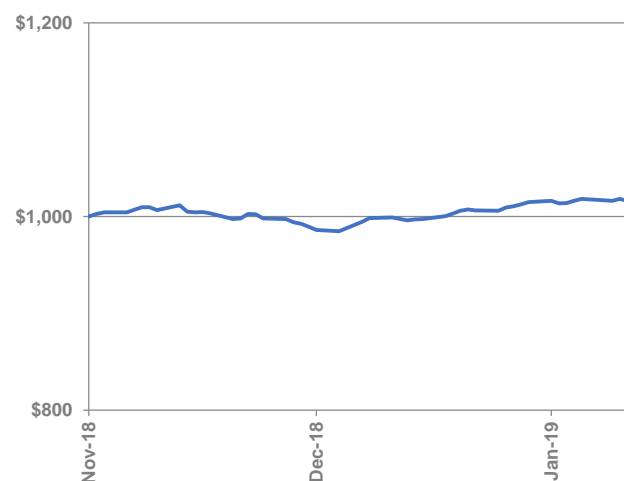
<sup>1</sup> The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 30 June 2018, but excludes indirect transactions and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

<sup>2</sup> Past performance is not an indicator of future performance.

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## Growth of \$1,000 since inception



## Target asset allocation

	Range
Cash	0-5%
Australian fixed interest	5-32%
International fixed interest	0-20%
Australian shares	24-48%
Australian property	0-10%
International property	12-32%

## Actual asset allocation<sup>3</sup>

	Range %
Cash	4.36
Australian fixed interest	13.54
International fixed interest	6.45
Australian property	5.56
Australian shares	26.10
International shares	30.22
Other	13.77
Total	100.00

## Notes

<sup>3</sup> Asset allocations are updated quarterly.

### Investor services

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### 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 January 2019 only.