

# Pendal Sustainable Balanced Fund

Fact Sheet | 30 November 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>	0.85%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, expenses and tax) that exceeds the fund's benchmark over the medium to long term..

## Investment approach

This fund is an actively managed diversified portfolio that invests in Australian and international shares, Australian and international listed property securities, Australian and international fixed interest, cash and alternative investments. The manager actively seeks exposure to securities and industries that demonstrate leading environmental, social and corporate governance (ESG) and ethical practices while excluding companies not meeting the investable criteria.

## About the investment manager

Pendal Institutional Limited (Pendal) is an independent, global investment management business focused on delivering superior investment returns for its 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. To complement its in-house expertise, Pendal also partners with leading global investment managers. Pendal is a wholly owned subsidiary of Pendal Group Limited. With \$92.8 billion in funds under management (as at 31 December 2018), Pendal Group Limited is one of Australia's largest and most enduring pure investment managers (ASX:PDL).

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

	Performance
1 month (%)	1.76
3 months (%)	2.27
6 months (%)	5.33
1 year (%)	10.31
2 year (p.a. %)	-
3 year (p.a. %)	-
5 year (p.a. %)	-
10 Year (p.a. %)	-
Since Inception (p.a. %)	10.80

## Notes

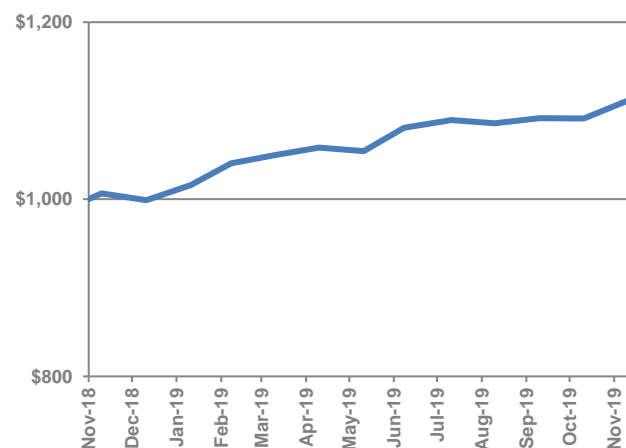
<sup>1</sup> The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 17 December 2019, but excludes indirect transactions 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	0-20%
Australian fixed interest	0-25%
International fixed interest	0-25%
Australian shares	20-40%
Australian property	0-10%
International shares	20-40%
International property	0-10%
Alternatives	0-20%

## Actual asset allocation<sup>4</sup>

	Range %
Cash	1.90
Australian fixed interest	10.92
International fixed interest	6.59
Australian property	6.16
Australian shares	31.99
International shares	28.12
Other	14.32
Total	100.00

## Notes

<sup>4</sup> Asset allocations are updated quarterly.

### Investor services

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### Adviser services

**Phone** 1800 333 657  
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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 30 November 2019 only.