

# Schroder Real Return CPI Plus 5% Fund

Fact sheet | 31 January 2020

| Fund facts                                    |   |
|---|---|
| Asset class                                   | Diversified - dynamic allocation                        |
| Inception date                                | 04 December 2017  |
| Investment menu code                          | UF10B   |
| APIR code                                     | ALL9085AU   |
| Investment management cost (ICR) <sup>1</sup> | 0.60%p.a.   |
| Buy/sell spread                               | 0.20% / 0.20%   |
| Suggested minimum investment period           | 5 Years   |
| Risk level                                    | 5 - Medium to High                                      |
| Invests into                                  | Schroder Real Return CPI Plus 5% Fund (APIR: SCH0039AU) |

## Recent option history

Please note this investment option changed from AMP Capital to Schroders on 17 December 2019

## 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.

## Investment objective

To deliver an investment return of 5% p.a. before fees and taxes above Australian inflation over rolling 3-year periods while minimising the incidence and size of negative returns in doing so. Inflation is defined as the RBA's Trimmed Mean, as published by the Australian Bureau of Statistics.

## Investment approach

The manager's approach to inflation plus (or real return) investing is to choose the portfolio that has the highest probability of achieving the required return objective over the investment horizon with the least expected variability around this objective. The fund employs an objective based asset allocation framework in which both asset market risk premium, and consequently, the asset allocation of the portfolio are constantly reviewed. The portfolio will reflect those assets that in combination are most closely aligned to the delivery of the objective.

## About the investment manager

Schroders is one of the largest and most internationally diverse independent investment managers providing investment management, research and marketing services from offices located in 29 countries across Europe, the Americas, Asia and the Middle East. Schroders in Australia was established in 1961 and its domestic research and investment teams are an integral part of Schroders global network. As at 31 December 2018 Schroders managed over AU \$790 billion on behalf of clients around the globe, and over AU \$37 billion on behalf of clients domestically.

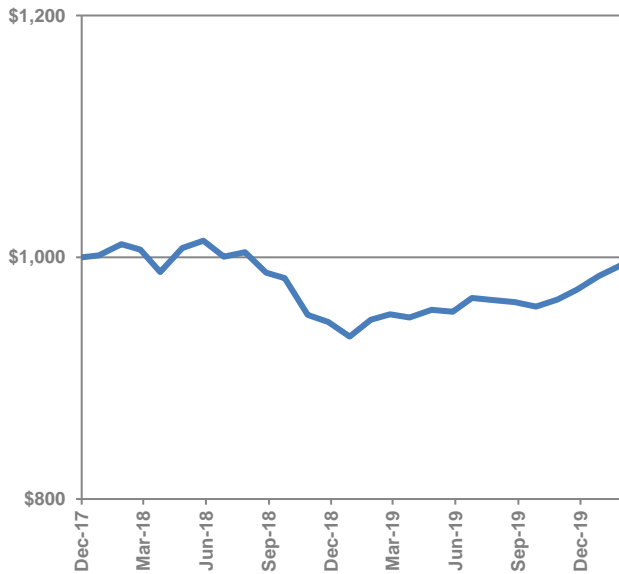
## Performance<sup>2</sup> (after tax and management fees)

|                          | Performance |
|--------------------------|-------------|
| 1 month (%)              | 0.84        |
| 3 months (%)             | 2.91        |
| 6 months (%)             | 2.97        |
| 1 year (%)               | 4.72        |
| 2 year (p.a. %)          | -0.88       |
| 3 year (p.a. %)          | -           |
| 5 year (p.a. %)          | -           |
| 10 Year (p.a. %)         | -           |
| Since Inception (p.a. %) | -0.32       |

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## Growth of \$1,000 since inception



## Target asset allocation

|                     | Range  |
|---------------------|--------|
| Growth assets       | 0-75%  |
| Diversifying assets | 0-75%  |
| Defensive assets    | 0-100% |

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

|                              | Range % |
|------------------------------|---------|
| Cash                         | 20.90   |
| Australian fixed interest    | 30.27   |
| International fixed interest | 24.38   |
| Australian shares            | 11.39   |
| International shares         | 13.06   |
| Other                        | -       |
| Total                        | 100.00  |

## Notes

<sup>3</sup> 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 January 2020 only.