

Schroder Real Return CPI Plus 5% Fund

Fact sheet | 31 May 2020

Fund facts	
Asset class	Diversified - dynamic allocation
Inception date	04 December 2017
Investment menu code	UF10B
APIR code	ALL9085AU
Investment management cost (ICR) ¹	0.60%p.a.
Buy/sell spread	0.20% / 0.23%
Suggested minimum investment period	5 Years
Risk level	5 - Medium to High
Underlying strategy	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

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 9 June 2020, but excludes indirect transactions and operation costs (see latest copy of the PDS).

² 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.

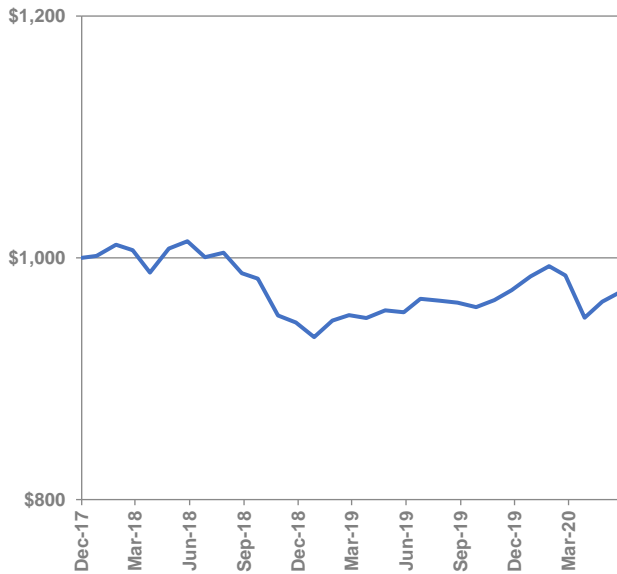
Performance² (after tax and management fees)

	Performance
1 month (%)	0.80
3 months (%)	-1.43
6 months (%)	-0.21
1 year (%)	1.71
2 year (p.a. %)	-2.11
3 year (p.a. %)	-
5 year (p.a. %)	-
10 Year (p.a. %)	-
Since Inception (p.a. %)	-1.17

Schroder Real Return CPI Plus 5% Fund

Fact sheet | 31 May 2020

Growth of \$1,000 since inception



Target asset allocation

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

Actual asset allocation³

	Range %
Cash	24.42
Australian fixed interest	32.51
International fixed interest	21.92
Australian shares	8.99
International shares	12.16
Other	-
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 May 2020 only.