

# Perpetual Wholesale Balanced Growth Fund

Fact sheet | 31 July 2020

Fund facts	
Asset class	<b>Diversified - growth</b>
Inception date	<b>07 March 2006</b>
Investment menu code	<b>UF19</b>
APIR code	<b>ALL0010AU</b>
Investment management cost (ICR) <sup>1</sup>	<b>1.07%p.a.</b>
Buy/sell spread	<b>0.30% / 0.00%</b>
Suggested minimum investment period	<b>5 Years</b>
Risk level	<b>6 - High</b>
Underlying strategy	<b>Perpetual Wholesale Balanced Growth Fund (APIR: PER0063AU)</b>

## Investment objective

Aims to provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments, to outperform CPI + 5% pa (before fees and taxes) over at least five-year periods and to outperform a composite benchmark (before fees and tax) reflecting its allocation to the various asset types over rolling three-year periods.

## Investment approach

Invests in a diverse mix of growth, defensive and other assets, with a focus on Australian and international shares. Tactical asset allocation strategies may be applied, which involves the fund adjusting its exposure to asset classes on a regular basis within the investment guidelines. Currency is managed at the fund level, taking into account currency exposure arising from underlying investments. Currency management is used to either hedge currency for an existing position or create an exposure to a foreign currency. Exposure to foreign currency will be limited to 50% of the gross asset value of the fund. Derivatives and exchange traded funds may be used in managing each asset class.

## About the investment manager

Perpetual Investments is one of Australia's leading investment managers, with \$27.7 billion in funds under management (as at 31 December 2018). Perpetual Investments is part of the Perpetual Group, which has been in operation for over 130 years. By employing some of the industry's best investment specialists and applying a proven investment philosophy, Perpetual Investments has been able to help generations of Australians manage their wealth.

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

	Performance
1 month (%)	0.00
3 months (%)	1.26
6 months (%)	-5.20
1 year (%)	-3.63
2 year (p.a. %)	0.62
3 year (p.a. %)	2.34
5 year (p.a. %)	2.22
10 Year (p.a. %)	4.46
Since Inception (p.a. %)	2.92

## 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 9 June 2020, 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



## Investment guidelines

	Range
Cash	0-30%
Fixed interest	0-45%
Australian shares	10-50%
International shares	10-50%
Property	0-15%
Other	0-30%

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

	%
Cash	15.69
Australian fixed interest	17.15
International fixed interest	1.42
Property	10.91
Australian shares	25.63
International shares	28.48
Other	0.72
Total	100.00

## Notes

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

### Investor services

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### Adviser services

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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 July 2020 only.