


Perpetual Wholesale Balanced Growth Fund

Fact sheet | 31 October 2020

Fund facts	
Asset class	Diversified - growth
Tax aware level	 Enhanced
Inception date	07 March 2006
Investment menu code	UF19
APIR code	ALL0010AU
Investment management cost (ICR) ¹	1.08%p.a.
Buy/sell spread	0.30% / 0.00%
Suggested minimum investment period	5 Years
Risk level	6 - High
Underlying strategy	Perpetual Wholesale Balanced Growth Fund (APIR: PER0063AU)

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.

Performance² (after tax and management fees)

	Performance
1 month (%)	0.37
3 months (%)	0.89
6 months (%)	2.17
1 year (%)	-2.52
2 year (p.a. %)	1.95
3 year (p.a. %)	1.79
5 year (p.a. %)	2.56
10 Year (p.a. %)	4.40
Since Inception (p.a. %)	2.93

Notes

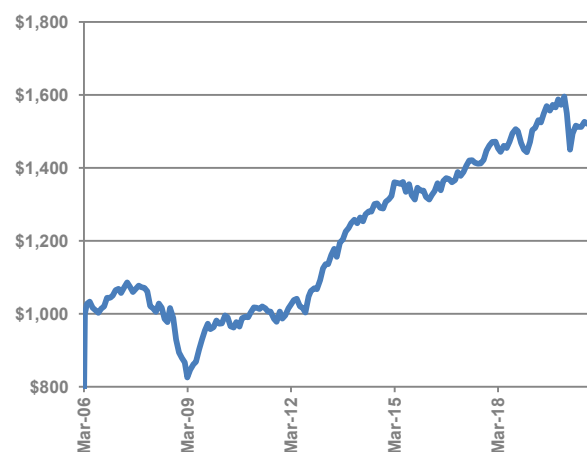
¹ The Indirect Cost Ratio (ICR) includes the investment manager's fees, estimated performance fee (if applicable), estimated expense recoveries and other indirect costs as a percentage of total average assets of the investment option as at 27 October 2020, but excludes indirect transactions and operation costs (see latest copy of the PDS).

² 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 allocation³

	%
Cash	12.10
Australian fixed interest	17.73
International fixed interest	0.83
Property	11.66
Australian shares	25.88
International shares	31.06
Other	0.74
Total	100.00

Notes

³ Asset allocations are updated quarterly.

Investor services

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