


# Vanguard Balanced Portfolio

Fact Sheet | 31 January 2021

Fund facts	
Asset class	Diversified - balanced
Tax aware level	 Optimised
Inception date	21 November 2018
Investment menu code	UF31
APIR code	ALL4532AU
Investment management costs <sup>1</sup>	0.29%p.a.
Buy/sell spread	0.10% / 0.10%
Suggested minimum investment period	3 Years
Risk level	5 - Medium to High
Underlying strategy	Vanguard Balanced Index Fund (APIR: VAN0108AU)

## Investment objective

Seeks to track the return of the various indices of the underlying funds in proportion to the strategic asset allocation for the portfolio before taking into account fees, expenses and tax.

## Investment approach

The portfolio provides low-cost access to a range of Vanguard sector funds, offering broad diversification across multiple asset classes. It seeks to replicate the asset allocation of the Vanguard Balanced Index strategy and is equally invested in income and growth assets, and is designed for investors with a medium tolerance for risk. The portfolio targets a 50% allocation to income asset classes and a 50% allocation to growth asset classes.

## About the investment manager

With more than AUD \$6.9 trillion in assets under management as of 31 December 2018, including more than AUD \$1.2 trillion in ETFs, Vanguard is one of the world's largest global investment management companies. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for more than 20 years.

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

	Performance % (before administration fee)	Performance % (after administration fee) <sup>3</sup>
1 month	-0.18	-0.19
3 months	3.69	3.69
6 months	4.07	4.07
1 year	1.75	1.35
2 years p.a.	6.52	6.12
3 years p.a.	-	-
5 years p.a.	-	-
10 years p.a.	-	-
Since inception p.a.	7.46	7.06

## Notes

<sup>1</sup> 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 (refer to current PDS for further information).

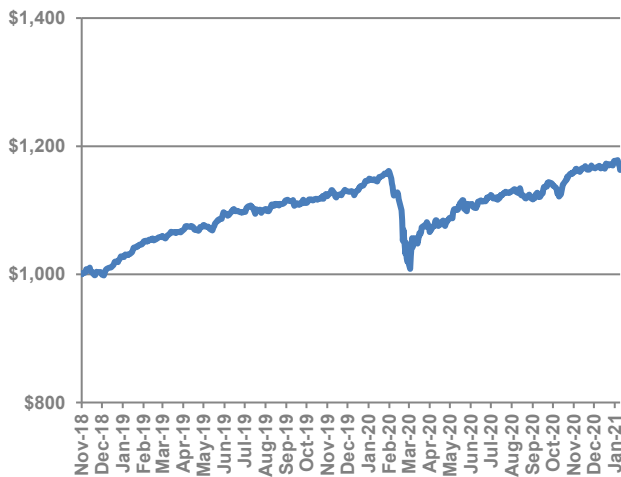
<sup>2</sup> Past performance is not an indicator of future performance.

<sup>3</sup> Generation Life administration fee is deducted directly from the investment option before unit prices are declared.

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## Growth of \$1,000 since inception



## Investment guidelines

	Range
Cash	0%
Australian fixed interest	13-17%
International fixed interest	33-37%
Australian shares	18-22%
International shares	22-38%

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

	%
Australian fixed interest	15.72
International fixed interest	34.34
Australian shares	19.78
International shares	30.16
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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