

Vanguard Growth Portfolio

Fact sheet | 30 April 2021

Fund facts	
Sector	Diversified growth
Tax aware level	 Tax Optimised
Inception date	2 August 2016
Fund code	UF12D
Generation Life APIR code	ALL0035AU
Investment management costs¹	0.29%p.a.
Buy/sell spread	0.09%/0.09%
Suggested minimum investment period	7 Years
Risk level	6 - High
Underlying strategy APIR code	VAN0110AU

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 Growth Index strategy and is biased towards growth assets. It is designed for investors with a high tolerance for risk. The portfolio targets a 30% allocation to income asset classes and a 70% allocation to growth asset classes.

About the investment manager

With more than A\$6.9 trillion in assets under management as of 30 June 2020 including more than A\$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 (after tax and fees)²

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	1.80	1.80
3 months	4.09	4.09
6 months	9.77	9.77
1 year	14.96	14.56
3 years p.a.	6.81	6.41
5 years p.a.	-	-
Since inception p.a.	6.41	6.01

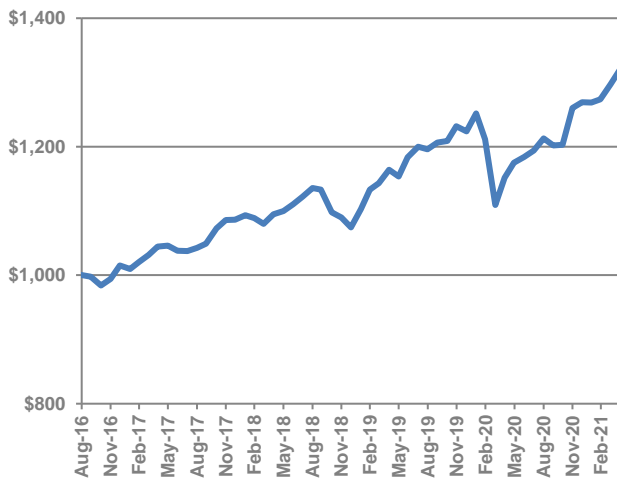
Notes

- Investment management costs include investment manager's fees, estimated investment expense recoveries and other indirect investment costs as a percentage of the total average assets of the investment option based on latest available information, but excludes indirect transaction and operational costs.
- Past performance is not an indicator of future performance.
- The administration fee is deducted directly from the investment option before unit prices are declared.

Vanguard Growth Portfolio

Fact sheet | 30 April 2021

Growth of \$1,000 since inception



Investment guidelines

	Range
Australian fixed interest	7-11%
International fixed interest	19-23%
Australian shares	26-30%
International shares	34-50%

Actual asset allocation⁴

	%
Australian fixed interest	8.80
International fixed interest	21.00
Australian shares	28.00
International shares	42.20
Total	100.00

Notes

⁴ 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 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 options. Generation Life does not guarantee (whether expressly or impliedly) investment returns or the return of capital invested when investing in IB investment options. The information provided does not take account of your objectives, financial situation or needs. Past performance is not an indicator of future performance. Performance is measured by unit price movements (after tax and fees).