


Legg Mason Martin Currie Emerging Markets Fund

Fact Sheet | 31 May 2021

| Fund facts | |
|--|--|
| Sector | International shares - emerging markets |
| Tax aware level |  Tax Enhanced |
| Inception date | 21 November 2018 |
| Fund code | UF36 |
| Generation Life APIR code | ALL7777AU |
| Investment management costs¹ | 1.00%p.a. |
| Buy/sell spread | 0.25%/0.25% |
| Suggested minimum investment period | 5 Years |
| Risk level | 6 - High |
| Underlying strategy APIR code | ETL0201AU |

Investment objective

Aims to deliver capital growth by investing directly or indirectly in equities of companies that are quoted in or operating in one or more countries deemed to be emerging markets. The fund aims to generate after investment fee but before tax returns in excess of the MSCI Emerging Markets Index expressed in Australian dollars over rolling five-year periods.

Investment approach

The manager seeks to exploit market inefficiencies through rigorous fundamental research and by investing with a patient, long-term mindset. The manager seeks to add further value by investing in quality companies that exhibit the strongest growth characteristics, trading at a reasonable valuation. This philosophy is expressed through a high conviction, stock-driven portfolio with diversified market and sector exposure. The fund typically holds between 40-60 stocks. The fund may use certain derivatives to implement investment decisions, to manage cash flows or to facilitate timely exposure to emerging markets.

About the investment manager

Franklin Resources, Inc., is a global investment management organisation, operating as Franklin Templeton, which is headquartered in California. Franklin Resources, Inc., provides, through its subsidiaries, deep investment expertise across all asset classes - including equity, fixed income and multi-asset solutions. Franklin Templeton provides centralised business and distribution support for all of its specialist investment managers, which includes worldrenowned investment managers such as Brandywine Global, Clarion Partners, Martin Currie and Western Asset. Franklin Templeton has helped clients in more than 160 countries achieve their financial goals for more than 70 years with over USD \$1.4 trillion in assets under management as at 30 June 2020.

Performance (after tax and fees)²

| | Performance % (before administration fee) | Performance % (after administration fee) ³ |
|----------------------|--|--|
| 1 month | 1.23 | 1.18 |
| 3 months | 0.62 | 0.47 |
| 6 months | 6.32 | 6.02 |
| 1 year | 25.34 | 24.74 |
| 2 years p.a. | 13.62 | 13.02 |
| 3 years p.a. | - | - |
| 5 years p.a. | - | - |
| Since inception p.a. | 14.11 | 13.51 |

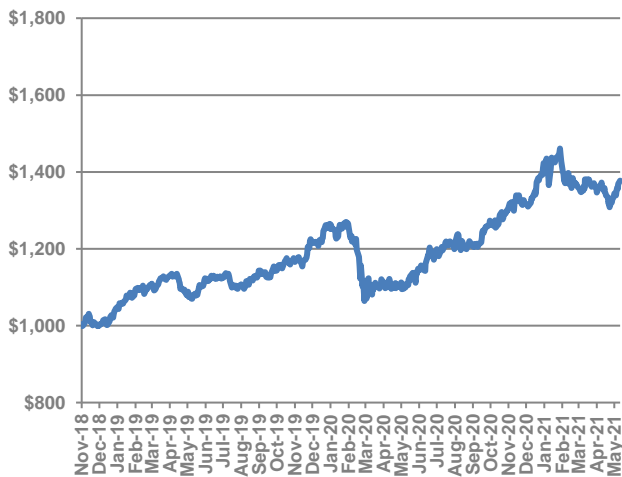
Notes

- 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.

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Growth of \$1,000 since inception



Investment guidelines

| | Range |
|--|---------------|
| Cash | 0-10% |
| International shares | 90-100% |
| Actual asset allocation⁴ | |
| | % |
| Cash | 1.05 |
| International shares | 98.95 |
| Total | 100.00 |

Notes

⁴ Asset allocations are updated quarterly.

Investor services

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Adviser services

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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).