


# Generation Life Term Deposit Fund

Fact sheet | 31 July 2021

Fund facts	
<b>Sector</b>	Cash & deposits
<b>Tax aware level</b>	 Tax Advantage
<b>Inception date</b>	21 July 2010
<b>Fund code</b>	UF14A
<b>Generation Life APIR code</b>	ALL0028AU
<b>Investment management costs<sup>1</sup></b>	0.09%p.a.
<b>Buy/sell spread</b>	0.00%/0.00%
<b>Suggested minimum investment period</b>	1 Year
<b>Risk level</b>	1 - Very Low

## Investment objective

Aims to outperform (before fees and tax) the Bloomberg AusBond Bank Bill Index<sup>2</sup> and achieve returns superior to cash management trusts, by investing predominantly into a diversified range of term deposit and deposit like investments.

## Investment approach

Primarily invests in term deposits issued by major Australian banks with a bias toward the top four banks. The fund is managed to provide a short-term maturity profile to meet liquidity requirements.

## About the investment manager

Mutual is an independently owned investment manager and adviser with total funds under management and advice as at 30 June 2020 exceeding \$2.7 billion. The company specialises in investment mandates and advisory roles for prudentially supervised institutions (including APRA regulated institutions). Mutual manages and advises individual wholesale clients under tailored investment management agreements. Its investment expertise covers short-term securities, fixed interest and Australian shares.

## Performance (after tax and fees)<sup>3</sup>

	Performance % (before administration fee)	Performance % (after administration fee) <sup>4</sup>
1 month	0.01	-0.03
3 months	0.04	-0.08
6 months	0.12	-0.11
1 year	0.33	-0.13
3 years p.a.	0.90	0.44
5 years p.a.	1.15	0.69
Since inception p.a.	2.10	1.64

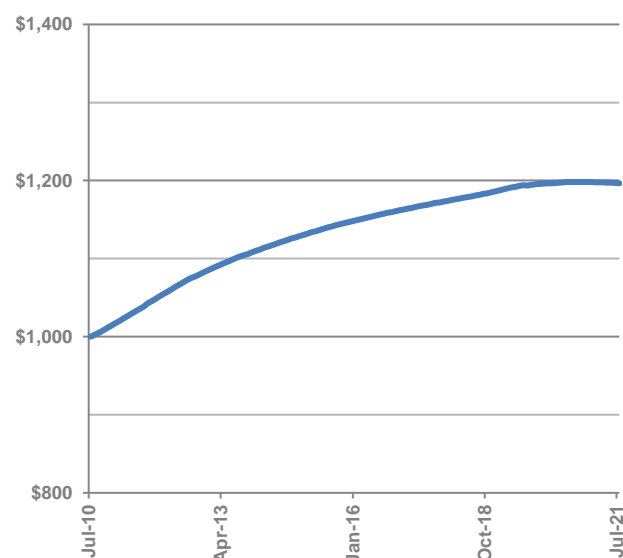
## Notes

- 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.
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- 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



## Composition snapshot

### Portfolio term deposit holding<sup>5</sup>

Current average yield	0.36%
Number of term deposits	21
Average term deposit size	2,841,489
Term deposits > \$1million in value	18
Total term deposits held	65,354,243.18

## Notes

<sup>5</sup> Term deposit holding includes notice term deposits.

## Asset allocation

Major Australian banks	%
Commonwealth/Bank West	0.00
NAB	40.00
Westpac/St George/Bank of Melbourne	40.00
Bank of Queensland	10.00
Bendigo and Adelaide Bank	10.00
<b>Total</b>	<b>100.00</b>

## Credit profile

No. of Term Deposit counterparties	
	6
Credit Rating	% of Portfolio
Short-term rating A2 and above	100.00
Long-term rating AA	80.00
Long-term rating AAA	1.00
Government ADI Guaranteed	1.00

## 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).