


# Russell Investments Balanced Fund

Fact sheet | 31 August 2021

Fund facts	
<b>Sector</b>	Diversified growth
<b>Tax aware level</b>	 Tax Enhanced
<b>Inception date</b>	10 September 2004
<b>Fund code</b>	UF10
<b>Generation Life APIR code</b>	ALL0014AU
<b>Investment management cost<sup>1</sup></b>	0.88%p.a.
<b>Buy/sell spread</b>	0.18%/0.17%
<b>Suggested minimum investment period</b>	5 Years
<b>Risk level</b>	6 - High
<b>Underlying strategy APIR code</b>	RIM0001AU

## Investment objective

Aims to outperform (before fees and tax) an internal benchmark comprising the weighted combination of relevant market indexes.

## Investment approach

The fund typically invests in a diversified portfolio mix with exposure to growth investments of around 70% and defensive assets of around 30%. Derivatives may be used to implement investment strategies.

## About the investment manager

Russell Investments is a global investment solutions provider and is one of only a few firms that offers actively managed multi-asset portfolios and services that include advice, investments and implementation. Russell Investments provides solutions for institutional investors, financial advisers and individuals working with their advisers - using the firm's core capabilities that extend across capital market insights, manager research, asset allocation, portfolio implementation and factor exposures - to help each achieve their desired investment outcomes. The firm has over A\$413 billion in assets under management (as of 30 June 2020).

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

## Recent Investment management history

The investment option name changed from Generation Life Sectoral Blend Fund to Russell Investments Balanced Fund on 20 May 2019.

	Performance % (before administration fee)	Performance % (after administration fee) <sup>3</sup>
1 month	1.27	1.22
3 months	3.84	3.69
6 months	8.81	8.51
1 year	15.57	14.97
3 years p.a.	5.57	4.97
5 years p.a.	4.99	4.39
Since inception p.a.	5.03	4.43

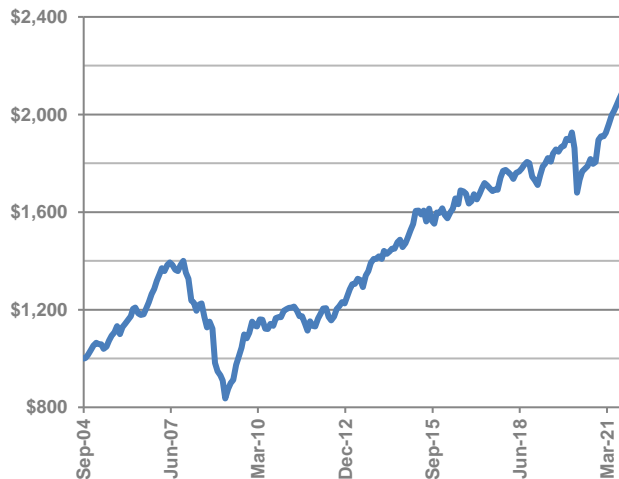
## Notes

- 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	0-20%
Fixed interest	0-40%
Australian shares	15-45%
International shares	15-45%
Property	0-20%
Other	0-35%

Actual asset allocation<sup>4</sup>

	%
Cash	11.24
Australian fixed interest	9.86
International fixed interest	11.60
Australian shares	28.73
International shares	28.12
Property	8.88
Other	1.57
<b>Total</b>	<b>100.00</b>

## Notes

<sup>4</sup> Asset allocations are updated quarterly.

### Investor services

Phone 1800 806 362  
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### 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).