Vanguard Growth Portfolio

Fact sheet | 31 March 2022

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 costs[1]	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	0.66	0.63
3 months	-3.40	-3.50
6 months	-1.50	-1.70
1 year	4.13	3.73
3 years p.a.	5.95	5.55
5 years p.a.	5.84	5.44
Since inception p.a.	5.76	5.36

Notes

1. 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.
2. Past performance is not an indicator of future performance.
3. The administration fee is deducted directly from the investment option before unit prices are declared.

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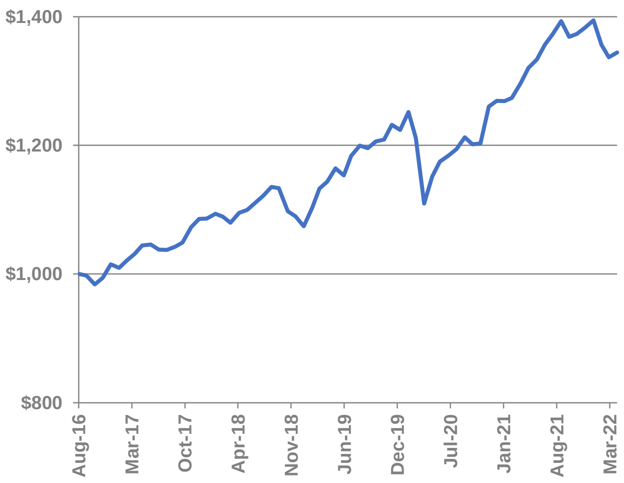
Growth of $1,000 since inception



Investment guidelines

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

Actual asset allocation[4]

	%
Australian fixed interest	8.59
International fixed interest	20.60
Australian shares	28.96
International shares	41.85
Total	**100.00**

Notes

4. Asset allocations are updated quarterly.

Investor services

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