


























## Investment Menu Performance After Fees & Taxes





























Investor Services: 1800 806 362  
Adviser Services: 1800 333 657  
Web: [genlife.com.au](http://genlife.com.au)  
Email: [enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

August 2023	 Tax aware level	Fund code	APIR code	Inception date	Performance as at 31 August 2023 (after portfolio tax)*							Investment Allocation <sup>2</sup>							
					1 month	3 months	6 months	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Cash	Australian fixed interest	Global fixed interest	Australian property	Global property	Australian shares	International shares	Other
AB Managed Volatility Equities Fund	 Tax Enhanced	64	ALL5090AU	Apr 2022	-1.15%	-0.07%	1.87%	3.34%	-	-	4.38%	4.89%	-	-	-	-	71.06%	24.05%	-
Affirmative Global Bond Fund	 Tax Enhanced	49	ALL0565AU	Apr 2021	-0.23%	-0.61%	0.58%	-1.84%	-	-	-4.63%	1.55%	2.11%	96.34%	-	-	-	-	-
Ardea Real Outcome Fund	 Tax Advantage	37	ALL0815AU	Apr 2021	0.27%	0.95%	2.76%	3.38%	-	-	-0.10%	5.38%	63.32%	31.30%	-	-	-	-	-
Barrow Hanley Global Share Fund	 Tax Enhanced	17	ALL0012AU	Jan 2006	-0.10%	4.81%	5.77%	15.78%	13.61%	7.81%	4.60%	3.41%	-	-	-	0.81%	-	95.78%	-
Bennelong Concentrated Australian Equities Fund	 Tax Enhanced	38	ALL7316AU	Nov 2018	2.01%	8.31%	5.15%	3.25%	1.34%	-	5.78%	1.39%	-	-	-	-	98.61%	-	-
DNR Capital Australian Emerging Companies Portfolio	 Tax Optimised	20	ALL0024AU	May 2008	-2.21%	3.71%	2.88%	1.72%	-2.79%	-0.73%	3.28%	6.71%	-	-	-	-	93.29%	-	-
Dimensional Global Bond Sustainability Trust	 Tax Enhanced	69	ALL4846AU	Apr 2022	0.01%	-0.14%	1.15%	-1.22%	-	-	-2.44%	0.86%	5.25%	93.89%	-	-	-	-	-
Dimensional Global Small Company Trust	 Tax Enhanced	9	ALL0015AU	Aug 2004	0.54%	6.83%	4.96%	12.77%	11.40%	4.81%	5.29%	0.53%	-	-	-	-	-	99.47%	-
Dimensional Sustainability World Allocation 70/30 Trust	 Tax Enhanced	50	ALL7937AU	Apr 2021	-0.21%	3.33%	4.41%	6.32%	-	-	-1.69%	0.80%	1.60%	28.65%	1.38%	0.95%	23.23%	43.39%	-
Dimensional World 30/70 Portfolio	 Tax Optimised	62	ALL4096AU	Apr 2022	0.04%	1.67%	2.44%	3.38%	-	-	1.48%	0.73%	7.13%	61.79%	0.60%	0.42%	10.22%	19.11%	-
Dimensional World 50/50 Portfolio	 Tax Optimised	40	ALL1871AU	Nov 2018	-0.12%	2.43%	3.16%	4.53%	2.58%	-	3.18%	0.75%	5.43%	44.26%	0.99%	0.68%	16.51%	31.38%	-
Dimensional World 70/30 Portfolio	 Tax Optimised	24	ALL0030AU	Jul 2012	-0.30%	3.39%	4.10%	6.20%	4.51%	3.25%	5.55%	0.68%	1.67%	28.30%	1.39%	0.95%	23.20%	43.81%	-
Dimensional World Equity Portfolio	 Tax Optimised	28	ALL8615AU	Apr 2021	-0.43%	5.04%	5.27%	9.20%	-	-	4.02%	0.89%	-	-	2.00%	1.35%	33.26%	62.50%	-
EQT Wholesale Mortgage Income Fund	 Tax Advantage	25	ALL0029AU	May 2012	0.18%	0.46%	0.92%	1.73%	1.47%	1.57%	1.83%	6.70%	93.30%	-	-	-	-	-	-
Evergreen Responsible Growth Model	 Tax Optimised	27	ALL9827AU	Apr 2021	-0.46%	1.55%	2.73%	4.75%	-	-	0.51%	10.53%	11.30%	10.53%	4.62%	2.51%	24.88%	33.47%	2.16%
Firetrail Absolute Return Fund	 Tax Enhanced	6A	ALL0527AU	Dec 2017	0.30%	2.06%	5.37%	5.28%	-0.61%	0.77%	0.35%	100.00%	-	-	-	-	-	-	-
Generation Global Share Fund	 Tax Enhanced	66	ALL3911AU	Apr 2022	1.58%	5.86%	10.04%	18.19%	-	-	6.59%	4.00%	-	-	-	4.96%	-	91.04%	-
Generation Life Tax Effective Australian Share Fund	 Tax Optimised	35	ALL3779AU	May 2019	-0.45%	3.52%	1.94%	7.08%	8.52%	-	6.63%	1.34%	-	-	-	-	98.66%	-	-
Generation Life Term Deposit Fund	 Tax Advantage	14A	ALL0028AU	Jul 2010	0.25%	0.67%	1.25%	2.09%	0.59%	0.63%	1.52%	37.40%	62.60%	-	-	-	-	-	-
GMO Systematic Global Macro Trust	 Tax Advantage	47	ALL1297AU	Apr 2021	-0.73%	0.90%	-2.52%	6.99%	-	-	2.57%	-	-	-	-	-	-	-	100.00%
Generation Life Tax Effective Growth Fund	 Tax Optimised	10	ALL0014AU	Sep 2004	-0.29%	1.95%	3.12%	5.12%	3.97%	2.49%	3.83%	5.04%	11.94%	14.91%	7.98%	2.93%	24.06%	31.64%	1.50%
Hyperion Global Growth Companies Fund	 Tax Enhanced	53	ALL4510AU	Apr 2021	0.53%	8.79%	28.39%	27.12%	-	-	4.46%	0.41%	-	-	-	-	-	99.59%	-



## Investment Menu Performance After Fees & Taxes

Investor Services: 1800 806 362  
Adviser Services: 1800 333 657  
Web: [genlife.com.au](http://genlife.com.au)  
Email: [enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

August 2023		Tax aware level	Fund code	APIR code	Inception date	Performance as at 31 August 2023 (after portfolio tax) <sup>1</sup>							Investment Allocation <sup>2</sup>							
						1 month	3 months	6 months	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Cash	Australian fixed interest	Global fixed interest	Australian property	Global property	Australian shares	International shares	Other
Investors Mutual Australian Share Fund		Tax Optimised	6	ALL0006AU	Aug 2004	-0.52%	0.65%	0.85%	3.98%	7.85%	3.22%	5.18%	6.75%	-	-	-	-	93.25%	-	-
Investors Mutual Future Leaders Fund		Tax Enhanced	7	ALL0003AU	Aug 2004	0.44%	6.16%	5.00%	-0.61%	6.22%	0.32%	4.20%	2.25%	-	-	-	-	97.75%	-	-
iShares Hedged International Equity Index Fund		Tax Enhanced	12	ALL0020AU	Aug 2004	-1.61%	5.23%	8.44%	9.95%	6.18%	5.13%	5.97%	-	-	-	-	-	100.00%	-	-
iShares S&P/ASX20 ETF Portfolio		Tax Enhanced	14	ALL0002AU	Aug 2004	-0.17%	3.21%	0.90%	7.12%	6.53%	2.78%	5.00%	1.90%	-	-	-	-	98.10%	-	-
iShares Wholesale Australian Bond Index Fund		Tax Enhanced	12A	ALL0025AU	May 2008	0.49%	-0.73%	0.62%	0.50%	-3.26%	-0.61%	1.82%	-	100.00%	-	-	-	-	-	-
iShares Wholesale Australian Equity Index Fund		Tax Enhanced	11	ALL0019AU	Aug 2004	-0.70%	2.85%	1.75%	6.50%	7.67%	5.01%	6.18%	-	-	-	-	-	100.00%	-	-
iShares Wholesale Australian Listed Property Index Fund		Tax Enhanced	12B	ALL0026AU	May 2008	1.64%	4.45%	0.98%	3.64%	4.71%	2.12%	2.93%	-	-	-	100.00%	-	-	-	-
iShares Wholesale International Equity Index Fund		Tax Enhanced	11A	ALL0033AU	Aug 2016	1.28%	5.16%	12.28%	17.29%	9.83%	7.69%	8.37%	-	-	-	-	-	-	100.00%	-
Kapstream Absolute Return Income Fund		Tax Enhanced	10A	ALL8139AU	Dec 2017	0.35%	0.73%	1.15%	1.90%	-0.02%	0.19%	0.24%	-	79.45%	20.55%	-	-	-	-	-
Macquarie Global Listed Real Estate Fund		Tax Enhanced	5A	ALL0021AU	May 2008	-1.86%	2.70%	-2.16%	-6.95%	0.17%	-0.48%	1.90%	1.46%	-	-	3.44%	95.10%	-	-	-
Macquarie Treasury Fund		Tax Advantage	1	ALL0004AU	Sep 2004	0.25%	0.67%	1.23%	2.16%	0.68%	0.61%	1.95%	100.00%	-	-	-	-	-	-	-
Magellan Global Fund		Tax Optimised	8	ALL0005AU	Aug 2004	1.83%	5.77%	14.61%	16.34%	3.41%	5.08%	4.74%	5.48%	-	-	-	-	-	94.52%	-
Magellan Infrastructure Fund		Tax Optimised	5B	ALL0031AU	Sep 2014	-4.24%	-3.75%	-3.63%	-8.19%	0.81%	0.89%	3.14%	0.94%	-	-	-	-	11.64%	87.42%	-
Martin Currie Emerging Markets Fund		Tax Enhanced	36	ALL7777AU	Nov 2018	-0.71%	3.03%	7.07%	3.32%	-0.87%	-	3.26%	1.32%	-	-	-	-	-	98.68%	-
Martin Currie Equity Income Fund		Tax Optimised	23	ALL0027AU	Dec 2010	-1.74%	2.32%	1.73%	3.74%	8.12%	2.85%	4.72%	2.03%	-	-	8.91%	-	85.99%	3.07%	-
Martin Currie Real Income Fund		Tax Enhanced	5	ALL0018AU	Aug 2004	-2.44%	-0.26%	0.28%	-0.39%	4.17%	1.52%	3.16%	7.18%	-	-	63.96%	-	28.86%	-	-
Mercer Future Wealth Balanced Portfolio		Tax Optimised	60	ALL6968AU	Jul 2023	-0.31%	-	-	-	-	-	-0.41%	8.00%	8.50%	11.40%	-	11.80%	29.10%	26.20%	5.00%
MFS Concentrated Global Equity Trust		Tax Enhanced	8A	ALL0146AU	Nov 2018	1.06%	1.66%	6.91%	13.03%	7.42%	-	8.30%	1.18%	-	-	-	-	-	98.82%	-
MLC Horizon 2 Income Portfolio		Tax Enhanced	32	ALL6780AU	Nov 2018	0.06%	1.17%	2.23%	3.43%	1.45%	-	1.34%	3.59%	28.00%	26.46%	0.49%	1.28%	9.30%	13.95%	16.93%
MLC Horizon 3 Conservative Growth Portfolio		Tax Enhanced	33	ALL1421AU	Nov 2018	-0.15%	1.64%	2.74%	4.17%	2.67%	-	2.74%	4.06%	21.36%	17.55%	0.82%	2.09%	15.54%	21.91%	16.67%
MLC Horizon 4 Balanced Portfolio		Tax Enhanced	22	ALL0022AU	May 2008	-0.36%	2.14%	3.41%	5.07%	4.16%	2.96%	3.27%	4.67%	12.26%	10.95%	1.18%	2.98%	22.36%	30.41%	15.19%
MLC Horizon 6 Share Portfolio		Tax Enhanced	34	ALL5569AU	Nov 2018	-0.58%	2.82%	4.54%	7.91%	6.37%	-	5.77%	3.60%	1.20%	0.72%	1.67%	1.90%	35.68%	46.90%	8.33%
Morningstar Balanced Model		Tax Optimised	55	ALL8831AU	Feb 2023	-0.61%	0.78%	-	-	-	-	1.85%	9.90%	6.56%	41.39%	-	2.37%	6.37%	33.41%	-
Morningstar Growth Model		Tax Optimised	56	ALL8970AU	Oct 2022	-0.72%	1.60%	3.49%	-	-	-	5.41%	6.24%	4.68%	23.37%	-	2.98%	15.92%	46.81%	-
Morningstar High Growth Model		Tax Optimised	57	ALL4014AU	Oct 2022	-1.03%	2.11%	4.38%	-	-	-	6.26%	2.86%	-	11.77%	-	3.41%	20.62%	61.34%	-
Mutual ADI/Bank Securities		Tax Advantage	14B	ALL0032AU	Sep 2014	0.36%	1.26%	1.99%	3.46%	1.07%	1.11%	1.29%	3.00%	97.00%	-	-	-	-	-	-
Pendal Enhanced Credit Fund		Tax Enhanced	3	ALL0017AU	Aug 2004	0.72%	0.44%	1.63%	2.72%	-1.71%	0.10%	2.19%	4.05%	95.95%	-	-	-	-	-	-
Pendal Sustainable Australian Share Fund		Tax Enhanced	39	ALL9466AU	Nov 2018	-0.26%	2.10%	1.75%	5.20%	6.34%	-	5.63%	2.07%	-	-	-	-	97.93%	-	-



## Investment Menu Performance After Fees & Taxes

Investor Services: 1800 806 362  
Adviser Services: 1800 333 657  
Web: [genlife.com.au](http://genlife.com.au)  
Email: [enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

August 2023		Tax aware level	Fund code	APIR code	Inception date	Performance as at 31 August 2023 (after portfolio tax) <sup>1</sup>							Investment allocation <sup>2</sup>							
						1 month	3 months	6 months	1 year	3 years (p.a.)	5 years (p.a.)	Since inception (p.a.)	Cash	Australian fixed interest	Global fixed interest	Australian property	Global property	Australian shares	International shares	Other
Pendal Sustainable Balanced Fund		Tax Enhanced	41	ALL1639AU	Nov 2018	-0.25%	1.42%	1.90%	3.51%	3.89%	-	4.06%	3.03%	7.31%	8.85%	2.18%	2.02%	27.17%	32.51%	16.93%
Perpetual Australian Share Fund		Tax Optimised	15	ALL0009AU	Mar 2006	-1.01%	1.32%	1.41%	4.16%	10.00%	5.16%	4.94%	4.31%	-	-	-	-	86.77%	8.92%	-
Perpetual Balanced Growth Fund		Tax Enhanced	19	ALL0010AU	Mar 2006	0.18%	1.43%	1.76%	3.47%	5.86%	3.76%	3.45%	15.50%	12.16%	13.14%	5.83%	1.67%	21.77%	29.46%	0.47%
Perpetual Conservative Growth Fund		Tax Enhanced	26	ALL3019AU	Dec 2017	0.46%	0.44%	1.14%	1.90%	1.87%	1.78%	1.84%	19.06%	40.42%	14.70%	3.82%	1.05%	7.59%	12.50%	0.86%
Perpetual ESG Australia Share Fund		Tax Enhanced	21	ALL0023AU	May 2008	0.49%	5.12%	5.40%	6.61%	12.03%	6.00%	7.00%	9.13%	-	-	2.82%	-	84.42%	3.63%	-
Perpetual Geared Australian Share Fund		Tax Enhanced	16	ALL0011AU	Jan 2006	-2.97%	1.70%	0.17%	5.43%	23.50%	6.52%	6.18%	1.88%	-	-	-	-	98.12%	-	-
PIMCO Wholesale Australian Bond Fund		Tax Enhanced	2	ALL0016AU	Aug 2004	0.47%	-0.58%	0.66%	0.86%	-3.11%	-0.65%	2.06%	-	100.00%	-	-	-	-	-	-
PIMCO Wholesale Global Bond Fund		Tax Enhanced	4	ALL0008AU	Aug 2004	-0.30%	-0.15%	0.51%	-1.30%	-3.46%	-0.86%	1.18%	-	7.57%	92.43%	-	-	-	-	-
Schroder Absolute Return Income Fund		Tax Enhanced	13	ALL0007AU	Aug 2004	0.33%	0.62%	0.98%	2.11%	0.04%	0.63%	1.48%	28.85%	49.45%	21.70%	-	-	-	-	-
Schroder Real Return Fund		Tax Enhanced	10B	ALL9085AU	Dec 2017	0.09%	0.23%	1.43%	3.22%	1.41%	0.69%	0.38%	27.15%	30.58%	25.35%	-	-	7.88%	9.04%	-
Stewart Investors Worldwide Sustainability Fund		Tax Enhanced	29	ALL5665AU	Apr 2021	-1.22%	-0.52%	6.88%	12.95%	-	-	1.05%	0.82%	-	-	-	-	4.95%	94.23%	-
Vanguard Balanced Portfolio		Tax Optimised	31	ALL4532AU	Nov 2018	-0.19%	1.65%	3.41%	4.46%	1.63%	-	3.58%	-	14.92%	34.52%	-	-	20.04%	30.52%	-
Vanguard Conservative Portfolio		Tax Optimised	12C	ALL0034AU	Aug 2016	-0.12%	0.81%	2.27%	2.38%	-0.27%	1.17%	1.53%	9.80%	18.13%	41.99%	-	-	11.99%	18.09%	-
Vanguard Growth Portfolio		Tax Optimised	12D	ALL0035AU	Aug 2016	-0.23%	2.64%	4.57%	6.82%	4.02%	3.75%	4.49%	-	8.98%	20.90%	-	-	28.09%	42.03%	-
Vanguard High Growth Portfolio		Tax Optimised	30	ALL6521AU	Nov 2018	-0.27%	3.72%	5.85%	9.42%	6.51%	-	7.15%	-	2.99%	6.87%	-	-	36.16%	53.98%	-
Walter Scott Global Equity Fund (Hedged)		Tax Enhanced	52	ALL5980AU	Apr 2021	-1.06%	2.40%	7.05%	11.97%	-	-	2.17%	2.29%	-	-	-	-	-	97.71%	-

<sup>1</sup> Past performance is not indicative of future performance. Performance quoted is net of all portfolio taxes, management fees, and fund expenses but does not take into account any stamp duty, transaction costs and management fee rebates.

<sup>2</sup> Asset allocation as at 30 June 2023



**Tax Advantage**  
The foundation of our tax effective investment approach, essential to maximising investment returns.



**Tax Enhanced**  
An enhanced, tax aware investment and trading approach that aims to improve after-tax returns.



**Tax Optimised**  
The pinnacle of tax aware investing, maximising your after-tax performance.

Generation Life Limited (Generation Life) AFSL 225408 ABN 68 092 843 902 is the product issuer. The information provided is general in nature and does not consider the investment objectives, financial situation or needs of any individual and is not intended to constitute personal financial advice. The product's Product Disclosure Statement and Target Market Determination are available at [www.genlife.com.au](http://www.genlife.com.au) and should be considered in deciding whether to acquire, hold or dispose of the product. Professional financial advice is recommended. Generation Life excludes, to the maximum extent permitted by law, any liability (including negligence) that might arise from this information or any reliance on it. Generation Life does not make any guarantee or representation as to any particular level of investment returns. Past performance is not indicative of future performance. Returns are net of fund taxes, management fees and other operating expenses (if applicable) and are based on the unit prices for the quoted periods and exclude the effect of any investor specific transactions such as transaction costs, stamp duty and management fee rebates. Returns are not annualised for periods of less than one year.