

Evergreen Responsible Growth Model

Fact sheet | 31 December 2024

| Fund facts | |
|--|---|
| Sector | Diversified growth |
| Tax aware level |  Tax Optimised |
| Inception date | 28 April 2021 |
| Fund code | UF27 |
| Generation Life APIR code | ALL9827AU |
| Investment management costs¹ | 0.946% p.a. |
| Buy/sell spread | 0.15%/0.15% |
| Suggested minimum investment period | 7 years |
| Risk level | 6 – High |
| Underlying strategy APIR code | Not applicable |

Investment objective

The fund's portfolio aims to provide long-term capital growth by investing in a well-constructed and diversified portfolio of superior, socially responsible investment options. The manager aims to achieve returns of the RBA Cash Rate plus 3.5% p.a. (after manager fees and tax) over rolling seven-year periods, in a sustainable way.

Investment approach

The portfolio will be biased to sustainable growth investment options. The manager believes that asset allocation is the primary driver of long-term returns and will ensure the portfolio is correctly constructed in this regard. The manager conducts extensive analysis of potential investment options and underlying managers with respect to both investment characteristics and their environmental, social and governance attributes. This allows the manager to build a well-diversified portfolio, capable of meeting both its investment and sustainability objectives.

About the investment manager

Evergreen Consultants is an independent investment consultant that works with Australia's best financial advisers and others to provide a range of bespoke investment solutions. Founded in 2016 by industry veterans, Evergreen is now recognised as one of the pre-eminent providers of investment consulting services in Australia. Evergreen is a specialist in end-to-end investment consulting: fund and security selection, sustainability and ESG analysis, asset allocation, portfolio construction and reporting and analytics services. With a team of experienced investment professionals with over 170 years of relevant experience, well defined investment processes and robust proprietary analytical systems, Evergreen is well positioned to provide best in class sustainable investment solutions using a multi-manager approach.

Performance (after tax and fees)²

| | Performance % (before administration fee) | Performance % (after administration fee) ³ |
|----------------------|--|--|
| 1 month | -0.08 | -0.13 |
| 3 months | 2.56 | 2.41 |
| 6 months | 6.29 | 5.99 |
| 1 year | 11.56 | 10.96 |
| 3 years p.a. | 2.90 | 2.30 |
| 5 years p.a. | - | - |
| Since inception p.a. | 4.22 | 3.62 |

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 information available but excludes indirect transaction and operational costs. The investment fees and costs exclude any investment performance-based fee that may be charged or incurred by the investment manager.
- Past performance is not an indicator of future performance.
- The administration fee is deducted directly from the investment option before unit prices are declared.
- Asset allocation figures are the weighted average exposure as of 30 June 2024.

Evergreen Responsible Growth Model

Fact sheet | 31 December 2024

Investment guidelines

| | Range |
|-----------------------------|--------|
| Cash | 0-25% |
| Fixed interest | 10-50% |
| Australian shares | 20-45% |
| International shares | 20-45% |
| Property and infrastructure | 0-15% |
| Alternatives | 0-30% |

Actual asset allocation⁴

| | % |
|-----------------------------|---------------|
| Cash | 4.42 |
| Fixed interest | 22.25 |
| Australian shares | 26.75 |
| International shares | 40.05 |
| Property and infrastructure | 2.44 |
| Alternatives | 4.09 |
| Total | 100.00 |

Top 10 holdings

| Fund Name | Market Value (%) |
|---|------------------|
| Robeco Global Developed Sustainable Enhanced Index Fund | 12.34% |
| Pendal Sustainable Australian Fixed Interest Fund | 10.75% |
| Nanuk New World Fund | 9.08% |
| Pella Global Generations Fund | 8.95% |
| State Street Climate ESG Fund | 8.25% |
| Ausbil Active Sustainable Equity Fund | 7.86% |
| PIMCO ESG Global Bond Fund | 7.01% |
| Perpetual ESG Credit Income Fund | 6.91% |
| Janus Henderson Tactical Income Fund | 6.03% |
| Australian Ethical Australian Share Fund | 5.01% |

Investor services

Phone 1800 806 362
Email enquiry@genlife.com.au

Adviser services

Phone 1800 333 657
Email advisers@genlife.com.au

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 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 an indication 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.