


# Pendal Sustainable Balanced Fund

Fact Sheet | 28 February 2025

## Fund facts

|  |  |
|--|--|
| <b>Sector</b>                                  | Responsible Investing - diversified growth   |
| <b>Tax aware level</b>                         |  Tax Enhanced |
| <b>Inception date</b>                          | 21 November 2018   |
| <b>Fund code</b>                               | UF41   |
| <b>Generation Life APIR code</b>               | ALL1639AU  |
| <b>Investment management costs<sup>1</sup></b> | 0.80% p.a.   |
| <b>Buy/sell spread</b>                         | 0.14%/0.14%  |
| <b>Suggested minimum investment period</b>     | 5 Years  |
| <b>Risk level</b>                              | 6 - High   |
| <b>Underlying strategy APIR code</b>           | APIR: BTA0122AU  |

## Investment objective

The fund aims to provide a return (before fees, expenses and tax) that exceeds the fund's benchmark over the medium to long term.

## Investment approach

This fund is an actively managed diversified portfolio that invests in Australian and international shares, Australian and international listed property securities, Australian and international fixed interest, cash and alternative investments. The manager actively seeks exposure to securities and industries that demonstrate leading Environmental, Social and Corporate governance (ESG) and ethical practices while excluding companies not meeting the investable criteria.

## About the investment manager

Pendal Institutional Limited (Pendal) is an independent, global investment management business focused on delivering superior investment returns for its clients through active management. Pendal offers investors a range of Australian and international investment choices including shares, property securities, fixed income and cash strategies, as well as multi-asset and responsible investments. To complement its in-house expertise, Pendal also partners with leading global investment managers. Pendal is a wholly owned subsidiary of Pendal Group Limited. With \$89.4 billion in funds under management (as at 30 June 2020), Pendal Group Limited is one of Australia's largest and most enduring pure investment managers (ASX:PDL).

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

|                      | Performance %<br>(before administration fee) | Performance %<br>(after administration fee) <sup>3</sup> |
|----------------------|--|--|
| 1 month              | -0.94  | -0.99  |
| 3 months             | -0.05  | -0.20  |
| 6 months             | 2.53   | 2.23   |
| 1 year               | 5.51   | 4.91   |
| 3 years p.a.         | 3.66   | 3.06   |
| 5 years p.a.         | 4.48   | 3.88   |
| Since inception p.a. | 5.19   | 4.59   |

## 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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## Investment guidelines

|                              | Range  |
|------------------------------|--------|
| Cash                         | 0-20%  |
| Australian fixed interest    | 0-25%  |
| International fixed interest | 0-25%  |
| Australian shares            | 20-40% |
| Australian property          | 0-10%  |
| International shares         | 20-40% |
| International property       | 0-10%  |
| Alternatives                 | 0-20%  |

## Actual asset allocation<sup>4</sup>

|                              | %     |
|------------------------------|-------|
| Cash                         | 5.20  |
| Australian fixed interest    | 7.95  |
| International fixed interest | 8.91  |
| Property                     | 3.98  |
| Australian shares            | 25.60 |
| International shares         | 34.96 |
| Other                        | 13.40 |

## Notes

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

## Investor services

Phone 1800 806 362  
Email [enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

## Adviser services

Phone 1800 333 657  
Email [advisers@genlife.com.au](mailto:advisers@genlife.com.au)

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