


Morningstar Balanced Model

Fact sheet | 28 February 2025

Fund facts	
Sector	Diversified – balanced
Tax aware level	 Tax Optimised
Inception date	28 February 2023
Fund code	UF55
Generation Life APIR code	ALL8831AU
Investment management costs¹	0.69%p.a.
Buy/sell spread	0.09% / 0.08%
Suggested minimum investment period	5 Years
Risk level	4 - Medium
Underlying strategy APIR code	Not applicable

Investment objective

To achieve a moderate amount of capital growth along with some income, by investing in a diversified portfolio of growth and defensive asset classes

Investment approach

An actively managed diversified portfolio of securities across both growth asset classes such as Australian equities, property and global securities, and defensive asset classes such as cash and fixed interest securities. In general, the portfolio's long-term average exposure will be around 50% growth assets and around 50% defensive assets; however the allocations will be actively managed within the allowable ranges depending on market conditions.

About the investment manager

Morningstar is a leading provider of investment management, asset allocation, portfolio construction and investment research services with over 35 years' experience in the United States, Australia and other international markets. Morningstar advises on, and manages funds for superannuation funds, institutions, platform distributors, financial advisers and individuals.

Morningstar's disciplined investment approach delivers objective, cost-effective and holistic solutions for our clients – helping them reach their financial goals. This long-term, valuation-driven approach is underpinned by an emphasis on preserving capital and undertaking fundamental analysis of global asset classes and securities.

Notes

- Investment management costs include investment manager's fees, estimated investment expense recoveries and other indirect costs as a percentage of the total average assets of the investment option based on the latest information available, 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.
- Asset allocations are updated quarterly.

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 AFSL 225408 ABN 68 092 843 902 (Generation Life) 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.

Morningstar Balanced Model

Fact sheet | 28 February 2025

Performance² (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	0.32	0.27
3 months	1.02	0.87
6 months	2.51	2.21
1 year	6.42	5.82
3 years p.a.	-	-
5 years p.a.	-	-
Since inception p.a.	5.68	5.08

Investment guidelines

	Range
Cash	0%-30%
Australian bonds	0%-40%
International bonds (hedged)	0%-37%
Australian shares	0%-38%
International shares	1%-41%
Property and infrastructure	0%-28%
Alternatives	0%-25%

Actual asset allocation⁴

	%
Cash	8.29
Australian bonds	22.13
International bonds (hedged)	16.44
Australian shares	15.66
International shares	26.68
Property and infrastructure	4.75
Alternatives	6.05
Total	100.00

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 AFSL 225408 ABN 68 092 843 902 (Generation Life) 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.