


Morningstar Growth Model

Fact sheet | 31 May 2025

| -Fund facts | |
|--|---|
| Sector | Diversified – growth |
| Tax aware level |  Tax Optimised |
| Inception date | 28 October 2022 |
| Fund code | UF56 |
| Generation Life APIR code | ALL8970AU |
| Investment management costs¹ | 0.72%p.a. |
| Buy/sell spread | 0.10% / 0.10% |
| Suggested minimum investment period | 7 Years |
| Risk level | 6 - High |
| Reference underlying strategy APIR code | Not applicable |

Notes

- ¹ 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 latest available information, but excludes investment performance fee costs that may be charged or incurred by the investment manager and exclude indirect transaction and operational costs (refer to the Product Disclosure Statement for further information about fees and 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.

Investment objective

To achieve capital growth through investing in a diversified portfolio of growth and defensive asset classes, with an emphasis on growth 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 70% growth assets and around 30% 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.

Investor services

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

Adviser services

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

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Performance² (after tax and fees)

| | Performance % (before administration fee) | Performance % (after administration fee) ³ |
|----------------------|---|---|
| 1 month | 2.30 | 2.25 |
| 3 months | 1.19 | 1.04 |
| 6 months | 2.45 | 2.15 |
| 1 year | 8.17 | 7.57 |
| 3 years p.a. | - | - |
| 5 years p.a. | - | - |
| Since inception p.a. | 7.22 | 6.62 |

Investment guidelines

| | Range |
|-----------------------------------|---------|
| Cash | 0%-24% |
| Australian bonds | 0%-30% |
| International bonds (hedged) | 0%-30% |
| Australian shares | 6%-46% |
| International shares | 12%-52% |
| Alternatives | 0%-25% |
| Australian property securities | 0%-22% |
| International property securities | 0%-22% |
| Global infrastructure | 0%-24% |

Actual asset allocation⁴

| | % |
|---------------------------|---------------|
| Cash | 3.79 |
| Australian fixed interest | 13.55 |
| Global fixed interest | 9.02 |
| Global property | 6.14 |
| Australian shares | 23.44 |
| International shares | 36.05 |
| Other | 8.01 |
| Total | 100.00 |

Notes

⁴ Asset allocations are updated quarterly. Generation Life's actual asset allocation categories may differ from the Investment Guidelines set by underlying managers who may use separate and distinct asset allocation classifications and measurement standards to define their investment universe.

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