

Morningstar High Growth Model

Fact sheet | 31 July 2025

NinFund facts	
Sector	Diversified – high growth
Tax aware level	 Tax Optimised
Inception date	28 October 2022
Fund code	UF57
Generation Life APIR code	ALL4014AU
Investment management costs¹	0.76%p.a.
Buy/sell spread	0.10% / 0.10%
Suggested minimum investment period	9 Years
Risk level	6 - High
Reference underlying strategy APIR code	Not applicable

Investment objective

To achieve capital growth through investing in a diversified portfolio of predominantly growth asset classes, with a small proportion of 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 90% growth assets and around 10% 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.

Performance² (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	2.00	1.95
3 months	6.69	6.54
6 months	5.14	4.84
1 year	9.97	9.37
3 years p.a.	-	-
5 years p.a.	-	-
Since inception p.a.	9.35	8.75

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.

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Investment guidelines

	Range
Cash	0%-20%
Australian bonds	0%-20%
International bonds (hedged)	0%-20%
Australian shares	15%-55%
International shares	22%-62%
Alternatives	0%-25%
Australian property securities	0%-22%
International property securities	0%-23%
Global infrastructure	0%-25%

Actual asset allocation⁴

	%
Cash	2.43
Australian fixed interest	2.98
Global fixed interest	1.87
Global property	7.08
Australian shares	32.54
International shares	47.09
Other	6.01
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.

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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