


Mercer Future Wealth Balanced Portfolio

Fact sheet | 31 October 2025

Fund facts	
Asset class	Diversified growth
Tax aware level	 Tax Optimised
Inception date	27 July 2023
Investment menu code	UF60
APIR code	ALL6968AU
Investment management costs ¹	0.64%p.a.
Buy/sell spread	0.17% / 0.17%
Suggested minimum investment period	7 Years
Risk level	6 – High
Reference underlying strategy APIR Code	Not applicable

Investment objective

To outperform (before tax and fees) a composite benchmark of the weighted combination of relevant market indexes.

Investment approach

The multi-manager approach involves selecting combinations of managers to achieve exposure to a range of investment styles. Through in-depth local and global research, the manager selects high quality investment managers to invest assets in each asset class.

The portfolio long-term average exposure to growth assets will be around 70% and around 30% for defensive assets.

About the investment manager

Mercer Investments (Australia) Limited (Mercer) is a wholly owned subsidiary of Mercer (Australia) Pty Ltd which is part of the Mercer global group of companies. Mercer is an established multi-manager and separately managed account operator in the Australian market and globally. In designing and managing portfolios, Mercer draws on its global network of investment experts to seek out the best investment opportunities, both here in Australia and globally.

Performance² (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	0.63	0.58
3 months	2.89	2.74
6 months	7.72	7.42
1 year	9.48	8.88
3 years p.a.	-	-
5 years p.a.	-	-
Since inception p.a.	8.29	7.69

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 the latest information available, but excludes indirect transaction and operational 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.

Mercer Future Wealth Balanced Portfolio

Fact sheet | 31 October 2025

Investment guidelines

	Range
Cash	0-20%
Australian fixed interest	0-27%
International fixed interest	0-23%
Australian shares	12-42%
International shares	8-38%
Listed property and infrastructure	0-30%
Alternatives	0-27%

Actual asset allocation³

	%
Cash	7.97
Australian fixed interest	8.44
Global fixed interest	5.92
Australian property	0.00
Global property	12.01
Australian shares	29.12
International shares	29.06
Other	7.48
Total	100.00

Notes

³ 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

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.