

# Mercer Future Wealth Balanced Portfolio

Fact sheet | 31 January 2026

| Fund facts                                     |   |
|--|---|
| <b>Asset class</b>                             | Diversified growth  |
| <b>Tax aware level</b>                         |  Tax Optimised |
| <b>Inception date</b>                          | 27 July 2023  |
| <b>Investment menu code</b>                    | UF60  |
| <b>APIR code</b>                               | ALL6968AU   |
| <b>Investment management costs<sup>1</sup></b> | 0.49%p.a.   |
| <b>Buy/sell spread</b>                         | 0.10% / 0.10%   |
| <b>Suggested minimum investment period</b>     | 7 Years   |
| <b>Risk level</b>                              | 6 – High  |
| <b>Reference underlying strategy APIR Code</b> | 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 has been providing professional investment services globally for 75 years. Mercer partners with clients across all aspects of investing and its scale allows it to offer a comprehensive suite of investment tools, advice and solutions to meet clients' specific needs and objectives. In designing and managing the funds, Mercer draws on a global network of investment specialists, including approximately 3,000 professionals working to improve investment outcomes for members and clients both here in Australia and around the world.

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

|                      | Performance %<br>(before administration fee) | Performance %<br>(after administration fee) <sup>3</sup> |
|----------------------|--|--|
| 1 month              | 0.57   | 0.52   |
| 3 months             | 0.51   | 0.36   |
| 6 months             | 3.41   | 3.11   |
| 1 year               | 5.80   | 5.20   |
| 3 years p.a.         | -  | -  |
| 5 years p.a.         | -  | -  |
| Since inception p.a. | 7.65   | 7.05   |

## Notes

<sup>1</sup> 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.

<sup>2</sup> Past performance is not an indicator of future performance.

<sup>3</sup> 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          | 0-27%  |
| International fixed interest       | 0-23%  |
| Australian shares                  | 12-42% |
| International shares               | 8-38%  |
| Listed property and infrastructure | 0-30%  |
| Alternatives                       | 0-27%  |

## Actual asset allocation<sup>3</sup>

|                           | %             |
|---------------------------|---------------|
| Cash                      | 8.12          |
| Australian fixed interest | 14.16         |
| Global fixed interest     | 8.09          |
| Australian property       | 0.00          |
| Global property           | 8.07          |
| Australian shares         | 28.83         |
| International shares      | 32.73         |
| Other                     | 0.00          |
| <b>Total</b>              | <b>100.00</b> |

## Notes

<sup>3</sup> 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

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 Email [enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

### Adviser services

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