

Charter Hall Diversified Property Portfolio

Fact sheet | 31 July 2026

Fund Facts	
Sector	Property – Unlisted and direct
Tax aware level	 Tax Enhanced
Inception date	26 February 2026
Fund code	UF51
Generation Life APIR code	ALL2523AU
Investment management costs^{1,6}	0.86% p.a.
Buy/sell spread	0.29%/0.00%
Suggested minimum investment period	5 Years
Risk level	6 - High
Reference underlying strategy APIR code	MAQ8142AU

⚠ This is a limited liquidity investment option. An investment is classified as having limited liquidity if the ability to make a withdrawal and receive proceeds is not generally available on a daily basis. Investing in a limited liquidity investment option may limit or delay your ability to make a cash withdrawal, switch from that investment or for us to pay death benefit payments. You should consider whether these investment options are appropriate for your liquidity requirements.

The investment manager currently provides limited six-monthly withdrawal opportunities (April and October) of up to 2.5% of the net asset value of the portfolio. The level of proceeds may be pro-rated or withdrawal requests may be delayed, deferred or suspended where the level of total withdrawal requests exceeds this level. This may result in a delay in receiving withdrawal or benefit proceeds.

This option is not available to FuneralBond investors and will be excluded from any regular withdrawal, or automatic rebalancing arrangements. Refer to the 'Limited Liquidity investment options' section of the Product Disclosure Statement for further information.

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 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).
- Past performance is not an indicator of future performance.
- The administration fee is deducted directly from the investment option before unit prices are declared.

Investment objective

Aims to provide investors with regular income and the potential for capital growth through an investment in unlisted property funds and partnerships, and listed property securities.

Investment approach

The portfolio's investment strategy is to obtain exposure to property investments with high average occupancy and long weighted average lease terms or where there is an opportunity to enhance portfolio returns through value-add asset management initiatives, new developments and asset repositioning. Portfolio investments will typically be in the property funds and partnerships managed by entities and direct properties within Charter Hall Group.

Unlisted real estate investments will be diversified with reference to size, risk profile, property sector, geographic exposure and liquidity structure. The portfolio may obtain exposure to the retail, industrial & logistics, office, social infrastructure, living sectors. It is intended that not more than 30% of the portfolio's investments will be in any one underlying fund. Additionally, the portfolio will for liquidity purposes maintain an allocation to Australian listed property securities.

Withdrawal arrangements

A request to withdraw from or switch out of the fund must be received by the 10th of April or October for the request to be processed effective on or around the last Melbourne Business Day of that six-monthly withdrawal period. If a request to withdraw or switch out is received after the 10th day of a month, the request will generally be processed effective on or around the last Melbourne Business Day of the following six-monthly withdrawal period.

About the investment manager

With an operational presence in both Sydney and London, the ATLAS Group specialises in global listed infrastructure and is dedicated to building portfolios of high-quality infrastructure securities for its clients. The ATLAS Group has one of the largest investment teams in the listed infrastructure market including experienced individuals dedicated to governance, compliance, trade execution, operations, and distribution. The ATLAS Group investment partners have deep infrastructure experience covering listed, unlisted, asset management, valuations and asset operations.

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Performance (after tax and fees)²

	Performance % (before administration fee)	Performance % (after administration fee) ³
1 month	0.48	0.43
3 months	1.99	1.84
6 months	-	-
1 year	-	-
3 years p.a.	-	-
5 years p.a.	-	-
Since inception p.a.	3.63	3.03

Investment guidelines

	Range
Cash	0-5%
Unlisted real estate	50-90%
Listed Australian property	10-40%
Gearing (look-through basis) ⁵	25-40%

Actual asset allocation⁴

	%
Cash	0
Unlisted real estate	85.57
Listed Australian property	14.43
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.
- ⁵ The portfolio does not currently borrow directly. The gearing level is the underlying borrowings exposure divided by the total gross value of the underlying funds and partnerships. The portfolio has a look through gearing range of 0-55%, with the typical target level within this range being between 20-45%. This target is only an indication of the targeted look through gearing exposure level of the portfolio. Actual gearing levels may differ depending on market conditions, the level of borrowing and the value of the underlying assets.
- ⁶ The investment management fees and costs are based on the fund's estimated management fee and costs (excluding indirect costs) of 0.86% p.a. charged on its gross asset value, which equates to a management fee of 1.17% p.a. of the fund's net asset value assuming an average annual gearing level for the direct property and unlisted property assets of 31%. If the average gearing level of the underlying direct property and unlisted property assets in the fund over the year is lower or higher than 31%, the fund's estimated management fee based on net asset value will be respectively lower or higher than 1.17% p.a.

Investor services

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