Morningstar High Growth Model

Fact sheet | 31 July 2026

Fund 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 costs[1]	0.66%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 Investment Management Australia Limited ('Morningstar') is a provider of investment management, asset allocation, portfolio construction and investment research services with over 40 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.

Performance[2] (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee)[3]
1 month	0.99	0.94
3 months	4.00	3.85
6 months	3.83	3.53
1 year	9.06	8.46
3 years p.a.	8.98	8.38
5 years p.a.	-	-
Since inception p.a.	9.27	8.67

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 futher 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 securites	0%-23%
Global infrastructure	0%-25%

Actual asset allocation[4]

	%
Cash	2.10
Australian fixed interest	3.86
Global fixed interest	1.70
Australian property	0.00
Global property	2.80
Australian shares	34.64
International shares	48.85
Other	5.95
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

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