Morningstar Growth Model

Fact sheet | 31 August 2026

Fund facts

Sector	Diversified – growth
Tax aware level	Tax Optimised
Inception date	28 October 2022
Fund code	UF56
Generation Life APIR code	ALL8970AU
Investment management costs[1]	0.64%p.a.
Buy/sell spread	0.10% / 0.10%
Suggested minimum investment period	7 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 growth and defensive asset classes, with an emphasis on growth 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 70% growth assets and around 30% 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.

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.

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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Performance[2] (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee)[3]
1 month	0.94	0.94
3 months	3.00	3.00
6 months	2.02	2.02
1 year	6.30	6.30
3 years p.a.	7.35	7.35
5 years p.a.	-	-
Since inception p.a.	7.15	7.15

Investment guidelines

	Range
Cash	0%-24%
Australian bonds	0%-30%
International bonds (hedged)	0%-30%
Australian shares	6%-46%
International shares	12%-52%
Alternatives	0%-25%
Australian property securities	0%-22%
International property securites	0%-22%
Global infrastructure	0%-24%

Actual asset allocation[4]

	%
Cash	3.81
Australian fixed interest	12.30
Global fixed interest	9.89
Australian property	0.00
Global property	2.08
Australian shares	25.57
International shares	38.24
Other	7.98
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		Adviser services	
Phone	1800 806 362	Phone	1800 333 657
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