Mercer Future Wealth Balanced Portfolio

Fact sheet | 31 August 2026

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]	0.49%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 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[2] (after tax and fees)

	Performance % (before administration fee)	Performance % (after administration fee)[3]
1 month	0.72	0.67
3 months	1.78	1.63
6 months	1.95	1.65
1 year	5.58	4.98
3 years p.a.	7.75	7.15
5 years p.a.	-	-
Since inception p.a.	7.37	6.77

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.

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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[3]

	%
Cash	8.02
Australian fixed interest	13.95
Global fixed interest	7.90
Australian property	0.00
Global property	8.07
Australian shares	28.50
International shares	33.40
Other	0.00
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		Adviser services	
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