

Fund Factsheet

Perpetual Diversified Income Fund Class A

Fund at a glance

Investment objective

The Fund aims to provide regular income and consistent returns above the Bloomberg AusBond Bank Bill Index (before fees and taxes) over rolling three-year periods by investing in a diverse range of income generating assets.

Benchmark

Bloomberg AusBond Bank Bill Index

Investment guidelines

Cash and investment grade securities	75–100%
Sub-investment grade and non rated securities	0–25%
Inception date	October 2005
Distributions	Quarterly
APIR Code (Class A)	PER0260AU
Management fee (% pa) (Class A)*	0.59%
Typical number of securities	100–200
Modified duration limit	Benchmark +/- 0.75 years
Buy spread [#]	0.15%
Sell spread [#]	0.15%

*For total ongoing annual fees and costs, refer to the product disclosure statement (PDS).

#As at 16 December 2025. Subject to change. Refer to the Fund's PDS for the latest spreads.

Portfolio manager



Vivek Prabhu
Head of Credit and
Fixed Income

How to invest

Whether you're a first-time investor or an investment professional, you can access our investment expertise in the way that best suits your individual needs:

Direct investment: You can invest directly as an investor or adviser with a minimum amount of \$25,000. You can apply online or using our paper application.

Invest via a platform: You can invest with us via a platform, which is generally offered through a financial planner. A platform bundles a range of managed funds and investments as one single product to provide consolidated administration, tax, and distribution reporting.

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About the Fund

When investing in debt, avoiding loss or default is critical. Perpetual's analysts seek to limit risks by applying quality filters to issuers and selecting those issuers and securities we consider to have (where relevant) a market leading position, stable balance sheets, predictable cashflows, quality and capable management and low susceptibility to regulatory or event risk. As a result, the Perpetual Diversified Income Fund invests in a range of quality debt securities across a variety of sectors and maturities, aiming to deliver regular income with the potential for returns above the Bloomberg AusBond Bank Bill Index (before fees and taxes).



Fund design

The Perpetual Diversified Income Fund is designed for investors who are seeking regular income and potential for consistent returns above the Bloomberg AusBond Bank Bill Index (before fees and taxes) through investment in a diverse range of income generating assets, have a minimum investment timeframe of three years or longer, and are comfortable with the risks associated with the Fund. The Fund has a risk level Low to Medium*.



Why invest with Perpetual?

Perpetual has been managing investment portfolios since 1966 and has some of Australia's most experienced and specialist investment managers.

Our disciplined process of identifying high-quality, attractively valued investment opportunities, has been tested and proven in Australian equities for 50+ years and the fixed income process has been developed and refined for over 20 years with proven results through different market cycles.

We actively manage the investments of our clients, based on fundamental research and analysis. With nearly 90 years of combined investment management expertise, the senior fixed income team at Perpetual brings a wealth of experience.

What are the risks?

All investments carry risk (such as market and economic risk and asset risk) and different strategies may carry different levels of risk.

The relevant product disclosure statement or offering document for a fund outlines the significant risks that may affect your investment, and should be considered before deciding whether to acquire or hold units in that fund. Your financial adviser can assist you in determining whether a fund is suited to your financial needs.

* As represented by the Standard Risk Measure (SRM). The SRM is based on industry guidance and is not a complete assessment of all forms of investment risk. This information has been prepared by Perpetual Investment Management Limited (PIML) ABN 18 000 866 535, AFSL 234426. It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The product disclosure statement (PDS) for the Perpetual Diversified Income Fund issued by PIML, should be considered before deciding whether to acquire or hold units in the Fund. The PDS and Target Market Determination can be obtained by calling 1800 022 033 or visiting our website www.perpetual.com.au. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. No company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor's capital. All investing involves risk including the possible loss of principal. 3258_0226

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