

Perpetual Private

PERPETUAL SELECT CONSERVATIVE FUND

February 2025

FUND FACTS

Investment objective: Stable returns through investment in a diversified portfolio with an emphasis on fixed income and cash investments.

Suggested length of investment: Three years or longer

INVESTMENT APPROACH

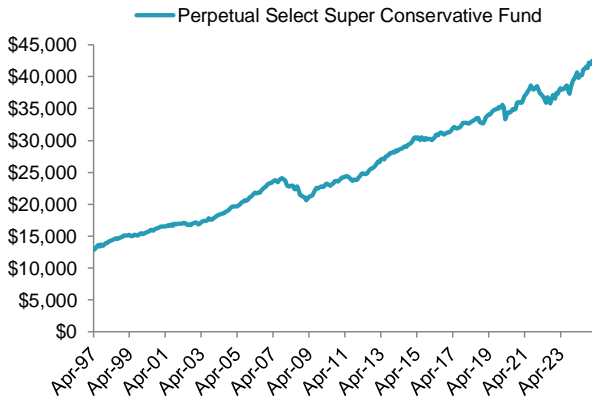
Invests into a diverse mix of assets (see 'Investment guidelines' below). Tactical asset allocation strategies may be applied. This process involves the Fund adjusting its exposure to asset classes on a regular basis within the investment guidelines. Derivatives and exchange traded funds may be used in managing each asset class.

TOTAL RETURNS % (AFTER FEES) AS AT 28 FEBRUARY 2025

| | APIR CODE | 1 MTH | 3 MTHS | 6 MTHS | 1 YR PA | 3 YRS PA | 5 YRS PA |
|---|-----------|-------|--------|--------|---------|----------|----------|
| Perpetual Select Super Conservative Fund | WDL0005AU | -0.1 | 0.8 | 3.0 | 6.0 | 4.3 | 3.9 |
| Perpetual Select Pension Conservative Fund | WDL0015AU | -0.1 | 0.9 | 3.3 | 6.6 | 4.6 | 4.1 |
| Perpetual Select Conservative Composite Benchmark | | 0.0 | 1.3 | 4.2 | 9.0 | 6.2 | 5.2 |

Past performance is not indicative of future performance

GROWTH OF \$10,000 SINCE INCEPTION*



*The Growth of \$10,000 chart includes reinvestment of dividends and capital gains, but does not reflect the effect of any applicable sales or redemption charges which would lower these figures.

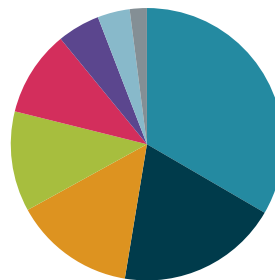
BENEFITS

Provides investors with access to a diverse range of growth and income producing assets.

RISKS

All investments carry risk and different strategies may carry different levels of risk. The relevant product disclosure statement or offer document for a fund 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.

PORTFOLIO EXPOSURES[^]



- International Fixed Interest, 33%
- International Equities, 19%
- Australian Fixed Interest, 14%
- Australian Equities, 12%
- Income Alternatives, 10%
- Growth Alternatives, 5%
- Real Estate, 4%
- Cash, 2%

[^]Portfolio exposures represent the Perpetual Select Super Conservative Fund

INVESTMENT GUIDELINES

| | BENCHMARK (%) | RANGE (%) |
|------------------------------|---------------|-----------|
| Cash | 2 | 0 - 30 |
| International Fixed Interest | 33.5 | 15 - 60 |
| Australian Fixed Interest | 15.5 | 10 - 40 |
| Income Alternatives | 10 | 0 - 20 |
| Australian Equities | 12 | 5 - 20 |
| Real Estate | 4 | 0 - 10 |
| International Equities | 19 | 10 - 30 |
| Growth Alternatives | 5 | 0 - 10 |

RETURNS BREAKDOWN (Super)

| | FY 2024 | FY 2023 | FY 2022 |
|-----------------------|---------|---------|---------|
| Growth Return % | -4.9% | 9.6% | -0.2% |
| Distribution Return % | 0.0% | 0.0% | 0.0% |
| Total Return % | -4.9% | 9.6% | -0.2% |

PRODUCT FEATURES

| | SUPER | PENSION |
|------------------------------|--------------|----------|
| Inception date | Jul 92 | Jul 92 |
| Investment Fee (p.a.)* | 0.62% | 0.62% |
| Ongoing fee discount | Yes | Yes |
| Admin fee | 0.10% | 0.10% |
| Buy spread | 0.18% | 0.18% |
| Sell spread | 0.00% | 0.00% |
| Contribution fee | 0.00% | 0.00% |
| Withdrawal fee | \$0.00 | \$0.00 |
| Monthly member fee | \$0.00 | \$0.00 |
| Min. initial contribution | \$3,000 | \$20,000 |
| Min. additional contribution | \$0 | \$0 |
| Savings plan | Yes | No |
| Withdrawal plan | No | No |
| Distribution frequency | N/A | N/A |
| Contact information | 1800 022 033 | |

*Additional fees and costs generally apply. Please refer to the Product Disclosure Statement for further details.

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MORE INFORMATION

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