

PERPETUAL SELECT CONSERVATIVE FUND

August 2018

FUND FACTS

Investment objective: Income and some long-term capital growth through investment in a diversified portfolio with an emphasis on fixed income and cash and enhanced 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.

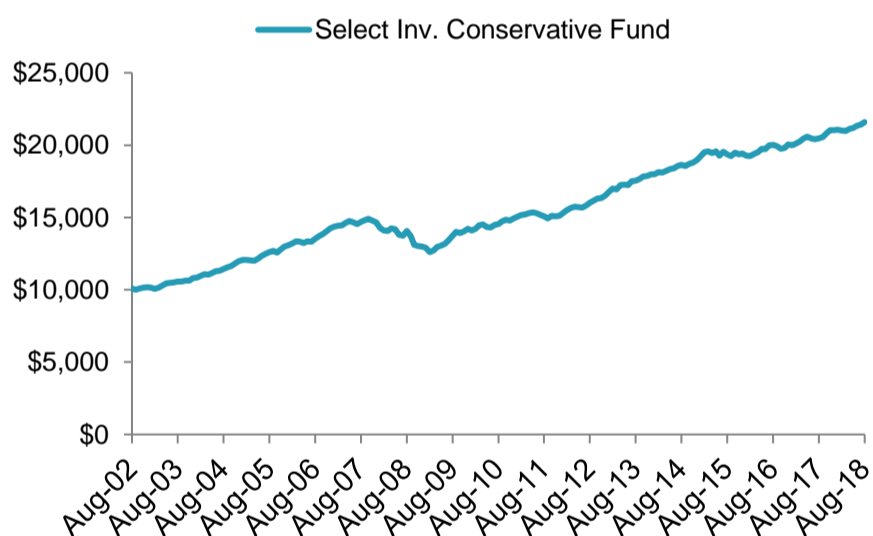
BENEFITS

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

TOTAL RETURNS % (AFTER FEES) AS AT 31 AUGUST 2018

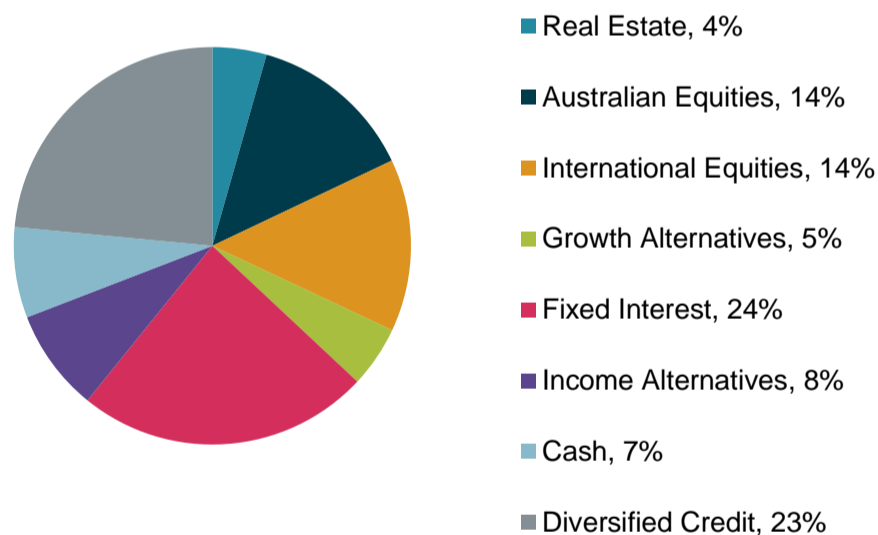
	APIR CODE	1 MTH	3 MTHS	6 MTHS	1 YR PA	3 YRS PA	5 YRS PA
Perpetual Select Investments Conservative Fund	PER0247AU	0.8	1.9	2.8	5.5	3.7	4.2
Mercer Retail Trusts Multi-Sector Conservative - Median		0.6	1.9	2.7	4.9	3.9	4.7
Perpetual Select Super Conservative Fund	WDL0005AU	0.7	2.0	2.8	5.3	3.8	4.3
Mercer Personal Super Multi-Sector Conservative - Median		0.6	1.7	2.5	4.7	3.5	4.1
Perpetual Select Pension Conservative Fund	WDL0015AU	0.8	2.2	3.2	6.1	4.4	5.0
Mercer Allocated Pensions Multi-Sector Conservative - Median		0.6	1.9	2.8	5.3	4.6	5.2

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.

PORTFOLIO EXPOSURES



INVESTMENT GUIDELINES

	BENCHMARK (%)	RANGE (%)
Cash	10	5 - 30
Fixed Income	22.5	10 - 45
Diversified Credit	22.5	0 - 30
Income Alternatives	10	0 - 10
Australian Equities	13	5 - 20
Real Estate	4	0 - 10
International Equities	13	5 - 20
Growth Alternatives	5	0 - 15

RETURNS BREAKDOWN (Investments)

	FY 2018	FY 2017	FY 2016
Growth Return %	2.9%	2.5%	0.6%
Distribution Return %	1.4%	1.2%	1.7%
Total Return %	4.3%	3.8%	2.3%

DISTRIBUTION BREAKDOWN

	FY 2018	FY 2017	FY 2016
Cents per unit	1.0900	0.9478	1.8810
Franking FSC %	15.7%	18.6%	23.0%
Income	66.6%	73.7%	93.8%
Capital	33.4%	26.3%	6.2%

PRODUCT FEATURES

	SUPER	PENSION	INVEST.
Inception date	Jul 92	Jul 92	May 02
Estimated Mgmt Cost	2.12%	2.11%	2.23%
Ongoing fee discount	Yes	Yes	Yes
Buy spread	0.16%	0.16%	0.16%
Sell spread	0.00%	0.00%	0.00%
Contribution fee	0.00%	0.00%	0.00%
Withdrawal fee	\$51.25	\$51.25	\$0.00
Monthly member fee	\$10.09	\$10.09	\$0.00
Min. initial contribution	\$3,000	\$3,000	\$5,000
Min. additional contribution	\$0	\$0	\$1,000
Savings plan	Yes	No	Yes
Withdrawal plan	No	Yes	No
Distribution frequency	N/A	N/A	Quarterly
Contact information		1800 003 001	

This information has been prepared by Perpetual Investment Management Limited (PIML) ABN 18 000 866 535, AFSL 234426 and Perpetual Superannuation Limited (PSL) ABN 84 008 416 831, AFSL 225246 RSE L0003315. 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 PDS for the relevant funds, issued by PIML and PSL, should be considered before deciding whether to acquire or hold units in the fund. The PDS can be obtained by calling 1800 003 001 or visiting our website www.perpetual.com.au. No company in the Perpetual Group* guarantees the performance of any fund or the return of an investor's capital. Total return shown for the fund(s) have been calculated using exit prices after taking into account all of Perpetual's ongoing fees and assuming reinvestment of distributions. No allowance has been made to taxation. Past performance is not indicative of future performance.

*Perpetual Group means Perpetual Limited ABN 86 000 431 827 and its subsidiaries. PSL is the issuer of Perpetual's Select Superannuation Fund ABN 51 068 260 563.

MORE INFORMATION

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