

Perpetual Private

PERPETUAL SELECT DIVERSIFIED FUND



November 2018

FUND FACTS

Investment objective: Long-term capital growth and income through investment in a diversified portfolio.

BENEFITS

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

Suggested length of investment: Five years or longer.

INVESTMENT APPROACH

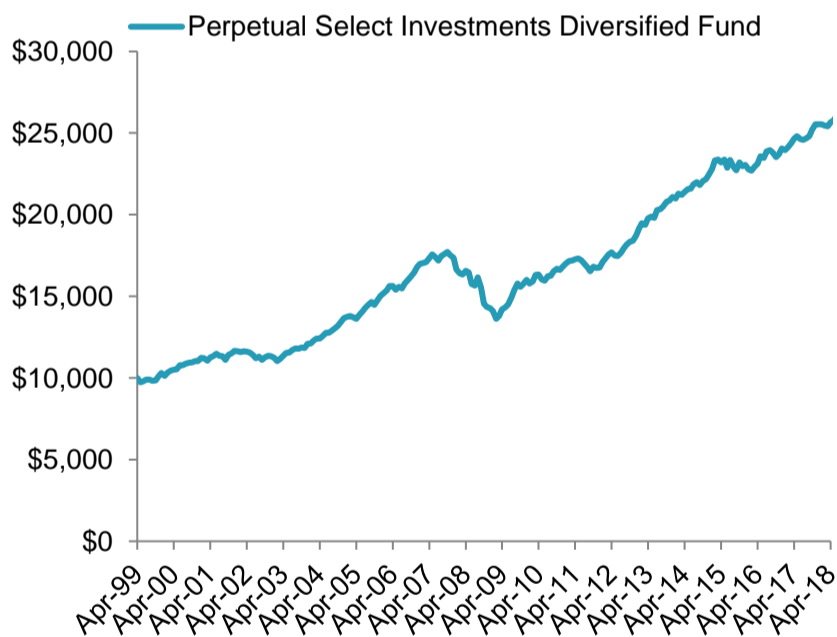
Invests into a diverse mix of assets (see 'Investment guidelines' below). Tactical asset allocation strategies may be applied. This process involves the Fund adjusting its exposure to asset classes on a regular basis within the investment guidelines. Derivatives and exchange traded funds may be used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

TOTAL RETURNS % (AFTER FEES) AS AT 30 NOVEMBER 2018

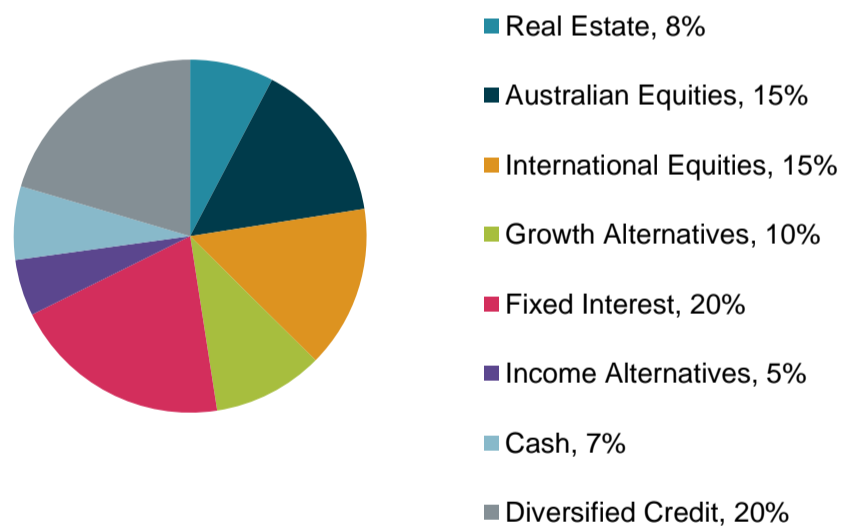
	APIR CODE	1 MTH	3 MTHS	6 MTHS	1 YR PA	3 YRS PA	5 YRS PA
Perpetual Select Investments Diversified Fund	PER0248AU	-0.4	-3.1	-0.5	0.4	3.7	4.2
Mercer Retail Trusts Multi Sector Moderate Growth - Median		-0.5	-3.6	-0.8	-0.1	4.3	5.1
Perpetual Select Super Diversified Fund	PER0636AU	-0.5	-2.8	-0.4	0.5	3.4	3.8
Mercer Personal Super Multi-Sector Moderate Growth - Median		-0.4	-3.0	-0.6	0.5	3.6	4.3
Perpetual Select Pension Diversified Fund	PER0635AU	-0.5	-3.1	-0.5	0.5	4.0	4.4
Mercer Allocation Pensions Multi-Sector Moderate Growth - Median		-0.5	-3.1	-0.2	0.8	4.8	5.5

Past performance is not indicative of future performance

GROWTH OF \$10,000 SINCE INCEPTION*



PORTFOLIO EXPOSURES



*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.

INVESTMENT GUIDELINES

	BENCHMARK (%)	RANGE (%)
Cash	5	0 - 25
Fixed Interest	20	10 - 40
Diversified Credit	20	0 - 25
Income Alternatives	5	0 - 10
Australian Equities	16	5 - 25
Real Estate	8	5 - 15
International Equities	16	5 - 25
Growth Alternatives	10	0 - 20

RETURNS BREAKDOWN (INVESTMENTS)

	FY 2018	FY 2017	FY 2016
Growth Return %	4.3%	3.4%	0.7%
Distribution Return %	1.5%	1.6%	1.9%
Total Return %	5.7%	4.9%	2.7%

DISTRIBUTION BREAKDOWN

	FY 2018	FY 2017	FY 2016
Cents per unit	1.0834	1.4499	2.1767
Franking IFSA %	22.3%	17.2%	31.1%
Income	82.4%	76.4%	91.9%
Capital	17.6%	23.6%	8.1%

PRODUCT FEATURES

	SUPER	PENSION	INVEST.
Inception date	May 89	May 89	Mar 99
Estimated Mgmt Cost	2.29%	2.29%	2.20%
Ongoing fee discount	Yes	Yes	Yes
Buy spread	0.24%	0.24%	0.20%
Sell spread	0.00%	0.00%	0.00%
Contribution fee	-	-	-
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	\$0.00	\$0.00	\$1,000
Savings plan	Yes	No	Yes
Withdrawal plan	No	No	Yes
Distribution frequency	N/A	N/A	Quarterly
Contact information		1800 003 001	

Perpetual Private advice and services are provided by Perpetual Trustee Company Limited (PTCo) ABN 42 000 001 007, AFSL 236643. This information has been prepared by PTCo, 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 and issued by PTCo. 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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