

Perpetual Investments

BUILT TO NAVIGATE CHANGE

PERPETUAL'S DIVERSIFIED REAL RETURN FUND IS A SLEEK AND POWERFUL ALL-TERRAIN INVESTMENT VEHICLE, FOCUSED ON PROTECTING AND GROWING YOUR WEALTH.

FUND BENEFITS



REAL PERFORMANCE AND SAFETY

We focus on reducing the uncertainty of investment outcomes and protecting returns against inflation by taking a common sense approach. Unlike many other multi asset strategies, the Fund can completely exit an asset class if we believe there is too much risk, which means investors can sleep easier at night.



FLEXIBILITY ACROSS THE RANGE

More than just cash, equities and bonds – we scour the widest range of asset classes for attractive investment opportunities and innovative ways in which these opportunities may be accessed. This means we can, and do, invest in unlisted property, private debt, emerging markets, infrastructure debt, commodity strategies and derivatives.



ADAPT TO CHANGE QUICKLY

The Fund's asset allocation is always changing in response to market conditions and valuations, not only to capture returns for our investors, but also to minimise the risk of loss. That means investors are in the right investments, at the right time.



SPECIALIST EXPERTISE

A highly agile and active asset allocation approach requires skill, experience and discipline. The Perpetual Multi Asset team has an average of 21 years' judgement and experience, applied day in, day out, on behalf of our investors.

FUND FACTS

- ✓ Low volatility: designed to deliver significantly lower levels of risk
- ✓ Minimise risk of loss during extreme market events
- ✓ Investment objective: targets an investment return of inflation plus 5% p.a. (before fees and taxes) over rolling 5 year periods
- ✓ Suggested investment period: 5 years (or longer)
- ✓ Depending on their personal preferences, investors can choose between two different fee options:
 - a fixed fee unit class (with a fixed base management fee of 0.85%), or
 - a variable performance fee unit class (with a lower base management fee of 0.35% plus a performance fee of 10% of any performance above a 2.5% performance hurdle).

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WHERE DOES A REAL RETURN FUND FIT IN A BALANCED PORTFOLIO?

Markets are volatile and the complexity of constructing diversified portfolios is increasing. Investors need to explore new solutions without taking on more risk than they can afford.

There are three main ways investors can incorporate a real return fund into their portfolio.

With a greater diversity of investment opportunities, the Fund can suit investors with a little or a lot to invest.



STABLE CORE

Well-suited to investors seeking a more regular profile of returns and protection from volatility, the Fund can act as a diversified, core portfolio solution.



'SHOCK ABSORBER'

Benefiting from active asset allocation as a way to diversify the sources of return in an investor's portfolio means the Fund can be used as a defensive satellite.



DIVERSIFYING ALTERNATIVE

The Fund accesses asset classes that may be difficult for investors to hold directly, which means it could form part of an investors' allocation to alternative investments. Alternatively, it could be used as a diversifying substitute for existing investments; for example, replacing 5% of an investors' existing allocation to equities and 5% of their exposure to bonds.

ABOUT PERPETUAL

Perpetual's disciplined approach to identifying high-quality, attractively valued investment opportunities for our investors – irrespective of the security or asset class – is what has set us apart for generations.

As one of Australia's most highly regarded and awarded investment managers, Perpetual manages money across a range of asset classes, including Australian and Global Equities, Multi Asset strategies as well as Credit and Fixed Income.

Discover how the Perpetual Diversified Real Return Fund can help navigate a challenging return environment. Find out more on www.perpetual.com.au/realreturn or speak to your financial adviser.

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MORE INFORMATION

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