

Perpetual Ethical SRI Credit Fund



About the Fund

The Perpetual Ethical SRI Credit Fund is an active floating rate credit fund that aims to provide investors with a well-diversified portfolio of debt issued by ethical, socially responsible issuers.

This means the Fund does not invest in issuers that derive a material proportion and in some circumstances 0% of their revenue from the manufacture or sale of generally ethically unacceptable products and services. Nor does it invest in issuers that fail our socially responsible investing (SRI) screen.

The portfolio aims to deliver regular income with the potential for above cash rate total returns and is anchored by high quality, predominantly investment grade securities. Investors have the potential to benefit from the higher income generated following a rise in interest rates due to assets not being locked into a fixed rate.



How does the Fund fit into a well-balanced portfolio?

A well-constructed defensive portfolio allows investors to take risks in other parts of their portfolio with more confidence.

The Perpetual Ethical SRI Credit Fund has been designed to provide investors with the defensive characteristics they are typically seeking and aims to deliver regular income, liquidity and low capital volatility while investing in a portfolio of ethical and socially responsible floating rate bonds to match their personal social and ethical preferences.

It could complement an investor's existing diversified portfolio or help to diversify a portfolio of ethical or socially responsible equities.



Why invest with Perpetual?

As one of Australia's longest serving and most trusted investment managers, our commitment is to deliver superior outcomes over the long-term for our clients. We have a long-standing commitment to responsible investment. In 2009 we became a signatory to the United Nations supported Principles for Responsible Investment. This commits us to incorporate environmental, social and governance factors into our core investment processes.

We actively manage the investments of our clients, based on fundamental research and analysis. The senior members of the fixed income team at Perpetual have more than 90 years' combined experience in investment management and have worked together as a team for more than a decade. Furthermore, we have continued to invest in the quality and depth of our team.

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.

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, ethical and socially responsible assets.

Benchmark

Bloomberg AusBond Bank Bill Index

Investment guidelines

Cash and Investment grade securities	75-100%
Sub-investment grade securities and non-rated securities limit	0-25% (subject to a 5% issuer limit)
Inception date	June 2018
Distributions	Quarterly
APIR Code	PER1744AU
Management fee (% pa)*	0.59%
Typical number of securities	50-200
Modified duration limit	Benchmark +/- 0.75 years
Buy spread#	0.10%
Sell spread#	0.10%

Portfolio manager



Vivek Prabhu

Head of Fixed Income

What are the risks?

All investments carry risk and different strategies may carry different levels of risk. The relevant product disclosure statement or offering 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.

* Information on Management Costs (including estimated indirect costs) is set out in the Fund's PDS.

As at 1 April 2021. Subject to change. Refer to the Fund's PDS for the latest spreads.

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