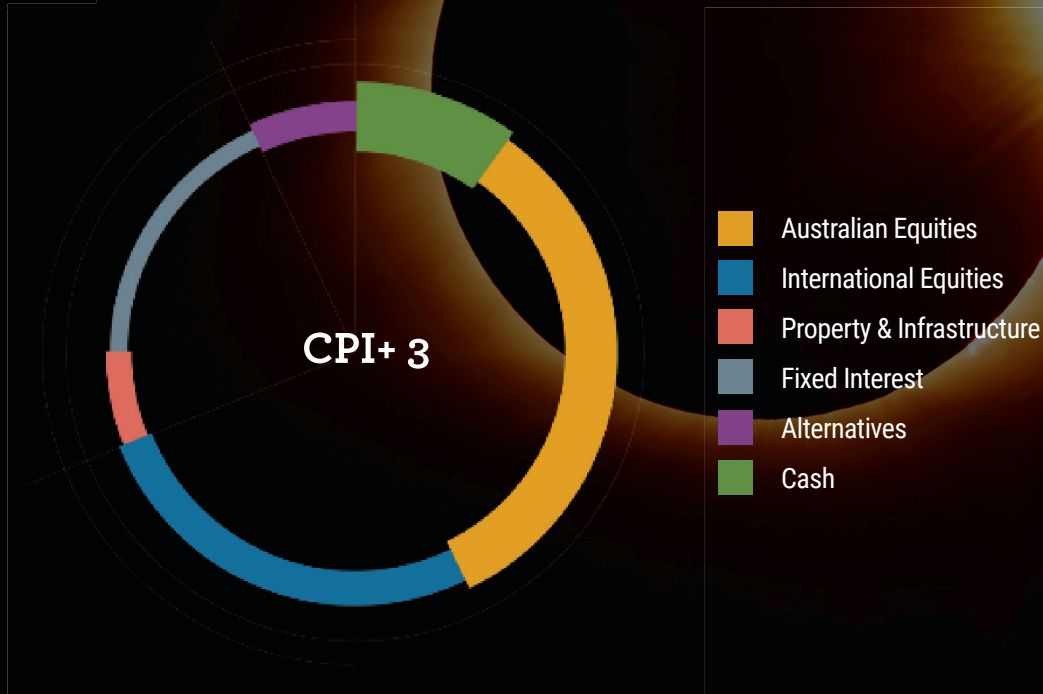


Better World Portfolio 3:



Overview

The InvestSense Better World Portfolios are a suite of ethically aware, diversified managed account portfolios that combine ethically screened direct Australian equities with a selection of leading investment managers and exchange-traded funds that focus on Ethical, Sustainability and Impact investing.

InvestSense is a portfolio construction and investment consulting company. InvestSense balances state of the art portfolio management technology with the investment needs of individuals. In practice this means using the transparency afforded by managed account platforms to monitor and manage risk in minute detail while retaining a high level focus on meeting the objectives of the underlying investor.

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Investment Objective

The investment objective is to achieve a return of CPI + 3% per annum over the long-term by investing in a diverse mix of asset classes including Australian equities, international equities, property, infrastructure, alternatives, fixed interest and cash.

Responsible Investing

InvestSense aims to identify underlying investment strategies/managers that invest in an ethical or socially responsible manner or invest in companies that are positively contributing to a sustainable future or positive social outcomes.

Generally, these investment strategies will aim to avoid, or be biased away, from investments that are inconsistent with responsible investment considerations. These include sectors such as fossil fuels, gaming, alcohol, tobacco or defence. These managers may also demonstrate a clear commitment to investing in stocks that provide a positive contribution to society or the environment or are targeting investments that relate to the UN Sustainable Development Goals.

Asset allocation ranges

Asset allocation range (%)	Min	Target	Max
Australian equities	10	31	50
Global equities	10	29	50
Property & infrastructure	0	10	30
Fixed Interest	0	20	50
Alternatives	0	0	60
Cash	0	10	50

Key facts

Benchmark: CPI + 3%

Suggested timeframe: 7 years

Risk band: Medium – High

Platform availability: HUB24, Netwealth, Praemium
Mason Stevens

Managed Funds, ETFs and Cash – indicative holdings:

 Perennial Better Future Trust	 VanEck Vectors MSCI Sustainability Impact	 BetaShares Global Sustainability ETF
 Pengana WHEB Sustainable Impact	 Nanuk New World Fund	 SGH Property Income Fund
 Pendal Sustainable Australian Fixed Interest Fund	 Affirmative Global Bond Fund	 PIMCO ESG Global Bond Fund
 Perpetual Ethical SRI Credit Fund	 BetaShares High Interest Cash ETF	 Cash

Diversified portfolios that align to your ethical values

Australian Equities – indicative direct holdings:



Direct Infrastructure Securities – indicative direct holdings:



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