

Investment Options & Asset Allocations

Investment Bond PDS 1 July 2022 extract

Investment Options	Sustainable	Balanced	Growth	High Growth
Risk Profile	Medium	Medium	High	High
Investment Strategy	To invest in a range of defensive and growth assets, in entities that have high Environmental, Social and Governance (ESG) rating.	To invest in a range of defensive and growth assets.	To invest in a range of defensive and growth assets.	To invest primarily in growth assets.
Investment Objective	Aim to return CPI +2% over the long-term.	Aim to return CPI +2% over the long-term.	Aim to return CPI +3% over the long-term.	Aim to return CPI +4% over the long-term.

Investment Options	Sustainable		Balanced		Growth		High Growth	
	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range

Type of Investment or Category

Defensive Assets								
Cash	3%	0-60%	3%	0-60%	3%	0-40%	3%	0-20%
Fixed Interest	51%	20-60%	51%	20-60%	36%	10-40%	12%	0-20%
Total Defensive Assets	54%		54%		39%		15%	
Growth Assets								
Equity	35%	20-50%	35%	20-50%	46%	30-70%	68%	50-90%
Property	4%	0-20%	4%	0-20%	6%	0-30%	7%	0-30%
Alternatives	7%	0-10%	7%	0-10%	9%	0-15%	10%	0-20%
Total Growth Assets	46%		46%		61%		85%	
Total Asset Allocation	100%		100%		100%		100%	