

# Investment Options & Asset Allocations

Prepaid Funeral Plan PDS 1 July 2022 extract

Investment Options	Capital Guaranteed	Sustainable	Growth	High Growth
<b>Risk Profile</b>	Low	Medium	High	High
<b>Investment Strategy</b>	To invest in a range of mainly cash and fixed interest assets to provide a stable and consistent return.	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.
<b>Investment Objective</b>	Aim to return better than the Reserve Bank of Australia (RBA) cash rate.	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	Capital Guaranteed		Sustainable		Growth		High Growth	
	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range
<b>Defensive Assets</b>								
Cash	10%	0-100%	3%	0-60%	3%	0-40%	3%	0-20%
Fixed Interest	86%	0-100%	51%	20-60%	36%	10-40%	12%	0-20%
<b>Total Defensive Assets</b>	<b>96%</b>		<b>54%</b>		<b>39%</b>		<b>15%</b>	
<b>Growth Assets</b>								
Equities	4%	0-5%	35%	20-50%	46%	30-70%	68%	50-90%
Property	0%	0%	4%	0-20%	6%	0-30%	7%	0-30%
Alternatives	0%	0%	7%	0-10%	9%	0-15%	10%	0-20%
<b>Total Growth Assets</b>	<b>4%</b>		<b>46%</b>		<b>61%</b>		<b>85%</b>	
<b>Total Asset Allocation</b>	<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>	