

Altius Sustainable Bond Fund














A responsible fixed interest bond for all cycles

A fixed interest fund investing in companies that operate responsibly and sustainably. The fund is designed to align with investors' specific personal and social values without compromising on returns over the long-term.

Why invest in the Altius Sustainable Bond Fund?

 <p>Growing demand</p> <p>Support the needs of a growing market of sustainable investors. A key component of an ethical portfolio.</p>	 <p>Sustainable</p> <p>A three-stage sustainability overlay prioritises responsible investments.</p>	 <p>Flexible</p> <p>Active management allows flexible risk budgeting and a positive response to market movements.</p>	 <p>Top-down</p> <p>A comprehensive investment approach with an independent Investment Committee.</p>	 <p>Fixed interest for all cycles</p> <p>A model that remains flexible and adapts to all market conditions.</p>
--	--	---	--	---

A three-stage sustainability overlay prioritises responsible investments

<p>1. Negative screen</p>						
 <p>Armaments</p>	 <p>Gambling</p>	 <p>Tobacco production</p>	 <p>Thermal coal</p>	 <p>Uranium</p>	 <p>Alcohol production</p>	 <p>Pornography</p>
<p>2. Positive sustainability ranking</p>						
<p>✓ Environmental effects</p>	<p>✓ Social consequences</p>	<p>✓ Quality of governance</p>				
<p>3. Sustainability committee</p>						
<p>Considers engagement and/or divestment where ranking does not trigger exclusion (generally due to materiality) but breach of the sustainability principle(s) is considered to be of a flagrant nature.</p>						
						

A comprehensive investment process with embedded risk management

Process	Identify the major structural themes and scenarios	Scenario analysis forecasting	Comparing forecast with history	Optimisation	Portfolio construction	Risk management and attribution
Benefits	<ul style="list-style-type: none"> • Insights are independent and unbiased. • Avoids group think. 	<ul style="list-style-type: none"> • Absolute return. • Avoids anchoring effect of benchmarks. • Flexible risk budgeting. • Allows consistent translation of forecasts into risk. 		<ul style="list-style-type: none"> • Efficient allocation of risk. 	<ul style="list-style-type: none"> • Independent credit assessment. 	<ul style="list-style-type: none"> • Where value is being added. • Transparent view of how value has been generated.

Fund facts

Fund objective	To outperform the benchmark (50% Reserve Bank of Australia Cash Rate and 50% Bloomberg AusBond Composite 0+Yr Index) before fees by 1% per annum over rolling three year periods.
Inception date	November 2014
Minimum initial investment	AU\$5,000.00
APIR	AUS0071AU
Management cost	Management fee: 0.57% p.a. of the gross asset value of the fund. 0.12% estimated recoverable expenses. Consult PDS for full information.
Buy/Sell spread	0.00%/0.10%
Distributions	Quarterly

Philosophy

Altius’ investment philosophy is founded on these core beliefs:

- We believe the key to capturing market inefficiencies is through a top down analysis of the domestic and global economies and financial markets.
- It is important to know what is happening across the world in addition to the Australian market in order to understand the pressures on interest rates and yield curves, and the interest rate differentials between bond issuers within and across different sectors of the bond market.
- Once these pressures are understood, relative value analysis can be used to exploit outright rate movements as well as changes in the shape of the yield curve and movements in the relativities of yields available across and within different sectors of the bond market after adjusting for credit risk.
- We believe through our specialist skills, we can extract value for clients through macro research, sector rotation, interest rate and credit management and technical investing.



Award Winning Fund – Lonsec



RIAA certified

Contact your Regional Account Manager for more information:

Adam Kirk
Head of Intermediated Markets
M 0403 515 401

Aaron Hallifax
Regional Account Manager
VIC/TAS/WA
M 0431 615 809

Dale Robertson
Regional Account Manager
NSW/ACT/QLD/SA
M 0413 503 490

australianunity.com.au/wealth
investments@australianunity.com.au

Units in the Altius Sustainable Bond Fund (ARSN 601 618 179) are issued by Australian Unity Funds Management Limited (AUFM) ABN 60 071 497 115, AFS Licence No. 234454, as Responsible Entity. AUFM is part of the Australian Unity Group of companies which undertakes investment activities. Information provided here is general information only and current at the time of publication and does not take into account your objectives, financial situation or needs. In deciding whether to acquire, hold or dispose of the product you should obtain a copy of the Product Disclosure Statement (PDS) and seek professional financial and taxation advice. The PDS is available at australianunity.com.au/wealth or by calling our Investor Services team on 13 29 39. This information is intended for recipients in Australia only. Not to be reproduced without permission. Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") do not approve or endorse this material and disclaim all liability for any loss or damage of any kind arising out of the use of all or any part of this material.