

## ARC Conservative

<b>Type</b>	Diversified			
<b>Investor profile</b>	Conservative			
<b>Investment objective</b>	To achieve an investment return (after fees and taxes) that exceeds the CPI by at least 1% pa over rolling 5 year periods.			
<b>Investment strategy</b>	<p>The investment option may invest in one or more Schemes that:</p> <ul style="list-style-type: none"> <li>invest in a diversified portfolio mix with exposure to growth investments around 30% and defensive investments around 70%</li> <li>individually or collectively achieve the asset allocation, and</li> <li>may use derivatives to implement investment strategies.</li> </ul>			
<b>Standard risk measure</b>	<ul style="list-style-type: none"> <li>Risk band: 4</li> <li>Risk label: Medium</li> <li>Estimated number of negative annual returns over any 20 year period: 2 to less than 3</li> </ul>			
<b>Suggested investment timeframe</b>	3+ years			
<b>Investment fee</b>	0.27%			
<b>Indirect cost ratio</b>	0.39%			
<b>Sell spread</b>	0.12%			
<b>Asset allocation</b>	<b>Asset sector</b>	<b>Benchmark%</b>	<b>Minimum%</b>	<b>Maximum%</b>
	Australian shares	12	5	20
	International shares	11	0	20
	Global listed property	7	0	15
	Australian fixed interest	20.5	10	30
	International fixed interest	22.5	0	45
	Cash	27	20	40
	<b>Total portfolio</b>	<b>100%</b>		

The content of this document is current as at 31 January 2021. For more information about the fees associated with this option, please refer to this product's Member Booklet available on this website under the Member Resources section. Fees, costs and spreads are subject to change.