

ARC Defensive

Type	Diversified			
Investor profile	Defensive			
Investment objective	To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 0.5% pa over rolling 5 year periods.			
Investment strategy	<p>The investment option may invest in one or more Schemes that:</p> <ul style="list-style-type: none"> invest in a diversified portfolio mix with exposure to growth investments around 15% and defensive investments around 85% individually or collectively achieve the asset allocation, and may use derivatives to implement investment strategies. 			
Standard risk measure	<ul style="list-style-type: none"> Risk band: 3 Risk label: Low to medium Estimated number of negative annual returns over any 20 year period: 1 to less than 2 			
Suggested investment timeframe	3+ years			
Investment fee	0.25%			
Indirect cost ratio	0.36%			
Sell spread	0.11%			
Asset Allocation	Asset sector	Benchmark%	Minimum%	Maximum %
	Australian shares	8	0	15
	International shares	5	0	10
	International listed property	2	0	10
	Australian fixed interest	23	10	30
	International fixed interest	26	5	45
	Cash	36	30	50
	Total portfolio	100%		

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.