ARC Growth

Type	Diversified
Investor profile	Growth
Investment objective	To achieve an investment return (after fees and taxes) that exceeds CPI increases by at least 3% pa over rolling 7 year periods.
Investment strategy	The investment option may invest in one or more Schemes that: • invest in a diversified portfolio mix with exposure to growth investments around 70% and defensive investments around 30% • individually or collectively achieve the asset allocation, and • may use derivatives to implement investment strategies.
Standard risk measure	• Risk band: 6 • Risk label: High • Estimated number of negative annual returns over any 20 year period: 4 to less than 6
Suggested investment timeframe	7+ years
Investment fee	0.39%
Indirect cost ratio	0.47%
Sell spread	0.17%

Asset Allocation

Asset sector	Benchmark%	Minimum%	Maximum%
Australian shares	32	20	45
International shares	30	15	65
Global listed property	8	0	15
Australian fixed interest	12	0	25
International fixed interest	13	0	30
Cash	5	0	15
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.