

Financial Management Growth Fund

July 2021

NSW Trustee & Guardian's Financial Management Growth Fund produces a higher expected return through capital growth for customers who have a longer investment horizon and willing to accept the market volatility. The fund has a longer investment horizon, 5+years. Investment returns are distributed at the end of June and December and are reinvested into the fund.

Points of interest

- Effective 1 July 2021, Australia Shares Fund, Australia Listed Property Fund and International Shares Fund are merged and renamed as Financial Management Growth Fund.
- The Financial Management Growth Fund invests in underlying Blackrock unit trust, based on following strategic asset allocation.

Asset Class	Strategic asset allocation
International Equities (hedged)	25%
International Equities (unhedged)	25%
Australian Equities	40%
Global Listed Property	10%

Important information

All fund and benchmark returns are shown after NSW Trustee & Guardian investment fees have been deducted. Fees are charged at 0.10% of value of assets invested in funds, per year. Financial Management customers are exempt from GST. You should not take this fact sheet as an investment recommendation. We do not provide legal, financial, investment or other advice here. If you do require advice, or further information, please contact our Financial Planning Unit on 1300 10 20 30.

Investment objective

To generate capital growth while accepting higher level investment risks over the longer term.

Benchmark CPI + 4.0% net of investment management fee.

Fund size \$539 million as at 30 June 2021.

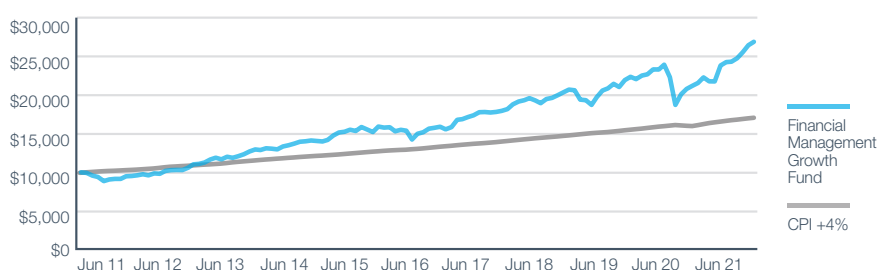
Inception date 1 July 2021.

Investment fee 0.1% per annum of the investment value.

Fund manager NSW Trustee & Guardian is responsible for management of the fund. JANA Investment Advisor is the appointed investment consultant and BlackRock is the appointed fund manager.

Custodian Within the fund, Citi Australia holds the fund's investments as independent custodian.

Growth of hypothetical investment of \$10,000



This chart reflects the theoretical performance of a hypothetical investment in the fund of AUD10,000 over 10 years, assuming the fund existed since inception June 2011. It should be noted that theoretical and past performance can be an unreliable indicator of future performance, where the market environment invariably changes with the passage of time.

	%p.a. 1 Year	%p.a. 3 Years	%p.a. 5 Years	%p.a. 10 Years
Financial Management Growth Fund	30.7%	11.6%	12.9%	11.0%
Benchmark*	7.5%	5.6%	5.7%	5.8%

*Source: Custodian



NSW Trustee & Guardian