

# PERPETUAL WEALTHFOCUS

29 June 2020



## PERPETUAL STANDARD RISK MEASURE CHANGES

The Standard Risk Measure (SRM) is based on industry guidance to allow members/investors to compare investments that are expected to deliver a similar number of negative annual returns over any 20 year period<sup>1</sup>. The SRM for the investment options may change over time for various reasons, including as a result of reviews of the underlying capital market assumptions that are used in their calculation and future changes to asset allocations by the investment manager. Any changes to SRMs at any time will be available at our website, [www.perpetual.com.au](http://www.perpetual.com.au). For further information, please refer to the relevant Product Disclosure Statement.

Following an annual review of the SRM for the investment options, and effective 29 June 2020, the SRM has changed for the investment options listed below:

FUND NAME	APIR CODE	PREVIOUS SRM	NEW SRM
<b>CASH</b>			
Perpetual Cash	PERO027AU	1 - Very Low	3 - Low to Medium
<b>FIXED INCOME</b>			
Macquarie Income Opportunities	PERO231AU	4 - Medium	5 - Medium to High
Onepath Diversified Fixed Interest	PERO425AU	4 - Medium	5 - Medium to High
Perpetual Diversified Income	PERO286AU	5 - Medium to High	6 - High
<b>PROPERTY AND INFRASTRUCTURE</b>			
Vanguard Australian Property Securities Index	PERO235AU	7 - Very High	6 - High
<b>AUSTRALIAN SHARES</b>			
Ausbil Australian Active Equity	PERO228AU	7 - Very High	6 - High
Ausbil Australian Emerging Leaders	PERO289AU	7 - Very High	6 - High
Fidelity Australian Equities	PERO423AU	7 - Very High	6 - High

Investors Mutual Australian Share	PERO213AU	7 – Very High	6 – High
Investors Mutual Future Leaders	PERO212AU	7 – Very High	6 – High
Pendal Australian Equity	PERO421AU	7 – Very High	6 – High
Perpetual Australian Share	PERO022AU	7 – Very High	6 – High
Perpetual Concentrated Equity	PERO221AU	7 – Very High	6 – High
Perpetual Ethical SRI	PERO222AU	7 – Very High	6 – High
Perpetual Industrial Share	PERO023AU	7 – Very High	6 – High
Perpetual Smaller Companies	PERO025AU	7 – Very High	6 – High
Schroder Australian Equity	PERO226AU	7 – Very High	6 – High
Vanguard Australian Shares Index	PERO537AU	7 – Very High	6 – High
<b>INTERNATIONAL SHARES</b>			
MFS Global Equity	PERO534AU	7 – Very High	6 – High
Vanguard Intl Shares Index (Hedged)	PERO234AU	7 – Very High	6 – High
<b>DIVERSIFIED – BALANCED</b>			
Diversified Real Return	PERO556AU	5 – Medium to High	6 – High
<b>DIVERSIFIED – GROWTH</b>			
Perpetual Split Growth Fund	PERO109AU	7 – Very High	6 – High
<b>DIVERSIFIED – ALTERNATIVES</b>			
Aspect Diversified Futures	PERO699AU	6 – High	5 – Medium to High

## <sup>1</sup>SRM Risk Level Table

RISK BAND	RISK LABEL	ESTIMATED NUMBER OF NEGATIVE ANNUAL RETURNS OVER ANY 20 YEAR PERIOD
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

The SRM is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of the negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further it does not take into account the impact of administration fees on the likelihood of a negative return.

You should still ensure you are comfortable with the risks and potential losses associated with your chosen investment options(s).

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### **MORE INFORMATION**

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