

Fund Factsheet

Perpetual ESG Credit Income Fund

Fund at a glance

Investment objective

The Fund aims to provide regular income and consistent returns above the Bloomberg AusBond Bank Bill Index (before fees and taxes) over rolling three-year periods by investing in a diverse range of income generating assets that meet Perpetual's ESG and values-based criteria.

Benchmark

Bloomberg AusBond Bank Bill Index

Investment guidelines

Cash and investment grade securities	75–100%
Sub-investment grade securities and non-rated securities limit	0–25% (subject to a 5% issuer limit)
Inception date	June 2018
Distributions	Quarterly
APIR Code	PER1744AU
Management fee (% pa)*	0.59%
Typical number of securities	100–200
Modified duration limit	Benchmark +/- 0.75 years
Buy spread#	0.15%
Sell spread#	0.15%

* For total ongoing annual fees and costs, refer to the product disclosure statement (PDS).

As at 1 May 2024. Subject to change. Refer to the Fund's PDS for the latest spreads.

Portfolio manager



Vivek Prabhu
Head of Fixed Income



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How to invest

Whether you're a first-time investor or an investment professional, you can access our investment expertise in the way that best suits your individual needs:

Direct investment: You can invest directly as an investor or adviser with a minimum amount of \$25,000. You can apply online or using our paper application.

Invest via a platform: You can invest with us via a platform, which is generally offered through a financial planner. A platform bundles a range of managed funds and investments as one single product to provide consolidated administration, tax, and distribution reporting.

Perpetual ESG Credit Income Fund



About the Fund

The Perpetual ESG Credit Income Fund is an actively managed credit fund that aims to provide investors regular income and potential for above cash rate total returns by investing in a diversified portfolio of income generating securities that meet Perpetual's ESG and value-based criteria.

Before being considered for investment by the Fund, issuers must pass a series of exclusionary screens. The screening processes is designed to limit the ESG Funds investible universe to only those issuers that meet minimum values-based and ESG standards.

The Fund first applies a values-based exclusionary screen which is followed by an ESG exclusionary screen. An alternative screening process applies to Sovereign Issuers. The issuers which pass all of the applicable screens form the Fund's investible universe. The Portfolio Manager then constructs the portfolio from these issuers.

For more information on the exclusionary screens applied by the Fund refer to the PDS.



Fund design

The Perpetual ESG Credit Income Fund is designed for investors who are seeking regular income and potential for consistent returns above the benchmark (before fees and taxes) through investment in a diverse range of income generating assets that meet Perpetual's ESG and values-based criteria, have a minimum investment timeframe of three years or longer and are comfortable with the risks associated with the Fund. The Fund has a risk level of Low to Medium*.



Why invest with Perpetual?

As one of Australia's longest serving and most trusted investment managers, our commitment is to deliver superior outcomes over the long-term for our clients. We have long-standing commitment to responsible investment. In 2009 we became a signatory to the United Nations supported Principles for Responsible Investment.

We actively manage the investments of our clients, based on fundamental research and analysis. The senior members of the fixed income team at Perpetual have more than 100 years' combined experience in investment management and have worked together as a team for almost 20 years.

What are the risks?

All investments carry risk (such as market and economic risk and asset risk) and different strategies may carry different levels of risk. This Fund is predominantly subject to credit risk.

The relevant product disclosure statement or offering document outlines the significant risks that may affect your investment and should be considered before deciding whether to acquire or hold units in the fund.

Your financial adviser can assist you in determining whether a fund is suited to your financial needs.

RIAA's RI Certification Symbol signifies that a product or service offers an investment style that takes into account environmental, social, governance or ethical considerations. The Symbol also signifies that adheres to the strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Product. The Certification Symbol is a Registered Trademark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and the Perpetual Ethical SRI Credit Fund's methodology, performance and stock holdings can be found at www.responsibleinvestments.com.au, together with details about other responsible investment products certified by RIAA.

^ The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

* As represented by the Standard Risk Measure (SRM). The SRM is based on industry guidance and is not a complete assessment of all forms of investment risk.

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Find out more

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