

## Fund Factsheet

# Perpetual ESG Real Return Fund

## Fund at a glance

### Investment objective

The Fund targets a pre-tax return of inflation plus 5% per annum (before fees and taxes) over rolling five-year periods, while minimising downside risk over rolling two-year periods.

### Investment guidelines

Australian shares	0–50%
International shares	0–50%
Property	0–15%
Fixed income and credit	0–100%
Commodities	0–15%
Cash	0–100%
Other investments	0–15%
Inception date	June 2021
Distributions	Quarterly
APIR Code	PER0761AU
Management fee (% pa)*	0.85%
Buy spread#	0.07%
Sell spread#	0.07%

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

# As at 12 May 2025. Subject to change. Refer to the Fund's PDS for the latest spreads.

### Portfolio manager



**Michael O'Dea**  
Head of Multi Asset

## 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 Real Return Fund



## About the Fund

The Perpetual ESG Real Return Fund predominantly invests in a diversified portfolio of assets. The Fund applies ESG screens to Australian and international shares and fixed income and credit asset classes. The Perpetual ESG Real Return Fund targets a pre-tax return of inflation plus 5% per annum (before fees and taxes) over rolling five-year periods, while minimising downside risk over rolling two-year periods.

The Multi Asset team has the flexibility to actively adjust its asset allocation to respond to changing market conditions and/or to take advantage of new opportunities. Importantly, they do not have to hold any investments or asset classes where they believe the level of return is insufficient to compensate investors for the amount of risk.

The Fund aims to achieve the above objectives by:

- investing in Perpetual’s range of investment products;
- investing in external investment manager products where appropriate;
- managing the asset allocation strategies within a risk budgeted approach through the use of funds, exchanges traded funds, derivatives, and direct securities
- implementing a considerable amount of its exposures via derivatives; and may include alternative assets
- managing the mix of assets within the designated ranges.

Refer to the PDS for details on the Fund’s ESG screening approach.



## How does the Fund fit into a well-balanced portfolio?

The Fund is focused on reducing uncertain investment outcomes and is designed for investors seeking a smoother, more regular profile of returns, protection against inflation and volatility without having to sacrifice growth. It could complement an investor’s existing diversified portfolio or help to diversify a portfolio of ethical responsible investment assets.



## Why invest with Perpetual?

Perpetual Asset Management is a dynamic, active manager, offering an extensive range of specialist investment capabilities including Australian and global equities, credit, fixed income, multi-asset as well as ESG.

Perpetual’s Multi Asset funds invest across a diverse range of investment opportunities, which can include domestic and global shares, credit and fixed income, cash, property, commodities and a range of other investments all combined within a single fund. As one of Australia’s longest serving and most trusted investment managers, Perpetual’s long-standing commitment is to deliver superior outcomes over the long-term for our clients.

## 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. The Fund is subject to Inflation 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 that fund. Your financial adviser can assist you in determining whether a fund is suited to your financial needs.

This information has been prepared by Perpetual Investment Management Limited (PIML) ABN 18 000 866 535, AFSL 234426. It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The product disclosure statement (PDS) for the Perpetual ESG Real Return Fund issued by PIML, should be considered before deciding whether to acquire or hold units in the Fund. The PDS and Target Market Determination can be obtained by calling 1800 022 033 or visiting our website [www.perpetual.com.au](http://www.perpetual.com.au). To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. No company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor’s capital. All investing involves risk including the possible loss of principal. 3212\_0625

## Find out more

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