

## Altius Sustainable Bond Fund

A fixed interest bond fund with a focus on sustainability















A fixed interest fund investing in companies that operate responsibly and sustainably. The fund is designed to align with investors' specific personal and social values without compromising on returns over the long-term.

### Why invest in the Altius Sustainable Bond Fund?

<p><b>Growing demand</b></p> <p>Support the needs of a growing market of sustainable investors. A key component of an ethical portfolio.</p>	<p><b>Sustainable</b></p> <p>A three-stage sustainability overlay prioritises responsible investments.</p>	<p><b>Flexible</b></p> <p>Active management allows flexible risk budgeting and a positive response to market movements.</p>	<p><b>Top-down</b></p> <p>A comprehensive investment approach with an independent Investment Committee.</p>	<p><b>Fixed interest for all cycles</b></p> <p>A model that remains flexible and adapts to all market conditions.</p>
--	--	---	---	---

### A three-stage sustainability overlay prioritises responsible investments

<p><b>1. Negative screen</b></p>						
 Armaments	 Gambling	 Tobacco production	 Fossil Fuel production, distribution, exploration and services	 Uranium	 Alcohol production	 Pornography
<p><b>2. Positive sustainability ranking</b></p>						
<p>✓ Environmental effects</p>		<p>✓ Social consequences</p>		<p>✓ Quality of governance</p>		
<p><b>3. Sustainability committee</b></p>						
<p>Considers engagement and/or divestment where ranking does not trigger exclusion (generally due to materiality) but breach of the sustainability principle(s) is considered to be of a flagrant nature.</p>						
						

Strengthened by

## Fund facts

<b>Investment return objective</b>	To outperform the benchmark (50% Reserve Bank of Australia Cash Rate and 50% Bloomberg AusBond Composite 0+Yr Index1) after fees over rolling three year periods. The Fund's investment objective may vary from time to time. Investors will be advised in writing of a change to the investment objective of the Fund.
<b>Inception date</b>	November 2014
<b>Minimum initial investment</b>	AU\$5,000.00
<b>APIR</b>	AUS0071AU
<b>Management cost</b>	Management fee: 0.37% p.a. of the gross asset value of the fund. 0.12% estimated recoverable expenses. Consult PDS for full information.
<b>Buy/Sell spread</b>	0.05% / 0.05%
<b>Distributions</b>	Quarterly

## About Altius Asset Management

Altius Asset Management is a specialist fixed interest asset manager that is 100% owned by Australian Unity. We actively manage diverse portfolios of fixed interest securities, aiming to deliver solid income generation and low capital volatility. Our team's experience delivers a heightened appreciation of best practice in the fixed interest market.

## About Australian Unity

Established in 1840, we're Australia's first member-owned wellbeing company, delivering health, wealth and living services. Our wealth offering incorporates a comprehensive range of products that are designed to help you prosper.

- ▲ Investment education and funeral bonds
- ▲ Australian and international shares
- ▲ Mortgage funds
- ▲ Cash and fixed interest funds
- ▲ Diversified funds
- ▲ Property funds

For more information on the Altius Sustainable Bond Fund, please contact your financial adviser or our Investor Services Team.

[australianunity.com.au/wealth](https://australianunity.com.au/wealth)  
[australianunitywealth@unitregistry.com.au](mailto:australianunitywealth@unitregistry.com.au)

Investor Services  
T 1300 997 774

Australian Unity  
271 Spring Street,  
Melbourne VIC 3000

Adviser Services  
T 1300 997 774

Units in the Altius Sustainable Bond Fund (ARSN 601 618 179) are issued by Australian Unity Funds Management Limited (AUFM) ABN 60 071 497 115, AFS Licence No. 234454, as Responsible Entity. AUFM is part of the Australian Unity Group of companies which undertakes investment activities. Information provided here is general information only and current at the time of publication and does not take into account your objectives, financial situation or needs. In deciding whether to acquire, hold or dispose of the product you should obtain a copy of the Product Disclosure Statement (PDS) and seek professional financial and taxation advice. The PDS is available at [australianunity.com.au/wealth](https://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 5997 774. This information is intended for recipients in Australia only. Not to be reproduced without permission. Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") do not approve or endorse this material and disclaim all liability for any loss or damage of any kind arising out of the use of all or any part of this material.