

Cash and Fixed Interest Securitised Assets Guideline

The purpose of this policy is to outline the treatment of issuer and issue for securitised assets with regard to the investible universe of the Altius Sustainable Bond Fund, Australian Unity Sustainable Enhanced Cash Fund and Australian Unity Green Bond Fund (Funds).

The Cash and Fixed Interest Sustainability Advisory Committee has recommended the decision to include securitised assets in the investible universe be based on the security and the corresponding pool of assets.

Review of the sustainability of a securitised pool of assets will be determined by direct reference to the securitisation and assets within.

With regard to securitised assets, the decision for inclusion in the investible universe of the Funds will be determined with reference to:

- The type of assets in the pool (e.g. securitisation of assets of receivables from business activities on the Cash and Fixed Interest Sustainability Policy's negative screen will be excluded from the investible universe);
- The originator's responsible lending standards or fairness of the marketing of the loan or lease products within the pool; and
- The objectivity and rigour applied to the underwriting process of the packaged products.

Policy administration

Policy Name	Cash and Fixed Interest Securitised Assets Guideline
Policy Level	Level 3-Guideline
Approval Body	EGM Investments
Date of Approval	22 September 2022
Policy Owner	Chief Investment Officer Altius
Policy Administrator	CIO Altius
Related policies	Cash and Fixed Interest Sustainability Policy
Supporting procedures or guidelines	N/A
Date of last review	July 2019
Regulator (if applicable)	n/a
Compliance mechanism	N/A
Classification	Internal and external use