

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

<b>1. Negative screen</b>						
 <p>Armaments</p>	 <p>Gambling</p>	 <p>Tobacco production</p>	 <p>Fossil Fuel production, distribution, exploration and services</p>	 <p>Uranium</p>	 <p>Alcohol production</p>	 <p>Pornography</p>
<b>2. Positive sustainability ranking</b>						
 Environmental effects		 Social consequences		 Quality of governance		
<b>3. Sustainability committee</b>						
<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>						
						

### 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>	0.00%/0.10%
<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

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