

## Green Bond Fund

An investment that contributes to lowering carbon emissions



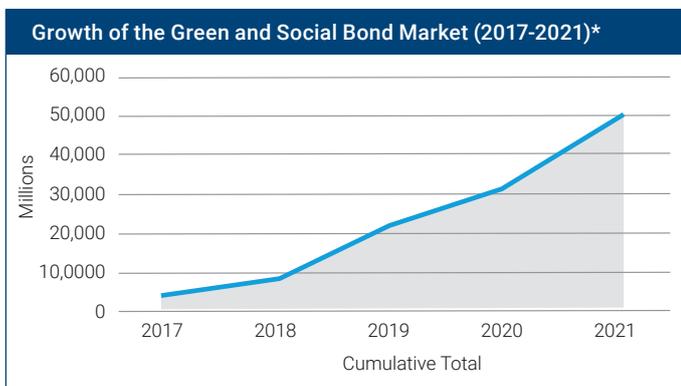
The Green Bond Fund's (the Fund) purpose is to invest in green, sustainable, and social bonds with the primary aim of targeting investments that contribute to lowering carbon emissions. It is aligned with Australian Unity's values to create a positive impact.

### Why invest in the Green Bond Fund? (now has retail units)

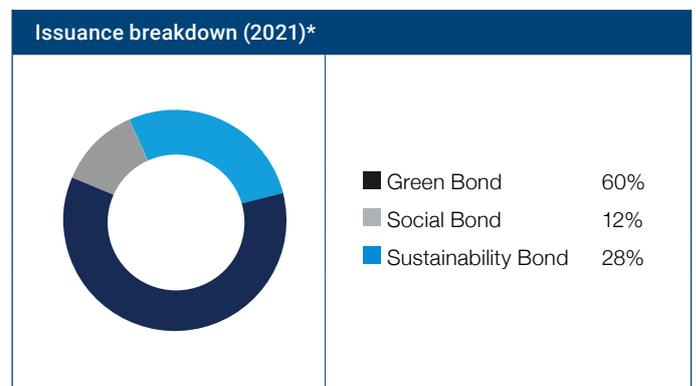
<p><b>Diversified asset pool</b></p> <p>Access to a diversified pool of relatively scarce assets</p>	<p><b>Responsible investments</b></p> <p>A clear impact investment to satisfy any investor seeking responsible investments</p>	<p><b>High-quality portfolio</b></p> <p>A high-quality portfolio reflecting Altius and Australian Unity's due diligence processes</p>	<p><b>Cleaner energy aligned</b></p> <p>An opportunity to gain a market leading position and be a supporter of the transition to a cleaner energy economy</p>
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The green bond market is growing both in Australia and globally by providing investors the opportunity to invest in high quality debt, earn a market return and have certainty about the positive impact derived from the use of proceeds.

### Green bonds in Australia



### Use of proceeds



\* Source: ANZ Green / Sustainability Bond Australian Issuance Data Jan 2020

Strengthened by

## Our approach to managing sustainable investments

<p><b>Sustainable</b></p> <p>Investing in a combination of green, social and sustainable/sustainability-linked fixed interest securities</p>	<p><b>Top-down</b></p> <p>Independent Sustainable Advisory Committee that oversees the investment universe</p>	<p><b>Experience</b></p> <p>Managed by the Altius team, with an average of 30+ years of fixed income, cash and portfolio management experience</p>	<p><b>Diversified</b></p> <p>The portfolio will hold a range of government and credit securities providing both impact and the potential to generate regular income quarterly</p>	<p><b>Active management</b></p> <p>Active investment management allows a positive response to risk and market movements</p>
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### About Altius

Altius, a wholly owned fixed income boutique within Australian Unity's portfolio of investment management businesses, are the investment managers of the Green Bond Fund. Altius has a committed focus on sustainable and responsible investments (SRI) with comprehensive assessment processes incorporating:

- ▲ Negative screening
- ▲ Positive sustainability selection
- ▲ An expert independent Sustainability Advisory Committee

### Investment approach for the Green Bond Fund

- ▲ The Fund will invest in a range of green, sustainable/sustainability-linked, and social bonds from providers that conduct their business and apply capital responsibly, giving consideration to a range of Environmental Social & Governance (ESG) issues
- ▲ The Fund will invest in a broad range of fixed interest securities along with cash and similar investments/funds. These may include direct or indirect international and domestic holdings of government, corporate and asset backed securities issued in Australian dollars or appropriately hedged
- ▲ The investment manager may also use derivatives for portfolio positioning and managing market risk
- ▲ The Fund has the ability to borrow funds for day-to-day operational activities but will not use gearing in implementing portfolio positions

### Fund Facts

<b>Fund objective</b>	To achieve pre-fee returns in excess of the Bloomberg AusBond Composite 0+ Yr Index plus 0.30 to 0.50% p.a. over rolling three-year periods.
<b>Minimum initial investment</b>	AU\$100,000
<b>Management cost</b>	0.30% p.a. expressed as a percentage of the net asset value of the Fund. The Fund's management costs may be negotiated for wholesale clients.
<b>Distributions</b>	Quarterly
<b>Liquidity</b>	Generally processed within 5 business days
<b>Fund structure</b>	Open ended trust – unregistered managed investment scheme



Zenith Investment Partners 'Approved'

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

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