





Green Bond Fund



An investment that contributes to lowering carbon emissions

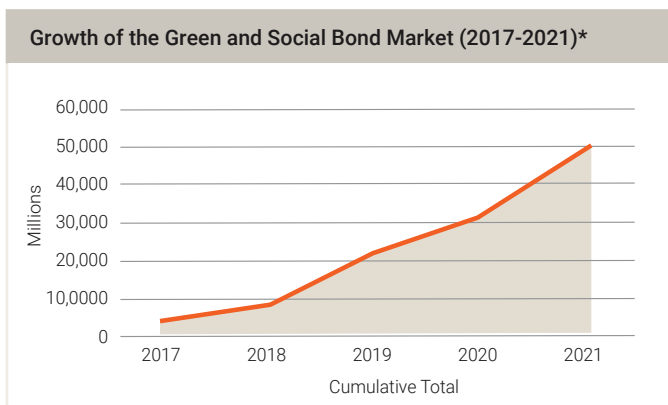
The Green Bond Fund's (the Fund) purpose is to invest in green, sustainable, and social bonds with the primary aim of targeting investments that contribute to lowering carbon emissions. It is aligned with Australian Unity's values to create a positive impact.

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

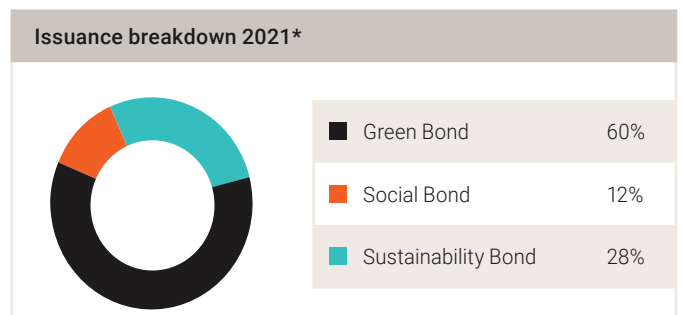
 <p>Diversified asset pool</p> <p>Access to a diversified pool of relatively scarce assets</p>	 <p>Responsible investments</p> <p>A clear impact investment to satisfy any investor seeking responsible investments</p>	 <p>High-quality portfolio</p> <p>A high-quality portfolio reflecting Altius and Australian Unity's due diligence processes</p>	 <p>Cleaner energy aligned</p> <p>An opportunity to gain a market leading position and be a supporter of the transition to a cleaner energy economy</p>
--	--	---	---

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

Our approach to managing sustainable investments

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

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

Fund objective	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.
Minimum initial investment	AU\$100,000
Management cost	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.
Distributions	Quarterly
Liquidity	Generally processed within 5 business days
Fund structure	Open ended trust – unregistered managed investment scheme



Zenith Investment Partners
'Approved'

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

Investor Services
T 1300 997 774

Adviser Services
T 1300 997 774

Australian Unity
271 Spring Street,
Melbourne VIC 3000

australianunity.com.au/wealth
australianunitywealth@unitregistry.com.au

The Australian Unity Green Bond Fund (the Fund) is issued by Australian Unity Funds Management Limited (AUFM) ABN 60 071 497 115, AFS Licence No. 234454. Units in the Fund are issued by AUFM as Trustee for the Fund. The information in this document is general information only and is not based on the objectives, financial situation or needs of any particular investor. You should obtain financial and legal advice relevant to your circumstances before making investment decisions. In deciding whether to acquire, hold or dispose of the product, investors should obtain the current Information Memorandum dated 12 June 2020 (Australian Unity Green Bond Fund) to consider whether the product is appropriate for them. The information provided on this page is current at the time of publishing.

The Zenith Investment Partners (ABN 27 103 132 672, AFS Licence 226872) ("Zenith") rating (assigned AUS9041AU/June 2021) referred to in this piece is limited to "General Advice" (s766B Corporations Act 2001) for Wholesale clients only. This advice has been prepared without taking into account the objectives, financial situation or needs of any individual, including target markets of financial products, where applicable, and is subject to change at any time without prior notice. It is not a specific recommendation to purchase, sell or hold the relevant product(s). Investors should seek independent financial advice before making an investment decision and should consider the appropriateness of this advice in light of their own objectives, financial situation and needs. Investors should obtain a copy of, and consider the PDS or offer document before making any decision and refer to the full Zenith Product Assessment available on the Zenith website. Past performance is not an indication of future performance. Zenith usually charges the product issuer, fund manager or related party to conduct Product Assessments. Full details regarding Zenith's methodology, ratings definitions and regulatory compliance are available on our Product Assessments and at Research Regulatory Guidelines.