

Advance Indexed Balanced Portfolio

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Advance Indexed Portfolios are a suite of five portfolios covering a wide range of index investments including shares, property and fixed interest indexes. They are managed to different risk profiles and access the broad market movements of various asset classes in a cost effective manner.

What type of investor could this portfolio suit?

Advance Indexed Balanced Portfolio could be suitable for an investor with a minimum five year investment horizon who are seeking a transparent, cost effective, diversified portfolio of strategies, consistent with the risk profile of the portfolio.

Advance Indexed Balanced Portfolio overview

APIR code	WFS0567AU																											
Investment objective	To deliver a return in line with the benchmark, before fees, over a rolling five year period.																											
Benchmark Index	Composite of the underlying investments' indices based on the expected long term average (neutral weighting) to those underlying investments: <table><tr><th>Asset class</th><th>Benchmark</th><th>Neutral weighting (%)</th></tr><tr><td>Cash</td><td>Bloomberg AusBond Bank Bill IndexSM</td><td>5</td></tr><tr><td>Australian fixed interest</td><td>Bloomberg AusBond Composite 0+ Yr IndexSM</td><td>14</td></tr><tr><td>International fixed interest</td><td>Bloomberg Global Aggregate Bond Index (Fully Hedged) in Australian Dollars</td><td>11</td></tr><tr><td>Australian shares</td><td>S&P/ASX 300 Total Return Index</td><td>33</td></tr><tr><td>International shares</td><td>MSCI World ex Australia (Standard) Index (Net Dividends) in Australian Dollars</td><td>25</td></tr><tr><td>Australian property</td><td>S&P/ASX 300 A-REIT Total Return Index</td><td>6</td></tr><tr><td>International property</td><td>FTSE EPRA/NAREIT Developed Net TR Index (AUD Hedged)</td><td>6</td></tr><tr><td>Total</td><td></td><td>100</td></tr></table>	Asset class	Benchmark	Neutral weighting (%)	Cash	Bloomberg AusBond Bank Bill Index SM	5	Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index SM	14	International fixed interest	Bloomberg Global Aggregate Bond Index (Fully Hedged) in Australian Dollars	11	Australian shares	S&P/ASX 300 Total Return Index	33	International shares	MSCI World ex Australia (Standard) Index (Net Dividends) in Australian Dollars	25	Australian property	S&P/ASX 300 A-REIT Total Return Index	6	International property	FTSE EPRA/NAREIT Developed Net TR Index (AUD Hedged)	6	Total		100
Asset class	Benchmark	Neutral weighting (%)																										
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Advance Indexed Balanced Portfolio overview

Asset class	Diversified																								
Investment style	Index – passive																								
Investment strategy and approach	The portfolio has exposure to a diverse mix of assets with both income-producing assets (around 30%) of cash and fixed interest, and growth assets (around 70%) including shares and listed property securities. The portfolio's exposure to these asset classes will be obtained primarily by investing directly into index funds or exchange traded funds.																								
Investment universe	Australian registered managed funds and exchange traded funds																								
Risk label (SRM)	Medium to High (5)																								
Minimum investment horizon	5 years																								
Minimum investment amount	\$5,000																								
Indicative number of assets	5 – 10																								
Management fees and costs ¹	0.3200% pa																								
Performance fees ¹	0.00% pa																								
Transaction costs ¹	0.00% pa																								
Asset allocation ranges	<table><tr><th>Asset class</th><th>Minimum (%)</th><th>Maximum (%)</th></tr><tr><td>Cash²</td><td>2</td><td>15</td></tr><tr><td>Australian fixed interest</td><td>5</td><td>25</td></tr><tr><td>International fixed interest</td><td>5</td><td>25</td></tr><tr><td>Australian shares</td><td>20</td><td>50</td></tr><tr><td>International shares</td><td>0</td><td>40</td></tr><tr><td>Australian property</td><td>0</td><td>20</td></tr><tr><td>International property</td><td>0</td><td>20</td></tr></table>	Asset class	Minimum (%)	Maximum (%)	Cash ²	2	15	Australian fixed interest	5	25	International fixed interest	5	25	Australian shares	20	50	International shares	0	40	Australian property	0	20	International property	0	20
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Australian property	0	20																							
International property	0	20																							

Footnotes

¹ Fees and costs will be provided by the relevant platform providers' Product Disclosure Statement

² The 'Cash' asset class includes the cash allocation of the portfolio that is held in a cash product nominated by the relevant platform provider and may include allocation to other cash type investments.

Advance Indexed Portfolios - Overview				
Advance Indexed Balanced Portfolio				
Asset Class	SAA %	Ranges %	Underlying Fund	ARSN
Australian Shares	33.0	20-50	Mercer Indexed Australian Shares Fund	086 512 834
International Shares	25.0	0-40	Mercer Indexed International Shares Fund	086 513 564
			iShares Hedged International Equity Index Fund	095 723 710
Australian Property	6.0	0-20	Mercer Indexed Australian Listed Property Fund	086 513 886
International Property	6.0	0-20	iShares Global Listed Property Index Fund Hedged Class S Units	637 310 537
Australian Fixed Interest	14.0	5-25	Mercer Indexed Australian Fixed Interest Fund	086 513 760
International Fixed Interest	11.0	5-25	Mercer Indexed International Fixed Interest Fund	086 513 395
Cash	5.0	2-15	Advance Cash Multi-Blend Fund	094 113 050
			Cash Rate provided by relevant platform	

For more information



NSW, ACT

Michelle Heinrich - 0459 640 291

VIC, TAS, SA

Eric Vassiliadis - 0434 428 055

QLD, WA

Travis Grant - 0411 107 391



merceraadvisersolutions@mercer.com



www.mercer.com.au/mercercfunds

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