

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

Advance Indexed Moderate Portfolio overview

APIR code	WFS0566AU																											
Investment objective	To deliver a return in line with the benchmark, before fees, over a rolling four 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>12</td></tr><tr><td>Australian fixed interest</td><td>Bloomberg AusBond Composite 0+ Yr IndexSM</td><td>21</td></tr><tr><td>International fixed interest</td><td>Bloomberg Global Aggregate Bond Index (Fully Hedged) in Australian Dollars</td><td>17</td></tr><tr><td>Australian shares</td><td>S&P/ASX 300 Total Return Index</td><td>25</td></tr><tr><td>International shares</td><td>MSCI World ex Australia (Standard) Index (Net Dividends) in Australian Dollars</td><td>15</td></tr><tr><td>Australian property</td><td>S&P/ASX 300 A-REIT Total Return Index</td><td>5</td></tr><tr><td>International property</td><td>FTSE EPRA/NAREIT Developed Net TR Index (AUD Hedged)</td><td>5</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	12	Australian fixed interest	Bloomberg AusBond Composite 0+ Yr Index SM	21	International fixed interest	Bloomberg Global Aggregate Bond Index (Fully Hedged) in Australian Dollars	17	Australian shares	S&P/ASX 300 Total Return Index	25	International shares	MSCI World ex Australia (Standard) Index (Net Dividends) in Australian Dollars	15	Australian property	S&P/ASX 300 A-REIT Total Return Index	5	International property	FTSE EPRA/NAREIT Developed Net TR Index (AUD Hedged)	5	Total		100
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Advance Indexed Moderate Portfolio overview

Asset class	Diversified																								
Investment style	Index – passive																								
Investment strategy and approach	<p>The portfolio has exposure to a mix of defensive assets (around 50%) such as cash and fixed interest and growth assets (around 50%) such as shares and listed property securities.</p> <p>The portfolio's exposure to these asset classes will be obtained primarily by investing directly into index funds or exchange traded funds.</p>																								
Investment universe	Australian registered managed funds and exchange traded funds																								
Risk label (SRM)	Medium (4)																								
Minimum investment horizon	4 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>20</td></tr><tr><td>Australian fixed interest</td><td>5</td><td>40</td></tr><tr><td>International fixed interest</td><td>5</td><td>30</td></tr><tr><td>Australian shares</td><td>10</td><td>40</td></tr><tr><td>International shares</td><td>5</td><td>30</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	20	Australian fixed interest	5	40	International fixed interest	5	30	Australian shares	10	40	International shares	5	30	Australian property	0	20	International property	0	20
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Cash ²	2	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 Moderate Portfolio				
Asset Class	SAA %	Ranges %	Underlying Fund	ARSN
Australian Shares	25.0	10-40	Mercer Indexed Australian Shares Fund	086 512 834
International Shares	15.0	5-30	Mercer Indexed International Shares Fund	086 513 564
			iShares Hedged International Equity Index Fund	095 723 710
Australian Property	5.0	0-20	Mercer Indexed Australian Listed Property Fund	086 513 886
International Property	5.0	0-20	iShares Global Listed Property Index Fund Hedged Class S Units	637 310 537
Australian Fixed Interest	21.0	5-40	Mercer Indexed Australian Fixed Interest Fund	086 513 760
International Fixed Interest	17.0	5-40	Mercer Indexed International Fixed Interest Fund	086 513 395
Cash	12.0	2-20	Advance Cash Multi-Blend Fund	094 113 050
			Cash Rate provided by relevant platform	

For more information



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