

# 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 border="1"> <thead> <tr> <th>Asset class</th> <th>Benchmark</th> <th>Neutral weighting (%)</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>Bloomberg AusBond Bank Bill Index<sup>SM</sup></td> <td>12</td> </tr> <tr> <td>Australian fixed interest</td> <td>Bloomberg AusBond Composite 0+ Yr Index<sup>SM</sup></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&amp;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&amp;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><b>Total</b></td> <td></td> <td><b>100</b></td> </tr> </tbody> </table> | Asset class           | Benchmark | Neutral weighting (%) | Cash | Bloomberg AusBond Bank Bill Index <sup>SM</sup> | 12 | Australian fixed interest | Bloomberg AusBond Composite 0+ Yr Index <sup>SM</sup> | 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 | <b>Total</b> |  | <b>100</b> |
| Asset class                  | Benchmark   | Neutral weighting (%) |           |                       |      |   |    |                           |   |    |                              |  |    |                   |                                |    |                      |  |    |                     |                                       |   |                        |  |   |              |  |            |
| Cash                         | Bloomberg AusBond Bank Bill Index <sup>SM</sup>   | 12                    |           |                       |      |   |    |                           |   |    |                              |  |    |                   |                                |    |                      |  |    |                     |                                       |   |                        |  |   |              |  |            |
| Australian fixed interest    | Bloomberg AusBond Composite 0+ Yr Index <sup>SM</sup>   | 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                     |           |                       |      |   |    |                           |   |    |                              |  |    |                   |                                |    |                      |  |    |                     |                                       |   |                        |  |   |              |  |            |
| <b>Total</b>                 |   | <b>100</b>            |           |                       |      |   |    |                           |   |    |                              |  |    |                   |                                |    |                      |  |    |                     |                                       |   |                        |  |   |              |  |            |

## 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 <sup>1</sup> | 0.3200% pa   |
| Performance fees <sup>1</sup>          | 0.00% pa   |
| Transaction costs <sup>1</sup>         | 0.00% pa   |

| Asset allocation ranges | Asset class                  | Minimum (%) | Maximum (%) |
|-------------------------|------------------------------|-------------|-------------|
|                         | Cash <sup>2</sup>            | 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          |

### Footnotes

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

<sup>2</sup> 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**

| <b>Asset Class</b>           | <b>SAA %</b> | <b>Ranges %</b> | <b>Underlying Fund</b>   | <b>ARSN</b> |
|------------------------------|--------------|-----------------|--|-------------|
| 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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