

# Retirement Portfolio – MRP40

## Portfolio Profile

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Mercer CoreSeries Retirement Portfolios offers portfolios intended to meet the needs of retiree investors with a medium or high risk profile. Both portfolios are diversified, actively managed entities and may invest in asset classes such as equities, property, infrastructure, fixed interest and cash.

## What type of investor could this portfolio suit?

Mercer CoreSeries Retirement Portfolio – MRP40, could be suitable for an investor with a minimum three-year investment horizon and a medium to high capacity and tolerance for risk. This portfolio is designed for the benefit of retiree investors who are seeking to preserve, through a diversified mix of growth and defensive assets, the capital value of their investment portfolio over the longer-term whilst providing a level of income.

### CoreSeries Retirement – MRP40 - Portfolio overview

|  |   |                             |
|--|---|-----------------------------|
| Investment Objective   | To outperform the CPI +2% Index over the medium to longer term whilst providing income generation and capital preservation.   |                             |
| Investment Strategy  | The portfolio invests in a diverse mix of growth assets of around 40% and defensive assets of around 60%, with an emphasis on assets intended to be income-producing. |                             |
| Benchmark  | CPI + 2.0%  |                             |
| Estimated number of negative returns over any 20 year period | 2.6   |                             |
| Risk Level   | Medium to high  |                             |
| Minimum suggested timeframe                                  | 3 years   |                             |
| Fees and costs*  | Investment management fee<br>0.168%   | Transaction costs<br>0.051% |
|  | Performance fees – 0.025%   | Indirect costs – 0.612%     |
| Minimum Investment   | \$50,000  |                             |

\* for an explanation of fees and costs please contact your adviser or IDPS platform.

## CoreSeries Retirement 40% Growth Portfolio - Portfolio Overview

| Asset Class                   | SAA | Ranges    | Underlying Fund                                     | ARSN        |
|-------------------------------|-----|-----------|---|-------------|
| Equity - Australian Listed    | 14% | 0% - 30%  | Alphinity Concentrated Australian Share Fund        | 092 999 301 |
|                               |     |           | DNR Australian Equities Income Fund                 | 639 285 902 |
|                               |     |           | Plato Australian Shares Income Class A              | 152 590 157 |
| Equity - International Listed | 14% | 0% - 30%  | Acadian Global Managed Volatility Equity A          | 154 431 197 |
|                               |     |           | Epoch Global Equity Shareholder Yield (Unhedged) A  | 130 358 691 |
|                               |     |           | Robeco Emerging Conservative Equity (AUD)           | 165 582 543 |
|                               |     |           | Vanguard International Equities Hedged              | 093 254 909 |
| Property - Australian Listed  | 5%  | 0% - 20%  | SG Hiscock Property Income Fund                     | 095 852 501 |
| Alternatives                  | 7%  | 0% - 20%  | Metrics Direct Income Fund                          | 641 620 331 |
| Fixed Income - Australian     | 16% | 0% - 30%  | Janus Henderson Tactical Income Fund                | 130 944 866 |
|                               |     |           | Macquarie True Index Australian Fixed Interest Fund | 093 394 793 |
|                               |     |           | Smarter Money Higher Income Fund                    | 601 093 485 |
| Fixed Income - International  | 42% | 20% - 60% | Colchester Global Government Bond Fund              | 168 909 671 |
|                               |     |           | Payden Global Income Opportunities Fund             | 130 353 310 |
|                               |     |           | Perpetual Diversified Income                        | 110 147 665 |
|                               |     |           | Daintree Core Income Trust                          | 617 947 690 |
|                               |     |           | T Rowe Price Dynamic Global Bond Fund               | 167 869 561 |
| Cash                          | 2%  | 1% - 15%  | Managed Portfolio Cash                              |             |

## For more information



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