

Mercer CoreSeries Retirement Portfolio - MRP40

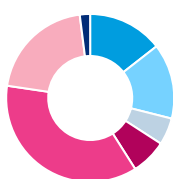
Investment strategy

This portfolio is designed for the benefit of retiree investors who are seeking to invest in a portfolio which has a focus on both income and reduced market volatility, through a diversified mix of growth and defensive assets.

Investment objective

To outperform the CPI + 2% Index over the medium to longer term whilst providing income generation and capital preservation.

Asset Breakdown



| | |
|---------------------------|-------|
| Australian Equities | 14.5% |
| International Equities | 14.5% |
| Property & Infrastructure | 5.2% |
| Alternatives | 6.9% |
| Australian Fixed Interest | 36.4% |
| Global Fixed Interest | 20.7% |
| Cash and Money Market | 2.0% |

Breakdowns are for illustrative purposes only. Percentages may not always add up to 100% owing to rounding.



Platform availability

IDPS platform availability can be found [here](#).



Market updates

Market update information can be found [here](#).



Portfolio updates

Detailed information on changes can be found [here](#).

Portfolio facts

| Overview | Diversified, Multi Asset |
|--|-------------------------------------|
| Minimum suggested investment timeframe | 3 years |
| Minimum investment amount (AUD) | \$50,000 |
| Risk Label* | Medium to high |
| Fees & costs | Refer to selected IDPS platform PDS |
| Benchmark | AU CPI + 2% |

*Refer to selected IDPS platform PDS for the standard risk measure (SRM) assigned to the portfolio. The SRM is based on industry guidance allowing investors to compare managed portfolio options that are expected to deliver a similar number of negative annual returns over any 20 year period.

Investment performance p.a.

| | 1m | 3m | YTD | 1y | 3y | Since inception* |
|--------------------|-------|------|------|------|-------|------------------|
| Portfolio return** | -0.2% | 1.2% | 8.2% | 8.2% | 3.4% | 3.5% |
| AU CPI + 2% | 0.2% | 0.7% | 4.4% | 4.4% | 6.7% | 6.7% |
| Excess Returns | -0.4% | 0.5% | 3.8% | 3.8% | -3.3% | -3.2% |

*Performance since 30 Jun 2021

**Past performance is not a reliable indicator of future performance. Yearly returns are annualised and assume distributions are reinvested. Net return is net of fees and costs. On 18 December 2023, the risk profile was adjusted from 30% to 40% growth, with an update to the portfolio benchmark.

For more information: Please contact your financial adviser or:



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Underlying Fund returns p.a. (net of investment fees)

| Asset Class | Holding Name | 1m | 3m | 1yr | 3yr | 5yr |
|---------------------------|---|-------|-------|-------|-------|-------|
| Alternative Assets | Metrics Master Income Trust | 1.6% | 4.3% | 11.4% | 8.4% | 7.2% |
| Australian Equities | Alphinity Concentrated Australian Share Fund | -2.5% | 1.7% | 14.7% | 7.6% | 8.3% |
| | Plato Australian Shares Income Class A | -2.8% | -1.2% | 9.9% | 6.1% | 6.6% |
| | DNR Capital Australian Shares Income Fund | -3.0% | -3.0% | 5.2% | 4.6% | - |
| Australian Fixed Interest | Perpetual Diversified Income | 0.5% | 1.8% | 7.3% | 4.9% | 4.0% |
| | Janus Henderson Tactical Income Fund | 0.6% | 0.9% | 5.2% | 3.3% | 2.8% |
| | Macquarie True Index Australian Fixed Interest Fund | 0.5% | -0.3% | 2.9% | -0.8% | -0.2% |
| | Coolabah Short Term Income Fund | 0.6% | 1.5% | 6.0% | 4.0% | 3.1% |
| Global Fixed Interest | T Rowe Price Dynamic Global Bond Fund | 1.0% | 2.8% | 4.3% | 1.0% | 2.2% |
| | Colchester Global Government Bond Fund | -1.5% | -3.4% | -1.6% | -2.3% | -1.0% |
| | Payden Global Income Opportunities Fund | 0.5% | 1.1% | 5.3% | 1.9% | 1.5% |
| International Equities | Epoch Global Equity Shareholder Yield (Unhedged) A | 1.0% | 5.8% | 23.6% | 11.4% | 8.9% |
| | Acadian Global Managed Volatility Equity A | 1.6% | 9.7% | 25.5% | 11.4% | 9.7% |
| | Vanguard International Equities Hedged | -2.0% | 1.8% | 20.6% | 6.4% | 10.5% |
| | Robeco Emerging Conservative Equity (AUD) | 5.3% | 4.3% | 19.0% | 9.4% | 6.4% |
| Property | Vanguard Australian Property Index Fund | -5.8% | -6.1% | 17.4% | 3.0% | 5.9% |

Important Notices

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