

Mercer CoreSeries Retirement Portfolio - MRP40

for financial advisers

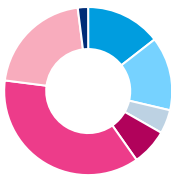
Investment objective

To outperform the CPI + 3% Index over the medium to longer term whilst providing income generation.

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.

Asset Breakdown



● Australian Equities	14.5%
● International Equities	14.2%
● Property & Infrastructure	4.6%
● Alternatives	7.0%
● Australian Fixed Interest	36.8%
● Global Fixed Interest	21.0%
● Cash and Money Market	2.0%

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



Market updates

Market update information 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

	1m	3m	YTD	1y	3y	Since inception*
Portfolio return**	-2.8%	-1.4%	-1.4%	4.2%	5.7%	3.5%
AU CPI + 2%	0.4%	0.9%	0.9%	4.7%	4.2%	5.4%
Excess Returns	-3.2%	-2.3%	-2.3%	-0.5%	1.5%	-1.9%

*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:



mercercorereseries.com.au



MercerAdviserSolutions@mercercorereseries.com

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

Asset Class	Holding Name	1m	3m	1yr	3yr	5yr
Alternative Assets	Metrics Master Income Trust	-4.6%	-2.9%	3.2%	7.5%	5.6%
	Alphinity Concentrated Australian Share Fund	-7.5%	0.2%	12.2%	10.2%	9.1%
Australian Equities	Ausbil Active Dividend Income Active ETF	-7.4%	-0.3%	12.2%	8.1%	7.5%
	Plato Australian Shares Income Class A	-6.8%	-1.8%	10.6%	8.3%	7.3%
Australian Fixed Interest	Perpetual Diversified Income	-0.1%	0.8%	5.2%	6.5%	4.4%
	Janus Henderson Tactical Income Fund	-0.4%	0.7%	4.9%	5.6%	3.3%
	Macquarie True Index Australian Fixed Interest Fund	-1.4%	-0.3%	1.5%	2.1%	0.2%
	Coolabah Short Term Income Fund	0.1%	0.8%	4.3%	5.5%	3.4%
Global Fixed Interest	Colchester Global Government Bond Fund	-2.2%	-0.5%	2.3%	1.9%	-0.4%
	T Rowe Price Dynamic Global Bond Fund	-1.8%	-2.0%	-1.5%	-0.3%	0.1%
	Payden Global Income Opportunities Fund	-1.6%	-0.7%	3.1%	4.2%	2.2%
International Equities	Acadian Global Managed Volatility Equity A	-1.7%	-0.9%	4.6%	13.0%	12.1%
	Vanguard International Shares Hedged	-5.8%	-3.3%	17.8%	16.3%	10.1%
	Robeco Emerging Conservative Equity (AUD)	-5.7%	-1.1%	8.2%	12.8%	9.5%
Property	Vanguard Australian Property Index Fund	-11.2%	-16.4%	-2.1%	7.6%	4.9%

Important Notices

This document has been prepared by Mercer Investments (Australia) Limited ABN 66 008 612 397 AFSL 244385 (**MIAL**) exclusively for the use of financial advisers. MIAL is the provider of the model portfolios used in constructing the Portfolios referred to in this document (**Portfolios**). Reasonable care has been taken in the preparation of this document, however MIAL makes no representation or warranty as to the accuracy of the information presented and takes no responsibility or liability (including for indirect, consequential or incidental damages), for any error, omission or inaccuracy.

MIAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd ABN 32 005 315 917 (**Mercer Australia**). References to Mercer shall be construed to include Mercer Australia and/or its associated companies. 'MERCER' and 'CoreSeries' are Australian-registered trade marks of Mercer Australia.

Past performance does not guarantee future results. The information contained in this document is general in nature only, and does not constitute an offer of financial products or constitute an offer or representation on behalf of the product issuer. It does not take into account your personal needs and circumstances.