

# EVERGREEN ETHICAL INVESTMENT BALANCED PORTFOLIO

<b>Sector</b>	Multi Asset
<b>Name</b>	Evergreen Ethical Investment Balanced Portfolio
<b>Model manager</b>	Evergreen Consultants
<b>Launch date</b>	7 July 2021
<b>Risk level</b>	High - 6
<b>Description</b>	The Evergreen Ethical Investment Balanced Portfolio is designed for investors seeking a diversified portfolio of sustainable investments that aims to provide long-term capital growth and some income.
<b>Suggested length of investment</b>	The minimum investment timeframe should be five years. Investors should understand that capital preservation is not guaranteed and that there is risk of price fluctuations, particularly over periods less than five years.
<b>Investment structure</b>	Managed Discretionary Account
<b>Liquidity</b>	High

## OBJECTIVE

We aim to achieve returns of Cash +3.0% p.a. after fees and tax, over rolling five-year periods, in a sustainable way.

The Model is a well-diversified balanced multi-manager portfolio, with a long-term allocation of 60% to growth assets.

## ABOUT THE MODEL

The Evergreen Ethical Investment Balanced Portfolio (the Model) is offered as a Managed Discretionary Account through Wealth02.

All investments are also screened for their Responsible Investment (RI) attributes, so the portfolio provides investors with the opportunity to participate in long-term sustainable growth.

## INVESTMENT APPROACH

Evergreen believes that asset allocation is the primary driver of long-term returns.

The Model's Strategic Asset Allocation (SAA) has been designed to deliver on investment objectives over the investment time frame. Some tilting around the portfolio's SAA will also be undertaken, in line with the views of our Asset Allocation Committee.

Evergreen conducts extensive analysis of potential investment options with respect to both their investment characteristics and their ESG attributes.

This allows Evergreen to build a well-diversified sustainable balanced portfolio, capable of meeting both its investment and sustainability objectives.

## EVERGREEN RESPONSIBLE INVESTMENT GRADING INDEX

The Evergreen Responsible Investment Grading (ERIG) Index is Evergreen Consultants' proprietary RI grading system that focuses on an investment manager's intent and actions, and not merely a set of portfolio metrics.

The ERIG Index utilises a questionnaire-based, top-down assessment that evaluates the depth and breadth of a manager's process and actions.

Evergreen has adopted RIAA's (Responsible Investment Association Australasia) Responsible Investment Spectrum, a framework that sets out the various approaches to RI in seven categories, to build the ERIG Index.

The ERIG Index focuses on which of these capabilities a manager offers and their strengths and weaknesses in each. This approach provides a multi-faceted look at a manager's RI capabilities.

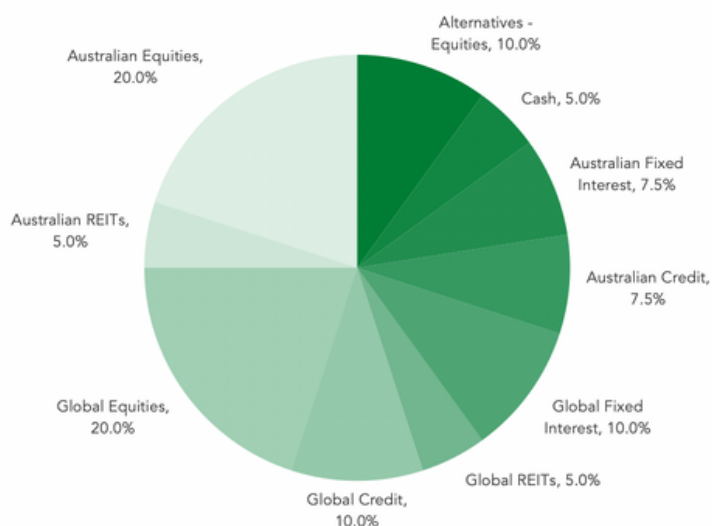
## ABOUT THE MODEL MANAGER

Evergreen Consultants is a leading independent investment consulting business established in 2016. We specialise in asset allocation, manager selection and ESG research and analysis. We count among our clients some of the best financial planning firms in Australia. Evergreen aims to build high quality portfolios that deliver superior returns in a risk controlled manner. Since establishment, Evergreen has consistently grown its team and resources, such that it is now considered a market leader.

## MANAGEMENT COSTS

ICR 0.9250%

## STRATEGIC ASSET ALLOCATION



## PORTFOLIO HOLDINGS

(AS AT 30 JUNE 2021)

FUND	SECTOR	WEIGHT
Ardea Real Outcome	Alternatives – Fixed Interest	5.0%
Ausbil Active Sustainable Equity Fund	Australian Equities	7.0%
Australian Ethical Sustainable Share Fund	Australian Equities	6.0%
Beta Shares Australian Sustainability Leaders ETF	Australian Equities	7.0%
Inspire Australian Equities Fund	Australian Equities	2.0%
Pendal Sustainable Australian Share Fund	Australian Equities	7.0%
Perennial Better Future Trust	Australian Equities	3.0%
Janus Henderson Tactical Income	Australian Fixed Interest	10.0%
Macquarie Income Opportunities	Australian Fixed Interest	8.0%
Pendal Sustainable Australian Fixed Interest Fund	Australian Fixed Interest	5.0%
CC RWC Global Emerging Markets	Emerging Markets	3.0%
Nanuk New World	Global Equities	5.0%
Pengana WHEB Sustainable Impact Fund	Global Equities	3.0%
Regnan Global Equity Impact Solutions Fund	Global Equities	5.0%
State Street Climate ESG International Equity Fund	Global Equities	3.0%
Stewart Investors Worldwide Sustainability Fund	Global Equities	4.0%
Zurich Investments Hedged Global Thematic Share Fund	Global Equities (Hedged AUD)	5.0%
Affirmative Global Bond Fund	Global Fixed Interest (Hedged AUD)	5.0%
ClearBridge RARE Infrastructure Value Hedged	Global Infrastructure	3.0%
Resolution Capital Global Property Securities II	Global REITs	3.0%
CASH	Cash	1.0%
		<b>100.0%</b>

## CONTACT US

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All assumptions and examples are based on current laws (as at July 2021) and the continuance of these laws and Evergreen Consultants interpretation of them. Evergreen Consultants does not undertake to notify its recipients of changes in the law or its interpretation.

\*Investment management costs include investment managers' management fees, estimated performance fees, estimated investment expense recoveries and other indirect investment costs as a percentage of the total average assets of the investment option as at 30 June 2020 and includes rebates negotiated with underlying fund managers.