

# Product Profile

## Schroder Real Return CPI Plus 5% Fund

LAST UPDATED 26-2-2021

### Key Information

APIR CODE	SCH0039AU
STATUS	OPEN
ASSET CLASS	MULTI-ASSET
SECTOR	VARIABLE GROWTH ASSETS
SUB SECTOR	REAL RETURN
PRODUCT TYPE	WHOLESALE
LEGAL TYPE	UNIT TRUST
FUND INCEPTION	OCTOBER 2008
FUND SIZE	\$5,395.92M
ENTRY / EXIT PRICE (26-2-2021)	\$1.2009 / \$1.1961
MINIMUM INITIAL / ADDITIONAL INVESTMENT	\$500,000 / \$50,000
MINIMUM INVESTMENT BALANCE	\$50,000
DISTRIBUTION FREQUENCY	BI-ANNUAL
REGULAR SAVINGS PLAN	NO

### Manager Profile

Schroders Investment Management Australia (Schroders) is a wholly owned subsidiary of Schroders PLC. The Schroders family retains majority ownership of Schroders PLC which is listed on the London Stock Exchange (LSE Code: SDR). Schroders manages US\$785.1 billion (as at 31 December 2020), across a broad range of asset classes including equities, fixed income and alternatives.

### PDS Objective

To achieve a return of CPI plus 4% to 5% p.a. before fees over rolling three year periods while minimising the incidence and size of negative returns in doing so. CPI is defined as the RBA's Trimmed Mean, as published by the Australian Bureau of Statistics.

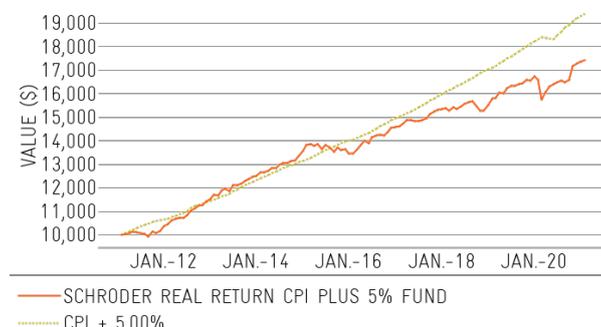
### What is this Fund?

- The Schroder Real Return Fund – Wholesale Class (the 'Fund') is a Multi-Asset Real Return fund that targets a total return of 4% to 5% p.a., before fees and expenses, above Australian inflation (RBA Trimmed Mean CPI), over rolling three year periods. The portfolio is constructed specifically to meet this objective while also displaying lower volatility and less pronounced drawdowns than either equities or more traditional diversified funds.

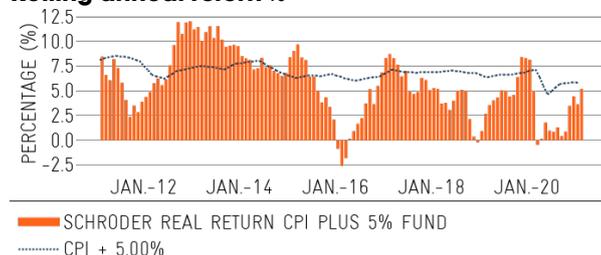
### What this Rating means

The 'Highly Recommended' rating indicates that Lonsec has very strong conviction the financial product can generate risk adjusted returns in line with relevant objectives. The financial product is considered a preferred entry point to this asset class or strategy.

### Growth of \$10,000 over 10 years



### Rolling annual return %



### Returns after fees (at 28-2-2021)

	3MTH	1 YR	3 YR	5 YR	10 YR
TOTAL RETURN	1.64	5.20	4.27	5.34	5.72
INCOME RETURN	1.88	3.86	3.83	4.50	4.69
GROWTH RETURN	-0.24	1.34	0.44	0.83	1.03
LONSEC BENCHMARK	1.64	5.77	6.44	6.63	6.84

BENCHMARK USED: CPI + 5.00%

### Asset allocation (at 28-2-2021)

	%ACTUAL	%MIN	%MAX	%TARGET
AUSTRALIAN EQUITIES	17.6	-	-	-
INTERNATIONAL EQUITIES	9.2	-	-	-
AUSTRALIAN FIXED INTEREST	26.0	-	-	-
GLOBAL FIXED INTEREST	24.0	-	-	-
OTHERS	-	0.0	250.0	0.0
CASH	23.2	-	-	-

### Fees

MANAGEMENT FEE % PA	0.6%
ICR % PA	0.6
ENTRY / EXIT %	0 / 0
SWITCHING %	0
BUY/SELL DIFFERENTIAL %	0.40

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