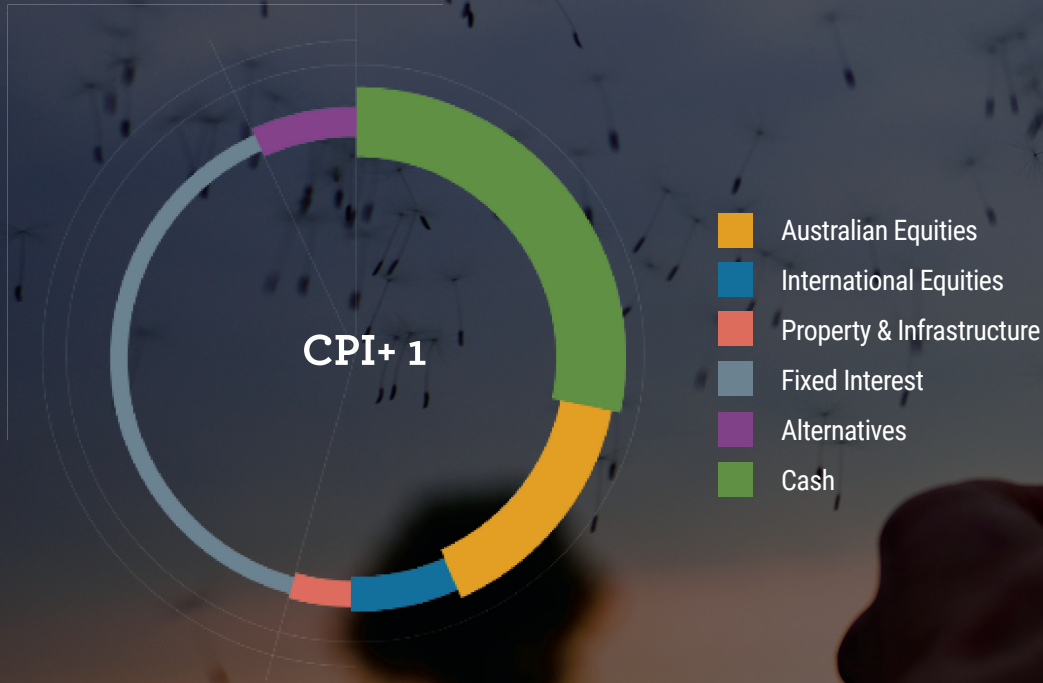


# Better World Portfolio 1:



## Overview

**The InvestSense Better World Portfolios are a suite of ethically aware, diversified managed account portfolios that combine ethically screened direct Australian equities with a selection of leading investment managers and exchange-traded funds that focus on Ethical, Sustainability and Impact investing.**

InvestSense is a portfolio construction and investment consulting company. InvestSense balances state of the art portfolio management technology with the investment needs of individuals. In practice this means using the transparency afforded by managed account platforms to monitor and manage risk in minute detail while retaining a high level focus on meeting the objectives of the underlying investor.

### Investment Objective

The investment objective is to achieve a return of CPI +1% per annum over the long-term by investing in a diverse mix of asset classes including Australian equities, international equities, property, infrastructure, alternatives, fixed interest and cash.

### Responsible Investing

InvestSense aims to identify underlying investment strategies/managers that invest in an ethical or socially responsible manner or invest in companies that are positively contributing to a sustainable future or positive social outcomes.

Generally, these investment strategies will aim to avoid, or be biased away, from investments that are inconsistent with responsible investment considerations. These include sectors such as fossil fuels, gaming, alcohol, tobacco or defence. These managers may also demonstrate a clear commitment to investing in stocks that provide a positive contribution to society or the environment or are targeting investments that relate to the UN Sustainable Development Goals.

## Asset allocation ranges

Asset allocation range (%)	Min	Target	Max
Australian equities	0	13	30
Global equities	0	10	30
Property & infrastructure	0	7	20
Fixed Interest	15	45	100
Alternatives	0	0	40
Cash	15	25	100

## Key facts

**Benchmark:** CPI + 1%

**Suggested timeframe:** 5 years

**Risk band:** Low – Medium

**Platform availability:** HUB24, Praemium

## Managed Funds, ETFs and Cash – indicative holdings:

 <p>PERENNIAL Perennial Better Future Trust</p>	 <p>VanEck VanEck Vectors MSCI Sustainability Impact</p>	 <p>BetaShares BetaShares Global Sustainability ETF</p>
 <p>PENGANA PENGANA WH&amp;EB Sustainable Impact</p>	 <p>NANUK Nanuk New World Fund</p>	 <p>SGH SG HISCOCK &amp; COMPANY SGH Property Income Fund</p>
 <p>PENDAL Pendal Sustainable Australian Fixed Interest Fund</p>	 <p>AIM Affirmative Global Bond Fund</p>	 <p>PIMCO PIMCO ESG Global Bond Fund</p>
 <p>Perpetual Perpetual Ethical SRI Credit Fund</p>	 <p>BetaShares BetaShares High Interest Cash ETF</p>	 <p>Cash</p>

## Diversified portfolios that align to your ethical values

Australian Equities – indicative direct holdings:



## Direct Infrastructure Securities – indicative direct holdings:



**Important information** InvestSense Pty Ltd (ABN 31 601 876 528), Authorised Representative of Betashares Capital Ltd (ABN 78 139 566 868, AFSL 341181)

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