

# Schroder Real Return Fund ASX: GROW

A smarter way to invest. An easier way to grow your wealth.

## A multi-asset active ETF available on the ASX

### Reasons to invest

- **Benefits of diversification:** By investing across a broad range of asset classes GROW can take advantage of opportunities wherever they arise.
- **Active asset allocation:** Our active, unconstrained asset allocation ensures GROW has the flexibility to adapt to changing markets.
- **Protection from the market:** Our approach protects clients from bearing the full brunt of falls in markets.
- **Focus on real returns:** GROW aims to deliver a return of 5% p.a. above Australian inflation (a “real” return), before fees, over a rolling 3 year periods, without taking undue risk, so the journey to achieving this objective is a relatively stable one.
- **Simplicity and expertise:** We pride ourselves on keeping investments simple, uncomplicated, unlevered and liquid. We manage GROW locally, drawing on the insights and experience of our dedicated local and global teams.
- **Available on the ASX:** GROW makes it easy to buy, sell and own an actively managed diversified fund.

### Investor profile / who does the fund suit?

The Schroder Real Return Fund (ASX: GROW) offers a flexible solution to a broad range of investors.



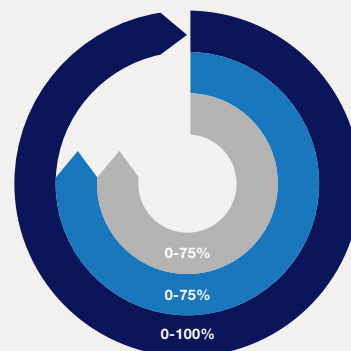
Accumulation Pre-Retirement Pension Supplement Active Retirement Longevity



Whether you're investing for your retirement, or a retiree, GROW aims to deliver relatively stable returns and grow your wealth, without suffering the full volatility of investment markets.

### Fund objectives

- Target CPI +5% p.a. (before fees), over a rolling 3 year period
- Low volatility
- Minimise risk of big losses
- Normally twice yearly distributions
- Management costs - 0.90% p.a.



● Defensive ● Diversifying ● Growth

Growth assets typically include shares and property securities. Diversifying assets include high yield debt and some alternatives. Defensive assets may include sovereign debt, investment grade debt and cash.

### Meet the managers



**Simon Doyle**  
Lead Portfolio Manager  
Head of Australian Fixed  
Income and Multi-Asset

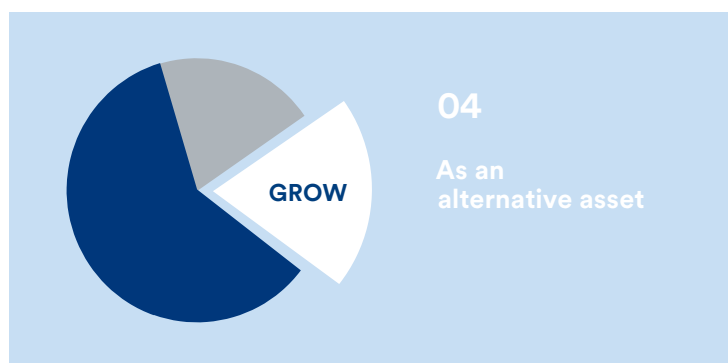
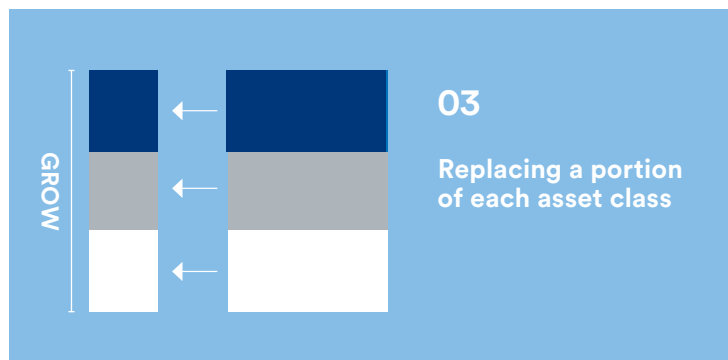
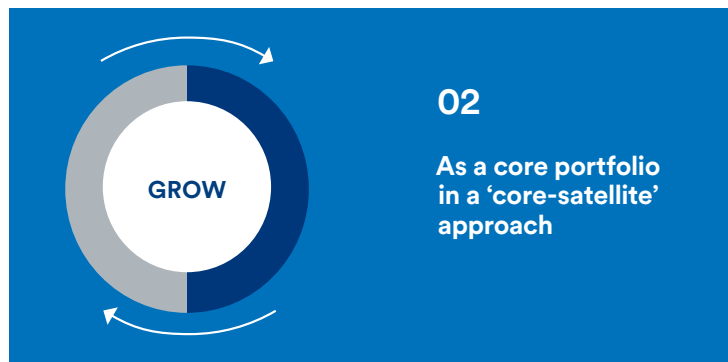
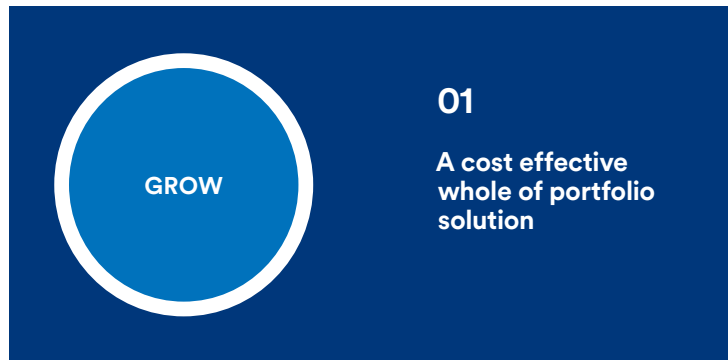


**Simon Stevenson**  
Co-Portfolio Manager  
Head of Strategy

Schroders

## Where does GROW fit in my portfolio?

GROW offers a flexible, diversified investment solution



## Why diversify?

An investment in only growth assets (or shares) can provide good returns for investors with a long investment horizon, however in the short run they can deliver negative returns, or significant volatility. GROW offers a diversified portfolio which can flexibly allocate across a broad universe of assets, many of which are not easily accessible.

### A new way to think about investing!

Our approach is to continually assess investment opportunities so that at all times GROW is well placed to meet its objective whilst minimising variability around this target. The asset allocation is active and unconstrained providing sufficient flexibility to increase exposure to those assets which are good value, whilst reducing risk by selling or avoiding those assets we think are expensive.

### What are the risks?

It is important to understand the risks associated with investing in GROW, including the inability of the fund to meet its investment objective.

Investment risks will be influenced by factors such as domestic and international markets, economic conditions, political climates, interest rates and inflation.

For further details about the risks of investing in this strategy please refer to the Product Disclosure Statement.

### About Schroders

Schroders is a highly regarded, award winning independent active investment manager, one of the largest in the world. Through our long-standing history dating back over 200 years, we have been committed to innovation, challenging conventional thinking to develop new investment opportunities for our clients. Operating in Australia for over 50 years, we have been successfully managing a multi-asset objective based strategy since October 2008, the first of its kind in Australia. Today you can access this innovative way to invest via the ASX ticker code: GROW.

To find out more please visit  
[www.schroders.com.au/GROW](http://www.schroders.com.au/GROW)  
or speak to your adviser

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