

Schroder Multi-Asset Income Fund

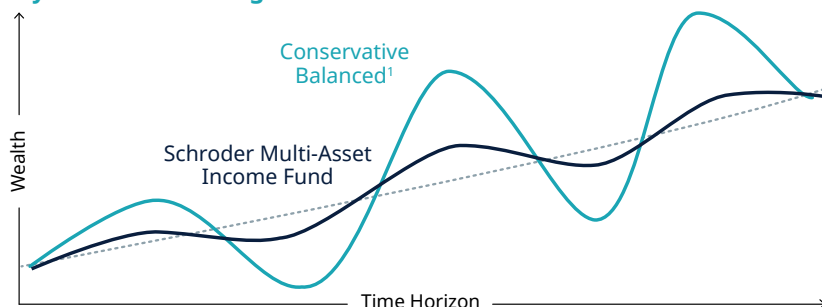
Offering stable income and capital protection

Schroder Multi-Asset Income Fund

The fund aims to help investors meet their investment goals by targeting investments that deliver stable income and build capital while seeking to avoid major drawdowns when equity markets fall.

Why invest in the fund?

Stylised investment growth over time



¹ This chart is provided for illustrative purposes only, and shows the target volatility profile for the fund compared to the typical volatility profile of a conservative balanced portfolio. For this purpose, a conservative balanced portfolio is one that adopts a strategic asset allocation where the majority of assets are more defensive and income based, such as sovereign bonds and investment grade credit, with a lower allocation to growth assets, such as listed equities. This chart is not a forecast and may not be representative of the future performance of the fund. Illustrative purposes only.



Put your trust in an expert team of investment professionals

Our team of multi-asset experts is trusted to manage close to A\$4.4b for our clients*. Their team-based approach is anchored in a consistent philosophy and forward looking investment process, as well as an extensive investment research agenda.



Flexibility to meet the challenges of a complex investing environment

Maximising the risk and return benefits of diversification takes astute asset allocation through market cycles. Choosing a fund that dynamically manages allocations helps to navigate markets as they rise and fall.



Exploring new opportunities in assets and investment solutions

As well as conducting deep research across traditional asset classes, our team looks at the broadest investment universe to find new opportunities for growth, while remaining focused on managing downside risk.



Global network

Access to Schroders' global investment teams across international equities, fixed income and alternatives provides a wide opportunity set, managed by Schroders' investment experts.



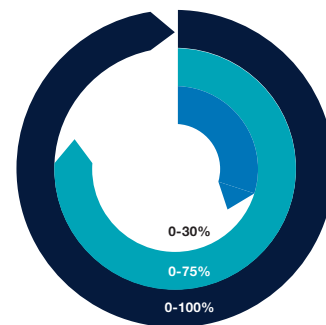
Protecting assets throughout retirement

Seeking to provide stable returns while limiting drawdowns in volatile market conditions, the fund is designed for investors seeking a conservative level of risk and return.

[†] As at 30 September 2025.

^{*} As at 31 December 2025.

Investment guidelines



■ 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.

Investment philosophy

It is our belief that delivering on investors' goals requires a careful balance between protection from risk and exposure to growth. We take an approach that continuously evaluates the potential cyclical and strategic risks of our asset allocation, as well as return expectations. In doing this, we can better adapt our investment choices to keep the portfolio on track towards its risk and return objectives.

About Schroders



Over A\$1,659.0b[†] managed globally and A\$45.2* managed locally across a number of asset classes



Extensive global network of investment professionals



Over 220 years' experience of investment markets and more than 60 operating in Australia

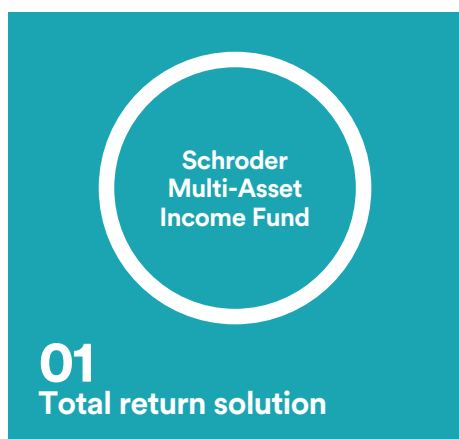
How the fund fits into portfolios

With its blend of stable income, diversification, and high liquidity, this is an investment choice suited to a wide range of portfolios and clients

- **Total return solution** – with its diversification, liquidity and conservative risk profile the fund provides a whole of portfolio solution for clients seeking income and capital preservation during retirement.
- **Buckets** – for clients using the 'risk buckets' approach to their investment portfolio, the fund provides a solution to the short-term bucket.
- **Income** – for clients seeking regular income from their investments this fund provides a diversified investment, replacing low yielding cash and term deposits.
- **Core** – the conservative risk profile makes the fund an effective core allocation in a 'core satellite' approach that provides capital stability to the higher risk satellite components.

Suitable for a broad range of investors

- This Fund is likely to be appropriate for a consumer seeking capital preservation and income for all or some components of their portfolio, with a medium to high risk and return profile.
- This Fund is unlikely to be suitable for a consumer seeking capital growth or with a short investment timeframe.



Please call Client Services on **1300 136 471**

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Visit us at www.schroders.com.au

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Fund features

The Schroder Multi-Asset Income Fund targets a return of 3% to 4% above the RBA's target cash rate before fees over rolling 3-year periods while minimising the risk of a negative return over a 12-month period.

APIR code
SCH0096AU

Management fees and costs*
0.62% p.a. (wholesale class)

Buy/sell spread
Estimated to be 0.11% of the application amount on application and 0.11% of the withdrawal amount on withdrawal.

Distribution frequency
Monthly

Min. suggested time frame
3 years

Min. initial investment
\$20,000

Investment opportunity
Investments are predominantly in traditional assets, with no net leverage and limits on the exposure to less liquid investments and alternative investments which enhances the transparency and liquidity of the portfolio.

Investment process
Objective based framework. Active security selection at asset class level. Multifaceted risk management process.

Inception date
19 May 2015

*Additional fees and costs may apply. See the PDS for further details.

What are the risks?

It is important to understand the risks associated with investing in the Schroder Multi-Asset Income Fund, 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.