

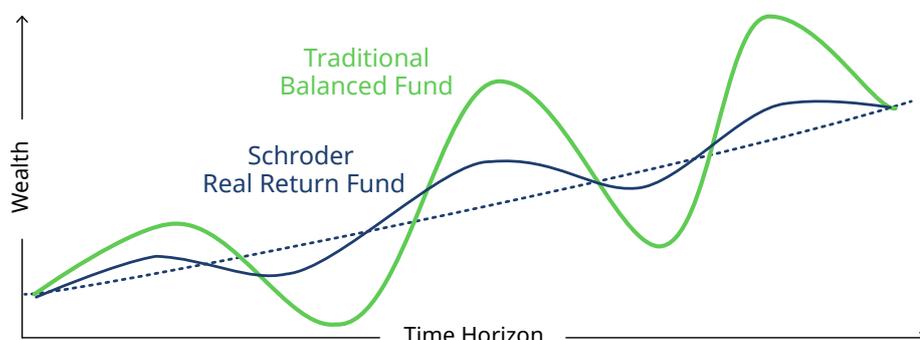
Schroder Real Return Fund Wholesale Class

Schroder Real Return Fund

is designed to help investors grow their wealth with reduced risk of losing money when markets fall.

Why the Schroder Real Return Fund?

Stylised investment growth over time



Illustrative purposes only.



Targeting to deliver a smoother path of returns by using a dynamic and relatively unconstrained approach to investing



With the flexibility to invest across a broad range of asset classes, the Schroder Real Return Fund aims to minimise the risk of losses



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



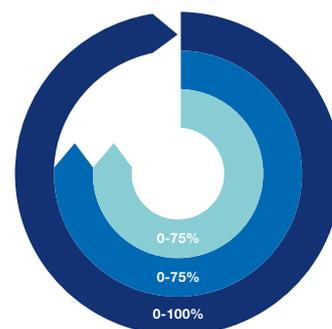
We manage the fund's investments to ensure the fund remains diversified and highly liquid, with no net leverage



Experienced team, who developed the strategy for Australian clients

* Source: Schroders as at 31 August 2021
** Source: Schroders as at 30 June 2021

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 team

- The Australian team is a well resourced and highly experienced team of 16 investment professionals
- Part of Schroders' extensive global network of investment professionals based across key regions and asset classes
- Manage over \$7.2bn* in multi-asset strategies

About Schroders



Over \$1,108bn** managed globally and \$34bn* managed locally across a number of asset classes



Extensive global network of investment professionals



Over 200 years' experience of investment markets and more than 50 operating in Australia

Suitable for a broad range of investors

The Fund offers a diversified, flexible solution for a wide 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 guarantee or for consumers with a very high risk and return profile or with a short investment timeframe.

Where can the Fund fit in my portfolio?

The Real Return Fund offers a flexible, diversified investment solution



Please call Client Services on **1300 136 471**
or email us at info.au@schroders.com
Or visit us at www.schroders.com.au

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Fund features

The Fund targets a return of CPI* plus 4% to 5% p.a. before fees over rolling 3-year periods while minimising the incidence and size of negative returns in doing so.

APIR code
SCH0047AU

ASX mFund code
SCH11

Management fees and costs**
0.85% p.a.

Buy/sell spread
Estimated to be 0.20% of the application amount on application and 0.20% of the withdrawal amount on withdrawal

Distribution frequency
Normally twice yearly

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 exposure to less liquid alternative investments.

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

Inception date
1 July 2010

* Defined as the RBA Trimmed Mean as measured by the Australian Bureau of Statistics (ABS).
** 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 Real Return 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.