

Schroder Real Return (Managed 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 Schroder Real Return (Managed Fund) can take advantage of opportunities wherever they arise.
- **Active asset allocation:** Our active, unconstrained asset allocation ensures the fund 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:** The fund aims to deliver a return of 4% to 5% p.a. above Australian inflation* (a "real" return), before fees, over rolling 3-year periods, while minimising the incidence and size of negative returns in doing so.
- **Simplicity and expertise:** We pride ourselves on keeping investments simple, uncomplicated, unlevered and liquid. We manage the fund locally, drawing on the insights and experience of our dedicated local and global teams.
- **Available on the ASX:** Making it easy to buy, sell and own an actively managed diversified fund.

Investor profile / who does the fund suit?

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



Accumulation Pre-Retirement Pension Supplement Active Retirement Longevity



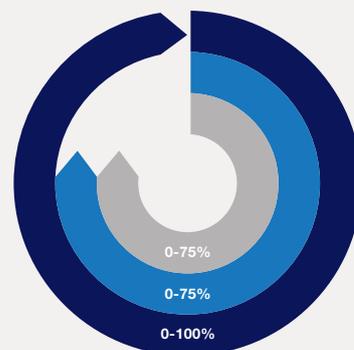
Whether you're investing for your retirement, or a retiree, the Fund aims to deliver relatively stable returns and grow your wealth, without suffering the full volatility of investment markets.

* CPI is defined as the RBA's Trimmed Mean, as published by the Australian Bureau of Statistics (ABS)

** prior to 1 March 2021 the Fund's return objective was to deliver a 5% return above Australian inflation (before fees), over rolling 3 year periods.

Fund objectives

- Target CPI* +4% to +5% p.a. (before fees), over rolling 3-year periods**
- Diversify investments across bonds and equities to aim for lower variability in returns
- Aim to minimise the frequency and size of negative returns
- Normally twice yearly distributions
- Management costs - 0.75% 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 manager

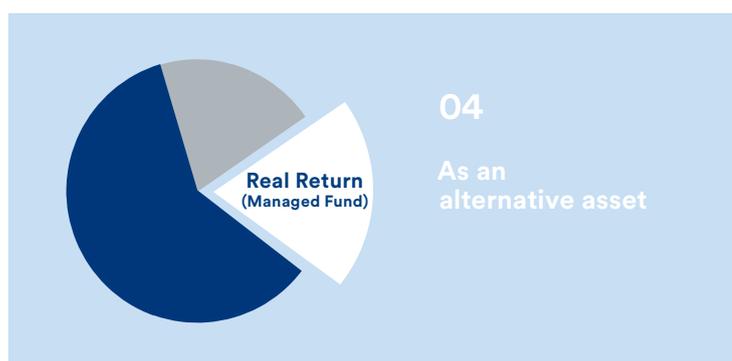
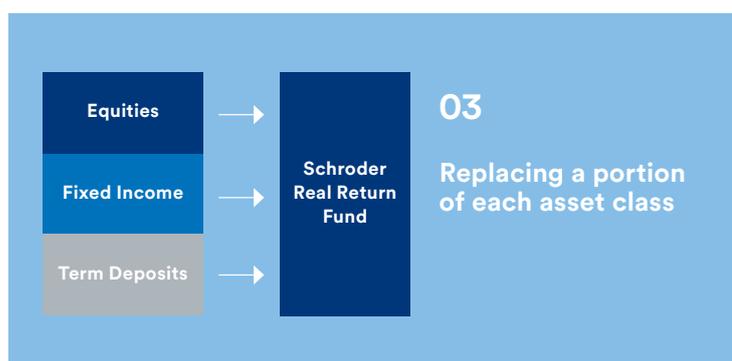
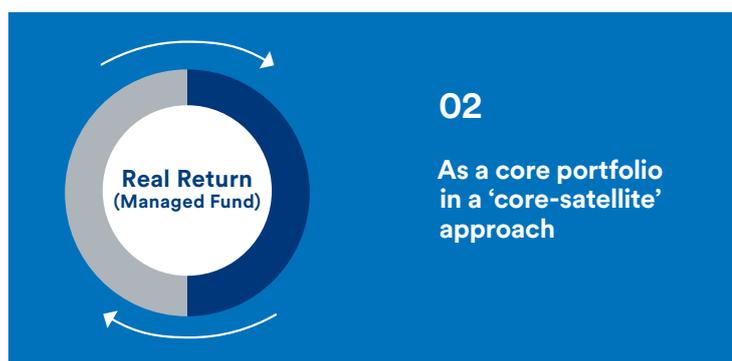
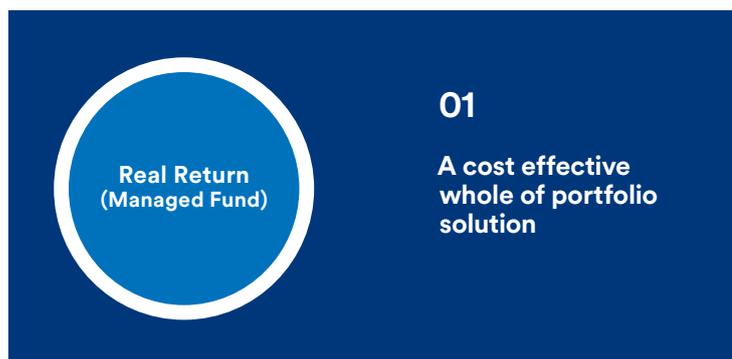


Simon Doyle
Head of Fixed Income
and Multi-Asset

Schroders

Where can the Real Return (Managed Fund) fit in my portfolio?

The Real Return (Managed Fund) 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. This fund 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 the fund 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 the 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.

About Schroders

Schroders is a highly regarded, 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 or speak to your financial adviser

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