

Schroder Fixed Income Fund Wholesale Class

Schroder Fixed Income Fund is a defensive strategy designed to provide investors with a low risk source of return and income



“One-stop” defensive fixed income fund offering low risk returns and diversification against the volatility of shares



Diversified solution with access to a broad fixed income investment universe from which to generate returns



Active management using a disciplined investment process to deliver stable absolute returns over time



Proven investment approach combining a robust risk management framework with an emphasis on low volatility

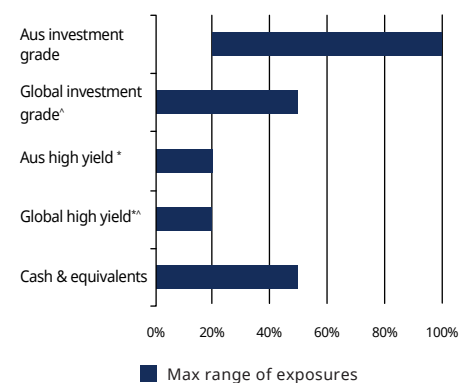


Stable and experienced local team with access to Schroders’ global investment resources

A fixed income solution offering defensive integrity for your portfolio, which is equally focused on both return and risk

Active management ensures the portfolio is positioned for changing interest rates to protect capital against market volatility

Investment guidelines



*Max aggregate global exposure will not exceed 50%

**Max aggregate exposure to high yield will not exceed 20%

Investment team

- The Australian team is a well resourced and highly experienced team of 13
- Part of Schroders’ extensive global network of investment professionals based across key regions and asset classes
- Manage over \$5.7bn** in fixed income strategies
- Award-winning, with numerous industry awards recognising their strong capabilities in fixed income investing

About Schroders



Over \$779bn* managed globally and \$40bn** 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

Source: * Schroders as at 31 March 2019; ** as at 30 June 2019

Suitable for a broad range of investors

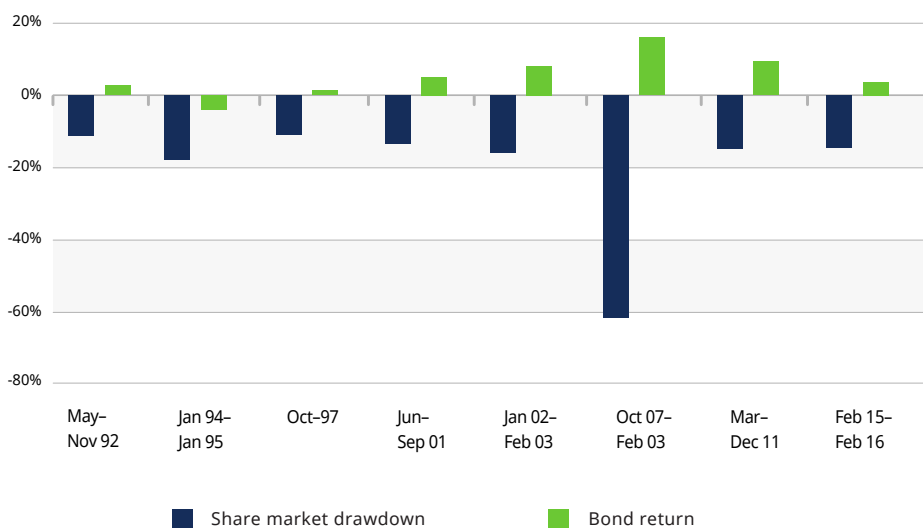
The Fund offers a diversified fixed income solution targeting a mix of income generation and stable returns over time

- Investors seeking an investment that offers defence against the volatility of their share exposures
- Investors seeking a single, diversified solution for all of their fixed income needs
- Investors seeking an actively managed fixed income solution that has the flexibility to adjust positioning to cushion the impact of changes in interest rates.
- Investors in retirement looking for a lower risk income solution with an emphasis on minimising losses

Why invest?

During stressed market conditions, bonds tend to outperform shares, providing defence against losses you may experience in your portfolio

Australian Bond performance during worst drawdown periods for the ASX 200



Source: Schroders, Bloomberg. Past performance is not an indicator of future performance. Bond return is the Bloomberg AusBond Composite 0+Yr Index.

Fund features

The Fund aims to outperform the Bloomberg AusBond Composite 0+Yr Index by 1.0% - 1.5% p.a. before fees over the medium term

APIR code
SCH0028AU

Management costs
0.50% p.a.

Buy/sell spread
0.12%/0.12%

Distribution frequency
Normally quarterly

Min. suggested time frame
3 years

Min. initial investment
\$20,000

Investment opportunity

The Fund uses the broadest available investment universe and may invest in a selection of domestic and global fixed interest securities such as government and quasi-government bonds, corporate bonds across the credit spectrum, subordinated securities, asset backed securities, developing market bonds, cash and cash equivalents.

Investment process

Active asset allocation across credit, interest rate and geography, active security selection, and risk management.

Inception date
25 Feb 2004

What are the risks?

It is important to understand the risks associated with investing in the Schroder Fixed 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.

- **Rising rates are beneficial for bond investors**
Interest/coupon payments can be reinvested at higher rates, which can boost total returns over the longer term

- **Bonds are a critical component in balancing portfolios**
As well as helping to dampen the volatility of share exposures and protect capital, bonds can provide steady income along with competitive low risk returns

Call Client Services on 1300 136 471

Email info.au@schroders.com

Visit www.schroders.com.au

Disclaimer: Investment in the Schroder Fixed Income Fund - Wholesale Class may be made on an application form in the current Product Disclosure Statement (PDS) which is available from Schroder Investment Management Australia Limited (ABN 22 000 443 274, AFS Licence 226473) website www.schroders.com.au. The information contained in this flyer is general information only. It does not contain and should not be taken as containing any financial product advice or financial product recommendations. Before acting on the information contained in this flyer you should obtain a copy of the PDS and consider the appropriateness of the information in regard to your objective, financial situation and needs

before making any decision about whether to invest, or continue to hold. The repayment of capital and performance in the Fund is not guaranteed by Schroders or any company in the Schroders Group. Opinions constitute our judgement at the time of issue and are subject to change. Past performance is not an indicator of future performance. Investment guidelines represented are internal only and are subject to change without notice. For security reasons, telephone calls may be taped. RC61359.