

# EVERGREEN ETHICAL INVESTMENT BALANCED PORTFOLIO

---

<b>Name</b>	Evergreen Ethical Investment Balanced Portfolio
<b>Sector</b>	Multi Asset
<b>Platform</b>	Wealth02
<b>Investment structure</b>	Managed Discretionary Account
<b>Model manager</b>	Evergreen Consultants
<b>Launch date</b>	7 July 2021
<b>Pricing</b>	Daily
<b>Growth/Defensive split</b>	60% Growth/40% Defensive
<b>Risk level</b>	6
<b>Objective</b>	To provide returns of Cash + 4.0% pa over 7 year rolling periods, with lower volatility and more moderate drawdowns than peers.
<b>Description</b>	<p>The Evergreen Ethical Investment Balanced Portfolio provides investors with a portfolio that is invested primarily in growth assets, with a moderate level of exposure to defensive assets. Investors should expect returns primarily in the form of long-term capital growth, with defensive assets providing a level of capital stability. Using a 'top-down, bottom-up' approach and a proprietary Responsible Investment framework, Evergreen works to provide investors a well-diversified portfolio that will be resilient through various economic and market conditions and will deliver on model objectives.</p>
<b>Suggested length of investment</b>	The minimum investment timeframe should be five years. Investors should understand that capital preservation is not guaranteed and that there is risk of price fluctuations, particularly over periods less than five years.
<b>Management Costs</b>	ICR 0.73%*

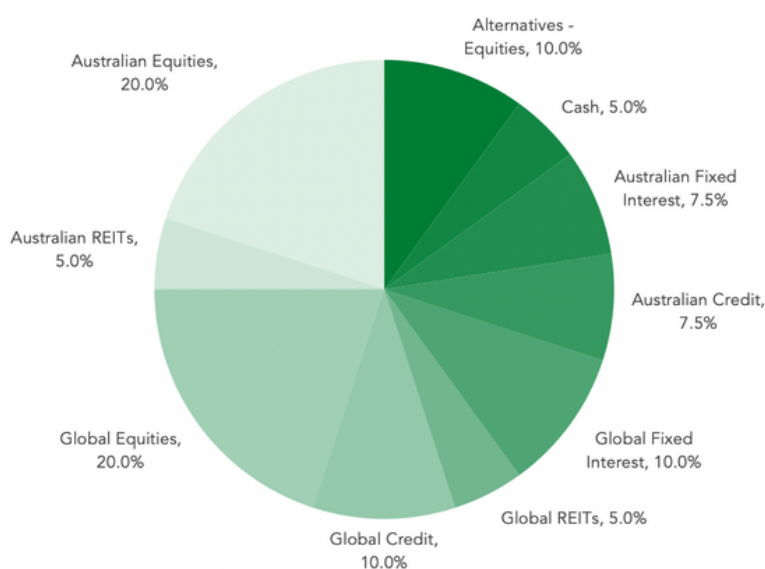
## INVESTMENT APPROACH

Evergreen believes that asset allocation is the primary driver of long-term returns. The Model's Strategic Asset Allocation (SAA) has been designed to deliver on investment objectives over the investment time frame. Some tilting around the portfolio's SAA will also be undertaken, in line with the views of our Asset Allocation Committee. Evergreen conducts extensive analysis of potential investment options with respect to both their investment characteristics and their ESG attributes. This allows Evergreen to build a well-diversified sustainable balanced portfolio, capable of meeting both its investment and sustainability objectives.

## ABOUT THE MODEL MANAGER

Founded in 2016, Evergreen is now one of Australia's leading investment consultants. Boasting one of the largest and most experienced investment teams in Australia, Evergreen is known for the quality of the in-depth, internally generated research it undertakes through all parts of the portfolio management process including asset allocation, manager selection, portfolio construction and on-going monitoring. Through this rigorous process, Evergreen strives to build robust portfolios which will meet all portfolio objectives with certainty.

## STRATEGIC ASSET ALLOCATION



## CONTACT US

evergreen consultants

Level 30, Australia Square, 264 George St, Sydney 2000 NSW

**Michael Ohlsson**  
Director

Michael@evergreenconsultants.com.au  
0404 883 171

**Lia Gunawan**  
Strategic Partnerships Manager

Lia@evergreenconsultants.com.au  
0414 547 172



This document has been prepared by Evergreen Fund Managers Pty Ltd, trading as Evergreen Consultants, AFSL 486 275, ABN 75 602 703 202 and contains general advice only. It is intended for Adviser use only. Information contained within this commentary has been prepared as general advice only as it does not take into account any person's investment objectives, financial situation or particular needs. The commentary is not intended to represent or be a substitute for specific financial, taxation or investment advice and should not be relied upon as such. All assumptions and examples are based on current laws (as at September 2021) and the continuance of these laws and Evergreen Consultants interpretation of them. Evergreen Consultants does not undertake to notify its recipients of changes in the law or its interpretation. \*Investment management costs include investment managers' management fees, estimated performance fees, estimated investment expense recoveries and other indirect investment costs as a percentage of the total average assets of the investment option as at 30 June 2020 and includes rebates negotiated with underlying fund managers.