

# EVERGREEN RESPONSIBLE GROWTH MODEL



<b>Sector</b>	ESG/Responsible Investment, Multi Manager Growth Model
<b>Name</b>	Evergreen Responsible Growth Model
<b>Model manager</b>	Evergreen Consultants
<b>Launch date</b>	28 April 2021
<b>Risk level</b>	High - 6
<b>Description</b>	The Evergreen Responsible Growth Model Portfolio is designed for investors seeking a diversified portfolio of sustainable investments that aims to provide long-term capital growth.
<b>Suggested length of investment</b>	The minimum investment timeframe should be seven years. Investors should understand that capital preservation is not guaranteed and that there is risk of price fluctuations, particularly over periods less than seven years.
<b>Investment structure</b>	Investment Bond, offered through Generation Life
<b>Pricing</b>	Daily

## OBJECTIVE

To provide long-term, tax-effective capital growth by investing in a well-constructed and diversified portfolio of superior, socially responsible investment options within an investment bond structure.

We aim to achieve returns of Cash +3.5% p.a. after fees and tax, over rolling seven-year periods, in a sustainable way.

## ABOUT THE MODEL

The Evergreen Responsible Growth Model (the Model) is offered as an investment bond through Generation Life.

The Model is a well-diversified high growth multi-manager portfolio, with a long-term allocation of 75% to growth assets.

All investments are also screened for their Environmental, Social and Governance (ESG) attributes, so the portfolio provides investors with the opportunity to participate in long-term sustainable growth.

## 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 growth portfolio, capable of meeting both its investment and sustainability objectives.

## EVERGREEN RESPONSIBLE INVESTMENT GRADE INDEX

The Evergreen Responsible Investment Grading (ERIG) Index is Evergreen Consultants' proprietary Responsible Investment (RI) grading system that focuses on an investment manager's intent and actions, and not merely a set of portfolio metrics.

The ERIG Index utilises a questionnaire-based, top-down assessment that evaluates the depth and breadth of a manager's process and actions.

Evergreen has adopted RIAA's (Responsible Investment Association Australasia) Responsible Investment Spectrum, a framework that sets out the various approaches to RI in seven categories, to build the ERIG Index.

The ERIG Index focuses on which of these capabilities a manager offers and their strengths and weaknesses in each. This approach provides a multi-faceted look at a manager's RI capabilities.

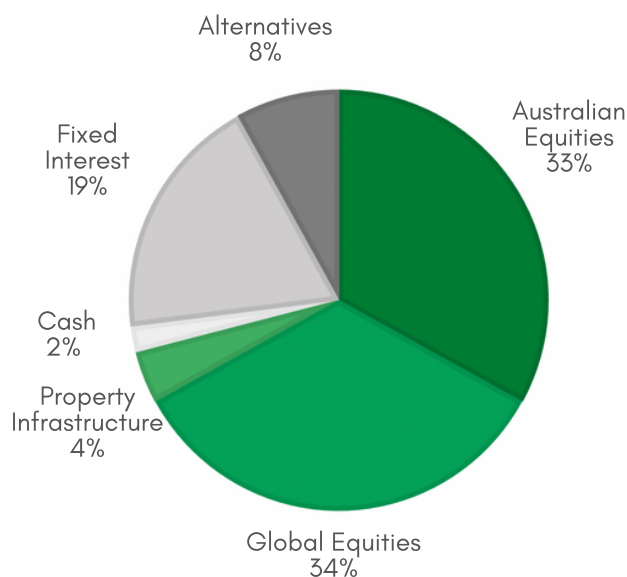
## ABOUT THE MODEL MANAGER

Evergreen Consultants is an independent investment consulting business established in 2016. We work with superior financial advisory firms to provide a range of bespoke investment solutions designed to deliver flexibility, efficiency and an enhanced client experience. Evergreen provides traditional end-to-end investment consulting services including fund and security selection, asset allocation, portfolio construction, investment committee participation and management, and reporting and analytics services.

## MANAGEMENT COSTS

ICR 0.946% (pa)\*

## STRATEGIC ASSET ALLOCATION



## PORTFOLIO HOLDINGS

(AS AT 1 MAY 2021)

### AUSTRALIAN EQUITIES

Australian Ethical Australian Shares Fund  
BetaShares Australian Sustainability Leaders ETF  
Ausbil Active Sustainable Equity Fund  
Inspire Australian Equities Fund  
Pendal Sustainable Australian Share Fund  
Perennial Better Future Trust

### AUSTRALIAN FIXED INTEREST

Janus Henderson Tactical Income Fund  
Pendal Sustainable Australian Fixed Interest Fund

### EMERGING MARKETS

CC RWC Global Emerging Markets Fund

### GLOBAL EQUITIES

BetaShares Global Sustainability Leaders ETF Hedged  
Nanuk New World Fund  
Pengana WHEB Sustainable Impact Fund  
Regnan Global Equity Impact Solutions Fund  
State Street Climate ESG International Equity Fund  
Stewart Investors Worldwide Sustainability Fund  
Zurich Investments Hedged Global Thematic Share Fund

### GLOBAL FIXED INTEREST

Affirmative Global Bond Fund

### GLOBAL REITS AND INFRASTRUCTURE

ClearBridge RARE Infrastructure Value Fund Hedged  
Resolution Capital Global Property Securities  
Fund Series II

### ALTERNATIVES

Ardea Real Outcome Fund

### CASH

Pendal Short Term Income Securities Fund

## CONTACT US

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All assumptions and examples are based on current laws (as at April 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.