

CLEARWATER BALANCED PLUS REAL RETURN FUND

FACT SHEET – JANUARY 2025

KEY FACTS

APIR Code

ETL1256AU

Inception Date

February 2022

Target Return

CPI + 3%

Time Frame

Minimum 5 years

Target Defensive / Growth Split

40% Defensive / 60% Growth

Minimum Investment

\$1,000

Management Fee*

1.76%

Performance Fee*

0.24%

Transaction Costs*

0.00%

Buy / Sell Spread*

0.15% / 0.15%

Distributions

Annual

Pricing Frequency

Daily

Liquidity

Daily

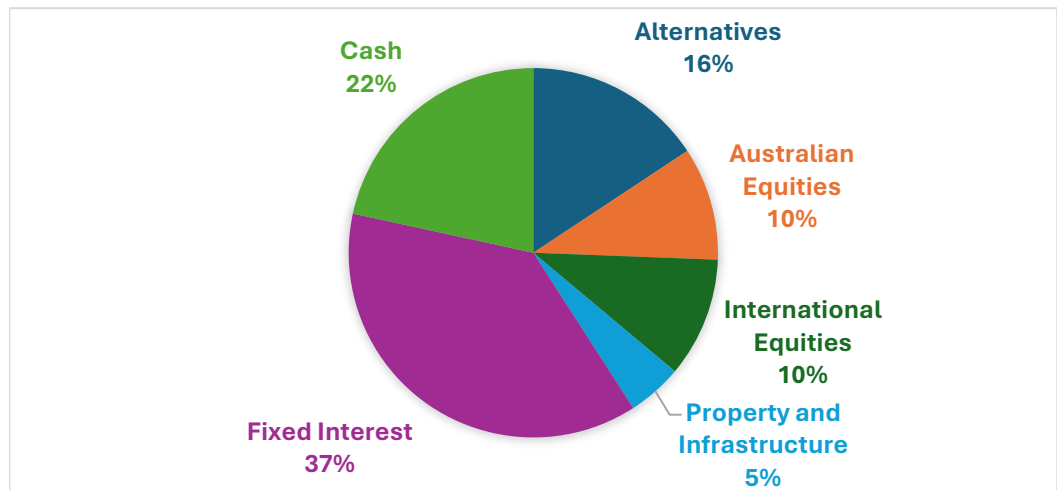
*as per PDS dated 3 April 2024

Performance

INVESTMENT	1 MTH %	3 MTHS %	1 YR %	2 YRS % (p.a.)	Since inception % (p.a.)
Clearwater Balanced Plus Real Return	1.45%	-0.47%	3.31%	4.31%	1.55%
CPI + 3% Benchmark	0.33%	0.97%	5.37%	6.03%	8.05%

Return is after the deduction of ongoing fees and expenses. Past performance should not be taken as an indicator for future performance. Inception is February 2022.

Asset Allocation



Top 5 Holdings

Fund	Sector	Allocation
PAC Private Fund 1	Alternatives	12.6%
MFS Global Opportunistic Fixed Income	Fixed Income	9.0%
SBS Mortgage Series 3 Fund	Fixed Income	8.0%
Aoris International	International Equities	6.3%
Western Asset Australian Bond Trust	Fixed Income	5.4%

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Clearwater Balanced Plus Real Return Fund's Target Market Determination is available here. A Target Market Determination is a document which is required to be made available from 5 October 2021. It describes who this financial product is likely to be appropriate for (i.e. the target market), and any conditions around how the product can be distributed to investors. It also describes the events or circumstances where the Target Market Determination for this financial product may need to be reviewed.