

# TARGET MARKET DETERMINATION

## ACCUMULATION PORTFOLIO

**TARGET MARKET DETERMINATION LAST REVIEWED 31/08/2020**

ISSUER NAME: FE FUNDINFO PTY LTD  
APIR CODE: FEFUNDINFAU

### TARGET MARKET AND DISTRIBUTION CONDITIONS FOR THIS PRODUCT

A description of the class of retail clients that are the target customer for the product and conditions and restrictions on distribution.

### TARGET MARKET CONSUMER CLASS

Consumers in the target market are estimated to not have reached retirement age. To fully utilise this product offering the investor should be in a financial position where the invested money won't be needed for a minimum of 3 years. The fund aims to provide capital growth by outperform inflation by 5% over 3 years or longer.

#### INVESTMENT OBJECTIVE

Regular Income	In target market
Preservation	In target market
Growth	In target market
Capital Guaranteed	Potentially inside the target market
Specialist	Potentially inside the target market

#### PORTFOLIO USE

Solution (80-100%)	Potentially inside the target market
Core Component (20-80%)	In target market
Satellite (less than 20%)	In target market

#### FINANCIAL SITUATION OF INVESTOR

<b>Life stage</b>	Accumulation	In target market
	Pre-retirement	Potentially inside the target market
	Retired	Potentially inside the target market
	Age Care	Not in target market
<b>Timeframe</b>	Less than 1 year	Not in target market
	1-3 years	Potentially inside the target market
	3-5 years	In target market
	More than 5 years	In target market
<b>Ability to Bear Losses</b>	Nil	Not in target market
	Low	Potentially inside the target market
	Medium	In target market
	High	In target market
<b>Return Objective</b>	Low	In target market
	Medium	In target market
	High	In target market
	Very High	Potentially inside the target market

■ In target market    
 ■ Potentially inside target market    
 ■ Not in target market

## FINANCIAL SITUATION OF INVESTOR

Access to funds	Requires same day liquidity	Not in target market
	Requires funds within 1 week of notice	Not in target market
	Requires funds within 1 month of notice	Potentially inside the target market
	Ability to bear short to medium term liquidity constraints	In target market
	Ability to bear longer term liquidity constraints	In target market
Sophistication of Investor	Low	In target market
	Medium	In target market
	High	In target market

■ In target market   
 ■ Potentially inside target market   
 ■ Not in target market

## PRODUCT CHARACTERISTICS

## PRODUCT OBJECTIVE

To provide capital growth of your investment over the medium to long term by investing in a diversified portfolio of growth and defensive assets, and to achieve after fees in excess of the inflation over a rolling three-year period.

## ASSET CLASS

- Australian equities 45%
- Alternatives 25%
- Property 15%
- Cash 15%

## INVESTMENT STYLE

Active

## PORTFOLIO DIVERSIFICATION

This portfolio is suitable for investors seeking a portfolio with **medium diversification**

## FUND RETURN PROFILE (TARGET)

This portfolio has a **moderate** fund return profile and is **80% disposable within 10 days**

## ESG CONSIDERATIONS

Investments in this portfolio are made with the following sustainable considerations:

- ESG Implemented
- Impact Investing

## STANDARD RISK MEASURE

This portfolio has been given a risk rating of

1 2 3 4 **5** 6 7

## REDEMPTION FREQUENCY

The product has a **monthly** redemption period

## DISTRIBUTOR INFORMATION

### REVIEW TRIGGERS

The Target Market Determination is reviewed if any of the market or investment related situations, listed below, occur to ensure relevance:

- Regulatory changes relevant to DDO
- Market correction
- Significant redemptions
- Change to the investment objective
- Significant deviation from nominated benchmark
- Significant number of investments outside of the target market
- Liquidity constraints
- Significant increase in investor
- Significant number of complaints

### REVIEW PERIODS

The Target Market Determination is regularly reviewed to ensure that the publicly available document is always appropriate.

- Initial review: April 2022
- Subsequent reviews: yearly

### DISTRIBUTOR RESTRICTIONS

Direct Retail	In target market
Personal Advice	In target market
Robo Advised	Potentially inside the target market
Platform/ Wrap to Direct Retail	In target market
Platform/ Wrap to Personal Advice	In target market

■ In target market

■ Potentially inside target market

Place for disclaimer.

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