Fund Profile:
Nucleus Wealth Tactical Accumulation

Features

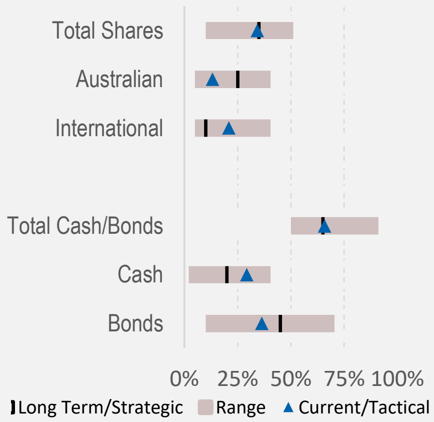
Number of stocks:	80-120
Benchmark:	CPI + 2.5%
Hedging:	None
Suggested Minimums[1]:	
- Initial Investment	$10,000
- Additional deposits	$1
- Time Invested	4 years
Fees:	
- Investment fee	0.64%
- Indirect Cost Ratio[2]	0.00%
- Performance Fee	None
- Admin fee	Varies[3]

Investment Objective

This is a conservative asset allocation strategy aiming to generate returns 2.5% above Australian inflation over rolling 4-year periods. It is designed for conservative investors who are income agnostic or have a longer time frame and takes minor tactical tilts to different asset classes based on valuation.

Return to 30 Jun 2021	1m %	3m %	1y %	3y % p.a.	Incept. % p.a.[4]
Nucleus Wealth Tactical Accumulation					
- Pre fees	1.1	3.0	2.8	4.6	4.9
- Post investment fees	1.1	2.8	2.2	4.0	4.2
Benchmark Returns					
- CPI + 2.5%	0.2	0.6	5.7	4.0	4.1

Asset Allocation Range

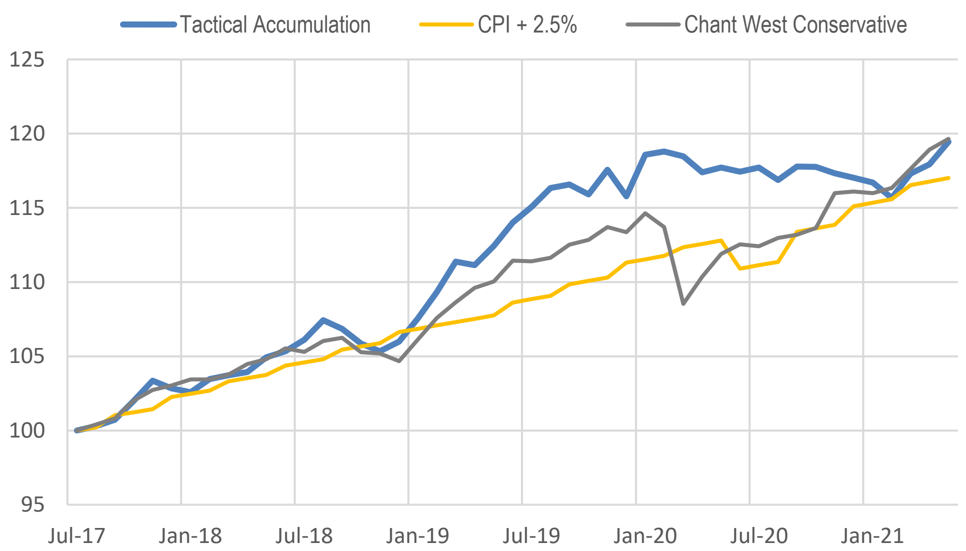


Range: Each asset class has an allowable range of what % of the portfolio it can occupy.

Long Term/Strategic: Within the range there is a longterm target weight we aim to have the asset positioned at.

Current/Tactical: The current positioning of the asset within its allowable range.

Cumulative Returns



Investor Suitability

Investors who have a low risk tolerance, short- to medium-term investment horizon and a focus on growth for equity investment.

Risk Levels

Medium. Negative return 2 years in every 20 years.

Available as a Separately Managed Account on the following platforms:

Praemium, XploreWealth

Investment Strategy

The Nucleus Tactical Accumulation Model invests in a combination of Australian and International equities with a high focus on Bonds. The portfolio takes minor tactical tilts to different asset classes based on valuation. Stocks are chosen with a value and quality bias.

All positions are currently implemented through physical investments. Rebalancing is considered at least monthly by the asset allocation committee. The committee often takes a longer term view on assets and will choose to gradually build positions with dividends/excess capital rather than actively trading wherever possible.

1. Portfolios with low balances may deviate performance due to share parcel sizes. 2. Based on strategic asset position. May be higher/lower based on tactical positions.
3. Administration fees vary on account type, amount invested and platform used. See PDS for details. 4. Inception is 31 July 2017.