



IMPORTANT ANNOUNCEMENT

UFS expands range of investment choices

At Uniting Financial Services (UFS) we are continually reviewing and refining our range of products and services to ensure every client has access to the right investment and lending solutions to suit the individual needs of their organisation.

As a result, we are pleased to announce the launch of the **Ethical High Growth Fund** on 3 February 2022. The Fund provides a diversified option which seeks to achieve higher long-term returns by investing in assets including Australian and international shares, bonds and cash.

As with UFS' other investment products, the Fund is aligned to the 14 principles of UFS' Ethical ESG Investment Policy and the United Nations Principles for Responsible Investments. When making investment decisions, we seek to invest in companies that make a positive contribution to society and the environment, while avoiding investment in those companies that have unacceptable harmful effects.

In September 2021 UFS was recognised as a leader in sustainable investing by the Responsible Investment Association of Australasia (RIAA), coming in at 9th position out of a total of 198 investment managers.

Generating returns throughout market cycles

The UFS investment team, led by Senior Portfolio Manager Edwin Lo, has a strong track record of performance across its range of fund options.

As at December 2021, the Ethical Diversified Fund since its inception on 1 February 2017 has returned 5.7% per annum net of fees, versus a benchmark* return of 3.9% over the same period.

Separately, the Ethical Australian Equity Fund has delivered a total return net of fees of 7.3% per annum, outperforming its benchmark* by 0.8% per annum since inception on 1 December 2006.

Competitive pricing

UFS managed funds also provide peace of mind from a pricing perspective, with no complicated performance fees, administration and custodian fees. Management fees for the High Growth Fund have been set at a competitive 0.80% (+GST).



Following a detailed review of our transaction costs we also recently reduced the buy/sell spread (a fee retained for transaction costs incurred for brokerage and stamp duty on purchasing/ selling assets) for the Ethical Australian Equity Fund. This fee has now been reduced from 0.30%/0.30% to 0.20%/0.20%.

As a not-for-profit charitable organisation, any surpluses from operations are distributed back to the Uniting Church Synod (NSW & ACT) to support charitable giving.

Renaming of the Ethical Diversified Fund

Effective 3 February 2022 the Ethical Diversified Fund will be renamed the Ethical Conservative Balanced Fund.

The reason for this change is to reflect the underlying investment strategy and conservative risk profile of the Fund, which targets a 50/50 split between growth assets including shares, infrastructure and property and more defensive assets such as bonds, commercial loans, defensive alternative assets and cash.

Please note that the structure of the Fund, including fees, investment objective, ethical screens and performance benchmark remain unchanged.

Additional products and services

In addition to its managed fund range, UFS also offers a range of fixed term investments, as well as church and commercial loans.

More information on our range of investment choices and details on our range of fixed term investments and lending solutions, please visit the [UFS website](#).

Our helpful Partner Solutions and Support team are also available to assist you with any queries on 1300 133 672, from 9am to 5pm Monday to Friday.

*The benchmark for the Ethical Diversified Fund is the Reserve Bank of Australia official cash rate plus 2.5%. The benchmark for the Ethical Australian Equity Fund is the S&P/ASX 200 Accumulation Index.

Important information: The Uniting Financial Services (UFS) Ethical Conservative Balanced Fund and Ethical High Growth Fund strategies are available for investment only to wholesale investors. Prospective wholesale investors who wish to invest via our unregistered managed investment schemes can access the Information Memoranda for either of these funds on the [forms and links page](#) of the UFS website. While the information in this announcement has been prepared with all reasonable care, UFS accepts no responsibility or liability for any errors, omissions or misstatements however caused. No action has been taken to register or qualify these products or otherwise permit a public offering of these products in any jurisdiction outside Australia. Past performance is not indicative of future performance.