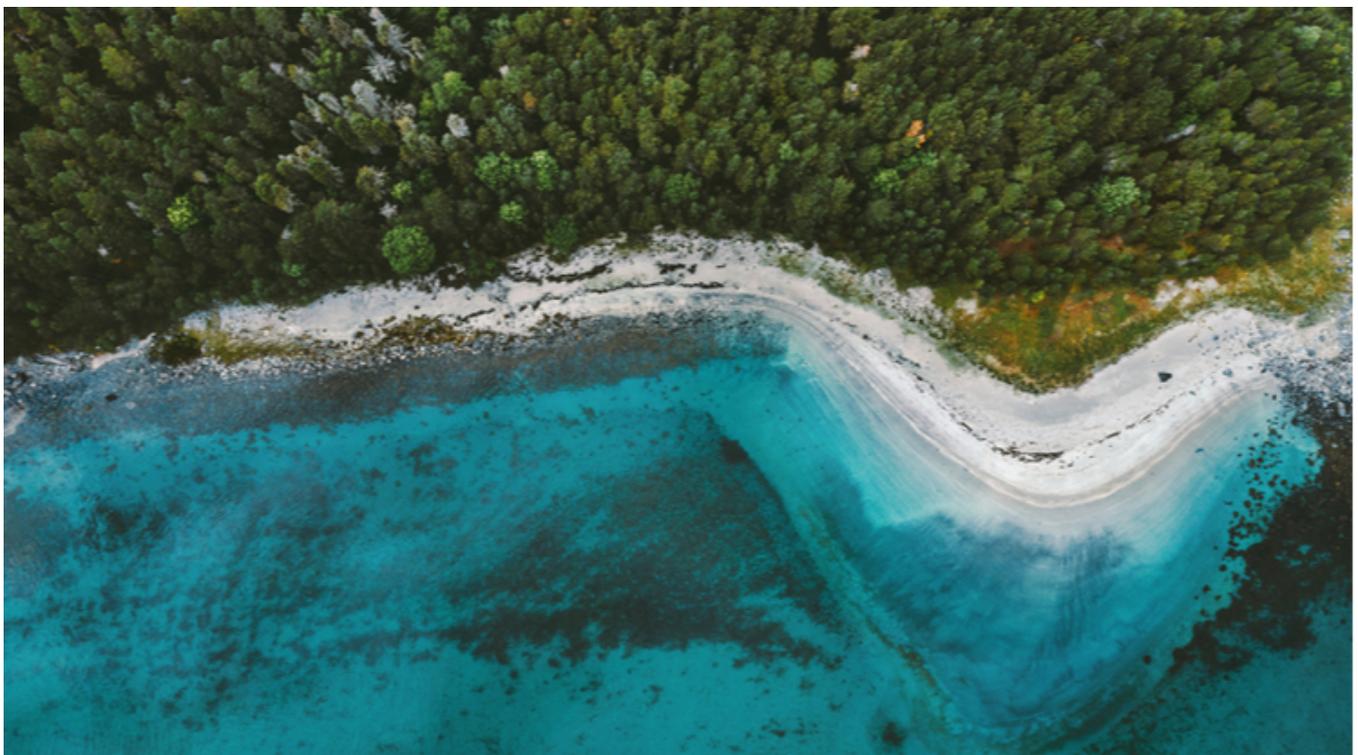


Fund in focus: Perpetual ESG Real Return Fund

By Perpetual Asset Management

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We recently launched the Perpetual ESG Real Return Fund, a multi-asset offering that will invest in a diversified portfolio including Australian and global shares, fixed income and credit assets, to be selected based on a range of sustainable, ethical and financial criteria. This is a great example of being able to leverage the capabilities of both our Australian and international

businesses to deliver a unique and relevant product to market. The fund will be managed with a similar approach to the Diversified Real Return Fund (DRRF), but with additional ESG screening that utilises Perpetual and Trillium's ESG expertise.

The Perpetual ESG Real Return Fund aims to invest in a diversified portfolio of assets that are selected based on a range of sustainable, ethical and financial criteria. The Fund targets a pre-tax return of 5% per annum above inflation, before fees and taxes, over rolling five-year periods. Because it is focused on reducing risk and uncertain investment outcomes, the new offering is designed for investors seeking a smoother, more regular profile of returns and protection against inflation and volatility. The Fund may also adjust its asset allocation to respond to changing market conditions and/or to take advantage of new opportunities.

The Perpetual ESG Real Return Fund could help to diversify a portfolio of ethical or socially responsible investment assets or complement an investor's existing diversified portfolio. The Fund brings together the expertise of Perpetual's Multi Asset team with the building blocks of existing Perpetual and Trillium ESG strategies to leverage the long-standing track record of both experienced ESG investors. These strategies utilise screening processes which require specialist research to avoid certain activities or industries. In the case of Trillium, a dedicated shareholder advocacy team is focused on engaging with companies to press for positive change on key ESG performance drivers. These screening processes are currently incorporated in the Australian and international shares, fixed income and credit assets managed directly by Perpetual and Trillium.

Find out more about [Perpetual's ESG Real Return Fund](#).

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The product disclosure statement (PDS) for the relevant Fund, issued by PIML, should be considered before deciding whether to acquire or hold units in the fund. The PDS and Target Market Determination can be obtained by calling 1800 022 033 or visiting our website www.perpetual.com.au. No company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor's capital. Past performance is not indicative of future performance.