Australian Ethical Fixed Interest Fund (Wholesale)

Fund Profile - 31 July 2025

Australian Ethical

Australian Ethical is one of Australia's leading ethical fund managers. By investing responsibly in well-managed ethical companies, we deliver competitive financial performance to our clients and positive change to society and the environment. Since our inception in 1986, our Ethical Charter has guided all investment decisions and underpinned our business practices. Every year 10 per cent of our profits* are distributed to charitable organisations and social impact initiatives through The Australian Ethical Foundation.

Investment objective

To provide exposure to primarily Australian fixed interest securities that meet our Ethical Criteria, generating income with some capital growth potential over the medium to long term. The Fund aims to track the return of the Bloomberg AusBond Composite 0+ years Index before taking into account management costs over a 3 year period.

Price information

Pricing frequency:	Daily
Buy/Sell spread:	0.00%/0.00%

Fund facts

Class size:	$29.21m
Benchmark:	Bloomberg AusBond Composite 0+ Years
Asset class:	Fixed Interest
Inception date:	15/01/2014
Minimum investment timeframe:	3 years
Risk level:	Low-Medium

Identifiers

ISIN code:	AU60AUG00234
APIR code:	AUG0023AU

Distributions

Frequency:	2
Dates:	30/06, 31/12

Fees

Management costs - PDS:	0.30%
Minimum initial investment:	$25,000
Additional transactional and operational costs:	0.00%

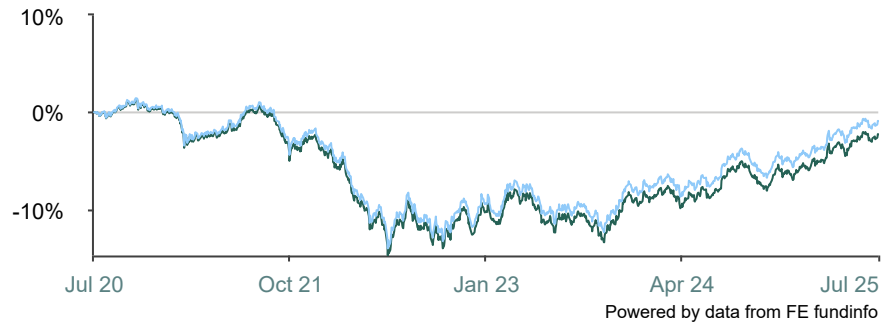
A full explanation of all the fees and costs that you may be charged for investing in the Fund is provided in the Fund's Product Disclosure Statements available from our website australianethical.com.au

*(after tax, before bonus expense)

Investment strategy

The opportunity to invest in a diversified portfolio of interest-bearing investments generating income. The Fund is invested in primarily fixed rate bonds, from issuers such as the Commonwealth and State Governments, banks and other corporate issuers that meet the Australian Ethical Charter.

Cumulative performance (as at 31/07/2025)



Australian Ethical Fixed Interest

Bloomberg AusBond Composite Bond Index (0+Y)

Performance (as at 31/07/2025)

	1m	3m	6m	1y	3y	5y	10y	Since inception (ann.)
Fund	0.0%	0.8%	3.7%	5.2%	2.6%	-0.5%	1.8%	2.5%
Bloomberg AusBond Composite Bond Index (0+Y)	0.0%	0.9%	3.7%	5.2%	2.7%	-0.2%	2.2%	2.9%

Calendar Performance (as at end 2024)

	CY2024	CY2023	CY2022	CY2021	CY2020
Fund	2.7%	4.7%	-10.0%	-3.3%	4.2%
Bloomberg AusBond Composite Bond Index (0+Y)	2.9%	5.1%	-9.7%	-2.9%	4.5%

Source: FE fundinfo.

Total returns are calculated using the sell (exit) price, net of management fees and gross of tax as if distributions of income have been reinvested at the actual distribution reinvestment price. The actual returns received by an investor will depend on the timing, buy and exit prices of individual transactions. Return of capital and the performance of your investment in the fund are not guaranteed. Past performance is not a reliable indicator of future performance. Figures showing a period of less than one year have not been adjusted to show an annual total return. Figures for periods of greater than one year are on a per annum compound basis. The current benchmark may not have been the benchmark over all periods shown in the above chart and tables. The calculation of the benchmark performance links the performance of previous benchmarks and the current benchmark over the relevant time periods.

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Top 10

Government of Australia	38.5%
Treasury Corporation of Victoria	10.4%
New South Wales Treasury Corp.	10.0%
Queensland Treasury Corp.	7.9%
Western Australian Treasury Corp.	2.2%
South Australian Government Financing Authority	1.9%
International Bank for Reconstruction & Development	1.3%
Commonwealth Bank of Australia	1.2%
NBN Co Limited	1.2%
KfW	1.1%

Ratings and awards

RIAA Certification:

Why invest ethically?

Portfolio diversification: Diversify your portfolio by investing in companies and sectors not well covered by other fund managers and brokers. Help build a better world: Invest in the new, low-carbon economy, fund medical and technology breakthroughs, efficient transport and more. Promote human rights: We strive to avoid any investment in companies involved in the poor treatment of asylum seekers or the exploitation of workers through poor working conditions.

Need Help?

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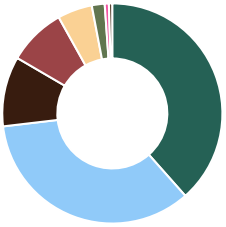
Sector allocation

Government	38.5%
State Government	34.7%
Corporate Credit	10.3%
SSA	8.5%
Bank Senior Debt	5.1%
Bank Covered	1.9%
Agency	0.6%
Cash	0.5%



Asset allocation

Australian Fixed Interest	99.5%
Cash	0.5%

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