

## Foundation Balanced Fund

### Fund features

**Objective**

The Fund aims to provide moderate to high returns (before fees and taxes) comprising income and capital growth over the medium to long term by investing in a diversified mix of assets.

**Asset allocation**

5% - 15% Cash and liquid securities  
25% - 35% Fixed interest  
5% - 15% Property related securities  
20% - 35% Australian shares  
10% - 25% International shares  
0% - 15% Alternatives

**Recommended timeframe**

5+ years

**Level of risk**

Medium

**APIR Code**

WPC0008AU

**ARSN**

115 121 689

**Applications and withdrawals**

Daily

**Unit prices**

Daily

**Distributions**

Half Yearly

**Minimum investment**

Subject to investment platform

**Management costs**

0.58% p.a.<sup>1</sup>

**Buy-sell spread**

0.08%/0.08%

<sup>1</sup> Management costs include net GST.

### Further information

If you require further information, Please contact us on **1800 002 217**, email us at [admin@mosaicpa.com.au](mailto:admin@mosaicpa.com.au) or visit our [website](#).

Effective: 31 March 2015

### About the Fund

The Fund is managed by Mosaic and invests in a diversified portfolio of investments across asset classes including fixed interest, property, both Australian and international shares via external investment managers selected by Mosaic and cash managed internally.

By utilising a fund of funds approach to investing, the Fund offers:

- access to a range of investments, thereby diversifying the portfolio across different asset classes, sectors and regions, and
- greater efficiency than direct investment by enabling the Fund manager to make changes to the allocation of the Fund's assets when required.

Mosaic performs due diligence, meeting with the fund managers, analysing performance and portfolios, and examining each fund manager's own investment process, risk management and research systems. The Fund's investments are presently managed by **DFA Australia** with the cash managed by Mosaic Portfolio Advisers.

### Why choose the Foundation Balanced Fund?

- Diversified portfolio of core investments
- Total solution to portfolio management
- Value focused investment strategy
- Focus on low cost and efficient trading

### Investor profile

The Fund may be suitable for investors:

- with an investment horizon of 5 or more years;
- with a medium level of risk tolerance; and
- who are seeking a portfolio diversified across a range of asset classes.