

Specialist Dynamic Allocation Fund

Fund features

Objective

To provide exposure to a diverse portfolio with investments selected for characteristics such as capital preservation, income, inflation protection, capital growth and risk mitigation.

Asset allocation

5% - 100% Cash and fixed interest
 0% - 20% Property related securities
 0% - 100% Equity securities
 0% - 35% Alternatives

Recommended timeframe

5+ years

Level of risk

Medium to high

APIR Code

WPC0014AU

ARSN

143 234 262

Applications and withdrawals

Daily

Unit prices

Daily

Distributions

Half Yearly

Minimum investment

Subject to investment platform

Management costs

0.86% p.a.¹

Buy-sell spread

0.28%/0.28%

¹ 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 or visit our [website](#).

Effective: 31 March 2015

About the Fund

The Fund is managed by Mosaic and primarily invests in funds that invest in a range of assets across a variety of asset classes. The Fund utilises the investment management expertise of best-of-breed external investment manager(s) to dynamically allocate between growth and defensive assets.

By utilising specialist investment managers, the Fund offers:

- access to managers and strategies that the investor may be unable to access directly,
- access to a range of investments, thereby diversifying the portfolio across different asset classes, sectors, regions and types of investments, and
- access to world class investment managers generally at a lower cost than directly available due to Mosaic's buying power and scale.

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 underlying investments are currently managed by **State Street Global Advisors**.

Why State Street Global Advisors?

State Street Global Advisors (SSgA) is the asset management business of State Street Corporation, one of the world's leading providers of financial services to institutional investors, with a heritage dating back over two centuries. SSgA's strategy is a diverse portfolio which dynamically allocates to both domestic and global assets. The process utilises the SSgA proprietary Market Regime Indicator and Targeted Volatility approach for equity risk to reduce down side capture of significant falls in global growth assets. This enables the fund to target an absolute return with greater stability in the capital base than an alternative fixed asset allocation approach.

Investor profile

The Fund may be suitable for investors:

- with an investment horizon of 5 or more years;
- with a medium to high level of risk tolerance; and
- who are seeking a diversified portfolio employing a dynamic approach to allocating across asset classes.