# Verve

# Balanced Investment Option Fact Sheet

### Objective

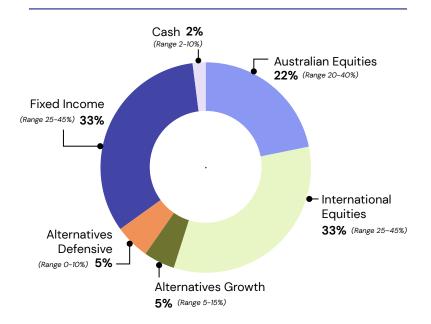
The balanced option aims to invest in a diverse mix of assets with a balance between investments in growth assets such as shares, and defensive assets such as cash and fixed income. The balanced option's exposure to these asset classes will be obtained by holding assets directly, and indirectly through exchange traded funds (ETFs). Specific allocations may vary but the option will seek to maintain a broad 60/40 split between growth and defensive assets and a bias toward Australian assets.

The target returns of the option is 3% per annum above the inflation over a rolling five-year period. This is before fees, costs and taxes are applied.

#### **Risk profile**

Risk Band	Risk Label	Estimated number of negative anual returns over any 20 year period
1	Very Low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to Medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to High	3 to less than 4
6	High	4 to less than 6
7	Very High	6 or greater

## **Asset Allocation**



#### Verve Money Facts



### Did you know?

Verve does not charge fees for accounts with a balance of under \$1000.

For accounts with a balance of \$1000 or more, We charge a monthly account fee of \$4.50 and a percent based investment management fee.

For our Balanced option this is 0.50% p.a based on account balance. Indirect costs and a buy-sell spread may also apply.



#### **Climate Solutions Investments**



#### Plenti

Through the Plenti Lending Platform, investors like Verve Money can invest in loans to creditworthy Australian borrowers, including green loans which can be used to fund solar, home battery and clean energy installations. We're attracted to Plenti as an investment because it helps everyday people fund clean energy for their homes, and also offers a solid expected return for the level of risk.



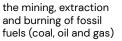
#### Kilter Rural Murray-Darling Basin **Balanced Water Fund**

The Murray Darling Basin Balanced Water Fund has an objective to secure water for agriculture and restore threatened wetlands across the Murray Darling basin. Investment in water rights and water allocations provide an opportunity for low-risk exposure to a growing global demand for agricultural commodities via supply of the key limiting resource in Australia, water.

#### Screening criteria

Our baseline negative screens rule out any direct investment in companies and assets which derive direct revenue from





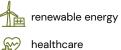
the operation of gambling facilities and the production of gambling product

the operation of nuclear energy plants



the production and manufacturing weapons.

When seeking positive exposure, we favour and prioritise companies and assets that engage in value-aligned activities, including:



education

healthy food production

We seek to invest at least 20% of each investment option in climate solutions.

Content published by Verve Money Pty Ltd (ABN 71 653 669 366, AFS Representative No. 001294184), a Corporate Authorised Representative of True Oak Investments Ltd (ABN 81 002 558 956; AFSL 238184). All financial information provided is general and doesn't take into account your personal financial objectives, situation, or needs. It's important to do your own research and consider getting in touch with a professional adviser to access specific information tailored to your own unique situation. Interests in the Verve Money Fund (ARSN 662 622 899) are issued by Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289). Check out the PDS, TMD and FSG available at www.vervemoney.com.au before making a decision acquire, hold or continue to hold, an interest in the Verve Money Fund. (Issued 19/01/2024)

## Contact

hello@vervemoney.com.au <u>Book a call</u>