

Fixed Income Investment Option Fact Sheet

Objective

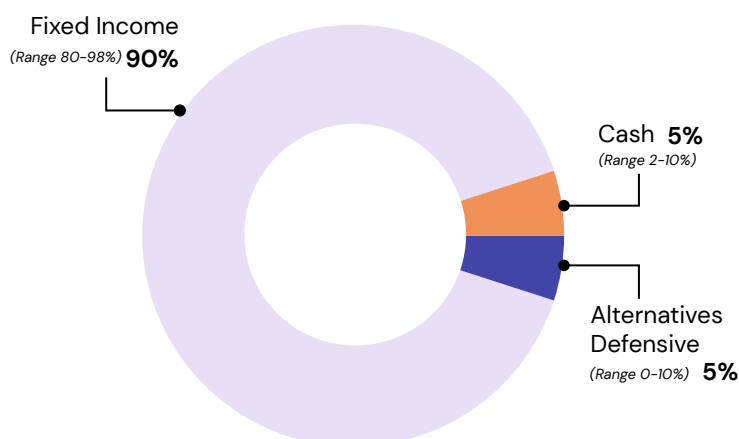
The option aims to invest in a mix of assets with the majority of the option invested in defensive assets. The option's exposure to these asset classes will be obtained by holding assets directly, and indirectly through exchange traded funds (ETFs). Specific allocations may vary but the option will invest in a diversified portfolio of liquid, fixed and floating rate bonds and other defensive assets, including cash or cash equivalents.

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 annual 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



93.4% of our members that responded to our Customer Satisfaction survey had a great experience chatting to us.



Best Social Impact Innovation
Finder Awards 2023



Product overview

- Goal based Fund: Set up to 5 goals
- One-off deposits or set fortnightly or monthly recurring deposits

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 Fixed Income option this is 0.35% p.a. based on account balance. Indirect costs and a buy sell spread may apply.

Climate Solutions Investments



Artesian bond

A Certified B Corporation, Artesian is a leader in both carbon efficiency and gender equity. 100 per cent of their fund holdings have women on the board, and 85 per cent have more than one woman on the board. You love to see it. Not only that, but the Fund has also:

- Saved over 101,732,416 litres of water
- Financed 7,070 square metres of energy efficient infrastructure
- Provided 39,721 people with access to water and sanitation



European Investment Bank Bond

The proceeds from EIB's Climate Awareness Bonds will be used for climate action, particularly in the spaces of renewable energy, energy efficiency, electric rail and buses, and research and development into low carbon technologies.

Screening criteria

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



the mining, extraction and burning of fossil fuels (coal, oil and gas)



the operation of gambling facilities and the production of gambling product



the operation of nuclear energy plants



the production and manufacturing weapons.



renewable energy



healthcare



education



healthy food production

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

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