

# High Growth Investment Option Fact Sheet

## Objective

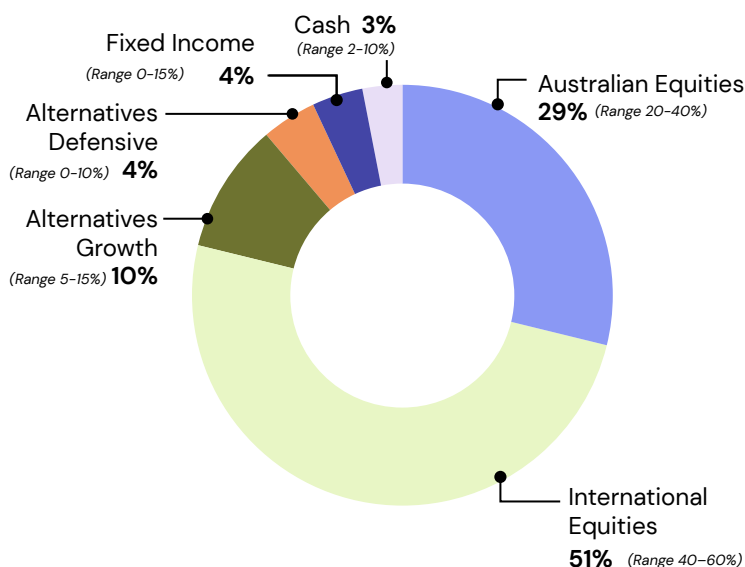
The option aims to invest in a diverse mix of assets with the majority of the option invested in growth assets such as shares, and a modest investment in defensive assets such as cash and fixed income. The option's exposure to these asset classes will be obtained by holding assets directly, and indirectly through exchange traded funds (ETFs). Specific allocations may vary but the option will seek to maintain a 90/10 split between growth and defensive assets and a bias towards Australian assets.

The target returns of the option is 4% per annum above inflation over a rolling seven-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 High Growth option this is 0.80% p.a. based on account balance. Indirect costs and a buy-sell spread may also apply.

## Climate Solutions Investments



### Cleanaway Waste Management

Cleanaway is partly responsible for the Return and Earn bottle and can recycling program in New South Wales and is a member of Circular Plastics Australia, which works to turn those recycled plastics from Return and Earn into new beverage and food containers. Cleanaway's commitment to sustainability and to having a positive environmental impact through making recycling possible is key to what makes it an attractive investment for Verve Money.



### Vulcan Energy Resources Limited

Vulcan Energy produces Zero Carbon Lithium for electric vehicle batteries. With an aim to produce the world's first, premium, battery-quality lithium chemicals with zero carbon footprint, they harness renewable geothermal energy to drive lithium production in Germany, without using evaporation ponds, mining or fossil fuels. We're also impressed by the diversity and expertise of leadership at Vulcan Energy. The women on the company's board include former Tesla Head of Battery and Energy supply chain Annie Liu and Chemical Engineer Dr Heidi Gron.

## 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.

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



renewable energy



education



healthcare



healthy food production

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