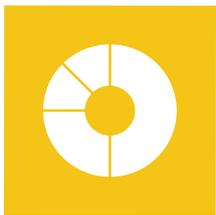
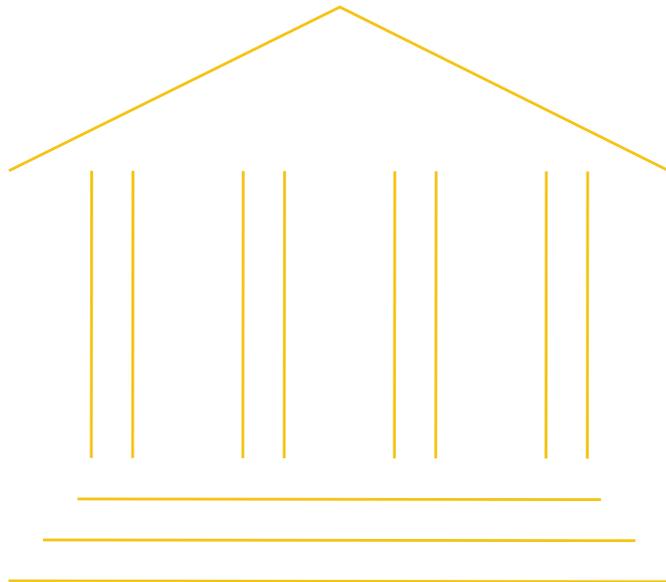
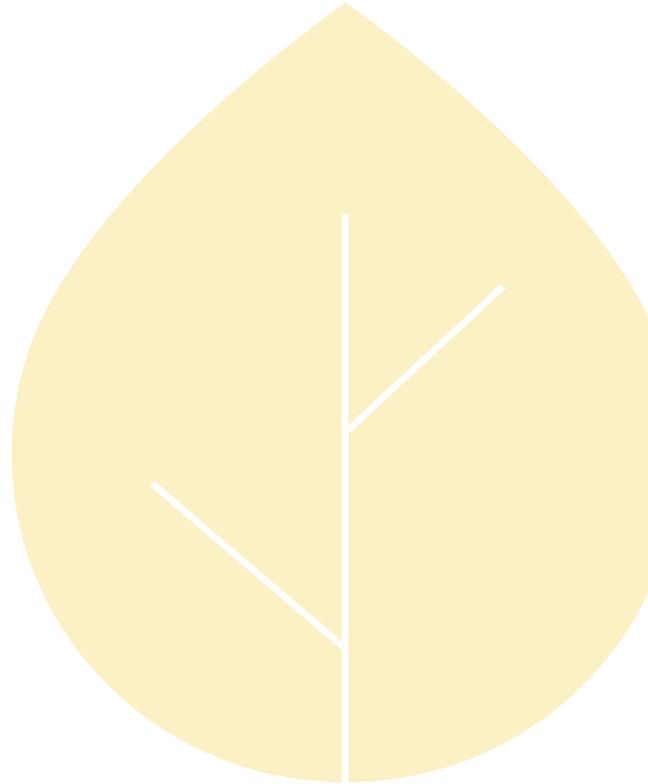
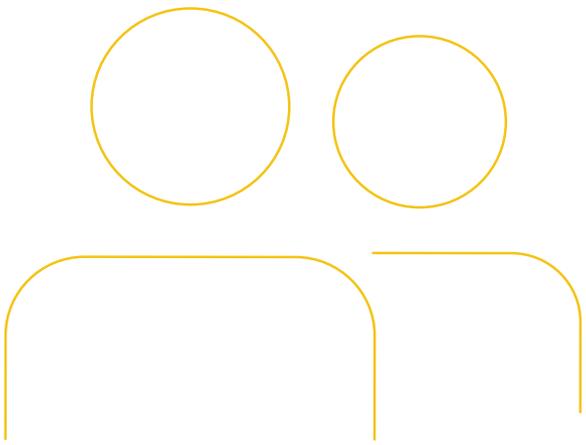


The Sustainable Managed Accounts: Achieving your financial and ESG goals

Investing sustainably and ESG (Environmental, Social & Governance) concerns are increasingly important considerations for investors. With Morningstar's suite of Sustainable Managed Accounts, you can aim to achieve your financial goals in a way that aligns with your ESG preferences and values.



The Morningstar Sustainable Managed Accounts:

Key takeaways for investors:

- Help achieve your financial goals in a way that aligns with your values and ESG preferences
- Draw on the combined research and experience of Morningstar Equity Research, Morningstar Indexes, Sustainalytics, and Morningstar Investment Management
- Professionally managed, diversified, holistic portfolios, hand-picked by our local investment team
- Managed Account format provides you with the transparency, customisation and cost effectiveness you value.

United by one goal, yours

Whether it's renovating your house, paying for your child's education, saving for retirement or travelling overseas, everyone's financial goals are different. Your adviser partners with Morningstar Investment Management to help you achieve your unique financial goals.

Why Morningstar for Sustainable Investing



1. Bringing together powerhouses in ESG research, investment data and investment management:

The Morningstar Sustainable Managed Accounts draw on the combined research, experience and track records of Morningstar Equity Research, Morningstar Indexes, Sustainalytics, and Morningstar Investment Management.

Sustainalytics – A global leader in ESG research: The portfolios leverage Sustainalytics, a subsidiary of Morningstar, to ensure the Sustainable Managed Accounts are informed by market leading data and insights. In addition, the investment team works with Sustainalytics to engage with companies in regular constructive dialogue on sustainability issues.

Morningstar Equity Research: Our data set contains more than 75 ESG metrics, including the Morningstar Sustainability Rating™ for 36,000 funds, as well as data points to screen for ethical issues.

Morningstar Investment Management: Everything you've come to expect from our tried and tested valuation driven approach; investing in undervalued assets to deliver on your investment objectives.



2. Diversified investment solutions: Multi asset portfolios invest across a range of asset classes (such as Australian and international shares, Australian and international bonds, listed property, infrastructure, alternative investments and cash), using a range of investment types (such as direct shares, ETFs and managed funds). More than the sum of their parts, the investments within the portfolios work together to help achieve the investment objective. The portfolios are actively managed day in, day out to meet investor risk and return objectives throughout their investment time horizon. This provides you with a truly diversified investment solution aiming to preserve savings and increase wealth, whilst investing in accordance with their values.



3. Leveraging the experience of one of Australia's earliest providers of actively managed multi asset managed accounts: Morningstar have been managing money on behalf of Australian investors for over three decades. Morningstar first launched actively managed multi asset managed accounts back in 2012. Investors appreciate the benefits which range from customisation through to transparency. Managed Accounts let you own direct shares without all the usual administration. They come with the added benefits of being professionally managed and cost effective. From a sustainable investing perspective, you can work with your adviser to move shares in and out of a managed account is easy, making them an excellent vehicle to implement your preferences and values in your investment portfolios. You can find additional information on the benefits of using managed accounts [here](#).



4. Delivering on investor objectives through a tried and tested investment approach: Morningstar has a tried and tested process, with an enviable track record of meeting objectives on behalf of investors. When you invest with Morningstar, your money is in the hands of a local team, supported by one of the largest independent research teams globally. Unparalleled access to global data and research means the investment team are able to identify and pinpoint specific sources of returns across an unmatched range of investment opportunities. This enables the team to build portfolios of investment opportunities designed to work together to generate returns to help achieve your chosen investment objective.

Local Portfolio Managers leverage research carried out by more than 100 analysts in Australia and a further 200 globally. It means that over 300 people ensure your savings are managed and focused on achieving the investment objective.



5. Simultaneously achieve your investment and ESG objectives: Morningstar Investment Management takes an ESG investment risk integration approach across the entire range of portfolios, including these Sustainable Managed Accounts. ESG investment risk integration includes an assessment of the financial impact of ESG issues on the value of an investment. This approach distinguishes between investments that will be owned, and those that will not be owned, based on an assessment of value and risk. The Sustainable Managed Accounts will also distinguish between which investments are owned, or not owned, based on an assessment of ESG preferences and values. Practically, this will be done by applying exclusion criteria to avoid certain industries, practices or companies, i.e., tobacco companies. This way, the portfolios are focused on achieving both your financial and ESG goals.

Morningstar Sustainable Managed Accounts

Morningstar's Sustainable Managed Accounts have been designed to meet the diverse needs of investors.

Managed Account	Asset Allocation	Objective	Time Horizon	Investment Fee	Long Term Growth/ Defensive Mix
Morningstar Sustainable All Growth (98)		To achieve a consistent income return and a modest amount of capital growth, by investing in a diversified portfolio of defensive and growth asset classes with an emphasis on defensive asset classes that take into account ESG considerations.	10 years	0.50%	98/2
Morningstar Sustainable High Growth (90)		To achieve a moderate amount of capital growth along with some income, by investing in a diversified portfolio of growth and defensive asset classes that take into account ESG considerations.	9 years	0.50%	90/10
Morningstar Sustainable Growth (70)		To achieve capital growth through investing in a diversified portfolio of growth and defensive asset classes, with an emphasis on growth assets that take into account ESG considerations.	7 years	0.50%	70/30
Morningstar Sustainable Balanced (50)		To achieve capital growth through investing in a diversified portfolio of predominantly growth asset classes with a small proportion of defensive asset classes that take into account ESG considerations.	5 years	0.50%	50/50
Morningstar Sustainable Moderate (30)		To achieve capital growth through investing in a diversified portfolio of predominantly growth asset classes that take into account ESG considerations.	3 years	0.50%	30/70





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Want to get in touch?

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business investment needs.

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