



Performance – 31 October 2020

This document is intended for use by Wholesale or Sophisticated Investors only



Growth Portfolio

Periods to 31 October 2020	1 Year	6 months	3 months	1 month
Ethical Investment Growth Portfolio	+4.93%	+14.21%	+6.20%	+0.83%
Morningstar MS Aggressive Index	-2.16%	+6.15%	+1.54%	+0.12%
Relative Performance	+7.09%	+8.06%	+4.66%	+0.71%



Fixed Income Portfolio

Periods to 31 October 2020	1 Year	6 months	3 months	1 month
Ethical Investment Fixed Income Portfolio	+3.68%	+2.35%	+0.45%	+0.14%
CPI + 1%	+2.54%	+1.31%	+0.65%	+0.19%
Relative Performance	+1.14%	+1.04%	-0.20%	-0.05%



Mid-Cap Portfolio

Periods to 31 October 2020	3 Years	1 Year	6 months	3 months	1 month
Ethical Investment Mid-Cap Portfolio	+9.60%	+8.20%	+16.58%	+6.76%	+3.41%
All Ordinaries Accumulation Index	+4.78%	-6.51%	+10.94%	+2.24%	+2.08%
Relative Performance	+4.82%	+14.71%	+5.64%	+4.52%	+1.33%



Large-Cap Portfolio

Periods to 31 October 2020	2 Years	1 Year	6 months	3 months	1 month
Ethical Investment Large-Cap Portfolio	+7.22%	-2.81%	+9.23%	+3.60%	+3.95%
S&P/ASX 200 Accumulation Index	+4.67%	-8.99%	+8.67%	+0.98%	+1.93%
Relative Performance	+2.55%	+6.18%	+0.56%	+2.62%	+2.02%

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This performance data is intended for use by Wholesale or Sophisticated investors only. The performance returns shown are estimates only. The returns are before portfolio management fees and may not match your actual return as this can be affected by the timing of additions and withdrawals, as well as fees and customisations. Portfolio returns longer than one year are annualised returns and have been calculated using a Time Weighted Return method.

Past performance of financial products is not a reliable indicator of future performance. Ethical Investment Advisers do not assure or guarantee the performance of any financial products offered. Information, opinions, historical performance, back-tested performance, calculations or assessments of performance of financial products or markets rely on assumptions about tax, reinvestment, market performance, liquidity and other factors that will be important and may fluctuate over time.

The Portfolio Performance shown sets out the investment performance returns (BEFORE investment management fees, administration fees, performance based fees and taxes). The performance returns have been calculated on a daily basis taking into account brokerage costs, and are accumulated for the period shown. Past performance is not a reliable indicator of future performance returns.

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