

June 2020

Created to transition congregation real estate assets, the fund aims to provide a simpler income stream while growing your capital. All with the added benefit of helping support church mission.

Features

- A diversified ethically screened portfolio
- Comprising Australian equities and enhanced cash*
- Income paid twice yearly
- Supporting the church mission while generating a return for your congregation

Investment objective

Created to enable congregations to invest the proceeds of property sales in an ethically screened portfolio of predominantly Australian equities, the money for mission fund is suitable for long-term investment (redeemable after 7 years). It provides a sustainable yield to congregations while also distributing to the church. Any excess income will be reinvested for future capital growth. Split between Australian equities (90%) and enhanced cash (10%) products issued by U Ethical, the fund aims to remove the hassle of owning property assets while providing comparable returns to congregations over the long term.

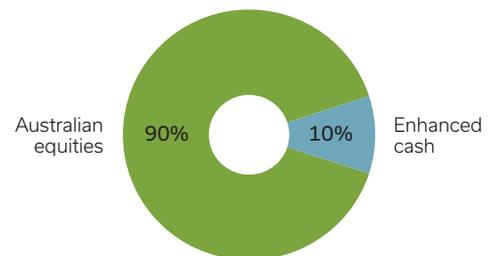
Distributions

Responsible bodies may invest in the fund at any time. If an investment is large and would materially dilute the distributions due to existing investors, U Ethical reserves the right to hold the application proceeds in enhanced cash until after the next distribution date.

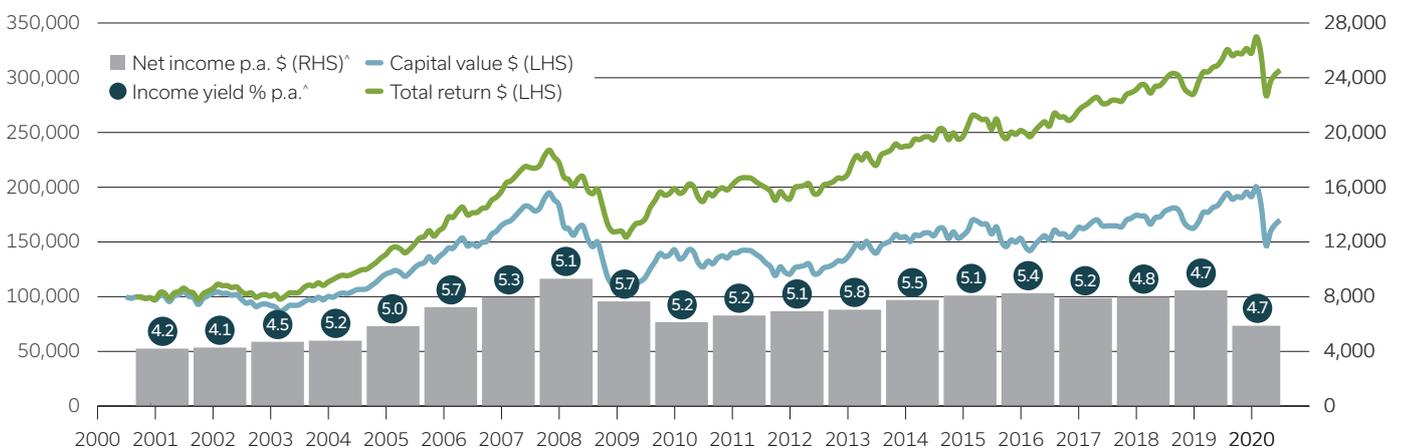
Fund information

Issuer	Uniting Church in Australia Synod of Victoria and Tasmania
Investment manager	Uniting Ethical Investors Limited
Management costs	Refer to the relevant Information memorandum
Minimum investment period	7 years
Estimated income yield	4% p.a.

Asset allocation



Growth of \$100,000 invested[†]



* In accordance with the investment policy approved by The Uniting Church in Australia Property Trust (Victoria) and The Uniting Church in Australia Property Trust (Tas). Refer to the relevant information memorandums for details.

[†] Based on the ASX 300 and the 3 month bank bill swap rate + 1%. Income and total returns are inclusive of franking credits and net of fees, and distributions and franking credits are not reinvested. Past performance is not an indicator of future performance.

[^] Based on the income received in the financial year to 30 June.

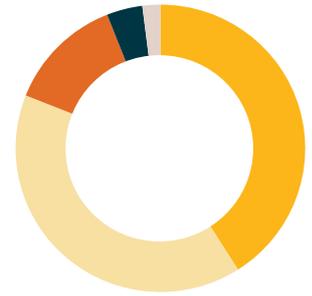
Australian equities sector exposure as at 30 June 2020

The Money for Mission Fund invests in U Ethical products that are managed in accordance with U Ethical's ethical investment policy. While excluding those industries that are harmful to people and planet such as gambling and fossil fuel extraction, the fund proactively seeks to invest in positive sectors such as healthcare and renewable energy.



Health Care	18%
Banks	15%
Industrials	12%
Materials	9%
Communication Services	9%
Consumer Discretionary	9%
Insurance & Diversified Financials	8%
Real Estate	7%
Cash	7%
Consumer Staples	5%
Utilities	1%

Enhanced cash asset allocation as at 30 June 2020



Cash	41%
Fixed interest	40%
First mortgages	13%
Hybrids	4%
Community impact loans	2%

About U Ethical

U Ethical is an investment manager with a difference. We believe in creating a better world by investing with purpose – today and into the future.

Our first funds were established by the Uniting Church in 1985 and over recent years we have grown steadily to become one of the largest ethical investment managers in Australia with over \$1 billion under management.

We have developed a reputation for our unwavering commitment to ethics-driven performance. Our ethical authenticity is central to who we are not just what we do. We aim to provide our clients with competitive returns and, as part of the Uniting Church, we contribute the majority of our operating surplus to mission activities.

We are one of only a few investment businesses in Australia to have been certified as a B Corporation, which verifies that we meet the highest standards of social and environmental performance, transparency and accountability.

U Ethical

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All investing is subject to risks, including market fluctuations and possible loss of the principal amount invested. All data within this document is published as at 30 June 2020. The information provided is general information only. It does not constitute financial, tax or legal advice or an offer or solicitation to subscribe to units in any trust of which U Ethical is the manager, administrator, issuer, trustee or responsible entity. This information has been prepared without taking account of your objectives, financial situation or needs. Before acting on the information or deciding whether to acquire or hold a product, you should consider the appropriateness of the information based on your own objectives, financial situation or needs or consult a professional adviser. You should also consider the relevant information memorandum which can be found on U Ethical's website www.uethical.com or by calling U Ethical on 1800 996 888. U Ethical, its affiliates, and associates accept no liability for any inaccurate, incomplete or omitted information of any kind or any losses caused by using this information. All investments carry risks. There can be no assurance that any U Ethical trust will achieve its targeted rate of return and no guarantee against loss resulting from an investment in any U Ethical trust. Past U Ethical trust performance is not indicative of future performance.