

Interest Accumulator ARGUS GUARANTEED ACCOUNT

Investment Objective

The objective of this account is complete security of principal. The account earns a set rate of return whilst allowing no downward movements in the value of the capital invested (ignoring any potential effects of inflation). In this respect, it is very similar to a bank deposit.

Risk and Return Profile

This Account targets a stable return profile with no price fluctuations. The declared interest rate is guaranteed by the Argus Group. To support this guarantee, the underlying investments within the portfolio include short-term, high grade bonds and local mortgages.

Argus declares the rates each month and they are based on the underlying investments. These rates are guaranteed for either one or five years depending on which account period is chosen by the pension member.* Interest is credited daily.

Suitable Investor Profile

This Account is suitable for investors who are:

- Facing imminent retirement
- Extremely risk averse and uncomfortable with investments that fluctuate in value

*Note: The 1 Year account is also the default option for those members who have not made an investment election.

5 Year

GROSS PERFORMANCE

(before administration fees)

	June 2022
Current 5 Year Declared Rate	1.90%
1 Year Average Declared Rate	0.87%
3 Year Average Declared Rate	1.53%
5 Year Average Declared Rate	1.63%

ACCOUNT FACTS

Date Established	1980
Assets Under Management (AUM)	\$108.5m

1 Year

GROSS PERFORMANCE

(before administration fees)

	June 2022
Current 1 Year Declared Rate	1.60%
1 Year Average Declared Rate	0.36%

ACCOUNT FACTS

Date Established	2014
Assets Under Management (AUM)	\$122.9m

For Information Contact

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Risks and Other Considerations

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An Argus Select Fund for every investor profile

In addition to the Argus Guaranteed Account, we offer a range of managed options to meet the investment objectives of our clients. The investment manager for the Argus Select Funds is Argus Wealth Management Limited.



CONSERVATIVE Fund (Class V)

Fund Objective

Preservation of capital with significant exposure to fixed income. There will be some exposure to equities to reduce overall portfolio risk and to provide a modest growth of capital.



MODERATE Fund (Class W)

Fund Objective

Moderate growth of capital with lower volatility. Primary exposure will be to fixed income, with a meaningful exposure to equities to support growth of capital.



BALANCED Fund (Class X)

Fund Objective

Growth of capital with a primary exposure to equities, while reducing risk and volatility through fixed income and real estate exposure.



GROWTH Fund (Class Y)

Fund Objective

Growth of capital over complete market cycles with significant exposure to equities and some modification of risk through fixed income and real estate exposure.



AGGRESSIVE Fund (Class Z)

Fund Objective

Growth of capital over complete market cycles with full exposure to equity markets and risk based assets.



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