



Lincoln U.S. Growth Funds

Invest in the numbers for diversity [↗]

Diversify into the American market

The Lincoln U.S. Growth Funds provide investors with the opportunity to significantly enhance portfolio performance and returns by diversifying into the world's largest and most dynamic economy via a high-conviction U.S. equity portfolio that aims to maximise long-term capital growth.

 Lincoln Indicators

Invest in the numbers [↗]

Why we invest in the numbers

The Lincoln U.S. Growth Fund Hedged and Lincoln U.S. Growth Fund Unhedged (Funds) leverage the proven and successful Lincoln Indicators investment methodology and apply it to construct a portfolio of high quality U.S. Growth stocks.

First established by Dr Merv Lincoln and translated into software by son and Co-Founder, Tim Lincoln, our quantitative methodology identifies high-quality blue chip and small-to-mid cap growth stocks that are positioned to deliver superior long-term returns to investors. The same methodology identifies companies in distress and at risk of collapse, helping protect investors from capital loss.

The methodology has allowed Lincoln Indicators (Lincoln) to significantly outperform in the Australian market for more than three decades, and the U.S Growth Funds apply the same methodology to the U.S. market.

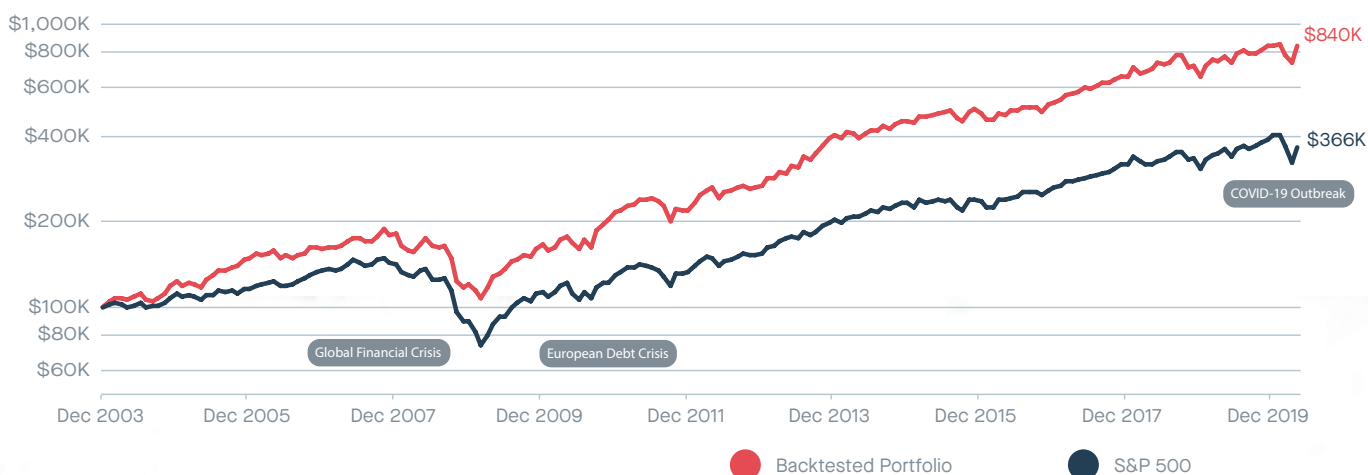
We've spent two years adapting and optimising our proprietary quantitative methodology to uncover the ideal portfolio for long term growth in the U.S. Through the U.S. Growth Funds investors gain exposure to a market that is home to some of the world's leading global brands – Facebook, Apple, Google Coca-Cola, McDonalds[^] – as well as a larger opportunity set of the most dynamic and innovative small and mid-cap growth companies.

Our comprehensive back-testing has shown our methodology can deliver strong, sustained capital returns for our investors.

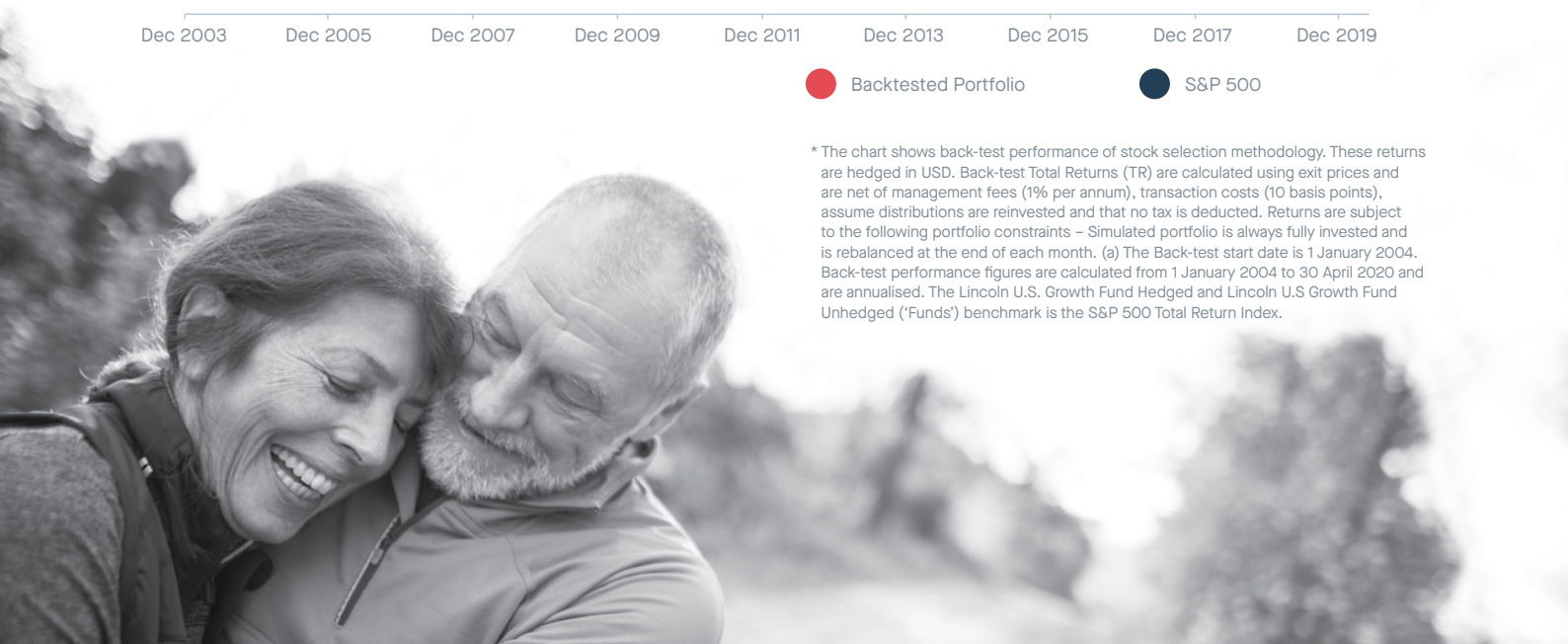
- Absolute performance of 12.92% p.a. from January 2004 – April 2020
- Average outperformance of the S&P 500 benchmark of 4.64% p.a., January 2004 - April 2020
- Outperformed the S&P 500 benchmark in 12 out of 17 back-tested years
- Significant outperformance during major corrections - 2008, 2018 and 2020
- 94.2% classification accuracy predicting corporate failures before they happened

If you want to invest in more than someone's opinion to diversify your investments, invest in the numbers with our U.S. Growth Funds: proven methodology and proven results to help you grow your wealth.

Simulated total return of \$100,000 invested on 1 January 2004*



* The chart shows back-test performance of stock selection methodology. These returns are hedged in USD. Back-test Total Returns (TR) are calculated using exit prices and are net of management fees (1% per annum), transaction costs (10 basis points), assume distributions are reinvested and that no tax is deducted. Returns are subject to the following portfolio constraints – Simulated portfolio is always fully invested and is rebalanced at the end of each month. (a) The Back-test start date is 1 January 2004. Back-test performance figures are calculated from 1 January 2004 to 30 April 2020 and are annualised. The Lincoln U.S. Growth Fund Hedged and Lincoln U.S Growth Fund Unhedged ('Funds') benchmark is the S&P 500 Total Return Index.



Our U.S. Growth Funds' objective

To provide dependable, long-term capital growth that outperforms the S&P 500.

Our U.S. Growth Funds, provide a Hedged and Unhedged option for investors, and seek to maximise capital growth in the long-term by investing in high-quality businesses listed on U.S. stock exchanges that have a track record of strong financial performance and the potential to deliver ongoing growth. The Funds also aim to minimise volatility and provide investors with strong downside protection using a disciplined and consistent investment approach across all market conditions. Our investment process includes our pioneering Financial Health methodology, which selects companies less exposed to economic disruption and screens out companies with poor or deteriorating financial positions, providing a stable platform. The strength of our methodology was demonstrated in back-testing by our strong outperformance during major market corrections, as seen in 2008, 2018 and 2020.

Diversify your capital growth



Our U.S. Growth Funds have been created to help Australian investors diversify their holdings outside the Australian economy and gain exposure to the U.S. market. Diversification can significantly improve portfolio performance. When investors have added international equities to a portfolio historically, they have harnessed major diversification benefits such as enhanced returns and an improved risk/return profile. The U.S. Growth Funds also allow investors to diversify from the Australian markets' heavy weighting to banks, mining and retail stocks, and gain increased exposure to high-growth global industries such as technology and healthcare which have strong representations on U.S. stock exchanges.

Fund features

You can choose to invest in a Hedged or Unhedged Fund. You will only be charged a competitive management fee and a performance fee of 20% of the amount the Fund's performance exceeds the S&P 500. Other benefits include:

- Annual distribution
- No minimum investment timeframe
- No up-front or exit fees
- Ideal for investors and SMSFs seeking international diversity and capital growth
- Exposure to high-quality U.S. growth stocks
- Option to fully hedge to protect against currency volatility
- Takes advantage of all market conditions
- Highly competitive management fees
- 24/7 online account access
- Regular investor events
- Direct access to the investment team
- Dedicated investor liaison

“I absolutely adore the Lincoln family and what they stand for - the company has a lot of integrity.”

Gail McCallum, Stock Doctor member since 2008,
Managed Investments client since 2015⁺.



How the Fund works

Apply for units

You can apply for units by completing an Application Form available in the Product Disclosure Statements (PDSs) or via an online application at www.lincolnindicators.com.au. The minimum initial investment amount for the Lincoln U.S. Growth Fund Hedged and the Lincoln U.S. Growth Fund Unhedged is \$5,000.

Annual distribution

Our U.S. Growth Funds will usually distribute income on an annual basis at the end of June. Distributions are calculated as at the last day of the period and are normally paid to investors within 14 days following the period end.

Additional investments

You can make additional investments into the Fund at any time by completing an Additional Investment form available on the Lincoln Managed Investments portal. For only \$250 a month, you can also choose to opt-in to investing on a regular monthly basis through the Fund's minimum Savings Plan. If you wish to make sporadic contributions, the minimum additional investment is \$1,000.

Lincoln U.S. Growth Funds Investment options

Investment type	Lincoln U.S. Growth Fund Unhedged	Lincoln U.S. Growth Fund Hedged
	Exposed to currency risk	Protected from adverse currency fluctuations
Minimum suggested timeframe	5 years	5 years
Minimum initial investment	\$5,000	\$5,000
Minimum additional investment	\$1,000	\$1,000
Management fee (p.a.)	1.0%	1.0%
Performance fee (p.a.)	20% of outperformance of the benchmark	20% of outperformance of the benchmark converted to AUD
Entry/exit fees	Nil	Nil
Minimum withdrawal	\$1,000	\$1,000
Minimum balance	\$5,000	\$5,000
Buy/sell spread	0.25% / 0.25%	0.25% / 0.25%
Distribution frequency	Annual	Annual
Date of inception	1 July 2020	1 July 2020

To find out more or to receive a copy of the Product Disclosure Statement (PDS), Application Form and Reference Guide, please contact us.

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Terms and Conditions

All information is as at 23 December 2020 unless stated otherwise.

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Performance quoted are simulated returns. Investments go up and down. Past simulated performance may not be a reliable indicator of future performance. All Back-test figures as at 30 April 2020.

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Where we refer to the Funds, information and advice provided should be considered in conjunction with the PDS' together with the Reference Guide of the Funds, which is available on request and from our website. You should read and consider the applicable PDS and the Reference Guide before making any decision about whether to acquire or continue to hold the product. Equity Trustees Limited ABN 46 004 031 298 AFSL 240974 is the Responsible Entity of the Funds. Equity Trustees is a wholly owned subsidiary of EQT Holdings Limited, a company listed on the Australian Securities Exchange (ASX: EQT) Lincoln receives remuneration from Equity Trustees Limited on the basis of monies in the Funds. For more information about the services we provide and other important information, please refer to our Financial Services Guide (FSG) at www.lincolnindicators.com.au. Neither Lincoln, Equity Trustees Limited, or their directors, employees or agents provide any guarantee, representation or warranty as to the reliability, accuracy or completeness of the information in this document and do not accept any responsibility or liability arising in any way (including by reason of negligence) for errors in, or omissions from, this document.

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