

PrivateWealth Account

Private Wealth Account Approved Product List

18 APRIL 2019

The Private Wealth Account Approved Products List ('Approved Products List') is issued by Powerwrap Limited ABN 67 129 756 850, AFSL 329829) a registered Managed Investment Scheme under the Corporations Act (Cth) 2001 (ARSN 137 053 073).

The information should be read in conjunction with the Private Wealth Investment Account Product Disclosure Statement (PDS) dated 1 November 2018.

The information contained in this Approved Products List is general information only and does not take into account your personal objectives, financial situation and/or needs. Before you make an investment decision it is recommended you obtain professional financial advice from your Financial Adviser tailored to your personal circumstances.

If you would like to request a printed copy of this Investment List, please contact your Financial Adviser or the Promoter; copies will be provided free of charge.

Responsible Entity and Promoter

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Managed Funds

Each of the funds listed below have their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statements for all managed funds in which you choose to invest.

APIR Code	Managed Fund Name
AAP0007AU	Ausbil MicroCap Fund
CRS0004AU	Aberdeen Standard Australian Fixed Income Fund
CRS0005AU	Aberdeen Standard Actively Hedged International Equities Fund
FSF0003AU	Colonial First State Wholesale Imputation Fund
FSF0004AU	Colonial First State Wholesale Property Securities Fund
FSF0008AU	Colonial First State Wholesale Diversified Fund
FSF0013AU	Colonial First State Managed Investment Imputation Fund
FSF0022AU	Colonial First State Managed Investment Diversified Fund
FSF0043AU	Colonial First State Wholesale Geared Share Fund
FSF0048AU	CFS MIF - Stewart Investors Worldwide Leaders
FSF0144AU	CFS MIF-Global Tech & Comm
HOW0002AU	Pengana International Fund - Ethical
IOF0046AU	Janus Henderson Australian Fixed Interest Fund
JBW0009AU	Yarra Australian Equities Fund
PER0038AU	Perpetual WF Investment Advantage Perpetual International Share
PER0046AU	Perpetual Wholesale Industrial Share Fund
PLA0001AU	Platinum European Fund
ADV0045AU	Advance Australian Shares Multi-Blend Fund
ADV0046AU	Maple-Brown Abbott Australian Share Fund — Wholesale
ADV0049AU	Advance Wholesale Defensive Multi-Blend Fund
ADV0050AU	Advance Wholesale Balanced Multi-Blend Fund
ADV0053AU	Advance International Shares Multi-Blend Fund
AJF0804AU	OnePath Wholesale Australian Share Trust
AMP0254AU	AMP Capital International Bond Fund A
AMP0455AU	AMP Capital Responsible Investment Leaders International Share Fund Class A
ARO0006AU	C Worldwide Global Equity Trust
BAR0814AU	BlackRock Scientific Australian Equity Fund
BAR0817AU	BlackRock Scientific International Equity Fund
BGL0106AU	iShares International Equity Index Fund
BGL0108AU	iShares Australian Listed Property Index Fund
BNT0003AU	Hyperion Australian Growth Companies Fund
BTA0054AU	Pendal Asian Share Fund

Managed Funds

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APIR Code	Managed Fund Name
BTA0055AU	Pendal Australian Equity Fund
BTA0061AU	Pendal Property Securities Fund
CFM0404AU	CFS WS - WS Aust Share Fund Core
CNA0811AU	Invesco Wholesale Australian Share Fund
CNA0812AU	Invesco Wholesale Australian Smaller Companies
DEU0109AU	Ironbark Global Diversified Alternatives Fund
EQI0015AU	Aberdeen Standard International Equity Fund
FSF0033AU	Colonial First State Wholesale Conservative Fund
FSF0038AU	CFS FirstChoice Janus Henderson Wholesale Global Natural Resources
FSF0169AU	CFS Geared Global Share
FAM0101AU	Celeste Australian Small Companies Fund
GTU0008AU	Invesco Wholesale Global Opportunities Fund — Hedged — Class A
IML0002AU	Investors Mutual Australian Share Fund
IOF0044AU	Resolution Capital Core Plus Property Securities Fund
IOF0045AU	Antipodes Global Fund
IOF0206AU	Perennial Value Shares Wholesale Trust
MAQ0061AU	Macquarie Australian Fixed Interest Fund
MAQ0063AU	Macquarie Master Property Securities Fund
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)
MGL0114AU	Aberdeen Australian Equities Fund
MLC0014AU	MLC MKey InvSer/UT MLC - Van Sh Index
GTU0102AU	Invesco Wholesale Global Opportunities Fund — Unhedged
HBC0008AU	SG Hiscock Property Opportunities Fund
HFL0104AU	Ironbark LHP Diversified Investments Fund
HFL0108AU	Ironbark LHP Global Long/Short Fund (Wholesale Class)
HHA0001AU	Pengana Australian Equities Income Fund
MLC0260AU	MLC Wholesale Horizon 4 Balanced Portfolio
MLC0261AU	MLC Wholesale Global Share Fund
MLC0263AU	MLC Wholesale Property Securities Fund
MLC0264AU	MLC Wholesale IncomeBuilder
MLC0265AU	MLC Wholesale Horizon 5 Growth Portfolio
MLC0397AU	MLC Wholesale Horizon 6 Share Fund

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APIR Code	Managed Fund Name
MLC0398AU	MLC Wholesale Horizon 3 Conserv Growth Portfolio
PAM0001AU	Alphinity Australian Share Fund
NML0018AU	AMP Capital Wholesale Cash Management Trust
NML0318AU	AMP Capital Wholesale Global Equity Growth Fund
PER0048AU	Perpetual Wholesale Smaller Companies Fund
PER0049AU	Perpetual Wholesale Australian Share Fund
PER0063AU	Perpetual Wholesale Balanced Growth Fund
PER0066AU	Perpetual Wholesale Split Growth Fund
PER0102AU	Perpetual Wholesale Concentrated Equity Fund
PLA0002AU	Platinum International Fund
PLA0003AU	Platinum Japan Fund
PLA0100AU	Platinum International Brands Fund
PLA0101AU	Platinum International Technology Fund
PMC0100AU	PM Capital Global Companies Fund
PPL0106AU	Antares High Growth Shares Fund
PWA0822AU	BlackRock Tactical Growth Fund
RFA0025AU	Pendal Ethical Share Fund
RFA0103AU	Pendal Imputation Fund
RFA0811AU	Pendal Sustainable Conservative Fund
RFA0813AU	Pendal Fixed Interest Fund
RFA0815AU	Pendal Active Balanced Fund
RFA0817AU	Pendal Property Investment Fund
RFA0818AU	Pendal Australian Share Fund
SBC0007AU	UBS Diversified Fixed Income Fund
SBC0811AU	UBS Cash
SBC0812AU	UBS Cash-Plus Fund
SBC0813AU	UBS Australian Bond Fund
SBC0816AU	UBS Property Securities Fund
SCH0002AU	Schroder Australian Equity Fund
SSB0128AU	Legg Mason Martin Currie Property Securities Fund
TYN0028AU	Nikko AM Australian Share Wholesale Fund
VAN0001AU	Vanguard Australian Fixed Interest Index Fund

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APIR Code	Managed Fund Name
VAN0002AU	Vanguard Australian Shares Index Fund
VAN0003AU	Vanguard Wholesale International Shares Index Fund
VAN0004AU	Vanguard Property Securities Index Fund
VAN0005AU	Vanguard Wholesale Emerging Markets Shares Index
VAN0101AU	Vanguard Index Diversified Bond Fund
VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)
VAN0104AU	Vanguard Australian Shares High Yield Fund
VAN0105AU	Vanguard Wholesale International Shares Index Fund (Hedged)
VAN0106AU	Vanguard International Credit Securities Index Fund (Hedged)
ZUR0061AU	Zurich Investments Global Thematic Share Fund
JBW0016AU	Yarra Income Plus Fund
NFS0209AU	Antares Listed Property Fund
YOC0100AU	Australian Unity Property Income Fund
AMP0449AU	AMP Capital Sustainable Shares Fund
ARO0011AU	BNP Paribas Australian Equity Benchmark Insensitive Trust
MAQ0187AU	Macquarie Master Cash Fund
SSB0122AU	Legg Mason Western Asset Australian Bond Fund — Class A
PAL0002AU	Ironbark Paladin Property Securities Fund
VAN0102AU	Vanguard Cash Plus Fund
ZUR0064AU	Zurich Investments Australian Property Securities Fund
AAP0103AU	Ausbil Australian Active Equity Fund
AUG0001AU	Australian Ethical Balanced Fund
CMI0105AU	CFS Colonial First State Wholesale Indexed Property Securities
NML0348AU	AXA Wholesale Global Equity Value
IOF0203AU	Antipodes Asia Fund
ANZ0212AU	OnePath Wholesale Diversified Fixed Interest Trust
AMP0452AU	Responsible Investment Leaders Balanced Fund — Class A
IML0003AU	Investors Mutual Wholesale Future Leaders Fund
AAP0104AU	Ausbil Australian Emerging Leaders Fund
SCH0101AU	Schroder Australian Equity Fund W Class
CSA0131AU	Aberdeen Standard Australian Small Companies Fund
RIM0020AU	Ventura Growth 70 Fund

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APIR Code	Managed Fund Name
VAN0108AU	Vanguard Wholesale Balanced Index Fund
VAN0109AU	Vanguard Wholesale Conservative Index Fund
VAN0110AU	Vanguard Wholesale Growth Index Fund
VAN0111AU	Vanguard Wholesale High Growth Index Fund
ADV0078AU	Maple Brown Abbott Australian Geared Equity Wholesale
PMC0103AU	PM CAPITAL Enhanced Yield Fund
PER0116AU	Perpetual Wholesale Ethical SRI Fund
SCH0103AU	Schroder Absolute Return Income Fund - Wholesale Class
PPL0115AU	Antares Elite Opportunities Fund
DFA0100AU	Dimensional Short Term Fixed Interest Trust
DFA0101AU	Dimensional Australian Value Trust
DFA0102AU	Dimensional Global Value Trust
DFA0103AU	Dimensional Australian Large Company Trust
DFA0104AU	Dimensional Australian Small Company Trust
DFA0105AU	Dimensional Global Large Company Trust
DFA0106AU	Dimensional Global Small Company Trust
DFA0107AU	Dimensional Emerging Markets Trust
DFA0108AU	Dimensional Five-Year Diversified Fixed Interest Trust
PLA0004AU	Platinum Asia Fund
JBW0018AU	Yarra Enhanced Income Fund
MAQ0211AU	Macquarie True Index Australian Fixed Interest
SCH0102AU	Schroder Balanced Fund — W Class
MAQ0204AU	Macquarie Diversified Treasury Fund
NML0061AU	AMP Capital Wholesale Australian Equity Value Fund
PER0071AU	Perpetual Wholesale Geared Australian Share Fund
MIA0001AU	MFS Global Equity Trust
EQI0028AU	Aberdeen Standard Asian Opportunities Fund
ASC0001AU	Smallco Investment Fund
CSA0038AU	Bentham Global Income Fund
CSA0130AU	Aberdeen Standard Active Index Income Fund
EGG0001AU	Eley Griffiths Group Small Companies Fund
FID0007AU	Fidelity Global Equities Fund

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APIR Code	Managed Fund Name
INT0028AU	Morningstar Balanced Real Return Fund
LAZ0012AU	Lazard Global Small Cap Fund (W Class)
MAQ0274AU	Macquarie Dynamic Bond Fund
MAQ0277AU	Macquarie Dynamic Bond Fund
MMC0110AU	Loftus Peak Global Disruption Fund
OPS0001AU	OC Dynamic Equity Fund
OPS0002AU	OC Premium Small Companies Fund
ETL0015AU	PIMCO Australian Bond Fund — Wholesale Class
ETL0016AU	PIMCO Diversified Fixed Interest Fund — Wholesale Class
ETL0018AU	PIMCO Global Bond Fund — Wholesale Class
ADV0069AU	Advance Cash Multi-Blend Fund
ADV0091AU	Advance Wholesale Moderate Multi-Blend Fund
ETL0005AU	SGH LaSalle Global Listed Property Securities Fund
ETL0019AU	PIMCO Global Credit Fund — Wholesale Class
ETL0020AU	PIMCO Global RealReturn Fund - Wholesale Class
ETL0032AU	Aberdeen Standard Emerging Opportunities Fund
ETL0119AU	SGH Property Income Fund
FSF0084AU	Colonial First State Global Credit Income Fund
FSF0464AU	CFS FirstChoice Wholesale Investments - Nikko AM Wholesale Australian Share Concentrated
FSF0485AU	FirstChoice Wholesale Australian Share Fund
FSF0486AU	CFS FirstChoice Wholesale Conservative Fund
FSF0487AU	CFS FirstChoice Wholesale Defensive Fund
FSF0488AU	FirstChoice Wholesale Fixed Interest Fund
FSF0489AU	CFS FirstChoice Wholesale Global Share Fund
FSF0490AU	CFS FirstChoice Wholesale Growth Fund
FSF0499AU	CFS FirstChoice Wholesale High Growth Fund
FSF0500AU	CFS FirstChoice Wholesale Moderate Fund
FSF0501AU	CFS FirstChoice Wholesale Property Securities Fund
FSF0502AU	CFS FirstChoice Wholesale Australian Small Companies
KAM0100AU	K2 Asian Absolute Return Fund
KAM0101AU	K2 Australian Absolute Return Fund
RIM0029AU	Russell Investments Australian Opportunities Fund — Class A

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APIR Code	Managed Fund Name
SCH0028AU	Schroder Fixed Income Fund
PLA0005AU	Platinum International Healthcare Fund
WFS0377AU	Pendal Enhanced Cash Fund
WPC0002AU	Peters MacGregor Global Fund
FSF0454AU	Colonial First State Wholesale Global Property Securities Fund
PGI0001AU	Principal Global Credit Opportunities Fund
MGL0010AU	Ironbark Global (ex-Australia) Property Securities Fund
MAQ0404AU	IFP Global Franchise Fund
RIM0032AU	Russell Investments Global Opportunities Fund Class A
HOW0026AU	Alphinity Concentrated Australian Share Fund
IML0005AU	Investors Mutual Equity Income Fund
EIM0001AU	Elstree Enhanced Income Fund
FID0008AU	Fidelity Australian Equities Fund
ETL0041AU	MFS Fully Hedged Global Equity Trust
MAQ0410AU	Walter Scott Global Equity Fund
ETL0046AU	K2 Select International Absolute Return Fund
CSA0046AU	Bentham Syndicated Loan Fund
AMP0974AU	AMP Capital Global Property Securities Fund — Class A
FRT0004AU	Templeton Global Equity Fund
RFA0059AU	Pendal Focus Australian Share Fund
MAL0018AU	BlackRock Global Allocation Fund (Aust) (Class D)
FSF0698AU	Colonial First State Global Resources Tactical Fund
GTU0041AU	Invesco Wholesale Global Property Securities Fund
ETL0042AU	SGH20
UBS0008AU	UBS Global Property Securities Fund
AMP1015AU	AMP Capital Core Property Fund
PPL0002AU	Antares Dividend Builder
MTP0001AU	Multiplex Development and Opportunity Fund
ZUR0517AU	Zurich Investments Hedged Global Thematic Share Fund
ZUR0518AU	Zurich Investments Unhedged Global Thematic Share Fund
PVA0011AU	Prime Value Growth Fund Class B
PVA0022AU	Prime Value Imputation Fund Class B

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APIR Code	Managed Fund Name
MAQ0441AU	Premium China Fund
MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)
COL0001AU	Charter Hall Maxim Property Securities Fund
WPC0004AU	Ganes Value Growth Fund
DFA0002AU	Dimensional Two-Year Diversified Fixed Interest
FID0015AU	Fidelity India Fund
MLC0670AU	MLC Wholesale Horizon 2 Income Portfolio
SCH0032AU	Schroder Global Value Fund (Hedged)
JBW0030AU	Yarra Australian Real Assets Securities Fund
IOF0214AU	Perennial Value Smaller Companies Trust
VAN0018AU	Vanguard International Property Securities Index Fund
VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)
PER0260AU	Perpetual Wholesale Diversified Income Fund
FSF0707AU	Colonial First State Wholesale Index Global Share - Hedged
PAT0002AU	Ironbark Karara Australian Small Companies Fund
PAT0001AU	Ironbark Karara Australian Share Fund
FSP0001AU	CBG Australian Equities Fund
IOF0078AU	Perennial Value Shares For Income Trust
HML0016AU	UBS Clarion Global Property Securities Fund
RFA0061AU	Pendal MicroCap Opportunities Fund
CSA0062AU	Aberdeen Standard Diversified Fixed Income Fund
MAQ0443AU	Macquarie Australian Shares Fund
IOF0078AU	Perennial Value Shares For Income Trust
HML0016AU	UBS Clarion Global Property Securities Fund
RFA0061AU	Pendal MicroCap Opportunities Fund
CSA0062AU	Aberdeen Standard Diversified Fixed Income Fund
MAQ0443AU	Macquarie Australian Shares Fund
MAQ0454AU	Macquarie Australian Small Companies Fund
DFA0003AU	Dimensional Australian Core Equity Trust
AUS0009AU	Aust Unity Strategic Fixed Interest Trust
AUS0030AU	Platypus Australian Equities Fund - Wholesale
ETL0062AU	SGH ICE

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APIR Code	Managed Fund Name
ZUR0538AU	Zurich Investments Equity Income Fund
ETL0071AU	T. Rowe Price Global Equity Fund
TGP0008AU	RARE Infrastructure Value Fund — Hedged
HOW0034AU	Greencape Broadcap Fund
HOW0035AU	Greencape High Conviction Fund
DFA0004AU	Dimensional Global Core Equity Trust
MAQ0464AU	Arrowstreet Global Equity Fund
IML0006AU	Investors Mutual Small Cap Fund
GMO0006AU	GMO Systematic Global Macro Trust B
MGL0019AU	Ironbark Copper Rock Emerging Markets Opportunities Fund
FSF0889AU	CFS FirstChoice Wholesale Asian Share
FSF0892AU	CFS WS- WS CFS Colliers Gear Glob Prop Sec
IOF0080AU	Antipodes Global Fund - Long Only (Class I)
AAP0002AU	Ausbil Australian Geared Equity Fund
PLA0006AU	Platinum Unhedged Fund
MGE0001AU	Magellan Global Fund
MGE0002AU	Magellan Infrastructure Fund
WGT0001AU	AU Wingate Global Equities Original Wholesale
FPS0013AU	Fiducian India Fund
WHT0008AU	Spheria Australian Smaller Companies Fund
MAQ0482AU	Winton Global Alpha Fund
AMP1179AU	AMP Capital Core Infrastructure Fund
DFA0005AU	Dimensional Global Real Estate Trust Inc AUD
HHA0007AU	Pengana WHEB Sustainable Impact Fund
FSF0905AU	Colonial First State Wholesale Global Listed Infrastructure Securities Fund
VAN0021AU	Vanguard International Small Companies Index Fund
ETL0060AU	Allan Gray Australia Equity Fund
AMP1151AU	AMP Capital Responsible Investment Leaders Australian Share Fund Class A
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)
SSB0014AU	Legg Mason Brandywine Global Opportunistic Fixed Income Fund (Class A)
SSB0011AU	Legg Mason Martin Currie Small Companies Trust
VEN0009AU	Ventura High Growth 100 Fund

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APIR Code	Managed Fund Name
ETL0148AU	Armytage Australian Equity Income Fund
ETL0139AU	Armytage Strategic Opportunities Fund
CRM0008AU	Cromwell Phoenix Property Securities Fund
GSF0001AU	Grant Samuel Epoch Global Equity Shareholder Yield (Hedged) Fund
GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund
AAP0008AU	Ausbil 130/30 Focus Fund – Wholesale Class
ACM0006AU	AB Managed Volatility Equities Fund
AFM0005AU	Aurora Fortitude Absolute Return Fund
AMP0557AU	AMP Capital Corporate Bond Fund — Class A
AMR0006AU	Regal Long Short Australian Equity Fund
ANT0002AU	Fairview Equity Partners Emerging Companies Fund
APN0008AU	APN A-REIT Fund
ASC0003AU	Smallco Broadcap Fund
ASX0001AU	Auscap Long Short Australian Equities Fund
ASX8411AU	Auscap Long Short Australian Equities Fund (Platform Class)
AUG0006AU	Australian Ethical International Equities Fund
AUG0018AU	Australian Ethical Australian Shares Fund (Wholesale)
AUG0019AU	Australian Ethical Diversified Shares Fund (Wholesale)
AUG0023AU	Australian Ethical Fixed Interest Fund (Wholesale)
AUS0035AU	Talaria Global Equity Fund - Wholesale Units
AUS0071AU	Altius Sustainable Bond Fund
AUS4511AU	Australian Unity Healthcare Property Trust - Wholesale Funding Units
AUX0021AU	IOOF Cash Management Trust - Class D
BFL0002AU	Bennelong Concentrated Australian Equities Fund
BFL0004AU	Bennelong ex-20 Australian Equities Fund
BFL0010AU	Bennelong Kardinia Absolute Return Fund
BFL0016AU	Bennelong Market Neutral Fund
BFL0017AU	Bennelong Twenty20 Australian Equities Fund
BFL3779AU	Bennelong Emerging Companies Fund
BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund
BLK0003AU	BlackRock Fixed Income Global Opportunities Fund (Aust) Class D
BTA0313AU	Pendal MidCap Fund

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APIR Code	Managed Fund Name
BTA0441AU	Pendal Pure Alpha Fixed Income Fund
CHN0002AU	CC Marsico Global Fund
COL0030AU	Atrium Evolution Series — Diversified Fund AEF 7
CRE0014AU	Smarter Money Fund
CRM0018AU	Cromwell Direct Property Fund
DFA0007AU	Strategic International Equity Fund
DFA0008AU	Strategic Australian Equity Fund
DFA0009AU	Dimensional Global Core Equity Trust AUD Hedged
DFA0028AU	Dimensional Global Bond Trust
DFA0036AU	Dimensional Australian Core Imputation Trust
ECL0005AU	Ellerston Australian Share Fund
ECL0013AU	Ellerston Australian Market Neutral Fund
ETL0130AU	Aberdeen Standard Global Absolute Return Strategies Fund
ETL0182AU	PIMCO Australian Short-Term Bond Fund — Wholesale Class
ETL0199AU	Copper Rock Capital Partners - Capital Global Small Cap
ETL0276AU	Partners Group Global Value Fund (AUD) — Wholesale
ETL0277AU	Partners Group Global Value Fund (AUD)
ETL0324AU	Lincoln Australian Income Fund
ETL0331AU	Janus Henderson Global Natural Resources Fund
ETL0365AU	Paradice Global Small Cap Fund
ETL0374AU	SGH ICE Professional Investors
ETL0381AU	Robeco Emerging Conservative Equity Fund
ETL0383AU	SGH Australia Plus Fund
ETL0390AU	Evans And Partners International Fund
ETL0398AU	T. Rowe Price Dynamic Global Bond
ETL0410AU	Spire Copper Rock Capital Global Smaller Companies Fund
ETL0415AU	Robeco BP Global Premium Equities Fund (AUD)
ETL0449AU	Flinders Emerging Companies Fund
ETL0458AU	PIMCO Income Fund — Wholesale Class
ETL0485AU	Watermark Market Neutral Trust C
ETL0490AU	L1 Capital Long Short Fund Retail Class
ETL3604AU	Artesian Corporate Bond Fund - Class B

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APIR Code	Managed Fund Name
FHT0030AU	The Montgomery Fund
FHT0032AU	Forager International Shares Fund
FLC0002AU	The Falcon Pan Asia Fund
FRT0011AU	Franklin Templeton Multisector Bond Fund — W Class
FSF0961AU	Colonial First State Wholesale Equity Income Fund
FSF0968AU	CFS FirstChoice Wholesale Emerging Markets
FSF0973AU	Acadian Defensive Income Fund — Class A
FSF0976AU	Realindex Australian Share - Class A
FSF1086AU	Aspect Diversified Futures Fund - Class A
FSF1240AU	Acadian Global Managed Volatility Equity Fund - Class A
FSF1762AU	Milliman Wholesale Managed Risk Global Share - Class A
GSF0008AU	Payden Global Income Opportunities Fund A
GTU0109AU	INVESCO Wholesale Global Targeted Returns Fund — Class A
HFL0014AU	Ironbark Gavekal Asian Opportunities Fund
HGI0008AU	Janus Henderson Global Emerging Markets Equity Fund
HOW0052AU	Kapstream Absolute Return Income Fund
HOW0098AU	Ardea Real Outcome Fund
IML0010AU	Investors Mutual Concentrated Australian Share Fund
INT0080AU	Morningstar International Bonds (Hedged) Fund
IOF0113AU	Janus Henderson Australian Fixed Interest Fund - Institutional
IOF0145AU	Janus Henderson Tactical Income Fund
IOF0228AU	Perennial Value Wealth Defender Australian Shares Trust
JBW0052AU	Yarra Ex-20 Australian Equities Fund
MAN0002AU	Man AHL Alpha
MAQ0631AU	IFP Global Franchise Fund (Hedged)
MAQ0640AU	Macquarie Asia New Stars No.1 Fund
MAQ0651AU	Walter Scott Emerging Markets Fund
MAQ0842AU	Charter Hall Direct Office Fund - Wholesale A Units
MAQ5880AU	Charter Hall Direct PFA Fund
MGE0005AU	Magellan High Conviction Fund
MGE0006AU	Magellan Infrastructure Fund (Unhedged)
MGE0007AU	Magellan Global Fund (Hedged)

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APIR Code	Managed Fund Name
MIC0001AU	Microequities Deep Value Microcap Fund
MIC0003AU	Microequities Global Value Microcap Ordinary
MON0001AU	Monash Absolute Investment Fund
MPL0003AU	Maple-Brown Abbott Asian Investment Tr
MPL0006AU	Maple-Brown Abbott Global Listed Infrastructure Fund
MPL0008AU	Maple-Brown Abbott Global Listed Infrastructure Fund - Hedged
OMF0005AU	Alexander Credit Opportunities Fund
OPH0002AU	Ophir High Conviction Fund
OPT7628AU	ARCO Absolute Return Fund
PAC0001AU	Packer & Co Investigator Trust
PCL0005AU	Pengana Australian Equities Fund
PCL0022AU	Pengana Global Small Companies Fund
PCL0023AU	Pengana PanAgora Absolute Return Global Equities Fund
PER0439AU	Perpetual Pure Value Share Fund
PER0491AU	Perpetual WF Investment Advantage Perpetual Ethical SRI
PER0495AU	Perpetual WF Investment Advantage Perpetual Shareplus LongShort
PER0561AU	FirstMac High Livez
PER0634AU	AQR Wholesale Managed Futures Fund — Class 1P
PER0668AU	Perpetual Pure Equity Alpha Fund
PER0669AU	Perpetual Pure Credit Alpha Fund - Class W
PER0673AU	Morphic Global Opportunities Fund
PER0704AU	Perpetual Pure Microcap Fund
PER0715AU	JPMorgan Global Research Enhanced Index Equity Fund (Hedged)
PER0727AU	JPMorgan Global Strategic Bond Fund
PER0731AU	PineBridge Global Dynamic Asset Allocation Fund
PER0733AU	Perpetual Wholesale Global Share Fund
PER0750AU	JPMorgan Global Bond Fund
PER0752AU	Perpetual Wholesale Global Share Fund Hedged
PER0758AU	JPMorgan Global Macro Opportunities Fund
PGF0001AU	Paragon Fund
PIM0034AU	CFM Institutional Systematic Diversified Trust A
PIM0058AU	Aoris International Fund - Class B

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APIR Code	Managed Fund Name
PIM3513AU	Aoris International Fund - Class A
PRM0010AU	Mutual Cash and Term Deposit Fund - Class A
PVA0006AU	Prime Value Opportunities B
RGL0002AU	Regal Australian Long Short Equity Fund
RGL0003AU	Regal Asian Quantitative Fund
RGL0004AU	Regal Australian Small Companies Fund
SCH0047AU	Schroder Real Return CPI Plus 5% Fund — Wholesale Class
SIA0001AU	Supervised Global Income Fund
SLT0041AU	Insync Global Titans Fund
SLT0043AU	Neuberger Berman Absolute Return Multi Strategy Trust
SLT0052AU	Smarter Money Higher Income Fund
SSB0013AU	Legg Mason Brandywine Global Fixed Income Trust A
SSB0026AU	Legg Mason Martin Currie Real Income Fund Class A Units
SSB0043AU	Legg Mason Martin Currie Equity Income Fund (Class A)
SSB4946AU	Legg Mason Martin Currie Ethical Income Fund
SST0048AU	State Street Australian Equity Fund
SST0050AU	State Street Global Equity Fund
SST0052AU	State Street Multi-Asset Builder Fund
SST0053AU	State Street Multi-Asset Income Fund
SST0054AU	State Street Sustainer Fund
TGP0014AU	Third Link Growth Fund
TGP0015AU	RARE Emerging Markets Fund
TGP0034AU	RARE Infrastructure Value Fund — Unhedged
TGY0003AU	Trilogy Monthly Income Trust
TYN0038AU	Nikko AM Australian Share Income Fund
UBS0036AU	UBS Tactical Beta Conservative
UBS0037AU	UBS Tactical Beta Growth
UBS0041AU	UBS Tactical Beta Balanced
UBS0057AU	UBS Microcap Fund
VAN0025AU	Vanguard Australian Government Bond Index Fund
VAN0042AU	Vanguard Diversified Bond Index Fund
WFS0486AU	Altius Bond Fund

Managed Funds

Each of the funds listed below have their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statements for all managed funds in which you choose to invest.

APIR Code	Managed Fund Name
WFS0547AU	Talaria Global Equity Fund - Hedged
WHT0015AU	Resolution Capital Global Property Securities Fund
WHT0061AU	Plato Global Shares Income Fund
WHT0066AU	Spheria Australian Microcap Fund
WMF0001AU	Watermark Market Neutral Trust
WPC3982AU	Perennial Value Microcap Opportunities Trust
ZUR0581AU	Zurich Investments Unhedged Global Growth Fund

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each managed fund's Product Disclosure Statement is available from your Financial Adviser.

Illiquid Managed Funds

APIR Code	Managed Fund Name
AMP0685AU	AMP Capital Enhanced Yield Fund - CI A
APN0001AU	APN Property for Income Fund
APN0002AU	APN National Storage Property Trust
APN0004AU	APN Property for Income No. 2
APN0016AU	APN Unlisted Property
AUS0005AU	Australian Unity W'S High Yld Mortgage
AUS0116AU	Australian Unity Wholesale Mortgage Income
BTA0002AU	BT CASH MANAGEMENT
BTA0314AU	BT Global Macro Fund
CML0002AU	CFS Bricks and Mortar
ECL0004AU	Ellerston Gems Fund
ETL0120AU	EQT Wholesale High Inc Fund
ETL0371AU	SPIRE USA ROC II FUND (AUD)
ETL0398AU	T.ROWE PRICE DYNAMIC GLOBAL FUND
ETL0402AU	MFS Blended Research Global Equity Trust
ETL0410AU	SPIRE COPPER ROCK GLBL SMALLER COMPANIES
FSF0138AU	Colonial First State WS Gtd Mortgage
FSF0139AU	Colonial FS Wholesale Monthly Income Fund
HBC0027AU	Metisq China Square
HML0002AU	Onepath Monthly Income Trust
HOW0005AU	Challenger Howard Wholesale Mortgage Fd
HOW0087AU	Challenger Guaranteed Income Fund
HTH0001AU	Heathley Diversified Property
JFF0001AU	Balmain Aqua High Income Trust
JFF0002AU	Balmain Income Trust
LMI0007AU	LM WHOLESALE MORTGAGE INCOME AT CALL ACCOUNT
MAL0008AU	Blackrock Comb Prop Income Fund CI D
MAN0001AU	MAN RMF Dynamic
MAQ0448AU	Charter Hall Direct Property Fund
MAQ0650AU	CHARTER HALL DIRECT PROPERTY FUND
MAQ0815AU	CHARTER HALL INDUSTRIAL FUND (2)
NML0001AU	AMP - WHOLESALE AUSTRALIAN PROPERTY FUND
NML0316AU	AMP WHOLESALE AUSTRALIAN MONTHLY INCOME FUND
NML0317AU	AMP CAPITAL AUSTRALIAN MONTHLY INCOME FUND
PER0106AU	Perpetual Wholesale Monthly Income Fund
PER0752AU	Perpetual Wholesale Global Share Fund Hedged Class A

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund.

A copy of each managed fund's Product Disclosure Statement is available from your Financial Adviser.

Wholesale Managed Funds

If you are classified as a wholesale investor, or if you are a SMSF with over \$10 million in assets, your financial adviser may be able to facilitate access to a range of wholesale managed funds.

Please speak to your financial adviser for more details and, if applicable, the relevant product disclosure documents.

Term Deposits

The investments listed below have their own product Disclosure Statement. You should obtain and read a copy of the disclosure document for any of the investments you wish to invest in.

Name	Name
ADELAIDE BANK	MACQUARIE BANK
AMP	NAB
ANZ	ST. GEORGE
BANK OF QUEENSLAND	SUNCORP TERM DEPOSIT
COMMONWEALTH BANK	

Bonds

The investments listed below have their own product Disclosure Statement. You should obtain and read a copy of the disclosure document for any of the investments you wish to invest in.

Name	Code
National Wealth Management Holdings	ISIN AU300NWML019
Sydney Airport Finance	ISIN AU300SAFCO41
Envestra Ltd	ISIN AU300ENL0039
JEM (SouthBank) Pty Ltd	ISIN AU300JEME028

Cash Account Interest Rate

The interest rate payable on the Private Wealth Account is OCR less 0.50%.

Model Portfolios

There may be costs associated with the underlying assets in a model portfolio such as managed funds and Exchange Traded Funds. The Responsible Entity relies upon your Financial Adviser to provide you with the disclosure documentation for these assets contained in the Model Portfolio, both at the time of your investment and where there are any subsequent changes to the Model Portfolio.

Cash holdings: The interest rate payable on the cash operating account, and any cash held in the Model Portfolios, is net of any fees charged by the Responsible Entity for the administration of this account. The rate payable is linked to the Official Cash Rate (OCR) and for cash held in model portfolios is 1% below the OCR. As at 1 February 2018, the OCR is 1.5% so this means that the rate payable to you is 0.5%. Information regarding the current OCR is available at www.powerwrap.com.au

Manager	DNR AFSL Pty Ltd	DNR AFSL Pty Ltd
Model Portfolio Name	DNR Capital Australian Equities Socially Responsible Portfolio	DNR Capital Australian Equities High Conviction Portfolio
Investment Objective	The investment objective is to outperform the S&P/ASX 200 Accumulation Index by 4% pa over a rolling 3 year period	The investment objective is to outperform the S&P/ASX 200 Accumulation Index by 4% pa over a rolling 3 year period
Benchmark Index	S&P/ASX 200 Accumulation Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.73% p.a. ex. GST	0.73% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 80% - 98% Cash 2% - 20%	Aus. Equities 80% - 98% Cash 2% - 20%
Authorised Investments	ASX listed Australian Equities Percentage in top 200 – 80% is the minimum percentage of an Australian share portfolio in the top 200 companies by market capitalisation. Cash and short term money market securities	ASX listed Australian Equities Percentage in top 200 – 80% is the minimum percentage of an Australian share portfolio in the top 200 companies by market capitalisation. Cash and short term money market securities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$25,000.00	\$25,000.00
Indicative Number of Assets	15-30 holdings	15-30 holdings

Model Portfolios

Manager	DNR AFSL Pty Ltd	DNR AFSL Pty Ltd
Model Portfolio Name	DNR Capital Australian Equities Income Portfolio	DNR Capital Australian Listed Property Trust Portfolio
Investment Objective	The investment objective is to outperform the S&P/ASX 200 Industrials Accumulation Index and deliver higher levels of income over a rolling three-year period.	The investment objective is to outperform the S&P/ASX 200 A-REIT Accumulation Index by 4% pa over a rolling 3 year period
Benchmark Index	S&P/ASX 200 Industrials Accumulation Index	S&P/ASX 200 A-REIT Accumulation Index
Model Portfolio Fee	0.73% p.a. ex. GST	0.80% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 80% - 98% Cash 2% - 20%	Aus. Equities 80% - 98% Cash 2% - 20%
Authorised Investments	ASX listed Australian Equities Percentage in top 200 – 80% is the minimum percentage of an Australian share portfolio in the top 200 companies by market capitalisation. Cash and short term money market securities	ASX listed REITS (Percentage in ASX200 A-REIT Index – 80% is the minimum percentage of an Australian listed property portfolio in the ASX200 A-REIT Index.); Cash and short term money market securities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$25,000.00	\$25,000.00
Indicative Number of Assets	15-30 holdings	4-8 holdings

Manager	Infinitas Asset Management Ltd	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas Income SMA	Infinitas High Conviction ALLCAP Australian Share Model
Investment Objective	To achieve a return (before fees) that exceeds the RBA Cash Rate + 3% over rolling 3 year periods	To achieve a return (before fees) that exceeds the return from the official RBA Cash Rate + 6% over rolling 3 year periods
Benchmark Index	RBA Cash Rate	RBA Cash Rate
Model Portfolio Fee	0.46% p.a. ex. GST	0.46% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-40% ASX Listed Fixed Interest ETFs :0-20% ASX200 components or interest rate/hybrid securities issued or guaranteed by them: 60-78%	Cash: 2-100% Australian Equities : 0-98%
Authorised Investments	Constituents of the S&P/ASX200 Index (and hybrid or interest rate securities guaranteed by the constituent). ASX listed Fixed Interest ETFs	Constituents of the ASX 300 Index (and hybrid or interest rate securities issued or guaranteed by a constituent)
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-20 holdings	15-20 holdings

Model Portfolios

Manager	Ralton Asset Management	Ralton Asset Management
Model Portfolio Name	Ralton Australian Shares SMA	Ralton High Yield Australian Shares SMA
Investment Objective	The Ralton Australian Shares portfolio is designed for investors who are seeking a consistent, tax efficient and growing cash dividend yield and long term capital growth and have a long term investment horizon of at least three to five years and accept the risk of significant price fluctuations	The Ralton High Yield Australian Shares portfolio is designed for investors who are seeking a consistent above average and tax-efficient cash dividend yield, and long-term capital growth and have along term investment horizon of at least five years and accept the risk of significant price fluctuations.
Benchmark Index	S&P/ASX 300 Accumulation Index	S&P/ASX 300 Accumulation Index
Model Portfolio Fee	0.68% p.a. ex. GST	0.68% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 90-98% Cash 2-10% Target cash range 2%-4%	Aus. Equities 90-98% Cash 2-10% Target cash range 2%-4%
Authorised Investments	Companies that are included in the S&P/ASX 300, or among the largest 300 companies based on market capitalisation	Companies in the S&P/ASX 300, or those among the largest 300 by market capitalization.
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	20-35 holdings	20-35 holdings

Manager	Ralton Asset Management	Ralton Asset Management
Model Portfolio Name	Ralton Leaders SMA	Ralton Smaller Companies SMA
Investment Objective	The Ralton Leaders portfolio is designed for investors who are seeking a consistent tax efficient cash dividend yield and long term capital growth from a portfolio of larger and more liquid Australian shares and a long term investment horizon of at least three to five years and accept the risk of significant price fluctuations.	The Ralton Smaller Companies portfolio is designed for investors who seek long term capital growth from a concentrated portfolio of smaller companies with some tax effective income, consistent above market returns and have a long term investment horizon of at least five years and accept the risk o significant price fluctuations.
Benchmark Index	S&P/ASX 100 Accumulation Index	S&P/ASX Small Ordinaries Index
Model Portfolio Fee	0.59% p.a. ex. GST	0.77% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 90-98% Cash 2-10% Target cash range 2%-4%	Aus. Equities 90-98% Cash 2-10% Target cash range 2%-4%
Authorised Investments	Companies that are listed or soon to be listed on the ASX.	Companies that are included in the S&P/ASX300 Index or among the largest 300 companies based on market capitalisation .
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	20-35 holdings	25-40 holdings

Model Portfolios

Manager	Peak Investment Partners	Peak Investment Partners
Model Portfolio Name	Peak Income Model Portfolio	Peak Balanced Model Portfolio
Investment Objective	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.
Benchmark Index	ASX 300 Accumulation Index	ASX 300 Accumulation Index
Model Portfolio Fee	0.70% p.a. ex. GST	0.70% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0 – 30% Fixed Interest 0 – 25% Equity ASX 300 50 - 100%	Cash 0 – 30% Equity ASX 300 50 - 100% Equity ASX ex 300 0 – 30%
Authorised Investments	Cash, Fixed Interest, ASX Equities	Cash, ASX Equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-25 holdings	10-25 holdings

Manager	Peak Investment Partners	Peak Investment Partners
Model Portfolio Name	Peak Growth Model Portfolio	Peak Hybrid Securities Income Model Portfolio
Investment Objective	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.
Benchmark Index	ASX 300 Accumulation Index	UBS Bank Bill Index
Model Portfolio Fee	0.70% p.a. ex. GST	0.70% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0 – 30% Equity ASX 300 50 - 100% Equity ASX ex 300 0 – 30%	Cash 0 – 30% Hybrid Securities 50 - 100%
Authorised Investments	Cash, ASX Equities	Cash, Hybrid Securities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-25 holdings	10-25 holdings

Model Portfolios

Manager	Peak Investment Partners	Peak Investment Partners
Model Portfolio Name	Peak Recovery Model Portfolio	Peak Smaller Company Model Portfolio
Investment Objective	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.
Benchmark Index	ASX 300 Accumulation Index	ASX Small Ordinaries Index
Model Portfolio Fee	0.70% p.a. ex. GST	0.70% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0 – 30% Equity ASX 300 50 - 100% Equity ASX ex 300 0 – 30%	Cash 0 – 30% Equity ASX 300 0 - 30% Equity ASX ex 300 30 – 100%
Authorised Investments	Cash, ASX Equities	Cash, ASX Equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-25 holdings	10-25 holdings

Model Portfolios

Manager	IndexInvest
Model Portfolio Name	IndexInvest Dynamic Balanced Portfolio
Investment Objective	To achieve capital growth and income through tactical management of index investments. Reduce overall portfolio risk by tactically allocating to cash as prompted by quantitative signals.
Benchmark Index	CPI + 4%
Model Portfolio Fee	0.59% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 5- 82% Int. Equities: 0-28% Fixed Interest: 18- 40% Aus. Equities: 0-17% Listed Property: 0-12% Alternatives: 0-20 %
Authorised Investments	Cash, ETFs, ETCs and unlisted index funds
Minimum Cash Holding	5%
Minimum Model Investment	\$20,000
Indicative Number of Assets	2 - 18 holdings

Manager	IndexInvest	IndexInvest
Model Portfolio Name	IndexInvest Conservative Portfolio	IndexInvest Dynamic Growth
Investment Objective	To achieve income and capital preservation through tactical management of index investments. Reduce overall portfolio risk by tactically allocating to cash as prompted by quantitative signals..	To achieve capital growth through tactical management of index investments. Reduce overall portfolio risks by tactically allocating cash as prompted by quantitative signals.
Benchmark Index	CPI + 2%	CPI + 6%
Model Portfolio Fee	0.59% p.a. ex. GST	0.59% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 25- 60% Aus. Equities: 0-10% Int. Equities: 0-15% Listed Property: 0-5% Fixed Interest: 40- 60% Alternatives: 0-50 %	Cash: 2- 100% Aus. Equities: 0-30% Int. Equities: 0-40% Listed Property: 0-15% Alternatives: 0-14 %
Authorised Investments	Cash, ETFs, ETCs and unlisted index funds	Cash, ETFs, ETCs and unlisted index funds
Minimum Cash Holding	5%	2%
Minimum Model Investment	\$20,000	\$20,000
Indicative Number of Assets	6 - 18 holdings	2 – 14 holdings

Model Portfolios

Manager	IndexInvest	Nikko AM Limited
Model Portfolio Name	IndexInvest Growth Satellite	Nikko AM Australian Concentrated Share Portfolio
Investment Objective	To achieve high capital growth from a highly concentrated, high conviction strategy. In doing so, it employs risk management techniques aimed at reducing volatility to capital	To provide long-term capital growth and income by investing in a concentrated selection of shares. The portfolio is constructed on a benchmark unaware basis, which means stock weightings in the Fund can vary considerably from the S&P/ASX 200 Index.
Benchmark Index	CPI + 6%	S&P/ASX 200 Accumulation Index over rolling 7 year periods
Model Portfolio Fee	1.74% p.a. ex. GST	0.909% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2- 100% Aus. Equities: 0-100% Int. Equities: 0-100% Listed Property: 0-100% Fixed Interest: 0-100% Alternatives: 0-100%	Cash: 2-10% Australian Equities: 90-98%
Authorised Investments	Cash, ETFs	Cash and ASX listed equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000	\$20,000.00
Indicative Number of Assets	0 - 2 holdings	15-25 holdings

Manager	Infinitas Asset Management Ltd	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas Core Australian Shares SMA	Infinitas High Conviction Socially Responsible SMA
Investment Objective	To achieve a return (before fees) that exceeds the return from the S&P/ASX200 Index by 2% p.a. over rolling 3 year periods	To exceed the ASX300 Index by 3% over a rolling 3-5 year period
Benchmark Index	S&P/ASX 200 Index	S&P/ASX 300 Index
Model Portfolio Fee	0.46% p.a. ex. GST	0.56% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-10% Australian Equities : 90-98%	Cash: 2-100% Australian Equities : 0-98%
Authorised Investments	Constituents of the ASX 200 Index	Constituents of the ASX 300 Index, screened by Ethinvest Pty Ltd to exclude environmentally/socially harmful businesses
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-20 holdings	15-20 holdings

Model Portfolios

Manager	Renaissance Wealth Advisors Pty Ltd Renaissance Wealth Advisors Pty Ltd	
Model Portfolio Name	Renaissance Alpha Portfolio	Renaissance Active Balanced Portfolio
Investment Objective	To capture income and price movements of the ASX 300 Listed companies generated by market mispricing, dividends, corporate restructures as well as corporate takeover activities.	To provide investors with a combination of capital growth and income over the medium to long term.
Benchmark Index	ASX300 Accumulation Index	Multisector/Vanguard Balanced Market Index
Model Portfolio Fee	1.0% p.a. ex. GST	0.8% ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-50% Equity ASX 20: 5-90% Equity ASX 20-100: 0-20% Equity ASX 101-300: 0-10% IPOs: 0-50% Warrants (ASX50): 0-50%	Cash: 2-50% ASX listed securities: 5-90% Managed Funds : 0-40%
Authorised Investments	Cash, equities, warrants (ASX 50 Limited Companies) and IPOs	ASX listed securities, ASX listed property securities and managed funds that invest in international equities and alternative investments, cash, bank bills, term deposits, managed funds, corporate bonds, government and semi-government bonds and ASX listed hybrid securities.
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	5-20 holdings	5-30 holdings

Manager	Renaissance Wealth Advisors Pty Ltd	Point3 Investments Pty Ltd
Model Portfolio Name	Renaissance Active Income Portfolio	Point3 Dynamic Australian Share Portfolio
Investment Objective	To provide investors with a reliable income stream and stable capital.	Through analysis of fundamental data, technical data and buy/sell momentum, the Point3 Dynamic Australian Share Portfolio aims to achieve consistent returns above the benchmark over the long term. The model may move material portfolio weightings to cash in negative markets or in response to poor individual stock performance.
Benchmark Index	UBS composite 0+ Yr Tr Aud	S&P/ASX 200
Model Portfolio Fee	0.5% ex. GST	0.8% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-30% ASX listed fixed interest: 10-90% Managed Funds (fixed interest) : 0-40%	Cash: 2-100% Australian Equities: 0-98%
Authorised Investments	Cash, bank bills, term deposits, managed funds, corporate bonds, government and semi-government bonds and hybrid securities listed on the ASX.	ASX 200 equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000
Indicative Number of Assets	5-30 holdings	0-40 holdings

Model Portfolios

Manager	UBS Global Asset Management Australia Limited
Model Portfolio Name	UBS Australian Equity HALO Model Portfolio.
Investment Objective	To provide investors with a total return in excess of the S&P/ASX Accumulation Index when measured over rolling five year periods. Note: there is no guarantee that the objective will be achieved.
Benchmark Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.65% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2-10% Australian equity securities: 90-98%
Authorised Investments	Cash and ASX listed equities
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	Typically around 20 holdings

Manager	Armytage Private Pty Ltd	Leyland Private Asset Management Pty Ltd
Model Portfolio Name	Thomas Price Australian Share Fund	Leyland High Conviction Value Portfolio
Investment Objective	To provide investors with a consistent cash dividend yield, and long term capital growth from a concentrated portfolio of large, mid and small capitalisation Australian shares.	To outperform the accumulation index by at least 4.5%p.a. on a rolling 5 year basis
Benchmark Index	All Ordinaries Accumulation Index	ASX Accumulation Index
Model Portfolio Fee	0.70% p.a. ex. GST	1.2% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-5% Australian equity securities: 95-98%	Cash: 5-85% Equity S&P ASX 50: 15-80% Equity S&P ASX 100: 15-80% Equity S&P ASX 300: 5-95%
Authorised Investments	Cash and All Ordinaries Index	Australian equities and cash
Minimum Cash Holding	2%	5%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-20 holdings	8-41 holdings

Model Portfolios

Manager	Private Capital Advisers Pty Ltd	Private Capital Advisers Pty Ltd
Model Portfolio Name	PCA Conservative	PCA Growth
Investment Objective	To achieve a consistent income return and a modest amount of capital growth, by investing in a diversified portfolio of income and growth asset classes, with an emphasis on income asset classes.	To achieve capital growth through investing in a diversified portfolio of growth and income asset classes, with an emphasis on growth asset classes.
Benchmark Index	Morningstar Aus Msec Aggressive TR AUD	Morningstar Aus Msec Growth TR AUD
Model Portfolio Fee	0.00%	0.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-20% Fixed Interest: 0% - 20% Australian Equities: 0-60% International Equities: 0% - 22% Property & Infrastructure: 0-8%	Cash: 2-10% Fixed Interest: 0% - 24% Australian Equities: 0-43% International Equities: 0% - 43% Property & Infrastructure: 0-16%
Authorised Investments	Exchange Traded Funds, Managed Funds & Cash	Exchange Traded Funds, Managed Funds & Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$15,000	\$15,000
Indicative Number of Assets	12	12

Manager	Private Portfolio Managers Pty Ltd	Private Portfolio Managers Pty Ltd
Model Portfolio Name	PPM Australian Equities Growth Model	PPM Global Equities Growth Model
Investment Objective	PPM Australian Equities Growth Model investment objective is to maximize long term capital growth total return. The model is constructed without consideration for index weighting or other artificial constraints with a strong focus on generating returns, preserving capital and effectively managing tax outcomes.	PPM Global Equities Growth Model investment objective is to maximize long term capital growth total return by investments in an actively managed portfolio of quality international companies listed on major international exchanges.
Benchmark Index	Benchmarked against the S&P ASX 200 Accumulation Index.	MSCI World Australia Index
Model Portfolio Fee	0.60%	0.85%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Australian Equities 70-98% Fixed Interest & Cash 2-30%	International Equities 70-98% Fixed Interest & Cash 2-30%
Authorised Investments	Australian equities, Fixed Interest & Cash	International Equities, Fixed Interest & Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000	\$50,000
Indicative Number of Assets	20-25	20-25

Model Portfolios (international)

Applications for this model are subject to approval.

Manager	WCM Investment Management
Model Portfolio Name	WCM Quality Global Growth Portfolio
Investment Objective	WCM will invest and re invest the Portfolio primarily in large capitalization, U.S and non-U.S. common stocks, foreign ordinary shares, and American depository receipts (ADRs). Additional investments may include, but are not limited to, corporate/government debt instruments, preferred stocks, exchange traded funds, foreign currencies, cash and cash equivalent instruments. WCM will manage the portfolio with the long term goal of outperforming the MSCI ACWI Index.
Benchmark Index	MSCI All country World Index (MSCI ACWI)
Model Portfolio Fee	70% exc GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2%-100% Equities 0%-98%
Authorised Investments	U.S and non-U.S. common stocks, foreign ordinary shares, and American depository receipts (ADRs) and cash and cash equivalents. Additional investments may include, but are not limited to, corporate/government debt instruments, preferred stocks, exchange traded funds and foreign currencies.
Minimum Cash Holding	2%
Minimum Model Investment	USD \$50,000
Indicative Number of Assets	20-40

Transaction fee for International Models

Item	Fee
FX	As per agreed International rate
Execution	As per agreed International rate
Transaction fee per line item	\$35 AUD
FX transfer fee to custodian	\$50 AUD
FX transfer out of custodian	\$50 USD (in native currency)

Cash Account

The interest rate payable on the cash operating account is net of any fees charged by the Responsible Entity for the administration of this account.

The rate payable is linked to the Official Cash Rate (OCR) and is 0.50% below the OCR. As at April 4th the OCR is 1.5% so this means that the rate payable to you is 1%. Information regarding the current OCR is available at www.Powerwrap.com.au

Transaction, Administration and Operational Costs

Brokerage costs

When you acquire or sell listed securities, brokerage will be charged at the rate negotiated between your Financial Adviser and the relevant broker. The fee charged will depend upon the broker selected and will be a maximum of 1% or up to \$100 minimum brokerage per transaction (excluding GST) for ASX Listed Securities, and a maximum of 2% or up to \$200 minimum brokerage per transaction (excluding GST) for International Securities.

This fee is added to the purchase or deducted from the sale amounts of each transaction. For more information on the brokers available, please speak to your Financial Adviser.

Brokerage costs – Model Portfolios

Changes in Model Portfolios (whether initiated by you, or by the relevant Model Manager) will lead to various trades of securities, and therefore brokerage. As described in the Product Disclosure Statement associated with this Approved Product List, such brokerage should be lower than if you held the securities directly, as trades are first netted between investors transacting in such securities, and only post-netted trades are sent to market. Brokerage is shared across all investors whose Accounts participated in each particular trade and deducted from your Model Portfolio cash holding. These may be up to 0.07% per ASX listed security and up to \$25.00 plus GST for Managed Funds.

Other fees

- There is an administration fee of up to 0.15% pa (\$1.50 per \$1,000) based on the total value of any bond assets in your portfolio.
- An administration fee per in-specie transfer of each managed funds of \$38.50.
- An administration fee per in-specie transfer of each ASX listed equity may apply. Speak to your Financial Adviser for more information.