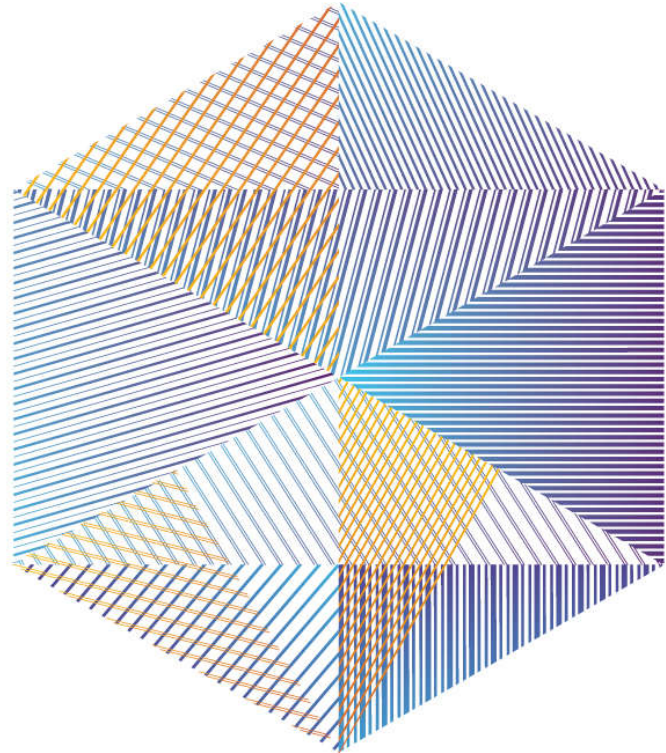




Smartwrap™

Smartwrap Superannuation and Pension Approved Product List



26 August 2019

The SMARTwrap Superannuation and Pension Approved Products List ('Investment List') is issued by Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153) ('Trustee'). The information in this document forms part of the following product disclosure statements:

- SMARTwrap Superannuation Account Product Disclosure Statement (PDS) dated 25 September 2017;
- SMARTwrap Pension Account Product Disclosure Statement (PDS) dated 25 September 2017.

The information contained in this Investment 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.

Trustee and Issuer:

Diversa Trustees Limited
ABN 49 006 421 638
AFSL 235153
RSE License No L0000635
GPO Box 3001, Melbourne Vic 3001
Phone: (03) 9665 0200
Fax: (03) 9620 5821

Responsible Entity and Promoter

Powerwrap Limited
ABN 67 129 756 850
AFSL 329829
PO Box 16071, Collins Street West
VIC, 8007
Phone: (03) 8681 4600
Fax: (03) 8681 4699

Managed Funds – Australian Fixed Interest

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	Name	Holding limit	Buffer
AMP0557AU	AMP CAPITAL CORPORATE BOND FUND	100%	0%
AUS0071AU	ALTIUS SUSTAINABLE BOND FUND	50%	5%
CRE0014AU	SMARTER MONEY ACTIVE CASH FUND	50%	5%
CRS0004AU	ABERDEEN AUSTRALIAN FIXED INCOME	100%	0%
DFA0100AU	DIMENSIONAL SHORT TERM FIXED INTEREST	100%	0%
ETL0015AU	PIMCO EQT AUSTRALIAN BOND FUND	100%	0%
ETL0182AU	PIMCO AUSTRALIAN FOCUS	100%	0%
FSF0033AU	CFS WHOLESALE CONSERVATIVE	100%	0%
FSF0488AU	FIRSTCHOICE WS FIXED INTEREST	100%	0%
HOW0052AU	KAPSTREAM WHOLESALE ABSOLUTE RETURN INCOME	50%	5%
HOW0056AU	CHALLENGER GUARANTEED INCOME FUND	30%	5%
IOF0145AU	HENDERSON TACTICAL INCOME FUND	100%	0%
MAQ0274AU	MACQUARIE DYNAMIC BOND FUND	100%	0%
MAQ0277AU	MACQUARIE INCOME OPPORTUNITIES	100%	0%
MLC0398AU	MLC Wholesale Horizon 3 Conservative Growth	100%	0%
MLC0670AU	MLC Horizon Series 2	100%	0%
OMF0009AU	REALM HIGH INCOME FUND WHOLESALE UNITS	15%	5%
PER0260AU	PERPETUAL DIVERSIFIED WHOLESALE INCOME	50%	5%
PMC0103AU	PM CAPITAL ENHANCED YIELD	100%	0%
RFA0813AU	BT FIXED INTEREST WHOLESALE	100%	0%
SBC0007AU	UBS DIVERSIFIED INCOME FUND	100%	0%
SBC0813AU	UBS AUSTRALIAN BOND	100%	0%
SCH0028AU	SCHRODER FIXED INCOME	100%	0%
SCH0103AU	SCHRODER CREDIT SECURITIES	100%	0%
TYN0104AU	NIKKO AM AUSTRALIAN BOND FUND	100%	0%
VAN0001AU	VANGUARD AUSTRALIAN FIXED INTEREST INDEX	100%	0%
VAN0042AU	VANGUARD DIVERSIFIED BOND INDEX FUND	100%	0%
VAN0101AU	VANGUARD INDEX DIVERSIFIED BOND FUND	100%	0%
WFS0486AU	ALTIUS BOND FUND	100%	0%

Managed Funds – Australian Equities

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	Name	Holding limit	Buffer
AAP0002AU	AUSBIL AUSTRALIAN GEARED EQUITY	100%	0%
AMR0006AU	REGAL LONG SHORT AUSTRALIAN EQUITY FUND	25%	5%
AAP0103AU	AUSBIL AUSTRALIAN ACTIVE EQUITY	100%	0%
AAP0104AU	AUSBIL AUSTRALIAN EMERGING LEADERS	100%	0%
ACM0006AU	ALLIANCE BERNSTEIN MANAGED VOLATILITY EQUITIES	20%	5%
ADV0050AU	ADVANCE BALANCED MULTI-BLEND WHOLESALE	100%	0%
ADV0091AU	ADVANCE MODERATE MULTI-BLEND WHOLESALE	100%	0%
ASC0003AU	SMALLCO BROADCAP FUND	100%	0%
AUG0018AU	AUSTRALIAN ETHICAL SMALLER COMPANIES B	100%	0%
AUG0019AU	Australian Ethical Diversified Shares Fund	30%	5%
AUS0030AU	AUI PLATYPUS AUST EQUITIES WHOLESALE	100%	0%
BFL0004AU	BENNELONG EX-20 AUSTRALIAN EQUITIES	100%	0%
BNT0003AU	HYPERION AUSTRALIAN GROWTH COMPANIES	100%	0%
BNT0101AU	HYPERION SMALL GROWTH COMPANIES	100%	0%
BTA0313AU	BT WHOLESALE MIDCAP FUND	50%	5%
CFM0404AU	CFS WHOLESALE AUSTRALIAN SHARE-CORE	100%	0%
CMI0111AU	CFS WHOLESALE SMALL COMPANIES - CORE	100%	0%
CMI0111AU	CFS WHOLESALE SMALL COMPANIES - CORE	100%	0%
CSA0131AU	ABERDEEN AUSTRALIAN SMALL COMPANIES	25%	5%
DFA0003AU	DIMENSIONAL AUSTRALIAN CORE EQUITY TRUST	100%	0%
DFA0036AU	DIMENSIONAL AUSTRALIAN CORE IMPUTATION TRUST	50%	5%
DFA0101AU	DIMENSIONAL AUSTRALIAN VALUE TRUST	100%	0%
DFA0103AU	DIMENSIONAL AUST LARGE COMPANY TRUST	100%	0%
DFA0104AU	DIMENSIONAL AUST SMALL COMPANY TRUST	100%	0%
EGG0001AU	ELEY GRIFFITHS GROUP SMALL COMPANIES	100%	0%
ETL0060AU	ALLAN GRAY AUSTRALIAN EQUITY	100%	0%
ETL0062AU	SGH ICE FUND	25%	5%
ETL0109AU	EQT SMALL COMPANIES (RETAIL)	25%	5%

Managed Funds – Australian Equities

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APIR code	Name	Holding limit	Buffer
ETL0118AU	EQT SMALL COMPANIES (WHOLESALE)	25%	5%
ETL0139AU	ARMYTAGE STRATEGIC OPPORTUNITIES FUND	30%	5%
ETL0148U	ARMYTAGE AUSTRALIAN EQUITY INCOME FUND	30%	5%
FAM0101AU	CELESTE AUSTRALIAN SMALL COMPANIES	100%	0%
FHT0030AU	THE MONTGOMERIE	100%	0%
FID0008AU	FIDELITY AUSTRALIAN EQUITIES	100%	0%
FSF0003AU	CFS WHOLESALE IMPUTATION	100%	0%
FSF0008AU	CFS WHOLESALE DIVERSIFIED	100%	0%
FSF0043AU	CFS WHOLESALE GEARED SHARE	25%	5%
FSF0502AU	FIRSTCHOICE WS AUSTRALIAN SMALL COMPANY	100%	0%
FSF0961AU	CFS WHOLESALE EQUITY INCOME	100%	0%
FSF0976AU	REALINDEX AUSTRALIAN SHARE – CLASS A	100%	0%
FSF1761AU	SANLA MANAGED RISK AUS SHARE	10%	5%
HOW0016AU	NOVAPORT SMALLER COMPANIES WS FUND	50%	5%
HOW0026AU	ALPHINITY WS CONCENTRATED AUST SHARE	100%	0%
HOW0034U	GREENCAPE WHOLESALE BROADCAP FUND	100%	0%
IML0002AU	INVESTORS MUTUAL WS AUSTRALIAN SHARE	100%	0%
IML0005AU	INVESTORS MUTUAL EQUITY INCOME FUND	50%	5%
IOF0048AU	HENDERSON INCOME FOCUSED FUND	100%	0%
IOF0078AU	Perennial Value Shares For Income Trust	100%	0%
IOF0206AU	PERENNIAL VALUE SHARES WHOLESALE TRUST	100%	0%
IOF0214AU	PERRENIAL VALUE SMALLER COMPNAIES TRUST	50%	5%
KAM0101AU	K2 AUSTRALIAN ABSOLUTE RETURN	100%	0%
MLC0014AU	MLC VANGUARD AUSTRALIAN SHARE INDEX FUND	100%	0%
MLC0264AU	MLC INCOME BUILDER	100%	0%
OMF0001AU	REALM HIGH INCOME	10%	5%
OPS0002AU	OC PREMIUM EQUITY	25%	5%
PAT0001AU	IRONBARK KARARA SHARE FUND	100%	0%

Managed Funds – Australian Equities

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APIR code	Name	Holding limit	Buffer
PAT0002AU	IRONBARK KARARA AUSTRALIAN SMALL COMP	100%	0%
PER0046AU	PERPETUAL WHOLESALE INDL SHR	100%	0%
PER0048AU	PERPETUAL WHOLESALE SMALLER COMPANIES	100%	0%
PER0049AU	PERPETUAL WHOLESALE AUS SHR	100%	0%
PER0063AU	PERPETUAL WHOLESALE BAL GRTH	100%	0%
PER0066AU	PERPETUAL WHOLESALE SPLIT GR	100%	0%
PER0071AU	PERPETUAL WHOLESALE GEARED AUS	100%	0%
PER0072AU	PERPETUAL W SHARE PLUS L/S	100%	0%
PER0102AU	PERPETUAL WHOLESALE CONCENTRATED EQ	100%	0%
PER0116AU	PERPETUAL WHOLESALE ETHICAL SRI	100%	0%
PIM5346AU	Eley Griffiths Group Emerging Companies	25%	5%
PPL0002AU	ANTARES PROF DIVIDEND BUILDER	100%	0%
PPL0106AU	ANTARES PROF HIGH GROWTH SHRS	100%	0%
PPL0115AU	ANTARES PROF ELITE OPPORTUNITIES	100%	0%
PWA0823AU	BLACKROCK W AUSTRALIAN SHARE	100%	0%
RFA0025AU	BT ETHICAL SHARE WHOLESALE FUND	100%	0%
RFA0059AU	BT FOCUS AUSTRALIAN SHARE	50%	5%
RFA0103AU	BT IMPUTATION FUND	100%	0%
RFA0815AU	BT ACTIVE BALANCED WHOLESALE	100%	0%
RIM0029AU	RUSSELL AUST OPPORTUNITIES CLASS A	100%	0%
SCH0101AU	SCHRODER WS AUSTRALIAN EQUITY	100%	0%
SCH0102AU	SCHRODER BALANCED	100%	0%
SSB0043AU	LEGG MASON MARTIN CURRIE EQUITY INCOME TRUST A	100%	0%
TGY9789AU	Trilogy Enhanced Cash	20%	5%
TPG0014AU	THIRD LINK GROWTH FUND	50%	5%
TYN0028AU	NIKKO AM-TYNDALL AUSTRALIAN SHARE W PORTFOLIO	100%	0%
TYN0038AU	NIKKO AM-TYNDALL AUSTRALIAN SHARE INCOME	100%	0%
VAN0002AU	VANGUARD AUSTRALIAN SHARES INDEX	100%	0%

Managed Funds - Australian Equities

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APIR code	Name	Holding limit	Buffer
VAN0104AU	VANGUARD AUSTRALIAN SHARES HIGH YIELD	100%	0%
VAN0110AU	VANGUARD GROWTH INDEX FUND	100%	0%
ZUR0538AU	ZURICH INVESTMENTS EQUITY INCOME	100%	0%

Alternatives & Property

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APIR code	Name	Holding limit	Buffer
AUS0112AU	AUST UNITY WHOLESALE HEALTHCARE PROPERTY	15%	5%
BFL0010AU	BENNELONG KARDINIA ABSOLUTE RETURN FUND	25%	5%
BGL0108AU	BLACKROCK INDEXED AUS LISTED PROPERTY	100%	0%
BLK0001AU	BLACKROCK MULTI OPPORTUNITY ANSOLUTE RETURN FUND	25%	5%
BTA0061AU	BT WHOLESALE PROPERTY SECURITIES FUND	25%	5%
BTA0441AU	BT PURE ALPHA FIXED INTEREST FUND	25%	5%
COL0001AU	MAXIM PROPERTY SECURITIES FUND	100%	0%
CRM0018AU	CROMWELL DIRECT PROPERTY FUND	25%	5%
DEU0109AU	IRONBARK GLOBAL DIVERSIFIED ALTERNATIVES FUND	25%	5%
DFA0005AU	DIMENSIONAL GLOBAL REAL ESTATE TRUST	100%	0%
ETL0005AU	EQT SGH LASALLE GLOBAL LISTED PROP SECS	100%	0%
ETL0119AU	EQT SGH WHOLESALE PROP INCOME	100%	0%
ETL0130AU	STANDARD LIFE INVESTMENTS GLOBAL ABSOLUTE RETURN STRATEGIES TRUST	25%	5%
ETL0331AU	90 WEST NATURAL RESOURCES FUND	25%	5%
FSF0454AU	CFS WHOLESALE COLLIERS GLBL PROPERTY SEC.	100%	0%
FSF1086AU	ASPECT DIVERSIFIED FUTURES	25%	5%
GTU0041AU	INVESCO WS GLOBAL PROPERTY SEC HDGD A	100%	0%
HBC0008AU	SG HISCOCK WHOLESALE PROPERTY SECURITIES	50%	5%
HML0016AU	UBS CLARION GLOBAL PROPERTY SECURITIES	100%	0%
HOW0053AU	WaveStone Dynamic Australian Equity	25%	5%
HOW0098AU	ARDEA REAL OUTCOME FUND	50%	5%
IML0003AU	INVESTORS MUTUAL WS FUTURE LEADERS	10%	5%
LAZ0014AU	LAZARD GLOBAL LISTED INFRASTRUCTURE	25%	5%
LTC0002AU	LA TROBE AUSTRALIAN POOLED MORTGAGE	15%	5%
MAN0002AU	MAN AHL ALPHA (AUD)	10%	5%
MAQ0482AU	WINTON GLOBAL ALPHA	10%	5%
MAQ0842AU	THE CHARTER HALL DIRECT OFFICE FUND	20%	5%
MAQ0844AU	CHARTER HALL DIRECT INDUSTRIAL FUND NO.3	25%	5%

Alternatives & Property

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APIR code	Name	Holding limit	Buffer
MAQ0854AU	CHARTER HALL DIRECT INDUSTRIAL FUND NO.4	20%	5%
MLC0263AU	MLC WHOLESALE PROPERTY SECURITIES	100%	0%
NFS0209AU	ANTARES PROF LISTED PROPERTY	100%	0%
NML0001AU	AMP - WHOLESALE AUSTRALIAN PROPERTY FUND	50%	5%
PAL0002AU	RREEF PALADIN PROPERTY SECURITIES	100%	0%
PER0634AU	AQR WHOLESALE MANAGED FUTURES 1P	25%	5%
PMC0100AU	PM ABSOLUTE PERFORMANCE FUND	25%	5%
SSB0026AU	LEGG MASON MARTIN CURRIE REAL INCOME FUND CLASS A	50%	5%
VAN0004AU	VANGUARD PROPERTY SECURITIES INDEX	100%	0%
VAN0018AU	VANGUARD INT PROPERTY SECURITIES INDEX	100%	0%
VAN0019AU	VANGUARD INT PROPERTY SECS INDEX (HDGD)	100%	0%
WHT0015AU	RESOLUTION CAPITAL GLOBAL PROPERTY SECURITIES	100%	0%
ZUR0064AU	ZURICH INVESTS AUSTRALIAN PROPERTY SECURITIES	100%	0%

Managed Funds – International Fixed Interest

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APIR code	Name	Holding limit	Buffer
CSA0038AU	BENTHAM WHOLESAL GLOBAL INCOME	100%	0%
CSA0046AU	BENTHAM WHOLESAL SYNDICATED LOAN	100%	0%
DFA0002AU	DIMENSIONAL TWO YEAR DIVERSIFIED FIXED INTEREST TRUST	100%	0%
DFA0028AU	DIMENSIONAL GLOBAL BOND TRUST	100%	0%
DFA0108AU	DIMENSIONAL FIVE-YEAR DIVERSIFIED F/I	100%	0%
ETL0016AU	PIMCO EQT WS DIVERSIFIED FIXED INTEREST	100%	0%
ETL0018AU	PIMCO EQT WHOLESAL GLOBAL BOND	100%	0%
ETL0019AU	EQT Pimco Wholesale Global Credit Fund	100%	0%
ETL5525AU	COLCHESTER GLOBAL GOVERNMENT BOND CLASS I	50%	5%
FRT0011AU	FRANKLIN TEMPLETON MULTISECTOR BOND	100%	0%
FRT0025AU	FRANKLIN TEMPLETON GLOBAL AGGREGATE BOND FUND	20%	5%
FSF0084AU	CFS WHOLESAL GLOBAL CREDIT INCOME	100%	0%
PER0728AU	BMO PYRFORD GLOBAL ABSOLUTE RETURN FUND	25%	5%
SBC0007AU	UBS DIVERSIFIED INCOME FUND	100%	0%
SSB0014AU	LEGG MASON BRANDYWINE GLOBAL FIXED INTEREST	50%	5%
VAN0103AU	VANGUARD INT FIXED INTEREST INDEX HDGD	100%	0%
VAN0106AU	VANGUARD INT CREDIT SECURITIES INDEX HDGD	100%	0%
VAN0108AU	VANGUARD BALANCED INDEX FUND	100%	0%
VAN0109AU	VANGUARD CONSERVATIVE INDEX FUND	100%	0%

Managed Funds – International Equity

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	Name	Holding limit	Buffer
AMP0455AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARE A	20%	5%
AMP1685AU	AMP CAPITAL MULT-ASSET A	25%	5%
AMP1932AU	AMP CAPITAL MULT-ASSET A	25%	5%
AMP1179AU	AMP CAPITAL AUSTRALIAN DYNAMIC MARKETS A	25%	0%
ARO0006AU	CARNEGIE WORLDWIDE EQUITY TRUST	20%	0%
AUS0035AU	WINGATE GLOBAL EQUITY FUND WHOLESAL	50%	5%
BAR0817AU	BLACKROCK SCIENTIFIC INTERNATIONAL EQUITY	50%	5%
BTA0054AU	BT ASIAN SHARES WHOLESAL	50%	5%
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES	100%	0%
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST	100%	0%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%	0%
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST	100%	0%
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST	100%	0%
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST	100%	0%
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST	100%	0%
EQI0015AU	ABERDEEN INTERNATIONAL EQUITY	100%	0%
EQI0028AU	ABERDEEN ASIAN OPPORTUNITIES	100%	0%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%	0%
ETL0032AU	ABERDEEN EMERGING OPPORTUNITIES	100%	0%
ETL0041AU	MFS FULLY HEDGED GLOBAL EQUITY TRUST	100%	0%
ETL0071AU	T. ROWE PRICE GLOBAL EQUITY FUND	25%	0%
ETL0172AU	MFS CONCENTRATED GLOBAL EQUITY TRUST	50%	5%
ETL0381AU	ROBECCO EMERGING CONSERVATIVE EQUITY FUND	20%	5%
FID0007AU	FIDELITY GLOBAL EQUITIES	100%	0%
FID0015AU	FIDELITY INDIA	20%	0%
FRT0004AU	TEMPLETON GLOBAL EQUITY	100%	0%
FSF0038AU	CFS WHOLESAL GLOBAL RESOURCES	100%	0%
FSF0500AU	FIRSTCHOICE WHOLESAL MODERATE	100%	0%
FSF0707AU	CFS WHOLESAL INDEX GLOBAL SHARE - HEDGED	100%	0%

Managed Funds – International Equity

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APIR code	Name	Holding limit	Buffer
FSF0908AU	GENERATION WHOLESAL GLOBAL SHARE	100%	0%
FSF1762AU	SANLAM MANAGED RISK GLOBAL SHARE	10%	5%
FSF1763AU	SANLAM MANAGED RISK HIGH GROWTH	10%	5%
GSF0001AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD HEDGED	100%	0%
GSF0002AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD UNHEDGED	100%	0%
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED	100%	0%
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED	100%	0%
HHA0002AU	HUNTER HALL GLOBAL EQUITIES TRUST	100%	0%
HHA0007AU	PENGANA WHEB SUSTAINABLE IMPACT	20%	5%
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST	100%	0%
IOF0203AU	ANTIPODES ASIA FUND	25%	5%
IOF0045AU	ANTIPODES GLOBAL FUND	25%	5%
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D	100%	0%
MAQ0404AU	IFP GLOBAL FRANCHISE FUND	100%	0%
MAQ0441AU	PREMIUM CHINA	100%	0%
MGE0001AU	MAGELLAN GLOBAL	100%	0%
AMP1179AU	AMP CAPITAL AUSTRALIAN DYNAMIC MARKETS A	25%	0%
AUS0035AU	WINGATE GLOBAL EQUITY FUND WHOLESAL	50%	5%
BAR0817AU	BLACKROCK SCIENTIFIC INTERNATIONAL EQUITY	50%	5%
BTA0054AU	BT ASIAN SHARES WHOLESAL	50%	5%
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES	100%	0%
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST	100%	0%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%	0%
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST	100%	0%
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST	100%	0%

Managed Funds – International Equity

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APIR code	Name	Holding limit	Buffer
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST	100%	0%
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST	100%	0%
EQI0015AU	ABERDEEN INTERNATIONAL EQUITY	100%	0%
EQI0028AU	ABERDEEN ASIAN OPPORTUNITIES	100%	0%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%	0%
ETL0032AU	ABERDEEN EMERGING OPPORTUNITIES	100%	0%
ETL0041AU	MFS FULLY HEDGED GLOBAL EQUITY TRUST	100%	0%
ETL0071AU	T. ROWE PRICE GLOBAL EQUITY FUND	25%	0%
FID0007AU	FIDELITY GLOBAL EQUITIES	100%	0%
FID0015AU	FIDELITY INDIA	20%	0%
FRT0004AU	TEMPLETON GLOBAL EQUITY	100%	0%
FSF0038AU	CFS WHOLESALE GLOBAL RESOURCES	100%	0%
FSF0500AU	FIRSTCHOICE WHOLESALE MODERATE	100%	0%
FSF0707AU	CFS WHOLESALE INDEX GLOBAL SHARE - HEDGED	100%	0%
FSF0908AU	GENERATION WHOLESALE GLOBAL SHARE	100%	0%
FSF1762AU	SANLAM MANAGED RISK GLOBAL SHARE	10%	5%
FSF1763AU	SANLAM MANAGED RISK HIGH GROWTH	10%	5%
GSF0001AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD HEDGED	100%	0%
GSF0002AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD UNHEDGED	100%	0%
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED	100%	0%
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED	100%	0%
HHA0002AU	HUNTER HALL GLOBAL EQUITIES TRUST	100%	0%
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST	100%	0%
IOF0203AU	ANTIPODES ASIA FUND	25%	5%
IOF0045AU	ANTIPODES GLOBAL FUND	25%	5%
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D	100%	0%
MAL0135AU	BLACKROCK WS HEDGED GLOBAL SMALL CAPITAL	20%	5%
MAQ0079AU	ARROWSTREET GLOBAL EQUITY HEDGED	100%	0%
MAQ0410AU	WALTER SCOTT GLOBAL EQUITY	100%	0%

Managed Funds – International Equity

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APIR code	Name	Holding limit	Buffer
MAQ0432AU	MACQUARIE INTL INFRASTRUCTURE SECURITIES	100%	0%
MAQ0441AU	PREMIUM CHINA	100%	0%
MAQ0557AU	WALTER SCOTT GLOBAL EQUITY HEDGED	100%	0%
MAQ0631AU	IFP GLOBAL FRANCHISE FUND (HEDGED)	20%	5%
MAQ0640AU	MAQUARIE ASIA NEW STARS NO. 1 FUND	20%	5%
MGE0001AU	MAGELLAN GLOBAL	100%	0%
MGE0002AU	MAGELLAN INFRASTRUCTURE	20%	5%
MGE0007AU	MAGELLAN GLOBAL FUND HEDGED	100%	0%
MGL0019AU	DWS GLOBAL EQUITY AGRIBUSINESS	100%	0%
MIA0001AU	MFS GLOBAL EQUITY TRUST	100%	0%
MLC0260AU	MLC HORIZON SERIES 4	100%	0%
MLC0261AU	MLC WHOLESALE GLOBAL SHARE	100%	0%
MLC0265AU	MLC HORIZON SERIES 5	100%	0%
MLC0397AU	MLC WHOLESALE HORIZON 6 SHARE PORTFOLIO	100%	0%
NML0348AU	AMP W GLOBAL EQUITY VALUE	100%	0%
MLC0261AU	MLC WHOLESALE GLOBAL SHARE	100%	0%
PLA0001AU	PLATINUM EUROPE FUND	75%	5%
PLA0002AU	PLATINUM INTERNATIONAL	100%	0%
PLA0004AU	PLATINUM ASIA	100%	0%
PLA0006AU	PLATINUM UNHEDGED FUND	100%	0%
PLA0100AU	PLATINUM INTERNATIONAL BRANDS	100%	0%
PLA0101AU	PLATINUM INTERNATIONAL TECHNOLOGY	100%	0%
PMC0100AU	PM CAPITAL ABSOLUTE PERFORMANCE FUND	25%	0%
RIM0032AU	RUSSELL GLOBAL OPPORTUNITIES A	100%	0%
SCH0032AU	SCHRODER GLOBAL ACTIVE VALUE HEDGED	100%	0%
TGP0008AU	RARE INFRASTRUCTURE VALUE FUND	100%	0%
TGP0034AU	RARE INFRASTRUCTURE VALUE UNHEDGED	50%	0%
VAN0003AU	VANGUARD INTERNATIONAL SHARES INDEX	100%	0%
VAN0005AU	VANGUARD EMERGING MARKETS SHARES INDEX	100%	0%

Managed Funds – International Equity

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	Name	Holding limit	Buffer
VAN0021AU	VANGUARD INTERNATIONAL SMALL COMPANIES	100%	0%
VAN0105AU	VANGUARD INTERNATIONAL SHARES INDEX HDGD	100%	0%
VAN0111AU	VANGUARD HIGH GROWTH INDEX	100%	0%
ZUR0061AU	ZURICH INVESTS GLOBAL THEMATIC SHARE	100%	0%
ZUR0517AU	ZURICH INVESTS HEDGED GLOBAL THEMATIC SHARE	100%	0%
ZUR0518AU	ZURICH INVESTS UNHEDGED GLOBAL THEMATIC SHARE	100%	0%

Illiquid Managed Funds

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.

Asset Class	APIR code	Name	Holding limit	Buffer
PROPERTY	APN0004AU	APN PROPERTY FOR INCOME NO. 2	50%	0%
PROPERTY	CNT0032AU	CENTURIA DIVERSIFIED PROPERTY FUND	20%	0%
AUS FIXED INT	TGY0003AU	TRILOGY MONTHLY INCOME TRUST	10%	0%

Managed Funds on Hold

Units in the below funds may be redeemed or transferred, however no new units may be bought. Please ask your Financial Adviser for more information on the fund in question. 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.

Asset Class	APIR code	Name	Holding limit	Buffer
AUS EQUITY	BNT0003AU	HYPERION AUSTRALIAN GROWTH COMPANIES	100%	0%
AUS EQUITY	BNT0101AU	HYPERION SMALL GROWTH COMPANIES	100%	0%
AUS FIXED INT	CSA0130AU	ABERDEEN INCOME FOCUSED BOND	100%	0%
AUS FIXED INT	MAQ0204AU	MACQUARIE DIVERSIFIED TREASURY (A)	100%	0%
AUS FIXED INT	MAQ0211AU	MACQUARIE TRUE INDEX AUSTRALIAN FIXED INTEREST	100%	0%
AUS FIXED INT	RFA0811AU	BT SUSTAINABLE CONSERVATIVE FUND	100%	0%

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.

Term Deposits

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

Name	Holding limit	Buffer
ADELAIDE BANK	90%	90%
AMP	90%	90%
ANZ	90%	90%
BANK OF QUEENSLAND	90%	90%
COMMONWEALTH BANK	90%	90%
MACQUARIE BANK	90%	90%
NAB	90%	90%
RABO BANK	90%	90%
ST. GEORGE	90%	90%
SUNCORP TERM DEPOSIT	90%	90%

Information regarding the fees and costs charged is contained in the disclosure document for each investment. A copy of each is available free of charge from your Financial Adviser.

Exchange Traded Bonds

Exchange Traded Bonds are approved for a single holding limit of 20% and an aggregate holding limit of 50%.

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
3PL	3P Learning Limited	10%	40%
A2M	The a2 Milk Company	20%	100%
AAC	Australian Agricult	20%	100%
AAD	Ardent Leisure Group Ordinary/Units FP Stapled Securities	20%	100%
ABA	Auswide Bank Limited	10%	40%
ABC	Adelaide Brighton	20%	100%
ABP	Abacus Property Group Units/ Stapled Securities	20%	100%
ADA	Adacel Technologies	10%	40%
ADH	Adairs Limited	10%	40%
AFG	Aust Finance Group	10%	40%
AGG	Anglogold Ashanti Cdi 5:1 Foreign Exempt Jse	10%	40%
AGI	Ainsworth Game Tech	20%	100%
AGL	AGL Energy Limited	20%	100%
AGO	Atlas Iron Limited	10%	40%
AGY	Argosy Minerals Limited	10%	40%
AHG	Automotive Holdings	20%	100%
AHY	Asaleo Care Limited	20%	100%
AIA	Auckland Internation Foreign Exempt NZX	20%	100%
AJD	Asia Pacific Data Stapled Securities	10%	40%
AJL	AJ Lucas Group	10%	40%
AJM	Altura Mining Limited	20%	100%
AKP	Audio Pixels Limited	10%	40%
ALK	Alkane Resources Limited	10%	40%
ALL	Aristocrat Leisure	20%	100%
ALQ	Als Limited	20%	100%
ALU	Altium Limited	20%	100%
AMA	AMA Group Limited	20%	100%
AMC	Amcor Limited	20%	100%
AMI	Aurelia Metals Limited	10%	40%
AMP	AMP Limited	20%	100%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
ANN	Ansell Limited	20%	100%
ANZ	ANZ Banking Group Limited	20%	100%
AOF	Australian Unity Off Ordinary Units FP	10%	40%
AOG	Aveo Group Ordinary/Units FP Stapled Securities	20%	100%
APA	APA Group Units FP Stapled Securities	20%	100%
APE	A.P. Eagers Limited	10%	40%
API	Australian Pharm	20%	100%
APO	Apn Outdoor Group	20%	100%
APT	Afterpay Touch	20%	100%
APX	Appen Limited	20%	100%
AQG	Alacer Gold Corp Chess Depository Interests 1:1	10%	40%
AQZ	Alliance Aviation	10%	40%
ARB	ARB Corporation	20%	100%
ARF	Arena REIT Stapled Securities FP	20%	100%
ARV	Artemis Resources	20%	100%
ASB	Austal Limited	20%	100%
ASG	Autosports Group Limited	10%	40%
ASL	Ausdrill Limited	20%	100%
AST	Ausnet Services Limited	20%	100%
ASX	ASX Limited	20%	100%
ATL	Apollo Tourism	10%	40%
ATS	Australis Oil & Gas	10%	40%
AUB	AUB Group Limited	10%	40%
AUZ	Australian Mines Limited	10%	40%
AVB	Avanco Resources Limited	10%	40%
AVJ	Avjennings Limited	10%	40%
AVN	Aventus Retail Fund Ordinary Units FP	20%	100%
AVZ	AVZ Minerals Limited	10%	40%
AWC	Alumina Limited	20%	100%
AX1	Accent Group Limited	20%	100%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
AXP	Airxpanders Inc Cdi Forus	10%	40%
AYS	Amaysim Aus Limited	20%	100%
AZJ	Aurizon Holdings Limited	20%	100%
BAL	Bellamy's Australia	20%	100%
BAP	Bapcor Limited	20%	100%
BBN	Baby Bunting Group Limited	10%	40%
BDR	Beadell Resource Limited	20%	100%
BEN	Bendigo and Adelaide	20%	100%
BFG	Bell Financial Group	10%	40%
BGA	Bega Cheese Limited	20%	100%
BHP	BHP Billiton Limited	20%	100%
BIN	Bingo Industries Limited	20%	100%
BKL	Blackmores Limited	20%	100%
BKW	Brickworks Limited	20%	100%
BKY	Berkeley Energia Limited	10%	40%
BLA	Blue Sky Limited	20%	100%
BLD	Boral Limited	20%	100%
BLX	Beacon Lighting Group	10%	40%
BLY	Boart Longyear	10%	40%
BNO	Bionomics Limited	10%	40%
BOQ	Bank of Queensland	20%	100%
BPT	Beach Energy Limited	20%	100%
BRG	Breville Group Limited	20%	100%
BRL	Bathurst Res Limited	10%	40%
BRN	Brainchip Limited	10%	40%
BSA	BSA Limited	10%	40%
BSE	Base Res Limited	10%	40%
BSL	Bluescope Steel Limited	20%	100%
BTT	BT Investment MNGMNT	20%	100%
BUB	Bubs Aust Limited	10%	40%

ASX500 Securities

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ASX code	Name	Holding limit	Buffer
BUL	Blue Energy Limited	10%	40%
BVS	Bravura Solution Limited	20%	100%
BWP	BWP Trust Ordinary Units FP	20%	100%
BWX	BWX Limited	20%	100%
BXB	Brambles Limited	20%	100%
CAB	Cabcharge Australia	10%	40%
CAJ	Capitol Health	10%	40%
CAN	Cann Group Limited	10%	40%
CAR	Carsales.com Limited	20%	100%
CAT	Catapult Group Int Limited	10%	40%
CBA	Commonwealth Bank	20%	100%
CCL	Coca-Cola Amatil	20%	100%
CCP	Credit Corp Group	20%	100%
CCV	Cash Converters	10%	40%
CDA	Codan Limited	10%	40%
CDD	Cardno Limited	20%	100%
CDP	Carindale Property Units FP	10%	40%
CDV	Cardinal Reso Limited	10%	40%
CEN	Contact Energy Limited Foreign Exempt NZX	10%	40%
CGC	Costa Group Holdings	20%	100%
CGF	Challenger Limited	20%	100%
CGL	The Citadel Group	10%	40%
CHC	Charter Hall Group Stapled Securities US Prohibited	20%	100%
CIA	Champion Iron Limited	10%	40%
CII	Ci Resources Limited	10%	40%
CIM	Cimic Group Limited	20%	100%
CIP	Centuria I REIT Ordinary Units FP	20%	100%
CKF	Collins Foods Limited	20%	100%
CL1	Class Limited	20%	100%
CLH	Collection House	10%	40%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
CLQ	Clean TEQ Holdings Limited	20%	100%
CLW	CHTR H LWR Stapled Securities	20%	100%
CMA	Centuria Metro REIT Ordinary Units FP	20%	100%
CMW	Cromwell Prop Ordinary/Units FP Stapled Securities	20%	100%
CNI	Centuria Capital Stapled Securities	10%	40%
CNU	Chorus Limited Foreign Exempt NZX	20%	100%
COE	Cooper Energy Limited	20%	100%
COH	Cochlear Limited	20%	100%
CPU	Computershare Limited	20%	100%
CQR	Charter Hall Retail Units FP	20%	100%
CRD	Credible Labs Chess Depository Interests 25:1 US Prohibited	10%	40%
CRR	Conven Retail REIT Stapled Securities	10%	40%
CSL	CSL Limited	20%	100%
CSR	CSR Limited	20%	100%
CTD	Corp Travel Limited	20%	100%
CTX	Caltex Australia	20%	100%
CUV	Clinovel Pharmaceut	10%	40%
CVC	CVC Limited	10%	40%
CVW	Clearview Wealth Limited	10%	40%
CWN	Crown Resorts Limited	20%	100%
CWP	Cedar Woods Prop	20%	100%
CWY	Cleanaway Waste Limited	20%	100%
CYB	CYBG Plc Cdi 1:1 Foreign Exempt Lse	20%	100%
CZZ	Capilano Honey Limited	10%	40%
DCG	Decmil Group Limited	10%	40%
DCN	Dacian Gold Limited	20%	100%
DDR	Dicker Data Limited	10%	40%
DFM	Dongfang Modern AG	10%	40%
DHG	Domain Holdings Aus	20%	100%
DLX	Duluxgroup Limited	20%	100%

ASX500 Securities

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ASX code	Name	Holding limit	Buffer
DMP	Domino PIZZA Enterpr	20%	100%
DNA	Donaco International	10%	40%
DNK	Danakali Limited	10%	40%
DOW	Downer Edi Limited	20%	100%
DTL	Data#3 Limited	10%	40%
DWS	DWS Limited	10%	40%
DXS	Dexus Units FP Stapled	20%	100%
ECX	Eclix Group Limited	20%	100%
EDE	Eden INV Limited	10%	40%
EHE	Estia Health Limited	20%	100%
EHL	Emeco Holdings	20%	100%
ELD	Elders Limited	20%	100%
EML	EML Payments Limited	20%	100%
ENN	Elanor Investors Group Stapled Securities FP	10%	40%
EOS	Electro Optic SYS	10%	40%
EPW	Erm Power Limited	20%	100%
EQT	Equity HL	10%	40%
ERA	Energy Resources 'A'	10%	40%
ERF	Elanoretl Property Stapled Securities	10%	40%
ESV	Eservglobal Limited	10%	40%
EVN	Evolution Mining Limited	20%	100%
EVT	Event Hospitality	10%	40%
EWC	Energy World Corpor	10%	40%
EXP	Experience Co Limited	10%	40%
EZL	EUROZ Limited	10%	40%
FAR	FAR Limited	20%	100%
FBR	Fastbrick Robotics	10%	40%
FBU	Fletcher Building Foreign Exempt NZX	20%	100%
FDM	Freedom Oil Gas	10%	40%
FET	Folkestone Edu Trust Units FP	20%	100%

ASX500 Securities

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ASX code	Name	Holding limit	Buffer
FID	Fiducian Group Limited	10%	40%
FLC	Fluence Corporation	10%	40%
FLK	Folkestone Limited	10%	40%
FLN	Freelancer Limited	10%	40%
FLT	Flight Centre Travel	20%	100%
FMG	Fortescue Metals Group	20%	100%
FMS	Flinders Mines Limited	10%	40%
FNP	Freedom Food Limited	20%	100%
FPH	Fisher & Paykel H Foreign Exempt NZX	20%	100%
FRI	Finbar Group Limited	10%	40%
FSA	FSA Group Limited	10%	40%
FWD	Fleetwood Corp	10%	40%
FXJ	Fairfax Media Limited	20%	100%
FXL	Flexigroup Limited	20%	100%
GCS	Global Construction	10%	40%
GCY	Gascoyne Res Limited	10%	40%
GDF	Garda DIV Prop Fund Ordinary Units FP	10%	40%
GDI	GDI Property Group Stapled Securities FP	20%	100%
GEM	G8 Education Limited	20%	100%
GMA	Genworth Mortgage	20%	100%
GMG	Goodman Group Stapled Securities FP	20%	100%
GNC	Graincorp Limited Class A	20%	100%
GNG	GR Engineering Limited	10%	40%
GOR	Gold Road Res Limited	20%	100%
GOW	Gowing Bros. Limited	10%	40%
GOZ	Growthpoint Property Unit/ Stapled Securities	20%	100%
GPT	GPT Group Stapled Securities FP	20%	100%
GRR	Grange Resources	10%	40%
GSC	Global Geoscience	20%	100%
GSW	Getswift Limited	10%	40%

ASX500 Securities

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ASX code	Name	Holding limit	Buffer
GTY	Gateway Lifestyle Stapled Securities	20%	100%
GUD	G.U.D. Holdings	20%	100%
GWA	GWA Group Limited	20%	100%
GXL	Greencross Limited	20%	100%
GXY	Galaxy Resources	20%	100%
HAS	Hastings Tech Met	10%	40%
HFR	Highfield Res Limited	10%	40%
HLO	Helloworld Travl Limited	10%	40%
HOM	Homeloans Limited	10%	40%
HPI	Hotel Property Stapled Security FP	20%	100%
HRR	Heron Resources	10%	40%
HSN	Hansen Technologies	20%	100%
HSO	Healthscope Limited	20%	100%
HT1	HT&E Limited	20%	100%
HTA	Hutchison	10%	40%
HUB	HUB24 Limited	20%	100%
HUO	Huon Aquaculture Group	10%	40%
HVN	Harvey Norman	20%	100%
IAG	Insurance Australia	20%	100%
IDR	Industria REIT Stapled Securities	20%	100%
IDX	Integral Diagnostics	10%	40%
IEL	Idp Education Limited	20%	100%
IFL	IOOF Holdings Limited	20%	100%
IFM	Infomedia Limited	20%	100%
IFN	Infigen Energy Stapled Securities FP	20%	100%
IGL	Ivegroup	10%	40%
IGO	Independence Group	20%	100%
ILU	Iluka Resources	20%	100%
IMD	IMDEX Limited	20%	100%
IMF	IMF Bentham Limited	20%	100%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
INA	Ingenia Group Units FP Stapled Securities	20%	100%
ING	Inghams Group	20%	100%
INM	Iron Mountain Incorp Cdi 1:1 Foreign Exempt NYSE	20%	100%
IOF	Investa Office Fund Stapled Securities	20%	100%
IPD	Impedimed Limited	20%	100%
IPH	IPH Limited	20%	100%
IPL	Incitec Pivot	20%	100%
IRE	Iress Limited	20%	100%
IRI	Integrated Research	20%	100%
ISD	Isentia Group Limited	20%	100%
ISU	Iselect Limited	20%	100%
IVC	Invocare Limited	20%	100%
JBH	JB Hi-Fi Limited	20%	100%
JHC	Japara Healthcare LT	20%	100%
JHG	Janus Henderson Chess Depository Interests	20%	100%
JHX	James Hardie Indust Chess Depository Interests 1:1	20%	100%
JIN	Jumbo Interactive	10%	40%
JLG	Johns LYNG Group	10%	40%
KAR	Karoo Gas Australia	20%	100%
KDR	Kidman Resources Limited	20%	100%
KGN	Kogan.com Limited	10%	40%
KMD	Kathmandu Hold Limited	10%	40%
KSC	K & S Corporation	10%	40%
LEP	Ale Property Group Ordinary/Units FP Stapled Securities	10%	40%
LIC	Lifestyle Communit	10%	40%
LLC	Lendlease Group Unit/ Stapled Securities	20%	100%
LNG	Liquefied Natural	20%	100%
LNK	Link Admin HLDG	20%	100%
LOV	Lovisa Holdings Limited	20%	100%
LVH	Livehire Limited	10%	40%

ASX500 Securities

Each of the funds listed below may 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.

LYC	Lynas Corporation	20%	100%
LYL	Lycopodium Limited	10%	40%
MAH	Macmahon Holdings	10%	40%
MAQ	Macquarie Telecom GP	10%	40%
MDC	Medlab Clinical Limited	10%	40%
MDL	Mineral Deposits	10%	40%
MFG	Magellan Fin Group Limited	20%	100%
MGR	Mirvac Group Stapled Securities	20%	100%
MGX	Mount Gibson Iron	10%	40%
MHJ	Michael Hill Int	10%	40%
MIN	Mineral Resources	20%	100%
MLB	Melbourne IT Limited	20%	100%
MLD	Maca Limited	20%	100%
MLX	Metals X Limited	20%	100%
MMI	Metro Mining Limited	10%	40%
MMS	Mcmillan Shakespeare	20%	100%
MND	Monadelphous Group	20%	100%
MNF	MNF Group Limited	10%	40%
MNS	Magnis Resource Limited	20%	100%
MNY	MONEY3 Corporation	10%	40%
MOC	Mortgage Choice Limited	20%	100%
MOE	Moelis Australia Limited	10%	40%
MP1	Megaport Limited	10%	40%
MPL	Medibank Private Limited	20%	100%
MQA	MACQ Atlas Roads Group Ordinary Stapled Securities	20%	100%
MQG	Macquarie Group Limited	20%	100%
MRM	Mmaoffshor	10%	40%
MRN	MACQ Media Limited	10%	40%
MSB	Mesoblast Limited	20%	100%
MTO	Motorcycle HLDG	10%	40%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
MTR	Mantra Group Limited	20%	100%
MTS	Metcash Limited	20%	100%
MVF	Monash Ivf Group Limited	20%	100%
MVP	Medical Developments	10%	40%
MWY	Midway Limited	10%	40%
MYO	Myob Group Limited	20%	100%
MYR	Myer Holdings Limited	20%	100%
MYS	Mystate Limited	20%	100%
MYX	Mayne Pharma Limited	20%	100%
NAB	National Aust. Bank	20%	100%
NAN	Nanosonics Limited	20%	100%
NBL	Noni B Limited	10%	40%
NCK	Nick Scali Limited	20%	100%
NCM	Newcrest Mining	20%	100%
NCZ	New Century Resource	20%	100%
NEA	Nearmap Limited	10%	40%
NEC	Nine Entertainment	20%	100%
NEU	Neuren Pharmaceut	10%	40%
NEW	NEW Energy Solar Stapled Securities	10%	40%
NGI	Navigator Global Limited	20%	100%
NHC	New Hope Corporation	10%	40%
NHF	Nib Holdings Limited	20%	100%
NMT	Neometals Limited	10%	40%
NSR	National Storage Stapled Security FP	20%	100%
NST	Northern Star	20%	100%
NTC	Netcomm Wireless	10%	40%
NUF	Nufarm Limited	20%	100%
NVL	National Veterinary	10%	40%
NVT	Navitas Limited	20%	100%
NWH	NRW Holdings Limited	20%	100%

ASX500 Securities

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ASX code	Name	Holding limit	Buffer
NWL	Netwealth Group	20%	100%
NWS	News Corp Class B Voting Common Stock-Cdi	20%	100%
NXT	NEXTDC Limited	20%	100%
NZM	NZME Limited Foreign Exempt NZX	10%	40%
OCL	Objective Corp	10%	40%
OFX	OFX Group Limited	20%	100%
OGC	Oceanagold Corp Chess Depository Interest 1:1	20%	100%
OMH	Om Holdings Limited 10c	10%	40%
OML	Ooh!Media Limited	20%	100%
ONT	1300 Smiles Limited	10%	40%
ORA	Orora Limited	20%	100%
ORE	Orocobre Limited	20%	100%
ORG	Origin Energy	20%	100%
ORI	Orica Limited	20%	100%
OSH	Oil Search Limited 10 Toea	20%	100%
OVH	Onevue Holdings Limited	10%	40%
OZL	OZ Minerals	20%	100%
PAC	Pacific Group Limited	10%	40%
PAN	Panoramic Resources	10%	40%
PCG	Pengana Capital	10%	40%
PEA	Pacific Energy	10%	40%
PFP	Propel Funeral	10%	40%
PGC	Paragon Care Limited	10%	40%
PGH	Pact Group Holdings Limited	20%	100%
PHI	Phileo Australia	10%	40%
PLG	Propertylink Group Stapled Securities US Prohibited	20%	100%
PLS	Pilbara Min Limited	20%	100%
PME	Pro Medicus Limited	20%	100%
PMP	PMP Limited	10%	40%
PMV	Premier Investments	20%	100%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
PNC	Pioneer Credit Limited	10%	40%
PNI	Pinnacle Investment	10%	40%
PNR	Pantoro Limited	10%	40%
PNV	Polynovo Limited	10%	40%
PPC	Peet Limited	10%	40%
PPG	Pro-Pac Packaging	10%	40%
PPH	Pushpay Holdings Limited Foreign Exempt NZX	10%	40%
PPS	Praemium Limited	10%	40%
PPT	Perpetual Limited	20%	100%
PRU	Perseus Mining Limited	20%	100%
PRY	Primary Health Care	20%	100%
PSI	PSC Insurance Limited	10%	40%
PSQ	Pacific Smiles Group	10%	40%
PTM	Platinum Asset	20%	100%
PWH	PWR Holdings Limited	10%	40%
QAN	Qantas Airways	20%	100%
QBE	QBE Insurance Group	20%	100%
QIP	QANTM Intellectual	10%	40%
QMS	QMS Media Limited	10%	40%
QUB	QUBE Holdings Limited	20%	100%
RBL	Redbubble Limited	10%	40%
RCR	RCR Tomlinson	20%	100%
REA	REA Group	20%	100%
REG	Regis Healthcare Limited	20%	100%
REH	Reece Limited	10%	40%
REX	Regional Express	10%	40%
RFF	Rural Funds Group Stapled Securities FP	20%	100%
RFG	Retail Food Group	20%	100%
RHC	Ramsay Health Care	20%	100%
RHL	Ruralco Holdings	10%	40%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
RIC	Ridley Corporation	20%	100%
RIO	RIO Tinto Limited	20%	100%
RKN	Reckon Limited	10%	40%
RMD	Resmed Inc Cdi 10:1 Foreign Exempt NYSE	20%	100%
RMS	Ramelius Resources	10%	40%
RND	Rand Mining Limited	10%	40%
RRL	Regis Resources	20%	100%
RSG	Resolute Mining	20%	100%
RUL	Rpmglobal Holdings Limited	10%	40%
RVA	Reva Medical Inc Cdi 10:1	10%	40%
RWC	Reliance Worldwide	20%	100%
S32	SOUTH32 Limited	20%	100%
SAR	Saracen Mineral	20%	100%
SBM	ST Barbara Limited	20%	100%
SCG	Scentre Group Stapled Securities	20%	100%
SCO	Scott Pac Group Limited	20%	100%
SCP	Sca Property Group Units FP Stapled Securities	20%	100%
SDA	Speedcast Int Limited	20%	100%
SDF	Steadfast Group Limited	20%	100%
SDG	Sunland Group Limited	10%	40%
SEH	Sino Gas Energy	20%	100%
SEK	Seek Limited	20%	100%
SFR	Sandfire Resources	20%	100%
SGF	SG Fleet Group Limited	20%	100%
SGH	Slater & Gordon	10%	40%
SGM	Sims Metal MGMT Limited	20%	100%
SGP	Stockland Units/ Stapled Securities	20%	100%
SGR	The Star Ent Group	20%	100%
SHL	Sonic Healthcare	20%	100%
SHV	Select Harvests	20%	100%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
SIG	Sigma Health Limited	20%	100%
SIQ	Smartgrp Corporation	20%	100%
SIV	Silver Chef Limited	10%	40%
SKC	Skycity Ent Group Limited Foreign Exempt NZX	20%	100%
SKI	Spark Infrastructure Stapled \$0.65 Loan Note and Unit US Prohib	20%	100%
SKT	Sky Network	20%	100%
SLC	Superloop Limited	20%	100%
SLK	Sealink Travel Group	20%	100%
SLR	Silver Lake Resource	10%	40%
SOL	Soul Pattinson (W.H)	20%	100%
SOM	Somnomed Limited	10%	40%
SPK	Spark New Zealand Foreign Exempt NZX	20%	100%
SPL	Starpharma Holdings	20%	100%
SRV	Servcorp Limited	20%	100%
SRX	Sirtex Medical	20%	100%
SSM	Service Stream	20%	100%
SST	Steamships Trading 50 Toea	10%	40%
STO	Santos Limited	20%	100%
SUL	Super Ret Rep Limited	20%	100%
SUN	Suncorp Group Limited	20%	100%
SVW	Seven Group Holdings	20%	100%
SWM	Seven West Media Limited	20%	100%
SXE	STH CRS Elect ENGR	10%	40%
SXL	STHN Cross Media	20%	100%
SXY	SENEX Energy Limited	20%	100%
SYD	SYD Airport FP Stapled Securities US Prohibited	20%	100%
SYR	Syrah Resources	20%	100%
TAH	Tabcorp Holdings Limited	20%	100%
TAW	Tawana Resources NL	10%	40%
TBR	Tribune Res Limited	10%	40%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
TCL	Transurban Group Ordinary Shares/Units FP Triple Stapled	20%	100%
TGP	360 Capital Group Stapled Securities FP	10%	40%
TGR	Tassal Group Limited	20%	100%
TLS	Telstra Corporation	20%	100%
TME	Trade Me Group Foreign Exempt NZX	20%	100%
TNE	Technology One	20%	100%
TOX	TOX Free Solutions	20%	100%
TPE	Tpi Enterprises	10%	40%
TPM	TPG Telecom Limited	10%	40%
TTM	Titan Minerals	10%	40%
TWE	Treasury Wine Estate	20%	100%
TZN	Terramin Australia	10%	40%
UOS	United Overseas Aust	10%	40%
UPD	Updater Inc Chess Depository Interests 25:1 Forus	20%	100%
URF	US Masters Res Fund Ordinary Units FP	10%	40%
VAH	Virgin Aus HLDG Limited	10%	40%
VCX	Vicinity Centres Ordinary/Units FP Stapled Securities	20%	100%
VLA	Viralytics Limited	10%	40%
VLW	Villa World Limited	20%	100%
VOC	Vocus Group Limited	20%	100%
VRL	Village Roadshow Limited	20%	100%
VRT	Virtus Health Limited	20%	100%
VTG	Vita Group Limited	10%	40%
VVR	Viva Energy REIT Stapled Securities	20%	100%
WAF	West African Res Limited	10%	40%
WBA	Webster Limited	20%	100%
WBC	Westpac Banking Corp	20%	100%
WEB	Webjet Limited	20%	100%
WES	Wesfarmers Limited	20%	100%
WFD	Westfield Corp Stapled Securities	20%	100%

ASX500 Securities

Each of the funds listed below may 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.

ASX code	Name	Holding limit	Buffer
WGN	Wagners HLD Company	10%	40%
WGX	Westgold Resources	20%	100%
WHC	Whitehaven Coal	20%	100%
WLL	Wellcom Group Limited	10%	40%
WOR	Worleyparsons Limited	20%	100%
WOW	Woolworths Group Limited	20%	100%
WPL	Woodside Petroleum	20%	100%
WPP	WPP AUNZ Limited	20%	100%
WSA	Western Areas Limited	20%	100%
WTC	Wisetech Global Limited	20%	100%
XAM	Xanadu Mines Limited	10%	40%
XRO	Xero Limited	20%	100%
YAL	Yancoal Aust Limited	10%	40%
YOJ	Yojee Limited	10%	40%
Z1P	ZIP Co Limited	10%	40%
ZEL	Z Energy Limited Foreign Exempt NZX	10%	40%
ZIM	Zimplats Holding Limited 10c US	10%	40%

International Listed Securities

International listed securities that are constituents of the indices listed below are available for investment on the Menu for the Fund. The availability of any listed security for investment is subject to the Fund Administrator's capacity to administer that security from a tax or other perspective.

Country	Exchange	Index	Approx number of stocks
USA	NASDAQ	S&P 500	500
UK	LSE	FTSE 100	100
Germany	Deutsche Bourse	DAX	30
Switzerland	SIX	Swiss Market Index (SMI)	20
France	Euronext Paris France	CAC40	40
New Zealand	NZX	NZX 50	50
Singapore	SGX	FTSE Strait Times Index	30

Exchange Traded Securities

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.

ASX code	Name	Holding limit	Aggregate Holding Limit
AAA	BETASHARES AUSTRALIAN HIGH CASH ETF	50%	100%
BBUS	BETASHARES US EQUITIES STRONG BEAR	10%	100%
BEAR	BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND	25%	100%
BOND	SPDR S&P/ASX AUSTRALIAN BOND FUND	20%	100%
DJRE	SPDR Dow Jones Global Real Estate Fund	25%	100%
EEU	BETASHARES EURO ETF	10%	100%
EPTMPM	PHYSICAL METALS (PM) BASKET	20%	100%
ETPMAG	ETFS METAL SECURITIEIS AUSTRALIA LTD - ETFS PHYSICAL SILVER	20%	100%
FIN	ALL S&P/ASX 200 FINANCIALS	20%	100%
GOLD	ETFS PHYSICAL GOLD REDEEMABLE PREF.	20%	100%
GOVT	SPDR S&P/ASX AUSTRALIAN GOVERNMENT BOND FUND	20%	100%
HVST	BetaShares Australian Dividend Harvester Fund	25%	100%
IAA	ISHARES S&P ASIA 50 CHESS DEPOSITARY INTERESTS 1:1 ISHASIA	20%	100%
IAF	ISHARES UBS COMPOSITE BOND INDEX	20%	100%
IEM	ISHARES MSCI EMERGING MARKETS CHESS DEPOSITARY INTERESTS 1:1 ISHMSCIEM	20%	100%
IEU	ISHARES S&P EUROPE ETF	50%	100%
IGB	ISHARES UBS TREASURY	20%	100%
IHD	IHD iShares [®] S&P/ASX High Dividend Fund ETF	20%	100%
IHK	ISHARES MSCI HONG KONG INDEX	20%	100%
IHOO	iShares Global 100 AUD Hedged	50%	100%
IHVV	iShares S&P 500 AUD Hedged	50%	100%
IJH	iShares Core S&P MidCap 400	50%	100%
IJP	iShares MSCI Japan ETF	25%	100%
IJR	iShares Core S&P SmallCap 600	25%	100%
ILB	ISHARES UBS GOVERNMENT INFLATION INDEX	20%	100%
ILC	iShares S&P/ASX 20 ETF	50%	100%
IOO	ISHARES S&P GLOBAL 100 CHESS DEPOSITARY INTERESTS 1:1 ISHGLB100	20%	100%
IOZ	ISHARES MSCI AUSTRALIA 200	20%	100%
IRU	iShares Russell 2000 ETF	50%	100%

Exchange Traded Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
ISO	iShares S&P/ASX Small Ordinaries ETF	50%	100%
IVE	iShares MSCI EAFE ETF	50%	100%
IVV	ISHARES CORE S&P 500 ETF CDI 1:1	50%	100%
IXI	iShares Global Consumer Staples ETF	25%	100%
IXJ	ISHARES S&P GLOBAL HEALTHCARE CHESS DEPOSITARY INTERESTS 1:1 ISHHEALTH	20%	100%
IZZ	ISHARES FTSE CHINA 25 CHESS DEPOSITARY INTERESTS 1:1 ISHCHINA	20%	100%
MOAT	MARKET VECTORS MORNINGSTAR MOAT	20%	100%
MVA	Market Vectors Australian Property ETF	25%	100%
MVE	Market Vectors Australian Emerging Resources ETF	25%	100%
MVW	Market Vectors Australian Equal Weight ETF	25%	100%
NDQ	BETASHARES NASDAQ 100	25%	100%
OOO	BetaShares Crude Oil Index ETF- Currency Hedged (Synthetic)	10%	100%
OZF	SPDR S&P/ASX200 FINANCIALS EX-AREIT FUND	20%	100%
OZR	SPDR S&P/ASX200 RESOURCES FUND	20%	100%
QAG	BetaShares Agricultural ETF - Currency Hedged (Synthetic)	10%	100%
QAU	BetaShares Gold Bullion ETF - Currency Hedged	10%	100%
QCB	BETASHARES COMMODITIES BASKET ETF – CURRENCY HEDGED	10%	100%
QFN	Beta Shares S&P/ASX 200 Financials Sector ETF	25%	100%
QOZ	BetaShares FTSE RAFI Australia 200 ETF	50%	100%
QRE	Beta Shares S&P/ASX 200 Resources Sector ETF	25%	100%
QUS	Betashares FTSE RAFI US 1000 ETF	50%	100%
RARI	RUSSELL AUSTRALIA RESPONSIBLE INVESTMENT	25%	100%
RCB	RUSSELL AUSTRALIAN SELECT CORPORATE BOND FUND	20%	100%
RDV	Russell High Dividend Australian Shares	20%	100%
RSM	RUSSELL AUSTRALIAN SEMI-GOVERNMENT BOND FUND	20%	100%
SFY	SPDR S&P/ASX 50 Fund	50%	100%
SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND EXCHANGE TRADED FUND UNITS FULLY PAID	20%	100%
SSO	SPDR S&P/ASX SMALL ORDINARIES FUND	20%	100%
STW	SPDR® S&P/ASX 200 Fund	50%	100%

Exchange Traded Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
SYI	SPDR MSCI AUSTRALIA HIGH DIVIDEND YIELD FUND ETF	20%	100%
UBA	UBS IQ MSCI Australia Ethical	50%	100%
USD	BETASHARES U.S. DOLLAR ETF EXCHANGE TRADED FUND UNITS FULLY PAID	20%	100%
VAF	VANGUARD AUSTRALIA FIXED INTEREST ETF	20%	100%
VAP	VANGUARD AUSTRALIA PROPERTY SECURITIES INDEX FUND	20%	100%
VAS	VANGUARD® AUSTRALIAN SHARES INDEX ETF	20%	100%
VCF	Vanguard International Credit Securities Index (hedged) ETF	50%	100%
VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF CHESS DEPOSITARY INTERESTS 1:1	20%	100%
VGB	VANGUARD AUSTRALIAN GOVERNMENT BOND INDEX ETF EXCHANGE TRADED FUND UNITS FULLY PAID	20%	100%
VGE	VANGUARD FTSE EMERGING MARKETS ETF	25%	100%
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	20%	100%
VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	20%	100%
WXOZ	SPDR S&P WORLD EX AUSTRALIA FUND	20%	100%
YMAX	BETASHARES AUSTRALIAN TOP 20 YIELD MAXIMISER FUND	30%	100%

Information regarding the fees and costs charged is contained in the disclosure document for each investment. A copy of each is available free of charge from your Financial Adviser.

Listed Investment Companies

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.

Investment Strategy	ASX Code	Name	Holding Limit	Aggregate Holding Limit
Australian Shares	AFI	Australian Foundat	20%	100%
Australian Shares	ARG	Argo Investments	20%	100%
Australian Shares	DJW	Djerriwarrh Investments	20%	100%
Australian Shares	MLT	Milton Corporation	20%	100%
Australian Shares	TGG	Templeton Global Growth	20%	100%
Australian Shares	ALF	Australian Leaders Fund Limited	20%	100%
Australian Shares	ALR	Aberdeen Leaders	20%	100%
Australian Shares	AMH	Amcil	20%	100%
Australian Shares	AQF	Australian Governance Masters Index Funds Limited	20%	100%
Australian Shares	AUF	Asian MastersFund Limited	20%	100%
Australian Shares	AUI	Australian United Investment	20%	100%
Australian Shares	AUP	Aurora Property Buy-Write Income Trust	20%	100%
Australian Shares	BEL	Bentley International	20%	100%
Australian Shares	BKI	BKI Investment Company Limited	20%	100%
Australian Shares	CAM	Clime Capital	20%	100%
Australian Shares	CIN	Carlton Investments	20%	100%
Australian Shares	CYA	Century Australia	20%	100%
Australian Shares	DUI	Diversified United Investment	20%	100%
Australian Shares	GFL	Global Masters Fund	20%	100%
Australian Shares	IBC	Ironbark Capital Limited	20%	100%
Australian Shares	IPE	ING Private Equity Access	20%	100%
Australian Shares	MFF	Magellan Flagship Fund	20%	100%
Australian Shares	MIR	Mirrabooka Investments	20%	100%
Australian Shares	OEQ	Orion Equities Limited	20%	100%
Australian Shares	OZG	Ozgrowth Limited	20%	100%
Australian Shares	PMC	Platinum Capital Limited	20%	100%
Australian Shares	WAA	WAM Active	20%	100%
Australian Shares	WAM	WAM Capital	20%	100%
Australian Shares	WAX	WAM Research Limited	20%	100%
Australian Shares	WHF	Whitefield	20%	100%
Australian Shares	WIC	Westoz Investment Company Limited	20%	100%

Information regarding the fees and costs charged is contained in the disclosure document for each investment. A copy of each is available free of charge from your Financial Adviser.

Hybrid Securities

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.

ASX code	Name	Holding limit	Buffer
AGLHA	AGL ENERGY LIMITED UNSECURED SUBORDINATED FRN MATURING 08-JUN-2039	20%	100%
AGKHA	AGL ENERGY SUBORDINATED NOTES	20%	100%
AMPHA	AMP SUBORDINATED NOTES II	10%	100%
ANZHA	ANZ UNSECURED SUBORDINATED FRN MATURING 20-JUN-2022	20%	100%
ANZPA	ANZ CONVERTIBLE PREFERENCE SHARE	20%	100%
ANZPC	ANZ CONVERTIBLE PREFERENCE SHARE CPS3	20%	100%
ANZPD	ANZ CONVERTIBLE CAPITAL NOTE	10%	100%
ANZPE	ANZ CONVERTIBLE PERPETUAL CAPITAL NOTE 2	10%	100%
ANZPF	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONVERTIBLE PERPETUAL CAPITAL NOTE 3	20%	100%
AQHHA	APA GROUP SUBORDINATED NOTES	20%	100%
AQNHA	AQN UNSECURED SUBORDINATED FRN MATURING 01-APR-2019	20%	100%
BENHB	BEN UNSEC. RED. PERPETUAL FLOATING RATE CAPITAL NOTE	20%	100%
BENPB	BEN RESET PREFERENCE	20%	100%
BENPC	BEN STEP UP NON-CUMULATIVE FLOATING RATE PREF	20%	100%
BOQPD	BANK OF QUEENSLAND LIMITED Convertible Preference Shares.	20%	100%
CBAHA	CBA FLOAT RATE UNSEC.UNSUB.BOND SERIES1 MAT. 24-DEC-15	20%	100%
CBAPA	CBA PERPETUAL EXCHANGEABLE RESALE LISTED SEC.-PERLS V	20%	100%
CBAPB	CBA PERPETUAL EXCHANGEABLE RESALE LISTED SEC.-PERLS IV	20%	100%
CBAPC	COMMONWEALTH BANK OF AUSTRALIA PERLS VI	20%	100%
CNGHA	CNG UNSECURED FRN SUBORDINATED NOTES MAT.31-MAR-2037	20%	100%
CTXHA	CALTEX AUSTRALIA TD UNSECURED SUB FRN NOTE MATURING 15 SEP 2037	10%	100%
CWNHA	CROWN SUBORDINATED NOTES	20%	100%
GMPPA	GMP PREFERRED STEP-UP UNITS	20%	100%
IANG	IANG - IAG FINANCE (NEW ZEALAND) LIMITED PERPETUAL RESET EXCHANGEABLE NOTES	20%	100%

Hybrid Securities

ASX code	Name	Holding limit	Buffer
IAGPC	INSURANCE AUSTRALIA GROUP CONVERTIBLE PREFERENCE SHARES	10%	100%
MBLHB	MBL STAPLED FLOATING RATE PERP. (MACQUARIE INCOME SEC)	20%	100%
MQCPA	MQC CONVERTIBLE PREFERENCE SECURITY	20%	100%
MQGPA	MACQUARIE GROUP CAPITAL NOTES	10%	100%
NABHA	NAB NATIONAL INC.SEC. STAPLED FLOATING RATE DEBT/PREF	20%	100%
NABHB	NAB UNSEC.RED.SUB FRN NOTE MATURING 18-JUN-2022	20%	100%
NABPC	NATIONAL AUSTRALIA BANK LIMITED NAB Capital Notes	20%	100%
AGLHA	AGL ENERGY LIMITED UNSECURED SUBORDINATED FRN MATURING 08-JUN-2039		
AGKHA	AGL ENERGY SUBORDINATED NOTES	20%	100%
AMPHA	AMP SUBORDINATED NOTES II	10%	100%
ANZHA	ANZ UNSECURED SUBORDINATED FRN MATURING 20-JUN-2022	20%	100%
ANZPA	ANZ CONVERTIBLE PREFERENCE SHARE	20%	100%
ANZPC	ANZ CONVERTIBLE PREFERENCE SHARE CPS3	20%	100%
ANZPD	ANZ CONVERTIBLE CAPITAL NOTE	10%	100%
ANZPE	ANZ CONVERTIBLE PERPETUAL CAPITAL NOTE 2	10%	100%
ANZPF	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED CONVERTIBLE PERPETUAL CAPITAL NOTE 3	20%	100%
AQHHA	APA GROUP SUBORDINATED NOTES	20%	100%
AQNHA	AQN UNSECURED SUBORDINATED FRN MATURING 01-APR-2019	20%	100%
BENHB	BEN UNSEC. RED. PERPETUAL FLOATING RATE CAPITAL NOTE	20%	100%
BENPB	BEN RESET PREFERENCE	20%	100%
BENPC	BEN STEP UP NON-CUMULATIVE FLOATING RATE PREF	20%	100%
BOQPD	BANK OF QUEENSLAND LIMITED Convertible Preference Shares.	20%	100%
CBAHA	CBA FLOAT RATE UNSEC.UNSUB.BOND SERIES1 MAT. 24-DEC-15	20%	100%
CBAPA	CBA PERPETUAL EXCHANGEABLE RESALE LISTED SEC.-PERLS V	20%	100%

Hybrid Securities

ASX code	Name	Holding limit	Buffer
CBAPB	CBA PERPETUAL EXCHANGEABLE RESALE LISTED SEC.-PERLS IV	20%	100%
CBAPC	COMMONWEALTH BANK OF AUSTRALIA PERLS VI	20%	100%
CNGHA	CNG UNSECURED FRN SUBORDINATED NOTES MAT.31-MAR-2037	20%	100%
CTXHA	CALTEX AUSTRALIA TD UNSECURED SUB FRN NOTE MATURING 15 SEP 2037	10%	100%
CWNHA	CROWN SUBORDINATED NOTES	20%	100%
GMPPA	GMP PREFERRED STEP-UP UNITS	20%	100%
IANG	IANG - IAG FINANCE (NEW ZEALAND) LIMITED PERPETUAL RESET EXCHANGEABLE NOTES	20%	100%
IAGPC	INSURANCE AUSTRALIA GROUP CONVERTIBLE PREFERENCE SHARES	10%	100%
MBLHB	MBL STAPLED FLOATING RATE PERP. (MACQUARIE INCOME SEC)	20%	100%
MQCPA	MQC CONVERTIBLE PREFERENCE SECURITY	20%	100%
MQGPA	MACQUARIE GROUP CAPITAL NOTES	10%	100%
NABHA	NAB NATIONAL INC.SEC. STAPLED FLOATING RATE DEBT/PREF	20%	100%
NABHB	NAB UNSEC.RED.SUB FRN NOTE MATURING 18-JUN-2022	20%	100%
NABPC	NATIONAL AUSTRALIA BANK LIMITED NAB Capital Notes	20%	100%
ORGHA	ORG UNSECURED SUBORDINATED FRN MATURING 22-DEC-2071	20%	100%
ORIPB	ORI STEP UP PREFERENCE SECURITIES	20%	100%
PCAPA	COMMONWEALTH BANK PERLS III	20%	100%
RHCPA	RHC CONVERTIBLE ADJUSTABLE RATE EQUITYSECURITIES-CARES	20%	100%
SAKHA	SAK SYDNEY KINGSFORD SMITH INT EARN SEC (SKIES) 20 DEC 2016	20%	100%
SBKHB	SBK UNSECURED PERPETUAL FLOATING RATE CAPITAL NOTE	20%	100%
SBKPA	SBK 5.068% RESET CONVERTIBLE PREFERENCE	20%	100%
SBKPB	SUNCORP-METWAY LIMITED . NON-CUMULATIVE CONV. PREFERENCE SHARES	20%	100%
SUNPC	SUNCORP CONVERTIBLE PREFERENCE SHARES 2	10%	100%
SUNPD	SUNCORP SUBORDINATED NOTES	10%	100%

Hybrid Securities

ASX code	Name	Holding limit	Buffer
SVWPA	SVW CONVERTIBLE REDEEMABLE PREFERENCE SECURITY	20%	100%
TAHHA	TABCORP UNSEC.RED.FLOATING RATE BOND MATURING 01-MAY-2014	20%	100%
TAHNB	TABCORP SUBORDINATED NOTES	20%	100%
WBCHA	WESTPAC BANKING CORPORATION UNSEC.RED.SUB FRN NOTE MATURING 23-AUG-2022	20%	100%
WBCHB	WESTPAC BANKING CORPORATION Westpac Subordinated Notes II	20%	100%
WBCPA	WBC STAPLED PREFERRED SECURITY	20%	100%
WBCPB	WBC STAPLED PREFERRED SECURITY II	20%	100%
WBCPC	WESTPAC CONVERTIBLE PREFERENCE SHARES	20%	100%
WBCPD	WESTPAC BANK HYBRID	20%	100%
WCTPA	NON-CUM.FLOATING RATE RED.CONVERTIBLE PREFERREDSEC	20%	100%
WOWHB	WOW UNSECURED FLOAT. RATE SUB.PERP. NOTES	20%	100%
WOWHC	WOW UNSECURED SUBORDINATED FRN II MATURING 24-NOV-2036	20%	100%

Information regarding the fees and costs charged is contained in the disclosure document for each investment. A copy of each is available free of charge from your Financial Adviser.

Model Portfolios

Information regarding the fees and costs charged by Model Portfolio managers (including any performance fees, if applicable) is contained in the Scheme PDS. The amount of the fees and costs charged by Model Portfolio managers will be included in your Financial Adviser's Ongoing Adviser Service Fee. Refer to the SMARTwrap Super Reference Guide for more information. A copy is available free of charge from your Financial Adviser. Please note that your Financial Adviser may be a Model Portfolio Manager or representative of a Model Portfolio Manager.

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.

Please note that investment holding limits apply to investments holdings in a 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 18th July 2019, the OCR is 1%. Information regarding the current OCR is available at www.powerwrap.com.au

Manager	Beanstalk Investment Management	Beanstalk Investment Management
Model Portfolio Name	Beanstalk 20+ Cash Portfolio	Beanstalk 20 Shares Portfolio
Investment Objective	To outperform the S&P/ASX300 Accumulation Index in the long term (7 years) and to generate superior post-tax returns.	To outperform the S&P/ASX300 Accumulation Index in the long term (7 years) and to generate superior post-tax returns.
Benchmark Index	S&P/ASX 300 Accumulation Index	S&P/ASX 300 Accumulation Index
Model Portfolio Fee	0.9% ex. GST	0.85% ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-80%	Cash: 2-5%
	Cash ETF: 0% - 78%	Australian Equities: 95-98%
	Australian Equities: 20-98%	
Authorised Investments	Cash, Exchange Traded Funds and ASX listed equities	Cash and ASX listed equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-20 holdings (excluding cash or cash equivalent security)	15-20 holdings

Model Portfolios

Manager	Beanstalk Investment Management	Beanstalk Investment Management
Model Portfolio Name	Beanstalk 20+ SHORT Portfolio	Beanstalk Investment Portfolio (Super)
Investment Objective	To outperform the S&P/ASX300 Accumulation Index in the long term (7 years) and to generate superior post-tax returns.	To exceed the return from balanced funds generally as measured by the Morningstar Aus Msec Balanced TR AUD benchmark over the long term (5 plus years)
Benchmark Index	S&P/ASX 300 Accumulation Index	Morningstar Aus Msec Balanced TR AUD
Model Portfolio Fee	1.0% ex. GST	1.19% ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-80%	Australian Equities: 20-80%
	Cash ETF: 0% - 78%	International Equities (inc. ETFs): 0-78%
	Australian Equities: 20-98%	Listed Property: 0-78%
	Australian equities short exposure (ETF): 0%-78%	Fixed Interest Securities (ASX listed, ETFs etc): 0-78%
		Cash: 2-80%
		Cash ETF: 0% - 78%
Authorised Investments	Cash, Exchange Traded Funds and ASX listed equities	Cash, Australian Equities, International Equities (ETFs), Listed property, Fixed Interest Securities (ASX Listed)
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-21 holdings (excluding cash or cash equivalent security)	Australian Equities: 15-20 International Equities : 0-20 Listed Property: 0-20 Fixed Interest Securities (ASX Listed): 0-20

Model Portfolios

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.	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	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 three-year rolling 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%	Aus. Equities 80% - 98%
	Cash 2% - 20%	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.	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	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

Model Portfolios

Manager	IndexInvest	IndexInvest
Model Portfolio Name	IndexInvest Conservative Portfolio	IndexInvest Growth Satellite
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 high capital growth from a highly concentrated, high conviction strategy. In doing so, it employs risk management techniques aimed at reducing volatility to capital
Benchmark Index	Consumer Price Index + 2%	Consumer Price Index + 6%
Model Portfolio Fee	0.59% p.a. ex. GST	1.74% 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: 0-5 %	Cash: 2- 100% Aus. Equities: 0-98% Int. Equities: 0-98% Listed Property: 0-98% Fixed Interest: 0-98% Alternatives: 0-98%
Authorised Investments	Cash, ETFs	Cash, ETFs
Minimum Cash Holding	5%	2%
Minimum Model Investment	\$20,000	\$20,000
Indicative Number of Assets	6 - 18 holdings	0 - 2 holdings

Manager	IndexInvest	IndexInvest
Model Portfolio Name	IndexInvest Dynamic Balanced Portfolio	IndexInvest Dynamic Growth
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.	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	Consumer Price Index + 4%	Consumer Price Index + 6%
Model Portfolio Fee	0.59% p.a. ex. GST	0.59% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 5- 82% Aus. Equities: 0-17% Int. Equities: 0-28% Listed Property: 0-12% Fixed Interest: 18- 40% Alternatives: 0-20 %	Cash: 2- 100% Aus. Equities: 0-30% Int. Equities: 0-40% Listed Property: 0-15% Alternatives: 0-14 %
Authorised Investments	Cash, ETFs	Cash, ETFs
Minimum Cash Holding	5%	2%
Minimum Model Investment	\$20,000	\$20,000
Indicative Number of Assets	2 - 18 holdings	2 – 14 holdings

Model Portfolios

Manager	Index Funds Australia PTY LTD	Index Funds Australia PTY LTD
Model Portfolio Name	Index Moderately Defensive	Index Defensive
Investment Objective	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds CPI +2.50%	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds. CPI+2.00%
Benchmark Index	Morningstar Aus Msec Aggressive	Morningstar Aus Msec Balanced
Model Portfolio Fee	1.00%	1.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus Shares 10-30%	Aus Shares 5-25%
	International Shares 10-30%	International Shares 5-25%
	Aus Property 5-15%	Australian Property 5-15%
	Aus Fixed Interest 5-100%	Australian Fixed Interest 25-100%
	International Fixed Interest 5-35%	International Fixed Interest 5-35%
	Cash 2-100%	Cash 2-100%
Authorised Investments	N/A	N/A
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$10,000	\$10,000
Indicative Number of Assets	4-Oct	4-Oct

Model Portfolios

Manager	Infinitas Asset Management Ltd	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas High Conviction ALLCAP Australian Share Model	Infinitas High Conviction Socially Responsible SMA
Investment Objective	To achieve a return (before fees) that exceeds the return from the official RBA Cash Rate + 6% over rolling 3 year periods	To exceed the ASX300 Index by 3% over a rolling 3-5 year period
Benchmark Index	RBA Cash Rate	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: 2-100%	Cash: 2-100%
	Australian Equities : 0-98%	Australian Equities : 0-98%
Authorised Investments	Constituents of the ASX 300 Index (and hybrid or interest rate securities issued or guaranteed by a constituent)	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

Manager	Infinitas Asset Management Ltd	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas Core Australian Shares SMA	Infinitas Income 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 achieve a return (before fees) that exceeds the RBA Cash Rate + 3% over rolling 3 year periods
Benchmark Index	S&P/ASX 200 Index	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: 2-10%	Cash: 2-40%
	Australian Equities : 90-98%	ASX Listed Fixed Interest ETFs :0-20%
		ASX200 components or interest rate/hybrid securities issued or guaranteed by them: 60-78%
Authorised Investments	Constituents of the ASX 200 Index	Constituents of the S&P/ASX 200 Index (and hybrid or interest rate securities guaranteed by the constituent).
		ASX listed Fixed Interest ETFs
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	Lonsec	Lonsec
Model Portfolio Name	Lonsec Australian Equity Core Model Portfolio	Lonsec Australian Equity Income Model Portfolio
Investment Objective	Lonsec focuses on generating strong returns above benchmark, over the medium to long term, through concentrated, low-turnover portfolios.	Lonsec focuses on generating strong returns above benchmark, over the medium to long term, through concentrated, low-turnover portfolios.
Benchmark Index	S&P/ASX 100 Accumulation Index	S&P/ASX 100 Industrial Accumulation Index
Model Portfolio Fee	0.50% p.a. ex. GST	0.50% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0% - 5% Equity ASX 100 80% - 100% Equity ASX 101 to 150 0% - 20%	Cash 0% - 5% Equity ASX 100 80% - 100% Equity ASX 101 to 150 0% - 20%
Authorised Investments	Cash and ASX Equities	Cash and ASX Equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	12-20 holdings	12-20 holdings

Manager	Lonsec	Point3 Investments Pty Ltd
Model Portfolio Name	Lonsec Australian Equity Emerging Leaders Model Portfolio	Point3 Dynamic Australian Share Portfolio
Investment Objective	Lonsec focuses on generating strong returns above benchmark, over the medium to long term, through concentrated, low-turnover portfolios.	To achieve consistent returns above the benchmark (ASX200) over the long term.
Benchmark Index	S&P/ASX Small Ordinaries Accumulation Index	S&P ASX200
Model Portfolio Fee	0.50% p.a. ex. GST	0.8% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0% - 5% Stocks outside the ASX 100 with a minimum market cap of \$150 95% - 100%	Cash: 2-40% Equities: 0-98% Australian
Authorised Investments	Cash and ASX Equities	ASX200 equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000
Indicative Number of Assets	12-20 holdings	0-40 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%	Aus. Equities 90-98%
	Cash 2-10%	Cash 2-10%
	Target cash range 2%-4%	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

Model Portfolios

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 of 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%	Aus. Equities 90-98%
	Cash 2-10%	Cash 2-10%
	Target cash range 2%-4%	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	Private Capital Advisers Pty Ltd	Private Capital Advisers Pty Ltd
Model Portfolio Name	PCA Conservative	PCA Balanced
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 a moderate amount of capital growth along with a consistent income return, by investing in a diversified portfolio of growth and income assets
Benchmark Index	Morningstar Aus Msec Aggressive TR AUD	Morningstar Aus Msec Balanced TR AUD
Model Portfolio Fee	0.00%	0.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-20%	Cash: 2-15%
	Fixed Interest: 0% - 20%	Fixed Interest: 0% - 45%
	Australian Equities: 0-60%	Australian Equities: 0-32%
	International Equities: 0% - 22%	International Equities: 0% - 30%
	Property & Infrastructure: 0-8%	Property & Infrastructure: 0-14%
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 Capital Advisers Pty Ltd	Private Capital Advisers Pty Ltd
Model Portfolio Name	PCA Growth	PCA High Growth
Investment Objective	To achieve capital growth through investing in a diversified portfolio of growth and income asset classes, with an emphasis on growth asset classes.	To achieve capital growth through investing in a diversified portfolio of predominantly growth assets classes, with a small proportion of income asset classes
Benchmark Index	Morningstar Aus Msec Growth TR AUD	Morningstar Aus Msec Aggressive TR AUD
Model Portfolio Fee	0.00%	0.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-10%	Cash: 2-20%
	Fixed Interest: 0% - 24%	Fixed Interest: 0% - 20%
	Australian Equities: 0-43%	Australian Equities: 0-53%
	International Equities: 0% - 43%	International Equities: 0% - 46%
	Property & Infrastructure: 0-16%	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

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%	Cash 0 – 30%
	Fixed Interest 0 – 25%	Equity ASX 300 50 - 100%
	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

Model Portfolios

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%	Cash 0 – 30%
	Equity ASX 300 50 - 100%	Hybrid Securities 50 - 100%
	Equity ASX ex 300 0 – 30%	
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%	Cash 0 – 30%
	Equity ASX 300 50 - 100%	Equity ASX 300 0 - 30%
	Equity ASX ex 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	Index Funds Australia PTY LTD	Index Funds Australia PTY LTD
Model Portfolio Name	Index Growth	Index Balanced
Investment Objective	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds. CPI +4.50%	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds. CPI+3.50%
Benchmark Index	Morningstar Aus Msec Aggressive	Morningstar Aus Msec Balanced
Model Portfolio Fee	1.00%	1.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus Shares 30-55%	Aus Shares 15-40%
	International Shares 30-55%	International Shares 20-50%
	Aus Property 5-20%	Australian Property 5-15%
	Aus Fixed Interest 5-100%	Australian Fixed Interest 5-100%
	International Fixed Interest 5-20%	International Fixed Interest 5-35%
	Cash 2-100%	Cash 2-100%
Authorised Investments	N/A	N/A
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$10,000	\$10,000
Indicative Number of Assets	4-Oct	4-Oct

Manager	Private Portfolio Managers
Model Portfolio Name	PPM Australian Equities Growth Model Portfolio
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.
Benchmark Index	Benchmarked against the S&P ASX 200 Accumulation Index.
Model Portfolio Fee	0.60%
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities 70-98%
	Fixed Interest & Cash 2-30%
Authorised Investments	N/A
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000
Indicative Number of Assets	20-25

Model Portfolios

Manager	Calnan Flack	Calnan Flack
Model Portfolio Name	Australian Share Fund	Dynamic Asset Allocation Index Fund
Investment Objective	Australian Share Fund provides investors with a mix of income and capital growth over the long term for a portfolio of Australian Shares drawn predominately from the ASX300. Income may include some franking credits	Dynamic Asset Allocation Index Fund provides investors with exposure to listed ASX assets. The manager seeks to enhance investment returns by making changes to the underlying asset allocation of the fund. This provides the manager with the opportunity to take advantage of changing market conditions and available opportunities as the economic and investment environment evolves.
Benchmark Index	Morningstar Australian Multi Sector Growth Index	Cash + 2%
Model Portfolio Fee	0.88% + GST	0.55% + GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities (ASX 300) 0-98%	Aus. Equities 0-80%
	Aus Equities (ETFs) 0-50%	Listed Property 0-50%
	Listed Property 0-40%	International 0-40%
	International (Via ETFs) 0-40%	Fixed Interest/Bonds/Hybrid Securities/XTBs 8-75%
	Fixed Interest/Bonds/ Hybrid Securities 0-60%	Cash 2-100%
	Cash 2-100%	
Authorised Investments	Australian Listed Securities and Cash	Listed Investment Companies & Exchange Traded Funds
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	Oct-20	4-Oct

Manager	Calnan Flack
Model Portfolio Name	World Share Fund
Investment Objective	The Calnan Flack World Share Fund provides investors with exposure to a concentrated portfolio selected predominantly from the MSCI World Index. The portfolio is dynamically managed using our proprietary methodology.
Benchmark Index	Thomson Reuter 500 Large Cap US Index
Model Portfolio Fee	1.00% (Excluding transaction cost)
Performance Fee	Nil
Asset Allocation Ranges	Cash 2-100%
	International Securities 0-98%
	Fixed Interest/ Bonds 0-75%
Authorised Investments	US Listed Securities, Exchange Traded Products, ADR, Cash and Fixed/Income/Bonds
Minimum Cash Holding	2%
Minimum Model Investment	\$50,000
Minimum Suggested Timeframe	7 Years
Indicative Number of Assets	8-15 investments

Model Portfolios

Manager	Morrissey Wealth Management	Morrissey Wealth Management
Model Portfolio Name	MWM Balanced Model	MWM International Model
Investment Objective	To outperform the benchmark over a 3 to 5 year time horizon by seeking out investments trading at a discount to their intrinsic value and to generate an income return. Stability of returns is the core focus	To outperform the benchmark over a 3 to 5 year time horizon by investing in International (ie ex-Australia) companies using International ETF's (traded through the ASX) and cash
Benchmark Index	ASX 200	MSCI World Index (ex Aust)
Model Portfolio Fee	0.945% (excluding GST)	0.945% (excluding GST)
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-35%	Cash: 2-30%
	Fixed Interest: 0% - 50%	International Equities: 0% -100%
	International Equities: 0% -30%	
	Australian Equities: 0-100%	
	Property & Infrastructure: 0-30%	
Authorised Investments	ASX 200 stocks, ASX traded hybrid securities, Managed funds, ASX listed ETF's	International ETF's (listed on the ASX)
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$1,000	\$1,000
Indicative Number of Assets	20 holdings	20 holdings

Manager	Morrissey Wealth Management
Model Portfolio Name	MWM Income Model
Investment Objective	To outperform the benchmark over a 3 to 5 year time horizon by seeking out investments trading at a discount to their intrinsic value and to generate an Income return
Benchmark Index	RBA Cash rate +3%
Model Portfolio Fee	0.945% (excluding GST)
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2-50%
	Fixed Interest: 0% - 100%
	Australian Equities: 0-100%
	International Equities: 0% - 20%
	Property & Infrastructure: 0-20%
Authorised Investments	ASX traded hybrid securities, Managed funds, ASX Listed ETF's
Minimum Cash Holding	2%
Minimum Model Investment	\$1,000
Indicative Number of Assets	20 holdings

Insurance

Each of the insurance products below has their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statement for any insurance cover arrangement you wish to choose.

Insurance product name	Insurer	ABN	AFSL
Priority Protection	AIA Australia Limited	79 004 837 861	230043
Accelerated Protection	TAL Life Limited	70 050 109 450	237848
Zurich Wealth Protection	Zurich Australia Limited	92 000 010 195	232510

Information regarding the insured benefits provided by an insurance product, insurance premiums, eligibility for cover, when cover begins and end, exclusions and restrictions, and other important terms and conditions are set out in the Product Disclosure Statement.

A copy of the relevant Product Disclosure Statement is available free of charge from your Financial Adviser.

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 18th July 2019 the OCR is 1% so this means that the rate payable to you is 0.50%. Information regarding the current OCR is available at www.Powerwrap.com.au

Transaction and Operational Costs

Buy-sell spread

Transactional and operational costs associated with the buying and selling of underlying investments include:

- **Buy/sell spread:** When you purchase or sell units in a Managed Fund, the fund manager will usually charge a transaction cost or a buy/sell spread, reflected in the difference between the application and withdrawal price of units at the time of the transaction (it is generally less than 0.75%). Please refer to the relevant Product Disclosure Statement for the Managed Fund for the transaction fees for each specific Managed Fund in which you invest.
- **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. For information about the rate of brokerage, please contact your Financial Adviser. Your Financial Adviser may only deal with brokers who have entered into an agreement with the Trustee of the Plan.
 - Australian Listed Securities: this fee will generally be in the range of 0.11% to 0.75% with a minimum amount between \$19.80 and \$55.00 and added to the purchase or deducted from the sale amounts of each transaction.
 - International Listed Securities: when you acquire or sell international listed securities, you will be charged :
 - Foreign Exchange conversion: 1.00% of the trade value
 - Custody Settlement fee: \$35 per transaction
 - Brokerage: as agreed with your Financial Adviser but generally in the range of 0.20% to 2.0%* of the trade value

Model Portfolios: Changes in Model Portfolios (whether initiated by you, your Financial Adviser or by the relevant Model Portfolio Manager) Changes in Model Portfolios 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.

These are an additional cost to you that is deducted from your investment return (i.e. they do not form part of the Administration fee or Investment fee deducted from your account) and are not paid to the Trustee.

Transactional and operational fees

In addition to the buy-sell spreads outlined above, other transactional and operational costs associated with the buying and selling of underlying investments include:

- A fee per in-specie transfer of managed funds (i.e. in or out of your portfolio), described in the SMARTwrap Superannuation and Pension Product Disclosure Statements (currently \$38.50)
- An administration fee per in-specie transfer of each ASX listed equity may apply. Speak to your Financial Adviser for more information.

These fees are deducted from your Cash Account if and when incurred.