

# Smartwrap Superannuation and Pension Approved Product List

25 August 2020

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 1 June 2020;
- Smartwrap Pension Account Product Disclosure Statement (PDS) dated 1 June 2020.

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:**

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**Responsible Entity and Promoter**

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## 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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

APIR code	Name	Holding limit
AMP0557AU	AMP CAPITAL CORPORATE BOND FUND	100%
AUS0071AU	ALTIUS SUSTAINABLE BOND FUND	50%
CRE0014AU	SMARTER MONEY ACTIVE CASH FUND	50%
CRS0004AU	ABERDEEN AUSTRALIAN FIXED INCOME	100%
DFA0100AU	DIMENSIONAL SHORT TERM FIXED INTEREST	100%
ETL0015AU	PIMCO EQT AUSTRALIAN BOND FUND	100%
ETL0182AU	PIMCO AUSTRALIAN FOCUS	100%
FSF0033AU	CFS WHOLESALE CONSERVATIVE	100%
FSF0488AU	FIRSTCHOICE WS FIXED INTEREST	100%
HOW0052AU	KAPSTREAM WHOLESALE ABSOLUTE RETURN INCOME	50%
HOW0056AU	CHALLENGER GUARANTEED INCOME FUND	30%
IOF0145AU	HENDERSON TACTICAL INCOME FUND	100%
MAQ0274AU	MACQUARIE DYNAMIC BOND FUND	100%
MAQ0277AU	MACQUARIE INCOME OPPORTUNITIES	100%
MAQ0061AU	MACQUARIE AUSTRALIAN FIXED INTEREST FUND	100%
MLC0398AU	MLC Wholesale Horizon 3 Conservative Growth	100%
MLC0670AU	MLC Horizon Series 2	100%
OMF0009AU	REALM HIGH INCOME FUND WHOLESALE UNITS	15%
PER0260AU	PERPETUAL DIVERSIFIED WHOLESALE INCOME	50%
PMC0103AU	PM CAPITAL ENHANCED YIELD	100%
RFA0813AU	BT FIXED INTEREST WHOLESALE	100%
SBC0007AU	UBS DIVERSIFIED INCOME FUND	100%
SBC0813AU	UBS AUSTRALIAN BOND	100%
SCH0028AU	SCHRODER FIXED INCOME	100%
SCH0103AU	SCHRODER CREDIT SECURITIES	100%
TYN0104AU	NIKKO AM AUSTRALIAN BOND FUND	100%
VAN0001AU	VANGUARD AUSTRALIAN FIXED INTEREST INDEX	100%
VAN0042AU	VANGUARD DIVERSIFIED BOND INDEX FUND	100%
VAN0101AU	VANGUARD INDEX DIVERSIFIED BOND FUND	100%
WFS0486AU	ALTIUS BOND FUND	100%

## Managed Funds – International Fixed Interest

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Where the holding limit for the managed fund is less than 100%, a 5% buffer will apply.

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

## 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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

APIR code	Name	Holding limit
AAP0002AU	AUSBIL AUSTRALIAN GEARED EQUITY	100%
AMR0006AU	REGAL LONG SHORT AUSTRALIAN EQUITY FUND	25%
AAP0103AU	AUSBIL AUSTRALIAN ACTIVE EQUITY	100%
AAP0104AU	AUSBIL AUSTRALIAN EMERGING LEADERS	100%
ACM0006AU	ALLIANCE BERNSTEIN MANAGED VOLATILITY EQUITIES	20%
ADV0050AU	ADVANCE BALANCED MULTI-BLEND WHOLESALE	100%
ADV0091AU	ADVANCE MODERATE MULTI-BLEND WHOLESALE	100%
ANT0002AU	FAIRVIEW EQUITY PARTNERS EMERGING COMPANIES FUND	20%
ASC0003AU	SMALLCO BROADCAP FUND	100%
AUG0018AU	AUSTRALIAN ETHICAL SMALLER COMPANIES B	100%
AUG0019AU	AUSTRALIAN ETHICAL DIVERSIFIED SHARES FUND	30%
AUG0027AU	AUSTRALIAN ETHICAL EMERGING COMPANIES FUND	20%
AUS0030AU	AUI PLATYPUS AUST EQUITIES WHOLESALE	100%
BFL0002AU	BENNELONG CONCENTRATED EQUITIES FUND	100%
BFL0004AU	BENNELONG EX-20 AUSTRALIAN EQUITIES	100%
BNT0003AU	HYPERION AUSTRALIAN GROWTH COMPANIES	100%
BNT0101AU	HYPERION SMALL GROWTH COMPANIES	100%
BTA0313AU	BT WHOLESALE MIDCAP FUND	50%
BTA0318AU	PENDAL MONTHLY INCOME PLUS FUND	100%
CFM0404AU	CFS WHOLESALE AUSTRALIAN SHARE-CORE	100%
CHN0005AU	CC JCB ACTIVE BOND FUND	20%
CHN4711AU	CC JCB GLOBAL BOND CLASS A HEDGED	20%
CHN1425AU	CC JCB GLOBAL BOND CLASS B UNHEDGED	20%
CMIO111AU	CFS WHOLESALE SMALL COMPANIES - CORE	100%
CMIO111AU	CFS WHOLESALE SMALL COMPANIES - CORE	100%
CSA0131AU	ABERDEEN AUSTRALIAN SMALL COMPANIES	25%
DFA0003AU	DIMENSIONAL AUSTRALIAN CORE EQUITY TRUST	100%
DFA0036AU	DIMENSIONAL AUSTRALIAN CORE IMPUTATION TRUST	50%
DFA0101AU	DIMENSIONAL AUSTRALIAN VALUE TRUST	100%
DFA0103AU	DIMENSIONAL AUST LARGE COMPANY TRUST	100%
DFA0104AU	DIMENSIONAL AUST SMALL COMPANY TRUST	100%
EGG0001AU	ELEY GRIFFITHS GROUP SMALL COMPANIES	100%
ETL0060AU	ALLAN GRAY AUSTRALIAN EQUITY	100%
ETL0062AU	SGH ICE FUND	25%
ETL0109AU	EQT SMALL COMPANIES (RETAIL)	25%

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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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

APIR code	Name	Holding limit
ETL0118AU	EQT SMALL COMPANIES (WHOLESALE)	25%
ETL0139AU	ARMYTAGE STRATEGIC OPPORTUNITIES FUND	30%
ETL0148U	ARMYTAGE AUSTRALIAN EQUITY INCOME FUND	30%
ETL2805AU	ALEXANDER FIXED INCOME FUND	10%
ETL8268AU	ARTESIAN CORPORATE BOND FUND CLASS A	20%
FAM0101AU	CELESTE AUSTRALIAN SMALL COMPANIES	100%
FHT0030AU	THE MONTGOMERIE	100%
FID0008AU	FIDELITY AUSTRALIAN EQUITIES	100%
FSF0003AU	CFS WHOLESALE IMPUTATION	100%
FSF0008AU	CFS WHOLESALE DIVERSIFIED	100%
FSF0043AU	CFS WHOLESALE GEARED SHARE	25%
FSF0502AU	FIRSTCHOICE WS AUSTRALIAN SMALL COMPANY	100%
FSF0961AU	CFS WHOLESALE EQUITY INCOME	100%
FSF0976AU	REALINDEX AUSTRALIAN SHARE - CLASS A	100%
FSF1761AU	SANLA MANAGED RISK AUS SHARE	10%
HOW0016AU	NOVAPORT SMALLER COMPANIES WS FUND	50%
HOW0026AU	ALPHINITY WS CONCENTRATED AUST SHARE	100%
HOW0034U	GREENCAPE WHOLESALE BROADCAP FUND	100%
IML0002AU	INVESTORS MUTUAL WS AUSTRALIAN SHARE	100%
IML0005AU	INVESTORS MUTUAL EQUITY INCOME FUND	50%
IOF0048AU	HENDERSON INCOME FOCUSED FUND	100%
IOF0078AU	PERENNIAL VALUE SHARES FOR INCOME TRUST	100%
IOF0206AU	PERENNIAL VALUE SHARES WHOLESALE TRUST	100%
IOF0214AU	PERRENIAL VALUE SMALLER COMPNAIES TRUST	50%
KAM0101AU	K2 AUSTRALIAN ABSOLUTE RETURN	100%
MLC0014AU	MLC VANGUARD AUSTRALIAN SHARE INDEX FUND	100%
MLC0264AU	MLC INCOME BUILDER	100%
MAQ0443AU	MACQUARIE AUSTRALIAN SHARES FUND	20%
MAQ7203AU	MACQUARIE AUSTRALIAN EMERGING COMPANIES FUND	20%
MAQ0454AU	MACQUARIE AUSTRALIAN SMALL COMPANIES FUND	20%
MAQ3069AU	MACQUARIE MULTI-ASSET OPPORTUNITIES FUND	100%
OMF0001AU	REALM HIGH INCOME	10%
OPS0002AU	OC PREMIUM EQUITY	25%
PAT0001AU	IRONBARK KARARA SHARE FUND	100%

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APIR code	Name	Holding limit
PAT0002AU	IRONBARK KARARA AUSTRALIAN SMALL COMP	100%
PER0046AU	PERPETUAL WHOLESAL INDL SHR	100%
PER0048AU	PERPETUAL WHOLESAL SMALLER COMPANIES	100%
PER0049AU	PERPETUAL WHOLESAL AUS SHR	100%
PER0063AU	PERPETUAL WHOLESAL BAL GRTH	100%
PER0066AU	PERPETUAL WHOLESAL SPLIT GR	100%
PER0071AU	PERPETUAL WHOLESAL GEARED AUS	100%
PER0072AU	PERPETUAL W SHARE PLUS L/S	100%
PER0102AU	PERPETUAL WHOLESAL CONCENTRATED EQ	100%
PER0116AU	PERPETUAL WHOLESAL ETHICAL SRI	100%
PIM5346AU	ELEY GRIFFITHS GROUP EMERGING COMPANIES	25%
PPL0002AU	ANTARES PROF DIVIDEND BUILDER	100%
PPL0106AU	ANTARES PROF HIGH GROWTH SHRS	100%
PPL0115AU	ANTARES PROF ELITE OPPORTUNITIES	100%
PWA0823AU	BLACKROCK W AUSTRALIAN SHARE	100%
RFA0025AU	BT ETHICAL SHARE WHOLESAL FUND	100%
RFA0059AU	BT FOCUS AUSTRALIAN SHARE	50%
RFA0103AU	BT IMPUTATION FUND	100%
RFA0815AU	BT ACTIVE BALANCED WHOLESAL	100%
RIM0029AU	RUSSELL AUST OPPORTUNITIES CLASS A	100%
SCH0101AU	SCHRODER WS AUSTRALIAN EQUITY	100%
SCH0102AU	SCHRODER BALANCED	100%
SLT2562AU	SMARTER MONEY LONG-SHORT CREDIT FUND	15%
SSB0043AU	LEGG MASON MARTIN CURRIE EQUITY INCOME FUND	100%
TGY9789AU	TRILOGY ENHANCED CASH	20%
TPG0014AU	THIRD LINK GROWTH FUND	50%
TYN0028AU	NIKKO AM-TYNDALL AUSTRALIAN SHARE W PORTFOLIO	100%
TYN0038AU	NIKKO AM-TYNDALL AUSTRALIAN SHARE INCOME	100%
VAN0002AU	VANGUARD AUSTRALIAN SHARES INDEX	100%
VAN0104AU	VANGUARD AUSTRALIAN SHARES HIGH YIELD	100%
VAN0110AU	VANGUARD GROWTH INDEX FUND	100%
ZUR0538AU	ZURICH INVESTMENTS EQUITY INCOME	100%

## Alternatives & Property

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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

APIR code	Name	Holding limit
AUS0112AU	AUST UNITY WHOLESAL E HEALTHCARE PROPERTY	15%
BFL0010AU	BENNELONG KARDINIA ABSOLUTE RETURN FUND	25%
BGL0108AU	BLACKROCK INDEXED AUS LISTED PROPERTY	100%
BLK0001AU	BLACKROCK MULTI OPPORTUNITY ANSOLUTE RETURN FUND	25%
BTA0061AU	BT WHOLESAL E PROPERTY SECURITIES FUND	25%
BTA0441AU	BT PURE ALPHA FIXED INTEREST FUND	25%
COL0001AU	MAXIM PROPERTY SECURITIES FUND	100%
CRM0018AU	CROMWELL DIRECT PROPERTY FUND	25%
DEU0109AU	IRONBARK GLOBAL DIVERSIFIED ALTERNATIVES FUND	25%
DFA0005AU	DIMENSIONAL GLOBAL REAL ESTATE TRUST	100%
ETL0005AU	EQT SGH LASALLE GLOBAL LISTED PROP SECS	100%
ETL0119AU	EQT SGH WHOLESAL E PROP INCOME	100%
ETL0130AU	STANDARD LIFE INVESTMENTS GLOBAL ABSOLUTE RETURN STRATEGIES TRUST	25%
ETL0331AU	90 WEST NATURAL RESOURCES FUND	25%
FSF0454AU	CFS WHOLESAL E COLLIER S GLBL PROPERTY SEC.	100%
FSF1086AU	ASPECT DIVERSIFIED FUTURES	25%
GTU0041AU	INVESCO WS GLOBAL PROPERTY SEC HDGD A	100%
HBC0008AU	SG HISCOCK WHOLESAL E PROPERTY SECURITIES	50%
HML0016AU	UBS CLARION GLOBAL PROPERTY SECURITIES	100%
HOW0053AU	WAVESTONE DYNAMIC AUSTRALIAN EQUITY	25%
HOW0098AU	ARDEA REAL OUTCOME FUND	50%
IML0003AU	INVESTORS MUTUAL WS FUTURE LEADERS	10%
LAZ0014AU	LAZARD GLOBAL LISTED INFRASTRUCTURE	25%
LTC0002AU	LA TROBE AUSTRALIAN POOLED MORTGAGE	15%
MAN0002AU	MAN AHL ALPHA (AUD)	10%
MAQ0482AU	WINTON GLOBAL ALPHA	10%
MAQ0842AU	THE CHARTER HALL DIRECT OFFICE FUND	20%
MAQ0844AU	CHARTER HALL DIRECT INDUSTRIAL FUND NO.3	25%
MAQ7578AU	MACQUARIE PROFESSIONAL SERIES GLOBAL ALTERNATIVES FUND	20%
MAQ5143AU	P/E GLOBAL FX ALPHA FUND	15%
MAQ0825AU	MACQUARIE INTERNATIONAL INFRASTRUCTURE SECURITIES FUND (UNHEDGED)	10%

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



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

## Managed Funds – International Equity

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APIR code	Name	Holding limit
AMPO455AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARE A	20%
AMP1685AU	AMP CAPITAL MULT-ASSET A	25%
AMP1932AU	AMP CAPITAL MULT-ASSET A	25%
AMP1179AU	AMP CAPITAL AUSTRALIAN DYNAMIC MARKETS A	25%
ARO0006AU	CARNEGIE WORLDWIDE EQUITY TRUST	20%
AUS0035AU	WINGATE GLOBAL EQUITY FUND WHOLESALE	50%
BAR0817AU	BLACKROCK SCIENTIFIC INTERNATIONAL EQUITY	50%
BTA0054AU	BT ASIAN SHARES WHOLESALE	50%
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES	100%
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST	100%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST	100%
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST	100%
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST	100%
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST	100%
EQI0015AU	ABERDEEN INTERNATIONAL EQUITY	100%
EQI0028AU	ABERDEEN ASIAN OPPORTUNITIES	100%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%
ETL0032AU	ABERDEEN EMERGING OPPORTUNITIES	100%
ETL0041AU	MFS FULLY HEDGED GLOBAL EQUITY TRUST	100%
ETL0071AU	T. ROWE PRICE GLOBAL EQUITY FUND	25%
ETL0172AU	MFS CONCENTRATED GLOBAL EQUITY TRUST	50%
ETL0381AU	ROBECCO EMERGING CONSERVATIVE EQUITY FUND	20%
FID0007AU	FIDELITY GLOBAL EQUITIES	100%
FID0015AU	FIDELITY INDIA	20%
FRT0004AU	TEMPLETON GLOBAL EQUITY	100%
FSF0038AU	CFS WHOLESALE GLOBAL RESOURCES	100%
FSF0500AU	FIRSTCHOICE WHOLESALE MODERATE	100%
FSF0707AU	CFS WHOLESALE INDEX GLOBAL SHARE - HEDGED	100%

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APIR code	Name	Holding limit
FSF0908AU	GENERATION WHOLESALE GLOBAL SHARE	100%
FSF1762AU	SANLAM MANAGED RISK GLOBAL SHARE	10%
FSF1763AU	SANLAM MANAGED RISK HIGH GROWTH	10%
GSF0001AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD HEDGED	100%
GSF0002AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD UNHEDGED	100%
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED	100%
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED	100%
HHA0002AU	HUNTER HALL GLOBAL EQUITIES TRUST	100%
HHA0007AU	PENGANA WHEB SUSTAINABLE IMPACT	20%
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST	100%
IOF0203AU	ANTIPODES ASIA FUND	25%
IOF0045AU	ANTIPODES GLOBAL FUND	25%
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D	100%
MAQ0404AU	IFP GLOBAL FRANCHISE FUND	100%
MAQ0441AU	PREMIUM CHINA	100%
PIM8433AU	AORIS INTERNATIONAL FUND- CLASS C	25%
PIM1812AU	AORIS INTERNATIONAL FUND - CLASS D	25%
MGE0001AU	MAGELLAN GLOBAL	100%
AMP1179AU	AMP CAPITAL AUSTRALIAN DYNAMIC MARKETS A	25%
AUS0035AU	WINGATE GLOBAL EQUITY FUND WHOLESALE	50%
BAR0817AU	BLACKROCK SCIENTIFIC INTERNATIONAL EQUITY	50%
BTA0054AU	BT ASIAN SHARES WHOLESALE	50%
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES	100%
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST	100%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST	100%
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST	100%

## Managed Funds – International Equity

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APIR code	Name	Holding limit
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST	100%
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST	100%
EQI0015AU	ABERDEEN INTERNATIONAL EQUITY	100%
EQI0028AU	ABERDEEN ASIAN OPPORTUNITIES	100%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%
ETL0032AU	ABERDEEN EMERGING OPPORTUNITIES	100%
ETL0041AU	MFS FULLY HEDGED GLOBAL EQUITY TRUST	100%
ETL0071AU	T. ROWE PRICE GLOBAL EQUITY FUND	25%
ETL0419AU	PAN-TRIBAL GLOBAL EQUITY FUND	15%
FID0007AU	FIDELITY GLOBAL EQUITIES	100%
FID0015AU	FIDELITY INDIA	20%
FRT0004AU	TEMPLETON GLOBAL EQUITY	100%
FSF0038AU	CFS WHOLESAL GLOBAL RESOURCES	100%
FSF0500AU	FIRSTCHOICE WHOLESAL MODERATE	100%
FSF0707AU	CFS WHOLESAL INDEX GLOBAL SHARE - HEDGED	100%
FSF0908AU	GENERATION WHOLESAL GLOBAL SHARE	100%
FSF1762AU	SANLAM MANAGED RISK GLOBAL SHARE	10%
FSF1763AU	SANLAM MANAGED RISK HIGH GROWTH	10%
GSF0001AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD HEDGED	100%
GSF0002AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD UNHEDGED	100%
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED	100%
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED	100%
HHA0002AU	HUNTER HALL GLOBAL EQUITIES TRUST	100%
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST	100%
IOF0203AU	ANTIPODES ASIA FUND	25%
IOF0045AU	ANTIPODES GLOBAL FUND	25%
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D	100%
MAL0135AU	BLACKROCK WS HEDGED GLOBAL SMALL CAPITAL	20%
MAQ0079AU	ARROWSTREET GLOBAL EQUITY HEDGED	100%
MAQ0410AU	WALTER SCOTT GLOBAL EQUITY	100%

## 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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

APIR code	Name	Holding limit
MAQ0432AU	MACQUARIE INTL INFRASTRUCTURE SECURITIES	100%
MAQ0441AU	PREMIUM CHINA	100%
MAQ0557AU	WALTER SCOTT GLOBAL EQUITY HEDGED	100%
MAQ0631AU	IFP GLOBAL FRANCHISE FUND (HEDGED)	20%
MAQ0640AU	MAQUARIE ASIA NEW STARS NO. 1 FUND	20%
MAQ0651AU	WALTER SCOTT EMERGING MARKETS FUND	20%
MAQ0838AU	POLARIS GLOBAL EQUITY FUND	50%
MAQ8243AU	IPM GLOBAL MACRO FUND	10%
MGE0001AU	MAGELLAN GLOBAL	100%
MGE0002AU	MAGELLAN INFRASTRUCTURE	20%
MGE0007AU	MAGELLAN GLOBAL FUND HEDGED	100%
MGL0019AU	DWS GLOBAL EQUITY AGRIBUSINESS	100%
MIA0001AU	MFS GLOBAL EQUITY TRUST	100%
MLC0260AU	MLC HORIZON SERIES 4	100%
MLC0261AU	MLC WHOLESALE GLOBAL SHARE	100%
MLC0265AU	MLC HORIZON SERIES 5	100%
MLC0397AU	MLC WHOLESALE HORIZON 6 SHARE PORTFOLIO	100%
NML0348AU	AMP W GLOBAL EQUITY VALUE	100%
MLC0261AU	MLC WHOLESALE GLOBAL SHARE	100%
PLA0001AU	PLATINUM EUROPE FUND	75%
PLA0002AU	PLATINUM INTERNATIONAL	100%
PLA0004AU	PLATINUM ASIA	100%
PLA0006AU	PLATINUM UNHEDGED FUND	100%
PLA0100AU	PLATINUM INTERNATIONAL BRANDS	100%
PLA0101AU	PLATINUM INTERNATIONAL TECHNOLOGY	100%
PIM7802AU	FAIRLIGHT GLOBAL SMALL & MID CAP FUND	20%
PMC0100AU	PM CAPITAL ABSOLUTE PERFORMANCE FUND	25%
RIM0032AU	RUSSELL GLOBAL OPPORTUNITIES A	100%
SCH0032AU	SCHRODER GLOBAL ACTIVE VALUE HEDGED	100%
TGPO008AU	RARE INFRASTRUCTURE VALUE FUND	100%
TGPO034AU	RARE INFRASTRUCTURE VALUE UNHEDGED	50%
VAN0003AU	VANGUARD INTERNATIONAL SHARES INDEX	100%
VAN0005AU	VANGUARD EMERGING MARKETS SHARES INDEX	100%

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 is available free of charge from your Financial Adviser.

## 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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

APIR code	Name	Holding limit
VAN0021AU	VANGUARD INTERNATIONAL SMALL COMPANIES	100%
VAN0105AU	VANGUARD INTERNATIONAL SHARES INDEX HDGD	100%
VAN0111AU	VANGUARD HIGH GROWTH INDEX	100%
ZUR0061AU	ZURICH INVESTS GLOBAL THEMATIC SHARE	100%
ZUR0517AU	ZURICH INVESTS HEDGED GLOBAL THEMATIC SHARE	100%
ZUR0518AU	ZURICH INVESTS UNHEDGED GLOBAL THEMATIC SHARE	100%
DFA8313AU	DIMENSIONAL WORLD ALLOCATION 30/70 TRUST	25%
DFA0033AU	DIMENSIONAL WORLD ALLOCATION 50/50 TRUST	50%
DFA0029AU	DIMENSIONAL WORLD ALLOCATION 70/30 TRUST	50%
DFA0035AU	DIMENSIONAL WORLD EQUITY TRUST	50%
MAQ0464AU	ARROWSTREET GLOBAL EQUITY FUND	20%
WHT8435AU	HYPERION GLOBAL GROWTH FUND	50%
MUA0002AU	MUNRO GLOBAL GROWTH	10%
FSF7298AU	AFFIRMATIVE GLOBAL BOND FUND CLASS A	25%
NIK1854AU	NIKKO ARK GLOBAL DISRUPTIVE INNOVATION FUND	25%
WHT8435AU	HYPERION GLOBAL GROWTH COMPANIES FUND - CLASS B	50%

## 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. Where the holding limit for the managed is less than 100%, a 5% buffer will apply.

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

## 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. The aggregate holding limit for this asset class is 90% of your portfolio.

Name	Holding limit
ADELAIDE BANK	90%
AMP	90%
ANZ	90%
BANK OF QUEENSLAND	90%
COMMONWEALTH BANK	90%
MACQUARIE BANK	90%
NAB	90%
RABO BANK	90%
ST. GEORGE	90%
SUNCORP TERM DEPOSIT	90%
LATROBE 12 MONTH DEPOSIT	15%

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%.

Name	Holding limit
MXT - MCP MASTER INCOME TRUST	25%
NBI - NB GLOBAL CORPORATE INCOME TRUST	15%
WMI - WAM MICROCAP LIMITED	20%
WGB - WAM GLOBAL SHARES	10%
WQG - WCM GLOBAL GROWTH	10%
MVS - VANECK AUST SMALL CAP DIVIDEND PAYERS ETF	25%
GEAR - BETASHARES AUST GEAR SHARE FUND	20%
QUAL - VANECK VECTORS MSCI WORLD EX AUSTRALIA QUALITY ETF	20%

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.



## 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	Aggregate Holding Limit
360	Life360 Inc.	10%	40%
FRI	Finbar Group Limited	10%	40%
A2M	The A2 Milk Company Limited	20%	100%
A2B	A2B Australia Limited	10%	40%
AAC	Australian Agricultural Company Limited	20%	100%
ABC	Adbri Limited	20%	100%
ABA	Auswide Bank Ltd	10%	40%
ABP	Abacus Property Group	20%	100%
AD8	Audinate Group Limited	20%	100%
ADI	Apn Industria REIT	20%	100%
ADH	Adairs Limited	10%	40%
AEF	Australian Ethical Investment Limited	20%	100%
ADT	Adriatic Metals PLC	10%	40%
AFG	Australian Finance Group Ltd	20%	100%
AGL	AGL Energy Limited.	20%	100%
AGG	AngloGold Ashanti Limited	10%	40%
AGI	Ainsworth Game Technology Limited	10%	40%
AHY	Asaleo Care Limited	20%	100%
AIA	Auckland International Airport Limited	20%	100%
ALD	Ampol Limited	20%	100%
AIZ	Air New Zealand Limited	10%	40%
AJM	Altura Mining Limited	10%	40%
AKP	Audio Pixels Holdings Limited	10%	40%
ALC	Alcidion Group Limited	10%	40%
ALG	Ardent Leisure Group Limited	20%	100%
ALL	Aristocrat Leisure Limited	20%	100%
ALK	Alkane Resources Limited	10%	40%
ALQ	ALS Limited	20%	100%
ALU	Altium Limited	20%	100%
ALX	Atlas Arteria	20%	100%
AMA	AMA Group Limited	20%	100%
AMC	Amcor PLC	20%	100%
AMI	Aurelia Metals Limited	20%	100%
AMP	AMP Limited	20%	100%
ANN	Ansell Limited	20%	100%
AMS	Atomos Limited	10%	40%
AMX	Aerometrex Limited	10%	40%
ANZ	Australia and New Zealand Banking Group Limited	20%	100%
ANO	Advance Nanotek Limited	10%	40%
APA	APA Group	20%	100%
AOF	Australian Unity Office Fund	10%	40%
APE	AP Eagers Limited	20%	100%
APD	Apn Property Group	10%	40%
API	Australian Pharmaceutical Industries Limited	20%	100%
APT	Afterpay Limited	20%	100%
APX	Appen Limited	20%	100%
AQG	Alacer Gold Corp.	20%	100%
ARB	ARB Corporation Limited	20%	100%
AQR	Apn Convenience Retail REIT	10%	40%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
AQZ	Alliance Aviation Services Limited	10%	40%
ARF	Arena REIT.	20%	100%
ASB	Austal Limited	20%	100%
AST	AusNet Services Limited	20%	100%
ASG	Autosports Group Limited	10%	40%
ASX	ASX Limited	20%	100%
AUB	AUB Group Limited	20%	100%
ATI	Atomo Diagnostics Limited	10%	40%
ATU	Atrum Coal Limited	10%	40%
AVH	Avita Therapeutics, Inc.	20%	100%
AVN	Aventus Group	20%	100%
AVJ	AVJennings Limited	10%	40%
AWC	Alumina Limited	20%	100%
AVZ	AVZ Minerals Limited	10%	40%
AXI	Accent Group Limited	20%	100%
AZJ	Aurizon Holdings Limited	20%	100%
BAP	Bapcor Limited	20%	100%
BBN	Baby Bunting Group Limited	20%	100%
BEN	Bendigo and Adelaide Bank Limited	20%	100%
BGA	Bega Cheese Limited	20%	100%
BFG	Bell Financial Group Limited	10%	40%
BGL	Bellevue Gold Limited	20%	100%
BHP	BHP Group Limited	20%	100%
BIN	Bingo Industries Limited	20%	100%
BKL	Blackmores Limited	20%	100%
BKW	Brickworks Limited	20%	100%
BLD	Boral Limited	20%	100%
BOQ	Bank of Queensland Limited	20%	100%
BLX	Beacon Lighting Group Limited	10%	40%
BPT	Beach Energy Limited	20%	100%
BRG	Breville Group Limited	20%	100%
BSL	BlueScope Steel Limited	20%	100%
BRL	Bathurst Resources Limited	10%	40%
BSA	BSA Limited	10%	40%
BSE	Base Resources Limited	10%	40%
BUB	Bubs Australia Limited	20%	100%
BTH	Bigtincan Holdings Limited	10%	40%
BVS	Bravura Solutions Limited	20%	100%
BWP	BWP Trust	20%	100%
BWX	BWX Limited	20%	100%
BWR	Blackwall Property Trust	10%	40%
BXB	Brambles Limited	20%	100%
CAR	Carsales.Com Limited	20%	100%
BYE	Byron Energy Limited	10%	40%
CAJ	Capitol Health Limited	10%	40%
CBA	Commonwealth Bank of Australia	20%	100%
CAT	Catapult Group International Ltd	10%	40%
CCL	Coca-Cola Amatil Limited	20%	100%
CBR	Carbon Revolution Limited	10%	40%
CCP	Credit Corp Group Limited	20%	100%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
CCX	City Chic Collective Limited	20%	100%
CDA	Codan Limited	20%	100%
CGC	Costa Group Holdings Limited	20%	100%
CDD	Cardno Limited	10%	40%
CDP	Carindale Property Trust	10%	40%
CDV	Cardinal Resources Limited	10%	40%
CEN	Contact Energy Limited	10%	40%
CGF	Challenger Limited	20%	100%
CHC	Charter Hall Group	20%	100%
CGL	The Citadel Group Limited	10%	40%
CIA	Champion Iron Limited	20%	100%
CHN	Chalice Gold Mines Limited	10%	40%
CIM	Cimic Group Limited	20%	100%
CIP	Centuria Industrial REIT	20%	100%
CKF	Collins Foods Limited	20%	100%
CLW	Charter Hall Long Wale REIT	20%	100%
CL1	Class Limited	10%	40%
CLQ	Clean Teq Holdings Limited	10%	40%
CLV	Clover Corporation Limited	10%	40%
CMW	Cromwell Property Group	20%	100%
CMM	Capricorn Metals Ltd	10%	40%
CNI	Centuria Capital Group	20%	100%
CNU	Chorus Limited	20%	100%
COE	Cooper Energy Limited	20%	100%
COF	Centuria Office REIT	20%	100%
COH	Cochlear Limited	20%	100%
COL	Coles Group Limited	20%	100%
CPU	Computershare Limited	20%	100%
CQE	Charter Hall Social Infrastructure REIT	20%	100%
CQR	Charter Hall Retail Reit	20%	100%
CSL	CSL Limited	20%	100%
CRN	Coronado Global Resources Inc.	10%	40%
CSR	CSR Limited	20%	100%
CTD	Corporate Travel Management Limited	20%	100%
CUV	Clinivel Pharmaceuticals Limited	20%	100%
CVN	Carnarvon Petroleum Limited	20%	100%
CVC	CVC Limited	10%	40%
CWN	Crown Resorts Limited	20%	100%
CVW	Clearview Wealth Limited	10%	40%
CWP	Cedar Woods Properties Limited	20%	100%
CWY	Cleanaway Waste Management Limited	20%	100%
DCN	Dacian Gold Limited	20%	100%
CYL	Catalyst Metals Limited	10%	40%
D2O	Duxton Water Limited	10%	40%
DHG	Domain Holdings Australia Limited	20%	100%
DDR	Dicker Data Limited	10%	40%
DEG	De Grey Mining Limited	10%	40%
DMP	Domino's Pizza Enterprises Limited	20%	100%
DOW	Downer EDI Limited	20%	100%
DNK	Danakali Limited	10%	40%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
DTL	Data#3 Limited	20%	100%
DTC	Damstra Holdings Limited	10%	40%
DXS	Dexus	20%	100%
DUB	Dubber Corporation Limited	10%	40%
ECX	Eclixp Group Limited	20%	100%
EBO	Ebos Group Limited	10%	40%
ECF	Elanor Commercial Property Fund	10%	40%
EHE	Estia Health Limited	20%	100%
ED1	Evans Dixon Limited	10%	40%
EGG	Enero Group Limited	10%	40%
EGN	Engenco Limited	10%	40%
EHL	Emeco Holdings Limited	20%	100%
ELD	Elders Limited	20%	100%
ELO	Elmo Software Limited	20%	100%
EML	EML Payments Limited	20%	100%
EOS	Electro Optic Systems Holdings Limited	20%	100%
EMR	Emerald Resources NL	10%	40%
ENN	Elanor Investors Group	10%	40%
EOF	Ecofibre Limited	10%	40%
EVN	Evolution Mining Limited	20%	100%
EQT	EQT Holdings Limited	10%	40%
ERA	Energy Resources of Australia Limited	10%	40%
ERF	Elanor Retail Property Fund	10%	40%
FAR	FAR Limited	20%	100%
EVS	Envirosuite Limited	10%	40%
EVT	Event Hospitality and Entertainment Ltd	10%	40%
EZL	Euroz Limited	10%	40%
FBU	Fletcher Building Limited	20%	100%
FLT	Flight Centre Travel Group Limited	20%	100%
FCL	Fineos Corporation Holdings PLC	10%	40%
FDV	Frontier Digital Ventures Limited	10%	40%
FID	Fiducian Group Limited	10%	40%
FLC	Fluence Corporation Limited	10%	40%
FLN	Freelancer Limited	10%	40%
FMG	Fortescue Metals Group Ltd	20%	100%
FNP	Freedom Foods Group Limited	20%	100%
FMS	Flinders Mines Limited	10%	40%
FPH	Fisher & Paykel Healthcare Corporation Limited	20%	100%
FXL	FlexiGroup Limited	20%	100%
FSA	FSA Group Limited	10%	40%
FWD	Fleetwood Corporation Limited	10%	40%
GDI	GDI Property Group	20%	100%
GDF	Garda Property Group	10%	40%
GEM	G8 Education Limited	20%	100%
GMA	Genworth Mortgage Insurance Australia Limited	20%	100%
GGG	Greenland Minerals Limited	10%	40%
GLL	Galilee Energy Limited	10%	40%
GMG	Goodman Group	20%	100%
GNC	GrainCorp Limited	20%	100%
GOR	Gold Road Resources Limited	20%	100%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
GNE	Genesis Energy Limited	10%	40%
GOZ	Growthpoint Properties Australia	20%	100%
GPT	GPT Group	20%	100%
GUD	G.U.D. Holdings Limited	20%	100%
GRR	Grange Resources Limited	10%	40%
GSS	Genetic Signatures Limited	10%	40%
GTN	GTN Limited	10%	40%
GWA	GWA Group Limited	20%	100%
GXY	Galaxy Resources Limited	20%	100%
HLS	Healius Limited	20%	100%
HE8	Helios Energy Ltd	10%	40%
HFR	Highfield Resources Limited	10%	40%
HLO	Helloworld Travel Limited	10%	40%
HPI	Hotel Property Investments	20%	100%
HMC	Home Consortium	10%	40%
HSN	Hansen Technologies Limited	20%	100%
HUB	HUB24 Limited	20%	100%
HT1	Ht&E Limited	10%	40%
HTA	Hutchison Telecommunications (Australia) Limited	10%	40%
HVN	Harvey Norman Holdings Limited	20%	100%
HUO	Huon Aquaculture Group Limited	10%	40%
IAG	Insurance Australia Group Limited	20%	100%
IAP	Investec Australia Property Fund	20%	100%
IDX	Integral Diagnostics Limited	20%	100%
IEL	Idp Education Limited	20%	100%
IFL	IOOF Holdings Limited	20%	100%
IFM	Infomedia Ltd	20%	100%
IFN	Infigen Energy	20%	100%
IGL	Ive Group Limited	20%	100%
IGO	IGO Limited	20%	100%
ILU	Iluka Resources Limited	20%	100%
IMD	Imdex Limited	20%	100%
IMA	Image Resources NL	10%	40%
INA	Ingenia Communities Group	20%	100%
ING	Inghams Group Limited	20%	100%
INR	Ioneer Ltd	20%	100%
IPH	IPH Limited	20%	100%
IPL	Incitec Pivot Limited	20%	100%
IRE	IRESS Limited	20%	100%
IRI	Integrated Research Limited	20%	100%
IVC	InvoCare Limited	20%	100%
ITG	Intega Group Limited	10%	40%
JBH	JB Hi-Fi Limited	20%	100%
JHC	Japara Healthcare Limited	20%	100%
JHG	Janus Henderson Group PLC	20%	100%
JHX	James Hardie Industries PLC	20%	100%
JIN	Jumbo Interactive Limited	20%	100%
JMS	Jupiter Mines Limited	20%	100%
JLG	Johns Lyng Group Limited	10%	40%
KAR	Karoon Energy Ltd	20%	100%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
KGN	Kogan.Com Ltd	20%	100%
KMD	Kathmandu Holdings Limited	20%	100%
KLL	Kalium Lakes Limited	10%	40%
LIC	Lifestyle Communities Limited	20%	100%
KSC	K & S Corporation Limited	10%	40%
KSL	Kina Securities Limited	10%	40%
LEG	Legend Mining Limited	10%	40%
LEP	ALE Property Group	10%	40%
LLC	Lendlease Group	20%	100%
LNK	Link Administration Holdings Limited	20%	100%
LME	Limeade, Inc.	10%	40%
LOV	Lovisa Holdings Limited	20%	100%
LYC	Lynas Corporation Limited	20%	100%
LTR	Liontown Resources Limited	10%	40%
LVT	Livetiles Limited	10%	40%
MAH	Macmahon Holdings Limited	20%	100%
LYL	Lycopodium Limited	10%	40%
MAD	Mader Group Limited	10%	40%
MFG	Magellan Financial Group Limited	20%	100%
MAQ	Macquarie Telecom Group Limited	10%	40%
MAU	Magnetic Resources NL	10%	40%
MCP	McPherson's Limited	10%	40%
MCR	Mincor Resources NL	10%	40%
MCY	Mercury NZ Limited	10%	40%
MEZ	Meridian Energy Limited	10%	40%
MGR	Mirvac Group	20%	100%
MGX	Mount Gibson Iron Limited	20%	100%
MIN	Mineral Resources Limited	20%	100%
MHJ	Michael Hill International Limited	10%	40%
MLD	MACA Limited	20%	100%
MMS	McMillan Shakespeare Limited	20%	100%
MME	Moneyme Limited	10%	40%
MMI	Metro Mining Limited	10%	40%
MML	Medusa Mining Limited	10%	40%
MND	Monadelphous Group Limited	20%	100%
MNY	Money3 Corporation Limited	20%	100%
MNF	MNF Group Limited	10%	40%
MP1	Megaport Limited	20%	100%
MOE	Moelis Australia Limited	10%	40%
MOZ	Mosaic Brands Limited	10%	40%
MPL	Medibank Private Limited	20%	100%
MQG	Macquarie Group Limited	20%	100%
MSB	Mesoblast Limited	20%	100%
MTS	Metcash Limited	20%	100%
MVF	Monash IVF Group Limited	20%	100%
MVP	Medical Developments International Limited	20%	100%
MYR	Myer Holdings Limited	20%	100%
MYS	MyState Limited	20%	100%
MYX	Mayne Pharma Group Limited	20%	100%
NAB	National Australia Bank Limited	20%	100%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
NAN	Nanosonics Limited	20%	100%
NCK	Nick Scali Limited	20%	100%
NCM	Newcrest Mining Limited	20%	100%
NEA	Nearmap Ltd	20%	100%
NCZ	New Century Resources Limited	10%	40%
NEC	Nine Entertainment Co. Holdings Limited	20%	100%
NGI	Navigator Global Investments Limited	20%	100%
NET	Netlinkz Limited	10%	40%
NEU	Neuren Pharmaceuticals Limited	10%	40%
NEW	NEW Energy Solar	10%	40%
NHC	New Hope Corporation Limited	20%	100%
NHF	NIB Holdings Limited	20%	100%
NIC	Nickel Mines Limited	20%	100%
NSR	National Storage REIT	20%	100%
NST	Northern Star Resources Ltd	20%	100%
NUF	Nufarm Limited	20%	100%
NTO	Nitro Software Limited	10%	40%
NWH	NRW Holdings Limited	20%	100%
NWL	Netwealth Group Limited	20%	100%
NWS	News Corporation..	20%	100%
NXT	Nextdc Limited	20%	100%
NXS	Next Science Limited	10%	40%
OBL	Omni Bridgeway Limited	20%	100%
OFX	OFX Group Limited	20%	100%
OCL	Objective Corporation Limited	10%	40%
OML	Ooh!Media Limited	20%	100%
OGC	OceanaGold Corporation	10%	40%
OMH	OM Holdings Limited	10%	40%
OPT	Opthea Limited	20%	100%
ONT	1300 Smiles Limited	10%	40%
ORA	Orora Limited	20%	100%
ORE	Orocobre Limited	20%	100%
ORG	Origin Energy Limited	20%	100%
ORI	Orica Limited	20%	100%
OSH	Oil Search Limited	20%	100%
OZL	OZ Minerals Limited	20%	100%
OTW	Over The Wire Holdings Limited	10%	40%
PAR	Paradigm Biopharmaceuticals Limited.	20%	100%
PAC	Pacific Current Group Limited	10%	40%
PBH	Pointsbet Holdings Limited	20%	100%
PDL	Pendal Group Limited	20%	100%
PBP	Probiotec Limited	10%	40%
PCG	Pengana Capital Group Limited	10%	40%
PCK	Painchek Ltd	10%	40%
PET	Phoslock Environmental Technologies Limited	20%	100%
PDN	Paladin Energy Ltd	10%	40%
PGH	Pact Group Holdings Ltd	20%	100%
PFP	Propel Funeral Partners Limited	10%	40%
PFT	Pure Foods Tasmania Limited	10%	40%
PLS	Pilbara Minerals Limited	20%	100%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
PGL	Prosopa Group Limited	10%	40%
PME	Pro Medicus Limited	20%	100%
PMV	Premier Investments Limited	20%	100%
PNI	Pinnacle Investment Management Group Limited	20%	100%
PNV	Polynovo Limited	20%	100%
PNR	Pantoro Limited	10%	40%
PPT	Perpetual Limited	20%	100%
PPC	Peet Limited	10%	40%
PPE	People Infrastructure Ltd	10%	40%
PPH	Pushpay Holdings Limited	10%	40%
PPK	PPK Group Limited	10%	40%
PPS	Praemium Limited	10%	40%
PRN	Perenti Global Limited	20%	100%
PRU	Perseus Mining Limited	20%	100%
PTM	Platinum Asset Management Limited	20%	100%
PSI	Psc Insurance Group Limited	10%	40%
PSQ	Pacific Smiles Group Limited	10%	40%
QAN	Qantas Airways Limited	20%	100%
PWG	Primewest	10%	40%
PWH	Pwr Holdings Limited	10%	40%
PYC	PYC Therapeutics Limited	10%	40%
QBE	QBE Insurance Group Limited	20%	100%
QUB	Qube Holdings Limited	20%	100%
QIP	Qantm Intellectual Property Limited	10%	40%
RDC	Redcape Hotel Group	20%	100%
RAP	Resapp Health Limited	10%	40%
RBL	Redbubble Limited	10%	40%
REA	REA Group Ltd	20%	100%
RDY	Readytech Holdings Limited	10%	40%
RED	Red 5 Limited	20%	100%
REG	Regis Healthcare Limited	20%	100%
RFF	Rural Funds Group	20%	100%
REH	Reece Limited	10%	40%
RHC	Ramsay Health Care Limited	20%	100%
RFG	Retail Food Group Limited	10%	40%
RIO	Rio Tinto Limited	20%	100%
RHP	Rhipe Limited	10%	40%
RIC	Ridley Corporation Limited	10%	40%
RMD	ResMed Inc.	20%	100%
RMC	Resimac Group Ltd	10%	40%
RMS	Ramelius Resources Limited	20%	100%
RRL	Regis Resources Limited	20%	100%
RSG	Resolute Mining Limited	20%	100%
RWC	Reliance Worldwide Corporation Limited	20%	100%
RUL	Rpmglobal Holdings Limited	10%	40%
S32	South32 Limited	20%	100%
SAR	Saracen Mineral Holdings Limited	20%	100%
SBM	St Barbara Limited	20%	100%
SCG	Scentre Group	20%	100%
SCP	Shopping Centres Australasia Property Group	20%	100%



## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
SDF	Steadfast Group Limited	20%	100%
SEK	Seek Limited	20%	100%
SDG	Sunland Group Limited	10%	40%
SFR	Sandfire Resources Limited	20%	100%
SFC	Schaffer Corporation Limited	10%	40%
SFG	Seafarms Group Limited	10%	40%
SGF	SG Fleet Group Limited	20%	100%
SGM	Sims Limited	20%	100%
SGLLV	Ricegrowers Limited - Class B Limited-Voting Ordinary Fully Paid	10%	40%
SGP	Stockland	20%	100%
SGR	The Star Entertainment Group Limited	20%	100%
SHL	Sonic Healthcare Limited	20%	100%
SHJ	Shine Justice Ltd	10%	40%
SHV	Select Harvests Limited	20%	100%
SIG	Sigma Healthcare Limited	20%	100%
SIQ	Smartgroup Corporation Ltd	20%	100%
SKC	Skycity Entertainment Group Limited	20%	100%
SKI	Spark Infrastructure Group	20%	100%
SLC	Superloop Limited	20%	100%
SLK	Sealink Travel Group Limited	20%	100%
SLR	Silver Lake Resources Limited	20%	100%
SLM	Salmat Limited	10%	40%
SM1	Synlait Milk Limited	20%	100%
SOL	Washington H Soul Pattinson & Company Limited	20%	100%
SNL	Supply Network Limited	10%	40%
SO4	Salt Lake Potash Limited	10%	40%
SPK	Spark New Zealand Limited	20%	100%
SOM	SomnoMed Limited	10%	40%
SPL	Starpharma Holdings Limited	20%	100%
SSM	Service Stream Limited	20%	100%
SPT	Splitit Payments Ltd	10%	40%
SRG	SRG Global Limited	10%	40%
SRV	Servcorp Limited	10%	40%
STO	Santos Limited	20%	100%
SST	Steamships Trading Company Limited	10%	40%
SUL	Super Retail Group Limited	20%	100%
STX	Strike Energy Limited	10%	40%
SUN	Suncorp Group Limited	20%	100%
SVW	Seven Group Holdings Limited	20%	100%
SVY	Stavely Minerals Limited	10%	40%
SWM	Seven West Media Limited	10%	40%
SXL	Southern Cross Media Group Limited	20%	100%
SXY	Senex Energy Limited	20%	100%
SYD	Sydney Airport	20%	100%
SYR	Syrah Resources Limited	10%	40%
SZL	Sezzle Inc.	10%	40%
TAH	TABCORP Holdings Limited	20%	100%
TBR	Tribune Resources Limited	10%	40%
TCL	Transurban Group	20%	100%
TER	Terracom Limited	10%	40%

## ASX500 Securities

ASX code	Name	Holding limit	Aggregate Holding Limit
TGP	360 Capital Group	10%	40%
TGR	Tassal Group Limited	20%	100%
TLS	Telstra Corporation Limited	20%	100%
TLX	Telix Pharmaceuticals Limited	10%	40%
TNE	Technology One Limited	20%	100%
TOT	360 Capital REIT	10%	40%
TPG	TPG Telecom Limited	20%	100%
TPW	Temple & Webster Group Ltd	10%	40%
TRS	The Reject Shop Limited	10%	40%
TUA	Tuas Limited	20%	100%
TWE	Treasury Wine Estates Limited	20%	100%
TYR	Tyro Payments Limited	20%	100%
UMG	United Malt Group Limited	20%	100%
UOS	United Overseas Australia Limited	10%	40%
URF	Us Masters Residential Property Fund	10%	40%
URW	Unibail-Rodamco-Westfield	20%	100%
UWL	Uniti Group Limited	20%	100%
VCX	Vicinity Centres	20%	100%
VEA	Viva Energy Group Limited	20%	100%
VGI	VGI Partners Limited	10%	40%
VHT	Volpara Health Technologies Limited	10%	40%
VOC	Vocus Group Limited	20%	100%
VRL	Village Roadshow Limited	20%	100%
VRT	Virtus Health Limited	20%	100%
VTG	Vita Group Limited	10%	40%
VTH	Vitalharvest Freehold Trust	10%	40%
VUK	Virgin Money Uk PLC	20%	100%
VVA	Viva Leisure Limited	10%	40%
WAF	West African Resources Limited	20%	100%
WBC	Westpac Banking Corporation	20%	100%
WEB	Webjet Limited	20%	100%
WES	Wesfarmers Limited	20%	100%
WGN	Wagners Holding Company Limited	10%	40%
WGO	Warrego Energy Limited	10%	40%
WGX	Westgold Resources Limited	20%	100%
WHC	Whitehaven Coal Limited	20%	100%
WOR	Worley Limited	20%	100%
WOW	Woolworths Group Limited	20%	100%
WPL	Woodside Petroleum Ltd	20%	100%
WPP	WPP Aunz Ltd	10%	40%
WPR	Waypoint REIT	20%	100%
WSA	Western Areas Limited	20%	100%
WSP	Whispir Limited	10%	40%
WTC	Wisetech Global Limited	20%	100%
WZR	Wisr Limited	10%	40%
XRO	Xero Limited	20%	100%
YAL	Yancoal Australia Limited	10%	40%
ZIP	Zip Co Limited	20%	100%
ZEL	Z Energy Limited	10%	40%
ZIM	Zimplats Holdings Limited	10%	40%

## International Listed Securities

International listed securities will be made available for investment on the Menu for the Fund within the imposed limits set out by the trustee. The securities will be made up of listed securities traded on regulated exchanges available from the developed markets listed below (including Exchange Traded Funds (ETFs) listed on USA based exchanges). Authorised stocks are restricted to those with a minimum market capitalisation of \$5 Billion (AUD). 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	Minimum Market Capitalisation (AUD)
USA	NYSE	Minimum Market Capitalisation of \$5 Billion. ADRs minimum Market Cap of headline stock would be \$5 Billion.
	NASDAQ	
UK	LSE	Minimum Market Cap of \$5 billion.
Germany	Deutsche Bourse Xetra	Minimum Market Cap of \$5 billion
	Frankfurt SE	
Switzerland	SIX	Minimum Market Cap of \$5 billion
France	Euronext Paris France	Minimum Market Cap of \$5 billion
New Zealand	NZX	Minimum Market Cap of \$5 billion
Singapore	SGX	Minimum Market Cap of \$5 billion
Japan	Tokyo Stock Exchange	Minimum Market Cap of \$5 billion
Hong Kong	HKEX	Minimum Market Cap of \$5 billion
Canada	CSE	Minimum Market Cap of \$5 billion
	TSE	
Netherlands	Euronext Amsterdam	Minimum Market Cap of \$5 billion
Italy	Borsa Italiana	Minimum Market Cap of \$5 billion
Spain	Bolsa de Madrid	Minimum Market Cap of \$5 billion
Portugal	Euronext Lisbon	Minimum Market Cap of \$5 billion
Sweden	Nasdaq Stockholm	Minimum Market Cap of \$5 billion
Belgium	Euronext Brussels	Minimum Market Cap of \$5 billion
Denmark	Nasdaq Copenhagen	Minimum Market Cap of \$5 billion
Norway	Oslo Stock Exchange	Minimum Market Cap of \$5 billion
Finland	Nasdaq Helsinki	Minimum Market Cap of \$5 billion
Austria	Wiener Borse	Minimum Market Cap of \$5 billion
Ireland	Euronext Dublin	Minimum Market Cap of \$5 billion

## 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. The aggregate holding limit for this asset class is 100% of your portfolio.

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

## Exchange Traded Securities

The aggregate holding limit for this asset class is 100% of your portfolio.

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

## Exchange Traded Securities

The aggregate holding limit for this asset class is 100% of your portfolio.

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

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. The aggregate holding limit for this asset class is 100% of your portfolio.

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

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. The aggregate holding limit for this asset class is 100% of your portfolio.

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

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 aggregate holding limit for this asset class is 100% of your portfolio.

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

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 aggregate holding limit for this asset class is 100% of your portfolio.

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

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 aggregate holding limit for this asset class is 100% of your portfolio.

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

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 1<sup>st</sup> June 2020, the OCR is 0.25%. Information regarding the current OCR is available at [www.powerwrap.com.au](http://www.powerwrap.com.au)

## Model Portfolios

Manager	Beanstalk Investment Management
Model Portfolio Name	Beanstalk Investment Portfolio (Super)
Investment Objective	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)
Type of investor to whom this investment is suited	<p>The Beanstalk Investment Portfolio is designed for investors who are seeking a broad investment solution for the long-term. The portfolio can take large positions in the different asset classes that are listed on the ASX or in Cash. This may result in volatile returns over the short term. The portfolio considers the effect of tax on investment returns.</p> <p>The Beanstalk Investment Portfolio aims to exceed the return from balanced funds generally over the long term (7 plus years).</p>
Benchmark Index	Morningstar Aus Msec Balanced TR AUD
Model Portfolio Fee	1.19% ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2-80% Fixed Interest Securities (ASX listed, ETFs etc): 0-78% Australian Equities: 20-80% International Equities (inc. ETFs): 0-78% Listed Property: 0-78% Cash ETF: 0 - 78%
Target Asset Allocation	Cash: 3% Fixed Interest Securities (ASX listed, ETFs etc): 6% Australian Equities: 42% International Equities (inc. ETFs): 21% Listed Property: 4% Cash ETF: 24%
Authorised Investments	Cash, Australian Equities, International Equities (ETFs), Listed property, Fixed Interest Securities (ASX Listed)
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	15-30
Minimum suggested timeframe for investment	The Beanstalk Investment Portfolio aims to exceed the return from balanced funds generally over the long term (7 plus years).
Risk level	Medium

## Model Portfolios

Manager	DNR AFSL Pty Ltd
Model Portfolio Name	DNR Capital Australian Equities Socially Responsible 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
Type of investor to whom this investment is suited	Investors who want a competitive return but do not want investments judged to have involvement in gaming, pornography, armaments and tobacco
Benchmark Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.73% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Aus. Equities 80% - 98% Cash 2% - 20%
Target Asset Allocation	Australian equities 80-100% Cash 0-20%
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
Minimum Cash Holding	2%
Minimum Model Investment	\$25,000.00
Indicative Number of Assets	15-30 holdings
Minimum suggested timeframe for investment	5 years
Risk level	High Risk

## Model Portfolios

Manager	DNR AFSL Pty Ltd
Model Portfolio Name	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
Type of investor to whom this investment is suited	Investors with a medium-term investment objective focused on achieving portfolio growth with less focus on generating excess income and is prepared to accept higher volatility in pursuit of higher growth.
Benchmark Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.73% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Aus. Equities 80% - 98% Cash 2% - 20%
Target Asset Allocation	Australian equities 80-100% Cash 0-20%
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
Minimum Cash Holding	2%
Minimum Model Investment	\$25,000.00
Indicative Number of Assets	15-30 holdings
Minimum suggested timeframe for investment	5 years
Risk level	High Risk

## Model Portfolios

Manager	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas High Conviction ALLCAP Australian Share Model
Investment Objective	To achieve a return (before fees) that exceeds the return from the official RBA Cash Rate + 6% over rolling 3 year periods
Type of investor to whom this investment is suited	The Infinitas High Conviction AllCap Australian Shares Model Portfolio is suitable for an investor with a long-term investment horizon (greater than 5 years) seeking risk adjusted returns above the benchmark in all market conditions.
Benchmark Index	RBA Cash Rate
Model Portfolio Fee	0.46% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2-100% Australian Equities : 0-98%
Target Asset Allocation	
Authorised Investments	<p>The Infinitas High Conviction AllCap Australian Shares Model Portfolio provides the potential for a mix of income and capital growth over the long term. The Infinitas High Conviction AllCap Australian Shares Model Portfolio consists of Australian shares drawn from the S&amp;P/ASX 300 Index and cash deposits as well as ASX 300 Index &amp; Sector ETFs.</p> <p>The Infinitas High Conviction AllCap Australian Shares Model Portfolio also has the capacity to hold up to 20% in IPOs and/or ASX listed securities greater than \$1B market cap at time of purchase.</p>
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	15-20 holdings
Minimum suggested timeframe for investment	5 years
Risk level	High



## Model Portfolios

Manager	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas Income SMA
Investment Objective	To achieve a return (before fees) that exceeds the RBA Cash Rate + 3% over rolling 3 year periods
Type of investor to whom this investment is suited	The Infinitas Income Model Portfolio is suitable for an investor seeking a consistent income stream greater than the benchmark cash rate.
Benchmark Index	RBA Cash Rate
Model Portfolio Fee	0.46% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2-40% (2-100) ASX Listed Fixed Interest ETFs :0-20% ASX200 components or interest rate/hybrid securities issued or guaranteed by them: 60-78% (0-78)
Target Asset Allocation	Cash: 2-40% (2-100) ASX Listed Fixed Interest ETFs :0-20% ASX200 components or interest rate/hybrid securities issued or guaranteed by them: 60-78% (0-78)
Authorised Investments	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%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	15-20 holdings
Minimum suggested timeframe for investment	5 years
Risk level	Medium
Model Portfolio Name	Infinitas Income SMA

## Model Portfolios

Manager	Peak Investment Partners
Model Portfolio Name	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.
Type of investor to whom this investment is suited	Higher Risk longer term growth investor
Benchmark Index	ASX Small Ordinaries Index
Model Portfolio Fee	0.70% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 0 - 30% Equity ASX 300 0 - 30% Equity ASX ex 300 30 - 100%
Target Asset Allocation	100% Equities
Authorised Investments	Cash, ASX Equities
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	10-25 holdings
Minimum suggested timeframe for investment	3 - 5 years
Risk level	High Risk

## Model Portfolios

Manager	Peak Investment Partners
Model Portfolio Name	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.
Type of investor to whom this investment is suited	Medium risk long term income and growth investor
Benchmark Index	ASX 300 Accumulation Index
Model Portfolio Fee	0.70% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 0 - 30% Equity ASX 300 50 - 100% Equity ASX ex 300 0 - 30%
Target Asset Allocation	
Authorised Investments	Cash, ASX Equities
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	10-25 holdings
Minimum suggested timeframe for investment	3 - 5 years
Risk level	Medium Risk

## Model Portfolios

Manager	Ethical Investment Services
Model Portfolio Name	EIS Ethical Moderate Growth Model
Investment Objective	Investment in a mixture of defensive assets, such as fixed interest investments and growth assets such as shares. Willingness to accept variable returns and some drops in the capital value of your investment in order to achieve portfolio growth over the medium to long term. Ethical considerations play a pivotal part in the in the investment selection process. Portfolio to suit Balanced/Moderate Investor.
Benchmark Index	Morningstar Multi Sector Balanced Benchmark
Model Portfolio Fee	0.70% p.a. exc. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 2%-15% Fixed Interest 10%-50% Property 0%-25% Equity ASX 300 20%-60% Equity ASX 300-500 20%-60% Equity International 0%-10%
Authorised Investments	ASX Top 500; Powerwrap Approved Managed Funds To Fill Fixed Interest And International Allocations.
Minimum Cash Holding	2%
Minimum Model Investment	\$10,000.00
Indicative Number of Assets	30 holdings
Standard Risk Measure	6 - High

## Model Portfolios

Manager	Blackmore Capital
Model Portfolio Name	Blended Australian Equities Portfolio
Investment Objective	<p>The Blackmore Capital Blended Australian Equities Model Portfolio is focused on the Australian equity asset class. Diversity is achieved through investment across a variety of equity strategies, industries and geographies, all aiming to emphasise alpha driven returns and risk reduction.</p> <p>Blackmore Capital's investment approach aims to generate long-term risk adjusted returns, by investing in companies that focus on generating high-quality earnings and operate in industries that exhibit favourable long-term growth prospects. The portfolio seeks to generate long term capital appreciation by investing in Australian listed equities. The portfolio aims to do so with lower volatility and greater downside protection relative to the S&amp;P/ASX 200 Accumulation Index benchmark.</p>
Benchmark Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.60% p.a. exc. GST
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities -75% to 100% Cash - 2% to 25%
Authorised Investments	Australian Shares Cash
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	20 - 40 holdings
Standard Risk Measure	5+ years - Medium-High

## Model Portfolios

Manager	Blackmore Capital
Model Portfolio Name	Australian Equities Income Portfolio
Investment Objective	<p>The Blackmore Capital Australian Equities Income Model Portfolio is focused on the Australian equity asset class. Diversity is achieved through investment across a variety of equity strategies, industries and geographies, all aiming to emphasise alpha driven returns and risk reduction. The primary focus of the portfolio is to identify companies that provide an attractive and stable dividend income stream over the long term.</p> <p>Blackmore Capital's investment approach aims to generate long-term risk adjusted returns, by investing in companies that focus on generating high-quality earnings and operate in industries that exhibit favourable long-term growth prospects. The portfolio seeks to deliver long term growth in both capital and income by investing in Australian listed equities. The portfolio aims to do so with lower volatility and greater downside protection relative to the S&amp;P/ASX 200 Accumulation index benchmark.</p>
Benchmark Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.60% p.a. exc. GST
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities -75% to 100% Cash - 2% to 25%
Authorised Investments	Australian Shares Cash
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	20 - 40 holdings
Standard Risk Measure	5+ years - Medium-High

## International Model Portfolios

Manager	UGC Asset Management Pty Ltd
Model Portfolio Name	UGC Platinum Alpha
Investment Objective	To return plus 3% per annum net of fees above MSCI World Index (AUD).
Type of investor to whom this investment is suited	Investors looking for growth in their investment account predominantly via capital appreciation.
Benchmark Index	MSCI World Index (AUD)
Model Portfolio Fee	1.365% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges (including target asset allocation ranges)	Australian Equities - 20% to 75% with Strategic Target Allocation of 32.5% International Equities - 20% to 75% with Strategic Target Allocation of 62.5%
Authorised Investments	Cash, Global Equities, Exchange Traded Funds
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	36 holdings
Minimum suggested timeframe for investment	5 years
Risk level	High

## 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 26<sup>th</sup> June 2020 the OCR is 0.25% so this means that the rate payable to you is 0%. Information regarding the current OCR is available at [www.powerwrap.com.au](http://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 be the greater of \$19.80 AUD or 0.11% 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 :
    - Brokerage a minimum of 0.5%
    - Brokerage Transaction Fee a minimum of \$35
    - Foreign Exchange between 0.2% -1.5%
    - Foreign Currency/ Forex Transfer Fee - transferring out of Australian currency \$50 AUD
    - Foreign Currency /Forex Transfer Fee - transferring out foreign currency (Custody) \$70 AUD

**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.

## Real Time Gross Settlement (RTGS) Payments

Where an adviser requests an RTGS payment be made from the investors' Cash Operating Account, a bank fee of \$15 per payment will apply.