

PrivateWealth

Superannuation and Pension Account Approved Product List

14 September 2020

The Private Wealth 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:

- Private Wealth Superannuation Account Product Disclosure Statement (PDS) dated 1 June 2020;
- Private Wealth Superannuation Account Reference Guide dated 1 June 2020; and
- Private Wealth Pension Account Reference Guide 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:

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

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 | 15% |
| 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% |
| 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% |
| 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% |
| ETL5525AU | COLCHESTER GLOBAL GOVERNMENT BOND I | 50% |
| ETL2805AU | ALEXANDER FIXED INCOME FUND | 10% |
| ETL8268AU | ARTESIAN CORPORATE BOND FUND CLASS A | 20% |
| SLT2562AU | SMARTER MONEY LONG-SHORT CREDIT FUND | 15% |
| 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% |
| ANT0002AU | FAIRVIEW EQUITY PARTNERS EMERGING COMPANIES FUND | 20% |
| AUG0027AU | AUSTRALIAN ETHICAL EMERGING COMPANIES FUND | 20% |
| BFL0002AU | BENNELONG CONCENTRATED EQUITIES FUND | 100% |
| BTA0318AU | PENDAL MONTHLY INCOME PLUS FUND | 100% |

Managed Funds – International 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 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% |
| ETL0419AU | PAN-TRIBAL GLOBAL EQUITY FUND | 15% |
| 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% |
| FRT0009AU | Franklin Templeton Global Growth Fund | 25% |
| SWI1413AU | WCM Quality Global Growth Fund | 50% |

Managed Funds – Alternative & Property

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

| Asset Class | APIR code | Name | Holding limit |
|-------------|-----------|--|---------------|
| Alternative | BFL0010AU | BENNELONG KARDINIA ABSOLUTE RETURN FUND | 25% |
| Alternative | BLK0001AU | BLACKROCK MULTI OPPORTUNITY ANSOLUTE RETURN FUND | 25% |
| Alternative | BTA0441AU | BT PURE ALPHA FIXED INTEREST FUND | 25% |
| Alternative | DEU0109AU | IRONBARK GLOBAL DIVERSIFIED ALTERNATIVES FUND | 25% |
| Alternative | ETL0331AU | 90 WEST NATURAL RESOURCES FUND | 25% |
| Alternative | FSF1086AU | ASPECT DIVERSIFIED FUTURES | 25% |
| Alternative | IML0003AU | INVESTORS MUTUAL WS FUTURE LEADERS | 10% |
| Alternative | MAN0002AU | MAN AHL ALPHA (AUD) | 10% |
| Alternative | MAQ0482AU | WINTON GLOBAL ALPHA | 10% |
| Alternative | PER0634AU | AQR WHOLESALE MANAGED FUTURES 1P | 25% |
| Alternative | PMC0100AU | PM ABSOLUTE PERFORMANCE FUND | 25% |
| Property | AUS0112AU | AUST UNITY WHOLESALE HEALTHCARE PROIORITY | 15% |
| Property | BGL0108AU | BLACKROCK INDEXED AUS LISTED PROPERTY | 100% |
| Property | BTA0061AU | BT WHOLESALE PROPERTY SECURITIES FUND | 25% |
| Property | COL0001AU | MAXIM PROPERTY SECURITIES FUND | 100% |
| Property | CRM0018AU | CROMWELL DIRECT PROPERTY FUND | 25% |
| Property | DFA0005AU | DIMENSIONAL GLOBAL REAL ESTATE TRUST | 100% |
| Property | ETL0005AU | EQT SGH LASALLE GLOBAL LISTED PROP SECS | 100% |
| Property | ETL0119AU | EQT SGH WHOLESALE PROP INCOME | 100% |
| Property | FSF0454AU | CFS WHOLESALE COLLIERS GLBL PROPERTY SEC. | 100% |
| Property | GTU0041AU | INVESCO WS GLOBAL PROPERTY SEC HDGD A | 100% |
| Property | HBC0008AU | SG HISCOCK WHOLESALE PROPERTY SECURITIES | 50% |
| Property | HML0016AU | UBS CLARION GLOBAL PROPERTY SECURITIES | 100% |
| Property | MAQ0844AU | CHARTER HALL DIRECT INDUSTRIAL FUND NO.3 | 25% |
| Property | MLC0263AU | MLC WHOLESALE PROPERTY SECURITIES | 100% |
| Property | NFS0209AU | ANTARES PROF LISTED PROPERTY | 100% |
| Property | NML0001AU | AMP - WHOLESALE AUSTRALIAN PROPERTY FUND | 50% |
| Property | PAL0002AU | RREEF PALADIN PROPERTY SECURITIES | 100% |
| Property | SSB0026AU | LEGG MASON MARTIN CURRIE REAL INCOME FUND | 50% |
| Property | VAN0004AU | VANGUARD PROPERTY SECURITIES INDEX | 100% |
| Property | VAN0018AU | VANGUARD INT PROPERTY SECURITIES INDEX | 100% |
| Property | VAN0019AU | VANGUARD INT PROPERTY SECS INDEX (HDGD) | 100% |
| Property | WHT0015AU | RESOLUTION CAPITAL GLOBAL PROPERTY SECURITIES | 100% |
| Property | ZUR0064AU | ZURICH INVESTS AUSTRALIAN PROPERTY SECURITIES | 100% |

Managed Funds – Australian Equity

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

| APIR code | Name | Holding limit |
|-----------|--|---------------|
| AAPO002AU | AUSBIL AUSTRALIAN GEARED EQUITY | 100% |
| AAPO007AU | AUSBIL MICROCAP FUND | 100% |
| AAPO103AU | AUSBIL AUSTRALIAN ACTIVE EQUITY | 100% |
| AAPO104AU | AUSBIL AUSTRALIAN EMERGING LEADERS | 100% |
| ACM0006AU | ALLIANCE BERNSTEIN MANAGED VOLATILITY EQUITIES | 20% |
| ADV0050AU | ADVANCE BALANCED MULTI-BLEND WHOLESAL | 100% |
| ADV0091AU | ADVANCE MODERATE MULTI-BLEND WHOLESAL | 100% |
| AUG0018AU | AUSTRALIAN ETHICAL SMALLER COMPANIES B | 100% |
| AUG0019AU | Australian Ethical Diversified Shares Fund | 30% |
| AUS0030AU | AUI PLATYPUS AUST EQUITIES WHOLESAL | 100% |
| ASC0003AU | SMALLCO BROADCAP FUND | 100% |
| BFL0004AU | BENNELONG EX-20 AUSTRALIAN EQUITIES | 100% |
| BNT0003AU | HYPERION AUSTRALIAN GROWTH COMPANIES | 100% |
| BNT0101AU | HYPERION SMALL GROWTH COMPANIES | 100% |
| BTA0313AU | BT WHOLESAL MIDCAP FUND | 50% |
| CFM0404AU | CFS WHOLESAL AUSTRALIAN SHARE-CORE | 100% |
| CMIO111AU | CFS WHOLESAL 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% |
| CMIO111AU | CFS WHOLESAL SMALL COMPANIES - CORE | 100% |
| ETL0109AU | EQT SMALL COMPANIES (RETAIL) | 25% |
| ETL0118AU | EQT SMALL COMPANIES (WHOLESAL) | 25% |
| ETL0139AU | ARMYTAGE STRATEGIC OPPORTUNITIES FUND | 30% |
| ETL0148U | ARMYTAGE AUSTRALIAN EQUITY INCOME FUND | 30% |
| FAM0101AU | CELESTE AUSTRALIAN SMALL COMPANIES | 100% |
| FHT0030AU | THE MONTGOMERIE | 100% |
| FID0008AU | FIDELITY AUSTRALIAN EQUITIES | 100% |
| FSF0003AU | CFS WHOLESAL IMPUTATION | 100% |
| FSF0008AU | CFS WHOLESAL DIVERSIFIED | 100% |
| FSF0043AU | CFS WHOLESAL GEARED SHARE | 25% |

Managed Funds – Australian Equity

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

| APIR code | Name | Holding limit |
|-----------|--|---------------|
| FSF0502AU | FIRSTCHOICE WS AUSTRALIAN SMALL COMPANY | 100% |
| FSF0961AU | CFS WHOLESAL E 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 WHOLESAL BROADCAP FUND | 100% |
| IML0002AU | INVESTORS MUTUAL WS AUSTRALIAN SHARE | 100% |
| IML0005AU | INVESTORS MUTUAL EQUITY INCOME FUND | 50% |
| IOF0048AU | HENDERSON INCOME FOCUSED FUND | 100% |
| IOF0206AU | PERENNIAL VALU E SHARES WHOLESAL TRUST | 100% |
| IOF0214AU | PERRENIAL VALU E SMALLER COMPNAIES TRUST | 50% |
| KAM0101AU | K2 AUSTRALIAN ABSOLUTE RETURN | 100% |
| MLC0014AU | MLC VANGUARD AUSTRALIAN SHARE INDEX FUND | 100% |
| MLC0264AU | MLC INCOME BUILDER | 100% |
| OPS0002AU | OC PREMIUM EQUITY | 25% |
| PAT0001AU | IRONBARK KARARA SHARE FUND | 100% |
| 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% |
| PPL0002AU | ANTARES PROF DIVIDEND BUILDER | 100% |

Managed Funds – Australian Equity

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

| APIR code | Name | Holding limit |
|-----------|---|---------------|
| PPLO106AU | ANTARES PROF HIGH GROWTH SHRS | 100% |
| PPLO115AU | ANTARES PROF ELITE OPPORTUNITIES | 100% |
| PWA0823AU | BLACKROCK W AUSTRALIAN SHARE | 100% |
| RFA0025AU | BT ETHICAL SHARE WHOLESALE FUND | 100% |
| RFA0059AU | BT FOCUS AUSTRALIAN SHARE | 50% |
| RFA0103AU | BT IMPUTATION FUND | 100% |
| RFA0815AU | BT ACTIVE BALANCED WHOLESALE | 100% |
| RIM0029AU | RUSSELL AUST OPPORTUNITIES CLASS A | 100% |
| SCH0101AU | SCHRODER WS AUSTRALIAN EQUITY | 100% |
| SCH0102AU | SCHRODER BALANCED | 100% |
| SSB0043AU | LEGG MASON MARTIN CURRIE EQUITY INCOME FUND | 100% |
| 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% |

Managed Funds – International Equity

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

| APIR code | Name | Holding limit |
|-----------|--|---------------|
| AMP0455AU | 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% |
| 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% |
| HOW0002AU | HUNTER HALL VALUE GROWTH TRUST | 100% |
| IOF0203AU | ANTIPODES ASIA FUND | 25% |
| IOF0045AU | ANTIPODES GLOBAL FUND | 25% |

Managed Funds - International Equity

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

| APIR code | Name | Holding limit |
|-----------|--|---------------|
| MAL0018AU | BLACKROCK GLOBAL ALLOCATION AUST D | 100% |
| MAL0135AU | BLACKROCK WS HEDGED GLOBAL SMALL CAPITAL | 20% |
| MAQ0404AU | IFP GLOBAL FRANCHISE FUND | 100% |
| MAQ0441AU | PREMIUM CHINA | 100% |
| 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% |
| 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% |
| 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% |
| 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% |

Managed Funds - International Equity

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

| APIR code | Name | Holding limit |
|-----------|--|---------------|
| 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% |
| MAQ0432AU | MACQUARIE INTL INFRASTRUCTURE SECURITIES | 100% |
| MAQ0441AU | PREMIUM CHINA | 100% |
| MAQ0557AU | WALTER SCOTT GLOBAL EQUITY HEDGED | 100% |
| 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% |

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

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

| APIR code | Name | Holding limit |
|-----------|---|---------------|
| MLC0261AU | MLC WHOLESAL E 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% |
| PMC0100AU | PM CAPITAL ABSOLUTE PERFORMANCE FUND | 25% |
| RIM0032AU | RUSSELL GLOBAL OPPORTUNITIES A | 100% |
| SCH0032AU | SCHRODER GLOBAL ACTIVE VALUE HEDGED | 100% |
| TGP0008AU | RARE INFRASTRUCTURE VALUE FUND | 100% |
| TGP0034AU | RARE INFRASTRUCTURE VALUE UNHEDGED | 50% |
| VAN0003AU | VANGUARD INTERNATIONAL SHARES INDEX | 100% |
| VAN0005AU | VANGUARD EMERGING MARKETS SHARES INDEX | 100% |
| 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% |
| FSF5774AU | BAILLIE GIFFORD LONG TERM GLOBAL GROWTH FUND – CLASS A | 25% |
| FID0031AU | FIDELITY GLOBAL EMERGING MARKETS FUND | 20% |
| SSB0122AU | LEGG MASON WESTERN ASSET AUSTRALIAN BOND FUND – CLASS A | 100% |
| ETL0312AU | T. ROWE PRICE GLOBAL EQUITY (HEDGED) FUND | 50% |
| UBS8018AU | UBS EMERGING MARKETS EQUITY FUND | 20% |

Illiquid Managed Funds

| Asset Class | APIR code | Name | Holding limit | Buffer |
|-------------|-----------|---------------------------------------|---------------|--------|
| Property | APN0004AU | APN PROPERTY FOR INCOME NO. 2 | 50% | 0% |
| Property | MAQ0650AU | CHARTER HALL DIRECT PROPERTY ORDINARY | 25% | 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.

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 fund 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 Interest | CSA0130AU | ABERDEEN INCOME FOCUSED BOND | 100% |
| Aus Fixed Interest | MAQ0204AU | MACQUARIE DIVERSIFIED TREASURY (A) | 100% |
| Aus Fixed Interest | MAQ0211AU | MACQUARIE TRUE INDEX AUSTRALIAN FIXED INTEREST | 100% |
| Aus Fixed Interest | RFA0811AU | BT SUSTAINABLE CONSERVATIVE FUND | 100% |
| Property | MAQ0842AU | CHARTER HALL DIRECT OFFICE FUND | 20% |

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 copy of 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 TD | 90% |
| AMP Term Deposit | 90% |
| ANZ Term Deposit | 90% |
| BOQ Term Deposit | 90% |
| Macquarie Term Deposit | 90% |
| Nab TD | 90% |
| Rabo Bank TD | 90% |
| St George Term Deposit | 90% |
| AMP | 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.

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 | Clinovel 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 | Stavelly 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% |
| BEAR | BETASHARES AUSTRALIAN EQUITIES BEAR HEDGE FUND | 25% |
| BBUS | BETASHARES US EQUITIES STRONG BEAR | 10% |
| BOND | SPDR S&P/ASX AUSTRALIAN BOND FUND | 20% |
| DJRE | SPDR Dow Jones Global Real Estate Fund | 25% |
| EEU | BETASHARES EURO ETF | 10% |
| ETPMAG | ETFS METAL SECURITIEIS AUSTRALIA LTD - ETFS PHYSICAL SILVER | 20% |
| EPTMPM | PHYSICAL METALS (PM) BASKET | 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% |
| ILB | ISHARES UBS GOVERNMENT INFLATION INDEX | 20% |
| 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% |
| 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% |
| 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% |

Exchange Traded Securities

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

| ASX code | Name | Holding limit |
|----------|---|---------------|
| 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% |
| 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% |
| 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% |
| WXOZ | 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 | AFIC | 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 | AGF | AMP Capital China Growth Fund | 20% |
| Australian Shares | AKS | Australian Masters Corporate Bond Fund No 1 Limited | 20% |
| Australian Shares | AKT | Australian Masters Corporate Bond Fund No 2 Limited | 20% |
| Australian Shares | AKU | Australian Masters Corporate Bond Fund No 3 Limited | 20% |
| Australian Shares | AKX | Australian Masters Corporate Bond Fund No 4 Limited | 20% |
| Australian Shares | AKY | Australian Masters Corporate Bond Fund No 5 Limited | 20% |
| Australian Shares | ALF | Australian Leaders Fund Limited | 20% |
| Australian Shares | ALR | Aberdeen Leaders | 20% |
| Australian Shares | AMH | Amcil | 20% |
| Australian Shares | AOD | Aurora Sandringham Dividend | 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 | AYT | Adelaide Managed Funds Asset Backed Yield 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 | CSJ | Credit Suisse GPI00 Trust | 20% |
| Australian Shares | CTN | Contango MicroCap | 20% |
| Australian Shares | CYA | Century Australia | 20% |
| Australian Shares | DUI | Diversified United Investment | 20% |
| Australian Shares | ELI | Emerging Leaders Investments | 20% |
| Australian Shares | EPX | Ethane Pipeline Income Fund | 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.

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 |
|---------------------|----------|---|---------------|
| Australian Shares | GFL | Global Masters Fund | 20% |
| Australian Shares | GMI | Global Mining Investments | 20% |
| Australian Shares | GRF | Global Resource Masters Fund Limited | 20% |
| Australian Shares | HHV | Hunter Hall Global Value | 20% |
| Australian Shares | HIP | Hyperion Flagship Investments | 20% |
| Australian Shares | IBC | Ironbark Capital Limited | 20% |
| Australian Shares | INE | India Equities Fund Limited | 20% |
| Australian Shares | IPE | ING Private Equity Access | 20% |
| Australian Shares | LRF | LinQ Resources Fund | 20% |
| Australian Shares | MEF | Merricks Capital Special Opportunities Fund Limited | 20% |
| Australian Shares | MFF | Magellan Flagship Fund | 20% |
| Australian Shares | MIR | Mirrabooka Investments | 20% |
| Australian Shares | OEQ | Orion Equities Limited | 20% |
| Australian Shares | ORC | Orchid Capital Limited | 20% |
| Australian Shares | OZG | Ozgrowth Limited | 20% |
| Australian Shares | PET | Peters Macgregor Investments | 20% |
| Australian Shares | PMC | Platinum Capital Limited | 20% |
| Australian Shares | PRV | Premium Investors | 20% |
| Australian Shares | SOE | Souls Private Equity | 20% |
| Australian Shares | SYL | Sylvastate | 20% |
| Australian Shares | VTP | Van Eyk Three Pillars | 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 | |
| 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% |
| IAGPC | INSURANCE AUSTRALIA GROUP CONVERTIBLE PREFERENCE SHARES | 10% |
| MBLHB | MBL STAPLED FLOATING RATE PERP. (MACQUARIE INCOME 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% |

Hybrid Securities

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

| ASX code | Name | Holding limit |
|----------|---|---------------|
| 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% |
| 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 Private Wealth 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 or a minimum of 0%. As at 26th 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

| 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 | 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 | 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 | 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&P/ASX 300 Index and cash deposits as well as ASX 300 Index & Sector ETFs. 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. |
| 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 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 | Banyan Tree Investment Group Pty Ltd |
|---|--|
| Model Portfolio Name | Banyan Tree Australian Core Model Portfolio |
| Investment Objective | To beat the ASX 200 Index. |
| Type of investor to whom this investment is suited | The portfolio is designed for investors; – seeking a concentrated portfolio of listed Australian equities; and, – accept the risk of price fluctuations particularly over periods less than the minimum investment timeframe and that capital preservation is not guaranteed. |
| Benchmark Index | ASX 200 Index |
| Model Portfolio Fee | 0.35% exc GST |
| Performance Fee | Nil |
| Asset Allocation Ranges | Australian Equities 40-100% Global Equities 0-30% Cash 0-30% |
| Target Asset Allocation | 0-30% |
| Authorised Investments | Direct Shares |
| Minimum Cash Holding | 2% |
| Minimum Model Investment | \$20,000.00 |
| Indicative Number of Assets | 20-35 |
| Holding Limit Approved | 25% |
| Minimum suggested timeframe for investment | 5 years |
| Risk level | High. The estimated likelihood of a negative annual return is 4 to less than 6 years in 20 years. The Standard Risk Measure is a way of describing the level of risk of different investment options and provides a guide on the expected number of negative annual returns over any 20-year period. It does not consider all form of investment risk. Please refer to the Investment Booklet for more information about the Standard Risk Measure. |

Model Portfolios

| Manager | Banyan Tree Investment Group Pty Ltd |
|---|--|
| Model Portfolio Name | Banyan Tree Australian Small Companies Model Portfolio |
| Investment Objective | To beat the ASX Small Companies Index. |
| Type of investor to whom this investment is suited | The portfolio is designed for investors who; <ul style="list-style-type: none"> – are seeking a concentrated portfolio of small to mid-cap listed Australian equities; and, – accept the risk of price fluctuations particularly over periods less than the minimum investment timeframe and that capital preservation is not guaranteed. |
| Benchmark Index | ASX Small Companies |
| Model Portfolio Fee | 0.35% exc GST |
| Performance Fee | Nil |
| Asset Allocation Ranges | Australian Equities 40-100% Global Equities 0-30% Cash 0-30% |
| Target Asset Allocation | 0-30% |
| Authorised Investments | Direct Shares |
| Minimum Cash Holding | 2% |
| Minimum Model Investment | \$20,000.00 |
| Indicative Number of Assets | Up to 20 |
| Holding Limit Approved | 20% |
| Minimum suggested timeframe for investment | 5 years |
| Risk level | High. The estimated likelihood of a negative annual return is 4 to less than 6 years in 20 years. The Standard Risk Measure is a way of describing the level of risk of different investment options and provides a guide on the expected number of negative annual returns over any 20-year period. It does not consider all form of investment risk. Please refer to the Investment Booklet for more information about the Standard Risk Measure. |

Model Portfolios

| | |
|---|---|
| Manager | Banyan Tree Investment Group Pty Ltd |
| Model Portfolio Name | Banyan Tree Muti- Asset Model Portfolio |
| Investment Objective | To beat the LT RBA Cash Rate +3.5% |
| Type of investor to whom this investment is suited | <p>The portfolio is designed for investors who:</p> <ul style="list-style-type: none"> – seek a portfolio diversified across a range of different asset classes; and, – seek long-term capital growth from an emphasis on growth assets over defensive assets. <p>Investors should be able to accept the risk of price fluctuations particularly over periods less than the minimum investment timeframe, and also be able to accept that capital preservation is not guaranteed.</p> |
| Benchmark Index | LT RBA Cash Rate +3.5% |
| Model Portfolio Fee | 0.35% exc GST |
| Performance Fee | Nil |
| Asset Allocation Ranges | <p>Australian Equities 10-60%</p> <p>Global Equities 10-60%</p> <p>Property Infrastructure 0-15%</p> <p>Fixed Income Bonds 0-30%</p> <p>Fixed Income Credit 0-30%</p> <p>Alternatives 0-30%</p> <p>Cash 0-30%</p> |
| Target Asset Allocation | 100% |
| Authorised Investments | Direct Shares, hybrids, ETF's and Managed Funds |
| Minimum Cash Holding | 2% |
| Minimum Model Investment | \$20,000.00 |
| Indicative Number of Assets | Up to 20 |
| Holding Limit Approved | 25% |
| Minimum suggested timeframe for investment | 5 years |
| Risk level | <p>High. The estimated likelihood of a negative annual return is 4 to less than 6 years in 20 years.</p> <p>The Standard Risk Measure is a way of describing the level of risk of different investment options and provides a guide on the expected number of negative annual returns over any 20-year period. It does not consider all form of investment risk. Please refer to the Investment Booklet for more information about the Standard Risk Measure.</p> |

Model Portfolios

| Manager | Pendal Institutional Limited |
|--|--|
| Model Portfolio Name | Pendal Sustainable Future Australian Share Model Portfolio |
| Investment Objective | To beat the LT RBA Cash Rate +3.5% |
| Type of investor to whom this investment is suited | The Model Portfolio aims to provide a return before fees that exceeds the S&P/ ASX 300 (TR) Index over the medium to long term. Designed for investors who seek a broad based, active Australian share portfolio utilising a fundamental company research approach where outperformance is driven primarily by share selection. |
| Benchmark Index | S&P/ ASX 300 (TR) Index |
| Model Portfolio Fee | 0.6272% pa exc. GST |
| Performance Fee | Nil |
| Asset Allocation Ranges | Australian Shares 90-98% Cash 2-10% |
| Target Asset Allocation | 100% |
| Authorised Investments | Listed Australian Shares contained in the Model Portfolio's benchmark and Cash. |
| Minimum Cash Holding | 2% |
| Minimum Model Investment | \$20,000.00 |
| Indicative Number of Assets | 20 - 40 assets |
| Holding Limit Approved | 15% |
| Minimum suggested timeframe for investment | |
| Risk level | |

| Manager | WCM Investment Management |
|--|--|
| Model Portfolio Name | WCM Quality Global Growth Portfolio |
| Investment Objective | WCM will invest and re invest the Portfolio primarily in large capitalization, U.S and non-U.S. common stocks, foreign ordinary shares, and American depository receipts (ADRs). Additional investments may include, but are not limited to, corporate/government debt instruments, preferred stocks, exchange traded funds, foreign currencies, cash and cash equivalent instruments. WCM will manage the portfolio with the long term goal of outperforming the MSCI ACWI Index. |
| Type of investor to whom this investment is suited | Investors who are seeking long term capital growth with lower volatility compared to the broader equity market. |
| Benchmark Index | MSCI All country World Index (MSCI ACWI) |
| Model Portfolio Fee exc. GST | 0.70% p.a. (ex. GST) |
| Performance Fee | Nil |
| Asset Allocation Ranges | Cash: 2-100% International Equities: 0-98% |
| Authorised Investments | U.S and non-U.S. common stocks, foreign ordinary shares, and American depository receipts (ADRs) and cash and cash equivalents. Additional investments may include, but are not limited to, corporate/government debt instruments, preferred stocks, exchange traded funds and foreign currencies. |
| Minimum Cash Holding | 2% |
| Minimum Model Investment | Initial investment AUD \$100,000, subsequent investments AUD\$50,000 |
| Indicative Number of Assets | 20-40 |
| Minimum suggested timeframe for investment | 5 years |
| Risk level | High Risk |
| Model Portfolio Manager | WCM Investment Management |
| Model Portfolio Name | WCM Quality Global Growth Portfolio |

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 or a minimum of 0%. As at 26th 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

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
 - 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.

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 Private Wealth Superannuation Account Product Disclosure Statement (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