

Asgard Employee Super Account

List of Available Investment Options Booklet

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Asgard

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Important information

This Asgard Employee Super Account List of Available Investment Options Booklet is issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724, RSE Licence L0001090 ('BTFM', 'we', 'us', or 'the Trustee'), the trustee of, and the issuer of interests in the superannuation fund known as the Asgard Independence Plan Division Two ABN 90 194 410 365 (the Fund) which Asgard Employee Super is a part of. The Unique Superannuation Identifier (USI) for Asgard Employee Super is ASG0007AU. BTFM is also the trustee of, and the issuer of interests in the BT Institutional Conservative Growth Pooled Superannuation Trust ABN 87 618 819 950 (Asgard MySuper PST).

Asgard Capital Management Ltd ABN 92 009 279 592, AFSL 240695 ('Asgard' or 'the Administrator') is the custodian and administrator of Asgard Employee Super. Advance Asset Management Limited ABN 98 002 538 329, AFSL 240902 (Advance) is the responsible entity of some of the managed investments available through Asgard Employee Super.

Both BTFM and Asgard are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (Westpac).

Your Asgard Employee Super Account and the underlying investments (other than deposit products provided by Westpac) do not represent deposits or liabilities of Westpac or any other company in the Westpac Group and are subject to investment risk, including possible delays in repayment and the loss of income or capital invested. Except as expressly disclosed in the Product Disclosure Statement (PDS), or the Additional Information Booklet, neither Westpac, nor any other company in the Westpac Group in any way stands behind or guarantees the capital value and/or the performance of any of the underlying investments or Asgard Employee Super generally.

1. List of Available Investment Options

This List of Available Investment Options Booklet (Booklet) has been prepared by us. The information in this Booklet is current as at 7 May 2018 (date of preparation). The information in this Booklet may change between the date of preparation and the day we process your investment instructions.

Before applying for Asgard Employee Super, it is important you read both the PDS and the Additional Information Booklet. The PDS and Additional Information Booklet are available free of charge from your financial adviser or by calling us on 1800 998 185.

You must also receive and consider the product disclosure statement or other disclosure document for each managed investment that you decide to invest in through your Asgard Employee Super Account. These are available through Investor *Online*, by contacting your financial adviser, or Customer Relations on 1800 998 185. Only your financial adviser can buy fixed term deposits for your account online through AdviserNET.

Information in this Booklet

This Booklet lists the managed investments that are available for you to invest in through Asgard Employee Super and the fees and costs that apply to these managed investments. Fees and costs may vary over time. An investment manager may also vary the amount of a management fee rebate or may cease to pay a rebate at any time without notice. For an explanation of the fees and costs in this Booklet, please refer to the 'Fees and other costs' section in the Additional Information Booklet Part 1 – General.

The fees and costs disclosed in this Booklet are provided by external investment research providers or directly by the investment managers and are not verified by us. The method of calculation of the fees and costs is not uniform and does vary between managed investments. As at the date of this Booklet, the management costs amount generally includes management fees and any performance fees (if any) for the

managed investment, but may not include all other fees and costs of the managed investment (such as indirect costs, transactional and operational costs or other fees or costs). This should be considered when comparing managed investments and you should refer to the underlying product disclosure statements or other disclosure documents for the relevant managed investments to obtain more information about the applicable fees and costs.

The fees and costs relate to the underlying managed investments only and do not include any fees and costs you pay to us, the Administrator or otherwise from your Asgard Employee Super Account. For information on the fees and costs payable to us and the Administrator as well as further information on investment and other fees, please refer to the 'Fees and other costs' section in the PDS and Additional Information Booklet Part 1 – General.

How to complete this Investment Selection form

SMA – Funds

To choose (or change) your portfolio: In section 2, select one of the portfolios by ticking the relevant check box.

Managed Profiles

To choose your investment profile: In section 3, indicate the percentage you would like to allocate to each managed investment. Your investment profile must add up to 100%.

We will maintain up to 4% of your funds in the cash account, but you may nominate a higher percentage or dollar amount to be held in your cash account. An instruction to maintain a higher amount in your cash account can be submitted to us by your financial adviser through AdviserNET. Please do not include your cash account when selecting your investment profile as we automatically calculate it.

Funds contributed into your account are automatically credited to your cash account and will be invested across your current investment profile when you have exceeded your cash account balance requirement by \$1,000 (or any higher nominated amount), unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions.

An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET or by completing the account amendment form available at asgard.com.au or on Investor *Online*.

Example (uses default cash account balance amount)

Ben has selected three managed investments to make up his profile. This table illustrates how his \$50,000 deposit will be invested: \$50,000 minus 4% cash account balance (\$2,000) leaves \$48,000 to invest.

Managed investment	Investment profile	Amount
A	25%	\$12,000
B	25%	\$12,000
C	50%	\$24,000
TOTAL	100%	\$48,000

Please note: if you instruct us not to invest excess cash, auto-rebalancing and profile modelling instructions will still result in your cash account being returned to the required amount.

Priority Sell Method

To choose (or change) your Priority Sell Method: In section 3, specify the order in which managed investments should be sold when cash is required in your account.

Your Priority Sell Method instruction must be in numerical order. For example, 1, 2, 3... (where 1 is the first asset to be sold).

2. Investment Selection

Complete this Investment Selection form in **BLOCK LETTERS** by typing directly into the form or using **Black pen**, print and sign.

Send the completed Investment Selection form to us via one of the following methods:

- > ask your adviser to lodge it on your behalf on AdviserNET
- > submit a copy via our secure Document Upload facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)
- > post to Asgard, PO Box 7490, Cloisters Square WA 6850
- > email a copy to client.support@asgard.com.au
- > fax to (08) 9481 4834

If you submit online, email or fax, you don't need to post the original.

Important information

- > Ensure you have completed each relevant section of this Investment Selection form. We cannot process your investment instructions if this Investment Selection form is not completed correctly.
- > Any corrections made on Investment Selection form need to be initialled by the account holder(s). Corrections made with liquid paper or whiteout will not be accepted.
- > Tax credits – you will only receive value for any tax credits (such as franking credits) distributed by an investment if your account was open at the end of the financial year to which they relate and then only to the extent that the superannuation fund as a whole is entitled to those credits. The relevant amount will be credited against the tax provision in your account after the end of the financial year. If you close your account before the end of the financial year (other than for the purpose of transferring to an Asgard Allocated Pension Account which remains open at the end of that financial year), you will not receive any value for those tax credits.

Additional information for existing members

- > Your entire investment profile or portfolio (excluding shares or assets with sales restrictions, such as existing fixed term products, closed products listed in section 5 and switches made in section 6) will be rebalanced when this Investment Selection form is lodged. For more information, see the 'Rebalancing' section under 'Changing your investments' in the Additional Information Booklet Part 1 – General.
- > Sales of particular investments may be subject to delays and/or restrictions, including the suspension of redemptions by the investment manager for a period of time.
- > Future deposits and earnings will also be invested according to this Investment Selection form unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions.
- > Sales of particular investments (including non-tax paid investments) may result in a capital gains tax liability being realised.
- > If you have instructed us to invest excess cash this will come into effect when depositing or switching cash to your account, unless you instruct us not to invest excess cash before making any other investment changes.

In addition, if you have specified the Priority Sell Method (Managed Profiles only) the following also apply.

- > Your instructions, as to the order in which your managed investments are sold, are followed when cash is required in your account; for example, to fund withdrawals, fees, taxes, insurance fees, and to top up your cash account balance when it falls below the minimum requirements.
- > If the managed investments you nominated in your Priority Sell Method instruction are insufficient (or where no instructions exist), we will sell your managed investments in proportion to the estimated value in your account.
- > The Priority Sell Method will not apply to account rebalances.
- > If you are invested in Asgard MySuper and would like to switch to Asgard SMA – Funds or Asgard Managed Profiles, simply complete the Investment Selection form.
- > If you are invested in either Asgard SMA – Funds or Asgard Managed Profiles and would like to switch to Asgard MySuper, simply complete a Switch Request form, available from your financial adviser, on Investor *Online*, or contact us.

Questions? Call us on 1800 998 185 or email client.support@asgard.com.au

i Privacy laws protect your privacy. Read our Privacy Statement for more information. A copy can be obtained from our website at asgard.com.au.

3. Managed Profiles

Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
Income									
Cash									
AQYF	FSF0973AU			Acadian Defensive Income Fund (Class A)	0.45%	0.28%	0.10%	0.10%	4
ACMBF	ADV0069AU			Advance Cash Multi Blend Fund	0.19%	0.02%	0.00%	0.00%	2
MMCF	MAQ0187AU			Macquarie Master Cash Fund	0.51%	0.00%	0.00%	0.00%	1
MMI				Money Market Investment Account	0.00%	0.00%	0.00%	0.00%	N/A
MCTDFB	PRM0013AU			Mutual Cash Term Dep & Bank Bills Cl B	0.25%	0.00%	0.00%	0.00%	1
MCTDF	PRM0010AU			Mutual Cash Term Deposit & Bank Bills	0.25%	0.00%	0.00%	0.00%	1
BTIECF	WFS0377AU			Pendal Enhanced Cash Fund	0.25%	0.00%	0.03%	0.03%	2
PEMCF	PER0258AU			Perpetual's Exact Market Cash Fund	1.10%	0.00%	0.00%	0.00%	2
SBCKCF	SBC0811AU			UBS Cash Fund	0.25%	0.01%	0.00%	0.00%	1
VCPIF	VAN0102AU			Vanguard Cash Plus Fund	0.29%	0.00%	0.02%	0.02%	2
Fixed Interest									
Australian Fixed Interest									
CSAFI	CRS0004AU			Aberdeen Australian Fixed Inc Fund	0.57%	0.15%	0.05%	0.10%	4
CSILB	CRS0008AU			Aberdeen Inflation Linked Bond Fund	0.39%	0.02%	0.05%	0.15%	5
AFIMBF	ADV0084AU			Advance Australian Fixed Int M-Blend WS*	0.55%	0.15%	0.05%	0.05%	4
AUASBF	AUS0071AU			Altius Sustainable Bond Fund	0.69%	0.05%	0.00%	0.00%	4
AMPCCBF	AMP0557AU			AMP Capital Corporate Bond Fd (Class A)	0.61%	0.06%	0.20%	0.20%	4
WSPAMPCCBF	BTA0474AU			AMP Capital WS Plus Corporate Bond Fund	0.51%	0.41%	0.40%	0.00%	4
ANTIF	PPL0028AU			Antares Income Fund	0.55%	0.05%	0.00%	0.00%	2
AAFIIF	ADV0064AU			BT Australian Fixed Interest Index Fund	0.21%	0.00%	0.05%	0.07%	4
WSPBWFIF	BTA0547AU			Pendal WS Plus Fixed Interest Fund	0.45%	0.31%	0.12%	0.00%	4
CCJCBABF	CHN0005AU			CC JCB Active Bond Fund	0.55%	0.28%	0.10%	0.10%	4
CGIF2022	MLT0010AU			Challenger GIF – 4.00cts p.a 30/09/2022	0.00%	0.00%	0.00%	0.00%	1
CGIF032020	MLT0007AU			Challenger GIF 5.15 cents p.a Mar 2020	0.00%	0.00%	0.00%	0.00%	1
CGPF21	HOW0096AU			Challenger Guaranteed Pens Fd 30/6/2021	0.00%	0.00%	0.00%	0.00%	1
CFSWSABF	FSF0027AU			Colonial First State WS Australian Bond	0.46%	0.72%	0.10%	0.10%	4
FTAARBF	FRT0027AU			Franklin Australian Absolute Return Bond	0.65%	0.30%	0.00%	0.00%	4
BAFIIF	BGL0105AU			iShares Australian Bond Index Fund	0.22%	0.00%	0.05%	0.07%	4
PTIF	IOF0145AU			Janus Henderson Tactical Income Fund	0.45%	0.02%	0.00%	0.00%	4
KARIF	HOW0052AU			Kapstream Absolute Return Income Fund	0.70%	0.06%	0.00%	0.00%	4
WSPKARIF	BTA0539AU			Kapstream WS Plus Absolute Return Income	0.53%	0.18%	0.00%	0.00%	4
MMAFIIF	MAQ0061AU			Macquarie Australian Fixed Interest Fund	0.50%	0.13%	0.04%	0.07%	4
MMDTF	MAQ0277AU			Macquarie Income Opportunities Fund	0.50%	0.06%	0.15%	0.15%	4
MTIFIF	MAQ0211AU			Macquarie True Index Aus Fixed Interest	0.00%	0.00%	0.04%	0.06%	4
WSPMMDTF	BTA0544AU			Macquarie WS Plus Income Opportunities	0.43%	0.22%	0.30%	0.00%	4
MLMIF	PRM0015AU			MIF (Class A)	0.38%	0.00%	0.00%	0.00%	2
TABF	TYN0104AU			Nikko AM Australian Bond Fund	0.45%	0.13%	0.05%	0.05%	4
BWFIF	RFA0813AU			Pendal Fixed Interest Fund	0.50%	0.21%	0.12%	0.00%	4
BTPAFIF	BTA0441AU			Pendal Pure Alpha Fixed Income Fund	0.70%	0.43%	0.10%	0.00%	5
PEQTWABF	ETL0015AU			PIMCO Australian Bond Fund – Wholesale	0.50%	0.14%	0.00%	0.10%	4
EPWA	ETL0182AU			PIMCO Australian Short Term Bond Fd WS	0.50%	0.48%	0.00%	0.10%	4
SHSF	SCH0103AU			Schroder Absolute Return Income Fund	0.54%	0.25%	0.20%	0.20%	6
YBRSMF	CRE0014AU			Smarter Money Fund	0.76%	0.12%	0.00%	0.05%	2
MMCIPIF	MMC0102AU			Specialist Income Fund	0.55%	0.22%	0.15%	0.15%	4

1. Generally includes management fees and performance fees, but does not take into account any management fee rebate that may apply. Other costs, such as indirect costs, may not be included in this amount.

2. For information on Standard Risk Measure, refer to the 'Standard Risk Measure' section in the Additional Information Booklet Part 2 – Investment.

* We have negotiated an investment manager fee rebate for this managed investment.

Note: while this Lifestage Fund is specifically designed for members who were born in the relevant decade, this fund is not age restricted for Managed Profiles. You should refer to the underlying product disclosure statement for more information about this Lifestage Fund.

+ This cost was not available as at the date of this Booklet. You should refer to the underlying product disclosure statement for the managed investment for full details about fees and costs.

Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
SBCKFIF	SBC0813AU			UBS Australian Bond Fund*	0.45%	0.04%	0.03%	0.05%	4
WSPSBCKFIF	BTA0478AU			UBS WS Plus Australian Bond Fund	0.35%	0.10%	0.08%	0.00%	4
VAFIIF	VAN0001AU			Vanguard Aust Fixed Interest Index Fund	0.24%	0.01%	0.10%	0.10%	4
JBWEIW	JBW0018AU			Yarra Enhanced Income Fund	0.78%	0.07%	0.10%	0.10%	6
International Fixed Interest									
IFIMBF	ADV0067AU			Advance Int'l Fixed Int M-Blend Fund*	0.65%	0.21%	0.10%	0.10%	5
AMPWIFI	AMP0254AU			AMP Capital International Bond – CI A*	0.84%	1.21%	0.15%	0.15%	5
CSGHIF	CSA0038AU			Bentham Global Income Fund	0.77%	0.00%	0.35%	0.35%	6
CSSLF	CSA0046AU			Bentham Syndicated Loan Fund	0.84%	0.12%	0.30%	0.30%	6
PWMIBF	PWA0825AU			BlackRock WS Int'l Bond Fund	0.55%	0.34%	0.00%	0.12%	5
AIFIIF	ADV0058AU			BT International Fixed Interest Index Fd	0.18%	0.01%	0.15%	0.15%	4
CARGBSF	HOW0314AU			Challenger Absolute Return Global Bond S	0.75%	0.15%	0.33%	0.33%	3
CFSWGCD	FSF0084AU			CFS Wholesale Global Credit Income Fund	0.62%	0.19%	0.20%	0.20%	4
WDFIF	FSF0039AU			CFS WS Diversified Fixed Interest Fund	0.57%	0.42%	0.20%	0.20%	3
CFSWEYF	FSF0694AU			Colonial First St WS Target Return Inc	0.51%	0.28%	0.10%	0.10%	4
DGBT	DFA0028AU			Dimensional Global Bond Trust	0.35%	0.07%	0.00%	0.10%	4
FTGABF	FRT0025AU			Franklin Templeton Global Aggregate Bond	0.59%	0.15%	0.00%	0.00%	5
FTMBF	FRT0011AU			Franklin Templeton Globl Multisect Bond	0.93%	0.35%	0.00%	0.00%	6
WSPFTMBF	BTA0552AU			Franklin Templeton WS Plus MultiSec Bond	0.78%	0.35%	0.00%	0.00%	6
GAMARBF	AFM0002AU			GAM Absolute Return Bond Fund	2.22%	0.03%	0.00%	0.00%	5
CNICSF	CNA0805AU			Invesco Wholesale Senior Secured Income	0.75%	0.00%	0.10%	0.10%	6
BRGBIF	BGL0008AU			iShares Global Bond Index Fund	0.20%	0.00%	0.15%	0.15%	4
JPMGSBF	PER0727AU			JPMorgan Global Strategic Bond Fund	0.72%	0.26%	0.15%	0.15%	5
LEMTRDF	LAZ0023AU			Lazard Emerging Markets Total Return Dbt	0.97%	0.02%	0.00%	0.00%	7
PGIOF	GSF0008AU			Payden Global Income Opportunities Fund	0.73%	0.00%	0.20%	0.20%	5
PCSF	ETL0445AU			PIMCO Capital Securities Fund – WS Class	0.94%	0.29%	0.00%	0.00%	6
EQTPIMCO	ETL0018AU			PIMCO Global Bond Fund – Wholesale Class	0.50%	0.47%	0.00%	0.10%	5
PEWGCF	ETL0019AU			PIMCO Global Credit Fund – Wholesale CI	0.61%	0.18%	0.00%	0.20%	5
EQTWGRRF	ETL0020AU			PIMCO Global Real Return Fund – WS Class	0.54%	0.55%	0.00%	0.00%	5
PIMIFW	ETL0458AU			PIMCO Income Fund – Wholesale Class	0.78%	0.35%	0.00%	0.00%	6
PIMCOUBF	ETL0406AU			PIMCO Unconstrained Bond Fund – Class C	0.85%	0.51%	0.00%	0.00%	5
WSPEQTPIMC	BTA0498AU			PIMCO WS Plus Global Bond Fund	0.40%	0.33%	0.10%	0.00%	5
PGSIF	PGI0001AU			Principal Global Credit Opportunities*	0.80%	0.54%	0.15%	0.15%	6
TRPDGBF	ETL0398AU			T. Rowe Price Dynamic Global Bond Fund	0.51%	0.71%	0.25%	0.25%	5
VDBIF	VAN0042AU			Vanguard Diversified Bond Index Fund	0.29%	0.03%	0.13%	0.13%	4
VICSIFH	VAN0106AU			Vanguard Int'l Credit Securities Index	0.32%	0.20%	0.25%	0.25%	5
VIFIIFH	VAN0103AU			Vanguard Int'l Fixed Int Index – Hedged	0.26%	0.07%	0.10%	0.10%	5
Diversified Fixed Interest									
ASIF	VEN0007AU			All Star KFM Income Fund*	1.36%	0.01%	0.25%	0.25%	6
MLWMIF	MAL0012AU			BlackRock Monthly Income Fund Class D	0.59%	0.46%	0.00%	0.20%	6
D2FIT	DFA0002AU			Dimensional 2 Year Diversified Fixed Int	0.25%	0.05%	0.00%	0.08%	3
DDFI	DFA0108AU			Dimensional Five-year Div Fixed Int Tr	0.28%	0.06%	0.00%	0.08%	3
MMDFI	MAQ0274AU			Macquarie Dynamic Bond Fund*	0.63%	0.22%	0.08%	0.08%	4
INGDFIT	ANZ0212AU			OnePath Wholesale Div Fixed Interest	0.50%	0.16%	0.03%	0.03%	4
PWDI	PER0260AU			Perpetual WS Diversified Income Fund	0.73%	0.28%	0.10%	0.10%	4
WSPPWDI	BTA0556AU			Perpetual WS Plus Diversified Income Fd	0.63%	0.20%	0.20%	0.00%	4
EQTWDFIF	ETL0016AU			PIMCO Diversified Fixed Interest Fund	0.51%	0.31%	0.00%	0.10%	4

1. Generally includes management fees and performance fees, but does not take into account any management fee rebate that may apply. Other costs, such as indirect costs, may not be included in this amount.

2. For information on Standard Risk Measure, refer to the 'Standard Risk Measure' section in the Additional Information Booklet Part 2 – Investment.

* We have negotiated an investment manager fee rebate for this managed investment.

Note: while this Lifestage Fund is specifically designed for members who were born in the relevant decade, this fund is not age restricted for Managed Profiles. You should refer to the underlying product disclosure statement for more information about this Lifestage Fund.

+ This cost was not available as at the date of this Booklet. You should refer to the underlying product disclosure statement for the managed investment for full details about fees and costs.

Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
WSPEQTWDFI	BTA0499AU			PIMCO WS Plus Diversified Fixed Interest	0.41%	0.21%	0.10%	0.00%	4
SFIF	SCH0028AU			Schroder Fixed Income Fund WS Class	0.50%	0.06%	0.12%	0.12%	4
WSPSFIF	BTA0545AU			Schroder WS Plus Fixed Income Fund	0.44%	0.13%	0.24%	0.00%	4
UBSDFIT	SBC0007AU			UBS Diversified Fixed Income Fund	0.55%	0.08%	0.05%	0.10%	3
UBSHIF	UBS0003AU			UBS Income Solution Fund	0.60%	0.04%	0.08%	0.18%	4

Equity – Australian Shares

Diversified Equity

ABMVEF	ACM0006AU			AB Managed Volatility Equities Fund	0.55%	0.19%	0.25%	0.25%	6
DAEAF	MGL0114AU			Aberdeen Australian Equities Fund*	0.80%	0.00%	0.25%	0.25%	6
CSAS	CRS0003AU			Aberdeen Ex-20 Australian Equities Fund	0.95%	0.00%	0.25%	0.25%	6
ASMBF	ADV0045AU			Advance Aust Shares Multi-Blend Fund*	0.90%	0.50%	0.30%	0.30%	6
OSAEF	ETL0060AU			Allan Gray Australia Equity Fd – Class A	1.44%	0.00%	0.20%	0.20%	6
CBASPI	HOW0019AU			Alphinity Australian Equity Fund	0.90%	0.20%	0.20%	0.20%	6
PANG	PAM0001AU			Alphinity Australian Share Fund	0.90%	0.20%	0.20%	0.20%	6
CSASFW	HOW0026AU			Alphinity Concentrated Australian Share	1.14%	0.57%	0.20%	0.20%	6
AMPEFCA	AMP0370AU			AMP Capital Equity Fund – Class A*	0.46%	0.42%	0.25%	0.25%	6
WAEVF	NML0061AU			AMP Cap WS Australian Equity Value Fund	0.84%	0.18%	0.20%	0.20%	6
PPWAET	PPL0110AU			Antares Australian Equities Fund	0.87%	0.06%	0.15%	0.15%	6
PPLEOT	PPL0115AU			Antares Elite Opportunities Fund	0.70%	0.16%	0.15%	0.15%	6
NUPPHGST	PPL0106AU			Antares High Growth Share Fnd*	1.05%	1.53%	0.15%	0.15%	6
AELF	ETL0148AU			Armytage Australian Equity Income Fund	0.97%	0.70%	0.25%	0.25%	6
ABNAEF	ARO0011AU			Arnhem Australian Equity Fund	0.85%	0.12%	0.30%	0.30%	6
AOTTF	AAP0008AU			Ausbil 130/30 Focus Fund	1.83%	0.70%	0.30%	0.30%	6
ABLIAE	AAP0103AU			Ausbil Australian Active Equity Fund*	0.90%	0.07%	0.30%	0.30%	6
AAGEQF	AAP0002AU			Ausbil Australian Geared Equity Fund	1.20%	2.39%	0.30%	0.30%	6
AETT	AUG0018AU			Australian Ethical Australian Shares Fd	1.10%	0.06%	0.15%	0.15%	6
BAEF	BFL0004AU			Bennelong ex-20 Australian Equities Fund	1.87%	0.25%	0.25%	0.25%	6
WSPBAEF	BTA0480AU			Bennelong WS Plus ex-20 Australian Eq Fd	1.73%	1.88%	0.50%	0.00%	6
BAEOF	MAL0072AU			BlackRock Aust Equity Opportunities Fund	0.30%	0.64%	0.50%	0.50%	6
BRCISFCD	BLK0012AU			BlackRock Concentrated Ind Sh Fd (CI D)	1.05%	0.06%	0.28%	0.28%	6
BMIFAS	BAR0814AU			BlackRock Scientific Australian Eqty Fd	0.79%	0.00%	0.15%	0.15%	6
PWMAEF	PWA0823AU			BlackRock WS Australian Share Fund	0.95%	0.32%	0.28%	0.28%	6
WSPBAEOF	BTA0564AU			BlackRock WS Plus Aus Eq Opportunities	0.20%	0.07%	1.00%	0.00%	6
AASIF	ADV0062AU			BT Australian Shares Index Fund	0.18%	0.00%	0.08%	0.08%	6
WSPREAWT	BTA0476AU			Pendal WS Plus Australian Share Fund	0.71%	0.22%	0.50%	0.00%	6
CFSEIF	FSF0961AU			CFS Wholesale Equity Income Fund	1.21%	0.17%	0.20%	0.20%	6
FSWGS	FSF0043AU			Colonial First State WS Geared Share Fd	2.30%	3.46%	0.50%	0.50%	6
FSWI	FSF0003AU			Colonial First State WS Imputation Fund	0.96%	0.36%	0.20%	0.20%	6
FSWE	FSF0002AU			Colonial First State WS Australian Share	0.95%	0.26%	0.20%	0.20%	6
FSWSE	FSF0016AU			CFS WS Concentrated Australian Share	0.96%	0.33%	0.20%	0.20%	6
DACET	DFA0003AU			Dimensional Australian Core Equity Trust	0.31%	0.00%	0.08%	0.08%	6
DACIT	DFA0036AU			Dimensional Australian Core Imputation	0.31%	0.01%	0.08%	0.08%	6
DNRCAEHCF	PIM0028AU			DNR Capital Australian Equities High Con	0.90%	0.06%	0.25%	0.25%	6
FAEF	FID0008AU			Fidelity Australian Equities Fund*	0.85%	0.03%	0.20%	0.20%	6
FAOPF	FID0021AU			Fidelity Australian Opportunities Fund	0.85%	0.10%	0.20%	0.20%	6
FFLDF	FID0026AU			Fidelity Future Leaders Fund	1.20%	0.86%	0.25%	0.25%	6
FTAEF	FRT0020AU			Franklin Templeton Aust Equities Fund	0.89%	0.07%	0.15%	0.15%	6

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Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
GSTAPF	ETL0069AU			Grant Samuel Tribeca Alpha Plus Fund	0.97%	2.57%	0.30%	0.30%	6
GWBCF	HOW0034AU			Greencape Broadcap Fund	0.95%	0.12%	0.20%	0.20%	6
BNPAEF	BNT0003AU			Hyperion Australian Growth Companies Fd	0.95%	0.05%	0.30%	0.30%	6
IMCASF	IML0010AU			IML Concentrated Australian Share Fund	0.99%	0.07%	0.25%	0.25%	6
CNAET	CNA0811AU			Invesco WS Australian Share Fund	0.88%	0.09%	0.35%	0.35%	6
IMWISF	IML0004AU			Investors Mutual All Industrial Share Fd	0.99%	0.11%	0.25%	0.25%	6
IMAS	IML0002AU			Investors Mutual Australian Share Fund*	0.99%	0.01%	0.25%	0.25%	6
IKASF	PAT0001AU			Ironbark Karara Australian Share Fund	0.99%	0.00%	0.25%	0.25%	6
WSPIKASF	BTA0554AU			Ironbark Karara WS Plus Australian Share	0.87%	0.12%	0.50%	0.00%	6
BASIF	BGL0034AU			iShares Australian Equity Index Fund	0.20%	0.00%	0.12%	0.12%	6
KAARF	KAM0101AU			K2 Australian Absolute Return Fund	2.68%	0.44%	0.25%	0.25%	6
WSPKAARF	BTA0566AU			K2 WS Plus Aust Absolute Return Fund	2.44%	0.87%	0.50%	0.00%	6
LAEW	LAZ0010AU			Lazard Australian Equity Fund – W Class*	0.90%	0.08%	0.20%	0.20%	6
LSAEF	LAZ0013AU			Lazard Select Australian Equity Fund	1.15%	0.12%	0.20%	0.20%	6
JPMET	SSB0125AU			Legg Mason Martin Currie Core Eq Tr Cl A*	0.73%	0.04%	0.25%	0.25%	6
AAGEFW	ADV0078AU			Maple-Brown Abbott Aus Gear Eq WS*	1.03%	5.55%	0.38%	0.38%	6
AWIF	ADV0046AU			Maple-Brown Abbott Australian Share Fund*	0.92%	0.09%	0.20%	0.20%	6
HSBCIGM	HBC0011AU			Merlon Australian Share Income Fund	0.95%	0.46%	0.20%	0.20%	6
TASCF	TYN0040AU			Nikko AM Australian Share Concentrated	1.00%	0.24%	0.30%	0.30%	6
TYAS	TYN0038AU			Nikko AM Australian Share Income	0.85%	0.42%	0.30%	0.30%	6
TASWP	TYN0028AU			Nikko AM Australian Share Wholesale Fund*	0.80%	0.25%	0.30%	0.30%	6
WSPTASWP	BTA0537AU			Nikko AM WS Plus Australian Share Fund	0.60%	0.26%	0.60%	0.00%	6
WSPTYAS	WFS8168AU			Nikko AM WS Plus Australian Share Income	0.75%	0.43%	0.60%	0.00%	6
MMLWAS	AJF0804AU			OnePath Wholesale Australian Share Trust*	0.90%	0.15%	0.12%	0.12%	6
PAMCF	ETL8772AU			Paradice Australian Mid Cap Fund (Cl B)	1.77%	0.62%	0.30%	0.30%	6
PLCF	ETL8084AU			Paradice Large Cap Fund	0.90%	0.35%	0.30%	0.30%	6
RAEWT	RFA0818AU			Pendal Australian Share Fund	0.79%	0.12%	0.50%	0.00%	6
BTBEIF	BTA0428AU			Pendal Balanced Equity Income Fund	0.88%	0.25%	0.25%	0.25%	6
BTDEIF	BTA0427AU			Pendal Defensive Equity Income Fund	0.75%	0.42%	0.25%	0.25%	6
BWFASF	RFA0059AU			Pendal Focus Australian Share Fund	0.95%	0.28%	0.25%	0.25%	6
BTAGIF	RFA0130AU			Pendal Geared Imputation Fund	1.58%	3.03%	0.80%	0.00%	6
RWSIT	RFA0103AU			Pendal Imputation Fund	1.04%	0.41%	0.50%	0.00%	6
BTWMCF	BTA0313AU			Pendal MidCap Fund	1.51%	0.04%	0.25%	0.25%	6
PCAEF	PCL0005AU			Pengana Australian Equities Fund	2.11%	0.01%	0.25%	0.25%	6
PVML	WPC3982AU			Perennial Value Microcap Opportunities T	1.20%	0.51%	0.30%	0.30%	7
IWPVST	IOF0206AU			Perennial Value Shares Wholesale Trust	0.92%	0.07%	0.30%	0.30%	6
PVWDF	IOF0228AU			Perennial Value Wealth Defender	0.98%	0.06%	0.30%	0.30%	6
PISF	PER0011AU			Perpetual WFI Industrial Share Fund*	2.02%	0.10%	0.15%	0.15%	6
PWASF	PER0049AU			Perpetual WS Australian Share Fund	0.99%	0.18%	0.30%	0.00%	6
FPWCEF	PER0102AU			Perpetual Wholesale Concentrated Equity*	1.10%	0.06%	0.15%	0.15%	6
PWGAF	PER0071AU			Perpetual Wholesale Geared Aust Share Fd	1.17%	2.86%	0.38%	0.38%	6
PWISF	PER0046AU			Perpetual Wholesale Industrial Share Fd*	1.03%	0.11%	0.30%	0.00%	6
WSPPWASF	BTA0482AU			Perpetual WS Plus Australian Fund	0.79%	0.21%	0.30%	0.00%	6
PASCF	WHT0068AU			Plato Australian Shares Core Fund	0.41%	0.04%	0.20%	0.20%	6
PASIF	WHT0039AU			Plato Australian Shares Income Fund	0.90%	0.00%	0.20%	0.20%	6
PASIFMR	WHT0055AU			Plato Aust Shares Inc Fd (Man Risk)	0.99%	0.00%	0.20%	0.20%	6
AUFPAETW	AUS0030AU			Platypus Australian Equities Fund	1.97%	0.15%	0.20%	0.20%	6

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Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
PMCAO	PMC0101AU			PM CAPITAL Australian Companies Fund	2.93%	0.47%	0.25%	0.25%	6
PVGF	PVA0011AU			Prime Value Growth Fund	1.23%	0.16%	0.38%	0.38%	6
RRAS	FSF0976AU			Realindex Australian Share – Class A	0.45%	0.00%	0.10%	0.10%	6
RLSAEF	AMR0006AU			Regal Long Short Australian Equity Fund	1.00%	1.66%	0.30%	0.30%	6
SAEF	SCH0002AU			Schroder Australian Equity Fund	0.62%	0.03%	0.25%	0.25%	6
SGHTWENTY	ETL0042AU			SGH20	1.23%	0.26%	0.25%	0.25%	6
SCAEF	WHT0012AU			Solaris Core Australian Equity Fund*	0.97%	0.37%	0.30%	0.30%	6
SCAUPEA	SOL0001AU			Solaris Core Au Eqty (Perform Alignment)	0.51%	0.37%	0.30%	0.30%	6
SSAEF	SST0048AU			State Street Australian Equity Fund	0.79%	0.00%	0.35%	0.35%	6
TRPAEF	ETL0328AU			T. Rowe Price Australian Equity Fund	0.60%	0.15%	0.10%	0.05%	6
TMNGF	FHT0030AU			The Montgomery Fund	1.36%	0.37%	0.25%	0.25%	6
UBSHASF	UBS0024AU			UBS – HALO Australian Share Fund	0.90%	0.09%	0.25%	0.25%	6
SBCAE	SBC0817AU			UBS Australian Share Fund*	0.90%	0.21%	0.25%	0.25%	6
WSPUBSHASF	BTA0549AU			UBS WS Plus Halo Australian Share	0.70%	0.60%	0.50%	0.00%	6
VASHYF	VAN0104AU			Vanguard Aus Shares High Yield Fund	0.38%	0.06%	0.08%	0.08%	6
VASIF	VAN0002AU			Vanguard Australian Shares Index Fund	0.18%	0.00%	0.08%	0.08%	6
VERTEIF	OPS1827AU			Vertium Equity Income Fund	0.97%	+	0.25%	0.25%	6
COASFI	HOW0020AU			WaveStone Australian Share Fd	0.97%	0.32%	0.20%	0.20%	6
JBWAEW	JBW0009AU			Yarra Australian Equities Fund	0.95%	0.10%	0.15%	0.15%	6
JBELWF	JBW0010AU			Yarra Emerging Leaders Fund	1.25%	0.13%	0.20%	0.20%	7
JBWPSWF	JBW0052AU			Yarra Premier Australian Equities Fund	1.30%	0.09%	0.15%	0.15%	6
ZIEIF	ZUR0538AU			Zurich Investments Equity Income Fund	1.45%	0.09%	0.10%	0.10%	6
Hedge Funds									
BKARF	BFL0010AU			Bennelong Kardinia Absolute Return Fund	2.16%	0.88%	0.20%	0.20%	6
BRAEARF	MAL0079AU			BlackRock Australian Equity Absolute Ret	0.30%	0.53%	0.50%	0.50%	6
BRMOARF	BLK0001AU			BlackRock Multi Oprrnty Absolute Return	1.68%	2.96%	0.45%	0.45%	5
HFADIF	HFL0104AU			Ironbark LHP Diversified Investments Fd*	4.17%	0.00%	0.00%	0.00%	5
WWAELSF	HOW0053AU			WaveStone Dynamic Australian Equity Fund	1.10%	0.39%	0.20%	0.20%	6
Smaller Companies									
CSAEC	CSA0131AU			Aberdeen Australian Small Companies Fund	1.26%	0.00%	0.25%	0.25%	6
ASCMBF	ADV0096AU			Advance Australian Small Co M-Blend*	1.18%	1.87%	0.30%	0.30%	7
ABLIALVE	AAP0104AU			Ausbil Australian Emerging Leaders Fund*	0.85%	0.25%	0.30%	0.30%	7
SASCF	FAM0101AU			Celeste Australian Small Companies Fund	2.41%	0.28%	0.30%	0.30%	7
EGGECF	PIM5346AU			Eley Griffiths Group Emerging Companies	1.25%	0.30%	0.24%	0.24%	6
EGGSCF	EGG0001AU			Eley Griffiths Group Small Co Fund	1.25%	0.39%	0.24%	0.24%	7
GSTASCF	ETL0052AU			Grant Samuel Tribeca Aus Smaller Co CI A	0.92%	1.68%	0.30%	0.30%	7
CNSCT	CNA0812AU			Invesco WS Aus Smaller Companies Fd CI A	1.25%	0.17%	0.35%	0.35%	7
IMSC	IML0001AU			Investors Mutual Aust Smaller Comps Fund	0.99%	0.22%	0.25%	0.25%	6
IMWFLF	IML0003AU			Investors Mutual Future Leaders Fund	0.99%	0.22%	0.25%	0.25%	6
IMSCP	IML0006AU			Investors Mutual Small Cap Fund	1.15%	0.25%	0.25%	0.25%	7
PSCF	PAT0002AU			Ironbark Karara Aus Small Companies	1.81%	0.00%	0.25%	0.25%	7
WSPPPSCF	BTA0477AU			Ironbark Karara WS Plus Aust Small Co	1.68%	0.00%	0.50%	0.00%	7
CMCF	HOW0027AU			NovaPort Microcap Fund	1.72%	0.35%	0.30%	0.30%	6
CSCF	HOW0016AU			NovaPort Smaller Companies Fund	0.90%	0.00%	0.30%	0.30%	7
OCPSCF	OPS0002AU			OC Premium Small Companies Fund	1.20%	0.24%	0.30%	0.30%	7
RSCWT	RFA0819AU			Pendal Smaller Companies Fund	1.24%	0.43%	0.50%	0.00%	7
PVST	IOF0214AU			Perennial Value Smaller Companies Trust	1.20%	0.18%	0.30%	0.30%	7
PWSCF	PER0048AU			Perpetual Wholesale Smaller Companies Fd*	1.27%	0.28%	0.15%	0.15%	7

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RRSC	FSF0978AU			Realindex RAFI Aust Small Co – Class A	0.65%	0.09%	0.10%	0.10%	6
WPMMCC	WPC0005AU			Specialist Australian Small Companies	1.46%	0.07%	0.25%	0.25%	7
SPASCF	WHT0008AU			Spheria Australian Smaller Companies Fd	1.10%	0.69%	0.30%	0.30%	7
WSPSPASCF	WFS8908AU			Spheria WS Plus Australian Smaller Co	1.00%	0.69%	0.60%	0.00%	6
SBCEC	UBS0004AU			UBS Aust Small Companies Fund*	0.85%	0.07%	0.45%	0.45%	7
ZISCF	ZUR0583AU			Zurich Investments Small Companies Fund	0.90%	0.00%	0.20%	0.20%	7
Socially Responsible									
CSRIFMT	HOW0121AU			Alphinitys Sustainable Share Fund	1.15%	0.07%	0.20%	0.20%	6
AMPSFASA	AMP0449AU			AMP Capital Sustainable Share Fund-CI A	0.70%	0.49%	0.25%	0.25%	6
AMPSFASF	AMP0450AU			AMP Capital Sustain Share Fund WS	0.45%	0.49%	0.25%	0.25%	6
RESWT	RFA0025AU			Pendal Ethical Share Fund	0.95%	0.15%	0.50%	0.00%	6
PWESRIF	PER0116AU			Perpetual Wholesale Ethical SRI Fund*	1.18%	0.22%	0.15%	0.15%	6
Specialist Equity									
AELCT	AUG0019AU			Australian Ethical Diversified Shares Fd	0.95%	0.00%	0.15%	0.15%	6
FEPECF	ANT0002AU			Fairview Equity Partners Emerging Co	1.99%	0.42%	0.30%	0.30%	7
IMDVF	IML0005AU			Investors Mutual Equity Income Fund	0.99%	0.18%	0.25%	0.25%	6
L1CLSFRC	ETL0490AU			L1 Capital Long Short Fund – Retail CI	6.82%	1.17%	0.25%	0.25%	6
MLCIIB	MLC0264AU			MLC Wholesale IncomeBuilder	0.72%	0.02%	0.20%	0.20%	6
SGHICE	ETL0062AU			SGH ICE – Class A	1.18%	0.27%	0.35%	0.35%	6
SAMF	WHT0066AU			Spheria Australian Microcap Fund	2.37%	0.00%	0.50%	0.50%	6
GSJBWAIF	JBW0030AU			Yarra Australian Real Assets Securities	0.85%	0.13%	0.15%	0.15%	7
Equity – International Shares									
Global Equity									
ABGEF	ACM0009AU			AB Global Equities Fund	0.85%	0.09%	0.25%	0.25%	6
CSIS	CRS0005AU			Aberdeen Active Hedg Intl Eq Fund*	0.98%	0.00%	0.25%	0.25%	6
AIEF	EQI0015AU			Aberdeen International Equity Fund	0.98%	0.00%	0.25%	0.25%	6
CSSIS	CSA0114AU			Aberdeen SIF Act Hedg Int'l Eq Fd	1.15%	0.00%	0.25%	0.25%	6
WSPCSSIS	BTA0479AU			Aberdeen WS Plus Actively Hedged Int Eq	0.85%	0.04%	0.50%	0.00%	6
CFCWICWAGE	FSF0710AU			Acadian Wholesale Global Equity Fund	1.23%	0.18%	0.10%	0.10%	6
AWMWWWS	ADV0053AU			Advance Int'l Shares Multi-Blend Fund*	1.10%	0.11%	0.20%	0.20%	6
ALTGET	ANT0005AU			Altrinsic Global Equity Trust	1.25%	0.00%	0.20%	0.20%	6
AMPCIF	AMP1179AU			AMP Capl Core Infrastructure – Class A*	1.43%	0.07%	0.13%	0.13%	6
AXAWGEVF	NML0348AU			AMP Capital WS Global Equity – Value	1.03%	0.19%	0.20%	0.20%	6
MAQAGMVF	MAQ0796AU			Analytic Global Managed Volatility Fund	0.62%	0.00%	0.11%	0.11%	6
ANTIGF	IOF0045AU			Antipodes Global Fund	1.51%	0.28%	0.30%	0.30%	6
AWSPGF	WFS0864AU			Antipodes WS Plus Global Fund	1.38%	0.68%	0.60%	0.00%	6
MGEF	MAQ0079AU			Arrowstreet Global Equities Fd (Hedged)	1.28%	0.33%	0.21%	0.16%	7
AGEFU	MAQ0464AU			Arrowstreet Global Equities (Unhedged)	1.28%	0.26%	0.16%	0.11%	6
ASBEF	ETL0171AU			AXA IM Sustainable Equity Fund	0.35%	0.01%	0.35%	0.35%	6
BIGFCD	MAL0016AU			BlackRock International Gold Fnd Class D	1.25%	0.00%	0.35%	0.35%	7
BHISF	BGL0109AU			BlackRock Scientific Hdg Int'l Eqty Fd	0.94%	0.06%	0.18%	0.18%	7
BIFISF	BAR0817AU			BlackRock Scientific International Eqty	0.89%	0.01%	0.17%	0.17%	6
AISIF	ADV0056AU			BT International Shares Index Fund	0.18%	0.02%	0.08%	0.08%	7
WSPRAGWT	BTA0536AU			Pendal WS Plus Core Global Share Fund	0.87%	0.12%	0.10%	0.00%	6
ABNGEF	ARO0006AU			C WorldWide Global Equity Trust	0.99%	0.00%	0.30%	0.30%	6
CFSWGLIS	FSF0905AU			CFS WS Global Listed Infrastructure Secu	1.22%	0.33%	0.20%	0.20%	7

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CIGEFH	CIP0001AU			Cooper Investors Global Eqty Fd (Hedged)	1.33%	0.93%	0.20%	0.20%	7
CIGEFU	CIP0003AU			Cooper Investors Global Eqty Fd (Unhdg)	1.20%	0.09%	0.20%	0.20%	6
DGCET	DFA0004AU			Dimensional Global Core Equity Trust	0.39%	0.00%	0.10%	0.10%	6
DGCETAH	DFA0009AU			Dimensional Gbl Core Eq Trust-AUD Hedged	0.39%	0.00%	0.12%	0.12%	7
FGLDF	FID0023AU			Fidelity Global Demographics Fund	1.15%	0.00%	0.30%	0.30%	6
FAGGE	FID0007AU			Fidelity Global Equities Fund*	1.15%	0.05%	0.30%	0.30%	6
FHGEF	FID0014AU			Fidelity Hedged Global Equities Fund	1.20%	0.00%	0.30%	0.30%	7
WSPFAEF	BTA0481AU			Fidelity WS Plus Australian Equities Fd	0.75%	0.00%	0.40%	0.00%	6
WSPFAGGE	BTA0551AU			Fidelity WS Plus Global Equities Fund	0.90%	0.01%	0.60%	0.00%	6
FTGGF	FRT0009AU			Franklin Global Growth Fund	1.13%	0.27%	0.20%	0.20%	6
GSEGSEY	GSF0001AU			Grant Sam Epoc Glob Eqty Share Yd (H) Fd	1.30%	0.14%	0.20%	0.20%	7
GSESY	GSF0002AU			Grant Sam Epoch Gbl Eqty Share Yd (Unhg)*	1.25%	0.00%	0.20%	0.20%	7
MMSGFF	MAQ0404AU			IFP Global Franchise Fund	1.38%	0.03%	0.29%	0.16%	6
IFPGFF	MAQ0631AU			IFP Global Franchise Fund (Hedged)	1.38%	0.07%	0.35%	0.22%	7
GTIG	GTU0008AU			Invesco WS Global Opp Fd – Hedged*	0.95%	0.14%	0.30%	0.30%	7
INVGTFW	GTU0102AU			Invesco WS Global Opp Fd – Unhedged*	0.95%	0.02%	0.30%	0.30%	6
DGETFH	MGL0018AU			Ironbark Copper Rock Global All Cap Shar	1.13%	0.00%	0.20%	0.20%	7
DGETF	MGL0004AU			Ironbark Royal London Con Global Share	1.00%	0.01%	0.20%	0.20%	6
BAEIF	BGL0044AU			iShares Hedged International Equity Inde	0.20%	0.01%	0.16%	0.11%	7
BISIF	BGL0106AU			iShares International Equity Index Fund	0.20%	0.00%	0.15%	0.10%	6
KSIARF	ETL0046AU			K2 Select Interl Absol Return Fund	2.31%	0.52%	0.25%	0.25%	6
LGLIF	LAZ0014AU			Lazard Gbl Listed Infrst Fund	0.98%	0.05%	0.25%	0.25%	7
MTIIE	MAQ0633AU			Macquarie True Index International Eqts	0.00%	0.00%	0.25%	0.25%	6
MAGGF	MGE0001AU			Magellan Global Fund	1.48%	0.00%	0.10%	0.10%	6
MAGGFH	MGE0007AU			Magellan Global Fund (Hedged)	1.62%	0.00%	0.10%	0.10%	7
MAGHCF	MGE0005AU			Magellan High Conviction Fund	2.50%	0.03%	0.10%	0.10%	7
MAGIF	MGE0002AU			Magellan Infrastructure Fund	1.15%	0.09%	0.15%	0.15%	7
MIFUH	MGE0006AU			Magellan Infrastructure Fund (Unhedged)	1.23%	0.01%	0.15%	0.15%	6
WSPMAGGF	BTA0565AU			Magellan WS Plus Global Fund	1.32%	0.23%	0.10%	0.10%	6
BTWSPMIF	WFS0858AU			Magellan WS Plus Infrastructure F	1.05%	0.00%	0.15%	0.15%	7
MBAGLIF	MPL0006AU			Maple-Brown Abbott Global Listed Infrast	0.98%	0.15%	0.20%	0.20%	6
MBAGLIFH	MPL0008AU			Maple-Brown Abbott Gbl List Inf Hedged	1.00%	0.13%	0.20%	0.20%	7
MFSCGET	ETL0172AU			MFS Concentrated Global Equity Trust WS	0.90%	0.00%	0.25%	0.25%	6
MFSFHGE	ETL0041AU			MFS Fully Hedged Global Equity Trust	0.80%	0.00%	0.25%	0.25%	7
MFSGET	MIA0001AU			MFS Global Equity Trust	0.77%	0.00%	0.25%	0.25%	6
MONTGF	FHT0036AU			Montgomery Global Fund	1.89%	0.36%	0.25%	0.25%	6
NANUKNWF	SLT2171AU			Nanuk New World Fund	1.21%	+	0.25%	0.25%	6
NAMGSF	SUN0031AU			Nikko AM Global Share Fund	1.25%	0.22%	0.20%	0.20%	6
ORGEF	ETL0463AU			Orbis Global Equity Fund (Australia Reg)	1.78%	0.06%	0.25%	0.25%	6
PTGEF	ETL0419AU			Pan-Tribal Global Equity Fund	1.20%	0.31%	0.15%	0.15%	6
PGSCMF	ETL0365AU			Paradice Global Small Mid Cap Fund	1.64%	0.00%	0.30%	0.30%	7
PGGVFAW	ETL0276AU			Partners Group Global Value Fund – WS	2.97%	0.00%	0.00%	0.00%	6
RAGWT	RFA0821AU			Pendal Core Global Share Fund	0.97%	0.10%	0.10%	0.00%	6
BTSTIS	BTA0056AU			Pendal International Share Fund	0.97%	0.09%	0.10%	0.00%	6
PGSCF	PCL0022AU			Pengana Global Small Companies Fund	3.54%	0.56%	0.30%	0.30%	7
FIDISTIF	PER0031AU			Perpetual WFI Global Share Fund*	2.06%	0.40%	0.54%	0.00%	6
PGSFCA	PER0733AU			Perpetual Wholesale Global Share Fund	1.10%	0.38%	0.27%	0.27%	6
PWSPGSF	WFS0865AU			Perpetual WS Plus Global Share Fu	0.95%	0.44%	0.54%	0.00%	6

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WPPMVF	WPC0002AU			Peters MacGregor Global Fund	1.35%	0.00%	0.10%	0.10%	6
PIBF	PLA0100AU			Platinum International Brands – Class C	1.45%	0.09%	0.25%	0.25%	6
PLTIF	PLA0002AU			Platinum International Fund – Class C	1.43%	0.12%	0.25%	0.25%	6
PLATUF	PLA0006AU			Platinum Unhedged Fund – Class C	1.45%	0.00%	0.25%	0.25%	6
PMCAP	PMC0100AU			PM CAPITAL Global Companies Fund	2.75%	0.51%	0.25%	0.25%	6
MPGEF	MAQ0838AU			Polaris Global Equity Fund	1.28%	0.00%	0.22%	0.19%	6
RAREIVF	TGP0008AU			RARE Infrastructure Value Fund – Hedged	1.33%	0.22%	0.20%	0.15%	7
RIVFU	TGP0034AU			RARE Infrastructure Value Fund – Unhgd	1.27%	0.20%	0.20%	0.15%	7
WSPRAREIV	BTA0543AU			RARE Infrastructure WS Plus Value Fd Hed	1.12%	0.19%	0.35%	0.00%	7
WSPRIVFU	BTA0546AU			RARE Infrastructure WS Plus Value Unhedg	1.10%	0.07%	0.35%	0.00%	7
RRGS	FSF0974AU			Realindex Global Share – Class A	0.57%	0.00%	0.10%	0.10%	6
RRGH	FSF0975AU			Realindex Global Share Hedged – Class A	0.57%	0.01%	0.10%	0.10%	7
RGOFA	RIM0032AU			Russell Inv Global Opportunities Fd Cl A	1.11%	0.32%	0.20%	0.15%	6
RUISF	RIM0008AU			Russell Inv International Shares Fd Cl A	1.04%	0.28%	0.15%	0.10%	6
SGAVFS	SCH0030AU			Schroder Global Value Fund	0.98%	0.38%	0.20%	0.15%	6
SGAVHW	SCH0032AU			Schroder Global Value Fund (Hedged)	0.98%	0.64%	0.23%	0.18%	7
WPGF	WPC0011AU			Specialist Global Shares Fund	1.26%	0.02%	0.10%	0.10%	6
SCRCGSCF	ETL0410AU			Spire Copper Rock Capital Global Sml Com	1.38%	0.11%	0.20%	0.20%	7
SSGEF	SST0050AU			State Street Global Equity Fund	0.98%	0.00%	0.16%	0.11%	6
TRPGEF	ETL0071AU			T. Rowe Price Global Equity Fund*	1.18%	0.05%	0.25%	0.20%	6
WSPTRPGEF	BTA0538AU			T. Rowe Price WS Plus Global Equity Fund	1.00%	0.14%	0.55%	0.00%	6
TRPGEHF	ETL0312AU			T.Rowe Price Global Equity (Hedged) Fund	1.20%	0.09%	0.25%	0.20%	6
TEMGEF	FRT0004AU			Templeton Global Equity Fund*	1.13%	0.43%	0.20%	0.20%	6
SBCIS	SBC0822AU			UBS International Share Fund*	1.00%	0.11%	0.25%	0.25%	6
VGIF	VAN0023AU			Vanguard Global Infrastructure IndexFund	0.49%	0.01%	0.10%	0.10%	7
VISIFH	VAN0105AU			Vanguard Int'l Shares Index Fund-Hedged	0.21%	0.09%	0.10%	0.10%	7
VISIF	VAN0003AU			Vanguard International Shares Index Fund	0.18%	0.00%	0.08%	0.08%	6
VISCIF	VAN0021AU			Vanguard International Small Co Index Fd	0.39%	0.01%	0.15%	0.15%	7
VISCIFH	VAN0022AU			Vanguard Int Small Cos Index Fd(Hedgd)	0.42%	0.02%	0.20%	0.20%	7
MWSGEF	MAQ0410AU			Walter Scott Global Equity Fund	1.28%	0.00%	0.14%	0.09%	6
MWSGEFH	MAQ0557AU			Walter Scott Global Equity Fd (Hedged)*	1.28%	0.05%	0.19%	0.14%	7
WSPMWSGEF	BTA0542AU			Walter Scott WS Plus Global Equity Fund	1.08%	0.00%	0.27%	0.00%	6
AUWGEF	AUS0035AU			Wingate Global Equity	1.28%	0.19%	0.25%	0.25%	6
AUWGEFH	WFS0547AU			Wingate Global Equity Fund – Hedged	1.32%	0.53%	0.30%	0.30%	7
WSPAUWGET	BTA0563AU			Wingate WS Plus Global Equity Fund	1.02%	0.24%	0.50%	0.00%	6
JBGSCWF	JBW0103AU			Yarra Global Small Companies Fund	1.25%	0.06%	0.10%	0.10%	6
ZIENTF	ZUR0061AU			Zurich Global Thematic Share Fund	0.99%	0.00%	0.08%	0.08%	6
ZIGGSF	ZUR0580AU			Zurich Invest Global Growth Share Fund	1.01%	0.00%	0.08%	0.08%	6
ZGEIF	PMC0003AU			Zurich Investments Global Equity Income	1.40%	0.33%	0.20%	0.20%	6
ZIHGTSF	ZUR0517AU			Zurich Inv Hdg Globl Thematic Share Fund	1.01%	0.00%	0.08%	0.08%	7
ZIUGGSF	ZUR0581AU			Zurich Inv Unhgd Global Growth Share Fd	0.98%	0.03%	0.08%	0.08%	6

Emerging Markets

AEMF	ETL0032AU			Aberdeen Emerging Opportunities Fund*	1.56%	0.00%	0.55%	0.55%	7
WSPBTGMOF	BTA0550AU			Pendal WS Plus Global Emerging Markets Opportunities Fund	1.25%	0.28%	0.60%	0.00%	7
FGEMF	FID0031AU			Fidelity Global Emerging Markets Fund	1.32%	0.70%	0.40%	0.40%	7
DGAF	MGL0019AU			Ironbark Copper Rock Emerging Markets Op	1.13%	0.09%	0.25%	0.25%	7
LFEMT	LAZ0003AU			Lazard Emerging Markets Eqty – I Class	1.15%	0.06%	0.40%	0.40%	7

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WSPLFEMT	BTA0555AU			Lazard WS Plus Emerging Markets Equity	0.90%	0.00%	0.80%	0.00%	7
BTGEMOF	BTA0419AU			Pendal Global Emerging Markets Opp WS	1.40%	0.00%	0.30%	0.30%	7
RSEMF	TGP0015AU			RARE Emerging Markets Fund*	1.53%	0.22%	0.25%	0.25%	6
RECEFAUD	ETL0381AU			Robeco Emerging Con Equity Fund (AUD)	0.96%	0.06%	0.30%	0.35%	7
REMF	RIM0038AU			Russell Inv Emerg Markets Fd – CI A	1.45%	0.16%	0.35%	0.40%	7
SCHGEMF	SCH0034AU			Schroder Global Emerging Markets Fund	1.40%	0.14%	0.40%	0.40%	7
VANWEMI	VAN0005AU			Vanguard Emerging Markets Shares Index	0.56%	0.00%	0.30%	0.30%	7
WSEMF	MAQ0651AU			Walter Scott Emerging Markets Fund	1.38%	0.15%	0.24%	0.24%	7
Asian Equity									
AAOF	EQI0028AU			Aberdeen Asian Opportunities Fund*	1.23%	0.00%	0.55%	0.55%	7
AWAS	ADV0083AU			Advance Asian Shares Multi-Blend Fund	1.25%	2.04%	0.45%	0.45%	7
WSPAFAF	WFS1033AU			Antipodes WS Plus Asia Fund	2.00%	0.50%	0.60%	0.00%	6
FI AF	FID0010AU			Fidelity Asia Fund	1.15%	0.30%	0.40%	0.40%	7
FICF	FID0011AU			Fidelity China Fund	1.22%	0.00%	0.40%	0.40%	7
CAOPP	HFL0014AU			Ironbark Gavekal Asian Opportunities Fd	2.74%	0.00%	0.00%	0.00%	7
KAAR	KAM0100AU			K2 Asian Absolute Return Fund	1.98%	1.06%	0.25%	0.25%	7
MANSF	MAQ0640AU			Macquarie Asia New Stars No 1 Fd	1.24%	0.83%	0.50%	0.50%	7
BTSTAS	BTA0054AU			Pendal Asian Share Fund	1.00%	0.09%	0.50%	0.00%	7
PLTAF	PLA0004AU			Platinum Asia Fund – Class C	1.45%	0.32%	0.25%	0.25%	7
PLTJF	PLA0003AU			Platinum Japan Fund – Class C	1.45%	0.03%	0.25%	0.25%	7
PRAF	MAQ0635AU			Premium Asia Fund	1.78%	1.60%	0.25%	0.25%	7
MPCF	MAQ0441AU			Premium China Fund	2.30%	1.48%	0.25%	0.25%	7
European Equity									
PLTEF	PLA0001AU			Platinum European Fund – Class C	1.45%	0.00%	0.25%	0.25%	7
Global Resources									
CFSGRW	FSF0038AU			Colonial First State WS Global Resources	1.17%	0.22%	0.20%	0.20%	7
90WGNRF	ETL0331AU			Janus Henderson Global Natural Resources	1.10%	0.07%	0.11%	0.11%	7
Global Technology									
PITF	PLA0101AU			Platinum International Tech Fd – Class C	1.45%	0.01%	0.25%	0.25%	6
Hedge Funds									
CSFHIS	CSA0135AU			Aberdeen Fully Hedged Int'l Eq Fd	0.99%	0.02%	0.25%	0.25%	7
AQRWD	PER0554AU			AQR Wholesale DELTA Fund – Class 1F	1.40%	1.38%	0.00%	0.20%	5
ADFFA	FSF1086AU			Aspect Diversified Futures Fund – CI A	2.54%	0.22%	0.00%	0.00%	7
IWGTRF	GTU0109AU			Invesco WS Global Targeted Rtrn Fd CIA	0.95%	0.58%	0.30%	0.30%	5
DSVF	DEU0109AU			Ironbark Global Diversified Alternatives*	2.88%	0.00%	0.00%	0.00%	5
HFAFIF	HFL0108AU			Ironbark LHP Global Long/Short Fund WS	4.90%	0.00%	0.00%	0.00%	6
MANAF	MAN0002AU			Man AHL Alpha (AUD)	1.80%	0.37%	0.00%	0.00%	7
WSPMANAF	BTA0567AU			Man AHL WS Plus Alpha (AUD)	1.59%	0.40%	0.00%	0.00%	7
NBARMST	SLT0043AU			Neuberger Berman Abs Ret Multi Strat Tr	2.68%	0.37%	0.00%	0.00%	5
BTWCHGS	RFA0031AU			Pendal Core Hedged Global Share Fund	0.97%	0.09%	0.05%	0.05%	7
PPARGET	PCL0023AU			Pengana PanAgora Abs Rtn Gbl Eq	2.85%	0.00%	0.49%	0.49%	6
SLIARGBST	ETL0134AU			SLI Absolute Return Gbl Bond Strategies	0.96%	0.15%	0.30%	0.30%	4
SLIGARS	ETL0130AU			SLI Global Absolute Return Strategies Tr	1.41%	0.09%	0.47%	0.43%	6
WMMNT	WMF0001AU			Watermark Market Neutral Trust	3.16%	3.00%	0.30%	0.30%	6
WINGAF	MAQ0482AU			Winton Global Alpha Fund	2.92%	0.43%	0.38%	0.05%	6

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Specialist International Equity									
EGMF	ECL6698AU			Ellerston Global Macro Fund	2.01%	0.44%	0.25%	0.25%	6
FIDIF	FID0015AU			Fidelity India Fund	1.20%	0.00%	0.40%	0.40%	7
FNIF	FPS0013AU			Fiducian India Fund	1.74%	0.15%	0.35%	0.35%	7
CFSGGSW	FSF0170AU			FirstChoice WS Geared Global Share Fund	1.75%	0.68%	0.24%	0.24%	6
IPMGFM	MAQ8243AU			IPM Global Macro Fund	3.64%	0.55%	0.03%	0.03%	7
MIIS	MAQ0432AU			Macquarie Int Infrastructure Securities*	1.04%	0.10%	0.25%	0.25%	7
MIISF	MAQ0825AU			Macquarie Int'l Infrastructure Sec Unhdg	1.04%	0.05%	0.25%	0.25%	6
MWSPISFH	WFS0867AU			Macq WS Plus Int Infr Sec Hedged	0.87%	0.16%	0.50%	0.00%	7
PGAF	MAQ5143AU			P/E Global FX Alpha Fund	3.56%	0.34%	0.01%	0.01%	6
Socially Responsible									
AMPSFISCA	AMP0455AU			AMP Capital RIL Int'l Share – Class A*	1.20%	0.36%	0.25%	0.25%	6
ABDSGEF	AAP0001AU			Candriam Sustainable Global Equity Fund*	1.05%	0.14%	0.40%	0.40%	6
DGSTAUDH	DFA0042AU			Dimensional Global Sustainability Tr He	0.47%	0.00%	0.12%	0.12%	6
DGSTUNH	DFA0041AU			Dimensional Gbl Sustainability Trust Un	0.47%	0.00%	0.10%	0.10%	6
CFSWWSF	FSF1675AU			Stewart Investors Worldwide Sustainabili	1.01%	0.08%	0.20%	0.20%	6
Equity – Property									
Property Securities									
PSMBF	ADV0095AU			Advance Property Securities M-Blend*	0.85%	0.48%	0.30%	0.30%	7
AMPGPA	AMP0974AU			AMP Cap Global Prop Securit Fd – Class A*	0.99%	0.29%	0.30%	0.30%	7
AMPWLP	AMP0255AU			AMP Capital Listed Property Tst – CI A*	0.97%	0.02%	0.25%	0.25%	6
AREIT	APN0008AU			APN AREIT Fund*	0.85%	0.00%	0.25%	0.25%	6
WSPAREIT	BTA0475AU			APN WS Plus AREIT Fund	0.65%	0.20%	0.50%	0.00%	6
AAPSIF	ADV0060AU			BT Property Securities Index Fund	0.18%	0.00%	0.08%	0.08%	6
WSPBGPSF	BTA0541AU			Pendal WS Plus Global Property Securities Fund	0.85%	0.13%	0.25%	0.00%	7
WSPBTWSPS	BTA0540AU			Pendal WS Plus Property Securities Fund	0.60%	0.15%	0.50%	0.00%	6
FCWICFSWCI	FSF0454AU			CFS WS Global Property Securities Fund	1.02%	0.40%	0.20%	0.20%	7
FSWPS	FSF0004AU			Colonial First State WS Property Sec Fd	0.81%	0.01%	0.20%	0.20%	6
CPCLPF	CRM0026AU			Cromwell Phoenix Core Listed Property	0.80%	0.00%	0.20%	0.20%	6
CPPS	CRM0008AU			Cromwell Phoenix Property Securities Fd	1.03%	0.01%	0.20%	0.20%	6
MXPSF	COL0001AU			Folkestone Maxim A-REIT Securities Fund	0.95%	0.23%	0.25%	0.25%	6
FEALIF	LAM0042AU			Freehold AREITs & Listed Infrastruct Fd	1.00%	0.10%	0.33%	0.33%	6
IWPSFF	GTU0041AU			Invesco Global Property Securities Fund	0.95%	0.05%	0.35%	0.35%	7
DEGBPS	MGL0010AU			Ironbark Global (Ex Aus) Property Sec	1.21%	0.06%	0.30%	0.30%	7
DGPSF	MGL0011AU			Ironbark Global Property Securities Fund	1.23%	0.05%	0.30%	0.30%	7
PALPS	PAL0002AU			Ironbark Paladin Property Securities Fd	0.86%	0.00%	0.25%	0.25%	6
BPSIF	BGL0108AU			iShares Australian Listed Property Index	0.20%	0.00%	0.20%	0.20%	6
JPMPST	SSB0128AU			Legg Mason Martin Currie Prop S Tr CI A*	0.72%	0.00%	0.25%	0.25%	6
LMARIF	SSB0026AU			Legg Mason Martin Currie Real Inc Fd	0.85%	0.00%	0.25%	0.25%	7
MWPSF	MAQ0287AU			Macquarie WS Properties Securities Fund	0.81%	0.02%	0.25%	0.25%	6
BGPSF	RFA0051AU			Pendal Global Property Securities Fund	0.95%	0.06%	0.25%	0.00%	7
BTWSPS	BTA0061AU			Pendal Property Securities Fund	0.65%	0.05%	0.50%	0.00%	6
PSAMAPF	MAQ0574AU			Premium Asia Property Fund	2.10%	0.26%	0.25%	0.25%	7
PGPSF	PGI0002AU			Principal Gbl Prop Sec Fund	1.00%	0.28%	0.25%	0.25%	7

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RCGPS	WHT0015AU			Resolution Capital Global Property Secur	1.55%	0.15%	0.30%	0.30%	7
IPGPF	IOF0081AU			Res Cap Glbl Prop Sec Hedged SeriesII	1.05%	0.05%	0.30%	0.30%	7
RGIPF	RIM0031AU			Russell Inv Intl Prop Sec Fd \$A Hdg – CIA	0.91%	0.44%	0.20%	0.15%	7
CSPF	CRS0007AU			SG Hiscock Property Fund	0.78%	0.09%	0.25%	0.25%	6
HSBCPSM	HBC0008AU			SG Hiscock Property Opportunities Fund	0.85%	0.00%	0.25%	0.25%	6
ESLGPST	ETL0005AU			SGH LaSalle Gbl Listed Prpty Sec Fd	1.10%	0.16%	0.25%	0.25%	7
ESPIF	ETL0119AU			SGH Property Income Fund	0.95%	0.08%	0.25%	0.25%	6
IWGPSIDPS	HML0016AU			UBS Clarion Global Property Securities	0.90%	0.01%	0.25%	0.25%	7
UBSPSF	SBC0816AU			UBS Property Securities Fund*	0.85%	0.00%	0.25%	0.25%	6
VAPSIF	VAN0004AU			Vanguard Aust Property Securities Index	0.23%	0.00%	0.08%	0.08%	6
VIPS	VAN0018AU			Vanguard International Prop Sec Index Fd	0.40%	0.00%	0.10%	0.10%	7
VIPSIFH	VAN0019AU			Vanguard Intl Prop Sec Index Fund (Hedg)	0.43%	0.05%	0.12%	0.12%	7
Direct Property									
ACCPF	AMP1015AU			AMP Cap Core Property Fund (Class A)	1.28%	1.11%	0.13%	0.13%	6
NMAPT	NML0001AU			AMP Capital WS Australian Property Fund	1.12%	1.52%	0.00%	0.00%	5
Diversified Property									
RPSWT	RFA0817AU			Pendal Property Investment Fund	0.65%	0.06%	0.50%	0.00%	6
WPPF	WPC0012AU			Specialist Property Fund	1.01%	0.37%	0.35%	0.35%	6
ZISPS	ZUR0064AU			Zurich Invest Aus Property Securities Fd	0.81%	0.00%	0.30%	0.30%	6
Multi Sector									
Multi Sector 20									
BTIDF	WFS0588AU			BT Index Defensive Fund	0.34%	0.02%	0.07%	0.07%	3
ICGT	INT0034AU			Morningstar Moderate Real Return Fund	0.94%	0.03%	0.10%	0.10%	4
PMCEY	PMC0103AU			PM CAPITAL Enhanced Yield Fund	1.17%	0.00%	0.10%	0.10%	4
JBWIPW	JBW0016AU			Yarra Income Plus Fund	0.68%	0.04%	0.10%	0.10%	3
Multi Sector 40									
CSCS	CRS0001AU			Aberdeen Multi-Asset Income Fund	0.87%	0.00%	0.15%	0.20%	4
AWIEF	ADV0049AU			Advance Defensive Multi-Blend Fund*	0.77%	0.23%	0.12%	0.12%	3
AGAOF	ETL0273AU			Allan Gray Australia Stable Fund	1.43%	0.00%	0.10%	0.10%	5
AMSMCF	DAM0025AU			AMS Moderately Conservative Fund	1.41%	0.00%	0.15%	0.15%	4
ATE5T	COL0029AU			Atrium Evolution Class 5	2.01%	0.87%	0.10%	0.10%	5
BMIFCST	BAR0811AU			BlackRock Scientific Diversified Stable	0.73%	0.27%	0.15%	0.15%	3
BTIMF	WFS0589AU			BT Index Moderate Fund	0.34%	0.02%	0.08%	0.08%	4
BTWSPCOF	WFS0859AU			Pendal WS Plus Active Conservative Fund	0.66%	0.16%	0.17%	0.00%	3
FSWCS	FSF0033AU			Colonial First State WS Conservative Fd	0.76%	0.28%	0.10%	0.10%	3
WPCOF	WPC0010AU			Foundation Conservative Fund	0.58%	0.05%	0.04%	0.04%	3
MMIFCS	MAQ0059AU			Macquarie Master Capital Stable Fund	0.87%	0.22%	0.13%	0.19%	3
BTCSNF	BTA0805AU			Pendal Active Conservative Fund	0.89%	0.23%	0.17%	0.00%	3
BTWMIPF	BTA0318AU			Pendal Monthly Income Plus Fund	0.65%	0.01%	0.14%	0.00%	3
RFCAIT	RFA0811AU			Pendal Sustainable Conservative Fund	0.97%	0.30%	0.18%	0.00%	3
RUCF	RIM0002AU			Russell Inv Conservative Fund Class A	0.72%	0.16%	0.14%	0.14%	3
RF2P	RIM0023AU			Russell InvPortfolio Series Conservative	0.76%	0.19%	0.14%	0.14%	3
STSPF	SST0053AU			State Street Provider Fund	0.75%	0.58%	0.12%	0.12%	4
SBCIP	SBC0814AU			UBS Defensive Investment Fund	0.95%	0.14%	0.15%	0.15%	3
UTBCF	UBS0036AU			UBS Tactical Beta Conservative Fund	0.50%	0.05%	0.15%	0.15%	3
VWCIF	VAN0109AU			Vanguard Conservative Index Fund	0.29%	0.04%	0.11%	0.11%	3

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2. For information on Standard Risk Measure, refer to the 'Standard Risk Measure' section in the Additional Information Booklet Part 2 – Investment.

* We have negotiated an investment manager fee rebate for this managed investment.

Note: while this Lifestage Fund is specifically designed for members who were born in the relevant decade, this fund is not age restricted for Managed Profiles. You should refer to the underlying product disclosure statement for more information about this Lifestage Fund.

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Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
Multi Sector 60									
MMBF	ADV0091AU			Advance Moderate Multi-Blend Fund WS*	0.82%	0.28%	0.16%	0.16%	4
ACDMF	AMP1932AU			AMP Capital Dynamic Markets Fd CI A	0.61%	0.42%	0.15%	0.15%	5
IPACIG	IPA0076AU			AMP Capital Income Generator	0.80%	0.07%	0.15%	0.15%	5
ATE7T	COL0030AU			Atrium Evolution Class 7	2.06%	0.84%	0.10%	0.10%	6
AIMT	AUG0001AU			Australian Ethical Balanced Trust	2.42%	0.01%	0.15%	0.15%	5
MLGAAD	MAL0018AU			BlackRock Glob Allocation Fd Class D	1.20%	0.08%	0.30%	0.30%	6
BMOPGARF	PER0728AU			BMO Pyrford Global Absolute Return Fund	0.90%	0.00%	0.20%	0.20%	5
BTIBF	WFS0590AU			BT Index Balanced Fund	0.33%	0.02%	0.09%	0.09%	5
BTWSPMF	WFS0860AU			Pendal WS Plus Active Moderate Fund	0.82%	0.03%	0.24%	0.00%	4
DMFBT	DFA0033AU			Dimensional World Allocation 50/50 Trust	0.42%	0.00%	0.06%	0.10%	4
WPBF	WPC0008AU			Foundation Balanced Fund	0.58%	0.02%	0.08%	0.08%	5
JPMTAAT	SSB0130AU			Legg Mason Tactical Alloc Trust – CI A*	0.73%	0.05%	0.20%	0.20%	6
MLCWIPM	MLC0920AU			MLC Wholesale Inflation Plus – Moderate	1.11%	0.36%	0.10%	0.10%	5
AJWBF	AJF0802AU			OnePath Wholesale Balanced Trust*	0.90%	0.24%	0.04%	0.04%	4
PDRRF	PER0556AU			Perpetual Wholesale Divers Real Return	0.94%	0.25%	0.12%	0.12%	5
RUDF	RIM0003AU			Russell Inv Diversified 50 Fund	0.80%	0.19%	0.16%	0.15%	4
SRRFW	SCH0047AU			Schroder Real Return Fd CPI 5% WS	0.90%	0.05%	0.20%	0.20%	5
SWSPRRCF	WFS0866AU			Schroder WS Plus Real Rtn CPI 5% Fd	0.81%	0.11%	0.40%	0.00%	5
STSSF	SST0054AU			State Street Sustainer Fund	0.75%	0.66%	0.14%	0.14%	5
SHCVP	SLT0037AU			Stonehouse Core Value Portfolio	1.39%	0.44%	0.25%	0.25%	5
UTBBF	UBS0041AU			UBS Tactical Beta Balanced Fund	0.50%	0.08%	0.15%	0.15%	4
VWBIF	VAN0108AU			Vanguard Balanced Index Fund	0.29%	0.03%	0.11%	0.11%	4
Multi Sector 80									
CSCG	CRS0002AU			Aberdeen Multi-Asset Real Return Fund	1.19%	0.03%	0.20%	0.20%	5
AWIGF	ADV0050AU			Advance Balanced Multi-Blend Fund*	0.86%	0.33%	0.20%	0.20%	5
AMSBF	DAM0026AU			AMS Balanced Fund	1.62%	0.00%	0.15%	0.15%	5
ATE9T	COL0031AU			Atrium Evolution Class 9	2.04%	0.77%	0.15%	0.15%	6
BMIFGW	BAR0813AU			BlackRock Scientific Diversified Gwth Fd	0.84%	0.81%	0.25%	0.25%	6
PWMBF	PWA0822AU			BlackRock Tactical Growth Fund	0.95%	0.88%	0.18%	0.18%	6
BTIGF	WFS0591AU			BT Index Growth Fund	0.33%	0.03%	0.08%	0.08%	6
BTWSPABF	WFS0861AU			Pendal WS Plus Active Balanced Fund	0.76%	0.20%	0.29%	0.00%	5
FSWD	FSF0008AU			Colonial First State WS Diversified Fund	0.96%	0.28%	0.20%	0.20%	4
DMFGT	DFA0029AU			Dimensional World Allocation 70/30 Trust	0.44%	0.00%	0.08%	0.10%	5
DMFET	DFA0035AU			Dimensional World Equity Trust	0.48%	0.00%	0.12%	0.12%	6
WPASF	WPC0007AU			Foundation Assertive Fund	0.59%	0.01%	0.10%	0.10%	6
JPMDIVT	JPM0008AU			Legg Mason Martin Currie Diversi Growth*	0.78%	0.09%	0.20%	0.20%	5
MBADIT	MPL0001AU			Maple-Brown Abbott Diversified Inv Tst	0.96%	0.12%	0.18%	0.18%	5
MLCIB	MLC0260AU			MLC Wholesale Horizon 4 Balanced Ptfolio	1.07%	0.18%	0.10%	0.10%	5
MLCWIPA	MLC0667AU			MLC Wholesale Inflation Plus – Assertive	1.46%	0.45%	0.15%	0.15%	6
IBBGT	INT0038AU			Morningstar Growth Real Return Fund	1.10%	0.05%	0.10%	0.10%	5
MMLWVG	MMF0115AU			OnePath Wholesale Managed Growth*	0.90%	0.26%	0.05%	0.05%	5
RFAMIT	RFA0815AU			Pendal Active Balanced Fund	1.01%	0.28%	0.29%	0.00%	5
PWBGF	PER0063AU			Perpetual WS Balanced Growth Fund*	1.10%	0.18%	0.34%	0.00%	5
RUBF	RIM0001AU			Russell Inv Balanced Fund Class A	0.88%	0.24%	0.18%	0.17%	5
RF4P	RIM0024AU			Russell Inv Portfolio Series Balanced – A	0.87%	0.26%	0.18%	0.17%	5
SCBF	SCH0102AU			Schroder Balanced Fund WS Class	0.90%	0.18%	0.22%	0.22%	5

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Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
STSBF	SST0052AU			State Street Builder Fund	0.75%	0.55%	0.16%	0.16%	5
SBCBI	SBC0815AU			UBS Balanced Investment Fund	1.01%	0.23%	0.20%	0.20%	5
UTBGF	UBS0037AU			UBS Tactical Beta Growth Fund	0.50%	0.06%	0.15%	0.15%	5
VWGIF	VAN0110AU			Vanguard Growth Index Fund	0.29%	0.01%	0.11%	0.11%	5
ZBGF	ZUR0059AU			Zurich Investments Managed Growth Fund	1.07%	0.00%	0.12%	0.12%	5
Multi Sector 100									
GMBF	ADV0085AU			Advance Growth Multi-Blend Fund WS*	1.03%	0.33%	0.20%	0.20%	6
HGMBF	ADV0087AU			Advance High Growth Multi-Blend Fund WS*	1.08%	0.36%	0.24%	0.24%	6
AQRWFFF	PER0634AU			AQR WS Managed Futures Fund – Class 1P	1.34%	1.35%	0.00%	0.10%	7
BTIHGF	WFS0592AU			BT Index High Growth Fund	0.33%	0.04%	0.09%	0.08%	6
BTWSPFGF	WFS0862AU			Pendal WS Plus Active Growth Fund	0.89%	0.25%	0.31%	0.00%	6
BTWSPHGF	WFS0863AU			Pendal WS Plus Active High Growth Fund	0.91%	0.20%	0.34%	0.00%	6
MLCIG	MLC0265AU			MLC Wholesale Horizon 5 Growth Portfolio	1.08%	0.17%	0.10%	0.10%	6
RUGF	RIM0004AU			Russell Inv Growth Fund Class A	0.96%	0.25%	0.20%	0.18%	6
RUHGF	RIM0034AU			Russell Inv High Growth Fund Class A	1.19%	0.26%	0.22%	0.20%	6
RF6P	RIM0025AU			Russell Inv Portfolio Series Growth CI A	0.93%	0.28%	0.20%	0.18%	6
SDAP	WPC0014AU			Specialist Dynamic Allocation Fund	0.86%	0.54%	0.28%	0.28%	5
VWHGIF	VAN0111AU			Vanguard High Growth Index Fund	0.29%	0.00%	0.10%	0.10%	6
Unavailable to New Investors									
AAGEF	ADV0079AU			Advance Australian Equity Growth Fund	1.90%	+	0.20%	0.20%	6
AIF2	ADV0135AU			Advance Global Property Fund-WS Units	0.95%	0.42%	0.35%	0.35%	7
AWISF	ADV0047AU			Advance International Sharemarket WS*	1.18%	0.10%	0.35%	0.35%	6
AWPSF	ADV0052AU			Advance Property Securities Fund WS	0.67%	0.14%	0.20%	0.20%	6
GWGSF	FSF0908AU			Generation WS Global Share Fund	3.50%	0.30%	0.15%	0.15%	6
CFSW452A	FSF0079AU			Lazard WS Select Australian Equity Fund	1.01%	0.18%	0.20%	0.20%	6
MMIFB	MAQ0058AU			Macquarie Master Balanced Fund	0.97%	0.20%	0.15%	0.19%	5
BTST AUS	BTA0055AU			Pendal Australian Equity Fund	0.79%	0.15%	0.50%	0.00%	6
BTMNF	BTA0806AU			Pendal Balanced Returns Fund	0.94%	0.29%	0.25%	0.00%	5
BTWEG	BTA0124AU			Pendal European Share Fund	1.00%	0.06%	0.30%	0.00%	6
PECF	PER0270AU			Pengana Emerging Companies Fund	3.11%	0.13%	0.30%	0.30%	7
PTWSPF	PER0072AU			Perpetual Wholesale SHARE-PLUS Long-Shr	1.15%	0.31%	0.20%	0.20%	6
ZILF	ZUR0209AU			Zurich WS Super Managed Growth Fund	0.66%	+	0.12%	0.12%	5

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Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Management Costs ¹	Transactional & Operational Costs	Buy Spread	Sell Spread	Standard Risk Measure ²
Equity – Australian Shares (PST)									
Diversified Equity									
PISFPST	PER0058AU			Perpetual's PST – Industrial Share*	1.18%	0.13%	0.30%	0.00%	6
Equity – International Shares (PST)									
Global Equity									
PPSTINT	PER0059AU			Perpetual's PST – Global Share Option*	1.54%	0.40%	0.54%	0.00%	6
Specialist International Equity									
IPMGFM	MAQ8243AU			IPM Global Macro Fund	3.64%	0.55%	0.03%	0.03%	7
Multi Sector (PST)									
Multi Sector 20									
ALSFP1940	BTA1582AU			1940s Lifestage PST Fund #	0.57%	0.25%	0.36%	0.00%	N/A
Multi Sector 40									
ALSFP1950	BTA1327AU			1950s Lifestage PST Fund #	0.58%	0.28%	0.36%	0.00%	N/A
Multi Sector 60									
ALSFP1960	BTA8583AU			1960s Lifestage PST Fund #	0.59%	0.30%	0.36%	0.00%	N/A
Multi Sector 80									
ALSFP1970	BTA2761AU			1970s Lifestage PST Fund #	0.60%	0.31%	0.36%	0.00%	N/A
ALSFP1980	BTA0580AU			1980s Lifestage PST Fund #	0.60%	0.33%	0.36%	0.00%	N/A
MBAEF	MPL0801AU			Maple-Brown Abbott Pooled Super Trust	0.81%	0.06%	0.18%	0.18%	5
PPSTBG	PER0061AU			Perpetual's PST – Balanced Growth*	1.35%	0.18%	0.34%	0.00%	5
Multi Sector 100									
ALSFP1990	BTA2110AU			1990s Lifestage PST Fund #	0.60%	0.32%	0.36%	0.00%	N/A
ALSFP2000	BTA4166AU			2000s Lifestage PST Fund #	0.60%	0.32%	0.36%	0.00%	N/A
Unavailable to New Investors (PST)									
Unavailable to New Investors									
WGSCG	WFS0852AU			BT Institutional Diversified Balance PST	1.23%	0.21%	0.15%	0.15%	5
FSEPST	FSF0029AU			Colonial First State PST – Aust Share	0.96%	+	0.20%	0.20%	6
FSPSTCS	FSF0036AU			Colonial First State PST – Conservative	0.75%	+	0.10%	0.10%	3
FSPSTSD	FSF0030AU			Colonial First State PST – Diversified	0.96%	+	0.20%	0.20%	4
FSPSTP	FSF0037AU			Colonial First State PST – Property Sec	0.83%	+	0.20%	0.20%	6

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4. Fixed Term Deposits (FTD) – instructions to invest in these products can only be submitted by your financial adviser using AdviserNET

FTD Product	Investment fees (% p.a.)
St.George Fixed Term Deposit – 3 months int – maturity	Nil
St.George Fixed Term Deposit – 6 months int – maturity	Nil
St George Fixed Term Deposit – 1 year int – maturity	Nil
St.George Fixed Term Deposit – 5 years int – maturity	Nil

Please note: for information on the current FTD interest rates and the terms, conditions and restrictions that apply, including what happens to your percentage profile when the investment is made, please refer to the FTD product disclosure statement available on AdviserNET (for your financial adviser). Your investment in the FTD cannot be withdrawn from the FTD in any circumstances before the term ends, including if you die.

5. Closed products to be held

Retain the following closed products in my account (any closed products not listed here will be sold down in full).

Product code	Managed investment
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

6. Switching managed investments – Managed Profiles only

This option is not available if you have already completed section 3, 'Managed Profiles – Investment profile selection' in this Booklet.

In this section, you can switch your **total holding** in any one managed investment into another single managed investment (existing or new).

You can also switch a partial holding in any one managed investment into another single managed investment (existing only) or the cash balance (excess cash may be invested across the profile).

Please note: when switching all or part of your holding in a managed investment, you may incur a buy-sell differential. Please see the 'Buy-Sell spread' section in the PDS for further information.

The following options are only available if you are currently invested in Managed Profiles.

- > Where there are multiple switches for a switch type, the switches will be processed in the order listed on the form.
- > Where a full switch and a partial switch are requested, partial switches will be processed before full switches.
- > Where a partial switch or switch to the cash balance is requested, there is a minimum of \$1,000 per switch.
- > Where a full or partial switch from a closed managed investment is requested, it can only be switched to an existing managed investment already in your investment profile.
- > If your 'Switch from' managed investment has been assigned a Priority Sell Method, this priority will not be transferred to the 'Switch to' managed investment.

Full switch

Switch from		Switch to	
Product code	Managed investment	Product code	Managed investment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Note:

- > When a full switch is made, the profile percentage of the 'Switch from' managed investment will be allocated to the 'Switch to' managed investment.
- > A full switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).

Partial switch

Switch from		Switch to		
Product code	Managed investment	Product code	Managed investment	Amount
_____	_____	_____	_____	\$
_____	_____	_____	_____	\$
_____	_____	_____	_____	\$

Note:

- > A partial switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).
- > Partial switches can only be made to managed investments in your current profile (excluding closed investments).
- > If you wish to switch one managed investment into multiple managed investments you will need to list each request separately on this form.
- > Where the dollar amount you wish to switch is equal to or greater than 95% of the asset value, then the entire 'Switch from' asset will be sold. This may result in more or less of the holding being switched than requested. Where the 95% rule is applied the profile percentage of the 'Switch from' asset will remain in your current profile (not applicable to closed assets which have been removed from your profile).

Switch to cash balance

Switch from		Switch to	
Product code	Managed investment	Amount	
_____	_____	\$	(minimum – \$1,000)
_____	_____	\$	(minimum – \$1,000)
_____	_____	\$	(minimum – \$1,000)

Note:

- > A switch to the cash balance will not change the profile percentage in your account.
- > A switch to the cash balance may cause excess cash to be reinvested across your existing profile, including the 'Switch from' managed investment, unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. **Please note:** if you instruct us not to invest excess cash, auto-rebalancing and profile modelling instructions will result in your cash balance being returned to the required amount. An instruction not to invest excess cash can be submitted to us by your financial advisers through AdviserNET.

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For more information



[asgard.com.au](https://www.asgard.com.au)



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Asgard Independence Plan – Division 2

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Asgard