

Asgard Elements – Super/Pension Asgard Elements – Investment

List of Available Investment Options

Issued: 11 December 2023

Use this form to review existing available investments (subject to change without prior notice), amend portfolio options and change profiles. Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it.

Send the completed 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 asgardforms@asgard.com.au

i If you submit this form online, you don't need to post us the original.

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at bt.com.au/privacy/privacy-statement or by calling us on 132 135. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Questions? Call our Customer Relations team on 1800 998 185 or email client.support@asgard.com.au

About this List of Available Investment Options

This List of Available Investment Options (List) has been prepared by the Trustee of Asgard Elements – Super/Pension BT Funds Management Limited ABN 63 002 916 458, AFSL 233724 (BTFM), and the Responsible Entity for Asgard Elements – Investment, Westpac Financial Services Limited ABN 20 000 241 127, AFSL 233716 (WFSL).

In this booklet Asgard Elements – Super/Pension and Asgard Elements – Investment are collectively referred to as 'Asgard Elements'.

The Administrator and Custodian of Asgard Elements is Asgard Capital Management Ltd ABN 92 009 279 592, AFSL 240695 (Asgard, Administrator). BTFM, WFSL and Asgard are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (Westpac). Apart from any interest members may have in underlying bank accounts held at St. George Bank and/or Westpac through their cash balance, an investment in Asgard Elements is not a deposit or liability of Westpac or any other company within the Westpac Group. Westpac (including other companies in the Westpac Group) do not in any way stand behind or guarantee the capital value and/or the performance of the specific investments you select or the Asgard Elements account.

The information in this List is current as at 1 December 2023 (date of preparation), but is subject to change without prior notice. Not all investments are available to all investors.

Before applying/investing

Before applying for Asgard Elements, it is important you read the Product Disclosure Statement (PDS) for the relevant Asgard Elements account.

You must receive a product disclosure statement for each managed investment that you decide to invest in through Asgard Elements. The product disclosure statement or other disclosure document for the relevant managed investments contains information about the applicable fees and costs. These do not include any fees and costs you pay to the Trustee, the Administrator, your financial adviser or their dealer group or otherwise from your Asgard Elements account. Refer to the Fixed Term Deposit (FTD) product disclosure statement and FAQ for information on the current interest rates, terms, conditions and restrictions that apply, including what happens to your percentage profile when the investment is made. Note, your investment in the FTD cannot be withdrawn from in any circumstances before the term ends, including if you die. A maximum of 70% of the value of a pension account can be invested in FTDs.

These documents are available free of charge by contacting your financial adviser or by calling our Customer Relations team on 1800 998 185.

General advice warning

The information in this List is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this information, you should consider whether it is appropriate for you in light of your objectives, financial situation or needs.

To obtain advice or more information about Asgard Elements or the investments offered through Asgard Elements, you should speak to your financial adviser.

How to complete the form

To choose your investment profile: In section 3 'Investment profile selection', please 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% (or 6% if you have gearing Asgard Elements – Investment) of your funds in the cash balance, but you may nominate a higher percentage or dollar amount to be held in your cash balance. Do not include your cash balance when selecting your investment profile, as we automatically calculate it.

Funds deposited into your account are automatically credited to your cash balance and will be invested across your current investment profile when you have exceeded your cash 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 or using an Investment options form if you do not have a financial adviser.

Example (uses default cash 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 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 balance being returned to the required amount.

To choose (or change) your Priority Sell Method

Use section 3 'Investment profile selection' to 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).

Important information

- > Ensure you have completed each relevant section of this form. We cannot process your investment profile selection or Priority Sell Method instruction if this form is not completed correctly.
- > Any corrections made on this form need to be initialled by the account holder(s). Corrections made with liquid paper or white-out will not be accepted.
- > Your entire portfolio (excluding assets with sales restrictions, such as existing fixed term products and switches made in section 5) will be rebalanced when this form is lodged. For more information, see the 'Changing your investments' section of the PDS.
- > 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 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.
- > Super, Transition to Retirement Pension accounts and Investment accounts – sales of particular investments may result in a capital gains tax liability being realised. For more information, see the 'Tax features' section of the PDS.

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

- > The Priority Sell Method will be used to determine the order in which your managed investments are sold when cash is required in your account (for example, to fund withdrawals, fees, taxes, pension payments, insurance premiums, gearing calls and to top up your cash balance when it falls below the minimum requirements).
- > If the managed investments you have nominated using the Priority Sell Method instruction are insufficient (or where no instructions exist), we will sell your remaining managed investments in proportion to their estimated current value in your account.
- > Pension accounts and Transition to retirement pension accounts only – you can provide either a Priority Sell Method instruction or a Nominated Asset instruction but not both.

That is, if you have:

- an existing Priority Sell Method instruction and you allocate one of these managed investments as a Nominated Asset, your Priority Sell Method instruction for this managed investment will be replaced with the new Nominated Asset instruction, or
 - an existing Nominated Asset instruction and you allocate this managed investment as a Priority Sell Method instruction, your Nominated Asset instruction will be replaced with the new Priority Sell Method instruction.
- > The Priority Sell Method does not apply to account rebalances.

1. Account details – Mandatory

☐ Super Account ☐ Allocated Pension Account ☐ Term Allocated Pension Account ☐ Investment Account

Account number

____ - ____ - ____

Account name

[illegible]

Date of birth

Date of birth:

Phone (mobile)

Phone (Mobile)

Email

[illegible]

2. Choosing your Investment profile instruction – Mandatory

☐ Investment profile selection ➡ Complete sections 1, 3, 6 and 7.

☐ To Switch Assets in your existing profile ➡ Complete sections 1, 5, 6 and 7.

3. Investment profile selection (% allocation must total 100%)

Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Standard Risk Measure¹
Cash					
IPHAINV				Investment Profile Holding Account (Investment accounts only)	N/A
IPHASP				Investment Profile Holding Account (Super/ Pension accounts only)	N/A
PENMCF	WFS0245AU			Pendal Managed Cash Fund	1
SBCKCF	SBC0811AU			UBS Cash Fund	1
Australian Fixed Interest					
AFIMBF	ADV0084AU			Advance Australian Fixed Int M-Blend WS	6
SFIF	SCH0028AU			Schroder Fixed Income Fund WS Class	5
SBCKFIF	SBC0813AU			UBS Australian Bond Fund	6
VAFIIF	VAN0001AU			Vanguard Aust Fixed Interest Index Fund	6
Australian Shares					
ASMBF	ADV0045AU			Advance Aust Shares Multi-Blend Fund	6
PANG	PAM0001AU			Alphinity Australian Share Fund	6
ABLIAE	AAP0103AU			Ausbil Australian Active Equity Fund	6
ABLIALVE	AAP0104AU			Ausbil Australian Emerging Leaders Fund	7
BMIFAS	BAR0814AU			Blackrock Advantage Australian Equity Fd	6
EGGSCF	EGG0001AU			Eley Griffiths Group Small Co Fund	7
FAEF	FID0008AU			Fidelity Australian Equities Fund	6
FSWGS	FSF0043AU			First Sentier Wholesale Geared Share Fund	6
AWIF	ADV0046AU			Maple-Brown Abbott Australian Share Fund	6
RAEWT	RFA0818AU			Pendal Australian Share Fund	6
IWPVST	IOF0206AU			Perennial Value Shares Wholesale Trust	6
PWESRIF	PER0116AU			Perpetual Wholesale Ethical SRI Fund	6
PWISF	PER0046AU			Perpetual Wholesale Industrial Share Fd	6
SAEF	SCH0002AU			Schroder Australian Equity Fund	6
TASWP	TYN0028AU			Tyndall Australian Share Wholesale Fund	6
VASIF	VAN0002AU			Vanguard Australian Shares Index Fund	6
Hedge Fund – Single Strategy – Opportunistic					
AQRWD	PER0554AU			AQR Wholesale DELTA Fund – Class 1F	6

Product Code	APIR Code	Allocation %	Priority Sell Method	Managed Investment	Standard Risk Measure ¹
International Fixed Interest					
IFIMBF	ADV0067AU			Advance Int'l Fixed Int M-Blend Fund	6
PWMIBF	PWA0825AU			BlackRock WS Int'l Bond Fund	6
CFSWGCDF	FSF0084AU			First Sentier Wholesale Gbl Credit Income	5
MMDFIF	MAQ0274AU			Macquarie Dynamic Bond Fund	6
MMDTF	MAQ0277AU			Macquarie Income Opportunities Fund	5
EQTPIMCO	ETL0018AU			PIMCO Global Bond Fund – Wholesale Class	6
SHSF	SCH0103AU			Schroder Absolute Return Income Fund	5
VIFIIFH	VAN0103AU			Vanguard Int'l Fixed Int Index – Hedged	6
International Shares					
AAOF	EQI0028AU			abrdn Asian Opportunities Fund	7
AEMF	ETL0032AU			abrdn Emerging Opportunities Fund	7
CFCWICWAGE	FSF0710AU			Acadian Wholesale Global Equity Fund	7
AWMWWS	ADV0053AU			Advance Int'l Shares Multi-Blend Fund	7
AXAWGEVF	NML0348AU			AMP Capital WS Global Equity – Value	7
BHISF	BGL0109AU			Blackrock Advantage Hedged International	7
MIIS	MAQ0432AU			Macquarie Int Infrastructure Securities	7
MAGGF	MGE0001AU			Magellan Global Fund	7
BTSTIS	BTA0056AU			Pendal Concentrated Global Share Fd No 3	7
PLTAF	PLA0004AU			Platinum Asia Fund – Class C	7
PLTIF	PLA0002AU			Platinum International Fund – Class C	7
SCHGEMF	SCH0034AU			Schroder Global Emerging Markets Fund	7
SGAVHW	SCH0032AU			Schroder Global Value Fund (Hedged)	7
TEMGEF	FRT0004AU			Templeton Global Equity Fund	7
VISIFH	VAN0105AU			Vanguard Int'l Shares Index Fund-Hedged	7
MWSGEFH	MAQ0557AU			Walter Scott Global Equity Fd (Hedged)	7
MWSGEF	MAQ0410AU			Walter Scott Global Equity Fund	7
ZIENTF	ZUR0061AU			Zurich Global Thematic Share Fund	7
Listed Property					
PSMBF	ADV0095AU			Advance Property Securities M-Blend	7
DEGBPS	MGL0010AU			Ironbark Global (Ex Aus) Property Sec	7
PALPS	PAL0002AU			Ironbark Paladin Property Securities Fd	7
BPSIF	BGL0108AU			iShares Australian Listed Property Index	7
AMPGPA	AMP0974AU			Macquarie Global Listed Real Estate Fd A	7
UBSPSF	SBC0816AU			UBS CBRE Property Securities Fund	7
VAPSIF	VAN0004AU			Vanguard Aust Property Securities Index	7
Multi-Sector 40					
AWIEF	ADV0049AU			Advance Defensive Multi-Blend Fund	5
JBWIPW	JBW0016AU			Yarra Income Plus Fund	4
Multi-Sector 60					
MMBF	ADV0091AU			Advance Moderate Multi-Blend Fund WS	6
Multi-Sector 80					
AWIGF	ADV0050AU			Advance Balanced Multi-Blend Fund	6
GMBF	ADV0085AU			Advance Growth Multi-Blend Fund WS	6
HGMBF	ADV0087AU			Advance High Growth Multi-Blend Fund WS	6

1. For information on the Standard Risk Measure, refer to the 'Your investment options' section of the PDS.

Note: The information in this list is current as at 1 December 2023 (date of preparation), but is subject to change without prior notice. For a current list of assets available for investment please contact your financial adviser or call our customer relations team on 1800 988 185.

You must complete the 5 questions listed below. Select the most relevant answer to each of the following:

1. What is your investment objective? (select one answer below)

- ☐ **Capital guaranteed:** You want a guarantee or protection against capital loss.
- ☐ **Regular income or income distribution:** You want an investment that distributes regular or tax-effective income. You prefer exposure to income generating assets, such as high dividend-yielding equities and fixed Income securities.
- ☐ **Capital preservation:** You want an investment that reduces volatility and minimises loss in a market downturn. You prefer exposure to defensive assets, such as cash or fixed income securities, that are generally lower in risk than growth investments.
- ☐ **Capital growth:** You want an investment that generates capital return. You prefer exposure to growth assets such as shares or property, or an investment return above the current inflation rate.

2. What is your intended use of the product? (select one answer below)

- ☐ **Solution/Standalone:** You want to hold the investment from 75% – 100% of your total investable assets.
- ☐ **Major allocation:** You want to hold the investment up to 75% of your total investable assets.
- ☐ **Core component:** You want to hold the investment up to 50% of your total investable assets.
- ☐ **Minor allocation:** You want to hold the investment up to 25% of your total investable assets.
- ☐ **Satellite allocation:** You want to hold the investment up to 10% of your total investable assets.

3. What is your investment timeframe? (select one answer below)

- ☐ **Short – less than 2 years:** You have a short investment timeframe and may wish to redeem within 2 years.
- ☐ **Medium – 2 to 8 years:** You have a medium investment timeframe and are unlikely to redeem within 2 years.
- ☐ **Long – 8 or more years:** You have a long investment timeframe and are unlikely to redeem within 8 years.

4. What is your appetite for risk? (select one answer below)

- ☐ **Low:** You are a conservative or low risk in nature and want to minimise volatility and potential losses. You are comfortable with a low target return profile.
- ☐ **Medium:** You are medium risk in nature and are seeking low volatility and potential losses. You are comfortable with a moderate target return profile.
- ☐ **High:** You are higher risk in nature and accept higher volatility and potential losses. You are seeking higher returns, typically over a medium or long timeframe.
- ☐ **Very high:** You have a very high risk appetite and want to maximise returns. You are seeking to maximise returns and can accept very high volatility and potential losses.
- ☐ **Extremely high:** You have an extremely high risk appetite and accept significant volatility and losses. You are seeking to obtain accelerated returns, potentially in a short timeframe.

5. What are your investment liquidity needs? (select one answer below)

- ☐ **Daily**
- ☐ **Weekly:** You want investments that can be redeemed within this timeframe.
- ☐ **Monthly:** You want investments that can be redeemed within this timeframe.
- ☐ **Quarterly:** You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment in 3 months or more.
- ☐ **Annually:** You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment within 1 year.
- ☐ **Every 5 years:** You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment within 5 years.
- ☐ **Every 10 years:** You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment within 10 years.
- ☐ **More than 10 years:** You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment for more than 10 years.

4. Fixed Term Deposits (FTD) – instructions to invest in these products using AdviserNET

FTD Product	Term (months)	Interest frequency
St.George Fixed Term Deposit	3	At Maturity
St.George Fixed Term Deposit	6	At Maturity
St.George Fixed Term Deposit	12	Monthly

Note: To invest in the FTD product(s) please refer to your financial adviser or contact our customer relations team on 1800 998 185.

5. Switching managed investments

You cannot complete this section if you have already completed section 3, 'Investment profile selection' on this form.

In this section, you can switch your **total holding** in any one managed investment into another one managed investment (existing or new). You can also switch a partial holding in any one managed investment into another one managed investment (existing only) or the cash balance (excess cash may invest across the profile).

Please note, when switching all or part of your holding in a managed investment, you may incur a buy/sell differential.

See the 'Buy/Sell differential' section of the PDS for further information.

- > Where there are multiple partial or full switches, they will be processed in the order listed on this 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 is equal to or greater than 98% of the asset value then the online 'Switch from' asset will be sold. This may result in more or less of the holdings 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, 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.

6. Adviser's details (if applicable) – Mandatory

Adviser's company

Adviser's name

Asgard Adviser code

 BA

Adviser's phone

Adviser's email

7. Signatures – Mandatory

- > I/We direct BTFM/WFSL and Asgard to action my/our instructions as set out in this form.
- > If section 3 has been completed, I/we understand that this Investment Selection will rebalance my/our account to the percentages listed in that section.
- > I/We have received a copy of the current* PDS for my/our Asgard Elements Account and a copy of the current underlying product disclosure statement* for each managed investment in my/our profile.
- > I/We agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information I/we may request), and documents (including PDS and other disclosure documents for underlying managed investments and periodic reports) which the Responsible Entity is required or permitted to give, or have agreed to give, to me/us relating to my/our account via Investor Online, or any other electronic means chosen by the Responsible Entity (and for these purposes, I/we agree that I/we will be taken to have received the relevant information whether or not I/we access the information).
- > I/We confirm that I/we have read and agree to the information stated in the Important information section of this form.

* Provided by my/our financial adviser or the customer relations team.

Individual or joint applicants sign here

If the account is in joint names, both applications must sign.

Signature

Date

Signature

Date

Companies or Trustee Companies sign here

☐ Director ☐ Sole Director and Sole Secretary

☐ Director ☐ Secretary

Date

Trustee

BT Funds Management Limited
ABN 63 002 916 458
AFSL 233724
Level 20, 275 Kent Street
Sydney, NSW 2000

Responsible entity

Westpac Financial Services Limited
ABN 20 000 241 127
AFSL 233716
Level 18 Kent St
Sydney NSW 2000

Administrator and custodian

Asgard Capital Management Ltd
ABN 92 009 279 592
AFSL 240695

Contact centre

1800 998 185

Correspondence

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For more information

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Speak to your financial adviser today

Asgard