

PORTFOLIOCARE® Super/Pension Service Investment Options

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This document outlines the investment options available through the *PortfolioCare Super/Pension Service Product Disclosure Statement (PDS)*.

PortfolioCare Super/Pension Service offers a range of investment options featuring:

- a range of managed funds
- term deposits
- exchange traded funds (ETFs) and exchange traded commodities (ETCs)
- listed investment companies (LICs) and listed investment trusts (LITs)
- Australian real estate investment trusts (AREITs), and
- listed securities on the Australian Securities Exchange (ASX).

The underlying fees and costs for each investment option disclosed in this document have either been sourced from an external research provider or directly from the relevant fund manager and have not been independently verified by the Trustee or the Administrator.

For more information on fees and costs please refer to the ***PortfolioCare Super/Pension Service PDS***.

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MANAGED INVESTMENT OPTIONS

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
Multisector							
Conservative							
BMIFCST	BAR0811AU	BlackRock Diversified ESG Stable Fund	0.69	+	0.10	0.09/0.11	3
HFSICONS	HLR0004AU	Experts' Choice Conservative Fund	0.90	0.05	0.14	0.10/0.11	3
VWCIF	VAN0109AU	Vanguard Conservative Index Fund	0.29	+	0.00	0.10/0.10	3
Cautious							
MMIFCS	MAQ0059AU	Macquarie Master Capital Stable Fund	0.96	0.00	0.00	0.12/0.15	3
Moderately Conservative							
HFSIBALD	HLR0003AU	Experts' Choice Balanced Fund	1.02	0.11	0.16	0.16/0.15	6
Balanced							
BMIFGW	BAR0813AU	BlackRock Diversified ESG Growth Fund	0.79	+	0.12	0.16/0.16	5
PWMBF	PWA0822AU	Blackrock Tactical Growth Fund	0.90	+	0.36	0.18/0.18	5
FSWD	FSF0008AU	Colonial First State Wholesale Diversified Fund	0.96	0.00	0.09	0.20/0.20	5
MMIFB	MAQ0058AU	Macquarie Master Balanced Fund	1.07	0.00	0.01	0.13/0.15	4
PWBGF	PER0063AU	Perpetual Wholesale Balanced Growth Fund	1.08	0.00	0.13	0.25/0.00	5
VWBIF	VAN0108AU	Vanguard Balanced Index Fund	0.29	+	0.00	0.10/0.10	4
Moderately Aggressive							
HFSIGROW	HLR0005AU	Experts' Choice Growth Fund	1.08	0.14	0.16	0.18/0.16	6
VWGIF	VAN0110AU	Vanguard Growth Index Fund	0.29	+	0.01	0.09/0.09	5
Aggressive							
PWSGF	PER0066AU	Perpetual Wholesale Split Growth Fund	0.61	0.00	0.08	0.26/0.00	6
VWHGIF	VAN0111AU	Vanguard High Growth Index Fund	0.29	+	0.00	0.08/0.08	6
Specialist							
CSCS	CRS0001AU	Aberdeen Standard Multi-Asset Income Fund [~]	0.93	+	0.00	0.35/0.30	4
CSCG	CRS0002AU	Aberdeen Standard Multi-Asset Real Return Fund [~]	1.16	+	0.00	0.30/0.25	4
MLGAAF	MAL0029AU	BlackRock Global Allocation (Aus) Class S	0.40	+	0.31	0.30/0.30	5
MLGAAD	MAL0018AU	BlackRock Global Allocation Fund Class D	0.20	+	0.31	0.30/0.30	5
PDRRF	PER0556AU	Perpetual Diversified Real Return Fund	0.92	0.00	0.06	0.10/0.10	4
SRRFW	SCH0047AU	Schroder Real Return Fund Wholesale Class	0.85	0.01	0.04	0.20/0.20	3
Cash							
Cash and Deposits							
SBCKCF	SBC0811AU	UBS Cash Fund	0.10	0.00	0.01	0.00/0.00	1
Short Term Fixed Interest							
AMPWMTF	AMP0249AU	AMP Capital Managed Treasury Fund - Wholesale	0.14	0.00	0.00	0.00/0.02	1
DAECT	DFA0100AU	Dimensional Short Term Fixed Interest Trust	0.19	+	0.00	0.03/0.03	1
HFSISTMM	HLR0007AU	Experts' Choice Short Term Money Market	0.33	0.00	0.00	0.00/0.02	1
		St. George Fixed Term Deposit - 3 months Int - Maturity ^{>}	0.00	0.00	0.00	0.00/0.00	1
		St. George Fixed Term Deposit - 6 months Int - Maturity ^{>}	0.00	0.00	0.00	0.00/0.00	1
		St. George Fixed Term Deposit - 1 year Int - Maturity ^{>}	0.00	0.00	0.00	0.00/0.00	1

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
		St. George Fixed Term Deposit - 5 years Int - Maturity ^{>}	0.00	0.00	0.00	0.00/0.00	1
Fixed Interest							
Australian Fixed Interest							
AMPCWABF	AMP0981AU	AMP Capital Wholesale Australian Bond Fund	0.38	0.00	0.20	0.10/0.13	4
BAFIIF	BGL0105AU	iShares Australian Bond Index Fund	0.21	+	0.00	0.05/0.05	4
BTIECF	WFS0377AU	Pendal Wholesale Enhanced Cash Fund	0.25	0.00	0.00	0.03/0.03	4
LMWAABF	SSB0122AU	Legg Mason Western Asset Australian Bond Trust	0.42	+	0.00	0.08/0.08	4
MMAFIF	MAQ0061AU	Macquarie Australian Fixed Interest Fund	0.39	0.00	0.00	0.04/0.13	4
PTIF	IOF0145AU	Janus Henderson Tactical Income Fund	0.45	0.00	0.05	0.00/0.04	4
TABF	TYN0104AU	Tyndall Australian Bond Fund	0.30	+	0.00	0.05/0.05	4
SBCKFIF	SBC0813AU	UBS Australian Bond Fund	0.45	0.00	0.04	0.02/0.08	4
VAFIIF	VAN0001AU	Vanguard Australian Fixed Interest Index Fund	0.19	+	0.00	0.08/0.08	4
VAGB	VAN0025AU	Vanguard Australian Government Bond Index Fund	0.24	+	0.00	0.06/0.06	4
Diversified Fixed Interest							
AROFF	HOW0098AU	Ardea Real Outcome Fund	0.50	0.00	0.01	0.05/0.05	4
HFSIFINT	HLR0001AU	Experts' Choice Div Interest Income Fund	0.62	0.00	0.18	0.07/0.10	4
KARIF	HOW0052AU	Kapstream Wholesale Absolute Return Income Fund	0.55	0.00	0.00	0.00/0.07	4
MMDFIF	MAQ00274AU	Macquarie Dynamic Bond Fund	0.62	0.01	0.04	0.10/0.17	4
INGDFIT	ANZ0212AU	OnePath Wholesale Diversified Fixed Interest	0.50	0.00	0.00	0.04/0.04	4
EQTWDFIF	ETL0016AU	PIMCO Diversified Fixed Interest Fund (W)	0.55	+	0.03	0.00/0.10	4
SFIF	SCH0028AU	Schroder Fixed Income Fund Wholesale Class	0.45	0.01	0.04	0.12/0.12	4
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund	0.55	0.00	0.00	0.00/0.15	4
Global Fixed Interest							
CGGBFC	ETL5525AU	Colchester Global Government Bond Fund CI I	0.62	0.00	0.10	0.00/0.00	5
DDFI	DFA0108AU	Dimensional Five-year Diversified Fixed Interest Trust	0.28	+	0.01	0.05/0.05	5
EQTPIMCO	ETL0018AU	PIMCO Global Bond Fund (W)	0.57	+	0.07	0.00/0.10	5
PGIOF	GSF0008AU	Payden Global Income Opportunities	0.70	+	0.00	0.10/0.10	5
TRPDGBF	ETL0398AU	T. Rowe Price Dynamic Global Bond	0.40	+	0.32	0.20/0.20	5
VIFIIFH	VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)	0.26	+	0.00	0.08/0.08	5
Credit							
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fund - Class A	0.56	0.00	0.09	0.20/0.20	5
CSGHIF	CSA0038AU	Bentham Wholesale Global Income Fund	0.77	0.00	0.00	0.26/0.26	5
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund	0.84	0.00	0.00	/	5
CFSWGCD	FSF0084AU	CFS Wholesale Global Credit Income Fund	0.62	0.00	0.02	0.15/0.15	5
CNICSF	CNA0805AU	Invesco Wholesale Senior Secured Income Fund [~]	0.75	+	0.00	0.10/0.10	5
MMDTF	MAQ00277AU	Macquarie Income Opportunities Fund	0.51	0.01	0.00	0.15/0.17	5
PEWGCF	ETL0019AU	PIMCO Global Credit Fund (W)	0.63	+	0.00	0.00/0.20	5
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund	0.55	0.44	0.00	0.15/0.15	5
SHSF	SCH0103AU	Schroder Absolute Return Income Fund	0.54	+	0.01	0.15/0.15	5
UBSHIF	UBS0003AU	UBS Income Solution Fund	0.60	0.00	0.04	0.10/0.20	5
Specialist							
ABDGFIF	ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund	0.45	0.00	0.00	0.15/0.15	6

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
JPMGSBF	PER0727AU	J.P. Morgan Global Strategic Bond Fund	0.50	+	0.00	0.15/0.15	6
PIMIFW	ETL0458AU	PIMCO Income Fund - Wholesale Class	0.86	+	0.00	0.00/0.00	6
Property							
Australian Property							
AMPWPS	AMP0269AU	AMP Capital Listed Property Trusts Fund Wholesale	+	+	+	+/+	7
AMPWLP	AMP0255AU	AMP Capital Listed Property Trusts - Class [~]	0.87	0.00	0.16	0.22/0.22	7
BPSIF	BGL0108AU	BlackRock Indexed Australian Listed Property Fund	0.20	+	0.00	0.08/0.08	7
RPSWT	RFA0817AU	Pendal Wholesale Property Investment Fund	0.65	0.00	0.01	0.25/0.25	7
FSWPS	FSF0004AU	Colonial First State Wholesale Property Securities Fund	0.81	0.00	0.00	0.10/0.10	7
CPPS	CRM0008AU	Cromwell Phoenix Property Securities Fund	0.95	0.00	0.00	0.20/0.20	7
PALPS	PAL0002AU	Ironbark RREEF Paladin Property Securities Fund	0.84	+	0.00	0.25/0.25	7
LMARIF	SSB0026AU	Legg Mason Martin Currie Real Income Fund	0.85	+	0.02	0.10/0.10	7
MLCIPS	MLC0263AU	MLC Wholesale Property Securities Fund	0.68	0.00	0.00	0.30/0.30	7
UBSPSF	SBC0816AU	UBS Property Securities Fund	0.85	0.00	0.44	0.25/0.25	7
VAPSIF	VAN0004AU	Vanguard Property Securities Index Fund	0.23	+	0.00	0.06/0.06	7
ZISPS	ZUR0064AU	Zurich Investments Australian Property Securities Fund	0.81	0.00	0.00	0.30/0.30	7
Diversified Property							
ACCPF	AMP1015AU	AMP Capital Core Property Fund - Class A ^{<}	1.35	0.01	0.07	0.13/0.13	7
Diversified Property and Infrastructure							
HFSIPROP	HLR0022AU	Experts' Choice Property & Infrastructure Fund [~]	1.02	0.01	0.11	0.18/0.16	7
Global Property							
AMPGPA	AMP0974AU	AMP Capital Global Property Securities Fund - Class A	0.99	0.00	0.21	0.23/0.23	7
DGRET	DFA0005AU	Dimensional Global Real Estate Trust	+	+	+	+/+	7
DEGBPS	MGL0010AU	Ironbark RREEF Global (Ex Aus) Property Security Fund	1.23	+	0.00	0.30/0.30	7
IPGPF	IOF0081AU	Perennial Hedged Global Property Wholesale Trust	1.05	+	0.00	0.20/0.20	7
RCGPS	WHT0015AU	Resolution Capital Global Property Securities Fund	0.80	0.03	0.01	0.20/0.20	7
IWGPSIDPS	HML0016AU	UBS Clarion Global Property Securities	0.90	0.00	0.27	0.25/0.25	7
VIPS	VAN0018AU	Vanguard International Property Securities Index Fund	0.40	+	0.00	0.07/0.07	7
VIPSIFH	VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	0.47	+	0.01	0.09/0.09	7
Australian Equities							
Income							
RWSIT	RFA0103AU	Pendal Wholesale Imputation Fund	0.90	0.00	0.01	0.25/0.25	7
CFSEIF	FSF0961AU	CFS Wholesale Equity Income Fund	1.22	0.00	0.09	0.05/0.05	7
FSWI	FSF0003AU	Colonial First State Wholesale Imputation Fund	0.96	0.00	0.09	0.20/0.20	7
IMDVF	IML0005AU	Investors Mutual Equity Income Fund	0.99	0.00	0.00	0.25/0.25	7
LMMCEIT	SSB0043AU	Legg Mason Martin Currie Equity Income Fund A	0.85	+	0.00	0.10/0.10	7
HSBCIGM	HBC0011AU	Merlon Wholesale Australian Share Income	0.95	0.00	0.02	0.20/0.20	7
PASIF	WHT0039AU	Plato Australian Shares Income Fund	0.90	+	0.00	0.20/0.20	7
TYAS	TYN0038AU	Tyndall Australian Share Income Fund	0.85	+	0.00	0.25/0.25	7
VASHYF	VAN0104AU	Vanguard Australian Shares High Yield Fund	0.35	+	0.00	0.05/0.05	7

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
Large Cap							
PANG	PAM0001AU	Alphinity Wholesale Australian Share Fund	0.90	0.00	0.00	0.20/0.20	7
AMPMAS	AMP0681AU	AMP Specialist Australian Share Fund - Wholesale	0.81	0.32	0.13	0.20/0.20	7
NUPPHGST	PPL0106AU	Antares High Growth Share Fund [~]	1.05	0.08	0.17	0.15/0.15	7
ABLIAE	AAP0103AU	Ausbil Australian Active Equity Fund	0.90	0.00	0.02	0.20/0.20	7
BAEQF	BFL0001AU	Bennelong Australian Equities Fund	0.98	0.00	0.00	0.20/0.20	7
BTAEF	BFL0017AU	Bennelong Twenty20 Australian Equities Fund	0.44	0.63	0.03	0.20/0.20	7
BASIF	BGL0034AU	iShares Australian Equity Index Fund	0.20	+	0.00	0.08/0.08	7
BMIFAS	BAR0814AU	Blackrock Advantage Australian Equity Fund	0.45	0.00	0.05	0.15/0.15	7
BTST AUS	BTA0055AU	Pendal Wholesale Australian Share Fund	0.79	0.00	0.03	0.25/0.25	7
RAEWT	RFA0818AU	Pendal Wholesale Core Australian Share Fund	0.79	0.00	0.02	0.25/0.25	7
BWFASF	RFA0059AU	Pendal Wholesale Focus Australian Share Fund	0.75	0.09	0.00	0.25/0.25	7
FSWSE	FSF0016AU	CFS Wholesale Concentrated Australian Share Fund	0.96	0.00	0.00	0.15/0.15	7
FSWE	FSF0002AU	Colonial First State Wholesale Australian Share Fund	0.96	0.00	0.04	0.20/0.20	7
DACET	DFA0003AU	Dimensional Australian Core Equity Trust	0.28	+	0.01	0.08/0.08	7
DALCT	DFA0103AU	Dimensional Australian Large Company Trust	0.16	+	0.00	0.08/0.08	7
DAVT	DFA0101AU	Dimensional Australian Value Trust	0.34	+	0.01	0.08/0.08	7
DNRCAEHCF	PIM0028AU	DNR Capital Australian Equities High Conviction Fund	0.90	0.00	0.00	0.25/0.25	7
HFSIAUEQ	HLR0002AU	Experts' Choice Australian Shares Fund	0.84	0.38	0.14	0.20/0.20	7
FAEF	FID0008AU	Fidelity Australian Equities Fund	0.85	0.00	0.00	0.15/0.15	7
FARF	WHT15134AU	Firetrail Absolute Return Fund class A	1.28	1.13	0.36	0.35/0.35	7
GWBCF	HOW0034AU	Greencape Wholesale Broadcap Fund	0.95	0.33	0.00	0.20/0.20	7
BNPAEF	BNT0003AU	Hyperion Australian Growth Companies Fund	0.95	+	0.00	0.30/0.30	7
IMAS	IML0002AU	Investors Mutual Australian Share Fund	0.99	0.00	0.00	0.25/0.25	7
IMCASF	IML0010AU	Investors Mutual Concentrated Australian Share Fund	0.99	0.00	0.00	0.25/0.25	7
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust [~]	0.92	0.00	0.14	0.30/0.30	7
FPWCEF	PER0102AU	Perpetual Wholesale Concentrated Equity	1.10	0.00	0.12	0.12/0.12	7
PWASF	PER0049AU	Perpetual Wholesale Australian Fund	1.00	0.00	0.17	0.24/0.00	7
SCWAE	SCH0101AU	Schroder Wholesale Australian Equity Fund	0.80	+	0.01	0.20/0.20	7
SCAUPEA	SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	0.00	0.35	0.00	0.30/0.30	7
SCAEF	WHT0012AU	Solaris Core Australian Equity Retail Fund	0.90	+	0.00	0.30/0.30	7
TASWP	TYN0028AU	Nikko AM Australian Share Wholesale Fund	0.80	+	0.00	0.25/0.25	7
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund	0.16	+	0.00	0.05/0.05	7
COASFI	HOW0020AU	WaveStone Wholesale Australian Share Fund	0.97	0.05	0.00	0.20/0.20	7
Mid/Small/Micro Cap							
CSAEC	CSA0131AU	Aberdeen Standard Australian Small Companies Fund	1.26	+	0.00	0.25/0.25	7
OSAF	ETL0060AU	Allan Gray Australia Equity Fund	0.77	0.28	0.00	0.20/0.20	7
FDASCFA	AMP0973AU	AMP Capital Specialist Australian Small Companies Fund - Class A	1.15	0.46	0.17	0.30/0.30	7
ABLIALVE	AAP0104AU	Ausbil Australian Emerging Leaders Fund	0.85	0.00	0.17	0.25/0.25	7
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund	0.98	0.71	0.00	0.20/0.20	7
RSCWT	RFA0819AU	Pendal Wholesale Smaller Companies Fund	1.24	0.00	0.17	0.25/0.25	7

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
SASCF	FAM0101AU	Celeste Australian Small Companies Fund	1.10	0.22	0.11	0.30/0.30	7
CFSWSC	CMI0111AU	Colonial First State Wholesale Australian Small Companies Fund	1.11	0.00	0.08	0.15/0.15	7
EXSCF	HLR0023AU	Expert's Choice Small Companies Fund	1.28	0.46	0.18	0.30/0.30	7
FFLDF	FID0026AU	Fidelity Future Leaders Fund	1.20	0.00	0.05	0.25/0.25	7
BNPWSCF	BNT0101AU	Hyperion Small Growth Companies Fund	1.25	0.12	0.00	0.30/0.30	7
CNSCT	CNA0812AU	INVESCO Wholesale Australian Smaller Companies Fund Class A [~]	0.55	+	0.00	0.20/0.20	7
IMWFLF	IML0003AU	Investors Mutual Future Leaders Fund	0.99	0.00	0.05	0.25/0.25	7
MWASC	MAQ0454AU	Macquarie Australian Small Companies Fund [~]	1.22	0.62	0.01	0.27/0.27	7
CMCF	HOW0027AU	NovaPort Wholesale Microcap Fund	1.50	0.16	0.01	0.30/0.30	7
CSCF	HOW0016AU	NovaPort Wholesale Smaller Companies Fund	0.90	0.00	0.03	0.30/0.30	7
OCPSCF	OPS0002AU	OC Premium Small Companies Fund	1.20	0.15	0.09	0.30/0.30	7
PWSCF	PER0048AU	Perpetual Wholesale Smaller Companies Fund [~]	1.25	0.00	0.14	0.12/0.00	7
SGHICE	ETL0062AU	SG Hiscock ICE	1.18	0.00	0.21	0.35/0.35	7
SBCEC	UBS0004AU	UBS Australia Small Companies Fund [~]	0.85	0.84	0.16	0.45/0.45	7
Specialist							
AOTTF	AAP0008AU	Ausbil 130/30 Focus Fund	1.05	0.18	2.19	0.30/0.30	7
AAGEQF	AAP0002AU	Ausbil Australian Geared Equity Fund	2.50	0.00	0.00	0.38/0.38	7
RESWT	RFA0025AU	Pendal Wholesale Ethical Share Fund	0.95	0.00	0.00	0.25/0.25	7
FSWGS	FSF0043AU	Colonial First State Wholesale Geared Share Fund	+	+	+	+/+	7
IMWISF	IML0004AU	Investors Mutual All Industrial Share Fund	0.99	0.00	0.02	0.25/0.25	7
L1CLSFR	ETL0490AU	L1 Capital Long Short Fund - Daily Class	1.54	2.17	1.15	0.25/0.25	7
PCAEF	PCL0005AU	Pengana Australian Equities Fund	1.06	0.69	0.02	0.15/0.15	7
PWESRIF	PER0116AU	Perpetual Wholesale Ethical SRI Fund [~]	1.18	0.00	0.05	0.12/0.12	7
PWGAF	PER0071AU	Perpetual Wholesale Geared Australian Fund [~]	2.68	0.00	0.33	0.30/0.30	7
PWISF	PER0046AU	Perpetual Wholesale Industrial Fund	0.99	0.00	0.10	0.24/0.00	7
PTWSPF	PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short [~]	1.34	0.00	0.28	0.18/0.18	7
SAELSF	WHT3859AU	Solaris Australian Equity Long Short Fund	0.99	0.58	0.10	0.30/0.30	7
FDGASFA	AMP0969AU	Specialist Geared Australian Share Fund	2.39	0.33	0.17	0.35/0.35	7
SSAEF	SST0048AU	State Street Australian Equity Fund	0.70	0.00	0.00	0.25/0.25	7
TMNGF	FHT0030AU	The Montgomery Fund	1.37	0.00	0.10	0.25/0.25	7
Global Equities							
Large Cap							
CSIS	CRS0005AU	Aberdeen Standard Active Hedge International Equity Fund	0.98	+	0.00	0.15/0.15	7
AIEF	EQI0015AU	Aberdeen Standard International Equity Fund	0.98	+	0.00	0.15/0.15	7
FDCISF	AMP0824AU	AMP Capital Specialist International Share Fund – Class A	0.97	0.06	0.11	0.20/0.15	7
AGEFU	MAQ0464AU	Arrowstreet Global Equities Fund (Unhedged)	1.28	0.00	0.00	0.16/0.17	7
BGGFCLA	FSF5774AU	Baillie Gifford Long Term Global Growth	+	+	+	+/+	7
BISIF	BGL0106AU	BlackRock Indexed International Equities Fund	0.20	+	0.00	0.08/0.08	7
BIFISF	BAR0817AU	Blackrock Advantage International Equity Fund [~]	0.50	0.00	0.14	0.17/0.17	7
RAGWT	RFA0821AU	Pendal Wholesale Core Global Share Fund [~]	0.90	0.00	0.02	0.20/0.20	7
BTSTIS	BTA0056AU	Pendal Wholesale International Share Fund [~]	0.90	0.00	0.02	0.20/0.20	7
DGCET	DFA0004AU	Dimensional Global Core Equity Trust	0.36	+	0.00	0.10/0.10	7
DGLCT	DFA0105AU	Dimensional Global Large Company Trust	0.24	+	0.00	0.10/0.10	7

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
DGVT	DFA0102AU	Dimensional Global Value Trust	0.46	+	0.00	0.10/0.10	7
HFSIINEQ	HLR0006AU	Experts' Choice International Shares Fund	0.99	+	0.18	0.20/0.15	7
FGLDF	FID0023AU	Fidelity Global Demographics Fund	0.89	0.00	0.00	0.20/0.20	7
FAGGE	FID0007AU	Fidelity Global Equities Fund [~]	0.99	0.00	0.00	0.20/0.20	7
AMPMGS	AMP0683AU	Future Directions International Share WS	0.93	0.12	0.30	0.20/0.15	7
GQGLO	ETL7377AU	GQG Partners Global Equity Fund – A Class	+	+	+	+/+	7
HGGCF	WHT8435AU	Hyperion Global Growth Co Fund (Class B) [~]	0.70	2.42	0.02	0.30/0.30	7
GSESY	GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25	+	0.00	0.20/0.20	7
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	1.28	0.00	0.00	0.18/0.10	7
DGETF	MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	1.01	+	0.00	0.15/0.15	7
90WGNRF	ETL0331AU	Janus Henderson Global Equity Income Fund	1.10	0.00	0.24	0.15/0.15	7
JPMGREIEF	PER0719AU	JPMorgan Global Research Enhanced Index Equity Fund	0.35	+	0.04	+/+	7
LGEFF	LAZ0025AU	Lazard Global Equity Franchise Fund	1.25	+	0.10	0.20/0.20	7
MAGGF	MGE0001AU	Magellan Global Fund	1.35	0.10	0.00	0.07/0.07	7
MFSGET	MIA0001AU	MFS Global Equity Trust	0.77	+	0.00	0.15/0.15	7
NAMGSF	SUN0031AU	Nikko AM Global Share Fund	0.99	+	0.00	0.20/0.20	7
ORGEF	ETL0463AU	Orbis Global Equity Fund Retail Class	1.09	0.21	0.08	0.25/0.25	7
BTWMCF	BTA0313AU	Pendal MidCap Fund	0.90	0.15	0.02	0.25/0.25	7
PWINTS	PER0050AU	Perpetual Wholesale International Share Fund [~]	0.99	0.00	0.05	0.25/0.00	7
PMCAP	PMC0100AU	PM CAPITAL Global Companies Fund [~]	1.12	0.98	0.04	0.25/0.25	7
SSGEF	SST0050AU	State Street Global Equity Fund	0.85	0.00	0.02	0.08/0.06	7
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund	0.94	+	0.01	0.25/0.20	7
VISIF	VAN0003AU	Vanguard International Shares Index Fund	0.18	+	0.00	0.06/0.06	7
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund	1.28	0.00	0.00	0.12/0.08	7
ZIENTF	ZUR0061AU	Zurich Global Thematic Share Fund	0.99	0.00	0.00	0.04/0.04	7
ZIGGSF	ZUR0580AU	Zurich Investments Global Growth Share Fund	0.99	0.00	0.00	0.03/0.03	7
ZBGF	ZUR0059AU	Zurich Investments Managed Growth Fund	0.96	0.00	0.00	0.12/0.12	7
Large Cap (Currency Hedged)							
MGEF	MAQ0079AU	Arrowstreet Global Equities Fund (Hedged)	1.28	0.00	0.00	0.19/0.20	7
BAEIF	BGL0044AU	BlackRock Indexed Hedged International Equity Fund	0.20	+	0.02	0.10/0.10	7
BHISF	BGL0109AU	Blackrock Advantage Hedged International Equity Fund	0.53	0.00	0.21	0.18/0.18	7
DGCETAH	DFA0009AU	Dimensional Global Core Equity Trust (Hedged)	0.36	+	0.00	0.12/0.12	7
GSEGSEY	GSF0001AU	Epoch Global Equity Shareholder Yield Fund	1.30	+	0.02	0.20/0.20	7
FAHCF	WHT3810AU	Firetrail Australian High Conviction Fund	0.90	0.03	0.06	0.15/0.15	7
GQGLH	ETL0666AU	GQG Partners Global Equity Fund - Hedged	0.78	0.00	0.00	0.18/0.18	7
GTIG	GTU0008AU	Invesco Wholesale Global Opportunities Fund – Class A (Hedged)	0.95	+	0.00	0.20/0.20	7
MAGGFH	MGE0007AU	Magellan Global Hedged Fund	1.35	0.11	0.00	0.07/0.07	7
MFSFHGE	ETL0041AU	MFS Fully Hedged Global Equity Trust	0.80	+	0.00	0.15/0.15	7
FDCISFH	AMP0825AU	Specialist Hedged International Share Fund	1.00	0.06	0.16	0.20/0.15	7
TRPGEHF	ETL0312AU	T.Rowe Price Global Equity (Hedged) Fund	0.96	+	0.05	0.25/0.20	7
VISIFH	VAN0105AU	Vanguard International Shares Index Fund (Hedged)	0.21	+	0.00	0.08/0.08	7

Product code	APIR	Managed Investment	Management fees and costs	Performance fees	Transaction costs	Buy/Sell Spread	Risk band ¹
MWSGEFH	MAQ057AU	Walter Scott Global Equity Fund (Hedged)	1.28	0.00	0.00	0.15/0.11	7
ZIHGTSF	ZUR0517AU	Zurich Investment Hedged Global Thematic Share Fund	0.98	0.00	0.20	0.04/0.04	7
Mid/Small/Micro Cap							
DG SCT	DFA0106AU	Dimensional Global Small Company Trust	0.65	+	0.00	0.12/0.12	7
LF GSCT	LAZ0012AU	Lazard Global Small Caps Fund - W Class	1.12	+	0.09	0.25/0.25	7
VISCIF	VAN0021AU	Vanguard International Small Companies Index Fund	+	+	+	+/+	7
Regional							
AAOF	EQI0028AU	Aberdeen Standard Asian Opportunities Fund	1.18	+	0.00	0.28/0.28	7
AEMF	ETL0032AU	Aberdeen Standard Emerging Opportunities Fund [~]	1.50	+	0.00	0.22/0.22	7
BTWEG	BTA0124AU	Pendal Wholesale European Share Fund [~]	1.00	0.00	0.10	0.15/0.15	7
FIDIF	FID0015AU	Fidelity India Fund	1.20	0.00	0.05	0.30/0.30	7
FGEMF	FID0031AU	Fidelity Global Emerging Markets Fund	1.00	0.00	0.00	0.30/0.30	7
LFEMT	LAZ0003AU	Lazard Emerging Markets Equity - I Class	1.15	+	0.12	0.35/0.35	7
PLTAF	PLA0004AU	Platinum Asia Fund	1.37	+	0.27	0.15/0.15	7
PLTEF	PLA0001AU	Platinum European Fund	1.45	+	0.01	0.20/0.20	7
PLTJF	PLA0003AU	Platinum Japan Fund	1.44	+	0.13	0.15/0.15	7
RECEFAUD	ETL0381AU	Robeco Emerging Conservative	0.91	0.00	0.00	0.30/0.39	7
SAPST	SCH0006AU	Schroder Asia Pacific Fund	1.10	+	0.00	0.25/0.25	7
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund	1.00	+	0.01	0.30/0.30	7
VANWEMI	VAN0005AU	Vanguard Emerging Markets Shares Index Fund	0.56	+	0.00	0.22/0.22	7
Specialist							
AWGELS	FSF0788AU	Acadian Wholesale Global Equity Long Short Fund	1.27	0.00	0.18	0.05/0.05	7
ANTIGF	IOF0045AU	Antipodes Global Fund	1.20	0.00	0.12	0.30/0.30	7
PIBF	PLA0100AU	Platinum International Brands Fund	1.47	+	0.12	0.15/0.15	7
PLTIF	PLA0002AU	Platinum International Fund	1.41	+	0.08	0.15/0.15	7
Infrastructure							
Diversified Infrastructure							
Global Infrastructure							
LGLIF	LAZ0014AU	Lazard Global Listed Infrastructure Fund	0.98	+	+	0.25/0.25	7
MIIS	MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	1.00	0.00	+	0.25/0.25	7
MAGIF	MGE0002AU	Magellan Infrastructure Fund	1.05	0.08	+	0.15/0.15	7
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund - (Hedged)	1.02	0.00	+	0.12/0.05	7
RIVFU	TGP0034AU	RARE Infrastructure Value Fund - (Unhedged)	0.97	0.00	+	0.12/0.05	7
VGIF	VAN0023AU	Vanguard Global Infrastructure Fund	0.49	+	+	0.07/0.07	7
Alternatives							
BRMOARF	BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund [~]	1.25	+	+	0.35/0.35	4
GMOSGMT	GMO0006AU	GMO Systematic Global Macro Trust Cl - B	1.01	0.13	+	/	4
IWGTRF	GTU0109AU	Invesco Wholesale Global Targeted Returns Fund - Class A	0.55	+	+	0.30/0.30	4
JPMTAAT	SSB0130AU	Legg Mason Tactical Alloc Trust - Class A	0.80	+	+	0.15/0.15	4
MANAF	MAN0002AU	Man AHL Alpha (AUD) [~]	1.80	0.81	+	+/+	4
PGGVFAW	ETL0276AU	Partners Group Global Value Fund	2.94	+	+	+/+	4

- ~ This investment option is closed to new investors. Existing investors that hold the investment can continue to purchase additional units.
- < This investment is defined as an illiquid asset. All redemptions from this investment will be processed in excess of 30 days, at such time as the investment manager, in its discretion, determines. For an explanation of illiquid investments please refer to the description of 'Liquidity risk' in the *PortfolioCare Super/Pension Service PDS*.
- > For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD Product Disclosure Statement. Please note that funds cannot be withdrawn from an FTD in any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.
- + This cost was not available or provided by the investment manager at the date of this document being published or where it relates to Borrowing costs, may be included in Transactional and Operational costs. You should refer to the underlying product disclosure statement for the managed investment or contact the investment manager for full details about fees and costs.
- / This cost was not available or provided by the investment manager as at the date of this document being published. You should refer to the underlying product disclosure statement for the managed fund for full details about fees and costs.
- 1 Transactional and Operational costs shown are after any amounts recovered by the charging of a buy/sell spread.
- 2 For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.

LISTED SECURITIES

You are able to invest in securities listed on the ASX. Selected listed investment companies and listed property trusts are available for investment.

For superannuation and pension members, you will have access to the following listed securities:

- shares currently listed in the S&P/ASX300 index
- selected LICs and LITs
- A-REITs listed on the ASX all ordinaries index
- selected hybrids (ie convertible notes and preference shares)
- selected ETFs and ETCs
- selected fixed interest securities (ie corporate bonds and floating rate notes), and
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

Securities listed in the S&P/ASX300 are subject to change, impacting the ability to invest in securities that no longer fall in the S&P/ASX300.

The trustee may periodically add or remove listed securities available to superannuation and pension members without warning.

We recommend you obtain the latest version of this document prior to making an investment decision.

When purchasing listed securities, additional costs will be incurred. These costs, which include brokerage fees, will be directly debited from your account.

Please refer to the PortfolioCare Super and Pension Service PDS for further details.

ETFs and ETCs

Security Code	Security Name	Management fees and costs	Performance fees	Transaction costs	Risk band
AAA	Betasharescashetf	0.18	+	0.00	1
DJRE	Spdr DJ Global Reit	0.50	+	0.02	6
ESTX	ETFS Euro Stoxx 50 ETF	0.35	0.00	0.02	7
EEU	Betashares Euro Etf	0.45	+	0.00	6
ETPMAG	Etf Etf AG	0.49	0.00	0.00	7
ETPMPM	Etf Etf PM	0.44	0.00	0.00	7
ETPMPT	Etf Etf PT	0.49	0.00	0.00	1
EX20	BetaShares Australian Ex-20 Portfolio Diversifier ETF	0.25	+	0.02	6
GOVT	Spdr Govt Bond	+	+	+	3
GDX	Vaneck Gold Miners	+	+	+	6
GEAR	Betshares Gear Fund	0.80	+	0.01	6
IAA	Ishs Asia 50 Etf	+	+	+	6
GOLD	ETFS GOLD	0.40	0.00	0.00	7
IEU	Ishs Europe Etf	0.60	+	0.01	6
IFRA	Vaneck Infrastruct	+	+	+	6

Security Code	Security Name	Management fees and costs	Performance fees	Transaction costs	Risk band
HBRD	BETASHARES ACTIVE AUS HYBRDS FD ETF	0.55	+	0.00	7
HEUR	BetaShares WisdomTree Europe ETF	0.58	+	0.13	7
ILC	Ishares S&P/ASX 20	0.24	+	0.00	6
HVST	Beta Divharvester	0.90	+	0.01	3
IAF	Ishares Comp Bnd.	+	+	+	3
IOO	Ishs Global 100 Etf	+	+	+	6
IOZ	Ishares S&P/ASX 200.	0.15	+	0.00	6
IEM	Ishs Msci Emg Mktetf	+	+	+	6
IGB	Ishares Treasury	+	+	+	4
ISO	Ishares Small Ords	0.55	+	0.03	6
IHCB	Ishares Gbl Bnd Aud.	0.26	+	0.01	4
IHD	Ishares S&P Div Opp	+	+	+	6
IVE	Ishs Msci Eafe Etf	0.32	+	0.01	4
IHOO	Ishares Global 100	0.43	+	0.05	6
IHVV	Ishares S&P 500 Aud	0.10	+	0.04	6
IJH	Ishares Mid-Cap Etf	+	+	+	6
IJP	Ishs Msci Japan Etf	0.49	+	0.00	6
IJR	Ishares Small-Cap	+	+	+	6
IKO	iShares MSCI South Korea ETF	0.65	+	0.02	6
ILB	Ishares Gov Infl	0.26	+	0.00	4
ITW	iShares MSCI Taiwan ETF	+	+	+	6
IVV	Ishares S&P 500 Etf	+	+	+	6
IXI	Ishs Global Cons Etf	0.48	+	0.01	6
IXJ	Ishs Glob Health Etf	+	+	+	6
IWLD	iShares Core MSCI World All Cap ETF	0.16	+	0.05	6
IZZ	Ishs China Etf	0.75	+	0.16	6
MVB	Vaneck Banks	0.28	0.00	0.00	6
MVA	Vaneck Property	0.35	0.00	0.00	6
MVS	VanEck Small Companies Masters ETF	0.49	0.00	0.01	6
MVW	Vaneck Equal Weight	0.35	0.00	0.01	4
OZF	Spdr 200 Financials	0.39	+	0.01	6
NDQ	Betasharesnasdaq100	0.48	+	0.00	6
PMGOLD	Gold Corporation GCBCS	0.15	0.00	0.00	6
POU	Betashares Pound Etf	0.45	+	0.00	6
OZR	Spdr 200 Resources	0.40	+	0.02	6
PAXX	Platinum Asia Fund etf	1.47	+	0.51	6
RDV	Shares ETF	0.34	0.00	0.06	6
PIXX	Platinum International Fund	1.70	+	0.08	6
QAU	Betashares Gold Etf	0.59	+	0.00	6
QFN	Betashares ASX Fin	0.39	+	0.01	6
QMIX	Spdr Msci World Qmix	0.40	+	0.04	6
QOZ	Betasharesrafiaus	0.40	+	0.01	6
OPON	BetaShares Australian Bank Senior Floating Rate Bond Fund	0.22	+	0.00	6
QRE	Betashares ASX Res	0.39	+	0.01	6
QUAL	Vaneck Wld Xau Qual	+	+	+	6
RCB	Bond ETF	0.28	0.00	0.00	4

Security Code	Security Name	Management fees and costs	Performance fees	Transaction costs	Risk band
RGB	Investment ETF	0.24	0.00	0.00	6
ROBO	ROBO Global Robotics and Automation ETF	+	+	+	6
RSM	Bond ETF	0.26	0.00	0.00	6
SYI	Spdrmsciauselecthdy	0.35	+	0.04	6
SFY	Spdr 50 Fund	0.29	+	0.01	6
SLF	Spdr S&P/ASX Prop FU	0.40	+	0.00	6
VDHG	Vanguard Diversified Growth Index ETF	0.27	+	0.00	6
VEQ	VGD Ftse Eur Shares	0.35	+	0.00	6
SSO	Spdr Small Ords	0.50	+	0.10	3
STW	Spdr 200 Fund	+	+	+	6
VGB	Vngd Aus Gov Bond	0.20	+	0.00	6
VHY	Vngd Aus High Yield	0.25	+	0.01	6
VIF	VD Int (Hedged) Etf	0.20	+	0.00	6
VSO	Vngd Aus Small	0.30	+	0.01	6
VDCO	Vanguard Diversified Conservative ETF	0.27	+	0.00	6
VVLU	Vanguard Global Value Equity Active ETF	0.28	+	0.01	6
WDIV	Spdr Global Dividend	0.50	+	0.06	6
UMAX	Beta S&P500 Yieldmax	+	+	+	6
USD	Betashares US Dollar	0.45	+	0.00	6
VACF	Van Aus Corp FI Etf	0.26	+	0.00	6
VAE	VGD Ftse Asia EX Jpn	0.40	+	0.00	6
VAF	Vngd Aus FI	0.20	+	0.00	6
VAP	Vngd Aus Prop Sec	0.23	+	0.00	6
VAS	Vngd Aus Shares	0.14	+	0.01	6

LITS and LICS

Security Code	Security Name	Risk Band*
ARG	Argo Investments	6
AFI	Australian Foundation	6
ALF	Australian Leaders	6
BKI	BKI Investment Ltd	6
CIN	Carlton Investments	6
CTN	Contango Microcap	6
DJW	Djerriwarrh	6
KAT	Katana Capital	7
MXT	MCP Master Income Trust	4
MFF	MFF Capital Inv Ltd	6
MLT	Milton Corporation	6
MIR	Mirrabooka Invest	7
PIC	Perpetual Equity Ltd	6
PAI	Platinum Asia Ltd	6
PMC	Platinum Capital Ltd	6
PL8	Plato Inc Max Ltd	6

Security Code	Security Name	Risk Band*
PGF	PM Capital Fund	6
QVE	QV Equities Limited	6
WAA	WAM Active Limited	6
WAM	WAM Capital Limited	6
WAX	WAM Research Ltd	6
WMK	Watermark Fund Ltd	6
WDE	Wealth Defender Equities Ltd	6

* For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.

A-REITs

Security Code	Security Name	Risk Band*
ABP	Abacus Property Group	7
AJD	Asia Pacific Data	7
APW	Aims Pror Sec Fund	7
APZ	Aspen Group	7
ARF	Arena REIT	7
CHC	Charter Hall Group	7
CLW	Chtr H Lwr	7
CMA	Centuria Metro REIT	7
CMW	Cromwell Prop	7
CQR	Charter Hall Retail	7
DXS	Dexus	7
ERF	Elanoretl Property	7
GDI	GDI Property Group	7
GMG	Goodman Group	7
GOZ	Growthpoint Property	7
GPT	GPT Group	7
HPI	Hotel Property	7
IDR	Industria REIT	7
INA	Ingenia Group	7
IOF	Investa Office Fund	7
MGR	Mirvac Group	7
NSR	National Storage	7
PLG	Propertylink Group	7
RFF	Rural Funds Group	7
SCG	Scentre Group	7
SCP	SCA Property Group	7
SGP	Stockland	7
TGP	360 Capital Group	7
VCX	Vicinity Centres	7
VVR	Viva Energy REIT	7
WFD	Westfield Corp	7

* For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.

STANDARD RISK MEASURE

ABOUT THE STANDARD RISK MEASURE

The Standard Risk Measure (SRM) is a common risk descriptor used by superannuation funds.

It is based on guidance from the Australian Prudential Regulation Authority (APRA) to allow investors to compare managed funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA).

The Target Market Determination (TMD) sets out the class of consumers for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs. In addition, the TMD outlines the triggers to review the target market and certain other information. The TMD for each investment (where applicable) is available on <insert link>.

SRM DESCRIPTORS

Each managed fund listed in the *PortfolioCare Super/Pension Service Investment Options* document has been assigned a SRM.

The table below sets out the SRM labels used for each managed fund based on the estimated number of negative annual returns that a managed fund may experience over any 20-year period.

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Low to medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	High to Very high	6 or greater

For example, managed funds with a risk band of 5 have a medium to high risk label and may experience between 3 to less than 4 years of negative annual returns over any 20-year period.

LIMITATIONS

The SRM is not a complete assessment of all forms of investment risk and does not replace the need for financial advice when constructing a managed fund portfolio. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

The SRM is not a comprehensive account of the risks of investing and investors should consider these risk labels in conjunction with the different risks of investing that apply to their investments. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen managed fund(s).

METHODOLOGY

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices. For full details on the methodology, please visit investoronline.info. You can also contact your financial adviser or the Customer Relations Team on 1800 646 234 for any queries on the methodology.

CHANGES TO THE SRM

For each managed fund, any significant changes to market conditions may alter the SRM from time to time. In addition, any changes to the methodology used (including any regulatory changes) may also alter the SRM results.

We will generally review the SRM each year.

DIFFERENCES BETWEEN EACH PROVIDER'S SRM

Investors should be aware that the SRM labels used for each managed fund are based on our assessment and may differ to those assigned by other providers. The differences are generally due to the methodology used in calculating the SRM.

OTHER IMPORTANT INFORMATION

This is the Investment Options document for *PortfolioCare* Super/Pension Service which is part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (the Fund) and should be considered together with the current *PortfolioCare* Super/Pension Service PDS.

This document is issued by N.M. Superannuation Proprietary Limited (NM Super), ABN 31 008 428 322 AFS Licence No. 234654. NM Super is part of the AMP group (AMP Limited ABN 49 079 354 519). Asgard Capital Management Ltd ABN 92 009 279 592 AFS Licence No. 240695 is the administrator and custodian of *PortfolioCare* Super/Pension Service.

The main distributor of *PortfolioCare* Super/Pension Service is Hillross Financial Services Limited ABN 77 003 323 055 (Hillross Financial). Hillross Financial is a wholly owned subsidiary of the AMP group.

This publication has been prepared to provide general information only and does not take into account the financial objectives, situation or needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information.

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances.

Past performance is not necessarily indicative of future performance. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

Detailed information about the product is contained in the PDS. Applications for investment in the *PortfolioCare* Super/Pension Service will only be accepted on receipt of an application form accompanying a current PDS. Copies of the PDS are available by calling the Customer Relations Team on 1800 646 234 or by speaking to your financial adviser.

The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS.

Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

A fund manager may close an investment option or we may remove an investment option from *PortfolioCare* Super/Pension Service.

Where this occurs, we will provide you with 30 days prior notice to give you the opportunity to select an alternate investment option available from the *PortfolioCare* Super/Pension Service. Where we cannot provide you with 30 days prior notice (due to circumstances outside of our control), we will provide you with notice as soon as practicable for you to change your investment instructions. Where we have not received alternative investment instructions from you we will transfer any proceeds from that investment option into your Cash account.

If the investment option being removed forms part of your investment profile we will notify you to obtain alternative instructions. Events that may cause the removal of an investment option include but are not limited to an:

- investment manager closing the investment option
- investment option closing to new business.

IDENTIFYING INVESTMENTS

The APIR codes used in this document identify the underlying investments which we will purchase on your instruction.

The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

UNDERLYING MANAGED INVESTMENT OPTIONS

Please refer to each underlying investment manager's PDS for detailed information relating to the underlying managed investment options.

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of *PortfolioCare* Super/Pension Service or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 646 234 or speak to your financial adviser.

MANAGEMENT COSTS

The management costs presented in this document are estimates only and include expense recoveries and indirect costs (performance fees where applicable and other indirect costs).

As well as management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property. The net transactional and operational costs shown are after any amounts recovered by the charging of a buy/sell spread. In addition some investment options that have underlying investments that use credit facilities to gain increased asset exposures will also incur borrowing costs. Borrowing costs include interest, government charges and debt advisory costs. Where borrowing costs are disclosed by the fund manager, these are detailed in this document.

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS.

Please contact your financial adviser for a copy of the relevant PDS for the underlying investment option or contact the relevant fund manager for details.

BUY/SELL COST

The buy/sell cost information provided in this Investment Options document is indicative only and may not reflect the most current buy/sell costs that may be incurred. Please refer to your financial adviser for a copy of the relevant PDS for the underlying investment option or contact the relevant investment manager for details.

ADDITIONAL CONTRIBUTIONS

After you become an investor, each time you make additional contributions to a managed fund investment option you may not have the most recent underlying fund manager PDS or have been notified about material changes or significant events relating to the investment options you have selected. You can access the most up-to-date PDS for the managed fund investment options you have selected by accessing the **investoronline** website on **investoronline.info**.

TARGET MARKET DETERMINATION

The Target Market Determination (TMD) sets out the class of consumers for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs. In addition, the TMD outlines the triggers to review the target market and certain other information. The TMD for each investment (where applicable) is available on **amp.com.au/portfoliocare**.

Contact us

If you would like to know more about *PortfolioCare*, please visit amp.com.au, or contact one of the following:

Phone 1800 646 234
Web Investoronline.info
email portfoliocare.client.services@asgard.com.au
mail PortfolioCare, PO Box 7229, Perth Cloisters SquareWA 6000

INVESTMENT SWITCH FORM

COMPLETING THE MANAGED INVESTMENTS SWITCH FORM – IMPORTANT INFORMATION

Before you go ahead, you should know that the following apply unless you are completing this Investment switch form for a new account.

- **Your entire investment profile or portfolio (excluding shares or assets with sales restrictions, such as existing fixed term products, closed products listed in section 4 and switches made in section 5) will be rebalanced when this Investment switch form is lodged.** For more information, see the "Managing your investments" section in 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 Investment switch 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.
- **For super accounts only**, sales of particular investments (including non-tax paid investments) could result in a capital gains tax liability being realised.

In addition, if you have specified the Priority Sell Method the following conditions apply.

- Your instructions are followed as to the order in which your managed investments are sold when cash is required in your account (for example, to fund withdrawals, fees, taxes, insurance premiums, pension payments and to top up your cash balance when it falls below the minimum requirements).
- If the managed investments you nominated in the 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.
- **Pension accounts only** – you cannot assign a Priority Sell Method instruction to the same managed investment you have selected to fund your pension payments (called a nominated asset). 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. The Priority Sell Method nomination against all other managed investments will remain unchanged, or
 - an existing nominated asset instruction and you allocate this managed investment as a Priority Sell Method instruction, your nominated asset instruction for this managed investment

will be replaced with the new Priority Sell Method instruction.

- The Priority Sell Method will not apply to account rebalances.

HOW TO COMPLETE THIS MANAGED INVESTMENT SWITCH FORM

To choose your investment profile:

In section 2 'INVESTMENT PROFILE SELECTION', 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 2% (or 5% if you have gearing) of your funds in the cash balance, but you may nominate a higher percentage or dollar amount to be held in your cash balance. An instruction to maintain a higher amount in your cash balance can be submitted to us by your financial adviser through AdviserNET. Please do not include your cash balance when selecting your investment profile as we automatically calculate it.

Funds deposited into your account are automatically credited into your cash balance and will be invested across your investment profile when you have exceeded your cash balance requirement by \$100 (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.

Example (uses default cash balance amount) Managed Investment

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 2% cash balance (\$1,000) leaves \$49,000 to invest.

Managed investment	Investment profile	Amount
A	25%	\$12,250
B	25%	\$12,250
C	50%	\$24,500
	100%	\$49,000

Please note, if you instruct us not to invest excess cash, auto-rebalancing and changes to your investment profile will still result in your cash balance being returned to either 2% (or 5% if you have gearing) or a higher amount you have nominated.

2. INVESTMENT PROFILE SELECTION

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
Multisector				
Conservative				
BMIFCST			BAR0811AU	BlackRock Diversified ESG Stable Fund
HFSICONS			HLR0004AU	Experts' Choice Conservative Fund
VWCIF			VAN0109AU	Vanguard Conservative Index Fund
Cautious				
MMIFCS			MAQ0059AU	Macquarie Master Capital Stable Fund
Moderately Conservative				
HFSIBALD			HLR0003AU	Experts' Choice Balanced Fund
Balanced				
BMIFGW			BAR0813AU	BlackRock Diversified ESG Growth Fund
PWMBF			PWA0822AU	Blackrock Tactical Growth Fund
FSWD			FSF0008AU	Colonial First State Wholesale Diversified Fund
MMIFB			MAQ0058AU	Macquarie Master Balanced Fund
PWBGF			PER0063AU	Perpetual Wholesale Balanced Growth Fund
VWBIF			VAN0108AU	Vanguard Balanced Index Fund
Moderately Aggressive				
HFSIGROW			HLR0005AU	Experts' Choice Growth Fund
VWGIF			VAN0110AU	Vanguard Growth Index Fund
Aggressive				
PWSGF			PER0066AU	Perpetual Wholesale Split Growth Fund
VWHGIF			VAN0111AU	Vanguard High Growth Index Fund
Specialist				
CSCS			CRS0001AU	Aberdeen Standard Multi-Asset Income Fund [~]
CSCG			CRS0002AU	Aberdeen Standard Multi-Asset Real Return Fund [~]
MLGAAF			MAL0029AU	BlackRock Global Allocation (Aus) Class S
MLGAAD			MAL0018AU	BlackRock Global Allocation Fund Class D
PDRRF			PER0556AU	Perpetual Diversified Real Return Fund
SRRFW			SCH0047AU	Schroder Real Return Fund Wholesale Class
Cash				

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
Cash and Deposits				
SBCKCF			SBC0811AU	UBS Cash Fund
Short Term Fixed Interest				
AMPWMTF			AMP0249AU	AMP Capital Managed Treasury Fund - Wholesale
DAECT			DFA0100AU	Dimensional Short Term Fixed Interest Trust
HFSISTMM			HLR0007AU	Experts' Choice Short Term Money Market
				St. George Fixed Term Deposit - 3 months Int - Maturity ^{>}
				St. George Fixed Term Deposit - 6 months Int - Maturity ^{>}
				St. George Fixed Term Deposit - 1 year Int - Maturity ^{>}
				St. George Fixed Term Deposit - 5 years Int - Maturity ^{>}
Fixed Interest				
Australian Fixed Interest				
AMPCWABF			AMP0981AU	AMP Capital Wholesale Australian Bond Fund
BAFIF			BGL0105AU	iShares Australian Bond Index Fund
BTIECF			WFS0377AU	Pendal Wholesale Enhanced Cash Fund
LMWAABF			SSB0122AU	Legg Mason Western Asset Australian Bond Trust
MMAFIF			MAQ0061AU	Macquarie Australian Fixed Interest Fund
PTIF			IOF0145AU	Janus Henderson Tactical Income Fund
TABF			TYN0104AU	Tyndall Australian Bond Fund
SBCKFIF			SBC0813AU	UBS Australian Bond Fund
VAFIF			VAN0001AU	Vanguard Australian Fixed Interest Index Fund
VAGB			VAN0025AU	Vanguard Australian Government Bond Index Fund
Diversified Fixed Interest				
AROFF			HOW0098AU	Ardea Real Outcome Fund
HFSIFINT			HLR0001AU	Experts' Choice Div Interest Income Fund
KARIF			HOW0052AU	Kapstream Wholesale Absolute Return Income Fund
MMDFIF			MAQ0274AU	Macquarie Dynamic Bond Fund
INGDFIT			ANZ0212AU	OnePath Wholesale Diversified Fixed Interest

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
EQTWDFIF			ETL0016AU	PIMCO Diversified Fixed Interest Fund (W)
SFIF			SCH0028AU	Schroder Fixed Income Fund Wholesale Class
UBSDFIT			SBC0007AU	UBS Diversified Fixed Income Fund
Global Fixed Interest				
CGGBFC			ETL5525AU	Colchester Global Government Bond Fund CI I
DDFI			DFA0108AU	Dimensional Five-year Diversified Fixed Interest Trust
EQTPIMCO			ETL0018AU	PIMCO Global Bond Fund (W)
PGIOF			GSF0008AU	Payden Global Income Opportunities
TRPDGBF			ETL0398AU	T. Rowe Price Dynamic Global Bond
VIFIIFH			VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)
Credit				
AMPCCBF			AMP0557AU	AMP Capital Corporate Bond Fund - Class A
CSGHIF			CSA0038AU	Bentham Wholesale Global Income Fund
CSSLF			CSA0046AU	Bentham Wholesale Syndicated Loan Fund
CFSWGCDF			FSF0084AU	CFS Wholesale Global Credit Income Fund
CNICSF			CNA0805AU	Invesco Wholesale Senior Secured Income Fund [~]
MMDTF			MAQ0277AU	Macquarie Income Opportunities Fund
PEWGCF			ETL0019AU	PIMCO Global Credit Fund (W)
PMCEY			PMC0103AU	PM CAPITAL Enhanced Yield Fund
SHSF			SCH0103AU	Schroder Absolute Return Income Fund
UBSHIF			UBS0003AU	UBS Income Solution Fund
Specialist				
ABDGFIF			ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund
JPMGSBF			PER0727AU	J.P. Morgan Global Strategic Bond Fund
PIMIFW			ETL0458AU	PIMCO Income Fund - Wholesale Class
Property				
Australian Property				
AMPWPS			AMP0269AU	AMP Capital Listed Property Trusts Fund Wholesale
AMPWLP			AMP0255AU	AMP Capital Listed Property Trusts - Class [~]

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
BPSIF			BGL0108AU	BlackRock Indexed Australian Listed Property Fund
RPSWT			RFA0817AU	Pendal Wholesale Property Investment Fund
FSWPS			FSF0004AU	Colonial First State Wholesale Property Securities Fund
CPPS			CRM0008AU	Cromwell Phoenix Property Securities Fund
PALPS			PAL0002AU	Ironbark RREEF Paladin Property Securities Fund
LMARIF			SSB0026AU	Legg Mason Martin Currie Real Income Fund
MLCIPS			MLC0263AU	MLC Wholesale Property Securities Fund
UBSPSF			SBC0816AU	UBS Property Securities Fund
VAPSIF			VAN0004AU	Vanguard Property Securities Index Fund
ZISPS			ZUR0064AU	Zurich Investments Australian Property Securities Fund
Diversified Property				
ACCPF			AMP1015AU	AMP Capital Core Property Fund - Class A ^c
Diversified Property and Infrastructure				
HFSIPROP			HLR0022AU	Experts' Choice Property & Infrastructure Fund ^r
Global Property				
AMPGPA			AMP0974AU	AMP Capital Global Property Securities Fund - Class A
DGRET			DFA0005AU	Dimensional Global Real Estate Trust
DEGBPS			MGL0010AU	Ironbark RREEF Global (Ex Aus) Property Security Fund
IPGPF			IOF0081AU	Perennial Hedged Global Property Wholesale Trust
RCGPS			WHT0015AU	Resolution Capital Global Property Securities Fund
IWGPSIDPS			HML0016AU	UBS Clarion Global Property Securities
VIPS			VAN0018AU	Vanguard International Property Securities Index Fund
VIPSIFH			VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)
Australian Equities				
Income				
RWSIT			RFA0103AU	Pendal Wholesale Imputation Fund
CFSEIF			FSF0961AU	CFS Wholesale Equity Income Fund

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
FSWI			FSF0003AU	Colonial First State Wholesale Imputation Fund
IMDVF			IML0005AU	Investors Mutual Equity Income Fund
LMMCEIT			SSB0043AU	Legg Mason Martin Currie Equity Income Fund A
HSBCIGM			HBC0011AU	Merlon Wholesale Australian Share Income
PASIF			WHT0039AU	Plato Australian Shares Income Fund
TYAS			TYN0038AU	Tyndall Australian Share Income Fund
VASHYF			VAN0104AU	Vanguard Australian Shares High Yield Fund
Large Cap				
PANG			PAM0001AU	Alphinity Wholesale Australian Share Fund
AMPMAS			AMP0681AU	AMP Specialist Australian Share Fund - Wholesale
NUPPHGST			PPL0106AU	Antares High Growth Share Fund
ABLIAE			AAP0103AU	Ausbil Australian Active Equity Fund
BAEOF			BFL0001AU	Bennelong Australian Equities Fund
BTAEF			BFL0017AU	Bennelong Twenty20 Australian Equities Fund
BASIF			BGL0034AU	iShares Australian Equity Index Fund
BMIFAS			BAR0814AU	Blackrock Advantage Australian Equity Fund
BTST AUS			BTA0055AU	Pendal Wholesale Australian Share Fund
RAEWT			RFA0818AU	Pendal Wholesale Core Australian Share Fund
BWFASF			RFA0059AU	Pendal Wholesale Focus Australian Share Fund
FSWSE			FSF0016AU	CFS Wholesale Concentrated Australian Share Fund
FSWE			FSF0002AU	Colonial First State Wholesale Australian Share Fund
DACET			DFA0003AU	Dimensional Australian Core Equity Trust
DALCT			DFA0103AU	Dimensional Australian Large Company Trust
DAVT			DFA0101AU	Dimensional Australian Value Trust
DNRCAEHCF			PIM0028AU	DNR Capital Australian Equities High Conviction Fund
HFSIAUEQ			HLR0002AU	Experts' Choice Australian Shares Fund
FAEF			FID0008AU	Fidelity Australian Equities Fund
FARF			WHT5134AU	Firetrail Absolute Return Fund class A
GWBCF			HOW0034AU	Greencape Wholesale Broadcap Fund
BNPAEF			BNT0003AU	Hyperion Australian Growth Companies Fund
IMAS			IML0002AU	Investors Mutual Australian Share Fund

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
IMCASF			IML0010AU	Investors Mutual Concentrated Australian Share Fund
IWPVST			IOF0206AU	Perennial Value Shares Wholesale Trust
FPWCEF			PER0102AU	Perpetual Wholesale Concentrated Equity
PWASF			PER0049AU	Perpetual Wholesale Australian Fund
SCWAE			SCH0101AU	Schroder Wholesale Australian Equity Fund
SCAUPEA			SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)
SCAEF			WHT0012AU	Solaris Core Australian Equity Retail Fund
TASWP			TYN0028AU	Nikko AM Australian Share Wholesale Fund
VASIF			VAN0002AU	Vanguard Australian Shares Index Fund
COASFI			HOW0020AU	WaveStone Wholesale Australian Share Fund
Mid/Small/Micro Cap				
CSAEC			CSA0131AU	Aberdeen Standard Australian Small Companies Fund
OSAF			ETL0060AU	Allan Gray Australia Equity Fund
FDASCFA			AMP0973AU	AMP Capital Specialist Australian Small Companies Fund - Class A
ABLIALVE			AAP0104AU	Ausbil Australian Emerging Leaders Fund
BAEF			BFL0004AU	Bennelong ex-20 Australian Equities Fund
RSCWT			RFA0819AU	Pendal Wholesale Smaller Companies Fund
SASCF			FAM0101AU	Celeste Australian Small Companies Fund
CFSWSC			CMI0111AU	Colonial First State Wholesale Australian Small Companies Fund
EXSCF			HLR0023AU	Expert's Choice Small Companies Fund
FFLDF			FID0026AU	Fidelity Future Leaders Fund
BNPWSCF			BNT0101AU	Hyperion Small Growth Companies Fund
CNSCT			CNA0812AU	INVESCO Wholesale Australian Smaller Companies Fund Class A
IMWFLF			IML0003AU	Investors Mutual Future Leaders Fund
MWASC			MAQ0454AU	Macquarie Australian Small Companies Fund
CMCF			HOW0027AU	NovaPort Wholesale Microcap Fund
CSCF			HOW0016AU	NovaPort Wholesale Smaller Companies Fund
OCPSCF			OPS0002AU	OC Premium Small Companies Fund
PWSCF			PER0048AU	Perpetual Wholesale Smaller Companies Fund
SGHICE			ETL0062AU	SG Hiscock ICE

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
SBCEC			UBS0004AU	UBS Australia Small Companies Fund [~]
Specialist				
AOTTF			AAP0008AU	Ausbil 130/30 Focus Fund
AAGEOF			AAP0002AU	Ausbil Australian Geared Equity Fund
RESWT			RFA0025AU	Pendal Wholesale Ethical Share Fund
FSWGS			FSF0043AU	Colonial First State Wholesale Geared Share Fund
IMWISF			IML0004AU	Investors Mutual All Industrial Share Fund
L1CLSFR			ETL0490AU	L1 Capital Long Short Fund - Daily Class
PCAEF			PCL0005AU	Pengana Australian Equities Fund
PWESRIF			PER0116AU	Perpetual Wholesale Ethical SRI Fund [~]
PWGAF			PER0071AU	Perpetual Wholesale Geared Australian Fund [~]
PWISF			PER0046AU	Perpetual Wholesale Industrial Fund
PTWSPF			PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short [~]
SAELSF			WHT3859AU	Solaris Australian Equity Long Short Fund
FDGASFA			AMP0969AU	Specialist Geared Australian Share Fund
SSAEF			SST0048AU	State Street Australian Equity Fund
TMNGF			FHT0030AU	The Montgomery Fund
Global Equities				
Large Cap				
CSIS			CRS0005AU	Aberdeen Standard Active Hedge International Equity Fund
AIEF			EQI0015AU	Aberdeen Standard International Equity Fund
FDCISF			AMP0824AU	AMP Capital Specialist International Share Fund – Class A
AGEFU			MAQ0464AU	Arrowstreet Global Equities Fund (Unhedged)
BGGFCLA			FSF5774AU	Baillie Gifford Long Term Global Growth
BISIF			BGL0106AU	BlackRock Indexed International Equities Fund
BIFISF			BAR0817AU	Blackrock Advantage International Equity Fund [~]
RAGWT			RFA0821AU	Pendal Wholesale Core Global Share Fund [~]
BTSTIS			BTA0056AU	Pendal Wholesale International Share Fund [~]
DGCET			DFA0004AU	Dimensional Global Core Equity Trust
DGLCT			DFA0105AU	Dimensional Global Large Company Trust
DGVT			DFA0102AU	Dimensional Global Value Trust
HFSIINEQ			HLR0006AU	Experts' Choice International Shares Fund

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
FGLDF			FID0023AU	Fidelity Global Demographics Fund
FAGGE			FID0007AU	Fidelity Global Equities Fund [~]
AMPMGS			AMP0683AU	Future Directions International Share WS
GQGLO			ETL7377AU	GQG Partners Global Equity Fund – A Class
HGGCF			WHT8435AU	Hyperion Global Growth Co Fund (Class B) [~]
GSESY			GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund
MMSGFF			MAQ0404AU	IFP Global Franchise Fund
DGETF			MGL0004AU	Ironbark Royal London Concentrated Global Share Fund
90WGNRF			ETL0331AU	Janus Henderson Global Equity Income Fund
JPMGREIEF			PER0719AU	JPMorgan Global Research Enhanced Index Equity Fund
LGEFF			LAZ0025AU	Lazard Global Equity Franchise Fund
MAGGF			MGE0001AU	Magellan Global Fund
MFSGET			MIA0001AU	MFS Global Equity Trust
NAMGSF			SUN0031AU	Nikko AM Global Share Fund
ORGEF			ETL0463AU	Orbis Global Equity Fund Retail Class
BTWMCF			BTA0313AU	Pendal MidCap Fund
PWINTS			PER0050AU	Perpetual Wholesale International Share Fund [~]
PMCAP			PMC0100AU	PM CAPITAL Global Companies Fund [~]
SSGEF			SST0050AU	State Street Global Equity Fund
TRPGEF			ETL0071AU	T. Rowe Price Global Equity Fund
VISIF			VAN0003AU	Vanguard International Shares Index Fund
MWSGEF			MAQ0410AU	Walter Scott Global Equity Fund
ZIENTF			ZUR0061AU	Zurich Global Thematic Share Fund
ZIGGSF			ZUR0580AU	Zurich Investments Global Growth Share Fund
ZBGF			ZUR0059AU	Zurich Investments Managed Growth Fund
Large Cap (Currency Hedged)				
MGEF			MAQ0079AU	Arrowstreet Global Equities Fund (Hedged)
BAEIF			BGL0044AU	BlackRock Indexed Hedged International Equity Fund
BHISF			BGL0109AU	Blackrock Advantage Hedged International Equity Fund
DGCETAH			DFA0009AU	Dimensional Global Core Equity Trust (Hedged)
GSEGSEY			GSF0001AU	Epoch Global Equity Shareholder Yield Fund

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
FAHCF			WHT3810AU	Firetrail Australian High Conviction Fund
GQGLH			ETL0666AU	GQG Partners Global Equity Fund - Hedged
GTIG			GTU0008AU	Invesco Wholesale Global Opportunities Fund – Class A (Hedged)
MAGGFH			MGE0007AU	Magellan Global Hedged Fund
MFSFHGE			ETL0041AU	MFS Fully Hedged Global Equity Trust
FDCISFH			AMP0825AU	Specialist Hedged International Share Fund
TRPGEHF			ETL0312AU	T.Rowe Price Global Equity (Hedged) Fund
VISIFH			VAN0105AU	Vanguard International Shares Index Fund (Hedged)
MWSGEFH			MAQ0557AU	Walter Scott Global Equity Fund (Hedged)
ZIHGTSF			ZUR0517AU	Zurich Investment Hedged Global Thematic Share Fund
Mid/Small/Micro Cap				
DG SCT			DFA0106AU	Dimensional Global Small Company Trust
LFG SCT			LAZ0012AU	Lazard Global Small Caps Fund - W Class
VISCIF			VAN0021AU	Vanguard International Small Companies Index Fund
Regional				
AAOF			EQI0028AU	Aberdeen Standard Asian Opportunities Fund
AEMF			ETL0032AU	Aberdeen Standard Emerging Opportunities Fund
BTWEG			BTA0124AU	Pendal Wholesale European Share Fund
FIDIF			FID0015AU	Fidelity India Fund
FGEMF			FID0031AU	Fidelity Global Emerging Markets Fund
LFEMT			LAZ0003AU	Lazard Emerging Markets Equity - I Class
PLTAF			PLA0004AU	Platinum Asia Fund
PLTEF			PLA0001AU	Platinum European Fund
PLTJF			PLA0003AU	Platinum Japan Fund
RECEFAUD			ETL0381AU	Robeco Emerging Conservative
SAPST			SCH0006AU	Schroder Asia Pacific Fund
SCHGEMF			SCH0034AU	Schroder Global Emerging Markets Fund
VANWEMI			VAN0005AU	Vanguard Emerging Markets Shares Index Fund
Specialist				
AWGELS			FSF0788AU	Acadian Wholesale Global Equity Long Short Fund

Product Code	Allocation (%)	Priority Sell Method	APIR Code	Managed Investment
ANTIGF			IOF0045AU	Antipodes Global Fund
PIBF			PLA0100AU	Platinum International Brands Fund
PLTIF			PLA0002AU	Platinum International Fund
Infrastructure				
Diversified Infrastructure				
Global Infrastructure				
LGLIF			LAZ0014AU	Lazard Global Listed Infrastructure Fund
MIIS			MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)
MAGIF			MGE0002AU	Magellan Infrastructure Fund
RAREIVF			TGP0008AU	RARE Infrastructure Value Fund - (Hedged)
RIVFU			TGP0034AU	RARE Infrastructure Value Fund - (Unhedged)
VGIF			VAN0023AU	Vanguard Global Infrastructure Fund
Alternatives				
BRMOARF			BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund [~]
GMOSGMT			GMO0006AU	GMO Systematic Global Macro Trust Cl - B
IWGTRF			GTU0109AU	Invesco Wholesale Global Targeted Returns Fund - Class A
JPMTAAT			SSB0130AU	Legg Mason Tactical Alloc Trust - Class A
MANAF			MAN0002AU	Man AHL Alpha (AUD) [~]
PGGVFAW			ETL0276AU	Partners Group Global Value Fund

[~] This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

< This investment is defined as an illiquid investment under superannuation law. All redemptions from this fund will be processed in excess of 30 days, at such time as the fund manager, in its discretion, determines.

> For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD Product Disclosure Statement. Please note that funds cannot be withdrawn from an FTD in any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

3. FIXED TERM DEPOSITS (FTD)

Instructions to invest in these products can only be submitted by your financial adviser using AdviserNET.

You are able to invest in St. George fixed term deposits with three months, six months, one, or five year terms available.

For information on the current FTD 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. Please note that funds cannot be withdrawn from the FTD in any circumstances before the term ends, including in the event of your death. (For Pension accounts a maximum profile allocation of 70% can be invested in FTDs.)

4. CLOSED OR RE-OPENED PRODUCT TO BE HELD

Retain the following closed (or re-opened) products in my account (any existing holdings in closed/re-opened products not listed here will be sold down in full).

Product code	Managed investment

5. SWITCHING MANAGED INVESTMENTS

This option is not available if you have already completed section 2 '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 cost. See the 'Buy/Sell costs' section of PDS for further information.

- 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 instruction, 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 95% of the asset value then the entire '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 client's 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 percentages 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. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

Important information

Please refer to each underlying investment manager's PDS for detailed information relating to the underlying managed investment options.

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of the *PortfolioCare Super/Pension Service* or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 646 234 or speak to your financial adviser.

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