



Pearl - Investments

INVESTMENT BOOKLET AS AT 28 JUNE 2024

The information in this Investment Booklet forms part of the Investor Guide dated 28 June 2024 for Pearl - Investments, which is distributed by Pearl Funds Management Pty Ltd ACN 616 471 580 AFS Representative Number 001254808 and operated by Fiducian Investment Management Services Limited ABN 28 602 441 814 & holder of AFS Licence No. 468211. The Administrator of the Pearl - Investments is Fiducian Services Pty Limited ABN 41 602 437 892. Level 4, 1 York St, Sydney NSW 2000.

This Investment Booklet may be updated from time to time without notice. The latest version is available on <https://page.fiducian.com.au/pearl> or through your financial advisor.

The information contained in this document is general information only and does not take into account your personal objectives, financial situation, needs or circumstances. Before acting on this information, you should speak with your financial advisor and consider its appropriateness, having regard to your personal objectives, financial situation, needs and circumstances.

This Investment Booklet summarises all of the investments available for you to invest in through Pearl - Investments and some of the fees and costs that apply to these investments. The fees and costs disclosed in this Investment Booklet are provided by external sources, including investment research providers, or directly by the investment managers. Pearl - Investments does not verify, guarantee, or take responsibility for the fees and costs disclosed in this Investment Booklet. The method of calculation and disclosure of the fees and costs is not uniform and does vary between financial products. This should be considered when comparing financial products. You should not rely solely on this Investment Booklet when making an investment decision. For an explanation of the fees and costs payable when investing in the investments listed in this Investment Booklet through Pearl - Investments, please consider the Pearl - Investments Investor Guide, which is available from <https://page.fiducian.com.au/pearl>. Before making an investment decision, you should also consider the product disclosure statement or other disclosure document for each relevant investment you are considering.

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IMPORTANT INFORMATION FOR POTENTIAL INVESTORS IN INTERNATIONAL LISTED SECURITIES:

- If you trade in a security that is listed on its home market and in that of another market (cross listed security) you will attract the fees and cost associated with the security's home market.
- Minimum trade amounts apply for trades in international listed securities. International listed securities transaction costs Brokerage fees will be incurred on buying and selling international listed securities is outlined in Section 8 of the Pearl - Investments Investor Guide, and information on fees and other costs and other incorporated materials. In addition, trading on certain international exchanges may incur additional costs (for example local stamp duties, taxes, fees or commissions) which are generally deducted from your account at the time they arise. You are responsible for all transaction costs associated with trading.
- Trading in international listed securities is only available to Australian residents for tax purposes
- If you become a non-resident for tax purposes, you will need to inform your financial advisor as any international securities held in your account will be sold down or transferred out of Pearl - Investments.
- Unregulated Trusts (which include family, charitable and testamentary trusts) will not be accepted for investing in international securities (including international managed portfolios).
- You must complete and sign all forms or certifications from the relevant countries local authorities, to ensure you receive the correct tax treatment.
- If you trade in a security that is listed on its home market and in that of another market (cross listed security) you will attract the fees and costs associated with the securities home market.
- Neither the Operator nor the Distributor are responsible and will not be liable for the taxation consequences arising from your investment in, or trading of, international securities, which may include the application of a withholding tax by the required entity. We therefore strongly recommend that you seek specialist taxation advice in respect of any taxation consequences arising from your investments in international shares. For further information refer to Section 4 of the Additional Information booklet Pearl - Investments.

EXCHANGE RATES

Generally, transactions in international listed securities including buy, sell, corporate action and income transactions will be converted into Australian dollars using the foreign exchange rates advised by the sub-custodian. These rates include a foreign exchange margin charged by the sub-custodian. Some corporate actions and income transactions will have a relevant market exchange rate applied to the transaction at the applicable time; for example, an income transaction that may not involve an actual cash payment, but the transaction needs to be converted to Australian dollars for tax purposes. International listed securities will be valued in Australian dollars based on foreign exchange rates obtained from our sub-custodian. Any costs associated with such transactions will be borne by the investor in full. The information in this Investment Booklet is current as at the date of this document.

IMPORTANT INFORMATION

Your investment in Pearl - Investments is not guaranteed. The value of your investment can rise and fall depending on the investment returns achieved by the investment option(s) you select. In participating in Pearl - Investments, you and your financial advisor are solely responsible for selecting the investment options in which you invest. The Operator and the Issuer are not responsible for the choice of investment options you make and are not liable for any loss or damage you may incur as a result of you deciding to invest in, or withdraw from, a particular investment option.

Note: Investment returns can be volatile and past performance is not a reliable indicator of future performance.

ABOUT THIS INVESTMENT BOOKLET

This Investment Booklet contains information on the investment options available for Pearl - Investments to assist you and your financial advisor to build an investment portfolio to meet your specific investment needs.

This Investment Booklet includes:

- general information about each available investment strategy that you and your adviser may wish to consider; and
- the list of the investment options for Pearl - Investments from which you may choose.

For more information about investing in Pearl - Investments and the associated risks, refer to the Investor Guide and Additional Information Booklet available on <https://page.fiducian.com.au/pearl>. The information in the Additional Information Booklet may be updated from time to time.

UNDERSTANDING HOW DIFFERENT STRATEGIES WORK

Investing in a financial product is generally a long-term commitment, you should take a long term view of which investments are right for you. All investments come with some level of risk, although the degree of risk may vary depending on the asset class or nature of an investment. Generally, low levels of uncertainty (low risk) are associated with low potential returns, and high levels of uncertainty (high risk) are associated with high potential returns.

Before choosing your investments, it is important you understand your personal investment strategy including your investment objective, the timeframe you wish to invest and the level of risk you are comfortable with. The different types of investment options can generally be grouped into the following investment strategies:

- **Single-sector investment strategies:** investments in a single asset class (for example, a managed fund which invests in Australian equities) and are generally designed without taking into account the particular risk profile of individual investors. These investment strategies are offered in the form of managed portfolios, managed funds, exchange traded funds (ETFs), exchange traded products (ETPs), listed investment companies (LICs).
- **Multi-sector investment strategies:** Investments in multiple asset classes (for example, a 'conservative' managed portfolio) which are designed to meet the objectives associated with a particular risk profile. These investment strategies are offered in the form of managed portfolios, managed funds, ETFs and ETPs which target specific risk profiles.
- **Direct investment strategies:** generally designed by an investor's financial advisor and implemented via direct investment in listed securities, which take into account the specific needs of investors, including their particular risk profiles. They can be used on their own to build a complete portfolio tailored to a specific client, or they can be used to complement the above strategies. These include investments in shares in Australian and international companies.

To help you and your advisor tailor your investment strategy, a range of investment strategies are available to you and you may utilise one or more investment strategies.

EXAMPLES OF THE DIFFERENT INVESTMENT STRATEGIES AND THEIR CHARACTERISTICS¹

TYPE OF INVESTMENT STRATEGY	CHARACTERISTICS
SINGLE-SECTOR INVESTMENT STRATEGY	
Cash	Cash is usually the least volatile type of investment when it comes to risk. It generally provides high liquidity and defensive characteristics.
Fixed interest	When investing in fixed interest (debt securities), you are effectively lending money to businesses or governments. Returns typically consist of the interest paid and any changes in the value of the security. Debt securities are usually included in a portfolio for their defensive characteristics; however, different types of debt securities have different returns and volatility. The market value of a debt security may fall due to factors such as an increase in interest rates or concern about defaults on loans. Debt securities denominated in foreign currencies will be exposed to exchange rate changes.
Property and infrastructure	Investing in property provides exposure to listed property securities and/or direct property in Australia and around the world. This could include commercial, retail, or industrial property. Investing outside Australia may mean the investment is exposed to exchange rate movements. Investing in infrastructure provides exposure to global listed and/or direct infrastructure assets such as transport-related assets (toll roads, railways, ports, and airports) and utilities (electricity, water and gas). Property and infrastructure securities may be volatile and are usually included in a portfolio for their income and growth characteristics.
Australian equity	Australian equities are investments in companies listed on Australian exchanges. Australian equities are usually included in a portfolio for their growth and/or income characteristics.
International equity	International equities are investments in companies listed on securities exchanges around the world. Investing globally provides diversification across multiple economies but can mean the investment is exposed to exchange rate fluctuations. International equities can be volatile and are usually included in a portfolio for their growth characteristics.
Alternative investments	Alternative investments provide access to investments such as hedge funds, private equity, gold or commodities. When investing in alternatives, you are investing in assets that typically don't behave like traditional investments. They can also be less liquid than other investments, which could make them difficult to buy or sell.
MULTI-SECTOR INVESTMENT STRATEGY	
Ultra Conservative Risk Band 1 - 3 (0-25% growth assets)	Ultra Conservative strategies include: <ul style="list-style-type: none"> • A high level of secure income with a strong emphasis on security and preservation of original capital. • A low probability of a negative return, but would accept a negative result in periods of severe market downturns the preservation of capital that could be required at short notice to fund pre-planned expenditure and is unlikely to seek accumulation of capital growth over the medium to longer term
Conservative Risk Band 4 (25-40% growth assets)	Conservative strategies include: <ul style="list-style-type: none"> • To secure stable income with an expectation of some capital growth over the medium to longer term. • Tax effectiveness of income, with some exposure to shares and property. • An expectation of a low probability of a negative return, but with a clear understanding that a negative result could happen in periods of severe market downturns.
Conservative Balanced Risk Band 5 (40-55% growth assets)	Conservative Balanced strategies include: <ul style="list-style-type: none"> • A combination of capital growth and income from investments. • Fluctuations in capital value and understand that there can be a negative return on the portfolio. • An ability to tolerate some fluctuation of income returns, in return for the tax effectiveness of income from share and property investments and diversification across the major asset sectors, which include fixed interest.

TYPE OF INVESTMENT STRATEGY	CHARACTERISTICS
Balanced Risk Band 6 (55-75% growth assets)	Balanced strategies include: <ul style="list-style-type: none"> • A combination of capital growth and income from investments, with higher focus on capital growth than for the Conservative Balanced category. • Some fluctuations in capital value and understand that there can be a negative return on the portfolio. • An ability to tolerate some fluctuation of income returns, in return for tax effectiveness of income from share and property investments and diversification across the major asset sectors, which includes fixed interest.
Growth Risk Band 6 (75-85% growth assets)	Growth strategies include: <ul style="list-style-type: none"> • Capital growth with some income over the longer term. • Short term asset protection is relevant, but not a serious consideration. • Asset allocation would be diversified, but would have a relatively high weighting towards growth assets such as shares and property, with an understanding that volatility inherently accompanies investment in shares and property. • Fluctuations in capital value and the possibility of negative returns in the short term are to be expected.
Strong Growth Risk Band 7 (85-95% growth assets)	Strong Growth strategies include: <ul style="list-style-type: none"> • The maximisation of returns over a long period of time. • A very high exposure to growth assets, such as shares and property, and would be prepared to accept considerable fluctuations (negative and positive) in capital value over short intervals as a result of changes in market conditions. • The receipt of Income from your investments would not be a priority. • Investment exposure would be predominantly in growth assets that could comprise different classes of shares, property and specialist funds, and if held for short periods, could involve considerable volatility in portfolio capital values.
Ultra Growth Risk Band 7 (95-100% growth assets)	Ultra Growth strategies include: <ul style="list-style-type: none"> • The maximisation of returns over a long period of time. • A very high exposure to growth assets, such as shares and property, and would be prepared to accept considerable fluctuations (negative and positive) in capital value over short intervals as a result of changes in market conditions. • The main objective to be capital growth and there is no reliance on the receipt of income for investment returns. • Investment exposure would be totally in growth assets that could comprise different classes of shares, property and specialist funds and if held for short periods, could involve considerable volatility in portfolio capital values.
DIRECT INVESTMENT STRATEGY	
Australian direct shares	Australian direct shares are investments in companies listed on Australian Exchanges. Australian equities can be volatile and are usually included in a portfolio for their growth characteristics. Australian equities may provide tax advantages through dividend imputation (franking) credits. Australian listed securities also include securities such as hybrids which are a way for listed companies to meet their capital requirements through debt-raising. Generally, interest rate securities are less volatile than equity securities and are included in portfolios for their income characteristics.
International direct shares	International direct shares are investments in companies listed on various regulated exchanges around the world. International equities can be volatile and are usually included in a portfolio for their growth characteristics.

¹ The Issuer and distributor do not guarantee the performance of any investment option, the asset class(es) or investment products. This information is general information only and you should refer to the underlying disclosure documents for the actual details of each available investment option including investment objectives, investment strategy, asset allocation ranges, risk ratings, suggested minimum investment timeframes and costs.

STANDARD RISK MEASURE

You should also take into account the risk level rating for each investment option. The risk level rating is known as a 'Standard Risk Measure'.

The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. The Standard Risk Measure is not a complete assessment of all forms of investment risk, 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 a member may require to meet their objectives. Further, it doesn't take into account the impact of administration fees and tax on the likelihood of a negative return.

Clients should still ensure they are comfortable with the risks and potential losses associated with their chosen Investment option/s.

You should refer to the underlying disclosure documents, which are available from your financial advisor, for the relevant Standard Risk Measure for your chosen investment options (if applicable).

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	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

For more information on risks associated with joining Pearl - Investments, please see Section 6 "What are the significant risks" in the Investor Guide. You can also find information on the different types of risks that may be relevant to the investment option in the product disclosure statements or other disclosure documents (as applicable). You should consider the product disclosure document or other disclosure document for any investment options before making any investment decision.

INVESTMENT OPTION TABLES

The investment options in which you can invest in for Pearl - Investments are listed below:

Managed Portfolios

The specific information on each available managed portfolio investment option includes the:

Portfolio Name

Holding Limit

Management Fees and Cost

Transaction Cost

Managed Funds

The specific information on each available managed fund investment option includes the:

APIR Code

Investment Name

Management Fee

Administration and Other Fees

Buy Spread

Sell Spread

Exchange Traded Funds (ETF's)

The specific information on each available ETF investment option includes the:

Ticker

ETF Name

Total Fees

Max Allocation

Term Deposits

The specific information on each available term deposit investment option includes the:

Code

Term Deposit Name

It is suggested that, subject to a client's risk tolerance, a member's total exposure to a single investments in a noted fund (either “**” or “***) be limited to:

** 75% of the total account balance.

* 50% of the total account balance.

Please refer to your Financial Advisor if you wish to review the amounts invested in these investment options.

MANAGED PORTFOLIOS

Each of the managed portfolios listed in the table below are available through Pearl - Investments via one or more non- utilised and registered managed investment schemes (each, a Scheme), which are operated and issued by Fiducian Investment Management Services Limited ABN 28 602 441 814 AFSL 468211. For details of which Scheme a particular managed portfolio is offered through, refer to the product disclosure statement on <https://page.fiducian.com.au/pearl> or speak to your financial advisor.

PORTFOLIO NAME	HOLDING LIMIT	MANAGEMENT FEES AND COST ²		TRANSACTION COST ESTIMATE P.A.
		MANAGEMENT FEE P.A.	INDIRECT COSTS P.A.	
Pearl Australian Share Managed Portfolio	100%	0.6150%	0.00%	0.21%
Pearl Income Managed Portfolio	100%	0.6150%	0.28%	0.16%
Pearl Emerging Leaders Managed Portfolio	100%	0.6150%	0.00%	0.03%
Pearl International Managed Portfolio	100%	0.6150%	0.00%	0.00%
Pearl Multi-Asset Conservative Portfolio	100%	0.7175%	0.18%	0.30%
Pearl Multi-Asset Balanced Portfolio	100%	0.7175%	0.16%	0.30%
Pearl Multi-Asset Growth Portfolio	100%	0.7175%	0.14%	0.26%
Pearl Multi-Asset High Growth Portfolio	100%	0.7175%	0.15%	0.24%
Pearl X Conservative Portfolio	100%	0.5125%	0.00%	0.00%
Pearl X Balanced Portfolio	100%	0.5125%	0.00%	0.33%
Pearl X Growth Portfolio	100%	0.5125%	0.00%	0.32%
Pearl X High Growth Portfolio	100%	0.5125%	0.00%	0.00%

² Management costs for managed portfolios in the table above are shown inclusive of GST and where eligible net of any Reduced Input Tax Credits (RITC). Refer to the relevant product disclosure statement for the managed portfolio for more information.

MANAGED FUNDS

Each of the managed funds listed in the table below are available through Pearl - Investments via one or more unitised registered managed investment schemes (each, a Scheme), which are operated and offered by a responsible entity (RE) that is approved by Fiducian Investment Management Services Limited ABN 28 602 441 814 AFSL 468211. For details of which Scheme a particular managed funds is offered through, refer to the product disclosure statement on <https://page.fiducian.com.au/pearl> or speak to your financial advisor.

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
	Capital Stable (Cash)				
FSF0075AU	First Sentier Strategic Cash	0.36	0.00	0.00	0.00
AMP0249AU	Macquarie Managed Income O	0.10	0.00	0.00	0.03
SBC0811AU	UBS Cash Fund	0.10	0.00	0.00	0.00
SBC0812AU	UBS Short-Term Fixed Income Fund	0.20	0.00	0.00	0.05
	Debt (Australian Bonds)				
ETL2805AU	Alexander Credit Income	0.66	0.00	0.10	0.10
PPL0028AU	Antares Income	0.29	0.00	0.05	0.05
DDH0001AU	Arculus Preferred Income	0.74	0.00	0.15	0.15
HOW2852AU	Bentham Asset backed Securities Class I	0.35	0.00	0.20	0.20
CSA0048AU	Bentham Professional Syndicated Loan	0.84	0.00	0.52	0.52
CSA0102AU	Bentham High Yield	0.67	0.00	0.20	0.20
DFA0108AU	Dimensional Five Year Diversified Fixed Interest Trust AUD	0.28	0.00	0.05	0.05
FRT0027AU	Franklin Australian Absolute Return Bond W	0.50	0.08	0.00	0.00
CNA0805AU	Invesco Wholesale Senior Secured Income	0.75	0.00	0.10	0.10
BGL0105AU	iShares Australian Bond Index	0.20	0.00	0.05	0.05
BLK2127AU	iShares ESG Australian Bond Index D	0.20	0.00	0.05	0.05
IOF0046AU	Janus Henderson Australian Fixed Interest	0.45	0.02	0.00	0.08
IOF0127AU	Janus Henderson Diversified Credit	0.55	0.01	0.10	0.20
IOF0145AU	Janus Henderson Tactical Income	0.45	0.05	0.00	0.04
HOW0052AU	Kapstream Absolute Return Income	0.55	0.00	0.00	0.07
HOW0165AU	Kapstream Absolute Return Income Class I	0.41	0.00	0.00	0.07
HOW8743AU	Kapstream Absolute Return Income Plus Class I	0.46	0.00	0.00	0.20
SSB0122AU	Western Asset Australian Bond A	0.42	-0.03	0.05	0.05
LTC0002AU	La Trobe 12 Month Term Account	1.80	0.00	0.00	0.00
AMP0557AU	Macquarie Corporate Bond A	0.53	0.01	0.20	0.20
MAQ0277AU	Macquarie Income Opportunities	0.49	0.00	0.15	0.17
EVO2608AU	Metrics Direct Income	0.20	0.13	0.00	0.00
GSF0008AU	Payden Global Income Opportunities A	0.70	0.01	0.10	0.10
BTA8657AU	Pendal Dynamic Income	0.55	0.11	0.12	0.12
BTA3816AU	Pendal Dynamic Income Trust	0.00	0.22	0.07	0.23
RFA0813AU	Pendal Fixed Interest	0.45	0.00	0.06	0.06
BTA0507AU	Pendal Sustainable Australian Fixed Interest R	0.40	0.00	0.07	0.07
PER0260AU	Perpetual Diversified Income Dist	0.59	0.00	0.15	0.15
ETL0115AU	PIMCO Australian Bond Institutional	0.45	0.00	0.00	0.10
ETL0015AU	PIMCO Australian Bond Wholesale	0.50	0.00	0.00	0.10
ETL0175AU	PIMCO Australian Short-Term Bond Institutional	0.45	0.04	0.00	0.10
ETL0182AU	PIMCO Australian Short-Term Bond Wholesale	0.50	0.04	0.00	0.10

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
PMC0103AU	PM Capital Enhanced Yield	0.55	0.25	0.15	0.15
PMC4700AU	PM Capital Enhanced Yield B	0.79	0.00	0.15	0.15
OMF0009AU	Realm High Income Wholesale	0.70	0.01	0.05	0.05
OMF3725AU	Realm Short Term Income Ord	0.31	0.01	0.00	0.00
STL0027AU	Sandhurst Strategic Income A	0.79	0.00	0.05	0.13
STL0044AU	Sandhurst Strategic Income B	0.45	0.00	0.05	0.13
SCH0028AU	Schroder Fixed Income Wholesale	0.45	0.00	0.12	0.12
SLT0052AU	Coolabah Short Term Income Assisted Investor	0.44	0.25	0.00	0.03
SLT0052AU	Coolabah Short Term Income Assisted Investor	0.44	0.25	0.00	0.03
ETL0398AU	T. Rowe Price Dynamic Global Bond	0.40	0.00	0.10	0.10
SBC0812AU	UBS Short-Term Fixed Income Fund	0.20	0.00	0.00	0.05
VAN0065AU	Vanguard Australian Corporate Fixed Interest Index	0.24	0.00	0.12	0.12
VAN0001AU	Vanguard Australian Fixed Interest Index	0.19	0.00	0.08	0.08
VAN0025AU	Vanguard Australian Government Bond Index	0.24	0.00	0.06	0.06
JBW0018AU	Yarra Enhanced Income	0.55	0.00	0.10	0.10
	Debt (Global Bonds)				
ACM0001AU	AllianceBernstein Dynamic Global Fixed Income	0.55	0.00	0.15	0.15
KAM2611AU	Apostle Ethical High Yield Credit	0.95	0.00	0.20	0.20
FSF7298AU	CFS Affirmative Global Bond A	0.57	0.24	0.10	0.10
CSA0045AU	Bentham Professional Global Income	0.77	0.00	0.29	0.29
CSA0038AU	Bentham Global Income	0.72	0.00	0.29	0.29
ETL0409AU	Colchester Global Government Bond A	0.60	0.12	0.00	0.00
ETL5525AU	Colchester Global Government Bond I	0.60	0.12	0.00	0.00
DFA0002AU	Dimensional Two Year Sustainability Fixed Interest Trust	0.25	0.00	0.05	0.05
DFA0045AU	Dimensional Two Year Sustainability Fixed Interest Trust NZD	0.25	0.00	0.05	0.05
DFA0642AU	Dimensional Global Bond Sustainability Trust AUD AUD	0.35	0.00	0.10	0.10
DFA0028AU	Dimensional Global Bond Trust AUD	0.35	0.00	0.10	0.10
BGL0008AU	iShares Global Bond Index	0.20	0.15	0.10	0.10
SSB8320AU	Western Asset Global Bond A	0.45	-0.01	0.12	0.12
MAQ0274AU	Macquarie Dynamic Bond	0.61	0.06	0.10	0.17
ETL0116AU	PIMCO Diversified Fixed Interest Institutional	0.45	0.00	0.00	0.10
ETL0016AU	PIMCO Diversified Fixed Interest Wholesale	0.50	0.00	0.00	0.10
PIC6396AU	Pimco ESG Global Bond Wholesale	0.69	0.01	0.00	0.00
ETL0018AU	PIMCO Global Bond Wholesale	0.49	0.01	0.00	0.10
ETL0458AU	Pimco Income Wholesale	0.78	0.01	0.00	0.00
VAN0042AU	Vanguard Diversified Bond Index	0.29	0.00	0.12	0.12
VAN2989AU	Vanguard Ethically Conscious Global Aggregate Bond Index Hedged AUD	0.28	0.00	0.13	0.13
VAN0106AU	Vanguard International Credit Securities Index Hedged	0.32	0.00	0.18	0.18
VAN0103AU	Vanguard International Fixed Interest Index Hedged	0.26	0.00	0.08	0.08

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
	Multisector Moderate				
CRS0001AU	abrdrn Multi Asset Income	0.72	0.10	0.35	0.30
FSF0033AU	FSI Conservative	0.76	0.06	0.10	0.10
MMF0114AU	Onepath Wholesale Capital Stable Trust	0.75	0.04	0.05	0.05
BTA0805AU	Pendal Active Conservative	0.83	0.18	0.09	0.08
PER0077AU	Perpetual Wholesale Conservative Growth	0.90	0.04	0.21	0.00
JBW0016AU	Yarra Income Plus	0.68	0.00	0.10	0.10
	Multisector Balanced				
FSF8757AU	CFS Index Balanced A	0.21	0.00	0.10	0.10
JPM0008AU	Martin Currie Diversified Growth A	0.61	0.11	0.15	0.15
MMF0700AU	OnePath Wholesale Tax Effective Trust Wholesale Units	0.95	0.09	0.00	0.00
SCH0102AU	Schroder Sustainable Growth Wholesale	0.85	0.04	0.15	0.15
VAN0108AU	Vanguard Balanced Index	0.29	0.00	0.10	0.10
	Multisector Growth				
FSF0008AU	FSI Diversified	0.96	0.11	0.20	0.20
MPL0001AU	Maple-Brown Abbott Diversified Investment Trust	0.89	0.00	0.16	0.16
JPM0008AU	Martin Currie Diversified Growth A	0.61	0.11	0.15	0.15
MMF0115AU	Onepath Wholesale Managed Growth Trust	0.90	0.11	0.03	0.03
BTA0806AU	Pendal Balanced Returns	0.82	0.22	0.13	0.12
PER0063AU	Perpetual Balanced Growth	1.04	0.04	0.25	0.00
SCH0102AU	Schroder Sustainable Growth Wholesale	0.85	0.04	0.15	0.15
VAN0110AU	Vanguard Growth Index	0.29	0.00	0.09	0.09
ZUR0059AU	Zurich Investments Managed Growth	0.87	0.00	0.12	0.12
	Multisector Aggressive				
AUG0019AU	Australian Ethical Diversified Shares Wholesale	0.95	0.01	0.05	0.05
BLK1596AU	BlackRock High Growth Multi-Index D AUD	0.19	0.11	0.09	0.09
VAN0111AU	Vanguard High Growth Index	0.29	0.00	0.08	0.08
	Australian Shares				
MGE9705AU	Airlie Australian Share	0.78	0.06	0.14	0.14
ACM0006AU	AllianceBernstein Managed Volatility Equities	0.55	0.00	0.25	0.25
FSF3982AU	Acadian Aus Equity Long Short-Class A	0.75	0.08	0.15	0.15
ETL0060AU	Allan Gray Australia Equity A	0.77	0.00	0.20	0.20
HOW0019AU	Alphinity Australian Equity	0.90	0.07	0.20	0.20
HOW0121AU	Alphinity Sustainable Share	0.95	0.02	0.20	0.20
PPL0106AU	Antares High Growth Shares Professional	1.05	0.21	0.15	0.15
AAP0103AU	Ausbil Australian Active Equity	0.87	0.00	0.20	0.20
AAP3656AU	Ausbil Active Dividend Income	0.85	0.09	0.20	0.20
AAP3940AU	Ausbil Active Sustainable Equity	1.00	0.00	0.20	0.20
AAP9227AU	Ausbil Australian Concentrated Equity	0.75	0.28	0.20	0.20
AUG0018AU	Australian Ethical Australian Shares Wholesale	1.10	0.00	0.15	0.15
AUG0002AU	Australian Ethical Australian Shares	1.69	0.01	0.15	0.15

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
BFL0001AU	Bennelong Australian Equities	0.95	0.02	0.20	0.20
BFL0002AU	Bennelong Concentrated Australian Equities	0.85	0.06	0.20	0.20
BFL0004AU	Bennelong ex-20 Australian Equities	0.95	0.00	0.20	0.20
BFL0017AU	Bennelong Twenty20 Australian Equities	0.39	0.00	0.20	0.20
CHN8862AU	CC Sage Capital Equity Plus A	0.79	0.61	0.20	0.20
FSF0652AU	CFS Index Australian Share	0.31	0.00	0.05	0.05
DFA0103AU	Dimensional Australian Large Company Trust	0.16	0.00	0.08	0.08
DFA0003AU	Dimensional Australian Core Equity Trust	0.28	0.00	0.08	0.08
DFA0036AU	Dimensional Australian Core Imputation Trust	0.28	0.00	0.08	0.08
DFA2068AU	Dimensional Australian Sustainability Trust	0.28	0.00	0.08	0.08
DFA0101AU	Dimensional Australian Value Trust	0.34	0.00	0.08	0.08
PIM0028AU	DNR Capital Australian Equities High Conviction	0.90	0.00	0.20	0.20
FID0008AU	Fidelity Australian Equities	0.85	0.00	0.15	0.15
FID0021AU	Fidelity Australian Opportunities	0.85	0.00	0.20	0.20
WHT3810AU	Firetrail Australian High Conviction A	0.90	0.10	0.15	0.15
FSF0002AU	First Sentier Australian Share Fund	0.96	0.02	0.10	0.10
FSF0003AU	First Sentier Imputation	0.96	0.05	0.15	0.15
FSF0961AU	First Sentier Equity Income	1.22	0.05	0.05	0.05
HOW0035AU	Greencape High Conviction	0.90	0.46	0.20	0.20
BNT0003AU	Hyperion Australian Growth Companies	0.95	0.00	0.30	0.30
IML0002AU	IML Australian Share	0.99	0.00	0.25	0.25
BGL0034AU	iShares Australian Equity Index	0.20	0.00	0.04	0.04
TYN0028AU	Tyndall Australian Share Wholesale	0.80	0.03	0.20	0.20
BTA0055AU	Pendal Australian Equity	0.79	0.00	0.25	0.25
RFA0064AU	Pendal Australian Long/Short	0.50	0.00	0.35	0.35
RFA0818AU	Pendal Australian Share	0.79	0.00	0.25	0.25
RFA0103AU	Pendal Imputation	0.90	0.00	0.25	0.25
WFS0285AU	Pendal Sustainable Australian Share	0.85	0.00	0.25	0.25
PCL0005AU	Pengana Australian Equities A	1.02	0.02	0.15	0.15
IOF0206AU	Perennial Value Shares Wholesale Trust	0.92	0.17	0.15	0.15
PER0049AU	Perpetual Australian Share Dist	0.99	0.09	0.24	0.00
PER0102AU	Perpetual Concentrated Equity	1.10	0.09	0.12	0.12
PER0116AU	Perpetual ESG Australian Share	1.18	0.06	0.12	0.12
PER0046AU	Perpetual Industrial Share	0.99	0.13	0.24	0.00
PER0072AU	Perpetual SHARE PLUS Long Short	1.33	0.25	0.18	0.18
PER0011AU	WealthFocus Industrial Share	1.23	0.11	0.12	0.12
WHT0039AU	Plato Australian Shares Income A	0.90	0.00	0.20	0.20
AUS0030AU	Platypus Australian Equities Wholesale	0.76	0.44	0.20	0.20
FSF0976AU	Realindex Australian Share Value Class A	0.36	0.00	0.05	0.05
FSF1015AU	Realindex Australian Shr Value	0.61	0.00	0.05	0.05
AMR0006AU	Regal Long Short Australian Equity	1.00	0.00	0.30	0.30

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
STL0101AU	IML Industrial Share	0.95	0.00	0.25	0.25
SCH0002AU	Schroder Australian Equity P	0.62	0.00	0.20	0.20
SCH5738AU	Schroder Equity Opportunities Professional	0.62	0.19	0.30	0.30
SCH0101AU	Schroder Wholesale Australian Equity W	0.80	0.00	0.20	0.20
WHT0012AU	Solaris Core Australian Equity	0.90	0.00	0.30	0.30
ETL0328AU	T. Rowe Price Australian Equity	0.60	0.00	0.05	0.05
TYN0028AU	Tyndall Australian Share Wholesale	0.80	0.03	0.20	0.20
TYN0038AU	Tyndall Australian Share Income	0.85	0.05	0.20	0.20
WFS8168AU	Tyndall Wholesale Plus Australian Share Income	0.75	0.00	0.40	0.00
SBC0817AU	UBS Australian Share Fund	0.90	0.06	0.25	0.25
VAN0002AU	Vanguard Australian Shares Index	0.16	0.00	0.05	0.05
	Geared Australian Shares				
FSF0453AU	CFS FC Acadian Geared Australian Equity	2.16	0.07	0.20	0.20
AAP0002AU	Ausbil Australian Geared Equity	2.50	0.00	0.38	0.38
FSF0043AU	CFS Geared Share	2.18	0.02	0.50	0.50
RFA0130AU	Pendal Geared Imputation	1.45	0.00	0.40	0.40
PER0071AU	Perpetual Geared Australian Share	2.66	0.19	0.30	0.30
	Australian Smaller Company Shares				
CSA0131AU	SGH Australian Small Companies	1.26	0.00	0.30	0.30
AAP0104AU	Ausbil Australian Emerging Leaders	0.85	0.21	0.25	0.25
AAP0007AU	Ausbil MicroCap	1.20	0.09	0.35	0.35
AUG0027AU	Australian Ethical Emerging Companies Wholesale	1.20	0.01	0.15	0.15
BTA0480AU	Wholesale Plus ex-20 Australian Equities	0.80	1.01	0.40	0.00
FAM0101AU	Celeste Australian Small Companies	1.10	0.06	0.30	0.30
DFA0104AU	Dimensional Australian Small Company Trust	0.60	0.00	0.12	0.12
PIM4357AU	DNR Capital Australian Emerging Companies	1.15	2.01	0.25	0.25
HOW2967AU	Eiger Australian Small Companies	1.00	1.17	0.40	0.40
PIM5346AU	Eley Griffiths Group Emerging Companies	1.23	1.56	0.24	0.24
EGG0001AU	Eley Griffiths Small Companies	1.25	0.66	0.24	0.24
FID0026AU	Fidelity Future Leaders	1.20	0.04	0.25	0.25
CMI0111AU	First Sentier Australian Small Companies	1.11	0.05	0.15	0.15
ETL0449AU	Flinders Emerging Companies B	1.10	0.63	0.35	0.35
ETL0052AU	Grant Samuel Tribeca Australian Smaller Companies A	0.92	1.79	0.30	0.30
BNT0101AU	Hyperion Small Growth Companies	1.25	0.00	0.30	0.30
ETL6826AU	Australian Equity Fund	0.00	0.00	0.00	0.00
CNA0812AU	Invesco Wholesale Australian Smaller Companies A	0.55	0.00	0.20	0.20
GTU0096AU	Invesco Wholesale Australian Smaller Companies R	0.55	0.00	0.20	0.20
IML0001AU	IML Australian Small Companies	0.99	0.06	0.25	0.25
IML0005AU	IML Equity Income	0.99	0.06	0.25	0.25
IML0003AU	IML Future Leaders	0.99	0.08	0.25	0.25
KTA0002AU	Katana Australian Equity	0.87	0.00	0.20	0.20

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HBC0011AU	Merlon Australian Share Income	0.95	0.06	0.20	0.20
OPS0002AU	OC Premium Small Companies	1.20	0.31	0.30	0.30
RFA0061AU	Pendal MicroCap Opportunities	1.20	0.81	0.60	0.60
RFA0819AU	Pendal Smaller Companies	1.22	0.09	0.25	0.25
PER0270AU	Pengana Emerging Companies	1.33	2.22	0.20	0.20
WPC5600AU	Perennial Better Future Trust	1.20	0.15	0.30	0.30
PER0048AU	Perpetual Smaller Companies	1.25	0.10	0.12	0.12
PVA0013AU	Prime Value Emerging Opportunities	0.00	0.00	0.00	0.00
FSF0978AU	Realindex Aus Small Co Value Class A	0.59	0.00	0.05	0.05
FSF1016AU	Realindex Australian Small Companies Value	0.81	0.01	0.05	0.05
ETL0062AU	SGH ICE	1.18	0.28	0.30	0.30
	International Shares				
ACM0009AU	AllianceBernstein Global Equities	0.76	0.00	0.20	0.20
CRS0005AU	abrdrn abrdn Sustainable International Equities	0.98	0.00	0.15	0.15
FSF1978AU	Acadian Global Equity Long Short Class A	0.91	0.13	0.05	0.05
BPF0016AU	Bell Global Equities Platform	0.76	0.06	0.10	0.10
FSF0788AU	CFS FC Acadian Global Equity Long Short	1.26	0.15	0.05	0.05
ANT0005AU	Altrinsic Global Equities Trust	0.99	0.09	0.15	0.10
IOF0045AU	Antipodes Global P	1.20	0.12	0.30	0.30
IOF0080AU	Antipodes Global Long Only I	1.35	0.04	0.30	0.30
WHT0057AU	Antipodes Global Long Only	1.20	0.12	0.30	0.30
MAQ0464AU	Arrowstreet Global Equity	1.28	0.00	0.16	0.17
OPS8304AU	Artisan Global Discovery	0.70	0.11	0.25	0.25
ARO0006AU	BNP Paribas C Worldwide Global Equity Trust	0.99	0.00	0.15	0.15
CIM0006AU	CG New Perspective (AU)	0.95	0.04	0.00	0.00
FSF0654AU	CFS Index Global Share	0.32	0.00	0.05	0.05
DFA0041AU	Dimensional Global Sustainability Trust Unhedged AUD	0.36	0.00	0.10	0.10
DFA0004AU	Dimensional Global Core Equity Trust Unhedged AUD	0.36	0.00	0.10	0.10
DFA0105AU	Dimensional Global Large Company Trust	0.24	0.00	0.08	0.08
DFA0102AU	Dimensional Global Value Trust	0.46	0.00	0.08	0.08
GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged)	1.25	0.00	0.20	0.20
FID0007AU	Fidelity Global Equities	0.99	0.00	0.20	0.20
DAM0960AU	Fiera Atlas Global Companies O	0.80	0.00	0.30	0.30
FSF0489AU	CFS Global Share	1.38	0.05	0.10	0.10
FRT0009AU	Franklin Global Growth W	0.90	-0.07	0.15	0.15
ETL7377AU	GQG Partners Global Equity	0.75	0.00	0.10	0.10
ETL2869AU	GQG Partners Global Equity Z	0.65	0.00	0.10	0.10
GSF0001AU	Epoch Global Equity Shareholder Yield Hedged	1.30	0.03	0.20	0.20
WHT0070AU	Hyperion Global Growth Companies A		0.00	0.30	0.30
WHT8435AU	Hyperion Global Growth Companies (Managed)	0.70	0.00	0.30	0.30
MAQ0404AU	IFP Global Franchise	1.28	0.00	0.18	0.10

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
DAM2442AU	Ironbark Royal London Core Global Share A (Unhedged)	0.36	0.00	0.15	0.15
BGL0044AU	iShares Hedged International Equity Index D	0.20	0.01	0.07	0.04
BGL0106AU	iShares International Equity Index	0.20	0.00	0.06	0.03
ETL0490AU	L1 Capital Long Short Retail	1.54	3.96	0.15	0.15
MGE0001AU	Magellan Global	1.35	0.09	0.07	0.07
ETL0172AU	MFS Concentrated Global Equity Trust	0.90	0.00	0.15	0.15
MIA0001AU	MFS Global Equity Trust	0.77	0.00	0.15	0.15
MUA0002AU	Munro Global Growth Ordinary	1.35	0.46	0.15	0.15
SLT2171AU	Nanuk New World	1.10	0.00	0.25	0.25
BTA0056AU	Barrow Hanley Concentrated Global Share No 3	0.90	0.00	0.20	0.20
HHA0007AU	Pengana WHEB Sustainable Impact	1.35	0.00	0.25	0.25
PLA0001AU	Platinum European C	1.35	0.08	0.20	0.20
PLA5576AU	Platinum European P	1.10	0.08	0.20	0.20
PLA0100AU	Platinum International Brands C	1.35	0.25	0.20	0.20
PLA0002AU	Platinum International C	1.35	0.15	0.15	0.15
PMC0100AU	PM Capital Global Companies	1.09	0.84	0.25	0.25
ETL0484AU	Pzena Global Focused Value Wholesale A	0.70	0.00	0.25	0.20
ETL6220AU	Pzena Global Focused Value P Dis AUD	0.60	0.00	0.25	0.20
FSF0974AU	Realindex Global Share Value Class A	0.46	0.01	0.10	0.10
FSF1771AU	Realindex Global Share (Screened) A	0.45	0.03	0.10	0.10
FSF1017AU	Realindex Global Share Value	0.72	0.00	0.10	0.10
PDL4608AU	Pendal Group Regnan Global Equity Impact Solutions R	0.90	0.00	0.20	0.20
SST0057AU	State Street Climate ESG International Equity	0.24	0.00	0.07	0.04
FSF1675AU	Stewart Investors Worldwide Sustainability	0.61	0.00	0.15	0.15
AUS0035AU	Talaria Global Equity Wholesale	1.16	0.09	0.20	0.20
ETL0071AU	T. Rowe Price Global Equity	0.94	0.00	0.20	0.10
ETL8482AU	T. Rowe Price Global Equity M	0.94	0.00	0.20	0.10
VAN8175AU	Vanguard Ethically Conscious International Shares Index	0.20	0.00	0.07	0.07
VAN0003AU	Vanguard International Share Index AUD	0.18	0.00	0.06	0.06
MAQ0410AU	Walter Scott Global Equity	1.28	0.00	0.12	0.08
JBW0103AU	Yarra Global Small Companies	1.25	0.04	0.10	0.10
ZUR0617AU	Zurich Investments Concentrated Global Growth	1.10	0.00	0.02	0.02
ZUR0061AU	Zurich Investments Global Thematic Share	0.98	0.00	0.04	0.04
ZUR0517AU	Zurich Investments Hedged Global Thematic Share	0.98	0.11	0.04	0.04
	International Shares (Hedged)				
MAQ0079AU	Macquarie Arrowstreet Global Equity Hedged	1.28	0.00	0.19	0.20
CIM0008AU	CG New Perspective Hedged (AU)	0.95	0.03	0.00	0.00
DFA0042AU	Dimensional Global Sustainability Trust Hedged AUD	0.36	0.00	0.12	0.12
DFA0009AU	Dimensional Global Core Equity Trust Hedged AUD	0.36	0.01	0.12	0.12
PIM0941AU	Fairlight Global Small & Mid Cap H Hedged	1.25	0.45	0.25	0.25
FSF0706AU	CFS Global Share - Hedged	1.38	0.22	0.10	0.10

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
MAQ0631AU	IFP Global Franchise Hedged	1.28	0.00	0.21	0.13
FSF0975AU	Realindex Global Share Value-Hedged A	0.47	0.00	0.10	0.10
ETL0312AU	T. Rowe Price Global Equity Hedged	0.96	0.00	0.20	0.10
VAN0105AU	Vanguard International Share Index Hedged AUD	0.21	0.00	0.07	0.07
	Emerging Market Shares				
ETL0032AU	abrdn Sustainable Emerging Opportunities	1.50	0.00	0.22	0.22
CHN8850AU	CC RWC Global Emerging Markets A	1.23	0.40	0.00	0.00
DFA0107AU	Dimensional Emerging Markets Value Trust	0.71	0.00	0.25	0.25
ETL4207AU	GQG Partners Emerging Markets Equity	0.96	0.07	0.25	0.25
BGL0083AU	iShares Emerging Markets IMI Equity Index	0.55	0.06	0.30	0.35
ETL0201AU	Martin Currie Emerging Markets	1.00	-0.03	0.15	0.15
FSF1101AU	Realindex Emerging Markets Value Class A	0.67	0.13	0.10	0.10
FSF1197AU	Realindex Emerging Markets Value	0.87	0.08	0.10	0.10
	Emerging Market Shares (Asia)				
EQI0028AU	abrdn Sustainable Asian Opportunities	1.18	0.10	0.28	0.28
FID0010AU	Fidelity Asia	1.15	0.00	0.30	0.30
FID0011AU	Fidelity China	1.20	0.27	0.30	0.30
BTA0054AU	Pendal Asian Share	1.00	0.30	0.25	0.25
PLA9999AU	Platinum Asia P	1.10	0.07	0.15	0.15
PLA0004AU	Platinum Asia C	1.35	0.07	0.15	0.15
MAQ0635AU	Premium Asia	1.33	0.56	0.25	0.25
MAQ0782AU	Premium Asia Income	1.13	0.00	0.50	0.50
MAQ0441AU	Premium China	2.30	0.56	0.25	0.25
	Property Securities (Australian Property)				
AUS0037AU	AUI Healthcare Property Trust A	1.02	0.70	1.20	0.50
FSF0655AU	CFS Index Property Securities	0.31	0.00	0.05	0.05
MAQ0854AU	Charter Hall Direct Industrial 4 Ordinary	0.82	2.83	0.00	2.50
MAQ0433AU	Charter Hall Direct Office Ret	1.10	0.00	0.00	2.50
COL0001AU	Charter Hall Maxim Property Securities	0.85	0.00	0.25	0.25
CRM0008AU	Cromwell Phoenix Property Securities	0.82	0.03	0.20	0.20
APN0008AU	Dexus AREIT	0.85	0.00	0.15	0.15
BGL0108AU	iShares Australian Listed Property Index	0.20	0.00	0.05	0.05
SSB0128AU	Martin Currie Property Securities A	0.66	0.03	0.10	0.10
RFA0817AU	Pendal Property Investment	0.65	0.03	0.25	0.25
BTA0061AU	Pendal Property Securities	0.65	0.00	0.25	0.25
PAL0002AU	Ironbark Paladin Property Securities	0.75	0.04	0.25	0.25
HBC0008AU	SG Hiscock Property Opportunities	0.85	0.00	0.25	0.25
VAN0004AU	Vanguard Australian Property Securities Index	0.23	0.00	0.06	0.06
ZUR0064AU	Zurich Investments Australian Property Securities	0.81	0.00	0.30	0.30

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
	Property Securities (Global Property)				
DFA0005AU	Dimensional Global Real Estate Trust Inc AUD	0.37	0.00	0.10	0.10
FSF0454AU	First Sentier Global Property Securities	1.01	0.31	0.10	0.10
MGL0010AU	Ironbark Global Ex Australia Property	1.10	0.00	0.30	0.30
MGL0011AU	Ironbark DWS Global Property Securities	1.10	0.00	0.30	0.30
AMP0974AU	Macquarie Global Listed Real Estate A	0.97	0.14	0.15	0.15
AMP3259AU	AMP Capital Advantage Global Property Securities	0.82	0.11	0.15	0.15
AMP9026AU	Macquarie Global Listed Real Estate mFund	0.97	0.11	0.15	0.15
BFL0020AU	Quay Global Real Estate C	0.82	0.00	0.20	0.20
WHT0015AU	Resolution Capital Global Property Securities A PF	0.80	0.02	0.20	0.20
IOF0184AU	Resolution Capital Global Property Securities Unhedged II	1.05	-0.07	0.20	0.20
HML0016AU	UBS Clarion Global Property Securities Fund	0.90	0.06	0.25	0.25
VAN0018AU	Vanguard International Property Securities Index	0.40	0.00	0.07	0.07
VAN0019AU	Vanguard International Property Securities Index Hedged	0.43	0.00	0.08	0.08
	Property Securities (Infrastructure)				
BFL0019AU	4D Global Infrastructure A	0.95	0.00	0.20	0.20
AMP1179AU	Dexus Core Infrastructure A	1.20	0.03	0.05	0.05
PIM9253AU	ATLAS Infrastructure Australian Feeder Hedged	0.70	0.22	0.00	0.00
PIM6769AU	ATLAS Infrastructure Australian Feeder Unhedged	0.70	0.22	0.00	0.00
TGP0016AU	ClearBridge RARE Infrastructure Income A	1.03	0.15	0.04	0.15
SSB4647AU	ClearBridge RARE Infrastructure Income B	0.51	0.15	0.04	0.15
TGP0008AU	ClearBridge RARE Infrastructure Value Hedged	1.03	0.14	0.03	0.13
TGP0034AU	ClearBridge RARE Infrastructure Value Unhedged	0.97	0.10	0.03	0.13
FSF1241AU	First Sentier Global Listed Infrastructure Securities	0.95	0.01	0.15	0.15
FSF0905AU	First Sentier Global Listed Infrastructure	1.21	0.28	0.10	0.10
LAZ0014AU	Lazard Global Listed Infrastructure W AUD	0.98	-0.01	0.25	0.25
MGE0002AU	Magellan Infrastructure	1.06	0.00	0.15	0.15
MGE0006AU	Magellan Infrastructure Unhedged	1.05	0.06	0.15	0.15
BTA0543AU	Infrastructure Wholesale Plus Value Hedged	0.82	0.05	0.17	0.00
BTA0546AU	Infrastructure Wholesale Plus Value Unhedged	0.80	0.05	0.17	0.00
VAN0023AU	Vanguard Global Infrastructure Index	0.49	0.00	0.06	0.06
VAN0024AU	Vanguard Global Infrastructure Index Hedged	0.52	0.00	0.07	0.07
	Other/Total Return				
EQI4297AU	Aberdeen Global Risk Mitigation	0.00	0.00	0.00	0.00
CRS0002AU	abrdn Multi-Asset Real Return	0.84	0.09	0.30	0.25
HOW0098AU	Ardea Real Outcome	0.50	0.15	0.05	0.05
PER0728AU	CT Pyrford Global Absolute Return	0.90	0.00	0.20	0.20
FSF0038AU	CFS Janus Henderson Global Natural Resources	1.17	0.45	0.10	0.10
GMO0006AU	GMO Systematic Global Macro Trust B	1.01	0.24	0.00	0.00
GTU0109AU	Invesco True Balance A	0.55	0.00	0.15	0.15
HGI4648AU	Janus Henderson Global Multi-Strategy	0.90	1.06	0.00	0.00

APIR CODE	INVESTMENT NAME	MANAGEMENT FEE	ADMINISTRATION AND OTHER FEES	BUY SPREAD	SELL SPREAD
MAN0002AU	Man AHL Alpha A	0.00	0.40	0.00	0.00
MAQ5143AU	P/E Global FX Alpha	1.88	2.28	0.01	0.01
PIC9659AU	Pimco TRENDS Managed Futures Strategy Wholesale	1.50	0.31	0.10	0.10
SCH0103AU	Schroder Absolute Return Income Wholesale	0.54	0.01	0.15	0.15
MAQ0482AU	Winton Global Alpha	1.48	0.53	0.05	0.05

EXCHANGE TRADED FUNDS (ETF'S)

TICKER	ETF NAME	MANAGEMENT FEE	TRANSACTION AND OTHER FEES
OZBD	Beta Aus Comp Bond - BetaShares Australian Composite Bond ETF	0.19	0.00
QLTY	Beta Quality Leaders - BetaShares Global Quality Leaders ETF	0.29	0.03
QUS	Beta SP500 Equal ETF - BetaShares S&P 500 Equal Weight ETF	0.30	0.02
HBRD	BetaShares Active Australian Hybrids ETF	0.45	0.00
BEAR	BetaShares Aus Equities Bear Hedge ETF	1.19	0.02
AAA	BetaShares Aus High Interest Cash ETF	0.18	0.00
YMAX	BetaShares Aus Top 20 Eq Yld Mxmsr ETF	0.59	0.18
A200	BetaShares Australia 200 ETF	0.07	0.00
HVST	BetaShares Australian Div Harvester ETF	0.65	0.01
BBOZ	BetaShares Australian Eqs Strong BrH ETF	1.19	0.04
AGVT	BetaShares Australian Government Bd ETF	0.19	0.00
ERTH	BetaShares Climate Change Innovation ETF	0.55	0.03
HEUR	BetaShares Europe ETF-Ccy Hdg	0.51	0.06
F100	BetaShares FTSE 100 ETF	0.38	0.03
QOZ	BetaShares FTSE RAFI Australia 200 ETF	0.30	0.01
GEAR	BetaShares Geared Australian Equity ETF	0.74	0.00
GGUS	BetaShares Geared US Eq Ccy Hdg ETF	0.74	0.00
BNKS	BetaShares Glb Banks ETF-Ccy Hdg	0.47	0.02
HACK	BetaShares Global Cybersecurity ETF	0.57	0.03
ETHI	Betashares Global Sustainability Leaders	0.49	0.01
URNM	Betashares Global Uranium ETF	0.45	0.00
HJPN	BetaShares Japan ETF-Ccy Hdg	0.51	0.03
NDQ	BetaShares NASDAQ 100 ETF	0.38	0.00
USD	BetaShares US Dollar ETF	0.45	0.00
BBUS	BetaShares US Eqs Strong Bear H CcyH ETF	1.19	0.02
IMPQ	eInvest Better Future (Managed Fund)	0.99	0.00
EIGA	eInvest Income Generator ETF	0.80	0.06
FEMX	Fidelity Global Emerging Markets ETF	0.99	0.14
ACDC	Global X Battery Tech & Lithium ETF	0.69	0.06
ESTX	Global X EURO STOXX 50® ETF	0.35	0.02
FANG	Global X FANG+ ETF	0.99	0.14
NDIA	Global X India Nifty 50 ETF	0.69	0.01
TECH	Global X Morningstar Global Tech ETF	0.45	0.06
GOLD	Global X Physical Gold	0.40	0.00
ETPMPM	Global X Physical Precious Metals Basket	0.44	0.00
ETPMAG	Global X Physical Silver	0.49	0.00
ZYAU	Global X S&P/ASX 300 High Yld PI ETF	0.35	0.02

TICKER	ETF NAME	MANAGEMENT FEE	TRANSACTION AND OTHER FEES
SNAS	Global X Ultra Short Nasdaq 100 Hedge Fd	1.00	0.24
USTB	Global X US Treasury Bond (Ccy Hdg) ETF	0.30	0.07
IAA	iShares Asia 50 ETF (AU)	0.50	0.03
BILL	Ishares Core Cash - iShares Core Cash ETF	0.07	0.00
IAF	iShares Core Composite Bond ETF	0.13	0.00
IOZ	iShares Core S&P/ASX 200 ETF	0.07	0.00
IOO	iShares Global 100 ETF	0.40	0.00
IXJ	iShares Global Healthcare ETF	0.74	0.06
IEM	iShares MSCI Emerging Markets ETF (AU)	0.69	0.08
IJP	iShares MSCI Japan ETF (AU)	0.50	0.00
IVV	iShares S&P 500 ETF	0.04	0.00
IJH	iShares S&P Mid-Cap ETF	0.07	0.00
IJR	iShares S&P Small-Cap ETF	0.07	0.01
ISO	iShares S&P/ASX Small Ordinaries ETF	0.55	0.03
MHG	Magellan Global Equities Currency H ETF	1.35	0.04
PMGOLD	Perth Mint Gold ETF	0.29	0.00
RDV	Russell Inv High Dividend Aus Shrs ETF	0.34	0.06
DJRE	SPDR® Dow Jones Global Real Estt ESG ETF	0.50	0.02
WXHG	SPDR® S&P World ex Aus Cb Ctrl H ETF	0.21	0.10
STW	SPDR® S&P/ASX 200 ETF	0.13	0.00
SLF	SPDR® S&P/ASX 200 Listed Property ETF	0.40	0.00
OZR	SPDR® S&P/ASX 200 Resources ETF	0.34	0.01
TBIL	Van Eck 1-3 Month US Treasury ETF	0.45	0.06
EMKT	Van Eck Multifactor Emerging Markets Equity ETF	1.18	0.10
MVB	VanEck Australian Banks ETF	0.28	0.00
MVW	VanEck Australian Equal Wt ETF	0.35	0.01
MVA	VanEck Australian Property ETF	0.35	0.00
MVR	VanEck Australian Resources ETF	0.35	0.00
EBND	VanEck Emerging Income Opps Actv ETF	0.95	0.00
IFRA	VanEck FTSE Gbl Infrac(Hdg)ETF	0.52	0.02
GDX	VanEck Gold Miners ETF	0.53	0.00
QUAL	Vaneck Msci International Quality Etf	0.40	0.00
QSML	VanEck MSCI International Small Companies Quality ETF	0.40	0.00
VEU	Vanguard All-World ex-US Shares ETF	0.08	0.00
VACF	Vanguard Australian Corp Fxd Intr ETF	0.20	0.00
VAF	Vanguard Australian Fixed Interest ETF	0.10	0.00
VAP	Vanguard Australian Property Secs ETF	0.23	0.00
VAS	Vanguard Australian Shares ETF	0.07	0.00

TICKER	ETF NAME	MANAGEMENT FEE	TRANSACTION AND OTHER FEES
VGE	Vanguard FTSE Emerging Markets Shrs ETF	0.48	0.00
VEQ	Vanguard FTSE Europe Shares ETF	0.35	0.00
VBND	Vanguard Global Aggregate Bd Hdg ETF	0.20	0.00
VCF	Vanguard Intl Credit Secs (Hdg) ETF	0.30	0.00
VLC	Vanguard MSCI Australian Large Coms ETF	0.20	0.00
VSO	Vanguard MSCI Australian Small Coms ETF	0.30	0.01
VGS	Vanguard MSCI Intl ETF	0.18	0.00
VTS	Vanguard US Total Market Shares ETF	0.03	0.00

TERM DEPOSITS

CODE	TERM DEPOSIT NAME
NAB-90	Term Deposit 3 months (90 days) National Australia Bank
NAB-180	Term Deposit 6 months (180 days) National Australia Bank
NAB-365	Term Deposit 1 year (365 days) National Australia Bank

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