



FIRST  
GUARDIAN  
CAPITAL

# First Guardian Super Approved Product List

**1 July 2020**

The First Guardian Super Approved Products List ('Approved Products List') is issued by Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153) ('Trustee'). The information in this document forms part of the following product disclosure statements:

- First Guardian Super Product Disclosure Statement (PDS) dated 1 July 2020; and
- First Guardian Super Reference Guide dated 1 July 2020.

The information contained in this Approved Products List is general information only and does not take into account your personal objectives, financial situation and/or needs. Before you make an investment decision it is recommended you obtain professional financial advice from your Financial Adviser tailored to your personal circumstances.

If you would like to request a printed copy of this Approved Products List, please contact your Financial Adviser or the Promoter; copies will be provided free of charge.

**Trustee and Issuer:**

Diversa Trustees Limited  
ABN 49 006 421 638  
AFSL 235153  
RSE Licence No L0000635  
GPO Box 3001, Melbourne Vic 3001

**Distributor:**

First Guardian Capital Pty Ltd  
Phone: (03) 9988 7753  
Authorised Representative of Falcon  
Capital Limited  
AFSL 302538

**Responsible Entity:**

Powerwrap Limited  
ABN 67 129 756 850  
AFSL 329829  
PO Box 16071, Collins Street West  
VIC 8007  
Phone: (03) 8681 4600



## Managed Funds – Australian Equity

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

APIR code	Name	Holding limit
AAP0002AU	AUSBIL AUSTRALIAN GEARED EQUITY	100%
AAP0007AU	AUSBIL MICROCAP FUND	100%
AAP0103AU	AUSBIL AUSTRALIAN ACTIVE EQUITY	100%
AAP0104AU	AUSBIL AUSTRALIAN EMERGING LEADERS	100%
ADV0050AU	ADVANCE BALANCED MULTI-BLEND WHOLESALE	100%
ADV0091AU	ADVANCE MODERATE MULTI-BLEND WHOLESALE	100%
AUG0018AU	AUSTRALIAN ETHICAL SMALLER COMPANIES B	100%
AUS0030AU	AUI PLATYPUS AUST EQUITIES WHOLESALE	100%
BFL0004AU	BENNELONG EX-20 AUSTRALIAN EQUITIES	100%
CFM0404AU	CFS WHOLESALE AUSTRALIAN SHARE-CORE	100%
CMI0111AU	CFS WHOLESALE SMALL COMPANIES - CORE	100%
CNA0812AU	INVESCO W AUST SMALLER COMPANIES	100%
CSA0131AU	ABERDEEN AUSTRALIAN SMALL COMPANIES	25%
DFA0003AU	DIMENSIONAL AUSTRALIAN CORE EQUITY TRUST	100%
DFA0101AU	DIMENSIONAL AUSTRALIAN VALUE TRUST	100%
DFA0103AU	DIMENSIONAL AUST LARGE COMPANY TRUST	100%
DFA0104AU	DIMENSIONAL AUST SMALL COMPANY TRUST	100%
EGG0001AU	ELEY GRIFFITHS GROUP SMALL COMPANIES	100%
ETL0062AU	SGH ICE FUND	25%
CMI0111AU	CFS WHOLESALE SMALL COMPANIES - CORE	100%
ETL0109AU	EQT SMALL COMPANIES (RETAIL)	25%
ETL0118AU	EQT SMALL COMPANIES (WHOLESALE)	25%
ETL0139AU	ARMYTAGE STRATEGIC OPPORTUNITIES FUND	30%
ETL0148U	ARMYTAGE AUSTRALIAN EQUITY INCOME FUND	30%
FAM0101AU	CELESTE AUSTRALIAN SMALL COMPANIES	100%
FID0008AU	FIDELITY AUSTRALIAN EQUITIES	100%
FSF0003AU	CFS WHOLESALE IMPUTATION	100%
FSF0008AU	CFS WHOLESALE DIVERSIFIED	100%
FSF0043AU	CFS WHOLESALE GEARED SHARE	25%
FSF0502AU	FIRSTCHOICE WS AUSTRALIAN SMALL COMPANY	100%
FSF0961AU	CFS WHOLESALE EQUITY INCOME	100%
FSF0976AU	REALINDEX AUSTRALIAN SHARE – CLASS A	100%
HOW0026AU	ALPHINITY WS CONCENTRATED AUST SHARE	100%
HOW0034U	GREENCAPE WHOLESALE BROADCAP FUND	100%
IML0002AU	INVESTORS MUTUAL WS AUSTRALIAN SHARE	100%
IOF0048AU	HENDERSON AUSTRALIAN EQUITY FUND	100%

## Managed Funds – Australian Equity

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

APIR code	Name	Holding limit
IOF0206AU	PERENNIAL VALUE SHARES WHOLESALE TRUST	100%
ITG0001AU	INTEGRITY AUSTRALIAN SHARE	100%
KAM0101AU	K2 AUSTRALIAN ABSOLUTE RETURN	100%
MLC0014AU	MLC VANGUARD AUSTRALIAN SHARE INDEX FUND	100%
MLC0264AU	MLC INCOME BUILDER	100%
OPS0002AU	OC PREMIUM EQUITY	25%
PAT0002AU	IRONBARK KARARA AUSTRALIAN SMALL COMP	100%
PER0046AU	PERPETUAL WHOLESALE INDL SHR	100%
PER0048AU	PERPETUAL WHOLESALE SMALLER COMPANIES	100%
PER0049AU	PERPETUAL WHOLESALE AUS SHR	100%
PER0063AU	PERPETUAL WHOLESALE BAL GRTH	100%
PER0066AU	PERPETUAL WHOLESALE SPLIT GR	100%
PER0071AU	PERPETUAL WHOLESALE GEARED AUS	100%
PER0072AU	PERPETUAL W SHARE PLUS L/S	100%
PER0102AU	PERPETUAL WHOLESALE CONCENTRATED EQ	100%
PER0116AU	PERPETUAL WHOLESALE ETHICAL SRI	100%
PPL0002AU	ANTARES PROF DIVIDEND BUILDER	100%
PPL0106AU	ANTARES PROF HIGH GROWTH SHRS	100%
PPL0115AU	ANTARES PROF ELITE OPPORTUNITIES	100%
PWA0823AU	BLACKROCK W AUSTRALIAN SHARE	100%
RFA0025AU	BT ETHICAL SHARE WHOLESALE FUND	100%
RFA0815AU	BT ACTIVE BALANCED WHOLESALE	100%
RIM0029AU	RUSSELL AUST OPPORTUNITIES CLASS A	100%
SCH0101AU	SCHRODER WS AUSTRALIAN EQUITY	100%
SCH0102AU	SCHRODER BALANCED	100%
TYN0010AU	TYNDALL AUSTRALIAN SHARE VALUE	100%
TYN0028AU	TYNDALL AUSTRALIAN SHARE W PORTFOLIO	100%
TYN0038AU	TYNDALL AUSTRALIAN SHARE INCOME	100%
VAN0002AU	VANGUARD AUSTRALIAN SHARES INDEX	100%
VAN0104AU	VANGUARD AUSTRALIAN SHARES HIGH YIELD	100%
VAN0110AU	VANGUARD GROWTH INDEX FUND	100%
ZUR0538AU	ZURICH INVESTMENTS EQUITY INCOME	100%

## Managed Funds - International

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

APIR code	Name	Holding limit
AMP0455AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARE A	20%
AMP1179AU	AMP CORE INFRASTRUCTURE FUND	100%
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES	100%
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST	100%
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG	100%
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST	100%
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST	100%
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST	100%
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST	100%
EQI0015AU	ABERDEEN INTERNATIONAL EQUITY	100%
EQI0028AU	ABERDEEN ASIAN OPPORTUNITIES	100%
ETL0032AU	ABERDEEN EMERGING OPPORTUNITIES	100%
ETL0041AU	MFS FULLY HEDGED GLOBAL EQUITY TRUST	100%
ETL0071AU	T. ROWE PRICE GLOBAL EQUITY FUND	25%
FID0007AU	FIDELITY GLOBAL EQUITIES	100%
FRT0004AU	TEMPLETON GLOBAL EQUITY	100%
FSF0038AU	CFS WHOLESALE GLOBAL RESOURCES	100%
FSF0500AU	FIRSTCHOICE WHOLESALE MODERATE	100%
FSF0707AU	CFS WHOLESALE INDEX GLOBAL SHARE - HEDGED	100%
FSF0908AU	GENERATION WHOLESALE GLOBAL SHARE	100%
GSF0001AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD HEDGED	100%
GSF0002AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD UNHEDGED	100%
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED	100%
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED	100%
HHA0002AU	HUNTER HALL GLOBAL ETHICAL TRUST	100%
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST	100%
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D	100%
MAL0135AU	BLACKROCK WS HEDGED GLOBAL SMALL CAPITAL	20%

## Managed Funds - International Equity

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

APIR code	Name	Holding limit
MAQ0079AU	ARROWSTREET GLOBAL EQUITY HEDGED	100%
MAQ0404AU	IFP GLOBAL FRANCHISE FUND	100%
MAQ0410AU	WALTER SCOTT GLOBAL EQUITY	100%
MAQ0432AU	MACQUARIE INTL INFRASTRUCTURE SECURITIES	100%
MAQ0441AU	PREMIUM CHINA	100%
MAQ0557AU	WALTER SCOTT GLOBAL EQUITY HEDGED	100%
MGE0001AU	MAGELLAN GLOBAL	100%
MGE0002AU	MAGELLAN INFRASTRUCTURE	20%
MGL0019AU	DWS GLOBAL EQUITY AGRIBUSINESS	100%
MIA0001AU	MFS GLOBAL EQUITY TRUST	100%
MLC0260AU	MLC HORIZON SERIES 4	100%
MLC0261AU	MLC WHOLESALE GLOBAL SHARE	100%
MLC0265AU	MLC HORIZON SERIES 5	100%
MLC0397AU	MLC WHOLESALE HORIZON 6 SHARE PORTFOLIO	100%
NML0348AU	AMP W GLOBAL EQUITY VALUE	100%
MAQ0079AU	ARROWSTREET GLOBAL EQUITY HEDGED	100%
PLA0002AU	PLATINUM INTERNATIONAL	100%
PLA0004AU	PLATINUM ASIA	100%
PLA0006AU	PLATINUM UNHEDGED FUND	100%
PLA0100AU	PLATINUM INTERNATIONAL BRANDS	100%
PLA0101AU	PLATINUM INTERNATIONAL TECHNOLOGY	100%
PMC0100AU	PM CAPITAL ABSOLUTE PERFORMANCE FUND	25%
RIM0032AU	RUSSELL GLOBAL OPPORTUNITIES A	100%
SCH0032AU	SCHRODER GLOBAL ACTIVE VALUE HEDGED	100%
TGP0008AU	RARE INFRASTRUCTURE VALUE FUND	100%
TGP0034AU	RARE INFRASTRUCTURE VALUE UNHEDGED FUND	50%
VAN0003AU	VANGUARD INTERNATIONAL SHARES INDEX	100%
VAN0005AU	VANGUARD EMERGING MARKETS SHARES INDEX	100%
VAN0021AU	VANGUARD INTERNATIONAL SMALL COMPANIES	100%
VAN0105AU	VANGUARD INTERNATIONAL SHARES INDEX HDGD	100%
VAN0111AU	VANGUARD HIGH GROWTH INDEX	100%
ZUR0061AU	ZURICH INVESTS GLOBAL THEMATIC SHARE	100%
ZUR0517AU	ZURICH INVESTS HEDGED GLOBAL THEMATIC SHARE	100%
ZUR0518AU	ZURICH INVESTS UNHEDGED GLOBAL THEMATIC SHARE	100%

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund.

A copy of each is available free of charge from your Financial Adviser.

## Illiquid Managed Funds

Each of the funds listed below have their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statements for all managed funds in which you choose to invest. Where the holding limit for the managed fund is less than 100%, a 5% buffer will apply.

Investment strategy	APIR code	Name	Holding limit
Property	APN0004AU	APN PROPERTY FOR INCOME NO. 2	50%
Property	MAQ0650AU	CHARTER HALL DIRECT PROPERTY ORDINARY	25%
Property	NML0001AU	AMP - WHOLESALE AUSTRALIAN PROPERTY FUND	50%

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each is available free of charge from your Financial Adviser.

## Managed Funds on Hold

Units in the below funds may be redeemed or transferred, however no new units may be bought. Please ask your Financial Adviser for more information on the fund in question. Each of the funds listed below have their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statements for all managed funds in which you choose to invest. Where the holding limit for the managed fund is less than 100%, a 5% buffer will apply.

Investment strategy	APIR code	Name	Holding limit
Aus Equity	BNT0003AU	HYPERION AUSTRALIAN GROWTH COMPANIES	100%
Aus Equity	BNT0101AU	HYPERION SMALL GROWTH COMPANIES	100%
Int Equity	AMP1179AU	AMP CORE INFRASTRUCTURE FUND	100%

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each is available free of charge from your Financial Adviser.

## ASX 500 Securities

Each of the funds listed below may have their own Product Disclosure Statement. You should obtain and read a copy of the disclosure document for any of the investments you wish to invest in.

ASX code	Name	Holding limit	Aggregate holding limit
3PL	3P Learning Limited	10%	40%
A2B	A2B Australia Limited	10%	40%
A2M	The a2 Milk Company	20%	100%
AAC	Australian Agricult	20%	100%
ABA	Auswide Bank Limited	10%	40%
ABC	Adelaide Brighton	20%	100%
ABP	Abacus Property Group FP Ordinary/Units Stapled Securities	20%	100%
AC8	Auscann Group HLGS Limited	10%	40%
AD8	AudinategroupLtd	20%	100%
ADH	Adairs Limited	10%	40%
ADI	Apn Industria REIT FP Ordinary/Units Stapled Securities	20%	100%
AEF	Australian Ethical	10%	40%
AFG	Aust Finance Group	10%	40%
AGG	Anglogold Ashanti Cdi 5:1 Foreign Exempt Jse	10%	40%
AGI	Ainsworth Game Tech	10%	40%
AGL	AGL Energy Limited	20%	100%
AGY	Argosy Minerals Limited	10%	40%
AHY	Asaleo Care Limited	20%	100%
AIA	Auckland Internation Foreign Exempt NZX	20%	100%
AJL	AJ Lucas Group	10%	40%
AJM	Altura Mining Limited	10%	40%
AKP	Audio Pixels Limited	10%	40%
ALG	Ardentleisuregrpltd	20%	100%
ALL	Aristocrat Leisure	20%	100%
ALQ	Als Limited	20%	100%
ALU	Altium Limited	20%	100%
ALX	Atlas Arteria Stap US Prohibited Excluding QUP	20%	100%
AMA	AMA Group Limited	20%	100%
AMC	Amtcor Plc Cdi 1:1 Foreign Exempt NYSE	20%	100%
AMI	Aurelia Metals Limited	20%	100%
AML	Aeon Metals Limited	10%	40%
AMP	AMP Limited	20%	100%
ANN	Ansell Limited	20%	100%
ANZ	ANZ Banking Group Limited	20%	100%
AOF	Australian Unity Off Ordinary Units FP	10%	40%



## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
APA	APA Group FP Units Stapled Securities	20%	100%
APD	Apn Property Group	10%	40%
APE	AP Eagers Limited	20%	100%
API	Australian Pharm	20%	100%
APT	Afterpay Touch	20%	100%
APX	Appen Limited	20%	100%
AQG	Alacer Gold Corp Chess Depository Interests 1:1	20%	100%
AQR	Apn CONV Retail REIT FP Units Stapled Securities	10%	40%
AQZ	Alliance Aviation	10%	40%
ARB	ARB Corporation	20%	100%
ARF	Arena REIT FP Ordinary/Units Stapled Securities	20%	100%
ARQ	ARQ Group Limited	10%	40%
ASB	Austal Limited	20%	100%
ASG	Autosports Group Limited	10%	40%
AST	Ausnet Services Limited	20%	100%
ASX	ASX Limited	20%	100%
ATL	Apollo Tourism	10%	40%
ATS	Australis Oil & Gas	10%	40%
AUB	AUB Group Limited	20%	100%
AUZ	Australian Mines Limited	10%	40%
AVG	Aust Vintage Limited	10%	40%
AVH	Avita Medical Limited	20%	100%
AVJ	Avjennings Limited	10%	40%
AVN	Aventus Group FP Ordinary/Units Stapled Securities	20%	100%
AVZ	AVZ Minerals Limited	10%	40%
AWC	Alumina Limited	20%	100%
AX1	Accent Group Limited	20%	100%
AYS	Amaysim Aus Limited	20%	100%
AZJ	Aurizon Holdings Limited	20%	100%
BAP	Bapcor Limited	20%	100%
BBN	Baby Bunting Group Limited	20%	100%
BEN	Bendigo and Adelaide	20%	100%
BFG	Bell Financial Group	10%	40%
BGA	Bega Cheese Limited	20%	100%
BGL	Bellevue Gold Limited	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
BHP	BHP Group Limited	20%	100%
BIN	Bingo Industries Limited	20%	100%
BKL	Blackmores Limited	20%	100%
BKW	Brickworks Limited	20%	100%
BLD	Boral Limited	20%	100%
BLX	Beacon Lighting Group	10%	40%
BOQ	Bank of Queensland	20%	100%
BPT	Beach Energy Limited	20%	100%
BRG	Breville Group Limited	20%	100%
BRL	Bathurst Res Limited	10%	40%
BSE	Base Res Limited	10%	40%
BSL	Bluescope Steel Limited	20%	100%
BUB	Bubs Aust Limited	20%	100%
BVS	Bravura Solution Limited	20%	100%
BWP	BWP Trust Ordinary Units FP	20%	100%
BWX	BWX Limited	20%	100%
BXB	Brambles Limited	20%	100%
BYE	Byron Energy Limited	10%	40%
CAJ	Capitol Health	10%	40%
CAN	Cann Group Limited	10%	40%
CAR	Carsales.com Limited	20%	100%
CAT	Catapult Group Int Limited	10%	40%
CBA	Commonwealth Bank	20%	100%
CCL	Coca-Cola Amatil	20%	100%
CCP	Credit Corp Group	20%	100%
CCV	Cash Converters	10%	40%
CCX	City Chic Collective	10%	40%
CDA	Codan Limited	20%	100%
CDD	Cardno Limited	20%	100%
CDP	Carindale Property Units FP	10%	40%
CDV	Cardinal Reso Limited	10%	40%
CEN	Contact Energy Limited Foreign Exempt NZX	10%	40%
CGC	Costa Group Holdings	20%	100%
CGF	Challenger Limited	20%	100%
CGL	The Citadel Group	10%	40%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
CHC	Charter Hall Group Stapled Securities US Prohibited	20%	100%
CIA	Champion Iron Limited	20%	100%
CII	Ci Resources Limited	10%	40%
CIM	Cimic Group Limited	20%	100%
CIP	Centuria I REIT Ordinary Units FP	20%	100%
CKF	Collins Foods Limited	20%	100%
CL1	Class Limited	10%	40%
CLH	Collection House	10%	40%
CLQ	Clean TEQ Holdings Limited	10%	40%
CLV	Clover Corporation	10%	40%
CLW	CHTR H LWR FP Units Stapled Securities	20%	100%
CMA	Centuria Metro REIT Ordinary Units FP	20%	100%
CMW	Cromwell Prop FP Ordinary/Units Stapled Securities	20%	100%
CNI	Centuria Capital FP Ordinary/Units Stapled Securities	20%	100%
CNU	Chorus Limited Foreign Exempt NZX	20%	100%
COE	Cooper Energy Limited	20%	100%
COG	Consolidated Ops GP	10%	40%
COH	Cochlear Limited	20%	100%
COI	Comet Ridge Limited	10%	40%
COL	Coles Group	20%	100%
CPU	Computershare Limited	20%	100%
CQE	Charter Hall Edu TR Units FP	20%	100%
CQR	Charter Hall Retail Units FP	20%	100%
CRN	Coronado Global Res Cdi 10:1 US Prohibited Excluding QIB	10%	40%
CSL	CSL Limited	20%	100%
CSR	CSR Limited	20%	100%
CTD	Corp Travel Limited	20%	100%
CTX	Caltex Australia	20%	100%
CUV	Clinuvel Pharmaceut	20%	100%
CVC	CVC Limited	10%	40%
CVN	Carnarvon Petroleum	20%	100%
CVW	Clearview Wealth Limited	10%	40%
CWN	Crown Resorts Limited	20%	100%
CWP	Cedar Woods Prop	20%	100%
CWY	Cleanaway Waste Limited	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
DCG	Decmil Group Limited	10%	40%
DCN	Dacian Gold Limited	20%	100%
DDR	Dicker Data Limited	10%	40%
DHG	Domain Holdings Aus	20%	100%
DMP	Domino PIZZA Enterpr	20%	100%
DNK	Danakali Limited	10%	40%
DOW	Downer Edi Limited	20%	100%
DTL	Data#3 Limited	20%	100%
DWS	DWS Limited	10%	40%
DXS	Dexus FP Units Stapled Securities	20%	100%
ECX	Eclixp Group Limited	20%	100%
ED1	Evans Dixon	10%	40%
EGN	Engenco Limited	10%	40%
EHE	Estia Health Limited	20%	100%
EHL	Emeco Holdings	20%	100%
ELD	Elders Limited	20%	100%
ELO	Elmo Software	10%	40%
EML	EML Payments Limited	20%	100%
ENN	Elanor Investors Group FP Ordinary/Units Stapled Securities	10%	40%
EOS	Electro Optic SYS	10%	40%
EQT	Equity HL	10%	40%
ERA	Energy Resources 'A'	10%	40%
ERF	Elanoretl Property FP Units Stapled Securities	10%	40%
EVN	Evolution Mining Limited	20%	100%
EVT	Event Hospitality	10%	40%
EWC	Energy World Corpor	10%	40%
EXP	Experience Co Limited	10%	40%
EZL	EUROZ Limited	10%	40%
FAR	FAR Limited	20%	100%
FBR	FBR Limited	10%	40%
FBU	Fletcher Building Foreign Exempt NZX	20%	100%
FID	Fiducian Group Limited	10%	40%
FLC	Fluence Corporation	10%	40%
FLN	Freelancer Limited	10%	40%
FLT	Flight Centre Travel	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
FMG	Fortescue Metals Group	20%	100%
FMS	Flinders Mines Limited	10%	40%
FNP	Freedom Food Limited	20%	100%
FPH	Fisher & Paykel H Foreign Exempt NZX	20%	100%
FRI	Finbar Group Limited	10%	40%
FSA	FSA Group Limited	10%	40%
FWD	Fleetwood Corp	10%	40%
FXL	Flexigroup Limited	20%	100%
GDF	Garda DIV Prop Fund Ordinary Units FP	10%	40%
GDI	GDI Property Group FP Ordinary/Units Stapled Securities	20%	100%
GEM	G8 Education Limited	20%	100%
GLL	Galilee Energy Limited	10%	40%
GMA	Genworth Mortgage	20%	100%
GMG	Goodman Group FP Ordinary/Units Stapled Securities	20%	100%
GNC	Graincorp Limited Class A	20%	100%
GNE	Genesis Energy Limited Foreign Exempt NZX	10%	40%
GNG	GR Engineering Limited	10%	40%
GOR	Gold Road Res Limited	20%	100%
GOW	Gowing Bros. Limited	10%	40%
GOZ	Growthpoint Property FP Ordinary/Units Stapled Securities	20%	100%
GPT	GPT Group FP Ordinary/Units Stapled Securities	20%	100%
GRR	Grange Resources	10%	40%
GTN	GTN Limited	10%	40%
GUD	G.U.D. Holdings	20%	100%
GWA	GWA Group Limited	20%	100%
GXY	Galaxy Resources	20%	100%
HAS	Hastings Tech Met	10%	40%
HE8	Helios Energy Limited	10%	40%
HFR	Highfield Res Limited	10%	40%
HLO	Helloworld Travl Limited	10%	40%
HLS	Healius	20%	100%
HPI	Hotel Property FP Ordinary/Units Stapled Securities	20%	100%
HRR	Heron Resources	10%	40%
HSN	Hansen Technologies	20%	100%
HT1	HT&E Limited	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
HTA	Hutchison	10%	40%
HUB	HUB24 Limited	20%	100%
HUO	Huon Aquaculture Group	10%	40%
HVN	Harvey Norman	20%	100%
HZN	Horizon Oil Limited	10%	40%
IAG	Insurance Australia	20%	100%
IAP	Investec Aust Prop Ordinary Units FP	20%	100%
IDX	Integral Diagnostics	10%	40%
IEL	Idp Education Limited	20%	100%
IFL	IOOF Holdings Limited	20%	100%
IFM	Infomedia Limited	20%	100%
IFN	Infigen Energy FP Ordinary/Units Stapled Securities	20%	100%
IGL	Ivegroup	20%	100%
IGO	Independence Group	20%	100%
ILU	Iluka Resources	20%	100%
IMD	IMDEX Limited	20%	100%
IMF	IMF Bentham Limited	20%	100%
INA	Ingenia Group FP Ordinary/Units Stapled Securities	20%	100%
ING	Inghams Group	20%	100%
INR	Ioneer Limited	20%	100%
IPH	IPH Limited	20%	100%
IPL	Incitec Pivot	20%	100%
IRE	Iress Limited	20%	100%
IRI	Integrated Research	20%	100%
ISU	Iselect Limited	10%	40%
ISX	Isignthis Limited	20%	100%
ITG	Intega Group Limited	20%	100%
IVC	Invocare Limited	20%	100%
JBH	JB Hi-Fi Limited	20%	100%
JHC	Japara Healthcare LT	20%	100%
JHG	Janus Henderson Chess Depository Interests 1:1	20%	100%
JHX	James Hardie Indust Chess Depository Interests 1:1	20%	100%
JIN	Jumbo Interactive	20%	100%
JLG	Johns LYNG Group	10%	40%
JMS	Jupiter Mines	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
KAR	Karoon Energy Limited	20%	100%
KGN	Kogan.com Limited	20%	100%
KMD	Kathmandu Hold Limited Foreign Exempt NZX	10%	40%
KSC	K & S Corporation	10%	40%
KSL	Kina Securities Limited	10%	40%
LEP	Ale Property Group FP Ordinary/Units Stapled Securities	10%	40%
LIC	Lifestyle Communit	20%	100%
LLC	Lendlease Group FP Ordinary/Units Stapled Securities	20%	100%
LNG	Liquefied Natural	10%	40%
LNK	Link Admin HLDG	20%	100%
LOV	Lovisa Holdings Limited	20%	100%
LVH	Livehire Limited	10%	40%
LVT	Livetiles Limited	10%	40%
LYC	Lynas Corporation	20%	100%
LYL	Lycopodium Limited	10%	40%
MAH	Macmahon Holdings	20%	100%
MAQ	Macquarie Telecom GP	10%	40%
MCP	Mcperson's Limited	10%	40%
MEZ	Meridian Energy Foreign Exempt NZX	10%	40%
MFG	Magellan Fin Group Limited	20%	100%
MGR	Mirvac Group FP Ordinary/Units Stapled Securities	20%	100%
MGX	Mount Gibson Iron	20%	100%
MHJ	Michael Hill Int	10%	40%
MIN	Mineral Resources	20%	100%
MLD	Maca Limited	20%	100%
MLX	Metals X Limited	10%	40%
MMI	Metro Mining Limited	10%	40%
MMS	Mcmillan Shakespeare	20%	100%
MND	Monadelphous Group	20%	100%
MNF	MNF Group Limited	10%	40%
MNS	Magnis Energy Tech	10%	40%
MNY	MONEY3 Corporation	20%	100%
MOC	Mortgage Choice Limited	10%	40%
MOE	Moelis Australia Limited	10%	40%
MOZ	Mosaic Brands Limited	10%	40%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
MP1	Megaport Limited	20%	100%
MPL	Medibank Private Limited	20%	100%
MQG	Macquarie Group Limited	20%	100%
MRM	Mmaoffshor	10%	40%
MSB	Mesoblast Limited	20%	100%
MTO	Motorcycle HLDG	10%	40%
MTS	Metcash Limited	20%	100%
MVF	Monash Ivf Group Limited	20%	100%
MVP	Medical Developments	10%	40%
MWY	Midway Limited	10%	40%
MYR	Myer Holdings Limited	20%	100%
MYS	Mystate Limited	20%	100%
MYX	Mayne Pharma Limited	20%	100%
NAB	National Aust. Bank	20%	100%
NAN	Nanosonics Limited	20%	100%
NCK	Nick Scali Limited	20%	100%
NCM	Newcrest Mining	20%	100%
NCZ	New Century Resource	20%	100%
NEA	Nearmap Limited	20%	100%
NEC	Nine Entertainment	20%	100%
NEU	Neuren Pharmaceut	10%	40%
NEW	NEW Energy Solar FP Ordinary/Units Stapled Securities	10%	40%
NGI	Navigator Global Limited	20%	100%
NHC	New Hope Corporation	20%	100%
NHF	Nib Holdings Limited	20%	100%
NIC	Nickelmineslimited	20%	100%
NMT	Neometals Limited	10%	40%
NSR	National Storage FP Ordinary/Units Stapled Securities	20%	100%
NST	Northern Star	20%	100%
NUF	Nufarm Limited	20%	100%
NVL	National Veterinary	10%	40%
NWH	NRW Holdings Limited	20%	100%
NWL	Netwealth Group	20%	100%
NWS	News Corp Class B Voting Common Stock-Cdi 1:1	20%	100%
NXT	NEXTDC Limited	20%	100%



## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
OCL	Objective Corp	10%	40%
OFX	OFX Group Limited	20%	100%
OGC	Oceanagold Corp Chess Depositary Interest 1:1	20%	100%
OMH	Om Holdings Limited 10c	10%	40%
OML	Ooh!Media Limited	20%	100%
ONT	1300 Smiles Limited	10%	40%
OPT	Opthea Limited	10%	40%
ORA	Orora Limited	20%	100%
ORE	Orocobre Limited	20%	100%
ORG	Origin Energy	20%	100%
ORI	Orica Limited	20%	100%
OSH	Oil Search Limited 10 Toea	20%	100%
OTW	Over the Wire Limited	10%	40%
OVH	Onevue Holdings Limited	10%	40%
OZL	OZ Minerals	20%	100%
PAC	Pacific Group Limited	10%	40%
PAN	Panoramic Resources	10%	40%
PAR	Paradigm Bio	10%	40%
PCG	Pengana Capital	10%	40%
PDL	Pendal Group Limited	20%	100%
PDN	Paladin Energy Limited	20%	100%
PET	Phoslock ENV Tec Limited	20%	100%
PFP	Propel Funeral	10%	40%
PGC	Paragon Care Limited	10%	40%
PGH	Pact Group Holdings Limited	20%	100%
PLS	Pilbara Min Limited	20%	100%
PME	Pro Medicus Limited	20%	100%
PMV	Premier Investments	20%	100%
PNI	Pinnacle Investment	20%	100%
PNR	Pantoro Limited	10%	40%
PNV	Polynovo Limited	20%	100%
PPC	Peet Limited	10%	40%
PPE	PeopleInfrastructure	10%	40%
PPG	Pro-Pac Packaging	10%	40%
PPH	Pushpay Holdings Limited Foreign Exempt NZX	10%	40%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
PPS	Praemium Limited	10%	40%
PPT	Perpetual Limited	20%	100%
PRN	Perenti Global Limited	20%	100%
PRU	Perseus Mining Limited	20%	100%
PSI	PSC Insurance Limited	10%	40%
PSQ	Pacific Smiles Group	10%	40%
PTM	Platinum Asset	20%	100%
PVS	Pivotal Systems Chess Depository Interests 1:1 US Prohibited	10%	40%
PWH	PWR Holdings Limited	10%	40%
QAN	Qantas Airways	20%	100%
QBE	QBE Insurance Group	20%	100%
QIP	QANTM Intellectual	10%	40%
QMS	QMS Media Limited	10%	40%
QUB	QUBE Holdings Limited	20%	100%
RBL	Redbubble Limited	10%	40%
RCT	Reef Casino Trust Units FP	10%	40%
RDC	Redcape Hotel Group FP Units Stapled Securities	20%	100%
REA	REA Group	20%	100%
REG	Regis Healthcare Limited	20%	100%
REH	Reece Limited	10%	40%
REX	Regional Express	10%	40%
RFF	Rural Funds Group FP Units Stapled Securities	20%	100%
RHC	Ramsay Health Care	20%	100%
RHP	Rhipe Limited	10%	40%
RIC	Ridley Corporation	10%	40%
RIO	RIO Tinto Limited	20%	100%
RMC	Resimac Group Limited	10%	40%
RMD	Resmed Inc Cdi 10:1 Foreign Exempt NYSE	20%	100%
RMS	Ramelius Resources	20%	100%
RRL	Regis Resources	20%	100%
RSG	Resolute Mining	20%	100%
RUL	Rpmglobal Holdings Limited	10%	40%
RWC	Reliance Worldwide	20%	100%
S32	SOUTH32 Limited	20%	100%
SAR	Saracen Mineral	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
SBM	ST Barbara Limited	20%	100%
SCG	Scentre Group FP Ordinary/Units Stapled Securities	20%	100%
SCP	Sca Property Group FP Units Stapled Securities	20%	100%
SDA	Speedcast Int Limited	20%	100%
SDF	Steadfast Group Limited	20%	100%
SDG	Sunland Group Limited	10%	40%
SEK	Seek Limited	20%	100%
SFC	Schaffer Corp. Limited	10%	40%
SFG	Seafarms Group Limited	10%	40%
SFR	Sandfire Resources	20%	100%
SFX	Sheffield Res Limited	10%	40%
SGF	SG Fleet Group Limited	20%	100%
SGH	Slater & Gordon	10%	40%
SGM	Sims Metal MGMT Limited	20%	100%
SGP	Stockland FP Ordinary/Units Stapled Securities	20%	100%
SGR	The Star Ent Group	20%	100%
SHJ	Shine Corporate	10%	40%
SHL	Sonic Healthcare	20%	100%
SHV	Select Harvests	20%	100%
SIG	Sigma Health Limited	20%	100%
SIQ	Smartgrp Corporation	20%	100%
SKC	Skycity Ent Group Limited Foreign Exempt NZX	20%	100%
SKI	Spark Infrastructure Stapled \$0.65 Loan Note and Unit US Prohib	20%	100%
SKT	Sky Network	10%	40%
SLC	Superloop Limited	20%	100%
SLK	Sealink Travel Group	10%	40%
SLR	Silver Lake Resource	20%	100%
SM1	Synlait Milk Limited Foreign Exempt NZX	20%	100%
SMR	Stanmore Coal Limited	10%	40%
SNL	Supply Network	10%	40%
SOL	Soul Pattinson (W.H)	20%	100%
SPK	Spark New Zealand Foreign Exempt NZX	20%	100%
SPL	Starpharma Holdings	20%	100%
SRG	SRG Global Limited	10%	40%
SRV	Servcorp Limited	10%	40%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
SSM	Service Stream	20%	100%
SST	Steamships Trading 50 Toea	10%	40%
STO	Santos Limited	20%	100%
STX	Strike Energy Limited	10%	40%
SUL	Super Ret Rep Limited	20%	100%
SUN	Suncorp Group Limited	20%	100%
SVW	Seven Group Holdings	20%	100%
SWM	Seven West Media Limited	20%	100%
SXE	STH CRS Elect ENGNR	10%	40%
SXL	STHN Cross Media	20%	100%
SXY	SENEX Energy Limited	20%	100%
SYD	SYD Airport FP Ordinary/Units Stapled Securities	20%	100%
SYR	Syrah Resources	20%	100%
TAH	Tabcorp Holdings Limited	20%	100%
TBR	Tribune Res Limited	10%	40%
TCL	Transurban Group FP Ordinary/Units Stapled Securities	20%	100%
TER	Terracom Limited	10%	40%
TGN	Tungsten Min NL	10%	40%
TGP	360 Capital Group FP Ordinary/Units Stapled Securities	10%	40%
TGR	Tassal Group Limited	20%	100%
TLS	Telstra Corporation	20%	100%
TNE	Technology One	20%	100%
TPM	TPG Telecom Limited	20%	100%
TWE	Treasury Wine Estate	20%	100%
TZN	Terramin Australia	10%	40%
UOS	United Overseas Aust	10%	40%
URF	US Masters Res Fund Ordinary Units FP	10%	40%
URW	Unibailrodawestfield Cdi 20:1 Foreign Exempt Xpar	20%	100%
VAH	Virgin Aus HLDG Limited	10%	40%
VCX	Vicinity Centres FP Ordinary/Units Stapled Securities	20%	100%
VEA	Viva Energy Group	20%	100%
VHT	Volpara Health Tech	10%	40%
VOC	Vocus Group Limited	20%	100%
VRL	Village Roadshow Limited	20%	100%
VRT	Virtus Health Limited	20%	100%

## ASX 500 Securities

ASX code	Name	Holding limit	Aggregate holding limit
VTG	Vita Group Limited	10%	40%
VTH	Vitalharvest Ordinary Units FP	10%	40%
VUK	Virgin Money Uk Plc Cdi 1:1 Foreign Exempt Lse	20%	100%
VVR	Viva Energy REIT FP Ordinary/Units Stapled Securities	20%	100%
WAF	West African Res Limited	20%	100%
WBA	Webster Limited	10%	40%
WBC	Westpac Banking Corp	20%	100%
WEB	Webjet Limited	20%	100%
WES	Wesfarmers Limited	20%	100%
WGN	Wagners HLD Company	10%	40%
WGX	Westgold Resources	20%	100%
WHA	Wattle Health Au Limited	10%	40%
WHC	Whitehaven Coal	20%	100%
WJA	Wameja Limited	10%	40%
WOR	Worleyparsons Limited	20%	100%
WOW	Woolworths Group Limited	20%	100%
WPL	Woodside Petroleum	20%	100%
WPP	WPP AUNZ Limited	20%	100%
WSA	Western Areas Limited	20%	100%
WTC	Wisetech Global Limited	20%	100%
XRO	Xero Limited	20%	100%
YAL	Yancoal Aust Limited	10%	40%
Z1P	ZIP Co Limited	20%	100%
ZEL	Z Energy Limited Foreign Exempt NZX	10%	40%
ZIM	Zimplats Holding Limited 10c US	10%	40%

## International Listed Securities

International listed securities that are constituents of the indices listed below are available for investment on the Menu for the Fund. The availability of any listed security for investment is subject to the Fund Administrator's capacity to administer that security from a tax or other perspective.

Country	Exchange	Index	Approx number of stocks
USA	NYSE	S&P 500	500
	NASDAQ		
UK	LSE	FTSE 100	100
Germany	Deutsche Bourse	DAX	30
Switzerland	SIX	Swiss Market Index (SMI)	20
France	Euronext Paris France	CAC40	40
New Zealand	NZX	NZX 50	50
Singapore	SGX	FTSE Strait Times Index	30

## Exchange Traded Securities

The investments listed below have their own Product Disclosure Statement. You should obtain and read a copy of the disclosure document for any of the investments you wish to invest in. The aggregate holding limit for this asset class is 100% of your portfolio.

ASX code	Name	Holding limit
AAA	BETASHARES AUSTRALIAN HIGH CASH ETF	20%
BOND	SPDR S&P/ASX AUSTRALIAN BOND FUND	20%
ETPMAG	ETFS METAL SECURITIEIS AUSTRALIA LTD - ETFS PHYSICAL SILVER	20%
EPTMPM	PHYSICAL METALS (PM) BASKET	20%
FIN	ALL S&P/ASX 200 FINANCIALS	20%
GOLD	ETFS PHYSICAL GOLD REDEEMABLE PREF.	20%
GOVT	SPDR S&P/ASX AUSTRALIAN GOVERNMENT BOND FUND	20%
IAA	ISHARES S&P ASIA 50 CHESS DEPOSITARY INTERESTS 1:1 ISHASIA	20%
IAF	ISHARES UBS COMPOSITE BOND INDEX	20%
IEM	ISHARES MSCI EMERGING MARKETS CHESS DEPOSITARY INTERESTS 1:1 ISHMSCIEM	20%
IEU	ISHARES S&P EUROPE 350 CHESS DEPOSITARY INTERESTS 1:1 ISHEU350	20%
IGB	ISHARES UBS TREASURY	20%
IHD	IHD iShares® S&P/ASX High Dividend Fund ETF	20%
IHK	ISHARES MSCI HONG KONG INDEX	20%
ILB	ISHARES UBS GOVERNMENT INFLATION INDEX	20%
IOO	ISHARES S&P GLOBAL 100 CHESS DEPOSITARY INTERESTS 1:1 ISHGLB100	20%
IOZ	ISHARES MSCI AUSTRALIA 200	20%
IVV	ISHARES CORE S&P 500 ETF CDI 1:1	30%
IXJ	ISHARES S&P GLOBAL HEALTHCARE CHESS DEPOSITARY INTERESTS 1:1 ISHHEALTH	20%
IZZ	ISHARES FTSE CHINA 25 CHESS DEPOSITARY INTERESTS 1:1 ISHCHINA	20%
OZF	SPDR S&P/ASX200 FINANCIALS EX-AREIT FUND	20%
OZR	SPDR S&P/ASX200 RESOURCES FUND	20%
RCB	RUSSELL AUSTRALIAN SELECT CORPORATE BOND FUND	20%
RDV	Russell High Dividend Australian Shares	20%
RSM	RUSSELL AUSTRALIAN SEMI-GOVERNMENT BOND FUND	20%
SFY	SPDR S&P/ASX 50 Fund	50%
SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND EXCHANGE TRADED FUND UNITS FULLY PAID	20%
SSO	SPDR S&P/ASX SMALL ORDINARIES FUND	20%
STW	SPDR® S&P/ASX 200 Fund	50%
SYI	SPDR MSCI AUSTRALIA HIGH DIVIDEND YIELD FUND ETF	20%
USD	BETASHARES U.S. DOLLAR ETF EXCHANGE TRADED FUND UNITS FULLY PAID	20%
VAF	VANGUARD AUSTRALIA FIXED INTEREST ETF	20%
VAP	VANGUARD AUSTRALIA PROPERTY SECURITIES INDEX FUND	20%
VAS	VANGUARD® AUSTRALIAN SHARES INDEX ETF	20%
VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF CHESS DEPOSITARY INTERESTS 1:1	20%
VGB	VANGUARD AUSTRALIAN GOVERNMENT BOND INDEX ETF EXCHANGE TRADED FUND UNITS FULLY PAID	20%
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	20%
VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF	20%
WZOZ	SPDR S&P WORLD EX AUSTRALIA FUND	20%
YMAX	BETASHARES AUSTRALIAN TOP 20 YIELD MAXIMISER FUND	30%

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each is available free of charge from your Financial Adviser.

## Listed Investment Companies

The investments listed below have their own Product Disclosure Statement. You should obtain and read a copy of the disclosure document for any of the investments you wish to invest in. The aggregate holding limit for this asset class is 100% of your portfolio.

ASX code	Name	Holding limit
AFI	AFIC	20%
ARG	Argo Investments	20%
DJW	Djerriwarrh Investments	20%
MLT	Milton Corporation	20%
TGG	Templeton Global Growth	20%
AGF	AMP Capital China Growth Fund	20%
AKS	Australian Masters Corporate Bond Fund No 1 Limited	20%
AKT	Australian Masters Corporate Bond Fund No 2 Limited	20%
AKU	Australian Masters Corporate Bond Fund No 3 Limited	20%
AKX	Australian Masters Corporate Bond Fund No 4 Limited	20%
AKY	Australian Masters Corporate Bond Fund No 5 Limited	20%
ALF	Australian Leaders Fund Limited	20%
ALR	Aberdeen Leaders	20%
AMH	Amcil	20%
AOD	Aurora Sandringham Dividend	20%
AQF	Australian Governance Masters Index Funds Limited	20%
AUF	Asian MastersFund Limited	20%
AUI	Australian United Investment	20%
AUP	Aurora Property Buy-Write Income Trust	20%
AYT	Adelaide Managed Funds Asset Backed Yield Trust	20%
BEL	Bentley International	20%
BKI	BKI Investment Company Limited	20%
CAM	Clime Capital	20%
CIN	Carlton Investments	20%
CSJ	Credit Suisse GP100 Trust	20%
CTN	Contango MicroCap	20%
CYA	Century Australia	20%
DUI	Diversified United Investment	20%
ELI	Emerging Leaders Investments	20%
EPX	Ethane Pipeline Income Fund	20%
GFL	Global Masters Fund	20%
GMI	Global Mining Investments	20%
GRF	Global Resource Masters Fund Limited	20%
HHV	Hunter Hall Global Value	20%
HIP	Hyperion Flagship Investments	20%
IBC	Ironbark Capital Limited	20%

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each is available free of charge from your Financial Adviser.



## Listed Investment Companies

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

ASX code	Name	Holding limit
INE	India Equities Fund Limited	20%
IPE	ING Private Equity Access	20%
LRF	LinQ Resources Fund	20%
MEF	Merricks Capital Special Opportunities Fund Limited	20%
MFF	Magellan Flagship Fund	20%
MIR	Mirrabooka Investments	20%
OEQ	Orion Equities Limited	20%
ORC	Orchid Capital Limited	20%
OZG	Ozgrowth Limited	20%
PET	Peters Macgregor Investments	20%
PMC	Platinum Capital Limited	20%
PRV	Premium Investors	20%
SOE	Souls Private Equity	20%
SYL	Sylvastate	20%
VTP	Van Eyk Three Pillars	20%
WAA	WAM Active	20%
WAM	WAM Capital	20%
WAX	WAM Research Limited	20%
WHF	Whitefield	20%
WIC	Westoz Investment Company Limited	20%

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each is available free of charge from your Financial Adviser.

## Hybrid Securities

First Guardian Super does not offer Hybrid Securities or Listed Debt Securities as part of its Approved Products List.

# Model Portfolios

Information regarding the fees and costs charged by Model Portfolio managers (including any performance fees, if applicable) is contained in the Scheme PDS. The amount of the fees and costs charged by Model Portfolio managers will be included in your Financial Adviser's Ongoing Adviser Service Fee. Refer to the First Guardian Super Reference Guide for more information. A copy is available free of charge from your Financial Adviser. Please note that your Financial Adviser may be a Model Portfolio Manager or representative of a Model Portfolio Manager.

The Responsible Entity relies upon your Financial Adviser to provide you with the disclosure documentation for these assets contained in the Model Portfolio, both at the time of your investment and where there are any subsequent changes to the Model Portfolio.

Please note that investment holding limits apply to investments holdings in a Model Portfolio.

**Cash holdings:** The interest rate payable on the cash operating account, and any cash held in the Model Portfolios, is net of any fees charged by the Responsible Entity for the administration of this account. The rate payable is linked to the Official Cash Rate (OCR) and for cash held in model portfolios is 1% below the OCR. As at 20<sup>th</sup> March 2020, the OCR is 0.25% so this means that the rate payable to you is 0%. Information regarding the current OCR is available at [www.powerwrap.com.au](http://www.powerwrap.com.au)

Manager	First Guardian Capital Pty Ltd
Model Portfolio Name	First Guardian Super – Ethical Balanced
Investment Objective	To outperform the neutral benchmark and deliver an absolute return of CPI + 3% to 5% over a full market cycle
Type of investor to whom this investment is suited	May be suitable for investors seeking to establish a well-balanced medium to long-term investment strategy, whilst receiving a moderate level of income, balanced with capital growth. The strategy may suit longer-term investors who require capital growth, with a lower level of volatility than pure growth focused, higher risk investment options.
Benchmark Index	UBS Bank Bill Index 8% UBS Global Infrastructure Index (\$A) 10% S&P/ASX300 Property Accumulation Index 4% UBS Global Investors Index (\$A) 2% S&P/ASX300 Accumulation Index 34% MSCI World Index (\$A) 32% MSCI Emerging markets Index (\$A) 10%
Model Portfolio Fee	1.10% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 0-10% Cash Equivalents (inc gold) 0-10% Global Infrastructure 0-20% Australian Listed Property 0-10% International Listed Property 0-10% Australian Equities 20-40% International Equities 10-40% Emerging Markets Equities 0-20% % Growth Assets 30 to 100%
Authorised Investments	Cash, Equity ASX300, Equity MSCI World, Equity MSCI Emerging Markets
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	20-50 holdings
Minimum suggested timeframe for investment	3 years
Risk level	Medium

## Model Portfolios

Manager	First Guardian Capital Pty Ltd
Model Portfolio Name	First Guardian Super - Ethical Defensive
Investment Objective	To outperform the neutral benchmark and deliver an absolute return of CPI + 3% to 5% over a full market cycle
Type of investor to whom this investment is suited	May be suitable for investors seeking to establish a well-balanced medium to long-term investment strategy to combat the effects of inflation, whilst receiving an attractive income stream. Security of investment is sought through the construction of a well-diversified portfolio, and the spreading of funds across a broad range of quality investments. The strategy may suit investors with a requirement for higher levels of income, with reduced capital volatility.
Benchmark Index	UBS Bank Bill Index 24% UBS Global Infrastructure Index (\$A) 14% S&P/ASX300 Property Accumulation Index 12% UBS Global Investors Index (\$A) 6% S&P/ASX300 Accumulation Index 22% MSCI World Index (\$A) 20% MSCI Emerging Markets Index (\$A) 2%
Model Portfolio Fee	0.72% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 0-10% Cash Equivalents (inc gold) 10-20% Global Infrastructure 10-30% Australian Listed Property 0-20% International Listed Property 0-10% Australian Equities 10-30% International Equities 10-30% Emerging Markets Equities 0-10% % Growth Assets 20 to 80%
Target Asset Allocation	
Authorised Investments	Cash, Equity ASX300, Equity MSCI World, MSCI Emerging Markets
Minimum Cash Holding	10%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	20-50 holdings
Minimum suggested timeframe for investment	3 years
Risk level	Low to Medium

## Model Portfolios

Manager	First Guardian Capital Pty Ltd
Model Portfolio Name	First Guardian Super – Ethical Growth
Investment Objective	To outperform the neutral benchmark and deliver an absolute return of CPI + 4% to 6% over a full market cycle
Type of investor to whom this investment is suited	May be suitable for investors seeking to establish a well-balanced, long-term investment strategy with a strong focus on growth. The strategy may suit longer-term investors who require capital growth, with limited requirement for income, who are comfortable with higher levels of volatility.
Benchmark Index	UBS Bank Bill Index 2% UBS Global Infrastructure Index (\$A) 8% S&P/ASX300 Property Accumulation Index 4% UBS Global Investors Index (\$A) 6% S&P/ASX300 Accumulation Index 34% MSCI World Index (\$A) 34% MSCI Emerging markets Index (\$A) 12%
Model Portfolio Fee	1.20% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 0-10% Cash Equivalents (inc gold) 0-10% Global Infrastructure 0-20% Australian Listed Property 0-10% International Listed Property 0-10% Australian Equities 20-50% International Equities 20-50% Emerging Markets Equities 0-20 % % Growth Assets 40 to 100%
Authorised Investments	Cash, Equity ASX300, Equity MSCI World, Equity MSCI Emerging Markets
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	20-50 holdings
Minimum suggested timeframe for investment	3 years
Risk level	Medium to High

## Insurance

Each of the insurance products below has their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statement for any insurance cover arrangement you wish to choose.

Insurance product name	Insurer	ABN	AFSL
Priority Protection	AIA Australia Limited	79 004 837 861	230043
Accelerated Protection	Tower	70 050 109 450	237848
Zurich Wealth Protection	Zurich Australia Limited	92 000 010 195	232510

Information regarding the insured benefits provided by an insurance product, insurance premiums, eligibility for cover, when cover begins and end, exclusions and restrictions, and other important terms and conditions are set out in the Product Disclosure Statement.

A copy of the relevant Product Disclosure Statement is available from your Financial Adviser.

## Cash Account

The interest rate payable on the cash operating account is net of any fees charged by the Responsible Entity for the administration of this account.

The rate payable is linked to the Official Cash Rate (OCR) and is 0.50% below the OCR. As at 1<sup>st</sup> July 2020 the OCR is 0.25% so this means that the rate payable to you is 0%. Information regarding the current OCR is available at [www.Powerwrap.com.au](http://www.Powerwrap.com.au)

# Transaction and Operational Costs

## Buy-sell spread

Transactional and operational costs associated with the buying and selling of underlying investments include:

- **Buy/sell spread:** When you purchase or sell units in a Managed Fund, the fund manager will usually charge a transaction cost or a buy/sell spread, reflected in the difference between the application and withdrawal price of units at the time of the transaction (it is generally less than 0.75%). Please refer to the relevant Product Disclosure Statement for the Managed Fund for the transaction fees for each specific Managed Fund in which you invest.
- **Brokerage costs:** When you acquire or sell listed securities, brokerage will be charged at the rate negotiated between your Financial Adviser and the relevant broker. For information about the rate of brokerage, please contact your Financial Adviser. Your Financial Adviser may only deal with brokers who have entered into an agreement with the Trustee of the Plan.
  - Australian Listed Securities: this fee will generally be in the range of 0.11% to 0.75% with a minimum amount between \$19.80 and \$55.00 and added to the purchase or deducted from the sale amounts of each transaction.
  - International Listed Securities: when you acquire or sell international listed securities, you will be charged :
    - Foreign Exchange conversion: 1.00% of the trade value
    - Custody Settlement fee: \$35 per transaction
    - Brokerage: as agreed with your Financial Adviser but generally in the range of 0.20% to 2.0%\* of the trade value
- **Model Portfolios:** *Changes in Model Portfolios* (whether initiated by you, your Financial Adviser or by the relevant Model Portfolio Manager) Changes in Model Portfolios will lead to various trades of securities, and therefore brokerage. As described in the Product Disclosure Statement associated with this Approved Product List, such brokerage should be lower than if you held the securities directly, as trades are first netted between investors transacting in such securities, and only post-netted trades are sent to market. Brokerage is shared across all investors whose Accounts participated in each particular trade and deducted from your Model Portfolio cash holding. These may be up to 0.07% per ASX listed security and up to \$25.00 plus GST for Managed Funds.

These are an additional cost to you that is deducted from your investment return (i.e. they do not form part of the Administration fee or Investment fee deducted from your account) and are not paid to the Trustee.

## Transactional and operational fees

In addition to the buy-sell spreads outlined above, other transactional and operational costs associated with the buying and selling of underlying investments include:

- A fee per in-specie transfer of managed funds (i.e. in or out of your portfolio), described in the First Guardian Super Product Disclosure Statements (currently \$38.50)
- An administration fee per in-specie transfer of each ASX listed equity may apply. Speak to your Financial Adviser for more information

These fees are deducted from your Cash Account if and when incurred

## Real Time Gross Settlement (RTGS) Payments

Where an adviser requests an RTGS payment be made from the investors' Cash Operating Account, a bank fee of \$15 per payment will apply