



PortfolioCare®
eWRAP Investment Options

Contents

MANAGED INVESTMENT OPTIONS	2
LISTED SECURITIES	10
STANDARD RISK MEASURE	14
OTHER IMPORTANT INFORMATION	15

This document outlines the investment options available through the *PortfolioCare* eWRAP Super/Pension Product Disclosure Statement (PDS) and the *PortfolioCare* eWRAP Investment Investor Directed Portfolio Service (IDPS) Guide.

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS. For information on other fees and costs that may apply please refer to the *PortfolioCare* eWRAP Super/Pension PDS or the *PortfolioCare* eWRAP Investment IDPS Guide as applicable.

***PortfolioCare* eWRAP offers a range of investment options featuring:**

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

MANAGED INVESTMENT OPTIONS

Product code	APIR	Fund Name	Risk band ¹
Multisector			
Conservative			
BMIFCST	BAR0811AU	BlackRock Diversified ESG Stable Fund	3
HFSICONS	HLR0004AU	Experts' Choice Conservative Fund ^{**}	3
VWCIF	VAN0109AU	Vanguard Conservative Index Fund	3
Cautious			
MMIFCS	MAQ0059AU	Macquarie Master Capital Stable Fund *	3
Moderately Conservative			
HFSIBALD	HLR0003AU	Experts' Choice Balanced Fund ^{**}	6
Balanced			
BMIFGW	BAR0813AU	BlackRock Diversified ESG Growth Fund	5
PWMBF	PWA0822AU	Blackrock Tactical Growth Fund *	5
FSWD	FSF0008AU	Colonial First State Wholesale Diversified Fund *	5
MMIFB	MAQ0058AU	Macquarie Master Balanced Fund *	4
PWBGF	PER0063AU	Perpetual Wholesale Balanced Growth Fund	5
VVBIF	VAN0108AU	Vanguard Balanced Index Fund	4
Moderately Aggressive			
HFSIGROW	HLR0005AU	Experts' Choice Growth Fund ^{**}	6
VWGIF	VAN0110AU	Vanguard Growth Index Fund	5
Aggressive			
VWHGIF	VAN0111AU	Vanguard High Growth Index Fund	6
Specialist			
CSCS	CRS0001AU	Aberdeen Standard Multi-Asset Income Fund ^{~^}	4
CSCG	CRS0002AU	Aberdeen Standard Multi-Asset Real Return Fund ^{~^}	4
MLGAAF	MAL0029AU	BlackRock Global Allocation (Aus) Class S *	5
MLGAAD	MAL0018AU	BlackRock Global Allocation Fund Class D *	5
PDRRF	PER0556AU	Perpetual Diversified Real Return Fund	4
SRRFW	SCH0047AU	Schroder Real Return Fund Wholesale Class	3
Cash			
Cash and Deposits			
SBCKCF	SBC0811AU	UBS Cash Fund	1
Short Term Fixed Interest			
DAECT	DFA0100AU	Dimensional Short Term Fixed Interest Trust	1
HFSISTMM	HLR0007AU	Experts' Choice Short Term Money Market	1

Product code	APIR	Fund Name	Risk band ¹
		St. George Fixed Term Deposit - 3 months Int - Maturity ²	1
		St. George Fixed Term Deposit - 6 months Int - Maturity ²	1
Fixed Interest			
Australian Fixed Interest			
AMPCWABF	AMP0981AU	AMP Capital Wholesale Australian Bond Fund	4
BAFIIF	BGL0105AU	iShares Australian Bond Index Fund	4
BTIECF	WFS0377AU	Pendal Wholesale Enhanced Cash Fund *	4
LMWAABF	SSB0122AU	Legg Mason Western Asset Australian Bond Trust	4
MMAFIF	MAQ0061AU	Macquarie Australian Fixed Interest Fund	4
PTIF	IOF0145AU	Janus Henderson Tactical Income Fund *	4
TABF	TYN0104AU	Tyndall Australian Bond Fund	4
SBCKFIF	SBC0813AU	UBS Australian Bond Fund	4
VAFIIF	VAN0001AU	Vanguard Australian Fixed Interest Index Fund	4
VAGB	VAN0025AU	Vanguard Australian Government Bond Index Fund	4
Diversified Fixed Interest			
AROFF	HOW0098AU	Ardea Real Outcome Fund	4
HFSIFINT	HLR0001AU	Experts' Choice Div Interest Income Fund ² *	4
KARIF	HOW0052AU	Kapstream Wholesale Absolute Return Income Fund	4
MMDFIF	MAQ0274AU	Macquarie Dynamic Bond Fund	4
EQTWDFIF	ETL0016AU	PIMCO Diversified Fixed Interest Fund (W)	4
SFIF	SCH0028AU	Schroder Fixed Income Fund Wholesale Class	4
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund	4
Global Fixed Interest			
CGGBFC	ETL5525AU	Colchester Global Government Bond Fund CI I	5
DDFI	DFA0108AU	Dimensional Five-year Diversified Fixed Interest Trust	5
EQTPIMCO	ETL0018AU	PIMCO Global Bond Fund (W)	5
PGIOF	GSF0008AU	Payden Global Income Opportunities *	5
TRPDGBF	ETL0398AU	T. Rowe Price Dynamic Global Bond	5
VIFIIFH	VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)	5
Credit			
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fund - Class A	5
CSGHIF	CSA0038AU	Bentham Wholesale Global Income Fund	5
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund	5
CFSWGCD	FSF0084AU	CFS Wholesale Global Credit Income Fund	5
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund	5
PEWGC	ETL0019AU	PIMCO Global Credit Fund (W)	5
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund	5

Product code	APIR	Fund Name	Risk band ¹
SHSF	SCH0103AU	Schroder Absolute Return Income Fund	5
UBSHIF	UBS0003AU	UBS Income Solution Fund	5
Specialist			
ABDGFIF	ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund *	6
FTAARBF	FRT0027AU	Franklin Australian Absolute Return Bond~ *	6
JPMGSBF	PER0727AU	J.P. Morgan Global Strategic Bond Fund	6
PIMIFW	ETL0458AU	PIMCO Income Fund - Wholesale Class	6
Property			
Australian Property			
AMPWPS	AMP0269AU	AMP Capital Listed Property Trusts Fund Wholesale	7
AMPWLP	AMP0255AU	AMP Capital Listed Property Trusts - Class~	7
BPSIF	BGL0108AU	BlackRock Indexed Australian Listed Property Fund	7
RPSWT	RFA0817AU	Pendal Wholesale Property Investment Fund *	7
FSWPS	FSF0004AU	Colonial First State Wholesale Property Securities Fund *	7
CPPS	CRM0008AU	Cromwell Phoenix Property Securities Fund *	7
PALPS	PAL0002AU	Ironbark RREEF Paladin Property Securities Fund	7
LMARIF	SSB0026AU	Legg Mason Martin Currie Real Income Fund	7
JPMPST	SSB0128AU	Legg Mason Martin Currie Property Securities Fund - Class A~^*	7
MLCIPS	MLC0263AU	MLC Wholesale Property Securities Fund	7
UBSPSF	SBC0816AU	UBS Property Securities Fund	7
VAPSIF	VAN0004AU	Vanguard Property Securities Index Fund	7
ZISPS	ZUR0064AU	Zurich Investments Australian Property Securities Fund	7
Diversified Property and Infrastructure			
HFSIPROP	HLR0022AU	Experts' Choice Property & Infrastructure Fund~^*	7
Global Property			
AMPGPA	AMP0974AU	AMP Capital Global Property Securities Fund - Class A	7
DGRET	DFA0005AU	Dimensional Global Real Estate Trust	7
DEGBPS	MGL0010AU	Ironbark RREEF Global (Ex Aus) Property Security Fund	7
MBAGLIFH	MPL0008AU	Maple-Brown Abbott Global Listed Infrastructure (Hedged)	7
IPGPF	IOF0081AU	Perennial Hedged Global Property Wholesale Trust	7
RCGPS	WHT0015AU	Resolution Capital Global Property Securities Fund	7
IWGPSIDPS	HML0016AU	UBS Clarion Global Property Securities	7
VIPS	VAN0018AU	Vanguard International Property Securities Index Fund	7
VIPSIFH	VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	7
Australian Equities			
Income			
RWSIT	RFA0103AU	Pendal Wholesale Imputation Fund *	7
CFSEIF	FSF0961AU	CFS Wholesale Equity Income Fund	7

Product code	APIR	Fund Name	Risk band ¹
FSWI	FSF003AU	Colonial First State Wholesale Imputation Fund *	7
IMDVF	IML0005AU	Investors Mutual Equity Income Fund	7
LMMCEIT	SSB0043AU	Legg Mason Martin Currie Equity Income Fund A	7
HSBCIGM	HBC0011AU	Merlon Wholesale Australian Share Income	7
PASIF	WHT0039AU	Plato Australian Shares Income Fund	7
TYAS	TYN0038AU	Tyndall Australian Share Income Fund	7
VASHYF	VAN0104AU	Vanguard Australian Shares High Yield Fund	7
Large Cap			
CSRIFMT	HOW0121AU	Alphinity Sustainable Share Fund	7
PANG	PAM0001AU	Alphinity Wholesale Australian Share Fund	7
AMPMAS	AMP0681AU	AMP Specialist Australian Share Fund - Wholesale	7
NUPPHGST	PPL0106AU	Antares High Growth Share Fund ~ ^	7
ABLIAE	AAP0103AU	Ausbil Australian Active Equity Fund	7
BAEQF	BFL0001AU	Benelong Australian Equities Fund	7
BTAEF	BFL0017AU	Benelong Twenty20 Australian Equities Fund	7
BASIF	BGL0034AU	iShares Australian Equity Index Fund	7
BMIFAS	BAR0814AU	Blackrock Advantage Australian Equity Fund	7
BTST AUS	BTA0055AU	Pendal Wholesale Australian Share Fund *	7
RAEWT	RFA0818AU	Pendal Wholesale Core Australian Share Fund *	7
BWFASF	RFA0059AU	Pendal Wholesale Focus Australian Share Fund *	7
FSWSE	FSF0016AU	CFS Wholesale Concentrated Australian Share Fund *	7
FSWE	FSF0002AU	Colonial First State Wholesale Australian Share Fund *	7
DACET	DFA0003AU	Dimensional Australian Core Equity Trust	7
DALCT	DFA0103AU	Dimensional Australian Large Company Trust	7
DAVT	DFA0101AU	Dimensional Australian Value Trust	7
DNRCAEHCF	PIM0028AU	DNR Capital Australian Equities High Conviction Fund	7
HFSIAUEQ	HLR0002AU	Experts' Choice Australian Shares Fund	7
FAEF	FID0008AU	Fidelity Australian Equities Fund	7
FARF	WHT5134AU	Firetrail Absolute Return Fund class A	7
GWBCF	HOW0034AU	Greencape Wholesale Broadcap Fund	7
BNPAEF	BNT0003AU	Hyperion Australian Growth Companies Fund	7
IMAS	IML0002AU	Investors Mutual Australian Share Fund	7
IMCASF	IML0010AU	Investors Mutual Concentrated Australian Share Fund	7
JPMET	SSB0125AU	LeggMason Australian Core Equity Fund Class A	7
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust ~ ^	7
FPWCEF	PER0102AU	Perpetual Wholesale Concentrated Equity	7
PWASF	PER0049AU	Perpetual Wholesale Australian Fund	7
SCWAE	SCH0101AU	Schroder Wholesale Australian Equity Fund	7

Product code	APIR	Fund Name	Risk band ¹
SCAUPEA	SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	7
SCAEF	WHT0012AU	Solaris Core Australian Equity Retail Fund	7
TASWP	TYN0028AU	Nikko AM Australian Share Wholesale Fund	7
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund	7
COASFI	HOW0020AU	WaveStone Wholesale Australian Share Fund	7
Mid/Small/Micro Cap			
CSAEC	CSA0131AU	Aberdeen Standard Australian Small Companies Fund	7
OSAF	ETL0060AU	Allan Gray Australia Equity Fund	7
FDASCFA	AMP0973AU	AMP Capital Specialist Australian Small Companies Fund - Class A	7
ABLIALVE	AAP0104AU	Ausbil Australian Emerging Leaders Fund	7
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund	7
RSCWT	RFA0819AU	Pendal Wholesale Smaller Companies Fund *	7
CFSWSC	CMI0111AU	Colonial First State Wholesale Australian Small Companies Fund	7
EXSCF	HLR0023AU	Expert's Choice Small Companies Fund	7
EGGSCF	EGG0001AU	Eley Griffiths Group Small Company Fund	7
FFLDF	FID0026AU	Fidelity Future Leaders Fund ~ ^	7
BNPWSCF	BNT0101AU	Hyperion Small Growth Companies Fund	7
CNSCT	CNA0812AU	INVESCO Wholesale Australian Smaller Companies Fund Class A ~ ^	7
IMWFLF	IML0003AU	Investors Mutual Future Leaders Fund	7
MWASC	MAQ0454AU	Macquarie Australian Small Companies Fund ~ ^	7
OCPSCF	OPS0002AU	OC Premium Small Companies Fund	7
PWSCF	PER0048AU	Perpetual Wholesale Smaller Companies Fund ~ ^	7
SGHICE	ETL0062AU	SG Hiscock ICE	7
SBCEC	UBS0004AU	UBS Australia Small Companies Fund ~ ^	7
Specialist			
AOTTF	AAP0008AU	Ausbil 130/30 Focus Fund	7
AAGEQF	AAP0002AU	Ausbil Australian Geared Equity Fund *	7
RESWT	RFA0025AU	Pendal Wholesale Ethical Share Fund *	7
FSWGS	FSF0043AU	Colonial First State Wholesale Geared Share Fund *	7
IMWISF	IML0004AU	Investors Mutual All Industrial Share Fund	7
L1CLSFRC	ETL0490AU	L1 Capital Long Short Fund - Daily Class	7
PCAEF	PCL0005AU	Pengana Australian Equities Fund	7
PWESRIF	PER0116AU	Perpetual Wholesale Ethical SRI Fund ~ ^	7
PWGAF	PER0071AU	Perpetual Wholesale Geared Australian Fund ~ ^	7
PWISF	PER0046AU	Perpetual Wholesale Industrial Fund	7
PTWSPF	PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short ~	7
PMCAO	PMC0101AU	PM CAPITAL Australian Opportunities Fund	7
SAELSF	WHT3859AU	Solaris Australian Equity Long Short Fund	7

Product code	APIR	Fund Name	Risk band ¹
FDGASFA	AMP0969AU	Specialist Geared Australian Share Fund *	7
SSAEF	SST0048AU	State Street Australian Equity Fund~*	7
TMNGF	FHT0030AU	The Montgomery Fund *	7
Global Equities			
Large Cap			
CSIS	CRS0005AU	Aberdeen Standard Active Hedge International Equity Fund	7
AIEF	EQI0015AU	Aberdeen Standard International Equity Fund *	7
ABGEF	ACM0009AU	AB Global Equities Fund *	7
FDCISF	AMP0824AU	AMP Capital Specialist International Share Fund – Class A	7
AGEFU	MAQ0464AU	Arrowstreet Global Equities Fund (Unhedged)	7
ASBEF	ETL0171AU	AXA IM Sustainable Equity Fund	7
BGGFCLA	FSF5774AU	Baillie Gifford Long Term Global Growth	7
BISIF	BGL0106AU	BlackRock Indexed International Equities Fund	7
BIFISF	BAR0817AU	Blackrock Advantage International Equity Fund~ *	7
RAGWT	RFA0821AU	Pendal Wholesale Core Global Share Fund~^*	7
BTSTIS	BTA0056AU	Pendal Wholesale International Share Fund~^*	7
DGCET	DFA0004AU	Dimensional Global Core Equity Trust	7
DGLCT	DFA0105AU	Dimensional Global Large Company Trust	7
DGVT	DFA0102AU	Dimensional Global Value Trust	7
HFSIINEQ	HLR0006AU	Experts' Choice International Shares Fund	7
FGLDF	FID0023AU	Fidelity Global Demographics Fund	7
FAGGE	FID0007AU	Fidelity Global Equities Fund~^	7
GQGLO	ETL7377AU	GQG Partners Global Equity Fund – A Class	7
HGGCF	WHT8435AU	Hyperion Global Growth Co Fund (Class B)~	7
GSESY	GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund *	7
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	7
DGETF	MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	7
90WGNRF	ETL0331AU	Janus Henderson Global Equity Income Fund *	7
LGEFF	LAZ0025AU	Lazard Global Equity Franchise Fund	7
MAGGF	MGE0001AU	Magellan Global Fund~	7
MFSGET	MIA0001AU	MFS Global Equity Trust	7
NAMGSF	SUN0031AU	Nikko AM Global Share Fund	7
ORGEF	ETL0463AU	Orbis Global Equity Fund Retail Class	7
BTWMCF	BTA0313AU	Pendal MidCap Fund *	7
PWINTS	PER0050AU	Perpetual Wholesale International Share Fund~^*	7
SSGEF	SST0050AU	State Street Global Equity Fund *	7
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund	7
VISIF	VAN0003AU	Vanguard International Shares Index Fund	7

Product code	APIR	Fund Name	Risk band ¹
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund	7
ZIENTF	ZUR0061AU	Zurich Global Thematic Share Fund	7
ZIGGSF	ZUR0580AU	Zurich Investments Global Growth Share Fund	7
Large Cap (Currency Hedged)			
MGEF	MAQ0079AU	Arrowstreet Global Equities Fund (Hedged)	7
BAEIF	BGL0044AU	BlackRock Indexed Hedged International Equity Fund	7
BHISF	BGL0109AU	Blackrock Advantage Hedged International Equity Fund *	7
DGCETAH	DFA0009AU	Dimensional Global Core Equity Trust (Hedged)	7
GSEGSEY	GSF0001AU	Epoch Global Equity Shareholder Yield Fund *	7
FAHCF	WHT3810AU	Firetrail Australian High Conviction Fund	7
GQGLH	ETL0666AU	GQG Partners Global Equity Fund - Hedged	7
MAGGFH	MGE0007AU	Magellan Global Hedged Fund ~	7
MFSFHGE	ETL0041AU	MFS Fully Hedged Global Equity Trust	7
FDCISFH	AMP0825AU	Specialist Hedged International Share Fund	7
TRPGEHF	ETL0312AU	T.Rowe Price Global Equity (Hedged) Fund	7
VISIFH	VAN0105AU	Vanguard International Shares Index Fund (Hedged)	7
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	7
ZIHGTSF	ZUR0517AU	Zurich Investment Hedged Global Thematic Share Fund	7
Mid/Small/Micro Cap			
DGSCT	DFA0106AU	Dimensional Global Small Company Trust	7
LFGSCT	LAZ0012AU	Lazard Global Small Caps Fund - W Class	7
VISCIF	VAN0021AU	Vanguard International Small Companies Index Fund	7
Regional			
AAOF	EQI0028AU	Aberdeen Standard Asian Opportunities Fund *	7
AEMF	ETL0032AU	Aberdeen Standard Emerging Opportunities Fund ~^*	7
FIAF	FID0010AU	Fidelity Asia Fund	7
FIDIF	FID0015AU	Fidelity India Fund	7
FGEMF	FID0031AU	Fidelity Global Emerging Markets Fund	7
LFEMT	LAZ0003AU	Lazard Emerging Markets Equity - I Class	7
PBGDAAF	PER0731AU	PineBridge Global Dynamic Asset Allocation Fund	7
PLTAF	PLA0004AU	Platinum Asia Fund *	7
PLTEF	PLA0001AU	Platinum European Fund *	7
PLTJF	PLA0003AU	Platinum Japan Fund *	7
RECEFAUD	ETL0381AU	Robeco Emerging Conservative	7
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund	7
VANWEMI	VAN0005AU	Vanguard Emerging Markets Shares Index Fund	7
Specialist			
AWGELS	FSF0788AU	Acadian Wholesale Global Equity Long Short Fund	7

Product code	APIR	Fund Name	Risk band ¹
ANTIGF	IOF0045AU	Antipodes Global Fund	7
PIBF	PLA0100AU	Platinum International Brands Fund *	7
PLTIF	PLA0002AU	Platinum International Fund *	7
Infrastructure			
Global Infrastructure			
LGLIF	LAZ0014AU	Lazard Global Listed Infrastructure Fund	7
MIIS	MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	7
MIISF	MAQ0825AU	Macquarie International Infrastructure Securities Fund (Unhedged)	7
MAGIF	MGE0002AU	Magellan Infrastructure Fund	7
MBAGLIF	MPL0006AU	Maple-Brown Abbott Global Listed Infrastructure Fund	7
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund - (Hedged)	7
RIVFU	TGP0034AU	RARE Infrastructure Value Fund - (Unhedged)	7
VGIF	VAN0023AU	Vanguard Global Infrastructure Fund	7
Alternatives			
BRMOARF	BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund ^{~^}	4
GMOSGMT	GMO0006AU	GMO Systematic Global Macro Trust CI - B	4
IWGTRF	GTU0109AU	Invesco Wholesale Global Targeted Returns Fund - Class A	4
JPMTAAT	SSB0130AU	Legg Mason Tactical Alloc Trust - Class A	4
MANAF	MAN0002AU	Man AHL Alpha (AUD) ^{~^*}	4

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

* This investment option is only available through a financial adviser.

< This investment is defined as an illiquid asset. All redemptions from this investment will be processed in excess of 30 days, at such time as the investment manager, in its discretion, determines. For an explanation of illiquid investments please refer to the description of 'Liquidity risk' in the *PortfolioCare eWRAP - Super/Pension PDS* or *PortfolioCare eWRAP - Investment IDPS Guide*.

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

* This option is only available for eWRAP IDPS members.

^ This option is only available for eWRAP Super members.

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

LISTED SECURITIES

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

If you are an Investor of the Investor Directed Portfolio Service (IDPS) you can invest in any direct equity or unit trusts listed on the ASX with the exception of unlisted managed funds.

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

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

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

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

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

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

Please refer to the *PortfolioCare eWRAP Super and Pension PDS* or *PortfolioCare eWRAP Investment IDPS Guide* for further details.

ETFs and ETCs

ASX Code	Security Name	Risk band
AAA	Betashares Australian High Interest Cash Etf	1
DJRE	Spdr Dow Jones Global Real Estate Esg Fund	6
ESTX	Global X Euro Stoxx 50 Etf	7
ETPMAG	Global X Metal Securities Australia Limited Global X Physical Silver	7
ETPMPM	Global X Metal Securities Australia Limited Global X Physical Precious	7
ETPMPT	Global X Metal Securities Australia Limited Global X Physical Platinum	1
EX20	BetaShares Australian Ex-20 Portfolio Diversifier ETF	6
GOVT	Spdr Govt Bond	3
GDX	Vaneck Gold Miners	6
GEAR	Betshares Gear Fund	6
IAA	Ishares Asia 50 Etf	6
GOLD	Global X Physical Gold	7
IEU	Ishares Europe Etf	6
IFRA	Vaneck Infrastruct	6
HBRD	BETASHARES ACTIVE AUS HYBRDS FD ETF	7
HEUR	BetaShares WisdomTree Europe ETF	7
ILC	Ishares S&P/ASX 20	6
HVST	Betashares Australian Dividend Harvester Fund	3

ASX Code	Security Name	Risk band
IAF	Ishares Comp Bnd.	3
IOO	Ishares Global 100 Etf	6
IOZ	Ishares S&P/ASX 200.	6
IEM	Ishares Msci Emerging Markets Etf	6
IGB	Ishares Treasury	4
ISO	Ishares Small Ords	6
IHCB	Ishares Gbl Bnd Aud.	4
IHD	Ishares S&P Div Opp	6
IVE	Ishares Msci Eafe Etf	4
IHOO	Ishares Global 100	6
IHVV	Ishares S&P 500 Aud	6
IJH	Ishares Mid-Cap Etf	6
IJP	Ishares Msci Japan Etf	6
IJR	Ishares Small-Cap	6
IKO	Ishares MSCI South Korea ETF	6
ILB	Ishares Gov Infl	4
IVV	Ishares S&P 500 Etf	6
IXI	Ishares Global Consumer Staples Etf	6
IXJ	Ishares Global Healthcare Etf	6
IWLD	Ishares Core MSCI World All Cap ETF	6
IZZ	Ishares China Large-Cap Etf	6
MVB	Vaneck Banks	6
MVA	Vaneck Property	6
MVS	VanEck Small Companies Masters ETF	6
MVW	Vaneck Equal Weight	4
OZF	Spdr 200 Financials	6
NDQ	Betashares NASDAQ 100 Etf	6
PMGOLD	Gold Corporation Perth Mint Gold	6
OZR	Spdr 200 Resources	6
PAXX	Platinum Asia Fund etf	6
RDV	Russell Investments High Dividend Australian Shares Etf	6
PIXX	Platinum International Fund	6
QAU	Betashares Gold Bullion Etf - Currency Hedged	6
QFN	Betashares Australian Financials Sector Etf	6
QMIX	Spdr Msci World Qmix	6
QOZ	Betashares Ftse Rafi Australia 200 Etf	6
QPON	BetaShares Australian Bank Senior Floating Rate Bond Fund	6
QRE	Betashares Australian Resources Sector Etf	6

ASX Code	Security Name	Risk band
QUAL	Vaneck Msci International Quality Etf	6
RCB	Russell Investments Australian Select Corporate Bond Etf	4
RGB	Russell Investments Australian Government Bond Etf	6
ROBO	Global X Robo Global Robotics & Automation Etf	6
RSM	Russell Investments Australian Semi-Government Bond Etf	6
SYI	Spdr Msci Australia Select High Dividend Yield	6
SFY	Spdr 50 Fund	6
SLF	Spdr S&P/ASX Prop FU	6
VDHG	Vanguard Diversified Growth Index ETF	6
VEQ	VGD Ftse Eur Shares	6
SSO	Spdr Small Ords	3
STW	Spdr 200 Fund	6
VGB	Vngd Aus Gov Bond	6
VHY	Vngd Aus High Yield	6
VIF	VD Int (Hedged) Etf	6
VSO	Vngd Aus Small	6
VDCO	Vanguard Diversified Conservative ETF	6
VVLU	Vanguard Global Value Equity Active ETF	6
WDIV	Spdr Global Dividend	6
UMAX	Beta S&P500 Yieldmax	6
USD	Betashares US Dollar	6
VACF	Van Aus Corp FI Etf	6
VAE	VGD Ftse Asia EX Jpn	6
VAF	Vngd Aus FI	6
VAP	Vngd Aus Prop Sec	6
VAS	Vngd Aus Shares	6

LITS and LICS

Security Code	Security Name	Risk Band*
ARG	Argo Investments	6
AFI	Australian Foundation	6
BKI	BKI Investment Ltd	6
DJW	Djerriwarrh	6
KAT	Katana Capital	7
MXT	MCP Master Income Trust	4
MFF	MFF Capital Inv Ltd	6
MIR	Mirrabooka Invest	7
PIC	Perpetual Equity Ltd	6
PAI	Platinum Asia Ltd	6
PMC	Platinum Capital Ltd	6
PL8	Plato Inc Max Ltd	6
PGF	PM Capital Fund	6
WAA	WAM Active Limited	6
WAM	WAM Capital Limited	6
WAX	WAM Research Ltd	6

A-REITs

Security Code	Security Name	Risk Band*
APW	Aims Pror Sec Fund	7
APZ	Aspen Group	7
ARF	Arena REIT	7
CHC	Charter Hall Group	7
CLW	Chtr H Lwr	7
CMW	Cromwell Prop	7
CQR	Charter Hall Retail	7
DXS	Dexus	7
GDI	GDI Property Group	7
GMG	Goodman Group	7
GOZ	Growthpoint Property	7
GPT	GPT Group	7
HPI	Hotel Property	7
INA	Ingenia Group	7
MGR	Mirvac Group	7
NSR	National Storage	7
RFF	Rural Funds Group	7
SCG	Scentre Group	7
SGP	Stockland	7
TGP	360 Capital Group	7
VCX	Vicinity Centres	7

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

STANDARD RISK MEASURE

ABOUT THE STANDARD RISK MEASURE

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

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

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA). The Target Market Determination (TMD) sets out the class of consumers for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs. In addition, the TMD outlines the triggers to review the target market and certain other information. The TMD for each investment (where applicable) is available via *Investor Online*.

SRM DESCRIPTORS

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

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

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

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

LIMITATIONS

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

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

METHODOLOGY

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices. You can also contact your financial adviser or the Customer Relations Team on 1800 004 594 for any queries on the methodology.

CHANGES TO THE SRM

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

We will generally review the SRM each year.

DIFFERENCES BETWEEN EACH PROVIDER'S SRM

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

OTHER IMPORTANT INFORMATION

This is the Investment Options document for *PortfolioCare eWRAP – Super/Pension* which is part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (the Fund) and should be considered together with the current *PortfolioCare eWRAP – Super/Pension PDS*. It is also the Investment Options document for the Investor Directed Portfolio Service (IDPS) known as *PortfolioCare eWRAP - Investment*. The Operator of the IDPS is NMMT.

This document is jointly issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654, and NMMT Limited (NMMT) ABN 42 058 835 573, AFS Licence No. 234653.

Asgard Capital Management Ltd ABN 92 009 279 592 AFS Licence No. 240695 is the administrator and custodian of *PortfolioCare eWRAP*.

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

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

Please contact your financial adviser for information about the shares available through your account and refer to the Brokerage section of the relevant PDS/IDPS Guide for the cost of trading shares. From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy.

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

Detailed information about the product is contained in the PDS or IDPS Guide. Applications for investment in the *PortfolioCare eWRAP – Super/Pension* or *PortfolioCare eWRAP – Investment* will only be accepted on receipt of an application form accompanying a current PDS or IDPS Guide respectively. Copies of the PDS/IDPS Guide are available by calling the Customer Relations Team on 1800 004 594 or by speaking to your financial adviser.

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

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

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

REMOVING INVESTMENT OPTIONS

We may, from time to time, redeem or close certain investment options where the underlying investment is either terminating or being closed by the fund manager. We may also decide to redeem (terminate) or close certain investment options as part of our ongoing review and due diligence.

Where this occurs, we will normally provide you with at least 30 days' prior notice. Prior to receiving any new instructions for terminated investments, we will pay the proceeds of the redemptions into your Cash Account. Where we cannot provide you with at least 30 days' prior notice (due to circumstances outside of our control or in circumstances where we believe that there is an immediate investment risk), we will provide you with notice as soon as practicable.

IDENTIFYING INVESTMENTS

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

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

UNDERLYING MANAGED INVESTMENT OPTIONS

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

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

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

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 004 594 or speak to your financial adviser.

MANAGEMENT COSTS

Management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property. In addition some investment options that have underlying investments that use credit facilities to gain increased asset exposures will also incur borrowing costs. Borrowing costs include interest, government charges and debt advisory costs.

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

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

ADDITIONAL CONTRIBUTIONS

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

TARGET MARKET DETERMINATION

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

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