



**PortfolioCare®**

Super/Pension Service 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* Super/Pension Service Product Disclosure Statement (PDS).

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS. For more information on other fees and costs please refer to the ***PortfolioCare* Super/Pension Service PDS**.

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

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

# MANAGED INVESTMENT OPTIONS

| Product code                   | APIR      | Fund Name   | Risk band <sup>1</sup> |
|--------------------------------|-----------|---|------------------------|
| <b>Multisector</b>             |           |   |                        |
| <b>Conservative</b>            |           |   |                        |
| BMIFCST                        | BAR0811AU | BlackRock Diversified ESG Stable Fund             | 3                      |
| HFSICONS                       | HLR0004AU | Experts' Choice Conservative Fund ~*              | 3                      |
| VVCIF                          | VAN0109AU | Vanguard Conservative Index Fund                  | 3                      |
| <b>Cautious</b>                |           |   |                        |
| MMIFCS                         | MAQ0059AU | Macquarie Master Capital Stable Fund *            | 3                      |
| <b>Moderately Conservative</b> |           |   |                        |
| HFSIBALD                       | HLR0003AU | Experts' Choice Balanced Fund ~*                  | 6                      |
| <b>Balanced</b>                |           |   |                        |
| 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                      |
| VWBIF                          | VAN0108AU | Vanguard Balanced Index Fund                      | 4                      |
| <b>Moderately Aggressive</b>   |           |   |                        |
| HFSIGROW                       | HLR0005AU | Experts' Choice Growth Fund ~*                    | 6                      |
| VWGIF                          | VAN0110AU | Vanguard Growth Index Fund                        | 5                      |
| <b>Aggressive</b>              |           |   |                        |
| VWHGIF                         | VAN0111AU | Vanguard High Growth Index Fund                   | 6                      |
| <b>Specialist</b>              |           |   |                        |
| 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                      |
| <b>Cash</b>                    |           |   |                        |
| <b>Cash and Deposits</b>       |           |   |                        |
| SBCKCF                         | SBC0811AU | UBS Cash Fund                                     | 1                      |

| Product code                      | APIR      | Fund Name  | Risk band <sup>1</sup> |
|-----------------------------------|-----------|--|------------------------|
| <b>Short Term Fixed Interest</b>  |           |  |                        |
| DAECT                             | DFA0100AU | Dimensional Short Term Fixed Interest Trust                          | 1                      |
| HFSISTMM                          | HLR0007AU | Experts' Choice Short Term Money Market                              | 1                      |
|                                   |           | St. George Fixed Term Deposit - 3 months Int - Maturity <sup>2</sup> | 1                      |
|                                   |           | St. George Fixed Term Deposit - 6 months Int - Maturity <sup>2</sup> | 1                      |
| <b>Fixed Interest</b>             |           |  |                        |
| <b>Australian Fixed Interest</b>  |           |  |                        |
| 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                      |
| <b>Diversified Fixed Interest</b> |           |  |                        |
| AROFF                             | HOW0098AU | Ardea Real Outcome Fund  | 4                      |
| HFSIFINT                          | HLR0001AU | Experts' Choice Div Interest Income Fund ~*                          | 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                      |
| <b>Global Fixed Interest</b>      |           |  |                        |
| 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                             | G5F0008AU | Payden Global Income Opportunities *                                 | 5                      |
| TRPDGBF                           | ETL0398AU | T. Rowe Price Dynamic Global Bond                                    | 5                      |
| VIFIIFH                           | VAN0103AU | Vanguard International Fixed Interest Index Fund (Hedged)            | 5                      |

| Product code                                   | APIR      | Fund Name   | Risk band <sup>1</sup> |
|--|-----------|---|------------------------|
| <b>Credit</b>                                  |           |   |                        |
| 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                      |
| PEWGCF   | ETL0019AU | PIMCO Global Credit Fund (W)                              | 5                      |
| PMCEY  | PMC0103AU | PM CAPITAL Enhanced Yield Fund                            | 5                      |
| SHSF   | SCH0103AU | Schroder Absolute Return Income Fund                      | 5                      |
| UBSHIF   | UBS0003AU | UBS Income Solution Fund                                  | 5                      |
| <b>Specialist</b>                              |           |   |                        |
| ABDGFIF  | ACM0001AU | AllianceBernstein Dynamic Global Fixed Income Fund *      | 6                      |
| JPMGSBF  | PER0727AU | J.P. Morgan Global Strategic Bond Fund                    | 6                      |
| PIMIFW   | ETL0458AU | PIMCO Income Fund - Wholesale Class                       | 6                      |
| <b>Property</b>                                |           |   |                        |
| <b>Australian Property</b>                     |           |   |                        |
| 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                      |
| 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                      |
| <b>Diversified Property and Infrastructure</b> |           |   |                        |
| HFSIPROP                                       | HLR0022AU | Experts' Choice Property & Infrastructure Fund ~*         | 7                      |
| <b>Global Property</b>                         |           |   |                        |
| 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                      |
| 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                      |

| Product code               | APIR      | Fund Name  | Risk band <sup>1</sup> |
|----------------------------|-----------|--|------------------------|
| VIPS                       | VAN0018AU | Vanguard International Property Securities Index Fund  | 7                      |
| <b>Australian Equities</b> |           |  |                        |
| <b>Income</b>              |           |  |                        |
| RWSIT                      | RFA0103AU | Pendal Wholesale Imputation Fund *                     | 7                      |
| CFSEIF                     | FSF0961AU | CFS Wholesale Equity Income Fund                       | 7                      |
| FSWI                       | FSF0003AU | 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                      |
| <b>Large Cap</b>           |           |  |                        |
| 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 | Bennelong Australian Equities Fund                     | 7                      |
| BTAEF                      | BFL0017AU | Bennelong Twenty20 Australian Equities Fund            | 7                      |
| BASIF                      | BGL0034AU | iShares Australian Equity Index Fund                   | 7                      |
| BMIFAS                     | BAR0814AU | Blackrock Advantage Australian Equity Fund             | 7                      |
| BTSTAUS                    | 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                      |

| Product code               | APIR      | Fund Name  | Risk band <sup>1</sup> |
|----------------------------|-----------|--|------------------------|
| IWPVST                     | IOF0206AU | Perennial Value Shares Wholesale Trust <sup>~</sup>                      | 7                      |
| FPWCEF                     | PER0102AU | Perpetual Wholesale Concentrated Equity                                  | 7                      |
| PWASF                      | PER0049AU | Perpetual Wholesale Australian Fund                                      | 7                      |
| SCWAE                      | SCH0101AU | Schroder Wholesale Australian Equity Fund                                | 7                      |
| 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                      |
| <b>Mid/Small/Micro Cap</b> |           |  |                        |
| 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                      |
| SASCF                      | FAM0101AU | Celeste Australian Small Companies Fund                                  | 7                      |
| CFSWSC                     | CMI0111AU | Colonial First State Wholesale Australian Small Companies Fund *         | 7                      |
| EXSCF                      | HLR0023AU | Expert's Choice Small Companies Fund                                     | 7                      |
| FFLDF                      | FID0026AU | Fidelity Future Leaders Fund <sup>~</sup>                                | 7                      |
| BNPWSCF                    | BNT0101AU | Hyperion Small Growth Companies Fund                                     | 7                      |
| CNSCT                      | CNA0812AU | INVESCO Wholesale Australian Smaller Companies Fund Class A <sup>~</sup> | 7                      |
| IMWFLF                     | IML0003AU | Investors Mutual Future Leaders Fund                                     | 7                      |
| MWASC                      | MAQ0454AU | Macquarie Australian Small Companies Fund <sup>~</sup>                   | 7                      |
| OCPSCF                     | OPS0002AU | OC Premium Small Companies Fund  | 7                      |
| PWSCF                      | PER0048AU | Perpetual Wholesale Smaller Companies Fund <sup>~</sup>                  | 7                      |
| SGHICE                     | ETL0062AU | SG Hiscock ICE   | 7                      |
| SBCEC                      | UBS0004AU | UBS Australia Small Companies Fund <sup>~</sup>                          | 7                      |
| <b>Specialist</b>          |           |  |                        |
| 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 <sup>~</sup>                        | 7                      |

| Product code           | APIR      | Fund Name   | Risk band <sup>1</sup> |
|------------------------|-----------|---|------------------------|
| PWGAF                  | PER0071AU | Perpetual Wholesale Geared Australian Fund~               | 7                      |
| PWISF                  | PER0046AU | Perpetual Wholesale Industrial Fund                       | 7                      |
| PTWSPF                 | PER0072AU | Perpetual Wholesale SHARE-PLUS Long-Short~                | 7                      |
| SAELSF                 | WHT3859AU | Solaris Australian Equity Long Short Fund                 | 7                      |
| FDGASFA                | AMP0969AU | Specialist Geared Australian Share Fund *                 | 7                      |
| SSAEF                  | SST0048AU | State Street Australian Equity Fund ~**                   | 7                      |
| TMNGF                  | FHT0030AU | The Montgomery Fund *                                     | 7                      |
| <b>Global Equities</b> |           |   |                        |
| <b>Large Cap</b>       |           |   |                        |
| CSIS                   | CRS0005AU | Aberdeen Standard Active Hedge International Equity Fund  | 7                      |
| AIEF                   | EQI0015AU | Aberdeen Standard International Equity Fund *             | 7                      |
| FDCISF                 | AMP0824AU | AMP Capital Specialist International Share Fund – Class A | 7                      |
| AGEFU                  | MAQ0464AU | Arrowstreet Global Equities Fund (Unhedged)               | 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                      |
| BTWCMCF                | BTA0313AU | Pendal MidCap Fund *                                      | 7                      |
| PWINTS                 | PER0050AU | Perpetual Wholesale International Share Fund ~**          | 7                      |

| Product code                       | APIR      | Fund Name  | Risk band <sup>1</sup> |
|------------------------------------|-----------|--|------------------------|
| PMCAP                              | PMC0100AU | PM CAPITAL Global Companies 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                      |
| 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                      |
| ZBGF                               | ZUR0059AU | Zurich Investments Managed Growth Fund                 | 7                      |
| <b>Large Cap (Currency Hedged)</b> |           |  |                        |
| 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                      |
| <b>Mid/Small/Micro Cap</b>         |           |  |                        |
| 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                      |
| <b>Regional</b>                    |           |  |                        |
| AAOF                               | EQI0028AU | Aberdeen Standard Asian Opportunities Fund *           | 7                      |
| AEMF                               | ETL0032AU | Aberdeen Standard Emerging Opportunities 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                      |
| PLTAF                              | PLA0004AU | Platinum Asia Fund *                                   | 7                      |
| PLTEF                              | PLA0001AU | Platinum European Fund *                               | 7                      |
| PLTJF                              | PLA0003AU | Platinum Japan Fund *                                  | 7                      |
| RECEFAUD                           | ETL0381AU | Robeco Emerging Conservative                           | 7                      |



| Product code                 | APIR      | Fund Name   | Risk band <sup>1</sup> |
|------------------------------|-----------|---|------------------------|
| SCHGEMF                      | SCH0034AU | Schroder Global Emerging Markets Fund                           | 7                      |
| VANWEMI                      | VAN0005AU | Vanguard Emerging Markets Shares Index Fund                     | 7                      |
| <b>Specialist</b>            |           |   |                        |
| AWGELS                       | FSF0788AU | Acadian Wholesale Global Equity Long Short Fund                 | 7                      |
| ANTIGF                       | IOF0045AU | Antipodes Global Fund   | 7                      |
| PIBF                         | PLA0100AU | Platinum International Brands Fund *                            | 7                      |
| PLTIF                        | PLA0002AU | Platinum International Fund *                                   | 7                      |
| <b>Infrastructure</b>        |           |   |                        |
| <b>Global Infrastructure</b> |           |   |                        |
| LGLIF                        | LAZ0014AU | Lazard Global Listed Infrastructure Fund                        | 7                      |
| MIIS                         | MAQ0432AU | Macquarie International Infrastructure Securities Fund (Hedged) | 7                      |
| MAGIF                        | MGE0002AU | Magellan 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                      |
| <b>Alternatives</b>          |           |   |                        |
| BRMOARF                      | BLK0001AU | BlackRock Multi Opportunity Absolute Return Fund <sup>~</sup>   | 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 Super/Pension Service PDS*.

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

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.

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

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

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

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

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

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

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

### ETFs and ETCs

| Security Code | Security Name  | 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         |
| IAF           | Ishares Comp Bnd.  | 3         |
| IOO           | Ishares Global 100 Etf   | 6         |

| Security Code | Security Name   | Risk band |
|---------------|---|-----------|
| 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           | Ishs Msci Eafe Etf  | 4         |
| IHOO          | Ishares Global 100  | 6         |
| IHVV          | Ishares S&P 500 Aud                                       | 6         |
| IJH           | Ishares Mid-Cap Etf                                       | 6         |
| IJP           | Ishs 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         |
| QUAL          | Vaneck Msci International Quality Etf                     | 6         |
| RCB           | Russell Investments Australian Select Corporate Bond Etf  | 4         |

| Security Code | Security Name   | Risk band |
|---------------|---|-----------|
| 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          |
| CIN           | Carlton Investments     | 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          |

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

## A-REITs

| Security Code | Security Name        | Risk Band* |
|---------------|----------------------|------------|
| 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          |

\* 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 Super/Pension Service Investment Options* document has been assigned a SRM.

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

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

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

## LIMITATIONS

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

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

## METHODOLOGY

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

## CHANGES TO THE SRM

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

We will generally review the SRM each year.

## DIFFERENCES BETWEEN EACH PROVIDER'S SRM

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

## OTHER IMPORTANT INFORMATION

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

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

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

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

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

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

### 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 Super/Pension Service* or the performance of the plans and investment options generally.

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

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

### MANAGEMENT COSTS

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 *Investor Online* at [investoronline.info](http://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*.

## Contact us

**Phone** 1800 646 234  
**Web** [Investoronline.info](http://Investoronline.info)  
**Email** [portfoliocare.client.services@asgard.com.au](mailto:portfoliocare.client.services@asgard.com.au)  
**Mail** *PortfolioCare*, PO Box 7229, Perth Cloisters Square WA 6000



## Investment Switch Form

### Completing the managed investments switch form - Important Information

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

- Your entire investment profile or portfolio (excluding shares or assets with sales restrictions, such as existing fixed term products, closed products listed in section 4 and switches made in section 5) will be rebalanced when this Investment switch form is lodged. For more information, see the "Managing your investments" section in the PDS.
- Sales of particular investments may be subject to delays and/or restrictions, including the suspension of redemptions by the investment manager for a period of time.
- Future deposits and earnings will also be invested according to this Investment switch form unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions.
- For Super and Transition to Retirement Pension accounts – sales of particular investments may result in a capital gains tax liability being realised. For more information, see the "What about taxation" section of the Additional Information Booklet (AIB).

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

- Your instructions are followed as to the order in which your managed investments are sold when cash is required in your account (for example, to fund withdrawals, fees, taxes, insurance premiums, pension payments and to top up your Cash Account balance when it falls below the minimum requirements).
- If the managed investments you nominated in the Priority Sell Method instruction are insufficient (or where no instructions exist) we will sell your managed investments in proportion to the estimated value in your account.
- **Pension accounts and Transition to Retirement Pension accounts only** – you cannot assign a Priority Sell Method instruction to the same managed investment you have selected to fund your pension payments (called a nominated asset). That is, if you have:
  - an existing Priority Sell Method instruction and you allocate one of these managed investments as a nominated asset, your Priority Sell Method instruction for this managed investment will be replaced with the new nominated asset instruction. The Priority Sell Method nomination against all other managed investments will remain unchanged, or
  - an existing nominated asset instruction and you allocate this managed investment as a Priority Sell Method instruction, your nominated asset instruction for this managed investment will be replaced with the new Priority Sell Method instruction.
- The Priority Sell Method will not apply to account rebalances.

### How to complete this investment switch form

#### To choose your investment profile:

In section 2 'Investment profile selection', indicate the percentage you would like to allocate to each managed investment. Your investment profile must add up to 100%. We will maintain up to 2% (or 5% if you have gearing) of your funds in the Cash Account balance, but you may nominate a higher percentage or dollar amount to be held in your Cash Account balance. An instruction to maintain a higher amount in your Cash Account balance can be submitted to us by your financial adviser through AdviserNET. Please do not include your Cash Account balance when selecting your investment profile as we automatically calculate it.

Funds deposited into your account are automatically credited into your Cash Account balance and will be invested across your investment profile when you have exceeded your Cash Account balance requirement by \$100 (or any higher nominated amount), unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

#### Example (uses default Cash Account balance amount) Managed Investment

Ben has selected three managed investments to make up his profile. This table illustrates how his \$50,000 deposit will be invested: \$50,000 minus 2% Cash Account balance (\$1,000) leaves \$49,000 to invest.

| Managed investment | Investment profile | Amount          |
|--------------------|--------------------|-----------------|
| A                  | 25%                | \$12,250        |
| B                  | 25%                | \$12,250        |
| C                  | 50%                | \$24,500        |
|                    | <b>100%</b>        | <b>\$49,000</b> |

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

#### To choose (or change) your Priority Sell Method:

In section 2 'Investment profile selection', you can specify the order you want your nominated managed investments to be sold when cash is required in your account.

Your Priority Sell Method instruction must be in numerical order. For example, 1, 2, 3 ... (where 1 is the highest priority).

**Complete this Form in BLOCK LETTERS and either:**

- post it to the Customer Relations Team, PO Box 7229, Perth Cloisters Square WA 6000
- ask your financial adviser to submit this application online using AdviserNET.

**Questions?** Call the Customer Relations Team on 1800 646 234 or email [portfoliocare.client.services@asgard.com.au](mailto:portfoliocare.client.services@asgard.com.au).

**Please ensure you have completed each relevant section of this Form. We can't process your investment profile election or Priority Sell Method instruction if this Form is not completed correctly. Note that any corrections made on this Form needs to be initialled by the account holder(s). Corrections made with liquid paper or whiteout will not be accepted.**

**1. Account details**

Super Service  Allocated Pension Service  Term Allocated Pension Service

Account Name

  

Account number

Date of birth

**For accounts without a financial adviser, you must complete the below questions. Select the most relevant answer to each of the following:**

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

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

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

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

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

- Short term. You have a short investment timeframe and may wish to redeem within 2 years.
- Medium term. You have a medium investment timeframe and are unlikely to redeem within 2 years and may wish to redeem within 8 years.
- Long term. You have a long investment timeframe and are unlikely to redeem within 8 years.

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

- Low: Investment is conservative or low risk in nature to minimise potential losses and is comfortable with a low target return profile.
- Medium: Investment is moderate or medium risk in nature, seeking to minimise potential losses and comfortable with a moderate target return profile.
- High: Investment with a higher risk in nature and accept higher potential losses in order to target a higher target return profile.
- Very high: Investments with a more aggressive or very high-risk appetite to maximise returns and can accept higher potential losses.
- Extremely High: Investments with aggressive or extremely high risk appetite and accept significant volatility and losses. You are seeking to obtain accelerated returns, potentially in a short timeframe.

5. How often do you need to access capital? (select one answer below)

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

**2. Investment profile selection**

| Investment name      | Code                 | Allocation (%)       | Priority sell method     |
|----------------------|----------------------|----------------------|--------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |
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| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> |

**3. Fixed term deposits**

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

You are able to invest in St. George fixed term deposits with three months or six month terms available.

For information on the current FTD terms, conditions and restrictions that apply, including what happens to your percentage profile when the investment is made, please refer to the FTD product disclosure statement. **Please note that funds cannot be withdrawn from the FTD in any circumstances before the term ends, including in the event of your death. For Pension accounts a maximum profile allocation of 70% can be invested in FTDs.**

**4. Closed or re-opened products to be held**

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

| Investment name      | Code                 |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> |

**5. Switching managed investments**

**This option is not available if you have already completed the 'Investment profile selection' on this Form.**

In this section, you can switch your total holding in any one managed investment into another one managed investment (existing or new).

You can also switch a partial holding in any one managed investment into another one managed investment (existing only) or the Cash Account balance (excess cash may invest across the profile). If you have auto invest excess cash on your account this will be initiated when switching to cash. If you do not want this to occur, an instruction to turn off this feature can be submitted to us by your financial adviser through AdviserNET.

Please note, when switching all or part of your holding in a managed investment, you may incur a buy/sell cost. See the underlying investment option's PDS for further information.

- Where there are multiple switches for a switch type, the switches will be processed in the order listed on the Form.
- Where a full switch and a partial switch are requested, partial switches will be processed before full switches.
- Where a partial switch or switch to the Cash Account balance is requested, there is a minimum of \$1,000 per switch.
- Where a full or partial switch from a closed managed investment is requested, it can only be switched to an existing managed investment already in your investment profile.
- If your 'Switch from' managed investment has been assigned an Priority Sell instruction, this priority will not be transferred to the 'Switch to' managed investment.

**Full switch**

| Switch from          |                      |   | Switch to            |                      |
|----------------------|----------------------|---|----------------------|----------------------|
| Investment name      | Code                 |   | Investment name      | Code                 |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/> | <input type="text"/> |

Note:

- When a full switch is made, the profile percentage of the 'Switch from' managed investment will be allocated to the 'Switch to' managed investment.
- A full switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).

**Partial switch**

| Switch from          |                      |   | Switch to            |                      |                      |
|----------------------|----------------------|---|----------------------|----------------------|----------------------|
| Investment name      | Code                 |   | Investment name      | Code                 | Amount \$            |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Note:

- A partial switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).
- Partial switches can only be made to managed investments in your current profile (excluding closed investments).
- If you wish to switch one managed investment into multiple managed investments you will need to list each request separately on this Form.
- Where the dollar amount is equal to or greater than 95% of the asset value then the entire 'Switch from' asset will be sold. This may result in more or less of the holdings being switched than requested. Where the 95% rule is applied the profile percentage of the 'Switch from' asset will remain in your client's current profile (not applicable to closed assets which have been removed from your profile).

**Switch to Cash Account balance**

| Switch from          |                      |   | Amount \$ (minimum \$1,000) |
|----------------------|----------------------|---|-----------------------------|
| Investment name      | Code                 |   |                             |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/>        |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/>        |
| <input type="text"/> | <input type="text"/> | > | <input type="text"/>        |

Note:

- A switch to the Cash Account balance will not change the profile percentages in your account.
- A switch to the Cash Account balance may cause excess cash to be reinvested across your existing profile, including the 'Switch from' managed investment, unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

**6. Adviser details**

Adviser's company

Adviser's name

Adviser's Phone  Adviser's code

**7. Declaration**

I understand and acknowledge that *PortfolioCare* does not guarantee the performance of the investments that have been chosen, and does not express any opinion as to the appropriateness of any particular investment in the circumstances of any particular member.

I confirm that I have relied on my own investigations and/or the advice of my financial adviser in choosing the investments.

I have also been provided with the current *PortfolioCare* Super/Pensions Service Product Disclosure Statement, underlying investment option's PDS (where applicable), and any supplementary information on the investments recommended and have been provided with a written recommendation from my financial adviser.

I therefore ask that *PortfolioCare* actions these investment instructions.

I acknowledge that where I have set up a regular deposit plan, which may result in the purchase of an investment, I may not always have a copy of the investment's most recent PDS.

I acknowledge that where I have invested in an illiquid investment, any partial withdrawal or transfer which requires the sale of this investment may be processed in a period longer than 30 days.

I acknowledge that when I make subsequent contributions or acquisitions, I may not have the most up-to-date PDS relating to the investment options I/we have selected.

I understand and acknowledge that if I invest in a fixed term deposit (FTD), funds cannot be withdrawn from the FTD in any circumstances before the term ends.

I agree to receive any communications (including confirmation of any transaction or dealing notice of material changes and significant events and other information I may request), and documents (including PDS and other disclosure documents or underlying managed investments and periodic reports) which the trustee is required or permitted to give, or has agreed to give, to me relating to my account via Investor Online, or any other electronic means chosen by the trustee (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).

I confirm that I have read and agree to the information stated in the 'Important information' section of this form.

Client's name

Client's signature

Date

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

### Important information

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

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

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

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

This publication has been prepared to provide general information only and does not take into account the financial objectives, situation or needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances. Past performance is not necessarily indicative of future performance. Detailed information about the product is contained in the PDS. Applications for investment in the *PortfolioCare Super/Pension Service* will only be accepted on receipt of an application form accompanying a current PDS. Copies of the PDS are available by calling the Customer Relations Team on 1800 646 234 or by speaking to your financial adviser. The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS. Unless specifically stated, the repayment of capital or performance of our products are not guaranteed. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.