



SmartwrapTM

Approved Product List

23 September 2021

The SMARTwrap Approved Products List ('Approved Products List') is issued by Powerwrap Limited ABN 67 129 756 850, AFSL 329829) a registered Managed Investment Scheme under the Corporations Act (Cth) 2001 (ARSN 137 053 073).

The information in this Approved Products List forms part of, and should be **read in conjunction with the SMARTwrap Investment Account Product Disclosure Statement (PDS) dated 1 July 2019.**

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

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

Responsible Entity and Promoter

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Managed Funds

Each of the funds listed below have their own Product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statements for all managed funds in which you choose to invest.

APIR Code	Managed Fund Name
AAP0002AU	AUSBIL AUSTRALIAN GEARED EQUITY
AAP0007AU	AUSBIL MICROCAP FUND
AAP0103AU	AUSBIL AUSTRALIAN ACTIVE EQUITY
AAP0104AU	AUSBIL AUSTRALIAN EMERGING LEADERS
ACM0006AU	ALLIANCE BERNSTEIN MANAGED VOLATILITY EQUITIES FUND
ACM0011AU	ALLIANCE BERNSTEIN EMERGING CONSUMER FUND
ADV0045AU	ADVANCE AUSTRALIA SHR MULTI-BLEND WHOLESALE
ADV0046AU	MAPLE-BROWN ABBOTT IMPUTATION WHOLESALE
ADV0049AU	ADVANCE DEFENSIVE MULTI-BLEND WHOLESALE
ADV0050AU	ADVANCE BALANCED MULTI-BLEND WHOLESALE
ADV0078AU	MAPLE-BROWN ABBOTT AUSTRALIAN GEARED EQUITY WHOLESALE
ADV0091AU	ADVANCE MODERATE MULTI-BLEND WHOLESALE
AFM0005AU	AURORA FORTITUDE ABSOLUTE RETURN
AJF0804AU	ONEPATH WHOLESALE AUSTRALIAN SHARE TRUST
AMP0254AU	AMP CAPITAL INTERNATIONAL BOND A
AMP0449AU	AMP CAPITAL SUSTAINABLE SHARE A
AMP0452AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS BAL A
AMP0455AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARE A
AMP0557AU	AMP CAPITAL CORPORATE BOND FUND - CLASS A
AMP0974AU	AMP CAPITAL GLOBAL PROPERTY SECURITIES A
AMP1015AU	AMP CAPITAL CORE PROPERTY A
AMP1151AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS AUSTRALIAN SHARE FUND A
AMP1179AU	AMP CAPITAL CORE INFRASTRUCTURE FUND
AMP1593AU	GLOBAL INFRASTRUCTURE SECURITIES FUND (HEDGED)
AMP1595AU	THE GLOBAL INFRASTRUCTURE SECURITIES FUND
AMR0001AU	ASCALON H3 COMMODITIES FUND
ANT0002AU	FAIRVIEW EQUITY PARTNERS EMERGING CO FUND
ANZ0212AU	ONEPATH WS DIVERSIFIED FIXED INTEREST
APN0008AU	APN AREIT FUND
APN0016AU	APN UNLISTED PROPERTY
APN0023AU	APN ASIAN REIT
APZ0003AU	ASPEN PARKS WHOLESALE PROP
ARO0006AU	CARNEGIE WORLDWIDE EQUITY TRUST
ARO0011AU	ARNHEM AUSTRALIAN EQUITY
ARO0019AU	ARNHEM LONG SHORT AUSTRALIAN EQUITY FUND
ASC0001AU	SMALLCO INVESTMENT

Managed Funds

APIR Code	Managed Fund Name
ASC0003AU	SMALLCO BROADCAP FUND
ASX0001AU	AUSCAP LONG SHORT AUSTRALIAN EQUITIES
ASX8411AU	AUSCAP LONG SHORT AUSTRALIAN EQUITIES PLATFORM
AUG0001AU	AUSTRALIAN ETHICAL BALANCED TRUST
AUG0002AU	AUSTRALIAN ETHICAL AUSTRALIAN SHARE FUND
AUG0006AU	AUSTRALIAN ETHICAL INTERNATIONAL EQUITIES TRUST
AUG0018AU	AUSTRALIAN ETHICAL SMALLER COMPANIES B
AUG0019AU	AUSTRALIAN ETHICAL LARGE COMPANIES B
AUG0023AU	AUSTRALIAN ETHICAL FIXED INTEREST TRUST
AUS0009AU	AUI VIANOVA STRATEGIC FIXED INT WHLS
AUS0030AU	AUI PLATYPUS AUST EQUITIES WHOLESALE
AUS0037AU	AUI HEALTHCARE PROPERTY TRUST A
AUS0071AU	ALTUS SUSTAINABLE BOND FUND
AUS0108AU	AUI ACORN CAPITAL MICROCAP TRUST W
AUS0112AU	AUTRALIAN UNITY WHOLESALE HEALTHCARE PROPERTY
AUX0021AU	IOOF CASH MANAGEMENT TRUST - CLASS D UNITS
BAR0814AU	BLACKROCK SCIENTIFIC AUSTRALIAN EQUITY FUND
BAR0817AU	BLACKROCK SCIENTIFIC INTERNATIONAL EQUITY FUND
BFL0002AU	BENNELONG CONCENTRATED AUSTRALIAN EQUITIES FUND
BFL0004AU	BENNELONG EX-20 AUSTRALIAN EQUITIES
BFL0005AU	BENNELONG FUNDS MANAGEMENT LONG SHORT EQ FUND
BFL0008AU	BENNELONG AVOCA EMERGING LEADERS FUND
BFL0010AU	BENNELONG KARDINIA ABSOLUTE RETURN
BFL0016AU	BENNELONG MARKET NEUTRAL FUND
BFL0019AU	DIMENSION GLOBAL INFRASTRUCTURE FUND
BFL0020AU	BENNELONG AOCA EMERGING LEADER FUND
BFL0021AU	TOUCHSTONE INDEX UNAWARE FUND
BGL0045AU	BLACKROCK SCIENTIFIC GLOBAL MARKETS FUND
BGL0108AU	BLACKROCK INDEXED AUS LISTED PROPERTY
BLK0001AU	BLACKROCK MULTI OPPORTUNITY FUND
BLK0003AU	BLACKROCK FIXED INCOME GLOBAL OPPORTUNITIES FUND (AUST)
BLK0012AU	BLACKROCK CONCENTRATED INDUSTRIAL SHARE FUND
BLK0021AU	BLACKROCK CONCENTRATED TOTAL RETURN SHARE FUND
BTA0054AU	BT ASIAN SHARE WS
BTA0055AU	BT AUSTRALIAN SHARE WS
BTA0061AU	BT PROPERTY SECURITIES W
BTA0313AU	BT WHOLESALE MIDCAP FUND
BTA0318AU	BT WHOLESALE MONTHLY INCOME PLUS FUND
BTA0419AU	BT GLOBAL EMERGING MARKETS OPPORTUNITIES FUND
BTA0428AU	BT BALANCED EQUITY INCOME FUND
BTA0441AU	BT PURE ALPHA FUND
CFM0404AU	CFS WHOLESALE AUSTRALIAN SHARE-CORE
CHN0002AU	CC MARSICO GLOBAL FUND - RETAIL CLASS
CHN0005AU	CC JCB ACTIVE BOND FUND
CIP0001AU	COOPER INVESTORS GLOBAL EQUITIES FUND (HEDGED)
CIP0003AU	COOPER INVESTORS GLOBAL EQUITIES FUND (UNHEDGED)

Managed Funds

APIR Code	Managed Fund Name
CMIO105AU	CFS INDEX PROPERTY SECURITIES
CNA0811AU	INVESCO WS AUSTRALIAN SHARE
CNA0812AU	INVESCO W AUST SMALLER COMPANIES
COL0001AU	MAXIM PROPERTY SECURITIES FUNDS
COR0001AU	COR CAPITAL FUND
COL0007AU	INVESTMENT SCIENCE ACCESS SRA 9 UNITS
COL0018AU	INVESTMENT SCIENCE ALLIANCE SRA 4 UNITS
COL0019AU	INVESTMENT SCIENCE ALLIANCE SRA 9 UNITS
COL0020AU	INVESTMENT SCIENCE ALLIANCE 16 UNITS
COL0029AU	ATRIUM EVOLUTION SERIES DIVERS - AEF 5
CRE0014AU	SMARTER MONEY ACTIVE CASH FUND
CRM0008AU	CROMWELL PHOENIX PROPERTY SECURITIES
CRM0018AU	CROMWELL DIRECT PROPERTY FUND
CRM0026AU	CROMWELL PHONEIX CORE LISTED PROPERTY FUND
CRS0004AU	ABERDEEN AUSTRALIAN FIXED INCOME
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES
CSA0038AU	BENTHAM WHOLESAL GLOBAL INCOME
CSA0046AU	BENTHAM WHOLESAL SYNDICATED LOAN
CSA0062AU	ABERDEEN DIVERSIFIED FIXED INCOME
CSA0130AU	ABERDEEN INCOME FOCUSED BOND
CSA0131AU	ABERDEEN AUSTRALIAN SMALL COMPANIES
CSA0135AU	ABERDEEN FULLY HEDGED INTERNATIONAL EQ
DEU0109AU	IRONBANK GLOBAL DIVERSIFIED ALTERNATIVES FUND
DFA0002AU	DIMENSIONAL TWO YEAR DIVERSIFIED FIXED INTEREST TRUST
DFA0003AU	DIMENSIONAL AUSTRALIAN CORE EQUITY TRUST
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST
DFA0005AU	DIMENSIONAL GLOBAL REAL ESTATE TRUST
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG
DFA0028AU	DIMENSIONAL GLOBAL BOND TRUST
DFA0100AU	DIMENSIONAL SHORT TERM FIXED INTEREST
DFA0101AU	DIMENSIONAL AUSTRALIAN VALUE TRUST
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST
DFA0103AU	DIMENSIONAL AUST LARGE COMPANY TRUST
DFA0104AU	DIMENSIONAL AUST SMALL COMPANY TRUST
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST
DFA0108AU	DIMENSIONAL FIVE-YEAR DIVERSIFIED F/I
ECL0013AU	Ellerston Australian Market Neutral Fund
ECL0005AU	Ellerston Australian Share Fund
ECL0012AU	Ellerston Overlay Australian Share Fund
ECL0984AU	Ellerston Australian Micro Cap Fund
ECL0006AU	Ellerston Global Equity Managers Fund GEMS C Units
ECL2707AU	Ellerston JAADE Australian Private Assets Fund (Retail)
EGG0001AU	ELEY GRIFFITHS GROUP SMALL COMPANIES
EQIO015AU	ABERDEEN INTERNATIONAL EQUITY
EQIO028AU	ABERDEEN ASIAN OPPORTUNITIES
ETL0005AU	EQT SGH LASALLE GLOBAL LISTED PROP SECS
ETL0015AU	PIMCO AUSTRALIAN BOND

Managed Funds

APIR Code	Managed Fund Name
ETL0016AU	PIMCO EQT WS DIVERSIFIED FIXED INTEREST
ETL0018AU	PIMCO EQT WHOLESALE GLOBAL BOND
ETL0019AU	PIMCO EQT WHOLESALE GLOBAL CREDIT FUND
ETL0020AU	PIMCO EQT WHOLESALE GLOBAL REAL RETURN
ETL0031AU	ABEERDEEN CHINA OPPORTUNITIES
ETL0032AU	ABEERDEEN EMERGING OPPORTUNITIES
ETL0041AU	MFS FULLY HEDGED GLOBAL EQUITY TRUST
ETL0042AU	SGH20
ETL0046AU	K2 SELECT INTERNATIONAL ABSOLUTE RETURN
ETL0060AU	ALLAN GRAY AUSTRALIA EQUITY
ETL0071AU	T ROWE PRICE GLOBAL EQUITY FUND
ETL0096AU	THS PARTNERS GLOBAL EQUITY FUND
ETL0108AU	EQT SGH PROPERTY INCOME
ETL0109AU	EQT SMALL COMPANIES
ETL0116AU	PIMCO DIVERSIFIED FIXED INTEREST FUND
ETL0119AU	EQT SGH WHOLESALE PROP INCOME
ETL0130AU	STANDARD LIFE GLOBAL ABSOLUTE RETURN STRATEGIES TRUST
ETL0148AU	ARMYTAGE AUSTRALIAN EQUITY INCOME FUND
ETL0182AU	PIMCO AUSTRALIAN FOCUS
ETL0199AU	COPPER ROCK CAPITAL GLOBAL SMALL CAP FUND
ETL0201AU	LEGG MASON MARTIN CURRIE EMERGING MARKETS FUND
ETL0268AU	SWITA INTERNATIONAL ASSET ALLOCATION
ETL0276AU	PARTNERS GROUP GLOBAL VALUE(AUD)
ETL0324AU	LINCOLN AUSTRALIAN INCOME WHOLESALE
ETL0331AU	90 WEST NATURAL RESOURCES FUND
ETL0365AU	PARADICE GLOBAL SMALL MID CAP FUND
ETL0374AU	SGH ICE PROFESSIONAL INVESTOR
ETL0381AU	ROBECO EMERGING CONSERVATIVE EQUITY FUND
ETL0383AU	SGH AUSTRALIA PLUS
ETL0390AU	EVANS & PARTNERS INTERNATIONAL FUND
ETL0391AU	EVAN'S AND PARTNERS INTERNATIONAL FUND HEDGED
ETL0398AU	T.ROWE PRICE DYNAMIC GLOBAL FUND
ETL0402AU	MFS BLENDED RESEARCH GLOBAL EQUITY TRUST
ETL0410AU	SPIRE COPPER ROCK CAPITAL GLOBAL SMALLER COMPANIES FUND
ETL0412AU	SPIRE USA RPC SRC HESG& MEDICAL PRPTS AUD
ETL0415AU	ROBECO BP GLOBAL PREMIUM EQUITIES FUND
ETL0438AU	DUNDAS GLOBAL EQUITY FUND -CLASS C
ETL0446AU	TRIBECA GLOBAL NATURAL RESOURCES FUND
ETL0449AU	FLINDERS EMERGING COMPANIES FUND
ETL0482AU	INDIAN AVENUE EQUITY FUND -WHOLECLASS
ETL4207AU	GQG PARTNERS EMERGING MARKETS EQUITY
ETL5525AU	COLCHESTER GLOBAL GOVERNMENT BOND CLASS I
ETL7981AU	PENTALPHA INCOME FOR LIFE FUND
ETL8268AU	ARTESIAN CORPORATE BOND FUND A
ELT8782AU	ARTESIAN GREEN & SUSTAINABLE BOND FUND
EXP0011AU	MILLINIUM'S MSF MULTI STRATEGY INCOME

Managed Funds

APIR Code	Managed Fund Name
EXP0012AU	MILLINIUM'S MSF INVESTMENT CASH
EXP0013AU	MILLINIUM'S MULTI- STRATEGY FUND - AUSTRALIAN
FAM0101AU	CELESTE AUSTRALIAN SMALL COMPANIES
FHT0030AU	THE MONTGOMERY FUND
FHT0042AU	HARVEST LANE ABSOLUTE RETURN FUND
FID0007AU	FIDELITY GLOBAL EQUITIES
FID0008AU	FIDELITY AUSTRALIAN EQUITIES
FID0015AU	FIDELITY INDIA
FLC0002AU	FALCOM PAN ASIA FUND
FPS0013AU	FIDUCIAN INDIAN FUND
FRT0004AU	TEMPLETON GLOBAL EQUITY
FRT0004AU	TEMPLETON GLOBAL EQUITY
FRT0011AU	FRANKLIN TEMPLETON MULTISECTOR BOND W
FRT0011AU	FRANKLIN TEMPLETON MULTISECTOR BOND W
FSF0003AU	CFS WHOLESALE IMPUTATION
FSF0003AU	CFS WHOLESALE IMPUTATION
FSF0004AU	CFS WHOLESALE PROPERTY SECURITIES
FSF0008AU	CFS WHOLESALE DIVERSIFIED
FSF0013AU	CFS IMPUTATION
FSF0033AU	CFS WHOLESALE CONSERVATIVE
FSF0038AU	CFS WHOLESALE GLOBAL RESOURCES
FSF0043AU	CFS WHOLESALE GEARED SHARE
FSF0084AU	CFS WHOLESALE GLOBAL CREDIT INCOME
FSF0170AU	CFS WHOLESALE GEARED GLOBAL SHARE
FSF0220AU	CFS DIVERSIFIED
FSF0454AU	COLONIAL FIRST STATE WHOLESALE COLLIERIES GLOBAL PROPERTY SECURITIES
FSF0464AU	INTEGRITY AUST SHARE -NO 2
FSF0485AU	FIRSTCHOICE AUST SHARE
FSF0486AU	COLONIAL FIRST STATE FIRST CHOICE CONSERVATIVE FUND
FSF0487AU	COLONIAL FIRST STATE FIRSTCHOICE DEFENSIVE FUND
FSF0488AU	COLONIAL FIRST STATE FIRST CHOICE WHOLESALE FIXED INTEREST
FSF0489AU	FIRSTCHOICE GLOBAL SHARE
FSF0490AU	FIRSTCHOICE WS GROWTH
FSF0499AU	FIRSTCHOICE HIGH GROWTH
FSF0500AU	CFS FIRST CHOICE WHOLESALE MODERATE FUND
FSF0501AU	FIRSTCHOICE PROPERTY SECURITIES
FSF0502AU	CFS FIRSTCHOICE WHOLESALE AUSTRALIAN SMALL COMPANY
FSF0698AU	CFS WHOLESALE GLB RESOPURCES LONG SHORT
FSF0889AU	CFS FIRSTCHOICE WS ASIAN SHARE
FSF0892AU	CFS WHOLESALE GEARED GLOBAL PROPERTY SEC
FSF0905AU	CFS WHOLESALE GLOBAL LISTED INFRASTRUCTURE SECURITIES FUND
FSF0908AU	GENERATION WHOLESALE GLOBAL SHARE
FSF0961AU	CFS WHOLESALE EQUITY INCOME
FSF0968AU	CFS FIRSTCHICE WS EMERGING MARKETS
FSF0976AU	REALINDEX AUSTRALIAN SHARE -CLASS A

Managed Funds

APIR Code	Managed Fund Name
FSF1085AU	CFS WHOLESALE GLB EMERGING MKTS SELECT
FSF1086AU	ASPECT DIVERSIFIED CLASS FUTURES - CLASS A
FSF1240AU	ACADIAN GLOBAL MANAGED VOLATILITY EQUIRY
FSF4018AU	BAILLIE GIFFORD GLOBAL STEWARDSHIP FUND
FSP0001AU	CBG AUSTRALIAN EQUITIES FUND
GMO00014AU	GMO SGM MAJOR MARKETS TRUST
GMO0006AU	GMO SYSTEMATIC GLOBAL MACRO TRUST
GSF0001AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD HEDGED
GSF0002AU	GRANT SAMUEL EPOCH GLBL EQ SHLD YLD UNHEDGED
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED
GTU0041AU	INVESCO WS GLOBAL PROPERTY SEC HDGED A
GTU0099AU	INVESCO WHOLESALE GLOBAL OPPORTUNITIES FUND
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED
HBC0008AU	SG HISCOCK WHOLESALE PROPERTY SECURITIES
HFL0014AU	GAVEKAL ASIAN OPPORTUNIES FUND
HFL0032AU	THREADNEEDLE GLOBAL EQUITY INCOME FUND (UNHEDGED)
HFL0104AU	LHP DIVERSIFIED INVESTMENTS FUND
HFL0108AU	IRONBANK LHP GLOBAL LONG/SHORT FUND (WHOLESALE CLASS)
HHA0001AU	HUNTER HALL AUSTRALIAN VALUE TRUST
HHA0002AU	HUNTER HALL GLOBAL EQUITIES TRUST
HHA0007AU	HUNTER HALL GLOBAL DEEP GREEN TRUST
HML0016AU	UBS CLARION GLOBAL PROPERTY SECURITIES
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST
HOW0026AU	ALPHINITY WS CONCENTRATED AUST SHARE
HOW0032AU	FIVE OCEANS WHOLESALE WORLD FUND
HOW0034AU	GREENCAPE WHOLESALE BROADCAP FUND
HOW0052AU	KAPSTREAM WHOLES ABSOLUTE RETURN INCOME FUND
HOW0053AU	WAVESTONE DYNAMIC AUSTRALIAN EQUITY
HTH2279AU	HEATHLEY DIRECT MEDICAL FUND NO. 2
IML0002AU	INVESTORS MUTUAL WS AUSTRALIAN SHARE
IML0003AU	INVESTORS MUTUAL WS FUTURE LEADERS
IML0005AU	INVESTORS MUTUAL EQUITY FUND
INT0028AU	IBBOTSON BALANCED GROWTH TRUST
INT0034AU	MORNINGSTAR MODERATE REAL RETURN
INT0038AU	MORNINGSTAR GROWTH REAL RETURN
INT0042AU	MORNINGSTAR HIGH GROWTH REAL RETURN
INT0044AU	IBBOTSON INTERNATIONAL BONDS PASSIVE (HEDGED) TRUST
INT0080AU	IBBOTSON INTL BONDS ACTIVE HEDGED TRUST
INT0092AU	IBBOTSON GLOBAL LINKED SECURITIES (HEDGED) TRUST
INT0095AU	IBBOTSON DIVERSIFIED ALTERNATIVES TRUST
IOF0044AU	PERENNIAL AUSTRALIAN PROPERTY WS TRUST
IOF0045AU	ANTIPODES GLOBAL
IOF0046AU	HENDERSON AUSTRALIAN FIXED INTEREST FUND
IOF0048AU	HENDERSON AUSTRALIAN EQUITY FUND
IOF0078AU	PERENNIAL VALUE SHARES FOR INCOME TRUST
IOF0113AU	HENDERSON AUSTRALIAN FIXED INTEREST FUND -INSTITUTIONAL

Managed Funds

APIR Code	Managed Fund Name
IOF0145AU	HENDERSON TACTICAL INCOME FUND
IOF0200AU	PERENNIAL VALUE AUSTRALIAN SHARES TRUST
IOF0206AU	PERENNIAL VALUE SHARES WHOLESALE TRUST
IOF0214AU	PERENNIAL VALUE SMALLER COMPANIES TRUST
IOF0227AU	HENDERSON ABSOLUTE RETURN AUSTRALIAN EQUITY FUND
IOF0228AU	PERENNIAL VALUE WEALTH DEFENDER AUSTRALIAN SHARES TRUST
ITG0001AU	INTEGRITY AUSTRALIAN SHARE
JBW0009AU	YARRA AUSTRALIAN EQUITIES FUND
JBW0016AU	YARRA INCOME PLUS FUND
JBW0018AU	YARRA ENHANCED INCOME WHOLESALE
JBW0030AU	YARRA AUSTRALIAN REAL ASSETS SECURITIES FUND
JPM0008AU	MARTIN CURRIE DIVERSIFIED GROWTH FUND
KAM0007AU	K2 INTERNATIONAL OPPORTUNITIES
KAM0100AU	K2 ASIAN ABSOLUTE RETURN
KAM0101AU	K2 AUSTRALIAN ABSOLUTE RETURN
LAZ0025AU	LAZARD GLOBAL EQUITY FRANCHISE FUND
MAL0012AU	BLACKROCK W MONTHLY INCOME D
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D
MAL0030AU	BLACKROCK ASSET ALLOCATION ALPHA D
MAL0072AU	BLACKROCK AUSTRALIAN EQUITY OPPORTUNITIES
MAL0079AU	BLACKROCK AUSTRALIAN EQUITY ABSOLUTE RETURN FUND
MAL0133AU	BLACKROCK WHOLESALE GLOBAL SMALLCAP FUND (CLASS D)
MAN0002AU	MAN AHL ALPHA
MAN0008AU	MAN GLG GLOBAL MACRO (AUD)
MAQ0061AU	MACQUARIE AUSTRALIAN FIXED INTEREST
MAQ0063AU	MACQUARIE MASTER PROPERTY SECURITIES
MAQ0079AU	ARROWSTREET GLOBAL EQUITY HEDGED
MAQ0187AU	MACQUARIE MASTER CASH
MAQ0204AU	MACQUARIE DIVERSIFIED TREASURY (A)
MAQ0211AU	MACQUARIE TRUE INDEX AUSTRALIAN FIXED INTEREST
MAQ0274AU	MACQUARIE DYNAMIC BOND FUND
MAQ0277AU	MACQUARIE INCOME OPPORTUNITIES
MAQ3069AU	MACQUAIRE MULTI- ASSET OPPORTUNITIES FUND
MAQ0404AU	IFP GLOBAL FRANCHISE FUND
MAQ0410AU	WALTER SCOTT GLOBAL EQUITY
MAQ0432AU	MACQUARIE INTL INFRASTRUCTURE SECURITIES FUND
MAQ0441AU	PREMIUM CHINA
MAQ0443AU	MACQUARIE AUSTRALIAN SHARES
MAQ0454AU	MACQUARIE AUST SMALLER COMPANIES FUND
MAQ0464AU	ARROWSTREET GLOBAL EQUITY FUND
MAQ0482AU	WINTON GLOBAL ALPHA
MAQ0557AU	WALTER SCOTT GLOBAL EQUITY HEDGED
MAQ0631AU	IFP GLOBAL FRANCHISE FUND (HEDGED)
MAQ0640AU	MACQUARIE ASIA NEW STARS NO. 1 FUND
MAQ7203AU	MACQUARIE AUSTRALIAN EMERGING COMPANIES
MAQ5143AU	P/E GLOBAL FX ALPHA FUND
MAQ7578AU	MACQUARIE PROFESSIONAL SERIES GLOBAL ALTERNATIVES FUND
MAQ0825AU	MACQUARIE INTERNATIONAL INFRASTRUCTURE SECURITIES FUND (UNHEDGED)
MAQ8243AU	IPM GLOBAL MACRO FUND
MAQ0838AU	POLARIS GLOBAL EQUITY FUND

Managed Funds

APIR Code	Managed Fund Name
MAQ0651AU	WALTER SCOTT EMERGING MARKETS
MAQ0796AU	ANALYTIC GLOBAL MANAGED VOLATILITY
MAQ0842AU	CHARTER HALL DIRECT OFFICE FUND
MAQ0854AU	DIRECT INDUSTRIAL FUND NO 4
MAQ5880AU	CHARTER HALL DIRECT PFA FUND
MAQ8444AU	MACQUARIE PURE ALPHA FUND
MGE0001AU	MAGELLAN GLOBAL
MGE0002AU	MAGELLAN INFRASTRUCTURE
MGE0005AU	MAGELLAN HIGH CONVICTION
MGE0006AU	MAGELLAN INFRASTRUCTURE UNHEDGED
MGE0007AU	MAGELLAN GLOBAL HEDGED
MGL0010AU	RREEF GLOBAL (EX-AUS) PROPERTY SECURITIES
MGL0019AU	DWS GLOBAL EQUITY AGRIBUSINESS
MGL0114AU	ABERDEEN AUSTRALIAN EQUITIES
MIA0001AU	MFS GLOBAL EQUITY TRUST
MLC0014AU	MLC VANGUARD AUSTRALIAN SHARES INDEX FUND
MLC0260AU	MLC HORIZON SERIES 4
MLC0261AU	MLC WHOLESALE GLOBAL SHARE
MLC0263AU	MLC WHOLESALE PROPERTY SECURITIES
MLC0265AU	MLC HORIZON SERIES 5
MLC0317AU	MLC HORIZON PLATINUM GLOBAL
MLC0397AU	MLC HORIZON SERIES 6
MLC0398AU	MLC WHOLESALE HORIZON 3 CONSERVATIVE GROWTH
MLC0670AU	MLC HORIZON SERIES 2
MMC0110AU	EQT INTRINSIC VALUE INTERNATIONAL SHAREMARKETS
MON0001AU	MONASH ABSOLUTE INVESTMENT FUND
MPL0006AU	MAPLE- BROWN ABBOTT GLOBAL LISTED INFRASTRUCTURE FUND
MPL0008AU	MBA GLOBAL LISTED INFRASTRUCTURE HEDGE
MPL0008AU	MAPLE-BROWN ABBOTT GLOBAL LISTED INFRASTRUCTURE FUND -HEDGED
NFS0209AU	ANTARES PROF LISTED PROPERTY
NML0018AU	AMP WHOLESALE CASH MANAGEMENT
NML0061AU	AMP CAPITAL WHOLESALE AUSTRALIAN EQUITY VALUE FUND
NML0318AU	AMP W GLOBAL EQUITY GROWTH
NML0348AU	AMP W GLOBAL EQUITY VALUE
OMF0001AU	REALM HIGH INCOME FUND
OMF0005AU	LAMINAR CREDIT OPPORTUNITIES FUND
OMF6696AU	LAKEHOUSE SMALL COMPANIES FUND
OMF5868AU	REALM STRATEGIC INCOME ENDURING
OMF8160AU	REALM CASH PLUS FUND
OPS0002AU	OC PREMIUM EQUITY
PAL0002AU	RREEF PALADIN PROPERTY SECURITIES
PAM0001AU	ALPHINITY WHOLESALE AUSTRALIAN SHARE
PAT0001AU	IRONBARK KARARA AUST SHARE
PAT0002AU	IRONBARK KARARA AUSTRALIAN SMALL COMP
PCL0022AU	PENGANA GLOBAL SMALL-CAP FUND
PER0011AU	PERPETUAL WEALTHFOCUS INVESTMENTS - PERPETUAL'S INDUSTRIAL SHARES FUND
PER0046AU	PERPETUAL WHOLESALE INDL SHR

Managed Funds

APIR Code	Managed Fund Name
PER0048AU	PERPETUAL WHOLESALE SMALLER COMPANIES
PER0049AU	PERPETUAL WHOLESALE AUS SHR
PER0050AU	PERPETUAL WHOLESALE INT SHR
PER0063AU	PERPETUAL WHOLESALE BAL GRTH
PER0066AU	PERPETUAL WHOLESALE SPLIT GR
PER0071AU	PERPETUAL WHOLESALE GEARED AUS
PER0072AU	PERPETUAL W SHARE PLUS L/S
PER0102AU	PERPETUAL WHOLESALE CONCENTRATED EQ
PER0116AU	PERPETUAL WHOLESALE ETHICAL SRI
PER0206AU	PERPETUAL WHOLESALE DIVERSIFIED INCOME
PER0207AU	PENGAMA EMERGING COMPANIES FUND
PER0260AU	PERPETUAL WHOLESALE DIVERSIFIED INCOME
PER0495AU	PERPETUAL WFIA - PERPETUAL SHARE PLUS L/S
PER0556AU	PERPETUAL DIVERSIFIED REAL RETURN FUND
PER0561AU	FIRSTMAC HIGH LIVEZ
PER0634AU	AQR WHOLESALE MAMAGED FUTURES 1P
PER0668AU	PERPETUAL PURE EQUITY ALPHA FUND
PER0669AU	PURE CREDIT ALPHA FUND
PER0673AU	MORPHIC GLOBAL OPPORTUNITIES FUND
PER0727AU	JP MORGAN GLOBAL STRATEGIC BOND FUND
PER0731AU	PINEBRIDGE GLOBAL DYNAMIC ASSET ALLOCATION FUND -CLASS I
PER0752AU	PERPETUAL WHOLESALE GLOBAL SHARE FUND HEDGED CLASS A
PGF0001AU	PARAGON FUND
PIM4401AU	OPHIR GLOBAL HIGH CONVICTION FUND
PLA0001AU	PLATINUM EUROPE FUND
PLA0002AU	PLATINUM INTERNATIONAL
PLA0003AU	PLATINUM JAPAN FUND
PLA0004AU	PLATINUM ASIA
PLA0006AU	PLATINUM INHEDGED FUND
PLL3642AU	
PLA0100AU	PLATINUM INTERNATIONAL BRAND
PLA0101AU	PLATINUM INTERNATIONAL TECHNOLOGY
PMC0100AU	PM CAPITAL ABSOLUTE PERFORMANCE FUND
PMC0103AU	PM CAPITAL ENHANCED YIELD
PPL0002AU	ANTARES PROF DIVIDEND BUILDER
PPL0106AU	ANTARES PROF HIGH GROWTH SHRS
PPL0107AU	ANTARES PROF SMALL COMPANIES
PPL0114AU	ANTARES PROF PREMIER FXD INCOME
PPL0115AU	ANTARES PROF ELITE OPPORTUNITIES
PRE0001AU	PRINCIPAL PROPERTY SECURITIES
PRM0010AU	MUTUAL CASH TERM DEPOSITS & BANK BILLS
PVA0006AU	PRIME VALUE OPPORTUNITIES FUND B
PVA0011AU	PRIME VALUE GROWTH B
PVA0022AU	PRIME VALUE IMPUTATION B
PWA0014AU	BLACKROCK AUSTRALIAN SHARE
PWA0015AU	BLACKROCK AUSTRALIAN SHARE FUND PLUS
PWA0822AU	BLACKROCK WS BALANCED

Managed Funds

APIR Code	Managed Fund Name
PWA0823AU	BLACKTOCK W AUSTRALIAN SHARE
RFA00025AU	BT ETHICAL SHARE WHOLESALE FUND
RFA0059AU	BT WHOLESALE FOCUS AUSTRALIAN SHARE FUND
RFA0061AU	BT WHOLESALE MICROCAP OPPORTUNITIES FUND
RFA0103AU	BT IMPUTATION FUND
RFA0811AU	BT SUTAINABLE CONSERVATIVE FUND
RFA0813AU	BT FIXED INTEREST WHOLESALE
RFA0815AU	BT ACTIVE BALANCED WHOLESALE
RFA0818AU	BT CORE AUSTRALIAN SHARE WHOLESALE
RGL0004AU	REGAL AUSTRALIAN SMALL COMPANIES FUND
RIM0020AU	VENTURA GROWTH 70
RIM0029AU	RUSSELL AUST OPPORTUNITIES CLASS A
RIM0032AU	RUSSELL GLOBAL OPPORTUNITIES A
SBC0007AU	UBS DIVERSIFIED FIXED INCOME FUND
SBC0812AU	UBS CASH PLUS
SBC0813AU	UBS AUSTRALIAN BOND
SBC0816AU	UBS PROPERTY SECURITIES FUND
SCH0002AU	SCHRODER AUSTRALIAN EQUITY FUND
SCH0028AU	SCRODER FIXED INCOME
SCH0032AU	SCRODER GLOBAL ACTIVE VALUE HEDGED
SCH0036AU	SCHRODERS AUSTRALIAN SMALL CAPS
SCH0047AU	SCHRODER REAL RETURN WHOLESALE FUND
SCH0101AU	SCHRODER WS AUSTRALIAN EQUITY
SCH0102AU	SCHRODER BALANCED
SCH0103AU	SCHRODER CREDIT SECURITIES
SLT0005AU	SELECT ALTERNATIVES PORTFOLIO
SLT0010AU	MCG ENDOWMENT STRATEGY FUND
SLT0041AU	INSYNC GLOBAL TITANS
SLT0043AU	NERBERGER BERMAN ABSOLUTE RETURN MULTI STRATEGY TRUST
SLT0051AU	SMARTER MONEY HIGHER INCOME DIRECT INV
SLT0052AU	SMARTER MONEY HIGHER INCOME FUND
SLT2171AU	NANUK NEW WORLD FUND
SSB0061AU	LEGG MASON MARTIN CURRIE DIVERSIFIED INCOME FUND
SSB4946AU	LEGG MASON MARTIN CURRIE ETHICAL INC FD
SSB0026AU	LEGG MASON MARTIN CURRIE REAL INCOME A
SSB0027AU	LEGG MASON MARTIN CURRIE REAL INCOME X
SSB0009AU	LEGG MASON MARTIN CURRIE SELECT OPPORTUNITIES FUND
SSB0130AU	LEGG MASON MARTIN CURRIE TACTICAL ALLOCATION FUND
SSB0043AU	LEGG MASON MARTIN CURRIE EQUITY INCOME FUND
SSB0044AU	LEGG MASON AUSTRALIAN EQUITY INCOME TRUST - CLASS X
SSB0064AU	LEGG MASON CURRIE ETHICAL VALUES WITH INCOME FUND
SSB0066AU	LEGG MASON MARTIN CURRIE GLOBAL LONG TERM UNCONSTRAINED FUND
SSB0072AU	LEGG MASON MARTIN CURRIE EQUITY INCOME M
SSB0125AU	LEGG MASON MARTIN CURRIE CORE EQUITY INCOME FUND
SSB0128AU	LEGG MASON MARTIN CURRIE PROPERTY SECURITIES TRUST
SSB0013AU	LEGG MASON BRANDYWINE GLOBAL FIXED INCOME FUND
SSB0014AU	LEGG MASON BRANDYWINE GLOBAL OPPORTUNISTIC FIXED INCOME FUND
SSB0515AU	LEGG MASON BRANDYWINE GLOBAL INCOME OPTIMISER FUND
SST0048AU	SSgA AUSTRALIAN MANAGED VOLATILITY ALPHA
SST0050AU	SSgA GLOBAL MANAGED VOLATILITY ALPHA DSH
SST0052AU	SSgA RETIREMENT LIFESTYLE BUILDER
SST0053AU	SSgA RETIREMENT LIFESTYLE PROVIDER
SST0054AU	SSgA RETIREMENT LIFESTYLE SUSTAINER
TAL0001AU	LANYON AUSTRALIAN VALUE FUND

Managed Funds

APIR Code	Managed Fund Name
TGP0004AU	GVI AUBREY GLOBAL GROWTH & INCOME - HEDGED
TGP0008AU	RARE INFRASTRUCTURE VALUE FUND
SSB0070AU	LEGG MASON WESTERN ASSET MACRO OPPORTUNITIES BOND FUND
SSB0131AU	LEGG MASON WESTERN ASSET CASH PLUS FUND
SSB0126AU	LEGG MASON QS INVESTOR GLOBAL EQUITY
SSB5738AU	LEGG MASON QS INVESTOR GLOBAL RESPONSIBLE INVESTMENT FUND
SSB0122AU	LEGG MASON WESTERN ASSET AUSTRALIAN BOND FUND
SSB8320AU	LEGG MASON WESTERN ASSET GLOBAL BOND FUND
TGP0014AU	THIRD LINK GROWTH FUND
TGP0015AU	RARE EMERGING MARKETS FUNDS
TGP0034AU	REAR INFRASTRUCTURE VALUE UNHEDGED
TGY0003AU	TRILOGY MONTHLY INCOME TRUST
THO0003AU	EQT DUNDAS GLOBAL EQUITY FUND
TYN0010AU	NIKKO AM - TYNDALL AUSTRALIAN SHARE VALUE
TYN0028AU	NIKKO AM - TYNDALL AUSTRALIAN SHARE W PORTFOLIO
TYN0038AU	NIKKO AM - TYNDALL AUSTRALIAN SHARE INCOME
TYN0104AU	NIKKO AM AUSTRALIAN BOND FUND
UBS0008AU	UBS GLOBAL PROPERTY SECURITIES
UBS0057AU	UBS MICRO CAP FUND
VAN0001AU	VANGUARD AUSTRALIAN FIXED INTEREST INDEX
VAN0002AU	VANGUARD AUSTRALIAN SHARES INDEX
VAN0003AU	VANGUARD INTERNATIONAL SHARES INDEX
VAN0004AU	VANGUARD PROPERTY SECURITIES INDEX
VAN0005AU	VANGUARD EMERGING MARKETS SHARES INDEX
VAN0018AU	VANGUARD INT PROPERTY SECURITIES INDEX
VAN0019AU	VANGUARD INT PROPERTY SECS INDEX (HEDGED)
VAN0021AU	VANGUARD INTERNATIONAL SMALL COMPANIES
VAN0025AU	VANGUARD AUSTRALIAN GILT BOND INDEX
VAN0042AU	VANGUARD DIVERSIFIED BOND INDEX FUND
VAN0064AU	VANGUARD AUSTRALIAN INFLATION LINKED BOND INDEX FUND
VAN0101AU	VANGUARD AUSTRALIAN INFLATION LINKED BOND INDEX FUND
VAN0102AU	VANGUARD CASH PLUS INDEX
VAN0103AU	VANGUARD INT FIXED INTEREST INDEX HEDGED
VAN0104AU	VANGUARD AUSTRALIAN SHARES HIGH YIELD
VAN0105AU	VANGUARD INTERNATIONAL SHARES INDEX HEDGED
VAN0108AU	VANGUARD BALANCED INDEX FUND
VAN0109AU	VANGUARD CONSERVATIVE INDEX
VAN0110AU	VANGUARD GROWTH INDEX FUND
VAN0111AU	VANGUARD HIGH GROWTH INDEX
VAN106AU	VANGUARD INT CREDIT SECURITIES INDEX HEDGED
WCL0001AU	WAVESTONE CAPITAL ABSOLUTE RETURN
WFS0377AU	BT WHOLESALE ENHANCED CASH FUND
WFS0486AU	ALTUS BOND FUND
WFS0547AU	WINGATE GLOBAL EQUITY FUND - HEDGED
WHT0015AU	RESOLUTION CAPITAL GLOBAL PROPERTY SECURITIES
WHT0018AU	CAPITAL INTERNATIONAL GLOBAL SHARE
WHT0022AU	OMEGA GLOBAL GOVERNMENT BOND
WHT1468AU	TWO TREES GLOBAL MACRO FUND CL A
WPC0002AU	PETERS MACGREGOR GLOBAL FUND
WPC0004AU	GANES VALUE GROWTH
WPC3982AU	PERENNIAL VALUE MICROCAP OPPORTUNITIES

Managed Funds

APIR Code	Managed Fund Name
YOC0007AU	AUSTRALIAN UNITY PROPERTY RETAIL FUND
YOC0100AU	AUI PROPERTY INCOME FUND W
ZUR0061AU	ZURICH INVESTMENTS GLOBAL THEMATIC SHARE
ZUR0064AU	ZURICH INVESTMENTS AUSTRALIAN PROPERTY SECURITIES
ZUR0517AU	ZURICH INVESTMENTS HEDGED GLOBAL THEMATIC SHARE
ZUR0518AU	ZURICH INVESTMENTS UNHEDGED GLOBAL THEMATIC SHARE
ZUR0538AU	ZURICH INVESTMENTS EQUITY INCOME
ZUR0580AU	ZURICH INVESTMENTS GLOBAL GROWTH SHARE FUND
ZUR0581AU	ZURICH INVESTMENTS UNHEDGED GLOBAL GROWTH SHARE FUND
PTC6784AU	EPSILON DIRECT LENDING FUND - CLASS A
PER8864AU	JP MORGAN GLOBAL TRANSPORT FUND A CLASS 2021
ECL0006AU	ELLERSTON GLOBAL EQUITY MANAGERS GEMS C
TGP0016AU	CLEARBRIDGE RARE INFRASTRUCTURE INCOME
LCP0001AU	L1 CAPITAL INTERNATIONAL FUND
ETL1954AU	AUSTRALIAN SHARE FUND
ETL5365AU	MORGAN STANLEY GLOBAL SUSTAIN FUND (HEDGED)
UBS8018AU	UBS EMERGING MARKETS EQUITY FUND
OMF3725AU	REALM SHORT TERM INCOME FUND
CHN8607AU	JCB DYNAMIC ALPHA
PER8864AU	JP MORGAN GLOBAL TRANSPORT FUND A CLASS 202
FRM9005AU	ALCEON DEBT INCOME FUND
MAQ5880AU	CHARTER HALL PFA FUND
MAQ0854AU	CHARTER HALL INDUSTRIAL FUND
MAQ5703AU	CHARTER HALL LONG WALE FUND
TAL1576AU	FORTLAKE SIGMA OPPORTUNITIES FUND

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

A copy of each managed fund's Product Disclosure Statement is available from your Financial Adviser.

Illiquid Managed Funds

APIR Code	Managed Fund Name
AMPO685AU	AMP Capital Enhanced Yield Fund - CI A
APN0001AU	APN Property for Income Fund
APN0002AU	APN National Storage Property Trust
APN0004AU	APN Property for Income No. 2
APN0016AU	APN Unlisted Property
AUS0005AU	Australian Unity W'S High Yld Mortgage
AUS0116AU	Australian Unity Wholesale Mortgage Income
BTA0002AU	BT CASH MANAGEMENT
BTA0314AU	BT Global Macro Fund
CML0002AU	CFS Bricks and Mortar
ECL0004AU	Ellerston Gems Fund
ETL0120AU	EQT Wholesale High Inc Fund
ETL0371AU	SPIRE USA ROC II FUND (AUD)
FSF0138AU	Colonial First State WS Gtd Mortgage
FSF0139AU	Colonial FS Wholesale Monthly Income Fund
HBC0027AU	Metisq China Square
HML0002AU	Onepath Monthly Income Trust
HOW0005AU	Challenger Howard Wholesale Mortgage Fd
HOW0087AU	Challenger Guaranteed Income Fund
HTH0001AU	Heathley Diversified Property
JFF0001AU	Balmain Aqua High Income Trust
JFF0002AU	Balmain Income Trust
LMI0007AU	LM WHOLESALE MORTGAGE INCOME AT CALL ACCOUNT
MAL0008AU	Blackrock Comb Prop Income Fund CI D
MAN0001AU	MAN RMF Dynamic
MAQ0448AU	Charter Hall Direct Property Fund
NML0001AU	AMP - WHOLESALE AUSTRALIAN PROPERTY FUND
NML0316AU	AMP WHOLESALE AUSTRALIAN MONTHLY INCOME FUND
NML0317AU	AMP CAPITAL AUSTRALIAN MONTHLY INCOME FUND
PER0106AU	Perpetual Wholesale Monthly Income Fund

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

A copy of each managed fund's Product Disclosure Statement is available from your Financial Adviser.

Term Deposits

Term deposits via Australian Money Market are available. You should obtain and read a copy of the disclosure document for any of the investments you wish to invest in.

Fixed Income

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

Name	Code
National Wealth Management Holdings	ISIN AU300NWML019
Sydney Airport Finance	ISIN AU300SAFCO41
Envestra Ltd	ISIN AU300ENL0039
JEM (SouthBank) Pty Ltd	ISIN AU300JEME028

Model Portfolios

There may be costs associated with the underlying assets in a model portfolio such as managed funds and Exchange Traded Funds. The Responsible Entity relies upon your Financial Adviser to provide you with the disclosure documentation for these assets contained in the Model Portfolio, both at the time of your investment and where there are any subsequent changes to the Model Portfolio

Cash holdings: The interest rate payable on the cash operating account, and any cash held in the Model Portfolios, is net of any fees charged by the Responsible Entity for the administration of this account. The rate payable is linked to the Official Cash Rate (OCR) and for cash held in model portfolios is 1% below the OCR. As 20th March 2020, the OCR is 0.25% so this means that the rate payable to you is 0.00%. Information regarding the current OCR is available at www.powerwrap.com.au

Manager	DNR AFSL Pty Ltd	DNR AFSL Pty Ltd
Model Portfolio Name	DNR Capital Australian Equities Socially Responsible Portfolio	DNR Capital Australian Equities High Conviction Portfolio
Investment Objective	The investment objective is to outperform the S&P/ASX 200 Accumulation Index by 4% pa over a rolling 3 year period	The investment objective is to outperform the S&P/ASX 200 Accumulation Index by 4% pa over a rolling 3 year period
Benchmark Index	S&P/ASX 200 Accumulation Index	S&P/ASX 200 Accumulation Index
Model Portfolio Fee	0.73% p.a. ex. GST	0.73% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation	Aus. Equities 80% - 98%	Aus. Equities 80% - 98%
Ranges	Cash 2% - 20%	Cash 2% - 20%
Authorised Investments	ASX listed Australian Equities Percentage in top 200 - 80% is the minimum percentage of an Australian share portfolio in the top 200 companies by market capitalisation.	ASX listed Australian Equities Percentage in top 200 - 80% is the minimum percentage of an Australian share portfolio in the top 200 companies by market capitalisation.
	Cash and short term money market securities	Cash and short term money market securities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$25,000.00	\$25,000.00
Indicative Number of Assets	15-30 holdings	15-30 holdings

Model Portfolios

Manager	DNR AFSL Pty Ltd	DNR AFSL Pty Ltd
Model Portfolio Name	DNR Capital	DNR Capital Australian Listed Property Trust Portfolio
	Australian Equities Income Portfolio	
Investment Objective	The investment objective is to outperform the S&P/ASX 200 Industrials Accumulation Index and deliver higher levels of income over a rolling three-year period.	The investment objective is to outperform the S&P/ASX 200 A-REIT Accumulation Index by 4% pa over a rolling 3 year period
Benchmark Index	S&P/ASX 200 Industrials Accumulation Index	S&P/ASX 200 A-REIT Accumulation Index
Model Portfolio Fee	0.73% p.a. ex. GST	0.80% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 80% - 98%	Aus. Equities 80% - 98%
	Cash 2% - 20%	Cash 2% - 20%
Authorised Investments	ASX listed Australian Equities Percentage in top 200 - 80% is the minimum percentage of an Australian share portfolio in the top 200 companies by market capitalisation.	ASX listed REITS (Percentage in ASX200 A-REIT Index - 80% is the minimum percentage of an Australian listed property portfolio in the ASX200 A-REIT Index.);
	Cash and short term money market securities	Cash and short term money market securities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$25,000.00	\$25,000.00
Indicative Number of Assets	15-30 holdings	4-8 holdings

Manager	Ralton Asset Management	Ralton Asset Management
Model Portfolio Name	Ralton Australian Shares SMA	Ralton High Yield Australian Shares SMA
Investment Objective	The Ralton Australian Shares portfolio is designed for investors who are seeking a consistent, tax efficient and growing cash dividend yield and long term capital growth and have a long term investment horizon of at least three to five years and accept the risk of significant price fluctuations	The Ralton High Yield Australian Shares portfolio is designed for investors who are seeking a consistent above average and tax-efficient cash dividend yield, and long-term capital growth and have along term investment horizon of at least five years and accept the risk of significant price fluctuations.
Benchmark Index	S&P/ASX 300 Accumulation Index	S&P/ASX 300 Accumulation Index
Model Portfolio Fee	0.68% p.a. ex. GST	0.68% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 90-98%	Aus. Equities 90-98%
	Cash 2-10%	Cash 2-10%
	Target cash range 2%-4%	Target cash range 2%-4%
Authorised Investments	Companies that are included in the S&P/ASX 300, or among the largest 300 companies based on market capitalisation	Companies in the S&P/ASX 300, or those among the largest 300 by market capitalization.
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	20-35 holdings	20-35 holdings

Model Portfolios

Manager	Ralton Asset Management	Ralton Asset Management
Model Portfolio Name	Ralton Leaders SMA	Ralton Smaller Companies SMA
Investment Objective	The Ralton Leaders portfolio is designed for investors who are seeking a consistent tax efficient cash dividend yield and long term capital growth from a portfolio of larger and more liquid Australian shares and a long term investment horizon of at least three to five years and accept the risk of significant price fluctuations.	The Ralton Smaller Companies portfolio is designed for investors who seek long term capital growth from a concentrated portfolio of smaller companies with some tax effective income, consistent above market returns and have a long term investment horizon of at least five years and accept the risk of significant price fluctuations.
Benchmark Index	S&P/ASX 100 Accumulation Index	S&P/ASX Small Ordinaries Index
Model Portfolio Fee	0.59% p.a. ex. GST	0.77% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus. Equities 90-98%	Aus. Equities 90-98%
	Cash 2-10%	Cash 2-10%
	Target cash range 2%-4%	Target cash range 2%-4%
Authorised Investments	Companies that are listed or soon to be listed on the ASX.	Companies that are included in the S&P/ASX300 Index or among the largest 300 companies based on market capitalisation .
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	20-35 holdings	25-40 holdings

Model Portfolios

Manager	Peak Investment Partners	Peak Investment Partners
Model Portfolio Name	Peak Income Model Portfolio	Peak Balanced Model Portfolio
Investment Objective	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.
Type of im	The Model is designed for investors who <ul style="list-style-type: none"> • Seek a tax effective income stream with some capital growth • Have a medium to long term investment horizon • Accept the risk of significant share price fluctuations. 	
Benchmark Index	ASX 300 Accumulation Index	ASX 300 Accumulation Index
Model Portfolio Fee	0.70% p.a. ex. GST	0.70% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0 – 30%	Cash 0 – 30%
	Fixed Interest 0 – 25%	Equity ASX 300 50 - 100%
	Equity ASX 300 50 - 100%	Equity ASX ex 300 0 – 30%
Authorised Investments	Cash, Fixed Interest, ASX Equities	Cash, ASX Equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-25 holdings	10-25 holdings
Risk level	The Model is designed for investors who accept the risk of significant share price fluctuations	
Investment timeframe	At least 3 years	

Manager	Peak Investment Partners	Peak Investment Partners
Model Portfolio Name	Peak Growth Model Portfolio	Peak Smaller Company Model Portfolio
Investment Objective	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.	The search for Peak “Value” stocks involves a combination of a top-down view of markets and investment themes, and a bottom-up or fundamental view on individual stocks. Embedded in the investment process is the manager’s objective of containing investment risk. This is done both at the portfolio construction level and at the stock selection level.
Benchmark Index	ASX 300 Accumulation Index	ASX Small Ordinaries Index
Model Portfolio Fee	0.70% p.a. ex. GST	0.70% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash 0 – 30%	Cash 0 – 30%
	Equity ASX 300 50 - 100%	Equity ASX 300 0 - 30%
	Equity ASX ex 300 0 – 30%	Equity ASX ex 300 30 – 100%
Authorised Investments	Cash, ASX Equities	Cash, ASX Equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-25 holdings	10-25 holdings

Model Portfolios

Manager	IndexInvest	IndexInvest
Model Portfolio Name	IndexInvest Dynamic Balanced Portfolio	IndexInvest Conservative Portfolio
Investment Objective	To achieve capital growth and income through tactical management of index investments. Reduce overall portfolio risk by tactically allocating to cash as prompted by quantitative signals.	To achieve income and capital preservation through tactical management of index investments. Reduce overall portfolio risk by tactically allocating to cash as prompted by quantitative signals..
Benchmark Index	Consumer Price Index + 4%	CPI + 2%
Model Portfolio Fee	0.59% p.a. ex. GST	0.59% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 5- 82% Aus. Equities: 0-17% Int. Equities: 0-28% Listed Property: 0-12% Fixed Interest: 18- 40% Alternatives: 0-20 %	Cash: 25- 60% Aus. Equities: 0-10% Int. Equities: 0-15% Listed Property: 0-5% Fixed Interest: 40- 60% Alternatives: 0-50 %
Authorised Investments	Cash, ETFs, ETCs and unlisted index funds	Cash, ETFs, ETCs and unlisted index funds
Minimum Cash Holding	5%	5%
Minimum Model Investment	\$20,000	\$20,000
Indicative Number of Assets	2 - 18 holdings	6 - 18 holdings

Manager	IndexInvest	IndexInvest
Model Portfolio Name	IndexInvest Dynamic Growth	IndexInvest Growth Satellite
Investment Objective	To achieve capital growth through tactical management of index investments. Reduce overall portfolio risks by tactically allocating cash as prompted by quantitative signals.	To achieve high capital growth from a highly concentrated, high conviction strategy. In doing so, it employs risk management techniques aimed at reducing volatility to capital
Benchmark Index	Consumer Price Index + 6%	CPI + 6%
Model Portfolio Fee	0.59% p.a. ex. GST	1.74% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2- 100% Aus. Equities: 0-30% Int. Equities: 0-40% Listed Property: 0-15% Alternatives 0-14%	Cash: 2- 100% Aus. Equities: 0-100% Int. Equities: 0-100% Listed Property: 0-100% Fixed Interest: 0-100% Alternatives: 0-100%
Authorised Investments	Cash, ETFs, ETCs and unlisted index funds	Cash, ETFs
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000	\$20,000
Indicative Number of Assets	2 - 14 holdings	0 - 2 holdings

Model Portfolios

Manager	Infinitas Asset Management Ltd	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas Core Australian Shares SMA	Infinitas High Conviction Socially Responsible SMA
Investment Objective	To achieve a return (before fees) that exceeds the return from the S&P/ASX200 Index by 2% p.a. over rolling 3 year periods	To exceed the ASX300 Index by 3% over a rolling 3-5 year period
Benchmark Index	S&P/ASX 200 Index	S&P/ASX 300 Index
Model Portfolio Fee	0.46% p.a. ex. GST	0.56% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-10%	Cash: 2-100%
	Australian Equities : 90-98%	Australian Equities : 0-98%
Authorised Investments	Constituents of the ASX 200 Index	Constituents of the ASX 300 Index, screened by Ethinvest Pty Ltd to exclude environmentally/socially harmful businesses
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-20 holdings	15-20 holdings

Manager	Infinitas Asset Management Ltd	Infinitas Asset Management Ltd
Model Portfolio Name	Infinitas Income SMA	Infinitas High Conviction ALLCAP Australian Share Model
Investment Objective	To achieve a return (before fees) that exceeds the RBA Cash Rate + 3% over rolling 3 year periods	To achieve a return (before fees) that exceeds the return from the official RBA Cash Rate + 6% over rolling 3 year periods
Benchmark Index	RBA Cash Rate	RBA Cash Rate
Model Portfolio Fee	0.46% p.a. ex. GST	0.46% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-100%	Cash: 2-100%
	ASX Listed Fixed Interest ETFs :0-20%	Australian Equities : 0-98%
	ASX200 components or interest rate/hybrid securities issued or guaranteed by them: 0-78%	
Authorised Investments	Constituents of the S&P/ASX200 Index (and hybrid or interest rate securities guaranteed by the constituent).	Constituents of the ASX 300 Index (and hybrid or interest rate securities issued or guaranteed by a constituent)
	ASX listed Fixed Interest ETFs	
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-20 holdings	15-20 holdings

Model Portfolios

Manager	Infinitas Asset Management Ltd	Nikko AM Limited
Model Portfolio Name	Infinitas High Conviction Smaller Companies	Nikko AM Australian Concentrated Share Portfolio
Investment Objective	The objective of the portfolio is to achieve a return (before fees) that exceeds the return of the S&P/ASX Small Ordinaries Accumulation Index by 2% pa over rolling three year periods.	To provide long-term capital growth and income by investing in a concentrated selection of shares. The portfolio is constructed on a benchmark unaware basis, which means stock weightings in the Fund can vary considerably from the S&P/ASX 200 Index.
Benchmark Index	S&P/ASX All Ordinaries Accumulation Index	S&P/ASX 200 Accumulation Index over rolling 7 year periods
Model Portfolio Fee	0.90%	0.909% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Australian Equities 0-98%	Cash: 2-10%
	Corporate 0-20%	Australian Equities: 90-98%
	Listed Property 0-98%	
	Cash 2-100%	
Authorised Investments	Stocks within ASX All Ordinaries, IPO's & company outside All Ordinaries to 20% portfolio (combined). Companies must not be in the ASX 200, if a stock enters the ASX 200, the manager has 12 months to exit the position.	Cash and ASX listed equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000
Indicative Number of Assets	0-20 holdings	15-25 holdings
Manager	Renaissance Wealth Advisors Pty Ltd	Renaissance Wealth Advisors Pty Ltd
Model Portfolio Name	Renaissance Alpha Portfolio	Renaissance Active Balanced Portfolio
Investment Objective	To capture income and price movements of the ASX 300 Listed companies generated by market mispricing, dividends, corporate restructures as well as corporate takeover activities.	To provide investors with a combination of capital growth and income over the medium to long term.
Benchmark Index	ASX300 Accumulation Index	Multisector/Vanguard Balanced Market Index
Model Portfolio Fee	1.0% p.a. ex. GST	0.8% ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-50%	Cash: 2-50%
	Equity ASX 20: 5-90%	ASX listed securities: 5-90%
	Equity ASX 20-100: 0-20%	Managed Funds : 0-40%
	Equity ASX 101-300: 0-10%	
	IPOs: 0-50%	
	Warrants (ASX50): 0-50%	
Authorised Investments	Cash, equities, warrants (ASX 50 Limited Companies) and IPOs	ASX listed securities, ASX listed property securities and managed funds that invest in international equities and alternative investments, cash, bank bills, term deposits, managed funds, corporate bonds, government and semi-government bonds and ASX listed hybrid securities.
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	5-20 holdings	5-30 holdings

Model Portfolios

Manager	Renaissance Wealth Advisors Pty Ltd	Private Portfolio Managers Pty Ltd
Model Portfolio Name	Renaissance Active Income Portfolio	PPM Australian Equities Growth Model Portfolio
Investment Objective	To provide investors with a reliable income stream and stable capital.	PPM Australian Equities Growth Model investment objective is to maximize long term capital growth total return. The model is constructed without consideration for index weighting or other artificial constraints with a strong focus on generating returns, preserving capital and effectively managing tax outcomes.
Benchmark Index	UBS composite 0+ Yr Tr Aud	Benchmarked against the S&P ASX 200 Accumulation Index.
Model Portfolio Fee	0.5% ex. GST	0.60%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-30%	Australian Equities 70-98%
	ASX listed fixed interest: 10-90%	Fixed Interest & Cash 2-30%
	Managed Funds (fixed interest) : 0-40%	
Authorised Investments	Cash, bank bills, term deposits, managed funds, corporate bonds, government and semi-government bonds and hybrid securities listed on the ASX.	Australian equities, Fixed Interest & Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	5-30 holdings	20-25 holdings

Manager	Point3 Investments Pty Ltd	Armytage Private Pty Ltd
Model Portfolio Name	Point3 Dynamic Australian Share Portfolio	Thomas Price Australian Share Fund
Investment Objective	Through analysis of fundamental data, technical data and buy/sell momentum, the Point3 Dynamic Australian Share Portfolio aims to achieve consistent returns above the benchmark over the long term. The model may move material portfolio weightings to cash in negative markets or in response to poor individual stock performance.	To provide investors with a consistent cash dividend yield, and long term capital growth from a concentrated portfolio of large, mid and small capitalisation Australian shares.
Benchmark Index	S&P/ASX 200	All Ordinaries Accumulation Index
Model Portfolio Fee	0.8% p.a. ex. GST	0.70% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-100%	Cash: 2-5%
	Australian Equities: 0-98%	Australian equity securities: 95-98%
Authorised Investments	ASX 200 equities	Cash and All Ordinaries Index
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000	\$20,000.00
Indicative Number of Assets	0-40 holdings	15-20 holdings

Model Portfolios

Manager	Private Capital Advisers Pty Ltd	Leyland Private Asset Management Pty Ltd
Model Portfolio Name	PCA Conservative	Leyland High Conviction Value Portfolio
Investment Objective	To achieve a consistent income return and a modest amount of capital growth, by investing in a diversified portfolio of income and growth asset classes, with an emphasis on income asset classes.	To outperform the accumulation index by at least 4.5p.a. on a rolling 5 year basis
Benchmark Index	Morningstar Aus Msec Aggressive TR AUD	ASX Accumulation Index
Model Portfolio Fee	0.00%	1.2% p.a. ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-20%	Cash: 5-85%
	Fixed Interest: 0% - 20%	Equity S&P ASX 50: 15-80%
	Australian Equities: 0-60%	Equity S&P ASX 100: 15-80%
	International Equities: 0% - 22%	Equity S&P ASX 300: 5-95%
	Property & Infrastructure: 0-8%	
Authorised Investments	Exchange Traded Funds, Managed Funds & Cash	Australian equities and cash
Minimum Cash Holding	2%	5%
Minimum Model Investment	\$15,000	\$20,000.00
Indicative Number of Assets	12	8-41 holdings
Manager	Zenith Corp Pty Ltd	Beanstalk Investment Management
Model Portfolio Name	Zenith Aggressive Model Portfolio	Beanstalk 20 Shares Portfolio
Investment Objective	To achieve capital growth through dynamic management of Exchange Traded Funds, both locally and internationally with the option to reduce overall portfolio risk by allocating cash.	To outperform the S&P/ASX300 Accumulation Index in the long term (7 years) and to generate superior post-tax returns.
Benchmark Index	Morningstar Multi Sector Aggressive	S&P/ASX 300 Accumulation Index
Model Portfolio Fee	1.0% p.a. ex. GST	0.85% ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-100%	Cash: 2-5%
	Australian shares: 0-50%	Australian Equities: 95-98%
	International shares: 0-98%	
Authorised Investments	Cash and ASX listed Exchanged Traded Funds	Cash and ASX listed equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	1-6 holdings	15-20 holdings

Model Portfolios

Manager	Beanstalk Investment Management	Beanstalk Investment Management
Model Portfolio Name	Beanstalk 20+ SHORT Portfolio	Beanstalk Investment Portfolio
Investment Objective	To outperform the S&P/ASX300 Accumulation Index in the long term (7 years) and to generate superior post-tax returns.	To exceed the return from balanced funds generally as measured by the Morningstar Aus Msec Balanced TR AUD benchmark over the long term (5 plus years)
Benchmark Index	S&P/ASX 300 Accumulation Index	Morningstar Aus Msec Balanced TR AUD
Model Portfolio Fee	1.0% ex. GST	1.19% ex. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-80%	Australian Equities: 20-80%
	Cash ETF: 0% - 78%	International Equities (inc. ETFs): 0-78%
	Australian Equities: 20-98%	Listed Property: 0-78%
	Australian equities short exposure (ETF): 0%-78%	Fixed Interest Securities (ASX listed, ETFs etc): 0-78%
		Cash: 2-80%
		Cash ETF: 0% - 78%
Authorised Investments	Cash, Exchange Traded Funds and ASX listed equities	Cash, Australian Equities, International Equities (ETFs), Listed property, Fixed Interest Securities (ASX Listed)
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	15-21 holdings (excluding cash or cash equivalent security)	Australian Equities: 15-20
		International Equities : 0-20
		Listed Property: 0-20
		Fixed Interest Securities (ASX Listed): 0-20
Manager	Beanstalk Investment Management	Private Capital Advisers Pty Ltd
Model Portfolio Name	Beanstalk 20+ Cash Portfolio	PCA High Growth
Investment Objective	To outperform the S&P/ASX300 Accumulation Index in the long term (7 years) and to generate superior post-tax returns.	To achieve capital growth through investing in a diversified portfolio of predominantly growth assets classes, with a small proportion of income asset classes
Benchmark Index	S&P/ASX 300 Accumulation Index	Morningstar Aus Msec Aggressive TR AUD
Model Portfolio Fee	0.9% ex. GST	0.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-80%	Cash: 2-20%
	Cash ETF: 0% - 78%	Fixed Interest: 0% - 20%
	Australian Equities: 20-98%	Australian Equities: 0-53%
		International Equities: 0% - 46%
		Property & Infrastructure: 0-16%
Authorised Investments	Cash, Exchange Traded Funds and ASX listed equities	Exchange Traded Funds, Managed Funds & Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$15,000
Indicative Number of Assets	15-20 holdings (excluding cash or cash equivalent security)	12

Model Portfolios

Manager	Private Capital Advisers Pty Ltd	Private Capital Advisers Pty Ltd
Model Portfolio Name	PCA Growth	PCA Balanced
Investment Objective	To achieve capital growth through investing in a diversified portfolio of growth and income asset classes, with an emphasis on growth asset classes.	To achieve a moderate amount of capital growth along with a consistent income return, by investing in a diversified portfolio of growth and income assets
Benchmark Index	Morningstar Aus Msec Growth TR AUD	Morningstar Aus Msec Balanced TR AUD
Model Portfolio Fee	0.00%	0.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-10%	Cash: 2-15%
	Fixed Interest: 0% - 24%	Fixed Interest: 0% - 45%
	Australian Equities: 0-43%	Australian Equities: 0-32%
	International Equities: 0% - 43%	International Equities: 0% - 30%
	Property & Infrastructure: 0-16%	Property & Infrastructure: 0-14%
Authorised Investments	Exchange Traded Funds, Managed Funds & Cash	Exchange Traded Funds, Managed Funds & Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$15,000	\$15,000
Indicative Number of Assets	12	12

Manager	Folkestone Maxim Asset Management Limited	Quest Asset Partners Pty Ltd
Model Portfolio Name	Folkestone Maxim A-REIT Securities Fund	Quest Australian Equities Concentrated Model Portfolio
Investment Objective	To outperform the benchmark by 1.5% p.a. (after fees) over rolling 3 year periods	A concentrated absolute return strategy, seeking to add value to long only clients by long only investments in Australian equities. The performance objective is to outperform the S&P/ASX 300 Accumulation Index by 4% pa (gross of fees).
Benchmark Index	S&P/ASX 300 A-REIT Accumulation Index	S&P/ASX 300 Accumulation Index
Model Portfolio Fee	0.70%	0.70% EX. GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Australian Listed REITs & Listed Real Estate Developers & Managers: 90%- 98%	Cash: 2-100%
	Cash/Fixed Interest: 2%-10%	Australian Equities: 0-98%
Authorised Investments	Cash & Australian Listed REITs and Listed Real Estate Developers and Managers	Australian Equities and Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000	\$25,000
Indicative Number of Assets	10 - 20 holdings	25-35

Model Portfolios

Manager	Calnan Flack	Calnan Flack
Model Portfolio Name	Australian Share Fund	Dynamic Asset Allocation Index Fund
Investment Objective	To provide investors with a mix of income and capital growth over the long term from a portfolio of Australian shares drawn predominately from the ASX300. Alternatives may at times be included and income may include some franking credits.	Dynamic Asset Allocation Index Fund provides investors with exposure to listed ASX assets. The manager seeks to enhance investment returns by making changes to the underlying asset allocation of the model. This provides the manager with the opportunity to take advantage of changing market conditions and available opportunities as the economic and investment environment evolves.
Benchmark Index	Morningstar Australian Multi Sector Growth Index	Cash + 2%
Model Portfolio Fee	0.88% + GST	0.55% + GST
Performance Fee	Nil	Nil
Asset Allocation Ranges	Australian Equities(ASX300) 0-98% ASX listed ETPs 0-50% Listed Property 0-40% International (Via ETPs) 0-40% Alternatives (Via ETPs) 0-30% Fixed Interests/Bonds/Hybrid Securities/XTBs 0-60% Cash 2-100%	Australian Equities 0-80% Listed Property 0-50% International (Via ETPs) 0-80% Alternatives (Via ETPs) 0-30% Fixed Interests/Bonds/Hybrid Securities/XTBs 0-75% Cash 2-100%
Authorised Investments	Listed Australian products incl Equities, ETPs, LICs, Hybrids, XTBs, Bonds, Fixed Interest and Cash.	Listed Investment Companies & Exchange Traded Funds
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-20	4-21
Minimum suggested timeframe	7 years	5 years
Risk Level	Growth	Growth

Manager	Index Funds Australia PTY LTD	Index Funds Australia PTY LTD
Model Portfolio Name	Index Growth	Index Balanced
Investment Objective	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds CPI +4.50%	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds CPI +3.50%
Benchmark Index	Morningstar Aus Msec Aggressive	Morningstar Aus Msec Balanced
Model Portfolio Fee	1.00%	1.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus Shares 30-55% International Shares 30-55% Australian Property 5-20% Australian Fixed Interest 5-100% International Fixed Interest 5-20% Cash 2-100%	Aus Shares 15-40% International Shares 20-50% Australian Property 5-15% Australian Fixed Interest 5-100% International Fixed Interest 5-35% Cash 2-100%
Authorised Investments	N/A	N/A
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$10,000	\$10,000
Indicative Number of Assets	4-10	4-10

Model Portfolios

Manager	Index Funds Australia PTY LTD	Index Funds Australia PTY LTD
Model Portfolio Name	Index Moderately Defensive	Index Defensive
Investment Objective	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds CPI + 2.50%	To achieve capital growth in both bull and bear markets through dynamic management of Exchange Traded Funds CPI +2.00%
Benchmark Index	Morningstar Aus Msec Aggressive	Morningstar Aus Msec Balanced
Model Portfolio Fee	1.00%	1.00%
Performance Fee	Nil	Nil
Asset Allocation Ranges	Aus Shares 10-30%	Aus Shares 5-25%
	International Shares 10-30%	International Shares 5-25%
	Australian Property 5-15%	Australian Property 5-15%
	Australian Fixed Interest 5-100%	Australian Fixed Interest 25-100%
	International Fixed Interest 5-35%	International Fixed Interest 5-35%
	Cash 2-100%	Cash 2-100%
Authorised Investments	N/A	N/A
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$10,000	\$10,000
Indicative Number of Assets	4-10	4-10

Manager	Morrissey Wealth Management	Morrissey Wealth Management
Model Portfolio Name	MWM Growth Model	MWM Income Model
Investment Objective	To outperform the benchmark over a 3 to 5 year time horizon by seeking out investments trading at a discount to their intrinsic value	To outperform the benchmark over a 3 to 5 year time horizon by seeking out investments trading at a discount to their intrinsic value and to generate an Income return
Benchmark Index	ASX 200	RBA Cash rate +3%
Model Portfolio Fee	0.945% (excluding GST)	0.945% (excluding GST)
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-35%	Cash: 2-50%
	Fixed Interest: 0% - 15%	Fixed Interest: 0% - 100%
	International Equities: 0% - 50%	Australian Equities: 0-100%
	Australian Equities: 0-20%	International Equities: 0% - 20%
	Property & Infrastructure: 0-20%	Property & Infrastructure: 0-20%
	Corporate: 0%-15%	
	(Pre IPO, IPO, Sub underwriting placements)	
Authorised Investments	All investments in the ASX 200, as well as International and Australian based ETF's	ASX traded hybrid securities, Managed funds, ASX Listed ETF's
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$1,000	\$1,000
Indicative Number of Assets	20 holdings	20 holdings

Model Portfolios

Manager	Morrissey Wealth Management	Morrissey Wealth Management
Model Portfolio Name	MWM Balanced Model	MWM International Model
Investment Objective	To outperform the benchmark over a 3 to 5 year time horizon by seeking out investments trading at a discount to their intrinsic value and to generate an income return. Stability of returns is the core focus	To outperform the benchmark over a 3 to 5 year time horizon by investing in International (ie ex-Australia) companies using International ETF's (traded through the ASX) and cash
Benchmark Index	ASX 200	MSCI World Index (ex Aust)
Model Portfolio Fee	0.945% (excluding GST)	0.945% (excluding GST)
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-35%	Cash: 2-30%
	Fixed Interest: 0% - 50%	International Equities: 0% -100%
	International Equities: 0% -30%	
	Australian Equities: 0-100%	
	Property & Infrastructure: 0-30%	
Authorised Investments	ASX 200 stocks, ASX traded hybrid securities, Managed funds, ASX listed ETF's	International ETF's (listed on the ASX)
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$1,000	\$1,000
Indicative Number of Assets	20 holdings	20 holdings

Manager	Morrissey Wealth Management
Model Portfolio Name	MWM Total Return
Investment Objective	To outperform the benchmark over a 3 to 5 year time horizon by seeking out investments trading at a discount to their intrinsic value.
Benchmark Index	ASX 200
Model Portfolio Fee	0.945% (excluding GST)
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2%-100%
	Equities 0%-100%
Authorised Investments	ASX listed ETF's
Minimum Cash Holding	2%
Minimum Model Investment	\$1,000
Indicative Number of Assets	30 holdings

Model Portfolios

Manager	Bond Adviser Pty Ltd
Model Portfolio Name	BondAdviser Bond & Hybrid Model Portfolio
Investment Objective	To achieve returns that exceed the RBA Cash Rate by at least 2.0% p.a. over the recommended investment timeframe.
Benchmark Index	RBA cash rate plus 2%
Model Portfolio Fee	0.3% ex. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 2% - 30% Bonds: 0%- 70% Hybrid Securities: 0% - 70%
Authorised Investments	Cash & ASX traded and listed bonds and hybrid securities
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	10-20 holdings (excluding cash or cash equivalent security)

Manager	Blackmore Capital
Model Portfolio Name	Blended Australian Equities Portfolio
Model Description	<p>The Blackmore Capital Blended Australian Equities Model Portfolio is focused on the Australian equity asset class. Diversity is achieved through investment across a variety of equity strategies, industries and geographies, all aiming to emphasise alpha driven returns and risk reduction.</p> <p>Blackmore Capital's investment approach aims to generate long-term risk adjusted returns, by investing in companies that focus on generating high-quality earnings and operate in industries that exhibit favourable long-term growth prospects.</p>
Investment Objective	The portfolio seeks to generate long term capital appreciation by investing in Australian listed equities. The portfolio aims to do so with lower volatility and greater downside protection relative to the S&P/ASX 200 Accumulation Index benchmark.
Benchmark Index	S&P/ASX 200 Accumulation Index
Who is this option suitable for?	<p>The Blackmore Capital Blended Australian Equities Model Portfolio is suitable for an investor who is seeking long term capital growth via an exposure to the Australian share market.</p> <p>This portfolio is designed for investors who seek a lower level of volatility and greater downside protection relative to the S&P/ASX 200 Accumulation Index, prefer a relatively lower turnover portfolio and hold a moderate appetite for risk.</p>
Model Portfolio Fee	0.60%
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities – 75% to 100% Cash – 0 to 25%
Authorised Investments	Australian Shares Cash
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000
Indicative Number of Assets	20 – 40
Minimum suggested timeframe	5 years+
Risk level	Medium-high

Model Portfolios

Manager	Blackmore Capital
Model Portfolio Name	Australian Equities Income Portfolio
Model Description	<p>The Blackmore Capital Australian Equities Income Model Portfolio is focused on the Australian equity asset class. Diversity is achieved through investment across a variety of equity strategies, industries and geographies, all aiming to emphasise alpha driven returns and risk reduction.</p> <p>The primary focus of the portfolio is to identify companies that provide an attractive and stable dividend income stream over the long term.</p> <p>Blackmore Capital's investment approach aims to generate long-term risk adjusted returns, by investing in companies that focus on generating high-quality earnings and operate in industries that exhibit favourable long-term growth prospects</p>
Investment Objective	The portfolio seeks to deliver long term growth in both capital and income by investing in Australian listed equities. The portfolio aims to do so with lower volatility and greater downside protection relative to the S&P/ASX 200 Accumulation index benchmark.
Benchmark Index	S&P/ASX 200 Accumulation Index
Who is this option suitable for?	<p>The Blackmore Capital Australian Equities Income Model Portfolio is suitable for an investor who is seeking an income stream via an exposure to the Australian share market.</p> <p>This portfolio is designed for investors who are seeking a lower level of volatility and greater downside protection relative to the S&P/ASX 200 Accumulation Index</p>
Model Portfolio Fee	0.60%
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities – 75% to 100% Cash – 0 to 25%
Authorised Investments	Australian Shares Cash
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000
Indicative Number of Assets	20 – 40
Minimum suggested timeframe	5 years+
Risk level	Medium-High

Model Portfolios

Manager	Banyan Tree Investment Group Pty Ltd
Model Portfolio Name	Banyan Tree Australian Core Model Portfolio
Investment Objective	To beat the ASX 200 Index.
Benchmark Index	ASX 200 Index
Model Portfolio Fee	0.35% exc GST
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities 40-100% Global Equities 0-30% Cash 0-30%
Authorised Investments	Direct Shares
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000
Indicative Number of Assets	20-35
Manager	Banyan Tree Investment Group Pty Ltd
Model Portfolio Name	Banyan Tree Australian Small Companies Model Portfolio
Investment Objective	To beat the ASX Small Companies Index
Benchmark Index	ASX Small Companies
Model Portfolio Fee	0.35% exc GST
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities 40-100% Global Equities 0-30% Cash 0-30%
Authorised Investments	Direct Shares
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000
Indicative Number of Assets	Up to 20
Manager	Banyan Tree Investment Group Pty Ltd
Model Portfolio Name	Banyan Tree Multi-Asset Model Portfolio
Investment Objective	To beat the LT RBA Cash Rate +3.5%
Benchmark Index	LT RBA Cash Rate +3.5%
Model Portfolio Fee	0.35% exc GST
Performance Fee	Nil
Asset Allocation Ranges	Australian Equities 10-60% Global Equities 10-60% Property Infrastructure 0-15% Fixed Income Bonds 0-30% Fixed Income Credit 0-30% Alternatives 0-30% Cash 0-30%
Authorised Investments	Direct Shares, hybrids, ETFs and Managed Funds
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000
Indicative Number of Assets	Up to 20

Model Portfolios

Model Portfolio Manager	Ethical Investment Services
Model Portfolio Name	EIS Ethical Growth Model
Investment Objective	Investment in growth based assets such as shares with minimal exposure to conservative assets. Willingness to accept risk to the capital value of investment and variations in returns in order to achieve higher portfolio growth over the long term. Ethical considerations play a pivotal part in the investment selection process. Portfolio to suit Growth/Assertive Investor.
Benchmark Index	Morningstar Multi Sector Growth Benchmark
Model Portfolio Fee	0.70% p.a. exc. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 2%-10% Fixed Interest 0%-25% Property 0%-25% Equity ASX 300 40%-80% Equity ASX 300-500 0%-40% Equity International 0%-20%
Authorised Investments	ASX Top 500; Powerwrap Approved Managed Funds To Fill Fixed Interest And International Allocations.
Minimum Cash Holding	2%
Minimum Model Investment	\$10,000.00
Indicative Number of Assets	30 holdings
Standard Risk Measure	6 - High

Model Portfolios

Model Portfolio Manager	Ethical Investment Services
Model Portfolio Name	EIS Ethical Moderate Growth Model
Investment Objective	Investment in a mixture of defensive assets, such as fixed interest investments and growth assets such as shares. Willingness to accept variable returns and some drops in the capital value of your investment in order to achieve portfolio growth over the medium to long term. Ethical considerations play a pivotal part in the investment selection process. Portfolio to suit Balanced/Moderate Investor.
Benchmark Index	Morningstar Multi Sector Balanced Benchmark
Model Portfolio Fee	0.70% p.a. exc. GST
Performance Fee	Nil
Asset Allocation Ranges	Cash 2%-15% Fixed Interest 10%-50% Property 0%-25% Equity ASX 300 20%-60% Equity ASX 300-500 20%-60% Equity International 0%-10%
Authorised Investments	ASX Top 500; Powerwrap Approved Managed Funds To Fill Fixed Interest And International Allocations.
Minimum Cash Holding	2%
Minimum Model Investment	\$10,000.00
Indicative Number of Assets	30 holdings
Standard Risk Measure	6 - High

Model Portfolios (international)

Applications for this model are subject to approval.

Manager	WCM Investment Management
Model Portfolio Name	WCM Quality Global Growth Portfolio
Investment Objective	WCM will invest and re invest the Portfolio primarily in large capitalization, U.S and non-U.S. common stocks, foreign ordinary shares, and American depository receipts (ADRs). Additional investments may include, but are not limited to, corporate/government debt instruments, preferred stocks, exchange traded funds, foreign currencies, cash and cash equivalent instruments. WCM will manage the portfolio with the long term goal of outperforming the MSCI ACWI Index.
Benchmark Index	MSCI All country World Index (MSCI ACWI)
Model Portfolio Fee	0.70% exc GST
Performance Fee	Nil
Asset Allocation Ranges	Cash: 2%-100%
	Equities 0%-98%
Authorised Investments	U.S and non-U.S. common stocks, foreign ordinary shares, and American depository receipts (ADRs) and cash and cash equivalents. Additional investments may include, but are not limited to, corporate/government debt instruments, preferred stocks, exchange traded funds and foreign currencies.
Minimum Cash Holding	2%
Minimum Model Investment	USD \$50,000
Indicative Number of Assets	20-40

Model Portfolios (international)

Applications for this model are subject to approval.

Manager	Cameron Harrison Investment Management PTY LTD	Private Portfolio Managers Pty Ltd
Model Portfolio Name	Anglo Atlantic Mainstreet Model Portfolio	PPM Global Equities Growth Model
Investment Objective	This model is an international equities model comprised of strategically well conducted enterprises listed in both the United Kingdom (FTSE All-Share) and United States (S&P 1500 Composite Index). The model seeks to provide investors with exposure to a unique collection of well run businesses which demonstrate both financial resilience and the required management & strategy elements for sustainable success. The model does not target a pre-described risk level but through diligent application of its investment process and portfolio design has historically delivered a diversified portfolio across multiple sectors with lower risk (beta) and downside performance when compared to the market benchmark.	PPM Global Equities Growth Model investment objective is to maximize long term capital growth total return by investments in an actively managed portfolio of quality international companies listed on major international exchanges.
Benchmark Index	FTSE 100 and the S&P 500 weighted by value of portfolio holdings in each geographic region.	MSCI World Australia Index
Model Portfolio Fee	0.70% ex. GST	0.85%
Performance Fee	N/A	Nil
Asset Allocation Ranges	Cash: 2-20%	International Equities 70-98%
	International Equities: 80-98%	Fixed Interest & Cash 2-30%
Authorised Investments	Cash, Securities listed on either the S&P 1500 Composite Index of FTSE All-Share	International equities, Fixed Interest & Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$50,000
Indicative Number of Assets	30-50 securities	20-25

Model Portfolios (international)

Manager	Point3 Investments Pty Ltd	Calnan Flack
Model Portfolio Name	Point3 Dynamic US Share Portfolio	World share Fund
Investment Objective	Targeted at the US market, through analysis of fundamental data, technical data and buy/sell momentum, the Point3 Dynamic US Share Portfolio aims to achieve consistent returns above the benchmark (S&P 500) over the long term. The model may move material portfolio weightings to cash in negative markets or in response to poor individual stock performance.	The Calnan Flack World Share Fund provides investors with exposure to a concentrated portfolio selected predominantly from the MSCI World Index. The Portfolio is dynamically managed using our proprietary methodology.
Benchmark Index	S&P 500	Thomson Reuter 500 Large Cap US Index
Model Portfolio Fee	0.80% ex. GST	1.0% ex. GST (excluding transaction cost)
Performance Fee	N/A	Nil
Asset Allocation Ranges	Cash: 2-100%	International Securities:0-98%
	International Equities: 0-98%	Fixed Interest/Bonds:0-75%
		Cash: 2-100%
Authorised Investments	Cash, S&P 500 stocks	US Listed Securities, Exchange Traded Products, ADR's, Cash & Bonds
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$15,000	\$50,000
Indicative Number of Assets	0-50 securities	8-15 investments

Model Portfolios (international)

Manager	UGC Asset Management Pty Ltd
Model Portfolio Name	UGC Platinum Alpha
Investment Objective	To return plus 3% per annum net of fees above MSCI World Index (AUD).
Type of investor to whom this investment is suited	Investors looking for growth in their investment account predominantly via capital appreciation.
Benchmark Index	MSCI World Index (AUD)
Model Portfolio Fee	1.365% p.a. ex. GST
Performance Fee	Nil
Asset Allocation Ranges (including target asset allocation ranges)	<p>Australian Equities – 20% to 75% with Strategic Target Allocation of 32.5%</p> <p>International Equities – 20% to 75% with Strategic Target Allocation of 62.5%</p>
Authorised Investments	Cash, Global Equities, Exchange Traded Funds
Minimum Cash Holding	2%
Minimum Model Investment	\$20,000.00
Indicative Number of Assets	36 holdings
Minimum suggested timeframe for investment	5 years
Risk level	High

Non-Custodially held assets

If you qualify as a wholesale client as defined by the *Corporations Act* you may be able to invest in Non-custodially held assets.

Please speak to your financial adviser for more details and, if applicable, the relevant product disclosure documents.

Model Portfolios

Smartwrap Investment Account will provide access to model portfolios managed by both external managers and its own Chief Investment Office. These models will be added to this Approved Products List from time to time. There may be costs associated with the underlying assets in a model portfolio such as managed funds and Exchange Traded Funds. The Responsible Entity relies upon your Financial Adviser to provide you with the disclosure documentation for these assets contained in the Model Portfolio, both at the time of your investment and where there are any subsequent changes to the Model Portfolio.

Cash holdings

The interest rate payable on the Cash Operating Account is net of any fees charged by the Responsible Entity for the administration of this account. The rate payable is linked to the Official Cash Rate (OCR) and is 0.50% below the OCR. As at 20th March 2020, the OCR is 0.25% so this means the rate payable to you is 0%. Information regarding the current OCR is available at www.powerwrap.com.au. There is currently no interest payable on international cash account holdings.

Model Portfolios

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

Transaction and Operational Costs

When you acquire and or sell listed securities, brokerage will be charged at the following rates:

Domestic listed securities

Item	Cost (Inc. GST)
STP contract note & execution (per trade)	The greater of \$19.80 AUD or 0.11%
Non-STP contract note & execution (per trade)	The greater of \$33.00 AUD or 0.11%

International listed securities

Brokerage a minimum of 0.5%

Brokerage Transaction Fee a minimum of \$35

Foreign Exchange between 0.2% - 1.5%

Foreign Currency/ Forex Transfer Fee – transferring out of foreign currency a minimum of \$50 AUD

Foreign Currency/ Forex Transfer Fee – transferring in foreign currency a minimum of \$70 AUD

This fee is added to the purchase or deducted from the sale amounts of each transaction. For more information on the brokers available, please speak to your Financial Adviser.

Brokerage costs – Model Portfolios

Changes in Model Portfolios (whether initiated by you, or by the relevant Model Manager) will lead to various trades of securities, and therefore brokerage. As described in the Product Disclosure Statement associated with this Approved Product List, such brokerage should be lower than if you held the securities directly, as trades are first netted between investors transacting in such securities, and only post-netted trades are sent to market. Brokerage is shared across all investors whose Accounts participated in each particular trade and deducted from your Model Portfolio cash holding.

Domestic listed securities model portfolio transactions

These may be up to 0.07% per ASX listed security and up to \$25.00 plus GST for Managed Funds.

International listed securities model portfolio transactions

Foreign Exchange between 0.2% and 1.5%

Foreign Currency/ Forex Transfer Fee – transferring out of Australian currency \$50 AUD

Foreign Currency /Forex Transfer Fee – transferring out foreign currency (Custody) \$70 AUD

Brokerage 0.2%

Allocation Fee a minimum of \$20 per line

Fixed Income transaction (Domestic & International)

When you acquire or sell bonds transactions will be charged at a minimum of \$100 AUD inc GST per transaction.

Real Time Gross Settlement (RTGS) Payments

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