



Additional Information – Investment Booklet

The information in this Investment Booklet forms part of the Investor Guide dated 1 February 2024 for of the Auxilium Investment Service, which is issued and operated by Fiducian Investment Management Services Limited ABN 28 602 441 814 & holder of AFS Licence No. 468211. The Administrator of the Auxilium Investment Service is Fiducian Services Pty Limited ABN 41 602 437 892. Level 4, 1 York St, Sydney NSW 2000.

This Investment Booklet may be updated from time to time without notice. The latest version is available on auxiliuminvest.com.au or through your financial advisor.

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

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

Trustee, Issuer and Distributor

Fiducian Portfolio Services Limited
ABN 13 073 845 931, AFSL 231101, RSE Licence Number L0001144
Level 4, 1 York Street, Sydney, NSW 2000 Australia, GPO Box 4175, Sydney NSW 2001 Australia
Telephone: +61 (2) 8298 4600; Fax: +61 (2) 8298 4611

Important information for potential investors in international listed securities:

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

Exchange rates

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

Important Information

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

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

About this Investment Booklet

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

This Investment Booklet includes:

- general information about each available investment strategy that you and your advisor may wish to consider; and
- the list of the investment options for the Auxilium Investment Service from which you may choose.

For more information about investing in the Auxilium Investment Service and the associated risks, refer to the Investor Guide and Additional Information Booklet available on auxiliuminvest.com.au. The information in the Additional Information Booklet may be updated from time to time.

Understanding how different strategies work

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

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

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

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

Examples of the different investment strategies and their characteristics¹

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

| Type of investment strategy | Characteristics |
|--|---|
| Conservative Balanced Risk Band 5 (40-55% growth assets) | Conservative Balanced strategies include: <ul style="list-style-type: none"> • a combination of capital growth and income from investments. • fluctuations in capital value and understand that there can be a negative return on the portfolio. • an ability to tolerate some fluctuation of income returns, in return for the tax effectiveness of income from share and property investments and diversification across the major asset sectors, which include fixed interest. |
| Balanced Risk Band 6 (55-75% growth assets) | Balanced strategies include: <ul style="list-style-type: none"> • a combination of capital growth and income from investments, with higher focus on capital growth than for the Conservative Balanced category. • some fluctuations in capital value and understand that there can be a negative return on the portfolio. • an ability to tolerate some fluctuation of income returns, in return for tax effectiveness of income from share and property investments and diversification across the major asset sectors, which includes fixed interest. |
| Growth Risk Band 6 (75-85% growth assets) | Growth strategies include: <ul style="list-style-type: none"> • capital growth with some income over the longer term. • Short term asset protection is relevant, but not a serious consideration. • Asset allocation would be diversified, but would have a relatively high weighting towards growth assets such as shares and property, with an understanding that volatility inherently accompanies investment in shares and property. • fluctuations in capital value and the possibility of negative returns in the short term are to be expected. |
| Strong Growth Risk Band 7 (85-95% growth assets) | Strong Growth strategies include: <ul style="list-style-type: none"> • the maximisation of returns over a long period of time. • a very high exposure to growth assets, such as shares and property, and would be prepared to accept considerable fluctuations (negative and positive) in capital value over short intervals as a result of changes in market conditions. • The receipt of Income from your investments would not be a priority. • Investment exposure would be predominantly in growth assets that could comprise different classes of shares, property and specialist funds, and if held for short periods, could involve considerable volatility in portfolio capital values. |
| Ultra Growth Risk Band 7 (95-100% growth assets) | Ultra Growth strategies include: <ul style="list-style-type: none"> • the maximisation of returns over a long period of time. • a very high exposure to growth assets, such as shares and property, and would be prepared to accept considerable fluctuations (negative and positive) in capital value over short intervals as a result of changes in market conditions. • The main objective to be capital growth and there is no reliance on the receipt of income for investment returns. • Investment exposure would be totally in growth assets that could comprise different classes of shares, property and specialist funds and if held for short periods, could involve considerable volatility in portfolio capital values. |
| Direct investment strategy | |
| Australian direct shares | Australian direct shares are investments in companies listed on Australian Exchanges. Australian equities can be volatile and are usually included in a portfolio for their growth characteristics. Australian equities may provide tax advantages through dividend imputation (franking) credits. Australian listed securities also include securities such as hybrids which are a way for listed companies to meet their capital requirements through debt-raising. Generally, interest rate securities are less volatile than equity securities and are included in portfolios for their income characteristics. |
| International direct shares | International direct shares are investments in companies listed on various regulated exchanges around the world. International equities can be volatile and are usually included in a portfolio for their growth characteristics. |

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

Standard Risk Measure

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

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

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

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

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

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

Investment option tables

The investment options in which you can invest in for Auxilium Investment Service are listed below:

Managed Portfolios

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

- Portfolio Name
- Holding Limit
- Management Cost
- Transactional Cost

Managed Funds

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

- APIR Code
- Investment Name
- Management Fee
- Administration and other fees
- Buy Spread
- Sell Spread

Exchange Traded Funds (ETF's)

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

- Ticker
- ETF Name
- Total Fees

Term Deposits

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

- Code
- Term Deposit Name

Managed Portfolios

Each of the managed portfolios listed in the table below are available through the Auxilium Investment Service via one or more non-unitised and registered managed investment schemes (each, a Scheme), which are operated and offered by a responsible entity (RE) that is approved by the Trustee. For details of which Scheme a particular managed portfolio is offered through, refer to the product disclosure statement on auxiliuminvest.com.au or speak to your financial advisor.

| Portfolio Name | Holding Limit | Management Fees and Cost ² | | Transaction Cost Estimate p.a. |
|--|---------------|---------------------------------------|---------------------|--------------------------------|
| | | Management Fee p.a. | Indirect Costs p.a. | |
| Auxilium Deep Green ESG Portfolio | 50% | 0.9900% | 0.00% | 0.11% |
| Auxilium Index Plus Balanced Portfolio | 100% | 0.3000% | 0.13% | 0.39% |
| Auxilium Index Plus Conservative Portfolio | 100% | 0.3000% | 0.14% | 0.04% |
| Auxilium Index Plus Growth Portfolio | 100% | 0.3000% | 0.13% | 0.04% |
| Auxilium Index Plus High Growth Portfolio | 100% | 0.3000% | 0.12% | 0.04% |
| Evergreen Responsible Future Balanced Portfolio | 100% | 0.3300% | 0.71% | 0.16% |
| Evergreen Select Balanced Portfolio | 100% | 0.3300% | 0.88% | 0.16% |
| Evergreen Select Conservative Portfolio | 100% | 0.3300% | 0.75% | 0.20% |
| Evergreen Select Growth Portfolio | 100% | 0.3300% | 1.05% | 0.14% |
| Fiducian Emerging Leaders Managed Portfolio | 100% | 0.4000% | 0.00% | 0.32% |
| Fiducian Growth Managed Portfolio | 100% | 0.4000% | 0.00% | 0.67% |
| Fiducian Imputation Managed Portfolio | 100% | 0.4000% | 0.00% | 0.16% |
| Fiducian Property Securities Managed Portfolio | 100% | 0.4000% | 0.00% | 0.35% |
| Franklin Concentrated Global Equity ex-Australia Portfolio 2 | 100% | 0.7700% | 0.00% | 0.05% |
| Insync Quality Global Equity Portfolio | 100% | 0.9900% | 0.00% | 0.00% |
| Perennial Value Smaller Companies | 100% | 1.3200% | 0.00% | 0.05% |
| Watershed Australian Share Portfolio | 100% | 0.6151% | 0.00% | 0.29% |
| Watershed Balanced Portfolio | 100% | 0.5124% | 0.16% | 0.13% |
| Watershed Conservative Portfolio | 100% | 0.5124% | 0.18% | 0.20% |
| Watershed Emerging Leaders Portfolio | 100% | 0.6200% | 0.00% | 0.23% |
| Watershed Growth Portfolio | 100% | 0.5124% | 0.14% | 0.30% |
| Watershed High Growth Portfolio | 100% | 0.5124% | 0.15% | 0.50% |
| Watershed Income Portfolio | 100% | 0.4100% | 0.27% | 0.10% |
| Watershed International Shares Portfolio | 100% | 0.6151% | 0.00% | 0.01% |

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

Managed Funds

Each of the managed funds listed in the table below are available through the Auxilium Investment Service via one or more unithised registered managed investment schemes (each, a Scheme), which are operated and offered by a responsible entity (RE) that is approved by the Trustee. For details of which Scheme a particular managed funds is offered through, refer to the product disclosure statement on auxiliuminvest.com.au or speak to your financial advisor.

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|--|----------------|-------------------------------|------------|-------------|
| | Capital Stable (Cash) | | | | |
| FSF0075AU | First Sentier Strategic Cash | 0.36 | 0.00 | 0.00 | 0.00 |
| AMP0249AU | Macquarie Managed Income O | 0.10 | 0.00 | 0.00 | 0.03 |
| SBC0811AU | UBS Cash Fund | 0.10 | 0.00 | 0.00 | 0.00 |
| | Debt (Australian Bonds) | | | | |
| ETL2805AU | Alexander Credit Income | 0.65 | 0.00 | 0.10 | 0.10 |
| PPL0028AU | Antares Income | 0.29 | 0.00 | 0.05 | 0.05 |
| DDH0001AU | Arculus Preferred Income | 0.74 | 0.00 | 0.15 | 0.15 |
| HOW2852AU | Bentham Asset backed Securities Class I | 0.35 | 0.00 | 0.13 | 0.13 |
| CSA0048AU | Bentham Professional Syndicated Loan | 0.84 | 0.00 | 0.48 | 0.48 |
| CSA0102AU | Bentham High Yield | 0.60 | 0.00 | 0.18 | 0.18 |
| HOW8209AU | Challenger IM Credit Income Fund Class P | 0.45 | 1.03 | 0.25 | 0.50 |
| DFA0108AU | Dimensional Five Year Diversified Fixed Interest Trust AUD | 0.28 | 0.00 | 0.05 | 0.05 |
| FRT0027AU | Franklin Australian Absolute Return Bond W | 0.50 | 0.08 | 0.00 | 0.00 |
| CNA0805AU | Invesco Wholesale Senior Secured Income | 0.75 | 0.00 | 0.10 | 0.10 |
| BGL0105AU | iShares Australian Bond Index | 0.20 | 0.00 | 0.05 | 0.05 |
| BLK2127AU | iShares ESG Australian Bond Index D | 0.20 | 0.00 | 0.05 | 0.05 |
| IOF0046AU | Janus Henderson Australian Fixed Interest | 0.45 | 0.02 | 0.00 | 0.08 |
| IOF0127AU | Janus Henderson Diversified Credit | 0.55 | 0.01 | 0.10 | 0.20 |
| IOF0145AU | Janus Henderson Tactical Income | 0.45 | 0.05 | 0.00 | 0.04 |
| HOW0052AU | Kapstream Absolute Return Income | 0.55 | 0.00 | 0.00 | 0.07 |
| HOW0165AU | Kapstream Absolute Return Income Class I | 0.41 | 0.00 | 0.00 | 0.07 |
| HOW8743AU | Kapstream Absolute Return Income Plus Class I | 0.46 | 0.00 | 0.00 | 0.20 |
| SSB0122AU | Western Asset Australian Bond A | 0.42 | 0.00 | 0.05 | 0.05 |
| LTC0002AU | La Trobe 12 Month Term Account | 1.80 | 0.00 | 0.00 | 0.00 |
| AMP0557AU | Macquarie Corporate Bond A | 0.53 | 0.01 | 0.20 | 0.20 |
| MAQ0277AU | Macquarie Income Opportunities | 0.49 | 0.00 | 0.15 | 0.17 |
| EVO2608AU | Metrics Direct Income | 0.20 | 0.13 | 0.00 | 0.00 |
| GSF0008AU | Payden Global Income Opportunities A | 0.70 | 0.01 | 0.10 | 0.10 |
| BTA8657AU | Pendal Dynamic Income | 0.55 | 0.11 | 0.12 | 0.12 |
| BTA3816AU | Pendal Dynamic Income Trust | 0.00 | 0.22 | 0.07 | 0.23 |
| RFA0813AU | Pendal Fixed Interest | 0.45 | 0.00 | 0.06 | 0.06 |
| BTA0507AU | Pendal Sustainable Australian Fixed Interest R | 0.40 | 0.00 | 0.07 | 0.07 |
| PER0260AU | Perpetual Diversified Income Dist | 0.59 | 0.00 | 0.15 | 0.15 |
| PER1744AU | Perpetual ESG Credit Income A | 0.59 | 0.00 | 0.15 | 0.15 |
| ETL0115AU | PIMCO Australian Bond Institutional | 0.45 | 0.00 | 0.00 | 0.10 |
| ETL0015AU | PIMCO Australian Bond Wholesale | 0.50 | 0.00 | 0.00 | 0.10 |
| ETL0175AU | PIMCO Australian Short-Term Bond Institutional | 0.45 | 0.04 | 0.00 | 0.10 |
| ETL0182AU | PIMCO Australian Short-Term Bond Wholesale | 0.50 | 0.04 | 0.00 | 0.10 |
| PMC0103AU | PM Capital Enhanced Yield | 0.55 | 0.25 | 0.15 | 0.15 |
| PMC4700AU | PM Capital Enhanced Yield B | 0.79 | 0.00 | 0.15 | 0.15 |
| MSC0761AU | RAM Private Credit Income Fund | 0.58 | 0.00 | 3.30 | 0.00 |
| OMF0009AU | Realm High Income Wholesale | 0.70 | 0.01 | 0.05 | 0.05 |
| OMF3725AU | Realm Short Term Income Ord | 0.31 | 0.01 | 0.00 | 0.00 |
| MSC8502AU | Remara Private Credit Income Fund | 0.50 | 0.00 | 0.00 | 0.00 |
| STL0027AU | Sandhurst Strategic Income A | 0.79 | 0.00 | 0.05 | 0.13 |
| STL0044AU | Sandhurst Strategic Income B | 0.45 | 0.00 | 0.05 | 0.13 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|---|----------------|-------------------------------|------------|-------------|
| SCH0028AU | Schroder Fixed Income Wholesale | 0.45 | 0.00 | 0.12 | 0.12 |
| SLT0052AU | Coolabah Short Term Income Assisted Investor | 0.44 | 0.25 | 0.00 | 0.03 |
| SLT0052AU | Coolabah Short Term Income Assisted Investor | 0.44 | 0.25 | 0.00 | 0.03 |
| ETL0398AU | T. Rowe Price Dynamic Global Bond | 0.40 | 0.61 | 0.10 | 0.10 |
| SBC0812AU | UBS Short-Term Fixed Income Fund | 0.20 | 0.00 | 0.00 | 0.05 |
| VAN0065AU | Vanguard Australian Corporate Fixed Interest Index | 0.24 | 0.00 | 0.12 | 0.12 |
| VAN0001AU | Vanguard Australian Fixed Interest Index | 0.19 | 0.00 | 0.08 | 0.08 |
| VAN0025AU | Vanguard Australian Government Bond Index | 0.24 | 0.00 | 0.06 | 0.06 |
| JBW0018AU | Yarra Enhanced Income | 0.55 | 0.00 | 0.10 | 0.10 |
| ZIA1670AU | Zagga CRED Fund | 0.50 | 0.00 | 0.00 | 0.00 |
| | Debt (Global Bonds) | | | | |
| ACM0001AU | AllianceBernstein Dynamic Global Fixed Income | 0.55 | 0.00 | 0.15 | 0.15 |
| KAM2611AU | Apostle Ethical High Yield Credit | 0.95 | 0.00 | 0.20 | 0.20 |
| FSF7298AU | CFS Affirmative Global Bond A | 0.57 | 0.24 | 0.10 | 0.10 |
| CSA0045AU | Bentham Professional Global Income | 0.77 | 0.00 | 0.26 | 0.26 |
| CSA0038AU | Bentham Global Income | 0.72 | 0.00 | 0.26 | 0.26 |
| SSB0028AU | Brandywine Global Opportunistic Fixed Income I | 0.28 | 0.16 | 0.07 | 0.07 |
| ETL0409AU | Colchester Global Government Bond A | 0.60 | 0.12 | 0.00 | 0.00 |
| ETL5525AU | Colchester Global Government Bond I | 0.60 | 0.12 | 0.00 | 0.00 |
| DFA0002AU | Dimensional Two Year Sustainability Fixed Interest Trust | 0.25 | 0.00 | 0.05 | 0.05 |
| DFA0045AU | Dimensional Two Year Sustainability Fixed Interest Trust NZD | 0.25 | 0.00 | 0.05 | 0.05 |
| DFA0642AU | Dimensional Global Bond Sustainability Trust AUD AUD | 0.35 | 0.00 | 0.10 | 0.10 |
| DFA0028AU | Dimensional Global Bond Trust AUD | 0.35 | 0.00 | 0.10 | 0.10 |
| BGL0008AU | iShares Global Bond Index | 0.20 | 0.15 | 0.10 | 0.10 |
| SSB8320AU | Western Asset Global Bond A | 0.45 | -0.01 | 0.12 | 0.12 |
| MAQ0274AU | Macquarie Dynamic Bond | 0.61 | 0.06 | 0.10 | 0.17 |
| ETL0116AU | PIMCO Diversified Fixed Interest Institutional | 0.45 | 0.00 | 0.00 | 0.10 |
| ETL0016AU | PIMCO Diversified Fixed Interest Wholesale | 0.50 | 0.00 | 0.00 | 0.10 |
| PIC6396AU | Pimco ESG Global Bond Wholesale | 0.69 | 0.01 | 0.00 | 0.00 |
| ETL0018AU | PIMCO Global Bond Wholesale | 0.49 | 0.01 | 0.00 | 0.10 |
| ETL0458AU | Pimco Income Wholesale | 0.78 | 0.01 | 0.00 | 0.00 |
| VAN0042AU | Vanguard Diversified Bond Index | 0.29 | 0.00 | 0.12 | 0.12 |
| VAN2989AU | Vanguard Ethically Conscious Global Aggregate Bond Index Hedged AUD | 0.28 | 0.00 | 0.13 | 0.13 |
| VAN0106AU | Vanguard International Credit Securities Index Hedged | 0.32 | 0.00 | 0.18 | 0.18 |
| VAN0103AU | Vanguard International Fixed Interest Index Hedged | 0.26 | 0.00 | 0.08 | 0.08 |
| | Multisector Moderate | | | | |
| CRS0001AU | abrdrn Multi Asset Income | 0.72 | 0.10 | 0.35 | 0.30 |
| FSF0033AU | First Sentier Conservative | 0.76 | 0.06 | 0.10 | 0.10 |
| BTA0805AU | Pendal Active Conservative | 0.83 | 0.18 | 0.09 | 0.08 |
| PER0077AU | Perpetual Wholesale Conservative Growth | 0.90 | 0.04 | 0.21 | 0.00 |
| JBW0016AU | Yarra Income Plus | 0.68 | 0.00 | 0.10 | 0.10 |
| | Multisector Balanced | | | | |
| FSF8757AU | CFS Index Balanced A | 0.21 | 0.00 | 0.10 | 0.10 |
| OMF2231AU | Euree Multi Asset Balanced Dis AUD | 1.25 | 0.15 | 0.25 | 0.25 |
| MMF0700AU | OnePath Wholesale Tax Effective Trust Wholesale Units | 0.95 | 0.09 | 0.00 | 0.00 |
| VAN0108AU | Vanguard Balanced Index | 0.29 | 0.00 | 0.10 | 0.10 |
| | Multisector Growth | | | | |
| OMF6843AU | Euree Multi Asset Growth Dis AUD | 1.25 | 0.15 | 0.25 | 0.25 |
| FSF0008AU | First Sentier Diversified | 0.96 | 0.11 | 0.20 | 0.20 |
| MPL0001AU | Maple-Brown Abbott Diversified Investment Trust | 0.89 | 0.04 | 0.16 | 0.16 |
| MMF0115AU | Onepath Wholesale Managed Growth Trust | 0.90 | 0.11 | 0.03 | 0.03 |
| SCH0102AU | Schroder Sustainable Growth Wholesale | 0.85 | 0.04 | 0.15 | 0.15 |
| VAN0110AU | Vanguard Growth Index | 0.29 | 0.00 | 0.09 | 0.09 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|---|----------------|-------------------------------|------------|-------------|
| ZUR0059AU | Zurich Investments Managed Growth | 0.87 | 0.00 | 0.12 | 0.12 |
| | Multisector Aggressive | | | | |
| AUG0019AU | Australian Ethical Diversified Shares Wholesale | 0.95 | 0.01 | 0.05 | 0.05 |
| BLK1596AU | BlackRock High Growth Multi-Index D AUD | 0.19 | 0.11 | 0.09 | 0.09 |
| VAN0111AU | Vanguard High Growth Index | 0.29 | 0.00 | 0.08 | 0.08 |
| | Australian Shares | | | | |
| MGE9705AU | Airlie Australian Share | 0.78 | 0.06 | 0.14 | 0.14 |
| ACM0006AU | AllianceBernstein Managed Volatility Equities | 0.55 | 0.00 | 0.25 | 0.25 |
| FSF3982AU | Acadian Aus Equity Long Short-Class A | 0.75 | 0.08 | 0.15 | 0.15 |
| ETL0060AU | Allan Gray Australia Equity A | 0.77 | 0.00 | 0.20 | 0.20 |
| HOW0019AU | Alphinity Australian Equity | 0.90 | 0.04 | 0.20 | 0.20 |
| HOW0121AU | Alphinity Sustainable Share | 0.95 | 0.07 | 0.20 | 0.20 |
| PPL0106AU | Antares High Growth Shares Professional | 1.05 | 0.21 | 0.15 | 0.15 |
| AAP0103AU | Ausbil Australian Active Equity | 0.87 | 0.00 | 0.20 | 0.20 |
| AAP3656AU | Ausbil Active Dividend Income | 0.85 | 0.09 | 0.20 | 0.20 |
| AAP3940AU | Ausbil Active Sustainable Equity | 1.00 | 0.00 | 0.20 | 0.20 |
| AAP9227AU | Ausbil Australian Concentrated Equity | 0.75 | 0.28 | 0.20 | 0.20 |
| AUG0018AU | Australian Ethical Australian Shares Wholesale | 1.10 | 0.00 | 0.15 | 0.15 |
| AUG0002AU | Australian Ethical Australian Shares | 1.69 | 0.01 | 0.15 | 0.15 |
| BFL0001AU | Bennelong Australian Equities | 0.95 | 0.02 | 0.20 | 0.20 |
| BFL0002AU | Bennelong Concentrated Australian Equities | 0.85 | 0.06 | 0.20 | 0.20 |
| BFL0004AU | Bennelong ex-20 Australian Equities | 0.95 | 0.00 | 0.20 | 0.20 |
| BFL0017AU | Bennelong Twenty20 Australian Equities | 0.39 | 0.00 | 0.20 | 0.20 |
| CHN8862AU | CC Sage Capital Equity Plus A | 0.79 | 0.61 | 0.20 | 0.20 |
| FSF0652AU | CFS Index Australian Share | 0.31 | 0.00 | 0.05 | 0.05 |
| DFA0103AU | Dimensional Australian Large Company Trust | 0.16 | 0.00 | 0.08 | 0.08 |
| DFA0003AU | Dimensional Australian Core Equity Trust | 0.28 | 0.00 | 0.08 | 0.08 |
| DFA0036AU | Dimensional Australian Core Imputation Trust | 0.28 | 0.00 | 0.08 | 0.08 |
| DFA2068AU | Dimensional Australian Sustainability Trust | 0.28 | 0.00 | 0.08 | 0.08 |
| DFA0101AU | Dimensional Australian Value Trust | 0.34 | 0.00 | 0.08 | 0.08 |
| PIM0028AU | DNR Capital Australian Equities High Conviction | 0.90 | 0.00 | 0.20 | 0.20 |
| FID0008AU | Fidelity Australian Equities | 0.85 | 0.00 | 0.15 | 0.15 |
| FID0021AU | Fidelity Australian Opportunities | 0.85 | 0.00 | 0.20 | 0.20 |
| WHT3810AU | Firetrail Australian High Conviction A | 0.90 | 0.10 | 0.15 | 0.15 |
| FSF0002AU | First Sentier Australian Share Fund | 0.96 | 0.02 | 0.10 | 0.10 |
| FSF0003AU | First Sentier Imputation | 0.96 | 0.05 | 0.15 | 0.15 |
| FSF0961AU | First Sentier Equity Income | 1.22 | 0.05 | 0.05 | 0.05 |
| HOW0035AU | Greencape High Conviction | 0.90 | 0.23 | 0.20 | 0.20 |
| BNT0003AU | Hyperion Australian Growth Companies | 0.95 | 0.00 | 0.30 | 0.30 |
| IML0002AU | IML Australian Share | 0.99 | 0.00 | 0.25 | 0.25 |
| BGL0034AU | iShares Australian Equity Index | 0.20 | 0.00 | 0.04 | 0.04 |
| TYN0028AU | Tyndall Australian Share Wholesale | 0.80 | 0.03 | 0.20 | 0.20 |
| BTA0055AU | Pendal Australian Equity | 0.79 | 0.00 | 0.25 | 0.25 |
| RFA0064AU | Pendal Australian Long/Short | 0.50 | 0.00 | 0.35 | 0.35 |
| RFA0818AU | Pendal Australian Share | 0.79 | 0.00 | 0.25 | 0.25 |
| RFA0103AU | Pendal Imputation | 0.90 | 0.00 | 0.25 | 0.25 |
| WFS0285AU | Pendal Sustainable Australian Share | 0.85 | 0.00 | 0.25 | 0.25 |
| PCL0005AU | Pengana Australian Equities A | 1.02 | 0.02 | 0.15 | 0.15 |
| IOF0206AU | Perennial Value Shares Wholesale Trust | 0.92 | 0.17 | 0.15 | 0.15 |
| PER0049AU | Perpetual Australian Share Dist | 0.99 | 0.09 | 0.24 | 0.00 |
| PER0102AU | Perpetual Concentrated Equity | 1.10 | 0.09 | 0.12 | 0.12 |
| PER0116AU | Perpetual ESG Australian Share | 1.18 | 0.06 | 0.12 | 0.12 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|---|----------------|-------------------------------|------------|-------------|
| PER0046AU | Perpetual Industrial Share | 0.99 | 0.13 | 0.24 | 0.00 |
| PER0072AU | Perpetual SHARE PLUS Long Short | 1.33 | 0.25 | 0.18 | 0.18 |
| PER0011AU | WealthFocus Industrial Share | 1.23 | 0.11 | 0.12 | 0.12 |
| WHT0039AU | Plato Australian Shares Income A | 0.90 | 0.00 | 0.20 | 0.20 |
| AUS0030AU | Platypus Australian Equities Wholesale | 0.76 | 0.44 | 0.20 | 0.20 |
| PMC0101AU | PM Capital Australian Companies | 1.09 | 0.02 | 0.25 | 0.25 |
| FSF0976AU | Realindex Australian Share Value Class A | 0.36 | 0.00 | 0.05 | 0.05 |
| FSF1015AU | Realindex Australian Shr Value | 0.61 | 0.00 | 0.05 | 0.05 |
| AMR0006AU | Regal Long Short Australian Equity | 1.00 | 0.00 | 0.30 | 0.30 |
| STL0101AU | IML IML Industrial Share | 0.95 | 0.00 | 0.25 | 0.25 |
| SCH0002AU | Schroder Australian Equity P | 0.62 | 0.00 | 0.20 | 0.20 |
| SCH5738AU | Schroder Equity Opportunities Professional | 0.62 | 0.19 | 0.30 | 0.30 |
| SCH0101AU | Schroder Wholesale Australian Equity W | 0.80 | 0.00 | 0.20 | 0.20 |
| WHT0012AU | Solaris Core Australian Equity | 0.90 | 0.00 | 0.30 | 0.30 |
| TYN0038AU | Tyndall Australian Share Income | 0.85 | 0.05 | 0.20 | 0.20 |
| WFS8168AU | Tyndall Wholesale Plus Australian Share Income | 0.75 | 0.00 | 0.40 | 0.00 |
| VAN0002AU | Vanguard Australian Shares Index | 0.16 | 0.00 | 0.05 | 0.05 |
| | Geared Australian Shares | | | | |
| FSF0453AU | CFS FC Acadian Geared Australian Equity | 2.16 | 0.07 | 0.20 | 0.20 |
| AAP0002AU | Ausbil Australian Geared Equity | 2.50 | 0.00 | 0.38 | 0.38 |
| FSF0043AU | CFS Geared Share | 2.18 | 0.02 | 0.50 | 0.50 |
| PER0071AU | Perpetual Geared Australian Share | 2.66 | 0.19 | 0.30 | 0.30 |
| | Australian Smaller Company Shares | | | | |
| CSA0131AU | SGH Australian Small Companies | 1.26 | 0.00 | 0.30 | 0.30 |
| AAP0104AU | Ausbil Australian Emerging Leaders | 0.85 | 0.21 | 0.25 | 0.25 |
| AAP0007AU | Ausbil MicroCap | 1.20 | 0.09 | 0.35 | 0.35 |
| AUG0027AU | Australian Ethical Emerging Companies Wholesale | 1.20 | 0.01 | 0.15 | 0.15 |
| BTA0480AU | Wholesale Plus ex-20 Australian Equities | 0.80 | 1.01 | 0.40 | 0.00 |
| FAM0101AU | Celeste Australian Small Companies | 1.10 | 0.06 | 0.30 | 0.30 |
| DFA0104AU | Dimensional Australian Small Company Trust | 0.60 | 0.00 | 0.12 | 0.12 |
| PIM4357AU | DNR Capital Australian Emerging Companies | 1.15 | 2.70 | 0.25 | 0.25 |
| HOW2967AU | Eiger Australian Small Companies | 1.00 | 0.88 | 0.40 | 0.40 |
| PIM5346AU | Eley Griffiths Group Emerging Companies | 1.26 | 0.86 | 0.24 | 0.24 |
| EGG0001AU | Eley Griffiths Small Companies | 1.25 | 0.72 | 0.24 | 0.24 |
| FID0026AU | Fidelity Future Leaders | 1.20 | 0.04 | 0.25 | 0.25 |
| CMIO111AU | First Sentier Australian Small Companies | 1.11 | 0.05 | 0.15 | 0.15 |
| ETL0449AU | Flinders Emerging Companies B | 1.10 | 0.00 | 0.35 | 0.35 |
| ETL0052AU | Grant Samuel Tribeca Australian Smaller Companies A | 0.92 | 1.79 | 0.30 | 0.30 |
| BNT0101AU | Hyperion Small Growth Companies | 1.25 | 0.00 | 0.30 | 0.30 |
| ETL6826AU | Australian Equity Fund | 1.39 | 0.00 | 0.40 | 0.40 |
| CNA0812AU | Invesco Wholesale Australian Smaller Companies A | 0.55 | 0.00 | 0.20 | 0.20 |
| GTU0096AU | Invesco Wholesale Australian Smaller Companies R | 0.55 | 0.00 | 0.20 | 0.20 |
| IML0001AU | IML Australian Small Companies | 0.99 | 0.06 | 0.25 | 0.25 |
| IML0005AU | IML Equity Income | 0.99 | 0.06 | 0.25 | 0.25 |
| IML0003AU | IML Future Leaders | 0.99 | 0.08 | 0.25 | 0.25 |
| KTA0002AU | Katana Australian Equity | 0.87 | 0.00 | 0.20 | 0.20 |
| HBC0011AU | Merlon Australian Share Income | 0.95 | 0.06 | 0.20 | 0.20 |
| OPS0002AU | OC Premium Small Companies | 1.20 | 0.31 | 0.30 | 0.30 |
| RFA0061AU | Pendal MicroCap Opportunities | 1.20 | 0.81 | 0.60 | 0.60 |
| RFA0819AU | Pendal Smaller Companies | 1.22 | 0.09 | 0.25 | 0.25 |
| PER0270AU | Pengana Emerging Companies | 1.33 | 2.22 | 0.20 | 0.20 |
| WPC5600AU | Perennial Better Future Trust | 1.20 | 0.15 | 0.30 | 0.30 |
| PER0048AU | Perpetual Smaller Companies | 1.25 | 0.10 | 0.12 | 0.12 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|--|----------------|-------------------------------|------------|-------------|
| PVA0013AU | Prime Value Emerging Opportunities | 1.25 | 0.30 | 0.40 | 0.40 |
| FSF0978AU | Realindex Aus Small Co Value Class A | 0.59 | 0.00 | 0.05 | 0.05 |
| FSF1016AU | Realindex Australian Small Companies Value | 0.81 | 0.01 | 0.05 | 0.05 |
| ETL0062AU | ICE | 1.18 | 0.28 | 0.30 | 0.30 |
| | International Shares | | | | |
| ACM0009AU | AllianceBernstein Global Equities | 0.76 | 0.00 | 0.20 | 0.20 |
| HOW0164AU | Alphinity Global Equity (Unit Price Consolidation) | 0.75 | 0.30 | 0.25 | 0.25 |
| CRS0005AU | abrdn abrdn Sustainable International Equities | 0.98 | 0.00 | 0.15 | 0.15 |
| FSF1978AU | Acadian Global Equity Long Short Class A | 0.91 | 0.13 | 0.05 | 0.05 |
| RFA0821AU | Barrow Hanley Concentrated Global Share No 2 | 0.90 | 0.00 | 0.20 | 0.20 |
| BPF0016AU | Bell Global Equities Platform | 0.76 | 0.06 | 0.10 | 0.10 |
| FSF0788AU | CFS FC Acadian Global Equity Long Short | 1.26 | 0.15 | 0.05 | 0.05 |
| ANT0005AU | Altrinsic Global Equities Trust | 0.99 | 0.09 | 0.15 | 0.10 |
| IOF0045AU | Antipodes Global P | 1.20 | 0.12 | 0.30 | 0.30 |
| IOF0080AU | Antipodes Global Long Only I | 1.35 | 0.04 | 0.30 | 0.30 |
| WHT0057AU | Antipodes Global Long Only | 1.20 | 0.12 | 0.30 | 0.30 |
| MAQ0464AU | Arrowstreet Global Equity | 1.28 | 0.00 | 0.16 | 0.17 |
| OPS8304AU | Artisan Global Discovery | 0.70 | 0.11 | 0.25 | 0.25 |
| ARO0006AU | BNP Paribas C Worldwide Global Equity Trust | 0.99 | 0.00 | 0.15 | 0.15 |
| CIM0006AU | CG New Perspective (AU) | 0.75 | 0.05 | 0.00 | 0.00 |
| FSF0654AU | CFS Index Global Share | 0.32 | 0.00 | 0.05 | 0.05 |
| ETL0390AU | Claremont Global | 1.25 | 0.00 | 0.10 | 0.10 |
| DFA0041AU | Dimensional Global Sustainability Trust Unhedged AUD | 0.36 | 0.00 | 0.10 | 0.10 |
| DFA0004AU | Dimensional Global Core Equity Trust Unhedged AUD | 0.36 | 0.00 | 0.10 | 0.10 |
| DFA0105AU | Dimensional Global Large Company Trust | 0.24 | 0.00 | 0.08 | 0.08 |
| DFA0106AU | Dimensional Global Small Company Trust | 0.65 | 0.00 | 0.12 | 0.12 |
| DFA0102AU | Dimensional Global Value Trust | 0.46 | 0.00 | 0.08 | 0.08 |
| GSF0002AU | Epoch Global Equity Shareholder Yield (Unhedged) | 1.25 | 0.00 | 0.20 | 0.20 |
| FID0007AU | Fidelity Global Equities | 0.99 | 0.00 | 0.20 | 0.20 |
| DAM0960AU | Fiera Atlas Global Companies O | 0.80 | 0.00 | 0.30 | 0.30 |
| FSF0489AU | CFS Global Share | 1.38 | 0.05 | 0.10 | 0.10 |
| FRT0009AU | Franklin Global Growth W | 0.90 | -0.07 | 0.15 | 0.15 |
| ETL7377AU | GQG Partners Global Equity | 0.75 | 0.03 | 0.10 | 0.10 |
| ETL2869AU | GQG Partners Global Equity Z | 0.65 | 0.03 | 0.10 | 0.10 |
| GSF0001AU | Epoch Global Equity Shareholder Yield Hedged | 1.30 | 0.03 | 0.20 | 0.20 |
| WHT0070AU | Hyperion Global Growth Companies A | 0.70 | 0.00 | 0.30 | 0.30 |
| WHT8435AU | Hyperion Global Growth Companies (Managed) | 0.70 | 0.00 | 0.30 | 0.30 |
| MAQ0404AU | IFP Global Franchise | 1.28 | 0.00 | 0.18 | 0.10 |
| MGL0004AU | Ironbark Royal London Concentrated Global Share | 0.90 | 0.00 | 0.15 | 0.15 |
| DAM2442AU | Ironbark Royal London Core Global Share A (Unhedged) | 0.36 | 0.00 | 0.15 | 0.15 |
| BGL0044AU | iShares Hedged International Equity Index D | 0.20 | 0.01 | 0.07 | 0.04 |
| BGL0106AU | iShares International Equity Index | 0.20 | 0.00 | 0.06 | 0.03 |
| ETL0490AU | L1 Capital Long Short Retail | 1.54 | 3.96 | 0.15 | 0.15 |
| MGE0001AU | Magellan Global | 1.35 | 0.09 | 0.07 | 0.07 |
| ETL0172AU | MFS Concentrated Global Equity Trust | 0.90 | 0.00 | 0.15 | 0.15 |
| MIA0001AU | MFS Global Equity Trust | 0.77 | 0.00 | 0.15 | 0.15 |
| MUA0002AU | Munro Global Growth Ordinary | 1.35 | 0.33 | 0.15 | 0.15 |
| SLT2171AU | Nanuk New World | 1.10 | 0.00 | 0.25 | 0.25 |
| BTA0056AU | Barrow Hanley Concentrated Global Share No 3 | 0.90 | 0.00 | 0.20 | 0.20 |
| HHA0007AU | Pengana WHEB Sustainable Impact | 1.35 | 0.00 | 0.25 | 0.25 |
| PER0733AU | Perpetual Barrow Hanley Global Share A | 0.99 | 0.04 | 0.20 | 0.20 |
| PLA0001AU | Platinum European C | 1.35 | 0.05 | 0.20 | 0.20 |
| PLA5576AU | Platinum European P | 1.10 | 0.05 | 0.20 | 0.20 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|---|----------------|-------------------------------|------------|-------------|
| PLA0100AU | Platinum International Brands C | 1.35 | 0.25 | 0.20 | 0.20 |
| PLA0002AU | Platinum International C | 1.35 | 0.08 | 0.15 | 0.15 |
| PMC0100AU | PM Capital Global Companies | 1.09 | 0.84 | 0.25 | 0.25 |
| ETL0484AU | Pzena Global Focused Value Wholesale A | 0.70 | 0.00 | 0.25 | 0.20 |
| ETL6220AU | Pzena Global Focused Value P Dis AUD | 0.60 | 0.00 | 0.25 | 0.20 |
| FSF0974AU | Realindex Global Share Value Class A | 0.46 | 0.01 | 0.10 | 0.10 |
| FSF1771AU | Realindex Global Share Value Class A | 0.45 | 0.03 | 0.10 | 0.10 |
| FSF1017AU | Realindex Global Share Value | 0.72 | 0.00 | 0.10 | 0.10 |
| PDL4608AU | Pendal Group Regnan Global Equity Impact Solutions R | 0.90 | 0.00 | 0.20 | 0.20 |
| SST0057AU | State Street Climate ESG International Equity | 0.24 | 0.00 | 0.07 | 0.04 |
| FSF1675AU | Stewart Investors Worldwide Sustainability | 0.61 | 0.00 | 0.15 | 0.15 |
| AUS0035AU | Talaria Global Equity Wholesale | 1.16 | 0.09 | 0.20 | 0.20 |
| ETL0071AU | T. Rowe Price Global Equity | 0.94 | 0.00 | 0.20 | 0.10 |
| ETL8482AU | T. Rowe Price Global Equity M | 0.94 | 0.00 | 0.20 | 0.10 |
| VAN8175AU | Vanguard Ethically Conscious International Shares Index | 0.20 | 0.00 | 0.07 | 0.07 |
| VAN0003AU | Vanguard International Share Index AUD | 0.18 | 0.00 | 0.06 | 0.06 |
| MAQ0410AU | Walter Scott Global Equity | 1.28 | 0.00 | 0.12 | 0.08 |
| JBW0103AU | Yarra Global Small Companies | 1.25 | 0.04 | 0.10 | 0.10 |
| ZUR0617AU | Zurich Investments Concentrated Global Growth | 1.10 | 0.00 | 0.02 | 0.02 |
| ZUR0061AU | Zurich Investments Global Thematic Share | 0.98 | 0.00 | 0.04 | 0.04 |
| ZUR0517AU | Zurich Investments Hedged Global Thematic Share | 0.98 | 0.11 | 0.04 | 0.04 |
| | International Shares (Hedged) | | | | |
| MAQ0079AU | Macquarie Arrowstreet Global Equity Hedged | 1.28 | 0.00 | 0.19 | 0.20 |
| CIM0008AU | CG New Perspective Hedged (AU) | 0.75 | 0.05 | 0.00 | 0.00 |
| DFA0042AU | Dimensional Global Sustainability Trust Hedged AUD | 0.36 | 0.00 | 0.12 | 0.12 |
| DFA0009AU | Dimensional Global Core Equity Trust Hedged AUD | 0.36 | 0.01 | 0.12 | 0.12 |
| PIM0941AU | Fairlight Global Small & Mid Cap H Hedged | 1.25 | 0.45 | 0.25 | 0.25 |
| FSF0706AU | CFS Global Share - Hedged | 1.38 | 0.22 | 0.10 | 0.10 |
| MAQ0631AU | IFP Global Franchise Hedged | 1.28 | 0.00 | 0.21 | 0.13 |
| FSF0975AU | Realindex Global Share Value-Hedged A | 0.47 | 0.00 | 0.10 | 0.10 |
| ETL0312AU | T. Rowe Price Global Equity Hedged | 0.96 | 0.00 | 0.20 | 0.10 |
| VAN0105AU | Vanguard International Share Index Hedged AUD | 0.21 | 0.00 | 0.07 | 0.07 |
| | Emerging Market Shares | | | | |
| ETL0032AU | abrdr Sustainable Emerging Opportunities | 1.50 | 0.00 | 0.22 | 0.22 |
| CHN8850AU | CC RWC Global Emerging Markets A | 1.23 | 0.40 | 0.00 | 0.00 |
| DFA0107AU | Dimensional Emerging Markets Value Trust | 0.71 | 0.00 | 0.25 | 0.25 |
| ETL4207AU | GQG Partners Emerging Markets Equity | 0.96 | 0.14 | 0.25 | 0.25 |
| BGL0083AU | iShares Emerging Markets IMI Equity Index | 0.55 | 0.06 | 0.30 | 0.35 |
| ETL0201AU | Martin Currie Emerging Markets | 1.00 | -0.03 | 0.15 | 0.15 |
| FSF1101AU | Realindex Emerging Markets Value Class A | 0.67 | 0.13 | 0.10 | 0.10 |
| FSF1197AU | Realindex Emerging Markets Value | 0.87 | 0.08 | 0.10 | 0.10 |
| | Emerging Market Shares (Asia) | | | | |
| EQI0028AU | abrdr Sustainable Asian Opportunities | 1.18 | 0.10 | 0.28 | 0.28 |
| FID0010AU | Fidelity Asia | 1.15 | 0.00 | 0.30 | 0.30 |
| FID0011AU | Fidelity China | 1.20 | 0.27 | 0.30 | 0.30 |
| BTA0054AU | Pendal Asian Share | 1.00 | 0.30 | 0.25 | 0.25 |
| PLA9999AU | Platinum Asia P | 1.10 | 0.07 | 0.15 | 0.15 |
| PLA0004AU | Platinum Asia C | 1.35 | 0.07 | 0.15 | 0.15 |
| MAQ0635AU | Premium Asia | 1.33 | 0.56 | 0.25 | 0.25 |
| MAQ0782AU | Premium Asia Income | 1.13 | 0.00 | 0.50 | 0.50 |
| MAQ0441AU | Premium China | 2.30 | 0.56 | 0.25 | 0.25 |
| | Property Securities (Australian Property) | | | | |
| AUS0037AU | AUI Healthcare Property Trust A | 0.65 | 0.66 | 0.80 | 0.50 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|---|----------------|-------------------------------|------------|-------------|
| FSF0655AU | CFS Index Property Securities | 0.31 | 0.00 | 0.05 | 0.05 |
| MAQ0854AU | Charter Hall Direct Industrial 4 Ordinary | 0.82 | 2.83 | 0.00 | 2.50 |
| MAQ0433AU | Charter Hall Direct Office Ret | 1.10 | 0.00 | 0.00 | 2.50 |
| COL0001AU | Charter Hall Maxim Property Securities | 0.85 | 0.00 | 0.25 | 0.25 |
| CRM0008AU | Cromwell Phoenix Property Securities | 0.82 | 0.03 | 0.20 | 0.20 |
| APN0008AU | Dexus AREIT | 0.85 | 0.00 | 0.15 | 0.15 |
| OMF1896AU | Euree A-REIT Securities Dis AUD | 0.85 | 0.08 | 0.25 | 0.25 |
| BGL0108AU | iShares Australian Listed Property Index | 0.20 | 0.00 | 0.05 | 0.05 |
| SSB0128AU | Martin Currie Property Securities A | 0.66 | 0.03 | 0.10 | 0.10 |
| RFA0817AU | Pendal Property Investment | 0.65 | 0.03 | 0.25 | 0.25 |
| BTA0061AU | Pendal Property Securities | 0.65 | 0.00 | 0.25 | 0.25 |
| PAL0002AU | Ironbark Paladin Property Securities | 0.75 | 0.04 | 0.25 | 0.25 |
| VAN0004AU | Vanguard Australian Property Securities Index | 0.23 | 0.00 | 0.06 | 0.06 |
| ZUR0064AU | Zurich Investments Australian Property Securities | 0.81 | 0.00 | 0.30 | 0.30 |
| | Property Securities (Global Property) | | | | |
| DFA0005AU | Dimensional Global Real Estate Trust Inc AUD | 0.37 | 0.00 | 0.10 | 0.10 |
| FSF0454AU | First Sentier Global Property Securities | 1.01 | 0.31 | 0.10 | 0.10 |
| MGL0010AU | Ironbark DWS Global (ex-Australia) Property Securities Fund | 1.10 | 0.00 | 0.30 | 0.30 |
| MGL0011AU | Ironbark DWS Global Property Securities | 1.10 | 0.00 | 0.30 | 0.30 |
| AMP0974AU | Macquarie Global Listed Real Estate A | 0.97 | 0.14 | 0.15 | 0.15 |
| AMP3259AU | AMP Capital Advantage Global Property Securities | 0.82 | 0.11 | 0.15 | 0.15 |
| AMP9026AU | Macquarie Global Listed Real Estate mFund | 0.97 | 0.11 | 0.15 | 0.15 |
| BFL0020AU | Quay Global Real Estate C | 0.82 | 0.00 | 0.20 | 0.20 |
| WHT0015AU | Resolution Capital Global Property Securities A PF | 0.80 | 0.02 | 0.20 | 0.20 |
| IOF0184AU | Resolution Capital Global Property Securities Unhedged II | 1.05 | -0.07 | 0.20 | 0.20 |
| HML0016AU | UBS Clarion Global Property Securities Fund | 0.90 | 0.06 | 0.25 | 0.25 |
| VAN0018AU | Vanguard International Property Securities Index | 0.40 | 0.00 | 0.07 | 0.07 |
| VAN0019AU | Vanguard International Property Securities Index Hedged | 0.43 | 0.00 | 0.08 | 0.08 |
| | Property Securities (Infrastructure) | | | | |
| BFL0019AU | 4D Global Infrastructure A | 0.95 | 0.00 | 0.20 | 0.20 |
| AMP1179AU | Dexus Core Infrastructure A | 1.20 | 0.03 | 0.05 | 0.05 |
| PIM9253AU | ATLAS Infrastructure Australian Feeder Hedged | 0.70 | 0.22 | 0.00 | 0.00 |
| PIM6769AU | ATLAS Infrastructure Australian Feeder Unhedged | 0.70 | 0.22 | 0.00 | 0.00 |
| TGP0016AU | ClearBridge RARE Infrastructure Income A | 1.03 | 0.15 | 0.04 | 0.15 |
| SSB4647AU | ClearBridge RARE Infrastructure Income B | 0.51 | 0.15 | 0.04 | 0.15 |
| TGP0008AU | ClearBridge RARE Infrastructure Value Hedged | 1.03 | 0.14 | 0.03 | 0.13 |
| TGP0034AU | ClearBridge RARE Infrastructure Value Unhedged | 0.97 | 0.10 | 0.03 | 0.13 |
| FSF1241AU | First Sentier Global Listed Infrastructure Securities | 0.95 | 0.01 | 0.15 | 0.15 |
| FSF0905AU | First Sentier Global Listed Infra. | 1.21 | 0.28 | 0.10 | 0.10 |
| LAZ0014AU | Lazard Global Listed Infrastructure W AUD | 0.98 | -0.01 | 0.25 | 0.25 |
| MGE0002AU | Magellan Infrastructure | 1.06 | 0.00 | 0.15 | 0.15 |
| MGE0006AU | Magellan Infrastructure Unhedged | 1.05 | 0.06 | 0.15 | 0.15 |
| BTA0543AU | Infrastructure Wholesale Plus Value Hedged | 0.82 | 0.05 | 0.17 | 0.00 |
| BTA0546AU | Infrastructure Wholesale Plus Value Unhedged | 0.80 | 0.05 | 0.17 | 0.00 |
| VAN0023AU | Vanguard Global Infrastructure Index | 0.49 | 0.00 | 0.06 | 0.06 |
| VAN0024AU | Vanguard Global Infrastructure Index Hedged | 0.52 | 0.00 | 0.07 | 0.07 |
| | Other/Total Return | | | | |
| EQI4297AU | Aberdeen Global Risk Mitigation | 1.20 | 0.09 | 0.90 | 0.90 |
| CRS0002AU | abrdrn Multi-Asset Real Return A | 0.84 | 0.09 | 0.30 | 0.25 |
| HOW0098AU | Ardea Real Outcome | 0.50 | 0.33 | 0.05 | 0.05 |
| PER0728AU | CT Pyrford Global Absolute Return | 0.90 | 0.00 | 0.20 | 0.20 |
| FSF0038AU | CFS Janus Henderson Global Natural Resources | 1.17 | 0.45 | 0.10 | 0.10 |
| GMO0006AU | GMO Systematic Global Macro Trust B | 1.01 | 0.24 | 0.00 | 0.00 |

| APIR Code | Investment Name | Management Fee | Administration and other fees | Buy Spread | Sell Spread |
|-----------|---|----------------|-------------------------------|------------|-------------|
| GTU0109AU | Invesco True Balance A | 0.55 | 0.00 | 0.15 | 0.15 |
| HGI4648AU | Janus Henderson Global Multi-Strategy | 0.90 | 1.06 | 0.00 | 0.00 |
| MAN0002AU | Man AHL Alpha A | 1.74 | 0.41 | 0.00 | 0.00 |
| MAQ5143AU | P/E Global FX Alpha | 1.88 | 2.28 | 0.01 | 0.01 |
| ETL0431AU | Partners Group Global Multi Asset | 1.50 | 0.00 | 0.15 | 0.15 |
| PIC9659AU | Pimco TRENDS Managed Futures Strategy Wholesale | 1.50 | 0.31 | 0.10 | 0.10 |
| SCH0103AU | Schroder Absolute Return Income Wholesale | 0.54 | 0.01 | 0.15 | 0.15 |
| MAQ0482AU | Winton Global Alpha | 1.48 | 0.53 | 0.05 | 0.05 |

Exchange Traded Funds (ETF's)

| Ticker | ETF Name | Management Fee | Transaction and other fees |
|--------|---|----------------|----------------------------|
| OZBD | Beta Aus Comp Bond - BetaShares Australian Composite Bond ETF | 0.19% | 0.00% |
| QLTY | Beta Quality Leaders - BetaShares Global Quality Leaders ETF | 0.29% | 0.03% |
| QUS | Beta SP500 Equal ETF - BetaShares S&P 500 Equal Weight ETF | 0.30% | 0.02% |
| HBRD | BetaShares Active Australian Hybrids ETF | 0.45% | 0.00% |
| BEAR | BetaShares Aus Equities Bear Hedge ETF | 1.19% | 0.02% |
| AAA | BetaShares Aus High Interest Cash ETF | 0.18% | 0.00% |
| YMAX | BetaShares Aus Top 20 Eq Yld Mxmsr ETF | 0.59% | 0.18% |
| A200 | BetaShares Australia 200 ETF | 0.07% | 0.00% |
| HVST | BetaShares Australian Div Harvester ETF | 0.65% | 0.01% |
| BBOZ | BetaShares Australian Eqs Strong BrH ETF | 1.19% | 0.04% |
| AGVT | BetaShares Australian Government Bd ETF | 0.19% | 0.00% |
| ERTH | BetaShares Climate Change Innovation ETF | 0.55% | 0.03% |
| HEUR | BetaShares Europe ETF-Ccy Hdg | 0.51% | 0.06% |
| F100 | BetaShares FTSE 100 ETF | 0.38% | 0.03% |
| QOZ | BetaShares FTSE RAFI Australia 200 ETF | 0.30% | 0.01% |
| GEAR | BetaShares Geared Australian Equity ETF | 0.74% | 0.00% |
| GGUS | BetaShares Geared US Eq Ccy Hdg ETF | 0.74% | 0.00% |
| BNKS | BetaShares Glb Banks ETF-Ccy Hdg | 0.47% | 0.02% |
| HACK | BetaShares Global Cybersecurity ETF | 0.57% | 0.03% |
| ETHI | Betashares Global Sustainability Leaders | 0.49% | 0.01% |
| URNM | Betashares Global Uranium ETF | 0.45% | 0.00% |
| HJPN | BetaShares Japan ETF-Ccy Hdg | 0.51% | 0.03% |
| NDQ | BetaShares NASDAQ 100 ETF | 0.38% | 0.00% |
| USD | BetaShares US Dollar ETF | 0.45% | 0.00% |
| BBUS | BetaShares US Eqs Strong Bear H CcyH ETF | 1.19% | 0.02% |
| IMPQ | eInvest Better Future (Managed Fund) | 0.89% | 0.11% |
| EIGA | eInvest Income Generator ETF | 0.65% | 0.37% |
| FEMX | Fidelity Global Emerging Markets ETF | 0.99% | 0.14% |
| ACDC | Global X Battery Tech & Lithium ETF | 0.69% | 0.06% |
| ESTX | Global X EURO STOXX 50® ETF | 0.35% | 0.02% |
| FANG | Global X FANG+ ETF | 0.99% | 0.14% |
| NDIA | Global X India Nifty 50 ETF | 0.69% | 0.01% |
| TECH | Global X Morningstar Global Tech ETF | 0.45% | 0.04% |
| GOLD | Global X Physical Gold | 0.40% | 0.00% |
| ETPMPM | Global X Physical Precious Metals Basket | 0.44% | 0.00% |
| ETPMAG | Global X Physical Silver | 0.49% | 0.00% |
| ZYAU | Global X S&P/ASX 300 High Yld PI ETF | 0.35% | 0.02% |
| SNAS | Global X Ultra Short Nasdaq 100 Hedge Fd | 1.00% | 0.16% |
| USTB | Global X US Treasury Bond (Ccy Hdg) ETF | 0.20% | 0.07% |
| IAA | iShares Asia 50 ETF (AU) | 0.50% | 0.03% |

| Ticker | ETF Name | Management Fee | Transaction and other fees |
|---------------|--|-----------------------|-----------------------------------|
| BILL | iShares Core Cash - iShares Core Cash ETF | 0.07% | 0.00% |
| IAF | iShares Core Composite Bond ETF | 0.13% | 0.00% |
| IOZ | iShares Core S&P/ASX 200 ETF | 0.07% | 0.00% |
| IOO | iShares Global 100 ETF | 0.40% | 0.00% |
| IXJ | iShares Global Healthcare ETF | 0.74% | 0.06% |
| IEM | iShares MSCI Emerging Markets ETF (AU) | 0.69% | 0.08% |
| IJP | iShares MSCI Japan ETF (AU) | 0.50% | 0.00% |
| IVV | iShares S&P 500 ETF | 0.04% | 0.00% |
| IJH | iShares S&P Mid-Cap ETF | 0.07% | 0.00% |
| IJR | iShares S&P Small-Cap ETF | 0.07% | 0.01% |
| ISO | iShares S&P/ASX Small Ordinaries ETF | 0.55% | 0.03% |
| MHG | Magellan Global Equities Currency H ETF | 1.35% | 0.04% |
| PMGOLD | Perth Mint Gold ETF | 0.29% | 0.00% |
| RDV | Russell Inv High Dividend Aus Shrs ETF | 0.34% | 0.06% |
| DJRE | SPDR® Dow Jones Global Real Estt ESG ETF | 0.50% | 0.02% |
| WXHG | SPDR® S&P World ex Aus Cb Ctrl H ETF | 0.21% | 0.10% |
| STW | SPDR® S&P/ASX 200 ETF | 0.13% | 0.00% |
| SLF | SPDR® S&P/ASX 200 Listed Property ETF | 0.40% | 0.00% |
| OZR | SPDR® S&P/ASX 200 Resources ETF | 0.34% | 0.01% |
| TBIL | Van Eck 1-3 Month US Treasury ETF | 0.45% | 0.04% |
| EMKT | Van Eck Multifactor Emerging Markets Equity ETF | 1.18% | 0.10% |
| MVB | VanEck Australian Banks ETF | 0.28% | 0.00% |
| MVW | VanEck Australian Equal Wt ETF | 0.35% | 0.01% |
| MVA | VanEck Australian Property ETF | 0.35% | 0.00% |
| MVR | VanEck Australian Resources ETF | 0.35% | 0.00% |
| EBND | VanEck Emerging Income Opps Actv ETF | 0.95% | 0.00% |
| IFRA | VanEck FTSE Gbl Infrac(Hdg)ETF | 0.52% | 0.02% |
| GDX | VanEck Gold Miners ETF | 0.53% | 0.00% |
| QUAL | Vaneck Msci International Quality Etf | 0.40% | 0.00% |
| QSML | VanEck MSCI International Small Companies Quality ETF | 0.40% | 0.00% |
| VEU | Vanguard All-World ex-US Shares ETF | 0.08% | 0.00% |
| VACF | Vanguard Australian Corp Fxd Intr ETF | 0.20% | 0.00% |
| VAF | Vanguard Australian Fixed Interest ETF | 0.10% | 0.00% |
| VAP | Vanguard Australian Property Secs ETF | 0.23% | 0.00% |
| VAS | Vanguard Australian Shares ETF | 0.10% | 0.00% |
| VGE | Vanguard FTSE Emerging Markets Shrs ETF | 0.48% | 0.00% |
| VEQ | Vanguard FTSE Europe Shares ETF | 0.35% | 0.00% |
| VBND | Vanguard Global Aggregate Bd Hdg ETF | 0.20% | 0.00% |
| VCF | Vanguard Intl Credit Secs (Hdg) ETF | 0.30% | 0.00% |
| VLC | Vanguard MSCI Australian Large Coms ETF | 0.20% | 0.00% |
| VSO | Vanguard MSCI Australian Small Coms ETF | 0.30% | 0.01% |
| VGS | Vanguard MSCI Intl ETF | 0.18% | 0.00% |
| VTI | Vanguard US Total Market Shares ETF | 0.03% | 0.00% |
| LPGD | Loftus Peak Global Disruption ETF | 1.20% | 0.09% |
| QPON | BetaShares Australian Bank Senior Floating Rate Bond ETF | 0.19% | 0.00% |
| SEMI | ETFS Semiconductor ETF | 0.57% | 0.11% |
| SUBD | VanEck Australian Subordinated Debt ETF | 0.29% | 0.00% |
| VISM | Vanguard MSCI International Small Companies Index ETF | 0.33% | 0.00% |
| VBLD | Vanguard Global Infrastructure Index ETF | 0.47% | 0.00% |
| BOND | SPDR Australian Bond ETF | 0.24% | 0.00% |
| IHHY | iShares Global High Yield Bond (AUD Hedged) ETF | 0.56% | 0.02% |
| VIF | Vanguard International (Hedged) ETF | 0.21% | 0.00% |
| AUST | BetaShares Australian Managed Risk Share Fund | 0.39% | 0.04% |

| Ticker | ETF Name | Management Fee | Transaction and other fees |
|---------------|--|-----------------------|-----------------------------------|
| A TEC | BetaShares S&P/ASX Australian Technology ETF | 0.38% | 0.01% |
| I ZZ | iShares China Large-Cap ETF | 0.74% | 0.06% |
| MOAT | VanEck US Wide Moat ETF | 0.49% | 0.00% |
| QAU | BetaShares Gold ETF | 0.49% | 0.00% |
| BNDS | BetaShares Legg Mason Australian Bond ETF | 0.42% | 0.00% |

Term Deposits

| Code | Term Deposit Name |
|-------------|--|
| NAB-90 | Term Deposit 3 months (90 days) National Australia Bank |
| NAB-180 | Term Deposit 6 months (180 days) National Australia Bank |
| NAB-365 | Term Deposit 1 year (365 days) National Australia Bank |

The information in this document is given in good faith and we believe it to be reliable and accurate at the date of publication. Fiducian Portfolio Services Limited (or any entity or officers within the Fiducian Group) gives no warranty as to the reliability or accuracy of any information and accept no responsibility for errors or omissions. The information is provided for general information only. It does not have regard to any investor objectives, financial situation or needs. It does not purport to be advice and should not be relied on as such. Investment and tax advice should be sought in respect of individual circumstances. Except to the extent that it cannot be excluded, the Fiducian Portfolio Services Limited accepts no liability for any loss or damage suffered by anyone who has acted on any information in this document.

Fiducian Portfolio Services Limited is an Australian Financial Services Licensee (AFS Licence No. 231101) and a subsidiary of Fiducian Group Limited.