HUB24 Super - CORE Menu

Investment Booklet as at 17-Nov-2026

This Investment Booklet for HUB24 Super - CORE Menu ('Investment Booklet') has been prepared and issued by HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216) ('Trustee', 'we', 'us') as trustee of the HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659) ('Fund'). HUB24 Super Fund ('the product', 'this product') is offered through the Fund.

The information contained in this Investment Booklet is incorporated by reference into the Product Disclosure Statement Part I and Part II ('PDS') for this product and should be read in conjunction with the PDS, Additional Information Booklet, Insurance Guide, list of individual insurance policies (as applicable) and the relevant underlying disclosure documents (if applicable) for each underlying investment option. These documents are available without charge from www.hub24.com.au/Super, by contacting your adviser or by calling the Administrator on 1300854994 or through InvestorHUB.

The information contained in this Investment Booklet is general information only and doesn't take into account your personal objectives, financial situation, needs or circumstances. Before acting on this information, you should consider its appropriateness, having regard to your personal objectives, financial situation, needs and circumstances.

Before making a decision about any investment shown in this document (including about whether to acquire or continue to hold the product or an investment available in the Fund), you should consider (as applicable):

- the PDS (Part I and Part II);
- the Additional Information Booklet;
- the Insurance Guide
- this document; and
- the list of individual insurance policies (as applicable).

These documents are available free of charge from www.hub24.com.au/Super, by contacting your adviser or by calling the Administrator on 1300854994 or through InvestorHUB.

A target market determination ('TMD') has been issued by us which considers the design of this product, including its key attributes, and describes the class of consumers that comprises the target market for this product. A copy of the TMD for this product can be obtained from your adviser or is available on the product website at www.hub24.com.au/Super.

You should also consider the product disclosure statement (or other disclosure document) for any investment options, before making any investment decision. Upon request, your adviser or we must give you (free of charge) a copy of the documentation. You should consider the TMD for any underlying investment options, where applicable, before making any investment decision.

The fees and costs disclosed in this Investment Booklet are provided by external sources, including investment research providers, or directly by the investment managers. Neither the Trustee nor the Administrator verifies, guarantees or takes responsibility for the fees and costs disclosed in this Investment Booklet. Other fees and costs may apply within an investment option or accessible financial product. You should not rely solely on this Investment Booklet when making an investment decision. 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 can only invest in this product if you are advised by an adviser, unless otherwise approved (please refer to the PDS Part I Section 9: Other Important Information, under 'Trustee and Administrator Discretion'), so you can receive financial advice for each investment you are considering.

All dollar amounts are in Australian dollars unless otherwise indicated. All fees include GST and, where eligible, are net of any Reduced Input Tax Credits ('RITCs'), unless otherwise specified. Information in this document is subject to change from time to time (please refer to the PDS Part I Section 9: Other Important Information, under 'Trustee and Administrator Discretion'). For the most up to date version of this document refer to www.hub24.com.au/Super. Other fees and costs apply. To understand all the fees and costs payable when you select a particular investment option, you must refer to the PDS (including the information incorporated into the PDS) and the product disclosure statement (or other disclosure document) for the underlying investment option(s). Refer to Part II of the PDS and, if applicable, the disclosure document for the particular investment option(s) for details.

Any statement made by a third party or based on a statement made by a third party in this

[1] The Trustee and the Administrator 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.

Investment Booklet has been included in the form and context in which it appears with the consent of the third party, which has not been withdrawn as at the date of this Investment Booklet.

All references to the Administrator in this document are references to HUB24 Custodial Services Limited (ABN 94 073 633 664, AFSL 239122) ('HUB24', 'Administrator'). If you'd like to request a free printed copy of this document or have any questions or would like any more information about the Fund, please contact your adviser or the Administrator.

Administrator

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Product website:	www.hub24.com.au/Super

InvestorHUB

InvestorHUB, your online access to your super and pension account, is available via the product website above.

Important Information

Your investment in the Fund 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 Fund, you and your adviser are solely responsible for selecting the investment options in which you invest. The Trustee and the Administrator 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 on **HUB24 Super - CORE Menu** within the Fund to assist you and your adviser 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 adviser may wish to consider; and
- the list of the investment options on the **HUB24 Super - CORE Menu** from which you may choose.

For more information about investing in the Fund and the associated risks, refer to the Additional Information Booklet available on the product website. The information in the Additional Information Booklet may be updated from time to time.

Understanding how different strategies work

As 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 ('ETFs'), exchange traded products ('ETPs'), and listed investment companies ('LICs').
- 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 adviser 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.

Other types of investment options may be available for developing tailored investment strategies such as longevity products and foreign currency. Where relevant, some further information about the use of longevity products and foreign currency in a tailored investment strategy is shown further below.

To help you and your adviser tailor your investment strategy, there are a wide range of investment strategies available to you and you may utilise one or more investment strategies for your account.

Examples of the different investment strategies and their characteristics include the following[1]

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.

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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	
Conservative	Conservative strategies, also known as capital stable strategies, are generally defined by the lower weighting they have to growth assets (Australian and international shares, property and infrastructure). This is usually in the range of 0% to 40% to growth assets.
Moderately conservative	Moderately conservative strategies are generally defined by the weighting they have to growth assets (Australian and international shares, property and infrastructure). This is usually in the range of 10% to 50% to growth assets.
Balanced	Balanced strategies are generally defined by the weighting they have to growth assets (Australian and international shares and property). This is usually in the range of 50% to 75% to growth assets.
Growth	Growth strategies are generally defined by the weighting they have to growth assets (Australian and international shares, property and infrastructure). This is usually in the range of 60% to 90%.
High growth	High growth strategies are generally defined by the weighting they have to growth assets (Australian and international shares, property and infrastructure). This is usually in the range of 80% to 100%.

Other types of investment options for a tailored investment strategy

Longevity products

Longevity products are generally investment-based products that are backed or supported by a life insurance policy and that are designed to pay agreed income stream amounts during your retirement until death. These products are designed to assist you in managing income risk and longevity risk during retirement. Longevity products may have the option to tie their growth or income amounts to differing asset classes. Typically, these can include Australian listed securities, cash, fixed interest, or a combination of these asset classes. Longevity products may offer a selection of these asset classes to choose from or may restrict selection to specific asset classes depending on any guarantees offered by the longevity product.

Investment holding limits

The Trustee has set limits on how much you can invest in certain investment options. These limits take into account liquidity, diversity and risk and are expressed as 'Single security limits' and, if applicable, 'Aggregate holding limits'. If the value you hold in a particular investment option or options (per account) exceeds the single security limit and/or aggregate holding limits, you will not be able to make further investments into that particular investment option or options until the value of your holdings in that option or options moves below the relevant investment holding limit.

Investments in managed portfolios are generally excluded from your portfolio when determining whether your investments (per account) are within any applicable diversification limits. In the event a managed portfolio is not excluded when determining whether your investments are within applicable diversification limits, we will inform you or your adviser.

Aggregate holding limits and single security limits are summarised in the table below. Note that the table below stipulates the maximum single security limit allowed per investment option and the maximum allowed aggregate holding limits. The Trustee has the discretion to set lower limits than in the table below which may change from time to time (please refer to the PDS Part I, Section 9: Other Important Information, under 'Trustee and Administrator Discretion' for more information).

The current limits applicable to each investment option are also included in the 'Investment Options tables' of this Investment Booklet.

Investment options	Aggregate holding limits	Single security limits
Managed portfolios	Up to 100% of your account	Up to 100% of your account

Standard Risk Measure

You should also take into account the risk level rating for each investment option (if applicable). The risk level rating may be shown 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.

Members 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 adviser or InvestorHUB, 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 the Fund or this product, please see Section 5 Risks of Super in the Additional Information Booklet. You can also find information on the different types of risks that may be relevant to the investment option in their product disclosure statements or other disclosure documents (as applicable). You should consider the product disclosure statement or other disclosure document for any investment options before making any investment decision.

Changes to the investment options

Changes may occur to the investment options from time to time (please refer to the PDS Part I, Section 9: Other Important Information, under 'Trustee and Administrator Discretion' for more information). The table below outlines some issues that may

occur, and how the Trustee manages these issues.

Closure to new monies from existing investors/ and new investors	The Trustee may close an investment option to new monies. For existing members invested in the closed option, this means your money currently invested in this option remains unchanged. However, any subsequent investment that would have been directed to this investment option will go to your cash account until alternative investment instructions are received from your adviser.
Termination	The Trustee, the Administrator and/or an investment manager may terminate the availability of an investment option to all new and existing members. This will require your investment in a terminated option to be sold down to cash. The proceeds of sale will remain in your cash account until alternative investment instructions are received from your adviser.

Existing members will be notified of the closure or termination of an investment options, as required by law. This Investment Booklet will be updated to reflect the closure or termination of an investment option.

Investment option tables

The investment options in which you can invest in on the on **HUB24 Super - CORE Menu** through the Fund are listed below:

Managed Portfolios

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

- Code
- Portfolio Name
- Category
- Scheme Name
- Holding Limit
- Investment Management Fee
- Underlying Investment Management Fees and Costs
- Underlying Performance-related Fees
- Transactional & Operational Cost

Term Deposits

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

- Code
- Term Deposit Name

Longevity Products

The specific information on each available longevity product investment option includes the:

- Product Name

Managed Portfolios

Each of the managed portfolios listed in the table below are available through the Fund via one or more non-unitised and registered managed investment schemes (each, a 'Scheme'), which are operated and offered by a responsible entity 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 InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
AEQ002	AV Core Satellite Balanced Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Balanced	100.00%	0.206%	0.277%	0.003%	0.035%
AEQ003	AV Core Satellite Growth Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Growth	100.00%	0.206%	0.289%	0.004%	0.035%
AEQ004	AV Core Satellite High Growth Portfolio	Ironbark Managed Portfolios 2	Multi Sector - High Growth	100.00%	0.206%	0.305%	0.004%	0.036%
AEQ001	AV Core Satellite Moderate Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Moderately Conservative	100.00%	0.206%	0.295%	0.002%	0.033%
BEL013	Bellmont Diversified - Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.273%	0.672%	0.213%	0.098%
BEL011	Bellmont Diversified - Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.287%	0.528%	0.039%	0.024%
BEL014	Bellmont Diversified - Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.267%	0.710%	0.260%	0.116%
BEL015	Bellmont Diversified - High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.260%	0.757%	0.316%	0.140%
BEL012	Bellmont Diversified - Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.283%	0.589%	0.120%	0.058%
BTA010	Betashares Dynamic All Growth ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.195%	0.178%	-	0.033%
BTA003	Betashares Dynamic Balanced ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.195%	0.182%	-	0.051%

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For details of which Scheme a particular managed portfolio is offered through, refer to the product disclosure statement on InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
BTA001	Betashares Dynamic Conservative ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.195%	0.204%	-	0.030%
BTA004	Betashares Dynamic Growth ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.195%	0.171%	-	0.065%
BTA005	Betashares Dynamic High Growth ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.195%	0.154%	-	0.075%
BTA002	Betashares Dynamic Moderate ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.195%	0.191%	-	0.041%
BTA007	Betashares Ethical Diversified Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.144%	0.501%	-	0.094%
BTA008	Betashares Ethical Diversified Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.144%	0.545%	-	0.077%
BTA009	Betashares Ethical Diversified High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.144%	0.589%	-	0.059%
BTA033	Betashares Strategic Balanced ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.144%	0.177%	-	0.041%
BTA031	Betashares Strategic Conservative ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.144%	0.195%	-	0.019%
BTA034	Betashares Strategic Growth ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.144%	0.167%	-	0.054%
BTA035	Betashares Strategic High Growth ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.144%	0.156%	-	0.067%

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For details of which Scheme a particular managed portfolio is offered through, refer to the product disclosure statement on InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
BTA032	Betashares Strategic Moderate ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.144%	0.184%	-	0.038%
BLK032	BlackRock Active Multi-Asset Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.164%	0.526%	0.053%	0.280%
BLK030	BlackRock Active Multi-Asset Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.164%	0.450%	0.035%	0.289%
BLK031	BlackRock Active Multi-Asset Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.164%	0.518%	0.044%	0.301%
DFA003	Dimensional Core 100/0 Wealth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.164%	0.354%	-	0.027%
DFA001	Dimensional Core 50/50 Wealth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.164%	0.329%	-	0.028%
DFA002	Dimensional Core 70/30 Wealth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.164%	0.346%	-	0.031%
DCP025	Drummond Dynamic ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.256%	0.152%	-	0.027%
DCP024	Drummond ETF 100 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.115%	-	0.028%
DCP021	Drummond ETF 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.256%	0.152%	-	0.027%
DCP022	Drummond ETF 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.256%	0.136%	-	0.028%
DCP023	Drummond ETF 90 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.122%	-	0.028%

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For details of which Scheme a particular managed portfolio is offered through, refer to the product disclosure statement on InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
ELP105	Elston Australian Equities Core Portfolio	HUB24 Managed Portfolio Service	Australian Large Cap	50.00%	0.410%	0.050%	-	0.043%
ELP101	Elston Core 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.410%	0.281%	0.065%	0.089%
ELP102	Elston Core 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.410%	0.282%	0.096%	0.096%
ELP103	Elston Core 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.410%	0.292%	0.120%	0.100%
ELP104	Elston Core 97 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.410%	0.316%	0.140%	0.104%
ELP001	Elston Growth 30 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.410%	0.461%	0.017%	0.049%
ELP004	Elston Growth 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.410%	0.433%	0.027%	0.057%
ELP007	Elston Growth 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.410%	0.388%	0.024%	0.072%
ELP010	Elston Growth 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.410%	0.346%	0.024%	0.075%
ELP013	Elston Growth 97 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.410%	0.298%	0.024%	0.077%
ELP030	Elston Income 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.410%	0.430%	0.027%	0.103%

Managed Portfolios

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
ELP031	Elston Income 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.410%	0.371%	0.027%	0.107%
ELP032	Elston Income 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.410%	0.337%	0.027%	0.106%
CMP001	HF Dynamic 30 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.790%	0.030%	0.050%
CMP002	HF Dynamic 50 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.880%	0.060%	0.050%
CMP003	HF Dynamic 70 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.980%	0.080%	0.050%
CMP004	HF Dynamic 85 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	1.060%	0.090%	0.040%
CMP014	HF Enhanced Index 100 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.260%	-	-
CMP010	HF Enhanced Index 30 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.560%	-	0.040%
CMP011	HF Enhanced Index 50 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.470%	-	0.030%

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
CMP012	HF Enhanced Index 70 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.380%	-	0.020%
CMP013	HF Enhanced Index 85 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.300%	-	0.010%
CMP008	HF Strategic 100 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.930%	0.110%	0.050%
CMP005	HF Strategic 50 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.830%	0.040%	0.060%
CMP006	HF Strategic 70 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.860%	0.050%	0.050%
CMP007	HF Strategic 85 Portfolio	Human Financial Separately Managed Account	Multi Sector	100.00%	Tiered	0.880%	0.050%	0.050%
INF032^	Infinity Balanced Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Balanced	100.00%	0.360%	0.597%	0.279%	0.052%
INF033^	Infinity Blended Balanced Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Balanced	100.00%	0.442%	0.619%	0.261%	0.066%
INF035^	Infinity Growth Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Growth	100.00%	0.360%	0.667%	0.355%	0.058%

Managed Portfolios

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For details of which Scheme a particular managed portfolio is offered through, refer to the product disclosure statement on InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
INF036^	Infinity High Growth Portfolio B	Infinity Managed Portfolios 2	Multi Sector - High Growth	100.00%	0.360%	0.665%	0.376%	0.074%
INF034^	Infinity Index Plus Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Balanced	100.00%	0.360%	0.347%	0.069%	0.028%
INF031^	Infinity Moderate Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Moderately Conservative	100.00%	0.360%	0.555%	0.153%	0.043%
INR003	Innova Active Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.359%	0.546%	0.020%	0.062%
INR001	Innova Active Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.359%	0.417%	0.020%	0.028%
INR004	Innova Active Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.359%	0.578%	0.022%	0.078%
INR005	Innova Active High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.359%	0.591%	0.022%	0.085%
INR002	Innova Active Moderately Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.359%	0.458%	0.019%	0.040%
INR017	Innova All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.395%	-	0.068%
INR014	Innova Aspiration Portfolio - Flagship	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.359%	0.585%	0.020%	0.091%
INR011	Innova Aspiration Portfolio - Fundamental	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.359%	0.378%	0.001%	0.080%

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INR012	Innova Lifestyle Preservation Portfolio - Flagship	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.359%	0.406%	0.012%	0.038%
INR009	Innova Lifestyle Preservation Portfolio - Fundamental	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.359%	0.294%	0.002%	0.034%
INR015	Innova Sustainable Future Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.359%	0.634%	0.033%	0.090%
INR016	Innova Sustainable Future Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.359%	0.680%	0.045%	0.106%
INR013	Innova Wealth Creation Portfolio - Flagship	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.359%	0.560%	0.018%	0.065%
INR010	Innova Wealth Creation Portfolio - Fundamental	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.359%	0.361%	0.001%	0.060%
FPI003	InvestSense Better World Portfolio 1	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.501%	0.018%	0.024%
FPI004	InvestSense Better World Portfolio 2	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.533%	0.031%	0.021%
FPI005	InvestSense Better World Portfolio 3	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.549%	0.043%	0.017%
FPI006	InvestSense Better World Portfolio 4	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.564%	0.052%	0.014%
INV002	InvestSense Diversified Portfolio 1	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.336%	0.064%	0.065%

Managed Portfolios

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
INV003	InvestSense Diversified Portfolio 2	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.372%	0.114%	0.096%
INV004	InvestSense Diversified Portfolio 3	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.406%	0.164%	0.125%
INV005	InvestSense Diversified Portfolio 4	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.430%	0.200%	0.147%
INV006	InvestSense Diversified Portfolio 5	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	0.443%	0.229%	0.165%
BLK005	iShares Enhanced Strategic Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.186%	0.217%	-	0.127%
BLK007	iShares Enhanced Strategic All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.187%	0.208%	-	0.119%
BLK003	iShares Enhanced Strategic Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.186%	0.219%	-	0.142%
BLK001	iShares Enhanced Strategic Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.186%	0.201%	-	0.137%
BLK004	iShares Enhanced Strategic Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.186%	0.216%	-	0.133%
BLK002	iShares Enhanced Strategic Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.186%	0.212%	-	0.141%
BLK020	iShares ESG Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.154%	0.132%	-	0.046%
BLK018	iShares ESG Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.154%	0.181%	-	0.039%

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
BLK016	iShares ESG Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.154%	0.209%	-	0.031%
BLK019	iShares ESG Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.154%	0.165%	-	0.045%
BLK017	iShares ESG Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.154%	0.198%	-	0.035%
LRP007	Lonsec Managed Portfolio - Listed Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.323%	0.273%	0.003%	0.124%
LRP013	Lonsec Managed Portfolio - Listed Conservative	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.320%	0.263%	0.003%	0.076%
LRP008	Lonsec Managed Portfolio - Listed Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.329%	0.299%	0.004%	0.106%
LRP009	Lonsec Managed Portfolio - Listed High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.335%	0.298%	0.003%	0.108%
LRP004	Lonsec Managed Portfolio - Multi-Asset Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.702%	0.044%	0.126%
LRP005	Lonsec Managed Portfolio - Multi-Asset Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.838%	0.078%	0.167%
LRP006	Lonsec Managed Portfolio - Multi-Asset High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	0.870%	0.121%	0.183%
LRP002	Lonsec Retirement Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.717%	0.001%	0.061%

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
LRP001	Lonsec Retirement Managed Portfolio - Conservative	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.628%	0.001%	0.033%
LRP003	Lonsec Retirement Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.818%	0.051%	0.066%
LRP010	Lonsec Sustainable Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.814%	0.015%	0.104%
LRP011	Lonsec Sustainable Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.937%	0.021%	0.117%
LRP012	Lonsec Sustainable Managed Portfolio - High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	1.041%	0.023%	0.123%
MLC003	MLC Premium Balanced 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.318%	0.708%	0.042%	0.049%
MLC001	MLC Premium Conservative 30 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.318%	0.530%	0.008%	0.021%
MLC004	MLC Premium Growth 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.318%	0.759%	0.062%	0.060%
MLC005	MLC Premium High Growth 98 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.318%	0.784%	0.081%	0.069%
MLC002	MLC Premium Moderate 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.318%	0.609%	0.019%	0.028%
MLC008	MLC Value Balanced 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.267%	0.452%	0.008%	0.024%

Managed Portfolios

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
MLC006	MLC Value Conservative 30 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.267%	0.455%	0.008%	0.018%
MLC009	MLC Value Growth 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.267%	0.467%	0.026%	0.033%
MLC010	MLC Value High Growth 98 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.267%	0.473%	0.036%	0.031%
MLC007	MLC Value Moderate 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.267%	0.461%	0.010%	0.017%
IBB014	Morningstar Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.600%	0.138%	0.008%	0.082%
IBB012	Morningstar All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.600%	0.140%	-	0.091%
IBB013	Morningstar Balanced Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.550%	0.137%	0.008%	0.074%
IBB008	Morningstar Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.550%	0.131%	0.006%	0.065%
IBB010	Morningstar Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.500%	0.146%	0.003%	0.042%
IBB011	Morningstar Diversified Income Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.550%	0.136%	-	0.066%
IBB007	Morningstar Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.550%	0.136%	0.008%	0.078%

Managed Portfolios

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
IBB006	Morningstar High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.600%	0.138%	0.006%	0.092%
IBB024	Morningstar Medalist Core All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.740%	0.149%	0.090%
IBB021	Morningstar Medalist Core Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.256%	0.475%	0.001%	0.054%
IBB019	Morningstar Medalist Core Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.256%	0.307%	-	0.017%
IBB022	Morningstar Medalist Core Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.256%	0.579%	0.087%	0.078%
IBB023	Morningstar Medalist Core High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.687%	0.133%	0.084%
IBB020	Morningstar Medalist Core Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.256%	0.380%	0.001%	0.035%
IBB009	Morningstar Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.500%	0.139%	0.006%	0.058%
QCS003^	Quilla Assertive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.287%	-	0.150%
QCS001^	Quilla Conservative Income Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.271%	-	0.111%
QCS007^	Quilla Enhanced High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	1.164%	0.669%	0.348%

Managed Portfolios

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
QCS004^	Quilla Income Generator Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.718%	0.155%	0.213%
QCS002^	Quilla Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.258%	-	0.159%
QCS006^	Quilla Wealth Accelerator Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.859%	0.207%	0.310%
QCS005^	Quilla Wealth Accumulator Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.802%	0.188%	0.277%
RUS003	Russell Investments Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.256%	0.426%	0.015%	0.055%
RUS001	Russell Investments Managed Portfolio - Conservative	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.256%	0.427%	0.007%	0.035%
RUS002	Russell Investments Managed Portfolio - Diversified 50	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.256%	0.413%	0.007%	0.039%
RUS008	Russell Investments Managed Portfolio – Geared 120	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.410%	0.784%	0.015%	0.120%
RUS004	Russell Investments Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.436%	0.016%	0.070%
RUS007	Russell Investments Managed Portfolio – High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.395%	0.015%	0.070%
RUS005	Russell Investments Sustainable Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.470%	-	0.094%

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RUS009	Russell Investments Sustainable Managed Portfolio - Conservative	HUB24 Managed Portfolio Service	Multi Sector - Conservative	100.00%	0.308%	0.416%	-	0.092%
RUS010	Russell Investments Sustainable Managed Portfolio - Diversified 50	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.446%	-	0.098%
RUS006	Russell Investments Sustainable Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.498%	-	0.103%
RUS011	Russell Investments Sustainable Managed Portfolio - High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	0.593%	-	0.126%
AZS020	Sestante Aggressive Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.112%	-	0.015%
AZS018	Sestante Assertive Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.117%	-	0.018%
AZS017	Sestante Balanced Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.121%	-	0.028%
AZS015	Sestante Conservative Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.147%	-	0.067%
AZS019	Sestante Dynamic Aggressive Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.430%	0.020%	0.078%
AZS014	Sestante Dynamic Assertive Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.408%	0.015%	0.067%
AZS013	Sestante Dynamic Balanced Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.411%	0.012%	0.057%
AZS011	Sestante Dynamic Conservative Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.374%	0.004%	0.026%

Managed Portfolios

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AZS012	Sestante Dynamic Moderately Conservative Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.404%	0.008%	0.047%
AZS016	Sestante Moderately Conservative Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.196%	0.131%	-	0.027%
MLL002	SmartShield Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.130%	-	0.013%
MLL003	SmartShield Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.118%	-	0.014%
MLL004	SmartShield High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	0.115%	-	0.017%
MLL001	SmartShield Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.143%	-	0.012%
SSG002	State Street Balanced ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Balanced	100.00%	0.104%	0.160%	-	0.026%
SSG003	State Street Growth ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Growth	100.00%	0.104%	0.174%	-	0.029%
SSG005	State Street High Growth ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - High Growth	100.00%	0.104%	0.186%	-	0.029%
SSG001	State Street Moderate ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Moderately Conservative	100.00%	0.104%	0.153%	-	0.023%
SSG004	State Street Target Income ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector	100.00%	0.104%	0.264%	-	0.041%

Managed Portfolios

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Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
VIA014	Vanguard Diversified All Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.174%	0.185%	-	0.016%
VIA011	Vanguard Diversified Balanced Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.174%	0.187%	-	0.005%
VIA010	Vanguard Diversified Conservative Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.174%	0.186%	-	0.004%
VIA012	Vanguard Diversified Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.174%	0.186%	-	0.004%
VIA013	Vanguard Diversified High Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.174%	0.186%	-	0.003%
VIA019	Vanguard LIS Core-Satellite All Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	0.389%	-	0.063%
VIA016	Vanguard LIS Core-Satellite Balanced Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.308%	0.346%	-	0.047%
VIA015	Vanguard LIS Core-Satellite Conservative Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.308%	0.323%	-	0.038%
VIA017	Vanguard LIS Core-Satellite Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.308%	0.365%	-	0.054%
VIA018	Vanguard LIS Core-Satellite High Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.308%	0.380%	-	0.060%
WFM012	Watershed Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.513%	0.472%	0.010%	0.012%

Managed Portfolios

Each of the managed portfolios listed in the table below are available through the Fund via one or more non-unitised and registered managed investment schemes (each, a 'Scheme'), which are operated and offered by a responsible entity 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 InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
WFM011	Watershed Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.513%	0.448%	0.017%	0.007%
WFM013	Watershed Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.513%	0.494%	0.004%	0.017%
WFM014	Watershed High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.513%	0.527%	-	0.023%
ZEN021	Zenith Dynamic ETF Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.205%	0.299%	-	0.052%
ZEN022	Zenith Dynamic ETF Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.205%	0.321%	-	0.053%
ZEN023	Zenith Dynamic ETF High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.205%	0.345%	-	0.054%
ZEN020	Zenith Dynamic ETF Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.205%	0.278%	-	0.052%
ZEN002	Zenith Elite Blends - Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.256%	0.776%	0.095%	0.205%
ZEN003	Zenith Elite Blends - Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.256%	0.883%	0.140%	0.241%
ZEN001	Zenith Elite Blends - Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.256%	0.676%	0.070%	0.167%
ZEN004	Zenith Essentials - Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	100.00%	0.256%	0.595%	0.027%	0.151%

Managed Portfolios

Each of the managed portfolios listed in the table below are available through the Fund via one or more non-unitised and registered managed investment schemes (each, a 'Scheme'), which are operated and offered by a responsible entity 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 InvestorHUB under Investments > Managed Portfolios or speak to your adviser.

Code	Portfolio Name	Scheme Name	Category	Holding Limit	Investment Management Fee*#†	Underlying Investment Management Fees and Costs*†~	Underlying Performance-related Fees*†	Transactional & Operational Cost*†
ZEN005	Zenith Essentials - Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	100.00%	0.256%	0.608%	0.023%	0.162%
ZEN011	Zenith Essentials – High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	100.00%	0.256%	0.606%	0.024%	0.176%
ZEN006	Zenith Essentials – Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	100.00%	0.256%	0.525%	0.021%	0.123%

* Only ongoing fees and costs of the investment are shown in this table. Other fees and costs may apply. Refer to the relevant product disclosure statement for the managed portfolio for more information.

Where the investment management fee is displayed as 'Tiered', the managed portfolio has a tiered investment management fee. Refer to the relevant product disclosure statement for the managed portfolio for more information.

† Unless otherwise stated, all fees for managed portfolios in the table above are shown inclusive of GST and where eligible net of any RITCs. Refer to the relevant product disclosure statement for the managed portfolio for more information.

~ Underlying investment management fees and costs in the table above are shown excluding any rebates (where applicable). Refer to the relevant managed portfolio product disclosure statement for more information.

- This means that the fee or cost is not applicable for this investment.

Term Deposits

Code	Term Deposit Name
ANZ-365	Term Deposit 1 year (365 days) Australia and New Zealand Bank
QUD-365	Term Deposit 1 year (365 days) Bank Australia Limited
ADB-365	Term Deposit 1 year (365 days) Bendigo Bank
ING-365	Term Deposit 1 year (365 days) ING Direct
JUD-365	Term Deposit 1 year (365 days) Judo Bank
MEB-365	Term Deposit 1 year (365 days) Members Equity Bank
NAB-365	Term Deposit 1 year (365 days) National Australia Bank
RAB-365	Term Deposit 1 year (365 days) Rabobank
ANZ-90	Term Deposit 3 Month (90 day) Australia and New Zealand Bank
RAB-90	Term Deposit 3 Month (90 day) Rabobank
QUD-90	Term Deposit 3 months (90 days) Bank Australia Limited
ADB-90	Term Deposit 3 months (90 days) Bendigo Bank
ING-90	Term Deposit 3 months (90 days) ING Direct
JUD-90	Term Deposit 3 months (90 days) Judo Bank
MEB-90	Term Deposit 3 months (90 days) Members Equity Bank
NAB-90	Term Deposit 3 months (90 days) National Australia Bank
ANZ-180	Term Deposit 6 Months (180 days) Australia and New Zealand Bank
QUD-180	Term Deposit 6 months (180 days) Bank Australia Limited
ADB-180	Term Deposit 6 months (180 days) Bendigo Bank
ING-180	Term Deposit 6 months (180 days) ING Direct
JUD-180	Term Deposit 6 Months (180 days) Judo Bank
MEB-180	Term Deposit 6 months (180 days) Members Equity Bank
NAB-180	Term Deposit 6 months (180 days) National Australia Bank
RAB-180	Term Deposit 6 Months (180 days) Rabobank

Longevity Products

Product Name
Allianz Guaranteed Income for Life (AGILE)