



MyNorth[®] Investment Options

Contents

Core investment options	2
Select investment options	3
Choice investment options	5
Standard Risk Measure	23
Other important information	24

This document outlines the investment options available through the MyNorth Super and Pension product disclosure statement (PDS), MyNorth Super and Pension Guarantee PDS, MyNorth Investment investor directed portfolio service (IDPS) guide and the MyNorth Investment Guarantee PDS.

MyNorth offers a range of investment options featuring:

- over 440 managed funds
- listed securities on the Australian Securities Exchange (ASX)
- exchange traded funds (ETFs), exchange traded commodities (ETCs) and exchange traded bonds (ETBs)
- listed investment companies (LICs) and listed investment trusts (LITs)
- Australian real estate investment trusts (AREITs), and
- term deposits.

MyNorth investment options are split into three broad categories; **Core, Select & Choice**. The Administration fees you pay on your MyNorth account will differ depending on the investment options you choose. These Administration fees are described in the MyNorth Super and Pension PDS - Part A or MyNorth Investment IDPS Guide as applicable to you. From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy.

The underlying fees and costs for each investment option disclosed in this document have either been sourced from an external research provider or directly from the relevant fund manager and have not been independently verified by the Trustee or the administrator.

Management costs are the ongoing fees and expenses of investing in an investment option and include management fees, expense recoveries, performance fees (if applicable) and indirect costs.

As well as management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property. The net transactional and operational costs shown are after any amounts recovered by the charging of a buy/sell spread.

In addition, some investment options that have underlying investments that use credit facilities to gain increased asset exposures will also incur borrowing costs. Borrowing costs include interest, government charges and debt advisory costs. Where borrowing costs are disclosed by the fund manager, these are detailed in this document. Before selecting an investment option, you should refer to the latest costs set out in that investment option's current product disclosure statement.

For more information on fees and costs please refer to the **MyNorth Super and Pension PDS – Part A, MyNorth Super and Pension Guarantee PDS – Part B, MyNorth Investment IDPS Guide** or the **MyNorth Investment Guarantee PDS** as applicable to you.

Please submit all investment instructions through your adviser or North® Online, available via northonline.com.au.

Core investment options

Managed funds

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
MyNorth Active						
AMP2086AU	MyNorth Dynamic Balanced Fund	0.69	0.19	N/A	0.12/0.12	5
AMP2087AU	MyNorth Retirement Fund	0.83	0.19	0.07	0.15/0.15	5
MyNorth Index						
IPA0182AU	MyNorth Index Balanced	0.65	0.02	N/A	0.12/0.10	5
IPA0180AU	MyNorth Index Defensive	0.65	0.02	N/A	0.08/0.08	3
IPA0183AU	MyNorth Index Growth	0.65	0.01	N/A	0.13/0.11	6
IPA0184AU	MyNorth Index High Growth	0.65	0.01	N/A	0.15/0.13	6
IPA0181AU	MyNorth Index Moderately Defensive	0.65	0.02	N/A	0.10/0.09	4

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

Cash Account

Please refer to northonline.com.au for the Cash Account performance report.

Select investment options

Managed funds

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Cash Option						
NML0018AU	AMP Capital Cash Management Trust (W) ^{(ii) (vi)}	0.31	Nil	N/A	Nil	1
North Professional Series						
IPA0057AU	North Professional Alternative Balanced	1.42	0.29	0.06	0.18/0.17	5
IPA0077AU	North Professional Balanced	0.96	0.22	0.01	0.20/0.19	5
IPA0176AU	North Professional Conservative	0.74	0.24	0.01	0.16/0.15	3
IPA0078AU	North Professional Growth	1.06	0.17	0.01	0.21/0.19	6
IPA0079AU	North Professional High Growth	1.11	0.13	N/A	0.21/0.19	6
IPA0080AU	North Professional Moderately Conservative	0.83	0.20	0.01	0.18/0.17	4
AMP Capital Goals Based Series						
AMP0557AU	AMP Capital Corporate Bond Fund ⁽ⁱⁱ⁾	0.61	0.06	N/A	0.20/0.20	4
AMP1905AU	AMP Capital Equity Income Generator ⁽ⁱⁱ⁾	0.90	0.33	N/A	0.20/0.20	6
AMP2088AU	AMP Capital Future Cash Flow 6 Series 1 ⁽ⁱⁱ⁾	0.78	0.34	0.07	0.15/0.15	5
AMP2089AU	AMP Capital Future Cash Flow 9 Series 1 ⁽ⁱⁱ⁾	0.78	0.19	0.07	0.15/0.15	5
AMP2090AU	AMP Capital Future Cash Flow 12 Series 1 ⁽ⁱⁱ⁾	0.78	0.19	0.07	0.15/0.15	5
IPA0075AU	AMP Capital Income Generator ⁽ⁱⁱ⁾	0.80	0.07	N/A	0.15/0.15	5
AMP1685AU	AMP Capital Multi Asset Fund	1.26	0.23	0.26	0.14/0.15	5
IPA0178AU	AMP Capital Premium Growth Fund	1.60	0.06	0.11	0.13/0.13	5
Specialist Series						
AMP0681AU	Specialist Australian Share Fund	0.81	0.12	N/A	0.25/0.25	6
AMP0973AU	Specialist Australian Small Companies Fund	1.15	0.69	N/A	0.35/0.35	6
AMP1992AU	Specialist Diversified Fixed Income Fund	0.79	0.45	N/A	0.12/0.12	3
AMP0969AU	Specialist Geared Australian Share Fund ⁽ⁱⁱⁱ⁾	2.50	1.05	1.95	0.40/0.40	7
AMP0825AU	Specialist International (Hedged) Share Fund	1.36	0.43	N/A	0.20/0.15	6
AMP0824AU	Specialist International Share Fund	1.37	0.36	N/A	0.20/0.15	6
AMP1990AU	Specialist Property and Infrastructure Fund	1.23	0.20	0.08	0.25/0.20	6
AMP Capital single sector and other funds						
NML0061AU	AMP Capital Australian Equity Value Fund (W)	0.84	0.18	N/A	0.20/0.20	6
AMP1179AU	AMP Capital Core Infrastructure Fund	1.43	0.07	N/A	0.13/0.13	6
AMP1015AU	AMP Capital Core Property Fund – Class A ^(iv)	1.28	0.63	0.48	0.13/0.13	5
AMP0677AU	AMP Capital Future Directions International Bond Fund	1.04	1.23	N/A	0.15/0.15	3
AMP1595AU	AMP Capital Global Infrastructure Securities Fund (Hedged)	0.83	0.21	N/A	0.25/0.25	6
AMP1593AU	AMP Capital Global Infrastructure Securities Fund (Unhedged)	0.82	0.09	N/A	0.25/0.25	6
AMP0974AU	AMP Capital Global Property Securities Fund	0.99	0.29	N/A	0.30/0.30	7
AMP0452AU	AMP Capital Res Inv Leaders Balanced Fund (Class A)	1.11	0.38	0.04	0.19/0.19	5
AMP0455AU	AMP Capital Responsible Investment Leaders International Share Fund	1.20	0.35	0.01	0.25/0.25	6
AMP0981AU	AMP Capital Wholesale Australian Bond Fund ⁽ⁱⁱ⁾	0.37	0.12	N/A	0.10/0.10	4

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
NML0001AU	AMP Capital Wholesale Australian Property Fund ^(iv)	1.12	1.02	0.50	Nil	7
AMP1932AU	AMP Capital Dynamic Markets Fund	0.61	0.42	N/A	0.15/0.15	5
AMP Capital Experts' Choice Series						
HLR0002AU	AMP Capital Experts' Choice Australian Shares Fund	0.95	0.22	N/A	0.27/0.27	6
HLR0003AU	AMP Capital Experts' Choice Balanced Fund	1.00	0.18	0.01	0.20/0.20	4
HLR0004AU	AMP Capital Experts' Choice Conservative Fund	0.83	0.20	0.01	0.13/0.13	3
HLR0001AU	AMP Capital Experts' Choice Diversified Interest Income Fund	0.77	0.46	N/A	0.12/0.12	3
HLR0005AU	AMP Capital Experts' Choice Growth Fund	1.04	0.13	0.01	0.24/0.24	6
HLR0006AU	AMP Capital Experts' Choice International Shares Fund	1.16	0.01	N/A	0.25/0.20	6
HLR0022AU	AMP Capital Experts' Choice Property and Infrastructure Fund	1.25	0.13	0.09	0.24/0.24	6
HLR0007AU	AMP Capital Experts' Choice Short Term Money Market Fund	0.30	Nil	N/A	Nil	1
HLR0023AU	AMP Capital Experts' Choice Small Companies Fund	1.16	0.20	N/A	0.22/0.22	6
ipac Life Choices Series						
IPA0156AU	ipac Life Choices Active 50 ^(v)	0.83	0.20	0.01	0.18/0.17	4
IPA0155AU	ipac Life Choices Active 70 ^(v)	0.96	0.22	0.01	0.20/0.19	5
IPA0154AU	ipac Life Choices Active 85 ^(v)	1.06	0.17	0.01	0.21/0.19	6
IPA0153AU	ipac Life Choices Active 100 ^(v)	1.11	0.13	N/A	0.21/0.19	6
IPA0157AU	ipac Life Choices Alternative Balanced ^(v)	1.42	0.29	0.06	0.18/0.17	5
IPA0158AU	ipac Life Choices Income Generator ^{(ii) (v)}	0.80	0.07	N/A	0.15/0.15	5
IPA0162AU	ipac Life Choices Premium Growth ^(v)	1.60	0.06	0.11	0.13/0.13	5

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable
- (iii) The management fee for this managed fund is charged on the gross assets of the fund including any borrowings. The management cost shown includes an estimate of the management fee based on the net assets of the fund.
- (iv) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to **Liquidity risk** in the **MyNorth Super and Pension PDS – Part A** or the **MyNorth Investment IDPS Guide**.
- (v) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (vi) Investors who have selected a Guarantee may select these funds.

Term deposits

Provider
AMP
ANZ
Adelaide Bank
Westpac

Please refer to northonline.com.au for the current list of terms and rates.

Term deposits are not currently available on accounts with a Guarantee.

Choice investment options

Managed funds

Managed funds available with a MyNorth **Guarantee**.

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
North Guardian Funds						
IPA0167AU	North Guardian Balanced Fund	0.61	0.05	N/A	0.10/0.09	5
IPA0168AU	North Guardian Growth Fund	0.59	0.07	N/A	0.12/0.10	6
IPA0169AU	North Guardian Moderately Defensive Fund	0.61	0.08	N/A	0.13/0.11	4

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Advantage Range						
Australian Shares						
AMP2072AU	Alphinity Advantage Australian Share Fund	0.70	0.22	N/A	0.25/0.25	6
AMP9620AU	Ausbil Advantage 130/30 Focus Fund	1.68	0.64	N/A	0.30/0.30	7
AMP9163AU	Bennelong Advantage ex-20 Australian Equities Fund	1.40	0.25	N/A	0.25/0.25	6
AMP2076AU	DNR Capital Advantage Australian Equities High Conviction Fund	0.78	0.31	N/A	0.25/0.25	6
AMP6702AU	Fidelity Advantage Australian Equities Fund	0.70	Nil	N/A	0.20/0.20	6
AMP2074AU	Ironbark Karara Advantage Australian Share Fund	0.75	0.04	N/A	0.15/0.15	6
AMP2113AU	Legg Mason Martin Currie Advantage Equity Income Fund	0.65	Nil	N/A	0.25/0.25	6
AMP8760AU	Merlon Advantage Wholesale Australian Share Income Fund ⁽ⁱⁱ⁾	0.75	0.42	N/A	0.20/0.20	6
AMP6202AU	NAM Advantage Australian Share Income Fund	0.70	0.42	N/A	0.30/0.30	6
AMP2084AU	Perennial Value Advantage Income Wealth Defender Fund	0.78	0.28	N/A	0.20/0.20	6
AMP5683AU	Schroder Advantage Australian Equity Fund	0.72	0.03	N/A	0.25/0.25	6
Global Shares						
AMP9144AU	Aberdeen Advantage Emerging Opportunities Fund	1.36	Nil	N/A	0.55/0.55	7
AMP9989AU	Antipodes Advantage Global Fund	1.41	0.28	N/A	0.30/0.30	6
AMP8663AU	Arrowstreet Advantage Global Equity Fund	1.26	0.26	N/A	0.16/0.11	6
AMP2078AU	Grant Samuel Epoch Advantage Global Eq Shareholder Yield Fund	1.07	Nil	N/A	0.20/0.20	6
AMP2080AU	Magellan Advantage Global Fund	1.12	0.03	N/A	0.10/0.10	6
AMP5356AU	Walter Scott Advantage Global Equity Fund	0.90	Nil	N/A	0.14/0.09	6
AMP5813AU	Zurich Investment Advantage Global Growth Fund	0.81	Nil	N/A	0.08/0.08	6
Fixed Interest						
AMP2066AU	AB Advantage Dynamic Global Fixed Income Fund	0.52	0.44	N/A	0.15/0.15	5
AMP7750AU	AMP Capital Advantage Corporate Bond Fund ⁽ⁱⁱ⁾	0.51	0.06	N/A	0.20/0.20	4
AMP2068AU	Bentham Advantage Global Income Fund	0.62	0.08	N/A	0.35/0.35	5
AMP8287AU	Janus Henderson Advantage Tactical Income Fund	0.40	0.02	N/A	Nil	7
AMP8634AU	Kapstream Advantage Absolute Return Income Fund	0.60	Nil	N/A	Nil	3
AMP2082AU	PIMCO Advantage Diversified Fixed Interest Fund	0.45	0.85	N/A	0.12/0.15	3
AMP7635AU	Schroder Advantage Fixed Income Fund	0.40	0.06	N/A	0.12/0.12	4

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Property and Infrastructure						
AMP8292AU	AMP Capital Advantage Core Infrastructure Fund	1.28	0.07	N/A	0.13/0.13	6
AMP3259AU	AMP Capital Advantage Global Property Securities Fund	0.84	0.29	N/A	0.30/0.30	7
AMP5018AU	Lazard Advantage Global Listed Infrastructure Fund	0.88	0.05	N/A	0.25/0.25	6
AMP3087AU	Legg Mason Martin Currie Advantage Australian Real Income Fund	0.65	Nil	N/A	0.25/0.25	6
AMP2070AU	RARE Advantage Infrastructure Value Fund - Hedged	0.90	0.16	N/A	0.15/0.10	6
Alternatives						
AMP5581AU	Invesco Advantage Wholesale Global Targeted Returns Fund	0.80	0.58	N/A	0.30/0.30	4

(i) For more information on the Standard Risk Measure, refer to the **Standard Risk Measure** section of this document.

(ii) The investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.

All other managed funds available through the Choice menu.

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Multisector						
Cautious						
FSF0033AU	Colonial First State (W) Conservative Fund ⁽ⁱⁱⁱ⁾	0.75	0.10	N/A	0.10/0.10	4
SBC0814AU	UBS Defensive Investment Fund	0.95	0.14	N/A	0.15/0.15	3
Conservative						
ETL0273AU	Allan Gray Australia Stable Fund	1.43	Nil	N/A	0.10/0.10	3
BAR0811AU	Blackrock Scientific Diversified Stable Fund	0.73	0.32	0.02	0.15/0.15	3
RIM0023AU	Russell II Portfolio ⁽ⁱⁱⁱ⁾	0.75	0.13	N/A	0.14/0.14	3
VAN0109AU	Vanguard Conservative Index Fund	0.29	0.05	N/A	0.11/0.11	3
Moderately Conservative						
DFA0033AU	Dimensional World Allocation 50/50 Trust ^(iv)	0.42	Nil	N/A	0.06/0.10	4
Balanced						
BAR0813AU	BlackRock Scientific Diversified Growth Fund	0.84	0.52	0.03	0.25/0.25	6
PWA0822AU	BlackRock Tactical Growth Fund	0.95	0.76	0.04	0.17/0.17	5
FSF0008AU	Colonial First State Diversified Fund (W)	0.96	0.22	N/A	0.20/0.20	5
MPL0001AU	Maple-Brown Abbott Diversified Investment Trust ⁽ⁱⁱⁱ⁾	0.96	0.05	N/A	0.18/0.18	5
MPL0801AU	Maple-Brown Abbott Funded Super Fund ⁽ⁱⁱⁱ⁾	0.81	0.06	N/A	0.18/0.18	5
MMF0115AU	Onepath Wholesale Managed Growth Trust ⁽ⁱⁱⁱ⁾	0.90	0.26	N/A	0.05/0.05	5
PER0063AU	Perpetual Balanced Growth Fund (W)	1.10	0.22	N/A	0.34/0.00	5
PER0061AU	Perpetual PST Balanced Growth Fund ^{(iii) (v)}	1.35	0.18	N/A	0.34/Nil	5
RIM0024AU	Russell IV Portfolio ⁽ⁱⁱⁱ⁾	0.86	0.15	N/A	0.18/0.17	5
SCH0102AU	Schroder Balanced Fund - Wholesale Class	0.90	0.16	N/A	0.22/0.22	5
SBC0815AU	UBS Balanced Investment Fund	1.01	0.15	N/A	0.20/0.20	5
VAN0108AU	Vanguard Balanced Index Fund	0.29	0.05	N/A	0.11/0.11	4

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Moderately Aggressive						
DFA0029AU	Dimensional World Allocation 70/30 Trust ^(iv)	0.44	Nil	N/A	0.08/0.10	5
RIM0025AU	Russell V Portfolio ⁽ⁱⁱⁱ⁾	0.92	0.14	N/A	0.20/0.18	6
VAN0110AU	Vanguard Growth Index Fund	0.29	0.04	N/A	0.11/0.11	5
Aggressive						
DFA0035AU	Dimensional World Equity Trust ^(iv)	0.48	Nil	N/A	0.12/0.12	6
VAN0111AU	Vanguard High Growth Index Fund	0.29	0.03	N/A	0.10/0.10	6
Specialist						
CRS0002AU	Aberdeen Standard Multi Asset Real Return Fund	1.21	0.01	N/A	0.20/0.20	4
CRS0001AU	Aberdeen Standard Multi Asset Income Fund ⁽ⁱⁱ⁾	0.88	Nil	N/A	0.15/0.20	4
MAL0018AU	BlackRock Global Allocation Australian Fund	1.20	0.08	N/A	0.30/0.30	5
MAL0029AU	BlackRock Global Allocation Fund	1.40	0.08	N/A	0.30/0.30	5
BLK0009AU	BlackRock Global Multi-Asset Income Fund ⁽ⁱⁱ⁾	0.75	0.34	0.01	Nil	5
PER0556AU	Perpetual Wholesale Diversified Real Return Fund	0.94	0.17	N/A	0.12/0.12	4
PER0731AU	PineBridge Global Dynamic Asset Allocation Fund	1.06	Nil	N/A	0.20/0.20	6
SCH0096AU	Schroder Real Return CPI +3.5% Fund – Wholesale Class	0.60	0.11	N/A	0.18/0.18	2
SCH0047AU	Schroder Real Return CPI +5% Fund - Wholesale Class	0.90	0.11	N/A	0.20/0.20	3
SST0052AU	State Street Retirement Lifestyle Builder Fund	0.75	0.27	N/A	0.16/0.16	4
SST0053AU	State Street Retirement Lifestyle Provider Fund	0.75	0.28	N/A	0.12/0.12	3
SST0054AU	State Street Retirement Lifestyle Sustainer Fund	0.75	0.37	N/A	0.14/0.14	4
Cash						
Cash and Deposits						
SBC0811AU	UBS Cash Fund ⁽ⁱⁱ⁾	0.25	0.01	N/A	Nil	1
Short Term Fixed Interest						
DDH0009AU	DDH Cash Fund ⁽ⁱⁱ⁾	0.22	Nil	N/A	Nil	1
DFA0100AU	Dimensional Short Term Fixed Interest ^(iv)	0.19	0.02	N/A	Nil	4
MAQ0055AU	Macquarie (W) Treasury Fund ⁽ⁱⁱⁱ⁾	0.44	+	N/A	+	1
MAQ0204AU	Macquarie Australian Diversified Income Fund	0.31	Nil	N/A	0.03/0.11	4
SBC0812AU	UBS Cash Plus Fund ⁽ⁱⁱⁱ⁾	0.30	0.01	N/A	0.02/0.05	4
VAN0102AU	Vanguard Cash Plus Fund ⁽ⁱⁱ⁾	0.29	Nil	N/A	0.02/0.02	1
Credit						
Mortgages						
LTC0002AU	La Trobe Australian Credit Fund ^{(viii) (x)}	1.47	Nil	N/A	Nil	5
Fixed Interest						
Australian Fixed Interest						
CSA0130AU	Aberdeen Standard Active Index Income Fund ⁽ⁱⁱ⁾	0.20	0.06	N/A	Nil/0.10	4
CRS0004AU	Aberdeen Standard Australian Fixed Income Fund	0.54	0.16	N/A	0.05/0.15	4
CRS0008AU	Aberdeen Standard Inflation Linked Bond Fund	0.47	0.04	N/A	0.10/0.25	3
RFA0813AU	Pendal Fixed Interest Fund	0.50	0.12	N/A	0.06/0.06	4
WFS0377AU	Pendal Enhanced Cash Fund	0.25	Nil	N/A	0.03/0.03	4

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
FSF0027AU	Colonial FS (W'sale) Australian Bond Fund ⁽ⁱⁱⁱ⁾	0.47	0.11	N/A	0.10/0.10	4
BGL0105AU	iShares Australian Bond Index Fund	0.22	Nil	N/A	0.05/0.07	4
IOF0047AU	Janus Henderson Cash Enhanced Fund	0.41	0.01	N/A	Nil	4
IOF0145AU	Janus Henderson Tactical Income Fund	0.45	0.02	N/A	Nil	7
SSB0122AU	Legg Mason Western Asset Aust Bond Trust - Class A Units ⁽ⁱⁱ⁾	0.42	Nil	N/A	0.08/0.08	4
TYN0104AU	Nikko AM Australian Bond Fund	0.30	0.06	N/A	0.05/0.05	4
ETL0182AU	PIMCO EQT Wholesale Australian Focus Fund	0.53	0.48	N/A	Nil/0.10	4
ETL0015AU	PIMCO EQT Australian Bond Fund (W)	0.53	0.14	N/A	Nil/0.10	4
SBC0813AU	UBS Australian Bond Fund	0.45	0.06	N/A	0.02/0.05	4
VAN0001AU	Vanguard Australian Fixed Interest Index Fund (W)	0.24	0.01	N/A	0.10/0.10	4
VAN0025AU	Vanguard Australian Government Bond Index Fund	0.29	Nil	N/A	0.06/0.06	4
Diversified Fixed Interest						
BTA0318AU	Pendal Monthly Income Plus Fund ⁽ⁱⁱ⁾	0.65	0.08	N/A	0.07/0.07	3
HOW0052AU	Kapstream Absolute Return Income Fund (W)	0.70	0.08	N/A	Nil	3
MAQ0274AU	Macquarie Dynamic Bond Fund	0.63	0.22	N/A	0.08/0.08	3
ETL0016AU	PIMCO EQT Diversified Fixed Interest Fund (W)	0.62	0.31	N/A	Nil	3
SCH0028AU	Schroder Fixed Income Fund - Wholesale Class	0.50	0.06	N/A	0.12/0.12	4
SBC0007AU	UBS Diversified Fixed Income Fund	0.55	0.09	N/A	0.05/0.10	3
Global Fixed Interest						
ADV0067AU	Advance International Fixed Interest Multi Blend Fund	0.65	0.18	N/A	0.10/0.10	3
DFA0108AU	Dimensional Five-Year Diversified F/I ^(iv)	0.28	0.04	N/A	Nil/0.08	3
DFA0028AU	Dimensional Global Bond Trust ^(iv)	0.35	0.05	N/A	Nil/0.10	3
DFA0002AU	Dimensional Two-Year Diversified F/I ^(iv)	0.25	0.03	N/A	Nil/0.08	3
BGL0008AU	iShares Global Bond Index Fund	0.20	Nil	N/A	0.15/0.15	3
GSF0008AU	Payden Global Income Opportunities	0.73	Nil	N/A	0.10/0.10	4
ETL0018AU	PIMCO EQT Global Bond Fund (W)	0.68	0.47	N/A	Nil/0.10	3
ETL0020AU	PIMCO EQT Global Real Return Fund (W)	0.72	0.55	N/A	Nil	4
ETL0398AU	T. Rowe Price Dynamic Global Bond	0.51	0.72	N/A	0.25/0.25	4
VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged) (W)	0.26	0.08	N/A	0.10/0.10	3
Annuities						
MLT0010AU	Challenger Guaranteed Income Fund (4.00 cents p.a. 30 Sep 2022) ^{(ii) (vi)}	Nil	Nil	N/A	Nil	3
MLT0007AU	Challenger Guaranteed Income Fund (5.15 cents p.a. 31 March 2020) ^{(ii) (vi)}	Nil	+	+	Nil	3
Specialist						
ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund	0.55	0.11	N/A	0.15/0.15	5
FRT0011AU	Franklin Templeton Multisector Bond Fund (W)	0.93	0.23	N/A	Nil	6
PER0727AU	JPMorgan Global Strategic Bond Fund	0.72	0.30	N/A	0.15/0.15	4
SSB0014AU	Legg Mason Brandywine Global Opportunistic Fixed Income Fund (Class A)	0.70	0.29	N/A	0.09/0.09	5
ETL0458AU	PIMCO Income Fund ⁽ⁱⁱ⁾	0.90	0.35	N/A	Nil	5
Credit						
CSA0038AU	Bentham Global Income Fund (W) ⁽ⁱⁱ⁾	0.77	Nil	N/A	0.24/0.24	6

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
CSA0046AU	Bentham Syndicated Loan Fund (W) ⁽ⁱⁱ⁾	0.84	0.08	N/A	0.30/0.30	6
MAL0012AU	BlackRock Monthly Income Fund (W) ^{(ii) (iii)}	0.59	0.43	0.03	Nil/0.20	4
FSF0084AU	Colonial First State Global Credit Income Fund (W) ⁽ⁱⁱ⁾	0.62	Nil	N/A	0.10/0.10	5
CNA0805AU	Invesco Senior Secured Income Fund (W) ⁽ⁱⁱ⁾	0.75	0.02	N/A	0.10/0.10	6
MAQ0277AU	Macquarie Income Opportunities Fund ⁽ⁱⁱ⁾	0.50	0.06	N/A	0.15/0.15	5
PER0260AU	Perpetual Diversified Income Fund (W)	0.73	0.12	N/A	0.10/0.10	3
ETL0019AU	PIMCO EQT Global Credit Fund (W)	0.70	0.18	N/A	Nil/0.20	5
PMC0103AU	PM Capital Enhanced Yield Fund	1.17	Nil	N/A	0.10/0.10	6
PGI0001AU	Principal Global Credit Opportunities Fund	0.80	0.38	N/A	0.10/0.10	5
SCH0103AU	Schroder Absolute Return Income Fund (W)	0.54	0.16	N/A	0.20/0.20	5
UBS0003AU	UBS Income Solution Fund	0.60	0.06	N/A	0.07/0.17	5
VAN0106AU	Vanguard International Credit Securities Indexed Hedged Fund	0.32	0.20	N/A	0.25/0.25	5

Property

Australian Property

NFS0209AU	Antares Listed Property Fund	0.72	0.03	N/A	0.15/0.15	7
APN0008AU	APN AREIT Fund ⁽ⁱⁱ⁾	0.85	Nil	N/A	0.25/0.25	7
MAQ0842AU	Charter Hall Direct Office (W) A ^{(vii) (viii)}	0.64	2.02	1.34	Nil/2.50	5
FSF0004AU	Colonial Property Securities Fund ⁽ⁱⁱⁱ⁾	0.82	0.04	N/A	0.20/0.20	7
CRM0018AU	Cromwell Direct Property Fund ⁽ⁱⁱ⁾	2.05	2.28	N/A	Nil	7
PAL0002AU	Ironbark Paladin Property Securities Fund	0.86	0.02	N/A	0.25/0.25	7
BGL0108AU	iShares Australian Listed Property Index Fund	0.20	Nil	N/A	0.08/0.08	7
SSB0026AU	Legg Mason Australian Real Income Fund	0.85	Nil	N/A	0.25/0.25	6
SSB0128AU	Legg Mason Property Securities Trust – Class A	0.72	Nil	N/A	0.25/0.25	7
MAQ0063AU	Macquarie Master Property Securities Fund ⁽ⁱⁱⁱ⁾	0.72	Nil	N/A	0.25/0.25	7
RFA0817AU	Pendal Property Investment Fund	0.65	0.11	N/A	0.25/0.25	7
HBC0008AU	SG Hiscock Property Securities Fund (W)	0.85	Nil	N/A	0.25/0.25	7
CRS0007AU	SG Hiscock Wholesale Property Fund	0.78	0.02	N/A	0.25/0.25	7
SBC0816AU	UBS Property Securities Fund	0.85	0.05	N/A	0.25/0.25	7
VAN0004AU	Vanguard Australian Property Securities Index Fund (W)	0.23	Nil	N/A	0.08/0.08	7
ZUR0064AU	Zurich Australian Property Securities Fund	0.81	Nil	N/A	0.30/0.30	7

Global Property

DFA0005AU	Dimensional Global Real Estate Trust ^(iv)	0.37	Nil	N/A	0.10/0.10	7
GTU0041AU	Invesco Wholesale Global Property Securities Fund (Hedged)	0.95	0.01	N/A	0.35/0.35	7
MGL0010AU	Ironbark Global (Ex-Australia) Property Securities Fund	1.21	0.41	N/A	0.30/0.30	7
MPL0008AU	Maple-Brown Abbott Global Listed Infrastructure Fund (Hedged)	1.00	0.11	N/A	0.20/0.20	6
IOF0184AU	Resolution Capital Global Property Securities (Unhedged) Series II	1.05	0.02	N/A	0.30/0.30	7
IOF0081AU	Resolution Capital Global Property Securities Fund (Hedged) – Series II	1.05	Nil	N/A	0.30/0.30	7
WHT0015AU	Resolution Capital Property Securities Fund	1.55	0.11	N/A	0.30/0.30	7
RIM0031AU	Russell Intl Property Securities \$A Hedged Class A Fund ⁽ⁱⁱⁱ⁾	0.91	0.55	N/A	0.20/0.15	7
ETL0005AU	SGH LaSalle Global Listed Property Securities Fund	1.10	0.08	N/A	0.25/0.25	7
HML0016AU	UBS Clarion Global Property Securities Fund	0.90	0.37	N/A	0.25/0.25	7

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
VAN0018AU	Vanguard International Property Securities Index Fund	0.40	Nil	N/A	0.10/0.10	7
VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	0.43	0.04	N/A	0.12/0.12	7

Australian Equities

Income

PPL0002AU	Antares Dividend Builder	0.60	0.03	N/A	0.15/0.15	6
ETL0148AU	Armytage Australian Equity Income Fund	0.97	0.70	N/A	0.25/0.25	6
RFA0103AU	Pendal Imputation Fund	1.04	0.03	N/A	0.25/0.25	6
FSF0961AU	Colonial First State Equity Income Fund (W)	1.22	0.12	N/A	0.10/0.10	6
FSF0003AU	Colonial Wholesale Imputation Fund ⁽ⁱⁱⁱ⁾	0.96	0.25	N/A	0.20/0.20	6
IML0005AU	Investors Mutual Equity Income Fund	0.99	0.11	N/A	0.25/0.25	6
SSB0043AU	Legg Mason Martin Currie Equity Income Trust	0.85	Nil	N/A	0.25/0.25	6
ADV0046AU	Maple-Brown Abbott Australian Share Fund (W)	0.92	0.08	N/A	0.20/0.20	6
HBC0011AU	Merlon Australian Share Income Fund (W) ⁽ⁱⁱ⁾	0.95	0.40	N/A	0.20/0.20	6
TYN0038AU	Nikko AM Australian Share Income Fund	0.85	0.35	N/A	0.30/0.30	6
IOF0078AU	Perennial Value Shares for Income Trust	0.92	0.03	N/A	0.30/0.30	6
WHT0039AU	Plato Australian Shares Income Fund	0.90	0.06	N/A	0.20/0.20	6
WHT0055AU	Plato Australian Shares Income Fund (Managed Risk)	0.99	0.01	N/A	0.20/0.20	6
VAN0104AU	Vanguard Australian Shares High Yield Fund	0.38	0.05	N/A	0.08/0.08	6
ZUR0538AU	Zurich Equity Income Fund ⁽ⁱⁱ⁾	1.45	0.22	N/A	0.10/0.10	6

Mid/Small/Micro Cap

CSA0131AU	Aberdeen Standard Australian Small Companies Fund	1.26	Nil	N/A	0.25/0.25	6
CRS0003AU	Aberdeen Standard Ex-20 Australian Equities Fund	0.95	Nil	N/A	0.25/0.25	6
AAP0104AU	Ausbil Australian Emerging Leaders Fund	0.85	0.25	N/A	0.30/0.30	6
AUG0018AU	Australian Ethical Australian Shares Fund	1.10	0.06	N/A	0.15/0.15	6
BFL0004AU	Bennelong ex-20 Australian Equities Fund	1.87	0.25	N/A	0.25/0.25	6
DFA0104AU	Dimensional Australian Small Company Trust ^(iv)	0.62	0.02	N/A	0.08/0.08	6
EGG0001AU	Eley Griffiths Small Companies Fund	1.25	0.39	N/A	0.24/0.24	6
ANT0002AU	Fairview Equity Partners Emerging Companies Fund	1.99	0.42	N/A	0.30/0.30	6
FID0026AU	Fidelity Future Leaders Fund	1.20	0.86	N/A	0.25/0.25	6
IML0001AU	Investors Mutual Australian Small Companies	0.99	0.22	N/A	0.25/0.25	6
IML0003AU	Investors Mutual Future Leaders Fund (W)	0.99	0.22	N/A	0.25/0.25	6
PAT0002AU	Ironbark Karara Australian Small Companies Fund	1.81	Nil	N/A	0.25/0.25	6
HOW0036AU	Kinetic Emerging Companies Fund (W) ⁽ⁱⁱⁱ⁾	1.15	0.26	N/A	0.30/0.30	6
MAQ0454AU	Macquarie Aust Smaller Companies Fund ⁽ⁱⁱⁱ⁾	1.44	0.71	N/A	0.40/0.40	6
HOW0027AU	NovaPort Microcap Fund (W)	1.72	0.35	N/A	0.30/0.30	6
HOW0016AU	NovaPort Smaller Companies Fund (W)	0.90	Nil	N/A	0.30/0.30	6
OPS0002AU	OC Funds Management Premium Small Companies Fund	1.20	0.24	N/A	0.30/0.30	6
BTA0313AU	Pendal MidCap Fund	1.51	0.04	N/A	0.25/0.25	7
RFA0819AU	Pendal Smaller Companies Fund	1.24	0.43	N/A	0.50/Nil	6
PER0048AU	Perpetual Smaller Companies Fund (W)	1.27	0.28	N/A	0.15/0.15	6
ETL0062AU	SG Hiscock ICE Fund	1.18	0.27	N/A	0.35/0.35	6
UBS0004AU	UBS Australian Small Companies	0.85	0.07	N/A	0.45/0.45	6

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
ZUR0583AU	Zurich Small Companies Fund ⁽ⁱⁱⁱ⁾	0.90	0.00	N/A	0.20/0.20	6
Large Cap						
ETL0060AU	Allan Gray Australia Equity Fund	1.44	Nil	N/A	0.20/0.20	6
PAM0001AU	Alphinity Australian Share (W)	0.90	0.14	N/A	0.20/0.20	6
AMP0370AU	AMP (W'sale) Equity Fund - Class A ⁽ⁱⁱⁱ⁾	0.46	0.42	N/A	0.25/0.25	6
AAP0103AU	Ausbil Australian Active Equity Fund	0.90	0.04	N/A	0.30/0.30	6
BFL0001AU	Bennelong Australian Equities	1.00	0.16	N/A	0.25/0.25	6
BFL0017AU	Bennelong Twenty20 Australian Equities Fund	0.74	0.16	N/A	0.20/0.20	6
PWA0823AU	BlackRock Australian Share Fund ⁽ⁱⁱⁱ⁾	0.95	0.06	0.25	0.27/0.27	6
BAR0814AU	BlackRock Scientific Australian Equity Fund	0.79	0.08	N/A	0.15/0.15	6
HOW0019AU	Challenger Alphinity Australian Equity Fund ⁽ⁱⁱⁱ⁾	0.00	0.13	N/A	0.20/0.20	6
CFM0404AU	Colonial First State Australian Share Fund Core (W)	0.96	0.17	N/A	0.20/0.20	6
FSF0002AU	Colonial FS (W'Sale) Australian Share Fund ⁽ⁱⁱⁱ⁾	0.96	0.19	N/A	0.20/0.20	6
PIM0028AU	Dalton Nicol Reid Australian Equities High Conviction Fund	0.90	Nil	N/A	0.25/0.25	6
DFA0003AU	Dimensional Australian Core Equity Trust ^(iv)	0.31	Nil	N/A	0.08/0.08	6
DFA0103AU	Dimensional Australian Large Company Trust ^(iv)	0.23	Nil	N/A	0.08/0.08	6
DFA0101AU	Dimensional Australian Value Trust ^(iv)	0.34	0.02	N/A	0.08/0.08	6
FID0008AU	Fidelity Australian Equities Fund	0.85	0.03	N/A	0.20/0.20	6
HOW0034AU	Greencape Broadcap Fund (W)	0.95	0.13	N/A	0.20/0.20	6
HOW0035AU	Greencape High Conviction Fund (W)	0.95	0.20	N/A	0.20/0.20	6
BNT0003AU	Hyperion Australian Growth Companies Fund	0.95	Nil	N/A	0.30/0.30	6
IML0002AU	Investors Mutual Australian Share Fund (W)	0.99	0.02	N/A	0.25/0.25	6
IML0010AU	Investors Mutual Concentrated Australian Share Fund	0.99	Nil	N/A	0.25/0.25	6
PAT0001AU	Ironbark Karara Australian Share Fund	0.99	Nil	N/A	0.25/0.25	6
BGL0034AU	iShares Australian Equity Index Fund	0.20	Nil	N/A	0.08/0.08	6
LAZ0013AU	Lazard Select Australian Equity Fund – W Class	1.15	0.17	N/A	0.20/0.20	6
TYN0040AU	Nikko AM Australian Share Concentrated Fund	1.00	0.01	N/A	0.30/0.30	6
TYN0028AU	Nikko AM Australian Share Fund (W)	0.80	0.13	N/A	0.30/0.30	6
BTA0055AU	Pendal Australian Equity Fund	0.79	0.11	N/A	0.25/0.25	6
RFA0818AU	Pendal Australian Share Fund	0.79	Nil	N/A	0.25/0.25	6
RFA0059AU	Pendal Focus Australian Share Fund	0.95	0.12	N/A	0.25/0.25	6
IOF0206AU	Perennial Value Shares Trust (W)	0.92	0.07	N/A	0.30/0.30	6
PER0049AU	Perpetual Australian Share Fund (W)	0.99	0.14	N/A	0.30/0.00	6
PER0102AU	Perpetual Concentrated Equity Fund (W)	1.10	0.09	N/A	0.15/0.15	6
FSF0976AU	Realindex Australian Share Fund – Class A	0.45	0.01	N/A	0.10/0.10	6
RIM0029AU	Russell Australian Opportunities Fund (Class A) ⁽ⁱⁱⁱ⁾	1.22	0.39	N/A	0.30/0.30	6
SCH0101AU	Schroder Australian Equity Fund (W)	0.92	0.07	N/A	0.25/0.25	6
SCH0035AU	Schroder Equity Opportunities Fund	0.92	0.08	N/A	0.30/0.30	6
ETL0042AU	SG Hiscock SGH20 Fund	1.23	Nil	N/A	0.25/0.25	6
WHT0012AU	Solaris Core Australian Equity Fund	0.90	0.26	N/A	0.30/0.30	6
SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	0.51	0.26	N/A	0.30/0.30	6
SBC0817AU	UBS Australian Share Fund	0.90	0.14	N/A	0.25/0.25	6

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
UBS0024AU	UBS HALO Australian Share Fund	0.90	Nil	N/A	0.25/0.25	6
VAN0002AU	Vanguard Australian Shares Index Fund (W)	0.18	Nil	N/A	0.08/0.08	6
JBW0009AU	Yarra Australian Equities Fund	0.95	0.06	N/A	0.15/0.15	6
Specialist						
ACM0006AU	Alliance Bernstein Managed Volatility Equities Fund	0.55	0.20	N/A	0.25/0.25	6
PPL0115AU	Antares Elite Opportunities Fund	0.70	0.15	N/A	0.15/0.15	6
PPL0106AU	Antares High Growth Shares Fund	1.11	1.06	0.69	0.15/0.15	6
AAP0008AU	Ausbil 130/30 Focus Fund	1.63	1.51	N/A	0.30/0.30	7
AAP0002AU	Ausbil Australian Geared Equity ^(ix)	1.20	1.08	N/A	0.30/0.30	7
MAL0072AU	BlackRock Australian Equity Opportunities Fund	0.30	0.16	0.48	0.50/0.50	6
FSF0789AU	Colonial First State Acadian Aust Equity Long Short (W)	1.11	0.71	0.49	0.20/0.20	6
FSF0455AU	Colonial First State Antares Elite Opportunities (W)	1.02	0.21	N/A	0.20/0.20	6
FSF0043AU	Colonial First State Geared Share Fund (W) ^(ix)	2.26	0.22	2.99	0.50/0.50	7
IML0004AU	Investors Mutual Industrial Fund (W)	0.99	0.07	N/A	0.25/0.25	6
KAM0101AU	K2 Australian Absolute Return Fund	2.68	0.40	N/A	0.25/0.25	6
ETL0490AU	L1 Capital Long Short Fund – Retail Class	6.82	2.15	N/A	0.25/0.25	6
RFA0025AU	Pendal Ethical Share Fund	0.95	0.08	N/A	0.25/0.25	6
RFA0130AU	Pendal Geared Imputation Fund ^(ix)	1.58	Nil	2.71	0.40/0.40	7
PCL0005AU	Pengana Australian Equities Fund	2.10	0.04	N/A	0.25/0.25	6
IOF0228AU	Perennial Value Wealth Defender Australian Shares Trust	0.98	0.06	N/A	0.30/0.30	6
PER0116AU	Perpetual Ethical SRI Fund (W)	1.18	0.16	N/A	0.15/0.15	6
PER0071AU	Perpetual Geared Australian Share Fund (W) ^(ix)	1.17	0.25	2.72	0.37/0.37	7
PER0046AU	Perpetual Industrial Share Fund (W)	1.03	0.09	N/A	0.30/0.00	6
PER0058AU	Perpetual PST Industrial Share Fund ^{(iii) (v)}	1.18	0.13	N/A	0.30/Nil	6
PER0072AU	Perpetual Share Plus Long Short Fund (W) ⁽ⁱⁱⁱ⁾	1.15	0.21	0.11	0.20/0.20	6
WHT3859AU	Solaris Australian Equity Long Short Fund	0.99	0.11	0.21	0.30/0.30	6
SST0048AU	State Street Australian Equity Fund	0.79	Nil	N/A	0.35/0.35	6
FHT0030AU	The Montgomery Fund	1.36	0.24	N/A	0.25/0.25	6

Global Equities

Income

GSF0001AU	Grant Samuel Epoch Global Shareholder Yield Fund (Hedged)	1.30	Nil	N/A	0.20/0.20	6
GSF0002AU	Grant Samuel Epoch Global Shareholder Yield Fund (Unhedged)	1.25	Nil	N/A	0.20/0.20	6

Mid/Small/Micro Cap

DFA0106AU	Dimensional Global Small Company Trust ^(iv)	0.66	Nil	N/A	0.12/0.12	7
PCL0022AU	Pengana Global Small Companies Fund	3.54	0.02	N/A	0.30/0.30	7
HHA0002AU	Pengana International Fund – Ethical Opportunity ⁽ⁱⁱⁱ⁾	1.71	0.71	N/A	0.30/0.30	6
HOW0002AU	Pengana International Fund – Ethical ⁽ⁱⁱⁱ⁾	1.35	0.74	N/A	0.30/0.30	6
LAZ0012AU	Lazard Global Small Cap Fund (W)	1.12	0.06	N/A	0.40/0.40	7
ETL0365AU	Paradice Global Small Mid Cap Fund	1.64	0.48	0.05	0.30/0.30	6

Large Cap

EQI0015AU	Aberdeen Standard International Equity Fund	0.98	Nil	N/A	0.15/0.15	6
MAQ0464AU	Arrowstreet Global Equity Fund	1.28	0.26	N/A	0.16/0.11	6

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
BAR0817AU	BlackRock Scientific International Equity Fund	0.89	0.09	N/A	0.17/0.17	6
BTA0056AU	Pendal International Share Fund	0.97	0.13	N/A	0.05/0.05	6
RFA0821AU	Pendal Core Global Share Fund	0.97	0.12	N/A	0.05/0.05	6
DFA0004AU	Dimensional Global Core Equity Trust ^(iv)	0.39	Nil	N/A	0.10/0.10	6
DFA0105AU	Dimensional Global Large Company Trust ^(iv)	0.35	Nil	N/A	0.10/0.10	6
DFA0102AU	Dimensional Global Value Trust ^(iv)	0.46	Nil	N/A	0.10/0.10	6
FID0023AU	Fidelity Global demographics fund	1.15	0.02	N/A	0.30/0.30	6
FID0007AU	Fidelity Global Equities Fund	1.15	Nil	N/A	0.30/0.30	6
WHT3810AU	Firetrail Australian High Conviction Fund	+	+	N/A	0.25/0.25	6
FRT0009AU	Franklin Global Growth Fund	1.13	0.35	N/A	0.20/0.20	6
MAQ0404AU	IFP Global Franchise Fund	1.38	0.03	N/A	0.29/0.16	6
MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	1.00	Nil	N/A	0.20/0.20	6
BGL0106AU	iShares International Equity Index Fund	0.20	Nil	N/A	0.08/0.08	6
HGI0005AU	Janus Henderson Global Equity Income Fund	1.00	Nil	N/A	0.14/0.14	6
PER0719AU	JPMorgan Global Research Enhanced Index Equity	0.35	0.04	N/A	Nil	6
MGE0001AU	Magellan Global Fund	1.48	Nil	N/A	0.10/0.10	6
MGE0005AU	Magellan High Conviction Fund	2.50	Nil	N/A	0.10/0.10	6
MIA0001AU	MFS Global Equity Trust	0.77	Nil	N/A	0.25/0.25	6
SUN0031AU	Nikko AM Global Share Fund	0.99	0.14	N/A	0.20/0.20	6
ETL0463AU	Orbis Global Equity Fund Retail Class	1.78	Nil	N/A	0.25/0.25	6
ETL0419AU	Pan-Tribal Global Equity Fund	1.20	0.09	N/A	0.15/0.15	6
PER0050AU	Perpetual International Share Fund (W) ⁽ⁱⁱⁱ⁾	1.23	0.41	N/A	0.54/0.00	6
PER0059AU	Perpetual PST Global Share Fund ^{(iii) (v)}	1.54	0.40	N/A	0.54/Nil	6
PER0733AU	Perpetual Wholesale Global Share Fund	1.10	0.41	N/A	0.27/0.27	6
WHT0061AU	Plato Global Shares Income A ⁽ⁱⁱ⁾	0.99	0.62	N/A	0.30/0.30	6
MAQ0838AU	Polaris Global equity fund	1.28	Nil	N/A	0.22/0.19	6
FSF0974AU	Realindex Global Share Fund – Class A	0.58	Nil	N/A	0.10/0.10	6
RIM0008AU	Russell International Shares Fund (Class A) ⁽ⁱⁱⁱ⁾	1.03	0.15	N/A	0.15/0.10	6
SCH0003AU	Schroder Global Core Fund	0.40	0.06	N/A	0.15/0.10	6
SCH0030AU	Schroder Global Value Fund	0.98	0.26	N/A	0.20/0.15	6
SST0050AU	State Street Global Equity Fund	0.98	Nil	N/A	0.16/0.11	6
FSF1675AU	Stewart Investors Worldwide Sustainability Fund - Class A	1.01	0.02	N/A	0.10/0.10	6
ETL0071AU	T. Rowe Price Global Equity Fund	1.18	0.02	N/A	0.25/0.20	6
FRT0004AU	Templeton Global Equity Fund	1.13	Nil	N/A	0.20/0.20	6
VAN0003AU	Vanguard International Shares Index Fund	0.18	Nil	N/A	0.08/0.08	6
MAQ0410AU	Walter Scott Global Equity Fund	1.28	Nil	N/A	0.14/0.09	6
AUS0035AU	Talaria Global Equity Fund	1.28	0.04	N/A	0.25/0.25	6
ZUR0617AU	Zurich Concentrated Global Growth	1.10	Nil	N/A	0.06/0.06	6
ZUR0580AU	Zurich Global Growth Share Fund	1.01	Nil	N/A	0.06/0.06	6
ZUR0061AU	Zurich Investments Global Thematic Share Fund	0.99	Nil	N/A	0.06/0.06	6

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Large Cap (Currency Hedged)						
CRS0005AU	Aberdeen Standard Actively Hedged International Equities Fund	0.98	Nil	N/A	0.15/0.15	6
CSA0135AU	Aberdeen Standard Fully Hedged International Equities Fund	0.99	0.04	N/A	0.15/0.15	6
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	1.28	0.33	N/A	0.21/0.16	6
DFA0009AU	Dimensional Global Core Equity Trust (Hedged) ^(iv)	0.39	Nil	N/A	0.12/0.12	6
MAQ0631AU	IFP Global Franchise Fund (Hedged)	1.38	0.07	N/A	0.35/0.22	6
MGL0018AU	Ironbark Copper Rock Global All Cap Share Fund ⁽ⁱⁱⁱ⁾	1.13	Nil	N/A	0.20/0.20	6
MGE0007AU	Magellan Global Fund (Hedged)	1.62	Nil	N/A	0.10/0.10	6
ETL0041AU	MFS Fully Hedged Global Equity Trust	0.80	Nil	N/A	0.25/0.25	6
FSF0975AU	Realindex Global Share Hedged Fund – Class A	0.58	0.05	N/A	0.10/0.10	6
VAN0105AU	Vanguard International Shares Index Fund (Hedged)	0.21	0.04	N/A	0.10/0.10	6
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	1.28	0.05	N/A	0.19/0.14	6
ZUR0517AU	Zurich Investments Hedged Global Thematic Share Fund	1.01	0.09	N/A	0.06/0.06	6
Regional						
EQI0028AU	Aberdeen Standard Asian Opportunities Fund	1.23	Nil	N/A	0.25/0.25	7
ETL0032AU	Aberdeen Standard Emerging Opportunities Fund	1.55	Nil	N/A	0.25/0.25	7
IOF0203AU	Antipodes Asia Fund	2.10	0.64	N/A	0.30/0.30	7
DFA0107AU	Dimensional Emerging Markets Trust ^(iv)	0.72	Nil	N/A	0.25/0.25	7
FID0010AU	Fidelity Asia Fund	1.17	0.14	N/A	0.40/0.40	7
FID0015AU	Fidelity India Fund	1.20	Nil	N/A	0.40/0.40	7
LAZ0003AU	Lazard Emerging Markets Fund	1.15	Nil	N/A	0.40/0.40	7
MAQ0640AU	Macquarie Asia New Stars No.1 Fund	1.24	0.83	N/A	0.50/0.50	7
BTA0054AU	Pendal Asian Share Fund	1.00	0.25	N/A	0.25/0.25	7
PLA0004AU	Platinum Asia Fund	1.35	0.31	N/A	Nil	7
PLA0001AU	Platinum European Fund	1.45	0.07	N/A	Nil	7
PLA0003AU	Platinum Japan Fund	1.35	0.02	N/A	Nil	7
MAQ0441AU	Premium China Fund	2.30	1.44	N/A	0.25/0.25	7
ETL0381AU	Robeco Emerging Conservative Equity Fund	0.96	0.06	N/A	0.30/0.35	6
SCH0006AU	Schroders Asia Pacific Fund	1.37	0.08	+	0.35/0.35	7
SCH0034AU	Schroder Global Emerging Markets	1.40	0.21	N/A	0.35/0.35	7
ETL0160AU	T. Rowe Price Asia ex-Japan Fund	1.20	0.16	N/A	0.40/0.30	7
VAN0005AU	Vanguard Emerging Markets Shares Index Fund	0.56	0.02	N/A	0.30/0.30	7
MAQ0651AU	Walter Scott Emerging Markets Fund	1.38	0.15	N/A	0.24/0.24	7
Specialist						
IOF0045AU	Antipodes Global Fund	1.51	0.40	N/A	0.30/0.30	6
MAL0016AU	BlackRock International Gold Fund ⁽ⁱⁱⁱ⁾	1.25	Nil	N/A	0.35/0.35	7
FSF0891AU	Colonial First State Acadian Geared Global Equity (W) ^{(viii) (ix)}	2.55	0.39	1.44	0.25/0.25	7
FSF0908AU	Colonial First State Generation Wholesale Global Share Fund ⁽ⁱⁱⁱ⁾	2.79	0.28	N/A	0.10/0.10	6
FSF0038AU	Colonial First State Global Resources Fund (W)	1.17	0.07	N/A	0.20/0.20	6
MGL0019AU	Ironbark Copper Rock Emerging Markets Opportunities Fund	1.12	0.19	N/A	0.25/0.25	6
ETL0331AU	Janus Henderson Global Natural Resources Fund	1.36	0.06	N/A	0.11/0.11	6
PLA0100AU	Platinum International Brands Fund	1.35	0.16	N/A	Nil	6
PLA0002AU	Platinum International Fund	1.35	0.07	N/A	Nil	6

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
PLA0006AU	Platinum Unhedged Fund	1.35	0.02	N/A	Nil	6
PMC0100AU	PM Capital Global Companies Fund	2.75	Nil	0.39	0.25/0.25	6

Infrastructure

Global

LAZ0014AU	Lazard Global Listed Infrastructure Fund	0.98	0.13	N/A	0.25/0.25	6
MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	1.04	0.10	N/A	0.25/0.25	6
MAQ0825AU	Macquarie International Infrastructure Securities Fund (Unhedged)	1.04	0.05	N/A	0.25/0.25	6
MGE0002AU	Magellan Infrastructure Fund	1.15	0.04	N/A	0.15/0.15	6
MGE0006AU	Magellan Infrastructure Fund (Unhedged)	1.23	Nil	N/A	0.15/0.15	6
MPL0006AU	Maple-Brown Abbott Global Listed Infrastructure Fund	0.98	0.08	N/A	0.20/0.20	6
TGP0008AU	RARE Infrastructure Value Fund (Hedged)	1.32	0.31	N/A	0.20/0.15	6
TGP0034AU	RARE Infrastructure Value Fund (Unhedged)	1.27	0.29	N/A	0.20/0.15	6
VAN0023AU	Vanguard Global Infrastructure Index Fund	0.49	Nil	N/A	0.10/0.10	6
VAN0024AU	Vanguard Global Infrastructure Index Fund (Hedged)	0.52	Nil	N/A	0.15/0.15	6

Alternatives

FSF1086AU	Aspect Diversified Futures Fund – Class A	2.91	0.63	N/A	Nil	4
ASX6124AU	Auscap Long Short Australian Equities Fund	1.65	0.20	0.28	0.30/0.31	4
BFL0010AU	Bennelong Kardinia Absolute Return Fund	2.16	0.71	0.08	0.20/0.20	6
MAL0079AU	BlackRock Australian Equity Absolute Return Fund	0.30	Nil	0.53	0.50/0.50	4
BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund	1.68	2.51	0.45	0.45/0.45	4
WHT5134AU	Firetrail Absolute Return Fund	2.80	1.10	0.60	0.50/0.50	4
GMO0006AU	GMO Systematic Global Macro Trust - Class B	1.01	0.30	N/A	Nil	4
GTU0109AU	Invesco Wholesale Global Targeted Returns Fund – Class A	0.95	0.59	N/A	0.30/0.30	4
DEU0109AU	Ironbark Global Diversified Alternatives Fund	2.88	0.14	N/A	Nil	4
HFL0104AU	Ironbark LHP Diversified Investments Fund	4.17	0.33	N/A	Nil	4
HFL0108AU	Ironbark LHP Global Long/Short Fund ^(viii)	4.90	0.29	N/A	Nil	4
MAN0002AU	MAN AHL Alpha Fund	1.80	0.28	N/A	Nil	4
ETL0276AU	Partners Group Global Value Fund ^(viii)	2.97	Nil	N/A	Nil	6
WMF0001AU	Watermark Market Neutral Trust	3.16	2.41	0.70	0.30/0.30	4
MAQ0482AU	Winton Global Alpha Fund	2.92	0.43	N/A	0.38/0.05	4

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (iv) Available through Dimensional approved advisers only. Advisers can contact Dimensional on 02 8336 6556.
- (v) This is a tax paid investment option and is only eligible to superannuation members.
- (vi) This investment option has an early withdrawal fee. Refer to the investment option's underlying PDS, available from North Online, for further information.
- (vii) Not available to super or pension members.
- (viii) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to **liquidity risk** in the **MyNorth Super and Pension PDS – Part A** or the **MyNorth Investment IDPS Guide**.
- (ix) The management fee for this managed fund is charged on the gross assets of the fund including any borrowings. The management cost shown includes an estimate of the management fee based on the net assets of the fund.
- (x) This fund has restrictions on the timing and the amount that can be redeemed when a withdrawal request is made. Please refer the underlying fund product disclosure statement for further details.
- + This cost was not available or provided by the investment manager as at the date of this document being published. You should refer to the underlying product disclosure statement for the managed fund for full details about fees and costs.

Managed funds – in specie only transfers

In specie transfers allow you to transfer managed funds held outside of MyNorth into your MyNorth account. The transfer of managed funds into MyNorth is subject to agreement by the previous provider. You're permitted to transfer any existing holding of these managed funds, but you're not entitled to purchase additional units. For more information on in specie transfers, please contact your financial adviser.

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Multisector						
Conservative						
ADV0049AU	Advance Defensive Multi Blend Fund ⁽ⁱⁱ⁾	0.71	0.10	N/A	0.12/0.12	2
BTA0805AU	Pendal Active Conservative Fund	0.89	0.19	0.09	0.09/0.08	3
RIM0002AU	Russell Conservative Fund	0.70	0.10	N/A	0.14/0.14	3
RIM0026AU	Russell II Portfolio – Class B Units	2.09	0.13	N/A	0.14/0.14	3
Balanced						
ADV0050AU	Advance Balanced Multi Blend Fund	0.90	0.26	0.07	0.20/0.20	5
RFA0815AU	Pendal Active Balanced Fund	1.01	0.13	0.08	0.15/0.14	5
BTA0004AU	BT Balanced Returns PST Fund ⁽ⁱⁱⁱ⁾	0.94	0.22	0.08	0.13/0.12	5
FSF1416AU	Colonial First State FirstChoice Multi-Index Balanced Fund – Class A	0.51	Nil	N/A	0.10/0.10	5
UFM0051AU	IOOF MultiMix Moderate Fund	0.83	0.17	N/A	0.23/0.23	4
RIM0001AU	Russell Balanced Fund	0.87	0.12	N/A	0.18/0.17	5
RIM0003AU	Russell Div 50 Fund – Class A Units	0.79	0.11	N/A	0.16/0.15	4
SCH0010AU	Schroder Balanced Professional ^(vi)	0.59	0.16	+	0.22/0.22	5
ZUR0209AU	Zurich (W) Super Managed Growth Fund	0.66	+	N/A	0.12/0.12	6
Moderately Aggressive						
ADV0087AU	Advance High Growth Multi Balanced Fund	1.11	0.33	0.07	0.24/0.24	6
RFA0823AU	BT Active Balanced PST Fund ⁽ⁱⁱⁱ⁾	0.95	0.23	0.07	0.15/0.14	5
RIM0004AU	Russell Growth Fund	0.94	0.10	N/A	0.20/0.18	5
RIM0034AU	Russell High Growth Fund	1.07	0.21	N/A	0.22/0.20	6
RIM0027AU	Russell IV Portfolio – Class B Units	2.19	0.15	N/A	0.18/0.17	6
RIM0028AU	Russell V Portfolio – Class B Units	2.25	0.14	N/A	0.20/0.18	5
Credit						
Mortgages						
AUS0005AU	Australian Unity High Yield Mortgage Trust	+	+	N/A	N/A	4
AUS0116AU	Australian Unity Wholesale Mortgage Income Trust	+	+	N/A	N/A	4
MLC0264AU	MLC Wholesale Income Builder Fund	0.72	0.02	N/A	0.20/0.20	6
HML0002AU	OnePath Monthly Income Trust ^(iv)	+	+	N/A	N/A	4
MMF0006AU	OnePath Mortgage Trust No 2	+	+	N/A	N/A	4
Fixed Interest						
Australian Fixed Interest						
FSF0139AU	Colonial Income Fund	+	+	N/A	N/A	4
MAQ0061AU	Macquarie Master Fixed Interest Fund	0.50	0.13	N/A	0.04/0.07	4
MAQ0211AU	Macquarie True Index Australian Fixed Interest	0.00	Nil	N/A	0.04/0.06	4

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Global Fixed Interest						
PWA0825AU	BlackRock International Bond Fund	0.55	0.45	N/A	Nil/0.12	3
SBC0819AU	UBS International Bond Fund	0.49	0.02	N/A	0.10/0.10	3
Property						
Australian Property						
AUS0112AU	AUI Healthcare Property Trust W ^(vi)	1.26	0.50	1.10	3.00/0.50	7
PFA0001AU	PFA Diversified Property Trust ⁽ⁱⁱ⁾	+	+	N/A	N/A	7
Diversified Property						
APN0001AU	APN Property for Income Fund ^{(ii) (iv)}	1.05	0.20	N/A	0.25/0.25	7
APN0004AU	APN Property for Income Fund No.2 ^{(ii) (iv)}	1.08	0.11	N/A	0.25/0.25	7
Australian Equities						
Mid/Small/Micro Cap						
AMP0446AU	AMP (W'sale) Small Companies Fund - Class A	1.50	0.44	N/A	0.35/0.35	6
MMF0112AU	OnePath (W) Emerging Companies Trust	0.95	0.09	N/A	0.24/0.24	6
HHA0001AU	Pengana Australian Equities Income Fund	1.76	0.26	N/A	0.25/0.25	6
PER0270AU	Pengana Emerging Companies Fund	3.11	0.10	N/A	0.30/0.30	6
Large Cap						
MGL0114AU	Aberdeen Standard Australian Equities Fund	0.80	Nil	+	0.10/0.10	6
HOW0026AU	Alphinity (W) Concentrated Australian Share Fund	1.14	0.27	N/A	0.20/0.20	6
AUS0030AU	Australian Unity (W) Platypus Australian Equities Fund	1.97	0.20	N/A	0.20/0.20	6
BTA0062AU	BT Australian Share PST Fund ⁽ⁱⁱⁱ⁾	+	+	N/A	N/A	6
FSF0079AU	Lazard Select Australian Equity Fund (W)	1.01	0.23	N/A	0.20/0.20	6
ETL0030AU	MHOR Australian Small Caps Fund ^(v)	2.60	Nil	N/A	0.30/0.30	4
AJF0804AU	OnePath Wholesale Australian Share Trust	0.90	0.15	N/A	0.12/0.12	6
PER0011AU	Perpetual Industrial Share Fund	2.02	0.08	N/A	0.15/0.15	6
SCH0002AU	Schroder Australia Equity Fund	0.62	0.07	N/A	0.25/0.25	6
Global Equities						
Large Cap						
NML0348AU	AMP Capital Global Equity Value Fund (W)	1.03	0.19	N/A	0.20/0.20	6
RIM0032AU	Russell Global Opportunities (Class A) Fund	1.11	0.11	N/A	0.20/0.15	5
ZUR0215AU	Zurich (W) Super Global Thematic Share Fund	0.66	+	N/A	0.08/0.08	6
ZUR0059AU	Zurich Investments Managed Growth Fund	1.07	Nil	N/A	0.12/0.12	6
Regional						
FID0011AU	Fidelity China Fund	1.21	Nil	N/A	0.40/0.40	7
Specialist						
MLC0317AU	MLC Platinum Global Fund	1.54	0.20	N/A	0.10/0.05	6
PLA0101AU	Platinum Inter Technology Fund	1.35	Nil	N/A	Nil	5
Infrastructure						
Global						
MAQ0353AU	Macquarie Global Infrastructure Trust II	+	+	N/A	N/A	7
JBW0030AU	Yarra Australian Real Assets Securities Fund	0.85	0.01	N/A	0.15/0.15	7

APIR code	Fund name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Alternatives						
MAN0034CK	Man Investments OM-IP ^(iv)	+	+	+	+	1
MAN0011CK	Man Investments OM-IP 220 Ltd - Series 6 ^(iv)	+	+	+	+	1
MAN0013CK	Man Investments OM-IP 220 Ltd - Series 8 ^(iv)	+	+	+	+	1
MAN0036CK	Man Investments OM-IP 2AHL Ltd ^(iv)	+	+	+	+	1
MAN0035CK	Man Investments OM-IP AHL Ltd ^(iv)	+	+	+	+	1
MAN0039CK	Man Investments OM-IP Eclipse 2010 ^(iv)	+	+	+	+	1
MAN0009CK	Man Investments Series 4 OM-IP ^(iv)	+	+	+	+	1
MIN0026AU	Mercer Diversified Alternatives Fund	4.50	0.95	0.77	Nil	4

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This is a tax paid investment option and is only eligible for superannuation members.
- (iv) This investment is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to **liquidity risk** in the **MyNorth Super and Pension PDS – Part A** or the **MyNorth Investment IDPS Guide**.
- (v) Not available for IDPS.
- (vi) Not available to super or pension members.
- + This cost was not available or provided by the investment manager as at the date of this document being published. You should refer to the underlying product disclosure statement for the managed fund for full details about fees and costs.

Managed Portfolios

The following managed portfolios are offered as part of the MyNorth Managed Portfolio product.

For further details, please refer to the MyNorth Managed Portfolio Product Disclosure Statement which can be found at northonline.com.au/managedportfolios.

APIR code	Fund name	Management Costs (%)	Management Costs less estimated Performance Fees (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
NTH0001	Research Choice Conservative Income Portfolio	0.67	0.66	0.10	N/A	0.13/0.13	3
NTH0002	Research Choice Moderately Conservative Income Portfolio	0.74	0.73	0.14	N/A	0.17/0.17	4
NTH0003	Research Choice Balanced Income Portfolio	0.81	0.80	0.16	N/A	0.20/0.20	5
NTH0004	Research Choice Moderately Aggressive Income Portfolio	0.86	0.85	0.19	N/A	0.20/0.20	6
NTH0005	Research Choice Aggressive Income Portfolio	0.93	0.92	0.20	N/A	0.22/0.22	6
NTH0006	Research Choice Conservative Accumulation Portfolio	0.67	0.63	0.14	N/A	0.15/0.15	3
NTH0007	Research Choice Moderately Conservative Accumulation Portfolio	0.78	0.71	0.16	N/A	0.18/0.18	4
NTH0008	Research Choice Balanced Accumulation Portfolio	0.88	0.79	0.16	N/A	0.19/0.19	5
NTH0009	Research Choice Moderately Aggressive Accumulation Portfolio	0.97	0.85	0.18	N/A	0.21/0.21	6
NTH0010	Research Choice Aggressive Accumulation Portfolio	1.07	0.93	0.19	N/A	0.23/0.22	6
NTH0011	Research Choice Cautious Income Builder Portfolio (Objective Based)	0.74	0.73	0.13	N/A	0.17/0.17	4
NTH0012	Research Choice Income Builder Portfolio (Objective Based)	0.79	0.78	0.16	N/A	0.21/0.21	5

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

Listed securities

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

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

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

- shares currently listed in the S&P/ASX300 index
- selected LICs and LITs as listed on page 22 and A-REITs listed on the ASX all ordinaries index.
- all hybrids (ie convertible notes and preference shares), where the issuer is listed in the S&P/ASX300 index
- ETFs and ETCs listed on pages 20 and 21.
- fixed interest securities (ie corporate bonds and floating rate notes) listed on page 22.
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

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

The trustee may periodically add or remove listed securities available to superannuation and pension members without warning. We recommend you obtain the latest version of this document prior to making an investment decision.

When purchasing listed securities, additional costs will be incurred. These costs, which include brokerage fees, will be directly debited from your account. If using a third party broker, the cost per transaction varies between brokers and is subject to change.

Please refer to the MyNorth Super and Pension PDS – Part A or MyNorth Investment IDPS Guide for further details.

Listed securities are not currently available on accounts with a Guarantee.

Exchange traded products

The following exchange traded products are available to MyNorth Super and Pension members.

ASX code	Name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
Australian Broad Based						
IOZ	iShares MSCI Australia 200	0.15	Nil	Nil	-	6
ILC	iShares S&P/ASX 20	0.24	Nil	Nil	-	6
ISO	iShares S&P/ASX Small Ordinaries	0.55	0.02	Nil	-	6
MVW	VanEck Vectors Australian Equal Weight ETF	0.35	0.04	0.01	-	6
QOZ	BetaShares FTSE RAFI Australia 200 ETF	0.40	0.01	Nil	-	6
GEAR	BetaShares Geared Australian Equity Fund (hedge fund)	0.80	2.82	Nil	-	6
GROW	Schroders Real Return Fund	0.90	0.13	Nil	0.25/0.05	6
STW	SPDR 200 Fund	0.19	0.02	Nil	-	6
SFY	SPDR 50 Fund	0.28	0.03	Nil	-	6
SSO	SPDR S&P/ASX Small Ordinaries Fund	0.50	Nil	Nil	-	6
VAS	Vanguard Australian Shares Index	0.14	Nil	Nil	-	6
VSO	Vanguard Small Companies Index	0.30	0.04	Nil	-	6
YMAX	BetaShares Australian Top 20 Equity Yield Maximiser Fund	0.79	0.57	Nil	-	6
Australian Sector						
MVA	VanEck Vectors Australian Property ETF	0.35	0.05	0.03	-	6
MVB	VanEck Vectors Australian Banks ETF	0.28	0.06	0.03	-	6
SLF	SPDR S&P/ASX 200 Listed Property Fund	0.40	0.05	Nil	-	6
OZF	SPDR S&P/ASX 200 Financials ex A-REITS Fund	0.39	0.01	Nil	-	6
OZR	SPDR S&P/ASX 200 Resources Fund	0.40	Nil	Nil	-	6
VAP	Vanguard Australian Property Securities Index ETF	0.23	0.01	Nil	-	6
International						
WRLD	BetaShares Managed Risk Global Share Fund	0.54	0.06	Nil	-	6
UMAX	BetaShares S&P 500 Yield Maximiser Fund	0.75	0.10	Nil	-	6
IAA	iShares Asia 50 ETF	0.50	0.03	Nil	-	6
ITW	iShares MSCI Taiwan ETF	0.63	0.03	Nil	-	6
IKO	iShares MSCI South Korea Capped ETF	0.65	0.04	Nil	-	6
IHOO	iShares Global 100 AUD Hedged ETF	0.43	0.05	Nil	-	6
IHVV	iShares S&P 500 AUD Hedged ETF	0.10	0.02	Nil	-	6
IZZ	iShares China Large-Cap ETF	0.75	0.04	Nil	-	6
IJP	iShares MSCI Japan ETF	0.49	Nil	Nil	-	6
IEM	iShares MSCI Emerging Markets ETF	0.70	0.03	Nil	-	6
IOO	iShares Global 100 ETF	0.40	Nil	Nil	-	6
IVV	iShares Core S&P 500	0.04	Nil	Nil	-	6
IJH	iShares Core S&P MidCap 400	0.08	Nil	Nil	-	6
IJR	iShares Core S&P SmallCap 600	0.12	0.01	Nil	-	6
IVE	iShares MSCI EAFE ETF	0.32	0.01	Nil	-	6
IEU	iShares Europe ETF	0.60	0.01	Nil	-	6
MGE	Magellan Global Equities Fund	1.56	0.05	Nil	0.10/0.10	6
FLOT	VanEck Vectors Australian Floating Rate ETF	0.22	0.11	Nil	-	5
VEU	Vanguard All-World EX US Shares Index	0.11	Nil	Nil	-	6
VEQ	Vanguard FTSE Europe Shares ETF	0.35	Nil	Nil	-	7

ASX code	Name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band (i)
VIF	Vanguard International Fixed Interest Index (Hedged) ETF	0.20	0.05	Nil	-	4
VGS	Vanguard MSCI Index International Shares ETF	0.30	Nil	Nil	-	6
VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	0.21	0.05	Nil	-	6
VTS	Vanguard US Total Market Shares Index	0.04	Nil	Nil	-	6
WDIV	S&P Global Dividend Fund	0.50	0.10	Nil	-	6
WEMG	S&P Emerging Markets Fund	0.64	0.04	Nil	-	6
WXHG	S&P World Ex Australian Hedged Fund	0.35	0.04	Nil	-	6
WXOZ	S&P World Ex Australian Fund	0.30	Nil	Nil	-	6
International Sectors						
NDQ	BetaShares NASDAQ 100 ETF	0.48	Nil	Nil	-	6
DJRE	Dow Jones Global Real Estate Fund	0.50	0.01	Nil	-	6
GDX	VanEck Vectors Gold Miners ETF	0.53	0.02	Nil	-	6
IXI	iShares Global Consumer Staples ETF	0.48	0.01	Nil	-	6
IXJ	iShares Global Healthcare ETF	0.48	Nil	Nil	-	6
IFRA	VanEck Vectors FTSE Global Infrastructure (Hedged) ETF	0.52	0.15	0.01	-	6
MICH	Magellan Infrastructure Fund (Currency hedged)	1.32	0.17	Nil	0.15/0.15	6
Strategy Focussed						
IHD	iShares S&P/ASX Dividend Opportunities ETF	0.30	0.02	Nil	-	6
QUAL	VanEck Vectors MSCI World ex-Australia Quality ETF	0.40	0.07	Nil	-	6
RDV	Russell High Dividend Australian Shares ETF	0.34	0.08	Nil	-	6
SYI	SPDR MSCI Australia Select High Dividend Yield Fund	0.35	0.02	Nil	-	6
VHY	Vanguard Australian Shares High Yield ETF	0.25	0.07	Nil	-	6
Cash & Fixed Income Exposure						
AAA	BetaShares Australian High Interest Cash ETF	0.18	Nil	Nil	-	1
BOND	Australian Bond	0.24	0.06	Nil	0.11/0.11	3
GOVT	Australian Government Bond	0.21	0.06	Nil	0.11/0.11	3
IAF	iShares UBS Composite Bond ETF	0.20	Nil	Nil	-	3
IGB	iShares UBS Treasury ETF	0.26	0.01	Nil	-	4
ILB	iShares UBS Government Inflation Index Fund	0.26	Nil	Nil	-	4
RCB	Russell Australian Select Corporate Bond	0.28	0.10	Nil	-	4
RSM	Russell Australian Semi-Government Bond ETF	0.26	0.01	Nil	-	3
VAF	Vanguard Australian Fixed Interest Index	0.20	0.04	Nil	-	3
VACF	Vanguard Australian Corporate Fixed Interest Index Fund	0.26	0.07	Nil	-	4
VGB	Vanguard Australian Government Bond Index ETF	0.20	0.02	Nil	-	4
Commodity Exposure						
ETPMAG	ETFS Physical Silver	0.49	Nil	Nil	-	7
GOLD	ETFS Physical Gold	0.40	Nil	Nil	-	7
OOO	BetaShares Crude Oil Index ETF - Currency Hedged (Synthetic)	1.29	0.01	Nil	-	7

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

LICs & LITs

The following LICs and LITs are available to MyNorth Super and Pension members.

ASX code	Name	Risk band ⁽ⁱ⁾
Australian Shares		
ARG	Argo Investments Limited	6
AFI	Australian Foundation Investment Company Limited	6
ALF	Australian Leaders Fund Limited	6
MIR	Mirabooka Investments	7
MLT	Milton Corporation	6
PIC	Perpetual Equity Investment Company Limited	6
PL8	Plato Income Maximiser Limited	6
QVE	Qv Equities Limited	6
SEC	Spheria Emerging Companies Limited	7
WAA	WAM Active Limited	6
WAM	WAM Capital	6
WAX	WAM Research Limited	6
WDE	Wealth Defender Equities Limited	6
Australian Fixed income		
MXT	Metrics Credit Partners Master Income Trust	4
International Shares		
MGG	Magellan Global Trust	6
PAI	Platinum Asia Investments Limited	6
PGF	PM Capital Global Opportunities Fund Limited	6
PMC	Platinum Capital Limited	6
Alternatives		
WMK	WaterMark Market Neutral Fund Limited	6

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

Fixed interest securities

The following fixed interest securities are currently available to MyNorth Super and Pension members. You may be able to invest in other fixed interest securities that meet the Trustee's eligibility criteria. Please speak to your financial adviser for more information.

ASX code	Issuer
Floating Rate Notes	
AGKHA	AGL Energy Limited
AMPHA	AMP Limited
ANZHA	Australia and New Zealand Banking Group
AQHHA	APT Pipelines Limited
BENHB	Bendigo and Adelaide Bank Limited
CBAHA	Commonwealth Bank of Australia
CNGHA	Colonial Holding Company Limited
CWNHA	Crown Resorts Limited
HBSHB	Heritage Bank Limited
MBLHB	Macquarie Group Limited
NABHA	National Australia Bank Limited
NABHB	National Australia Bank Limited
ORGHA	Origin Energy Limited
TAHNB	TABCORP Holdings Limited
WBCHA	Westpac Banking Corporation
WBCHB	Westpac Banking Corporation
WOWHC	Woolworths Limited

Exchange Traded Bonds

The following Exchange Traded Bonds (XTBs) are currently available to MyNorth Super & Pension members.

ASX code	Underlying Bond	Issuer
YTMAGL	AGL 5.00% 05/11/2021	AGL ENERGY LTD
YTMF01	AMP FRN 06/06/2018	AMP BANK LIMITED
YTMAPA	APA 7.75% 22/07/2020	APT PIPELINES LTD
YTMAZJ	AZJ 5.75% 28/10/2020	AURIZON NETWORK PTY LTD
YTMAST	AST 5.75% 28/06/2022	AUSNET SERVICES HOLDINGS
YTMANZ	ANZ 3.25% 03/06/2020	AUST & NZ BANKING GROUP
YTMF07	ANZ FRN 17/04/2020	AUST & NZ BANKING GROUP
YTMBOQ	BOQ 4.00% 12/06/2018	BANK OF QUEENSLAND LTD
YTMF03	BOQ FRN 12/06/2018	BANK OF QUEENSLAND LTD
YTMF08	BOQ FRN 6/11/2019	BANK OF QUEENSLAND LTD
YTMBHP	BHP 3.75% 18/10/2017	BHP BILLITON FINANCE LTD
YTMBH1	BHP 3.00% 30/03/2020	BHP BILLITON FINANCE LTD
YTMCTX	CTX 7.25% 23/11/2018	CALTEX AUSTRALIA LTD
YTMCCA	CCA 4.25% 13/11/2019	COCA-COLA AMATIL LTD
YTMCWN	CWN 5.75% 18/07/2017	CROWN GROUP FINANCE LTD
YTMDXS	DXS 5.75% 10/09/2018	DEXUS FINANCE PTY LTD
YTMDOU	DOW 5.75% 29/11/2018	DOWNER GROUP FINANCE PTY
YTMDO1	DOW 4.50% 11/03/2022	DOWNER GROUP FINANCE PTY
YTMGPT	GPT 6.75% 24/01/2019	GENERAL PROPERTY TRUST
YTM IPL	IPL 5.75% 21/02/2019	INCITEC PIVOT LTD
YTM LLC	LLC 5.50% 13/11/2018	LENDLEASE FIN LTD
YTM LL1	LLC 6.00% 13/05/2020	LENDLEASE FIN LTD
YTM MQG	MQG 3.25% 03/03/2020	MACQUARIE BANK LTD
YTM F09	MQG FRN 3/03/2020	MACQUARIE BANK LTD
YTM MGR	MGR 5.75% 18/09/2020	MIRVAC GROUP FINANCE LTD
YTM MG1	MGR 5.50% 18/12/2017	MIRVAC GROUP FINANCE LTD
YTM NAB	NAB 4.25% 20/05/2019	NATIONAL AUSTRALIA BANK
YTM NA1	NAB 4.00% 16/12/2021	NATIONAL AUSTRALIA BANK
YTM F04	NAB FRN 08/11/2018	NATIONAL AUSTRALIA BANK
YTM F05	NAB FRN 20/05/2019	NATIONAL AUSTRALIA BANK

ASX code	Underlying Bond	Issuer
YTMF10	NAB FRN 3/06/2020	NATIONAL AUSTRALIA BANK
YTMQF1	QAN 6.50% 27/04/2020	QANTAS AIRWAYS LTD
YTMQF2	QAN 7.50% 11/06/2021	QANTAS AIRWAYS LTD
YTMQF3	QAN 7.75% 19/05/2022	QANTAS AIRWAYS LTD
YTMSCG	SCG 5.00% 23/10/2019	SCENTRE GROUP TRUST 2
YTM SGP	SGP 5.50% 06/09/2019	STOCKLAND TRUST
YTM SGP1	SGP 8.25% 25/11/2020	STOCKLAND TRUST
YTM F06	SUN FRN 23/04/2019	SUNCORP-METWAY LTD
YTM SYD	SYD 7.75% 06/07/2018	SYDNEY AIRPORT FINANCE
YTM TLS	TLS 7.75% 15/07/2020	TELSTRA CORP LTD
YTM WES	WES 6.25% 28/03/2019	WESFARMERS LTD
YTM WE1	WES 4.75% 12/03/2020	WESFARMERS LTD
YTM WBC	WBC 3.25% 22/01/2020	WESTPAC BANKING CORP
YTM WB1	WBC 3.50% 28/07/2020	WESTPAC BANKING CORP
YTM F11	WBC FRN 28/07/2020	WESTPAC BANKING CORP
YTM WOW	WOW 6.00% 21/03/2019	WOOLWORTHS LIMITED

Standard Risk Measure

About the Standard Risk Measure

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

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

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA).

SRM descriptors

Each managed fund listed in this document has been assigned a SRM.

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

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	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 example, managed funds with a risk band of 5 have a medium to high risk label and may experience between 3 to less than 4 years of negative annual returns over any 20-year period.

Limitations

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

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

Methodology

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices. For full details on the methodology, please visit northonline.com.au. You can also contact your financial adviser or the North Service Centre on 1800 667 841 for any queries on the methodology.

Changes to the SRM

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

We will generally review the SRM assigned to each managed fund annually.

Differences between each provider's SRM

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

Other important information

This is the investment options document for the MyNorth Super and Pension Fund ('the Fund', also known as 'MyNorth Super' and 'MyNorth Pension' or 'Wealth Personal Superannuation and Pension Fund' ABN 92 381 911 598) and should be considered together with the current MyNorth Super and Pension PDS – Part A.

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This document also forms the Investment options document for the Investor Directed Portfolio Service (IDPS) known as MyNorth Investment. The Operator of the IDPS is NMMT.

Please refer to the PDS for each underlying managed fund investment option for detailed information relating to the underlying managed fund investment options.

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

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

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

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances. You should obtain a copy of the relevant PDS or IDPS Guide before making a decision to invest in any financial product.

Past performance is not indicative of future performance. Detailed information about the MyNorth products is contained in the PDS and IDPS Guide.

Applications for investment in MyNorth products will only be accepted via northonline.com.au. Copies of the PDS and IDPS Guide are available on northonline.com.au or can be obtained by calling 1800 667 841 (1800 NORTH1).

NMMT Limited, N.M. Superannuation Proprietary Limited and their associates derive income from issuing interests in the product, full details of which are contained in the PDS and IDPS Guide. Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

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

Identifying investments

The APIR codes used in this document identify the underlying investments that MyNorth will purchase on your instruction. The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus.

Fund manager payments

NMMT may receive payments of up to 0.55% from fund managers for amounts invested in particular investment options made available in this document (fund manager payments).

The fund manager payment received is based on amounts invested with the fund manager and the management costs of these investments.

These payments, and the method of calculation, may change from time to time and are not an additional cost to you.

Management costs

The Management costs presented in this document are estimates only and include expense recoveries and indirect costs (performance fees where applicable and other indirect costs). Before selecting an investment option, you should refer to the latest management costs set out in the relevant product disclosure statement for the particular fund.

Buy/sell spread

The buy/sell spread information provided in the investment options document is indicative only and may not reflect the most current buy/sell spread costs that may be incurred.

Removing investment options

We maintain the right to add or remove investment options. In the event that an investment option is removed we will endeavour to give you 30 days notice to switch to an alternative investment option. Please refer to the MyNorth Super and Pension PDS – Part A or the MyNorth IDPS Guide and FSG for further information.

Note: A current copy of this document is available free of charge on MyNorth's website northonline.com.au or by contacting the North Service Centre on 1800 667 841 (1800 NORTH1).

Changes to your managed funds

Fund managers of the managed fund investment options may notify us from time to time of material changes or significant events that affect an investment option you have selected. We will notify you of these changes as soon as practical through North Online. We will not be responsible for any delays in notifying you of these changes or events where the delay has been caused by a fund manager. If you wish, you may select a different investment option after you have read the up-to-date information; however, regular fees and charges may apply. If you do not notify us that you wish to select a different investment option contributions will continue to be invested in the existing investment option.

Additional contributions

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

Contact us

If you would like to know more about how MyNorth can help you, please visit northonline.com.au, or contact one of the following:

phone 1800 667 841
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