



# iAccess<sup>®</sup> investment options

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

iAccess offers a range of investment options featuring:

- over 320 managed funds
- managed portfolios
- 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.

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.

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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 iAccess Personal Super and Allocated Pension (PDS) or the iAccess Investment Investor Directed Portfolio Service (IDPS) Guide.

All investment instructions must be submitted electronically through North® Online at [northonline.com.au/iaccess](http://northonline.com.au/iaccess).

## Pathways investment options

### Managed funds

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Multisector</b>						
<b>Conservative</b>						
IPA0046AU	ipac Pathways 30	1.27	0.17	N/A	0.16/0.15	3
<b>Balanced</b>						
IPA0047AU	ipac Pathways 70	1.44	0.20	N/A	0.19/0.17	5
IPA0056AU	ipac Pathways Value	2.32	0.36	N/A	0.18/0.17	5
<b>Moderately Aggressive</b>						
IPA0048AU	ipac Pathways 85	1.49	0.19	N/A	0.19/0.17	6
<b>Aggressive</b>						
IPA0049AU	ipac Pathways 95	1.43	0.15	N/A	0.20/0.17	6
<b>Property</b>						
<b>Australian Property</b>						
IPA0050AU	ipac Pathways Australian Property Securities	1.31	Nil	N/A	0.10/0.10	7
<b>Australian Equities</b>						
<b>Large Cap</b>						
IPA0051AU	ipac Pathways Australian Shares	1.33	0.08	N/A	0.16/0.16	6
<b>Global Equities</b>						
<b>Large Cap (Currency Hedged)</b>						
IPA0052AU	ipac Pathways International Shares - Hedged	1.45	0.22	N/A	0.23/0.15	6
<b>Large Cap</b>						
IPA0053AU	ipac Pathways International Shares - Unhedged	1.46	0.18	N/A	0.23/0.16	6

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

(ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.

# Strategic Investment Services investment options

## Managed funds

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Multisector</b>						
<b>Conservative</b>						
IPA0011AU	ipac Inflation Plus 2 Strategy <sup>(iii)</sup>	2.19	0.17	N/A	0.16/0.15	3
<b>Balanced</b>						
IPA0012AU	ipac Inflation Plus 4 Strategy <sup>(iii)</sup>	2.34	0.20	N/A	0.19/0.17	6
<b>Moderately Aggressive</b>						
IPA0013AU	ipac Inflation Plus 6 Strategy <sup>(iii)</sup>	2.41	0.19	N/A	0.19/0.17	6
<b>Aggressive</b>						
IPA0034AU	ipac Inflation Plus 7 Strategy <sup>(iii)</sup>	2.34	0.15	N/A	0.20/0.17	6

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

(ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.

(iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

# Investor Choice investment options

## Managed funds

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Advantage Range</b>						
<b>Australian Shares</b>						
AMP2072AU	Alphinity Advantage Australian Share Fund	0.71	0.13	N/A	0.25/0.25	6
AMP9620AU	Ausbil Advantage 130/30 Focus Fund	1.40	1.41	N/A	0.30/0.30	7
AMP9163AU	Bennelong Advantage ex-20 Australian Equities Fund	1.95	0.24	N/A	0.25/0.25	6
AMP2076AU	DNR Capital Advantage Australian Equities High Conviction Fund	0.78	0.09	N/A	0.09/0.09	6
AMP6702AU	Fidelity Advantage Australian Equities Fund	0.70	0.03	N/A	0.20/0.20	6
AMP2074AU	Ironbark Karara Advantage Australian Share Fund	0.76	0.01	N/A	0.15/0.15	6
AMP2113AU	Legg Mason Martin Currie Advantage Equity Income Fund	0.79	0.00	N/A	0.25/0.25	6
AMP8760AU	Merlon Advantage Wholesale Australian Share Income Fund <sup>(iii)</sup>	0.75	0.40	N/A	0.20/0.20	6
AMP6202AU	NAM Advantage Australian Share Income Fund	0.70	0.38	N/A	0.30/0.30	6
AMP2084AU	Perennial Value Advantage Income Wealth Defender Fund	0.79	0.33	N/A	0.20/0.20	6
AMP5683AU	Schroder Advantage Australian Equity Fund	0.72	0.07	N/A	0.25/0.25	6

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Global Shares</b>						
AMP9144AU	Aberdeen Advantage Emerging Opportunities Fund	1.35	Nil	N/A	0.25/0.25	7
AMP9989AU	Antipodes Advantage Global Fund	1.39	0.63	N/A	0.30/0.30	6
AMP8663AU	Arrowstreet Advantage Global Equity Fund	1.20	0.19	N/A	0.16/0.11	6
AMP2078AU	Grant Samuel Epoch Advantage Global Eq Shareholder Yield Fund	1.05	Nil	N/A	0.20/0.20	6
AMP2080AU	Magellan Advantage Global Fund	1.20	Nil	N/A	0.10/0.10	6
AMP5356AU	Walter Scott Advantage Global Equity Fund	1.35	Nil	N/A	0.14/0.09	6
AMP5813AU	Zurich Investment Advantage Global Growth Fund	0.78	Nil	N/A	0.06/0.06	6
<b>Fixed Interest</b>						
AMP2066AU	AB Advantage Dynamic Global Fixed Income Fund	0.46	0.21	N/A	0.08/0.12	5
AMP7750AU	AMP Capital Advantage Corporate Bond Fund <sup>(iii)</sup>	0.50	0.04	N/A	0.20/0.20	4
AMP2068AU	Bentham Advantage Global Income Fund	0.62	0.01	N/A	0.22/0.22	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	0.06	N/A	Nil	3
AMP2082AU	PIMCO Advantage Diversified Fixed Interest Fund	0.41	0.34	N/A	0.12/0.12	3
AMP7635AU	Schroder Advantage Fixed Income Fund	0.40	0.07	N/A	0.12/0.12	4
<b>Property and Infrastructure</b>						
AMP8292AU	AMP Capital Advantage Core Infrastructure Fund	1.25	0.09	N/A	0.13/0.13	6
AMP3259AU	AMP Capital Advantage Global Property Securities Fund	0.82	0.36	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	0.73	Nil	N/A	0.25/0.25	6
AMP2070AU	RARE Advantage Infrastructure Value Fund - Hedged	0.85	0.42	N/A	0.25/0.15	6
<b>Alternatives</b>						
AMP5581AU	Invesco Advantage Wholesale Global Targeted Returns Fund	0.80	0.52	N/A	0.30/0.30	4

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

(ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.

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

## ipac - Diversified - Index and Other

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Multisector</b>						
<b>Conservative</b>						
IPA0143AU	ipac Select Index Defensive	0.45	0.02	N/A	0.08/0.08	3
<b>Moderately Conservative</b>						
IPA0147AU	ipac Select Index Moderately Defensive	0.45	0.02	N/A	0.10/0.09	5
<b>Balanced</b>						
IPA0146AU	ipac Select Index Balanced	0.45	0.02	N/A	0.12/0.10	6
<b>Moderately Aggressive</b>						
IPA0145AU	ipac Select Index Growth	0.45	0.01	N/A	0.13/0.11	5
<b>Aggressive</b>						
IPA0144AU	ipac Select Index High Growth	0.45	0.01	N/A	0.15/0.13	6
<b>Cautious</b>						
IPA0142AU	ipac Select Income Generator <sup>(iii)</sup>	0.80	0.05	N/A	0.11/0.12	5

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

(ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.

(iii) This 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 Investor Choice menu.

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Multisector</b>						
<b>Conservative</b>						
CRS0001AU	Aberdeen Standard Multi Asset Income Fund <sup>(iii)</sup>	0.88	Nil	N/A	0.15/0.20	4
ETL0273AU	Allan Gray Australia Stable Fund	1.43	Nil	N/A	0.10/0.10	3
BAR0811AU	BlackRock Scientific Diversified Stable Fund	0.72	0.32	0.02	0.15/0.15	3
BTA0805AU	Pendal Active Conservative Fund	0.90	0.19	0.09	0.09/0.08	3
MAQ0059AU	Macquarie Master Capital Stable Fund	0.82	0.23	N/A	0.13/0.19	2
VAN0109AU	Vanguard Conservative Index Fund	0.29	0.05	N/A	0.11/0.11	3
<b>Cautious</b>						
SBC0814AU	UBS Defensive Investment Fund	1.00	0.14	N/A	0.15/0.15	3
<b>Balanced</b>						
AMP3254AU	AMP Capital Core Retirement Fund	0.81	0.12	N/A	0.15/0.15	5
AMP0452AU	AMP Capital Ethical Leaders Balanced Fund	1.11	0.32	N/A	0.17/0.17	5
BAR0813AU	BlackRock Scientific Diversified Growth Fund	0.82	0.52	0.03	0.25/0.25	6
PWA0822AU	BlackRock Tactical Growth Fund	0.89	0.76	0.04	0.17/0.17	5

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
F5F0008AU	Colonial First State Diversified Fund (W)	0.96	0.18	N/A	0.20/0.20	5
MAQ0058AU	Macquarie Master Balanced Fund	0.93	0.25	N/A	0.15/0.19	5
MLC0260AU	MLC Wholesale Horizon 4 Balanced Portfolio	1.01	0.14	0.04	0.10/0.10	5
RFA0815AU	Pendal Active Balanced Fund	1.02	0.13	0.08	0.15/0.14	5
PER0063AU	Perpetual Balanced Growth Fund (W)	1.05	0.22	N/A	0.34/Nil	5
SBC0815AU	UBS Balanced Investment Fund	1.10	0.16	N/A	0.20/0.20	5
VAN0110AU	Vanguard Growth Index Fund	0.29	0.04	N/A	0.11/0.11	5
VAN0108AU	Vanguard Balanced Index Fund	0.29	0.05	N/A	0.11/0.11	4
<b>Aggressive</b>						
IPA0178AU	AMP Capital Premium Growth Fund	1.61	0.11	N/A	0.13/0.13	5
PER0066AU	Perpetual (W'sale) Split Growth Fund	1.17	0.25	N/A	0.38/Nil	6
VAN0111AU	Vanguard High Growth Index Fund	0.29	0.03	N/A	0.10/0.10	6
<b>Specialist</b>						
CRS0002AU	Aberdeen Standard Multi Asset Real Return Fund	1.22	0.01	N/A	0.20/0.20	4
AMP1932AU	AMP Capital Dynamic Markets Fund	0.64	0.61	N/A	0.15/0.15	5
AMP1685AU	AMP Capital Multi Asset Fund	1.17	0.36	N/A	0.13/0.14	5
BLK0009AU	BlackRock Global Multi-Asset Income Fund <sup>(iii)</sup>	0.80	0.34	0.01	Nil	5
PER0556AU	Perpetual Wholesale Diversified Real Return Fund	0.89	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
<b>Cash</b>						
<b>Cash and Deposits</b>						
NML0018AU	AMP Capital Cash Management Trust (W) <sup>(iii)</sup>	0.31	Nil	N/A	Nil	1
SBC0811AU	UBS Cash Fund <sup>(iii)</sup>	0.25	0.01	N/A	Nil	1
VAN0020AU	Vanguard Cash Reserve Fund <sup>(iii)</sup>	0.15	Nil	N/A	Nil	1
<b>Short Term Fixed Interest</b>						
MAQ0204AU	Macquarie Australian Diversified Income Fund	0.30	Nil	N/A	0.03/0.11	4
SBC0812AU	UBS Cash Plus Fund	0.30	0.02	N/A	0.02/0.05	4
VAN0102AU	Vanguard Cash Plus Fund <sup>(iii)</sup>	0.29	Nil	N/A	0.02/0.02	1
<b>Credit</b>						
<b>Mortgages</b>						
LTC0002AU	La Trobe Australian Credit Fund <sup>(vi) (ix)</sup>	1.47	Nil	N/A	Nil	5
<b>Fixed Interest</b>						
<b>Australian Fixed Interest</b>						
CSA0130AU	Aberdeen Standard Active Index Income Fund <sup>(iii)</sup>	0.20	0.06	N/A	Nil/0.10	4

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
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	0.48	0.04	N/A	0.10/0.25	3
AMP0981AU	AMP Capital Wholesale Australian Bond Fund <sup>(iii)</sup>	0.36	0.14	N/A	0.10/0.10	4
CHN0005AU	CCJCB Active Bond Fund	0.55	Nil	N/A	0.10/0.10	3
FSF0027AU	Colonial FS (W'sale) Australian Bond Fund <sup>(iv)</sup>	0.47	Nil	N/A	0.10/0.10	4
IOF0047AU	Janus Henderson Cash Enhanced Fund	0.35	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 Fund - Class A <sup>(iii)</sup>	0.42	Nil	N/A	0.08/0.08	4
MAQ0211AU	Macquarie True Index Australian Fixed Interest <sup>(v)</sup>	0.00	Nil	N/A	0.04/0.06	4
WFS0377AU	Pendal Enhanced Cash Fund	0.25	Nil	N/A	0.03/0.03	4
ETL0015AU	PIMCO EQT Australian Bond Fund (W)	0.53	0.06	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
<b>Diversified Fixed Interest</b>						
HOW0098AU	Ardea Real Outcome Fund	0.50	0.16	N/A	0.12/0.12	3
HOW0052AU	Kapstream Absolute Return Income Fund (W)	0.70	0.08	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	0.10	N/A	0.05/0.10	3
<b>Global Fixed Interest</b>						
AMP0254AU	AMP Capital (W'sale) International Bond Fund - Class A	0.79	0.85	N/A	0.14/0.14	4
ETL5525AU	Colchester Global Government Bond Fund	0.64	0.20	N/A	Nil	4
GSF0008AU	Payden Global Income Opportunities	0.73	Nil	N/A	0.10/0.10	4
ETL0018AU	PIMCO EQT Global Bond Fund (W)	0.68	0.15	N/A	Nil/0.10	3
ETL0398AU	T. Rowe Price Dynamic Global Bond	0.46	0.72	N/A	0.25/0.25	4
SBC0819AU	UBS International Bond Fund	0.49	0.02	N/A	0.10/0.10	3
VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged) (W)	0.26	0.08	N/A	0.10/0.10	3
<b>Annuities</b>						
MLT0010AU	Challenger Guaranteed Income Fund (4.00 cents p.a. 30 Sep 2022) <sup>(iii) (x)</sup>	Nil	Nil	N/A	Nil	3
<b>Specialist</b>						
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	0.52	0.03	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 <sup>(iii)</sup>	0.90	0.06	N/A	Nil	5

APIR code	Fund name	Management Costs (%) <sup>(iii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Credit</b>						
AMP0557AU	AMP Capital Corporate Bond Fund <sup>(iii)</sup>	0.60	0.04	N/A	0.20/0.20	4
CSA0038AU	Bentham Global Income Fund (W) <sup>(iii)</sup>	0.77	Nil	N/A	0.24/0.24	6
CSA0046AU	Bentham Syndicated Loan Fund (W) <sup>(iii)</sup>	0.84	0.08	N/A	0.30/0.30	6
FSF0084AU	Colonial First State Global Credit Income Fund (W) <sup>(iii)</sup>	0.63	Nil	N/A	0.15/0.15	5
CNA0805AU	Invesco Senior Secured Income Fund (W) <sup>(iii)</sup>	0.75	0.02	N/A	0.10/0.10	6
MAQ0277AU	Macquarie Income Opportunities Fund <sup>(iii)</sup>	0.51	0.18	N/A	0.15/0.15	5
PER0260AU	Perpetual Diversified Income Fund (W)	0.71	0.12	N/A	0.10/0.10	3
ETL0016AU	PIMCO EQT Diversified Fixed Interest Fund (W)	0.63	0.11	N/A	Nil	3
PMC0103AU	PM Capital Enhanced Yield Fund	1.17	Nil	N/A	0.10/0.10	6
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	0.07	N/A	0.08/0.18	5
VAN0106AU	Vanguard International Credit Securities Indexed Hedged Fund	0.32	0.20	N/A	0.25/0.25	5
<b>Property</b>						
<b>Australian Property</b>						
AMP0255AU	AMP Capital (W'sale) Listed Property Trusts - Class A	0.98	0.08	N/A	0.25/0.25	7
NML0001AU	AMP Capital Wholesale Australian Property Fund <sup>(vi)</sup>	1.12	2.99	0.37	Nil	7
APN0008AU	APN AREIT Fund <sup>(iii)</sup>	0.85	Nil	N/A	0.25/0.25	7
BTA0061AU	Pendal Property Securities Fund	0.65	0.13	N/A	0.25/0.25	7
MAQ0854AU	Charter Hall Direct Industrial Fund No. 4. <sup>(vi)(vii)</sup>	0.74	1.48	1.13	Nil	7
MAQ0842AU	Charter Hall Direct Office (W) A <sup>(vi)(vii)</sup>	0.61	2.02	1.34	Nil/2.50	5
FSF0004AU	Colonial Property Securities Fund <sup>(iv)</sup>	0.81	0.07	N/A	0.20/0.20	7
CRM0020AU	Cromwell Australian Property Fund <sup>(iii)(vii)</sup>	1.32	1.08	N/A	Nil	7
CRM0008AU	Cromwell Phoenix Property Securities Fund	0.97	Nil	N/A	0.20/0.20	7
PAL0002AU	Ironbark Paladin Property Securities Fund	0.84	0.18	N/A	0.25/0.25	7
SSB0026AU	Legg Mason Australian Real Income Fund	0.85	Nil	N/A	0.25/0.25	6
SSB0128AU	Legg Mason Martin Currie Property Securities Fund - Class A	0.72	Nil	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
<b>Diversified Property</b>						
AMP1015AU	AMP Capital Core Property Fund – Class A <sup>(vi)</sup>	1.35	0.85	0.49	0.14/0.14	5



APIR code	Fund name	Management Costs (%) <sup>(iii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Global Property</b>						
AMP0974AU	AMP Capital Global Property Securities Fund	0.97	0.36	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
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
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	0.38	N/A	0.25/0.25	7
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
<b>Australian Equities</b>						
<b>Income</b>						
AMP1905AU	AMP Capital Equity Income Generator <sup>(iii)</sup>	0.91	0.31	N/A	0.20/0.20	6
FSF0961AU	Colonial First State Equity Income Fund (W)	1.22	0.04	N/A	0.15/0.15	6
FSF0003AU	Colonial Wholesale Imputation Fund <sup>(iv)</sup>	0.96	0.19	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 Fund	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) <sup>(iii)</sup>	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
VAN0104AU	Vanguard Australian Shares High Yield Fund	0.38	0.05	N/A	0.08/0.08	6
<b>Mid/Small/Micro Cap</b>						
AAP0104AU	Ausbil Australian Emerging Leaders Fund	0.85	0.17	N/A	0.30/0.30	6
BFL0004AU	Bennelong ex-20 Australian Equities Fund	1.37	0.17	N/A	0.25/0.25	6
EGG0001AU	Eley Griffiths Small Companies Fund	1.25	0.17	N/A	0.24/0.24	6
ANT0002AU	Fairview Equity Partners Emerging Companies Fund	1.20	0.35	N/A	0.30/0.30	6
FID0026AU	Fidelity Future Leaders Fund	1.20	0.40	N/A	0.25/0.25	6
IML0003AU	Investors Mutual Future Leaders Fund (W)	0.99	0.17	N/A	0.25/0.25	6
HOW3590AU	Lennox Australian Small Companies Fund	1.57	0.36	N/A	0.39/0.39	7
HOW0016AU	NovaPort Smaller Companies Fund (W)	0.90	0.04	N/A	0.30/0.30	6
RFA0819AU	Pendal Smaller Companies Fund	1.24	0.30	N/A	0.25/0.25	6
ETL0062AU	SG Hiscock ICE Fund	1.18	0.21	N/A	0.35/0.35	6
<b>Large Cap</b>						
CRS0003AU	Aberdeen Standard Ex-20 Australian Equities Fund	0.95	Nil	N/A	0.10/0.10	6
ETL0060AU	Allan Gray Australia Equity Fund	1.44	Nil	N/A	0.20/0.20	6
ETL0349AU	Allan Gray Australian Equity - Class B	1.79	Nil	N/A	0.20/0.20	6
PAM0001AU	Alphinity Australian Share (W)	0.90	0.14	N/A	0.20/0.20	6

APIR code	Fund name	Management Costs (%) <sup>(iii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
HOW0026AU	Alphinity (W) Concentrated Australian Share Fund	0.80	0.27	N/A	0.20/0.20	6
HOW0121AU	Alphinity Sustainable Share Fund	0.95	0.10	N/A	0.20/0.20	6
NML0061AU	AMP Capital Australian Equity Value Fund (W)	0.79	0.17	N/A	0.20/0.20	6
PPL0115AU	Antares Elite Opportunities Fund	0.70	0.16	N/A	0.15/0.15	6
PPL0106AU	Antares High Growth Shares Fund	1.11	1.06	0.70	0.15/0.15	6
AAP0103AU	Ausbil Australian Active Equity Fund	0.90	0.04	N/A	0.30/0.30	6
AAP0008AU	Ausbil 130/30 Focus Fund	1.63	1.51	N/A	0.30/0.30	7
BFL0001AU	Bennelong Australian Equities	1.00	0.16	N/A	0.25/0.25	6
BFL0017AU	Bennelong Twenty20 Australian Equities Fund	0.92	0.16	N/A	0.20/0.20	6
BAR0814AU	BlackRock Advantage Australian Equity Fund <sup>(xi)</sup>	0.79	0.08	N/A	0.15/0.15	6
HOW0019AU	Challenger Alphinity Australian Equity Fund <sup>(iv)</sup>	0.90	0.13	N/A	0.20/0.20	6
FSF0016AU	Colonial FS (W'sale) Leaders Fund	0.96	0.15	N/A	0.20/0.20	6
PIM0028AU	DNR Australian Equities High Conviction Fund	0.90	Nil	N/A	0.25/0.25	6
FID0008AU	Fidelity Australian Equities Fund	0.85	0.03	N/A	0.20/0.20	6
FID0021AU	Fidelity Australian Opportunities Fund	0.85	0.14	N/A	0.20/0.20	6
WHT3810AU	Firetrail Australian High Conviction Fund	0.95	0.35	N/A	0.25/0.25	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
LAZ0013AU	Lazard Select Australian Equity Fund – W Class	1.15	0.17	N/A	0.20/0.20	6
ADV0066AU	Maple-Brown Abbott (W'sale) Sharemarket Fund	+	+	+	+	6
TYN0028AU	Nikko AM Australian Share Fund (W)	0.80	0.13	N/A	0.30/0.30	6
AJF0804AU	OnePath Wholesale Australian Share Trust	0.90	0.08	N/A	0.07/0.07	6
RFA0818AU	Pendal Australian Share Fund	0.79	Nil	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)	1.00	0.14	N/A	0.30/Nil	6
PER0102AU	Perpetual Concentrated Equity Fund (W)	1.10	0.09	N/A	0.15/0.15	6
WHT0039AU	Plato Australian Shares Income Fund	0.90	0.06	N/A	0.20/0.20	6
SCH0035AU	Schroder Equity Opportunities Fund	0.92	0.08	N/A	0.30/0.30	6
SCH0101AU	Schroder Australian Equity Fund (W)	0.92	0.07	N/A	0.25/0.25	6
SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	0.00	0.26	N/A	0.30/0.30	6
ETL0328AU	T. Rowe Price Australian Equity Fund	0.60	0.08	N/A	0.10/0.05	6
SBC0817AU	UBS Australian Share Fund	0.90	0.14	N/A	0.25/0.25	6
UBS0024AU	UBS HALO Australian Share Fund <sup>(iv)</sup>	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

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
HOW0020AU	WaveStone Australian Share Fund	0.97	0.15	N/A	0.20/0.20	6
JBW0009AU	Yarra Australian Equities Fund	0.95	0.06	N/A	0.15/0.15	6
<b>Specialist</b>						
ACM0006AU	Alliance Bernstein Managed Volatility Equities Fund	0.55	0.20	N/A	0.25/0.25	6
AMP0449AU	AMP Capital Sustainable Share Fund - Class A	0.70	0.37	N/A	0.20/0.20	6
FSF0043AU	Colonial First State Geared Share Fund (W) <sup>(viii)</sup>	2.24	0.16	N/A	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	3.17	0.40	N/A	0.25/0.25	6
ETL0490AU	L1 Capital Long Short Fund – Daily Class	6.82	2.15	N/A	0.25/0.25	6
ADV0078AU	Maple-Brown Abbott (W'sale) Australian Geared Equity Fund <sup>(xii)</sup>	1.03	2.93	2.84	0.38/0.38	7
RFA0025AU	Pendal Ethical Share Fund	0.95	0.08	N/A	0.25/0.25	6
RFA0130AU	Pendal Geared Imputation Fund	1.45	Nil	2.71	0.40/0.40	7
PCL0005AU	Pengana Australian Equities Fund	1.59	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)	1.17	0.16	N/A	0.15/0.15	6
PER0071AU	Perpetual Geared Australian Share Fund (W) <sup>(xii)</sup>	1.17	0.25	2.72	0.37/0.37	7
PER0046AU	Perpetual Industrial Share Fund (W)	1.01	0.09	N/A	0.30/Nil	6
PER0072AU	Perpetual Share Plus Long Short Fund (W) <sup>(iv)</sup>	1.18	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
<b>Global Equities</b>						
<b>Income</b>						
GSF0001AU	Epoch Global Equity Shareholder Yield (Hedged) Fund	1.30	Nil	N/A	0.20/0.20	6
GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund	1.25	Nil	N/A	0.20/0.20	6
<b>Mid/Small/Micro Cap</b>						
PCL0022AU	Pengana Global Small Companies Fund	3.54	0.02	N/A	0.30/0.30	7
HHA0002AU	Pengana International Fund – Ethical Opportunity (iv)	1.71	0.71	N/A	0.30/0.30	6
<b>Large Cap</b>						
ACM0009AU	AB Global Equities Fund	0.85	Nil	N/A	0.20/0.20	6
EQI0015AU	Aberdeen Standard International Equity Fund	0.98	Nil	N/A	0.15/0.15	6
CRS0005AU	Aberdeen Standard Actively Hedged International Equities Fund	0.98	Nil	N/A	0.15/0.15	6
AMP0455AU	AMP Capital Responsible Investment Leaders International Share Fund	1.14	0.33	N/A	0.25/0.25	6
MAQ0464AU	Arrowstreet Global Equity Fund	1.28	0.23	N/A	0.16/0.11	6
BAR0817AU	BlackRock Advantage International Equity Fund <sup>(xi)</sup>	0.89	0.09	N/A	0.17/0.17	6

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
FSF0908AU	Colonial First State Generation Wholesale Global Share Fund <sup>(iv)</sup>	2.48	0.04	N/A	0.15/0.15	6
ARO0006AU	C WorldWide Global Equity Trust	0.99	Nil	N/A	0.30/0.30	6
FID0023AU	Fidelity Global Demographics Fund	1.16	0.02	N/A	0.30/0.30	6
FID0007AU	Fidelity Global Equities Fund	0.99	Nil	N/A	0.30/0.30	6
MAQ0404AU	IFP Global Franchise Fund	1.38	0.01	N/A	0.29/0.16	6
MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	1.03	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	0.85	Nil	N/A	0.12/0.12	6
PER0719AU	JPMorgan Global Research Enhanced Index Equity	0.35	Nil	N/A	Nil	6
MGE0001AU	Magellan Global Fund	1.55	Nil	N/A	0.10/0.10	6
MGE0007AU	Magellan Global Fund (Hedged)	1.51	Nil	N/A	0.10/0.10	6
MGE0005AU	Magellan High Conviction Fund	2.30	Nil	N/A	0.10/0.10	6
MGE9885AU	Magellan High Conviction Fund - Class B	2.11	Nil	N/A	0.07/0.07	6
MIA0001AU	MFS Global Equity Trust	0.77	Nil	N/A	0.25/0.25	6
MLC0261AU	MLC Wholesale Global Share Fund	0.90	0.10	N/A	0.10/0.10	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
RFA0821AU	Pendal Core Global Share Fund	0.97	0.12	N/A	0.05/0.05	6
BTA0056AU	Pendal International Share Fund	0.97	0.13	N/A	0.05/0.05	6
BTA0313AU	Pendal MidCap Fund	1.65	0.03	N/A	0.25/0.25	7
PER0050AU	Perpetual International Share Fund (W) <sup>(iv)</sup>	1.23	0.41	N/A	0.54/Nil	6
PER0733AU	Perpetual Wholesale Global Share Fund	1.25	0.41	N/A	0.27/0.27	6
WHT0061AU	Plato Global Shares Income A <sup>(iii)</sup>	0.99	0.62	N/A	0.30/0.30	6
SCH0003AU	Schroder Global Core Fund	0.40	0.06	N/A	0.15/0.10	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	0.01	N/A	0.15/0.15	6
ETL0071AU	T. Rowe Price Global Equity Fund	1.18	0.02	N/A	0.25/0.20	6
AUS0035AU	Talaria Global Equity Fund	1.27	0.04	N/A	0.25/0.25	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
ZUR0617AU	Zurich Concentrated Global Growth	1.10	Nil	N/A	0.06/0.06	6
ZUR0580AU	Zurich Global Growth Share Fund	1.00	Nil	N/A	0.06/0.06	6
ZUR0061AU	Zurich Investments Global Thematic Share Fund	0.98	Nil	N/A	0.06/0.06	6

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Large Cap (Currency Hedged)</b>						
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	0.41	N/A	0.21/0.16	6
BGL0109AU	BlackRock Advantage Hedged International Equity Fund <sup>(xi)</sup>	0.94	0.15	N/A	0.18/0.18	6
MGL0018AU	Ironbark Copper Rock Global All Cap Share Fund <sup>(iv)</sup>	1.12	0.12	N/A	0.20/0.20	6
BGL0044AU	iShares Hedged International Equity Index Fund	0.20	0.03	N/A	0.10/0.10	6
ETL0041AU	MFS Fully Hedged Global Equity Trust	0.80	Nil	N/A	0.25/0.25	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	0.08	N/A	0.19/0.14	6
<b>Regional</b>						
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
MAQ0640AU	Macquarie Asia New Stars No.1 Fund	1.99	0.61	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	1.35	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
SCH0006AU	Schroder Asia Pacific Fund	1.37	0.08	+	0.35/0.35	7
SCH0034AU	Schroder Global Emerging Markets	1.40	0.21	N/A	0.30/0.30	7
VAN0005AU	Vanguard Emerging Markets Shares Index Fund	0.56	0.02	N/A	0.30/0.30	7
<b>Specialist</b>						
IOF0045AU	Antipodes Global Fund	1.51	0.40	N/A	0.30/0.30	6
FSF0891AU	Colonial First State Acadian Geared Global Equity (W) <sup>(v) (vi) (viii)</sup>	2.72	0.36	1.44	0.25/0.25	7
FSF0038AU	Colonial First State Global Resources Fund (W) <sup>(iv)</sup>	1.18	0.06	N/A	0.25/0.25	6
ETL0331AU	Janus Henderson Global Natural Resources Fund	1.10	0.06	N/A	0.11/0.11	6
PLA0101AU	Platinum Inter Technology Fund	1.35	Nil	N/A	Nil	5
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
<b>Infrastructure</b>						
<b>Diversified</b>						
AMP1179AU	AMP Capital Core Infrastructure Fund	1.35	0.09	N/A	0.03/0.03	6
<b>Global</b>						
AMP1595AU	AMP Capital Global Infrastructure Securities Fund (Hedged)	0.80	0.16	N/A	0.25/0.25	6
AMP1593AU	AMP Capital Global Infrastructure Securities Fund (Unhedged)	0.80	0.08	N/A	0.25/0.25	6

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
LAZ0014AU	Lazard Global Listed Infrastructure Fund	0.98	0.13	N/A	0.25/0.25	6
MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	1.01	0.16	N/A	0.25/0.25	6
MAQ0825AU	Macquarie International Infrastructure Securities Fund (Unhedged)	1.01	0.09	N/A	0.25/0.25	6
MGE0002AU	Magellan Infrastructure Fund	1.31	0.04	N/A	0.15/0.15	6
MGE0006AU	Magellan Infrastructure Fund (Unhedged)	1.53	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
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
<b>Alternatives</b>						
ASX6124AU	Auscap Long Short Australian Equities Fund	1.65	0.20	0.28	0.20/0.20	4
BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund	1.43	3.75	0.45	0.45/0.45	4
WHT5134AU	Firetrail Absolute Return Fund	1.50	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
DEU0109AU	Ironbark GCM Global Macro Fund	2.35	0.12	N/A	Nil	4
HFL0104AU	Ironbark LHP Diversified Investments Fund	3.73	0.33	N/A	Nil	4
HFL0108AU	Ironbark LHP Global Long/Short Fund <sup>(vi)</sup>	4.43	0.29	N/A	Nil	4
ETL0276AU	Partners Group Global Value Fund <sup>(vi)</sup>	3.23	Nil	N/A	Nil	6
WMF0001AU	Watermark Market Neutral Trust	1.70	2.41	0.70	0.30/0.30	4
MAQ0482AU	Winton Global Alpha Fund	2.93	0.51	N/A	0.16/0.05	4
<b>Global Macro</b>						
GTU0109AU	Invesco Wholesale Global Targeted Returns Fund – Class A	0.93	0.59	N/A	0.30/0.30	4

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.
- (iii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iv) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (v) Please refer to the Macquarie True Index PDS to obtain details of the potential fee incurred by investing in this investment option.
- (vi) This asset 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 iAccess Super and Pension PDS or the iAccess Investment IDPS Guide.
- (vii) Not available to super or pension members.
- (viii) 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.
- (ix) 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.
- (x) This investment option has an early withdrawal fee. Refer to the investment option's underlying PDS, available from North Online, for further information.
- (xi) This fund is not affiliated with the Advantage Range funds available for iAccess.
- (xii) The management fee for this managed fund is charged on the gross assets of the fund including any borrowings. The management cost shown is an estimate of the management fee based on the gross assets of the fund.
- + 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 iAccess into your iAccess account. The transfer of managed funds into iAccess is subject to agreement by the previous fund. 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, contact your financial adviser.

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Multisector</b>						
<b>Balanced</b>						
FSF1416AU	Colonial First State FirstChoice Multi-Index Balanced Fund – Class A	0.51	Nil	N/A	0.15/0.15	5
SCH0010AU	Schroder Balanced Professional <sup>(v)</sup>	0.59	0.16	+	0.22/0.22	5
<b>Aggressive</b>						
BTA0012AU	BT Split Growth Fund <sup>(iii)</sup>	1.53	0.14	N/A	0.20/Nil	6
<b>Credit</b>						
<b>Mortgages</b>						
HML0002AU	OnePath Monthly Income Trust <sup>(iii)</sup>	+	+	+	+	4
MMF0006AU	OnePath Mortgage Trust No 2	+	+	+	+	4
<b>Fixed Interest</b>						
<b>Australian Fixed Interest</b>						
FSF0139AU	Colonial FS (W) Income Fund	+	+	+	+	4
MAQ0061AU	Macquarie Master Fixed Interest Fund	0.49	0.12	N/A	0.04/0.07	4
<b>Property</b>						
<b>Australian Property</b>						
AUS0112AU	AUI Healthcare Property Trust W <sup>(v)</sup>	1.20	0.50	1.10	3.00/0.50	7
RFA0817AU	Pendal Property Investment Fund	0.65	0.11	N/A	0.25/0.25	7
MAQ0219AU	Macquarie True Index Listed Property Fund	0.00	Nil	N/A	0.25/0.25	7
<b>Diversified Property</b>						
APN0001AU	APN Property for Income Fund <sup>(iii)(iv)</sup>	1.14	0.20	N/A	0.25/0.25	7
APN0004AU	APN Property for Income Fund No.2 <sup>(iii)(iv)</sup>	1.17	0.11	N/A	0.25/0.25	7
<b>Australian Equities</b>						
<b>Income</b>						
ADV0013AU	Maple-Brown Abbott Australian Share Fund (Retail)	2.05	0.08	N/A	Nil	6
<b>Mid/Small/Micro Cap</b>						
RFA0012AU	BT Smaller Companies Fund	1.78	0.49	N/A	0.20/0.20	6
MMF0112AU	OnePath (W) Emerging Companies Trust	0.95	0.12	N/A	0.19/0.19	6
JBW0010AU	Yarra Emerging Leaders Fund	1.25	0.08	N/A	0.20/0.20	6

APIR code	Fund name	Management Costs (%) <sup>(ii)</sup>	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spread (%)	Risk band <sup>(i)</sup>
<b>Large Cap</b>						
FSF0002AU	Colonial FS (W'Sale) Australian Share Fund	0.96	0.19	N/A	0.20/0.20	6
BTA0055AU	Pendal Australian Equity Fund	0.79	0.11	N/A	0.25/0.25	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
<b>Global Equities</b>						
<b>Large Cap</b>						
NML0348AU	AMP Capital Global Equity Value Fund (W)	0.95	0.16	N/A	0.20/0.20	6
SSB0126AU	Legg Mason QS Investors Global Equity Fund (Class A)	0.75	Nil	N/A	0.25/0.25	6
MLC0317AU	MLC Platinum Global Fund	1.54	0.16	N/A	0.10/0.05	6
<b>Large Cap (Currency Hedged)</b>						
BTA0024AU	BT International Fund	1.75	0.11	N/A	0.05/0.05	6
<b>Alternatives</b>						
MAN0030CK	Man Investments OM-IP Vision Ltd <sup>(iii)</sup>		+	+	+	1

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

(ii) Some fund managers may rebate a portion of the Management Costs. Any rebate received will be paid into your cash account. Please note rebate amounts are subject to change.

(iii) This asset 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 iAccess Super and Pension PDS or the iAccess Investment IDPS Guide.

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

(v) 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 which is available to iAccess Personal Super, iAccess Allocated Pension and iAccess IDPS investors.

For further details, please refer to the MyNorth Managed Portfolio Product Disclosure Statement which can be found at [northonline.com.au/managedportfolios](http://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 <sup>(i)</sup>
<b>Research Choice Managed Portfolios</b>							
NTH0001	Research Choice Conservative Income Portfolio	0.69	0.68	0.09	N/A	0.12/0.12	3
NTH0002	Research Choice Moderately Conservative Income Portfolio	0.76	0.75	0.12	N/A	0.16/0.16	4
NTH0003	Research Choice Balanced Income Portfolio	0.83	0.82	0.13	N/A	0.18/0.18	5
NTH0004	Research Choice Moderately Aggressive Income Portfolio	0.90	0.88	0.15	N/A	0.19/0.19	6
NTH0005	Research Choice Aggressive Income Portfolio	0.98	0.96	0.16	N/A	0.21/0.21	6
NTH0006	Research Choice Conservative Accumulation Portfolio	0.67	0.63	0.15	N/A	0.14/0.13	3
NTH0007	Research Choice Moderately Conservative Accumulation Portfolio	0.77	0.71	0.19	N/A	0.16/0.16	4
NTH0008	Research Choice Balanced Accumulation Portfolio	0.89	0.80	0.21	N/A	0.18/0.17	5
NTH0009	Research Choice Moderately Aggressive Accumulation Portfolio	0.98	0.86	0.24	N/A	0.19/0.19	6
NTH0010	Research Choice Aggressive Accumulation Portfolio	1.08	0.94	0.27	N/A	0.21/0.20	6
NTH0011	Research Choice Cautious Income Builder Portfolio (Objective Based)	0.76	0.75	0.11	N/A	0.16/0.16	4
NTH0012	Research Choice Income Builder Portfolio (Objective Based)	0.82	0.81	0.13	N/A	0.19/0.19	5
<b>Quilla Consulting Managed Portfolios</b>							
NTH0020	Quilla Income Generator Portfolio	0.98	0.92	0.11	N/A	0.12/0.12	3
NTH0021	Quilla Wealth Accumulator Portfolio	1.07	0.97	0.12	N/A	0.15/0.15	4
NTH0022	Quilla Wealth Accelerator Portfolio	1.14	1.02	0.14	N/A	0.17/0.17	5
NTH0023	Quilla Wealth Accelerator Plus Portfolio	1.04	1.00	0.06	N/A	0.16/0.16	6
<b>Zenith Essentials Managed Portfolios</b>							
NTH0024	Zenith Essentials 50% Growth Portfolio	1.04	0.70	0.23	N/A	0.13/0.13	4
NTH0025	Zenith Essentials 70% Growth Portfolio	1.24	0.79	0.26	N/A	0.16/0.16	5
NTH0026	Zenith Essentials 85% Growth Portfolio	1.36	0.83	0.25	N/A	0.17/0.17	6
NTH0027	Zenith Essentials 100% Growth Portfolio	1.47	0.86	0.26	N/A	0.18/0.18	7

(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
- 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
- selected ETFs and ETCs
- selected fixed interest securities (ie corporate bonds and floating rate notes), and
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

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

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

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

Please refer to the **iAccess Personal Super and Pension PDS** and **iAccess Investment IDPS guide** for further details.

## ETFs and ETCs

The following ETFs and ETCs are available to superannuation and pension members on iAccess. You will be able to invest in other ETFs and ETCs that meet the Trustee's eligibility criteria, as notified by us to you.

ASX code	Name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band <sup>(1)</sup>
<b>Australian Broad Based</b>						
EX20	BetaShares Australian Ex-20 Portfolio Diversifier	0.25	0.05	Nil	-	4
YMAX	BetaShares Australian Top 20 Equity Yield Maximiser Fund	0.79	0.57	Nil	-	6
QOZ	BetaShares FTSE RAFI Australia 200 ETF	0.40	0.01	Nil	-	6
ZYAU	ETFS S&P/ASX 300 High Yield Plus ETF	0.35	0.06	Nil	-	6
MVOL	iShares Edge MSCI Australia Minimum Volatility ETF	0.30	0.04	Nil	-	6
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
GROW	Schroders Real Return Fund	0.90	0.13	Nil	-	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
MVE	VanEck Vectors S&P/ASX Midcap ETF	0.45	0.03	0.01	-	7
MVW	VanEck Vectors Australian Equal Weight ETF	0.35	0.04	0.01	-	6
VAS	Vanguard Australian Shares Index	0.14	Nil	Nil	-	6
VSO	Vanguard Small Companies Index	0.30	0.04	Nil	-	6

ASX code	Name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band <sup>(1)</sup>
<b>Australian Sector</b>						
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
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
VAP	Vanguard Australian Property Securities Index ETF	0.23	0.01	Nil	-	6
<b>International</b>						
WRLD	BetaShares Managed Risk Global Share Fund	0.54	0.06	Nil	-	6
UMAX	BetaShares S&P 500 Yield Maximiser Fund	0.79	0.10	Nil	-	6
ESTX	ETFS Euro Stoxx 50 ETF	0.35	0.02	Nil	-	6
IAA	iShares Asia 50 ETF	0.50	0.03	Nil	-	6
IZZ	iShares China Large-Cap ETF	0.75	0.04	Nil	-	6
IVV	iShares Core S&P 500	0.04	Nil	Nil	-	6
IJR	iShares Core S&P SmallCap 600	0.12	0.01	Nil	-	6
IJH	iShares Core S&P MidCap 400	0.08	Nil	Nil	-	6
IHOO	iShares Global 100 AUD Hedged ETF	0.43	0.05	Nil	-	6
IVE	iShares MSCI EAFE ETF	0.32	Nil	Nil	-	6
IEM	iShares MSCI Emerging Markets ETF	0.70	0.03	Nil	-	6
IJP	iShares MSCI Japan ETF	0.50	Nil	Nil	-	6
IKO	iShares MSCI South Korea Capped ETF	0.65	0.04	Nil	-	6
ITW	iShares MSCI Taiwan ETF	0.63	0.03	Nil	-	6
IHVV	iShares S&P 500 AUD Hedged ETF	0.10	0.02	Nil	-	6
IEU	iShares Europe ETF	0.60	0.01	Nil	-	6
IOO	iShares Global 100 ETF	0.40	0.02	Nil	-	6
MGE	Magellan Global Equities Fund	1.56	0.05	Nil	0.10/0.10	6
WEMG	S&P Emerging Markets Fund	0.65	0.04	Nil	-	6
WDIV	S&P Global Dividend Fund	0.50	0.10	Nil	-	6
WZOZ	S&P World Ex Australian Fund	0.30	Nil	Nil	-	6
WXHG	S&P World Ex Australian Hedged Fund	0.35	0.04	Nil	-	6
SPY	SPDR S&P 500 ETF Trust	0.09	Nil	Nil	-	6
VEU	Vanguard All-World EX US Shares Index	0.11	Nil	Nil	-	6
VEQ	Vanguard FTSE Europe Shares ETF	0.35	Nil	Nil	-	7
VIF	Vanguard International Fixed Interest Index (Hedged) ETF	0.20	0.05	Nil	-	4
VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	0.21	0.05	Nil	-	6
VGS	Vanguard MSCI Index International Shares ETF	0.18	Nil	Nil	-	6
VTI	Vanguard US Total Market Shares Index	0.03	Nil	Nil	-	6

ASX code	Name	Management Costs (%)	Transactional and Operational Costs (%)	Borrowing Costs (%)	Buy/Sell Spreads (%)	Risk band <sup>(i)</sup>
<b>International Sectors</b>						
DJRE	Dow Jones Global Real Estate Fund	0.50	0.01	Nil	-	6
IXI	iShares Global Consumer Staples ETF	0.48	0.01	Nil	-	6
IXJ	iShares Global Healthcare ETF	0.48	Nil	Nil	-	6
MICH	Magellan Infrastructure Fund (Currency Hedged)	1.32	0.17	Nil	0.15/0.15	6
IFRA	VanEck Vectors FTSE Global Infrastructure (Hedged) ETF	0.52	0.15	0.01	-	6
GDX	VanEck Vectors Gold Miners ETF	0.53	0.02	Nil	-	6
<b>Strategy Focussed</b>						
IHD	iShares S&P/ASX Dividend Opportunities ETF	0.30	0.02	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
QUAL	VanEck Vectors MSCI World ex-Australia Quality ETF	0.40	0.07	Nil	-	6
VHY	Vanguard Australian Shares High Yield ETF	0.25	0.07	Nil	-	6
<b>Cash &amp; Fixed Income Exposure</b>						
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
HBRD	BetaShare Active Australian Hybrids Fund	0.55	0.10	Nil	-	5
QPON	BetaShare Australian Bank Floating Rate Bond ETF	0.22	Nil	Nil	-	5
AAA	BetaShares Australian High Interest Cash ETF	0.18	Nil	Nil	-	1
IHCB	iShares Core Global Corporate Bond (AUD Hedged) ETF	0.26	0.05	Nil	-	4
IAF	iShares UBS Composite Bond ETF	0.20	Nil	Nil	-	3
ILB	iShares UBS Government Inflation Index Fund	0.26	Nil	Nil	-	4
IGB	iShares UBS Treasury ETF	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
FLOT	VanEck Vectors Australian Floating Rate ETF	0.22	0.11	Nil	-	5
VACF	Vanguard Australian Corporate Fixed Interest Index Fund	0.26	0.07	Nil	-	4
VAF	Vanguard Australian Fixed Interest Index	0.20	0.04	Nil	-	3
VGB	Vanguard Australian Government Bond Index ETF	0.20	0.02	Nil	-	4
<b>Commodity Exposure</b>						
OOO	BetaShares Crude Oil Index ETF - Currency Hedged (Synthetic)	1.29	0.01	Nil	-	7
GOLD	ETFS Physical Gold	0.40	Nil	Nil	-	7
ETPMAG	ETFS Physical Silver	0.49	Nil	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 iAccess Personal Super and Allocated Pension members.

Please note: There may be underlying fees and costs for LICs and LITs under new enhanced fee and cost disclosure requirements. However, these have not been provided at the time of publishing this document.

ASX code	Name	Risk band <sup>(i)</sup>
<b>Australian Shares</b>		
ARG	Argo Investments Limited	6
AFI	Australian Foundation Investment Company Limited	6
ALF	Australian Leaders Fund Limited	6
MLT	Milton Corporation Limited	6
MIR	Mirrabooka Investments Limited	7
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 Limited	6
WAX	WAM Research Limited	6
<b>Australian Fixed Income</b>		
MXT	Metrics Credit Partners Master Income Trust	4
<b>International Shares</b>		
MGG	Magellan Global Trust	6
PAI	Platinum Asia Investments Limited	6
PMC	Platinum Capital Limited	6
PGF	PM Capital Global Opportunities Fund Limited	6
<b>Alternatives</b>		
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 assets are available to iAccess Personal Super and Allocated Pension members. You will be able to invest in other fixed interest securities that meet the Trustee's eligibility criteria, as notified by us to you.

ASX code	Issuer
<b>Floating Rate Notes</b>	
AGLHA	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
CWNHB	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
QUBHA	Qube Holdings Limited
TAHHB	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 iAccess Super & Pension members.

ASX code	Underlying Bond	Issuer
YTMAGL	AGL 5.00% 05/11/2021	AGL ENERGY LTD
YTMAPA	APA 7.75% 22/07/2020	APT PIPELINES LTD
YTMAZJ	AZJ 5.75% 28/10/2020	AURIZON NETWORK PTY LTD
YTMASST	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
YTMF08	BOQ FRN 6/11/2019	BANK OF QUEENSLAND LTD
YTMBH1	BHP 3.00% 30/03/2020	BHP BILLITON FINANCE LTD
YTMCCA	CCA 4.25% 13/11/2019	COCA-COLA AMATIL LTD
YTMDO1	DOW 4.50% 11/03/2022	DOWNER GROUP FINANCE PTY
YTMLL1	LLC 6.00% 13/05/2020	LENDLEASE FIN LTD
YTMMQG	MQG 3.25% 03/03/2020	MACQUARIE BANK LTD
YTMF09	MQG FRN 3/03/2020	MACQUARIE BANK LTD
YTMGR	MGR 5.75% 18/09/2020	MIRVAC GROUP FINANCE LTD
YTMNA1	NAB 4.00% 16/12/2021	NATIONAL AUSTRALIA BANK
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
YTMSSG	SGP 5.50% 06/09/2019	STOCKLAND TRUST
YTMSSG1	SGP 8.25% 25/11/2020	STOCKLAND TRUST
YTM TLS	TLS 7.75% 15/07/2020	TELSTRA CORP LTD
YTMWE1	WES 4.75% 12/03/2020	WESFARMERS LTD
YTMWBC	WBC 3.25% 22/01/2020	WESTPAC BANKING CORP
YTMWB1	WBC 3.50% 28/07/2020	WESTPAC BANKING CORP
YTMF11	WBC FRN 28/07/2020	WESTPAC BANKING CORP

## Term deposits

You are able to invest in term deposits with a range of providers as listed below:

- Adelaide Bank
- AMP
- ANZ

Please refer to [northonline.com.au/iaccess](http://northonline.com.au/iaccess) for the current list of terms and rates. There are no underlying fees and costs for Terms deposits.

## Standard risk measure

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. Negative annual returns may not occur in consecutive years.

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

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 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.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s). Refer to page 17 of the PDS and section 4 of the Additional information booklet for further details about the risks of investing through iAccess Personal Super and Allocated Pension.

## Important information

This is the Investment Options document for the iAccess Personal Super and Allocated Pension offered via the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598.

This document also forms the Investment Options document for the Investor Directed Portfolio Service (IDPS) known as iAccess Investment.

This document is jointly issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654, and NMMT Limited (NMMT) ABN 42 058 835 573, AFS Licence No. 234653.

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

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances.

Past performance is not necessarily indicative of future performance. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

Applications for investment in iAccess products will only be accepted via [northonline.com.au/iaccess](http://northonline.com.au/iaccess). Copies of the PDS and IDPS Guides are available on [northonline.com.au/iaccess](http://northonline.com.au/iaccess) or by contacting the North Service Centre on 1800 667 841.

NMMT, NM Super and their associates derive income from issuing interests in the product, full details of which are contained in the PDS and IDPS Guides. 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.

A fund manager may close an investment option or we may remove an investment option from the iAccess Investment Options.

Where this occurs, we will provide you with 30 days prior notice to give you the opportunity to select an alternate investment option available from the iAccess Investment Options document. Where we cannot provide you with 30 days prior notice (due to circumstances outside of our control), we will provide you with notice as soon as practicable for you to change your investment instructions. Where we have not received alternative investment instructions from you we will transfer any proceeds from that investment option into your iAccess Cash account.

If the investment option being removed forms part of your investment profile we will notify you to obtain alternative instructions. Events that may cause the removal of an investment option include but are not limited to an:

- investment manager closing the investment option
- investment option closing to new business.

## Identifying investments

The APIR codes used in this document identify the underlying investments which iAccess will purchase on your instruction. The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

## Underlying managed investment options

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the managers of investment options that have been included from time to time as investments made available by iAccess to members, IDPS investors and potential members of a plan.

In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those investment options, their respective officers, holding companies and trustees do not guarantee the capital invested or the performance of the plans generally.

Neither the performance nor payment of any particular return from, nor any increase in the value of the assets acquired using the investments listed in this Investment Option is guaranteed in any way.

## Changes to the underlying managed investment options

After you become an investor, each time you make additional contributions to a managed investment option you may not have the most recent underlying fund manager PDS or have been notified about material changes or significant events relating to the investment options you have selected. You can access the most up-to-date PDS for the managed investment options you have selected by accessing North Online at [northonline.com.au/iaccess](http://northonline.com.au/iaccess). Please contact the North Service Centre on 1800 667 841 or at [north@amp.com.au](mailto:north@amp.com.au).

Fund managers of the managed 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.

## 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.

## 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.

## 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.

## Contact us

If you would like to know more about how AMP can help you, please visit [amp.com.au](http://amp.com.au), or contact one of the following:

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