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AET small APRA fund product list

Issuer: IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFSL 230524,
as the Trustee of the AET small APRA fund.

The information in this product list forms part of the Product Disclosure Statement (PDS) for the AET small APRA fund dated 30 June 2019, together with the AET small APRA fund General Reference Guide (General Reference Guide) and AET small APRA fund Investment Guide (Investment Guide). These documents should be considered before making a decision to acquire the products.

General advice warning

You should consider the appropriateness of this information having regard to your objectives, financial situation and needs and you may want to seek advice before deciding whether to acquire this product.

The investments available on our product list are subject to risks, including investment risk, which could result in loss of principal, income or involve delays in repayment. We do not guarantee the repayment of your investment, or any particular rate of growth or distribution return.

We do not endorse the options available on the product list as being suitable for investment, nor do we make any representation about their worth or security. The information contained in this product list is general information only and does not take into account your individual objectives financial situation or needs. It is not intended to contain any recommendations, statements of opinion or advice and you should consider the appropriateness of this information having regard to your objectives, financial situation and needs. Before you decide to invest, you should assess whether the product is suitable for you and talk to your financial adviser.

Important Information

The product list provides an overview of the investment options that are available for investment through the AET small APRA fund (SAF). This product list is generally updated quarterly however we may remove an option from this list at any time and without notice.

Listed Securities

You may transact in securities listed within the S&P ASX 300 Index. Please refer to www.asx.com.au for all securities listed in the index. The ASX 300 rebalances twice a year at which time this list may be updated to reflect any change in the index.

Additionally, you may trade in Trustee Approved non ASX 300 securities listed in the following table:

Name	Code
AMP Capital Notes	AMPPA
AMP Capital Notes 2	AMPPB
Antipodes Global Investment Company Limited	APL
ANZ Capital Notes 5	ANZPH
ANZ Convertible Perpetual Capital Note 2	ANZPE
ANZ Convertible Perpetual Capital Notes 1	ANZPD
ANZ Convertible Perpetual Capital Notes 3	ANZPF
ANZ Convertible Preference Shares 4	ANZPG
Argo Investments Limited	ARG
Australian Foundation Investment Company Limited	AFI
BEN Converting Preference Shares 4	BENPG
Bendigo & Adelaide Bank CPS 2	BENPE
Bendigo & Adelaide Bank CPS 3	BENPF
Bendigo & Adelaide Bank Ltd Perp Sub Cum Red	BENHB
BetaShares Active Australian Hybrids Fund	HBRD
BetaShares Australia 200 ETF	A200
BetaShares Australian Bank Senior Floating Rate Bond ETF	QPON
BetaShares Australian Ex-20 Portfolio Diversifier	EX20
BetaShares Australian Investment Grade Corporate Bond ETF	CRED
BetaShares Australian Sustainability Leaders ETF	FAIR
BetaShares Australian Top 20 Equity Yield Max Fund	YMAX
BetaShares FTSE RAFI Australia 200 ETF	QOZ
BetaShares Global Sustainability Leaders ETF	ETHI
BetaShares Legg Mason Equity Income Fund (Managed Fund)	EINC
BetaShares Legg Mason Real Income Fund (Managed Fund)	RINC
BetaShares Nasdaq 100 ETF	NDQ
BetaShares S&P 500 Yield Maximiser ETF	UMAX
CBA PERLS IX	CBAPF
CBA PERLS VII	CBAPD
CBA PERLS VIII	CBAPE
CBA PERLS X	CBAPG
CBA PERLS XI	CBAPH
Challenger Capital Notes	CGFPA
Challenger Capital Notes 2	CGFPB
CommBank PERLS XII Capital Notes	CBAPI

Name	Code
Crown Subordinated Notes 2	CWNHB
Diversified United Investment Limited	DUI
Djerriwarrh Investment Limited	DJW
ETFS Enhanced USD Cash ETF	ZUSD
ETFS Physical Gold ETF	GOLD
ETFS ROBO Global Robotics and Automation ETF	ROBO
ETFS S&P/ASX 300 High Yield Plus ETF	ZYAU
ETFS S&P 500 High Yield Low Volatility ETF	ZYUS
Future Generation Global Investment Company	FGG
Future Generation Investment Fund Limited	FGX
Global Value Fund Limited	GVF
Gryphon Capital Income Trust	GCI
Insurance Australia Group Capital Notes	IAGPD
iShares Asia 50 ETF	IAA
iShares Composite Bond ETF	IAF
iShares Core Cash ETF	BILL
iShares Core Global Corporate Bond (AUD Hedged) ETF	IHCB
iShares Core S&P 500 ETF	IVV
iShares Core S&P 500 Hedged ETF	IHVV
iShares Core S&P/ASX 200 ETF	IOZ
iShares Enhanced Cash ETF	ISEC
iShares Europe ETF	IEU
iShares Global 100 ETF	IOO
iShares Global Healthcare ETF	IXJ
iShares MSCI EAFE ETF	IVE
iShares MSCI Emerging Markets ETF	IEM
iShares MSCI Japan ETF	IJP
iShares S&P/ASX 20 ETF	ILC
iShares S&P/ASX Dividend Opportunities ETF	IHD
KKR Credit Income Fund	KKC
L1 Long Short Fund Limited	LSF
Macquarie Group Capital Notes 2	MQGPB
Macquarie Group Capital Notes 3	MQGPC
Macquarie Group Capital Notes 4	MQGPD
Magellan Global Equities Fund (Currency Hedged)	MHG
Magellan Global Equities Fund (Managed Fund)	MGE
Magellan Global Trust	MGG
Magellan High Conviction Trust	MHH
Magellan Infrastructure Fund (Currency hedged)	MICH

Name	Code
MCP Master Income Trust	MXT
Milton Corporation Limited	MLT
Mirrabooka Investments Ltd	MIR
Monash Absolute Investment Company	MA1
NAB Capital Notes 2	NABPD
NAB Capital Notes 3	NABPF
NAB Convertible Preference Shares II	NABPB
NAB Income Securities	NABHA
NAB Subordinated Notes 2	NABPE
NB Global Corporate Income Trust	NBI
Pengana Private Equity Trust	PE1
Perpetual Equity Investment Company	PIC
Platinum Asia Fund (Quoted Managed Hedged Fund)	PAXX
Platinum Capital Limited	PMC
Platinum International Fund (Quoted Managed Hedged Fund)	PIXX
Plato Income Maximiser Limited	PL8
QV Equities	QVE
Ramsay Health Care Pref Share	RHCPA
Reece Ltd	REH
Russell Australian Responsible Investment ETF	RARI
Russell High Dividend Australian Shares ETF	RDV
Schroder Real Return Fund	GROW
SPDR Dow Jones Global Real Estate ETF	DJRE
SPDR S&P Global Dividend ETF	WDIV
SPDR S&P/ASX 200 Fund	STW
SPDR S&P/ASX 200 Listed Property Fund	SLF
SPDR S&P/ASX 50 Fund	SFY
SPDR S&P/ASX Australian Bond Fund	BOND
Sphera Emerging Companies Limited	SEC
Suncorp Capital Notes	SUNPF
Suncorp Capital Notes 2	SUNPG
Suncorp Capital Notes 3	SUNPH
Suncorp Group Limited CPS 3	SUNPE
Suncorp Metway Ltd Floating Rate Capital Notes	SBKHB
Templeton Global Growth Fund Limited	TGG
UBS IQ MSCI World ex Australian Ethical ETF	UBW
VanEck Vectors Australian Corporate Bond Plus EFT	PLUS
VanEck Vectors Australian Equal Weight ETF	MVW
VanEck Vectors Australian Floating Rate ETF	FLOT

Name	Code
Vaneck Vectors Australian Resources ETF	MVR
Vaneck Vectors FTSE Global Infrastructure (Hedged) ETF	IFRA
Vaneck Vectors Gold Miners ETF	GDX
VanEck Vectors MSCI World ex Australian Quality ETF	QUAL
Vanguard All-World Ex-US Shares Index ETF	VEU
Vanguard Australian Corporate Fixed Interest ETF	VACF
Vanguard Australian Fixed Interest Index ETF	VAF
Vanguard Australian Government Bond Index ETF	VGB
Vanguard Australian Property Securities Index ETF	VAP
Vanguard Australian Shares High Yield ETF	VHY
Vanguard Australian Shares Index ETF	VAS
Vanguard FTSE Emerging Markets Shares ETF	VGE
Vanguard International Credit Securities Index (Hedged) ETF	VCF
Vanguard International Fixed Interest Index (Hedged) ETF	VIF
Vanguard MSCI Australian Small Companies Index ETF	VSO
Vanguard MSCI Index International Share (Hedged) ETF	VGAD
Vanguard MSCI Index International Share ETF	VGS
Vanguard US Total Market Shares Index ETF	VTX
VGI Partners Global Investments Limited	VG1
WAM Leaders Limited	WLE
Westpac Capital Notes 2	WBCPE
Westpac Capital Notes 3	WBCPF
Westpac Capital Notes 4	WBCPG
Westpac Capital Notes 5	WBCPH
Westpac Capital Notes 6	WBCPI

Term Deposits

The following term deposit providers and frequencies are offered for investment to members of the AET SAF.

- Adelaide Bank
- NAB
- Westpac
- 30 days, 60 days, 90 days, 180 days and 1 year

Interest is paid at maturity for all frequencies. Indicative rates are subject to change without notice and applicable rates are published daily on AET My Portfolio.

Managed Funds

The range of investments available includes diversified managed investments that invest across a range of different asset classes (such as balanced investments), specific asset class or sector managed investments (such as Australian shares). Please refer to the AET SAF investment guide for further details.

The figures stated in the table below are estimates only and subject to change. The figures are based on the information available from Morningstar and/or the relevant PDS as at the date of this guide. These figures do not include administration fees charged by us or fees charged by your financial adviser. Costs are inclusive of the net effect of GST, if applicable (ie inclusive of 10% GST less any reduced input tax credits available to the managed investment).

The Trustee accepts no responsibility if any figures published by us (excluding the IOOF MultiMix Trusts, the IOOF MultiSeries, the IOOF Income Trust and the Profile Managed Investments) are not the same as those that were actually charged by a fund manager. We cannot fully verify the accuracy of third party information we receive and can therefore accept no responsibility whatsoever for any errors.

The management costs shown above include the fees and costs charged by the fund managers, including any applicable estimated performance related fees and are based on information provided by Morningstar and/or the relevant PDS as at the date of this guide. For more details regarding any applicable performance related fees, please refer to the relevant PDS.

The buy-sell spread applicable to each investment option are based on information provided by Morningstar and/or the relevant PDS or other disclosure documents issued by the fund manager for the particular managed investment, which is available on our website (www.ioof.com.au).

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Alternative Investments						
Aberdeen Standard Global Absolute Return Strategies Fund	ETL0130AU	1.04	0.24	0.20	No	Annually
Aspect Diversified Futures Fund – Class A	FSF1086AU	2.60	0.00	0.00	Yes	Semi-annually
CFM Institutional Systematic Diversified Trust	PIM0034AU	1.30	0.00	0.00	No	Annually
Firetrail Absolute Return Fund (Class A)	WHT5134AU	1.50	0.50	0.50	No	Semi-annually
GMO Systematic Global Macro Trust – Class B	GMO0006AU	1.01	0.00	0.00	Yes	Quarterly
Invesco Global Targeted Returns Fund - Class A	GTU0109AU	0.93	0.30	0.30	No	Annually
JPMorgan Global Macro Opportunities Fund	PER0758AU	0.80	0.15	0.15	No	Annually
Man AHL Alpha	MAN0002AU	1.99	0.00	0.00	Yes	Annually
Schroder Real Return CPI +5% Fund – Wholesale Class	SCH0047AU	0.90	0.20	0.30	No	Semi-annually
Winton Global Alpha Fund	MAQ0482AU	1.99	0.27	0.05	Yes	Semi-annually
Australian Fixed Interest						
Colonial First State Wholesale Target Return Income Fund	FSF0694AU	0.58	0.15	0.30	Yes	Quarterly
Dimensional Short Term Fixed Interest Trust (2)	DFA0100AU	0.19	0.03	0.03	No	Quarterly
IOOF Income Trust – Class A	PIM0003AU	0.67	0.01	0.53	No	Quarterly
Janus Henderson Australian Fixed Interest Fund	IOF0046AU	0.47	0.00	0.00	No	Quarterly
Janus Henderson Cash Enhanced Fund	IOF0047AU	0.35	0.00	0.00	No	Quarterly
Janus Henderson Tactical Income Fund	IOF0145AU	0.45	0.00	0.00	No	Quarterly
Legg Mason Western Asset Australian Bond Trust – Class A	SSB0122AU	0.42	0.03	0.03	No	Monthly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Macquarie Australian Fixed Interest Fund	MAQ0061AU	0.50	0.04	0.08	No	Quarterly
Pendal Enhanced Cash Fund	WFS0377AU	0.25	0.03	0.03	No	Quarterly
Perpetual Wholesale Diversified Income Fund	PER0260AU	0.71	0.10	0.10	No	Quarterly
PIMCO Australian Bond Fund – Wholesale Units	ETL0015AU	0.54	0.00	0.10	No	Quarterly
Schroder Absolute Return Income Fund – Wholesale Class	SCH0103AU	0.54	0.20	0.36	No	Monthly
UBS Australian Bond Fund	SBC0813AU	0.45	0.02	0.05	No	Quarterly
Vanguard® Australian Fixed Interest Index Fund	VAN0001AU	0.24	0.08	0.27	No	Quarterly
Australian Shares						
AB Managed Volatility Equities Fund	ACM0006AU	0.55	0.25	0.25	No	Quarterly
Aberdeen Standard Australian Equities Fund	MGL0114AU	0.80	0.10	0.10	No	Semi-annually
Aberdeen Standard Australian Small Companies Fund	CSA0131AU	1.26	0.10	0.10	No	Semi-annually
Aberdeen Standard Ex-20 Australian Equities Fund	CRS0003AU	0.95	0.10	0.10	No	Semi-annually
Allan Gray Australia Equity Fund	ETL0060AU	1.33	0.20	0.20	Yes	Annually
Alphinity Australian Share Fund	PAM0001AU	0.90	0.20	0.20	No	Quarterly
Alphinity Sustainable Share Fund	HOW0121AU	0.95	0.20	0.20	No	Quarterly
Antares Dividend Builder Fund	PPL0002AU	0.60	0.15	0.15	No	Quarterly
Ausbil Australian Active Equity Fund	AAP0103AU	0.90	0.30	0.30	No	Semi-annually
Ausbil Australian Emerging Leaders Fund	AAP0104AU	0.85	0.30	0.30	No	Semi-annually
Ausbil Australian Geared Equity Fund	AAP0002AU	2.21	0.30	0.30	No	Semi-annually
Australian Ethical Australian Share Fund (Wholesale)	AUG0018AU	1.10	0.20	0.20	No	Semi-annually
Benelong Australian Equities Fund	BFL0001AU	1.00	0.25	0.25	No	Semi-annually
Benelong Concentrated Australian Equities Fund	BFL0002AU	2.08	0.25	0.25	Yes	Semi-annually
Benelong ex-20 Australian Equities Fund	BFL0004AU	1.37	0.25	0.25	Yes	Semi-annually
Blackrock Advantage Australian Equity Fund	BAR0814AU	0.45	0.15	0.15	No	Quarterly
Celeste Australian Small Companies Fund	FAM0101AU	1.20	0.30	0.30	No	Semi-annually
Colonial First State Wholesale Australian Share Fund	FSF0002AU	0.96	0.20	0.20	No	Quarterly
Colonial First State Wholesale Geared Share Fund	FSF0043AU	2.23	0.50	0.50	No	Quarterly
Colonial First State Wholesale Imputation Fund	FSF0003AU	0.96	0.20	0.20	No	Quarterly
Dimensional Australian Core Equity Trust (2)	DFA0003AU	0.28	0.08	0.08	No	Quarterly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Dimensional Australian Large Company Trust (2)	DFA0103AU	0.20	0.08	0.08	No	Quarterly
Dimensional Australian Small Company Trust (2)	DFA0104AU	0.61	0.10	0.10	No	Quarterly
Dimensional Australian Value Trust (2)	DFA0101AU	0.34	0.08	0.08	No	Quarterly
Eley Griffiths Group Small Companies Fund	EGG0001AU	1.70	0.30	0.30	Yes	Annually
Fairview Equity Partners Emerging Companies Fund	ANT0002AU	1.20	0.25	0.25	No	Annually
Fidelity Australian Equities Fund	FID0008AU	0.85	0.20	0.20	No	Quarterly
Fidelity Australian Opportunities Fund	FID0021AU	0.85	0.20	0.20	No	Quarterly
Fidelity Future Leaders Fund	FID0026AU	1.20	0.25	0.25	No	Quarterly
Firetrail Australian High Conviction Fund – Class A	WHT3810AU	0.95	0.25	0.25	No	Semi-annually
Greencap Broadcap Fund	HOW0034AU	1.19	0.20	0.20	Yes	Quarterly
Hyperion Australian Growth Companies Fund	BNT0003AU	0.95	0.30	0.30	No	Quarterly
IML Concentrated Australian Share Fund	IML0010AU	0.99	0.25	0.25	Yes	Semi-annually
Investors Mutual Australian Share Fund	IML0002AU	0.99	0.25	0.25	No	Semi-annually
Investors Mutual Equity Income Fund	IML0005AU	0.99	0.25	0.25	No	Quarterly
Investors Mutual Industrial Share Fund	IML0004AU	0.99	0.25	0.25	No	Semi-annually
Investors Mutual Wholesale Australian Smaller Companies Fund	IML0001AU	0.99	0.25	0.25	No	Semi-annually
Investors Mutual Wholesale Future Leaders Fund	IML0003AU	0.99	0.25	0.25	Yes	Semi-annually
iShares Australian Equity Index Fund	BGL0034AU	0.20	0.08	0.08	No	Quarterly
Lazard Select Australian Equity Fund - W Class	LAZ0013AU	1.15	0.20	0.20	No	Quarterly
Legg Mason Martin Currie Ethical Income Fund	SSB4946AU	0.85	0.20	0.20	No	Quarterly
Lennox Australian Small Companies Fund	HOW3590AU	1.82	0.39	0.39	Yes	Semi-annually
Macquarie Australian Shares Fund	MAQ0443AU	0.60	0.15	0.15	No	Quarterly
Macquarie Australian Small Companies Fund	MAQ0454AU	0.63	0.40	0.40	Yes	Quarterly
Maple-Brown Abbott Australian Share Fund Wholesale	ADV0046AU	0.92	0.20	0.20	No	Quarterly
Merlon Australian Share Income Fund	HBC0011AU	0.95	0.20	0.20	No	Monthly
MLC Wholesale IncomeBuilder	MLC0264AU	0.72	0.30	0.30	No	Quarterly
Nikko AM Australian Share Wholesale Fund	TYN0028AU	0.80	0.25	0.25	No	Semi-annually
NovaPort Microcap Fund	HOW0027AU	1.72	0.30	0.30	Yes	Quarterly
NovaPort Smaller Companies Fund	HOW0016AU	0.90	0.30	0.30	No	Quarterly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
OC Dynamic Equity Fund	OPS0001AU	1.72	0.30	0.30	No	Annually
OC Premium Small Companies Fund	OPS0002AU	1.20	0.30	0.30	No	Semi-annually
OnePath Wholesale Australian Share Trust	AJF0804AU	0.92	0.11	0.11	No	Quarterly
OnePath Wholesale Emerging Companies Trust	MMF0112AU	0.96	0.18	0.18	No	Semi-annually
Paradise Australian Mid Cap Fund Class B	ETL8772AU	1.25	0.25	0.25	Yes	Semi-annually
Pendal Australian Share Fund	RFA0818AU	0.79	0.50	0.00	No	Quarterly
Pendal Ethical Share Fund	RFA0025AU	0.95	0.50	0.00	No	Quarterly
Pendal Imputation Fund	RFA0103AU	0.90	0.50	0.00	No	Quarterly
Pendal MidCap Fund	BTA0313AU	1.38	0.25	0.25	Yes	Quarterly
Pendal Smaller Companies Fund	RFA0819AU	1.24	0.50	0.00	No	Semi-annually
Pengana Australian Equities Fund	PCL0005AU	1.59	0.20	0.20	Yes	Semi-annually
Perennial Value Microcap Opportunities Trust	WPC3982AU	1.20	0.30	0.30	No	Annually
Perennial Value Shares for Income Trust	IOF0078AU	0.92	0.30	0.30	No	Monthly
Perennial Value Shares Wholesale Trust	IOF0206AU	0.92	0.30	0.30	No	Semi-annually
Perennial Value Smaller Companies Trust	IOF0214AU	1.20	0.30	0.30	No	Semi-annually
Perpetual Wholesale Australian Share Fund	PER0049AU	1.00	0.30	0.00	No	Semi-annually
Perpetual Wholesale Concentrated Equity Fund	PER0102AU	1.10	0.15	0.15	No	Semi-annually
Perpetual Wholesale Ethical SRI Fund	PER0116AU	1.18	0.15	0.15	No	Semi-annually
Perpetual Wholesale Geared Australian Share Fund	PER0071AU	1.17	0.38	0.38	No	Semi-annually
Perpetual Wholesale Industrial Share Fund	PER0046AU	1.01	0.30	0.00	No	Quarterly
Perpetual Wholesale Share-Plus Long Short Fund	PER0072AU	1.18	0.20	0.20	Yes	Semi-annually
Plato Australian Shares Income Fund	WHT0039AU	0.90	0.20	0.20	No	Quarterly
Platypus Australian Equities Fund	AUS0030AU	0.88	0.20	0.20	No	Semi-annually
Profile Australian Shares	PBT0010AU	0.75	0.04	0.04	No	Semi-annually
Russell Australian Shares Fund – Class A Units	RIM0006AU	0.84	0.20	0.20	No	Quarterly
Sandhurst IML Industrial Share Fund	STL0101AU	0.95	0.25	0.25	No	Semi-annually
Schroder Australian Equity Fund - Professional Class	SCH0002AU	0.62	0.25	0.25	No	Semi-annually
SGH ICE	ETL0062AU	1.18	0.35	0.35	No	Semi-annually
Solaris Core Australian Equity Fund (Performance Alignment)	SOL0001AU	0.00	0.30	0.30	No	Semi-annually
Spheria Australian MicroCap Fund	WHT0066AU	1.35	0.50	0.50	No	Annually

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Spheria Australian Smaller Companies Fund	WHT0008AU	1.10	0.30	0.30	No	Semi-annually
State Street Australian Equity Fund	SST0048AU	0.79	0.25	0.25	No	Semi-annually
UBS Australian Share Fund	SBC0817AU	0.90	0.25	0.25	No	Semi-annually
Vanguard® Australian Shares High Yield Fund	VAN0104AU	0.35	0.05	0.05	No	Quarterly
Vanguard® Australian Shares Index Fund	VAN0002AU	0.16	0.05	0.05	No	Quarterly
Vertium Equity Income Fund	OPS1827AU	0.97	0.25	0.25	No	Quarterly
WaveStone Australian Share Fund	HOW0020AU	0.97	0.20	0.20	No	Semi-annually
Wavestone Dynamic Australian Equity Fund	HOW0053AU	1.11	0.20	0.20	Yes	Annually
Yarra Australian Equities Fund	JBW0009AU	0.90	0.15	0.15	No	Semi-annually
Cash						
Janus Henderson Cash Fund – Institutional	IOF0141AU	0.15	0.00	0.00	No	Monthly
Perpetual Exact Market Cash Fund	PER0258AU	0.00	0.00	0.00	No	Quarterly
Smarter Money Fund Assisted Investor Class	CRE0014AU	0.90	0.00	0.05	Yes	Quarterly
UBS Cash Fund	SBC0811AU	0.25	0.00	0.00	No	Monthly
Commodities						
Janus Henderson Wholesale Global Natural Resources Fund	FSF0038AU	1.18	0.25	0.25	No	Semi-annually
Diversified – Balanced						
Aberdeen Standard Multi-Asset Income Fund	CRS0001AU	0.94	0.15	0.20	No	Monthly
Aberdeen Standard Multi-Asset Real Return Fund	CRS0002AU	1.16	0.20	0.20	No	Semi-annually
BlackRock Global Allocation Fund (Aust) (Class D units)	MAL0018AU	0.20	0.30	0.30	Yes	Semi-annually
BlackRock Tactical Growth Fund	PWA0822AU	0.85	0.18	0.18	No	Semi-annually
Colonial First State Wholesale Balanced Fund	FSF0040AU	0.87	0.15	0.20	No	Quarterly
Colonial First State Wholesale Diversified Fund	FSF0008AU	0.97	0.20	0.20	No	Quarterly
Dimensional World Allocation 50/50 Trust (2)	DFA0033AU	0.40	0.10	0.10	No	Semi-annually
Legg Mason Tactical Alloc Trust – Class A	SSB0130AU	0.82	0.20	0.20	No	Semi-annually
OnePath Wholesale Balanced Trust	AJF0802AU	0.91	0.02	0.02	No	Quarterly
Pendal Balanced Returns Fund	BTA0806AU	0.93	0.25	0.00	No	Quarterly
Perpetual Diversified Real Return Fund – Class W Units	PER0556AU	0.89	0.12	0.12	Yes	Quarterly
Perpetual Wholesale Diversified Growth Fund	PER0114AU	0.98	0.27	0.00	No	Quarterly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Profile 45	PBT0001AU	0.74	0.05	0.07	No	Semi-annually
Profile 55	PBT0002AU	0.76	0.06	0.08	No	Semi-annually
Profile 65	PBT0003AU	0.79	0.06	0.09	No	Semi-annually
Russell Diversified 50 Fund – Class A Units	RIM0003AU	0.80	0.15	0.14	No	Quarterly
UBS Balanced Investment Fund	SBC0815AU	1.10	0.20	0.20	No	Quarterly
Vanguard® Balanced Index Fund	VAN0108AU	0.29	0.10	0.21	No	Quarterly
Diversified – Conservative						
BlackRock Diversified ESG Stable Fund	BAR0811AU	0.69	0.15	0.15	No	Quarterly
Colonial First State Wholesale Conservative Fund	FSF0033AU	0.76	0.10	0.20	No	Quarterly
Pendal Active Conservative Fund	BTA0805AU	0.88	0.17	0.00	No	Quarterly
UBS Defensive Investment Fund	SBC0814AU	1.00	0.15	0.15	No	Quarterly
Vanguard® Conservative Index Fund	VAN0109AU	0.29	0.10	0.23	No	Quarterly
Diversified – Growth						
BlackRock Diversified ESG Growth Fund	BAR0813AU	0.79	0.16	0.16	No	Quarterly
Dimensional World Allocation 70/30 Trust (2)	DFA0029AU	0.40	0.10	0.10	No	Semi-annually
Dimensional World Equity Trust (2)	DFA0035AU	0.43	0.12	0.12	No	Semi-annually
Morningstar Growth Real Return Fund	INT0038AU	0.71	0.10	0.10	Yes	Quarterly
Morningstar High Growth Real Return Fund – Class A	INT0042AU	0.70	0.10	0.10	Yes	Quarterly
OnePath Wholesale Managed Growth Trust	MMF0115AU	0.92	0.02	0.02	No	Quarterly
Pendal Active Balanced Fund	RFA0815AU	1.00	0.29	0.00	No	Semi-annually
Perpetual Wholesale Balanced Growth Fund	PER0063AU	1.05	0.34	0.00	No	Semi-annually
Profile 75	PBT0004AU	0.81	0.07	0.08	No	Semi-annually
Profile 85	PBT0005AU	0.83	0.08	0.09	No	Semi-annually
Profile 95	PBT0006AU	0.83	0.08	0.08	No	Semi-annually
Russell Growth Fund – Class A Units	RIM0004AU	0.94	0.18	0.16	No	Quarterly
Vanguard® Growth Index Fund	VAN0110AU	0.29	0.09	0.16	No	Quarterly
Vanguard® High Growth Index Fund	VAN0111AU	0.29	0.08	0.10	No	Quarterly
Zurich Investments Managed Growth Fund	ZUR0059AU	1.00	0.12	0.12	No	Quarterly
Global Fixed Interest						
AB Dynamic Global Fixed Income Fund	ACM0001AU	0.55	0.15	0.15	No	Quarterly
AMP Capital Corporate Bond Fund – Class A Units	AMP0557AU	0.61	0.20	0.20	No	Monthly
Ardea Real Outcome Fund	HOW0098AU	0.50	0.03	0.03	No	Quarterly
Bentham Global Income Fund	CSA0038AU	0.77	0.28	0.28	No	Monthly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
BlackRock Wholesale International Bond Fund	PWA0825AU	0.55	0.12	0.00	No	Quarterly
Colchester Global Government Bond Fund – Class I	ETL5525AU	0.62	0.00	0.00	No	Quarterly
Dimensional Five-Year Diversified Fixed Interest Trust (2)	DFA0108AU	0.28	0.08	0.08	No	Quarterly
Dimensional Global Bond Sustainability Trust (2)	DFA0642AU	0.39	0.10	0.10	No	Quarterly
Dimensional Global Bond Trust (2)	DFA0028AU	0.35	0.10	0.10	No	Quarterly
Dimensional Two-Year Diversified Fixed Interest Trust (2)	DFA0002AU	0.25	0.08	0.08	No	Quarterly
Franklin Australian Absolute Return Bond Fund	FRT0027AU	0.65	0.00	0.00	No	Monthly
Invesco Wholesale Senior Secure Income Fund	CNA0805AU	0.75	0.10	0.10	No	Monthly
JPMorgan Global Strategic Bond Fund	PER0727AU	0.58	0.15	0.15	No	Quarterly
Kapstream Absolute Return Income Fund	HOW0052AU	0.55	0.00	0.25	No	Quarterly
Legg Mason Brandywine Global Opportunistic Fixed Income Fund – Class I	SSB0028AU	0.32	0.09	0.09	No	Semi-annually
Macquarie Dynamic Bond Fund	MAQ0274AU	0.63	0.08	0.08	Yes	Quarterly
Macquarie Income Opportunities Fund	MAQ0277AU	0.51	0.15	0.15	Yes	Monthly
Pendal Global Fixed Interest Fund	RFA0032AU	0.53	0.12	0.00	No	Semi-annually
PIMCO Diversified Fixed Interest Fund – Wholesale Class	ETL0016AU	0.65	0.00	0.10	No	Quarterly
PIMCO ESG Global Bond Fund – Wholesale Class	PIC6396AU	0.88	0.00	0.00	No	Quarterly
PIMCO Global Bond Fund – Wholesale Class	ETL0018AU	0.74	0.00	0.10	No	Quarterly
PIMCO Global Credit Fund – Wholesale Class	ETL0019AU	0.73	0.00	0.20	No	Quarterly
PIMCO Income Fund – Wholesale Class	ETL0458AU	0.91	0.00	0.00	No	Monthly
PM Capital Enhanced Yield Fund	PMC0103AU	1.02	0.10	0.10	No	Quarterly
Profile Diversified Fixed Interest	PBT0007AU	0.81	0.09	0.16	No	Semi-annually
Schroder Absolute Return Income Fund – Professional Class	SCH0024AU	0.54	0.20	0.36	No	Monthly
Schroder Fixed Income Fund – Wholesale Class	SCH0028AU	0.50	0.12	0.35	No	Quarterly
T.Rowe Price Dynamic Global Bond Fund	ETL0398AU	0.46	0.25	0.25	No	Quarterly
UBS Diversified Fixed Income Fund	SBC0007AU	0.55	0.05	0.10	No	Quarterly
UBS Income Solution Fund	UBS0003AU	0.60	0.08	0.18	No	Monthly
Vanguard® International Fixed Interest Index Fund (Hedged)	VAN0103AU	0.26	0.08	0.23	No	Quarterly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Global Shares						
AB Global Equities Fund	ACM0009AU	0.85	0.20	0.20	No	Annually
Aberdeen Standard Actively Hedged International Equities Fund	CRS0005AU	0.98	0.15	0.15	No	Annually
Aberdeen Standard Asian Opportunities Fund	EQI0028AU	1.23	0.25	0.25	No	Annually
Aberdeen Standard Emerging Opportunities Fund	ETL0032AU	1.55	0.25	0.25	No	Annually
Aberdeen Standard Fully Hedged International Equities Fund	CSA0135AU	0.99	0.15	0.15	No	Annually
Aberdeen Standard International Equity Fund	EQI0015AU	0.98	0.15	0.15	No	Annually
AMP Capital Responsible Investment Leaders International Share Fund	AMP0455AU	1.14	0.25	0.25	No	Semi-annually
AMP Capital Wholesale Global Equity – Value Fund	NML0348AU	1.00	0.20	0.20	No	Annually
Antipodes Asia Fund	IOF0203AU	1.20	0.30	0.30	No	Annually
Antipodes Global Fund	IOF0045AU	1.20	0.30	0.30	No	Annually
Antipodes Global Fund – Long	WHT0057AU	1.20	0.30	0.30	No	Annually
Arrowstreet Global Equities Fund (hedged)	MAQ0079AU	1.28	0.21	0.16	No	Semi-annually
Arrowstreet Global Equity Fund	MAQ0464AU	1.28	0.16	0.11	No	Semi-annually
BlackRock Advantage International Equity Fund	BAR0817AU	0.50	0.17	0.17	No	Semi-annually
C WorldWide Global Equity Trust	ARO0006AU	0.99	0.30	0.30	No	Annually
Candriam Sustainable Global Equity Fund	AAP0001AU	1.05	0.40	0.40	No	Semi-annually
Capital Group New Perspective Fund (AU)	CIM0006AU	0.95	0.00	0.00	No	Quarterly
Capital Group New Perspective Fund Hedged (AU)	CIM0008AU	0.95	0.00	0.00	No	Quarterly
Dimensional Emerging Markets Trust (2)	DFA0107AU	0.72	0.25	0.25	No	Semi-annually
Dimensional Global Core Equity Trust (2)	DFA0004AU	0.36	0.10	0.10	No	Semi-annually
Dimensional Global Core Equity Trust (Hedged AUD) (2)	DFA0009AU	0.36	0.12	0.12	No	Semi-annually
Dimensional Global Large Company Trust (2)	DFA0105AU	0.29	0.10	0.10	No	Semi-annually
Dimensional Global Small Company Trust (2)	DFA0106AU	0.66	0.12	0.12	No	Semi-annually
Dimensional Global Sustainability Trust AUD Hedged Class Units (2)	DFA0042AU	0.38	0.12	0.12	No	Semi-annually
Dimensional Global Sustainability Trust Unhedged Class (2)	DFA0041AU	0.38	0.10	0.10	No	Semi-annually
Dimensional Global Value Trust (2)	DFA0102AU	0.46	0.10	0.10	No	Semi-annually

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Epoch Global Equity Shareholder Yield (Hedged) Fund	GSF0001AU	1.30	0.20	0.20	No	Quarterly
Epoch Global Equity Shareholder Yield (Unhedged) Fund	GSF0002AU	1.25	0.20	0.20	No	Quarterly
Fidelity Asia Fund	FID0010AU	1.15	0.40	0.40	No	Annually
Fidelity China Fund	FID0011AU	1.21	0.40	0.40	No	Annually
Fidelity Hedged Global Equity Fund	FID0014AU	1.04	0.30	0.30	No	Annually
Fidelity India Fund	FID0015AU	1.20	0.40	0.40	No	Annually
FirstChoice Wholesale Geared Global Share Fund	FSF0170AU	1.78	0.24	0.24	No	Semi-annually
IFP Global Franchise Fund	MAQ0404AU	1.38	0.29	0.16	No	Annually
IFP Global Franchise Fund (Hedged)	MAQ0631AU	1.38	0.35	0.22	No	Annually
Ironbark Copper Rock Emerging Markets Opportunities Fund	MGL0019AU	1.12	0.25	0.25	No	Semi-annually
Ironbark Royal London Concentrated Global Share Fund	MGL0004AU	1.04	0.20	0.20	No	Semi-annually
iShares Hedged International Equity Index Fund Class D	BGL0044AU	0.20	0.10	0.10	No	Annually
Lazard Emerging Markets Equity Fund	LAZ0003AU	1.15	0.40	0.40	No	Annually
Lazard Global Small Cap Fund (W Class)	LAZ0012AU	1.12	0.30	0.30	No	Annually
Magellan Global Fund	MGE0001AU	1.59	0.07	0.07	Yes	Annually
Magellan Global Fund (Hedged)	MGE0007AU	1.47	0.07	0.07	Yes	Annually
Magellan High Conviction Fund	MGE0005AU	2.48	0.07	0.07	Yes	Annually
MFS Fully Hedged Global Equity Trust	ETL0041AU	0.80	0.25	0.25	No	Annually
MFS Global Equity Trust	MIA0001AU	0.77	0.25	0.25	No	Annually
Morphic Global Opportunities Fund	PER0673AU	1.72	0.30	0.30	No	Semi-annually
Munro Global Growth Fund	MUA0002AU	1.60	0.15	0.15	Yes	Annually
Nanuk New World Fund	SLT2171AU	1.20	0.25	0.25	No	Annually
Orbis Global Equity Fund (Australia Registered) Retail Class	ETL0463AU	1.51	0.25	0.25	Yes	Annually
Paradise Global Small Cap Fund	ETL0365AU	1.40	0.30	0.30	Yes	Semi-annually
Pendal Asian Share Fund	BTA0054AU	1.00	0.50	0.00	No	Quarterly
Pendal Concentrated Global Share Fund No. 3	BTA0056AU	0.90	0.50	0.00	No	Quarterly
Pengana Global Small Companies Fund	PCL0022AU	1.39	0.30	0.30	Yes	Semi-annually
Platinum Asia Fund	PLA0004AU	1.35	0.20	0.20	No	Annually
Platinum European Fund	PLA0001AU	1.35	0.25	0.25	No	Annually
Platinum International Fund	PLA0002AU	1.35	0.20	0.20	No	Annually
Platinum Japan Fund	PLA0003AU	1.35	0.20	0.20	No	Annually
Plato Global Shares Income Fund	WHT0061AU	0.99	0.30	0.30	No	Monthly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
PM Capital Global Companies Fund	PMC0100AU	1.45	0.25	0.25	No	Annually
Profile International Shares	PBT0008AU	0.85	0.08	0.08	No	Semi-annually
Profile International Shares Hedged	PBT0009AU	0.88	0.13	0.13	No	Semi-annually
Robeco Emerging Conservative Equity Fund	ETL0381AU	0.96	0.30	0.40	No	Semi-annually
Schroder Asia Pacific Fund - Wholesale Class	SCH0006AU	1.37	0.25	0.25	No	Semi-annually
Schroder Global Value Fund - Wholesale Class	SCH0030AU	0.98	0.20	0.15	No	Semi-annually
Schroder Global Value Fund (Hedged) - Wholesale Class	SCH0032AU	0.98	0.23	0.18	No	Semi-annually
State Street Global Equity Fund	SST0050AU	0.98	0.10	0.10	No	Annually
T.Rowe Price Global Equity (Hedged) Fund	ETL0312AU	1.20	0.25	0.20	No	Annually
T.Rowe Price Global Equity Fund	ETL0071AU	1.18	0.25	0.20	No	Annually
Talaria Global Equity Fund – Hedged	WFS0547AU	1.32	0.30	0.30	No	Quarterly
Talaria Global Equity Fund – Wholesale Units	AUS0035AU	1.28	0.25	0.25	No	Quarterly
Vanguard Emerging Markets Shares Index Fund	VAN0005AU	0.57	0.22	0.22	No	Quarterly
Vanguard® International Shares Index Fund	VAN0003AU	0.18	0.06	0.06	No	Quarterly
Vanguard® International Shares Index Fund (Hedged)	VAN0105AU	0.21	0.11	0.11	No	Quarterly
Walter Scott Global Equity Fund	MAQ0410AU	1.28	0.14	0.09	No	Annually
Walter Scott Global Equity Fund (Hedged)	MAQ0557AU	1.28	0.19	0.14	No	Annually
Infrastructure						
AMP Capital Core Infrastructure Fund – Class A Units	AMP1179AU	2.22	0.04	0.04	Yes	Quarterly
Lazard Global Listed Infrastructure Fund	LAZ0014AU	0.98	0.25	0.25	No	Quarterly
Macquarie International Infrastructure Securities Fund (Unhedged)	MAQ0825AU	1.01	0.25	0.25	No	Quarterly
Macquarie Int'l Infrastructure Securities Fund (Hedged)	MAQ0432AU	1.02	0.25	0.25	No	Quarterly
Magellan Infrastructure Fund	MGE0002AU	1.21	0.15	0.15	Yes	Semi-annually
Magellan Infrastructure Fund (Unhedged)	MGE0006AU	1.31	0.15	0.15	Yes	Semi-annually
Maple-Brown Abbott Global Listed Infrastructure Fund	MPL0006AU	0.98	0.20	0.20	No	Quarterly
RARE Infrastructure Value Fund – Unhedged	TGP0034AU	1.27	0.20	0.15	Yes	Quarterly
Vanguard® Global Infrastructure Index Fund	VAN0023AU	0.49	0.07	0.07	No	Quarterly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
IOOF Diversified Multi – Balanced						
IOOF MultiMix Balanced Growth Trust	IOF0093AU	1.05	0.13	0.17	Yes	Semi-annually
IOOF MultiMix Moderate Trust	UFM0051AU	0.83	0.11	0.21	Yes	Semi-annually
IOOF MultiSeries 50	IOF0254AU	0.45	0.10	0.18	No	Semi-annually
IOOF MultiSeries 70	IOF0090AU	0.50	0.09	0.15	No	Semi-annually
IOOF Diversified Multi – Conservative						
IOOF MultiMix Capital Stable Trust	IOF0094AU	0.53	0.12	0.22	Yes	Semi-annually
IOOF MultiMix Conservative Trust	IOF0095AU	0.75	0.12	0.22	Yes	Semi-annually
IOOF MultiSeries 30	IOF0253AU	0.40	0.09	0.19	No	Semi-annually
IOOF Diversified Multi – Growth						
IOOF MultiMix Growth Trust	IOF0097AU	1.12	0.13	0.13	Yes	Semi-annually
IOOF MultiSeries 90	IOF0255AU	0.55	0.09	0.11	No	Semi-annually
IOOF Sectoral Multi – Australian Shares						
IOOF MultiMix Australian Shares Trust	IOF0092AU	1.30	0.16	0.16	Yes	Semi-annually
IOOF Sectoral Multi – Fixed Interest						
IOOF MultiMix Diversified Fixed Interest Trust	IOF0096AU	0.51	0.23	0.31	Yes	Quarterly
IOOF MultiMix Cash Enhanced Trust	IOF0091AU	0.36	0.02	0.05	No	Quarterly
IOOF Sectoral Multi – Global Shares						
IOOF MultiMix International Shares Trust	IOF0098AU	0.90	0.15	0.15	No	Semi-annually
Property						
AMP Capital Core Property Fund (Class A) (1)	AMP1015AU	1.25	0.14	0.14	Yes	Quarterly
AMP Capital Global Property Securities – Class A	AMP0974AU	0.98	0.30	0.30	No	Quarterly
APN AREIT Fund	APN0008AU	0.85	0.25	0.25	No	Monthly
APN Asian REIT Fund	APN0023AU	0.98	0.30	0.30	No	Monthly
Australian Unity Property Income Fund – Wholesale Units	YOC0100AU	1.41	0.80	0.20	Yes	Quarterly
Colonial First State Wholesale Global Property Securities	FSF0454AU	1.03	0.20	0.20	No	Semi-annually
Colonial First State Wholesale Property Securities Fund	FSF0004AU	0.82	0.20	0.20	No	Quarterly
Dimensional Global Real Estate Trust (2)	DFA0005AU	0.37	0.10	0.10	No	Quarterly
Invesco Wholesale Global Property Securities Fund Hedged – Class A Units	GTU0041AU	0.95	0.35	0.35	No	Annually
Ironbark Paladin Property Securities Fund	PAL0002AU	0.85	0.25	0.25	No	Quarterly
Legg Mason Martin Currie Property Securities Trust – Class A	SSB0128AU	0.74	0.25	0.25	No	Quarterly

Fund name	APIR code	Management Cost (% pa)	Buy spread (% pa)	Sell spread (% pa)	Performance related fee	Distribution
Legg Mason Martin Currie Real Income Fund – Class A	SSB0026AU	0.85	0.25	0.25	No	Quarterly
Pendal Property Investment Fund	RFA0817AU	0.65	0.50	0.00	No	Quarterly
Pendal Property Securities Fund	BTA0061AU	0.65	0.50	0.00	No	Quarterly
Resolution Capital Core Plus Property Securities Fund Series II	IOF0044AU	0.88	0.20	0.20	No	Semi-annually
Resolution Capital Global Property Securities Fund	WHT0015AU	1.21	0.20	0.20	Yes	Semi-annually
Resolution Capital Global Property Securities Fund Series II	IOF0081AU	1.05	0.20	0.20	No	Semi-annually
Resolution Capital Global Property Securities Fund (Unhedged) – Series II	IOF0184AU	1.05	0.20	0.20	No	Semi-annually
SG Hiscock Property Opportunities Fund	HBC0008AU	0.85	0.25	0.25	No	Quarterly
SGH Property Income Fund	ETL0119AU	0.95	0.25	0.25	No	Quarterly
Vanguard® Australian Property Securities Index Fund	VAN0004AU	0.23	0.06	0.06	No	Quarterly
Vanguard® International Property Securities Index Fund	VAN0018AU	0.40	0.07	0.07	No	Quarterly
Vanguard® International Property Securities Index Fund (Hedged)	VAN0019AU	0.43	0.09	0.09	No	Quarterly

1 This investment option is a restricted investment. For more information on restricted investments refer to the AET general reference guide.

2 Investment options identified are only available to accredited advisers of DFA Australia Ltd, ABN 46 065 937 671.

The management cost, performance related fee and +buy/-sell spread data has been sourced from Morningstar Australasia Pty Limited and the individual investment managers (as applicable). IIML believes these figures to be correct and up-to-date as at the time of preparation.

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