

01 October 2017

---

# Escala Investment Account Approved Products List



**The Escala Approved Products List ( 'Approved Products List' ) is issued by Powerwrap Limited ABN 67 129 756 850, AFSL 329829) a registered Managed Investment Scheme under the Corporations Act (Cth) 2001 (ARSN 137 053 073).**

The information should be read in conjunction with the Escala Investment Account Product Disclosure Statement (PDS) dated 1 October 2017.

The information contained in this Approved Products List is general information only and does not take into account your personal objectives, financial situation and/or needs. Before you make an investment decision it is recommended you obtain professional financial advice from your Financial Adviser tailored to your personal circumstances.

If you would like to request a printed copy of this Investment List, please contact your Financial Adviser or the Promoter; copies will be provided free of charge.

**Responsible Entity and Promoter**

Powerwrap Limited  
ABN 67 129 756 850  
AFSL 329829  
Level 14, 565 Bourke Street  
MELBOURNE VIC 3000  
Phone: (03) 8681 4600  
Fax: (03) 8681 4699



*Approved Product List*

Each of the funds listed below have their own product Disclosure Statement. You must obtain and read a copy of the Product Disclosure Statements for all managed funds in which you choose to invest.

*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
AAP0002AU	AUSBIL AUSTRALIAN GEARED EQUITY
AAP0007AU	AUSBIL MICROCAP FUND
AAP0103AU	AUSBIL AUSTRALIAN ACTIVE EQUITY
AAP0104AU	AUSBIL AUSTRALIAN EMERGING LEADERS
ADV0045AU	ADVANCE AUSTRALIA SHR MULTI-BLEND WHOLESALE
ADV0046AU	MAPLE-BROWN ABBOTT IMPUTATION WHOLESALE
ADV0049AU	ADVANCE DEFENSIVE MULTI-BLEND WHOLESALE
ADV0050AU	ADVANCE BALANCED MULTI-BLEND WHOLESALE
ADV0078AU	MAPLE-BROWN ABBOTT AUSTRALIAN GEARED EQUITY WHOLESALE
ADV0091AU	ADVANCE MODERATE MULTI-BLEND WHOLESALE
AFM0005AU	AURORA FORTITUDE ABSOLUTE RETURN
AJF0804AU	ONEPATH WHOLESALE AUSTRALIAN SHARE TRUST
AMP0254AU	AMP CAPITAL INTERNATIONAL BOND A
AMP0449AU	AMP CAPITAL SUSTAINABLE SHARE A
AMP0452AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS BAL A
AMP0455AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARE A
AMP0974AU	AMP CAPITAL GLOBAL PROPERTY SECURITIES A
AMP1015AU	AMP CAPITAL CORE PROPERTY A
AMP1151AU	AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS AUSTRALIAN SHARE FUND A
AMP1179AU	AMP CAPITAL CORE INFRASTRUCTURE FUND
AMR0001AU	ASCALON H3 COMMODITIES FUND
AMR0006AU	REGAL LOG SHORT AUSTRALIAN EQUITY
ANZ0212AU	ONEPATH WS DIVERSIFIED FIXED INTEREST
APN0008AU	APN AREIT FUND
APN0016AU	APN UNLISTED PROPERTY
APZ0003AU	ASPEN PARKS WHOLESALE PROP
ARO0006AU	CARNEGIE WORLDWIDE EQUITY TRUST
ARO0011AU	ARNHEM AUSTRALIAN EQUITY
ARO0019AU	ARNHEM LONG SHORT AUSTRALIAN EQUITY FUND
ASC0001AU	SMALLCO INVESTMENT
AUG0001AU	AUSTRALIAN ETHICAL BALANCED TRUST
AUG0018AU	AUSTRALIAN ETHICAL SMALLER COMPANIES B
AUG0019AU	AUSTRALIAN ETHICAL LARGE COMPANIES B
AUS0009AU	AUI VIANOVA STRATEGIC FIXED INT WHLS
AUS0030AU	AUI PLATYPUS AUST EQUITIES WHOLESALE
AUS0037AU	AUI HEALTHCARE PROPERTY TRUST A
AUS0108AU	AUI ACORN CAPITAL MICROCAP TRUST W



*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
AUS0112AU	AUTRALIAN UNITY WHOLESAL HEALTHCARE PROPERTY
BAR0814AU	BLACKROCK SCIENTIFIC AUSTRALIAN EQUITY FUND
BFL0004AU	BENNELONG EX-20 AUSTRALIAN EQUITIES
BFL0005AU	BENNELONG LONG SHORT EQUITY
BFL0010AU	BENNELONG KARDINIA ABSOLUTE RETURN
BFL0016AU	BENNELONG MARKET NEUTRAL FUND
BGL0045AU	BLACKROCK SCIENTIFIC GLOBAL MARKETS FUND
BPF0029AU	GLOBAL MINING INVESTMENT TRUST
BTA0061AU	BT PROPERTY SECURITIES W
BTA0318AU	BT WHOLESAL MONTHLY INCOME PLUS FUND
CFM0404AU	CFS WHOLESAL AUSTRALIAN SHARE-CORE
CHN0005AU	CC JCB ACTIVE BOND FUND
CNA0811AU	INVESCO WS AUSTRALIAN SHARE
CNA0812AU	INVESCO W AUST SMALLER COMPANIES
COL0001AU	MAXIM PROPERTY SECURITIES FUNDS
CRM0008AU	CROMWELL PHOENIX PROPERTY SECURITIES
CRS0004AU	ABERDEEN AUSTRALIAN FIXED INCOME
CRS0005AU	ABERDEEN ACTIVELY HEDGED INT EQUITIES
CSA0038AU	BENTHAM WHOLESAL GLOBAL INCOME
CSA0046AU	BENTHAM WHOLESAL SYNDICATED LOAN
CSA0062AU	ABERDEEN DIVERSIFIED FIXED INTEREST
CSA0130AU	ABERDEEN INCOME FOCUSED BOND
CSA0135AU	ABERDEEN INTERNATIONAL EQUITY
DAM0026AU	AMS BALANCED FUND
DEU0109AU	IRONBARK GLOBAL DIVERSIFIED ALTERNATIVES FUND
DFA0003AU	DIMENSIONAL AUSTRALIAN CORE EQUITY TRUST
DFA0004AU	DIMENSIONAL GLOBAL CORE EQUITY TRUST
DFA0005AU	DIMENSIONAL GLOBAL REAL ESTATE TRUST
DFA0006AU	MOSAIC STRATEGIC GLOBAL PROPERTY TRUST
DFA0007AU	MOSAIC STRATEGIC INTERNATIONAL EQUITY TRUST
DFA0008AU	MOSAIC STRATEGIC AUSTRALIAN EQUITY TRUST
DFA0009AU	DIMENSIONAL GLOBAL CORE EQUITY AUD HDG
DFA0015AU	MOSAIC STRATEGIC FIXED INTEREST TRUST
DFA0100AU	DIMENSIONAL SHORT TERM FIXED INTEREST
DFA0101AU	DIMENSIONAL AUSTRALIAN VALUE TRUST
DFA0102AU	DIMENSIONAL GLOBAL VALUE TRUST
DFA0103AU	DIMENSIONAL AUST LARGE COMPANY TRUST



*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
DFA0104AU	DIMENSIONAL AUST SMALL COMPANY TRUST
DFA0105AU	DIMENSIONAL GLOBAL LARGE COMPANY TRUST
DFA0106AU	DIMENSIONAL GLOBAL SMALL COMPANY TRUST
DFA0107AU	DIMENSIONAL EMERGING MARKETS TRUST
DFA0108AU	DIMENSIONAL FIVE-YEAR DIVERSIFIED F/I
ECL0007AU	ELLERSTON GEMS FUND CLASS B
ECL0006AU	ELLERSTON GLOBAL EQUITY MANAGERS GEMS C
EGG0001AU	ELEY GRIFFITHS GROUP SMALL COMPANIES
EIM0001AU	ELSTREE ENHANCED INCOME FUND
EQI0015AU	ABERDEEN INTERNATIONAL EQUITY
EQI0028AU	ABERDEEN ASIAN OPPORTUNITIES
ETL0005AU	EQT SGH LASALLE GLOBAL LISTED PROP SECS
ETL0013AU	ELLERSTON USTRALIAN MARKET NEUTRAL
ETL0016AU	PIMCO EQT WS DIVERSIFIED FIXED INTEREST
ETL0276AU	PARTNERS GROUP GLOBAL VALUE (AUD)
ETL0374AU	SGH ICE PROFESSIONAL INVESTOR
ETL0072AU	SPECTRUM STRATEGIC INCOME
ETL0446AU	TRINECA GLOBAL NATURAL RESOURCE FUND
GTU0008AU	INVESCO WS GLOBAL MATRIX HEDGED
GTU0041AU	INVESCO WS GLOBAL PROPERTY SEC HDGD A
GTU0102AU	INVESCO W GLOBAL MATRIX UNHEDGED
GMO0014AU	GMO SGM MAJOR MARKETS TRUST
HBC0008AU	SG HISCOCK WHOLESALE PROPERTY SECURITIES
HFL0014AU	CERTITUDE ASIAN OPPORTUNTIES FUND
HHA0001AU	HUNTER HALL AUSTRALIAN VALUE TRUST
HHA0002AU	HUNTER HALL GLOBAL ETHICAL TRUST
HHA0007AU	HUNTER HALL GLOBAL DEEP GREEN TRUST
HML0016AU	UBS CLARION GLOBAL PROPERTY SECURITIES
HOW0002AU	HUNTER HALL VALUE GROWTH TRUST
HOW0026AU	ALPHINITY WS CONCENTRATED AUST SHARE
HOW0032AU	FIVE OCEANS WHOLESALE WORLD FUND
HOW0034AU	GREENCAPE WHOLESALE BROADCAP FUND
HOW0035AU	GREENCAPE WHOLESALE HIGH CONVICTION
HOW0052AU	KAPSTREAM WHOLES ABSOLUTE RETURN INCOME FUND
IML0002AU	INVESTORS MUTUAL WS AUSTRALIAN SHARE
IML0003AU	INVESTORS MUTUAL WS FUTURE LEADERS
IML0005AU	INVESTORS MUTUAL EQUITY FUND



*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
INT0044AU	IBBOTSON INTERNATIONAL BONDS PASSIVE (HEDGED) TRUST
IOF0044AU	PERENNIAL AUSTRALIAN PROPERTY WS TRUST
IOF0046AU	PERENNIAL FIXED INTEREST WHOLESAL
IOF0113AU	HENDERSON AUSTRALIAN FIXED INTEREST FUND INSTITUTIONAL
IOF0184AU	RESOLUTION CAPITAL GLOBAL PROPERTY SECURITIES FUND(UNHEDGED)-SERIES II
INT0052AU	MORNINGSTAR INTERNATIONAL SHARES UNHEDGED
INT0080AU	IBBOTSON INTL BONDS ACTIVE HEDGED TRUST
INT0092AU	IBBOTSON GLOBAL LINKED SECURITIES (HEDGED) TRUST
IOF0045AU	ANTIPODES GLOBAL FUND - CLASS P
IOF0046AU	HENDERSON AUSTRALIAN FIXED INTEREST FUND
IOF0048AU	HENDERSON AUSTRALIAN EQUITY FUND
IOF0145AU	HENDERSON TACTICAL INCOME FUND
IOF0206AU	PERENNIAL VALUE SHARES WHOLESAL TRUST
IPL0001AU	AUSTRALIAN UNITY OFFICE PROPERTY FUND
ITG0001AU	INTEGRITY AUSTRALIAN SHARE
JBW0009AU	GOLDMAN SACHS AUSTRALIAN EQUITIES WHOLESAL
JBW0014AU	GOLDMAN SACHS INTERNATIONAL WHOLESAL
JBW0018AU	GOLDMAN SACHS ENHANCED INCOME WHOLESAL
KAM0001AU	K2 GLOBAL HIGH ALPHA FUND
KAM0100AU	K2 ASIAN ABSOLUTE RETURN
KAM0101AU	K2 AUSTRALIAN ABSOLUTE RETURN
LAZ0012AU	LAZARD GLOBAL SMALL CAP W
LAZ0025AU	LAZARD GLOBAL EQUITY FRANCHISE FUND
MAL0012AU	BLACKROCK W MONTHLY INCOME D
MAL0018AU	BLACKROCK GLOBAL ALLOCATION AUST D
MAL0030AU	BLACKROCK ASSET ALLOCATION ALPHA D
MAL0072AU	BLACKROCK AUSTRALIAN EQUITY OPPORTUNITIES
MAL0079AU	BLACKROCK AUSTRALIAN EQUITY ABSOLUTE RETURN FUND
MAL0135AU	BLACKROCK WS HEDGED GLOBAL SMALL CAPITAL
MAN0002AU	MAN AHL ALPHA
MAN0008AU	MAN GLG GLOBAL MACRO (AUD)
MAQ0061AU	MACQUARIE AUSTRALIAN FIXED INTEREST
MAQ0063AU	MACQUARIE MASTER PROPERTY SECURITIES
MAQ0079AU	ARROWSTREET GLOBAL EQUITY HEDGED
MAQ0187AU	MACQUARIE MASTER CASH
MAQ0204AU	MACQUARIE DIVERSIFIED TREASURY (A)
MAQ0211AU	MACQUARIE TRUE INDEX AUSTRALIAN FIXED INTEREST



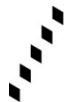
*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
MAQ0274AU	MACQUARIE MASTER DIVERSIFIED FIXED INT
MAQ0277AU	MACQUARIE INCOME OPPORTUNITIES
MAQ0404AU	IFP GLOBAL FRANCHISE FUND
MAQ0410AU	WALTER SCOTT GLOBAL EQUITY
MAQ0432AU	MACQUARIE INTL INFRASTRUCTURE SECURITIES
MAQ0441AU	PREMIUM CHINA
MAQ0482AU	WINTON GLOBAL ALPHA
MAQ0557AU	WALTER SCOTT GLOBAL EQUITY HEDGED
MAQ0631AU	IFP GLOBAL FRANCHISE FUND (HEDGED)
MAQ0640AU	MACQUARIE ASIA NEW STARS NO. 1 FUND
MGE0001AU	MAGELLAN GLOBAL
MGE0002AU	MAGELLAN INFRASTRUCTURE
MGL0010AU	RREEF GLOBAL (EX-AUS) PROPERTY SECURITIES
MGL0114AU	ABERDEEN AUSTRALIAN EQUITIES
MGL0019AU	DWS GLOBAL EQUITY AGRIBUSINESS
MIA0001AU	MFS GLOBAL EQUITY TRUST
MLC0014AU	MLC VANGUARD AUSTRALIAN SHARES INDEX FUND
MLC0260AU	MLC HORIZON SERIES 4
MLC0261AU	MLC WHOLESALE GLOBAL SHARE
MLC0263AU	MLC WHOLESALE PROPERTY SECURITIES
MLC0264AU	MLC INCOME BUILDER
MLC0265AU	MLC HORIZON SERIES 5
MLC0317AU	MLC WHOLESALE PLATINUM GLOBAL
MLC0397AU	MLC HORIZON SERIES 6
MLC0398AU	MLC WHOLESALE HORIZON 3 CONSERVATIVE GROWTH
MLC0670AU	MLC HORIZON SERIES 2
MMC0110AU	EQT INTRINSIC VALUE INTERNATIONAL SHAREMARKETS
MUA0002AU	MUNRO GLOBAL GROWTH FUND
NFS0209AU	ANTARES PROF LISTED PROPERTY
NML0018AU	AMP WHOLESALE CASH MANAGEMENT
NML0318AU	AMP W GLOBAL EQUITY GROWTH
NML0348AU	AMP W GLOBAL EQUITY VALUE
OMF0001AU	REALM HIGH INCOME FUND
PAL0002AU	RREEF PALADIN PROPERTY SECURITIES
PAM0001AU	ALPHINITY WHOLESALE AUSTRALIAN SHARE
PAT0002AU	IRONBARK KARARA AUSTRALIAN SMALL COMP
PCL0022AU	PENGANA GLOBAL SMALL CAP FUND



*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
PER0011AU	PERPETUAL INDUSTRIAL SHARE FUND
PER0260AU	PERPETUAL DIVERSIFIED WHOLESALE INCOME
PER0046AU	PERPETUAL WHOLESALE INDL SHR
PER0048AU	PERPETUAL WHOLESALE SMALLER COMPANIES
PER0049AU	PERPETUAL WHOLESALE AUS SHR
PER0050AU	PERPETUAL WHOLESALE INT SHR
PER0063AU	PERPETUAL WHOLESALE BAL GRTH
PER0066AU	PERPETUAL WHOLESALE SPLIT GR
PER0071AU	PERPETUAL WHOLESALE GEARED AUS
PER0072AU	PERPETUAL W SHARE PLUS L/S
PER0102AU	PERPETUAL WHOLESALE CONCENTRATED EQ
PER0116AU	PERPETUAL WHOLESALE ETHICAL SRI
PER0263AU	PERPETUAL CREDIT INCOME
PER0270AU	PENGANA EMERGING COMPANIES FUND
PER0561AU	FIRSTMAC HIGH LIVEZ
PER0702AU	BLUE QUAY HIGH INCOME
PER0727AU	JP MORGAN GLOBAL STRATEGIC BOND FUND
PLA0001AU	PLATINUM EUROPE FUND
PLA0002AU	PLATINUM INTERNATIONAL
PLA0004AU	PLATINUM ASIA
PLA0006AU	PLATINUM UNHEDGED FUND
PLA0100AU	PLATINUM INTERNATIONAL BRANDS
PLA0101AU	PLATINUM INTERNATIONAL TECHNOLOGY
PMC0100AU	PM CAPITAL ABSOLUTE PERFORMANCE FUND
PMC0103AU	PM CAPITAL ENHANCED YIELD
PPL0002AU	ANTARES PROF DIVIDEND BUILDER
PPL0106AU	ANTARES PROF HIGH GROWTH SHRS
PPL0107AU	ANTARES PROF SMALL COMPANIES
PPL0114AU	ANTARES PROF PREMIER FXD INCOME
PPL0115AU	ANTARES PROF ELITE OPPORTUNITIES
PRE0001AU	PRINCIPAL PROPERTY SECURITIES
PVA0011AU	PRIME VALUE GROWTH B
PVA0022AU	PRIME VALUE IMPUTATION B
PWA0014AU	BLACKROCK AUSTRALIAN SHARE
PWA0015AU	BLACKROCK AUSTRALIAN SHARE FUND PLUS
PWA0822AU	BLACKROCK WS BALANCED
PWA0823AU	BLACKROCK W AUSTRALIAN SHARE





*Managed Funds*

<i>APIR Code</i>	<i>Managed Fund Name</i>
RFA0025AU	BT ETHICAL SHARE WHOLESAL FUND
RFA0811AU	BT SUTAINABLE CONSERVATIVE FUND
RFA0813AU	BT FIXED INTEREST WHOLESAL
RFA0815AU	BT ACTIVE BALANCED WHOLESAL
RFA0818AU	BT CORE AUSTRALIAN SHARE WHOLESAL
RGL0004AU	REGAL AUSTRALIAN SMALL COMPANIES FUND
RGL0006AU	REGAL EMERGING COMPANIES
RIM0020AU	VENTURA GROWTH 70
RIM0021AU	VENTURA AUSTRALIAN SHARES FUND - WHOLESAL
RIM0029AU	RUSSELL AUST OPPORTUNITIES CLASS A
RIM0032AU	RUSSELL GLOBAL OPPORTUNITIES A
SSB0026AU	LEGG MASON MARTIN CURRIE REAL INCOME A
SSB0027AU	LEGG MASON AUSTRALIAN REAL INCOME FUND (CLASS X)
SSB0044AU	LEGG MASON AUSTRALIAN EQUITY INCOME TRUST (CLASS X)
SBC0007AU	UBS DIVERSIFIED FIXED INCOME FUND
SBC0812AU	UBS CASH PLUS
SBC0813AU	UBS AUSTRALIAN BOND
SBC0816AU	UBS PROPERTY SECURITIES FUND
SCH0028AU	SCHRODER FIXED INCOME
SCH0032AU	SCHRODER GLOBAL ACTIVE VALUE HEDGED
SCH0036AU	SCHRODERS AUSTRALIAN SMALL CAPS
SCH0047AU	SCHRODER REAL RETURN WHOLESAL FUND
SCH0101AU	SCHRODER WS AUSTRALIAN EQUITY
SCH0102AU	SCHRODER BALANCED
SCH0103AU	SCHRODER CREDIT SECURITIES
SLT0005AU	SELECT ALTERNATIVES PORTFOLIO
SLT0006AU	BAKER STEEL GOLD
SSB0012AU	LEGG MASON GLOBAL MULTI SECTOR BOND TR A
SSB0017AU	LEGG MASON AUSTRALIAN CORE PLUS BOND TRUST – CLASS A UNIT
SST0050AU	STATE STREET GLOBAL EQUITY
TGP0004AU	GVI AUBREY GLOBAL GROWTH & INCOME - HEDGED
TGP0008AU	RARE INFRASTRUCTURE VALUE FUND
TYN0010AU	NIKKO AM – TYNDALL AUSTRALIAN SHARE VALUE
TYN0028AU	NIKKO AM – TYNDALL AUSTRALIAN SHARE W PORTFOLIO
TYN0038AU	NIKKO AM– TYNDALL AUSTRALIAN SHARE INCOME
TYN0104AU	NIKKO AM AUSTRALIAN BOND FUND
UBS0008AU	UBS GLOBAL PROPERTY SECURITIES

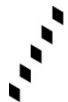


# ESCALA

PARTNERS

## Managed Funds

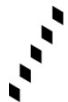
APIR Code	Managed Fund Name
VAN0001AU	VANGUARD AUSTRALIAN FIXED INTEREST INDEX
VAN0002AU	VANGUARD AUSTRALIAN SHARES INDEX
VAN0003AU	VANGUARD INTERNATIONAL SHARES INDEX
VAN0004AU	VANGUARD PROPERTY SECURITIES INDEX
VAN0005AU	VANGUARD EMERGING MARKETS SHARES INDEX
VAN0018AU	VANGUARD INT PROPERTY SECURITIES INDEX
VAN0019AU	VANGUARD INT PROPERTY SECS INDEX (HDGD)
VAN0021AU	VANGUARD INTERNATIONAL SMALL COMPANIES
VAN0025AU	VANGUARD AUSTRALIAN GOVT BOND INDEX
VAN0042AU	VANGUARD DIVERSIFIED BOND INDEX FUND
VAN0101AU	VANGUARD INDEX DIVERSIFIED BOND
VAN0102AU	VANGUARD CASH PLUS INDEX
VAN0103AU	VANGUARD INT FIXED INTEREST INDEX HDGD
VAN0104AU	VANGUARD AUSTRALIAN SHARES HIGH YIELD
VAN0105AU	VANGUARD INTERNATIONAL SHARES INDEX HDGD
VAN0106AU	VANGUARD INT CREDIT SECURITIES INDEX HDGD
VAN0108AU	VANGUARD BALANCED INDEX FUND
VAN0109AU	VANGUARD CONSERVATIVE INDEX
VAN0110AU	VANGUARD GROWTH INDEX FUND
VAN0111AU	VANGUARD HIGH GROWTH INDEX
WFS0377AU	BT WHOLESALE ENHANCED CASH FUND
WHT0015AU	RESOLUTION CAPITAL GLOBAL PROPERTY SECURITIES
WHT0022AU	OMEGA GLOBAL GOVERNMENT BOND
WHT0023AU	OMEGA GLOBAL CORPORATE BOND FUND
WHT0066AU	SPHERIA AUSTRALIAN MICROCAP
WRF0002AU	DENISON DIVERSIFIED PROPERTY FUND
YOC0100AU	AUI PROPERTY INCOME FUND W
ZUR0061AU	ZURICH INVESTMENTS GLOBAL THEMATIC SHARE
ZUR0064AU	ZURICH INVESTMENTS AUSTRALIAN PROPERTY SECURITIES
ZUR0581AU	ZURICH INVESTMENTS UNHEDGED GLOBAL GR



*Illiquid Managed Funds*

Information regarding the fees and costs charged by the managed funds (including any performance fees, if applicable) is contained in the Product Disclosure Statement for the relevant managed fund. A copy of each managed fund's Product Disclosure Statement is available from your Financial Adviser.

<i>APIR Code</i>	<i>Managed Fund Name</i>
AMP0684AU	AMP Enhanced Capital Yield
AMP0685AU	AMP Capital Enhanced Yield Fund - CI A
APN0001AU	APN Property for Income Fund
APN0004AU	APN Property for Income No. 2
APN0016AU	APN Unlisted Property
AUS0005AU	Australian Unity W'S High Yld Mortgage
AUS0116AU	Australian Unity Wholesale Mortgage Income
BTA0314AU	BT Global Macro Fund
CML0002AU	CFS Bricks and Mortar
ECL0004AU	Ellerston Gems Fund
ETL0120AU	EQT Wholesale High Inc Fund
FSF0138AU	Colonial First State WS Gtd Mortgage
FSF0139AU	Colonial FS Wholesale Monthly Income Fund
HML0002AU	Onepath Monthly Income Trust
HOW0005AU	Challenger Howard Wholesale Mortgage Fd
HOW0087AU	Challenger Guaranteed Income Fund
HTH0001AU	Heathley Diversified Property
IPL0002AU	AUI FIFTH COMMERCIAL TRUST
JFF0001AU	Balmain Aqua High Income Trust
JFF0002AU	Balmain Income Trust
LMI0007AU	LM Wholesale Mortgage Income At Call Account
MAL0008AU	Blackrock Comb Prop Income Fund CI D
MAQ0448AU	Charter Hall Direct Property Fund
MAQ0650AU	Charter Hall Direct Property Ordinary
MAQ0815AU	Charter Hall Industrial Fund (2)
NML0001AU	AMP – Wholesale Australian Property Fund
NML0316AU	AMP Wholesale Australian Monthly Income Fund
NML0317AU	AMP Capital Australian Monthly Income Fund
PER0106AU	Perpetual Wholesale Monthly Income Fund



*Term Deposits*

Clients can access the below Term Deposits.

Name
ADELAIDE BANK
AMP
ANZ
COMMONWEALTH BANK
MACQUARIE BANK
NAB
RABO BANK
ST. GEORGE

*Listed Securities*

Clients can access all listed securities.

*Equity Access Facility*

The below terms form part of the terms of the Equity Access Facility. These may vary from time to time.

Facility Fee	5.675%
EAF Percentage	30%

**Approved Securities**

Code	Name	Code	Name
AMP	AMP Limited	QBE	QBE Insurance Group Limited
ANZ	Australia And New Zealand Banking Group Limited	RIO	RIO Tinto Limited
BHP	BHP Billiton Limited	SCG	Scentre Group Stapled
BXB	Brambles Limited	SUN	Suncorp Group Limited Star Stock
CBA	Commonwealth Bank of Australia	TLS	Telstra Corporation Limited
CSL	CSL Limited Star Stock	WBC	Westpac Banking Corporation
IAG	Insurance Australia Group Limited Star Stock	WES	Wesfarmers Limited
MQG	Macquarie Group Limited Star Stock	WFD	Westfield Corporation Stapled Star Stock
NAB	National Australia Bank Limited Star Stock	WOW	Woolworths Limited
ORG	Origin Energy Limited Star Stock	WPL	Woodside Petroleum Limited



*Debt Securities*

Clients can access the below debt securities.

Code	Name	Type
+AU0000XQLQM7	QTC 6.25% SA 21/02/2020	Corporate Bond
+AU0000XQLQQ8	QTC 6.00% SA 21/10/2015	Corporate Bond
+AU0000XVGZA3	TCV 5.75% SA 15/11/2016	Corporate Bond
+AU000WT60339	WATC 7.00% SA 15/10/2019	Corporate Bond
+AU000WT60354	WATC 7.00% SA 15/04/2015	Corporate Bond
+AU300TB01208	AUSTRALIAN COMMONWEALTH GOVERNMENT 6.00% SA 15/02/2017	Corporate Bond
+AU3FN0000931	TELSTRA CORP BBSW+65 01/12/2016	Corporate Bond
+AU3FN0000908	WESFARMERS LTD BBSW+2.60% FRN 11/09/2014	Corporate Bond
+AU3FN0017356	NAB 3MBBSW+2.20% SUB 28/11/2022 CALL 28/11/2017	Corporate Bond
+AU3SG0000060	TCV 5.50% SA 15/11/2018	Corporate Bond
+AU3SG0000235	NSWTC 6.00% SA 01/02/2018	Corporate Bond
+AU3SG0000474	WATC 3.00% SA SNR UNS 08/06/2016	Corporate Bond
+USU1492UAA17	CBA Capital Trust II TR PFD 6.024% 03/15/2016	Corporate Bond
+USU62948AA97	National Capital TR II Delaware GTD TR PFD 5.486% 03/25/2015	Corporate Bond
+USU96100AA7	Westpac Capital Trust IV TR PFD Secs 5.256% 09/30/2034	Corporate Bond
+XS0207513127	ANZ Capital TR III 1.31% 12/15/2053	Corporate Bond
+XS0269714464	National Cap Inst Euribor + 0.95% Perp 29/09/16	Corporate Bond
+XS0608173679	AMP GROUP FINANCE BBSW+2.50% 26/03/2021	Corporate Bond
AU0000XQLQM7	QTC 6.25% 21/02/2020 MTN	Corporate Bond
AU0000XQLQQ8	QTC 6.00% 21/10/2015	Corporate Bond
AU0000XVGZA3	TREASURY CORP OF VICTORIA 5.75% 15/11/2016	Corporate Bond
AU000WT60339	WATC 7% 15/10/2019	Corporate Bond
AU000WT60354	WESTERN AUSTRALIAN TREASURY CORP 7% 15/04/2015	Corporate Bond
AU300TB01208	AUSTRALIA, COMMONWEALTH OF (GOVERNMENT) 6% 15/02/2017	Corporate Bond
AU3CB0189322	WBC 5.75% 06/02/2017	Corporate Bond
AU3SG0000060	TREASURY CORP 5.5% 15/11/2018	Corporate Bond
AU3SG0000235	NSWTC 6.000% 01/02/2018	Corporate Bond
AU3SG0000474	WATC 3.000% 08/06/2016	Corporate Bond
+AU000WBCHAP7	WESTPAC BBSW+1.35% FRN 08/07/2015	Floating Rate Note
+AU000WBCHAW3	WESTPAC BBSW+1.65% FRN 20/02/2017	Floating Rate Note
+AU3FN0013009	WESTFIELD RETAIL TRUST BBSW +1.20% FRN 18/10/2016	Floating Rate Note
+AU3FN0014866	CBA FRN BBSW +1.75% 25/01/2017 COV	Floating Rate Note
+AU3FN0017729	WESTPAC 3MBBSW+1.95% SNR UNS FRN 24/01/2018	Floating Rate Note



*Model Portfolios*

<b>Model Portfolio Manager</b>	<b>Investors Mutual Limited</b>	<b>Investors Mutual Limited</b>
Model Portfolio Name	IML Australian Share Portfolio	IML Concentrated Australian Share Portfolio
Investment Objective	To achieve returns (after fees but before taxes) that exceed to S&P/ASX 300 Accumulation Index on a rolling 4 year basis. The fund will invest in a diversified portfolio of quality ASX listed Australian & NZ industrial and resource shares, where these shares are identified by our investment team as being undervalued.	To achieve returns (after fees but before taxes) that exceed to S&P/ASX 300 Accumulation Index on a rolling 5 year basis. The fund will invest in a concentrated portfolio of quality ASX listed Australian & NZ industrial and resource shares, where these shares are identified by our investment team as being undervalued.
Benchmark Index	S&P/ASX 300 Accumulation Index	S&P/ASX 300 Accumulation Index
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-10% Australian Equities: 90-100%	Cash: 2-20% Australian Equities: 80-100%
Authorised Investments	ASX shares, Cash	ASX shares, Cash
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	25-35 holdings	10-30 holdings

<b>Model Portfolio Manager</b>	<b>Laminar Group Pty Ltd</b>	<b>Equity Trustees Limited</b>
Model Portfolio Name	Laminar Enhanced Income Portfolio	EQT Escala Partners Portfolio
Investment Objective	To achieve enhanced regular income with relative capital stability by investing in a diversified portfolio of exchange traded interest rate assets focusing on floating rate assets.	To outperform the S&P/ASX 200 Accumulation Index by investing in companies that have the resources and capabilities to deliver superior investment returns to shareholders through economic and market cycles.
Benchmark Index	UBS Bank Bill Index	S&P/ASX 200 Accumulation Index
Performance Fee	Nil	Nil
Asset Allocation Ranges	Cash: 2-25% Exchange traded hybrids, corporates and government bonds: 75-98%	Cash: 2-5% Australian Equities: 98-100%
Authorised Investments	Cash, exchange traded interest rate assets	Cash, Australian Equities
Minimum Cash Holding	2%	2%
Minimum Model Investment	\$20,000.00	\$20,000.00
Indicative Number of Assets	10-15 holdings	30-50 holdings



---

*Transaction and  
Operational Costs*

**Brokerage Costs**

When you acquire or sell listed securities, brokerage will be charged at the rate negotiated between your Financial Adviser and the relevant broker. The fee charged will depend upon the broker selected and will be up to a maximum of 1.5%. This fee is added to the purchase or deducted from the sale amounts of each transaction. For more information on the brokers available, please speak to your Financial Adviser.

For options, a fee of \$100 per contract or up to 1.0% will apply.

**Other fees**

- An Office of State Revenue in-specie online processing fee per transfer of \$4.84 per transfer.
- An administration fee per in-specie transfer of each managed funds of \$38.50.
- An administration fee per in-specie transfer of each ASX listed equity may apply. Speak to your Financial Adviser for more information.
- Stamp Duty on investment transactions as applicable from time to time (currently only payable in the ACT). NCBO transfers exceeding \$8,300.00 incur stamp duty of \$50.00. If below \$8,300.00 the stamp duty will be the higher of \$10.00 or the ad valorem calculation of \$0.60 per \$100.00 or fraction thereof of the value of the securities. These fees are deducted from your Cash Account if and when they are incurred

