



Direction Advice Group Pty Ltd

Approved Products List (Part 2)

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1. Approved Products List - Background.

This document and our Investment Research Document forms Directions Advice Group Approved Products List (APL).

Any financial product which is detailed below is approved for use. Advisers must read each relevant section of the APL to ensure they understand any other relevant conditions associated with recommending particular classes of products.

However, because a product is approved does not mean it is necessarily appropriate for a client. An approved product means you are allowed to use the product - it does not mean you should. Advisers should always remember their obligations under the legislated Best Interests Duty.

The product structure and the tax consequences of the product are not part of the APL. You must ensure the product chosen matches the client's risk profile and is suitable having regard to the client's goals, objectives and financial situation.

Some products carry unique risks (e.g. the structure relies on legislation which can be changed) you must therefore have sufficient knowledge of the product and competency in advising in the product before recommending it.

Direction Advice Group Pty Ltd (DAG) believes its Advisers have the necessary skills to construct well-balanced portfolios having regard to the client's goals, objectives and financial situation.

As a statement of principle, DAG prefers listed investments, such as managed funds as retail clients tend to have an unpredictable need for liquidity.

The APL must be read in conjunction with the appropriate Licensee Standard. An example of an appropriate standard is the Asset Allocation Standard.

Your Authorization Certificate in conjunction with your Financial Services Guide (FSG) Part Two will detail which products you are able to provide advice on. If the product or authorisation is not listed then you are not able to provide advice in that category of product or authorization.

You should therefore read this APL in light of the areas you can provide advice on.

2. Approved Research Houses

Advisers must use one or more of the following research houses as the basis for making recommendations, and asset allocation decisions.

- Lonsec
- Morningstar
- Zenith
- Mercer

If relying on research from another provider or seeking to use other research providers a request must be made to the Responsible Managers.

3. Life Office and Friendly Society Products

➤ Pure Life Risk Insurance Products:

Current providers approved for use are:

- Clearview
- AMP Life / Resolution Life
- MLC Life Insurance
- OnePath / Zurich
- Macquarie Life Insurance
- AIA
- Tower Life (TAL)
- BT Life./ TAL
- Zurich
- Asteron
- NEOS
- PPS Mutual

It is noted that there has been significant consolidation amongst life insurance providers. Where an existing insurance company is taken over by another insurer the policy remains approved. Given often favourable terms/ underwriting conditions.

Any insurance company recommended must be able to be ranked using approved software programs.

Where a life insurance policy is to be issued via a superannuation fund the superannuation fund must be listed on the APL.

➤ Insurance/investment/friendly society bonds

Any insurance or funeral bond product issued by an APRA regulated entity. The underlying investment must meet APL requirements.

- None Currently Listed.

4. Fixed Interest Securities

Our preference will be for advisers to utilize listed managed funds via a platform for exposure to Fixed Interest asset class. The reason being given the highly liquid nature, the ability to gain greater diversification, the complexity in the fixed interest sector and the nature of the fixed interest asset class.

Where going direct, Fixed interest securities which have either appropriate research from a broker/research house or have a credit rating as listed below (table 1), are approved subject to the following criteria:

Government and Corporate Bond portfolios cannot be managed in the way that an equity portfolio can be managed; nor is possible to remove non-systemic risk in a bond portfolio. So extreme caution should be used if using these securities. This section of the APL should be considered along with outside expertise. Product innovation is starting to make it possible for a wider range of clients to directly hold bonds. It is difficult to achieve diversification in this asset class so access to this asset class may need to be considered inappropriate for clients who are unwilling or unable to have a reasonable sized portfolio.

Advisers need to comply with the following in these investment classes if investing directly:

Investment size	Recommended products
Less than \$50,000	Bank term deposits only
\$50,000 to less than \$100,000	4 issuers
\$100,000 to less than \$150,000	5 to 7 issuers
\$150,000 or more	8 issuers

As well as the number of securities, diversification across:

- Coupon type must be achieved. An appropriate blend of inflation linked, fixed and variable coupon types should be in the portfolio.
- Issuer type must be achieved. An appropriate blend of government, semi-government and corporate issuers should be in the portfolio.
- A blend of seniority in larger portfolios should be considered.
- The duration of the portfolio must be matched to the client's needs.

If the creditworthiness of an issuer is downgraded below investment grade once the bond is in the client's portfolio it may continue to be held if the Adviser (after seeking outside expert advice) considers selling the bond to be detrimental to the client's best interests. *However*, should this happen then the entire bond portfolio must be reviewed to see if there are any required actions.

Table 1

Ratings	Fitch	Moody's	Standard & Poor's	Credit worthiness
AAA	AAA	Aaa	AAA	The borrower has EXTREMELY STRONG capacity to meet its financial commitments.
AA	AA+ AA AA-	Aa1 Aa2 Aa3	AA+ A+	The borrower has VERY STRONG capacity to meet its financial commitments. It differs from the

				highest rated creditors only in small degree.
A	A+ A A-	A1 A2 A3	A+ A A-	The borrower has STRONG capacity to meet its financial commitments but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than creditors in higher-rated categories.
BBB	Baa1 Baa2 Baa3	BBB+ BBB BBB1	BBB+ BBB BBB-	The borrower has ADEQUATE capacity to meet its financial commitments. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the borrower to meet its financial commitments.

5. Administration Platforms and Services

The following platforms are approved for use.

Any platform offered by the following companies;

1. Colonial First State
2. Macquarie Bank
3. BT Financial Group
4. AMP North
5. IOOF Xpand
6. Perpetual Investment
7. MLC
8. Net Wealth
9. Hub24

Any other platforms will need to be considered by the investment committee which will take into account the factors outlined in Part 1 of our APL and the following.

Generally, any administration/platform will be approved providing application and that it is managed by:

- An APRA regulated entity, an ASX listed company or a subsidiary of either, or
- A firm that has been in the management business for more than 5 years.

Note that the underlying investments must meet the minimum research criteria.

6. Unit trusts/Managed funds

➤ Superannuation funds

Any APRA regulated complying superannuation fund where the underlying investments are approved.

➤ Index Funds

The following index products are approved:

- Any index fund that is not based on derivatives and is listed or traded on the ASX that invests:
 - ✓ Exclusively in the S&P ASX 300, S&P ASX 200, S&P ASX 100, S&P ASX 50, S&P ASX 20 or the A-REIT indices.
 - ✓ Exclusively in funds that invest in the equivalent indices of G8 countries.
 - ✓ Exclusively in funds that invest in the equivalent indices based on regions. E.g. the MSCI Europe
 - ✓ Exclusively in funds that invest in ASX or globally listed shares that are component parts of specific GICS sectors only (funds which invest in the GICS industry group,

industry or sub-industry are not approved), e.g. a fund which invests in either the Australian or Global GICS Consumer Discretionary index is approved. However, a fund which invests in a sub-set of this index, e.g. "Automobiles & components" is not approved.

➤ Single Manager Funds

Located in the Appendix Section are a current listing of approved Managed Funds.

Any single-manager, Managed Fund, Managed Investment Scheme (MIS) or Separately Managed Account (SMA) that meets the following criteria:

- Zenith rated Highly Recommended or Recommended.
- Lonsec Recommended or above
- Morningstar Gold (Highly Recommended) Silver/ Bronze
- Mercer Rated B+ or above.

Are approved for use.

➤ mFunds

mFunds are unlisted managed funds admitted through the ASX Operating Rules and available through the mFund Settlement Service.

Each mFund has their own unique ASX code but many of these share the mandate, investment team and associated skill set with the APIR coded managed fund available through administration platforms. Where the mFund's mandate matches exactly the APIR coded fund then the mFund can be considered on the APL provided the managed funds' research rating meets the APL requirement.

➤ Ethical and Socially Responsible type funds

Due to the smaller selection of Socially Responsible Investment (SRI) equity funds available any product rated as stated below is approved:

- Highly recommended, recommended or investment grade by Zenith, or
- Highly recommended, recommended or approved by Zenith, or
- A or B+ or B rating by Mercer
- 4 star or higher by SQM, or
- Gold, silver, bronze by Morningstar
- 4 or 5 apples by Chantwest

➤ Exchange Traded Funds (ETF's) and Listed Investment Companies (LIC's)

Only advisers, with one of the following qualifications are authorised to use Listed Securities, ETF's and LIC's.

1. *CFP or SSA status and hold accreditation with the ASX Accredited Listed Products (ALPA) Accreditation (Kaplan) or similar FPA approved course*
2. *Degree in Commerce, Finance, Business or Accountancy or higher and hold accreditation with the ASX Accredited Listed Products (ALPA) Accreditation (Kaplan) are authorized to use ETF's and LIC's.*

ETFs and LICs are a listed security and are permitted for use under Direction Advice Group licence. However, Advisers are to use a “look through” approach when recommending ETFs. This means advisers are to allocate ETFs in a specific asset class according to the underlying investments of the ETF and are to ensure that basic diversification principles apply. Except for cash ETF's no more than a 10% allocation should be held in a client's portfolio.

The following principles apply:

- All cash ETFs to be allocated to fixed interest and not cash.
- Advisers must ensure appropriate diversification when using sector specific or regional specific ETFs.
- The criteria rating listed below apply to LIC's and non-index ETFs.
- Resource and commodity based funds are not approved.
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Lonsec	Morningstar	Zenith
Highly recommended	Gold	Highly recommended
Recommended	Silver/Bronze	Recommended

Direction Advice Group Pty Ltd may from time to time approve an ETF with a lower rating of Investment Grade providing the total exposure to the ETF is less than 2% of the clients net wealth.

Where an ETF is an actively managed ETF, that offers a listed-access point to an existing managed fund, the ETF will be approved on the same basis as the unlisted managed fund, however the adviser must still be authorised to use ETF's before they can recommend an active ETF.

Some examples of active ETF's that would be approved on the same basis as a managed funds are listed below.

Active ETF	Unlisted managed fund	Comment
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PIXX – Platinum International Fund	PLA0100AU Platinum International Fund	Lonsec Recommended rating
MICH – Magellan Infrastructure Fund	MGE0002AU Magellan Infrastructure Fund	Lonsec Recommended rating
MQDB – Macquarie Dynamic Bond Active ETF	MAQ0274AU Macquarie Dynamic Bond Fund	Lonsec Highly Recommended rating (ETF expected to come to market November 2023)
MQWS – Macquarie Walter Scott Global Equities Active ETF	MAQ0410AU Walter Scott Global Equity Fund	Lonsec Recommended rating (ETF expected to come to market November 2023)

7. Listed Australian Securities

Only advisers, with CFP or SSA status and Degree in Commerce, Finance, Business or Accountancy and hold accreditation with the ASX Accredited Listed Products (ALPA) Accreditation (Kaplan) or similar FPA approved course are authorized to use Listed Australian Securities.

The following listed securities are approved:

- You may recommend any share listed on the ASX 300, any listed investment company (LIC) where the broker recommendation corresponds to that stated in the table below. For example, if you are using research from Commsec or Shaws, then any share within the ASX 300 which is a buy or a hold can be recommended to clients. Copies of the research must be stored on the client file.
- Any company option, convertible note, fixed interest type security, preference share or warrant issued by or over any share in the ASX 200 which meets the recommendation category as stated in the table below.
- Any initial public offering (IPO) which is recommended by one of the broker/research providers listed provided the IPO will most likely be included in the ASX 300 upon S & P's next review of the ASX 300. Note: Should research not be available for the IPO then advisers may submit a request to DAG Compliance Team for the IPO to be approved. The submission must include reasons plus adequate documentation in support of the request in addition to evidence to support the basis the IPO will most likely be included in the ASX 300 upon S & P's next review of the ASX 300.
- Only the approved brokers listed below can be used.
- Securities listed on other countries' exchanges are not approved, e.g. securities listed on any USA exchange are not approved.

Broker/Research Provider	Recommendation categories
Bell Potter	Buy
Commsec	Buy / Hold
GoldMan Sachs	Buy/Neutral
Lonsec	Buy / Accumulate / Hold
Morningstar	Buy / Accumulate / Hold
Ord Minnett	Hold / Accumulate / Buy
Patersons Securities	Buy
Shaw Stockbroking	Buy / Hold

Zenith Investment Partners	Hold / Buy / Strong Buy
BT Equities Research	Buy / Hold

8. Blended Portfolio's

➤ Multi Manager Portfolio's

These are defined as premixed portfolios which are a blend of different fund managers or different assets.

A multi-manager/multi-asset portfolio where one of the following consultants or asset managers is pro-actively involved in the decision-making process can be used:

Advance	Colonial First State	Frontier Investment Consulting/ Frontier Advisors (as used by Catholic Super)
Ibbotson	IPAC Asset Management	InvestSense
JANA	Lonsec	Mercer
MLC	OnePath Funds Management	Perennial Investment Partners
QIC	Russell	WillisTowers Watson asset consultant for AwareSuper previously known as StatePlus and First State Super https://www.willistowerswatson.com/en-AU

They are selected on the basis that the asset consultant/asset manager has expertise in this field. The portfolio is not dependent on the product/platform.

➤ Diversified Superannuation & Industry Super Fund Portfolio's

Any diversified super portfolio/product rated "Platinum" by Super Ratings.

<http://www.superratings.com.au/ratings/>

➤ Stockbroker portfolios

Any listed security portfolio constructed by an ASX stockbroker, where a statement of advice is provided and listed in the table set out under the heading Listed Australian Securities which consists of listed securities (excluding mFunds) is approved for use.

9. Income Products

➤ Income Products

Any cash account, cash management trust/account, fixed interest or term deposit issued by an APRA registered entity or a controlled subsidiary.

- The cash account in any platform or administration service on the APL.
- The product must not have been rated as “hold” or “redeem” by any of the above research houses within the preceding 2 years.

➤ Mortgage Funds

There is a mismatch between the liquidity of the underlying investments (the loans) and investors' expectations of having access to funds on short notice. For this reason, only mortgage funds listed below are approved for use:

- La Trobe Financial Australian Mortgage Fund - Pooled Option
- La Trobe Australian Credit Fund – 12 Month Term Account – pooled option

➤ Private Credit Funds

- Must be the highest or second highest rating (eg Highly Recommended or Recommended or 5 stars or 4 stars) either by Lonsec or Morningstar, or Mercer, or the highest rating from Zenith.

10. Other Products

The following products cannot have more than 5% exposure to the client's total portfolio.

- None currently listed

11. Unlisted Property

These are property products which are not listed on the ASX. The client's need for diversification must be kept in mind when using single property trusts.

The following unlisted property funds are approved for use:

- Australian Unity Healthcare Property Trust (Wholesale, Retail, Class A and Class B units);
- Cromwell Direct Property Fund;
- AMP Capital Australian Property Fund (existing investors only).

Exceptions

Often, products in this sub-section find it difficult to achieve a recommended rating but may achieve an “approved” or “investment grade” rating. In view of this and the desire by some

clients to own high-risk investments advisers may recommend investments that obtain the following rating subject to the conditions detailed below:

Outcome	Lonsec	Zenith
Investment grade	Investment Grade	Approved

The above Recommendations are subject to the following restrictions:

- Investors total net wealth exceeds \$500,000.
- Internal Gearing cannot be more than 30%.
- Client's total assets in unlisted property trusts cannot exceed 50% of the agreed allocation to Property/REITS/Infrastructure within that client's risk profile, e.g. let's say a client with a balanced risk profile has a total allocation to REITS/Infrastructure of 10% then the maximum allocation to unlisted property trusts would be 50% of 10%, or 5% of the total portfolio.
- Total assets in the "exceptions category" cannot be more than 5% of the client portfolio. This includes existing assets.
- No more than 5% of a client's total portfolio should be invested in the unlisted property asset class.

12. Agribusiness Products

- Not approved.

ASIC has indicated their belief that these products are rarely suitable for retail clients.

13. Derivatives

Only Advisers with a "Derivatives" authorisation may recommend derivatives.

These can only be approved individually on the basis of a firm understanding of the product and the structure of the underlying deal.

Recommendations are subject to the following restrictions:

- The derivatives are those limited to managed investment warrants.
- Client risk profile must be such that they are suited to having at least 80% growth assets.

These products are similar to put and call options available on the ASX except they are only available through a PDS.

Note: as derivatives are complex products DAG reserves the right to add additional requirements without notice.

14. Private Equity Products

Not approved for use.

15. Approved services

Advisers may use the following services provided by other firms:

Name of firm	Service provided
Australian Money Market	Helps find appropriate term deposit for clients. Provides automatic rollovers.
FIIGS	Helps find appropriate term deposit for clients. Provides automatic rollovers. Provides higher interest bond portfolio service.
The Term Deposit Shop	Helps find appropriate term deposit for clients. Provides automatic rollovers.
XTB's	Provides Listed Fixed Interest exposure via the ASX. Subject to usage outlined above.

16. Wholesale Investors Only Products

As some products are specifically designed for the wholesale market and come with no accompanying research, they are not approved.

17. Appendix 1: Current Managed Funds Approved for Use:

Set out in the table below are current Managed Funds approved for use. The equivalent pension, super or investment product at retail or wholesale level is approved for use.

Approved Reasearch Providers		DAG Approved Product List	
Morningstar			
Lonsec			
Mercer			
Zenith			
Annuity Providers			
	Challenger CarePlus		
	Challenger Guaranteed Annuity		
	Challenger Guaranteed Income Plus		
	CommInsure Lifestream Guaranteed Income Annuity		
Corporate, Industry Super Funds		Type	Super ratings Rating
Active Super		Industry	Gold
Acumen Super		Industry	Gold
Australian Catholic Superannuation		Industry	Gold
Australian Defence Force Superannuation		Government	Gold
Australian Retirement Trust	QSuper Lifetime Pension is included in this approval.	Government	Platinum
AustralianSuper		Industry	Platinum
AvSuper		Industry	Gold
Aware Super (First State Super and WA Super) (VSSF Merged)		Industry	Gold
Brighter Super		Industry	Platinum
BUSSQ		Industry	Gold
CareSuper		Industry	Platinum
Catholic Super		Industry	Platinum
Cbus (Media Super Merged)		Industry	Platinum
Commonwealth Bank		Corporate	Gold
Commonwealth Super Corporation		Government	Gold
CSC PSS		Government	Platinum
Equip		Industry	Platinum
ESSSuper		Industry	Platinum
First Super		Industry	Gold
GESB		Government	Gold
HESTA		Industry	Platinum
Hostplus (Statewide Super)		Industry	Platinum
legalsuper		Industry	Gold
Mercy Super		Corporate	Gold

Mine Super		Industry	Gold
MyLife MyPension		Industry	Platinum
NESS Super		Industry	Gold
NGS Super		Industry	Platinum
QANTAS Super		Corporate	Gold
REI Super		Industry	Gold
Rest Allocated Pension		Industry	Platinum
Rest Corporate		Industry	Platinum
Rest Super		Industry	Platinum
Spirit Super		Industry	Platinum
Super SA		Government	Gold
TelstraSuper		Corporate	Platinum
TWUSUPER		Industry	Gold
UniSuper		Industry	Platinum
VicSuper		Industry	Platinum
Vision		Industry	Platinum
VISSF		Industry	Gold

Product Name	Product Code	Asset Class	Sector	Rating
4D Global Infrastructure Fund	BFL001 9AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
4D Global Infrastructure Fund (AUD Hedged)	BFL330 6AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
AB Dynamic Global Fixed Income Fund	ACM00 01AU	Fixed Interest	Unconstrained Bonds	Recommended
AB Global Equities Fund	ACM00 09AU	Global Equities	Global Large Cap	Recommended
AB Managed Volatility Equities Fund – MVE Class	ACM00 06AU	Australian Equities	Australian Large Cap	Highly Recommended
AB Sustainable Global Thematic Equities Fund	ACM89 02AU	Global Equities	Global Large Cap	Recommended
abrdn Global Corporate Bond Fund	ETL013 2AU	Fixed Interest	Specialised Income	Recommended
abrdn Global Risk Mitigation Fund	EQI429 7AU	Alternatives	Growth Alternatives (Moderate)	Recommended
abrdn Multi-Asset Income Fund	CRS00 01AU	Multi-Asset	Variable Growth Assets	Recommended
abrdn Multi-Asset Real Return Fund	CRS00 02AU	Multi-Asset	Variable Growth Assets	Recommended
abrdn Sustainable Asian Opportunities Fund	EQI002 8AU	Global Equities	Global Emerging Markets	Recommended
abrdn Sustainable Emerging Opportunities Fund	ETL003 2AU	Global Equities	Global Emerging Markets	Recommended
Acadian Australian Equity Long Short Fund – Class A	FSF398 2AU	Australian Equities	Australian Long Short	Recommended
Acadian Global Equity Long Short Fund - Class A	FSF197 8AU	Global Equities	Global Long Short	Recommended
Acadian Global Managed Volatility Equity Fund - Class A	FSF124 0AU	Global Equities	Global Large Cap	Recommended
Acadian Wholesale Australian Equity	FSF078 7AU	Australian Equities	Australian Large Cap	Recommended
Acadian Wholesale Geared Australian Equity	FSF045 3AU	Australian Equities	Australian Large Cap	Recommended
Acadian Wholesale Geared Sustainable Global Equity Fund	FSF089 1AU	Global Equities	Global Large Cap	Recommended
Acadian Wholesale Sustainable Global Equity Fund	FSF071 0AU	Global Equities	Global Large Cap	Recommended

Acorn Capital Micro Opportunities Fund	ACQ4764AU	Australian Equities	Australian Micro Cap	Recommended
Acorn Capital NextGen Resources Fund	ACQ3509AU	Australian Equities	Australian Micro Cap	Recommended
Advance Cash Multi-Blend Fund	ADV0069AU	Fixed Interest	Strategic Cash	Recommended
Advance Wholesale Balanced Multi-Blend Fund	ADV0050AU	Multi-Asset	61-80% Growth Assets	Recommended
Advance Wholesale Defensive Multi-Blend Fund	ADV0049AU	Multi-Asset	21-40% Growth Assets	Recommended
Advance Wholesale Growth Multi-Blend Fund	ADV0085AU	Multi-Asset	81-100% Growth Assets	Recommended
Advance Wholesale High Growth Multi-Blend Fund	ADV0087AU	Multi-Asset	81-100% Growth Assets	Recommended
Advance Wholesale Moderate Multi-Blend Fund	ADV0091AU	Multi-Asset	41-60% Growth Assets	Recommended
Aikya Emerging Markets Opportunities Fund	WHT2409AU	Global Equities	Global Emerging Markets	Recommended
Airlie Australian Share Fund	MGE9705AU	Australian Equities	Australian Large Cap	Recommended
Alexander Credit Income Fund	ETL2805AU	Fixed Interest	Specialised Income	Recommended
Allan Gray Australia Equity Fund	ETL0060AU	Australian Equities	Australian Large Cap	Highly Recommended
Allan Gray Australia Stable Fund	ETL0273AU	Australian Equities	Australian Large Cap	Highly Recommended
Alphinity Australian Equity Fund	HOW0019AU	Australian Equities	Australian Large Cap	Recommended
Alphinity Australian Share Fund	PAM0001AU	Australian Equities	Australian Large Cap	Recommended
Alphinity Concentrated Australian Share Fund	HOW0026AU	Australian Equities	Australian Large Cap	Recommended
Alphinity Global Equity Fund	HOW0164AU	Global Equities	Global Large Cap	Recommended
Alphinity Global Sustainable Equity Fund - Class A	HOW1000AU	Global Equities	Global Large Cap	Recommended
Alphinity Sustainable Share Fund	HOW0121AU	Australian Equities	Australian Large Cap	Recommended
Altrinsic Global Equities Trust	ANT0005AU	Global Equities	Global Large Cap	Recommended
American Century Global Small Cap Fund - Wholesale Class	ETL7452AU	Global Equities	Global Smaller Companies	Recommended
Antares Elite Opportunities Fund	PPL0115AU	Australian Equities	Australian Large Cap	Recommended
Antares Ex-20 Australian Equities Fund	PPL5308AU	Australian Equities	Australian Mid Cap	Recommended
Antares High Growth Shares Fund	PPL0106AU	Australian Equities	Australian Long Short	Recommended
Antipodes Global Fund	IOF0045AU	Global Equities	Global Long Short	Recommended
Antipodes Global Fund — Long	WHT0057AU	Global Equities	Global Large Cap	Recommended
Apis Global Long/Short Fund	HFL0108AU	Global Equities	Global Long Short	Recommended
Apostle Dundas Global Equity Fund - Class C	ETL0438AU	Global Equities	Global Large Cap	Recommended
Ardea Diversified Bond Fund Class A	HOW8543AU	Fixed Interest	Diversified Bonds	Highly Recommended
Ardea Real Outcome Fund	HOW0098AU	Fixed Interest	Unconstrained Bonds	Highly Recommended

Ares Diversified Credit Class I	HOW73 54AU	Alternatives	Growth Alternatives (Moderate)	Recommen ded
Ares Global Credit Income Fund	HOW44 76AU	Fixed Interest	Specialised High Income	Recommen ded
Armytage Australian Equity Income Fund	ETL014 8AU	Australian Equities	Australian Large Cap	Recommen ded
Armytage Strategic Opportunities Fund	ETL013 9AU	Australian Equities	Australian Large Cap	Recommen ded
Arrowstreet Global Equity Fund	MAQ04 64AU	Global Equities	Global Large Cap	Recommen ded
Arrowstreet Global Equity Fund (Hedged)	MAQ00 79AU	Global Equities	Global Large Cap	Recommen ded
Arrowstreet Global Equity No.1 Fund	MAQ53 78AU	Global Equities	Global Large Cap	Recommen ded
Artisan Global Discovery Fund	OPS83 04AU	Global Equities	Global Smaller Companies	Recommen ded
Ashmore Emerging Markets Equity Fund	ETL359 0AU	Global Equities	Global Emerging Markets	Recommen ded
Aspect Absolute Return Fund – Class A	FSF353 2AU	Alternatives	Growth Alternatives (Moderate)	Recommen ded
Aspect Diversified Futures Fund - Class A	FSF108 6AU	Alternatives	Growth Alternatives (High)	Highly Recommen ded
ATLAS Infrastructure Australian Feeder Fund AUD Hedged Class	PIM925 3AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommen ded
ATLAS Infrastructure Australian Feeder Fund AUD Unhedged Class	PIM676 9AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommen ded
Atrium Evolution Series - Diversified Fund AEF 7 P Units	PIM750 9AU	Multi-Asset	Variable Growth Assets	Recommen ded
Atrium Evolution Series - Diversified Fund AEF 9 P Units	PIM530 1AU	Multi-Asset	Variable Growth Assets	Recommen ded
Atrium Evolution Series — Diversified Fund AEF 5	COL00 29AU	Multi-Asset	Variable Growth Assets	Recommen ded
Atrium Evolution Series — Diversified Fund AEF 7	COL00 30AU	Multi-Asset	Variable Growth Assets	Recommen ded
Atrium Evolution Series — Diversified Fund AEF 9	COL00 31AU	Multi-Asset	Variable Growth Assets	Recommen ded
Ausbil 130/30 Focus Fund – Wholesale Class	AAP00 08AU	Australian Equities	Australian Long Short	Recommen ded
Ausbil Active Dividend Income Fund - Wholesale Class	AAP36 56AU	Australian Equities	Australian Large Cap	Recommen ded
Ausbil Active Sustainable Equity	AAP39 40AU	Australian Equities	Australian Large Cap	Highly Recommen ded
Ausbil Australian Active Equity Fund	AAP01 03AU	Australian Equities	Australian Large Cap	Recommen ded
Ausbil Australian Emerging Leaders Fund	AAP01 04AU	Australian Equities	Australian Mid Cap	Recommen ded
Ausbil Australian Geared Equity Fund	AAP00 02AU	Australian Equities	Australian Large Cap	Recommen ded
Ausbil Australian SmallCap Fund	AAP55 29AU	Australian Equities	Australian Small Cap	Recommen ded
Ausbil Global Essential Infrastructure Fund – Hedged	AAP36 01AU	Property and Infrastructure	Global Listed Infrastructure	Recommen ded
Ausbil Global Essential Infrastructure Fund – Unhedged	AAP32 54AU	Property and Infrastructure	Global Listed Infrastructure	Recommen ded
Ausbil Long Short Focus Fund	AAP82 11AU	Alternatives	Growth Alternatives (Moderate)	Recommen ded
Auscap Long Short Australian Equities Fund	ASX00 01AU	Australian Equities	Australian Long Short	Recommen ded

Australian Eagle Trust	ALR278 3AU	Australian Equities	Australian Long Short	Recommen ded
Australian Ethical Australian Shares Fund (Wholesale)	AUG00 18AU	Australian Equities	Australian Large Cap	Recommen ded
Australian Ethical Emerging Companies Fund (Wholesale)	AUG00 27AU	Australian Equities	Australian Micro Cap	Recommen ded
Australian Ethical High Conviction Wholesale AUD	AUG79 19AU	Australian Equities	Australian Large Cap	Recommen ded
Australian Unity Property Income Fund	YOC01 00AU	Property and Infrastructure	Australian Listed Property	Recommen ded
Aware Investment - Australian Equities Fund	-	Australian Equities	Australian Large Cap	Recommen ded
Aware Investment - Balanced Fund	-	Multi-Asset	41-60% Growth Assets	Recommen ded
Aware Investment - Capital Stable Fund	-	Multi-Asset	21-40% Growth Assets	Recommen ded
Aware Investment - Cash Fund	-	Fixed Interest	Strategic Cash	Recommen ded
Aware Investment - Fixed Interest Fund	-	Fixed Interest	Australian Bonds	Recommen ded
Aware Investment - Growth Fund	-	Multi-Asset	61-80% Growth Assets	Recommen ded
Aware Investment - International Equities Fund	-	Global Equities	Global Large Cap	Recommen ded
Aware Investment - Moderate Fund	-	Multi-Asset	21-40% Growth Assets	Recommen ded
AXA IM Global Green Bond Fund	ETL901 0AU	Fixed Interest	Global Bonds	Recommen ded
AXA IM Sustainable Equity Fund	ETL017 1AU	Global Equities	Global Large Cap	Recommen ded
Baillie Gifford Long Term Global Growth Fund - Class A	FSF577 4AU	Global Equities	Global Large Cap	Recommen ded
Baillie Gifford Sustainable Growth Fund - Class A	FSF401 8AU	Global Equities	Global Large Cap	Recommen ded
Baker Steel Gold Fund	SLT000 6AU	Global Equities	Global Large Cap	Recommen ded
Barrow Hanley Global Equity Trust	ETL043 4AU	Global Equities	Global Large Cap	Recommen ded
Barrow Hanley Global Share Fund	PER07 33AU	Global Equities	Global Large Cap	Recommen ded
Bell Global Emerging Companies Fund	BPF002 9AU	Global Equities	Global Smaller Companies	Recommen ded
Bell Global Equities Fund — Platform	BPF001 6AU	Global Equities	Global Large Cap	Recommen ded
Bell Global Sustainable Fund - Hedged Class Units	BPF331 1AU	Global Equities	Global Large Cap	Recommen ded
Bell Global Sustainable Fund - Unhedged Class Units	BPF691 4AU	Global Equities	Global Large Cap	Recommen ded
Bendigo Balanced Index	STL003 3AU	Multi-Asset	41-60% Growth Assets	Recommen ded
Bendigo Balanced Wholesale	STL001 3AU	Multi-Asset	41-60% Growth Assets	Recommen ded
Bendigo Conservative Index	STL003 2AU	Multi-Asset	21-40% Growth Assets	Recommen ded
Bendigo Conservative Wholesale	STL001 2AU	Multi-Asset	21-40% Growth Assets	Recommen ded
Bendigo Defensive Index	STL003 1AU	Multi-Asset	0-20% Growth Assets	Recommen ded
Bendigo Defensive Wholesale	STL002 9AU	Multi-Asset	0-20% Growth Assets	Recommen ded
Bendigo Growth Index	STL003 4AU	Multi-Asset	61-80% Growth Assets	Recommen ded
Bendigo Growth Wholesale	STL001 4AU	Multi-Asset	61-80% Growth Assets	Recommen ded

Bendigo High Growth Index	STL003 5AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Bendigo High Growth Wholesale	STL003 0AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Bennelong Australian Equities Fund	BFL000 1AU	Australian Equities	Australian Large Cap	Recommen ded
Bennelong Concentrated Australian Equities Fund	BFL000 2AU	Australian Equities	Australian Large Cap	Recommen ded
Bennelong ex-20 Australian Equities Fund	BFL000 4AU	Australian Equities	Australian Mid Cap	Recommen ded
Bennelong Twenty20 Australian Equities Fund	BFL001 7AU	Australian Equities	Australian Large Cap	Recommen ded
Bentham Asset Backed Securities Fund - Class I	HOW28 52AU	Fixed Interest	Specialised Income	Recommen ded
Bentham Global Income Fund	CSA00 38AU	Fixed Interest	Specialised High Income	Highly Recommen ded
Bentham Global Opportunities Fund	HOW68 14AU	Fixed Interest	Specialised High Income	Recommen ded
Bentham High Yield Fund	CSA01 02AU	Fixed Interest	Specialised High Income	Recommen ded
Bentham Syndicated Loan Fund	CSA00 46AU	Fixed Interest	Specialised High Income	Recommen ded
BlackRock Advantage Australian Equity Fund	BAR08 14AU	Australian Equities	Australian Large Cap	Recommen ded
BlackRock Advantage Hedged International Equity Fund	BGL01 09AU	Global Equities	Global Large Cap	Recommen ded
BlackRock Advantage International Equity Fund	BAR08 17AU	Global Equities	Global Large Cap	Recommen ded
BlackRock Diversified ESG Growth Fund	BAR08 13AU	Multi-Asset	61-80% Growth Assets	Highly Recommen ded
BlackRock Diversified ESG Stable Fund	BAR08 11AU	Multi-Asset	21-40% Growth Assets	Highly Recommen ded
BlackRock Global Allocation Fund (Aust) (Class D)	MAL00 18AU	Multi-Asset	61-80% Growth Assets	Recommen ded
BlackRock Global Equity Signals Fund - Class D	BLK593 7AU	Global Equities	Global Large Cap	Recommen ded
BlackRock Global Listed Infrastructure Fund - Class D	BLK883 3AU	Property and Infrastructure	Global Listed Infrastructure	Recommen ded
BlackRock Global Multi Asset Income Fund (Aust) (Class D Units)	BLK000 9AU	Multi-Asset	Variable Growth Assets	Recommen ded
BlackRock High Conviction Australian Equity Fund	BLK001 2AU	Australian Equities	Australian Large Cap	Highly Recommen ded
BlackRock Multi Opportunity Absolute Return Fund	BLK000 1AU	Alternatives	Growth Alternatives (Moderate)	Recommen ded
BlackRock Tactical Growth Fund	PWA08 22AU	Multi-Asset	61-80% Growth Assets	Highly Recommen ded
BNP Paribas C Worldwide Global Equity Trust	ARO00 06AU	Global Equities	Global Large Cap	Recommen ded
BNP Paribas C WorldWide Global Equity Trust (Hedged)	ETL356 0AU	Global Equities	Global Large Cap	Recommen ded
BNP Paribas Green Bond Trust	ETL052 1AU	Fixed Interest	Global Bonds	Recommen ded
Brandywine Global Income Optimiser Fund	SSB05 15AU	Fixed Interest	Specialised High Income	Recommen ded
Brandywine Global Opportunistic Fixed Income Fund - Class A	SSB00 14AU	Fixed Interest	Global Bonds	Recommen ded
Candriam Sustainable Global Equity Fund	AAP00 01AU	Global Equities	Global Large Cap	Recommen ded

Capital Group Global Corporate Bond Hedged (AU)	CIM016 1AU	Fixed Interest	Specialised Income	Recommended
Capital Group Multi Sector Income Fund (AU)	CIM222 9AU	Fixed Interest	Specialised High Income	Recommended
Capital Group New Perspective Fund (AU)	CIM000 6AU	Global Equities	Global Large Cap	Recommended
Capital Group New Perspective Fund Hedged (AU)	CIM000 8AU	Global Equities	Global Large Cap	Recommended
CC JCB Active Bond Fund	CHN00 05AU	Fixed Interest	Australian Bonds	Recommended
CC JCB Dynamic Alpha Fund	CHN86 07AU	Fixed Interest	Diversified Bonds	Recommended
CC Redwheel Global Emerging Markets Fund	CHN88 50AU	Global Equities	Global Emerging Markets	Recommended
CC Sage Capital Absolute Return Fund	CHN58 43AU	Alternatives	Growth Alternatives (Moderate)	Highly Recommended
CC Sage Capital Equity Plus Fund	CHN88 62AU	Australian Equities	Australian Long Short	Highly Recommended
Celeste Australian Small Companies Fund	FAM01 01AU	Australian Equities	Australian Small Cap	Recommended
Centuria Agriculture Fund	CNT35 31AU	Property and Infrastructure	Direct Assets	Recommended
CFS FirstChoice Multi-Index Balanced Fund — Class A	FSF141 6AU	Multi-Asset	61-80% Growth Assets	Recommended
CFS FirstChoice Multi-Index Conservative Fund — Class A	FSF141 4AU	Multi-Asset	21-40% Growth Assets	Recommended
CFS FirstChoice Multi-Index Diversified Fund — Class A	FSF141 5AU	Multi-Asset	41-60% Growth Assets	Recommended
CFS FirstChoice Multi-Index High Growth Fund - Class A	FSF161 6AU	Multi-Asset	81-100% Growth Assets	Recommended
CFS FirstChoice Multi-Index Moderate Fund — Class A	FSF176 0AU	Multi-Asset	41-60% Growth Assets	Recommended
CFS FirstChoice Wholesale Australian Small Companies	FSF050 2AU	Australian Equities	Australian Small Cap	Recommended
CFS FirstChoice Wholesale Balanced Fund	FSF102 0AU	Multi-Asset	61-80% Growth Assets	Recommended
CFS FirstChoice Wholesale Conservative Fund	FSF048 6AU	Multi-Asset	21-40% Growth Assets	Recommended
CFS FirstChoice Wholesale Defensive Fund	FSF048 7AU	Multi-Asset	0-20% Growth Assets	Recommended
CFS FirstChoice Wholesale Diversified Fund	FSF169 4AU	Multi-Asset	41-60% Growth Assets	Recommended
CFS FirstChoice Wholesale Geared Growth Plus Fund	FSF096 9AU	Multi-Asset	>100% Growth Assets	Recommended
CFS FirstChoice Wholesale Global Property Securities Fund	FSF071 3AU	Property and Infrastructure	Global Listed Property	Recommended
CFS FirstChoice Wholesale Growth Fund	FSF049 0AU	Multi-Asset	61-80% Growth Assets	Recommended
CFS FirstChoice Wholesale High Growth Fund	FSF049 9AU	Multi-Asset	81-100% Growth Assets	Recommended
CFS FirstChoice Wholesale Investments Enhanced Index Growth	FSF079 1AU	Multi-Asset	61-80% Growth Assets	Recommended
CFS FirstChoice Wholesale Moderate Fund	FSF050 0AU	Multi-Asset	41-60% Growth Assets	Recommended
CFS Geared Index Australian Share	FSF889 6AU	Australian Equities	Australian Large Cap	Recommended
CFS Geared Index Global Share	FSF568 8AU	Global Equities	Global Large Cap	Recommended
CFS Index Australian Share - Class A	FSF216 1AU	Australian Equities	Australian Large Cap	Highly Recommended

CFS Index Global Listed Infrastructure Securities - Class A	FSF292 4AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommended
CFS Index Global Property Securities - Class A	FSF512 9AU	Property and Infrastructure	Global Listed Property	Highly Recommended
CFS Index Global Share - Class A	FSF618 2AU	Global Equities	Global Large Cap	Highly Recommended
CFS Index Global Share - Hedged - Class A	FSF530 6AU	Global Equities	Global Large Cap	Highly Recommended
CFS Index Property Securities - Class A	FSF466 7AU	Property and Infrastructure	Australian Listed Property	Highly Recommended
CFS Thrive Sustainable Growth A	FSF655 7AU	Multi-Asset	61-80% Growth Assets	Recommended
CFS Wholesale Index Global Listed Infrastructure Securities	FSF469 8AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
CFS Wholesale Index Global Property Securities	FSF289 1AU	Property and Infrastructure	Global Listed Property	Recommended
CFS Wholesale Indexed Australian Share Fund	CM1010 3AU	Australian Equities	Australian Large Cap	Recommended
CFS Wholesale Indexed Global Bond Fund	CFM04 06AU	Fixed Interest	Global Bonds	Recommended
Challenger IM Credit Income Fund - Class A	HOW80 13AU	Alternatives	Conservative Alternatives	Recommended
Challenger IM Multi-Sector Private Lending Fund - Class P	HOW67 13AU	Alternatives	Growth Alternatives (Moderate)	Recommended
Charter Hall Maxim Property Securities Fund	COL00 01AU	Property and Infrastructure	Australian Listed Property	Recommended
Chester High Conviction Fund	OPS77 55AU	Australian Equities	Australian Large Cap	Recommended
Claremont Global Fund	ETL039 0AU	Global Equities	Global Large Cap	Recommended
Claremont Global Fund (Hedged)	ETL039 1AU	Global Equities	Global Large Cap	Recommended
ClearBridge RARE Infrastructure Income Fund — Hedged	TGP00 16AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommended
ClearBridge RARE Infrastructure Income Fund — Unhedged (Class A)	SSB66 49AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommended
ClearBridge RARE Infrastructure Value Fund — Hedged	TGP00 08AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommended
ClearBridge RARE Infrastructure Value Fund — Unhedged	TGP00 34AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommended
Colchester Emerging Markets Bond Fund - Class I	ETL306 5AU	Fixed Interest	Emerging Market Debt	Highly Recommended
Colchester Global Government Bond Fund Class A	ETL040 9AU	Fixed Interest	Global Bonds	Highly Recommended
Colchester Global Government Bond Fund Class I	ETL552 5AU	Fixed Interest	Global Bonds	Highly Recommended
Colonial First State FirstChoice Wholesale Global Infrastructure Securities Fund	FSF079 5AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Colonial First State FirstChoice Wholesale Property Securities Fund	FSF050 1AU	Property and Infrastructure	Australian Listed Property	Recommended
Colonial First State Index Balanced – Class A	FSF875 7AU	Multi-Asset	61-80% Growth Assets	Recommended

Colonial First State Index Conservative - Class A	FSF758 0AU	Multi-Asset	21-40% Growth Assets	Recommended
Colonial First State Index Diversified - Class A	FSF487 7AU	Multi-Asset	41-60% Growth Assets	Recommended
Colonial First State Index Growth - Class A	FSF824 2AU	Multi-Asset	81-100% Growth Assets	Recommended
Colonial First State Index High Growth – Class A	FSF399 1AU	Multi-Asset	81-100% Growth Assets	Recommended
Colonial First State Index Moderate – Class A	FSF490 0AU	Multi-Asset	41-60% Growth Assets	Recommended
Colonial First State Wholesale Index Global Share	CFM04 05AU	Global Equities	Global Large Cap	Recommended
Colonial First State Wholesale Index Global Share - Hedged	FSF070 7AU	Global Equities	Global Large Cap	Recommended
Colonial First State Wholesale Indexed Australian Bond Fund	CMI010 2AU	Fixed Interest	Australian Bonds	Recommended
Colonial First State Wholesale Indexed Property Securities	CMI010 5AU	Property and Infrastructure	Australian Listed Property	Recommended
Coolabah Active Composite Bond (Hedge Fund)	ETL271 6AU	Alternatives	Conservative Alternatives	Recommended
Cooper Investors Global Equities Fund (Hedged)	CIP000 1AU	Global Equities	Global Large Cap	Recommended
Cooper Investors Global Equities Fund (Unhedged)	CIP000 3AU	Global Equities	Global Large Cap	Recommended
Cromwell Phoenix Property Securities Fund	CRM00 08AU	Property and Infrastructure	Australian Listed Property	Highly Recommended
CT Pyrford Global Absolute Return Fund	PER07 28AU	Multi-Asset	Variable Growth Assets	Recommended
Daintree Core Income Trust	WPC19 63AU	Fixed Interest	Unconstrained Bonds	Recommended
DDH Cash Fund	DDH00 09AU	Fixed Interest	Strategic Cash	Recommended
Dexus A-REIT Fund	APN00 08AU	Property and Infrastructure	Australian Listed Property	Recommended
Dexus Core Property Fund	AMP10 15AU	Property and Infrastructure	Australian Listed Property	Recommended
Dimensional Australian Core Equity Trust	DFA00 03AU	Australian Equities	Australian Large Cap	Recommended
Dimensional Australian Core Imputation Trust	DFA00 36AU	Australian Equities	Australian Large Cap	Recommended
Dimensional Australian Large Company Trust	DFA01 03AU	Australian Equities	Australian Large Cap	Recommended
Dimensional Australian Small Company Trust	DFA01 04AU	Australian Equities	Australian Mid Cap	Recommended
Dimensional Australian Sustainability Trust	DFA20 68AU	Australian Equities	Australian Large Cap	Recommended
Dimensional Australian Value Trust	DFA01 01AU	Australian Equities	Australian Large Cap	Recommended
Dimensional Five-Year Diversified Fixed Interest Trust	DFA01 08AU	Fixed Interest	Diversified Bonds	Recommended
Dimensional Global Bond Sustainability Trust	DFA06 42AU	Fixed Interest	Global Bonds	Recommended
Dimensional Global Bond Trust	DFA00 28AU	Fixed Interest	Global Bonds	Recommended
Dimensional Global Core Equity Trust	DFA00 04AU	Global Equities	Global Large Cap	Recommended
Dimensional Global Core Equity Trust AUD Hedged	DFA00 09AU	Global Equities	Global Large Cap	Recommended
Dimensional Global Large Company Trust	DFA01 05AU	Global Equities	Global Large Cap	Recommended
Dimensional Global Real Estate Trust Inc AUD	DFA00 05AU	Property and Infrastructure	Global Listed Property	Recommended
Dimensional Global Small Company Trust	DFA01 06AU	Global Equities	Global Smaller Companies	Recommended

Dimensional Global Sustainability Trust Hedged AUD	DFA0042AU	Global Equities	Global Large Cap	Recommended
Dimensional Global Sustainability Trust Unhedged AUD	DFA0041AU	Global Equities	Global Large Cap	Recommended
Dimensional Global Value Trust	DFA0102AU	Global Equities	Global Large Cap	Recommended
Dimensional Short Term Fixed Interest Trust	DFA0100AU	Fixed Interest	Short Term Income	Recommended
Dimensional Two-Year Sustainability Fixed Interest Trust	DFA0002AU	Fixed Interest	Diversified Bonds	Recommended
DNR Capital Australian Emerging Companies Fund	PIM4357AU	Australian Equities	Australian Small Cap	Recommended
DNR Capital Australian Equities High Conviction Fund	PIM0028AU	Australian Equities	Australian Large Cap	Highly Recommended
DNR Capital Australian Equities Income Fund	PIM8302AU	Australian Equities	Australian Large Cap	Highly Recommended
ECP Growth Companies Fund	OPS2991AU	Australian Equities	Australian Large Cap	Highly Recommended
Eiger Australian Small Companies Fund	HOW2967AU	Australian Equities	Australian Small Cap	Highly Recommended
Eley Griffiths Group Emerging Companies Fund	PIM5346AU	Australian Equities	Australian Micro Cap	Recommended
Eley Griffiths Group Mid Cap Fund - Class A	ETL1914AU	Australian Equities	Australian Mid Cap	Recommended
Eley Griffiths Group Small Companies Fund	EGG0001AU	Australian Equities	Australian Small Cap	Recommended
Ellerston Australian Emerging Leaders Fund	ECL6748AU	Australian Equities	Australian Small Cap	Recommended
Ellerston Australian MicroCap Fund	ECL0984AU	Australian Equities	Australian Micro Cap	Recommended
Elston Australian Emerging Leaders Fund - Class A	ETL7964AU	Australian Equities	Australian Small Cap	Recommended
Elston Australian Large Companies Fund - Class A	ETL7541AU	Australian Equities	Australian Large Cap	Recommended
Epoch Global Equity Shareholder Yield (Hedged) Fund	GSF0001AU	Global Equities	Global Large Cap	Recommended
Epoch Global Equity Shareholder Yield (Unhedged) Fund	GSF0002AU	Global Equities	Global Large Cap	Recommended
Ethical Partners Australian Share Fund - Class C	ETL8683AU	Australian Equities	Australian Large Cap	Recommended
Fairlight Global Small & Mid Cap Fund (SMID) Class A	PIM7802AU	Global Equities	Global Smaller Companies	Recommended
Fairlight Global Small & Mid Cap Fund (SMID) Class H	PIM0941AU	Global Equities	Global Smaller Companies	Recommended
Fairview Equity Partners Emerging Companies Fund	ANT0002AU	Australian Equities	Australian Small Cap	Recommended
Fidelity Asia Fund	FID0010AU	Global Equities	Global Emerging Markets	Highly Recommended
Fidelity Australian Equities Fund	FID0008AU	Australian Equities	Australian Large Cap	Recommended
Fidelity Future Leaders Fund	FID0026AU	Australian Equities	Australian Mid Cap	Recommended
Fidelity Global Demographics Fund	FID0023AU	Global Equities	Global Large Cap	Recommended
Fiera Atlas Global Companies Fund (Class A)	AMP7497AU	Global Equities	Global Large Cap	Recommended
Firetrail Absolute Return Fund - Class A	WHT5134AU	Alternatives	Growth Alternatives (High)	Recommended

Firetrail Australian High Conviction Fund - Class A	WHT38 10AU	Australian Equities	Australian Large Cap	Highly Recommended
Firetrail Australian Small Companies Fund (Class A)	WHT30 93AU	Australian Equities	Australian Small Cap	Recommended
First Sentier Australian MidCap Fund	FSF877 7AU	Australian Equities	Australian Mid Cap	Recommended
First Sentier Australian Small Companies Long Short Opportunities Fund	PIM234 4AU	Australian Equities	Australian Small Cap	Recommended
First Sentier Cash Fund	PIM342 5AU	Fixed Interest	Strategic Cash	Recommended
First Sentier Concentrated Australian Share	PIM076 0AU	Australian Equities	Australian Large Cap	Highly Recommended
First Sentier Equity Income	FSF167 6AU	Australian Equities	Australian Large Cap	Highly Recommended
First Sentier Ex-20 Australian Share - Class W	PIM192 5AU	Australian Equities	Australian Large Cap	Highly Recommended
First Sentier Geared Australian Share Fund	PIM759 0AU	Australian Equities	Australian Large Cap	Recommended
First Sentier Global Credit Income Fund	FSF008 3AU	Fixed Interest	Specialised Income	Recommended
First Sentier Global Listed Infrastructure Fund	FSF124 1AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
First Sentier Global Listed Infrastructure Unhedged	PIM889 1AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
First Sentier Global Property Securities A Unhedged	PIM700 1AU	Property and Infrastructure	Global Listed Property	Recommended
First Sentier Global Property Securities W Hedged	PIM248 5AU	Property and Infrastructure	Global Listed Property	Recommended
First Sentier Responsible Listed Infrastructure Fund	PIM054 1AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
First Sentier Responsible Listed Infrastructure Hedged	PIM664 6AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
First Sentier Wholesale Australian Share Fund	FSF000 2AU	Australian Equities	Australian Large Cap	Highly Recommended
First Sentier Wholesale Australian Small Companies Fund	CMI011 1AU	Australian Equities	Australian Small Cap	Recommended
First Sentier Wholesale Concentrated Australian Share Fund	FSF001 6AU	Australian Equities	Australian Large Cap	Highly Recommended
First Sentier Wholesale Geared Share Fund	FSF004 3AU	Australian Equities	Australian Large Cap	Recommended
First Sentier Wholesale Global Credit Income Fund	FSF008 4AU	Fixed Interest	Specialised Income	Recommended
First Sentier Wholesale Global Property Securities Fund	FSF045 4AU	Property and Infrastructure	Global Listed Property	Recommended
First Sentier Wholesale Imputation Fund	FSF000 3AU	Australian Equities	Australian Large Cap	Recommended
First Sentier Wholesale Property Securities Fund	FSF000 4AU	Property and Infrastructure	Australian Listed Property	Recommended
First Sentier Wholesale Strategic Cash Fund	FSF007 5AU	Fixed Interest	Strategic Cash	Recommended
Fisher Investments Australasia Global Equity Focused Fund	ETL654 6AU	Global Equities	Global Large Cap	Recommended
Fisher Investments Australasia Global Equity Focused Fund - Z Class	ETL945 9AU	Global Equities	Global Large Cap	Recommended
Five V Capital Horizons Fund	-	Alternatives	Growth Alternatives (High)	Recommended
Flinders Emerging Companies Fund	ETL044 9AU	Australian Equities	Australian Small Cap	Recommended

Franklin Australian Absolute Return Bond Fund - Class A	FRT002 7AU	Fixed Interest	Unconstrained Bonds	Recommended
Franklin Australian Core Plus Bond Fund - Class A	FRT614 3AU	Fixed Interest	Diversified Bonds	Recommended
Franklin Global Growth Fund - Class A	FRT000 9AU	Global Equities	Global Large Cap	Recommended
Franklin Templeton Global Aggregate Bond Fund - Class A	FRT002 5AU	Fixed Interest	Global Bonds	Recommended
FSSA Asian Growth Fund	FSF177 3AU	Global Equities	Global Emerging Markets	Recommended
FSSA Global Emerging Markets Focus Fund	FSF844 3AU	Global Equities	Global Emerging Markets	Recommended
Fulcrum Diversified Investments Fund	HFL010 4AU	Alternatives	Growth Alternatives (Moderate)	Highly Recommended
GAM LSA Private Shares AU Fund - I Class	ETL508 9AU	Alternatives	Growth Alternatives (High)	Recommended
Generation Life Tax Effective Australian Share Fund	ALL377 9AU	Australian Equities	Australian Large Cap	Recommended
Generation Wholesale Global Share Fund	FSF090 8AU	Global Equities	Global Large Cap	Highly Recommended
GQG Partners Emerging Markets Equity Fund - A Class	ETL420 7AU	Global Equities	Global Emerging Markets	Highly Recommended
GQG Partners Emerging Markets Equity Fund - Z Class	ETL458 1AU	Global Equities	Global Emerging Markets	Highly Recommended
GQG Partners Global Equity Fund - A Class	ETL737 7AU	Global Equities	Global Large Cap	Highly Recommended
GQG Partners Global Equity Fund - Z Class	ETL286 9AU	Global Equities	Global Large Cap	Highly Recommended
GQG Partners Global Quality Dividend Income Fund	ETL845 7AU	Global Equities	Global Large Cap	Recommended
Greencape Broadcap Fund	HOW00 34AU	Australian Equities	Australian Large Cap	Highly Recommended
Greencape High Conviction Fund	HOW00 35AU	Australian Equities	Australian Large Cap	Highly Recommended
GuardCap Global Equity Fund	ETL612 6AU	Global Equities	Global Large Cap	Recommended
Hamilton Lane Global Private Assets Fund (AUD)	PIM101 5AU	Alternatives	Growth Alternatives (High)	Highly Recommended
Hyperion Australian Growth Companies Fund	BNT00 03AU	Australian Equities	Australian Large Cap	Highly Recommended
Hyperion Global Growth Companies Fund (Managed Fund)	WHT84 35AU	Global Equities	Global Large Cap	Recommended
Hyperion Small Growth Companies Fund	BNT01 01AU	Australian Equities	Australian Small Cap	Highly Recommended
IFP Global Franchise Fund	MAQ04 04AU	Global Equities	Global Large Cap	Highly Recommended
IFP Global Franchise Fund (Hedged)	MAQ06 31AU	Global Equities	Global Large Cap	Highly Recommended
IFP Global Franchise Fund II	MAQ30 60AU	Global Equities	Global Large Cap	Highly Recommended

IFP Global Franchise Fund II (Hedged)	MAQ09 21AU	Global Equities	Global Large Cap	Highly Recommen ded
Impax Sustainable Leaders Fund	ETL817 1AU	Global Equities	Global Large Cap	Recommen ded
India Avenue Equity Fund — Wholesale Class	ETL048 2AU	Global Equities	Global Emerging Markets	Recommen ded
Intermede Global Equities Fund	PPL003 6AU	Global Equities	Global Large Cap	Recommen ded
Invesco Global Real Estate Fund - Class A	GTU55 47AU	Property and Infrastructure	Direct Assets	Recommen ded
INVESCO Wholesale Australian Share Fund	CNA08 11AU	Australian Equities	Australian Large Cap	Recommen ded
Invesco Wholesale Australian Smaller Companies	CNA08 12AU	Australian Equities	Australian Small Cap	Recommen ded
Invesco Wholesale Senior Secured Income Fund	CNA08 05AU	Fixed Interest	Specialised High Income	Recommen ded
Investors Mutual All Industrials Share Fund	IML000 4AU	Australian Equities	Australian Large Cap	Recommen ded
Investors Mutual Australian Share Fund	IML000 2AU	Australian Equities	Australian Large Cap	Recommen ded
Investors Mutual Australian Smaller Companies Fund	IML000 1AU	Australian Equities	Australian Small Cap	Recommen ded
Investors Mutual Concentrated Australian Share Fund	IML001 0AU	Australian Equities	Australian Large Cap	Recommen ded
Investors Mutual Equity Income Fund	IML000 5AU	Australian Equities	Australian Large Cap	Recommen ded
Investors Mutual Private Portfolio Fund	IML268 1AU	Australian Equities	Australian Long Short	Recommen ded
Investors Mutual Wholesale Future Leaders Fund	IML000 3AU	Australian Equities	Australian Mid Cap	Recommen ded
IOOF Balanced Investor Trust	IOF023 2AU	Multi-Asset	61-80% Growth Assets	Recommen ded
IOOF Cash Management Trust	PIM000 2AU	Fixed Interest	Strategic Cash	Recommen ded
IOOF MultiMix Australian Shares Trust	IOF009 2AU	Australian Equities	Australian Large Cap	Recommen ded
IOOF MultiMix Balanced Growth	IOF009 3AU	Multi-Asset	61-80% Growth Assets	Recommen ded
IOOF MultiMix Capital Stable	IOF009 4AU	Multi-Asset	0-20% Growth Assets	Recommen ded
IOOF MultiMix Cash Enhanced Trust	IOF009 1AU	Fixed Interest	Short Term Income	Recommen ded
IOOF MultiMix Conservative	IOF009 5AU	Multi-Asset	21-40% Growth Assets	Recommen ded
IOOF MultiMix Diversified Fixed Interest Trust	IOF009 6AU	Fixed Interest	Diversified Bonds	Recommen ded
IOOF MultiMix Growth	IOF009 7AU	Multi-Asset	81-100% Growth Assets	Recommen ded
IOOF MultiMix International Shares Trust	IOF009 8AU	Global Equities	Global Large Cap	Recommen ded
IOOF MultiMix Moderate	UFM00 51AU	Multi-Asset	41-60% Growth Assets	Recommen ded
IOOF MultiSeries 30	IOF025 3AU	Multi-Asset	21-40% Growth Assets	Recommen ded
IOOF MultiSeries 50	IOF025 4AU	Multi-Asset	41-60% Growth Assets	Recommen ded
IOOF MultiSeries 70	IOF009 0AU	Multi-Asset	61-80% Growth Assets	Recommen ded
IOOF MultiSeries 90	IOF025 5AU	Multi-Asset	81-100% Growth Assets	Recommen ded
ipac Income Generator (Class K)	IPA007 6AU	Multi-Asset	Variable Growth Assets	Recommen ded

Ironbark GCM Global Macro Fund	DEU0109AU	Alternatives	Growth Alternatives (Moderate)	Recommended
Ironbark Global (ex-Australia) Property Securities Fund	MGL0010AU	Property and Infrastructure	Global Listed Property	Recommended
Ironbark Global Property Securities Fund	MGL0011AU	Property and Infrastructure	Global Listed Property	Recommended
Ironbark Paladin Property Securities Fund	PAL0002AU	Property and Infrastructure	Australian Listed Property	Recommended
Ironbark Renaissance Australian Small Companies Fund	PAT0002AU	Australian Equities	Australian Small Cap	Recommended
Ironbark Royal London Concentrated Global Share Fund	MGL0004AU	Global Equities	Global Large Cap	Highly Recommended
Ironbark Royal London Concentrated Global Share Fund - Class H (Hedged)	DAM7719AU	Global Equities	Global Large Cap	Highly Recommended
Ironbark Royal London Diversified Global Share Fund - Class A	DAM2442AU	Global Equities	Global Large Cap	Highly Recommended
Ironbark Royal London Diversified Global Share Fund - Class H	DAM5404AU	Global Equities	Global Large Cap	Highly Recommended
iShares Australian Bond Index Fund	BGL0105AU	Fixed Interest	Australian Bonds	Highly Recommended
iShares Australian Listed Property Index Fund	BGL0108AU	Property and Infrastructure	Australian Listed Property	Recommended
iShares ESG Australian Bond Index Fund (Class D)	BLK2127AU	Fixed Interest	Australian Bonds	Highly Recommended
iShares ESG Screened Global Bond Index Fund (Class D)	BLK4636AU	Fixed Interest	Global Bonds	Recommended
iShares Global Bond Index Fund	BGL0008AU	Fixed Interest	Global Bonds	Recommended
iShares Global Listed Property Index Fund (Hedged) - Class D	BLK0252AU	Property and Infrastructure	Global Listed Property	Recommended
iShares Hedged International Equity Index Fund	BGL0044AU	Global Equities	Global Large Cap	Recommended
iShares Hedged International Equity Index Fund (Class S)	BLK7938AU	Global Equities	Global Large Cap	Recommended
iShares International Equity Index Fund	BGL0106AU	Global Equities	Global Large Cap	Recommended
iShares Wholesale Australian Equity Index Fund (Class S)	BLK9675AU	Australian Equities	Australian Large Cap	Recommended
iShares Wholesale International Equity Index Fund (Class S)	BLK6390AU	Global Equities	Global Large Cap	Recommended
Janus Henderson Australian Fixed Interest Fund	IOF0046AU	Fixed Interest	Australian Bonds	Recommended
Janus Henderson Cash Fund - Institutional	IOF0141AU	Fixed Interest	Strategic Cash	Recommended
Janus Henderson Conservative Fixed Interest Fund	IOF0047AU	Fixed Interest	Short Term Income	Recommended
Janus Henderson Diversified Credit Fund	IOF0127AU	Fixed Interest	Specialised High Income	Recommended
Janus Henderson Global Multi-Strategy Fund	HGI4648AU	Alternatives	Growth Alternatives (Moderate)	Recommended
Janus Henderson Global Natural Resources Fund	ETL0331AU	Global Equities	Global Large Cap	Recommended
Janus Henderson Global Research Growth Fund	ETL0186AU	Global Equities	Global Large Cap	Recommended
Janus Henderson Global Sustainable Equity Fund	HGI7127AU	Global Equities	Global Large Cap	Recommended
Janus Henderson Tactical Income Fund	IOF0145AU	Fixed Interest	Unconstrained Bonds	Recommended

JPMorgan Climate Change Solutions Fund - Class A Units	PER6330AU	Global Equities	Global Large Cap	Recommended
JPMorgan Global Bond Fund – Class A Units	PER6912AU	Fixed Interest	Global Bonds	Recommended
JPMorgan Global Macro Opportunities Fund	PER0758AU	Alternatives	Growth Alternatives (Moderate)	Recommended
JPMorgan Global Macro Sustainable Fund	PER7633AU	Alternatives	Growth Alternatives (Moderate)	Recommended
JPMorgan Global Research Enhanced Index Equity Trust A	PER5355AU	Global Equities	Global Large Cap	Highly Recommended
JPMorgan Global Research Enhanced Index Equity Trust Class A (Hedged) Units	PER0715AU	Global Equities	Global Large Cap	Highly Recommended
JPMorgan Global Strategic Bond Fund	PER0727AU	Fixed Interest	Specialised High Income	Recommended
JPMorgan Income Fund	PER0716AU	Fixed Interest	Specialised High Income	Recommended
KKR Global Credit Opportunities Fund (AUD) - Class A Units	CHN2049AU	Fixed Interest	Specialised High Income	Recommended
KKR Private Equity (K-PRIME) Fund (AUD) - Class A Units	CHN0548AU	Alternatives	Growth Alternatives (High)	Recommended
L1 Capital Catalyst Fund	ETL1293AU	Australian Equities	Australian Large Cap	Recommended
L1 Capital International Fund	ETL1954AU	Global Equities	Global Large Cap	Recommended
L1 Capital Long Short Fund - Daily Class	ETL0490AU	Australian Equities	Australian Long Short	Recommended
La Trobe Australian Credit Fund 12 Month Term Account	LTC0002AU	Fixed Interest	Mortgage	Recommended
Lazard Australian Equity Fund (W Class)	LAZ0010AU	Australian Equities	Australian Large Cap	Highly Recommended
Lazard Defensive Australian Equity Fund	LAZ0022AU	Australian Equities	Australian Large Cap	Highly Recommended
Lazard Emerging Markets Equity Fund	LAZ0003AU	Global Equities	Global Emerging Markets	Recommended
Lazard Global Convertibles Fund (W Class)	LAZ3113AU	Fixed Interest	Specialised High Income	Recommended
Lazard Global Equity Franchise Fund	LAZ0025AU	Global Equities	Global Large Cap	Recommended
Lazard Global Equity Franchise Fund (Hedged) (W Class)	LAZ7556AU	Global Equities	Global Large Cap	Recommended
Lazard Global Listed Infrastructure Fund	LAZ0014AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Lazard Select Australian Equity Fund (W Class)	LAZ0013AU	Australian Equities	Australian Large Cap	Highly Recommended
Lennox Australian Microcap Fund	HOW1289AU	Australian Equities	Australian Micro Cap	Recommended
Lennox Australian Small Companies Fund	HOW3590AU	Australian Equities	Australian Small Cap	Recommended
Longwave Australian Small Companies Fund - Class A	WHT9368AU	Australian Equities	Australian Small Cap	Recommended
Loomis Sayles Global Equity Fund	IML0341AU	Global Equities	Global Large Cap	Recommended
MA Priority Income Fund	MAA8010AU	Alternatives	Growth Alternatives (Moderate)	Recommended
Macquarie Australian Emerging Companies Fund	MAQ7203AU	Australian Equities	Australian Micro Cap	Recommended

Macquarie Australian Fixed Interest Fund	MAQ0061AU	Fixed Interest	Australian Bonds	Highly Recommended
Macquarie Australian Listed Real Estate Fund – Class A Units	AMP0255AU	Property and Infrastructure	Australian Listed Property	Recommended
Macquarie Australian Shares Fund	MAQ0443AU	Australian Equities	Australian Large Cap	Recommended
Macquarie Australian Small Companies Fund	MAQ0454AU	Australian Equities	Australian Small Cap	Recommended
Macquarie Corporate Bond Fund – Class A Units	AMP0557AU	Fixed Interest	Specialised Income	Recommended
Macquarie Dynamic Bond Fund	MAQ0274AU	Fixed Interest	Global Bonds	Highly Recommended
Macquarie Global Listed Real Estate Fund – Class A Units	AMP0974AU	Property and Infrastructure	Global Listed Property	Highly Recommended
Macquarie Income Opportunities Fund	MAQ0277AU	Fixed Interest	Specialised Income	Highly Recommended
Macquarie International Infrastructure Securities Fund (Hedged)	MAQ0432AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Macquarie International Infrastructure Securities Fund (Unhedged)	MAQ0825AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Macquarie Real Return Opportunities Fund	MAQ3069AU	Multi-Asset	Variable Growth Assets	Recommended
Magellan Global Fund	MGE0001AU	Global Equities	Global Large Cap	Recommended
Magellan Global Fund (Hedged)	MGE0007AU	Global Equities	Global Large Cap	Recommended
Magellan Infrastructure Fund	MGE0002AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Magellan Infrastructure Fund (Unhedged)	MGE0006AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Man AHL Alpha A	MAN0002AU	Alternatives	Growth Alternatives (High)	Recommended
Maple-Brown Abbott Australian Share Fund — Wholesale	ADV0046AU	Australian Equities	Australian Large Cap	Recommended
Maple-Brown Abbott Australian Small Companies Fund	MPL1241AU	Australian Equities	Australian Small Cap	Recommended
Maple-Brown Abbott Australian Value Opportunities	MPL1039AU	Australian Equities	Australian Large Cap	Recommended
Maple-Brown Abbott Global Listed Infrastructure Fund	MPL0006AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Maple-Brown Abbott Global Listed Infrastructure Fund - Hedged	MPL0008AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Martin Currie Diversified Growth Fund	JPM0008AU	Multi-Asset	61-80% Growth Assets	Recommended
Martin Currie Diversified Income Fund	SSB0061AU	Multi-Asset	Variable Growth Assets	Recommended
Martin Currie Emerging Markets Fund	ETL0201AU	Global Equities	Global Emerging Markets	Recommended
Martin Currie Equity Income Fund - Class A	SSB0043AU	Australian Equities	Australian Large Cap	Recommended
Martin Currie Ethical Values with Income Fund	SSB0064AU	Australian Equities	Australian Large Cap	Recommended
Martin Currie Global Long-Term Unconstrained Fund	SSB0066AU	Global Equities	Global Large Cap	Recommended
Martin Currie Property Securities Fund	SSB0128AU	Property and Infrastructure	Australian Listed Property	Recommended
Martin Currie Real Income Fund - Class A	SSB0026AU	Property and Infrastructure	Australian Listed Property	Recommended
Martin Currie Select Opportunities Fund - Class A	SSB0009AU	Australian Equities	Australian Large Cap	Recommended

Martin Currie Sustainable Equity Fund	SSB01 25AU	Australian Equities	Australian Large Cap	Recommen ded
Martin Currie Sustainable Income Fund	SSB49 46AU	Australian Equities	Australian Large Cap	Recommen ded
Mercer Conservative Growth Fund - Active Units	MIN000 9AU	Multi-Asset	21-40% Growth Assets	Recommen ded
Mercer Conservative Growth Fund - Enhanced Passive Units	NCL16 21AU	Multi-Asset	21-40% Growth Assets	Recommen ded
Mercer Growth Fund - Active Units	MIN001 3AU	Multi-Asset	61-80% Growth Assets	Recommen ded
Mercer Growth Fund - Enhanced Passive Units	NCL44 07AU	Multi-Asset	61-80% Growth Assets	Recommen ded
Mercer High Growth Fund	MIN001 2AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Mercer Indexed Balanced Fund	WFS05 90AU	Multi-Asset	61-80% Growth Assets	Recommen ded
Mercer Indexed Defensive Fund	WFS05 88AU	Multi-Asset	21-40% Growth Assets	Recommen ded
Mercer Indexed Growth Fund	WFS05 91AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Mercer Indexed High Growth Fund	WFS05 92AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Mercer Indexed Moderate Fund	WFS05 89AU	Multi-Asset	41-60% Growth Assets	Recommen ded
Mercer Moderate Growth Fund - Enhanced Passive Units	NCL42 86AU	Multi-Asset	41-60% Growth Assets	Recommen ded
Merlon Australian Share Income Fund	HBC00 11AU	Australian Equities	Australian Large Cap	Recommen ded
Merlon Concentrated Australian Share Fund	HOW22 17AU	Australian Equities	Australian Large Cap	Recommen ded
Metrics Direct Income Fund	EVO26 08AU	Alternatives	Growth Alternatives (Moderate)	Highly Recommen ded
MFG Core Infrastructure Fund	MGE91 82AU	Property and Infrastructure	Global Listed Infrastructure	Recommen ded
MFS Concentrated Global Equity Trust	ETL017 2AU	Global Equities	Global Large Cap	Highly Recommen ded
MFS Global Equity Trust	MIA000 1AU	Global Equities	Global Large Cap	Highly Recommen ded
MFS Global New Discovery Trust W	ETL615 6AU	Global Equities	Global Smaller Companies	Recommen ded
MFS Global Opportunistic Fixed Income Trust	ETL687 0AU	Fixed Interest	Global Bonds	Recommen ded
MFS Hedged Global Equity Trust	ETL004 1AU	Global Equities	Global Large Cap	Highly Recommen ded
Microequities Value Income Fund	PIM909 1AU	Australian Equities	Australian Micro Cap	Recommen ded
Milford Australian Absolute Growth Fund	ETL815 5AU	Australian Equities	Australian Large Cap	Recommen ded
Milford Dynamic Small Companies Fund	ETL697 8AU	Australian Equities	Australian Small Cap	Recommen ded
Mirae Asset ESG Asia Great Consumer Equity Fund	ETL747 7AU	Global Equities	Global Emerging Markets	Recommen ded
Mirae Asset ESG Asia Sector Leader Equity Fund	ETL749 8AU	Global Equities	Global Emerging Markets	Recommen ded
Mirova Global Sustainable Equity Fund	ETL806 9AU	Global Equities	Global Large Cap	Recommen ded
MLC Wholesale Horizon 2 Income Portfolio	MLC06 70AU	Multi-Asset	21-40% Growth Assets	Recommen ded
MLC Wholesale Horizon 3 Conservative Growth Portfolio	MLC03 98AU	Multi-Asset	41-60% Growth Assets	Recommen ded

MLC Wholesale Horizon 4 Balanced Portfolio	MLC02 60AU	Multi-Asset	61-80% Growth Assets	Recommended
MLC Wholesale Horizon 5 Growth Portfolio	MLC02 65AU	Multi-Asset	81-100% Growth Assets	Recommended
MLC Wholesale Horizon 6 Share Fund	MLC03 97AU	Multi-Asset	81-100% Growth Assets	Recommended
MLC Wholesale Horizon 7 Accelerated Growth Portfolio	MLC04 49AU	Multi-Asset	>100% Growth Assets	Recommended
MLC Wholesale Index Plus Balanced Portfolio	MLC73 87AU	Multi-Asset	61-80% Growth Assets	Recommended
MLC Wholesale Index Plus Conservative Growth Portfolio	MLC78 49AU	Multi-Asset	41-60% Growth Assets	Recommended
MLC Wholesale Index Plus Growth Portfolio	MLC97 48AU	Multi-Asset	81-100% Growth Assets	Recommended
MLC Wholesale Inflation Plus Assertive Portfolio	MLC06 67AU	Multi-Asset	Variable Growth Assets	Recommended
MLC Wholesale Inflation Plus Moderate Portfolio	MLC09 20AU	Multi-Asset	Variable Growth Assets	Recommended
MLC Wholesale Inflation Plus — Conservative Portfolio	MLC09 21AU	Multi-Asset	Variable Growth Assets	Recommended
Montgomery Small Companies Fund	FHT372 6AU	Australian Equities	Australian Small Cap	Recommended
Morgan Stanley Global Quality Fund	ETL893 6AU	Global Equities	Global Large Cap	Recommended
Morgan Stanley Global Quality Fund (Hedged)	ETL573 7AU	Global Equities	Global Large Cap	Recommended
Morgan Stanley Global Sustain Fund	ETL919 9AU	Global Equities	Global Large Cap	Recommended
Morgan Stanley Global Sustain Fund (Hedged)	ETL536 5AU	Global Equities	Global Large Cap	Recommended
Morningstar Balanced Real Return Fund	INT002 8AU	Multi-Asset	41-60% Growth Assets	Recommended
Morningstar Growth Real Return Fund	INT003 8AU	Multi-Asset	61-80% Growth Assets	Recommended
Morningstar High Growth Real Return Fund	INT004 2AU	Multi-Asset	81-100% Growth Assets	Recommended
Morningstar International Shares (Hedged) Fund	INT005 0AU	Global Equities	Global Large Cap	Recommended
Morningstar International Shares (Unhedged) Fund	INT005 2AU	Global Equities	Global Large Cap	Recommended
Morningstar Moderate Real Return Fund	INT003 4AU	Multi-Asset	21-40% Growth Assets	Recommended
Morningstar Multi Asset Real Return Fund	INT004 0AU	Multi-Asset	Variable Growth Assets	Recommended
Morningstar Multi-Asset All Growth Fund - Class A	INT502 6AU	Multi-Asset	81-100% Growth Assets	Recommended
Morningstar Multi-Asset Defensive Fund - Class A	INT915 6AU	Multi-Asset	0-20% Growth Assets	Recommended
Munro Climate Change Leaders Fund - Class A	GSF14 23AU	Global Equities	Global Large Cap	Recommended
Munro Concentrated Global Growth Fund	GSF98 08AU	Global Equities	Global Large Cap	Recommended
Munro Global Growth Fund	MUA00 02AU	Global Equities	Global Long Short	Recommended
Mutual Cash Fund	PRM00 10AU	Fixed Interest	Strategic Cash	Recommended
Nanuk New World Fund	SLT217 1AU	Global Equities	Global Large Cap	Recommended
Nanuk New World Fund (Currency Hedged)	ETL053 5AU	Global Equities	Global Large Cap	Recommended
Neuberger Berman Global Sustainable Equity Fund - W Class	NBA22 20AU	Global Equities	Global Large Cap	Recommended
Neuberger Berman Strategic Income Fund - I Class	ETL521 0AU	Fixed Interest	Specialised High Income	Recommended

Neuberger Berman Strategic Income Fund - W Class	ETL141 1AU	Fixed Interest	Specialised High Income	Recommended
NovaPort Microcap Fund	HOW00 27AU	Australian Equities	Australian Micro Cap	Recommended
NovaPort Smaller Companies Fund	HOW00 16AU	Australian Equities	Australian Small Cap	Recommended
OC Dynamic Equity Fund	OPS00 01AU	Australian Equities	Australian Small Cap	Highly Recommended
OC Micro-Cap Fund	OPS00 04AU	Australian Equities	Australian Micro Cap	Recommended
OC Premium Small Companies Fund	OPS00 02AU	Australian Equities	Australian Small Cap	Highly Recommended
OnePath Australian Property Securities Index	MMF15 74AU	Property and Infrastructure	Australian Listed Property	Recommended
OnePath Australian Share Trust	MMF14 99AU	Australian Equities	Australian Large Cap	Recommended
OnePath Australian Shares Index	MMF15 66AU	Australian Equities	Australian Large Cap	Recommended
OnePath Balanced Index	MMF15 67AU	Multi-Asset	41-60% Growth Assets	Recommended
OnePath Blue Chip Imputation Trust	MMF15 01AU	Australian Equities	Australian Large Cap	Recommended
OnePath Conservative Index	MMF15 68AU	Multi-Asset	21-40% Growth Assets	Recommended
OnePath Conservative Trust	MMF15 02AU	Multi-Asset	21-40% Growth Assets	Recommended
OnePath Diversified Bond Index	MMF15 71AU	Fixed Interest	Diversified Bonds	Recommended
OnePath Emerging Companies Trust	MMF15 07AU	Australian Equities	Australian Small Cap	Recommended
OnePath Global Listed Infrastructure Index	MMF26 54AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
OnePath Global Property Securities Index Fund	MMF15 09AU	Property and Infrastructure	Global Listed Property	Recommended
OnePath Global Shares Trust	MMF15 11AU	Global Equities	Global Large Cap	Recommended
OnePath Growth Index	MMF15 69AU	Multi-Asset	61-80% Growth Assets	Recommended
OnePath High Growth Index	MMF15 70AU	Multi-Asset	81-100% Growth Assets	Recommended
OnePath International Shares Index	MMF15 72AU	Global Equities	Global Large Cap	Recommended
OnePath International Shares Index (Hedged)	MMF15 73AU	Global Equities	Global Large Cap	Recommended
OnePath Multi Asset Income Trust Wholesale Units	MMF07 00AU	Multi-Asset	61-80% Growth Assets	Recommended
OnePath Property Securities Trust	MMF15 20AU	Property and Infrastructure	Australian Listed Property	Recommended
OnePath Select Leaders Trust	MMF15 23AU	Australian Equities	Australian Large Cap	Recommended
OnePath Sustainable Investments Australian Share Trust	MMF15 29AU	Australian Equities	Australian Large Cap	Recommended
OnePath Wholesale Australian Share Trust	AJF080 4AU	Australian Equities	Australian Large Cap	Highly Recommended
OnePath Wholesale Balanced Trust	AJF080 2AU	Multi-Asset	41-60% Growth Assets	Recommended
OnePath Wholesale Blue Chip Imputation Trust	MMF03 40AU	Australian Equities	Australian Large Cap	Recommended
OnePath Wholesale Capital Stable Trust	MMF01 14AU	Multi-Asset	0-20% Growth Assets	Recommended
OnePath Wholesale Diversified Fixed Interest Trust	ANZ02 12AU	Fixed Interest	Diversified Bonds	Recommended

OnePath Wholesale Emerging Companies Trust	MMF01 12AU	Australian Equities	Australian Small Cap	Recommended
OnePath Wholesale Global Smaller Companies Share Trust - Class A	LEF004 8AU	Global Equities	Global Smaller Companies	Recommended
OnePath Wholesale High Growth Trust	MMF03 42AU	Multi-Asset	81-100% Growth Assets	Recommended
OnePath Wholesale Managed Growth Trust	MMF01 15AU	Multi-Asset	61-80% Growth Assets	Recommended
OnePath Wholesale Select Leaders Trust	ANZ02 16AU	Australian Equities	Australian Large Cap	Highly Recommended
OnePath Wholesale Sustainable Investments Australian Share Trust	MMF03 35AU	Australian Equities	Australian Large Cap	Highly Recommended
Ophir Global High Conviction Fund	PIM440 1AU	Global Equities	Global Smaller Companies	Recommended
OptiMix Global Shares Trust	MMF15 43AU	Global Equities	Global Large Cap	Recommended
OptiMix Wholesale Australian Fixed Interest Trust - Class B	LEF010 4AU	Fixed Interest	Australian Bonds	Recommended
OptiMix Wholesale Australian Share Trust — Class A	LEF004 3AU	Australian Equities	Australian Large Cap	Recommended
OptiMix Wholesale Balanced Trust — Class A	LEF004 4AU	Multi-Asset	61-80% Growth Assets	Recommended
OptiMix Wholesale Conservative Trust — Class A	LEF004 5AU	Multi-Asset	21-40% Growth Assets	Recommended
OptiMix Wholesale Growth Trust — Class A	LEF004 9AU	Multi-Asset	81-100% Growth Assets	Recommended
OptiMix Wholesale High Growth Trust — Class A	LEF005 0AU	Multi-Asset	81-100% Growth Assets	Recommended
OptiMix Wholesale Moderate Trust — Class A	LEF005 1AU	Multi-Asset	41-60% Growth Assets	Recommended
Optimix Wholesale Property Securities Trust B	LEF010 1AU	Property and Infrastructure	Australian Listed Property	Recommended
Orbis Global Equity Fund — Australia Registered Retail	ETL046 3AU	Global Equities	Global Large Cap	Recommended
Orbis Global Equity LE (Australia Registered) Retail Class	ETL352 3AU	Global Equities	Global Large Cap	Recommended
P/E Global FX Alpha Fund	MAQ51 43AU	Alternatives	Growth Alternatives (High)	Highly Recommended
PAN-Tribal Global Equity Fund	ETL041 9AU	Global Equities	Global Large Cap	Recommended
Paradice Australian Equities Fund	ETL808 4AU	Australian Equities	Australian Large Cap	Recommended
Paradice Australian Mid Cap Fund (Class B)	ETL877 2AU	Australian Equities	Australian Mid Cap	Recommended
Paradice Equity Alpha Plus Fund	ETL809 6AU	Australian Equities	Australian Long Short	Recommended
Partners Group Global Multi-Asset Fund	ETL043 1AU	Alternatives	Growth Alternatives (High)	Recommended
Partners Group Global Real Estate Fund (AUD Unhedged)	ETL618 4AU	Alternatives	Growth Alternatives (High)	Recommended
Partners Group Global Real Estate Fund (AUD)	ETL048 0AU	Alternatives	Growth Alternatives (High)	Recommended
Partners Group Global Value Fund (AUD) — Wholesale	ETL027 6AU	Alternatives	Growth Alternatives (High)	Highly Recommended
Payden Global Income Opportunities Fund A	GSF00 08AU	Fixed Interest	Unconstrained Bonds	Recommended
Pendal Australian Equity Fund	BTA005 5AU	Australian Equities	Australian Large Cap	Recommended

Pendal Australian Share Fund	RFA0818AU	Australian Equities	Australian Large Cap	Recommended
Pendal Focus Australian Share Fund	RFA0059AU	Australian Equities	Australian Large Cap	Highly Recommended
Pendal Geared Imputation Fund	RFA0130AU	Australian Equities	Australian Large Cap	Recommended
Pendal Global Emerging Markets Opportunities Fund - WS	BTA0419AU	Global Equities	Global Emerging Markets	Recommended
Pendal Global Select Fund - Class R	PDL6767AU	Global Equities	Global Large Cap	Recommended
Pendal Government Bond Fund	BTA0111AU	Fixed Interest	Australian Bonds	Recommended
Pendal Horizon Sustainable Australian Share Fund	RFA0025AU	Australian Equities	Australian Large Cap	Recommended
Pendal Imputation Fund	RFA0103AU	Australian Equities	Australian Large Cap	Recommended
Pendal MidCap Fund	BTA0313AU	Australian Equities	Australian Mid Cap	Recommended
Pendal Monthly Income Plus Fund	BTA0318AU	Multi-Asset	Variable Growth Assets	Recommended
Pendal Property Securities Fund	BTA0061AU	Property and Infrastructure	Australian Listed Property	Highly Recommended
Pendal Short Term Income Securities Fund	WFS0377AU	Fixed Interest	Short Term Income	Highly Recommended
Pendal Smaller Companies Fund	RFA0819AU	Australian Equities	Australian Small Cap	Recommended
Pendal Sustainable Australian Fixed Interest Fund	BTA0507AU	Fixed Interest	Australian Bonds	Highly Recommended
Pendal Sustainable Balanced Fund	BTA0122AU	Multi-Asset	61-80% Growth Assets	Recommended
Pendal Sustainable Conservative Fund	RFA0811AU	Multi-Asset	21-40% Growth Assets	Recommended
Pengana Australian Equities Fund	PCL0005AU	Australian Equities	Australian Large Cap	Recommended
Pengana Axiom International Ethical Fund	HOW0002AU	Global Equities	Global Large Cap	Recommended
Pengana Axiom International Ethical Fund (Hedged)	HHA0002AU	Global Equities	Global Large Cap	Recommended
Pengana Emerging Companies Fund	PER0270AU	Australian Equities	Australian Small Cap	Highly Recommended
Pengana WHEB Sustainable Impact Fund	HHA0007AU	Global Equities	Global Large Cap	Recommended
Perennial Better Future Fund	WPC5600AU	Australian Equities	Australian Small Cap	Recommended
Perennial Value Microcap Opportunities Trust	WPC3982AU	Australian Equities	Australian Micro Cap	Recommended
Perennial Value Shares Wholesale Trust	IOF0206AU	Australian Equities	Australian Large Cap	Recommended
Perennial Value Smaller Companies Trust	IOF0214AU	Australian Equities	Australian Small Cap	Recommended
Perpetual Active Fixed Interest Fund (Class A Units)	PER8045AU	Fixed Interest	Australian Bonds	Recommended
Perpetual Australian Share Fund	PER0049AU	Australian Equities	Australian Large Cap	Recommended
Perpetual Balanced Growth Fund	PER0063AU	Multi-Asset	61-80% Growth Assets	Highly Recommended
Perpetual Concentrated Equity Fund	PER0102AU	Australian Equities	Australian Large Cap	Recommended

Perpetual Conservative Growth Fund	PER0077AU	Multi-Asset	21-40% Growth Assets	Highly Recommended
Perpetual Diversified Growth Fund	PER0114AU	Multi-Asset	41-60% Growth Assets	Highly Recommended
Perpetual Diversified Income Fund	PER0260AU	Fixed Interest	Specialised Income	Highly Recommended
Perpetual Diversified Real Return Fund	PER0556AU	Multi-Asset	Variable Growth Assets	Highly Recommended
Perpetual Diversified Real Return Fund - Class Z units	PER6115AU	Multi-Asset	Variable Growth Assets	Highly Recommended
Perpetual Dynamic Fixed Income Fund	PER0557AU	Fixed Interest	Unconstrained Bonds	Recommended
Perpetual ESG Australian Share Fund	PER0116AU	Australian Equities	Australian Large Cap	Recommended
Perpetual ESG Credit Income Fund	PER1744AU	Fixed Interest	Specialised Income	Recommended
Perpetual ESG Real Return Fund	PER0761AU	Multi-Asset	Variable Growth Assets	Highly Recommended
Perpetual Exact Market Return Fund	PER0258AU	Fixed Interest	Strategic Cash	Recommended
Perpetual Geared Australian Share Fund	PER0071AU	Australian Equities	Australian Large Cap	Recommended
Perpetual Global Allocation Alpha Fund	PER0066AU	Global Equities	Global Large Cap	Recommended
Perpetual High Grade Floating Rate Fund (Class R Units)	PER0562AU	Fixed Interest	Specialised Income	Recommended
Perpetual Industrial Share Fund	PER0046AU	Australian Equities	Australian Large Cap	Recommended
Perpetual Pure Credit Alpha Fund - Class W	PER0669AU	Fixed Interest	Specialised High Income	Recommended
Perpetual Pure Equity Alpha Fund	PER0668AU	Australian Equities	Australian Long Short	Recommended
Perpetual SHARE-PLUS Long-Short Fund	PER0072AU	Australian Equities	Australian Long Short	Recommended
Perpetual Smaller Companies Fund	PER0048AU	Australian Equities	Australian Small Cap	Recommended
Perpetual Wholesale International Share Fund	PER0050AU	Global Equities	Global Large Cap	Recommended
PIC Wholesale 100/0 Portfolio	MLC0779AU	Multi-Asset	81-100% Growth Assets	Recommended
PIC Wholesale 130/0 Portfolio	MLC0780AU	Multi-Asset	>100% Growth Assets	Recommended
PIC Wholesale 30/70 Portfolio	MLC0775AU	Multi-Asset	21-40% Growth Assets	Recommended
PIC Wholesale 50/50 Portfolio	MLC0776AU	Multi-Asset	41-60% Growth Assets	Recommended
PIC Wholesale 70/30 Portfolio	MLC0777AU	Multi-Asset	61-80% Growth Assets	Recommended
PIC Wholesale 85/15 Portfolio	MLC0778AU	Multi-Asset	81-100% Growth Assets	Recommended
PIC Wholesale Index Plus Balanced Portfolio	MLC4447AU	Multi-Asset	61-80% Growth Assets	Recommended
PIC Wholesale Index Plus Conservative Growth Portfolio	MLC5068AU	Multi-Asset	41-60% Growth Assets	Recommended
PIC Wholesale Index Plus Growth Portfolio	MLC8225AU	Multi-Asset	81-100% Growth Assets	Recommended
PIC Wholesale Inflation Plus — Assertive Portfolio	MLC0782AU	Multi-Asset	Variable Growth Assets	Recommended

PIC Wholesale Inflation Plus — Conservative Portfolio	MLC09 24AU	Multi-Asset	Variable Growth Assets	Recommended
PIC Wholesale Inflation Plus — Moderate Portfolio	MLC09 23AU	Multi-Asset	Variable Growth Assets	Recommended
PIMCO Australian Bond Fund — Wholesale Class	ETL001 5AU	Fixed Interest	Diversified Bonds	Recommended
PIMCO Australian Short-Term Bond Fund - Wholesale Class	ETL018 2AU	Fixed Interest	Diversified Bonds	Recommended
PIMCO Capital Securities Fund — Wholesale Class	ETL044 5AU	Fixed Interest	Specialised High Income	Recommended
PIMCO Diversified Fixed Interest Fund — Wholesale Class	ETL001 6AU	Fixed Interest	Diversified Bonds	Recommended
PIMCO Dynamic Bond Fund - Wholesale Class	ETL040 4AU	Fixed Interest	Diversified Bonds	Recommended
PIMCO ESG Global Bond Fund - Wholesale Class	PIC639 6AU	Fixed Interest	Global Bonds	Highly Recommended
PIMCO Global Bond Fund — Wholesale Class	ETL001 8AU	Fixed Interest	Global Bonds	Highly Recommended
PIMCO Global Credit Fund — Wholesale Class	ETL001 9AU	Fixed Interest	Specialised Income	Recommended
PIMCO Income Fund — Wholesale Class	ETL045 8AU	Fixed Interest	Specialised High Income	Recommended
PIMCO Private Diversified Lending Fund	PIC263 4AU	Alternatives	Growth Alternatives (Moderate)	Recommended
PIMCO TRENDS Managed Futures Strategy Fund - Wholesale Class	PIC965 9AU	Alternatives	Growth Alternatives (High)	Highly Recommended
PineBridge Global Dynamic Asset Allocation Fund	PER07 31AU	Multi-Asset	Variable Growth Assets	Recommended
Platinum Global Fund (Long Only)	PLA000 6AU	Global Equities	Global Large Cap	Recommended
Platinum International Brands Fund	PLA010 0AU	Global Equities	Global Long Short	Recommended
Platinum International Fund	PLA000 2AU	Global Equities	Global Long Short	Recommended
Platinum International Healthcare Fund	PLA000 5AU	Global Equities	Global Long Short	Highly Recommended
Plato Australian Shares Income Fund	WHT00 39AU	Australian Equities	Australian Large Cap	Highly Recommended
Platypus Australian Equities Fund - Wholesale	AUS00 30AU	Australian Equities	Australian Large Cap	Recommended
PM Capital Australian Companies Fund	PMC01 01AU	Australian Equities	Australian Long Short	Recommended
PM Capital Enhanced Yield Fund	PMC01 03AU	Fixed Interest	Specialised High Income	Recommended
PM Capital Enhanced Yield Fund - Class B	PMC47 00AU	Fixed Interest	Specialised High Income	Recommended
PM Capital Global Companies Fund	PMC01 00AU	Global Equities	Global Long Short	Recommended
Polaris Global Equity Fund	MAQ08 38AU	Global Equities	Global Large Cap	Recommended
Polaris Global Equity Fund (Hedged)	MAQ28 06AU	Global Equities	Global Large Cap	Recommended
Polen Capital Global Growth Fund - Class B	FHT138 9AU	Global Equities	Global Large Cap	Recommended
Pre-Select Balanced Fund	NUN00 02AU	Multi-Asset	41-60% Growth Assets	Recommended
Pre-Select Conservative Fund	NUN00 01AU	Multi-Asset	21-40% Growth Assets	Recommended

Pre-Select Growth Fund	NUN00 03AU	Multi-Asset	61-80% Growth Assets	Recommen ded
Pre-Select High Growth Fund	NUN00 04AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Premium Asia Fund	MAQ06 35AU	Global Equities	Global Emerging Markets	Recommen ded
Prime Value Emerging Opportunities Fund	PVA00 13AU	Australian Equities	Australian Small Cap	Recommen ded
Prime Value Opportunities Fund	PVA00 05AU	Australian Equities	Australian Large Cap	Recommen ded
Principal Global Credit Opportunities Fund	PGI000 1AU	Fixed Interest	Specialised High Income	Recommen ded
Pzena Emerging Markets Value Fund Wholesale A	ETL048 3AU	Global Equities	Global Emerging Markets	Highly Recommen ded
Pzena Global Focused Value Fund - Wholesale Class	ETL048 4AU	Global Equities	Global Large Cap	Highly Recommen ded
Quay Global Real Estate Fund	BFL002 0AU	Property and Infrastructure	Global Listed Property	Highly Recommen ded
Quay Global Real Estate Fund (AUD Hedged)	BFL333 3AU	Property and Infrastructure	Global Listed Property	Highly Recommen ded
Quest Long Short Australian Equities Fund	ETL474 8AU	Australian Equities	Australian Long Short	Recommen ded
Realindex Australian Share Value – Class A	FSF097 6AU	Australian Equities	Australian Large Cap	Recommen ded
Realindex Australian Small Companies Value – Class A	FSF097 8AU	Australian Equities	Australian Small Cap	Recommen ded
Realindex Emerging Markets Value – Class A	FSF110 1AU	Global Equities	Global Emerging Markets	Recommen ded
Realindex Global Share Value Hedged – Class A	FSF097 5AU	Global Equities	Global Large Cap	Recommen ded
Realindex Global Share Value – Class A	FSF097 4AU	Global Equities	Global Large Cap	Recommen ded
Realm High Income Fund	OMF00 09AU	Fixed Interest	Specialised Income	Recommen ded
Realm Short Term Income Fund	OMF37 25AU	Fixed Interest	Specialised Income	Recommen ded
Realm Strategic Income Enduring	OMF58 68AU	Fixed Interest	Specialised High Income	Recommen ded
Regnan Credit Impact Trust	PDL596 9AU	Fixed Interest	Specialised Income	Recommen ded
Resolution Capital Global Property Securities Fund	WHT00 15AU	Property and Infrastructure	Global Listed Property	Highly Recommen ded
Resolution Capital Global Property Securities Fund (Hedged) — Series II	IOF008 1AU	Property and Infrastructure	Global Listed Property	Highly Recommen ded
Resolution Capital Global Property Securities Fund (Unhedged) — Series II	IOF018 4AU	Property and Infrastructure	Global Listed Property	Highly Recommen ded
Resolution Capital Real Assets Fund	WHT00 14AU	Property and Infrastructure	Australian Listed Property	Highly Recommen ded
RF CorVal Property Fund	CRV98 85AU	Property and Infrastructure	Direct Assets	Recommen ded
Robeco Emerging Conservative Equity Fund	ETL038 1AU	Global Equities	Global Emerging Markets	Recommen ded
Robeco Global Developed Sustainable Enhanced Index Equity Fund (AUD) - Class B	ETL056 1AU	Global Equities	Global Large Cap	Highly Recommen ded
Robeco SDG Credit Income Fund (AUD Hedged) – Class B	ETL770 1AU	Fixed Interest	Specialised High Income	Recommen ded

Ruffer Total Return International - Australia Fund	PIM103 8AU	Multi-Asset	Variable Growth Assets	Recommended
Russell Investments Balanced Fund — Class A	RIM000 1AU	Multi-Asset	61-80% Growth Assets	Recommended
Russell Investments Conservative Fund — Class A	RIM000 2AU	Multi-Asset	21-40% Growth Assets	Recommended
Russell Investments Diversified 50 Fund — Class A	RIM000 3AU	Multi-Asset	41-60% Growth Assets	Recommended
Russell Investments Global Listed Infrastructure Fund — Hedged	RIM004 2AU	Property and Infrastructure	Global Listed Infrastructure	Recommended
Russell Investments Global Opportunities Fund Class A	RIM003 2AU	Global Equities	Global Large Cap	Recommended
Russell Investments Global Opportunities Fund — \$A Hedged (Class A)	RIM003 9AU	Global Equities	Global Large Cap	Recommended
Russell Investments Growth Fund — Class A	RIM000 4AU	Multi-Asset	81-100% Growth Assets	Recommended
Russell Investments High Growth Fund — Class A	RIM003 4AU	Multi-Asset	81-100% Growth Assets	Recommended
Russell Investments International Bond \$A Hedged Fund Class A	RIM000 7AU	Fixed Interest	Global Bonds	Recommended
Russell Investments Multi-Asset Growth Strategy Fund - Class A	RIM009 8AU	Multi-Asset	Variable Growth Assets	Recommended
Russell Investments Multi-Asset Growth Strategy Plus Fund — Class A	RIM008 7AU	Multi-Asset	Variable Growth Assets	Recommended
Russell Investments Multi-Asset Income Strategy Fund — Class A	RIM008 9AU	Multi-Asset	Variable Growth Assets	Recommended
Russell Investments Portfolio Series – Balanced	RIM002 4AU	Multi-Asset	61-80% Growth Assets	Recommended
Russell Investments Portfolio Series – Conservative	RIM002 3AU	Multi-Asset	21-40% Growth Assets	Recommended
Russell Investments Portfolio Series – Growth	RIM002 5AU	Multi-Asset	81-100% Growth Assets	Recommended
Sandhurst Strategic Income Fund B	STL004 4AU	Fixed Interest	Short Term Income	Recommended
Sandon Capital Activist Fund	FHT001 0AU	Australian Equities	Australian Small Cap	Recommended
Schroder Absolute Return Income Fund - Wholesale Class	SCH01 03AU	Fixed Interest	Unconstrained Bonds	Recommended
Schroder Asian Shares Fund	SCH00 06AU	Global Equities	Global Emerging Markets	Recommended
Schroder Australian Equity Fund W Class	SCH01 01AU	Australian Equities	Australian Large Cap	Recommended
Schroder Equity Opportunities Fund	SCH00 35AU	Australian Equities	Australian Large Cap	Recommended
Schroder Fixed Income Fund	SCH00 28AU	Fixed Interest	Diversified Bonds	Recommended
Schroder Global Recovery Fund	SCH00 95AU	Global Equities	Global Large Cap	Recommended
Schroder Multi-Asset Income Fund	SCH00 96AU	Multi-Asset	Variable Growth Assets	Recommended
Schroder Real Return Fund	SCH00 47AU	Multi-Asset	Variable Growth Assets	Recommended
Schroder Specialist Private Equity Fund	SCH00 38AU	Alternatives	Growth Alternatives (High)	Recommended
Schroder Sustainable Global Core Fund	SCH00 03AU	Global Equities	Global Large Cap	Recommended
Schroder Sustainable Growth Fund - Wholesale Class	SCH01 02AU	Multi-Asset	61-80% Growth Assets	Highly Recommended
SG Hiscock Property Fund	CRS00 07AU	Property and Infrastructure	Australian Listed Property	Recommended
SG Hiscock Property Opportunities Fund	HBC00 08AU	Property and Infrastructure	Australian Listed Property	Recommended

SGH ICE	ETL006 2AU	Australian Equities	Australian Small Cap	Highly Recommen ded
SGH LaSalle Concentrated Global Property Fund	ETL039 4AU	Property and Infrastructure	Global Listed Property	Recommen ded
SGH LaSalle Global Listed Property Securities Fund	ETL000 5AU	Property and Infrastructure	Global Listed Property	Recommen ded
SGH Property Income Fund	ETL011 9AU	Property and Infrastructure	Australian Listed Property	Recommen ded
Skerryvore Global Emerging Markets All-Cap Equity Fund	BFL322 9AU	Global Equities	Global Emerging Markets	Recommen ded
Smallco Broadcap Fund	ASC00 03AU	Australian Equities	Australian Large Cap	Highly Recommen ded
Smallco Investment Fund	ASC00 01AU	Australian Equities	Australian Long Short	Recommen ded
Smarter Money Fund	CRE00 14AU	Fixed Interest	Short Term Income	Recommen ded
Smarter Money Higher Income Fund	SLT005 2AU	Fixed Interest	Specialised Income	Recommen ded
Smarter Money Long-Short Credit Fund	SLT256 2AU	Alternatives	Conservative Alternatives	Recommen ded
Solaris Australian Equity Income Fund	WHT25 89AU	Australian Equities	Australian Large Cap	Recommen ded
Solaris Australian Equity Long Short Fund	WHT38 59AU	Australian Equities	Australian Long Short	Recommen ded
Solaris Core Australian Equity Fund	WHT00 12AU	Australian Equities	Australian Large Cap	Recommen ded
Solaris Core Australian Equity Fund (Performance Alignment)	SOL00 01AU	Australian Equities	Australian Large Cap	Recommen ded
Specialist Australian Shares Fund	WPC00 05AU	Australian Equities	Australian Large Cap	Recommen ded
Specialist Diversified Fixed Interest Fund	MMC01 02AU	Fixed Interest	Diversified Bonds	Recommen ded
Specialist Global Shares Fund	WPC00 11AU	Global Equities	Global Large Cap	Recommen ded
Specialist Property Fund	WPC00 12AU	Property and Infrastructure	Global Listed Property	Recommen ded
Spheria Australian Microcap Fund	WHT00 66AU	Australian Equities	Australian Micro Cap	Recommen ded
Spheria Australian Smaller Companies Fund	WHT00 08AU	Australian Equities	Australian Small Cap	Recommen ded
Spheria Opportunities Fund	WHT00 25AU	Australian Equities	Australian Mid Cap	Recommen ded
State Street Australian Equity Fund	SST004 8AU	Australian Equities	Australian Large Cap	Recommen ded
State Street Climate ESG International Equity Fund	SST005 7AU	Global Equities	Global Large Cap	Recommen ded
State Street Floating Rate Fund	SST472 5AU	Fixed Interest	Short Term Income	Recommen ded
Stewart Investors Wholesale Worldwide Leaders Sustainability Fund	FSF004 7AU	Global Equities	Global Large Cap	Recommen ded
Stewart Investors Worldwide Leaders Sustainability Fund	PIM616 0AU	Global Equities	Global Large Cap	Recommen ded
Stewart Investors Worldwide Sustainability Fund	FSF167 5AU	Global Equities	Global Large Cap	Recommen ded
Strategic Australian Equity Fund	DFA00 08AU	Australian Equities	Australian Large Cap	Recommen ded
Strategic Cash Plus Fund	WPC00 28AU	Fixed Interest	Short Term Income	Recommen ded
Strategic Fixed Interest Fund	DFA00 15AU	Fixed Interest	Diversified Bonds	Recommen ded
Strategic Global Property Fund	DFA00 06AU	Property and Infrastructure	Global Listed Property	Recommen ded

Strategic Infrastructure Fund	NAB31 24AU	Property and Infrastructure	Global Listed Infrastructure	Recommen ded
Strategic International Equity Fund	DFA00 07AU	Global Equities	Global Large Cap	Recommen ded
Strategic Sustainable Global Bond Fund	NAB39 90AU	Fixed Interest	Global Bonds	Recommen ded
Sustainable Growth Advisers Global Growth Fund	PIM302 6AU	Global Equities	Global Large Cap	Recommen ded
T. Rowe Price Australian Equity Fund - I Class	ETL032 8AU	Australian Equities	Australian Large Cap	Recommen ded
T. Rowe Price Dynamic Global Bond Fund - I Class	ETL039 8AU	Fixed Interest	Unconstrained Bonds	Recommen ded
T. Rowe Price Global Equity (Hedged) Fund	ETL031 2AU	Global Equities	Global Large Cap	Highly Recommen ded
T. Rowe Price Global Equity Fund - I Class	ETL007 1AU	Global Equities	Global Large Cap	Highly Recommen ded
T. Rowe Price Global Impact Equity Fund - I Class	ETL634 2AU	Global Equities	Global Large Cap	Recommen ded
Talaria Global Equity (Managed Fund)	AUS00 35AU	Global Equities	Global Large Cap	Recommen ded
Talaria Global Equity Hedged (Managed Fund)	WFS05 47AU	Global Equities	Global Large Cap	Recommen ded
The Montgomery Fund	FHT003 0AU	Australian Equities	Australian Large Cap	Recommen ded
Touchstone Index Unaware Fund	BFL002 1AU	Australian Equities	Australian Large Cap	Recommen ded
Tribeca Alpha Plus Fund	ETL006 9AU	Australian Equities	Australian Long Short	Recommen ded
Tribeca Australian Smaller Companies Fund	ETL005 2AU	Australian Equities	Australian Small Cap	Recommen ded
Trillium ESG Global Equity Fund	PER20 95AU	Global Equities	Global Large Cap	Recommen ded
Trillium Global Sustainable Opportunities Fund	PER49 64AU	Global Equities	Global Large Cap	Recommen ded
Tyndall Australian Share Income Fund	TYN00 38AU	Australian Equities	Australian Large Cap	Recommen ded
Tyndall Australian Share Wholesale Fund	TYN00 28AU	Australian Equities	Australian Large Cap	Recommen ded
UBS Australian Bond Fund	SBC08 13AU	Fixed Interest	Australian Bonds	Recommen ded
UBS Australian Share Fund	SBC08 17AU	Australian Equities	Australian Large Cap	Recommen ded
UBS Australian Small Companies Fund	UBS00 04AU	Australian Equities	Australian Small Cap	Recommen ded
UBS CBRE Global Infrastructure Securities Fund	UBS00 64AU	Property and Infrastructure	Global Listed Infrastructure	Highly Recommen ded
UBS CBRE Global Property Securities Fund	HML00 16AU	Property and Infrastructure	Global Listed Property	Highly Recommen ded
UBS CBRE Property Securities Fund	SBC08 16AU	Property and Infrastructure	Australian Listed Property	Recommen ded
UBS Diversified Fixed Income Fund	SBC00 07AU	Fixed Interest	Diversified Bonds	Recommen ded
UBS Emerging Markets Equity Fund	UBS80 18AU	Global Equities	Global Emerging Markets	Recommen ded
UBS Income Solution Fund	UBS00 03AU	Fixed Interest	Specialised Income	Recommen ded
UBS Microcap Fund	UBS00 57AU	Australian Equities	Australian Micro Cap	Recommen ded
Vanguard Active Emerging Markets Equity Fund	VAN02 21AU	Global Equities	Global Emerging Markets	Recommen ded

Vanguard Active Global Growth Fund	VAN07 22AU	Global Equities	Global Large Cap	Highly Recommen ded
Vanguard Active Positive Impact Fund	VAN25 80AU	Global Equities	Global Large Cap	Recommen ded
Vanguard Australian Corporate Fixed Interest Index	VAN00 65AU	Fixed Interest	Australian Bonds	Recommen ded
Vanguard Australian Fixed Interest Index Fund	VAN00 01AU	Fixed Interest	Australian Bonds	Highly Recommen ded
Vanguard Australian Government Bond Index	VAN00 25AU	Fixed Interest	Australian Bonds	Recommen ded
Vanguard Australian Inflation-Linked Bond Index Fund	VAN00 64AU	Fixed Interest	Australian Bonds	Recommen ded
Vanguard Australian Property Securities Index Fund	VAN00 04AU	Property and Infrastructure	Australian Listed Property	Recommen ded
Vanguard Australian Shares High Yield Fund	VAN01 04AU	Australian Equities	Australian Large Cap	Highly Recommen ded
Vanguard Australian Shares Index Fund	VAN00 02AU	Australian Equities	Australian Large Cap	Recommen ded
Vanguard Diversified Bond Index Fund	VAN00 42AU	Fixed Interest	Diversified Bonds	Recommen ded
Vanguard Ethically Conscious Australian Shares Fund	VAN45 09AU	Australian Equities	Australian Large Cap	Recommen ded
Vanguard Ethically Conscious International Shares Index Fund	VAN81 75AU	Global Equities	Global Large Cap	Recommen ded
Vanguard Ethically Conscious International Shares Index Fund - AUD Hedged	VAN08 48AU	Global Equities	Global Large Cap	Recommen ded
Vanguard Global Aggregate Bond Index Fund (Hedged)	VAN93 09AU	Fixed Interest	Global Bonds	Recommen ded
Vanguard Global Infrastructure Index Fund	VAN00 23AU	Property and Infrastructure	Global Listed Infrastructure	Recommen ded
Vanguard Global Minimum Volatility Fund	VAN00 68AU	Global Equities	Global Large Cap	Recommen ded
Vanguard Global Value Equity Fund	VAN00 74AU	Global Equities	Global Large Cap	Recommen ded
Vanguard International Credit Securities Index Fund (Hedged)	VAN01 06AU	Fixed Interest	Global Bonds	Recommen ded
Vanguard International Fixed Interest Index Fund (Hedged)	VAN01 03AU	Fixed Interest	Global Bonds	Highly Recommen ded
Vanguard International Property Securities Index Fund	VAN00 18AU	Property and Infrastructure	Global Listed Property	Recommen ded
Vanguard International Small Companies Index Fund	VAN00 21AU	Global Equities	Global Smaller Companies	Highly Recommen ded
Vanguard Short Term Fixed Interest Fund	VAN01 02AU	Fixed Interest	Short Term Income	Recommen ded
Vanguard Wholesale Balanced Index Fund	VAN01 08AU	Multi-Asset	41-60% Growth Assets	Recommen ded
Vanguard Wholesale Conservative Index Fund	VAN01 09AU	Multi-Asset	21-40% Growth Assets	Recommen ded
Vanguard Wholesale Emerging Markets Shares Index	VAN00 05AU	Global Equities	Global Emerging Markets	Highly Recommen ded
Vanguard Wholesale Growth Index Fund	VAN01 10AU	Multi-Asset	61-80% Growth Assets	Recommen ded
Vanguard Wholesale High Growth Index Fund	VAN01 11AU	Multi-Asset	81-100% Growth Assets	Recommen ded
Vanguard Wholesale International Shares Index Fund	VAN00 03AU	Global Equities	Global Large Cap	Recommen ded
Vanguard Wholesale International Shares Index Fund (Hedged)	VAN01 05AU	Global Equities	Global Large Cap	Recommen ded

Vertium Equity Income Fund	OPS18 27AU	Australian Equities	Australian Large Cap	Recommen ded
Walter Scott Global Equity Fund	MAQ04 10AU	Global Equities	Global Large Cap	Recommen ded
Walter Scott Global Equity Fund (Hedged)	MAQ05 57AU	Global Equities	Global Large Cap	Recommen ded
Warakirri Concentrated Australian Equities Fund	WRA33 42AU	Australian Equities	Australian Large Cap	Recommen ded
Warakirri Ethical Australian Equities Fund	WRA77 01AU	Australian Equities	Australian Large Cap	Recommen ded
WaveStone Australian Share Fund	HOW00 20AU	Australian Equities	Australian Large Cap	Highly Recommen ded
WaveStone Dynamic Equity Fund	HOW00 53AU	Australian Equities	Australian Long Short	Recommen ded
WCM Quality Global Growth Fund (Managed Fund) Class A (Unhedged)	SWI141 3AU	Global Equities	Global Large Cap	Recommen ded
Western Asset Australian Bond Fund - Class A	SSB01 22AU	Fixed Interest	Australian Bonds	Highly Recommen ded
Western Asset Conservative Income Fund - Class A	SSB01 31AU	Fixed Interest	Short Term Income	Recommen ded
Western Asset Global Bond Fund	SSB83 20AU	Fixed Interest	Global Bonds	Recommen ded
Wheelhouse Australian Enhanced Income Fund	PIM208 7AU	Australian Equities	Australian Large Cap	Recommen ded
Wheelhouse Global Equity Income Fund	BFL344 6AU	Global Equities	Global Large Cap	Recommen ded
Yarra Australian Bond Fund	TYN01 04AU	Fixed Interest	Australian Bonds	Recommen ded
Yarra Australian Equities Fund	JBW00 09AU	Australian Equities	Australian Large Cap	Recommen ded
Yarra Emerging Leaders Fund	JBW00 10AU	Australian Equities	Australian Mid Cap	Recommen ded
Yarra Enhanced Income Fund	JBW00 18AU	Fixed Interest	Specialised High Income	Recommen ded
Yarra Ex-20 Australian Equities Fund	JBW00 52AU	Australian Equities	Australian Mid Cap	Recommen ded
Yarra Global Share Fund	SUN00 31AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Australian Property Securities Fund	ZUR00 64AU	Property and Infrastructure	Australian Listed Property	Recommen ded
Zurich Investments Concentrated Global Growth Fund	ZUR06 17AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Global Growth Fund	ZUR05 80AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Global Thematic Share Fund	ZUR00 61AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Hedged Concentrated Global Growth	ZUR06 19AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Hedged Global Growth Share	ZUR06 21AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Hedged Global Thematic Share Fund	ZUR05 17AU	Global Equities	Global Large Cap	Recommen ded
Zurich Investments Unhedged Global Growth Fund	ZUR05 81AU	Global Equities	Global Large Cap	Recommen ded

Product Name	Product Code	Asset Class	Sector	Rating
AB Managed Volatility Equities Fund (Managed Fund)—MVE Class (CXA: AMVE)	AMVE	Australian Equities	Australian Large Cap	Highly Recommen ded

ActiveX Ardea Real Outcome Bond Fund (Managed Fund)	XARO	Fixed Interest	Unconstrained Bonds	Highly Recommended
Antipodes Global Shares (Quoted Managed Fund)	AGX1	Global Equities	Global Large Cap	Recommended
Australian Ethical High Conviction Fund (Managed Fund)	AEAE	Australian Equities	Australian Large Cap	Recommended
Barrow Hanley Global Share Fund (Managed Fund)	GLOB	Global Equities	Global Large Cap	Recommended
Betashares Active Australian Hybrids Fund (Managed Fund)	HBRD	Fixed Interest	Specialised High Income	Recommended
Betashares Asia Technology Tigers ETF	ASIA	Global Equities	Global Large Cap	Recommended
Betashares Australia 200 ETF	A200	Australian Equities	Australian Large Cap	Highly Recommended
Betashares Australian Bank Senior Floating Rate Bond ETF	QPON	Fixed Interest	Specialised Income	Recommended
Betashares Australian Composite Bond ETF	OZBD	Fixed Interest	Australian Bonds	Recommended
Betashares Australian Ex-20 Portfolio Diversifier ETF	EX20	Australian Equities	Australian Large Cap	Recommended
Betashares Australian Financials Sector ETF	QFN	Australian Equities	Australian Large Cap	Recommended
Betashares Australian Government Bond ETF	AGVT	Fixed Interest	Australian Bonds	Recommended
Betashares Australian High Interest Cash ETF	AAA	Fixed Interest	Strategic Cash	Recommended
Betashares Australian Investment Grade Corporate Bond ETF	CRED	Fixed Interest	Australian Bonds	Recommended
Betashares Australian Major Bank Hybrids Index ETF	BHYB	Fixed Interest	Australian Bonds	Recommended
Betashares Australian Quality ETF	AQLT	Australian Equities	Australian Large Cap	Recommended
Betashares Australian Resources Sector ETF	QRE	Australian Equities	Australian Large Cap	Recommended
Betashares Australian Sustainability Leaders ETF	FAIR	Australian Equities	Australian Large Cap	Recommended
Betashares Climate Change Innovation ETF	ERTH	Global Equities	Global Large Cap	Recommended
Betashares Diversified All Growth ETF	DHFF	Multi-Asset	81-100% Growth Assets	Recommended
Betashares FTSE 100 ETF	F100	Global Equities	Global Large Cap	Recommended
Betashares FTSE Rafi Australia 200 ETF	QOZ	Australian Equities	Australian Large Cap	Recommended
Betashares Geared Australian Equity ETF (Hedge Fund)	GEAR	Australian Equities	Australian Large Cap	Recommended
Betashares Geared U.S. Equity Fund - Currency Hedged (Hedge Fund)	GGUS	Global Equities	Global Large Cap	Recommended
Betashares Global Cybersecurity ETF	HACK	Global Equities	Global Large Cap	Recommended
Betashares Global Income Leaders ETF	INCM	Global Equities	Global Large Cap	Recommended
Betashares Global Quality Leaders ETF	QLTY	Global Equities	Global Large Cap	Recommended
Betashares Global Quality Leaders ETF – Currency Hedged	HQLT	Global Equities	Global Large Cap	Recommended
Betashares Global Robotics and Artificial Intelligence ETF	RBTZ	Global Equities	Global Large Cap	Recommended
Betashares Global Shares Currency Hedged ETF	HGBL	Global Equities	Global Large Cap	Highly Recommended

Betashares Global Shares ETF	BGBL	Global Equities	Global Large Cap	Highly Recommended
Betashares Global Sustainability Leaders ETF	ETHI	Global Equities	Global Large Cap	Recommended
Betashares Global Sustainability Leaders ETF – Currency Hedged	HETH	Global Equities	Global Large Cap	Recommended
Betashares Inflation-Protected U.S. Treasury Bond Currency Hedged ETF	UTIP	Fixed Interest	Global Bonds	Recommended
Betashares Interest Rate Hedged Australian Investment Grade Corporate Bond ETF	HCRD	Fixed Interest	Australian Bonds	Recommended
Betashares Managed Risk Australian Share Fund	AUST	Australian Equities	Australian Large Cap	Recommended
Betashares Managed Risk Global Share Fund	WRLD	Global Equities	Global Large Cap	Recommended
Betashares Martin Currie Emerging Markets Fund (Managed Fund)	EMMG	Global Equities	Global Emerging Markets	Recommended
Betashares Martin Currie Equity Income Fund (Managed Fund)	EINC	Australian Equities	Australian Large Cap	Recommended
Betashares Martin Currie Real Income Fund (Managed Fund)	RINC	Property and Infrastructure	Australian Listed Property	Recommended
Betashares NASDAQ 100 ETF	NDQ	Global Equities	Global Large Cap	Recommended
Betashares NASDAQ 100 ETF – Currency Hedged	HNDQ	Global Equities	Global Large Cap	Recommended
Betashares S&P 500 Equal Weight ETF	QUS	Global Equities	Global Large Cap	Recommended
Betashares S&P 500 Yield Maximiser Fund	UMAX	Global Equities	Global Large Cap	Recommended
Betashares S&P/ASX Australian Technology ETF	ATEC	Australian Equities	Australian Large Cap	Recommended
Betashares U.S. Dollar ETF	USD	Alternatives	Growth Alternatives (High)	Recommended
Betashares U.S. Treasury Bond 20 Year ETF – Currency Hedged	GGOV	Fixed Interest	Global Bonds	Recommended
Betashares U.S. Treasury Bond 7-10 Year Currency Hedged ETF	US10	Fixed Interest	Global Bonds	Recommended
Betashares Western Asset Australian Bond Fund (Managed Fund)	BNDS	Fixed Interest	Australian Bonds	Highly Recommended
Coolabah Active Composite Bond (Hedge Fund) (FIXD)	FIXD	Alternatives	Conservative Alternatives	Recommended
Daintree Core Income Fund	ECOR	Fixed Interest	Unconstrained Bonds	Recommended
Fidelity Global Demographics Fund (Managed Fund)	FDEM	Global Equities	Global Large Cap	Recommended
Global X Australia ex Financials & Resources ETF	OZXX	Australian Equities	Australian Large Cap	Recommended
Global X Battery Tech & Lithium ETF	ACDC	Global Equities	Global Large Cap	Recommended
Global X Cybersecurity ETF	BUGG	Global Equities	Global Large Cap	Recommended
Global X EURO STOXX 50 ETF	ESTX	Global Equities	Global Large Cap	Recommended
Global X FANG ETF	FANG	Global Equities	Global Large Cap	Recommended
Global X India Nifty 50 ETF	NDIA	Global Equities	Global Emerging Markets	Recommended
Global X Morningstar Global Technology ETF	TECH	Global Equities	Global Large Cap	Highly Recommended

Global X Physical Gold	GOLD	Alternatives	Growth Alternatives (High)	Highly Recommended
Global X Physical Silver	ETPMAG	Alternatives	Growth Alternatives (High)	Highly Recommended
Global X ROBO Global Robotics & Automation ETF	ROBO	Global Equities	Global Large Cap	Recommended
Global X S&P 500 High Yield Low Volatility ETF	ZYUS	Global Equities	Global Large Cap	Recommended
Global X S&P/ASX 200 High Dividend ETF	ZYAU	Australian Equities	Australian Large Cap	Recommended
Global X Semiconductor ETF	SEMI	Global Equities	Global Large Cap	Recommended
Global X Uranium ETF	ATOM	Global Equities	Global Large Cap	Recommended
Hyperion Global Growth Companies Fund (Managed Fund) (ASX:HYGG)	HYGG	Global Equities	Global Large Cap	Recommended
iShares Balanced ESG ETF	IBAL	Multi-Asset	41-60% Growth Assets	Recommended
iShares Core Cash ETF	BILL	Fixed Interest	Strategic Cash	Highly Recommended
iShares Core Composite Bond ETF	IAF	Fixed Interest	Australian Bonds	Highly Recommended
iShares Core Corporate Bond ETF	ICOR	Fixed Interest	Australian Bonds	Recommended
iShares Core FTSE Global Infrastructure (AUD Hedged) ETF	GLIN	Property and Infrastructure	Global Listed Infrastructure	Recommended
iShares Core FTSE Global Property Ex Australia (AUD Hedged) ETF	GLPR	Property and Infrastructure	Global Listed Property	Recommended
iShares Core Global Corporate Bond (AUD Hedged) ETF	IHCB	Fixed Interest	Global Bonds	Recommended
iShares Core MSCI Australia ESG ETF	IESG	Australian Equities	Australian Large Cap	Highly Recommended
iShares Core MSCI World ex Australia ESG ETF	IWLD	Global Equities	Global Large Cap	Highly Recommended
iShares Core MSCI World ex Australia ESG ETF (hedged)	IHWL	Global Equities	Global Large Cap	Highly Recommended
iShares Core S&P/ASX 200 ETF	IOZ	Australian Equities	Australian Large Cap	Highly Recommended
iShares Edge MSCI Australia Multifactor ETF	AUMF	Australian Equities	Australian Large Cap	Recommended
iShares Edge MSCI World Minimum Volatility ETF	WVOL	Global Equities	Global Large Cap	Recommended
iShares Edge MSCI World Multifactor ETF	WDMF	Global Equities	Global Large Cap	Recommended
iShares Enhanced Cash ETF	ISEC	Fixed Interest	Short Term Income	Highly Recommended
iShares Global Consumer Staples ETF	IXI	Global Equities	Global Large Cap	Recommended
iShares Global Healthcare ETF	IXJ	Global Equities	Global Large Cap	Recommended
iShares Government Inflation ETF	ILB	Fixed Interest	Australian Bonds	Highly Recommended
iShares High Growth ESG ETF	IGRO	Multi-Asset	81-100% Growth Assets	Recommended
iShares MSCI EAFE ETF	IVE	Global Equities	Global Large Cap	Recommended

iShares MSCI Japan ETF	IJP	Global Equities	Global Large Cap	Recommended
iShares S&P 500 AUD Hedged ETF	IHVV	Global Equities	Global Large Cap	Highly Recommended
iShares S&P 500 ETF	IVV	Global Equities	Global Large Cap	Highly Recommended
iShares S&P Midcap ETF	IJH	Global Equities	Global Smaller Companies	Highly Recommended
iShares S&P Small Cap ETF	IJR	Global Equities	Global Smaller Companies	Highly Recommended
iShares S&P/ASX 20 ETF	ILC	Australian Equities	Australian Large Cap	Recommended
iShares S&P/ASX Dividend Opportunities ESG Screened ETF	IHD	Australian Equities	Australian Large Cap	Recommended
iShares Treasury ETF	IGB	Fixed Interest	Australian Bonds	Highly Recommended
iShares U.S. Treasury Bond (AUD Hedged) ETF	IUSG	Fixed Interest	Global Bonds	Recommended
iShares Yield Plus ETF	IYLD	Fixed Interest	Australian Bonds	Recommended
Janus Henderson Global Sustainable Equity Active ETF (Managed Fund)	FUTR	Global Equities	Global Large Cap	Recommended
Janus Henderson Tactical Income Active ETF (Managed Fund)	TACT	Fixed Interest	Unconstrained Bonds	Recommended
JPMorgan Climate Change Solutions Active ETF (Managed Fund)	T3MP	Global Equities	Global Large Cap	Recommended
JPMorgan Emerging Markets Research Enhanced Index Equity Active ETF (Managed Fund)	JREM	Global Equities	Global Emerging Markets	Highly Recommended
JPMorgan Equity Premium Income Active ETF (Managed Fund)	JEPI	Global Equities	Global Large Cap	Highly Recommended
JPMorgan Equity Premium Income Active ETF (Managed Fund) (Hedged)	JHPI	Global Equities	Global Large Cap	Highly Recommended
JPMorgan Global Research Enhanced Index Equity Active ETF (Managed Fund)	JREG	Global Equities	Global Large Cap	Highly Recommended
JPMorgan Income Active ETF (Managed Fund) (Hedged)	JPIE	Fixed Interest	Specialised High Income	Recommended
JPMorgan US 100Q Equity Premium Income Active ETF (Managed Fund)	JPEQ	Global Equities	Global Large Cap	Recommended
JPMorgan US 100Q Equity Premium Income Active ETF (Managed Fund) (Hedged)	JPHQ	Global Equities	Global Large Cap	Recommended
Loomis Sayles Global Equity Fund (Quoted Managed Fund)	LSGE	Global Equities	Global Large Cap	Recommended
Magellan Global Fund Open Class (ASX:MGOC)	MGOC	Global Equities	Global Large Cap	Recommended
Magellan Infrastructure Fund (Currency Hedged) (Managed Fund)	MICH	Property and Infrastructure	Global Listed Infrastructure	Recommended
MFG Core ESG Fund (Managed Fund)	MCSE	Global Equities	Global Large Cap	Recommended
MFG Core Infrastructure Fund (Managed Fund)	MCSI	Property and Infrastructure	Global Listed Infrastructure	Recommended
MFG Core International Fund (Managed Fund)	MCSG	Global Equities	Global Large Cap	Recommended
Milford Australian Absolute Growth Fund-Quoted Class (Hedge Fund)	MFOA	Australian Equities	Australian Large Cap	Recommended
Morningstar International Shares Active ETF (Managed Fund)	MSTR	Global Equities	Global Large Cap	Recommended

Munro Climate Change Leaders Fund (Managed Fund)	MCCL	Global Equities	Global Large Cap	Recommended
Munro Global Growth Fund (Hedge Fund)	MAET	Global Equities	Global Long Short	Recommended
NASDAQ 100 Yield Maximiser Fund (Managed Fund)	QMAX	Global Equities	Global Large Cap	Recommended
Perennial Better Future Fund (Managed Fund)	IMPQ	Australian Equities	Australian Small Cap	Recommended
Perpetual ESG Australian Share Fund (Quoted Managed Fund)	GIVE	Australian Equities	Australian Large Cap	Recommended
Perth Mint Gold	PMGO LD	Alternatives	Growth Alternatives (High)	Recommended
Platinum International Fund (Quoted Managed Hedge Fund)	PIXX	Global Equities	Global Long Short	Recommended
Resolution Capital Global Property Securities Fund (Managed Fund)	RCAP	Property and Infrastructure	Global Listed Property	Highly Recommended
Russell Investments Australian Responsible Investment ETF	RARI	Australian Equities	Australian Large Cap	Recommended
Russell Investments High Dividend Australian Shares ETF	RDV	Australian Equities	Australian Large Cap	Recommended
Schroder Absolute Return Income (Managed Fund)	PAYS	Fixed Interest	Unconstrained Bonds	Recommended
Schroder Real Return (Managed Fund)	GROW	Multi-Asset	Variable Growth Assets	Recommended
SPDR MSCI Australia High Dividend Yield Fund	SYI	Australian Equities	Australian Large Cap	Recommended
SPDR MSCI World Quality Mix Fund	QMIX	Global Equities	Global Large Cap	Recommended
SPDR S&P Global Dividend Fund	WDIV	Global Equities	Global Large Cap	Recommended
SPDR S&P World ex Australia Carbon Control (Hedged) Fund	WXHG	Global Equities	Global Large Cap	Recommended
SPDR S&P World ex Australia Carbon Control Fund	WXOZ	Global Equities	Global Large Cap	Recommended
SPDR S&P/ASX 200 ESG Fund	E200	Australian Equities	Australian Large Cap	Recommended
SPDR S&P/ASX 200 Financials Ex A-REITS Fund	OZF	Australian Equities	Australian Large Cap	Recommended
SPDR S&P/ASX 200 Resources Fund	OZR	Australian Equities	Australian Large Cap	Recommended
Talaria Global Equity Fund (Managed Fund) (CBOE:TLRA)	TLRA	Global Equities	Global Large Cap	Recommended
Talaria Global Equity Fund - Currency Hedged (Managed Fund) (CBOE:TLRH)	TLRH	Global Equities	Global Large Cap	Recommended
VanEck 1-3 Month US Treasury Bond ETF	TBIL	Alternatives	Growth Alternatives (High)	Recommended
VanEck 1-5 Year Australian Government Bond ETF	1GOV	Fixed Interest	Australian Bonds	Recommended
VanEck 10 Year Australian Government Bond ETF	XGOV	Fixed Interest	Australian Bonds	Recommended
VanEck 5-10 Year Australian Government Bond ETF	5GOV	Fixed Interest	Australian Bonds	Recommended
VanEck Australian Banks ETF	MVB	Australian Equities	Australian Large Cap	Recommended
VanEck Australian Corporate Bond Plus ETF	PLUS	Fixed Interest	Australian Bonds	Recommended
VanEck Australian Equal Weight ETF	MVW	Australian Equities	Australian Large Cap	Highly Recommended
VanEck Australian Floating Rate ETF	FLOT	Fixed Interest	Specialised Income	Recommended

VanEck Australian Property ETF	MVA	Property and Infrastructure	Australian Listed Property	Recommended
VanEck Australian Resources ETF	MVR	Australian Equities	Australian Large Cap	Recommended
VanEck Australian Subordinated Debt ETF	SUBD	Fixed Interest	Australian Bonds	Recommended
VanEck China New Economy ETF	CNEW	Global Equities	Global Emerging Markets	Recommended
VanEck FTSE China A50 ETF	CETF	Global Equities	Global Emerging Markets	Recommended
VanEck FTSE Global Infrastructure (Hedged) ETF	IFRA	Property and Infrastructure	Global Listed Infrastructure	Recommended
VanEck FTSE International Property (Hedged) ETF	REIT	Property and Infrastructure	Global Listed Property	Recommended
VanEck Global Clean Energy ETF	CLNE	Global Equities	Global Large Cap	Recommended
VanEck Global Healthcare Leaders ETF	HLTH	Global Equities	Global Large Cap	Recommended
VanEck Gold Miners ETF	GDX	Global Equities	Global Large Cap	Recommended
VanEck Morningstar Wide Moat ETF	MOAT	Global Equities	Global Large Cap	Highly Recommended
VanEck MSCI Australian Sustainable Equity ETF	GRNV	Australian Equities	Australian Large Cap	Recommended
VanEck MSCI International Quality (Hedged) ETF	QHAL	Global Equities	Global Large Cap	Highly Recommended
VanEck MSCI International Quality ETF	QUAL	Global Equities	Global Large Cap	Highly Recommended
VanEck MSCI International Small Companies Quality ETF	QSML	Global Equities	Global Smaller Companies	Recommended
VanEck MSCI International Sustainable Equity ETF	ESGI	Global Equities	Global Large Cap	Recommended
VanEck MSCI International Value ETF	VLUE	Global Equities	Global Large Cap	Recommended
VanEck MSCI Multifactor Emerging Markets Equity ETF	EMKT	Global Equities	Global Emerging Markets	Recommended
Vanguard All-World Ex-US Shares Index ETF	VEU	Global Equities	Global Large Cap	Highly Recommended
Vanguard Australian Corporate Fixed Interest Index ETF	VACF	Fixed Interest	Australian Bonds	Recommended
Vanguard Australian Fixed Interest Index ETF	VAF	Fixed Interest	Australian Bonds	Highly Recommended
Vanguard Australian Government Bond Index ETF	VGB	Fixed Interest	Australian Bonds	Recommended
Vanguard Australian Property Securities Index ETF	VAP	Property and Infrastructure	Australian Listed Property	Highly Recommended
Vanguard Australian Shares High Yield ETF	VHY	Australian Equities	Australian Large Cap	Highly Recommended
Vanguard Australian Shares Index ETF	VAS	Australian Equities	Australian Large Cap	Highly Recommended
Vanguard Diversified Balanced Index ETF	VDBA	Multi-Asset	41-60% Growth Assets	Recommended

Vanguard Diversified Conservative Index ETF	VDGO	Multi-Asset	21-40% Growth Assets	Recommended
Vanguard Diversified Growth Index ETF	VDGR	Multi-Asset	61-80% Growth Assets	Recommended
Vanguard Diversified High Growth Index ETF	VDHG	Multi-Asset	81-100% Growth Assets	Recommended
Vanguard Ethically Conscious Australian Shares ETF	VETH	Australian Equities	Australian Large Cap	Recommended
Vanguard Ethically Conscious International Shares Index ETF	VESG	Global Equities	Global Large Cap	Recommended
Vanguard FTSE Asia ex Japan Shares Index ETF	VAE	Global Equities	Global Large Cap	Highly Recommended
Vanguard FTSE Emerging Markets Shares ETF	VGE	Global Equities	Global Emerging Markets	Recommended
Vanguard FTSE Europe Shares ETF	VEQ	Global Equities	Global Large Cap	Recommended
Vanguard Global Aggregate Bond Index (Hedged) ETF	VBND	Fixed Interest	Global Bonds	Recommended
Vanguard Global Infrastructure Index ETF	VBLD	Property and Infrastructure	Global Listed Infrastructure	Recommended
Vanguard Global Minimum Volatility Active ETF (Managed Fund)	VMIN	Global Equities	Global Large Cap	Recommended
Vanguard Global Value Equity Active ETF (Managed Fund)	VVLU	Global Equities	Global Large Cap	Recommended
Vanguard International Credit Securities Index (Hedged) ETF	VCF	Fixed Interest	Global Bonds	Recommended
Vanguard International Fixed Interest Index ETF (Hedged)	VIF	Fixed Interest	Global Bonds	Highly Recommended
Vanguard MSCI Australian Large Companies Index ETF	VLC	Australian Equities	Australian Large Cap	Highly Recommended
Vanguard MSCI Australian Small Companies Index ETF	VSO	Australian Equities	Australian Small Cap	Highly Recommended
Vanguard MSCI Index International Shares (Hedged) ETF	VGAD	Global Equities	Global Large Cap	Highly Recommended
Vanguard MSCI Index International Shares ETF	VGS	Global Equities	Global Large Cap	Highly Recommended
Vanguard MSCI International Small Companies Index ETF	VISM	Global Equities	Global Smaller Companies	Highly Recommended
Vanguard US Total Market Shares Index ETF	VTI	Global Equities	Global Large Cap	Highly Recommended
WCM Quality Global Growth Fund (Quoted Managed Fund)	WCMQ	Global Equities	Global Large Cap	Recommended

REDEEM

Exchange Traded Funds (ETFS)		
RARI	Russell Investments Australian Responsible Investment ETF	Australian Equities
USTB	Global X US Treasury Bond ETF (Currency Hedged)	Fixed Interest
USHY	Global X USD High Yield Bond ETF (Currency Hedged)	Fixed Interest
IDEA	Perpetual Global Innovation Share ETF E	Global Equities
MHHT	Magellan High Conviction ETF	Global Equities
Listed Investment Companies & Trusts (LICs/LITs)		
Separately Managed Accounts (SMA)		
Unlisted Managed Funds		
Alternatives		
Australian Equities		
PCL0005AU	Pengana Australian Equities Fund	Australian Equities
BFL0010AU	Kardinia Long Short Fund	Australian Equities
Fixed Interest		
FRT0011AU	Franklin Templeton Multisector Bond A	Fixed Interest
Global Equities		
MGE0005AU	Magellan High Conviction Fund - Class A	Global Equities
Multi-Asset		
Property and Infrastructure		