

FIDUCIAN SUPERANNUATION SERVICE

ADDITIONAL INFORMATION - INVESTMENT BOOKLET
1 JULY 2021

The information in this document forms part of the Product Disclosure Statement dated 1 July 2021 for the Fiducian Superannuation Service.

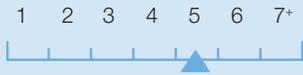
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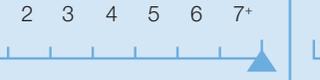
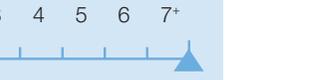
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Option Name	Fiducian Capital Safe Fund	Fiducian Capital Stable Fund	Fiducian Balanced Fund	Fiducian Growth Fund
Option Category	<i>Capital Safe</i>	<i>Capital Stable</i>	<i>Balanced</i>	<i>Growth</i>
About the option and for whom it is suited	Intended to provide a secure return with low risk of capital loss relative to other investment categories. Investors seeking regular income payments from their portfolios could select some investment in this fund to provide a source for income.	Suitable for investors seeking a relatively high level of income supplemented by a modest level of capital growth and willing to hold their investment for 2 to 3 years. The bulk of the portfolio is held in the fixed interest and cash sectors to reduce the likelihood and frequency of negative returns over a single year period. However, some exposure to shares and property for long term performance is also included.	Suitable for investors who are prepared to hold their investment for 5 years plus. Portfolio comprises Australian shares, property securities, fixed interest securities and cash and international shares. Has higher exposure to shares than the Capital Stable Fund, making it capable of generating higher returns, but with higher risk of capital losses.	Suitable for investors who are prepared to hold their investment for at least 7 years. The portfolio comprises Australian shares, property securities, fixed interest securities and cash and international shares. Has higher exposure to shares than the Capital Stable Fund or the Balanced Fund, making it capable of generating higher returns, but with higher risk of capital losses.
Investment return objective	The relevant market index is the Bloomberg Bank Bill Index (0 + yr) Maturity. The objective is to match the benchmark (before fees) over rolling 3-year periods.	To exceed average fund manager performance (after fees) as determined by relevant surveys conducted by Morningstar over rolling 3-year periods.	To exceed average fund manager performance (after fees) as determined by relevant surveys conducted by Morningstar over rolling 3-year periods.	To exceed average fund manager performance (after fees) as determined by relevant surveys conducted by Morningstar over rolling 3-year periods.
Minimum suggested investment period (years)				
SRM Risk Label	Very Low	Low to Medium	Medium	Medium to High
Asset Allocation Range (%)	Cash: 30 - 100 Fixed Interest: 0 - 70	Cash: 5 - 42 Fixed Interest: 20 - 91 Australian Shares: 8 - 19 International Shares: 6 - 14 Listed Property: 3 - 8	Cash: 3 - 40 Fixed Interest: 14 - 42 Australian Shares: 29 - 45 International Shares: 15 - 32 Listed Property: 5 - 17	Cash: 2 - 32 Fixed Interest: 5 - 37 Australian Shares: 34 - 50 International Shares: 20 - 36 Listed Property: 5 - 15

Option Name	Fiducian Ultra Growth Fund	Fiducian Australian Shares Fund	Fiducian Australian Smaller Company Shares Fund	Fiducian Geared Australian Shares Fund	Fiducian India Fund
Option Category	<i>High Growth</i>	<i>Australian Shares</i>	<i>Australian Smaller Company Shares</i>	<i>Geared Shares</i>	<i>International Shares</i>
About the option and for whom it is suited	This Fund is intended to have over 95% exposure to growth assets, including smaller company, micro-cap and emerging market shares and property securities and therefore, should be capable of generating high returns over the longer term. However, it could also be expected to experience significant volatility and potential capital losses when markets turn down. Over longer periods of time (at least 7 to 10 years), this fund should tend to outperform other managed diversified funds that have a lower exposure to growth assets. This Fund is suitable for investors seeking good long-term capital growth with possible significant short-term volatility from time to time. Investors should be prepared to hold their investment for periods exceeding 7 years.	A blend of a diversified group of fund managers offering different styles and therefore, different and complementary portfolio structures. This asset sector can deliver high returns over long periods of time, but it can also show sharp and significant fluctuations in value up and down, over short intervals. Suitable for investors seeking an opportunity to participate in Australia's economic growth and enabling Australian resident investors to benefit from favourable tax treatment accompanying franked earnings of Australian shares. Investment should be for periods of at least 7 years.	A blend of several fund managers specialising in smaller company and micro-cap shares with different styles and portfolio structures. Smaller companies often offer more growth potential but may display higher volatility than larger capitalised companies. Suitable for investors seeking exposure to the smaller companies sector (generally defined to be companies outside the top 100 by market capitalisation). Investments should be held for at least 7 years.	Provides investors with gearing opportunities, investing in a blend of two externally geared funds and the Fiducian Australian Shares Fund. The net gearing of this fund is around 30%. Potential for investors to increase the net return on their investment when the share market strengthens. This must be balanced by the risk of increased net loss during market weaknesses. For investors able to take a long-term view and able to tolerate significant falls in values over short periods.	The Fund uses, as advisers, several specialist Indian equity managers (across large-cap, mid-cap, and small-cap sectors). Underlying investments are not hedged against movement in currency. It is expected that investment in this Fund would be volatile over the short-term but over the long-term, it could provide investors with a strong platform for growth. Suitable for those seeking to participate in the economic growth of India and who are prepared to hold their investments for at least 7 years.
Investment return objective	To exceed average fund manager performance (after fees) as determined by relevant surveys conducted by Morningstar over rolling 5-year periods.	The relevant market index is the S&P/ASX 300 Accumulation Index. The objective is to exceed the benchmark (after fees) over rolling 3-year periods.	The relevant market index is the S&P/ASX Small Ordinaries Accumulation Index. The objective is to exceed the benchmark (after fees) over rolling 3-year periods.	The relevant market index is the S&P/ASX 200 Accumulation Index. The objective is to magnify returns from capital growth by borrowing to invest in securities listed on the Australian Securities Exchange. The Fund aims to exceed the benchmark (after fees) over rolling 5-year periods.	The objective of the fund is to outperform the benchmark, the Bombay Stock Exchange 100 Index (BSE 100) in \$A after fees, over rolling five-year periods.
Minimum suggested investment period (years)					
SRM Risk Label	Very High	High	Very High	Very High	Very High
Asset Allocation Range (%)	Cash: 0 - 30 Australian Shares: 30 - 60 International Shares: 0 - 62 Listed Property: 3 - 20	Cash: 0 - 10 Australian Shares: 90 - 100	Cash: 0 - 10 Australian Shares: 90 - 100	Cash: 0 - 10 Australian Shares: 90 - 100	Cash: 0 - 25 International Shares: 75 - 100

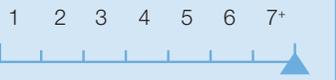
Option Name	Fiducian International Shares Fund	Fiducian Global Smaller Companies and Emerging Markets Fund	Fiducian Technology Fund	Fiducian Property Securities Fund	Fiducian Diversified Social Aspirations Fund
Option Category	<i>International Shares</i>	<i>International Shares</i>	<i>Technology</i>	<i>Property Securities</i>	<i>Australian & International Shares</i>
About the option and for whom it is suited	The Fund uses a diversified group of specialist international equity managers, as well as a specialist currency manager. This asset sector can deliver high returns over long periods of time (over 7 years), but it can also show sharp and significant fluctuations in value up and down, over short intervals. Suitable for investors seeking an opportunity to participate in the economic growth of major global economies through investment in international companies.	A blend of fund managers, providing exposure to smaller companies in developed economies and exposure to emerging markets. Over longer periods, expected returns are relatively high, while over short intervals volatility could be high. Suitable for investors seeking exposure to international smaller company and emerging market sector and willing to hold their investments for at least 7 years.	The Fiducian Technology Fund, currently comprising two managers, allows investors to gain exposure to a blend of some of the best technology companies available worldwide. Fund managers have been chosen to balance exposure in terms of region, sector and type of company. Managers are able to invest in global technology companies, provided only that these companies can benefit from leading-edge technology and can demonstrate significant earnings growth prospects. Investors must bear in mind, however, that investing in a Fund of this nature can involve periods of high volatility. On the basis of growth expectations for this sector, superior long-run returns can be expected if investors are prepared to hold investments for periods of at least 7 years.	A blend of speciality property fund managers offering different styles of management and portfolio construction. The fund combines stock selection based on the business cycle, with stock selection based on the outlook for each segment of the property sector. Suits investors looking for steady income and relatively lower volatility than shares over the long term and preferring to hold their investment for at least 6 years.	Currently a blend of two managers providing exposure to a blend of some of the best socially responsible companies in Australia and globally. Investors must be cognisant, however, that investing in a fund of this nature can involve periods where returns could deviate significantly from the index. The Fund is designed for investors who wish to invest in companies that take into consideration the environment, social and governance factors (or ESG). Investments should be held for at least 7 years.
Investment return objective	The relevant market index is the MSCI World ex-Australia Index (\$A). The objective is to exceed the benchmark (after fees) over rolling 3-year periods.	The relevant market indices are the MSCI World Small Cap Index and the MSCI Emerging Markets Free Index. The objective is to exceed a 50:50 composite benchmark index (after fees) over rolling 3-year periods.	For this Fund, there is no relevant market index, although a composite of the MSCI AC World Information Technology Index and the NASDAQ Biotechnology Principal Index can be considered a reasonable proxy for a technology portfolio. The objective is to exceed this index (after fees) over rolling 3-year periods.	The relevant market index is the S&P/ASX 200 A-REIT Accumulation Index. The objective is to exceed the benchmark (after fees) over rolling 3-year periods.	For this Fund, there is no relevant market index, although the composite of the MSCI world ex-Australia Index and the S&P/ASX 300 Accumulation Index can be considered a reasonable proxy for a socially responsible portfolio. The objective is to exceed this index (after-fees) over rolling 3yr periods.
Minimum suggested investment period (years)					
SRM Risk Label	High	Very High	Very High	Medium to High	High
Asset Allocation Range (%)	Cash: 0 - 10 International Shares: 90 - 100	Cash: 0 - 10 International Shares: 90 - 100	Cash: 0 - 10 International Shares: 90 - 100	Cash: 0 - 10 Listed Property: 90 - 100	Cash: 0 - 10 Australian Shares: 50 - 70 International Shares: 30 - 50

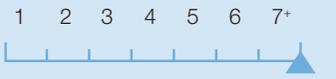
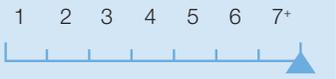
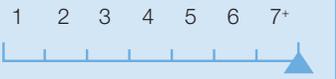
Option Name	Fiducian Managed Portfolios Imputation Portfolio	Fiducian Managed Portfolios Growth Portfolio	Fiducian Managed Portfolios Emerging Leaders Portfolio	Fiducian Managed Portfolios Property Securities Portfolio	NAB Term Deposits
Option Category	<i>Australian Shares</i>	<i>Australian Shares</i>	<i>Australian Smaller Company Shares</i>	<i>Property Securities</i>	<i>Cash</i>
About the option and for whom it is suited	Provides investors with a portfolio of 14 Australian listed shares selected from the top 150 companies listed on the ASX with a potential to generate a high level of income and franking credits. Suitable for investors seeking exposure to stocks in the larger-cap sector offering relatively high income in the Australian share market. Investors should be able to withstand heightened volatility in returns, due to the relatively small number of stocks held in the portfolio. Investments should be held for at least 7 years.	Provides investors with a portfolio of 14 Australian listed shares chosen from the top 150 companies listed on the ASX on the basis of their potential to generate a high level of capital growth over the longer term. Suitable for investors seeking exposure mostly to the large-cap sector of the Australian share market and able to withstand heightened volatility in returns, due to the relatively small number of stocks held in the portfolio. Investments should be held for at least 7 years.	Provides investors with exposure to 14 Australian small and mid-sized companies listed on the ASX on the basis of their potential to generate an attractive return through capital growth and tax-effective income. Volatility of returns could be high due to the relatively small number of stock held in the portfolio. Investments should be held for at least 7 years.	Provides investors with exposure to a portfolio of up to 8 listed property trusts or property-related shares with the potential to generate a consistent and high level of income. Volatility of returns could be high due to the relatively small number of stocks held in the portfolio. Investments should be held for at least 6 years.	Provides a stable income stream with the security of the protection provided by a Bank Term Deposit.
Investment return objective	The objective is to give investors an opportunity to invest in carefully selected portfolios of shares listed on the Australian Securities Exchange (ASX).	The objective is to give investors an opportunity to invest in carefully selected portfolios of shares listed on the Australian Securities Exchange (ASX).	The objective is to give investors an opportunity to invest in carefully selected portfolios of smaller company and mid-cap shares listed on the Australian Securities Exchange (ASX).	The objective is to give investors an opportunity to invest in carefully selected portfolios of property trusts and property related securities listed on the Australian Securities Exchange (ASX).	Aims to provide stable returns with a low level of volatility by at least matching the Bloomberg Bank Bill Index.
Minimum suggested investment period (years)					
SRM Risk Label	High	High	Very High	Medium to High	Very Low
Asset Allocation Range (%)	Cash: 0 - 3 Australian Shares: 97 - 100	Cash: 0 - 3 Australian Shares: 97 - 100	Cash: 0 - 3 Australian Shares: 97 - 100	Cash: 0 - 3 Listed Property: 97 - 100	Cash: 100

Option Name	UBS Cash Fund	OnePath Wholesale Capital Stable Trust	Pendal Balanced Returns Fund	Colonial First State Wholesale Diversified Fund	Legg Mason Martin Currie Diversified Growth Fund
Option Category	<i>Capital Safe</i>	<i>Capital Stable</i>	<i>Balanced</i>	<i>Balanced</i>	<i>Balanced</i>
About the option and for whom it is suited	Intended to provide a secure return with the security of the protection provided by the Commonwealth Government. Investors seeking regular income payments from their portfolios could select some investment in this fund to provide a source for income.	This trust is an actively managed fund, which is invested across a range of different asset sectors namely, Australian and international shares, listed property trusts, Australian and international fixed interest and cash. The primary aim of the trust is to provide capital security and a regular income stream with the potential for capital growth over the medium to long-term.	Aims to maximise returns over the medium to long-term. Suits investors looking for a spread of investments to cushion the risk of under-performance by any one sector, but willing to accept large shifts in allocation between asset sectors.	Aims for superior management at the asset sector level. Economic research used to support allocation decisions. For investors who wish to invest for the long term, spread their risk across a number of asset sectors for diversification, but expect minimal shifts in asset sector allocation.	The fund aims for superior management at the asset sector level as well as tactical asset shifts at the margin. Economic research used to support allocation decisions. For investors who wish to invest for the long term, spread their risk across a number of asset sectors for diversification, but expect minimal shifts in asset sector allocation.
Investment return objective	Objective is to provide stable returns with a low level of volatility by at least matching the Bloomberg Bank Bill Index.	Objective of this fund is to provide capital security and a regular income stream with the potential for capital growth over the medium to long-term.	Objective of the Fund is to provide investors with a return that exceeds its benchmark return over a period of over 5 years	To provide medium to long term capital growth, together with some income, by investing in cash, fixed interest, property and shares.	Objective is to exceed the 3-year median return of competitor funds.
Minimum suggested investment period (years)					
SRM Risk Label	Very Low	Low to Medium	Medium	Medium	Medium
Asset Allocation Range (%)	Cash: 100	Cash: 0 - 35 Australian Fixed Interest: 10 - 50 International Fixed Interest: 5 - 35	Cash: 0 - 40 Australian Fixed Interest: 5 - 40 International Fixed Interest: 0 - 20 Australian Shares: 10 - 45 International Shares: 10 - 45 Listed Property: 0 - 15	Cash: 0 - 10 Australian Fixed Interest: 20 - 30 Australian Shares: 32 - 28 International Shares: 23 - 33 Listed Property: 3 - 11	Cash: 0 - 15 Australian Fixed Interest: 9 - 21 International Fixed Interest: 6 - 14 Australian Shares: 25 - 45 International Shares: 20 - 30 Listed Property: 5 - 15

Option Name	Schroder Strategic Growth Fund Wholesale Class	Aberdeen Multi-Asset Real Return Fund	OnePath Wholesale Managed Growth Trust	AMP Capital Equity Fund	Ausbil Australian Active Equity Fund
Option Category	<i>Balanced</i>	<i>Growth</i>	<i>Growth</i>	<i>Australian Shares</i>	<i>Australian Shares</i>
About the option and for whom it is suited	The fund aims to provide moderate level of income and a high level of capital growth. Uses a process principally bias towards growth style of investment with a well balanced mixed of assets diversified across a wider range of sectors as compared to most market balanced funds.	This fund's objective is to provide exposure to a range of sectors to achieve investment returns to meet long-term investment requirements, ie. high long-term growth with a moderate income stream. The Manager aims to exploit inefficiencies within a portfolio of diversified assets with risk controlled management and a long-term bias towards shares. This Fund should suit investors who are primarily investing for growth in asset values over a long-term period (ie. more than five years).	Objective is to achieve capital growth through relatively higher weighting in shares and property. Identify mispriced shares and to overweight them. This could cause significant over (or under) performance. Should suit investors looking for a manager who diversifies across different sectors but can overweight different sectors.	The investment objective of the Fund is to provide high returns over the long term, while accepting that relatively higher level of volatility could occur. While relative volatility may be high, investors may well be rewarded by a fund that avoids themes and sector tilts, but shows excellent skills in picking the correct stocks for out-performance of the benchmark. Suits investors seeking active management of share portfolio constructed from well-researched companies that hold excellent promise of rewarding their shareholders.	Ausbil's equity investment style is fundamentally a 'style-neutral' stock selection process, meaning that it is neither biased towards a 'value' stock selection process nor a 'growth' selection process. Ausbil combines top-down macroeconomic analysis with bottom-up stock selection. Stocks tend to be selected from those sectors identified through top-down analysis as offering the best growth opportunities.
Investment return objective	Objective of the Fund is to achieve returns that exceed consumer price inflation (the CPI) by 4.0% (after fees and taxes) over rolling three-year periods.	To provide exposure to a range of sectors to achieve mostly capital growth over the long-term with some income potential.	Objective to achieve capital growth through relatively higher weighting in shares and property.	Outperforming the S&P/ASX 200 Accumulation Index on a rolling 12 month basis after fees.	To outperform the S&P/ASX 300 Accumulation Index over the medium to long term with moderate tax effective income.
Minimum suggested investment period (years)	1 2 3 4 5 6 7+ 	1 2 3 4 5 6 7+ 	1 2 3 4 5 6 7+ 	1 2 3 4 5 6 7+ 	1 2 3 4 5 6 7+
SRM Risk Label	Medium	Medium to High	Medium to High	High	High
Asset Allocation Range (%)	Cash: 0 - 20 Australian Fixed Interest: 10 - 30 International Fixed Interest: 0 - 10 Australian Shares: 35 - 50 International Shares: 12 - 30 Listed Property: 5 - 12	Cash: 0 - 20 Australian Fixed Interest: 0 - 30 International Fixed Interest: 0 - 25 Australian Shares: 25 - 50 International Shares: 15 - 40 Listed Property: 0 - 15	Cash: 0 - 30 Australian Fixed Interest: 0 - 30 International Fixed Interest: 0 - 20 Australian Shares: 20 - 50 International Shares: 10 - 40	Cash: 0 - 20 Australian Shares: 80 - 100	Cash: 0 - 20 Australian Shares: 80 - 100

Option Name	Pendal Australian Share Fund	Colonial First State Wholesale Australian Share Fund	Colonial First State Wholesale Imputation Fund	IML Australian Shares Fund	Perpetual's W/S Industrial Fund
Option Category	<i>Australian Shares</i>	<i>Australian Shares</i>	<i>Australian Shares</i>	<i>Australian Shares</i>	<i>Australian Shares</i>
About the option and for whom it is suited	The Fund is managed actively and BT defines its investment style as 'Core' where it seeks stocks that can be either 'growth' or 'value'. Unhindered by any style bias restrictions, BT's investment team relies on fundamental research of individual companies and select those companies it believes will out-perform the market.	Actively manages money to deliver above average returns. Focus on selecting securities likely to outperform on basis of fundamental value. Portfolio fully invested in physical securities. For investors looking for an actively managed portfolio constructed with well researched companies.	Manager actively manages the fund and selects stocks that are well-researched and are fundamentally very sound businesses with long-term sustainable business strategies. The fund is suitable for investors who could make good use of the tax-effective franked dividends but are also willing to bear some short-term volatility for the rewards of capital growth in the long-term (minimum recommended holding period of 6 years).	Manager identifies companies where share price does not reflect "inherent value". This provides an attractive entry point. Key components assessed include qualitative as well as quantitative measures. Suits investors who wish to introduce a defensive bias into their portfolio.	This fund would suit investors who wish to invest in Australian industrial shares, recognising the moderately volatile nature of this market but who want a fund manager whose style of stock selection and management aims to add value by differentiating between quality undervalued companies as opposed to poor undervalued stocks. It would also suit investors who want exposure to Australian industrial shares only.
Investment return objective	Objective of the Fund is to provide investors with a return that exceeds its benchmark (S&P/ASX 300 Accumulation Index) return over a period of over 5 years.	Objectives are to provide investors with a diversified portfolio of shares that have advantages of long term capital growth appreciation and as well can pay tax advantaged dividends .	Objectives of the fund are to provide investors with a well-diversified portfolio of shares listed on the ASX that may provide advantages of paying tax-effective franked dividends as well as some long-term capital growth. Colonial First State will actively manage the investments to deliver returns and value-add above the S&P/ASX 300 Accumulation Index and above the average of other similar peer managers in the market.	Objective is to exceed the S&P/ASX 300 Accumulation Index over rolling 2-year periods.	Aims to provide long-term capital growth and regular income through investment in quality Australian industrial shares.
Minimum suggested investment period (years)					
SRM Risk Label	High	High	High	High	High
Asset Allocation Range (%)	Cash: 0 - 20 Australian Shares: 80 - 100	Cash: 0 - 10 Australian Shares: 90 - 100	Cash: 0 - 10 Australian Shares: 90 - 100	Cash: 0 - 10 Australian Shares: 90 - 100	Cash: 0 - 10 Australian Shares: 90 - 100

Option Name	Sandhurst IML Industrial Share Fund	Schroder Wholesale Australian Equity Fund	Pendal Smaller Companies Fund	Aberdeen Actively Hedged International Equities Fund	Pendal International Share Fund
Option Category	<i>Australian Shares</i>	<i>Australian Shares</i>	<i>Australian Smaller Company Shares</i>	<i>International Shares</i>	<i>International Shares</i>
About the option and for whom it is suited	This fund as the name suggests only invests in Australian industrial companies. The fund is managed by Investors Mutual and its investment style can be described as a value based process called 'Inherent Value', with a 'Top-Down' strategy. The focus of the investment process is on identification and detailed analysis of individual companies whose market capitalisation does not adequately reflect underlying or inherent value. Will suit investors whose investment preferences do not include resource companies and wish to add some defensive bias to their portfolios.	This fund invests in companies listed on the Australian Stock Exchange. The fund is managed by Schroders Asset Management and its investment style can be described as a growth-based strategy. The focus of the investment process is on identification of individual companies which are able to demonstrate sustainable earnings growth. Will suit investors who are able to sustain short-term volatilities but with an investment horizon of at least 5 years and wish to add some growth bias to their portfolios.	Outperformance objective over 3 year period with stocks outside top 100 by market capitalisation. Investment process based on "value" philosophy. Extensive company research is undertaken through visits and comprehensive analysis. Suit investors tolerant of significant bouts of volatility over the short-term in return for superior long-term benefits.	The investment strategy of the fund is to utilise Aberdeen's investment philosophy and approach to invest primarily in a concentrated portfolio of global listed securities that have the potential for capital growth and increased earning potential. The global equities team based in Edinburgh, Scotland, draws on the research capabilities of the manager's regional investment teams located worldwide. Up to 50% of portfolio may be currency hedged.	Objective is to achieve capital growth. Analysis is used to identify major economic trends, companies showing promise of superior returns and mispriced companies. For investors looking for a manager which identifies shares of "value" throughout the world and can protect against currency volatility.
Investment return objective	To achieve, over the long-term, capital growth and income and to deliver a return (after fees and expenses and before taxes) that is in excess of the S&P/ASX 300 Industrial Accumulation Index on a rolling four year basis.	To deliver returns above the S&P/ASX 200 Accumulation Index over the longer term (at least 3 to 5 years) and above the average of other Australian equity managers in the market.	Objective of the fund is to provide gross out-performance of the S&P/ASX Small Ordinaries Accumulation Index over the long term.	Objective of outperforming the MSCI All Countries World Accumulation Index (ex Australia) by 2-3% per annum.	The objective of the fund is to outperform the MSCI World ex- Australia Index (\$A) over the medium to long-term.
Minimum suggested investment period (years)					
SRM Risk Label	High	High	Very High	High	High
Asset Allocation Range (%)	Cash: 0 - 100 Australian Shares: 0 - 100	Cash: 0 - 100 Australian Shares: 0 - 100	Cash: 0 - 20 Australian Shares: 80 - 100	Cash: 0 - 10 International Shares: 90 - 100	Cash: 0 - 20 International Shares: 80 - 100

Option Name	Pendal Asian Share Fund	Janus Henderson Wholesale Global Natural Resources Fund	Platinum International Fund	Premium China Fund	Pendal Property Investment Fund
Option Category	<i>International Shares</i>	<i>International Shares</i>	<i>International Shares</i>	<i>International Shares</i>	<i>Property Securities</i>
About the option and for whom it is suited	Objective to achieve capital growth primarily through investing in the Pacific Basin. Analysis used to identify major economic trends, companies showing promise of superior returns and mispriced companies. Invest in the Asia Pacific Region for superior long-term growth, accepting risks from economic and political events.	The Fund's objectives are to provide investors with a diversified portfolio of global resources shares that have the potential for long-term capital growth. There is no investment style bias and the aim is to select resources companies that are better managed with strong earnings fundamental.	The Manager adopts an investment philosophy principally based on stock picking with no specific growth or value style bias, with the main objective being simply to achieve above average returns for investors. It basically seeks to invest in companies whose business and growth prospects are being inappropriately valued by the market. Investors in this fund should have an investment time horizon of at least 5 to 7 years.	The Fund is actively managed using the pure value investment style adopted by Value Partners. The 'value' style of investing follows a fundamental bottom-up share selection process, with an emphasis on the selection of small to mid-cap companies. Being value biased, Value Partner's stock selection is principally about exploiting short-term market inefficiencies, based on the belief that share price in the long-term should ultimately reflect fundamental valuation. It primarily invests in companies listed in Hong Kong, mainland China, Taiwan and other stock exchanges.	Aims to provide regular income and capital growth through investment in ASX listed property stocks. A ranking model is used to rank attractiveness of trusts. For investors who wish to invest in growth assets but do not like volatility and prefer greater certainty of income.
Investment return objective	Objective of the fund is to achieve returns in excess of the MSCI AC Asia ex-Japan Index for investors over medium to long-term.	Aim of adding value and delivering returns above the HSBC Global Mining Accumulation Index (\$A).	Objective is to achieve capital growth for investors over the long-term (5 years or more) through identifying undervalued listed and unlisted investments globally.	Objective is to achieve capital growth over a three to five year business cycle.	Objective is to outperform the S&P/ASX 300 A-REIT Accumulation Index by more than 1.5% (gross) per annum over rolling three-year periods.
Minimum suggested investment period (years)					
SRM Risk Label	Very High	High	High	Very High	Medium to High
Asset Allocation Range (%)	Cash: 0 - 20 International Shares: 80 - 100	Cash: 0 - 20 Australian Shares: 90 - 100 International Shares: 90 - 100	Cash: 0 - 50 International Shares: 50 - 100	Cash: 0 - 50 International Shares: 50 - 100	Cash: 0 - 15 Listed Property: 85 - 100

Option Name	S.G. Hiscock Wholesale Property Securities Fund	Legg Mason Martin Currie Property Securities Fund	Colonial First State Wholesale Geared Share Fund
Option Category	<i>Property Securities</i>	<i>Property Securities</i>	<i>Geared Australian Shares</i>
About the option and for whom it is suited	Property sectors likely to perform well at various stages of business cycle are identified. Emphasis is placed on investing in well-researched sectors. Suits investors who wish to invest in growth assets but want to avoid volatility of share markets and receive a steady income as well.	The trust is designed for investors seeking exposure to property investments and does not like the volatility historically exhibited by shares and prefers a greater certainty of income, which could be tax advantaged. The underlying assets of the trust are generally a diverse range of quality commercial, industrial, hotel, retail and office properties managed by professional companies.	Provides investors with gearing opportunities, investing in a diversified portfolio of shares from the top 100 companies on the ASX. Potential for investors to increase the net return on their investment when the share market strengthens. This must be balanced by the risk of increased net loss during market weaknesses. For investors able to take a long-term view and able to tolerate significant falls in values over short periods.
Investment return objective	Aims to outperform its benchmark over rolling three-year periods, while providing a quarterly income stream and some capital growth over the medium term.	Aims to earn a rate of return above the return of the S&P/ASX 200 A-REIT Accumulation Index over a three-year period, without incurring significantly higher volatility	To magnify long-term returns from capital growth by borrowing to invest, predominantly, in a selection of Australian companies within the S&P/ASX 100 Accumulation Index.
Minimum suggested investment period (years)			
SRM Risk Label	Medium to High	Medium to High	Very High
Asset Allocation Range (%)	Cash: 0 - 10 Australian Shares: 0 - 20 Listed Property: 90 - 100	Cash: 0 - 5 Listed Property: 95 - 100	Cash: 0 - 10 Australian Shares: 90 - 100