



PortfolioCare®
Investment Service Options

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This document outlines the investment options available through the *PortfolioCare* Investment Service Product Disclosure Statement (PDS).

***PortfolioCare* Investment Service offers a range of investment options featuring:**

- **a range of managed funds**
- **term deposits**

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS. For more information on other fees and costs please refer to the ***PortfolioCare* Investment Service PDS**.

MANAGED INVESTMENT OPTIONS

Product code	APIR	Managed Investment
Multisector		
Conservative		
BMIFCST	BAR0811AU	BlackRock Diversified ESG Stable Fund
HFSICONS	HLR0004AU	Experts' Choice Conservative Fund ~*
VWCIF	VAN0109AU	Vanguard Conservative Index Fund
Cautious		
MMIFCS	MAQ0059AU	Macquarie Master Capital Stable Fund *
Moderately Conservative		
HFSIBALD	HLR0003AU	Experts' Choice Balanced Fund ~*
Balanced		
BMIFGW	BAR0813AU	BlackRock Diversified ESG Growth Fund
PWMBF	PWA0822AU	Blackrock Tactical Growth Fund *
FSWD	FSF0008AU	Colonial First State Wholesale Diversified Fund *
MMIFB	MAQ0058AU	Macquarie Master Balanced Fund *
PWBGF	PER0063AU	Perpetual Wholesale Balanced Growth Fund
VVBIF	VAN0108AU	Vanguard Balanced Index Fund
Moderately Aggressive		
HFSIGROW	HLR0005AU	Experts' Choice Growth Fund ~*
VWGIF	VAN0110AU	Vanguard Growth Index Fund
Aggressive		
VWHGIF	VAN0111AU	Vanguard High Growth Index Fund
Specialist		
CSCS	CRS0001AU	Aberdeen Standard Multi-Asset Income Fund ~
CSCG	CRS0002AU	Aberdeen Standard Multi-Asset Real Return Fund ~
MLGAAF	MAL0029AU	BlackRock Global Allocation (Aus) Class S *
MLGAAD	MAL0018AU	BlackRock Global Allocation Fund Class D *
PDRRF	PER0556AU	Perpetual Diversified Real Return Fund
SRRFW	SCH0047AU	Schroder Real Return Fund Wholesale Class
Cash		
Cash and Deposits		
SBCKCF	SBC0811AU	UBS Cash Fund
Short Term Fixed Interest		
DAECT	DFA0100AU	Dimensional Short Term Fixed Interest Trust
HFSISTMM	HLR0007AU	Experts' Choice Short Term Money Market

Product code	APIR	Managed Investment
		St. George Fixed Term Deposit - 3 months Int - Maturity ⁷
Fixed Interest		
Australian Fixed Interest		
AMPCWABF	AMP0981AU	AMP Capital Wholesale Australian Bond Fund
BAFIIF	BGL0105AU	iShares Australian Bond Index Fund
BTIECF	WFS0377AU	Pendal Wholesale Enhanced Cash Fund *
LMWAABF	SSB0122AU	Legg Mason Western Asset Australian Bond Trust
MMAFIF	MAQ0061AU	Macquarie Australian Fixed Interest Fund
PTIF	IOF0145AU	Janus Henderson Tactical Income Fund *
TABF	TYN0104AU	Tyndall Australian Bond Fund
SBCKFIF	SBC0813AU	UBS Australian Bond Fund
VAFIIF	VAN0001AU	Vanguard Australian Fixed Interest Index Fund
VAGB	VAN0025AU	Vanguard Australian Government Bond Index Fund
Diversified Fixed Interest		
AROFF	HOW0098AU	Ardea Real Outcome Fund
HFSIFINT	HLR0001AU	Experts' Choice Div Interest Income Fund ^{~*}
KARIF	HOW0052AU	Kapstream Wholesale Absolute Return Income Fund
MMDFIF	MAQ0274AU	Macquarie Dynamic Bond Fund
EQTWDFIF	ETL0016AU	PIMCO Diversified Fixed Interest Fund (W)
SFIF	SCH0028AU	Schroder Fixed Income Fund Wholesale Class
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund
Global Fixed Interest		
CGGBFC	ETL5525AU	Colchester Global Government Bond Fund CI I
DDFI	DFA0108AU	Dimensional Five-year Diversified Fixed Interest Trust
EQTPIMCO	ETL0018AU	PIMCO Global Bond Fund (W)
PGIOF	GSF0008AU	Payden Global Income Opportunities *
TRPDGBF	ETL0398AU	T. Rowe Price Dynamic Global Bond
VIFIIFH	VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)
Credit		
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fund - Class A
CSGHIF	CSA0038AU	Bentham Wholesale Global Income Fund
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund
CFSWGCDP	FSF0084AU	CFS Wholesale Global Credit Income Fund
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund
PEWGCF	ETL0019AU	PIMCO Global Credit Fund (W)
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund
SHSF	SCH0103AU	Schroder Absolute Return Income Fund
UBSHIF	UBS0003AU	UBS Income Solution Fund

Product code	APIR	Managed Investment
Specialist		
ABDGFIF	ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund *
JPMGSBF	PER0727AU	J.P. Morgan Global Strategic Bond Fund
PIMIFW	ETL0458AU	PIMCO Income Fund - Wholesale Class
Property		
Australian Property		
AMPWPS	AMP0269AU	AMP Capital Listed Property Trusts Fund Wholesale
AMPWLP	AMP0255AU	AMP Capital Listed Property Trusts - Class
BPSIF	BGL0108AU	BlackRock Indexed Australian Listed Property Fund
RPSWT	RFA0817AU	Pendal Wholesale Property Investment Fund *
FSWPS	FSF0004AU	Colonial First State Wholesale Property Securities Fund *
CPPS	CRM0008AU	Cromwell Phoenix Property Securities Fund *
PALPS	PAL0002AU	Ironbark RREEF Paladin Property Securities Fund
LMARIF	SSB0026AU	Legg Mason Martin Currie Real Income Fund
MLCIPS	MLC0263AU	MLC Wholesale Property Securities Fund
UBSPSF	SBC0816AU	UBS Property Securities Fund
VAPSIF	VAN0004AU	Vanguard Property Securities Index Fund
ZISPS	ZUR0064AU	Zurich Investments Australian Property Securities Fund
Diversified Property and Infrastructure		
HFSIPROP	HLR0022AU	Experts' Choice Property & Infrastructure Fund ~*
Global Property		
AMPGPA	AMP0974AU	AMP Capital Global Property Securities Fund - Class A
DGRET	DFA0005AU	Dimensional Global Real Estate Trust
DEGBPS	MGL0010AU	Ironbark RREEF Global (Ex Aus) Property Security Fund
IPGPF	IOF0081AU	Perennial Hedged Global Property Wholesale Trust
RCGPS	WHT0015AU	Resolution Capital Global Property Securities Fund
IWGPSIDPS	HML0016AU	UBS Clarion Global Property Securities
VIPS	VAN0018AU	Vanguard International Property Securities Index Fund

Product code	APIR	Managed Investment
Australian Equities		
Income		
RWSIT	RFA0103AU	Pendal Wholesale Imputation Fund *
CFSEIF	FSF0961AU	CFS Wholesale Equity Income Fund
FSWI	FSF0003AU	Colonial First State Wholesale Imputation Fund *
IMDVF	IML0005AU	Investors Mutual Equity Income Fund
LMMCEIT	SSB0043AU	Legg Mason Martin Currie Equity Income Fund A
HSBCIGM	HBC0011AU	Merlon Wholesale Australian Share Income
PASIF	WHT0039AU	Plato Australian Shares Income Fund
TYAS	TYN0038AU	Tyndall Australian Share Income Fund
VASHYF	VAN0104AU	Vanguard Australian Shares High Yield Fund
Large Cap		
PANG	PAM0001AU	Alphinity Wholesale Australian Share Fund
AMPMAS	AMP0681AU	AMP Specialist Australian Share Fund - Wholesale
NUPPHGST	PPL0106AU	Antares High Growth Share Fund~
ABLIAE	AAP0103AU	Ausbil Australian Active Equity Fund
BAEQF	BFL0001AU	Bennelong Australian Equities Fund
BTAEF	BFL0017AU	Bennelong Twenty20 Australian Equities Fund
BASIF	BGL0034AU	iShares Australian Equity Index Fund
BMIFAS	BAR0814AU	Blackrock Advantage Australian Equity Fund
BTSTAUS	BTA0055AU	Pendal Wholesale Australian Share Fund *
RAEWT	RFA0818AU	Pendal Wholesale Core Australian Share Fund *
BWFASF	RFA0059AU	Pendal Wholesale Focus Australian Share Fund *
FSWSE	FSF0016AU	CFS Wholesale Concentrated Australian Share Fund *
FSWE	FSF0002AU	Colonial First State Wholesale Australian Share Fund*
DACET	DFA0003AU	Dimensional Australian Core Equity Trust
DALCT	DFA0103AU	Dimensional Australian Large Company Trust
DAVT	DFA0101AU	Dimensional Australian Value Trust
DNRCAEHCF	PIM0028AU	DNR Capital Australian Equities High Conviction Fund
HFSIAUEQ	HLR0002AU	Experts' Choice Australian Shares Fund
FAEF	FID0008AU	Fidelity Australian Equities Fund
FARF	WHT5134AU	Firetrail Absolute Return Fund class A
GWBCF	HOW0034AU	Greencape Wholesale Broadcap Fund
BNPAEF	BNT0003AU	Hyperion Australian Growth Companies Fund
IMAS	IML0002AU	Investors Mutual Australian Share Fund
IMCASF	IML0010AU	Investors Mutual Concentrated Australian Share Fund
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust~
FPWCEF	PER0102AU	Perpetual Wholesale Concentrated Equity

Product code	APIR	Managed Investment
PWASF	PER0049AU	Perpetual Wholesale Australian Fund
SCWAE	SCH0101AU	Schroder Wholesale Australian Equity Fund
SCAUPEA	SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)
SCAEF	WHT0012AU	Solaris Core Australian Equity Retail Fund
TASWP	TYN0028AU	Nikko AM Australian Share Wholesale Fund
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund
COASFI	HOW0020AU	WaveStone Wholesale Australian Share Fund
Mid/Small/Micro Cap		
CSAEC	CSA0131AU	Aberdeen Standard Australian Small Companies Fund
OSAF	ETL0060AU	Allan Gray Australia Equity Fund
FDASCFA	AMP0973AU	AMP Capital Specialist Australian Small Companies Fund - Class A
ABLIALVE	AAP0104AU	Ausbil Australian Emerging Leaders Fund
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund
RSCWT	RFA0819AU	Pendal Wholesale Smaller Companies Fund *
SASCF	FAM0101AU	Celeste Australian Small Companies Fund
CFSWSC	CMI0111AU	Colonial First State Wholesale Australian Small Companies Fund *
EXSCF	HLR0023AU	Expert's Choice Small Companies Fund
FFLDF	FID0026AU	Fidelity Future Leaders Fund ~
BNPWSCF	BNT0101AU	Hyperion Small Growth Companies Fund
CNSCT	CNA0812AU	INVESCO Wholesale Australian Smaller Companies Fund Class A ~
IMWFLF	IML0003AU	Investors Mutual Future Leaders Fund
MWASC	MAQ0454AU	Macquarie Australian Small Companies Fund ~
OCPSCF	OPS0002AU	OC Premium Small Companies Fund
PWSCF	PER0048AU	Perpetual Wholesale Smaller Companies Fund ~
SGHICE	ETL0062AU	SG Hiscock ICE
SBCEC	UBS0004AU	UBS Australia Small Companies Fund ~
Specialist		
AOTTF	AAP0008AU	Ausbil 130/30 Focus Fund
AAGEQF	AAP0002AU	Ausbil Australian Geared Equity Fund *
RESWT	RFA0025AU	Pendal Wholesale Ethical Share Fund *
FSWGS	FSF0043AU	Colonial First State Wholesale Geared Share Fund *
IMWISF	IML0004AU	Investors Mutual All Industrial Share Fund
L1CLSFRC	ETL0490AU	L1 Capital Long Short Fund - Daily Class
PCAEF	PCL0005AU	Pengana Australian Equities Fund
PWESRIF	PER0116AU	Perpetual Wholesale Ethical SRI Fund ~
PWGAF	PER0071AU	Perpetual Wholesale Geared Australian Fund
PWISF	PER0046AU	Perpetual Wholesale Industrial Fund
PTWSPF	PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short

Product code	APIR	Managed Investment
SAELSF	WHT3859AU	Solaris Australian Equity Long Short Fund
FDGASFA	AMP0969AU	Specialist Geared Australian Share Fund *
SSAEF	SST0048AU	State Street Australian Equity Fund ~*
TMNGF	FHT0030AU	The Montgomery Fund *
Global Equities		
Large Cap		
CSIS	CRS0005AU	Aberdeen Standard Active Hedge International Equity Fund
AIEF	EQI0015AU	Aberdeen Standard International Equity Fund *
FDCISF	AMP0824AU	AMP Capital Specialist International Share Fund – Class A
AGEFU	MAQ0464AU	Arrowstreet Global Equities Fund (Unhedged)
BGGFCLA	FSF5774AU	Baillie Gifford Long Term Global Growth
BISIF	BGL0106AU	BlackRock Indexed International Equities Fund
BIFISF	BAR0817AU	Blackrock Advantage International Equity Fund *
RAGWT	RFA0821AU	Pendal Wholesale Core Global Share Fund ~*
BTSTIS	BTA0056AU	Pendal Wholesale International Share Fund ~*
DGCET	DFA0004AU	Dimensional Global Core Equity Trust
DGLCT	DFA0105AU	Dimensional Global Large Company Trust
DGVT	DFA0102AU	Dimensional Global Value Trust
HFSIINEQ	HLR0006AU	Experts' Choice International Shares Fund
FGLDF	FID0023AU	Fidelity Global Demographics Fund
FAGGE	FID0007AU	Fidelity Global Equities Fund
GQGLO	ETL7377AU	GQG Partners Global Equity Fund – A Class
HGGCF	WHT8435AU	Hyperion Global Growth Co Fund (Class B)
GSESY	GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund *
MMSGFF	MAQ0404AU	IFP Global Franchise Fund
DGETF	MGL0004AU	Ironbark Royal London Concentrated Global Share Fund
90WGNRF	ETL0331AU	Janus Henderson Global Equity Income Fund *
LGEFF	LAZ0025AU	Lazard Global Equity Franchise Fund
MAGGF	MGE0001AU	Magellan Global Fund~
MFSGET	MIA0001AU	MFS Global Equity Trust
NAMGSF	SUN0031AU	Nikko AM Global Share Fund
ORGEF	ETL0463AU	Orbis Global Equity Fund Retail Class
BTWMCF	BTA0313AU	Pendal MidCap Fund *
PWINTS	PER0050AU	Perpetual Wholesale International Share Fund ~*
PMCAP	PMC0100AU	PM CAPITAL Global Companies Fund~
SSGEF	SST0050AU	State Street Global Equity Fund *
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund
VISIF	VAN0003AU	Vanguard International Shares Index Fund

Product code	APIR	Managed Investment
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund
ZIENTF	ZUR0061AU	Zurich Global Thematic Share Fund
ZIGGSF	ZUR0580AU	Zurich Investments Global Growth Share Fund
ZBGF	ZUR0059AU	Zurich Investments Managed Growth Fund
Large Cap (Currency Hedged)		
MGEF	MAQ0079AU	Arrowstreet Global Equities Fund (Hedged)
BAEIF	BGL0044AU	BlackRock Indexed Hedged International Equity Fund
BHISF	BGL0109AU	Blackrock Advantage Hedged International Equity Fund *
DGCETAH	DFA0009AU	Dimensional Global Core Equity Trust (Hedged)
GSEGSEY	GSF0001AU	Epoch Global Equity Shareholder Yield Fund *
FAHCF	WHT3810AU	Firetrail Australian High Conviction Fund
MAGGFH	MGE0007AU	Magellan Global Hedged Fund~
MFSFHGE	ETL0041AU	MFS Fully Hedged Global Equity Trust
FDCISFH	AMP0825AU	Specialist Hedged International Share Fund
TRPGEHF	ETL0312AU	T.Rowe Price Global Equity (Hedged) Fund
VISIFH	VAN0105AU	Vanguard International Shares Index Fund (Hedged)
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)
ZIHGTSF	ZUR0517AU	Zurich Investment Hedged Global Thematic Share Fund
Mid/Small/Micro Cap		
DGSCT	DFA0106AU	Dimensional Global Small Company Trust
LFGSCT	LAZ0012AU	Lazard Global Small Caps Fund - W Class
VISCIF	VAN0021AU	Vanguard International Small Companies Index Fund
Regional		
AAOF	EQI0028AU	Aberdeen Standard Asian Opportunities Fund *
AEMF	ETL0032AU	Aberdeen Standard Emerging Opportunities Fund ~*
FIDIF	FID0015AU	Fidelity India Fund
FGEMF	FID0031AU	Fidelity Global Emerging Markets Fund
LFEMT	LAZ0003AU	Lazard Emerging Markets Equity - I Class
PLTAF	PLA0004AU	Platinum Asia Fund *
PLTEF	PLA0001AU	Platinum European Fund *
PLTJF	PLA0003AU	Platinum Japan Fund *
RECEFAUD	ETL0381AU	Robeco Emerging Conservative
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund
VANWEMI	VAN0005AU	Vanguard Emerging Markets Shares Index Fund
Specialist		
AWGELS	FSF0788AU	Acadian Wholesale Global Equity Long Short Fund
ANTIGF	IOF0045AU	Antipodes Global Fund
PIBF	PLA0100AU	Platinum International Brands Fund *

Product code	APIR	Managed Investment
PLTIF	PLA0002AU	Platinum International Fund *
Infrastructure		
Diversified Infrastructure		
Global Infrastructure		
LGLIF	LAZ0014AU	Lazard Global Listed Infrastructure Fund
MIIS	MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)
MAGIF	MGE0002AU	Magellan Infrastructure Fund
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund - (Hedged)
RIVFU	TGP0034AU	RARE Infrastructure Value Fund - (Unhedged)
VGIF	VAN0023AU	Vanguard Global Infrastructure Fund
Alternatives		
BRMOARF	BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund~
GMOSGMT	GMO0006AU	GMO Systematic Global Macro Trust CI - B
IWGTRF	GTU0109AU	Invesco Wholesale Global Targeted Returns Fund - Class A
JPMTAAT	SSB0130AU	Legg Mason Tactical Alloc Trust - Class A
MANAF	MAN0002AU	Man AHL Alpha (AUD) ~*

~ This investment option is closed to new investors. Existing investors that hold the investment can continue to purchase additional units.

* This investment option is only available through a financial adviser.

< This investment is defined as an illiquid asset. All redemptions from this investment will be processed in excess of 30 days, at such time as the investment manager, in its discretion, determines. For an explanation of illiquid investments please refer to the description of 'Liquidity risk' in the *PortfolioCare* Investment Service PDS.

> For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD Product Disclosure Statement. Please note that funds cannot be withdrawn from an FTD in any circumstances before the term ends.

OTHER IMPORTANT INFORMATION

This is the Investment Options document for *PortfolioCare* Investment Service and should be considered together with the current *PortfolioCare* Investment Service PDS. The responsible entity of *PortfolioCare* Investment Service is NMMT.

This document is issued by NMMT Limited (NMMT) ABN 42 058 835 573, AFS Licence No. 234653. NMMT is part of the AMP group (AMP Limited ABN 49 079 354 519). Asgard Capital Management Ltd ABN 92 009 279 592 AFS Licence No. 240695 is the administrator and custodian of *PortfolioCare* Investment Service.

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

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

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

Detailed information about the product is contained in the PDS. Applications for investment in *PortfolioCare* Investment Service will only be accepted on receipt of an application form accompanying a current PDS. Copies of the PDS are available by calling the Customer Relations Team on 1800 646 234 or by speaking to your financial adviser.

The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS.

Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

REMOVING INVESTMENT OPTIONS

We may, from time to time, redeem or close certain investment options where the underlying investment is either terminating or being closed by the fund manager. We may also decide to redeem (terminate) or close certain investment options as part of our ongoing review and due diligence.

Where this occurs, we will normally provide you with at least 30 days' prior notice. Prior to receiving any new instructions for terminated investments, we will pay the proceeds of the redemptions into your Cash Account. Where we cannot provide you with at least 30 days' prior notice (due to circumstances outside of our control or in circumstances where we believe that there is an immediate investment risk), we will provide you with notice as soon as practicable.

IDENTIFYING INVESTMENTS

The APIR codes used in this document identify the underlying investments which we will purchase on your instruction.

The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

UNDERLYING MANAGED INVESTMENT OPTIONS

Please refer to each underlying investment manager's PDS for detailed information relating to the underlying managed investment options.

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of *PortfolioCare* Investment Service or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 646 234 or speak to your financial adviser.

MANAGEMENT COSTS

Management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property. In addition some investment options that have underlying investments that use credit facilities to gain increased asset exposures will also incur borrowing costs. Borrowing costs include interest, government charges and debt advisory costs.

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS.

Please contact your financial adviser for a copy of the relevant PDS for the underlying investment option or contact the relevant fund manager for details.

ADDITIONAL CONTRIBUTIONS

After you become an investor, each time you make additional contributions to a managed fund investment option you may not have the most recent underlying fund manager PDS or have been notified about material changes or significant events relating to the investment options you have selected. You can access the most up-to-date PDS for the managed fund investment options you have selected by accessing the *Investor Online* investoronline.info.

TARGET MARKET DETERMINATION

The Target Market Determination (TMD) sets out the class of consumers for whom the product, including its key attributes, would likely be consistent with their likely objectives, financial situation and needs. In addition, the TMD outlines the triggers to review the target market and certain other information. The TMD for each investment (where applicable) is available via via *Investor Online*

Contact us

Phone 1800 646 234
Web Investoronline.info
email portfoliocare.client.services@asgard.com.au
mail *PortfolioCare*, PO Box 7229, Perth Cloisters Square WA 6000

Investment Switch Form

Completing the managed investments switch form - Important Information

Before you go ahead, you should know that the following apply unless you are completing this Investment switch form for a new account.

- Your entire investment profile (excluding assets with sales restrictions, such as existing fixed term products, closed products listed in section 4 and switches made in section 5) will be rebalanced when this Investment switch form is lodged. For more information, see the "Managing your investments" section in the PDS.
- Sales of particular investments may be subject to delays and/or restrictions, including the suspension of redemptions by the investment manager for a period of time.
- Future deposits and earnings will also be invested according to this Investment switch form unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions.
- Sales of particular investments could result in a capital gains tax liability being realised.

In addition, if you have specified the Priority Sell Method the following also apply.

- Your instructions are followed as to the order in which your managed investments are sold when cash is required in your account (for example, to fund withdrawals, fees, taxes, margin calls and to top up your Cash Account balance when it falls below the minimum requirements).
- If the managed investments you nominated in the Priority Sell Method instruction are insufficient (or where no instructions exist) we will sell your managed investments in proportion to the estimated value in your account.
- The Priority Sell Method will not apply to account rebalances.

How to complete this investment switch form

To choose or change your investment profile:

In section 2 'Investment profile selection', indicate the percentage you would like to allocate to each managed investment. Your investment profile must add up to 100%. We will maintain up to 2% (or 5% if you have gearing) of your funds in the Cash Account balance, but you may nominate a higher percentage or dollar

amount to be held in your Cash Account balance. An instruction to maintain a higher amount in your Cash Account balance can be submitted to us by your financial adviser through AdviserNET. Do not include your Cash Account balance when selecting your managed investment profile, as we automatically calculate it.

Funds deposited into your account are automatically credited to your Cash Account balance and will be invested across your investment profile when you have exceeded your Cash Account balance requirement by \$100 (or any higher nominated amount), unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

Example (uses default Cash Account balance amount) Managed Investment

Ben has selected three managed investments to make up his profile. This table illustrates how his \$50,000 deposit will be invested: \$50,000 minus 2% Cash Account balance (\$1,000) leaves \$49,000 to invest.

Managed investment	Investment profile	Amount
A	25%	\$12,250
B	25%	\$12,250
C	50%	\$24,500
	100%	\$49,000

Please note, if you instruct us not to invest excess cash, auto-rebalancing and changes to your investment profile will still result in your Cash Account balance being returned to either 2% (or 5% if you have gearing) or a higher amount you have nominated.

To choose (or change) your Priority Sell Method:

In section 2 'Investment profile section', you can specify the order you want your nominated managed investments to be sold when cash is required in your account.

Your Priority Sell Method instruction must be in numerical order. For example, 1, 2, 3 ... (where 1 is the highest priority).

Complete this Form in BLOCK LETTERS and either:

- post it to the Customer Relations Team, PO Box 7229, Perth Cloisters Square WA 6000
- ask your financial adviser to submit this application online using AdviserNET.

Questions? Call the Customer Relations Team on 1800 646 234 or email portfoliocare.client.services@asgard.com.au.

Please ensure you have completed each relevant section of this Form. We can't process your investment profile election or Priority Sell Method instruction if this Form is not completed correctly. Note that any corrections made on this Form needs to be initialled by the account holder(s). Corrections made with liquid paper or whiteout will not be accepted.

1. Account details

Account name

Account number

Date of birth

For accounts without a financial adviser, you must complete the below questions. Select the most relevant answer to each of the following:

1. What is your investment objective? (select one answer below)

- Capital guaranteed: You want a guarantee or protection against capital loss.
- Regular income or income distribution: You want an investment that distributes regular or tax-effective income. You prefer exposure to income generating assets, such as high dividend-yielding equities and fixed Income securities.
- Capital preservation: You want an investment that reduces volatility and minimises loss in a market downturn. You prefer exposure to defensive assets, such as cash or fixed income securities, that are generally lower in risk than growth investments.
- Capital growth: You want an investment that generates capital return. You prefer exposure to growth assets such as shares or property, or an investment return above the current inflation rate.

2. What is your intended use of the product? (select one answer below)

- Solution/Standalone: You want to hold the investment from 75% - 100% of your total investable assets.
- Major allocation: You want to hold the investment up to 75% of your total investable assets.
- Core component: You want to hold the investment up to 50% of your total investable assets.
- Minor allocation: You want to hold the investment up to 25% of your total investable assets.
- Satellite allocation: You want to hold the investment up to 10% of your total investable assets.

3. What is your investment timeframe? (select one answer below)

- Short term. You have a short investment timeframe and may wish to redeem within 2 years.
- Medium term. You have a medium investment timeframe and are unlikely to redeem within 2 years and may wish to redeem within 8 years.
- Long term. You have a long investment timeframe and are unlikely to redeem within 8 years.

4. What is your appetite for risk? (select one answer below)

- Low: Investment is conservative or low risk in nature to minimise potential losses and is comfortable with a low target return profile.
- Medium: Investment is moderate or medium risk in nature, seeking to minimise potential losses and comfortable with a moderate target return profile.
- High: Investment with a higher risk in nature and accept higher potential losses in order to target a higher target return profile.
- Very high: Investments with a more aggressive or very high-risk appetite to maximise returns and can accept higher potential losses.
- Extremely High: Investments with aggressive or extremely high risk appetite and accept significant volatility and losses. You are seeking to obtain accelerated returns, potentially in a short timeframe.

4. Closed or re-opened products to be held

Retain the following closed (or re-opened) products in my account (any existing holdings in closed/re-opened products not listed here will be sold down in full).

Investment name	Code
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

5. Switching managed investments

This option is not available if you have already completed the ‘Investment profile selection’ on this Form.

In this section, you can switch your total holding in any one managed investment into another one managed investment (existing or new).

You can also switch a partial holding in any one managed investment into another one managed investment (existing only) or the Cash Account balance (excess cash may invest across the profile). If you have auto invest excess cash on your account this will be initiated when switching to cash. If you do not want this to occur, an instruction to turn off this feature can be submitted to us by your financial adviser through AdviserNET.

Please note, when switching all or part of your holding in a managed investment, you may incur a buy/sell cost. See the underlying investment option's PDS for further information.

- Where there are multiple switches for a switch type, the switches will be processed in the order listed on the Form.
- Where a full switch and a partial switch are requested, partial switches will be processed before full switches.
- Where a partial switch or switch to the Cash Account balance is requested, there is a minimum of \$1,000 per switch.
- Where a full or partial switch from a closed managed investment is requested, it can only be switched to an existing managed investment already in your investment profile.
- If your ‘Switch from’ managed investment has been assigned an Priority Sell instruction, this priority will not be transferred to the ‘Switch to’ managed investment.

Full switch

Switch from			Switch to	
Investment name	Code		Investment name	Code
<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>

Note:

- When a full switch is made, the profile percentage of the ‘Switch from’ managed investment will be allocated to the ‘Switch to’ managed investment.
- A full switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).

Partial switch

Switch from			Switch to		
Investment name	Code		Investment name	Code	Amount \$
<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Note:

- A partial switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).
- Partial switches can only be made to managed investments in your current profile (excluding closed investments).
- If you wish to switch one managed investment into multiple managed investments you will need to list each request separately on this Form.
- Where the dollar amount is equal to or greater than 95% of the asset value then the entire 'Switch from' asset will be sold. This may result in more or less of the holdings being switched than requested. Where the 95% rule is applied the profile percentage of the 'Switch from' asset will remain in your client's current profile (not applicable to closed assets which have been removed from your profile).

Switch to Cash Account balance

Switch from			Switch to
Investment name	Code		Amount \$ (minimum \$1,000)
<input type="text"/>	<input type="text"/>	>	<input type="text"/>
<input type="text"/>	<input type="text"/>	>	<input type="text"/>
<input type="text"/>	<input type="text"/>	>	<input type="text"/>

Note:

- A switch to the Cash Account balance will not change the profile percentages in your account.
- A switch to the Cash Account balance may cause excess cash to be reinvested across your existing profile, including the 'Switch from' managed investment, unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

6. Adviser details

Adviser's company

Adviser's name

Adviser's Phone Adviser's code

7. Declaration

I/We understand and acknowledge that *PortfolioCare* does not guarantee the performance of the investments that have been chosen, and does not express any opinion as to the appropriateness of any particular investment in the circumstances of any particular member.

I/We confirm that I/we relied on my/our own investigations and/or the advice of my/our financial adviser in choosing the investments.

I/We have also been provided with the current *PortfolioCare* Investment Service Product Disclosure Statement, underlying investment option's PDS (where applicable), and any supplementary information on the investments recommended and have been provided with a written recommendation from my/our financial adviser.

I/We therefore ask that *PortfolioCare* actions these investment instructions.

I/We acknowledge that where I/we have set up a regular deposit plan, which may result in the purchase of an investment, I/we may not always have a copy of the investment's most recent PDS.

I/We acknowledge that where I/we have invested in an illiquid investment, any partial withdrawal or transfer which requires the sale of this investment may be processed in a period longer than 30 days.

I/We acknowledge that when I/we make subsequent contributions or acquisitions, I/we may not have the most up-to-date PDS relating to the investment options I/we have selected.

I/We understand and acknowledge that if I/we invest in a fixed term deposit (FTD), funds cannot be withdrawn from the FTD in any circumstances before the term ends.

I/We agree to receive any communications (including confirmation of any transaction or dealing notice of material changes and significant events and other information I may request), and documents (including PDS and other disclosure documents or underlying managed investments and periodic reports) which the Responsible Entity is required or permitted to give, or has agreed to give, to me relating to my account via Investor Online, or any other electronic means chosen by the Responsible Entity (and for these purposes, I agree I will be taken to have received the relevant information whether or not I/we access the information).

I/We confirm that I have read and agree to the information stated in the 'Important information' section of this form.

Individual or joint applicants sign here

If the account is in joint names, both applicants must sign.

Client's name

Client's signature

Date

Client's name

Client's signature

Date

Companies or Trustee Companies sign here

If signing under Common Seal, we confirm it was affixed in our presence.

Director/Sole Director and Sole Secretary (delete as appropriate)

Signature

Date

Common Seal

Secretary/Director (delete as appropriate)

Signature

Date

Important information

Please refer to each underlying investment manager's PDS for detailed information relating to the underlying managed investment options.

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of the *PortfolioCare* Investment Service or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 646 234 or speak to your financial adviser.

This publication has been prepared to provide general information only and does not take into account the financial objectives, situation or needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances. Past performance is not necessarily indicative of future performance. Detailed information about the product is contained in the PDS. Applications for investment in the *PortfolioCare* Investment Service will only be accepted on receipt of an application form accompanying a current PDS. Copies of the PDS are available by calling the Customer Relations Team on 1800 646 234 or by speaking to your financial adviser. The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS. Unless specifically stated, the repayment of capital or performance of our products are not guaranteed. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.