



WealthView[®]

eWRAP Investment Options

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This document outlines the investment options available through the WealthView eWRAP Super/Pension Product Disclosure Statement (PDS Part 1) and the WealthView eWRAP Investment Investor Directed Portfolio Service (IDPS) Guide.

WealthView eWRAP offers a range of investment options featuring:

- **over 200 managed funds**
- **term deposits**
- **exchange traded funds (ETFs) and exchange traded commodities (ETCs)**
- **listed investment companies (LICs) and listed investment trusts (LITs)**
- **Australian real estate investment trusts (AREITs), and**
- **Listed securities on the Australian Securities Exchange (ASX).**

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

Managed investment options

Product code	APIR code	Fund Name	Risk band
Multisector			
Conservative			
VWCIF	VAN0109AU	Vanguard Conservative Index Fund	3
Cautious			
BMIFCST	BAR0811AU	BlackRock Scientific Diversified Stable	3
Moderately Conservative			
VWBIF	VAN0108AU	Vanguard Balanced Index Fund	4
Balanced			
BMIFGW	BAR0813AU	BlackRock Scientific Diversified Growth Fund	6
FSWD	FSF0008AU	Colonial First State WS Diversified Fund ⁽ⁱⁱⁱ⁾	5
PWBGF	PER0063AU	Perpetual WS Balanced Growth Fund	5
VWGIF	VAN0110AU	Vanguard Growth Index Fund	5
Moderately Aggressive			
VWHGIF	VAN0111AU	Vanguard High Growth Index Fund	6
Specialist			
CSCG	CRS0002AU	Aberdeen Multi-Asset Real Return Fund ⁽ⁱ⁾	4
MLGAAF	MAL0029AU	BlackRock Glob Allocation (Aus) Class S ^{(ii) (iii)}	5
MLGAAD	MAL0018AU	BlackRock Glob Allocation Fd Class D ^{(ii) (iii)}	5
SRRFW	SCH0047AU	Schroder Real Return Fund W Sale Class	3
Cash			
Cash and Deposits			
SBCKCF	SBC0811AU	UBS Cash	1
Short Term Fixed Interest			
HFSISTMM	HLR0007AU	Experts' Choice Short Term Money Market	1
		St. George Fixed Term Deposit - 3 months Int - Maturity ^(iv)	1
		St. George Fixed Term Deposit - 6 months Int - Maturity ^(iv)	1
Fixed Interest			
Australian Fixed Interest			
BAFIIF	BGL0105AU	BlackRock Indexed Australian Bond Fund	3
MMAFIIF	MAQ0061AU	Macquarie Australian Fixed Interest Fund	3
PTIF	IOF0145AU	Henderson Tactical Income Fund ⁽ⁱⁱⁱ⁾	3
TABF	TYN0104AU	Tyndall Australian Bond Fund	3

Product code	APIR code	Fund Name	Risk band
SBCKFIF	SBC0813AU	UBS Australian Bond Fund	3
VAFIIF	VAN0001AU	Vanguard Aust Fixed Interest Index Fund	3
Diversified Fixed Interest			
KARIF	HOW0052AU	Kapstream Absolute Return Income Fund	3
EQTWDFIF	ETL0016AU	PIMCO Diversified Fixed Interest Fund Wholesale Class	3
SFIF	SCH0028AU	Schroder Fixed Income Fund Wholesale Class	3
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund	3
Global Fixed Interest			
EQTPIMCO	ETL0018AU	PIMCO Global Bond Fund (W)	3
VIFIIFH	VAN0103AU	Vanguard Int'l Fixed Int Index - Hedged	3
Credit			
AMPCCBF	AMP0557AU	Macquarie Corporate Bond Fund (Class A)	5
CSGHIF	CSA0038AU	Bentham Wholesale Global Income Fund	3
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund	5
CFSWGCDF	FSF0084AU	CFS Wholesale Global Credit Income Fund	5
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund	5
PEWGCF	ETL0019AU	PIMCO Global Credit Fund Wholesale Class	5
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund	5
SHSF	SCH0103AU	Schroder Credit Securities Fund	5
UBSHIF	UBS0003AU	UBS Diversified Credit Fund	5
Specialist			
ABDGFIF	ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund ⁽ⁱⁱⁱ⁾	3
Property			
Australian Property			
BPSIF	BGL0108AU	BlackRock Indexed Aust Listed Property	5
FSWPS	FSF0004AU	Colonial First State WS Property Sec Fund ⁽ⁱⁱⁱ⁾	5
CPPS	CRM0008AU	Cromwell Phoenix Property Securities Fund ⁽ⁱⁱⁱ⁾	5
LMARIF	SSB0026AU	Legg Mason Australian Real Income Fund ⁽ⁱⁱ⁾	6
JPMPST	SSB0128AU	Legg Mason Prop Securities Trust - CI A ^{(i) (iii)}	5
VAPSIF	VAN0004AU	Vanguard Australian Property Securities Index Fund	5
ZISPS	ZUR0064AU	Zurich Investments Australian Property Securities Fund	5
Global Property			
AMPGPA	AMP0974AU	Macquarie Global Listed Prop Securities Fund - Class A ⁽ⁱⁱ⁾	6
RCGPS	WHT0015AU	Resolution Cap Global Property Securities ⁽ⁱⁱ⁾	6
IWGPSIDPS	HML0016AU	UBS Clarion Global Property Securities	6

Product code	APIR code	Fund Name	Risk band
VIPSIFH	VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	6
VIPS	VAN0018AU	Vanguard International Property Securities Index Fund (Unhedged)	6
Australian Equities			
Income			
CFSEIF	FSF0961AU	CFS Wholesale Equity Income Fund	6
FSWI	FSF0003AU	Colonial First State WS Imputation Fund ⁽ⁱⁱⁱ⁾	6
IMDVF	IML0005AU	Investors Mutual Equity Income	6
HSBCIGM	HBC0011AU	Merlon Wholesale Australian Share Income	6
PASIF	WHT0039AU	Plato Australian Shares Income Fund	6
TYAS	TYN0038AU	Tyndall Australian Share Income Fund	6
Large Cap			
PANG	PAM0001AU	Alphinity Wholesale Australian Share ⁽ⁱⁱ⁾	6
PPLEOT	PPL0115AU	Antares Elite Opportunities Fund ⁽ⁱⁱ⁾	6
NUPPHGST	PPL0106AU	Antares High Growth Share Fund ^{(i) (ii)}	6
ABLIAE	AAP0103AU	Ausbil Australian Active Equity Fund	6
BAEQF	BFL0001AU	Bennelong Australian Equities Fund	6
BMIFAS	BAR0814AU	BlackRock Scientific Australian Equity Fund	6
BTST AUS	BTA0055AU	BT WS Australian Share Fund ⁽ⁱⁱⁱ⁾	6
FSWSE	FSF0016AU	CFS WS Concentrated Australian Share ⁽ⁱⁱⁱ⁾	6
FSWE	FSF0002AU	Colonial First State WS Australian Share ⁽ⁱⁱⁱ⁾	6
FAEF	FID0008AU	Fidelity Australian Equities Fund	6
AMP MAS	AMP0681AU	Specialist Australian Share Fund ⁽ⁱⁱ⁾	6
BNPAEF	BNT0003AU	Hyperion Australian Growth Companies Fund ⁽ⁱⁱ⁾	6
IMAS	IML0002AU	Investors Mutual Australian Share Fund	6
JPMET	SSB0125AU	Legg Mason Australian Core Equity Class A	6
COASFI	HOW0020AU	Wavestone Wholesale Australian Share Fund ⁽ⁱⁱ⁾	6
PCAEF	PCL0005AU	Pengana Australian Equities ⁽ⁱⁱ⁾	6
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust ⁽ⁱ⁾	6
PWASF	PER0049AU	Perpetual Wholesale Australian Fund	6
SCWAE	SCH0101AU	Schroder WS Australian Equity Fund	6
SCAEF	WHT0012AU	Solaris Core Australian Equity Fund	6
TASWP	TYN0028AU	Tyndall Australian Share WS Portfolio	6
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund	6

Product code	APIR code	Fund Name	Risk band
Mid/Small/Micro Cap			
CSAEC	CSA0131AU	Aberdeen Australian Small Companies Fund	7
OSAEF	ETL0060AU	Allan Gray Australian Equities	6
FDASCFA	AMP0973AU	AMP Capital Specialist Australian Small Companies - Class A ⁽ⁱⁱ⁾	7
ABLIALVE	AAP0104AU	Ausbil Australian Emerging Leaders Fund ⁽ⁱⁱ⁾	7
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund ⁽ⁱⁱ⁾	7
EGGSCF	EGG0001AU	Eley Griffiths Group Small Co Fund ⁽ⁱⁱ⁾	7
FDASCFA	AMP0973AU	Future Directions Aust Small Comp Fund ⁽ⁱⁱ⁾	7
BNPWSCF	BNT0101AU	Hyperion Small Growth Companies Fund ⁽ⁱⁱ⁾	7
PSCF	PAT0002AU	Ironbark Karara Aus Small Companies ⁽ⁱⁱ⁾	7
OCPCF	OPS0002AU	OC PremiumSmaller Companies Fund ⁽ⁱⁱ⁾	7
SGHICE	ETL0062AU	SG Hiscock ICE	7
SBCEC	UBS0004AU	UBS Aust Small Companies Fund ⁽ⁱ⁾	7
Specialist			
AWGELS	FSF0788AU	Acadian WS Global Equity Long Short Fund ⁽ⁱⁱ⁾	6
RESWT	RFA0025AU	BT WS Ethical Share Fund ⁽ⁱⁱⁱ⁾	6
FSWGS	FSF0043AU	Colonial First State WS Geared Share Fund ⁽ⁱⁱⁱ⁾	6
FDGASFA	AMP0969AU	Future Directions Geared Aust Share Fund CI A ^{(ii) (iii)}	6
PWISF	PER0046AU	Perpetual Wholesale Industrial Fund	6
PTWSPF	PER0072AU	Perpetual Wholesale Share-Plus Long-Short ⁽ⁱⁱ⁾	6
Global Equities			
Large Cap			
FDCISF	AMP0824AU	AMP Capital Specialist International Share Fund - Class A ⁽ⁱⁱ⁾	6
AGEFU	MAQ0464AU	Arrowstreet Global Equities (Unhedged)	6
BISIF	BGL0106AU	BlackRock Indexed International Equity Fund	6
BIFISF	BAR0817AU	BlackRock Scientific International Equity ⁽ⁱⁱⁱ⁾	6
BTSTIS	BTA0056AU	BT WS International Share Fund ^{(i) (iii)}	6
FAGGE	FID0007AU	Fidelity Global Equities Fund ⁽ⁱ⁾	6
GSESY	GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield Fund (Unhedged) ⁽ⁱⁱⁱ⁾	6
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	6
DGETF	MGL0004AU	Ironbark GTP Global Equity Thematic Fund ⁽ⁱ⁾	6
MAGGF	MGE0001AU	Magellan Global Fund ^{(i) (ii)}	6
MFSGET	MIA0001AU	MFS Global Equity Trust	6
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund	6

Product code	APIR code	Fund Name	Risk band
VISIF	VAN0003AU	Vanguard International Shares Index Fund	6
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund	6
ZIENTF	ZUR0061AU	Zurich Global Thematic Share Fund	6
ZIGGSF	ZUR0580AU	Zurich Investments Global Growth Share Fund	6
Large Cap (Currency Hedged)			
MGEF	MAQ0079AU	Arrowstreet Global Equities Fund (Hedged)	6
BAEIF	BGL0044AU	BlackRock Indexed Hedged International Equity Fund	6
BHISF	BGL0109AU	BlackRock Scientific Hdg International Equity Fund ⁽ⁱⁱⁱ⁾	6
FDCISFH	AMP0825AU	Specialist Hedged International Share Fund ⁽ⁱⁱ⁾	6
GSEGSEY	GSF0001AU	Grant Samuel Epoch Global Equity Shareholder Yield Fund (Hedged) ⁽ⁱⁱⁱ⁾	6
MAGGFH	MGE0007AU	Magellan Global Hedged Fund ^{(i) (ii)}	6
VISIFH	VAN0105AU	Vanguard International Shares Index Fund (Hedged)	6
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	6
Regional			
AEMF	ETL0032AU	Aberdeen Emerging Opportunities Fund ^{(i) (iii)}	7
FIAF	FID0010AU	Fidelity Asia Fund	7
FIDIF	FID0015AU	Fidelity India Fund	7
LFEMT	LAZ0003AU	Lazard Emerging Markets Eqty - I Class	7
PLTAF	PLA0004AU	Platinum Asia Fund ⁽ⁱⁱⁱ⁾	7
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund	7
Specialist			
PIBF	PLA0100AU	Platinum International Brands Fund ⁽ⁱⁱⁱ⁾	6
PLTIF	PLA0002AU	Platinum International Fund ⁽ⁱⁱⁱ⁾	6
Infrastructure			
Global Infrastructure			
MIIS	MAQ0432AU	Macquarie Int Infrastructure Securities ⁽ⁱⁱ⁾	6
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund - Hedged ⁽ⁱⁱ⁾	6
RIVFU	TGP0034AU	RARE Infrastructure Value Fund - Unhedged ⁽ⁱⁱ⁾	6
Alternatives			
BRMOARF	BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund ^{(i) (ii)}	6

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

ii 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' under the section 'Other important information' in this document.

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

- iv 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. A maximum of 70% of the value of a pension account can be invested in FTDs.
- * This option is only available for eWRAP IDPS members.
- 1 For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.

Listed Securities

You are able to invest in securities listed on the ASX. Selected listed investment companies and listed property trusts are available for investment.

If you are an Investor of the Investor Directed Portfolio Service (IDPS) you can invest in any direct equity or unit trusts listed on the ASX with the exception of unlisted managed funds.

For superannuation and pension members, you will have access to the following listed securities:

- shares currently listed in the S&P/ASX300 index
- selected LICs and LITs
- A-REITs listed on the ASX all ordinaries index
- selected hybrids (ie convertible notes and preference shares)
- selected ETFs and ETCs
- selected fixed interest securities (ie corporate bonds and floating rate notes), and
- certain sub-classes of shares, initial public offerings (IPOs), share purchase plans (SPPs) and other securities that satisfy the Trustee's approval criteria.

Securities listed in the S&P/ASX300 are subject to change, impacting the ability to invest in securities that no longer fall in the S&P/ASX300.

The trustee may periodically add or remove listed securities available to superannuation and pension members without warning.

We recommend you obtain the latest version of this document prior to making an investment decision.

When purchasing listed securities, additional costs will be incurred. These costs, which include brokerage fees, will be directly debited from your account.

ETFs and ETCs

ASX code	Name	Risk Band ¹
AAA	Betashares Australian High Interest Cash Etf	1
DJRE	Spdr Dow Jones Global Real Estate Esg Fund	6
ESTX	Global X Euro Stoxx 50 Etf	7
ETPMAG	Global X Metal Securities Australia Limited Global X Physical Silver	7
ETPMPM	Global X Metal Securities Australia Limited Global X Physical Precious	7
ETPMPT	Global X Metal Securities Australia Limited Global X Physical Platinum	1
EX20	BetaShares Australian Ex-20 Portfolio Diversifier ETF	6
GOVT	Spdr Govt Bond	3
GDX	Vaneck Gold Miners	6
GEAR	Betshares Gear Fund	6
IAA	Ishares Asia 50 Etf	6
GOLD	Global X Physical Gold	7
IEU	Ishares Europe Etf	6
IFRA	Vaneck Infrastruct	6
HBRD	BETASHARES ACTIVE AUS HYBRDS FD ETF	7
HEUR	BetaShares WisdomTree Europe ETF	7
ILC	Ishares S&P/ASX 20	6
HVST	Betashares Australian Dividend Harvester Fund	3

ASX code	Name	Risk Band ¹
IAF	Ishares Comp Bnd.	3
IOO	Ishares Global 100 Etf	6
IOZ	Ishares S&P/ASX 200.	6
IEM	Ishares Msci Emerging Markets Etf	6
IGB	Ishares Treasury	4
ISO	Ishares Small Ords	6
IHCB	Ishares Gbl Bnd Aud.	4
IHD	Ishares S&P Div Opp	6
IVE	Ishs Msci Eafe Etf	4
IHO0	Ishares Global 100	6
IHVV	Ishares S&P 500 Aud	6
IJH	Ishares Mid-Cap Etf	6
IJP	Ishs Msci Japan Etf	6
IJR	Ishares Small-Cap	6
IKO	iShares MSCI South Korea ETF	6
ILB	Ishares Gov Infl	4
IVV	Ishares S&P 500 Etf	6
IXI	Ishares Global Consumer Staples Etf	6
IXJ	Ishares Global Healthcare Etf	6
IWLD	iShares Core MSCI World All Cap ETF	6
IZZ	Ishares China Large-Cap Etf	6
MONY	UBS IQ Cash ETF	6
MVB	Vaneck Banks	6
MVA	Vaneck Property	6
MVS	VanEck Small Companies Masters ETF	6
MVW	Vaneck Equal Weight	4
OZF	Spdr 200 Financials	6
NDQ	Betashares NASDAQ 100 Etf	6
PMGOLD	Gold Corporation Perth Mint Gold	6
OZR	Spdr 200 Resources	6
PAXX	Platinum Asia Fund etf	6
RDV	Russell Investments High Dividend Australian Shares Etf	6
PIXX	Platinum International Fund	6
QAU	Betashares Gold Bullion Etf - Currency Hedged	6
QFN	Betashares Australian Financials Sector Etf	6
QMIX	Spdr Msci World Qmix	6

ASX code	Name	Risk Band ¹
QOZ	Betashares Ftse Rafi Australia 200 Etf	6
QPON	BetaShares Australian Bank Senior Floating Rate Bond Fund	6
QRE	Betashares Australian Resources Sector Etf	6
QUAL	Vaneck Msci International Quality Etf	6
RCB	Russell Investments Australian Select Corporate Bond Etf	4
RGB	Russell Investments Australian Government Bond Etf	6
ROBO	Global X Robo Global Robotics & Automation Etf	6
RSM	Russell Investments Australian Semi-Government Bond Etf	6
SYI	Spdr Msci Australia Select High Dividend Yield	6
SFY	Spdr 50 Fund	6
SLF	Spdr S&P/ASX Prop FU	6
UBW	UBS IQ World EX Aus	3
VDHG	Vanguard Diversified Growth Index ETF	6
VEQ	VGD Ftse Eur Shares	6
SSO	Spdr Small Ords	3
STW	Spdr 200 Fund	6
VGB	Vngd Aus Gov Bond	6
VHY	Vngd Aus High Yield	6
VIF	VD Int (Hedged) Etf	6
VSO	Vngd Aus Small	6
VDCO	Vanguard Diversified Conservative ETF	6
VVLU	Vanguard Global Value Equity Active ETF	6
WDIV	Spdr Global Dividend	6
UBA	UBS IQ Msci Aust Etf	6
UBE	UBS IQ Msci Europe	6
UBJ	UBS IQ Msci Japan	6
UBU	UBS IQ Msci Usa	6
UMAX	Beta S&P500 Yieldmax	6
USD	Betashares US Dollar	6
VACF	Van Aus Corp FI Etf	6
VAE	VGD Ftse Asia EX Jpn	6
VAF	Vngd Aus FI	6
VAP	Vngd Aus Prop Sec	6
VAS	Vngd Aus Shares	6

LICs and LITs

Security Code	Security Name	Risk Band*
ARG	Argo Investments	6
AFI	Australian Foundation	6
BKI	BKI Investment Ltd	6
CIN	Carlton Investments	6
DJW	Djerriwarrh	6
KAT	Katana Capital	7
MXT	MCP Master Income Trust	4
MFF	MFF Capital Inv Ltd	6
MIR	Mirrabooka Invest	7
PIC	Perpetual Equity Ltd	6
PAI	Platinum Asia Ltd	6
PMC	Platinum Capital Ltd	6
PL8	Plato Inc Max Ltd	6
PGF	PM Capital Fund	6
WAA	WAM Active Limited	6
WAM	WAM Capital Limited	6
WAX	WAM Research Ltd	6

* For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.

A-REITs

Security Code	Security Name	Risk Band*
APW	Aims Pror Sec Fund	7
APZ	Aspen Group	7
ARF	Arena REIT	7
CHC	Charter Hall Group	7
CLW	Chtr H Lwr	7
CMW	Cromwell Prop	7
CQR	Charter Hall Retail	7
DXS	Dexus	7
GDI	GDI Property Group	7
GMG	Goodman Group	7
GOZ	Growthpoint Property	7
GPT	GPT Group	7
HPI	Hotel Property	7
INA	Ingenia Group	7
MGR	Mirvac Group	7
NSR	National Storage	7
RFF	Rural Funds Group	7
SCG	Scentre Group	7
SGP	Stockland	7
TGP	360 Capital Group	7

* For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.

Standard Risk Measure

About the Standard Risk Measure

The Standard Risk Measure (SRM) is a common risk descriptor used by superannuation funds.

It is based on guidance from the Australian Prudential Regulation Authority (APRA) to allow investors to compare managed funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA).

SRM descriptors

Each managed fund listed in the WealthView eWRAP Super/Pension Investment Options document has been assigned a SRM.

The table below sets out the SRM labels used for each managed fund based on the estimated number of negative annual returns that a managed fund may experience over any 20-year period.

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Low to medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	High to very high	6 or greater

For example, managed funds with a risk band of 5 have a medium to high risk label and may experience between 3 to less than 4 years of negative annual returns over any 20-year period.

Limitations

The SRM is not a complete assessment of all forms of investment risk and does not replace the need for financial advice when constructing a managed fund portfolio. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

The SRM is not a comprehensive account of the risks of investing and investors should consider these risk labels in conjunction with the different risks of investing that apply to their investments. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen managed fund(s).

Methodology

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices. You can also contact your financial adviser or the Customer Relations Team on 1800 006 230 for any queries on the methodology.

Changes to the SRM

For each managed fund, any significant changes to market conditions may alter the SRM from time to time. In addition, any changes to the methodology used (including any regulatory changes) may also alter the SRM results.

We will generally review the SRM each year.

Differences between each provider's SRM

Investors should be aware that the SRM labels used for each managed fund are based on our assessment and may differ to those assigned by other providers. The differences are generally due to the methodology used in calculating the SRM.

Other important information

This is the Investment Options document for WealthView eWRAP – Super/Pension which is part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (the Fund) and should be considered together with the current WealthView eWRAP – Super/Pension PDS Part 1 and with any subsequent communications provided by the Trustee or Operator. It is also the Investment Options document for the Investor Directed Portfolio Service (IDPS) known as WealthView eWRAP - Investment. The Operator of the IDPS is NMMT.

This document is jointly issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654, and NMMT Limited (NMMT) ABN 42 058 835 573, AFS Licence No. 234653.

Asgard Capital Management Ltd ABN 92 009 279 592 AFS Licence No. 240695 is the administrator and custodian of WealthView eWRAP.

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.

Please contact your financial adviser for information about the shares available through your account. From time to time, we'll add or remove investment options. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy.

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.

The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS Part 1 and any other subsequent communications from the Trustee or Operator, as applicable.

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 that 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 WealthView eWRAP – Super/Pension or WealthView eWRAP - Investment 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 006 230 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 *Investor Online* at investoronline.info.

Liquidity risk

Liquidity risk is the risk that your investment cannot be bought, sold, cashed, transferred or rolled over as quickly as you might wish. Different investments have different transaction processing times and thus different levels of liquidity risk.

Once we receive all the necessary information your request will generally be processed within 30 days for investment switches and withdrawals.

Some investments, referred to as 'illiquid assets', require a longer period to be redeemed. This longer redemption period is imposed by the underlying investment manager because some or all of the assets within the investment are illiquid. Account fees will continue to be charged while invested in illiquid investment options. We have labelled these investments as 'illiquid investments' in the Investment Options document which also shows the maximum redemption period for each option.

For more information, you should read the PDS for your chosen managed investment funds.

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