

# North® Investment Options

## Contents

|                               |    |
|-------------------------------|----|
| Guaranteed investment options | 2  |
| Discounted investment options | 3  |
| Standard investment options   | 5  |
| Standard Risk Measure         | 23 |
| Other important information   | 24 |

This document outlines the investment options available through the North Super and Pension product disclosure statement (PDS), North Super and Pension Guarantee PDS, North Investment investor directed portfolio service guide (IDPS) guide and the North Investment Guarantee PDS.

North offers a range of investment options featuring:

- over 550 managed funds
- managed portfolios
- listed securities on the Australian Securities Exchange (ASX)
- exchange traded funds (ETFs), exchange traded commodities (ETCs) and exchange traded bonds (ETBs)
- listed investment companies (LICs) and listed investment trusts (LITs)
- Australian real estate investment trusts (AREITs), and
- term deposits.

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. Refer to the applicable product disclosure statement or other disclosure document for an investment option to obtain information about fees and costs for any specific investment option. For more information on fees and costs please refer to the **North Super and Pension PDS**, **North Super and Pension Guarantee PDS – Part B**, **North Investment IDPS Guide** or the **North Investment Guarantee PDS** as applicable to you.

Please submit all investment instructions through your adviser or North® Online, available via [northonline.com.au](https://northonline.com.au)

## Guaranteed investment options

Investors who have selected a Guarantee between 29 July 2013 and 20 February 2016 may choose from these funds:

| Fund name                               |
|---|
| Macquarie Cash                          |
| MyNorth Guardian Max 60 <sup>(i)</sup>  |
| MyNorth Guardian Max 85 <sup>(i)</sup>  |
| MyNorth Guardian Max 100 <sup>(i)</sup> |

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

Please note that the funds available to you will vary depending on the investment strategy you have selected. For more information, please read the **North Super and Pension PDS – Part B** or **North Investment Guarantee PDS**.

Investors who have selected a Guarantee between 10 April 2012 and 28 July 2013 may choose from these funds:

| Fund name                                |
|--|
| Macquarie Cash                           |
| North Active Defensive                   |
| North Active Moderately Defensive        |
| North Active Balanced                    |
| North Active Growth <sup>(ii)</sup>      |
| North Active High Growth <sup>(ii)</sup> |
| North Index Defensive                    |
| North Index Moderately Defensive         |
| North Index Balanced                     |
| North Index Growth                       |
| North Index High Growth                  |

Investors who have selected a Guarantee before 9 April 2012 may choose from these funds:

| Fund name   |
|---|
| Macquarie Cash                                    |
| abrIn Actively Hedged International Equities Fund |
| Ausbil Australian Active Equity Fund              |
| BlackRock Advantage Australian Equity Fund        |
| Fidelity Australian Equities Fund                 |
| Fidelity Global Equities Fund                     |
| iShares Australian Bond Index Fund                |

| Fund name   |
|---|
| iShares Australian Equity Index Fund                          |
| iShares Australian Listed Property Index Fund                 |
| iShares International Equity Index Fund                       |
| Maple-Brown Abbott Australian Share Fund (W)                  |
| MFS Global Equity Trust                                       |
| North Active Defensive  |
| North Active Moderately Defensive                             |
| North Active Balanced   |
| North Active Growth   |
| North Active High Growth                                      |
| North Index Defensive   |
| North Index Moderately Defensive                              |
| North Index Balanced  |
| North Index Growth  |
| North Index High Growth                                       |
| Pendal Australian Share Fund                                  |
| Pendal Concentrated Global Share Fund No.2 <sup>(i)</sup>     |
| Perennial Value Shares Trust (W)                              |
| Perpetual Australian Share Fund                               |
| Schroder Australian Equity Fund (W)                           |
| Schroder Sustainable Global Core Fund                         |
| T. Rowe Price Global Equity Fund                              |
| Tyndall Australian Share Wholesale Fund                       |
| UBS Cash Fund   |
| Vanguard Australian Fixed Interest Index Fund (W)             |
| Vanguard Australian Property Securities Index Fund (W)        |
| Vanguard Australian Shares High Yield Fund                    |
| Vanguard Australian Shares Index Fund (W)                     |
| Vanguard International Fixed Interest Index Fund (Hedged) (W) |
| Vanguard International Shares Index Fund                      |
| Vanguard International Shares Index Fund (Hedged)             |

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

# Discounted investment options

## Cash account

For the current cash account investment fee, refer to the **Fees and other costs** section in the **North Super and Pension PDS – Part A** or the **North Investment IDPS Guide** as applicable to you. Please refer to [northonline.com.au](http://northonline.com.au) for the Cash Account performance report.

## Managed funds

| APIR code                        | Fund name   | Risk band <sup>(i)</sup> |
|----------------------------------|---|--------------------------|
| <b>Discount Menu</b>             |   |                          |
| Cash Option                      |   |                          |
| NML0018AU                        | Macquarie Cash <sup>(ii) (iii)</sup>                          | 1                        |
| <b>North Active</b>              |   |                          |
| IPA0067AU                        | North Active Balanced   | 5                        |
| IPA0068AU                        | North Active Defensive  | 3                        |
| IPA0069AU                        | North Active Growth <sup>(viii)</sup>                         | 6                        |
| IPA0070AU                        | North Active High Growth <sup>(viii)</sup>                    | 6                        |
| IPA0071AU                        | North Active Moderately Defensive                             | 4                        |
| <b>North Index</b>               |   |                          |
| NMM0113AU                        | North Index Balanced <sup>(iv)</sup>                          | 5                        |
| NMM0111AU                        | North Index Defensive <sup>(iv)</sup>                         | 3                        |
| NMM0114AU                        | North Index Growth <sup>(iv)</sup>                            | 6                        |
| NMM0115AU                        | North Index High Growth <sup>(iv)</sup>                       | 6                        |
| NMM0112AU                        | North Index Moderately Defensive <sup>(iv)</sup>              | 4                        |
| <b>North Professional Series</b> |   |                          |
| IPA0077AU                        | North Professional Balanced                                   | 5                        |
| IPA0176AU                        | North Professional Conservative                               | 3                        |
| IPA0078AU                        | North Professional Growth                                     | 6                        |
| IPA0079AU                        | North Professional High Growth                                | 6                        |
| IPA0080AU                        | North Professional Moderately Conservative                    | 4                        |
| <b>MyNorth Index Series</b>      |   |                          |
| IPA3983AU                        | MyNorth Australian Equity Index Fund                          | 7                        |
| IPA5654AU                        | MyNorth Australian Fixed Interest Index Fund                  | 4                        |
| IPA2425AU                        | MyNorth Australian Property Index Fund                        | 7                        |
| IPA9989AU                        | MyNorth Emerging Markets Index Fund                           | 7                        |
| IPA2641AU                        | MyNorth Global Listed Infrastructure Market Index Hedged Fund | 7                        |
| IPA6998AU                        | MyNorth International Equity Index Fund                       | 7                        |

| APIR code                                 | Fund name  | Risk band <sup>(i)</sup> |
|---|--|--------------------------|
| IPA5367AU                                 | MyNorth International Equity Index Hedged Fund                     | 7                        |
| IPA5310AU                                 | MyNorth International Fixed Interest Index Hedged Fund             | 5                        |
| IPA4080AU                                 | MyNorth International Property Index Hedged Fund                   | 7                        |
| <b>AMP Capital Goals Based Series</b>     |  |                          |
| AMP1015AU                                 | Dexus Core Property Fund <sup>(vi)(v)</sup>                        | 6                        |
| AMP1179AU                                 | Dexus Core Infrastructure Fund                                     | 4                        |
| AMP3254AU                                 | AMP Core Retirement Fund   | 6                        |
| AMP0557AU                                 | Macquarie Corporate Bond Fund - Class A Units <sup>(ii)</sup>      | 5                        |
| AMP0974AU                                 | Macquarie Global Listed Real Estate Fund - Class A Units           | 4                        |
| IPA0075AU                                 | ipac Income Generator <sup>(iii)</sup>                             | 6                        |
| AMP1685AU                                 | AMP Multi-Asset Fund   | 4                        |
| AMP0981AU                                 | Macquarie Wholesale Australian Fixed Interest Fund <sup>(ii)</sup> | 7                        |
| NML0001AU                                 | Dexus Wholesale Australian Property Fund                           | 7                        |
| <b>Specialist Series and Other Funds</b>  |  |                          |
| AMP0681AU                                 | Specialist Australian Share Fund                                   | 6                        |
| AMP0973AU                                 | Specialist Australian Small Companies Fund                         | 6                        |
| AMP1992AU                                 | Specialist Diversified Fixed Income Fund                           | 6                        |
| AMP0969AU                                 | Specialist Geared Australian Share Fund <sup>(ix)</sup>            | 4                        |
| AMP0825AU                                 | Specialist International (Hedged) Share Fund                       | 3                        |
| AMP0824AU                                 | Specialist International Share Fund                                | 6                        |
| <b>AMP Capital Experts' Choice Series</b> |  |                          |
| HLR0002AU                                 | Experts' Choice Australian Shares Fund                             | 6                        |
| HLR0003AU                                 | Experts' Choice Balanced Fund <sup>(v)</sup>                       | 4                        |
| HLR0004AU                                 | Experts' Choice Conservative Fund <sup>(v)</sup>                   | 3                        |
| HLR0001AU                                 | Experts' Choice Diversified Interest Income Fund <sup>(v)</sup>    | 3                        |

| APIR code                       | Fund name   | Risk band <sup>(i)</sup> |
|---------------------------------|---|--------------------------|
| HLR0005AU                       | Experts' Choice Growth Fund <sup>(v)</sup>                      | 6                        |
| HLR0006AU                       | Experts' Choice International Shares Fund                       | 6                        |
| HLR0022AU                       | Experts' Choice Property and Infrastructure Fund <sup>(v)</sup> | 6                        |
| HLR0007AU                       | Experts' Choice Short Term Money Market Fund                    | 1                        |
| HLR0023AU                       | Experts' Choice Small Companies Fund                            | 6                        |
| <b>ipac Life Choices Series</b> |   |                          |
| IPA0156AU                       | ipac Life Choices Active 50                                     | 4                        |
| IPA0155AU                       | ipac Life Choices Active 70 <sup>(viii)</sup>                   | 5                        |
| IPA0154AU                       | ipac Life Choices Active 85 <sup>(viii)</sup>                   | 6                        |
| IPA0153AU                       | ipac Life Choices Active 100                                    | 6                        |
| IPA0158AU                       | ipac Life Choices Income Generator <sup>(ii)</sup>              | 5                        |
| IPA0160AU                       | ipac Life Choices Index 50                                      | 4                        |
| IPA0159AU                       | ipac Life Choices Index 70                                      | 5                        |
| IPA0161AU                       | ipac Life Choices Index 85                                      | 6                        |

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) Investors who have selected a Guarantee may select these funds.
- (iv) The registered name of each of these funds is different to that shown in this document. For more information, please refer to the fund's PDS.
- (v) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.
- (vi) This asset is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an explanation of illiquid investments please refer to Liquidity risk in the North Super and Pension PDS – Part A or the North Investment IDPS Guide.
- (vii) Not available to super or pension members.
- (viii) This investment option is closed to new super and pension members. Existing super and pension members that hold the fund can continue to purchase additional units.
- (ix) This investment is only available through a financial adviser

## Managed Portfolios - Discounted

You are able to invest in the below Managed Portfolio series offered on the North Discounted menu as part of the MyNorth Managed Portfolio product. The managed portfolios available may change from time to time, please refer to the relevant MyNorth Managed Portfolio Product Disclosure Statement for up-to-date information which can be found at [northonline.com.au/managedportfolios](http://northonline.com.au/managedportfolios).

As at the date of publication, the following managed portfolios are available for investment on the North Discounted menu.

| Code <sup>(ii)</sup>                        | Fund name   | Risk band <sup>(i)</sup> |
|---|---|--------------------------|
| <b>IndexPlus Managed Portfolios</b>         |   |                          |
| NTH1054                                     | IndexPlus Conservative Managed Portfolio            | 3                        |
| NTH1055                                     | IndexPlus Moderately Conservative Managed Portfolio | 5                        |
| NTH1056                                     | IndexPlus Balanced Managed Portfolio                | 6                        |
| NTH1057                                     | IndexPlus Moderately Aggressive Managed Portfolio   | 6                        |
| NTH1058                                     | IndexPlus Aggressive Managed Portfolio              | 6                        |
| <b>Diversified Index Managed Portfolios</b> |   |                          |
| NTH0432                                     | Diversified Index Conservative Portfolio            | 4                        |

- (i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.
- (ii) Managed Portfolios are only available through a financial adviser.

## Term deposits

| Provider           |
|--------------------|
| AMP                |
| ANZ <sup>(i)</sup> |
| Adelaide Bank      |
| NAB <sup>(i)</sup> |

Please refer to [northonline.com.au](http://northonline.com.au) for the current list of terms and rates. There are no underlying fees and costs for Term Deposits.

Term deposits can be held alongside a North Guaranteed investment. However, they are not currently available on accounts with a Guarantee that commenced prior to 28 November 2020.

- (i) Deposits from Trust or Corporate entities are subject to a maximum customer aggregate amount of \$1,999,999.

# Standard investment options

## Managed funds

| APIR code                          | Fund name   | Risk band <sup>(i)</sup> |
|------------------------------------|---|--------------------------|
| <b>Advantage Range</b>             |   |                          |
| <b>Fixed Interest</b>              |   |                          |
| AMP7750AU                          | Macquarie Corporate Bond Fund - Class G Units                             | 4                        |
| <b>Property and Infrastructure</b> |   |                          |
| AMP8292AU                          | Dexus Core Infrastructure Fund Fund <sup>(iii)</sup>                      | 7                        |
| AMP3259AU                          | Macquarie Global Listed Real Estate Fund - Class G Units <sup>(iii)</sup> | 7                        |

- (i) For more information on the Standard Risk Measure, refer to the **Standard Risk Measure** section of this document.
- (ii) The investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.
- (iii) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

All other managed funds available through the Standard menu.

| APIR code                      | Fund name  | Risk band <sup>(i)</sup> |
|--------------------------------|--|--------------------------|
| <b>Multisector</b>             |  |                          |
| <b>Cautious</b>                |  |                          |
| RFA0811AU                      | Pendal Sustainable Conservative Fund             | 4                        |
| <b>Conservative</b>            |  |                          |
| ETL0273AU                      | Allan Gray Australia Stable Fund                 | 5                        |
| BAR0811AU                      | BlackRock Scientific Diversified Stable Fund     | 4                        |
| DFA8313AU                      | Dimensional World Allocation 30/70 Trust         | 6                        |
| SSB9427AU                      | Franklin Multi-Asset Defensive Fund - I Class    | 6                        |
| IPA0169AU                      | MyNorth Guardian Max 60 <sup>(iv)</sup>          | 4                        |
| VAN0109AU                      | Vanguard Conservative Index Fund                 | 4                        |
| <b>Moderately Conservative</b> |  |                          |
| DAM0025AU                      | AMS Moderately Conservative Fund                 | 4                        |
| SSB3556AU                      | Franklin Multi-Asset Conservative Fund - I Class | 6                        |
| DFA0033AU                      | Dimensional World Allocation 50/50 Trust         | 6                        |
| <b>Balanced</b>                |  |                          |
| AUG0017AU                      | Australian Ethical Balanced Fund (Wholesale)     | 6                        |
| DAM0026AU                      | AMS Balanced Fund                                | 6                        |

| APIR code                    | Fund name   | Risk band <sup>(i)</sup> |
|------------------------------|---|--------------------------|
| BAR0813AU                    | BlackRock Scientific Diversified Growth Fund                        | 6                        |
| PWA0822AU                    | BlackRock Tactical Growth Fund <sup>(ix)</sup>                      | 6                        |
| COR0001AU                    | Cor Capital Fund  | 6                        |
| FSF0008AU                    | First Sentier Wholesale Diversified Fund                            | 6                        |
| SSB4958AU                    | Franklin Multi-Asset Balanced Fund - I Class                        | 6                        |
| IPA0167AU                    | MyNorth Guardian Max 85 <sup>(ii)(iv)</sup>                         | 5                        |
| IOF0254AU                    | MLC MultiSeries 50 <sup>(ix)</sup>                                  | 6                        |
| BTA0122AU                    | Pendal Sustainable Balanced Fund                                    | 6                        |
| PER0063AU                    | Perpetual Balanced Growth Fund (W)                                  | 6                        |
| VAN0108AU                    | Vanguard Balanced Index Fund  | 6                        |
| ETL4654AU                    | Allan Gray Australia Balanced Fund                                  | 6                        |
| <b>Moderately Aggressive</b> |   |                          |
| DFA7518AU                    | Dimensional Sustainability World Allocation 70/30 Trust             | 6                        |
| DFA0029AU                    | Dimensional World Allocation 70/30 Trust                            | 6                        |
| SSB2699AU                    | Franklin Multi-Asset Growth Fund - I Class                          | 6                        |
| MAC3069AU                    | Macquarie Real Return Opportunities Fund                            | 6                        |
| IPA0168AU                    | MyNorth Guardian Max 100 <sup>(ii)(iv)</sup>                        | 6                        |
| IOF0090AU                    | MLC MultiSeries 70 <sup>(ix)</sup>                                  | 6                        |
| VAN0110AU                    | Vanguard Growth Index Fund  | 6                        |
| RIM0087AU                    | Russell Investments Multi-Asset Growth Strategy Plus Fund — Class A | 5                        |
| RIM0098AU                    | Russell Investments Multi-Asset Growth Strategy Fund - Class A      | 5                        |
| ZUR0059AU                    | Zurich Investments Managed Growth Fund                              | 6                        |
| <b>Aggressive</b>            |   |                          |
| SSB9105AU                    | Franklin Multi-Asset High Growth Fund - I Class                     | 6                        |
| IOF0255AU                    | MLC MultiSeries 90 <sup>(ix)</sup>                                  | 6                        |
| MLC0397AU                    | MLC MultiActive High Growth <sup>(ix)</sup>                         | 6                        |
| VAN0111AU                    | Vanguard High Growth Index Fund                                     | 6                        |
| <b>Specialist</b>            |   |                          |
| CRS0002AU                    | abrdn Multi-Asset Real Return Fund <sup>(iv)</sup>                  | 6                        |

| APIR code                        | Fund name  | Risk band<br>(i) |
|----------------------------------|--|------------------|
| CRS0001AU                        | abrdrn Multi-Asset Income Fund <sup>(v)(iv)</sup>                              | 6                |
| COL0029AU                        | Atrium Evolution Series Diversified Fund (5 Units) <sup>(ix)</sup>             | 2 - 6            |
| COL0030AU                        | Atrium Evolution Series Diversified Fund (7 Units) <sup>(ix)</sup>             | 2 - 6            |
| COL0031AU                        | Atrium Evolution Series Diversified Fund (9 Units) <sup>(ix)</sup>             | 2 - 6            |
| PIM7509AU                        | Atrium Evolution Series – Diversified Fund AEF 7 Class P Units <sup>(ix)</sup> | 2 - 6            |
| PIM5301AU                        | Atrium Evolution Series – Diversified Fund AEF 9 Class P Units <sup>(ix)</sup> | 2 - 6            |
| MAL0018AU                        | BlackRock Global Allocation Australian Fund <sup>(ix)</sup>                    | 6                |
| MAL0029AU                        | BlackRock Global Allocation Fund <sup>(ix)</sup>                               | 5                |
| BLK0009AU                        | BlackRock Global Multi-Asset Income Fund <sup>(v)(iv)</sup>                    | 6                |
| PER0728AU                        | CT Pyrford Global Absolute Return Fund   | 3                |
| BTA0318AU                        | Pendal Monthly Income Plus Fund <sup>(v)</sup>                                 | 5                |
| PER0556AU                        | Perpetual Wholesale Diversified Real Return Fund                               | 4                |
| PER0761AU                        | Perpetual ESG Real Return Fund   | 4                |
| PER0731AU                        | PineBridge Global Dynamic Asset Allocation Fund                                | 5                |
| PIM1038AU                        | Ruffer Total Return International - Australia Fund                             | 6                |
| RIM0089AU                        | Russell Investments Multi-Asset Income Strategy Fund                           | 5                |
| SCH0096AU                        | Schroder Multi Asset Income Fund   | 2                |
| SCH0047AU                        | Schroder Real Return Fund  | 4                |
| <b>Cash</b>                      |  |                  |
| <b>Cash and Deposits</b>         |  |                  |
| PIM3425AU                        | First Sentier Cash Fund  | 1                |
| SBC0811AU                        | UBS Cash Fund <sup>(v)</sup>   | 1                |
| PRM0010AU                        | Mutual Cash (MCTDF)  | 1                |
| <b>Short Term Fixed Interest</b> |  |                  |
| DDH0009AU                        | DDH Cash Fund <sup>(v)</sup>   | 1                |
| DFA0100AU                        | Dimensional Short Term Fixed Interest  | 1                |
| MAQ0204AU                        | Macquarie Australian Diversified Income Fund                                   | 1                |
| SBC0812AU                        | UBS Short-Term Fixed Income Fund   | 1                |
| VAN0102AU                        | Vanguard Short Term Fixed Interest Fund <sup>(v)</sup>                         | 1                |

| APIR code                        | Fund name   | Risk band<br>(i) |
|----------------------------------|---|------------------|
| <b>Fixed Interest</b>            |   |                  |
| <b>Australian Fixed Interest</b> |   |                  |
| HOW8543AU                        | Ardea Diversified Bond Fund (Class A)   | 4                |
| ETL8782AU                        | Artesian Green & Sustainable Bond   | 4                |
| CHN0005AU                        | CC JCB Active Bond Fund   | 4                |
| ETL2716AU                        | Coolabah Active Composite Bond Fund (Hedge Fund)                              | 4                |
| CSI3766AU                        | Challenger Guaranteed Income Fund 4.80 cents p.a. 31 May 2026 <sup>(ix)</sup> | 4                |
| WPC1583AU                        | Daintree High Income Trust  | 4                |
| TAL0590AU                        | Fortlake Real Income <sup>(ix)</sup>  | 4                |
| BGL0105AU                        | iShares Australian Bond Index Fund  | 4                |
| IOF0046AU                        | Janus Henderson Australian Fixed Interest Fund                                | 4                |
| IOF0047AU                        | Janus Henderson Conservative Fixed Interest Fund                              | 4                |
| SSB0122AU                        | Western Asset Australian Bond Fund <sup>(v)</sup>                             | 4                |
| MAQ0211AU                        | Macquarie True Index Australian Fixed Interest <sup>(iv)</sup>                | 4                |
| MAQ0061AU                        | Macquarie Australian Fixed Interest Fund                                      | 4                |
| EVO2608AU                        | Metrics Direct Income Fund  | 4                |
| PRM0015AU                        | Mutual Income (MIF)   | 4                |
| TYN0104AU                        | Yarra Australian Bond Fund  | 4                |
| BTA8657AU                        | Pendal Dynamic Income Fund  | 4                |
| WFS0377AU                        | Pendal Short Term Income Securities Fund                                      | 4                |
| RFA0813AU                        | Pendal Fixed Interest Fund  | 4                |
| BTA0507AU                        | Pendal Sustainable Australian Fixed Interest Fund                             | 4                |
| ETL0015AU                        | PIMCO Australian Bond Fund – Wholesale Class                                  | 4                |
| ETL0182AU                        | PIMCO Australian Short Term Bond Fund   | 4                |
| OMF0009AU                        | Realm High Income Fund <sup>(viii)(ix)</sup>                                  | 4                |
| OMF3725AU                        | Realm Short Term Income Fund <sup>(ix)</sup>                                  | 4                |
| OMF5868AU                        | Realm Strategic Income Fund <sup>(viii)(ix)</sup>                             | 4                |
| SBC0813AU                        | UBS Australian Bond Fund  | 4                |
| VAN0065AU                        | Vanguard Australian Corporate Fixed Interest Index Fund                       | 4                |
| VAN0001AU                        | Vanguard Australian Fixed Interest Index Fund (W)                             | 4                |

| APIR code                         | Fund name   | Risk band<br>(i) |
|-----------------------------------|---|------------------|
| VAN0025AU                         | Vanguard Australian Government Bond Index Fund                              | 4                |
| CRE0014AU                         | Smarter Money Fund - Assisted Investor Class                                | 4                |
| SST4725AU                         | State Street Floating Rate Fund <sup>(ix)</sup>                             | 4                |
| TGY9172AU                         | Trilogy Monthly Income Trust - Platform Class <sup>(viii)(ix)</sup>         | 4                |
| <b>Diversified Fixed Interest</b> |   |                  |
| DFA0108AU                         | Dimensional Five-Year Diversified F/I                                       | 4                |
| DFA0002AU                         | Dimensional Two-Year Sustainability Fixed Interest Trust                    | 4                |
| ETL0116AU                         | PIMCO Diversified Fixed Interest Fund - Institutional Class <sup>(iv)</sup> | 4                |
| ETL0016AU                         | PIMCO Diversified Fixed Interest Fund — Wholesale Class                     | 4                |
| IOF0127AU                         | Janus Henderson Diversified Credit Fund                                     | 4                |
| MMM8312AU                         | Millbrook Credit Fund Diversified Fund <sup>(ix)</sup>                      | 3                |
| HOW5504AU                         | Kapstream Absolute Return Income Plus Fund                                  | 4                |
| SCH6618AU                         | Schroder Fixed Income Fund - Client Class <sup>(iv)</sup>                   | 4                |
| SCH0028AU                         | Schroder Fixed Income Fund - Wholesale Class                                | 4                |
| SBC0007AU                         | UBS Diversified Fixed Income Fund   | 4                |
| VAN0042AU                         | Vanguard Diversified Bond Index Fund  | 4                |
| <b>Global Fixed Interest</b>      |   |                  |
| MAQ0274AU                         | Macquarie Dynamic Bond Fund   | 5                |
| ETL0521AU                         | BNP Paribas Green Bond Trust  | 5                |
| CIM0161AU                         | Capital Group Global Corporate Bond Hedged <sup>(ix)</sup>                  | 5                |
| CHN8607AU                         | CC JCB Dynamic Alpha Fund   | 5                |
| ETL3065AU                         | Colchester Emerging Markets Bond Fund - Class I                             | 5                |
| ETL5525AU                         | Colchester Global Government Bond Fund                                      | 5                |
| DFA0028AU                         | Dimensional Global Bond Trust   | 5                |
| BLK4636AU                         | iShares ESG Global Bond Index Fund (Class D Units)                          | 5                |
| BGL0008AU                         | iShares Global Bond Index Fund  | 5                |
| SSB8320AU                         | Western Asset Global Bond Fund  | 5                |
| ETL9987AU                         | Neuberger Berman Global High Yield Fund                                     | 5                |
| ETL1411AU                         | Neuberger Berman Strategic Income W   | 5                |
| ETL0018AU                         | PIMCO Global Bond Fund — Wholesale Class                                    | 4                |
| PIC6396AU                         | PIMCO ESG Global Bond Fund  | 5                |

| APIR code         | Fund name   | Risk band<br>(i) |
|-------------------|---|------------------|
| SBC0819AU         | UBS International Bond Fund <sup>(iv)</sup>   | 5                |
| VAN2989AU         | Vanguard Ethically Conscious Global Aggregate Bond Index Fund                         | 5                |
| VAN9309AU         | Vanguard Global Aggregate Bond Fund   | 5                |
| VAN0103AU         | Vanguard International Fixed Interest Index Fund (Hedged) (W)                         | 5                |
| <b>Annuities</b>  |   |                  |
| MLT5528AU         | Challenger Guaranteed Income Fund (2.35 cents pa 31 August 2024) <sup>(v)(ix)</sup>   | 1                |
| CSI4716AU         | Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2027 <sup>(v)(ix)</sup> | 1                |
| CSI9774AU         | Challenger Guaranteed Income Fund 5.25 cents p.a. 30 November 2028 <sup>(v)(ix)</sup> | 1                |
| <b>Specialist</b> |   |                  |
| ACM0001AU         | AB Dynamic Global Fixed Income Fund <sup>(ix)</sup>                                   | 5                |
| PPL0028AU         | Antares Income Fund   | 3                |
| HOW0098AU         | Ardea Real Outcome Fund   | 6                |
| SSB0515AU         | Brandywine Global Income Optimiser Fund <sup>(ix)</sup>                               | 6                |
| SSB0014AU         | Brandywine Global Opportunistic Fixed Income Fund <sup>(ix)</sup>                     | 6                |
| FRT0027AU         | Franklin Australian Absolute Return Bond Fund   | 6                |
| IOF0145AU         | Janus Henderson Tactical Income Fund  | 6                |
| PER0727AU         | JPMorgan Global Strategic Bond Fund   | 6                |
| HOW1327AU         | Kapstream Absolute Return Income Fund - Class X <sup>(iv)</sup>                       | 6                |
| HOW0052AU         | Kapstream Absolute Return Income Fund   | 6                |
| GSF0008AU         | Payden Global Income Opportunities  | 6                |
| ETL0458AU         | PIMCO Income Fund <sup>(v)</sup>  | 6                |
| ETL0398AU         | T. Rowe Price Dynamic Global Bond   | 6                |
| <b>Credit</b>     |   |                  |
| ETL2805AU         | Alexander Credit Income Fund  | 5                |
| HOW4476AU         | ARES Global Credit Income Fund  | 5                |
| CSA0038AU         | Bentham Global Income Fund (W) <sup>(v)</sup>   | 5                |
| CSI6218AU         | Bentham Professional Global Income Fund - Class X <sup>(iv)</sup>                     | 5                |
| CSA0046AU         | Bentham Syndicated Loan Fund (W) <sup>(v)</sup>                                       | 5                |
| HOW8013AU         | Challenger IM Credit Income Fund <sup>(ix)</sup>                                      | 5                |
| WPC1963AU         | Daintree Core Income Trust  | 5                |

| APIR code                  | Fund name   | Risk band<br>(i) |
|----------------------------|---|------------------|
| FSF0084AU                  | Janus Henderson Diversified Credit Fund <sup>(v)</sup>        | 5                |
| CNA0805AU                  | Invesco Senior Secured Income Fund (W) <sup>(iv) (v)</sup>    | 5                |
| CHN2049AU                  | KKR Global Credit Opportunities Fund (Class A)                | 5                |
| LTC0002AU                  | La Trobe Australian Credit Fund                               | 5                |
| MAQ0277AU                  | Macquarie Income Opportunities Fund <sup>(v)</sup>            | 5                |
| PER0260AU                  | Perpetual Diversified Income Fund (W)                         | 5                |
| PER1744AU                  | Perpetual ESG Credit Income Fund                              | 5                |
| ETL0019AU                  | PIMCO Global Credit Fund — Wholesale Class                    | 5                |
| PMC0103AU                  | PM Capital Enhanced Yield Fund                                | 5                |
| PMC4700AU                  | PM Capital Enhanced Yield Fund - Class B                      | 5                |
| PGI0001AU                  | Principal Global Credit Opportunities Fund                    | 5                |
| PDL5969AU                  | Regnan Credit Impact Trust                                    | 5                |
| SCH0103AU                  | Schroder Absolute Return Income Fund (W)                      | 5                |
| UBS0003AU                  | UBS Income Solution Fund                                      | 5                |
| VAN0106AU                  | Vanguard International Credit Securities Indexed Hedged Fund  | 5                |
| JBW9312AU                  | Yarra Enhanced Income Fund - Class A                          | 5                |
| <b>Property</b>            |   |                  |
| <b>Australian Property</b> |   |                  |
| AMP0255AU                  | Macquarie Australian Real Estate Fund - Class A Units         | 7                |
| APN0008AU                  | APN A-REIT Fund <sup>(v)</sup>                                | 7                |
| YOC0100AU                  | Australian Unity Property Income Fund                         | 7                |
| CTR0438AU                  | Centuria Healthcare Property Fund <sup>(viii)(ix)</sup>       | 7                |
| CNT9370AU                  | Centuria Diversified Property Fund <sup>(viii)(ix)</sup>      | 7                |
| MAQ0854AU                  | Charter Hall Direct Industrial Fund No. 4 <sup>(vi)(ix)</sup> | 7                |
| MAQ0842AU                  | Charter Hall Direct Office (W) <sup>(vi) (ix)</sup>           | 7                |
| MAQ5880AU                  | Charter Hall Direct PFA Fund <sup>(vi)(ix)</sup>              | 7                |
| COL0001AU                  | Charter Hall Maxim Property Securities <sup>(ix)</sup>        | 7                |
| CRM0008AU                  | Cromwell Phoenix Property Securities Fund <sup>(ix)</sup>     | 7                |
| FSF0004AU                  | First Sentier Wholesale Property Securities Fund              | 7                |
| PAL0002AU                  | Ironbark Paladin Property Securities Fund                     | 7                |
| BGL0108AU                  | iShares Australian Listed Property Index Fund                 | 7                |
| SSB0026AU                  | Martin Currie Real Income Fund                                | 7                |
| SSB5452AU                  | Martin Currie Real Income - Class M <sup>(iv)</sup>           | 7                |
| SSB0128AU                  | Martin Currie Property Securities Fund <sup>(iv)</sup>        | 7                |

| APIR code                  | Fund name  | Risk band<br>(i) |
|----------------------------|--|------------------|
| RFA0817AU                  | Pendal Property Investment Fund  | 7                |
| WHT0014AU                  | Resolution Capital Real Assets Fund  | 7                |
| ETL0119AU                  | SGH Property Income Fund   | 7                |
| ETL4846AU                  | Spire Multifamily Growth and Income Fund Founders (AUD) Hedged Class <sup>(viii)</sup> | 7                |
| SBC0816AU                  | UBS CBRE Property Securities Fund  | 7                |
| VAN0004AU                  | Vanguard Australian Property Securities Index Fund (W)                                 | 7                |
| ZUR0064AU                  | Zurich Australian Property Securities Fund   | 7                |
| <b>Global Property</b>     |  |                  |
| DFA0005AU                  | Dimensional Global Real Estate Trust   | 7                |
| FSF1241AU                  | First Sentier Global Listed Infrastructure Fund  | 7                |
| FSF0454AU                  | First Sentier Global Property Securities Fund  | 7                |
| PIM2485AU                  | First Sentier Global Property Sec Hdg  | 7                |
| MGL0010AU                  | Ironbark DWS Global (ex-Australia) Property Securities Fund                            | 7                |
| PGI0002AU                  | Principal Global Property Securities Fund  | 7                |
| BFL0020AU                  | Quay Global Real Estate-Daily Series   | 7                |
| BFL3333AU                  | Quay Global Real Estate Fund (AUD Hedged)  | 7                |
| IOF0184AU                  | Resolution Capital Global Property Securities (Unhedged) Series II                     | 7                |
| IOF0081AU                  | Resolution Capital Global Property Securities Fund (Hedged) – Series II                | 7                |
| WHT0015AU                  | Resolution Capital Global Property Securities Fund                                     | 7                |
| HML0016AU                  | UBS CBRE Global Property Securities Fund   | 7                |
| VAN0018AU                  | Vanguard International Property Securities Index Fund                                  | 7                |
| VAN0019AU                  | Vanguard International Property Securities Index Fund (Hedged)                         | 7                |
| <b>Australian Equities</b> |  |                  |
| <b>Income</b>              |  |                  |
| PPL0002AU                  | Antares Dividend Builder   | 7                |
| ETL0148AU                  | Armytage Australian Equity Income Fund   | 7                |
| AAP3656AU                  | Ausbil Active Dividend Income Fund   | 7                |
| ETL5010AU                  | Coolabah Floating Rate High Yield  | 7                |
| DFA0036AU                  | Dimensional Australian Core Imputation Trust   | 7                |
| FSF0961AU                  | Martin Currie Australia Equity Fund  | 7                |
| IML0005AU                  | Investors Mutual Equity Income Fund  | 7                |
| SSB0043AU                  | Martin Currie Equity Income Fund   | 7                |



| APIR code                  | Fund name   | Risk band<br>(i) |
|----------------------------|---|------------------|
| HOW1607AU                  | Merlon Australian Share Income Fund - Class X <sup>(iv)</sup> | 7                |
| HBC0011AU                  | Merlon Australian Share Income Fund (W) <sup>(iv)</sup>       | 7                |
| TYN0038AU                  | Tyndall Australian Share Income Fund                          | 7                |
| RFA0103AU                  | Pendal Imputation Fund  | 7                |
| IOF0078AU                  | Perennial Value Shares for Income Trust <sup>(iv)</sup>       | 7                |
| WHT0039AU                  | Plato Australian Shares Income Fund                           | 7                |
| VAN0104AU                  | Vanguard Australian Shares High Yield Fund                    | 7                |
| OPS1827AU                  | Vertium Equity Income Fund                                    | 7                |
| <b>Mid/Small/Micro Cap</b> |   |                  |
| CSA0131AU                  | SGH Australian Small Companies Fund                           | 7                |
| CRS0003AU                  | SGH Ex-20 Australian Equities Fund - Class A                  | 7                |
| AAP0104AU                  | Ausbil Australian Emerging Leaders Fund                       | 7                |
| AAP5529AU                  | Ausbil Australian Smaller Companies Fund                      | 7                |
| AUG0018AU                  | Australian Ethical Australian Shares Fund                     | 7                |
| AUG0027AU                  | Australian Ethical Emerging Companies Fund                    | 7                |
| BFL3779AU                  | Bennelong Emerging Companies Fund                             | 7                |
| BFL0004AU                  | Bennelong ex-20 Australian Equities Fund                      | 7                |
| FAM0101AU                  | Celeste Australian Small Companies Fund                       | 7                |
| EVO4741AU                  | Contact Australia ex-50 Fund                                  | 7                |
| PIM4357AU                  | DNR Capital Australian Emerging Companies Fund                | 7                |
| HOW2967AU                  | Eiger Australian Small Companies Fund                         | 7                |
| PIM5346AU                  | Eley Griffiths Group Emerging Companies Fund                  | 7                |
| EGG0001AU                  | Eley Griffiths Small Companies Fund                           | 7                |
| ETL7964AU                  | Elston Australian Emerging Leaders Fund - Class A             | 7                |
| ANT0002AU                  | Fairview Equity Partners Emerging Companies Fund              | 7                |
| FID0026AU                  | Fidelity Future Leaders Fund                                  | 7                |
| WHT3093AU                  | Firetrail Australian Small Companies Fund (Class A)           | 7                |
| PIM2344AU                  | First Sentier Australian Small Companies Long Short Fund      | 7                |
| PIM1925AU                  | First Sentier ex-20 Australian Share Fund                     | 6                |
| ETL0449AU                  | Flinders Emerging Companies Fund                              | 7                |
| BNT0101AU                  | Hyperion Small Growth Companies Fund                          | 7                |
| IML0001AU                  | Investors Mutual Australian Small Companies                   | 7                |
| IML0003AU                  | Investors Mutual Future Leaders Fund                          | 7                |

| APIR code        | Fund name   | Risk band<br>(i) |
|------------------|---|------------------|
| HOW1289AU        | Lennox Australian Microcap Fund                           | 7                |
| HOW3590AU        | Lennox Australian Small Companies Fund                    | 7                |
| WHT9368AU        | Longwave Australian Small Companies Fund - Class A        | 7                |
| MAQ0454AU        | Macquarie Australian Small Companies Fund                 | 7                |
| ETL6978AU        | Milford Dynamic Small Companies Fund                      | 7                |
| FHT3726AU        | Montgomery Small Companies Fund                           | 7                |
| OPS0002AU        | OC Premium Small Companies Fund                           | 7                |
| OPS0004AU        | OC Microcap Fund  | 7                |
| BTA0313AU        | Pendal MidCap Fund  | 7                |
| RFA0819AU        | Pendal Smaller Companies Fund                             | 7                |
| PER0270AU        | Pengana Emerging Companies Fund                           | 7                |
| IOF0214AU        | Perennial Value Smaller Companies Trust                   | 7                |
| PER0048AU        | Perpetual Smaller Companies Fund (W)                      | 7                |
| PVA0013AU        | Prime Value Emerging Opportunities Fund                   | 7                |
| ETL7425AU        | Quest X20 Australian Equities Fund                        | 7                |
| FSF0978AU        | Realindex Australian Small Companies Fund - Class A       | 7                |
| ETL0062AU        | ICE Fund  | 7                |
| WHT0066AU        | Spheria Australian Microcap Fund <sup>(viii)</sup>        | 7                |
| WHT0008AU        | Spheria Australian Smaller Companies Fund                 | 7                |
| UBS0004AU        | UBS Yarra Australian Small Companies Fund                 | 7                |
| WPC5600AU        | Perennial Better Future Trust                             | 7                |
| UBS0057AU        | UBS Microcap Fund   | 7                |
| JBW0010AU        | Yarra Emerging Leaders Fund                               | 7                |
| JBW0103AU        | Yarra Global Smaller Companies Fund                       | 6                |
| <b>Large Cap</b> |   |                  |
| MGE9705AU        | Airlie Australian Share Fund (Managed Fund)               | 7                |
| ETL0060AU        | Allan Gray Australia Equity Fund                          | 7                |
| ETL0349AU        | Allan Gray Australian Equity - Class B                    | 7                |
| HOW3039AU        | Alphinity Australian Share Fund - Class X <sup>(iv)</sup> | 7                |
| PAM0001AU        | Alphinity Australian Share (W)                            | 7                |
| HOW0026AU        | Alphinity Concentrated Australian Share Fund              | 7                |
| HOW0121AU        | Alphinity Sustainable Share Fund                          | 7                |
| ALR2783AU        | Australian Eagle Trust <sup>(ix)</sup>                    | 7                |
| AAP0103AU        | Ausbil Australian Active Equity Fund                      | 7                |
| AAP3940AU        | Ausbil Active Sustainable Equity Fund                     | 7                |

| APIR code | Fund name   | Risk band<br>(i) |
|-----------|---|------------------|
| BFL0001AU | Bennelong Australian Equities                                       | 7                |
| BFL0002AU | Bennelong Concentrated Equities Fund                                | 7                |
| BFL0017AU | Bennelong Twenty20 Australian Equities Fund                         | 7                |
| BAR0814AU | BlackRock Advantage Australian Equity Fund<br>(vii)                 | 7                |
| HOW0019AU | Alphinity Australian Equity Fund                                    | 7                |
| OPS7755AU | Chester High Conviction Fund  | 7                |
| PIM0028AU | DNR Capital Australian Equities High Conviction Fund                | 7                |
| PIM1202AU | DNR Capital Australian Equities High Conviction Fund - W-Class (iv) | 7                |
| DFA0003AU | Dimensional Australian Core Equity Trust                            | 7                |
| DFA0103AU | Dimensional Australian Large Company Trust                          | 7                |
| DFA0101AU | Dimensional Australian Value Trust                                  | 7                |
| OPS2991AU | ECP Growth Companies Fund   | 7                |
| ETL7541AU | Elston Australian Large Companies Fund - Class A                    | 7                |
| FID0008AU | Fidelity Australian Equities Fund                                   | 7                |
| FID0021AU | Fidelity Australian High Conviction Fund                            | 7                |
| FSF0002AU | First Sentier Wholesale Australian Share Fund                       | 7                |
| FSF0003AU | First Sentier Wholesale Imputation Fund                             | 7                |
| WHT3810AU | Firetrail Australian High Conviction Fund                           | 7                |
| HOW0034AU | Greencape Broadcap Fund (W)   | 7                |
| HOW0035AU | Greencape High Conviction Fund (W)                                  | 7                |
| BNT0003AU | Hyperion Australian Growth Companies Fund                           | 7                |
| CNA0811AU | Invesco Wholesale Australian Share Fund (ix)                        | 7                |
| IML0002AU | Investors Mutual Australian Share Fund (W)                          | 7                |
| IML0010AU | Investors Mutual Concentrated Australian Share Fund                 | 7                |
| BGL0034AU | iShares Australian Equity Index Fund                                | 7                |
| LAZ0022AU | Lazard Defensive Australian Equity Fund                             | 7                |
| LAZ0013AU | Lazard Select Australian Equity Fund – W Class<br>(iv)              | 7                |
| MAQ0043AU | Macquarie Australian Shares Fund                                    | 7                |
| ADV0046AU | Maple-Brown Abbott Australian Share Fund - Wholesale                | 7                |
| SSB4946AU | Martin Currie Ethical Income Fund                                   | 7                |
| SSB0064AU | Martin Currie Ethical Values with Income Fund                       | 7                |
| PIM4806AU | Melior Australian Impact Fund                                       | 7                |

| APIR code         | Fund name   | Risk band<br>(i) |
|-------------------|---|------------------|
| HOW2217AU         | Merlon Concentrated Australian Share Fund                   | 7                |
| ETL8155AU         | Milford Australian Absolute Growth Fund - Class W           | 7                |
| TYN0028AU         | Tyndall Australian Share Wholesale Fund                     | 7                |
| ETL8096AU         | Paradice Equity Alpha Plus Fund (ix)                        | 7                |
| BTA0055AU         | Pendal Australian Equity Fund                               | 7                |
| RFA0818AU         | Pendal Australian Share Fund                                | 7                |
| RFA0059AU         | Pendal Focus Australian Share Fund                          | 7                |
| IOF0206AU         | Perennial Value Shares Trust (W)                            | 7                |
| PER0049AU         | Perpetual Australian Share Fund (W)                         | 7                |
| PER0102AU         | Perpetual Concentrated Equity Fund (W)                      | 7                |
| PER0668AU         | Perpetual Pure Equity Alpha                                 | 7                |
| AUS0030AU         | Platypus Australian Equities Fund - Wholesale               | 7                |
| PMC0101AU         | PM Capital Australian Companies Fund                        | 7                |
| FSF0976AU         | Realindex Australian Share Fund – Class A                   | 7                |
| SCH0002AU         | Schroder Australian Equity Fund                             | 7                |
| SCH0101AU         | Schroder Australian Equity Fund (W)                         | 7                |
| SCH0035AU         | Schroder Equity Opportunities Fund                          | 7                |
| WHT2589AU         | Solaris Australian Equity Income Fund                       | 7                |
| WHT0012AU         | Solaris Core Australian Equity Fund                         | 7                |
| SOL0001AU         | Solaris Core Australian Equity Fund (Performance Alignment) | 7                |
| VAN0002AU         | Vanguard Australian Shares Index Fund (W)                   | 7                |
| VAN4509AU         | Vanguard Ethical Conscious Australian Shares Fund           | 7                |
| WRA3342AU         | Warakirri Concentrated Australian Equities Fund             | 6                |
| HOW0020AU         | WaveStone Australian Share Fund                             | 7                |
| <b>Specialist</b> |   |                  |
| ACM0006AU         | AB Managed Volatility Equities Fund – MVE Class             | 7                |
| PPL0115AU         | Antares Elite Opportunities Fund                            | 7                |
| PPL0106AU         | Antares High Growth Shares Fund                             | 7                |
| HFL0108AU         | Apis Global Long/Short Fund                                 | 7                |
| AAP0008AU         | Ausbil 130/30 Focus Fund                                    | 7                |
| AAP5844AU         | Ausbil 130/30 Focus Fund - MA class (iv)                    | 7                |
| AAP0002AU         | Ausbil Australian Geared Equity (ix)                        | 7                |
| CHN8862AU         | CC Sage Capital Equity Plus Fund                            | 7                |

| APIR code                  | Fund name   | Risk band<br>(i) |
|----------------------------|---|------------------|
| FSF0789AU                  | Acadian Wholesale Australian Equity Long/Short                              | 7                |
| FSF0043AU                  | CFS Geared Share Fund   | 7                |
| PIM7590AU                  | First Sentier Geared Australian Share Fund <sup>(ix)</sup>                  | 7                |
| IML0004AU                  | Investors Mutual All Industrials Share Fund                                 | 7                |
| IML2681AU                  | Investors Mutual Private Portfolio  | 7                |
| ETL0490AU                  | L1 Capital Long Short Fund – Daily Class                                    | 7                |
| RFA0025AU                  | Pendal Horizon Sustainable Australian Share Fund                            | 7                |
| PCL0005AU                  | Pengana Australian Equities Fund  | 7                |
| PER0116AU                  | Perpetual ESG Australian Share Fund   | 7                |
| PER0071AU                  | Perpetual Geared Australian Share Fund (W)                                  | 7                |
| PER0046AU                  | Perpetual Industrial Share Fund (W)   | 7                |
| PER0072AU                  | Perpetual Share Plus Long Short Fund (W)                                    | 7                |
| ETL4748AU                  | Quest Long Short Australian Equities Fund                                   | 7                |
| WHT3859AU                  | Solaris Australian Equity Long Short Fund                                   | 7                |
| SST0048AU                  | State Street Australian Equity Fund <sup>(iv)</sup>                         | 7                |
| FHT0030AU                  | The Montgomery Fund   | 7                |
| HOW0053AU                  | WaveStone Dynamic Australian Equity Fund <sup>(viii)(ix)</sup>              | 7                |
| <b>Global Equities</b>     |   |                  |
| <b>Income</b>              |   |                  |
| GSF0001AU                  | Epoch Global Equity Shareholder Yield (Hedged) Fund                         | 7                |
| GSF0002AU                  | Epoch Global Equity Shareholder Yield (Unhedged) Fund                       | 7                |
| GSF3876AU                  | Epoch Global Equity Shareholder Yield (Unhedged) Fund – Class B             | 7                |
| AUS0035AU                  | Talaria Global Equity Fund  | 7                |
| <b>Mid/Small/Micro Cap</b> |   |                  |
| OPS8304AU                  | Artisan Global Discovery Fund   | 7                |
| AAP8285AU                  | Ausbil Global SmallCap  | 7                |
| BPF0029AU                  | Bell Global Emerging Companies Fund   | 7                |
| DFA0106AU                  | Dimensional Global Small Company Trust                                      | 7                |
| PIM0941AU                  | Fairlight Global Small & Mid Cap (SMID) Fund - Class H                      | 7                |
| PIM7802AU                  | Fairlight Small and Global Mid Cap  | 7                |
| ETL7869AU                  | Fisher Investments Australasia Global Small Cap Equity Fund <sup>(iv)</sup> | 7                |
| LAZ0012AU                  | Lazard Global Small Cap Fund (W)  | 7                |

| APIR code        | Fund name  | Risk band<br>(i) |
|------------------|--|------------------|
| PCL0022AU        | Pengana Global Small Companies Fund                                | 7                |
| IML1199AU        | Vaughan Nelson Global Equity SMID Fund                             | 7                |
| VAN0021AU        | Vanguard International Small Companies Index Fund                  | 7                |
| HHA0007AU        | Pengana WHEB Sustainable Impact Fund                               | 7                |
| MAQ2153AU        | Arrowstreet Global Small Companies Fund                            | 7                |
| WRA4779AU        | Warakirri Global Emerging Markets Fund                             | 6                |
| JBW0103AU        | Yarra Global Smaller Companies Fund                                | 7                |
| <b>Large Cap</b> |  |                  |
| ACM0009AU        | AB Global Equities Fund <sup>(ix)</sup>                            | 7                |
| ACM8902AU        | AB Sustainable Global Thematic Equities Fund                       | 6                |
| EQI0015AU        | abrdn International Equity Fund <sup>(ix)</sup>                    | 7                |
| FSF1978AU        | Acadian Global Equity Long Short Fund – Class A                    | 7                |
| WHT2409AU        | Aikya Emerging Markets Opportunities Fund                          | 7                |
| HOW0164AU        | Alphinity Global Equity Fund                                       | 7                |
| WHT0057AU        | Antipodes Global Fund – Long                                       | 7                |
| PIM0058AU        | Aoris International Fund B   | 7                |
| ETL0438AU        | Apostle Dundas Global Equity Class C                               | 7                |
| MAQ5378AU        | Arrowstreet Global Equity No. 1 Fund                               | 7                |
| MAQ0464AU        | Arrowstreet Global Equity Fund                                     | 7                |
| ETL0171AU        | AXA IM Sustainable Equity  | 7                |
| FSF4018AU        | Baillie Gifford Global Stewardship Fund - Class A                  | 7                |
| FSF5774AU        | Baillie Gifford Long Term Global Growth Fund - Class A             | 7                |
| ETL0434AU        | Barrow Hanley Global Equity Trust                                  | 7                |
| PER0733AU        | Barrow Hanley Global Share Fund                                    | 7                |
| BAR0817AU        | BlackRock Advantage International Equity Fund <sup>(vii)(ix)</sup> | 7                |
| AAP0001AU        | Candriam Sustainable Global Equity Fund                            | 7                |
| CIM0006AU        | Capital Group New Perspective Fund (AU) <sup>(ix)</sup>            | 7                |
| ARO0006AU        | BNP Paribas C WorldWide Global Equity Trust                        | 7                |
| DFA0004AU        | Dimensional Global Core Equity Trust                               | 7                |
| DFA0105AU        | Dimensional Global Large Company Trust                             | 7                |
| DFA0102AU        | Dimensional Global Value Trust                                     | 7                |
| DFA4137AU        | Dimensional Sustainability World Equity Trust                      | 7                |
| DFA0035AU        | Dimensional World Equity Trust                                     | 7                |

| APIR code | Fund name  | Risk band<br>(i) |
|-----------|--|------------------|
| AMP7497AU | Fiera Atlas Global Companies Fund - Class A                    | 7                |
| FID0023AU | Fidelity Global Demographics Fund                              | 7                |
| FID0007AU | Fidelity Global Equities Fund                                  | 7                |
| WHT7794AU | Firetrail S3 Global Opportunities Fund                         | 7                |
| ETL6546AU | Fisher Investments Australasia Global Equity Focused Fund      | 7                |
| FRT0009AU | Franklin Global Growth Fund                                    | 7                |
| SSB5738AU | Franklin Global Responsible Investment Fund - Class A          | 7                |
| ETL5089AU | GAM LSA Private Shares AU Fund <sup>(viii)</sup>               | 7                |
| ETL7377AU | GQG Partners Global Equities                                   | 7                |
| ETL8457AU | GQG Partners Global Quality Dividend Income Fund               | 7                |
| ETL6126AU | GuardCap Global Equity Fund                                    | 7                |
| PIM1015AU | Hamilton Lane Global Private Assets Fund (AUD)                 | 7                |
| WHT8435AU | Hyperion Global Growth Companies Fund - Class B                | 7                |
| MAQ0404AU | IFP Global Franchise Fund                                      | 7                |
| MAQ3060AU | IFP Global Franchise Fund II                                   | 7                |
| ETL8171AU | Impax Sustainable Leaders Fund                                 | 7                |
| PPL0036AU | Intermede Global Equities Fund                                 | 7                |
| MGL0004AU | Ironbark Royal London Concentrated Global Share Fund           | 7                |
| DAM2442AU | Ironbark Royal London Core Global Share Fund – Class A         | 7                |
| DAM5404AU | Ironbark Royal London Core Global Share Fund – Class H         | 7                |
| BGL0044AU | iShares Hedged International Equity Index                      | 7                |
| BGL0106AU | iShares International Equity Index Fund                        | 7                |
| ETL0186AU | Janus Henderson Global Research Growth Fund                    | 7                |
| HGI7127AU | Janus Henderson Global Sustainable Eq                          | 7                |
| PER5355AU | JPMorgan Global Research Enhanced Equity Index Trust - Class A | 7                |
| ETL1954AU | L1 Capital International Fund                                  | 7                |
| LAZ0025AU | Lazard Global Equity Franchise Fund                            | 7                |
| MWC0110AU | Loftus Peak Global Disruption                                  | 7                |
| IML0341AU | Loomis Sayles Global Equity Fund                               | 7                |
| MGE0001AU | Magellan Global Fund   | 7                |
| MGE0005AU | Magellan High Conviction Fund                                  | 7                |

| APIR code | Fund name  | Risk band<br>(i) |
|-----------|--|------------------|
| MGE9885AU | Magellan High Conviction Fund - Class B                            | 7                |
| ETL0172AU | MFS Concentrated Global Equity Trust W                             | 7                |
| MIA0001AU | MFS Global Equity Trust  | 7                |
| MGE8722AU | MFG Core ESG Fund (Managed Fund)                                   | 7                |
| MGE3851AU | MFG Core International Fund (Managed Fund)                         | 7                |
| MLC5609AU | MLC Global Private Equity Fund                                     | 7                |
| FHT0036AU | Montaka Global Long Only Fund <sup>(iv)</sup>                      | 7                |
| ETL5365AU | Morgan Stanley Global Sustain Fund (Hedged)                        | 6                |
| GSF9808AU | Munro Concentrated Global Growth Fund                              | 7                |
| SLT2171AU | Nanuk New World Fund   | 7                |
| SUN0031AU | Yarra Global Share Fund  | 7                |
| ETL0463AU | Orbis Global Equity Fund Retail Class                              | 7                |
| ETL0419AU | Pan-Tribal Global Equity Fund                                      | 7                |
| ETL0431AU | Partners Group Global Multi-Asset Fund                             | 7                |
| PIM5678AU | Pella Global Generations B   | 7                |
| RFA0821AU | Barrow Hanley Concentrated Glb Sh No.2 Fund <sup>(iv)</sup>        | 7                |
| PDL6767AU | Pendal Global Select Fund - Class R                                | 7                |
| PER0050AU | Perpetual International Share Fund (W) <sup>(iv)</sup>             | 7                |
| WHT1465AU | Plato Global Alpha Fund  | 7                |
| WHT0061AU | Plato Global Shares Income A <sup>(iv) (v)</sup>                   | 7                |
| MAQ0838AU | Polaris Global Equity Fund   | 7                |
| ETL0484AU | Pzena Global Focused Value   | 7                |
| FSF0974AU | Realindex Global Share Fund – Class A                              | 7                |
| RIM8665AU | Russell Investments Low Carbon Global Shares Fund - Class A        | 7                |
| RIM8525AU | Russell Investments Low Carbon Global Shares Fund – Class AUDH     | 7                |
| SCH0003AU | Schroder Global Core Fund  | 7                |
| BFL3229AU | Skerryvore Global Emerging Markets All-Cap Equity Fund             | 7                |
| SST0050AU | State Street Global Equity Fund <sup>(ix)</sup>                    | 7                |
| SST0057AU | State Street Climate ESG International Equity Fund <sup>(ix)</sup> | 7                |
| FSF1675AU | Stewart Investors Worldwide Sustainability Fund                    | 7                |
| PER2095AU | Trillium ESG Global Equity Fund Class A                            | 7                |
| PER4964AU | Trillium Global Sustainable Opportunities Fund Class A             | 7                |

| APIR code                          | Fund name   | Risk band<br>(i) |
|------------------------------------|---|------------------|
| ETL0071AU                          | T. Rowe Price Global Equity Fund  | 7                |
| ETL6342AU                          | T. Rowe Price Global Impact Equity Fund - I Class                         | 7                |
| VAN0722AU                          | Vanguard Active Global Growth   | 7                |
| VAN0003AU                          | Vanguard International Shares Index Fund                                  | 7                |
| VAN8175AU                          | Vanguard Ethically Conscious International Shares Index                   | 7                |
| VAN0074AU                          | Vanguard Global Value Equity Fund   | 7                |
| BEG8747AU                          | Vinva Global Systematic Equities Fund - Class C                           | 7                |
| MAQ0410AU                          | Walter Scott Global Equity Fund   | 7                |
| ZUR0617AU                          | Zurich Investments Concentrated Global Growth Fund                        | 7                |
| ZUR0580AU                          | Zurich Investments Global Growth Fund                                     | 7                |
| ZUR0061AU                          | Zurich Investments Global Thematic Share Fund                             | 7                |
| SWI1413AU                          | WCM Quality Global Growth Fund (Managed Fund) Class A (Unhedged)          | 7                |
| ETL3523AU                          | Orbis Global Equity LE Fund   | 7                |
| ETL8069AU                          | Mirova Global Sustainable Equity Fund                                     | 7                |
| <b>Large Cap (Currency Hedged)</b> |   |                  |
| CRS0005AU                          | abrdn Sustainable International Equities Fund                             | 7                |
| PIM1812AU                          | Aoris International Fund (Hedged) - Class D                               | 7                |
| MAQ0079AU                          | Arrowstreet Global Equity Fund (Hedged)                                   | 7                |
| DFA0009AU                          | Dimensional Global Core Equity Trust (Hedged)                             | 7                |
| ETL0666AU                          | GQG Partners Global Equity Fund (AUD Hedged Class)                        | 7                |
| MAQ0631AU                          | IFP Global Franchise Fund (Hedged)  | 7                |
| PER0715AU                          | JPMorgan Global Research Enhanced Index Equity Fund (Hedged)              | 7                |
| MGE0007AU                          | Magellan Global Fund (Hedged)   | 7                |
| ETL0041AU                          | MFS Hedged Global Equity Trust  | 7                |
| FSF0975AU                          | Realindex Global Share Hedged Fund – Class A                              | 7                |
| WFS0547AU                          | Talaria Global Equity Hedged  | 7                |
| ETL0312AU                          | T. Rowe Price Global Equity (Hedged) Fund                                 | 7                |
| VAN0848AU                          | Vanguard Ethically Conscious International Shares Index Fund (AUD Hedged) | 7                |
| VAN0105AU                          | Vanguard International Shares Index Fund (Hedged)                         | 7                |
| MAQ0557AU                          | Walter Scott Global Equity Fund (Hedged)                                  | 7                |
| ZUR0517AU                          | Zurich Investments Hedged Global Thematic Share Fund                      | 7                |

| APIR code         | Fund name   | Risk band<br>(i) |
|-------------------|---|------------------|
| CIM0008AU         | Capital Group New Perspective Fund Hedged <sup>(ix)</sup>             | 7                |
| FRT6321AU         | Franklin Global Growth Fund (Class W) – Hedged                        | 7                |
| <b>Regional</b>   |   |                  |
| EQI0028AU         | abrdn Sustainable Asian Opportunities Fund - Class A <sup>(ix)</sup>  | 7                |
| ETL0032AU         | abrdn Emerging Opportunities Fund <sup>(ix)</sup>                     | 7                |
| IOF0203AU         | Antipodes Emerging Markets (Managed Fund)                             | 7                |
| ETL3590AU         | Ashmore Emerging Markets Equity Fund                                  | 7                |
| CIM8680AU         | Capital Group New World Fund (AU) <sup>(ix)</sup>                     | 7                |
| FID0010AU         | Fidelity Asia Fund  | 7                |
| FID0011AU         | Fidelity China Fund   | 7                |
| FID0031AU         | Fidelity Global Emerging Markets Fund                                 | 7                |
| FID0015AU         | Fidelity India Fund   | 7                |
| ETL4207AU         | GQG Partners Emerging Markets Fund                                    | 7                |
| LAZ0003AU         | Lazard Emerging Markets Fund  | 7                |
| PLA0004AU         | Platinum Asia Fund  | 7                |
| PLA0001AU         | Platinum European Fund  | 7                |
| PLA0003AU         | Platinum Japan Fund   | 7                |
| BTA0419AU         | Pendal Global Emerging Markets Opportunities Fund                     | 7                |
| ETL0381AU         | Robeco Emerging Conservative Equity Fund                              | 7                |
| SCH0006AU         | Schroder Asia Shares Fund <sup>(iv)</sup>                             | 7                |
| SCH0034AU         | Schroder Global Emerging Markets <sup>(iv)</sup>                      | 7                |
| PIM1937AU         | Stewart Investors Global Emerging Markets Leaders Sustainability Fund | 7                |
| UBS8018AU         | UBS Emerging Markets Equity Fund                                      | 7                |
| VAN0005AU         | Vanguard Emerging Markets Shares Index Fund                           | 7                |
| MAQ0651AU         | Walter Scott Emerging Markets Fund                                    | 7                |
| CHN8850AU         | CC Redwheel Global Emerging Markets Fund                              | 7                |
| ETL0201AU         | Martin Currie Emerging Markets Fund                                   | 7                |
| <b>Specialist</b> |   |                  |
| FSF1240AU         | Acadian Global Managed Volatility Equity Fund - Class A               | 7                |
| IOF0045AU         | Antipodes Global Fund   | 7                |
| WHT3513AU         | Antipodes Global Fund - Class M <sup>(iv)</sup>                       | 7                |

| APIR code             | Fund name  | Risk band<br>(i) |
|-----------------------|--|------------------|
| FSF0891AU             | Acadian Wholesale Geared Sustainable Global Equity Fund <sup>(vi)</sup>        | 7                |
| ETL0331AU             | Janus Henderson Global Natural Resources Fund                                  | 7                |
| MUA0002AU             | Munro Global Growth Fund   | 7                |
| PLA0100AU             | Platinum International Brands Fund   | 7                |
| PLA0002AU             | Platinum International Fund  | 7                |
| PLA0006AU             | Platinum Global Fund (Long Only)   | 7                |
| PMC0100AU             | PM Capital Global Companies Fund   | 7                |
| <b>Infrastructure</b> |  |                  |
| <b>Global</b>         |  |                  |
| BFL0019AU             | 4D Global Infrastructure Fund  | 7                |
| PIM9253AU             | ATLAS Infrastructure Australian Feeder Fund AUD Hedged                         | 7                |
| PIM6769AU             | ATLAS Infrastructure Australian Feeder Fund AUD Unhedged                       | 7                |
| TGP0016AU             | ClearBridge RARE Infrastructure Income Fund – Hedged                           | 7                |
| TGP0008AU             | ClearBridge RARE Infrastructure Value Fund – Hedged                            | 7                |
| SSB6153AU             | ClearBridge RARE Infrastructure Value Fund - Hedged (Class C) <sup>(iii)</sup> | 7                |
| TGP0034AU             | ClearBridge RARE Infrastructure Value Fund – Unhedged                          | 7                |
| PIM8891AU             | First Sentier Global Listed Infrs UnHdg  | 7                |
| PIM0541AU             | First Sentier Responsible Listed Infrastructure Fund                           | 7                |
| PIM6646AU             | First Sentier Responsible Listed Infrastructure Fund - Hedged Class            | 7                |
| LAZ0014AU             | Lazard Global Listed Infrastructure Fund                                       | 7                |
| LAZ1657AU             | Lazard Global Infrastructure Fund (Hedged) - S Class                           | 7                |
| MAQ0432AU             | Macquarie International Infrastructure Securities Fund (Hedged)                | 7                |
| MAQ0825AU             | Macquarie International Infrastructure Securities Fund (Unhedged)              | 7                |
| MGE0002AU             | Magellan Infrastructure Fund   | 7                |
| MGE0006AU             | Magellan Infrastructure Fund (Unhedged)  | 7                |
| MPL0006AU             | Maple-Brown Abbott Global Listed Infrastructure Fund                           | 7                |
| MPL0008AU             | Maple-Brown Abbott Global Listed Infrastructure Fund (Hedged)                  | 7                |
| MGE9182AU             | MFG Core Infrastructure Fund   | 7                |

| APIR code           | Fund name  | Risk band<br>(i) |
|---------------------|--|------------------|
| RIM0042AU           | Russell Investments Global Listed Infrastructure Fund – Hedged           | 7                |
| UBS0064AU           | UBS CBRE Global Infrastructure Securities Fund                           | 7                |
| VAN0023AU           | Vanguard Global Infrastructure Index Fund                                | 7                |
| VAN0024AU           | Vanguard Global Infrastructure Index Fund (Hedged)                       | 7                |
| <b>Alternatives</b> |  |                  |
| FSF1086AU           | Aspect Diversified Futures Fund – Class A                                | 4                |
| PIM7967AU           | Barwon Global Listed Private Equity Fund                                 | 4                |
| CHN5843AU           | CC Sage Capital Absolute Return Fund                                     | 4                |
| ECL2707AU           | Ellerston JAADE Australian Private Assets Fund (Retail) <sup>(vii)</sup> | 4                |
| WHT5134AU           | Firetrail Absolute Return Fund   | 4                |
| GMO0006AU           | GMO Systematic Global Macro Trust - Class B                              | 4                |
| GTU0109AU           | Invesco Global Targeted Returns Fund <sup>(iv)</sup>                     | 4                |
| GTU8275AU           | Invesco Wholesale Global Targeted Returns Fund - Class P                 | 4                |
| DEU0109AU           | Ironbark GCM Global Macro Fund <sup>(iv)(ix)</sup>                       | 4                |
| HGI4648AU           | Janus Henderson Global Multi Strategy                                    | 4                |
| PER0758AU           | JPMorgan Global Macro Opportunities Fund - Class A Units                 | 4                |
| PIM7035AU           | Lucerne Alternative Investments Fund Class 1                             | 7                |
| ETL2119AU           | LGT Multi-Alternatives Australia <sup>(viii)(ix)</sup>                   | 7                |
| MAN0002AU           | MAN AHL Alpha Fund <sup>(iv)</sup>                                       | 4                |
| MAN0017AU           | MAN AHL Alpha Fund - Class B   | 4                |
| MAA8010AU           | MA Priority Income Fund  | 4                |
| MAQ5143AU           | P/E Global FX Alpha Fund   | 4                |
| ETL0276AU           | Partners Group Global Value Fund <sup>(vi)</sup>                         | 4                |
| PIC9659AU           | PIMCO TRENDS Managed Futures Strategy Fund - Wholesale Class             | 4                |
| SCH0038AU           | Schroder Specialist Private Equity Fund <sup>(ix)</sup>                  | 4                |
| MAQ0482AU           | Winton Global Alpha Fund   | 4                |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) Investors who have selected a Guarantee may select these funds.

(iv) This investment option is closed to new investors. Existing investors that hold the fund can continue to purchase additional units.

(v) This investment option will distribute income monthly in cash. The investment option may also pay any realised capital gains and any other distributable.

(vi) This asset is defined as an illiquid investment under superannuation law. This means it is unlikely that it can be redeemed and proceeds returned to the member/investor within 30 days and may take up to 120 days. For an

explanation of illiquid investments please refer to Liquidity risk in the North Super and Pension PDS – Part A or the North Investment IDPS Guide.

(vii) This fund is not affiliated with the Advantage Range funds available for North.

(viii) Not available to super or pension members.

(ix) This investment option is only available through a financial adviser

## Managed Portfolios - Standard

You are able to invest in a diverse range of managed portfolios offered as part of the MyNorth Managed Portfolio product. The managed portfolios available may change from time to time, please refer to the relevant MyNorth Managed Portfolio Product Disclosure Statement for up-to-date information which can be found at [northonline.com.au/managedportfolios](http://northonline.com.au/managedportfolios).

As at the date of publication, the following managed portfolios are available for investment on the North Standard menu.

| Code  | Fund name   | Risk band <sup>(i)</sup> |
|---|---|--------------------------|
| <b>Research Choice Managed Portfolios</b>   |   |                          |
| NTH1001                                     | Research Choice Conservative Income Portfolio                       | 3                        |
| NTH1002                                     | Research Choice Moderately Conservative Income Portfolio            | 5                        |
| NTH1003                                     | Research Choice Balanced Income Portfolio                           | 6                        |
| NTH1004                                     | Research Choice Moderately Aggressive Income Portfolio              | 6                        |
| NTH1005                                     | Research Choice Aggressive Income Portfolio                         | 6                        |
| NTH1006                                     | Research Choice Conservative Accumulation Portfolio                 | 3                        |
| NTH1007                                     | Research Choice Moderately Conservative Accumulation Portfolio      | 5                        |
| NTH1008                                     | Research Choice Balanced Accumulation Portfolio                     | 6                        |
| NTH1009                                     | Research Choice Moderately Aggressive Accumulation Portfolio        | 6                        |
| NTH1010                                     | Research Choice Aggressive Accumulation Portfolio                   | 6                        |
| NTH1011                                     | Research Choice Cautious Income Builder Portfolio (Objective Based) | 4                        |
| NTH1012                                     | Research Choice Income Builder Portfolio (Objective Based)          | 6                        |
| <b>Quilla Consulting Managed Portfolios</b> |   |                          |
| NTH1020                                     | Quilla Income Generator Portfolio                                   | 3                        |
| NTH1021                                     | Quilla Wealth Accumulator Portfolio                                 | 4                        |
| NTH1022                                     | Quilla Wealth Accelerator Portfolio                                 | 5                        |
| NTH1023                                     | Quilla Wealth Accelerator Plus Portfolio                            | 6                        |
| <b>Zenith Essentials Managed Portfolios</b> |   |                          |
| NTH1024                                     | Zenith Essentials 50% Growth Portfolio                              | 4                        |
| NTH1025                                     | Zenith Essentials 70% Growth Portfolio                              | 5                        |
| NTH1026                                     | Zenith Essentials 85% Growth Portfolio                              | 6                        |
| NTH1027                                     | Zenith Essentials 100% Growth Portfolio                             | 7                        |

| Code  | Fund name   | Risk band <sup>(i)</sup> |
|---|---|--------------------------|
| <b>Zenith Elite Blends Managed Portfolios</b> |   |                          |
| NTH1113                                       | Zenith Elite Blends 50% Growth Portfolio                      | 4                        |
| NTH1114                                       | Zenith Elite Blends 70% Growth Portfolio                      | 5                        |
| NTH1115                                       | Zenith Elite Blends 85% Growth Portfolio                      | 6                        |
| <b>Zenith Dynamic ETF Managed Portfolios</b>  |   |                          |
| NTH0279                                       | Zenith Dynamic ETF 50% Growth Portfolio                       | 4                        |
| NTH0280                                       | Zenith Dynamic ETF 70% Growth Portfolio                       | 5                        |
| NTH0281                                       | Zenith Dynamic ETF 85% Growth Portfolio                       | 6                        |
| NTH0282                                       | Zenith Dynamic ETF 100% Growth Portfolio                      | 7                        |
| <b>Lonsec Retirement Managed Portfolios</b>   |   |                          |
| NTH1046                                       | Lonsec Retirement Managed Portfolios – Conservative           | 3                        |
| NTH1047                                       | Lonsec Retirement Managed Portfolios – Balanced               | 4                        |
| NTH1048                                       | Lonsec Retirement Managed Portfolios – Growth                 | 6                        |
| NTH0364                                       | Lonsec Listed Managed Portfolio - Conservative                | 4                        |
| NTH0239                                       | Lonsec Listed Managed Portfolio - Balanced                    | 5                        |
| NTH0240                                       | Lonsec Listed Managed Portfolio - Growth                      | 6                        |
| NTH0241                                       | Lonsec Listed Managed Portfolio - High Growth                 | 6                        |
| <b>InvestSense Managed Portfolios</b>         |   |                          |
| NTH1049                                       | InvestSense Diversified Portfolio 1                           | 3                        |
| NTH1050                                       | InvestSense Diversified Portfolio 2                           | 4                        |
| NTH1051                                       | InvestSense Diversified Portfolio 3                           | 5                        |
| NTH1052                                       | InvestSense Diversified Portfolio 4                           | 6                        |
| NTH0291                                       | InvestSense Multi-Asset Portfolio 1                           | 3                        |
| NTH0292                                       | InvestSense Multi-Asset Portfolio 2                           | 4                        |
| NTH0293                                       | InvestSense Multi-Asset Portfolio 3                           | 5                        |
| NTH0294                                       | InvestSense Multi-Asset Portfolio 4                           | 6                        |
| NTH0295                                       | InvestSense Multi-Asset Portfolio 5                           | 7                        |
| <b>MyNorth Sustainable Managed Portfolios</b> |   |                          |
| NTH1116                                       | MyNorth Sustainable Moderately Conservative Managed Portfolio | 4                        |
| NTH1053                                       | MyNorth Sustainable Balanced Managed Portfolio                | 5                        |
| NTH1117                                       | MyNorth Sustainable Moderately Aggressive Managed Portfolio   | 6                        |
| <b>BetaShares Managed Portfolios</b>          |   |                          |
| NTH0201                                       | BetaShares Dynamic ETF Managed Portfolio Conservative         | 2                        |

| Code   | Fund name  | Risk band <sup>(1)</sup> |
|--|--|--------------------------|
| NTH0202  | BetaShares Dynamic ETF Managed Portfolio Moderate              | 3                        |
| NTH0203  | BetaShares Dynamic ETF Managed Portfolio Balanced              | 4                        |
| NTH0204  | BetaShares Dynamic ETF Managed Portfolio Growth                | 5                        |
| NTH0205  | BetaShares Dynamic ETF Managed Portfolio High Growth           | 6                        |
| <b>Morgan Stanley Wealth Management Managed Portfolios</b> |  |                          |
| NTH0215  | Mercer APS Core Series Conservative Portfolio                  | 3                        |
| NTH0216  | Mercer APS Core Series Balanced Portfolio                      | 5                        |
| NTH0217  | Mercer APS Core Series Growth Portfolio                        | 6                        |
| <b>Blackmore Capital Managed Portfolios</b>                |  |                          |
| NTH0206  | Blackmore Capital Blended Australian Equities Portfolio        | 6                        |
| NTH0207  | Blackmore Capital Australian Equities Income Portfolio         | 6                        |
| <b>DNR Capital Managed Portfolios</b>                      |  |                          |
| NTH0208  | DNR Capital Australian Equities High Conviction Portfolio      | 6                        |
| NTH0209  | DNR Capital Australian Equities Income Portfolio               | 6                        |
| NTH0374  | DNR Capital Australian Equities Socially Responsible Portfolio | 6                        |
| <b>First Sentier Managed Portfolio</b>                     |  |                          |
| NTH0210  | First Sentier Ex-20 Australian Share Portfolio                 | 7                        |
| <b>Macquarie Asset Management Managed Portfolios</b>       |  |                          |
| NTH0211  | Macquarie Core Australian Equity Managed Portfolio             | 6                        |
| NTH0212  | Macquarie Australian Small Companies Managed Portfolio         | 7                        |
| NTH0213  | Macquarie Income Australian Equity Managed Portfolio           | 6                        |
| NTH0214  | Macquarie Growth Ex-20 Australian Equity Managed Portfolio     | 7                        |
| <b>Pendal Equity Managed Portfolios</b>                    |  |                          |
| NTH0218  | Pendal Australian Share Portfolio                              | 6                        |
| NTH0219  | Pendal Sustainable Future Australian Share Portfolio           | 7                        |
| <b>Quest Managed Portfolios</b>                            |  |                          |
| NTH0220  | Quest Concentrated Australian Equity Portfolio                 | 6                        |
| NTH0221  | Quest Australian Equities Ex-20 Portfolio                      | 7                        |
| <b>Elston Managed Portfolio</b>                            |  |                          |
| NTH0256  | Elston Australian Large Companies Portfolio                    | 6                        |

| Code  | Fund name  | Risk band <sup>(1)</sup> |
|---|--|--------------------------|
| NTH0306                                       | Elston Growth 50 Portfolio   | 5                        |
| NTH0307                                       | Elston Growth 70 Portfolio   | 6                        |
| NTH0308                                       | Elston Growth 85 Portfolio   | 6                        |
| NTH0309                                       | Elston Growth 97 Portfolio   | 6                        |
| <b>Research Managed Portfolios</b>            |  |                          |
| NTH0257                                       | Research Australian Equity Income Portfolio                        | 6                        |
| NTH0258                                       | Research Australian Equity Growth Portfolio                        | 6                        |
| <b>Russell Investments Managed Portfolios</b> |  |                          |
| NTH0283                                       | Russell Investments Managed Portfolio - Conservative               | 3                        |
| NTH0284                                       | Russell Investments Managed Portfolio - Diversified 50             | 4                        |
| NTH0285                                       | Russell Investments Managed Portfolio - Balanced                   | 5                        |
| NTH0286                                       | Russell Investments Managed Portfolio - Growth                     | 6                        |
| NTH0287                                       | Russell Investments Managed Portfolio - High Growth                | 7                        |
| NTH0288                                       | Russell Investments Managed Portfolio - Geared 120                 | 7                        |
| NTH0289                                       | Russell Investments Sustainable Managed Portfolio - Balanced       | 5                        |
| NTH0290                                       | Russell Investments Sustainable Managed Portfolio - Growth         | 6                        |
| NTH0365                                       | Russell Sustainable Managed Portfolio - High Growth                | 7                        |
| NTH0331                                       | Russell Investments Sustainable Managed Portfolio – Diversified 50 | 4                        |
| NTH0431                                       | Russell Investments Sustainable Managed Portfolio - Conservative   | 3                        |
| <b>BlackRock iShares Managed Portfolio</b>    |  |                          |
| NTH0296                                       | iShares Enhanced Strategic International Managed Portfolio         | 6                        |
| NTH0358                                       | iShares Enhanced Strategic Conservative Portfolio                  | 3                        |
| NTH0359                                       | iShares Enhanced Strategic Moderate Portfolio                      | 4                        |
| NTH0360                                       | iShares Enhanced Strategic Balanced Portfolio                      | 4                        |
| NTH0361                                       | iShares Enhanced Strategic Growth Portfolio                        | 5                        |
| NTH0362                                       | iShares Enhanced Strategic Aggressive Portfolio                    | 6                        |
| NTH0363                                       | iShares Enhanced Strategic All Growth Portfolio                    | 6                        |
| <b>Morningstar Managed Portfolios</b>         |  |                          |
| NTH0297                                       | Morningstar Moderate Portfolio                                     | 3                        |
| NTH0298                                       | Morningstar Balanced Portfolio                                     | 4                        |



| Code    | Fund name  | Risk band <sup>(i)</sup> |
|---------|--|--------------------------|
| NTH0299 | Morningstar Growth Portfolio                     | 5                        |
| NTH0300 | Morningstar Aggressive Portfolio                 | 6                        |
| NTH0301 | Morningstar High Growth Portfolio                | 6                        |
| NTH0302 | Morningstar All Growth Portfolio                 | 7                        |
| NTH0375 | Morningstar Medalist Core Conservative Portfolio | 2                        |
| NTH0376 | Morningstar Medalist Core Moderate Portfolio     | 3                        |
| NTH0377 | Morningstar Medalist Core Balanced Portfolio     | 4                        |
| NTH0378 | Morningstar Medalist Core Growth Portfolio       | 5                        |
| NTH0379 | Morningstar Medalist Core High Growth Portfolio  | 6                        |
| NTH0380 | Morningstar Medalist Core All Growth Portfolio   | 7                        |

#### RAM Managed Portfolios

|         |   |   |
|---------|---|---|
| NTH0402 | RAM Australian Diversified Fixed Interest Portfolio | 5 |
|---------|---|---|

#### MLC Premium and Value Managed Portfolios

|         |                                       |   |
|---------|---------------------------------------|---|
| NTH0416 | MLC Premium Conservative 30 Portfolio | 4 |
| NTH0417 | MLC Premium Moderate 50 Portfolio     | 5 |
| NTH0418 | MLC Premium Balanced 70 Portfolio     | 6 |
| NTH0419 | MLC Premium Growth 85 Portfolio       | 6 |
| NTH0420 | MLC Premium High Growth 98 Portfolio  | 6 |
| NTH0421 | MLC Value Conservative 30 Portfolio   | 4 |
| NTH0422 | MLC Value Moderate 50 Portfolio       | 5 |
| NTH0423 | MLC Value Balanced 70 Portfolio       | 6 |
| NTH0424 | MLC Value Growth 85 Portfolio         | 6 |
| NTH0425 | MLC Value High Growth 98 Portfolio    | 6 |

#### Activam Managed Portfolios

|         |  |   |
|---------|--|---|
| NTH0444 | Activam Conservative & Income Portfolio  | 3 |
| NTH0445 | Activam Moderate Portfolio               | 4 |
| NTH0446 | Activam Index-Focused Balanced Portfolio | 5 |
| NTH0447 | Activam Balanced Portfolio               | 5 |
| NTH0448 | Activam Growth Portfolio                 | 6 |
| NTH0449 | Activam High Growth Portfolio            | 6 |

Managed Portfolios are only available through a financial adviser.

- (i) For information on the Standard Risk Measure, refer to the Standard Risk Measure section further in this document.
- (ii) This managed portfolio is closed to new investors. Existing investors that hold the managed portfolio can continue to invest.

## 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 (mFunds).

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. If using a third party broker, the cost per transaction varies between brokers and is subject to change.

Please refer to the **North Super and Pension PDS – Part A** or **North Investment IDPS Guide** for further details.

Listed securities are not currently available on accounts with a Guarantee.

## ETFs & ETCs

The following exchange traded products are available to North Super and Pension members.

| ASX code                      | Name   | Risk band <sup>(i)</sup> |
|-------------------------------|--|--------------------------|
| <b>Australian Broad Based</b> |  |                          |
| AASF                          | Airlie Australian Share Fund ETF                         | 7                        |
| EX20                          | BetaShares Australian Ex-20 Portfolio Diversifier        | 7                        |
| AQLT                          | BetaShares Australian Quality ETF                        | 7                        |
| FAIR                          | BetaShares Australian Sustainability Leaders ETF         | 7                        |
| YMAX                          | BetaShares Australian Top 20 Equity Yield Maximiser Fund | 7                        |
| A200                          | BetaShares Australia 200 ETF                             | 7                        |
| QOZ                           | BetaShares FTSE RAFI Australia 200 ETF                   | 7                        |
| GEAR                          | BetaShares Geared Australian Equity Fund (Hedge Fund)    | 7                        |
| EINC                          | Betashares Legg Mason Equity Income Fund ETF             | 7                        |

| ASX code                 | Name  | Risk band <sup>(i)</sup> |
|--------------------------|---|--------------------------|
| AUST                     | BetaShares Managed Risk Australian Share Fund                           | 7                        |
| IMPQ                     | Einvest Better Future Fund (Managed Fund) ETF                           | 7                        |
| ZYAU                     | Global X S&P/ASX 200 High Dividend ETF                                  | 7                        |
| MVOL                     | iShares Edge MSCI Australia Minimum Volatility ETF                      | 7                        |
| IOZ                      | iShares Core S&P/ASX 200 ETF  | 7                        |
| ILC                      | iShares S&P/ASX 20  | 7                        |
| ISO                      | iShares S&P/ASX Small Ordinaries  | 7                        |
| IESG                     | iShares Core MSCI Australia ESG Leaders ETF                             | 7                        |
| MQAE                     | Macquarie Core Australian Active ETF                                    | 7                        |
| STW                      | SPDR® S&P®/ASX 200 Fund   | 7                        |
| SFY                      | SPDR® S&P®/ASX 50 Fund  | 7                        |
| E200                     | SPDR® S&P®/ASX 200 ESG Fund   | 7                        |
| SSO                      | SPDR S&P/ASX Small Ordinaries Fund                                      | 7                        |
| MVW                      | VanEck Vectors Australian Equal Weight ETF                              | 7                        |
| GRNV                     | VanEck Vectors MSCI AUS Sust Eq ETF                                     | 7                        |
| MVE                      | VanEck Vectors S&P/ASX Midcap ETF                                       | 7                        |
| MVS                      | VanEck Vectors Small Companies Masters ETF                              | 7                        |
| VAS                      | Vanguard Australian Shares Index  | 7                        |
| VETH                     | Vanguard Ethically Conscious Australian Shares ETF                      | 7                        |
| VLC                      | Vanguard MSCI Australian Large Companies Index ETF                      | 7                        |
| VSO                      | Vanguard Small Companies Index  | 7                        |
| RARI                     | Russell Investments Australian Responsible Investment ETF               | 7                        |
| <b>Australian Sector</b> |   |                          |
| QFN                      | BetaShares Australian Financials Sector ETF                             | 7                        |
| QRE                      | BetaShares Australian Resources Sector ETF                              | 7                        |
| ATEC                     | BetaShares S&P/ASX Australian Technology ETF                            | 7                        |
| SLF                      | SPDR S&P/ASX 200 Listed Property Fund                                   | 7                        |
| OZF                      | SPDR S&P/ASX 200 Financials ex A-REITS Fund                             | 7                        |
| OZR                      | SPDR S&P/ASX 200 Resources Fund   | 7                        |
| GMVW                     | VanEck Geared Australian Equal Weight (Hedged Fund) ETF <sup>(ii)</sup> | 7                        |
| MVR                      | VanEck Australian Resources ETF   | 7                        |
| MVA                      | VanEck Vectors Australian Property ETF                                  | 7                        |
| MVB                      | VanEck Vectors Australian Banks ETF                                     | 7                        |
| VAP                      | Vanguard Australian Property Securities Index ETF                       | 7                        |

| ASX code             | Name  | Risk band <sup>(i)</sup> |
|----------------------|---|--------------------------|
| <b>International</b> |   |                          |
| AGX1                 | Antipodes Global Shares Quoted Managed Fund                         | 7                        |
| ASAO                 | abrdn Sustainable Asian Opportunities Active ETF                    | 7                        |
| BAOR                 | Aoris International Fund (Class B) (Unhedged) (Managed Fund) ETF    | 7                        |
| DAOR                 | Aoris International Fund (Class D) Hedged ETF <sup>(ii)</sup>       | 7                        |
| GLOB                 | Barrow Hanley Global Share ETF                                      | 7                        |
| HEUR                 | BetaShares Europe ETF Currency Hedged                               | 7                        |
| GGUS                 | Betashares Geared US Equity Fund (Currency Hedged)                  | 7                        |
| ETHI                 | BetaShares Global Sustainability Leaders ETF                        | 7                        |
| HETH                 | Betashares Global Sustainability Leaders ETF - Currency Hedged      | 7                        |
| BGBL                 | Betashares Global Shares ETF  | 7                        |
| HGBL                 | Betashares Global Shares Currency Hedged ETF                        | 7                        |
| IIND                 | BetaShares India Quality ETF  | 7                        |
| WRLD                 | BetaShares Managed Risk Global Share Fund                           | 7                        |
| NDQ                  | BetaShares NASDAQ 100 ETF   | 7                        |
| HNDQ                 | Betashares NASDAQ 100 Etf - Currency Hedged                         | 7                        |
| UMAX                 | BetaShares S&P 500 Yield Maximiser Fund                             | 7                        |
| ERTH                 | Betashares Climate Change Innovation                                | 7                        |
| F100                 | BetaShares FTSE 100 ETF   | 7                        |
| QUS                  | BetaShares S&P 500 Equal Weight                                     | 7                        |
| CRYP                 | BetaShares Crypto Innovators ETF                                    | 7                        |
| QUAL                 | VanEck Vectors MSCI World ex-Australia Quality ETF                  | 7                        |
| QLTY                 | Betashares Global Quality Leaders ETF                               | 7                        |
| EMMG                 | BetaShares Martin Currie Emerging Markets Fund                      | 7                        |
| ESTX                 | Global X Euro Stoxx 50 ETF  | 7                        |
| NDIA                 | Global X India Nifty 50 ETF   | 7                        |
| FEMX                 | Fidelity Global Emerging Markets <sup>(ii)</sup>                    | 7                        |
| HYGG                 | Hyperion Global Growth Companies (Managed Fund) ETF <sup>(ii)</sup> | 7                        |
| IAA                  | iShares Asia 50 ETF   | 7                        |
| IZZ                  | iShares China Large-Cap ETF   | 7                        |
| IVV                  | iShares Core S&P 500  | 7                        |
| IJR                  | iShares Core S&P SmallCap 600                                       | 7                        |
| IJH                  | iShares Core S&P MidCap 400   | 7                        |

| ASX code | Name  | Risk band <sup>(i)</sup> |
|----------|---|--------------------------|
| WVOL     | iShares MSCI World EX Aust Minimum Volatility ETF                         | 7                        |
| IHOO     | iShares Global 100 AUD Hedged ETF   | 7                        |
| IVE      | iShares MSCI EAFE ETF   | 7                        |
| IEM      | iShares MSCI Emerging Markets ETF   | 7                        |
| IJP      | iShares MSCI Japan ETF  | 7                        |
| IKO      | iShares MSCI South Korea Capped ETF                                       | 7                        |
| ITW      | iShares MSCI Taiwan ETF   | 7                        |
| IHVV     | iShares S&P 500 AUD Hedged ETF  | 7                        |
| IEU      | iShares Europe ETF  | 7                        |
| IOO      | iShares Global 100 ETF  | 7                        |
| AESG     | iShares Global Aggregate Bond Esg (Aud Hedged) Etf<br>iShares Global Aggr | 7                        |
| IHWL     | iShares Core MSCI World ex Australia ESG Leaders (AUD Hedged) ETF         | 7                        |
| IWLD     | iShares Core MSCI World ex Australia ESG Leaders ETF                      | 7                        |
| FUTR     | Janus Henderson Global Sustainable Active ETF                             | 7                        |
| JZRO     | Janus Henderson Net Zero Transition ETF                                   | 7                        |
| JEPI     | JPMorgan Equity Premium Income ETF  | 7                        |
| JHPI     | JPMorgan Equity Premium Inc Act ETF Hdg                                   | 7                        |
| JREG     | JPMorgan Global Research Enhanced Index Equity ETF                        | 7                        |
| JPEQ     | JPMorgan US 100Q Equity Premium Income Active ETF                         | 7                        |
| JPHQ     | JPMorgan US 100Q Equity Premium Income Active ETF (Managed Fund) (Hedged) | 7                        |
| LPGD     | Loftus Peak Global Disruption Fund (Managed Fund) ETF                     | 7                        |
| MQEG     | Macquarie Core Global Equity Active ETF                                   | 7                        |
| MGOC     | Magellan Global Fund  | 7                        |
| MHHT     | Magellan High Conviction Trust  | 7                        |
| MHG      | Magellan Global Equities Fund - Currency Hedged                           | 7                        |
| MCSE     | MFG Core ESG ETF  | 7                        |
| MCSG     | MFG Core International ETF  | 7                        |
| MSTR     | Morningstar International Shares Active ETF (Managed Fund)                | 7                        |
| MAET     | Munro Global Growth Fund  | 7                        |
| PIXX     | Platinum International Fund (Quoted Managed Hedge Fund) <sup>(ii)</sup>   | 7                        |
| WEMG     | SPDR® S&P® Emerging Markets Carbon Control Fund                           | 7                        |

| ASX code | Name   | Risk band <sup>(i)</sup> |
|----------|--|--------------------------|
| WDIV     | SPDR® S&P® Global Dividend Fund                                    | 7                        |
| WZOZ     | SPDR® S&P® World ex Australia Carbon Control Fund                  | 7                        |
| WXHG     | SPDR® S&P® World ex Australia Carbon Control (Hedged) Fund         | 7                        |
| SPY      | SPDR S&P 500 ETF Trust   | 7                        |
| QMIX     | SPDR MSCI World Quality Mix Fund                                   | 7                        |
| TLRA     | Talaria Global Equity ETF  | 7                        |
| TLHA     | Talaria Global Equity Currency Hedged ETF                          | 7                        |
| CETF     | VanEck FTSE China A50 ETF  | 7                        |
| CLNE     | VanEck Global Clean Energy ETF                                     | 7                        |
| GPEQ     | VanEck Global Listed Private Equity ETF                            | 7                        |
| GOAT     | VanEck Morningstar International Wide Moat ETF                     | 7                        |
| MOAT     | VanEck Vectors Morningstar Wide Moat ETF                           | 7                        |
| VLUE     | VanEck Vectors MSCI International Value                            | 7                        |
| QHAL     | VanEck Vectors MSCI World ex Australia Quality (Hedged) ETF        | 7                        |
| ESGI     | VanEck MSCI International Sustainable Equity ETF                   | 7                        |
| EMKT     | VanEck MSCI Multifactor Emerging Markets Equity ETF                | 7                        |
| QSML     | VanEck MSCI International Small Companies Quality ETF              | 7                        |
| QHSM     | VanEck MSCI International Small Companies Quality (AUD Hedged) ETF | 7                        |
| MHOT     | VanEck Morningstar Wide Moat (AUD Hedged) ETF                      | 7                        |
| HVLU     | VanEck MSCI International Value (AUD Hedged) ETF                   | 7                        |
| VEU      | Vanguard All-World EX US Shares Index                              | 7                        |
| VESG     | Vanguard Ethically Conscious International Shares ETF              | 7                        |
| VEQ      | Vanguard FTSE Europe Shares ETF                                    | 7                        |
| VIF      | Vanguard International Fixed Interest Index (Hedged) ETF           | 7                        |
| VGAD     | Vanguard MSCI Index International Shares (Hedged) ETF              | 7                        |
| VGS      | Vanguard MSCI Index International Shares ETF                       | 7                        |
| VTS      | Vanguard US Total Market Shares Index                              | 7                        |
| VGE      | Vanguard FTSE Emerging Markets ETF                                 | 7                        |
| VVLU     | Vanguard Global Value Equity Fund                                  | 7                        |
| VISM     | Vanguard MSCI International SC Index ETF                           | 7                        |

| ASX code                     | Name  | Risk band <sup>(i)</sup> |
|------------------------------|---|--------------------------|
| WCMQ                         | WCM Quality Global Growth Fund ETF                              | 7                        |
| <b>International Sectors</b> |   |                          |
| ASIA                         | BetaShares Asia Technology Tigers ETF                           | 7                        |
| HJPN                         | BetaShares Japan – Hedged                                       | 7                        |
| FOOD                         | Betashares Global Agriculture ETF - Currency Hedged             | 7                        |
| MNRS                         | Betashares Global Gold Miners Currency hedged                   | 7                        |
| BNKS                         | BetaShares Global Banks – Currency Hedged                       | 7                        |
| HACK                         | BetaShares Global Cybersecurity                                 | 7                        |
| FUEL                         | BetaShares Global Energy Companies – Hedged                     | 7                        |
| DRUG                         | Betashares Global Healthcare Etf - Currency Hedged              | 7                        |
| RBTZ                         | BetaShares Global Robotics And Artificial Intelligence ETF      | 7                        |
| DJRE                         | SPDR® Dow Jones® Global Real Estate ESG Fund                    | 7                        |
| ACDC                         | Global X Battery Tech & Lithium ETF                             | 7                        |
| FANG                         | Global X Fang+ ETF  | 7                        |
| TECH                         | Global X Morningstar Global Technology ETF                      | 7                        |
| ROBO                         | Global X Robo Global Robotics & Automation ETF                  | 7                        |
| CURE                         | Global X S&P Biotech ETF  | 7                        |
| SEMI                         | Global X Semiconductor ETF                                      | 7                        |
| GLIN                         | iShares Core FTSE Global Infrastructure (AUD Hedged) ETF        | 7                        |
| GLPR                         | iShares Core FTSE Global Property ex Australia (AUD Hedged) ETF | 7                        |
| IXI                          | iShares Global Consumer Staples ETF                             | 7                        |
| IXJ                          | iShares Global Healthcare ETF                                   | 7                        |
| GIFL                         | Lazard Global Listed Infrastructure Active ETF                  | 7                        |
| MQWS                         | Macquarie Walter Scott Global Equities ETF                      | 7                        |
| MCSI                         | Magellan Core Infrastructure ETF                                | 7                        |
| MICH                         | Magellan Infrastructure Fund (Currency Hedged)                  | 7                        |
| PAXX                         | Platinum Asia Fund (Quoted Managed Hedge Fund)                  | 7                        |
| RCAP                         | Resolution Capital Global Property Securities (Managed Fund)    | 7                        |
| IFRA                         | VanEck FTSE Global Infrastructure (Hedged) ETF                  | 7                        |
| GDX                          | VanEck Gold Miners ETF  | 7                        |
| CNEW                         | VanEck China New Economy ETF                                    | 7                        |
| HLTH                         | VanEck Global Healthcare Leaders                                | 7                        |
| REIT                         | Vaneck Ftse International Property Hedged                       | 7                        |

| ASX code                                | Name   | Risk band <sup>(i)</sup> |
|---|--|--------------------------|
| ESPO                                    | Vaneck Vectors Video Gaming And Esports Etf                                  | 7                        |
| VBLD                                    | Vanguard Global Infrastructure Index ETF                                     | 7                        |
| VAE                                     | Vanguard FTSE Asia ex Japan Shares Index                                     | 7                        |
| VNGS                                    | Vaughan Nelson Global Equity SMID Fund (Quoted Managed Fund) <sup>(ii)</sup> | 7                        |
| <b>Strategy Focused</b>                 |  |                          |
| RINC                                    | BetaShares Legg Mason Real Income ETF  | 7                        |
| ZYUS                                    | ETFS S&P 500 High Yield Low Volatility ETF                                   | 7                        |
| IHD                                     | iShares S&P/ASX Dividend Opportunities ETF                                   | 7                        |
| RDV                                     | Russell High Dividend Australian Shares ETF                                  | 7                        |
| SYI                                     | SPDR MSCI Australia Select High Dividend Yield Fund                          | 7                        |
| VHY                                     | Vanguard Australian Shares High Yield ETF                                    | 7                        |
| <b>Cash &amp; Fixed Income Exposure</b> |  |                          |
| 1GOV                                    | VanEck 1-5 Year Australian Government Bond ETF                               | 4                        |
| 5GOV                                    | VanEck 5-10 Year Australian Government Bond ETF                              | 4                        |
| XARO                                    | Activex Ardea Real Outcome Bond ETF  | 6                        |
| XGOV                                    | VanEck 10+ Year Australian Government Bond ETF                               | 4                        |
| XKAP                                    | Activex Kapstream Absolute Return Income Fund                                | 6                        |
| BOND                                    | SPDR® S&P®/ASX Australian Bond Fund  | 4                        |
| GOVT                                    | SPDR® S&P®/ASX Australian Government Bond Fund                               | 4                        |
| HBRD                                    | BetaShare Active Australian Hybrids Fund                                     | 4                        |
| QPON                                    | BetaShare Australian Bank Floating Rate Bond ETF                             | 4                        |
| OZBD                                    | Betashares Australian Composite Bond ETF                                     | 4                        |
| AAA                                     | BetaShares Australian High Interest Cash ETF                                 | 4                        |
| CRED                                    | BetaShares Australian Investment Grade Corporate Bond ETF                    | 4                        |
| AGVT                                    | Betashares Australian Government Bond  | 4                        |
| BHYB                                    | Betashares Australian Major Bank Hybrids Index                               | 4                        |
| CFLO                                    | Betashares Global Cash Flow Kings ETF  | 4                        |
| BNDS                                    | BetaShares Legg Mason Australian Bond Fund                                   | 4                        |
| USD                                     | Betashares U.S. Dollar   | 1                        |
| GBND                                    | BetaShares Sustainability Leaders Diversified Bond                           | 4                        |
| ECOR                                    | Daintree Core Income Fund (Managed Fund)                                     | 7                        |

| ASX code                  | Name   | Risk band <sup>(i)</sup> |
|---------------------------|--|--------------------------|
| USTB                      | Global X US Treasury Bond Etf (Currency Hedged).<br>Global X US Treasury | 5                        |
| BILL                      | iShares Core CASH ETF  | 1                        |
| ICOR                      | iShares Core Corporate Bond ETF  | 7                        |
| IHCB                      | iShares Core Global Corporate Bond (AUD Hedged) ETF                      | 5                        |
| ISEC                      | iShares Enhanced Cash ETF  | 1                        |
| IAF                       | iShares UBS Composite Bond ETF   | 4                        |
| ILB                       | iShares UBS Government Inflation Index Fund                              | 4                        |
| IGB                       | iShares UBS Treasury ETF   | 4                        |
| IHHY                      | Ishares Global High Yield Bond (Aud Hedged) ETF                          | 5                        |
| IHEB                      | iShares J.P. Morgan USD Emerging Markets - Hedged ETF                    | 5                        |
| IYLD                      | iShares Yield Plus Fund ETF  | 5                        |
| TACT                      | Janus Henderson Tactical Income Active ETF                               | 5                        |
| MQDB                      | Macquarie Dynamic Bond Active ETF (Managed Fund)                         | 5                        |
| MQIO                      | Macquarie Income Opportunities Active ETF (Managed Fund)                 | 5                        |
| RCB                       | Russell Australian Select Corporate Bond                                 | 4                        |
| RSM                       | Russell Australian Semi-Government Bond ETF                              | 4                        |
| RGB                       | Russell Investments Australian Government Bond                           | 4                        |
| PAYS                      | Schroder Absolute Return Income ETF <sup>(ii)</sup>                      | 5                        |
| SUBD                      | VanEck Australian Subordinated Debt ETF                                  | 4                        |
| FLOT                      | VanEck Vectors Australian Floating Rate ETF                              | 4                        |
| EBND                      | Vaneck Emerging Inc Opportunities Active ETF (Managed Fund)              | 6                        |
| VACF                      | Vanguard Australian Corporate Fixed Interest Index Fund                  | 4                        |
| VAF                       | Vanguard Australian Fixed Interest Index                                 | 4                        |
| VGB                       | Vanguard Australian Government Bond Index ETF                            | 4                        |
| VCF                       | Vanguard International Credit Securities (Hedged)                        | 5                        |
| VEFI                      | Vanguard Ethically Conscious Global Aggregate Bond Index Hedged ETF      | 5                        |
| VBND                      | Vanguard Global Aggregate Bond Index (Hedged) ETF                        | 5                        |
| <b>Commodity Exposure</b> |  |                          |
| OOO                       | BetaShares Crude Oil Index ETF - Currency Hedged (Synthetic)             | 7                        |
| WIRE                      | Global X Copper Miners ETF   | 7                        |

| ASX code           | Name   | Risk band <sup>(i)</sup> |
|--------------------|--|--------------------------|
| GOLD               | Global X Physical Gold ETF                       | 7                        |
| ETPMAG             | Global X Physical Silver ETF                     | 7                        |
| ETPMPM             | Global X Physical Precious Metals Basket ETF     | 7                        |
| QAU                | Gold Bullion ETF – Currency Hedged               | 7                        |
| GLDN               | iShares Physical Gold ETF                        | 7                        |
| PMGOLD             | Perth Mint Gold                                  | 7                        |
| <b>Diversified</b> |  |                          |
| DHHF               | Betashares Diversified All Growth ETF            | 6                        |
| DBBF               | BetaShares Ethical Diversified Balanced          | 6                        |
| DGGF               | BetaShares Ethical Diversified Growth            | 6                        |
| DZZF               | BetaShares Ethical Diversified High Growth       | 6                        |
| FIXD               | Coolabah Active Composite Bond Fund (Hedge Fund) | 6                        |
| GROW               | Schroder Real Return (Managed Fund)              | 6                        |
| VDBA               | Vanguard Diversified Balanced Index ETF          | 6                        |
| VDCO               | Vanguard Diversified Conservative Index ETF      | 4                        |
| VDGR               | Vanguard Diversified Growth Index ETF            | 6                        |
| VDHG               | Vanguard Diversified High Growth Index ETF       | 6                        |

(i) For information on the Standard Risk Measure, refer to the **Standard Risk Measure** section further in this document.

(ii) This investment option is only available through a financial adviser

## LICs & LITs

The following LICs and LITs are available to North Super and Pension members.

Please note: There may be underlying fees and costs for LICs and LITs under new enhanced fee and cost disclosure requirements. However, these have not been provided at the time of publishing this document.

| ASX code                 | Name   | Risk band <sup>(i)</sup> |
|--------------------------|--|--------------------------|
| <b>Australian Shares</b> |  |                          |
| AEG <sup>(ii)</sup>      | Absolute Equity Performance Fund Limited         | 7                        |
| ACQ                      | Acorn Capital Investment Fund Limited            | 7                        |
| AMH                      | AMCIL Limited                                    | 7                        |
| ARG                      | Argo Investments Limited                         | 7                        |
| AFI                      | Australian Foundation Investment Company Limited | 7                        |
| AUI                      | Australian United Investment Company Limited     | 7                        |
| BTI                      | Bailador Technology Investments Limited          | 7                        |
| BEL                      | Bentley Capital Limited                          | 7                        |
| BKI                      | BKI Investment Company Limited                   | 7                        |

| ASX code                         | Name  | Risk band <sup>(i)</sup> |
|----------------------------------|---|--------------------------|
| CDM                              | Cadence Capital Limited                             | 7                        |
| CAM                              | Clime Capital Limited                               | 7                        |
| DUI                              | Diversified United Investment Limited               | 7                        |
| DJW                              | Djerriwarrh Investments Limited                     | 7                        |
| FSI                              | Flagship Investments Limited                        | 7                        |
| FGX                              | Future Generation Investment Company Limited        | 7                        |
| IBC                              | Ironbark Capital Limited                            | 7                        |
| KAT                              | Katana Capital Limited                              | 7                        |
| MIR                              | Mirrabooka Investments Limited                      | 7                        |
| NAC                              | Naos Ex-50 Opportunities Company Limited            | 7                        |
| OEQ                              | Orion Equities Limited                              | 7                        |
| PIC                              | Perpetual Equity Investment Company Limited         | 7                        |
| PL8                              | Plato Income Maximiser Limited.                     | 7                        |
| QVE                              | QV Equities Limited                                 | 7                        |
| RYD                              | Ryder Capital Limited                               | 7                        |
| SNC                              | Sandon Capital Investments Limited                  | 7                        |
| SEC                              | Spheria Emerging Companies Limited                  | 7                        |
| TOP                              | Thorney Opportunities Ltd                           | 7                        |
| WAA                              | WAM Active Limited                                  | 7                        |
| WMA                              | WAM Alternative Assets Limited                      | 7                        |
| WAM                              | WAM Capital Limited                                 | 7                        |
| WLE <sup>(ii)</sup>              | WAM Leaders Limited                                 | 7                        |
| WAX                              | WAM Research Limited                                | 7                        |
| WLS                              | WCM Global Long Short Limited                       | 7                        |
| WHF                              | Whitefield Limited                                  | 7                        |
| <b>Australian Fixed Interest</b> |   |                          |
| MXT                              | Metrics Master Income Trust                         | 4                        |
| <b>International Shares</b>      |   |                          |
| AIB                              | Aurora Global Income Trust                          | 7                        |
| FGG                              | Future Generation Global Investment Company Limited | 7                        |
| GVF                              | Global Value Fund Limited                           | 7                        |
| LSF                              | L1 Long Short Fund Limited                          | 7                        |
| LSX                              | Lion Selection Group Limited.                       | 7                        |
| MGF                              | Magellan Global Fund. Closed Class                  | 7                        |
| MFF                              | MFF Capital Investments Limited                     | 7                        |
| PAI                              | Platinum Asia Investments Limited                   | 7                        |

| ASX code   | Name   | Risk band <sup>(i)</sup> |
|--|--|--------------------------|
| PMC  | Platinum Capital Limited                     | 7                        |
| PGF  | PM Capital Global Opportunities Fund Limited | 7                        |
| SVS  | Sunvest Corporation Limited                  | 7                        |
| WGB <sup>(ii)</sup>  | WAM Global Limited                           | 7                        |
| <b>International Fixed Interest</b>  |  |                          |
| KKC  | KKR Credit Income Fund                       | 5                        |
| <b>Infrastructure</b>  |  |                          |
| ALI  | Argo Global Listed Infrastructure Limited    | 7                        |
| <b>Other</b>   |  |                          |
| PCX  | Pengana Global Private Credit Trust          | 7                        |
| (i) For information on the Standard Risk Measure, refer to the Standard Risk Measure section further in this document.   |  |                          |
| (ii) Unavailable to pension members.   |  |                          |
| <b>Fixed interest securities</b>   |  |                          |
| The following assets are available to North Super and Pension members. You will be able to invest in other fixed interest securities that meet the Trustee's eligibility criteria, as notified by us to you. |  |                          |
| ASX code   | Issuer                                       |                          |
| <b>Floating Rate Notes</b>   |  |                          |
| AGLHA  | AGL Energy Limited                           |                          |
| AMPHA  | AMP Limited                                  |                          |
| ANZHA  | Australia and New Zealand Banking Group      |                          |
| AQHHA  | APT Pipelines Limited                        |                          |
| BENHB  | Bendigo and Adelaide Bank Limited            |                          |
| CBAHA  | Commonwealth Bank of Australia               |                          |
| CNGHA  | Colonial Holding Company Limited             |                          |
| CWNHA  | Crown Resorts Limited                        |                          |
| CWNHB  | Crown Resorts Limited                        |                          |
| HBSHB  | Heritage Bank Limited                        |                          |
| MBLHB  | Macquarie Group Limited                      |                          |
| NABHA  | National Australia Bank Limited              |                          |
| NABHB  | National Australia Bank Limited              |                          |
| ORGHA  | Origin Energy Limited                        |                          |
| QUBHA  | Qube Holdings Limited                        |                          |
| TAHNB  | TABCORP Holdings Limited                     |                          |
| WBCHA  | Westpac Banking Corporation                  |                          |
| WBCHB  | Westpac Banking Corporation                  |                          |
| WOWHC  | Woolworths Limited                           |                          |

# 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 North 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         | Medium         | 2 to less than 3  |
| 5         | Medium to high | 3 to less than 4  |
| 6         | High           | 4 to less than 6  |
| 7         | 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. For full details on the methodology, please visit [northonline.com.au](http://northonline.com.au). You can also contact your financial adviser or the North Service Centre on 1800 667 841 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 the North Personal Superannuation and Pension Fund ('the Fund', also known as 'North Personal Super' and 'North Personal Pension' or 'Wealth Personal Superannuation and Pension Fund' ABN 92 381 911 598) and should be considered together with the current North Super and Pension PDS – Part A.

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This document also forms the Investment options document for the Investor directed portfolio service (IDPS) known as North Investment. The Operator of the IDPS is NMMT.

Please refer to the PDS for each underlying managed fund investment option for detailed information relating to the underlying managed fund investment options.

PDSs for underlying managed fund 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 fund investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of North Personal Super, North Personal Pension and North Investment IDPS investors 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.

This publication has been prepared to provide general information only and does not take into account the investment objectives, financial situation or particular 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. You should obtain a copy of the relevant PDS or IDPS Guide before making a decision to invest in any financial product.

Past performance is not indicative of future performance. Detailed information about the North products is contained in the PDS and IDPS Guide.

Applications for investment in North products will only be accepted via [northonline.com.au](http://northonline.com.au). Copies of the PDS and IDPS Guide are available on [northonline.com.au](http://northonline.com.au) or can be obtained by calling 1800 667 841(1800 NORTH1).

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### Identifying investments

The APIR codes used in this document identify the underlying investments that North 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.

### Fund manager payments

NMMT may receive payments of up to 0.55% from fund managers for amounts invested in particular investment options made available in this document (fund manager payments).

The fund manager payment received is based on amounts invested with the fund manager and the management costs of these investments.

These payments, and the method of calculation, may change from time to time and are not an additional cost to you.

### Changes to your managed funds

Fund managers of the managed fund investment options may notify us from time to time of material changes or significant events that affect an investment option you have selected. We will notify you of these changes as soon as practical through North Online. We will not be responsible for any delays in notifying you of these changes or events where the delay has been caused by a fund manager. If you wish, you may select a different investment option after you have read the up-to-date information; however, regular fees and charges may apply. If you do not notify us that you wish to select a different investment option contributions will continue to be invested in the existing investment option.

### 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 North website on [northonline.com.au](http://northonline.com.au).

### 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 on North Online.



## Contact us

If you would like to know more about how AMP can help you, please visit [amp.com.au](http://amp.com.au), or contact one of the following:

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**What you need to know**  
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