

# Platformplus Super Wrap Investment Menu Guide – Core Menu (Unique Identification No. PFPSUP001-2201)

Dated: 20 May 2024

The information in this document forms part of the Platformplus Super Wrap Product Disclosure Statement dated 30<sup>th</sup> September 2022.

**ISSUER and TRUSTEE:** This Investment Menu Guide ('Guide') for Platformplus Super Wrap is issued by Equity Trustees Superannuation Limited ('Trustee', 'we', 'us', 'our') (ABN 50 055 641 757, AFSL 229757, RSE Licence No. L0001458) as Trustee of the Platformplus Super Wrap ('the Fund') (ABN 18 906 079 389, RSE No. R1078770, USI 18906079389001).

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**INVESTMENT MANAGER:** Alpha Investment Management Pty Ltd ABN 13 122 381 908, AFSL 307379 ('Alpha').

Alpha is also the Managed Account Investment Manager for some of the Managed Accounts accessible through the Fund. Alpha is also the responsible entity or manager of some Managed Funds accessible through the Fund.

**ADMINISTRATOR and CUSTODIAN:** FNZ (Australia) Pty Limited (ABN 67 138 819 119) (FNZ) is the Administrator of the Fund. FNZ Custodians (Australia) Pty Ltd (ABN 88 624 689 694, AFSL 507452) (FNZ Custodians) is the Fund's custodian.

The information contained in this Investment Menu Guide should be read in conjunction with the:

- Platformplus Super Wrap Product Disclosure Statement ('PDS') dated 30<sup>th</sup> September 2022; and
- The relevant disclosure document/s and Target Market Determinations ('TMDs') for each Managed Fund, Term Deposit and Managed Account ('Disclosure Documents').

These documents are available free of charge from [platformpluswrap.com.au/product-information-and-guides](https://platformpluswrap.com.au/product-information-and-guides) or by contacting your Financial Adviser.

Capitalised terms have the same meaning as in the PDS, unless specified otherwise.

The information contained in this document is general information only and doesn't take into account your personal objectives, financial situation, needs or circumstances. Before acting on this information, you should speak with your Financial Adviser and consider its appropriateness, having regard to your personal objectives, financial situation, needs and circumstances.

This Investment Menu Guide summarises all of the investment options and Accessible Investments available for you to invest in through **Platformplus Super Wrap – Core Menu** and some of the fees and costs that apply to these investments that are additional to the Fund's fees and costs.

The fees and costs for Accessible Investments disclosed in this Investment Menu Guide are based on information provided by external sources, including investment research providers, or directly by the issuers or investment managers. You should not rely solely on this Investment Menu Guide when making an investment decision. The method of calculation and disclosure of the fees and costs is not uniform and does vary between financial products. This should be considered when comparing financial products.

Other fees and costs apply. To understand all the fees payable when you select a particular investment, you must refer to the PDS, this Guide and the product disclosure statement (or other disclosure document) for the investment.

You can only establish an Account in the Fund if you are advised by a Financial Adviser so you can receive financial advice for each investment you are considering. If you cease to have a Financial Adviser after establishing an Account, there are implications for your membership of the Fund – see the PDS for more information about this.

All dollar amounts are in Australian dollars unless otherwise indicated.

Information in this document is subject to change from time to time. The latest version is available from [platformpluswrap.com.au/product-information-and-guides](http://platformpluswrap.com.au/product-information-and-guides).

Any statement made by a third party or based on a statement made by a third party in this Investment Menu Guide has been included in the form and context in which it appears with the consent of the third party, which has not been withdrawn as at the date of this Investment Menu Guide.

## Important Information

Your investment in the Fund is not guaranteed. The value of your investment can rise and fall depending on the investment returns achieved by the investment option(s) and Accessible Investments you select. In participating in the Fund, you and your Financial Adviser, are solely responsible for your investment choices. The Trustee, Promoter and the Administrator are not responsible for your investment choices and are not liable for any loss or damage you may incur as a result of you deciding to invest in, or withdraw from, a particular investment.

**Note:** investment returns can be volatile and past performance is not a reliable indicator of future performance.

## About this Investment Menu Guide

This Guide contains information on the investment options and Accessible Investments available on **Platformplus Super WRAP – Core Menu** within the Fund to assist you and your Financial Adviser to build an investment portfolio to meet your specific investment needs.

This Guide includes:

- general information about each available investment strategy that you and your Financial Adviser may wish to consider; and
- the list of the investment options (and Accessible Investments for each option) on the **Platformplus Super WRAP – Core Menu** from which you may choose.

For more information about investing in the Fund and the associated risks, refer to the latest PDS available on the product website [platformpluswrap.com.au/product-information-and-guides](http://platformpluswrap.com.au/product-information-and-guides).

## About the Investment Options

Through the Fund you can invest in a wide range of investment options, depending on which menu you are invested in, meaning you and your Financial Adviser can tailor the investment strategy to your specific needs. Within the **Platformplus Super WRAP – Core Menu**, the investment options may include Cash, Managed Funds Managed Accounts.

Within each investment option, a range of Accessible Investments may be made available.

Before choosing your investments, it is important you understand your personal investment strategy including your investment objective, the timeframe you wish to invest and the level of risk you are comfortable with. To help you and your Financial Adviser tailor your investment strategy, a range of investment strategies are available to you and you may utilise one or more investment strategies. These may include diversified managed investment strategies and other managed investment strategies. For an explanation of each of the strategies, including the investment or asset mix typically included in each of the strategies, speak to your Financial Adviser.

Each of these strategies has an investment objective that covers its aim, suggested investment timeframe and for whom it is intended to be suitable – these are outlined later in this Guide.

# Investment Holding Limits

The Trustee has set limits on how much you can invest in certain investment options (including categories of investments within certain investment options). These limits take into account liquidity, diversity and risk and are expressed as 'Single security limits'. If the value you hold in a particular investment option (per Advised Account) or Non-Advised Account ('Account') exceeds the investment holding limit, you will not be able to make further investments into that particular investment option until the value of your holdings moves below the investment holding limit.

Investments in Managed Accounts are generally excluded from your Portfolio when determining whether your investments (per Account) are within any applicable investment holding limit.

Single security limits are summarised in the table below.

Investment options	Single security limits <sup>1</sup>
Managed Funds (excluding alternative Managed Funds <sup>2</sup> )	Up to 100% of your Account
Managed Accounts	Up to 100% of your Account
Alternatives (including alternative Managed Funds <sup>2</sup> )	Up to 25% of your Account

1 These are the maximum single security limits allowed per investment option. The Trustee has the discretion to set lower single security limits which may change from time to time.

2 Alternative Managed Funds include commodity-based investments (for example, gold) and hedge fund strategies including long/short and absolute return type strategies.

This section outlines investment limits determined by the Trustee. There may be investment limits set by issuers or managers of Accessible Investments including Managed Accounts. In the case of Managed Accounts, the Trustee may also set limits. For further information, you should refer to the applicable product disclosure statement or other disclosure document which can be accessed from this Guide.

## Standard Risk Measure

The Standard Risk Measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. The Standard Risk Measure is not a complete assessment of all forms of investment risk, 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 a member may require to meet their objectives. Further, it doesn't take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investments.

Risk Band	Risk Level	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 more information on risks associated with joining the Fund, please see Section 4 'Risks of Super' in the PDS. For information about the risks associated with individual Accessible Investments refer to the applicable product disclosure statement or other disclosure documents which can be accessed from this Guide. This Guide provides information about risks associated with investment options or types of investment options.

## Investment Strategies

The investment strategies shown below are a guide only to assist you and your Financial Adviser determine a strategy (including chosen Accessible Investments) that suits your circumstances. For an explanation of each of the strategies, including the investment or

asset mix typically included in each of the strategies, speak to your Financial Adviser. The level of risk associated with your investment strategy will depend on the investments you choose to implement the strategy.

Exposure to growth assets such as shares and property, defensive assets such as fixed interest and cash and international investments may be obtained through Managed Funds or Managed Accounts.

### Diversified managed investment strategies

<b>Conservative</b>	
Investment objective and strategy	To provide investors primarily with income and also some growth through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.

<b>Moderate</b>	
Investment objective and strategy	To provide investors primarily with income and also some growth with a higher level of capital security through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may also include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.

<b>Balanced</b>	
Investment objective and strategy	To provide investors with growth through a balanced exposure to growth assets such as shares and property as well as to fixed interest and cash investments. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who want a balanced exposure to growth and income producing assets and accept that returns over the short term will fluctuate and may even be negative.

<b>Growth</b>	
Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property, with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.

<b>High Growth</b>	
Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property (with a low level of capital security), with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may well be negative.

### Managed investment strategies

<b>Australian Shares</b>	
Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to Australian shares in a variety of market sectors. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.

<b>International Shares</b>	
Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to shares from around the world, although some funds may have exposure to Australian shares. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who are seeking to

	invest in international share markets through a managed investment vehicle and who accept that returns over the short term will fluctuate and may even be negative.
<b>Property Securities</b>	
Investment objective and strategy	To provide investors with income and some growth in the value of their investments through exposure primarily to property related listed securities in Australia and New Zealand. Investment options in this strategy will suit investors who want mostly income returns while maintaining some growth in the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
<b>Real Estate Investment Trusts (REITs)</b>	
Investment objective and strategy	To provide investors with growth in the value of their investments over rolling five-year periods through exposure primarily to property related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investments over the long term and accept that returns over the short term will fluctuate and may even be negative.
<b>Australian Fixed Interest</b>	
Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to Australian fixed interest securities. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
<b>International Fixed Interest</b>	
Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to fixed interest securities from around the world (including Australia). Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
<b>Short Term Fixed Interest</b>	
Investment objective and strategy	To provide investors with mainly income returns that are higher than cash through exposure to a range of cash, fixed interest securities and mortgages (which may reduce liquidity). Investment options in this strategy will suit investors seeking returns and risk slightly higher than those available from cash investments and wanting to maintain the value of their investment over the short term.
<b>Diversified Fixed Interest</b>	
Investment objective and strategy	To provide investors with mainly income returns that are above inflation and cash with a higher level of capital security. This is achieved primarily through exposure to fixed interest securities from around the world and may include exposure to the high yield and emerging market sectors. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
<b>Alternative Assets</b>	
Investment objective and strategy	To provide investors with returns that may be uncorrelated to the direction of the share and bond markets. Investment options in this strategy may not be managed to track a specific index, such as the All Ordinaries, Dow Jones or MSCI, may invest in both physical securities and derivatives and may use leverage with a clear goal to deliver an absolute return to investors.
<b>Cash (cash managed funds and cash products)</b>	
Investment objective and strategy	To provide investors with income returns that are above at call bank deposit rates with a high level of capital security through exposure to a range of short-term securities, government and bank backed securities and corporate securities. Investment options in this strategy will suit investors seeking high investment liquidity for short periods with a low risk of capital loss.
<b>Listed Infrastructure</b>	
Investment objective and strategy	To provide investors with income and growth in the value of their investments through distributions and capital growth with a low level of capital security primarily through exposure to infrastructure related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.

# Investment Options

## Cash

When you open an Account, a minimum cash balance is required (see the PDS for information about the minimum required). All cash in your Account and in the Fund's general cash pool will be deposited in a segregated account (or accounts) with a Bank as nominated by the Investment Manager from time to time. The cash in your Account will be used to settle transactions relating to the investments held within your Account (other than investment transactions within a Managed Account you select) and to deduct any applicable fees and charges as disclosed in the PDS.

<b>Investment objective &amp; strategy</b>	To provide investors with high investment liquidity for short periods with a low risk of capital loss.
<b>Risk Band</b>	1
<b>Risk level</b>	Very low
<b>Suggested minimum investment time frame</b>	No minimum (refer to the Standard Risk Measure table for information about the expected number of annual negative returns over a 20-year period)

Any cash held within your Account will receive the same interest rate as the Reserve Bank of Australia Cash Rate less 0.05%. At the date of this Guide the Reserve Bank of Australia Cash Rate is 4.10%, which means the rate of interest applicable to cash in your Account is 4.05%.

**Cash balance interest rate:** The current interest rate is 4.05%.

## Managed Accounts

Managed Accounts are a portfolio of assets which may be made up of Managed Funds, listed securities, fixed income securities and / or cash which are run by a professional Managed Account Investment Manager. We appoint a range of Managed Account Investment Managers with a variety of portfolio strategies and objectives to advise Platformplus Super Wrap on a variety of Managed Accounts. The managers design each portfolio based on a number of factors such as investment style, asset allocation approaches, investment objectives and different risk profiles. The Managed Account Investment Manager usually charges fees and costs including fees for management of the Managed Account which are deducted from your Portfolio in the Fund. A summary of these fees and costs is shown below. Other fees and costs may apply including performance fees, and fees and costs related to member activities. Refer to the Disclosure Documents for more information. Fees and costs relating to underlying investments (for example, Managed Funds, ETFs, ETPs, and LICs) in the Managed Account also apply.

### Managed Account Holding Rules

Managed Accounts are subject to the following investment option holding rules:

- Any minimum initial or additional investment amount rules as specified in the relevant Disclosure Document for the Managed Account.
- If you invest in a Managed Account within your Account, you cannot reinvest in or redeem from any of the specific investments within that Managed Account. You can however reinvest in or redeem from the Managed Account according to the indicative allocations detailed further in the Disclosure Documents. You can also invest in any other investment options available to you that do not form part of your Managed Account.

### Conservative Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors primarily with income and also some growth through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	2
Risk Level	Low
Suggested minimum investment timeframe	2 years

Managed Account	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (Managed Account Disclosure Document)
Alpha Income SMA	M_16225	0.31%	*	<a href="#">Disclosure Document</a>
Alpha Index Conservative SMA	M_14347	0.13%	*	<a href="#">Disclosure Document</a>

\* this means that the fee or cost was not available as at the date of producing the Investment Menu Guide. You should refer to underlying product disclosure statement for the investment option for full details about fees and costs.

### Moderate Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors primarily with income and also some growth with a higher level of capital security through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may also include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.			
Risk Band	2 - 5			
Risk Level	Low – Medium to High (depending on the Managed Account)			
Suggested minimum investment timeframe	3 years			

Managed Account	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (Managed Account Disclosure Document)
Alpha Index Moderate SMA	M_14348	0.15%	*	<a href="#">Disclosure Document</a>
Alpha Moderate SMA	M_14311	0.38%	*	<a href="#">Disclosure Document</a>

\* this means that the fee or cost was not available as at the date of producing the Investment Menu Guide. You should refer to underlying product disclosure statement for the investment option for full details about fees and costs.

### Balanced Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with growth through a balanced exposure to growth assets such as shares and property as well as to fixed interest and cash investments. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who want a balanced exposure to growth and income producing assets and accept that returns over the short term will fluctuate and may even be negative.			
Risk Band	4 - 5			
Risk Level	Medium – Medium to High			
Suggested minimum investment timeframe	5 years			

Managed Account	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (Managed Account Disclosure Document)
Alpha Balanced SMA	M_14312	0.45%	*	<a href="#">Disclosure Document</a>
Alpha Index Balanced SMA	M_14349	0.15%	*	<a href="#">Disclosure Document</a>

\* this means that the fee or cost was not available as at the date of producing the Investment Menu Guide. You should refer to underlying product disclosure statement for the investment option for full details about fees and costs.

### Growth Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property, with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.			
Risk Band	5 – 6			
Risk Level	Medium to High – High			

Suggested minimum investment timeframe	7 years
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Managed Account	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (Managed Account Disclosure Document)
Alpha Growth SMA	M_14313	0.48%	*	<a href="#">Disclosure Document</a>
Alpha Index Growth SMA	M_14350	0.15%	*	<a href="#">Disclosure Document</a>

\* this means that the fee or cost was not available as at the date of producing the Investment Menu Guide. You should refer to underlying product disclosure statement for the investment option for full details about fees and costs.

### High Growth Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property (with a low level of capital security), with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may well be negative.			
Risk Band	6			
Risk Level	High			
Suggested minimum investment timeframe	9 years			

Managed Account	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (Managed Account Disclosure Document)
Alpha High Growth SMA	M_14314	0.52%	*	<a href="#">Disclosure Document</a>
Alpha Index High Growth SMA	M_14351	0.13%	*	<a href="#">Disclosure Document</a>

\* this means that the fee or cost was not available as at the date of producing the Investment Menu Guide. You should refer to underlying product disclosure statement for the investment option for full details about fees and costs.

### Australian Shares Managed Investment Strategy

Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to Australian shares in a variety of market sectors. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.			
Risk Band	6 - 7			
Risk Level	High – Very High			
Suggested minimum investment timeframe	6 – 7 years			

No options in relation to this Strategy are available, at the date of this Guide.

### International Shares Managed Investment Strategy

Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to shares from around the world, although some funds may have exposure to Australian shares. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who are seeking to invest in international share markets through a managed investment vehicle and who accept that returns over the short term will fluctuate and may even be negative			
Risk Band	6 - 7			
Risk Level	High – Very High			
Suggested minimum investment timeframe	6 – 7 years			



No options in relation to this Strategy are available, at the date of this Guide.

### Property Securities Managed Investment Strategy

Investment objective and strategy	To provide investors with income and some growth in the value of their investments through exposure primarily to property related listed securities in Australia and New Zealand. Investment options in this strategy will suit investors who want mostly income returns while maintaining some growth in the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6 - 7
Risk Level	High – Very High
Suggested minimum investment timeframe	5+ years

No options in relation to this Strategy are available, at the date of this Guide.

### REITs Managed Investment Strategy

Investment objective and strategy	To provide investors with growth in the value of their investments over rolling five year periods through exposure primarily to property related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investments over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	7
Risk Level	Very High
Suggested minimum investment timeframe	7 years

No options in relation to this Strategy are available, at the date of this Guide.

### Australian Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to Australian fixed interest securities. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	3 - 5
Risk Level	Low to Medium - Medium
Suggested minimum investment timeframe	3 – 4 years

No options in relation to this Strategy are available, at the date of this Guide.

### International Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to fixed interest securities from around the world (including Australia). Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	3 - 5
Risk Level	Low to Medium - Medium
Suggested minimum investment timeframe	3 – 4 years

No options in relation to this Strategy are available, at the date of this Guide.

### Short Term Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with mainly income returns that are higher than cash through exposure to a range of cash, fixed interest securities and mortgages (which may reduce liquidity). Investment options in this strategy will suit investors seeking returns and risk slightly higher than those available from cash investments and wanting to maintain the value of their investment over the short term.
Risk Band	1 – 2
Risk Level	Very Low - Low
Suggested minimum investment timeframe	2 years

No options in relation to this Strategy are available, at the date of this Guide.

### Diversified Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with mainly income returns that are above inflation and cash with a higher level of capital security. This is achieved primarily through exposure to fixed interest securities from around the world and may include exposure to the high yield and emerging market sectors. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	4 – 6
Risk Level	Medium – High
Suggested minimum investment timeframe	4 – 6 years

No options in relation to this Strategy are available, at the date of this Guide.

### Alternative Asset Managed Investment Strategy

Investment objective and strategy	To provide investors with returns that may be uncorrelated to the direction of the share and bond markets. Investment options in this strategy may not be managed to track a specific index, such as the All Ordinaries, Dow Jones or MSCI, may invest in both physical securities and derivatives and may use leverage with a clear goal to deliver an absolute return to investors.
Risk Band	4 – 7
Risk Level	Medium – Very High
Suggested minimum investment timeframe	5 years

No options in relation to this Strategy are available, at the date of this Guide.

### Cash (cash managed funds and cash products) Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above at call bank deposit rates with a high level of capital security through exposure to a range of short term securities, government and bank backed securities and corporate securities. Investment options in this strategy will suit investors seeking high investment liquidity for short periods with a low risk of capital loss.
Risk Band	1 – 2
Risk Level	Very Low - Low

Suggested minimum investment timeframe	No minimum
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No options in relation to this Strategy are available, at the date of this Guide.

#### Listed Infrastructure Managed Investment Strategy

Investment objective and strategy	To provide investors with income and growth in the value of their investments through distributions and capital growth with a low level of capital security primarily through exposure to infrastructure related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6
Risk Level	High
Suggested minimum investment timeframe	6 years

No options in relation to this Strategy are available, at the date of this Guide.

# Managed Funds

Managed Funds are a type of managed investment scheme where your investment amount is pooled together with other investors' monies and managed by a fund manager. Generally, you purchase units in the fund and are paid income via periodic distributions. The fund manager usually charges fees and costs including fees for the management of the fund which will be incorporated in the Managed Fund's unit price. These fees and costs are summarised below. Other fees and costs may apply including performance fees, and fees and costs related to member activities. Refer to the Disclosure Documents for more information.

## Conservative Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors primarily with income and also some growth through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	2
Risk Level	Low
Suggested minimum investment timeframe	2 years

No options in relation to this Strategy are available, at the date of this Guide.

## Moderate Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors primarily with income and also some growth with a higher level of capital security through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may also include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	2 – 5
Risk Level	Low – Medium to High (depending on the Managed Account)
Suggested minimum investment timeframe	3 years

Managed Fund	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (PDS and TMD)
Alpha Moderate	ETL0093AU	1.78%	0.05%	<a href="#">View PDS</a> <a href="#">View TMD</a>

## Balanced Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with growth through a balanced exposure to growth assets such as shares and property as well as to fixed interest and cash investments. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who want a balanced exposure to growth and income producing assets and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	4 – 5
Risk Level	Medium – Medium to High
Suggested minimum investment timeframe	5 years

Managed Fund	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (PDS and TMD)
Alpha Balanced	ETL4308AU	0.69%	0%	<a href="#">View PDS</a> <a href="#">View TMD</a>

#### Growth Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property, with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.			
Risk Band	5 – 6			
Risk Level	Medium to High – High			
Suggested minimum investment timeframe	7 years			

Managed Fund	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (PDS and TMD)
Alpha Growth	ETL9255AU	0.77%	0%	<a href="#">View PDS</a> <a href="#">View TMD</a>

#### High Growth Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with growth through higher exposure to growth assets such as shares and property (with a low level of capital security), with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may well be negative.			
Risk Band	6			
Risk Level	High			
Suggested minimum investment timeframe	9 years			

Managed Fund	Code	Ongoing Annual Management Fees and Costs	Ongoing Annual Transaction Costs	Disclosure Documents (PDS and TMD)
Alpha High Growth	ETL0094AU	1.3%	0.13%	<a href="#">View PDS</a> <a href="#">View TMD</a>

#### Australian Shares Managed Investment Strategy

Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to Australian shares in a variety of market sectors. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.			
Risk Band	6 – 7			
Risk Level	High – Very High			
Suggested minimum investment timeframe	6 – 7 years			

No options in relation to this Strategy are available, at the date of this Guide.

### International Shares Managed Investment Strategy

Investment objective and strategy	To provide investors with growth in the value of their investments primarily through exposure to shares from around the world, although some funds may have exposure to Australian shares. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who are seeking to invest in international share markets through a managed investment vehicle and who accept that returns over the short term will fluctuate and may even be negative
Risk Band	6 – 7
Risk Level	High – Very High
Suggested minimum investment timeframe	6 – 7 years

No options in relation to this Strategy are available, at the date of this Guide.

### Property Securities Managed Investment Strategy

Investment objective and strategy	To provide investors with income and some growth in the value of their investments through exposure primarily to property related listed securities in Australia and New Zealand. Investment options in this strategy will suit investors who want mostly income returns while maintaining some growth in the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6 – 7
Risk Level	High – Very High
Suggested minimum investment timeframe	5+ years

No options in relation to this Strategy are available, at the date of this Guide.

### REITs Managed Investment Strategy

Investment objective and strategy	To provide investors with growth in the value of their investments over rolling five year periods through exposure primarily to property related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investments over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	7
Risk Level	Very High
Suggested minimum investment timeframe	7 years

No options in relation to this Strategy are available, at the date of this Guide.

### Australian Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to Australian fixed interest securities. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	3 – 5
Risk Level	Low to Medium – Medium
Suggested minimum investment timeframe	3 – 4 years

No options in relation to this Strategy are available, at the date of this Guide.

### International Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above inflation and cash through exposure to fixed interest securities from around the world (including Australia). Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	3 – 5
Risk Level	Low to Medium – Medium
Suggested minimum investment timeframe	3 – 4 years

No options in relation to this Strategy are available, at the date of this Guide.

### Short Term Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with mainly income returns that are higher than cash through exposure to a range of cash, fixed interest securities and mortgages (which may reduce liquidity). Investment options in this strategy will suit investors seeking returns and risk slightly higher than those available from cash investments and wanting to maintain the value of their investment over the short term.
Risk Band	1 – 2
Risk Level	Very Low – Low
Suggested minimum investment timeframe	2 years

No options in relation to this Strategy are available, at the date of this Guide.

### Diversified Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with mainly income returns that are above inflation and cash with a higher level of capital security. This is achieved primarily through exposure to fixed interest securities from around the world and may include exposure to the high yield and emerging market sectors. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	4 – 6
Risk Level	Medium – High
Suggested minimum investment timeframe	4 – 6 years

No options in relation to this Strategy are available, at the date of this Guide.

### Alternative Asset Managed Investment Strategy

Investment objective and strategy	To provide investors with returns that may be uncorrelated to the direction of the share and bond markets. Investment options in this strategy may not be managed to track a specific index, such as the All Ordinaries, Dow Jones or MSCI, may invest in both physical securities and derivatives and may use leverage with a clear goal to deliver an absolute return to investors.
Risk Band	4 – 7
Risk Level	Medium – Very High
Suggested minimum investment timeframe	5 years

No options in relation to this Strategy are available, at the date of this Guide.

### Cash (cash managed funds and cash products) Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above at call bank deposit rates with a high level of capital security through exposure to a range of short-term securities, government and bank backed securities and corporate securities. Investment options in this strategy will suit investors seeking high investment liquidity for short periods with a low risk of capital loss.
Risk Band	1 – 2
Risk Level	Very Low – Low
Suggested minimum investment timeframe	No minimum

No options in relation to this Strategy are available, at the date of this Guide.

### Listed Infrastructure Managed Investment Strategy

Investment objective and strategy	To provide investors with income and growth in the value of their investments through distributions and capital growth with a low level of capital security primarily through exposure to infrastructure related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6
Risk Level	High
Suggested minimum investment timeframe	6 years

No options in relation to this Strategy are available, at the date of this Guide.

## Cost of Product Information

### Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the Example of annual fees and costs in the PDS. The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option). You should use this figure to help compare superannuation products and investment options.

Name of Investment Option	Cost of Product
Alpha Index Conservative SMA	\$442.50
Alpha Index Moderate SMA	\$452.50
Alpha Moderate SMA	\$752.50
Alpha Index Balanced SMA	\$452.50
Alpha Balanced SMA	\$787.50
Alpha Index Growth SMA	\$452.50
Alpha Growth SMA	\$812.50
Alpha Index High Growth SMA	\$442.50
Alpha High Growth SMA	\$827.50



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