

Investment list - March 2018

Issued by

ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 RSE Licence No L000802 as Trustee for the ClearView Retirement Plan ABN 45 828 721 007 RSE Registration No R1001624 which includes ClearView WealthSolutions Superannuation and Retirement Income. USI 45 828 721 007 001.

ClearView Financial Management Limited ABN 99 067 544 549 AFSL 227677 as Operator for ClearView WealthSolutions Investments, an Investor Directed Portfolio Service.

Contact details

ClearView WealthSolutions
Locked Bag 3460 GPO MELBOURNE VIC 3001
Phone: 1800 023 549
Email: service@clearviewwealthsolutions.com.au

The information in this document forms part of the Product Disclosure Statement (PDS) for ClearView WealthSolutions Superannuation and Retirement Income dated 29 September 2017, and the Investor Directed Portfolio Service (IDPS) Guide for ClearView WealthSolutions Investments dated 1 October 2015. You should consider this document and the PDS or IDPS Guide before making a decision about WealthSolutions Superannuation and Retirement Income or WealthSolutions Investments.

For WealthSolutions Superannuation and Retirement Income, you should also obtain and read the Additional Information Brochure, IPS Models Brochure and PDS(s) for any underlying investment option(s) in which you invest. For WealthSolutions Investments, you should also obtain and read the SMA Models Investment List and PDS(s) for any underlying investment option(s) in which you invest.

You can obtain a copy of the PDS, Additional Information Brochure, IPS Models Brochure, IDPS Guide, SMA Models Investment List and any other required updated information free of charge by calling your financial adviser, calling WealthSolutions Service and Support on 1800 023 549 or online at www.clearview.com.au.

Information in the PDS, Additional Information Brochure, IPS Models Brochure, IDPS Guide, SMA Models Investment List and this Investment List is subject to change from time to time and may be updated by us. Updated information, if it is not materially adverse, can be obtained from your financial adviser, calling WealthSolutions Service and Support on 1800 023 549 or online at www.clearview.com.au.

Fund Name	APIR Code	Investment Costs				Rebate (% p.a.)	Distribution frequency	IDPS only
		Management costs (% p.a.)	Net transactional & operational costs (% p.a.)	Buy spread (% p.a.)	Sell spread (% p.a.)			
Cash and deposits								
Diversification Limit^ 100%								
Aberdeen Australian Floating Rt Inc	CSA0029AU	0.39	0.12	0.00	0.05		Monthly	
CFML Cash	NRM0026AU	0.40	0.00	0.00	0.00		Monthly	
CFS Wholesale Cash	FSF0075AU	0.40	0.01	0.00	0.00		Monthly	
FirstRate Wholesale Saver	FSF1008AU	0.00	0.00	0.00	0.00		Monthly	
UBS Cash Fund	SBC0811AU	0.25	0.01	0.00	0.00		Monthly	
Vanguard Cash Reserve	VAN0020AU	0.15	0.00	0.00	0.00		Monthly	
Short duration fixed interest								
Diversification Limit^ 100%								
Bentham Global Income	CSA0038AU	0.77	0.00	0.35	0.35		Monthly	
Bentham Syndicated Loan	CSA0046AU	0.84	0.12	0.30	0.30		Monthly	
CFS FC W Inv-Kapstream W Absolute Ret	FSF1615AU	0.92	0.19	0.10	0.10		Quarterly	
CFS Wholesale Global Credit Income	FSF0084AU	0.62	0.19	0.20	0.20	0.04	Monthly	
Kapstream Absolute Return Income	HOW0052AU	0.70	0.06	0.00	0.00		Quarterly	
Macquarie Income Opportunities	MAQ0277AU	0.50	0.06	0.15	0.15		Monthly	
Perpetual Wholesale Diversified Income	PER0260AU	0.73	0.28	0.10	0.10		Quarterly	
PM Capital Enhanced Yield	PMC0103AU	1.17	0.00	0.10	0.10		Quarterly	
Smarter Money Platform Investor	CRE0014AU	0.76	0.12	0.00	0.05		Quarterly	
UBS Income Solution Fund	UBS0003AU	0.60	0.04	0.08	0.18		Monthly	
Yarra Enhanced Income Fund	JBW0018AU	0.78	0.07	0.10	0.10		Quarterly	
Alternative income								
Diversification Limit^ 100%								
Acadian Defensive Income - Class A	FSF0973AU	0.45	0.18	0.10	0.10		Quarterly	
CFS Wholesale Target Return Income	FSF0694AU	0.51	0.28	0.10	0.10	0.04	Quarterly	
PIMCO Income Wholesale	ETL0458AU	0.78	0.35	0.00	0.00		Monthly	
Smarter Money Higher Income Assisted Inv	SLT0052AU	0.80	0.19	0.00	0.10		Quarterly	
Yarra Income Plus Fund	JBW0016AU	0.68	0.04	0.10	0.10		Quarterly	
Diversified fixed interest								
Diversification Limit^ 100%								
CFS Wholesale Diversified Fixed Interest	FSF0039AU	0.57	0.42	0.20	0.20	0.04	Quarterly	
FirstChoice WS Fixed Interest	FSF0488AU	0.77	0.22	0.20	0.20		Quarterly	
Franklin Templeton Multisector Bond W	FRT0011AU	0.93	0.35	0.00	0.00		Quarterly	
Legg Mason Brandywine Gbl Opp Fix Inc A	SSB0014AU	0.70	0.28	0.09	0.09		Half Yearly	
Macquarie Macquarie Dynamic Bond	MAQ0274AU	0.63	0.22	0.08	0.08		Quarterly	
PIMCO Diversified Fixed Interest W	ETL0016AU	0.51	0.31	0.00	0.00		Quarterly	
PIMCO Global Bond W	ETL0018AU	0.50	0.47	0.00	0.10		Quarterly	
PIMCO Global Credit W	ETL0019AU	0.61	0.18	0.00	0.20		Quarterly	
Principal Global Credit Opportunities	PGI0001AU	0.80	0.54	0.15	0.15		Quarterly	
Schroder Credit Securities Wholesale	SCH0103AU	0.54	0.25	0.20	0.20		Monthly	
UBS Diversified Fixed Income Fund	SBC0007AU	0.55	0.08	0.05	0.10		Quarterly	
Vanguard Diversified Bond Index	VAN0042AU	0.29	0.03	0.13	0.13		Quarterly	
Vanguard International Crdt Secs Idx Hdg	VAN0106AU	0.32	0.20	0.25	0.25		Quarterly	
Vanguard International Fxd Intr Idx Hdg	VAN0103AU	0.26	0.07	0.10	0.10		Quarterly	

Investment Costs

Australian Fixed Interest**Diversification Limit^ 100%**

Aberdeen Australian Fixed Income	CRS0004AU	0.57	0.15	0.05	0.10	Quarterly	
Aberdeen Inflation Linked Bond	CRS0008AU	0.39	0.02	0.05	0.15	Half Yearly	
AMP Capital Corporate Bond A	AMP0557AU	0.61	0.06	0.20	0.20	Monthly	
Australian Unity Strategic Fxd Intr Tr W	AUS0009AU	0.00	0.00	0.00	0.00	Quarterly	
CFML Fixed Interest	NRM0030AU	0.74	0.21	0.00	0.00	Half Yearly	
CFS Wholesale Australian Bond	FSF0027AU	0.46	0.72	0.10	0.10	Quarterly	0.04
iShares Australian Bond Index	BGL0105AU	0.22	0.00	0.05	0.07	Quarterly	
Janus Henderson Australian Fxd Instst	IOF0046AU	0.47	0.02	0.00	0.00	Quarterly	
Janus Henderson Tactical Income	IOF0145AU	0.45	0.02	0.00	0.00	Quarterly	
Legg Mason Western Asset Aus Bd A	SSB0122AU	0.42	0.02	0.08	0.08	Monthly	
Nikko AM Australian Bond	TYN0104AU	0.45	0.13	0.05	0.05	Quarterly	
PIMCO Australian Bond W	ETL0015AU	0.50	0.14	0.00	0.10	Quarterly	
PIMCO Australian Short-Term Bond W	ETL0182AU	0.50	0.48	0.00	0.10	Quarterly	
Schroder Fixed Income Wholesale	SCH0028AU	0.50	0.06	0.12	0.12	Quarterly	
UBS Australian Bond Fund	SBC0813AU	0.45	0.04	0.03	0.05	Quarterly	
Vanguard Australian Fixed Interest Index	VAN0001AU	0.24	0.01	0.10	0.10	Quarterly	
Vanguard Australian Govt Bond Index	VAN0025AU	0.29	0.00	0.06	0.06	Quarterly	

Conservative**Diversification Limit^ 100%**

MLC Wholesale Horizon 2 Income Portfolio	MLC0670AU	0.91	0.13	0.05	0.05	Quarterly	Yes
Morningstar Moderate Real Return	INT0034AU	0.94	0.00	0.10	0.10	Quarterly	
Russell Conservative A	RIM0002AU	0.72	0.16	0.14	0.14	Quarterly	Yes
Russell Inv Multi-Asset Income Strategy	RIM0089AU	0.91	0.26	0.18	0.15	Quarterly	
Vanguard Conservative Index	VAN0109AU	0.29	0.04	0.11	0.11	Quarterly	

Diversified real return**Diversification Limit^ 70%**

BlackRock Global Allocation Aus D	MAL0018AU	1.20	0.08	0.30	0.30	Half Yearly	
BMO Pyrford Global Absolute Return	PER0728AU	0.90	0.00	0.20	0.20	Half Yearly	
Russell Inv Multi-Asset Growth StratPlus	RIM0087AU	1.23	0.57	0.26	0.23	Quarterly	
Schroder Real Return CPI+5% Wholesale	SCH0047AU	0.90	0.05	0.20	0.20	Half Yearly	

Alternatives**Diversification Limit^ 20%**

AQR WS DELTA 1F*	PER0554AU	1.40	0.50	0.00	0.20	Annually	
Grant Samuel Tribeca Alpha Plus	ETL0069AU	0.97	2.14	0.30	0.30	Half Yearly	
Pengana PanAgora Absolute Rtrrn Glb Eqs	PCL0023AU	2.85	0.00	0.49	0.49	Half Yearly	
Watermark Market Neutral Trust A	WMF0001AU	3.16	2.38	0.30	0.30	Half Yearly	Yes

Moderate**Diversification Limit^ 100%**

Morningstar Balanced Real Return	INT0028AU	1.04	0.00	0.10	0.10	Quarterly	
Vanguard Balanced Index Fund	VAN0108AU	0.29	0.03	0.11	0.11	Quarterly	

Growth**Diversification Limit^ 100%**

MLC Wholesale Horizon 3 Conservative Gr	MLC0398AU	1.04	0.15	0.10	0.05	Quarterly	Yes
MLC Wholesale Horizon 4 Balanced	MLC0260AU	1.07	0.15	0.10	0.10	Quarterly	Yes
Morningstar Growth Real Return	INT0038AU	1.10	0.02	0.10	0.10	Quarterly	
Perpetual Wholesale Balanced Growth	PER0063AU	1.10	0.18	0.34	0.00	Half Yearly	
Russell Inv Multi-Asset Growth Strat Ret	RIM0086AU	1.10	0.38	0.21	0.19	Quarterly	
Schroder Balanced Wholesale	SCH0102AU	0.90	0.18	0.22	0.22	Half Yearly	
Vanguard Growth Index	VAN0110AU	0.29	0.01	0.11	0.11	Quarterly	

High growth**Diversification Limit^ 100%**

Investors Mutual Equity Income	IML0005AU	0.99	0.18	0.25	0.25	Quarterly	
MLC Wholesale Horizon 5 Growth Portfolio	MLC0265AU	1.08	0.14	0.10	0.10	Quarterly	Yes
MLC Wholesale Horizon 6 Share Portfolio	MLC0397AU	1.06	0.11	0.15	0.15	Annually	Yes
MLC Wholesale Horizon 7 Accelerated Gr	MLC0449AU	1.29	0.07	0.20	0.20	Annually	Yes
Morningstar High Growth Real Return	INT0042AU	1.00	0.00	0.10	0.10	Quarterly	
Morningstar Multi Asset Real Return	INT0040AU	0.76	0.04	0.10	0.10	Quarterly	
Vanguard High Growth Index	VAN0111AU	0.29	0.00	0.10	0.10	Quarterly	

Lower volatility share**Diversification Limit^ 100%**

Merlon Australian Share Income	HBC0011AU	0.95	0.46	0.20	0.20	Monthly	
Zurich Investments Equity Income	ZUR0538AU	1.45	0.09	0.10	0.10	Monthly	

Australian share**Diversification Limit^ 100%**

Acadian Wholesale Australian Equity	FSF0787AU	1.01	0.18	0.20	0.20	0.04	Quarterly
AMP Capital Sustainable Share A	AMP0449AU	0.70	0.49	0.25	0.25	Half Yearly	
Antares Prof Australian Equities	PPL0110AU	0.87	0.06	0.15	0.15	Quarterly	
Antares Prof Elite Opportunities	PPL0115AU	0.70	0.16	0.15	0.15	Quarterly	
Antares Prof High Growth Shares	PPL0106AU	1.05	0.94	0.15	0.15	Quarterly	
Arnhem Australian Equity	ARO0011AU	0.85	0.12	0.30	0.30	Annually	
Ausbil Australian Active Equity	AAP0103AU	0.90	0.07	0.30	0.30	Half Yearly	
Australian Ethical Divers Shrs Whols	AUG0019AU	0.95	0.00	0.15	0.15	Half Yearly	
Benelong Australian Equities	BFL0001AU	1.00	0.25	0.25	0.25	Half Yearly	
BlackRock Scientific Aus Equity Fund	BAR0814AU	0.79	0.00	0.15	0.15	Quarterly	

Investment Costs							
BlackRock WS Australian Share	PWA0823AU	0.95	0.11	0.28	0.28		Quarterly
BT Wholesale Core Australian Share	RFA0818AU	0.79	0.12	0.50	0.00		Quarterly
BT Wholesale Ethical Share	RFA0025AU	0.95	0.15	0.50	0.00		Quarterly
BT Wholesale Focus Australian Share	RFA0059AU	0.95	0.28	0.25	0.25		Half Yearly
BT Wholesale Imputation	RFA0103AU	1.04	0.00	0.50	0.00		Quarterly
CBG Australian Equities Fund	FSPO001AU						Half Yearly
CFML Schroder Equity Opportunities	NRM0028AU	0.92	0.19	0.00	0.00		Half Yearly
CFS FC-Antares W Elite Opport	FSF0455AU	1.02	0.19	0.20	0.20		Quarterly
CFS Wholesale Index Australian Share	FSF0652AU	0.40	0.00	0.10	0.10		Quarterly
Fidelity Australian Equities	FID0008AU	0.85	0.03	0.20	0.20		Quarterly
FirstChoice WS Australian Share	FSF0485AU	1.01	0.19	0.20	0.20		Quarterly
Franklin Templeton Australian Equity W	FRT0020AU	0.89	0.07	0.15	0.15		Half Yearly
Greencape Broadcap	HOW0034AU	0.95	0.12	0.20	0.20		Quarterly
Greencape High Conviction	HOW0035AU	0.95	0.20	0.20	0.20		Quarterly
Hyperion Australian Growth Companies	BNT0003AU	0.95	0.05	0.30	0.30		Quarterly
Investors Mutual All Industrials Share	IML0004AU	0.99	0.11	0.25	0.25		Half Yearly
Investors Mutual WS Australian Share	IML0002AU	0.99	0.01	0.25	0.25		Half Yearly
Ironbark Karara Australian Share	PAT0001AU	0.99	0.00	0.25	0.25		Half Yearly
Maple-Brown Abbott Aus Shr Wholesale	ADV0046AU	0.92	0.09	0.20	0.20		Quarterly
MLC Wholesale IncomeBuilderTM	MLC0264AU	0.72	0.02	0.20	0.20		Quarterly
Nikko AM Australian Share Income	TYN0038AU	0.85	0.42	0.30	0.30		Quarterly
Nikko AM Australian Share W	TYN0028AU	0.80	0.25	0.30	0.30		Half Yearly
Pengana Australian Equities Class A	PCL0005AU	2.11	0.01	0.25	0.25		Half Yearly
Perennial Value Shares Wholesale Trust	IOF0206AU	0.92	0.07	0.30	0.30		Half Yearly
Perpetual Wholesale Australian	PER0049AU	0.99	0.18	0.30	0.00		Half Yearly
Perpetual Wholesale Concentrated Equity	PER0102AU	1.10	0.06	0.15	0.15		Half Yearly
Perpetual Wholesale Ethical SRI	PER0116AU	1.18	0.22	0.15	0.15		Half Yearly
Perpetual Wholesale Industrial	PER0046AU	1.03	0.11	0.30	0.00		Quarterly
Plato Australian Shares Income	WHT0039AU	0.90	0.00	0.20	0.20		Quarterly
Realindex RAFI(R) Australian Share-Class A	FSF0976AU	0.45	0.00	0.10	0.10		Quarterly
Schroder WS Australian Equity	SCH0101AU	0.92	0.03	0.25	0.25		Half Yearly
Solaris Core Australian Equity PA	SOL0001AU	0.51	0.37	0.30	0.30		Half Yearly
Solaris Core Australian Equity Retail	WHT0012AU	0.97	0.37	0.30	0.30		Half Yearly
State Street Australian Equities Idx Tr	SST0004AU	0.16	0.00	0.10	0.10		Half Yearly
The Montgomery Fund	FHT0030AU	1.36	0.37	0.25	0.25		Half Yearly
UBS Australian Share Fund	SBC0817AU	0.90	0.21	0.25	0.25		Quarterly
Vanguard Australian Shares High Yield	VAN0104AU	0.38	0.06	0.08	0.08		Quarterly
Vanguard Australian Shares Index	VAN0002AU	0.18	0.00	0.08	0.08		Quarterly
Yarra Australian Equities Fund	JBW0009AU	0.95	0.10	0.15	0.15		Half Yearly
Australian share - small companies							
Diversification Limit^ 50%							
Ausbil Australian Emerging Leaders	AAP0104AU	0.85	0.25	0.30	0.30		Half Yearly
Ausbil MicroCap	AAP0007AU	4.62	0.63	0.30	0.30		Half Yearly
Bennelong ex-20 Australian Equities	BFL0004AU	1.87	0.25	0.25	0.25		Half Yearly
Celeste Australian Small Companies	FAM0101AU	2.41	0.28	0.30	0.30	0.04	Quarterly
CFS Wholesale Aus Small Companies	CMIO111AU	1.11	0.35	0.20	0.20		Quarterly
CFS Wholesale Future Leaders	FSF0469AU	1.30	0.51	0.20	0.20		Annually
Fairview Equity Partners Emerging Co	ANT0002AU	1.99	0.42	0.30	0.30		Annually
Fidelity Future Leaders	FID0026AU	1.20	0.86	0.25	0.25		Quarterly
FirstChoice WS Aus Small Companies	FSF0502AU	1.31	0.51	0.20	0.20		Half Yearly
Invesco WS Aus Smaller Companies-Class A	CNA0812AU	1.25	0.17	0.35	0.35		Half Yearly
Investors Mutual WS Aus Smaller Co	IML0001AU	0.99	0.22	0.25	0.25		Half Yearly
Investors Mutual WS Future Leaders	IML0003AU	0.99	0.22	0.25	0.25		Half Yearly
Ironbark Karara Australian Small Comp	PAT0002AU	1.81	0.00	0.25	0.25		Half Yearly
NovaPort Smaller Companies	HOW0016AU	0.90	0.00	0.30	0.30		Quarterly
Pengana Emerging Companies	PER0270AU	3.11	0.13	0.30	0.30		Half Yearly
Perpetual Wholesale Smaller Companies	PER0048AU	1.27	0.28	0.15	0.15		Half Yearly
Realindex RAFI(R) Aus Small Co-Class A	FSF0978AU	0.65	0.09	0.10	0.10		Half Yearly
SGH ICE	ETL0062AU	1.18	0.27	0.35	0.35		Half Yearly
UBS Australian Small Companies Fund	UBS0004AU	0.85	0.07	0.45	0.45		Quarterly
Global share							
Diversification Limit^ 100%							
Aberdeen Fully Hedged International Eq	CSA0135AU	0.99	0.02	0.25	0.25		Annually
Aberdeen International Equity	EQI0015AU	0.98	0.00	0.25	0.25		Annually
Aberdeen Select Inv Act Hgd Intl Share	CSA0114AU	1.15	0.00	0.25	0.25		Annually
AMP Capital Res Inv Leaders Intl Shr A	AMP0455AU	1.20	0.35	0.25	0.25		Half Yearly
Arrowstreet Global Equity	MAQ0464AU	1.28	0.26	0.16	0.11		Half Yearly
Arrowstreet Global Equity Hedged	MAQ0079AU	1.28	0.33	0.21	0.16		Half Yearly
BlackRock Scientific Hedged Intl Equity	BGL0109AU	0.94	0.06	0.18	0.18		Half Yearly
BlackRock Scientific Intl Equity Fund	BAR0817AU	0.89	0.01	0.17	0.17		Half Yearly
BT Wholesale Core Global Share	RFA0821AU	0.97	0.10	0.10	0.00		Annually
C WorldWide Global Equity Trust	ARO0006AU	0.99	0.00	0.30	0.30		Annually
Capital Group New Perspective (AU)	CIM0006AU	1.03	0.13	0.00	0.00		Quarterly
CFML Antipodes Global Fund	CVW1890AU	1.49	0.80	0.00	0.00		Annually
CFML Stewart Investors Worldwide S	NRM0032AU	1.22	0.08	0.00	0.00		Half Yearly
CFS Wholesale Index Global Share	FSF0654AU	0.51	0.00	0.10	0.10		Half Yearly
CFS Wholesale Index Global Share-Hedged	FSF0707AU	0.51	0.04	0.10	0.10		Half Yearly
Fidelity Global Equities	FID0007AU	1.15	0.05	0.30	0.30		Quarterly
FirstChoice WS Global Share	FSF0489AU	1.22	0.30	0.10	0.10		Half Yearly
Franklin Global Growth W	FRT0009AU	1.13	0.27	0.20	0.20		Half Yearly
Grant Samuel Epoch Gbl Eq Shldr Yld Hgd	GSF0001AU	1.30	0.14	0.20	0.20		Quarterly
Grant Samuel Epoch Gbl Eq Shldr Yld Uhgd	GSF0002AU	1.25	0.00	0.20	0.20		Quarterly
iShares Hedged International Equity Idx	BGL0044AU	0.20	0.01	0.16	0.11		Annually

Investment Costs							
iShares International Equity Index	BGL0106AU	0.20	0.00	0.15	0.10		Annually
Magellan Global	MGE0001AU	1.48	0.00	0.10	0.10		Annually
Magellan Global (Hedged)	MGE0007AU	1.62	0.00	0.10	0.10		Annually
Magellan High Conviction	MGE0005AU	2.50	0.03	0.10	0.10		Annually
MFS Concentrated Global Equity Trust W	ETL0172AU	0.90	0.00	0.25	0.25		Annually
MFS Fully Hedged Global Equity Trust	ETL0041AU	0.80	0.00	0.25	0.25		Annually
MFS Global Equity Trust	MIA0001AU	0.77	0.00	0.25	0.25		Annually
Orbis Global Equity Fund Retail Class	ETL0463AU	1.78	0.06	0.25	0.25		Annually
Pan-Tribal Global Equity Fund	ETL0419AU	1.20	0.31	0.15	0.15		Annually
Pengana Global Small Companies	PCL0022AU	3.54	0.56	0.30	0.30		Half Yearly
Pengana International Equities	PCL0026AU	1.33	0.34	0.30	0.30		Annually
Perpetual Wholesale International Share	PER0050AU	1.23	0.36	0.54	0.00		Half Yearly
Platinum European Fund	PLA0001AU	1.45	0.00	0.25	0.25		Annually
Platinum Global Fund	PLA0017AU	1.45	0.15	0.25	0.25		Annually
Platinum International Brands Fund	PLA0100AU	1.45	0.09	0.25	0.25		Annually
Platinum International Fund	PLA0002AU	1.43	0.12	0.25	0.25		Annually
Platinum Japan	PLA0003AU	1.45	0.03	0.25	0.25		Annually
Platinum Unhedged Fund	PLA0006AU	1.45	0.00	0.25	0.25		Annually
Plato Global Shares Income A	WHT0061AU	0.99	0.47	0.30	0.30		Monthly
Realindex RAFI(R) Global Share Hedged-CI A	FSF0975AU	0.57	0.01	0.10	0.10		Half Yearly
Realindex RAFI? Global Share-Class A	FSF0974AU	0.57	0.00	0.10	0.10		Half Yearly
Robeco BP Global Premium Equities AUD	ETL0415AU	0.87	0.28	0.12	0.08		Half Yearly
Schroder Global Value	SCH0030AU	0.98	0.38	0.20	0.15		Half Yearly
Schroder Global Value Hedged	SCH0032AU	0.98	0.64	0.23	0.18		Half Yearly
State Street International Eqs Idx Tr	SST0013AU	0.18	0.00	0.12	0.07		Half Yearly
Stewart Investors W Worldwide Leaders	FSF0047AU	1.16	0.03	0.10	0.10	0.04	Half Yearly
T. Rowe Price Global Equity	ETL0071AU	1.18	0.05	0.25	0.20		Annually
Templeton Global Equity	FRT0004AU	1.13	0.43	0.20	0.20		Quarterly
Vanguard International Shares Index	VAN0003AU	0.18	0.00	0.08	0.08		Quarterly
Vanguard International Shrs Idx Hdg AUD	VAN0105AU	0.21	0.09	0.10	0.10		Quarterly
Zurich Investments Gbl Thematic Shr	ZUR0061AU	0.99	0.00	0.08	0.08		Half Yearly
Global share - emerging markets							
Diversification Limit^ 50%							
Aberdeen Asian Opportunities	EQI0028AU	1.23	0.00	0.55	0.55		Annually
Aberdeen Emerging Opportunities	ETL0032AU	1.56	0.00	0.55	0.55		Annually
BT Wholesale Asian Share	BTA0054AU	1.00	0.09	0.50	0.00		Quarterly
CFML RARE Emerging Markets	NRM0038AU	1.33	0.31	0.00	0.00		Half Yearly
CFS Asian Growth - A	FSF1773AU	1.35	0.00	0.20	0.20		Half Yearly
Fidelity Asia	FID0010AU	1.15	0.30	0.40	0.40		Quarterly
Fidelity China	FID0011AU	1.22	0.00	0.40	0.40		Quarterly
Fidelity India	FID0015AU	1.20	0.00	0.40	0.40		Quarterly
FirstChoice WS Asian Share	FSF0889AU	1.53	0.11	0.30	0.30		Half Yearly
FirstChoice WS Emerging Markets	FSF0968AU	1.53	0.02	0.20	0.20		Half Yearly
Lazard Emerging Markets Equity I	LAZ0003AU	1.15	0.06	0.40	0.40		Annually
Macquarie Asia New Stars No.1	MAQ0640AU	1.24	0.83	0.50	0.50		Annually
Platinum Asia	PLA0004AU	1.45	0.32	0.25	0.25		Annually
RARE Emerging Markets	TGP0015AU	1.53	0.22	0.25	0.25		Half Yearly
Realindex RAFI(R) Emerging Markets-Class A	FSF1101AU	0.76	0.00	0.20	0.20		Quarterly
Schroder Global Emerging Markets	SCH0034AU	1.40	0.14	0.40	0.40		Half Yearly
Stewart Investors Glb Emerg Mkts Leaders	FSF1085AU	1.38	0.10	0.20	0.20		Half Yearly
Vanguard Emerging Markets Shares Index	VAN0005AU	0.56	0.00	0.30	0.30		Quarterly
Specialist share							
Diversification Limit^ 30%							
Ausbil 130/30 Focus - Wholesale	AAP0008AU	1.83	0.64	0.30	0.30		Half Yearly
BlackRock WS International Gold D	MAL0016AU	1.25	0.00	0.35	0.35		Half Yearly
CFS Wholesale Global Resources	FSF0038AU	1.17	0.22	0.20	0.20	0.04	Half Yearly
Ironbark Copper Rock Emerging Mkts Opps	MGL0019AU	1.13	0.09	0.25	0.25		Half Yearly
Ironbark LHP Global Long/Short W*	HFL0108AU	4.90	0.00	0.00	0.00		Annually
Platinum International Technology	PLA0101AU	1.45	0.01	0.25	0.25		Annually
Yarra Global Small Companies Fund	JBW0103AU	1.25	0.06	0.10	0.10		Half Yearly
Australian property and infrastructure							
Diversification Limit^ 50%							
AMP Capital Core Property A*	AMP1015AU	1.28	0.63	0.13	0.13		Quarterly
APN AREIT	APN0008AU	0.85	0.00	0.25	0.25		Monthly
AUI Property Income Fund W	YOC0100AU	1.45	3.34	0.19	0.07		Quarterly
BT Wholesale Property Investment	RFA0817AU	0.65	0.06	0.50	0.00		Quarterly
BT Wholesale Property Securities	BTA0061AU	0.65	0.05	0.50	0.00		Quarterly
CFML Listed Property	NRM0034AU	0.90	0.05	0.00	0.00		Half Yearly
CFS Wholesale Index Property Securities	FSF0655AU	0.40	0.00	0.10	0.10		Quarterly
CFS Wholesale Property Securities	FSF0004AU	0.81	0.01	0.20	0.20	0.04	Quarterly
Cromwell Phoenix Property Securities	CRM0008AU	1.03	0.01	0.20	0.20		Quarterly
Ironbark Paladin Property Securities	PAL0002AU	0.86	0.00	0.25	0.25		Quarterly
iShares Australian Listed Property Index	BGL0108AU	0.20	0.00	0.20	0.20		Quarterly
SG Hiscock Property	CRS0007AU	0.78	0.09	0.25	0.25		Quarterly
SG Hiscock Property Securities	HBC0008AU	0.85	0.00	0.25	0.25		Quarterly
UBS Property Securities Fund	SBC0816AU	0.85	0.00	0.25	0.25		Quarterly
Vanguard Australian Property Secs Idx	VAN0004AU	0.23	0.00	0.08	0.08		Quarterly
Vanguard Index Australian Property Secs	VAN0012AU	0.90	0.00	0.08	0.08		Half Yearly
Zurich Investments Aus Property Secs	ZUR0064AU	0.81	0.00	0.30	0.30		Quarterly
Global property and infrastructure							
Diversification Limit^ 50%							

Investment Costs							
AMP Capital Core Infrastructure A	AMP1179AU	1.43	0.07	0.13	0.13		Quarterly
AMP Capital Global Property Securities A	AMP0974AU	0.99	0.29	0.30	0.30		Quarterly
CFML Colonial Infrastructure	NRM0036AU	1.23	0.43	0.00	0.00		Half Yearly
CFS FC W Inv-CFS W Gbl Listed Infra Sec	FSF0905AU	1.22	0.33	0.20	0.20	0.04	Half Yearly
CFS Wholesale Global Property Sec	FSF0454AU	1.02	0.40	0.20	0.20	0.04	Half Yearly
Ironbark Global (ex-Aus) Property Secs	MGL0010AU	1.21	0.06	0.30	0.30		Quarterly
Ironbark Global Property Securities	MGL0011AU	1.23	0.05	0.30	0.30		Quarterly
Lazard Global Listed Infrastructure	LAZ0014AU	0.98	0.05	0.25	0.25		Quarterly
Macquarie International Infra Ses	MAQ0432AU	1.04	0.10	0.25	0.25		Quarterly
Magellan Infrastructure	MGE0002AU	1.15	0.09	0.15	0.15		Half Yearly
Magellan Infrastructure (Unhedged)	MGE0006AU	1.23	0.01	0.15	0.15		Half Yearly
Maple-Brown Abbott Global Listed Infrs	MPL0006AU	0.98	0.15	0.20	0.20		Quarterly
MLC Wholesale Global Property A	MLC0786AU	0.89	0.14	0.15	0.15		Quarterly
RARE Infrastructure Value Hedged	TGP0008AU	1.33	0.22	0.20	0.15		Quarterly
RARE Infrastructure Value Unhedged	TGP0034AU	1.27	0.20	0.20	0.15		Quarterly
Resolution Capital Global Property Secs	WHT0015AU	1.55	0.15	0.30	0.30		Half Yearly
Resolution Capital Global Prp Sec (H) II	IOF0081AU	1.05	0.05	0.30	0.30		Half Yearly
Resolution Capital Gbl Ppty Secs UH SII	IOF0184AU	1.05	0.07	0.30	0.30		Half Yearly
UBS Clarion Global Property Securities	HML0016AU	0.90	0.01	0.25	0.25		Half Yearly
Vanguard Global Infrastructure Index	VAN0023AU	0.49	0.01	0.10	0.10		Quarterly
Vanguard International Property Secs Idx	VAN0018AU	0.40	0.00	0.10	0.10		Quarterly
Vanguard International Prpty Secs IdxHdg	VAN0019AU	0.43	0.05	0.12	0.12		Quarterly

Geared funds

Diversification Limit[^] 30%

Acadian Wholesale Geared Global Equity	FSF0891AU	2.60	0.25	0.38	0.38	0.04	Quarterly
Ausbil Australian Geared Equity	AAP0002AU	1.20	1.25	0.30	0.30		Half Yearly
BT Ptnr Aus Share Gr 1 WS	BTA0242AU	0.89	0.11	0.20	0.20		Quarterly
BT Wholesale Geared Imputation	RFA0130AU	1.58	0.00	0.80	0.00		Annually
CFS Wholesale Geared Aus Share-Core	FSF0453AU	2.61	0.16	0.50	0.50		Quarterly
CFS Wholesale Geared Share	FSF0043AU	2.30	0.18	0.50	0.50	0.04	Quarterly
Firstchoice WS Geared Global Share	FSF0170AU	1.75	0.00	0.24	0.24	0.04	Half Yearly
Perpetual Wholesale Geared Australian	PER0071AU	1.17	0.32	0.38	0.38		Half Yearly

Term Deposits

Diversification Limit[^] 100%

Adelaide Bank Term Deposits (Various Terms)*	N/A
ANZ Term Deposits (Various Terms)*	N/A
Bank of Queensland Term Deposits (Various Terms)*	N/A
BankWest Term Deposits (Various Terms)*	N/A
Qudos Bank Term Deposits (Various Terms)*	N/A
CommInvest Term Deposits (Various Terms)*	N/A
NAB Term Deposits (Various Terms)*	N/A
Westpac Term Deposits (Various Terms)*	N/A

Listed Australian Securities

Diversification Limit[^] 100%

A maximum holding of 15% of the value of the member account in any single security within the S&P/ASX300 Index.

A maximum holding of 5% of the value of the member account in any Trustee approved security outside the S&P/ASX300 Index. Please see your financial planner for a list of available securities.

Listed Interest Rate Securities

Diversification Limit[^] 100%

A maximum holding of 15% of the value of the member account in any single security within the S&P/ASX300 Index.

A maximum holding of 5% of the value of the member account in any Trustee approved security outside the S&P/ASX300 Index. Please see your financial planner for a list of available securities.

Cash Account

(Indicative Rate as at 28-Feb-2018)+

Super and Pension	1.00%
Investments	1.00%

Notes

* Illiquid this investment may take longer than 30 days to be redeemed.

** The fees and costs shown are indicative figures only. ClearView Life Nominees Pty Limited, ClearView Financial Management Limited and Avanteos Investments Limited do not guarantee their accuracy and no responsibility arising in any way for errors or omissions is accepted. Investment cost information is sourced from the underlying fund's Product Disclosure Statement or manager. For the most up to date Investment cost information please refer to the fund manager's website.

The Rebate information has been collated by Ausmaq Limited (Ausmaq) (ABN 53 062 527 575). Ausmaq does not make any representations or warranties that the information contained in the above table is correct or true. Ausmaq does not make any recommendations or offer any advice concerning the information. Ausmaq is not liable and will not indemnify any party for any inconsistencies between the data shown and the data published by the responsible entity. Ausmaq has consented to the publication of the Rebate data.

©2017 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

[^] Diversification Maximum Limit = Applies to Super and Pension only

Some listed Australian Securities may have the diversification limits higher than the standard limits detailed above. Refer to the ASX security list for details.

+ Pooled cash account interest rates are indicative only, and are based on historical calculations. These rates are subject to change, and are not reliable indicators of future performance.