

Investment Options Booklet

Dated 23 July 2018

BT Super Invest

Powered by BT Panorama

The Issuer of BT Super Invest is:

BT Funds Management Limited

ABN 63 002 916 458

Level 20, 275 Kent Street

Sydney NSW 2000

Ph: 1300 881 716

Contents

About this Investment Options Booklet	3
Investment options	6
Investment options – Managed portfolios	12
Investment options – Managed funds	14
Investment options – ETF	18
Investment options – LICs + investment holding limits	24
Investment options – Listed Australian Shares – ASX300	27

About this Investment Options Booklet

This is the Investment Options Booklet for BT Super Invest. BT Super Invest is part of Panorama Super, which is part of the super fund known as Retirement Wrap ABN 39 827 542 991.

The issuer of BT Super Invest and trustee of Retirement Wrap is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 ('BTFM', 'we', 'us,' 'our', 'Trustee'). The administrator of BT Super Invest is BT Portfolio Services Limited ABN 73 095 055 208 ('Administrator' or 'BTPS'). The details of any relevant Distributor of BT Super Invest are set out in the Product Disclosure Statement (PDS) for BT Super Invest.

Before applying for a BT Super Invest account, it is important that you consider the PDS together with this Investment Options Booklet, the Additional Information Booklet (Booklet) and the Investment Fees and Costs Booklet (Fees and Costs Booklet) for BT Super Invest. These disclosure documents are available free of charge online at bt.com.au/superinvest or by contacting us.

General Advice Warning

The information in this Investment Options Booklet is general information only and does not take into account your individual objectives, financial situation or needs. Consequently you should consider whether it is appropriate for you to act on the information provided.

To obtain advice or more information about BT Super Invest, or the investments offered through BT Super Invest, you should speak to an Australian financial services licensee or an authorised representative of an Australian financial services licensee.

Eligibility

BT Super Invest is only available to investors who receive the PDS in Australia, who are over the age of 18 and who have access to Westpac Online Banking. You may need to have a Westpac Banking product as a personal customer (for example, an everyday bank account, credit card or home loan) to submit your application for a BT Super Invest account. Further details regarding eligibility are available at bt.com.au/superinvest. The Trustee and the Administrator may at their discretion refuse to accept applications from particular persons or classes of persons.

Investment in BT Super Invest

The Trustee and the Administrator are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Apart from any interest you may have in underlying bank accounts held at Westpac through your cash account, Westpac term deposit products or Westpac securities acquired through BT Super Invest, an investment in BT Super Invest is not an investment in, deposit with, or any other liability of Westpac or any other company in the Westpac Group. As with all investments, investments in BT Super Invest are subject to investment risk, including possible delays in payment of withdrawal proceeds and income payments, and loss of principal invested. None of the Trustee, Westpac or any other company in the Westpac Group stands behind, or otherwise guarantees, the capital value or investment performance of Retirement Wrap or any BT Super Invest investments.

About the investment options

This Investment Options Booklet contains information on the investment strategies available within BT Super Invest and the range of investment options within each strategy that are available for BT Super Invest accounts.

The investment options available in BT Super Invest include managed funds, managed portfolios, listed securities and term deposits.

This Investment Options Booklet includes the following specific information on each available managed portfolio option and managed fund investment:

- > Managed portfolio option/managed fund name
- > Investment/Fund manager
- > APIR code
- > Standard Risk Measure (SRM).

This Investment Options Booklet includes the following specific information on each available listed security:

- > Australian Securities Exchange (ASX) code
- > Security name
- > Investment strategy
- > Investment Holding Limit
- > Investment Buffer.

Before investing in any investment option in BT Super Invest it is important that you understand the features of that investment option. When you are considering a particular managed fund, managed portfolio option, listed security or term deposit you should ensure you read and understand (if applicable):

- the Product Disclosure Statement or relevant disclosure document and Fund Profile for the managed fund
- the Product Disclosure Statement and Fact Sheet for managed portfolios, or
- the terms and conditions for a term deposit.

You have a right to receive these current disclosure documents free of charge by accessing them online at bt.com.au/superinvest or by contacting us. Before investing you should also refer to the BT Super Invest PDS, Booklet and Fees and Costs Booklet.

Investment strategies

BT Super Invest provides a range of diversified, sector-specific and direct investment strategies for you to choose from. The available investment options are managed funds, managed portfolios, listed securities and term deposits.

Each investment strategy has an investment objective that covers its aim, how it is normally invested and the type of investor for whom it is intended to be suitable.

An adviser can help you determine which investment strategy is right for you and they can also help you to select the appropriate investment options within that strategy.

In the descriptions of the diversified managed investment strategies set out in this Investment Options Booklet, indicative asset allocation ranges may be provided. These provide a guide to how the assets of that investment option will normally be invested by the fund manager (for managed funds) or investment manager (for managed portfolios). Actual asset allocation may move outside the indicative ranges from time to time in response to changes in economic conditions and market movements.

The Trustee may change, add or remove the investment options made available in BT Super Invest at any time. The Trustee may, in certain circumstances, also sell down an investment option that you are invested in, for example, a drawdown to maintain your minimum cash account balance. If this happens, you will be notified and your balance in that option may be transferred to your cash account.

Important information

Your investment in BT Super Invest is not guaranteed. The value of your investment can rise and fall depending on the investment returns achieved by the investment options you select. By participating in BT Super Invest, you and your adviser (if applicable) are solely responsible for selecting the investment options in which you invest. The Trustee and the Administrator are not responsible for the investment options you decide to invest in 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 option.

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

Investment options

You should refer to the applicable Product Disclosure Statement or other disclosure document for an investment option to obtain information about fees and costs for that investment option. Information about fees and costs for each investment option is also available in the Fees and Costs Booklet.

Investment Holding Limits and Limit Buffers for investment options

Currently, limits apply on the amount of your account that may be invested in listed security investment options. In the future, limits may apply to other investment options and across the range of investment options available under particular investment strategies.

Where an Investment Holding Limit applies, if at any time the value of your investment in the investment option as a percentage of your account exceeds the Investment Holding Limit, you will not be permitted to purchase any further holdings in that investment option until such time as the value of that investment option, as a percentage of your account, moves below the Investment Holding Limit.

Monitoring of Investment Holding Limits

Each quarter the Trustee monitors your account to ensure that the value of your holding in any investment option where an Investment Holding Limit applies does not, as a percentage of the total value of your account, exceed the Investment Holding Limit plus the Investment Buffer for the investment option.

If the value of your holding exceeds the Investment Holding Limit plus the Investment Buffer, you will be notified.

The applicable Investment Holding Limit and Investment Buffer for each listed security investment option are set out in the tables of investment options in this Investment Options Booklet.

Standard Risk Measure

The Standard Risk Measure is based on industry guidance to allow investors 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 the return 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.

Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

The Standard Risk Measure is general information only and does not take into account your objectives, financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

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-medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium-high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Investment options

Diversified investment strategies

Defensive	
Standard Risk Measure	2 (Low)
Suggested minimum timeframe	Three years
Investment objective and strategy	To provide investors primarily with income and also some growth with a high 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 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.
Indicative ranges	Growth assets 0% - 20% Defensive assets 80% - 100%
Moderate	
Standard Risk Measure	2-3 (Low to Low-medium)
Suggested minimum timeframe	Three to four years
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.
Indicative ranges	Growth assets 20% - 40% Defensive assets 60% - 80%
Balanced	
Standard Risk Measure	4-5 (Medium to Medium-high)
Suggested minimum timeframe	Four to five years
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.
Indicative ranges	Growth assets 40% - 60% Defensive assets 40% - 60%

Growth	
Standard Risk Measure	5-6 (Medium-high to High)
Suggested minimum timeframe	Five to six years
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.
Indicative ranges	Growth assets 60% - 80% Defensive assets 20% - 40%
High Growth	
Standard Risk Measure	6 (High)
Suggested minimum timeframe	Six years
Investment objective and strategy	To provide investors with growth through higher exposure to growth assets with a low level of capital security. The investment portfolio will consist of higher exposure to shares and property, with fixed interest and cash investments as well as 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.
Indicative ranges	Growth assets 80% - 100% Defensive assets 0% - 20%

Sector-specific investment strategies

Australian shares	
Standard Risk Measure	6-7 (High to Very high)
Suggested minimum timeframe	Six to seven years
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.

International shares	
Standard Risk Measure	6-7 (High to Very high)
Suggested minimum timeframe	Six to seven years
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.
Australian REITs	
Standard Risk Measure	6 (High)
Suggested minimum timeframe	Six years
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.
Global real estate investment trusts (GREITs)	
Standard Risk Measure	6-7 (High to Very-high)
Suggested minimum timeframe	Seven years
Investment objective and strategy	To provide investors with growth in the value of their investments over rolling seven 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.
Australian fixed interest	
Standard Risk Measure	3-4 (Low-medium to Medium)
Suggested minimum timeframe	Four years
Investment objective and strategy	To provide investors with mainly income returns that are above inflation and cash through exposure to Australian and New Zealand 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.

International fixed interest	
Standard Risk Measure	3-4 (Low-medium to Medium)
Suggested minimum timeframe	Three to five years
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.
Short term fixed interest	
Standard Risk Measure	1-2 (Very low to Low)
Suggested minimum timeframe	Two years
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.
Fixed interest other	
Standard Risk Measure	4-6 (Medium to High)
Suggested minimum timeframe	Four to six years
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.
Alternative assets	
Standard Risk Measure	4-7 (Medium to Very high)
Suggested minimum timeframe	Five to seven years
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 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 to deliver an absolute return to investors.
Cash (Cash Managed Funds and Cash Products)	
Standard Risk Measure	1-2 (Very low to Low)
Suggested minimum timeframe	Less than two years
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.

Listed infrastructure

Standard Risk Measure	6 (High)
Suggested minimum timeframe	Six to seven years
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.

Direct investment strategies

Listed Australian shares

Risk return profile	High risk
Suggested minimum timeframe	Six years
Investment objective and strategy	To provide investors with growth in the value of their investments through both capital growth and dividends with a low level of capital security through exposure to a choice of listed equity securities on the ASX. Investments in this strategy will suit investors who want to manage their own portfolio of listed Australian equity securities and accept a high level of risk associated with this type of investment and the possibility of negative returns in any year.

Listed trusts (including property, LICs & ETFs)

Risk return profile	As per underlying asset class
Suggested minimum timeframe	As per underlying asset class
Investment objective and strategy	To provide investors with growth in the value of their investment through exposure to a choice of listed trusts available on the ASX including property trusts, Listed Investment Companies (LICs) and Exchange Traded Funds (ETFs). Investments in this strategy will suit investors seeking to manage their own portfolio of listed trusts and who accept a high level of risk associated with this type of investment and the possibility of negative returns in any year.

Listed debt securities (e.g. bonds, floating rate notes and convertible notes)

Risk return profile	Moderate risk
Suggested minimum timeframe	Three to six years
Investment objective and strategy	To provide investors with returns that are above inflation and cash with a medium level of capital security through exposure to a choice of debt securities listed on the ASX. Investments in this strategy will suit investors who want to manage their own portfolio of listed Australian debt securities and accept a moderate level of risk associated with this type of investment.

The Trustee may change the investment strategies for BT Super Invest at any time. The Trustee will notify you of any such changes.

Standard Risk Measures for Exchange Traded Funds (ETFs), Listed Investment Companies (LICs) and Listed Investment Trusts (LITs)

The Trustee has applied a SRM to ETFs, LICs and LITs (together ETPs - exchange traded products). For more information on these types of listed securities please refer to www.asx.com.au.

The SRM Risk Band applicable to these listed securities is based on the underlying asset class and is generalised as follows:

Listed Security Investment Strategy	SRM Risk Band	Risk Label
Listed Australian shares	6 to 7	High to Very high
Listed trusts	1 to 7	Very low to Very high
Listed debt securities	3 to 6	Low-medium to High

For information on the SRM please refer to the 'Standard Risk Measure' section in this Investment Options Booklet.

This Investment Options Booklet lists the managed investments that are available for you to invest in through BT Super Invest. Information about fees and costs for each managed investment is available in the Fees and Costs Booklet. You should consider the product disclosure statement or other disclosure document for each managed investment that you decide to invest in through BT Super Invest. For an explanation of the fees and costs of these managed investments, please refer to the PDS for BT Super Invest.

The information in this Investment Options Booklet is current as at the date of issue and may vary from time to time without prior notice. The latest version is available at bt.com.au/superinvest.

Investment options – Managed Portfolios

Managed Portfolio Option Name	APIR Code	Investment Manager	SRM Risk Level
Australian Shares			
Antares Dividend Builder Portfolio	WFS0577AU	Antares Capital Partners Ltd	High
Bennelong Australian Equities Portfolio	WFS0556AU	Bennelong Funds Management Ltd	High
Pendal Australian Shares Portfolio	WFS0551AU	Pendal Institutional Limited ¹	High
Pendal Specialised Retirement Income Portfolio	WFS0558AU	Pendal Institutional Limited ¹	High
Pendal Tax Effective Income Portfolio	WFS0557AU	Pendal Institutional Limited ¹	High
DNR Capital Australian Equities High Conviction Portfolio	WFS0552AU	DNR Capital Pty Ltd	High
DNR Capital Australian Equities Income Portfolio	WFS0553AU	DNR Capital Pty Ltd	High
DNR Capital Australian Equities Socially Responsible Portfolio	WFS0554AU	DNR Capital Pty Ltd	High
Evans and Partners Australian Equities Growth Portfolio	WFS0582AU	Evans and Partners Pty Ltd	High
Hyperion High Conviction Portfolio	WFS0580AU	Hyperion Asset Management Ltd	High
Nikko AM Australian Share Concentrated Portfolio	WFS0555AU	Nikko Asset Management Australia Limited	High
Defensive			
Lonsec Managed Defensive Portfolio	WFS0560AU	Lonsec Research Pty Ltd	Low
Moderate			
BT Indexed Conservative Portfolio	WFS0565AU	Westpac Financial Services Ltd ²	Low to medium
Lonsec Managed Conservative Portfolio	WFS0561AU	Lonsec Research Pty Ltd	Low to medium

¹ Previously known as BT Investment Management.

² Westpac Financial services Limited ("WFSL") is the Responsible Entity of this portfolio and will manage this portfolio by relying on BT Investment Solutions. BT Investment Solutions is the investment centre within BT Financial Group and provides investment products and solutions to customers, offering investment opportunities across a range of asset classes, including shares, property and fixed interest. WFSL is part of BT Financial Group.

Managed Portfolio Option Name	APIR Code	Investment Manager	SRM Risk Level
Balanced			
BT Indexed Moderate Portfolio	WFS0566AU	Westpac Financial Services Ltd ²	Medium
Lonsec Managed Balanced Portfolio	WFS0562AU	Lonsec Research Pty Ltd	Medium
Growth			
BT Indexed Balanced Portfolio	WFS0567AU	Westpac Financial Services Ltd ²	Medium to high
Lonsec Managed Growth Portfolio	WFS0563AU	Lonsec Research Pty Ltd	Medium to high
BT Indexed Growth Portfolio	WFS0568AU	Westpac Financial Services Ltd ²	High
High Growth			
BT Indexed High Growth Portfolio	WFS0569AU	Westpac Financial Services Ltd ²	High
Lonsec Managed High Growth Portfolio	WFS0564AU	Lonsec Research Pty Ltd	High
Property Securities			
Pendal Australian Listed Property Portfolio	WFS0550AU	Pendal Institutional Limited ¹	High
UBS Property Securities Portfolio	WFS0578AU	UBS Global Asset Management (Australia) Ltd	High

¹ Previously known as BT Investment Management.

² Westpac Financial services Limited ("WFSL") is the Responsible Entity of this portfolio and will manage this portfolio by relying on BT Investment Solutions. BT Investment Solutions is the investment centre within BT Financial Group and provides investment products and solutions to customers, offering investment opportunities across a range of asset classes, including shares, property and fixed interest. WFSL is part of BT Financial Group.

Investment options – Managed funds

Fund Name	APIR Code	Investment Manager	SRM Risk Level
Alternative Investment			
Man AHL Wholesale Plus Alpha (AUD)	BTA0567AU	Man Investments Australia Ltd	Very High
Australian Fixed Interest			
Advance Australian Fixed Interest Multi-Blend Fund - Wholesale Units	ADV0084AU	Advance Asset Management Limited	Medium
AMP Capital Wholesale Plus Corporate Bond Fund	BTA0474AU	AMP Capital Investors Ltd	Medium
BT Australian Fixed Interest Index Fund	ADV0064AU	Advance Asset Management Limited	Medium
Pendal Wholesale Plus Fixed Interest Fund	BTA0547AU	Pendal Institutional Limited ¹	Medium
Schroder Wholesale Plus Fixed Income Fund	BTA0545AU	Schroder Investment Management Australia Ltd	Medium
UBS Wholesale Plus Australian Bond Fund	BTA0478AU	UBS Global Asset Management (Australia) Ltd	Medium
Australian REITs			
APN Wholesale Plus AREIT Fund	BTA0475AU	APN Funds Management Ltd	High
BT Property Securities Index Fund	ADV0060AU	Advance Asset Management Limited	High
Pendal Wholesale Plus Property Securities Fund	BTA0540AU	Pendal Institutional Limited ¹	High
Australian Shares			
Advance Australian Shares Multi-Blend Fund Wholesale	ADV0045AU	Advance Asset Management Limited	High
Advance Wholesale Australian Small Companies Multi-Blend Fund	ADV0096AU	Advance Asset Management Limited	Very high
Bennelong Wholesale Plus Ex-20 Australian Equities Fund	BTA0480AU	Bennelong Funds Management Ltd	High
BlackRock Wholesale Plus Australian Equity Opportunities Fund	BTA0564AU	BlackRock Investment Management (Australia) Ltd	High

¹ Previously known as BT Investment Management.

Fund Name	APIR Code	Investment Manager	SRM Risk Level
BT Australian Shares Index Fund	ADV0062AU	Advance Asset Management Limited	High
Pendal Wholesale Plus Australian Share Fund	BTA0476AU	Pendal Institutional Limited ¹	High
Fidelity Wholesale Plus Australian Equities Fund	BTA0481AU	FIL Investment Management (Australia) Ltd	High
Ironbark Karara Wholesale Plus Australian Small Companies Fund	BTA0477AU	Karara Capital Ltd	Very high
NAM Wholesale Plus Australian Share Fund	BTA0537AU	Nikko Asset Management Australia Limited	High
Perpetual Wholesale Plus Australian Fund	BTA0482AU	Perpetual Funds Management	High
Cash			
Advance Cash Multi-Blend Fund	ADV0069AU	Advance Asset Management Limited	Low
Diversified - Balanced			
Advance Moderate Multi-Blend Fund - Wholesale Units	ADV0091AU	Advance Asset Management Limited	Medium
Pendal Wholesale Plus Moderate Fund	WFS0860AU	Pendal Institutional Limited ¹	Medium
Schroder Wholesale Plus Real Return CPI 5% Fund	WFS0866AU	Schroder Investment Management Australia Ltd	Medium to high
Diversified - Moderate			
Advance Defensive Multi-Blend Fund	ADV0049AU	Advance Asset Management Limited	Low to medium
Pendal Wholesale Plus Active Conservative Fund	WFS0859AU	Pendal Institutional Limited ¹	Low to medium
Diversified - Growth			
Advance Balanced Multi-Blend Fund - Wholesale Units	ADV0050AU	Advance Asset Management Limited	Medium to high
Pendal Wholesale Plus Active Balanced Fund	WFS0861AU	Pendal Institutional Limited ¹	Medium to high
Diversified - High Growth			
Advance Growth Multi-Blend Fund Wholesale	ADV0085AU	Advance Asset Management Limited	High
Advance High Growth Multi-Blend Fund - Wholesale Units	ADV0087AU	Advance Asset Management Limited	High
Pendal Wholesale Plus Active Growth Fund	WFS0862AU	Pendal Institutional Limited ¹	High
Pendal Wholesale Plus Active High Growth Fund	WFS0863AU	Pendal Institutional Limited ¹	High
Fixed Interest Other			
Franklin Templeton Wholesale Plus Multisector Bond Fund	BTA0552AU	Franklin Templeton Investments Australia Ltd	High

¹ Previously known as BT Investment Management.

Fund Name	APIR Code	Investment Manager	SRM Risk Level
Kapstream Wholesale Plus Absolute Return Income Fund	BTA0539AU	Kapstream Capital	Medium
Macquarie Wholesale Plus Income Opportunities Fund	BTA0544AU	Macquarie Investment Management Ltd	Medium
Perpetual Wholesale Plus Diversified Income Fund	BTA0556AU	Perpetual Funds Management	Medium
International Fixed Interest			
Advance Wholesale International Fixed Interest Multi-Blend Fund	ADV0067AU	Advance Asset Management Limited	Medium to high
BT International Fixed Interest Index Fund	ADV0058AU	Advance Asset Management Limited	Medium
PIMCO Wholesale Plus Diversified Fixed Interest Fund	BTA0499AU	PIMCO Australia	Medium
PIMCO Wholesale Plus Global Bond Fund	BTA0498AU	PIMCO Australia	Medium to high
Global REITs			
Advance Property Securities Multi-Blend Fund - Wholesale Units	ADV0095AU	Advance Asset Management Limited	Very high
Pendal Wholesale Plus Global Property Securities Fund	BTA0541AU	Pendal Institutional Limited ¹	Very High
International Shares			
Aberdeen Wholesale Plus Actively Hedged International Equities Fund	BTA0479AU	Aberdeen Asset Management Ltd	High
Advance International Shares Multi-Blend Fund Wholesale	ADV0053AU	Advance Asset Management Limited	High
Antipodes Wholesale Plus Global Fund	WFS0864AU	Antipodes Investment Partners	High
BT International Shares Index Fund	ADV0056AU	Advance Asset Management Limited	Very high
Pendal Wholesale Plus Core Global Share Fund	BTA0536AU	Pendal Institutional Limited ¹	High
Pendal Wholesale Plus Global Emerging Markets Opportunities Fund	BTA0550AU	Pendal Institutional Limited ¹	Very high
Fidelity Wholesale Plus Global Equities Fund	BTA0551AU	FIL Investment Management (Australia) Ltd	High
Lazard Wholesale Plus Emerging Markets Equity Fund	BTA0555AU	Lazard Asset Management	Very high
Magellan Wholesale Plus Global Fund	BTA0565AU	Magellan Asset Management Ltd	High
Perpetual Wholesale Plus Global Share Fund	WFS0865AU	Perpetual Funds Management	High
T. Rowe Price Wholesale Plus Global Equity Fund	BTA0538AU	T.Rowe Price	High
Walter Scott Wholesale Plus Global Equity Fund	BTA0542AU	Walter Scott & Partners Ltd	High
Wingate Wholesale Plus Global Equity Fund	BTA0563AU	Australian Unity Funds Management Ltd	High

¹ Previously known as BT Investment Management.

Fund Name	APIR Code	Investment Manager	SRM Risk Level
Listed Infrastructure			
Macquarie Wholesale Plus International Infrastructure Securities Fund - Hedged	WFS0867AU	Macquarie Investment Management Ltd	Very high
Magellan Wholesale Plus Infrastructure Fund	WFS0858AU	Magellan Asset Management Ltd	Very high
RARE Infrastructure Wholesale Plus Value Fund - Hedged	BTA0543AU	RARE Infrastructure Ltd	Very high
RARE Infrastructure Wholesale Plus Value Fund - Unhedged	BTA0546AU	RARE Infrastructure Ltd	Very high

Investment options – ETFs

ASX Code	Security Name	Investment Holding Limit %	Investment Buffer %
Alternative Assets			
QAU	Betashares Gold ETF	100	Not applicable
POU	Betashares Pound ETF	100	Not applicable
USD	Betashares US Dollar ETF	100	Not applicable
GOLD	ETFS Metal Securities Australia Limited	100	Not applicable
ETPMAG	ETFS Physical Silver ETF	100	Not applicable
ETPMPM	ETFS Physical PM Basket ETF	100	Not applicable
ETPMPT	ETFS Physical Platinum ETF	100	Not applicable
ZCNH	ETFS Physical Renminbi ETF	100	Not applicable
ZGOL	ETFS Physical Singapore Gold ETF	100	Not applicable
ZUSD	ETFS Physical US Dollar ETF	100	Not applicable
EEU	Betashares Euro ETF	100	Not applicable
PMGOLD	Perth Mint Gold ETF	100	Not applicable
Australian Fixed Interest			
QPON	Betashares Australian Bank Senior Floating Rate Bond ETF	100	Not applicable
HBRD	Betashares Active Australian Hybrids Fund (Managed Fund)	100	Not applicable
IAF	iShares Core Composite Bond ETF	100	Not applicable
ILB	iShares Government Inflation ETF	100	Not applicable
IGB	iShares Treasury ETF	100	Not applicable
RSM	Russell Investments Australian Semi-Government Bond ETF	100	Not applicable
RCB	Russell Investments Australian Select Corporate Bond ETF	100	Not applicable
RGB	Russell Investments Australian Government Bond ETF	100	Not applicable
BOND	SPDR S&P/ASX Australian Bond Fund	100	Not applicable
GOVT	SPDR S&P/ASX Government Bond Fund	100	Not applicable

ASX Code	Security Name	Investment Holding Limit %	Investment Buffer %
VACF	Vanguard Australian Corporate Fixed Interest Index ETF	100	Not applicable
VAF	Vanguard Australian Fixed Interest ETF	100	Not applicable
VGB	Vanguard Australian Government Bond Index ETF	100	Not applicable
PLUS	Vaneck Vectors Australian Corporate Bond Plus ETF	100	Not applicable
Australian REITs			
SLF	SPDR S&P/ASX 200 Listed Property Fund ETF	100	Not applicable
MVA	Vaneck Vectors Property ETF	100	Not applicable
VAP	Vanguard Australian Property Securities Index ETF	100	Not applicable
Australian Shares			
HVST	Betashares Australian Dividend Harvester Fund	100	Not applicable
AUST	Betashares Managed Risk AU ETF	100	Not applicable
QFN	Betashares S&P/ASX 200 Financials Sector ETF	100	Not applicable
QRE	Betashares S&P/ASX 200 Resources Sector ETF	100	Not applicable
QOZ	Betashares FTSE RAFI Australia 200 ETF	100	Not applicable
GEAR	Betashares Geared Australian Equity Fund	100	Not applicable
YMAX	Betashares Australian Top 20 Equity Yield Maximiser Fund	100	Not applicable
ZYAU	ETFS S&P/ASX 300 High Yield Plus ETF	100	Not applicable
ZOZI	ETFS S&P/ASX 100 ETF	100	Not applicable
TECH	ETFS Morningstar Global Technology ETF	100	Not applicable
AUMF	iShares Edge MSCI Australian Multi-factor ETF	100	Not applicable
MVOL	iShares Edge MSCI Australia Minimum Volatility ETF	100	Not applicable
IHD	iShares S&P/ASX Dividend Opportunities ETF	100	Not applicable

ASX Code	Security Name	Investment Holding Limit %	Investment Buffer %
ILC	iShares S&P/ASX 20 ETF	100	Not applicable
IOZ	iShares Core S&P/ASX 200 ETF	100	Not applicable
ISO	iShares S&P/ASX Small Ordinaries ETF	100	Not applicable
RARI	Russell Investments Australian Responsible ETF	100	Not applicable
RVL	Russell Investments Australian Value ETF	100	Not applicable
RDV	Russell Investments High Dividend Australian Shares ETF	100	Not applicable
OZF	SPDR S&P/ASX 200 Financials Ex A-REIT Fund	100	Not applicable
STW	SPDR S&P/ASX 200 Fund	100	Not applicable
SFY	SPDR S&P/ASX 50 Fund	100	Not applicable
SSO	SPDR S&P/ASX Small Ordinaries Fund	100	Not applicable
SYI	SPDR MSCI Australia Select High Dividend Yield Fund	100	Not applicable
UBA	UBS IQ MSCI Australia Ethical ETF	100	Not applicable
ETF	UBS IQ Morningstar Australia Quality ETF	100	Not applicable
DIV	UBS IQ Morningstar Australia Dividend Yield ETF	100	Not applicable
MVB	Vaneck Vectors Australian Banks ETF	100	Not applicable
MVW	Vaneck Vectors Australian Equal Weight ETF	100	Not applicable
MVR	Vaneck Vectors Australian Resources ETF	100	Not applicable
MVS	Vaneck Vectors Small Companies Masters ETF	100	Not applicable
VHY	Vanguard Australian Shares High Yield ETF	100	Not applicable
VLC	Vanguard MSCI Australian Large Companies Index ETF	100	Not applicable
VAS	Vanguard Australian Shares Index ETF	100	Not applicable
VSO	Vanguard MSCI Australian Small Companies Index ETF	100	Not applicable
OZR	SPDR S&P/ASX 200 Resources Fund	30	5
VDGR	Vanguard Diversified Growth Index ETF	100	Not applicable
VDHG	Vanguard Diversified High Growth Index ETF	100	Not applicable
MVE	Vaneck Vectors S&P/ASX MidCap ETF	100	Not applicable
FDIV	Vaneck Vectors S&P/ASX Franked Dividend ETF	100	Not applicable

ASX Code	Security Name	Investment Holding Limit %	Investment Buffer %
Cash (Cash Managed Funds and Cash products)			
AAA	Betashares Australian High Interest Cash ETF	100	Not applicable
BILL	iShares Core Cash ETF	100	Not applicable
ISEC	iShares Enhanced Cash ETF	100	Not applicable
MONY	UBS IQ Cash ETF	100	Not applicable
Fixed Interest other			
VCF	Vanguard International Credit Securities Index (Hedged) ETF	100	Not applicable
International Fixed Interest			
IHCB	iShares Core Global Corp Bond (AUD Hedged) ETF	100	Not applicable
VIF	Vanguard International Fixed Interest (Hedged) ETF	100	Not applicable
International Shares			
BNKS	Betashares Global Banks - Currency Hedged ETF	100	Not applicable
HACK	Betashares Global Cybersecurity ETF	100	Not applicable
ETHI	Betashares Global Sustainability Leaders ETF	100	Not applicable
WRLD	Betashares Managed Risk Global Share Fund	100	Not applicable
UMAX	Betashares S&P500 Yield Maximiser ETF	100	Not applicable
QUS	Betashares FTSE RAFI US1000 ETF	100	Not applicable
NDQ	Betashares NASDAQ 100 ETF	100	Not applicable
HEUR	Betashares Wisdomtree Europe ETF - Currency Hedged	100	Not applicable
HJPN	Betashares Wisdomtree Japan ETF - Currency Hedged	100	Not applicable
ESTX	ETFS Euro STOXX 50 ETF	100	Not applicable
ROBO	ETFS ROBO Global Robotics and Automation ETF	100	Not applicable
ZYUS	ETFS S&P 500 High Yield Low Volatility ETF	100	Not applicable
WVOL	iShares Edge MSCI World Minimum Volatility ETF	100	Not applicable
WDMF	iShares Edge MSCI World Multifactor ETF	100	Not applicable
IHOO	iShares Global 100 AUD Hedged ETF	100	Not applicable
IJH	iShares S&P Mid-Cap ETF	100	Not applicable
IHVV	iShares S&P 500 AUD Hedged ETF	100	Not applicable

ASX Code	Security Name	Investment Holding Limit %	Investment Buffer %
IVV	iShares S&P 500 ETF	100	Not applicable
IJR	iShares S&P Small-Cap ETF	100	Not applicable
IAA	iShares Asia 50 ETF	100	Not applicable
IZZ	iShares China ETF	100	Not applicable
IEU	iShares Europe ETF	100	Not applicable
IXJ	iShares Global Health ETF	100	Not applicable
IOO	iShares S&P Global 100	100	Not applicable
IXI	iShares Global Consumer Staples ETF	100	Not applicable
IVE	iShares MSCI EAFE ETF	100	Not applicable
IEM	iShares MSCI Emerging Markets ETF	100	Not applicable
IJP	iShares MSCI Japan ETF	100	Not applicable
IKO	iShares MSCI South Korea ETF	100	Not applicable
ITW	iShares MSCI Taiwan Index ETF	100	Not applicable
MGE	Magellan Global Equities ETF	100	Not applicable
PAXX	Platinum Asia Fund (Quoted Managed Hedge Fund)	30	5
PIXX	Platinum International Fund (Quoted Managed Hedge Fund)	100	Not applicable
WDIV	SPDR S&P Global Dividend Fund	100	Not applicable
QMIX	SPDR MSCI World Quality Mix Fund	100	Not applicable
WZOZ	SPDR S&P World Ex Australia Fund	100	Not applicable
WXHG	SPDR S&P World Ex Australia (Hedged) Fund	100	Not applicable
UBE	UBS IQ MSCI Europe ETF	100	Not applicable
UBJ	UBS IQ MSCI Japan ETF	100	Not applicable
UBU	UBS IQ MSCI USA ETF	100	Not applicable
UBW	UBS IQ World Ex Australia ETF	100	Not applicable
GDX	Vaneck Vectors Gold Miners ETF	100	Not applicable
MOAT	Vaneck Morningstar Wide Moat Fund	100	Not applicable
QUAL	Vaneck Vectors MSCI World Ex Australia Quality ETF	100	Not applicable
VEU	Vanguard FTSE All-World Ex-US Index Fund	100	Not applicable

ASX Code	Security Name	Investment Holding Limit %	Investment Buffer %
VGE	Vanguard FTSE Emerging Markets Shares ETF	100	Not applicable
VGS	Vanguard MSCI Index International Shares ETF	100	Not applicable
VGAD	Vanguard MSCI Index International Shares (Hedged) ETF	100	Not applicable
VTS	Vanguard US Total Market Index Fund	100	Not applicable
VAE	Vanguard FTSE Asia Ex Japan Index ETF	100	Not applicable
VEQ	Vanguard FTSE Europe Shares ETF	100	Not applicable
Global REITs			
DJRE	SPDR Dow Jones Global Real Estate Fund	100	Not applicable
Listed Infrastructure			
MICH	Magellan Infrastructure (Hedged) (Managed Fund)	100	Not applicable
IFRA	Vaneck Vectors FTSE Global Infrastructure (Hedged) ETF	100	Not applicable

Investment options – LICs + investment holding limits

Security Name	ASX Code	Investment Holding Limit %
8IP Emerg CO Ltd	8EC	100
Aberdeen Leaders	ALR	100
Absolute Equity Perf	AEG	100
Acorn Cap Inv Fund	ACQ	100
Alternative Invest	AIQ	100
Amcil Limited	AMH	100
Amyf Three Ltd	AYJ	100
Antipodes Global Inv	APL	100
Argo Investments	ARG	100
Argo Global Ltd	ALI	100
Asian Masters Fund	AUF	100
AUS Gov Index Fund	AQF	100
Australian Foundat.	AFI	100
Australian Leaders	ALF	100
Australian United IN	AUI	100
Barrack ST Invest	BST	100
BKI Investment Ltd	BKI	100
Cadence Capital	CDM	100
Carlton Investments	CIN	100
CBG Capital Limited	CBC	100
Century Australia	CYA	100

Security Name	ASX Code	Investment Holding Limit %
Clime Capital	CAM	100
Contango Glb Gth Ltd	CQG	100
Contango Microcap	CTN	100
Diversified United	DUI	100
Djerriwarrh	DJW	100
Ellerston Asian	EAI	100
Emerging Master Fund	EMF	100
Forager Aust Shs Fnd	FOR	100
Future Glb Invest CO	FGG	100
Future Gen Ltd	FGX	100
IPE Ltd	IPE	100
Ironbark Capital Ltd	IBC	100
Katana Capital	KAT	100
Milton Corporation	MLT	100
Mirrabooka Invest.	MIR	100
MFF Capital Inv Ltd	MFF	100
Monash Absolute	MA1	100
Morphic Ethical Equities Fund Ltd	MEC	100
Ozgrowth Limited	OZG	100
Perpetual Equity Ltd	PIC	100
Platinum Asia Ltd	PAI	100
Platinum Capital Ltd	PMC	100
Plato Inc Max Ltd.	PL8	100
PM Capital Asian Ops	PAF	100
PM Capital Fund	PGF	100
QV Equities Limited	QVE	100
Sandon Capital Ltd	SNC	100
Templeton Global	TGG	100

Security Name	ASX Code	Investment Holding Limit %
Thorney Opp Ltd	TOP	100
VGI Partners Global	VG1	100
WAM Active Limited	WAA	100
WAM Capital Limited	WAM	100
WAM Leaders Limited	WLE	100
WAM Research Ltd	WAX	100
Watermark Fund Ltd	WMK	100
Wealth Def Equ Ltd	WDE	100
Westoz Inv Ltd	WIC	100
Whitefield Ltd	WHF	100
Watermark Global Fund	WGF	100

Investment options – Listed Australian Shares – ASX300

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
The A2 Milk Company	A2M	15	5
Australian Agriculture Company	AAC	15	5
Ardent Leisure Group	AAD	15	5
Adelaide Brighton	ABC	15	5
Abacus Property Group	ABP	15	5
Aconex Limited	ACX	7.5	5
Ainsworth Game Technology	AGI	15	5
AGL Energy Limited	AGL	15	5
Automotive Holdings Group	AHG	15	5
Asaleo Care Limited	AHY	15	5
Auckland International Airport	AIA	15	5
Altura Mining Ltd	AJM	7.5	5
Aristocrat Leisure	ALL	15	5
ALS Ltd	ALQ	15	5
Altium Limited	ALU	15	5
Atlas Arteria Group	ALX	15	5
AMA Group Limited	AMA	15	5
Ancor Limited	AMC	15	5
AMP Limited	AMP	15	5
Ansell Limited	ANN	15	5
ANZ Banking Group Ltd	ANZ	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
Aveo Group	AOG	7.5	5
APA Group	APA	15	5
Australian Pharmaceutical Industries	API	15	5
APN Outdoor Group	APO	15	5
Afterpay Touch	APT	7.5	5
Appen Limited	APX	15	5
ARB Corporation	ARB	15	5
Arena REIT	ARF	15	5
Austal Limited	ASB	15	5
Ausdrill Limited	ASL	15	5
AusNet Services Ltd	AST	15	5
ASX Limited	ASX	15	5
Aventus Retail Fund	AVN	15	5
Alumina Limited	AWC	15	5
Accent Group Ltd	AX1	7.5	5
Amaysim Australia Ltd	AYS	15	5
Aurizon Holdings Ltd	AZJ	15	5
Bellamy's Australia	BAL	7.5	5
Bapcor Limited	BAP	15	5
Beadell Resource Ltd	BDR	15	5
Bendigo and Adelaide Bank	BEN	15	5
Bega Cheese Ltd	BGA	15	5
BHP Billiton Limited	BHP	15	5
Bingo Industries Ltd	BIN	7.5	5
Blackmores Limited	BKL	7.5	5
Brickworks Limited	BKW	15	5
Blue Sky Alternative Investments Limited	BLA	15	5
Boral Limited	BLD	15	5
Bank of Queensland	BOQ	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
Beach Energy Limited	BPT	15	5
Breville Group Ltd	BRG	15	5
BlueScope Steel Ltd	BSL	15	5
Bravura Solution Ltd	BVS	15	5
BWP Trust	BWP	15	5
BWX Limited	BWX	7.5	5
Brambles Limited	BXB	15	5
Carsales.com Ltd.	CAR	15	5
Commonwealth Bank of Australia	CBA	15	5
Coca-Cola Amatil	CCL	15	5
Credit Corp Group	CCP	15	5
Cardno Limited	CDD	15	5
Costa Group Holdings	CGC	15	5
Challenger Limited	CGF	15	5
Charter Hall Group	CHC	15	5
Cimic Group Ltd	CIM	15	5
Centuria Industrial REIT	CIP	15	5
Collins Foods Ltd	CKF	15	5
Class Limited	CL1	15	5
Clean Teq Hldgs Ltd	CLQ	7.5	5
Charter Hall Long WALE REIT	CLW	15	5
Centuria Metro REIT	CMA	15	5
Cromwell Property Group	CMW	15	5
Chorus Limited	CNU	15	5
Cooper Energy Ltd	COE	15	5
Cochlear Limited	COH	15	5
Computershare Ltd	CPU	15	5
Charter Hall Retail REIT	CQR	15	5
CSL Limited	CSL	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
CSR Limited	CSR	15	5
Corporate Travel Management	CTD	15	5
Caltex Australia	CTX	15	5
Crown Resorts Ltd	CWN	15	5
Cedar Woods Properties	CWP	15	5
Cleanaway Waste Ltd	CWY	15	5
CYBG PLC	CYB	15	5
Dacian Gold Ltd	DCN	15	5
Domain Holdings Australia Ltd	DHG	7.5	5
Duluxgroup Limited	DLX	15	5
Domino's Pizza Enterprises	DMP	15	5
Downer EDI Limited	DOW	15	5
Dexus Property Group	DXS	15	5
Eclix Group Ltd	ECX	15	5
Estia Health Ltd	EHE	15	5
Emeco Holdings Limited	EHL	15	5
Elders Limited	ELD	15	5
EML Payments Ltd	EML	15	5
ERM Power Limited	EPW	15	5
Evolution Mining Ltd	EVN	15	5
FAR Ltd	FAR	15	5
Fletcher Building	FBU	15	5
Folkestone Education Trust	FET	15	5
Flight Centre Travel Group	FLT	15	5
Fortescue Metals Group	FMG	15	5
Freedom Food Ltd	FNP	15	5
Fisher & Paykel Healthcare Corporation	FPH	15	5
Fairfax Media Ltd	FXJ	15	5
FlexiGroup Limited	FXL	15	5
GDI Property Group	GDI	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
G8 Education Limited	GEM	15	5
Genworth Mortgage Insurance Australia	GMA	15	5
Goodman Group	GMG	15	5
GrainCorp Limited	GNC	15	5
Gold Road Resources Ltd	GOR	15	5
Growthpoint Property	GOZ	15	5
GPT Group	GPT	15	5
Global Geoscience	GSC	7.5	5
Gateway Lifestyle Group	GTY	15	5
G.U.D. Holdings	GUD	15	5
GWA Group Ltd	GWA	15	5
Greencross Limited	GXL	15	5
Galaxy Resources	GXY	7.5	5
HFA Holdings Limited	HFA	15	5
Hotel Property Investments	HPI	15	5
Hansen Technologies	HSN	15	5
Healthscope Limited	HSO	15	5
HT&E Limited	HT1	15	5
HUB24 Ltd	HUB	15	5
Harvey Norman	HVN	15	5
Insurance Australia Group	IAG	15	5
Industria REIT	IDR	15	5
IDP Education Ltd	IEL	15	5
IOOF Holdings Ltd	IFL	15	5
Infomedia Ltd	IFM	15	5
Infigen Energy	IFN	15	5
Independence Group	IGO	15	5
Iluka Resources	ILU	15	5
Imdex Limited	IMD	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
IMF Bentham Ltd	IMF	15	5
Ingenia Group	INA	15	5
Inghams Group	ING	15	5
Iron Mountain Incorp	INM	15	5
Investa Office Fund	IOF	15	5
Impedimed Limited	IPD	7.5	5
IPH Limited	IPH	7.5	5
Incitec Pivot	IPL	15	5
IRESS Limited	IRE	15	5
Integrated Research	IRI	15	5
Isentia Group Ltd	ISD	7.5	5
iSelect Ltd	ISU	15	5
InvoCare Limited	IVC	15	5
JB Hi-Fi Limited	JBH	15	5
Japara Healthcare Ltd	JHC	15	5
Janus Henderson	JHG	15	5
James Hardie Industries PLC	JHX	15	5
Karoon Gas Australia	KAR	15	5
Kidman Resources Ltd	KDR	7.5	5
Lendlease Group	LLC	15	5
Liquefied Natural	LNG	15	5
Link Administration Holdings	LNK	15	5
Lovisa Holdings Ltd	LOV	15	5
Lynas Corporation	LYC	15	5
Magellan Financial Group Ltd	MFG	15	5
Mirvac Group	MGR	15	5
Mineral Resources.	MIN	15	5
Melbourne IT Limited	MLB	15	5
MACA Limited	MLD	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
Metals X Limited	MLX	15	5
McMillan Shakespeare	MMS	15	5
Monadelphous Group	MND	15	5
Magnis Resource Ltd	MNS	15	5
Mortgage Choice Ltd	MOC	15	5
Medibank Private Ltd	MPL	15	5
Macquarie Group Ltd	MQG	15	5
Mesoblast Limited	MSB	7.5	5
Metcash Limited	MTS	15	5
Monash IVF Group Ltd	MVF	15	5
MYOB Group Ltd	MYO	15	5
Myer Holdings Ltd	MYR	15	5
MyState Limited	MYS	15	5
Mayne Pharma Ltd	MYX	15	5
National Aust Bank	NAB	15	5
Nanosonics Limited	NAN	15	5
Nick Scali Limited	NCK	15	5
Newcrest Mining	NCM	15	5
New Century Resource	NCZ	7.5	5
Nine Entertainment	NEC	15	5
Navigator Global Ltd	NGI	15	5
NIB Holdings Limited	NHF	15	5
National Storage REIT	NSR	15	5
Northern Star Resources	NST	15	5
Nufarm Limited	NUF	15	5
Navitas Limited	NVT	15	5
NRW Holdings Limited	NWH	7.5	5
Netwealth Group	NWH	7.5	5
News Corp	NWS	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
NEXTDC Limited	NXT	15	5
OFX Group Ltd	OFX	15	5
OceanaGold Corp.	OGC	15	5
Ooh!Media Limited	OML	15	5
Orora Limited	ORA	15	5
Orocobre Limited	ORE	15	5
Origin Energy	ORG	15	5
Orica Limited	ORI	15	5
Oil Search Ltd	OSH	15	5
OZ Minerals	OZL	15	5
Pandal Institutional Limited	PDL	15	5
Pact Group Holdings Ltd	PGH	15	5
Propertylink Group	PLG	15	5
Pilbara Minerals Ltd	PLS	7.5	5
Pro Medicus Limited	PME	15	5
Premier Investments	PMV	15	5
Perpetual Limited	PPT	15	5
Perseus Mining Ltd	PRU	15	5
Primary Health Care	PRY	15	5
Platinum Asset Management	PTM	15	5
Qantas Airways	QAN	15	5
QBE Insurance Group	QBE	15	5
Qube Holdings Ltd	QUB	15	5
RCG Corporation Ltd	RCG	7.5	5
RCR Tomlinson	RCR	15	5
REA Group	REA	15	5
Regis Healthcare Ltd	REG	15	5
Rural Funds Group	RFF	15	5
Retail Food Group	RFG	7.5	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
Ramsay Health Care	RHC	15	5
Ridley Corporation	RIC	15	5
Rio Tinto Limited	RIO	15	5
ResMed Inc	RMD	15	5
Regis Resources	RRL	15	5
Resolute Mining	RSG	15	5
Reliance Worldwide Corporation	RWC	15	5
South32 Limited	S32	15	5
Saracen Mineral	SAR	15	5
St Barbara Limited	SBM	15	5
Scentre Group	SCG	15	5
Scott Pacific Group Ltd	SCO	15	5
SCA Property Group	SCP	15	5
Speedcast International Ltd	SDA	15	5
Steadfast Group Ltd	SDF	15	5
Sino Gas Energy	SEH	15	5
Seek Limited	SEK	15	5
Sandfire Resources	SFR	15	5
SG Fleet Group Ltd	SGF	15	5
Sims Metal Management Ltd	SGM	15	5
Stockland	SGP	15	5
The Star Entertainment Group Ltd	SGR	15	5
Sonic Healthcare	SHL	15	5
Select Harvests	SHV	15	5
Sigma Health Ltd	SIG	7.5	5
Smartgroup Corporation	SIQ	15	5
Skycity Entertainment Group Ltd	SKC	15	5
Spark Infrastructure	SKI	15	5
Sky Network Television Ltd	SKT	15	5

Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
Superloop Limited	SLC	15	5
Sealink Travel Grp	SLK	15	5
Soul Pattinson (W.H)	SOL	15	5
Spark New Zealand	SPK	15	5
Starpharma Holdings	SPL	7.5	5
Servcorp Limited	SRV	15	5
Sirtex Medical	SRX	7.5	5
Service Stream	SSM	15	5
Santos Ltd	STO	15	5
Super Retail Group Ltd	SUL	15	5
Suncorp Group Ltd	SUN	15	5
Seven Group Holdings	SVW	15	5
Seven West Media Ltd	SWM	15	5
Southern Cross Media Group Ltd	SXL	15	5
Senex Energy Limited	SXY	15	5
Sydney Airport	SYD	15	5
Syrah Resources	SYR	15	5
Tabcorp Holdings Ltd	TAH	15	5
Transurban Group	TCL	15	5
Tassal Group Limited	TGR	15	5
Telstra Corporation.	TLS	15	5
Trade Me Group	TME	15	5
Technology One	TNE	15	5
Tox Free Solutions	TOX	15	5
TPG Telecom Limited	TPM	15	5
Tatts Group Ltd	TTS	15	5
Treasury Wine Estate	TWE	15	5


Security Name	ASX Code	Investment Holding Limit %	Investment Buffer (%)
Updater Inc	UPD	7.5	5
Unibail-Rodamco-Westfield	URW	15	5
Vicinity Centres	VCX	15	5
Villa World Ltd	VLW	15	5
Vocus Group Ltd	VOC	7.5	5
Village Roadshow Ltd	VRL	15	5
Virtus Health Ltd	VRT	15	5
Viva Energy REIT	VVR	15	5
Webster Ltd	WBA	15	5
Westpac Banking Corp	WBC	15	5
Webjet Limited	WEB	15	5
Wesfarmers Limited	WES	15	5
Westgold Resources	WGX	15	5
Whitehaven Coal	WHC	15	5
WorleyParsons Ltd	WOR	15	5
Woolworths Limited	WOW	15	5
Woodside Petroleum	WPL	15	5
WPP Aunz Ltd	WPP	15	5
Western Areas Ltd	WSA	15	5
Wisetech Global Ltd	WTC	7.5	5
Xero Ltd	XRO	15	5

Investment options – Term Deposits

Term Deposit Name	Term (months)	Interest Frequency
BT	3	At maturity
BT	6	At maturity
BT	12	At maturity
BT	12	Monthly
BT	36	Monthly
BT	36	Yearly
BT	60	Monthly
BT	60	Yearly
St.George	3	At maturity
St.George	6	At maturity
St.George	12	At maturity
St.George	12	Monthly
St.George	36	Monthly
St.George	36	Yearly
St.George	60	Monthly
St.George	60	Yearly
Westpac	3	At maturity
Westpac	6	At maturity
Westpac	12	At maturity
Westpac	12	Monthly
Westpac	36	Yearly
Westpac	36	Monthly
Westpac	60	Yearly
Westpac	60	Monthly

bt.com.au/superinvest

 **BT Panorama**

 Call us on
1300 881 716

 Email a query to
BTSuperInvest@BTFinancialgroup.com.au

 GPO Box 2861
Adelaide SA 5001