

FirstChoice Wholesale Investments Withdrawal form

Is this the right form for me?

This form can be used to withdraw some or all of the units in your investment options – please note you must leave a minimum account balance of \$1,000 if you are making a partial withdrawal.

You should note that unless an option is suspended, restricted or unavailable, you may withdraw from an option in accordance with our normal processes. If an option is suspended, you will be sent and will need to complete a different form. The relevant form for a suspended option will be mailed to you when each withdrawal window is open.

You can read more about how to make a withdrawal, as well as details on how and when unit prices are calculated on the next page.

We also recommend you read the following information regarding potential implications your withdrawal may have on you or your investment before completing your request.

Some things to consider before making a withdrawal

1 Will you be liable for capital gains tax?

If you sell some or all of the units in an investment option, you will trigger a capital gains tax event. This also occurs when switching to another investment option.

A capital gains tax event means you may pay tax on the difference between the tax cost and the sale value of the units sold. This tax is at your marginal tax rate which could be as high as 47% (including the Medicare levy). If you have owned the investment for more than 12 months, you may only have to report half the gain as assessable income¹, but it's still worth checking with your tax adviser to assess any potential tax liability.

2 Selling 'crystallises' a loss

Most managed funds fluctuate in value, often sharply. If your investment has gone down in value because of market volatility and you decide to switch or withdraw, the possibility of recouping your losses from the investment is lost forever. So, it's important that you weigh up the chances of an investment recovering, and speak to your financial adviser.

3 You may miss future potential performance

It's important to consider that you may be withdrawing at a time when markets, and potentially your investment value, are down. This means you risk missing any potential increase in your investment value due to a rebound in markets and any future growth opportunities. Even experienced investors find it almost impossible to successfully predict the movements of investment markets.

If you hold multiple investments and require access to funds, it's worth talking to your adviser to ensure you withdraw from the right investment to minimise the impact on your investment strategy.

Have you spoken to your financial adviser?

Make sure you understand the potential impacts this withdrawal may have on your investment strategy. If you have a financial adviser, they can be invaluable in this process as they can review your situation and help you:

- assess the impacts of the decision
- explain what may happen and discuss alternative options with you
- assist you in balancing your short-term goals with your long-term needs.

If you don't have an adviser please call 13 13 36. Although we are not licensed financial advisers, we may be able to help you understand some of the implications of withdrawing, or refer you to a qualified financial adviser.

¹ Companies are not eligible for this 50% capital gains tax discount, while complying superannuation funds are eligible for a reduced discount percentage of one third.

How do I make a withdrawal from my investment?

You can generally withdraw from an investment option at any time. The minimum account balance is \$1,000. We normally pay the proceeds of withdrawals within seven working days of receiving your request. Longer periods may apply from time to time. In extraordinary circumstances, we may suspend withdrawals.

By providing either a previously nominated Australian financial institution account instruction or an original signed request at the time of withdrawal, we can credit your nominated account with cleared funds which are generally available to you sooner than if you request a cheque.

If we receive your fully completed withdrawal request (including all information required to establish your identity) in a Colonial First State office before 3pm, Sydney time, on a NSW business day, we will process your withdrawal using the exit unit price calculated, based on market valuations, at the close of business that day. Where an option is suspended, restricted or unavailable, we may not process withdrawal requests. Any decisions whether to process withdrawals or partial withdrawals will be made in the best interests of investors as a whole, and if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made. Please refer to a copy of the current PDS for further details.

Unit prices and transaction processing

We calculate unit prices each NSW business day. When you request to invest or withdraw or switch your investment, your request must be received before the relevant cut-off time (outlined in the current PDS) and the unit price to be used for your request will be the next available unit price. The next available unit price is calculated, based on the market value of the option (less liabilities), at the close of business on the day of your request. We determine the market value of an option based on the information we have most recently available.

If you ask for a unit price or investment valuation we can provide a historical unit price or investment valuation only. Should you then decide to transact, as outlined above, you will receive the next available unit price or investment value. It is important to consider this when making your transaction requests. Please refer to a copy of the current PDS for further details.

Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account) and accordingly hold such information. Instructions for completing the identification process are included with the application forms.

Additionally, from time to time, we may require additional information to assist with this process and keep a record. Where legally obliged to do so, we may disclose the information gathered about you to regulatory and/or law enforcement agencies, and we may not be able to tell you when this occurs.

We may be unable to transact with you or other persons. This may include actions such as delaying, blocking, freezing or refusing to process a transaction, or ceasing to provide you with a product or service, if we have reasonable grounds to believe or suspect potential breaches of Australian and/or international laws or sanctions. This may impact on your investment and could result in a loss of income and principal invested. We will not incur any liability for any loss suffered if we are required to take one or more of these actions.

FirstChoice Wholesale Investments Withdrawal Form



Complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**.
Mark appropriate answer boxes with a cross **X**. Start at the left of each answer space and leave a gap
between words. Please complete all fields to ensure we hold the correct details.

SAVE FORM

PRINT FORM

Call Investor Services on **13 13 36** if you have any questions.

1 INVESTOR DETAILS

FirstChoice Wholesale Investments account number

Have you discussed this transaction with your adviser?

☐ Yes ☐ No

INVESTOR 1 OR COMPANY/PARTNERSHIP

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname/Company/Partnership name

Date of birth

Residential address (PO Box is NOT acceptable)

Unit number Street number
Street name
Suburb
State Postcode
Country

Postal address for all communications and cheque payments
(if applicable)

Cross (X) box, where appropriate:

☐ Same as residential address, as above
☐ Same as existing postal address on account
☐ Different address as provided below:

Unit number Street number PO Box
Street name
Suburb
State Postcode
Country

Work phone number

Home phone number

Mobile phone number

Email address for Investor 1

INVESTOR 2 (IF APPLICABLE)

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname/Company/Partnership name

Date of birth

Residential address (PO Box is NOT acceptable)

Unit number Street number
Street name
Suburb
State Postcode
Country

Postal address for all communications and cheque payments
(if applicable)

Cross (X) box, where appropriate:

☐ Same as residential address, as above
☐ Same as existing postal address on account
☐ Different address as provided below:

Unit number Street number PO Box
Street name
Suburb
State Postcode
Country

Work phone number

Home phone number

Mobile phone number

Email address for Investor 2

We will use your contact details in the following way:

By providing your email address and mobile number you are consenting to receive important information about your account including statements, transaction confirmations, significant event notices, education and market updates via email, your account online, SMS, mobile phone app or other electronic means. You are also consenting to receive marketing communications about our products and services.

Please note, you are able to change your communications preferences at any time via your secure online login or by calling us on **13 13 36**. However, you are unable to opt out of receiving communications which we are required to send you by law.

Your contact details will also be used for security validations and to provide secure access to your account. For more information refer to the CFS Privacy Policy, which is available on our website at cfs.com.au/privacy.

2 PAYMENT INSTRUCTIONS

Your instructions in this section overrides previous nominations. Only one method can be selected. Please cross (X) one:

- Credit ☐ Credit my Australian financial institution account shown in **section 5**.
- Cheque ☐ Mail a cheque to my address. Cheques issued **are not** bank cheques.
- Cheque ☐ Mail a cheque to the address shown in **section 7**. Cheques issued **are not** bank cheques.

Note: If no payment method is selected, a cheque will be issued.

3 WITHDRAWAL INSTRUCTIONS

WITHDRAWAL AMOUNT

Minimum remaining account balance is \$1,000. Unless otherwise indicated, the amount shown should be NET of any withdrawal adjustments.

☐ I would like to close my account (Proceed to **section 5**)

OR

☐ Leave minimum balance required (\$1,000)

OR

☐ I would like to withdraw \$

WITHDRAWAL INVESTMENT OPTION/S

Cross (X) one box only. If no option is selected, we will redeem as per your existing investment weightings.

☐ I would like this withdrawal to be made in line with my investment allocation on the date of this transaction.

OR

☐ I would like this withdrawal to be made in line with existing auto-rebalancing weightings.

OR

☐ I would like this withdrawal to be made from my account as shown below. If this is a full withdrawal from an option, write 'balance' next to that option.

Note: If you transact outside of existing auto-rebalancing weightings, we will automatically cancel this facility.

Option code	Amount
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>
TOTAL	\$ <input type="text"/>

Note: Additional criteria may apply to certain investors. Unless an option is suspended, restricted or unavailable, you may withdraw from an option in accordance with our normal processes. If an option is suspended, you will be sent and will need to complete a different form. The relevant form for a suspended option will be mailed to you when each withdrawal window is open.

4 AUTO REBALANCING

If you have auto-rebalancing on your account and you transact outside your future investment selection weightings, your transaction will cancel this facility. You should complete this section if you wish to re-establish the facility.

Note: The auto-rebalancing facility switches your investments quarterly or annually to bring them in line with your future investment selection weightings (excluding the FirstRate Cash Non-Auto-rebalancing option and any suspended, restricted or unavailable options). Buy/sell spreads may apply and there may be tax consequences of using the auto-rebalancing facility. You should only complete this section under advice or if you are clear on how the facility works.

Establish or re-establish auto-rebalancing facility

I wish to establish or re-establish auto-rebalancing on my account. I understand that the rebalancing weightings will be in line with my future investment selection, being the weightings resulting from my withdrawal details specified in **section 3** – 'Withdrawal instructions'.



Please select the frequency for your account.
If you make no frequency selection, we will rebalance your portfolio annually.

Frequency

Annually
(First business day after 14 May)

☐

Quarterly
(First business day after 14 February, May, August and November)

☐

5 DETAILS OF ACCOUNT TO BE CREDITED

Note: New bank account details via fax **cannot** be accepted. Please upload your form via FirstNet or send to us by post.

Name of Australian financial institution

Branch name

Branch number (BSB)

 –

Account number

Name of account holder

6 THIRD PARTY PAYMENT INSTRUCTIONS

Complete this section only if making a third party payment.

Issue a cheque in favour of:

and (cross (X) as applicable)

☐

Post to the address shown in **section 7**

☐

Hold the cheque at a Colonial First State office in: Sydney

☐

Melbourne

☐

Brisbane

☐

Perth

☐

Adelaide

☐

where

☐

I/We will collect the cheque personally

☐

the cheque will be collected by (name of authorised person) whose signature appears below

Signature of authorised person (this must be supplied)

7 ADDRESS TO WHICH PAYMENT IS TO BE SENT (IF DIFFERENT TO THAT PREVIOUSLY ADVISED)

Postal address

Unit number	<input type="text"/>	Street number	<input type="text"/>	PO Box	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>					State	<input type="text"/>	Postcode	<input type="text"/>
Country	<input type="text"/>								

8 IMPORTANT INFORMATION ON YOUR ACCOUNT

If you are withdrawing the full balance of an investment option and have any of the following facilities, you will need to advise us of the investment options you wish to transfer this facility to.

REGULAR INVESTMENT PLAN

If you are withdrawing 100% from an option and you do not tell us how you would like your Regular Investment Plan allocated, we will use a default process to determine the allocation. This may include using the account allocation resulting from this withdrawal or your future investment weightings.

Option code	Regular investment plan amount
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
TOTAL	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

FUTURE INVESTMENT SELECTION

Please indicate below how you would like your future investments allocated. If you do not tell us how you would like your future investments allocated, we will allocate as per the investment weightings resulting from this withdrawal.

Option code	%
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
TOTAL	100%

REBATE OPTION

You may be entitled to a rebate. Refer to the current PDS for more details about eligibility.

Please indicate below ONE investment option you would like any applicable rebate to be credited to. If no option or more than one option or an invalid option is nominated, we will credit this rebate into your most conservative investment option.

Option code

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Note: you must have a current account balance within this option in order to nominate it for rebate purposes.

9 DECLARATION AND SIGNATURE

I/We declare that:

- I/we have access to the current PDS and I/we acknowledge I/we have access to all statements and information that are incorporated by reference, together referred to below as 'the PDS' and have accepted the offers in Australia
- if this is a joint application, each of us agrees, unless otherwise indicated on this application or relevant option's terms and conditions, our investment is as joint tenants. Each of us is able to operate the account and bind the other(s) to any transaction including investments, switches or withdrawals by any available method
- if investing as trustee on behalf of a superannuation fund or trust, I/we confirm that I am/we are acting in accordance with my/our designated powers and authority under the trust deed. In the case of superannuation funds, I/we also confirm that it is a complying fund under the Superannuation Industry (Supervision) Act 1993.

- if this form is signed under an authority provided under a legally binding authority, such as a Power of Attorney or a Guardianship, the authority holder declares that they have not received notice of revocation of that power (a certified copy of the document should be submitted with this application unless we have already sighted it)
- sole signatories signing on behalf of a company confirm that they are signing as sole director and sole secretary of the company
- I/we acknowledge that withdrawing from a fund could give rise to realised capital gains which may be subject to tax under the capital gains tax provisions.

Note: Withdrawals cannot be processed until application cheques are cleared and all necessary documentation is completed. In the case of units held by companies, this form should be executed in accordance with the constitution of the company. FirstChoice Wholesale Investments is offered by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468.

Original signature of investor 1 or company officer

Print name

Date signed

Original signature of investor 2 or company officer

Print name

Date signed

If you are signing under an authority provided under a legally binding authority, such as a Power of Attorney or a Guardianship, please comply with the following:

- Attach a certified copy of the document.
- Each page of the document must be certified by a Justice of the Peace, Notary Public or Solicitor.
- Should the document NOT contain a sample of the authority holder's signature, please also supply a certified copy of the identification documents for the authority holder, containing a sample of their signature, e.g. Driver's Licence, Passport, etc.
- The authority holder will also need to complete a 'Power of Attorney (POA) & Guardianship Order' form (to enable us to establish the identity of the authority holder) which can be obtained from our forms library at cfs.com.au or by phoning Investor Services on 13 13 36.

Please send the completed form to:

Colonial First State

Reply Paid 27, Sydney NSW 2001

or via the secure online system (e-Post) with FirstNet Investor and FirstNet Adviser

FirstChoice Wholesale Investments

investment options list

Risk measure categories

The table below outlines the different risk measure categories of the investment options. Please refer to the Investment Options Menu for more information on risk measure categories.

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

Note: Where amounts are to be deducted from or credited to your investment, for example, adviser service fees or rebates and no option or an invalid option has been nominated by you, a default order exists. Generally, the default order draws from or credits to the more conservative option first, as determined by us. Please call Investor Services on 13 13 36 should you require further information.

Option name	Minimum suggested timeframe	Risk band	Code
CFS Multi-manager multi-sector			
CFS Defensive	At least 3 years	3	152
CFS Conservative	At least 3 years	4	151
CFS Diversified	At least 5 years	5	311
CFS Moderate	At least 5 years	5	157
CFS Balanced	At least 5 years	6	251
CFS Growth	At least 5 years	6	155
CFS High Growth	At least 7 years	6	156
CFS Geared Growth Plus	At least 7 years	7	240
CFS Multi-manager single-sector			
CFS Fixed Interest	At least 3 years	5	153
CFS Alternatives	At least 5 years	5	304
CFS Australian Share	At least 7 years	7	150
CFS Australian Small Companies	At least 7 years	7	165
CFS Global Share	At least 7 years	7	154
CFS Global Share – Hedged	At least 7 years	7	066
CFS Asian Share	At least 7 years	7	202
CFS Emerging Markets	At least 7 years	7	233
CFS Property Securities	At least 7 years	7	158
CFS Global Property Securities	At least 7 years	7	074
CFS Global Infrastructure Securities	At least 7 years	7	020
CFS Geared Australian Share	At least 7 years	7	217
CFS Geared Global Share	At least 7 years	7	001

Option name	Minimum suggested timeframe	Risk band	Code
CFS ETF Exposure series			
CFS ETF Exposure Series: US Treasury Bills	No minimum	1	623
CFS ETF Exposure Series: Physical Gold	At least 7 years	7	397
CFS ETF Series Exposure: All-World ex-US Shares	At least 7 years	7	398
CFS ETF Series Exposure: US Shares	At least 7 years	7	396
CFS Sustainability			
CFS Thrive+ Sustainable Growth	At least 5 years	6	381
CFS Enhanced Index series			
CFS Enhanced Index Conservative	At least 3 years	4	117
CFS Enhanced Index Diversified	At least 5 years	5	118
CFS Enhanced Index Moderate	At least 5 years	5	312
CFS Enhanced Index Balanced	At least 5 years	6	122
CFS Enhanced Index Growth	At least 5 years	6	080
CFS Enhanced Index High Growth	At least 7 years	6	123
CFS Index series			
CFS Index Conservative	At least 3 years	4	353
CFS Index Diversified	At least 5 years	5	354
CFS Index Moderate	At least 5 years	5	356
CFS Index Balanced	At least 5 years	6	357

Option name	Minimum suggested timeframe	Risk band	Code
CFS Index Growth	At least 5 years	6	355
CFS Index High Growth	At least 7 years	6	358
CFS Index Australian Bond	At least 3 years	4	183
CFS Index Global Bond	At least 3 years	5	344
CFS Index Australian Share	At least 7 years	7	184
CFS Index Global Share	At least 7 years	7	185
CFS Index Global Share – Hedged	At least 7 years	7	071
CFS Index Property Securities	At least 7 years	7	186
CFS Index Global Property Securities	At least 7 years	7	250
CFS Index Global Listed Infrastructure Securities	At least 7 years	7	059
CFS Geared Index Australian Share	At least 7 years	7	366
CFS Geared Index Global Share	At least 7 years	7	367
Other multi-sector options			
Alternative income			
Acadian Defensive Income	At least 3 years	4	236
First Sentier Target Return Income	At least 5 years	4	192
Pendal Monthly Income Plus	At least 5 years	5	072
Conservative			
AZ Sestante Conservative	At least 3 years	4	330
Context Capital Short Term	At least 3 years	4	607
First Sentier Conservative	At least 3 years	4	042
Perpetual Conservative Growth	At least 3 years	4	116
Moderate			
AZ Sestante Diversified	At least 5 years	5	331
Context Capital Medium Term	At least 5 years	5	608
Evidentia Medium Term	At least 5 years	5	610
First Sentier Balanced	At least 5 years	5	050
Perpetual Diversified Growth	At least 5 years	5	119
Growth			
First Sentier Diversified	At least 5 years	6	031
Pendal Sustainable Balanced	At least 5 years	6	120
Perpetual Balanced Growth	At least 5 years	6	121
Diversified real return			
Drummond Dynamic Plus	At least 5 years	6	625
Perpetual Diversified Real Return	At least 5 years	6	147
Schroder Real Return	At least 5 years	6	303
High growth			
AZ Sestante Growth	At least 7 years	6	332
Context Capital Long Term	At least 7 years	6	609
Evidentia Long Term	At least 7 years	6	611
First Sentier High Growth	At least 7 years	6	096

Option name	Minimum suggested timeframe	Risk band	Code
Single manager single-sector			
Cash and deposits			
FirstRate Cash	No minimum	1	602
FirstRate Cash Non-Auto-rebalancing	No minimum	1	631
Enhanced cash			
CFS Enhanced Cash	No minimum	1	614
First Sentier Strategic Cash	No minimum	1	057
Short duration fixed interest			
First Sentier Global Credit Income	At least 3 years	4	029
Franklin Australian Absolute Return Bond	At least 3 years	4	368
Kapstream Absolute Return Income	At least 3 years	4	302
Macquarie Income Opportunities	At least 3 years	4	252
Mutual Income	At least 3 years	4	612
Perpetual Diversified Income	At least 3 years	4	041
PM Capital Enhanced Yield	At least 3 years	4	188
Schroder Absolute Return Income	At least 3 years	4	178
Yarra Enhanced Income	At least 3 years	4	624
Diversified fixed interest			
Affirmative Global Impact Bond	At least 3 years	5	337
Bentham Global Income	At least 3 years	5	334
Brandywine Global Income Optimiser	At least 3 years	5	313
Colchester Global Government Bond	At least 3 years	5	362
First Sentier Diversified Fixed Interest	At least 3 years	5	048
PIMCO Diversified Fixed Interest	At least 3 years	5	369
PIMCO Global Bond	At least 3 years	5	276
T. Rowe Price Dynamic Global Bond	At least 3 years	5	394
UBS Diversified Fixed Income	At least 3 years	5	144
Australian fixed interest			
First Sentier Australian Bond	At least 3 years	4	037
Janus Henderson Tactical Income	At least 3 years	4	606
Pendal Sustainable Australian Fixed Interest	At least 3 years	4	129
PIMCO Australian Bond	At least 3 years	4	126
Western Asset Australian Bond	At least 3 years	4	385
Alternatives			
Aspect Absolute Return	At least 5 years	5	333
Aspect Diversified Futures	At least 5 years	5	261

Option name	Minimum suggested timeframe	Risk band	Code
Lower volatility share			
AB Managed Volatility Equities	At least 7 years	6	166
Acadian Global Managed Volatility Equity	At least 7 years	6	277
First Sentier Equity Income	At least 7 years	6	232
Merlon Australian Share Income	At least 7 years	6	234
State Street Australian Equity	At least 7 years	6	105
Australian share			
Acadian Australian Equity	At least 7 years	7	077
Airlie Australian Share	At least 7 years	7	108
Alphinity Sustainable Share	At least 7 years	7	324
Antares Ex-20 Australian Equities	At least 7 years	7	626
Ausbil Active Sustainable Equity	At least 7 years	7	103
Ausbil Australian Active Equity	At least 7 years	7	106
Bennelong Ex-20 Australian Equities	At least 7 years	7	314
DNR Capital Australian Equities High Conviction	At least 7 years	7	393
DNR Capital Australian Equity Income	At least 7 years	7	160
Fidelity Australian Equities	At least 7 years	7	078
First Sentier Concentrated Australian Share	At least 7 years	7	033
First Sentier Imputation	At least 7 years	7	017
Infinity Core Australian Equity	At least 7 years	7	618
Investors Mutual Australian Share	At least 7 years	7	167
Lazard Select Australian Equity	At least 7 years	7	045
Pendal Australian Share	At least 7 years	7	110
Pendal Sustainable Australian Share	At least 7 years	7	032
Perennial Value Australian Share	At least 7 years	7	169
Perpetual Australian Share	At least 7 years	7	111
Perpetual Industrial Share	At least 7 years	7	104
Realindex Australian Share Value	At least 7 years	7	241
Schroder Australian Equity	At least 7 years	7	109
Solaris Core Australian Equity	At least 7 years	7	168
T. Rowe Price Australian Equity	At least 7 years	7	026
WaveStone Australian Share	At least 7 years	7	189
Australian share – small companies			
Ausbil Australian Emerging Leaders	At least 7 years	7	211

Option name	Minimum suggested timeframe	Risk band	Code
Celeste Australian Small Companies	At least 7 years	7	070
Eiger Australian Small Companies	At least 7 years	7	374
First Sentier Australian Small Companies	At least 7 years	7	027
First Sentier Developing Companies	At least 7 years	7	181
First Sentier Future Leaders	At least 7 years	7	182
Infinity SMID Australian Equity	At least 7 years	7	619
OC Premium Small Companies	At least 7 years	7	318
Realindex Australian Small Companies Value	At least 7 years	7	242
Global share			
Acadian Sustainable Global Equity	At least 7 years	7	069
Antipodes Global	At least 7 years	7	259
Baillie Gifford Sustainable Growth	At least 7 years	7	365
Baillie Gifford Long Term Global Growth	At least 7 years	7	270
Barrow Hanley Concentrated Global Share	At least 7 years	7	139
Barrow Hanley Global Share	At least 7 years	7	136
Epoch Global Equity Shareholder Yield	At least 7 years	7	238
GQG Partners Global Equity	At least 7 years	7	388
GQG Partners Global Equity – Hedged	At least 7 years	7	627
Generation Global Share ¹	At least 7 years	7	230
Hyperion Global Growth Companies	At least 7 years	7	378
Intermede Global Equities	At least 7 years	7	390
Ironbark Royal London Concentrated Global Share	At least 7 years	7	172
Ironbark Royal London Core Global Share	At least 7 years	7	628
Magellan Global Share	At least 7 years	7	267
Magellan Global Share – Hedged	At Least 7 years	7	326
MFS Global Equity	At least 7 years	7	137
Nanuk New World	At least 7 years	7	384
Pendal Global Select	At least 7 years	7	257
Realindex Global Share Value	At least 7 years	7	243
Realindex Global Share Value – Hedged	At least 7 years	7	244
Stewart Investors Worldwide Leaders Sustainability	At least 7 years	7	052
Stewart Investors Worldwide Sustainability	At least 7 years	7	197
Talaria Global Equity	At least 7 years	7	376

Option name	Minimum suggested timeframe	Risk band	Code
T. Rowe Price Global Equity	At least 7 years	7	138
T. Rowe Price Global Equity – Hedged	At least 7 years	7	377
Global share – emerging markets			
Fidelity Asia	At least 7 years	7	379
Pendal Global Emerging Market Opportunities	At least 7 years	7	336
Platinum Asia	At least 7 years	7	258
Realindex Emerging Markets Value	At least 7 years	7	263
Stewart Investors Global Emerging Markets Leaders Sustainability	At least 7 years	7	260
Specialist share			
Acadian Australian Equity Long Short	At least 7 years	7	075
Acadian Global Equity Long Short	At least 7 years	7	076
Bell Global Emerging Companies	At least 7 years	7	375
CFS Global Health & Biotechnology	At least 7 years	7	060
CFS Global Small Companies	At least 7 years	7	173
CFS Global Technology & Communications	At least 7 years	7	058
Janus Henderson Global Natural Resources	At least 7 years	7	049
L1 Capital Catalyst	At least 7 years	7	630
Perpetual Share-Plus Long-Short	At least 7 years	7	613
Platinum International	At least 7 years	7	161
PM Capital Global Companies	At least 7 years	7	081
Sage Capital Equity Plus	At least 7 years	7	387
Australian property and infrastructure securities			
Dexus AREIT	At least 7 years	7	190
First Sentier Property Securities	At least 7 years	7	018
Ironbark Property Securities	At least 7 years	7	159
Martin Currie Real Income	At least 7 years	7	235
Pendal Property Investment	At least 7 years	7	146

Option name	Minimum suggested timeframe	Risk band	Code
Global property and infrastructure securities			
First Sentier Global Listed Infrastructure	At least 7 years	7	226
First Sentier Global Property Securities	At least 7 years	7	035
Macquarie Global Listed Real Estate	At least 7 years	7	271
Magellan Infrastructure	At least 7 years	7	325
Quay Global Real Estate – Unhedged	At least 7 years	7	386
Resolution Capital Global Property Securities	At least 7 years	7	372
Geared			
Acadian Geared Australian Equity	At least 7 years	7	034
Acadian Geared Sustainable Global Equity	At least 7 years	7	207
First Sentier Geared Global Property Securities ¹	At least 7 years	7	208
CFS Geared Share	At least 7 years	7	053

¹ This option is only available to existing investors in this option.