

# HUB24 Invest - CORE Menu

## Investment Booklet as at 4-Jul-2025

This Investment Booklet is issued by HUB24 Custodial Services Limited (ABN 94 073 633 664, AFSL 239122). HUB24 Custodial Services Limited is the operator of HUB24 Invest - CORE Menu an investor directed portfolio service.

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

This Investment Booklet summarises all of the investments available for you to invest in through HUB24 Invest - CORE Menu and some of the fees and costs that apply to these investments.

The fees and costs disclosed in this Investment Booklet are provided by external sources, including investment research providers, or directly by the investment managers. HUB24 Custodial Services Limited does not verify, guarantee, or take responsibility for the fees and costs disclosed in this Investment Booklet. The method of calculation and disclosure of the fees and costs is not uniform and does vary between financial products. This should be considered when comparing financial products. You should not rely solely on this Investment Booklet when making an investment decision. For an explanation of the fees and costs payable when investing in the investments listed in this Investment Booklet through HUB24 Invest - CORE Menu, please consider the HUB24 Invest - CORE Menu IDPS Guide, which is available from [www.hub24.com.au](http://www.hub24.com.au). Before making an investment decision, you should also consider the product disclosure statement or other disclosure document for each relevant investment you are considering.

Before making a decision about any investment shown in this document (including about whether to acquire or continue to hold the product or an investment available through the Service), you should also consider:

- the IDPS Guide;
- this document; and
- the product disclosure document (or other disclosure document) for any investment options before making any investment decision. Upon request, your financial adviser or we must give you (free of charge) a copy of the documentation.

These documents are available from your adviser or on our website at [www.hub24.com.au/product-documents/hub24-invest-documents/](http://www.hub24.com.au/product-documents/hub24-invest-documents/).

The Reach Global Private Credit Fund and the Reach Global Private Infrastructure Fund are accessible investments. A related body corporate of the Operator has a strategic alliance with Reach Alternative Investments. This was considered when adding the investments, along with ensuring that any perceived or actual conflicts of interest are appropriately managed.

A target market determination ('TMD') has been issued by us which considers the design of the Service, including its key attributes, and describes the class of consumers that comprises the target market for this product. A copy of the TMD for this Service can be obtained from your financial adviser or is available on our website at [www.hub24.com.au/product-documents/hub24-invest-documents/](http://www.hub24.com.au/product-documents/hub24-invest-documents/).

### Important information for potential investors in international listed securities

- If you trade in a security that is listed on its home market and in that of another market (cross listed security) you will attract the fees and cost associated with the security's home market.
- Minimum trade amounts apply for trades in international listed securities.

### International listed securities-transaction related fees

Brokerage will be incurred on buying and selling international listed securities as outlined in Part II of the IDPS guide – information on fees and other costs and. In addition, trading on certain international exchanges may incur additional fees (for example local stamp duties, taxes, fees or commissions) which are generally deducted from your account at the time they arise. You are responsible for all transaction fees associated with trading.

Known additional amounts incurred when trading certain securities on certain exchanges are included in the table below (the following additional amounts are accurate as at 13 December 2024 and are subject to change from time to time without notice):

<b>Stock Exchange</b>	<b>Location</b>	<b>Additional Fees (Buy)</b>	<b>Additional Fees (Sell)</b>
New York Stock Exchange	USA	0.00%	0.00207%
NASDAQ Global Select	USA	0.00%	0.00207%
Toronto Stock Exchange	Canada	0.00%	0.00%
London Stock Exchange	United Kingdom	0.50%	0.00%
Euronext Brussels	Belgium	0.00%	0.00%
Euronext Paris	France	0.30%	0.00%
Euronext Amsterdam	Netherlands	0.00%	0.00%
SIX Swiss Exchange Europe	Switzerland	0.00%	0.00%
Hong Kong Stock Exchange	Hong Kong	0.1077%	0.1077%
Singapore Exchange	Singapore	0.04%	0.04%
Tokyo Stock Exchange	Japan	0.00%	0.00%
XETRA	Germany	0.00%	0.00%
Vienna Stock Exchange	Austria	0.00%	0.00%
NASDAQ OMX Helsinki	Finland	0.00%	0.00%
Oslo Bors	Norway	0.00%	0.00%
Madrid Stock Exchange	Spain	0.00%	0.00%
Borsa Italiana	Italy	0.10%	0.00%
NASDAQ OMX Copenhagen	Denmark	0.00%	0.00%
New York Stock Exchange ARCA	USA	0.00%	0.00207%
BATS Global Markets	USA	0.00%	0.00207%
Stockholm	Sweden	0.00%	0.00%

#### Important information for potential investors in international listed securities

- There are restrictions regarding the accessibility of international listed securities, such as where you are a US resident and reside in the US you will be unable to acquire US listed securities and unable to acquire or hold Managed Portfolios.
- If you become a non-resident for tax purposes, you will need to inform your adviser to ensure the appropriate tax treatment is applied to your account.
- You must complete and sign all forms or certifications from the relevant countries local authorities, to ensure you receive the correct tax treatment.
- If you trade in a security that is listed on its home market and in that of another market (cross listed security) you will attract the fees and costs associated with the securities home market.
- If you trade in US listed ETFs you will be charged withholding tax at either 15% or 30% and all US sourced dividend income will be recorded as Foreign Income. For further information refer to Section 9 – Tax in the IDPS Guide.

#### Exchange rates

Generally, transactions in international listed securities including buy, sell, corporate action and income transactions will be converted into Australian dollars using the foreign exchange rates advised by the sub-custodian. These rates include a foreign exchange margin charged by the sub-custodian. Some corporate actions and income transactions will have a relevant market exchange rate applied to the transaction at the applicable time; for example, an income transaction that may not involve an actual cash payment, but the transaction needs to be converted to Australian dollars for tax purposes. International listed securities will be valued in Australian dollars based on foreign exchange rates obtained from our sub-custodian.

The information in this Investment Booklet is current as at the date of this document. HUB24 Custodial Services Limited may vary this Investment Booklet time to time without prior notice. The latest version is available from [www.hub24.com.au](http://www.hub24.com.au).

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
AEQ002	AV Core Satellite Balanced Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Balanced	0.206%	0.035%
AEQ003	AV Core Satellite Growth Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Growth	0.206%	0.035%
AEQ004	AV Core Satellite High Growth Portfolio	Ironbark Managed Portfolios 2	Multi Sector - High Growth	0.206%	0.036%
AEQ001	AV Core Satellite Moderate Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Moderately Conservative	0.206%	0.033%
BEL013	Bellmont Diversified - Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.273%	0.065%
BEL011	Bellmont Diversified - Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.287%	0.060%
BEL014	Bellmont Diversified - Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.267%	0.067%
BEL015	Bellmont Diversified - High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.260%	0.068%
BEL012	Bellmont Diversified - Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.283%	0.063%
BTA006	Betashares Australian Sustainability Leaders Portfolio	HUB24 Managed Portfolio Service	Australian Large Cap	0.605%	0.015%
BTA010	Betashares Dynamic All Growth ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.195%	0.027%
BTA003	Betashares Dynamic Balanced ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.195%	0.032%
BTA001	Betashares Dynamic Conservative ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.195%	0.042%
BTA004	Betashares Dynamic Growth ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.195%	0.022%
BTA005	Betashares Dynamic High Growth ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.195%	0.020%
BTA002	Betashares Dynamic Moderate ETF Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.195%	0.038%
BTA007	Betashares Ethical Diversified Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.144%	0.014%
BTA008	Betashares Ethical Diversified Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.144%	0.014%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
BTA009	Betashares Ethical Diversified High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.144%	0.014%
BTA033	Betashares Strategic Balanced ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.144%	0.011%
BTA031	Betashares Strategic Conservative ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.144%	0.011%
BTA034	Betashares Strategic Growth ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.144%	0.011%
BTA035	Betashares Strategic High Growth ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.144%	0.010%
BTA032	Betashares Strategic Moderate ETF Managed Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.144%	0.011%
BLK032	BlackRock Active Multi-Asset Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.164%	0.116%
BLK030	BlackRock Active Multi-Asset Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.164%	0.103%
BLK031	BlackRock Active Multi-Asset Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.164%	0.110%
DFA003	Dimensional Core 100/0 Wealth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.164%	0.024%
DFA001	Dimensional Core 50/50 Wealth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.164%	0.030%
DFA002	Dimensional Core 70/30 Wealth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.164%	0.029%
ELP001	Elston Growth 30 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.410%	0.023%
ELP004	Elston Growth 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.410%	0.031%
ELP007	Elston Growth 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.410%	0.043%
ELP010	Elston Growth 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.410%	0.046%
ELP013	Elston Growth 97 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.410%	0.048%
ELP030	Elston Income 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.410%	0.073%
ELP031	Elston Income 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.410%	0.075%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
ELP032	Elston Income 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.410%	0.074%
EFM002	Evergreen Premier Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.256%	0.112%
EFM001	Evergreen Premier Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.256%	0.075%
EFM003	Evergreen Premier Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.256%	0.149%
CMP001^	HF Dynamic 30 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.050%
CMP002^	HF Dynamic 50 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.050%
CMP003^	HF Dynamic 70 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.050%
CMP004^	HF Dynamic 85 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.040%
CMP014^	HF Enhanced Index 100 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	-
CMP010^	HF Enhanced Index 30 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.040%
CMP011^	HF Enhanced Index 50 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.030%
CMP012^	HF Enhanced Index 70 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.020%
CMP013^	HF Enhanced Index 85 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.010%
CMP008^	HF Strategic 100 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.050%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
CMP005^	HF Strategic 50 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.060%
CMP006^	HF Strategic 70 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.050%
CMP007^	HF Strategic 85 Portfolio	Human Financial Separately Managed Account	Multi Sector	Tiered	0.050%
INF032^	Infinity Balanced Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Balanced	0.360%	0.052%
INF033^	Infinity Blended Balanced Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Balanced	0.442%	0.066%
INF035^	Infinity Growth Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Growth	0.360%	0.058%
INF036^	Infinity High Growth Portfolio B	Infinity Managed Portfolios 2	Multi Sector - High Growth	0.360%	0.074%
INF034^	Infinity Index Plus Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Balanced	0.360%	0.028%
INF031^	Infinity Moderate Portfolio B	Infinity Managed Portfolios 2	Multi Sector - Moderately Conservative	0.360%	0.043%
INR003	Innova Active Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.359%	0.126%
INR001	Innova Active Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.359%	0.092%
INR004	Innova Active Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.359%	0.106%
INR005	Innova Active High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.359%	0.095%
INR002	Innova Active Moderately Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.359%	0.109%
INR014	Innova Aspiration Portfolio - Flagship	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.359%	0.127%
INR011	Innova Aspiration Portfolio - Fundamental	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.359%	0.108%
INR012	Innova Lifestyle Preservation Portfolio - Flagship	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.359%	0.099%
INR009	Innova Lifestyle Preservation Portfolio - Fundamental	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.359%	0.069%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
INR015	Innova Sustainable Future Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.359%	0.099%
INR016	Innova Sustainable Future Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.359%	0.105%
INR013	Innova Wealth Creation Portfolio - Flagship	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.359%	0.102%
INR010	Innova Wealth Creation Portfolio - Fundamental	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.359%	0.092%
FPI003	InvestSense Better World Portfolio 1	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.027%
FPI004	InvestSense Better World Portfolio 2	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.037%
FPI005	InvestSense Better World Portfolio 3	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.045%
FPI006	InvestSense Better World Portfolio 4	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.054%
INV002	InvestSense Diversified Portfolio 1	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.054%
INV003	InvestSense Diversified Portfolio 2	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.069%
INV004	InvestSense Diversified Portfolio 3	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.083%
INV005	InvestSense Diversified Portfolio 4	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.094%
INV006	InvestSense Diversified Portfolio 5	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.064%
BLK005	iShares Enhanced Strategic Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.186%	0.054%
BLK007	iShares Enhanced Strategic All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.187%	0.041%
BLK003	iShares Enhanced Strategic Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.186%	0.065%
BLK001	iShares Enhanced Strategic Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.186%	0.051%
BLK004	iShares Enhanced Strategic Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.186%	0.068%
BLK002	iShares Enhanced Strategic Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.186%	0.061%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
BLK020	iShares ESG Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.154%	0.040%
BLK018	iShares ESG Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.154%	0.045%
BLK016	iShares ESG Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.154%	0.049%
BLK019	iShares ESG Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.154%	0.043%
BLK017	iShares ESG Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.154%	0.047%
LRP007	Lonsec Managed Portfolio - Listed Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.049%
LRP013	Lonsec Managed Portfolio - Listed Conservative	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.308%	0.049%
LRP008	Lonsec Managed Portfolio - Listed Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.057%
LRP009	Lonsec Managed Portfolio - Listed High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.074%
LRP004	Lonsec Managed Portfolio - Multi-Asset Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.131%
LRP005	Lonsec Managed Portfolio - Multi-Asset Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.095%
LRP006	Lonsec Managed Portfolio - Multi-Asset High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.057%
LRP002	Lonsec Retirement Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.080%
LRP001	Lonsec Retirement Managed Portfolio - Conservative	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.101%
LRP003	Lonsec Retirement Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.056%
LRP010	Lonsec Sustainable Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.108%
LRP011	Lonsec Sustainable Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.119%
LRP012	Lonsec Sustainable Managed Portfolio - High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.129%
MLC003	MLC Premium Balanced 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.318%	0.096%



## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
MLC001	MLC Premium Conservative 30 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.318%	0.079%
MLC004	MLC Premium Growth 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.318%	0.097%
MLC005	MLC Premium High Growth 98 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.318%	0.100%
MLC002	MLC Premium Moderate 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.318%	0.079%
MLC008	MLC Value Balanced 70 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.267%	0.076%
MLC006	MLC Value Conservative 30 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.267%	0.071%
MLC009	MLC Value Growth 85 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.267%	0.073%
MLC010	MLC Value High Growth 98 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.267%	0.072%
MLC007	MLC Value Moderate 50 Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.267%	0.068%
IBB014	Morningstar Aggressive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.600%	0.059%
IBB012	Morningstar All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.600%	0.074%
IBB013	Morningstar Balanced Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.550%	0.059%
IBB008	Morningstar Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.550%	0.041%
IBB010	Morningstar Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.500%	0.042%
IBB011	Morningstar Diversified Income Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.550%	0.054%
IBB007	Morningstar Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.550%	0.061%
IBB006	Morningstar High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.600%	0.086%
IBB024	Morningstar Medalist Core All Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.256%	0.090%
IBB021	Morningstar Medalist Core Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.256%	0.085%

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Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
IBB019	Morningstar Medalist Core Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.256%	0.076%
IBB022	Morningstar Medalist Core Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.256%	0.086%
IBB023	Morningstar Medalist Core High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.256%	0.089%
IBB020	Morningstar Medalist Core Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.256%	0.079%
IBB009	Morningstar Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.500%	0.043%
QCS003^	Quilla Assertive Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.061%
QCS001^	Quilla Conservative Income Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.072%
QCS007^	Quilla Enhanced High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.009%
QCS004^	Quilla Income Generator Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.093%
QCS002^	Quilla Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.075%
QCS006^	Quilla Wealth Accelerator Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.089%
QCS005^	Quilla Wealth Accumulator Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.086%
RUS003	Russell Investments Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.256%	0.099%
RUS001	Russell Investments Managed Portfolio - Conservative	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.256%	0.061%
RUS002	Russell Investments Managed Portfolio - Diversified 50	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.256%	0.086%
RUS008	Russell Investments Managed Portfolio – Geared 120	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.410%	0.044%
RUS004	Russell Investments Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.256%	0.120%
RUS007	Russell Investments Managed Portfolio – High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.256%	0.036%
RUS005	Russell Investments Sustainable Managed Portfolio - Balanced	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.113%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
RUS009	Russell Investments Sustainable Managed Portfolio - Conservative	HUB24 Managed Portfolio Service	Multi Sector - Conservative	0.308%	0.033%
RUS010	Russell Investments Sustainable Managed Portfolio - Diversified 50	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.036%
RUS006	Russell Investments Sustainable Managed Portfolio - Growth	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.126%
RUS011	Russell Investments Sustainable Managed Portfolio - High Growth	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.047%
SCH001	Schroder Concentrated Australian Equity Portfolio	HUB24 Managed Portfolio Service	Australian Large Cap	0.666%	0.028%
AZS020	Sestante Aggressive Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.048%
AZS018	Sestante Assertive Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.066%
AZS017	Sestante Balanced Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.052%
AZS015	Sestante Conservative Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.016%
AZS019	Sestante Dynamic Aggressive Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.084%
AZS014	Sestante Dynamic Assertive Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.090%
AZS013	Sestante Dynamic Balanced Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.077%
AZS011	Sestante Dynamic Conservative Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.067%
AZS012	Sestante Dynamic Moderately Conservative Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.061%
AZS025	Sestante ESG Focus Dynamic Aggressive Portfolio	Ironbark Managed Portfolios 2	Multi Sector - High Growth	0.196%	0.036%
AZS024	Sestante ESG Focus Dynamic Assertive Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Growth	0.196%	0.039%
AZS023	Sestante ESG Focus Dynamic Balanced Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Balanced	0.196%	0.036%
AZS021	Sestante ESG Focus Dynamic Conservative Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Conservative	0.196%	0.046%
AZS022	Sestante ESG Focus Dynamic Moderately Conservative Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Moderately Conservative	0.196%	0.035%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
AZS016	Sestante Moderately Conservative Index Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.196%	0.043%
MLL002	SmartShield Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.308%	0.043%
MLL003	SmartShield Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.308%	0.044%
MLL004	SmartShield High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.308%	0.038%
MLL001	SmartShield Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.308%	0.041%
SSG002	State Street Balanced ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Balanced	0.104%	0.030%
SSG003	State Street Growth ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Growth	0.104%	0.032%
SSG005	State Street High Growth ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - High Growth	0.104%	0.032%
SSG001	State Street Moderate ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector - Moderately Conservative	0.104%	0.028%
SSG004	State Street Target Income ETF Model Portfolio	Ironbark Managed Portfolios 2	Multi Sector	0.104%	0.059%
VIA011	Vanguard Diversified Balanced Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.174%	0.016%
VIA010	Vanguard Diversified Conservative Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.174%	0.016%
VIA012	Vanguard Diversified Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.174%	0.016%
VIA013	Vanguard Diversified High Growth Model Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.174%	0.016%
WFM012	Watershed Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.513%	0.064%
WFM011	Watershed Conservative Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.513%	0.050%
WFM013	Watershed Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.513%	0.078%
WFM014	Watershed High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.513%	0.090%
ZEN002	Zenith Elite Blends - Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.256%	0.068%

## Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee <sup>#†</sup>	Transactional & Operational Cost
ZEN003	Zenith Elite Blends - Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.256%	0.072%
ZEN001	Zenith Elite Blends - Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.256%	0.049%
ZEN004	Zenith Essentials - Balanced Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Balanced	0.256%	0.016%
ZEN005	Zenith Essentials - Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Growth	0.256%	0.021%
ZEN011	Zenith Essentials – High Growth Portfolio	HUB24 Managed Portfolio Service	Multi Sector - High Growth	0.256%	0.067%
ZEN006	Zenith Essentials – Moderate Portfolio	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	0.256%	0.023%

<sup>#</sup> Where the management fee is displayed as 'Tiered', the managed portfolio has a tiered investment management fee. Refer to the relevant managed portfolio disclosure document for more information.

<sup>†</sup> Management costs for managed portfolios in the table above are shown inclusive of GST and where eligible net of any reduced input tax credits (RITC). Refer to the relevant disclosure document for the managed portfolio for more information.

- this means that the fee or cost is not applicable for this investment.

<sup>^</sup> This investment may only be available for wholesale investors, for more information refer to the relevant disclosure document(s).

## Term Deposits

Code	Term Deposit Name
ADB-365	Term Deposit 1 year (365 days) Adelaide Bank
ANZ-365	Term Deposit 1 year (365 days) Australia and New Zealand Bank
ING-365	Term Deposit 1 year (365 days) ING Direct
JUD-365	Term Deposit 1 year (365 days) Judo Bank
MEB-365	Term Deposit 1 year (365 days) Members Equity Bank
NAB-365	Term Deposit 1 year (365 days) National Australia Bank
NAB-365I	Term Deposit 1 year (365 days) National Australia Bank (Institutional)
QUD-365	Term Deposit 1 year (365 days) Qudos Bank
ANZ-90	Term Deposit 3 Month (90 day) Australia and New Zealand Bank
ADB-90	Term Deposit 3 months (90 days) Adelaide Bank
ING-90	Term Deposit 3 months (90 days) ING Direct
JUD-90	Term Deposit 3 months (90 days) Judo Bank
MEB-90	Term Deposit 3 months (90 days) Members Equity Bank
NAB-90	Term Deposit 3 months (90 days) National Australia Bank
NAB-90I	Term Deposit 3 months (90 days) National Australia Bank (Institutional)
QUD-90	Term Deposit 3 months (90 days) Qudos Bank
ADB-180	Term Deposit 6 months (180 days) Adelaide Bank
ANZ-180	Term Deposit 6 Months (180 days) Australia and New Zealand Bank
ING-180	Term Deposit 6 months (180 days) ING Direct
JUD-180	Term Deposit 6 Months (180 days) Judo Bank
MEB-180	Term Deposit 6 months (180 days) Members Equity Bank
NAB-180	Term Deposit 6 months (180 days) National Australia Bank
NAB-180I	Term Deposit 6 months (180 days) National Australia Bank (Institutional)
QUD-180	Term Deposit 6 months (180 days) Qudos Bank