

HUB24 Invest - DISCOVER 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 - DISCOVER 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 - DISCOVER 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 - DISCOVER Menu, please consider the HUB24 Invest - DISCOVER Menu IDPS Guide, which is available from 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/.

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/.

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):

Stock Exchange	Location	Additional Fees (Buy)	Additional Fees (Sell)
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.

Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee ^{#†}	Transactional & Operational Cost
BTA047	Betashares Dynamic All Growth ETF Managed Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.027%
BTA041	Betashares Dynamic Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.022%
BTA042	Betashares Dynamic Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.027%
BTA043	Betashares Dynamic High Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.030%
BTA040	Betashares Dynamic Moderate Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.018%
BTA045	Betashares Ethical Diversified Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.013%
BTA046	Betashares Ethical Diversified High Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.013%
BTA044	Betashares Ethical Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.018%
BLK044	BlackRock Active Multi-Asset Aggressive Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.123%
BLK042	BlackRock Active Multi-Asset Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.119%
BLK043	BlackRock Active Multi-Asset Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.125%
DFA012	Dimensional Core 100/0 Wealth Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.023%
DFA010	Dimensional Core 50/50 Wealth Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.030%
DFA011	Dimensional Core 70/30 Wealth Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.029%
ELP020	Elston Discover 50 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.029%
ELP021	Elston Discover 70 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.042%
ELP022	Elston Discover 85 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.044%
ELP023	Elston Discover 97 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.045%

Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee ^{#†}	Transactional & Operational Cost
INF051^	Infinity Discover Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.081%
INF052^	Infinity Discover Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.074%
INF053^	Infinity Discover High Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.066%
INF050^	Infinity Discover Moderate Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.072%
BLK024	iShares Enhanced Strategic Aggressive Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.039%
BLK025	iShares Enhanced Strategic All Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.034%
BLK022	iShares Enhanced Strategic Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.041%
BLK040	iShares Enhanced Strategic Conservative Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Conservative	Tiered	0.032%
BLK023	iShares Enhanced Strategic Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.038%
BLK041	iShares Enhanced Strategic Moderate Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.033%
BLK046	iShares ESG Aggressive Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.033%
BLK045	iShares ESG Balanced Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.038%
BLK026	iShares ESG Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.011%
LRP020	Lonsec Discover Accumulation - Balanced (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.043%
LRP021	Lonsec Discover Accumulation – Growth (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.047%
LRP022	Lonsec Discover Accumulation – High Growth (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.042%
LRP023	Lonsec Discover Income – Balanced (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.047%
LRP024	Lonsec Discover Sustainable – Balanced (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.025%
MLC021	MLC Value Balanced 70 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.028%

Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee ^{#†}	Transactional & Operational Cost
MLC022	MLC Value Growth 85 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.030%
MLC023	MLC Value High Growth 98 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.030%
MLC020	MLC Value Moderate 50 Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.025%
IBB031	Morningstar Medalist Core Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.035%
IBB032	Morningstar Medalist Core Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.034%
IBB033	Morningstar Medalist Core High Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.041%
IBB030	Morningstar Medalist Core Moderate Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.032%
RUS024	Russell Investments Geared 120 Managed Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.093%
RUS021	Russell Investments Strategic Index Balanced Managed Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.046%
RUS020	Russell Investments Strategic Index Diversified 50 Managed Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.044%
RUS022	Russell Investments Strategic Index Growth Managed Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.047%
RUS023	Russell Investments Strategic Index High Growth Managed Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.049%
AZS033	Sestante Dynamic Aggressive Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.042%
AZS032	Sestante Dynamic Assertive Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.037%
AZS031	Sestante Dynamic Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.041%
AZS030	Sestante Dynamic Moderately Conservative Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.041%
SSG011	State Street Balanced ETF Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.029%
SSG012	State Street Growth ETF Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.030%
SSG013	State Street High Growth ETF Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.030%

Managed Portfolios

Code	Portfolio Name	Scheme Name	Category	Investment Management Fee ^{#†}	Transactional & Operational Cost
SSG010	State Street Moderate ETF Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.029%
VIA002	Vanguard Diversified Balanced Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.002%
VIA001	Vanguard Diversified Conservative Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.002%
VIA003	Vanguard Diversified Growth Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.001%
VIA004	Vanguard Diversified High Growth Model Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	-
ZEN008	Zenith Dynamic ETF Balanced Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Balanced	Tiered	0.033%
ZEN009	Zenith Dynamic ETF Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Growth	Tiered	0.031%
ZEN010	Zenith Dynamic ETF High Growth Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - High Growth	Tiered	0.020%
ZEN007	Zenith Dynamic ETF Moderate Portfolio (D)	HUB24 Managed Portfolio Service	Multi Sector - Moderately Conservative	Tiered	0.031%

[#] 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.

[†] 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.

[^] This investment may only be available for wholesale investors, for more information refer to the relevant disclosure document(s).