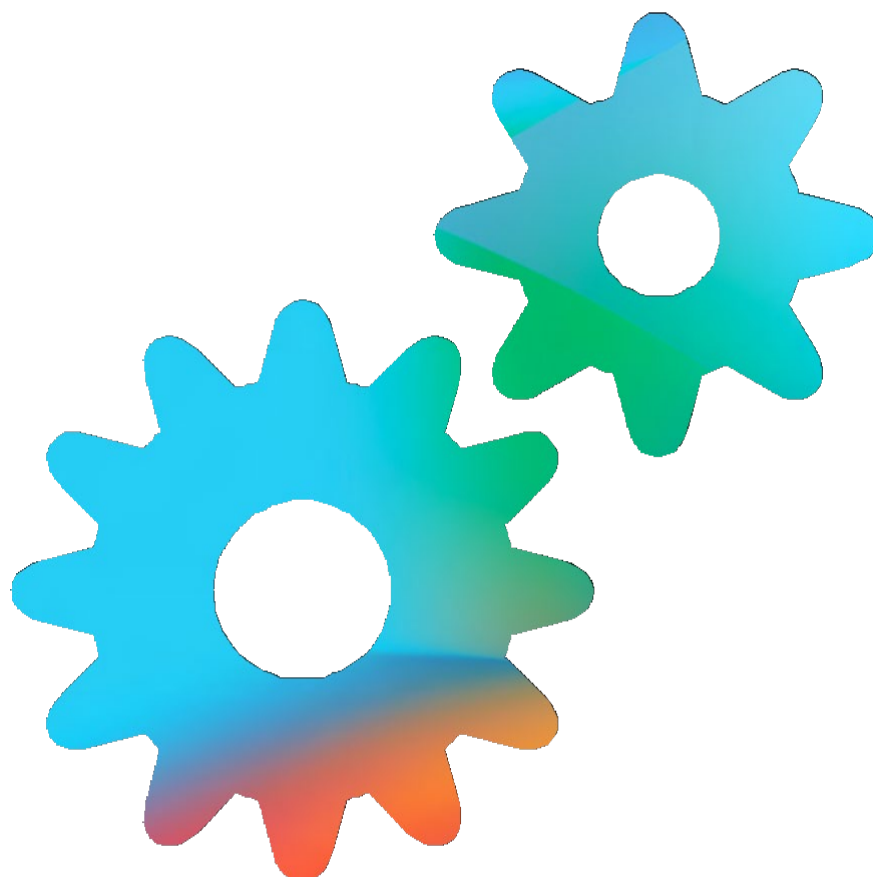


# Managed Account

Managed  
ModelsMenu

1 October 2020

Part 2 of the Managed Account Product Disclosure Statement



This Managed Models Menu is Part 2 of the Managed Account Product Disclosure Statement ('PDS') issued by Netwealth Investments Limited (ABN 85 090 569 109, AFS Licence No. 230975) ('Netwealth', 'we', 'us' or 'our') in its capacity as the Responsible Entity of the Netwealth Managed Account Service ('Managed Account') which is a registered managed investment scheme (ARSN 633 923 887).

This PDS is made up of two parts (Part 1 and this Part 2 – Managed Models Menu) together with the Managed Account Guide and the Managed Models Profiles documents for the models listed in this Managed Models Menu, each of which is taken to be included in this PDS ('Managed Account disclosure documents'). Part 1 of the PDS sets out some important terms which are also used in this Part 2.

If you received any of the Managed Account disclosure documents electronically, we will provide a paper copy free upon request. If obtaining an electronic copy, please ensure you have a complete copy of each of the other Managed Account disclosure documents that are relevant to you.

## General information only

The information provided in this Managed Models Menu is general information only and is not intended to imply any recommendation or opinion about a financial product. This information does not take into account your personal objectives, financial situation or needs. You should consider whether the information is appropriate for you in light of your personal objectives, financial situation and needs, and you should consider consulting a financial adviser before making a decision about whether to invest in the Managed Account or any of the Managed Models.

## Contact details

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## This Managed Models Menu

This Managed Models Menu sets out a list of all of the Managed Models ('models') available through the Managed Account. It is updated regularly, and you should ensure you have the current version.

You have access to and are able to select all of the models in this Managed Models Menu referred to as the 'Retail Managed Models'.

In addition to the Retail Managed Models, we have arranged with some advisers and/or adviser groups to establish models specifically for the use of their clients only. These models are referred to in this Managed Models Menu as 'Private Label Managed Models'. Generally, these models are only available to clients of the adviser or adviser group concerned.

The models that are available to you may therefore depend on whether you have a Nominated Financial Adviser and who your Nominated Financial Adviser is.

The models can be invested in using one or more of the following platform services:

Netwealth Wrap Service	Netwealth Superannuation Master Fund
Wealth Accelerator – Core option	Super Accelerator – Core option
Wealth Accelerator – Plus option	Super Accelerator – Plus option
Investment Wrap	Super Wrap

Only certain models are available if you choose the Core option in Wealth Accelerator or Super Accelerator. This Managed Models Menu specifies which models are available in the Core option in Wealth Accelerator or Super Accelerator.

To find out which models are available to you, you can log into your platform account and go to 'Compare funds & models' which lists only the models available to you.

## Managed Model Profiles documents

Important information about each model, including information about its Model Manager, investment objective and timeframe, its investment strategy, income setting, asset allocation ranges and investment universe is set out in the relevant 'Managed Model Profiles' document. There are one or more Managed Model Profiles documents covering the models managed by each Model Manager. The information in each Managed Model Profiles document is taken to be included in this PDS. The Managed Models Profiles documents for models used by your Nominated Financial Adviser are the ones that are relevant to you.

## Estimated fees and costs

We have estimated the 'cash fee', 'international securities fee', 'indirect costs' and 'transaction costs' that will apply for the current financial year in relation to each model. These estimated fees and costs are shown in the tables below as a % p.a. of the value of the total assets held in the model. These fees and costs are estimated based on information available to us as at the date of this Managed Models Menu. These estimates may have regard to the fees and costs incurred in similar models available through other Netwealth products or services for the 12 months to 30 June 2019 where available. Where a suitable previous 12-month history is not available, the estimate of the fees and

Please ensure you have a complete copy of the Managed Account disclosure documents that are relevant to you.

If you received this Managed Models Menu, or any document referred to in the PDS, electronically, we will provide a paper copy free upon request.

If you obtain an electronic copy of this Managed Models Menu, please ensure you also have a complete copy of the other Managed Account disclosure documents<sup>1</sup> that are relevant to you.

<sup>1</sup> The documents described on this page are available free of charge, on [netwealth.com.au/Managed Account Forms](https://netwealth.com.au/Managed Account Forms), in printed form by calling Freecall 1800 888 223 or from your Nominated Financial Adviser.

costs may be based on shorter periods and extrapolated for 12 months or based on the assets held in the model at its commencement or at a point in time. Future costs may differ from past costs.

The international securities fee has been estimated for models that hold international securities. The international securities fee does not apply to international investments held in managed funds within the managed account.

## Minimum investment

This Managed Models Menu specifies a minimum investment for each model. Investing the minimum investment amount may not be sufficient for you to acquire every asset in the model. When you invest in the Managed Account you should consider the number of assets that may be held in the Managed Models you choose and the possible size of holdings in any one asset. Refer to the Managed Account Guide for more information about the minimum investment.

## Standard Risk Measure

This Managed Models Menu specifies the Standard Risk Measure ('SRM') 'risk band' for each model. The SRM 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 SRM 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 you may require to meet your objectives. Furthermore, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. You should always ensure you are comfortable with the risks and potential losses associated with your chosen investment options. The table below sets out the meanings of the 7 risk bands of the SRM.

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

## Retail Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Minimum investment amount	Risk band
<b>Australian equities models</b>							
MACC000189	Antares Elite Opportunities Model	0.620%	0.096%	Nil	0.248%	\$25,000	6
MACC000190	Antares Dividend Builder Model	0.460%	0.111%	Nil	0.246%	\$25,000	6
MACC000191	Antares ex-20 Australian Equities Model	0.750%	0.071%	Nil	0.253%	\$25,000	6
MACC000002	Bennelong Australian Equities Model	0.700%	0.089%	Nil	0.100%	\$25,000	6
MACC000043	DNR Capital Australian Equities High Conviction Model	0.800%	0.058%	Nil	0.111%	\$25,000	6
MACC000044	DNR Capital Australian Equities Income Model	0.800%	0.039%	Nil	0.207%	\$25,000	6
MACC000045	DNR Capital Australian Equities Socially Responsible Model	0.800%	0.071%	Nil	0.135%	\$25,000	6
MACC000096	Elston Australian Large Companies Portfolio	0.480%	0.058%	0.003%	0.100%	\$25,000	6
MACC000027	Evans and Partners Australian Equity Growth Model	0.880%	0.070%	Nil	0.102%	\$25,000	6
MACC000003	Netwealth Top 20 Index Model	0.280%	0.045%	Nil	0.019%	\$25,000	6
MACC000153	Pendal Australian Shares Model	0.690%	0.037%	Nil	0.259%	\$30,000	6
MACC000154	Pendal Sustainable Future Australian Shares Model	0.690%	0.045%	Nil	0.258%	\$30,000	6
MACC000004	Ralton Concentrated Australian Equity Model	0.750%	0.079%	Nil	0.153%	\$25,000	6
MACC000005	Ralton Dividend Builder Model	0.750%	0.086%	Nil	0.119%	\$25,000	6
MACC000207	Watershed Australian Share Portfolio	0.660%	0.116%	0.145%	0.245%	\$25,000	6
<b>Australian equities – small cap models</b>							
MACC000007	Ralton Australian Equity ex-50 Model	0.850%	0.140%	Nil	0.127%	\$25,000	7
MACC000208	Watershed Emerging Leaders Portfolio	0.660%	0.218%	Nil	0.226%	\$25,000	7
<b>Australian property models</b>							
MACC000192	Antares Listed Property Model	0.670%	0.052%	Nil	0.257%	\$25,000	6
<b>Australian fixed interest models</b>							
MACC000210	Watershed Income Portfolio	0.440%	0.073%	Nil	0.154%	\$25,000	4

## Retail Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Minimum investment amount	Risk band
<b>International equities models</b>							
MACC000205	AB Concentrated Global Growth Equity Model <sup>2</sup>	0.770%	0.015%	Nil	0.162%	\$65,000	6
MACC000177	Franklin Concentrated Global Equity ex-Australia Model <sup>3</sup>	0.770%	0.026%	Nil	0.229%	\$50,000	6
MACC000209	Watershed International Share Portfolio <sup>3</sup>	0.660%	0.044%	Nil	0.159%	\$70,000	6
<b>Diversified models</b>							
MACC000211	BetaShares Dynamic Conservative ETF Model	0.210%	Nil	0.249%	0.175%	\$25,000	4
MACC000212	BetaShares Dynamic Moderate ETF Model	0.210%	Nil	0.264%	0.226%	\$25,000	4
MACC000213	BetaShares Dynamic Balanced ETF Model	0.210%	Nil	0.287%	0.236%	\$25,000	5
MACC000214	BetaShares Dynamic Growth ETF Model	0.210%	Nil	0.301%	0.237%	\$25,000	6
MACC000215	BetaShares Dynamic High Growth ETF Model	0.210%	Nil	0.329%	0.240%	\$25,000	6
MACC000160	BlackRock Enhanced Strategic Conservative Model	0.200%	0.016%	0.185%	0.223%	\$25,000	4
MACC000161	BlackRock Enhanced Strategic Moderate Model	0.200%	0.036%	0.190%	0.221%	\$25,000	4
MACC000162	BlackRock Enhanced Strategic Balanced Model	0.200%	0.017%	0.179%	0.269%	\$25,000	5
MACC000163	BlackRock Enhanced Strategic Growth Model	0.200%	0.022%	0.171%	0.281%	\$25,000	6
MACC000164	BlackRock Enhanced Strategic Aggressive Model	0.200%	0.023%	0.166%	0.345%	\$25,000	6
MACC000092	Elston Moderate Portfolio	0.480%	0.086%	0.255%	0.131%	\$100,000	5
MACC000093	Elston Balanced Portfolio	0.480%	0.082%	0.177%	0.158%	\$50,000	6
MACC000094	Elston Growth Portfolio	0.480%	0.060%	0.142%	0.176%	\$50,000	6
MACC000095	Elston High Growth Portfolio	0.480%	0.066%	0.126%	0.190%	\$50,000	6
MACC000143	GSS Conservative Index Model <sup>4</sup>	Nil	0.061%	0.292%	0.023%	\$10,000	4
MACC000144	GSS Balanced Index Model <sup>4</sup>	Nil	0.070%	0.289%	0.022%	\$10,000	5

<sup>2</sup> We have estimated the international securities fee that will apply for the current financial year in relation to this model to be 0.144% p.a.

<sup>3</sup> We have estimated the international securities fee that will apply for the current financial year in relation to this model to be 0.145% p.a.

<sup>4</sup> This model is available in the Core option in Wealth Accelerator or Super Accelerator.

## Retail Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Minimum investment amount	Risk band
MACC000145	GSS Growth Index Model <sup>4</sup>	Nil	0.082%	0.285%	0.024%	\$10,000	6
MACC000146	GSS High Growth Index Model <sup>4</sup>	Nil	0.092%	0.282%	0.026%	\$10,000	6
MACC000159	GSS Total Growth Index Model <sup>4</sup>	Nil	0.052%	0.281%	0.125%	\$10,000	6
MACC000183	Lonsec Retirement Portfolio - Conservative	0.330%	0.026%	0.571%	0.246%	\$25,000	4
MACC000184	Lonsec Retirement Portfolio - Balanced	0.330%	0.019%	0.766%	0.610%	\$25,000	5
MACC000185	Lonsec Retirement Portfolio - Growth	0.330%	0.053%	0.822%	0.418%	\$25,000	6
MACC000186	Lonsec Managed Portfolio – Multi Asset Balanced	0.330%	0.024%	0.767%	0.287%	\$25,000	5
MACC000187	Lonsec Managed Portfolio – Multi Asset Growth	0.330%	0.020%	0.838%	0.317%	\$25,000	6
MACC000188	Lonsec Managed Portfolio – Multi Asset High Growth	0.330%	0.212%	0.920%	0.472%	\$25,000	6
MACC000270	Lonsec Managed Portfolio – Listed Balanced	0.330%	0.080%	0.208%	0.223%	\$50,000	5
MACC000271	Lonsec Managed Portfolio – Listed Growth	0.330%	0.036%	0.215%	0.231%	\$50,000	6
MACC000272	Lonsec Managed Portfolio – Listed High Growth	0.330%	0.029%	0.219%	0.235%	\$50,000	6
MACC000322	Milliman SmartShield Series – Moderate Model	0.330%	0.015%	0.159%	0.215%	\$25,000	4
MACC000323	Milliman SmartShield Series – Balanced Model	0.330%	0.015%	0.141%	0.220%	\$25,000	5
MACC000324	Milliman SmartShield Series – Growth Model	0.330%	0.015%	0.125%	0.216%	\$25,000	6
MACC000325	Milliman SmartShield Series – High Growth Model	0.330%	0.015%	0.117%	0.216%	\$25,000	6
MACC000326	Milliman SmartShield GSS Series – Moderate Model <sup>4</sup>	0.220%	0.015%	0.349%	0.155%	\$10,000	4
MACC000327	Milliman SmartShield GSS Series – Balanced Model <sup>4</sup>	0.220%	0.015%	0.306%	0.157%	\$10,000	5
MACC000328	Milliman SmartShield GSS Series – Growth Model <sup>4</sup>	0.220%	0.015%	0.284%	0.138%	\$10,000	6
MACC000329	Milliman SmartShield GSS Series – High Growth Model <sup>4</sup>	0.220%	0.015%	0.280%	0.125%	\$10,000	6
MACC000037	Morningstar Diversified Income Portfolio	0.610%	0.071%	0.152%	0.067%	\$25,000	5
MACC000009	Morningstar Moderate Portfolio	0.550%	0.073%	0.142%	0.094%	\$25,000	4
MACC000010	Morningstar Balanced Portfolio	0.610%	0.068%	0.172%	0.063%	\$25,000	5

## Retail Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Minimum investment amount	Risk band
MACC000011	Morningstar Growth Portfolio	0.660%	0.074%	0.195%	0.078%	\$25,000	6
MACC000012	Morningstar High Growth Portfolio	0.720%	0.058%	0.210%	0.086%	\$25,000	7
MACC000294	Russell Investments Managed Portfolio - Conservative	0.275%	0.015%	0.441%	0.306%	\$150,000	4
MACC000295	Russell Investments Managed Portfolio – Diversified 50	0.275%	0.015%	0.376%	0.330%	\$100,000	5
MACC000296	Russell Investments Managed Portfolio – Balanced	0.275%	0.015%	0.374%	0.363%	\$100,000	6
MACC000297	Russell Investments Managed Portfolio – Growth	0.275%	0.000%	0.386%	0.425%	\$100,000	6
MACC000113	Zenith Elite Blends Conservative Model	0.220%	0.192%	0.624%	0.224%	\$25,000	4
MACC000114	Zenith Elite Blends Moderate Model	0.220%	0.223%	0.816%	0.314%	\$25,000	5
MACC000115	Zenith Elite Blends Balanced Model	0.220%	0.041%	1.055%	0.425%	\$25,000	6
MACC000116	Zenith Elite Blends Growth Model	0.220%	0.043%	1.199%	0.497%	\$25,000	6
MACC000117	Zenith Elite Blends High Growth Model	0.220%	0.042%	1.341%	0.568%	\$25,000	6



## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

The models listed below are operated by arrangement with certain advisers or adviser groups and are available only to clients of those financial advisers.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
<b>Australian fixed interest models</b>								
MACC000242	ANZ Australian Fixed Income Portfolio <sup>5</sup>	Up to 0.480%	0.009%	0.119%	Nil	Nil	\$100,000	4
MACC000244	ANZ Enhanced Yield Portfolio <sup>5</sup>	Up to 0.400%	0.010%	0.208%	Nil	Nil	\$100,000	4
<b>Australian equities models</b>								
MACC000139	Accumulate Australian Equities Portfolio	0.330%	0.033%	Nil	0.260%	Nil	\$25,000	6
MACC000237	ANZ Australian Equities Income (Tax Payer) Portfolio <sup>5</sup>	Up to 0.950%	0.022%	Nil	0.117%	Nil	\$100,000	6
MACC000238	ANZ Australian Equities Income (Non-Tax Payer) Portfolio <sup>5</sup>	Up to 0.950%	0.021%	Nil	0.126%	Nil	\$100,000	6
MACC000239	ANZ Australian Equities Capital (Tax Payer) Portfolio <sup>5</sup>	Up to 0.950%	0.022%	Nil	0.095%	Nil	\$100,000	6
MACC000240	ANZ Australian Equities Capital (Non-Tax Payer) Portfolio <sup>5</sup>	Up to 0.950%	0.022%	Nil	0.096%	Nil	\$100,000	6
MACC000247	ANZ Australian Small Companies SIV Portfolio <sup>5</sup>	Up to 0.380%	0.009%	0.842%	0.094%	Nil	\$100,000	7
MACC000057	Ashfords Australian Equity Income Model	0.495%	0.038%	Nil	0.077%	0.220%	\$25,000	6
MACC000026	Beulah Australian Equity Income Model	0.050%	0.038%	Nil	0.075%	0.660%	\$25,000	6
MACC000068	Cardena Australian Equities Model	0.055%	0.058%	Nil	0.111%	0.745%	\$25,000	6
MACC000020	CARE Enhanced Australian Equities Portfolio	0.050%	0.272%	Nil	0.064%	0.577%	\$10,000	6
MACC000204	EPW Australian Equities Portfolio	0.055%	0.043%	0.007%	0.258%	0.385%	\$25,000	6
MACC000031	HNW Australian Equity for Super Model	0.100%	0.055%	Nil	0.090%	0.660%	\$25,000	6

<sup>5</sup> Where you have over \$2.5 million invested through this model, the investment management fee is reduced. Refer to the relevant Managed Model Profiles documents for more information.

## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000133	Influence DNR Capital Australian Equities Socially Responsible Model	0.655%	0.070%	Nil	0.253%	Nil	\$25,000	6
MACC000125	Innova Australian Equities High Conviction – AW Series	0.605%	0.058%	Nil	0.111%	Nil	\$25,000	6
MACC000196	Maxim Atlas Australian Core Equity Portfolio	0.495%	0.014%	0.004%	0.264%	Nil	\$25,000	6
MACC000142	PFS Australian Equities Model	0.495%	0.053%	Nil	0.158%	Nil	\$25,000	6
MACC000062	Principal Partners Australian Equities Managed Account Model	0.055%	0.025%	0.230%	0.345%	0.330%	\$25,000	6
MACC000152	Quality Australian Companies Portfolio	0.655%	0.041%	Nil	0.278%	Nil	\$25,000	6
MACC000090	Sterling Australian Equities Model	0.275%	0.240%	Nil	0.063%	0.385%	\$25,000	6
MACC000176	Sterling Clime Australian Equities Model	0.305%	0.143%	Nil	0.105%	0.340%	\$25,000	6
<b>International fixed interest models</b>								
MACC000245	ANZ Dynamic Fixed Income Portfolio <sup>5</sup>	Up to 0.600%	0.009%	0.179%	0.002%	Nil	\$100,000	4
MACC000246	ANZ International Fixed Income Portfolio <sup>5</sup>	Up to 0.600%	0.009%	0.277%	0.004%	Nil	\$100,000	4
<b>International equities models</b>								
MACC000241	ANZ Dynamic International Equities Portfolio <sup>5</sup>	Up to 0.630%	0.022%	0.463%	0.007%	Nil	\$100,000	6
MACC000243	ANZ Active International Equities Portfolio <sup>5</sup>	Up to 0.630%	0.009%	0.604%	0.010%	Nil	\$100,000	6
MACC000021	CARE Enhanced International Equities Portfolio	0.050%	0.017%	1.022%	0.012%	0.247%	\$10,000	6
<b>Diversified models</b>								
MACC000134	Accumulate Defensive Portfolio	0.330%	0.028%	0.286%	0.247%	Nil	\$350,000	4
MACC000135	Accumulate Conservative Portfolio	0.330%	0.028%	0.277%	0.113%	Nil	\$200,000	5
MACC000136	Accumulate Balanced Portfolio	0.330%	0.027%	0.249%	0.120%	Nil	\$150,000	6
MACC000137	Accumulate Growth Portfolio	0.330%	0.087%	0.154%	0.172%	Nil	\$150,000	6

## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000138	Accumulate High Growth Portfolio	0.330%	0.028%	0.163%	0.239%	Nil	\$150,000	6
MACC000216	Alpha Moderate Portfolio	0.055%	0.232%	0.440%	0.155%	0.275%	\$25,000	4
MACC000217	Alpha Balanced Portfolio	0.055%	0.116%	0.519%	0.213%	0.275%	\$25,000	5
MACC000218	Alpha Growth Portfolio	0.055%	0.073%	0.579%	0.268%	0.275%	\$25,000	6
MACC000219	Alpha High Growth Portfolio	0.055%	0.044%	0.625%	0.307%	0.275%	\$25,000	6
MACC000220	Altitude Growth I Model	0.165%	0.044%	1.152%	0.559%	Nil	\$25,000	6
MACC000221	Altitude Growth II Model	0.165%	0.044%	1.263%	0.590%	Nil	\$25,000	6
MACC000222	Altitude Growth III Model	0.165%	0.044%	1.387%	0.630%	Nil	\$25,000	6
MACC000333	Altitude Growth I Core Satellite Model	0.165%	0.044%	0.610%	0.346%	Nil	\$25,000	6
MACC000334	Altitude Growth II Core Satellite Model	0.165%	0.044%	0.664%	0.367%	Nil	\$25,000	6
MACC000335	Altitude Growth III Core Satellite Model	0.165%	0.044%	0.720%	0.386%	Nil	\$25,000	6
MACC000227	Altitude Growth ESG I Model	0.165%	0.044%	0.806%	0.380%	Nil	\$25,000	5
MACC000228	Altitude Growth ESG II Model	0.165%	0.044%	0.874%	0.464%	Nil	\$25,000	6
MACC000330	Altitude Growth I Index Model	0.165%	0.044%	0.217%	0.179%	Nil	\$25,000	6
MACC000331	Altitude Growth II Index Model	0.165%	0.044%	0.228%	0.168%	Nil	\$25,000	6
MACC000332	Altitude Growth III Index Model	0.165%	0.044%	0.239%	0.157%	Nil	\$25,000	6
MACC000340	Altitude Moderate Model	0.295%	0.015%	0.637%	0.363%	Nil	\$200,000	5
MACC000341	Altitude Balanced Model	0.319%	0.015%	0.699%	0.397%	Nil	\$200,000	6
MACC000342	Altitude Growth Model	0.340%	0.015%	0.774%	0.453%	Nil	\$200,000	6
MACC000343	Altitude Income Model	0.310%	0.015%	0.730%	0.331%	Nil	\$200,000	6

## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000232	ANZ Dynamic 100 Diversified (Tax Payer) Portfolio <sup>6,7</sup>	Up to 0.850%	0.028%	0.265%	0.111%	Nil	\$100,000	6
MACC000233	ANZ Dynamic 100 Diversified (Non-Tax Payer) Portfolio <sup>6,7</sup>	Up to 0.850%	0.027%	0.229%	0.119%	Nil	\$100,000	6
MACC000250	ANZ Managed Fund Portfolio D100 <sup>6</sup>	Up to 0.630%	0.019%	0.745%	0.244%	Nil	\$100,000	6
MACC000234	ANZ Dynamic 70 Diversified Portfolio <sup>6,7</sup>	Up to 0.850%	0.033%	0.248%	0.085%	Nil	\$100,000	6
MACC000251	ANZ Managed Fund Portfolio D70 <sup>6</sup>	Up to 0.630%	0.021%	0.594%	0.184%	Nil	\$100,000	6
MACC000235	ANZ Dynamic 50 Diversified Portfolio <sup>6,7</sup>	Up to 0.850%	0.033%	0.230%	0.068%	Nil	\$100,000	5
MACC000252	ANZ Managed Fund Portfolio D50 <sup>6</sup>	Up to 0.630%	0.020%	0.480%	0.139%	Nil	\$100,000	5
MACC000236	ANZ Dynamic 30 Diversified Portfolio <sup>6,7</sup>	Up to 0.850%	0.032%	0.222%	0.057%	Nil	\$100,000	4
MACC000253	ANZ Managed Fund Portfolio D30 <sup>6</sup>	Up to 0.630%	0.019%	0.388%	0.100%	Nil	\$100,000	4
MACC000357	ANZ Dynamic Core 30 Model <sup>8</sup>	0.180%	0.01%	0.285%	0.057%	Nil	\$20,000	4
MACC000358	ANZ Dynamic Core 50 Model <sup>8</sup>	0.180%	0.01%	0.310%	0.065%	Nil	\$20,000	5
MACC000359	ANZ Dynamic Core 70 Model <sup>8</sup>	0.180%	0.01%	0.335%	0.060%	Nil	\$20,000	6
MACC000360	ANZ Dynamic Core 100 Model <sup>8</sup>	0.180%	0.01%	0.326%	0.051%	Nil	\$20,000	6
MACC000361	ANZ Dynamic Managed 30 Model <sup>6</sup>	Up to 0.680%	0.01%	0.352%	0.046%	Nil	\$100,000	4
MACC000362	ANZ Dynamic Managed 50 Model <sup>6</sup>	Up to 0.680%	0.01%	0.392%	0.055%	Nil	\$100,000	5
MACC000363	ANZ Dynamic Managed 70 Model <sup>6</sup>	Up to 0.680%	0.01%	0.486%	0.061%	Nil	\$100,000	6
MACC000364	ANZ Dynamic Managed 100 Model <sup>6</sup>	Up to 0.680%	0.01%	0.569%	0.070%	Nil	\$100,000	6
MACC000054	Ashfords Conservative Model	0.495%	0.057%	0.617%	0.133%	0.220%	\$50,000	4

<sup>6</sup> Where you have over \$2.5 million invested through this model, the investment management fee is reduced. Refer to the relevant Managed Model Profiles documents for more information.

<sup>7</sup> Indirect costs include allowance for rebates agreed and payable by certain fund managers in relation to managed funds in this model.

<sup>8</sup> This model is available in the Core option in Wealth Accelerator or Super Accelerator.

## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000055	Ashfords Balanced Model	0.495%	0.058%	0.908%	0.283%	0.220%	\$50,000	5
MACC000056	Ashfords Growth Model	0.495%	0.061%	1.029%	0.333%	0.220%	\$50,000	6
MACC000022	Beulah Conservative Model	0.050%	0.050%	0.621%	0.134%	0.660%	\$50,000	4
MACC000023	Beulah Balanced Model	0.050%	0.059%	0.911%	0.284%	0.660%	\$50,000	5
MACC000024	Beulah Growth Model	0.050%	0.061%	1.032%	0.333%	0.660%	\$50,000	6
MACC000025	Beulah Growth Plus Model	0.050%	0.042%	1.068%	0.346%	0.660%	\$50,000	6
MACC000193	BWA Defensive Model	0.055%	0.036%	0.562%	0.342%	0.660%	\$25,000	4
MACC000194	BWA Blended Growth Model	0.055%	0.039%	0.952%	0.472%	0.660%	\$25,000	6
MACC000195	BWA Growth Model	0.055%	0.053%	1.060%	0.500%	0.660%	\$25,000	6
MACC000065	Cardena CPI + 3% p.a. Model	0.055%	0.030%	0.619%	0.342%	0.550%	\$300,000	5
MACC000066	Cardena CPI + 4.5% p.a. Model	0.055%	0.029%	0.728%	0.426%	0.550%	\$300,000	6
MACC000067	Cardena CPI + 5.5% p.a. Model	0.055%	0.029%	0.832%	0.535%	0.550%	\$300,000	6
MACC000013	CARE Conservative Core Portfolio	0.050%	0.016%	0.486%	0.008%	0.247%	\$10,000	4
MACC000014	CARE Moderate Core Portfolio	0.050%	0.016%	0.422%	0.014%	0.247%	\$10,000	5
MACC000015	CARE Balanced Core Portfolio	0.050%	0.016%	0.398%	0.011%	0.247%	\$10,000	5
MACC000016	CARE Growth Core Portfolio	0.050%	0.016%	0.302%	0.017%	0.247%	\$10,000	6
MACC000017	CARE High Growth Core Portfolio	0.050%	0.015%	0.211%	0.016%	0.247%	\$10,000	6
MACC000018	CARE Active Portfolio	0.050%	0.018%	0.344%	0.166%	0.247%	\$10,000	6
MACC000019	CARE Reserves Portfolio	0.050%	0.294%	0.451%	0.037%	0.247%	\$10,000	4
MACC000059	Choice Balanced Model	0.165%	0.040%	0.948%	0.492%	0.330%	\$50,000	6
MACC000060	Choice Growth Model	0.165%	0.039%	1.045%	0.553%	0.330%	\$50,000	6
MACC000061	Choice Accelerated Growth Model	0.165%	0.046%	1.154%	0.725%	0.330%	\$50,000	6
MACC000099	Choice Diversified Income Model	0.165%	0.062%	0.227%	0.443%	0.330%	\$50,000	6
MACC000200	EPW Moderate Portfolio	0.055%	0.068%	0.246%	0.222%	0.385%	\$100,000	5

## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000201	EPW Balanced Portfolio	0.055%	0.063%	0.166%	0.233%	0.385%	\$50,000	6
MACC000202	EPW Growth Portfolio	0.055%	0.038%	0.127%	0.236%	0.385%	\$50,000	6
MACC000203	EPW High Growth Portfolio	0.055%	0.040%	0.105%	0.234%	0.385%	\$50,000	6
MACC000223	Harvest Income I Model	0.165%	0.044%	0.516%	0.190%	Nil	\$25,000	4
MACC000224	Harvest Income II Model	0.165%	0.044%	0.685%	0.273%	Nil	\$25,000	4
MACC000225	Harvest Income III Model	0.165%	0.044%	0.817%	0.359%	Nil	\$25,000	5
MACC000226	Harvest Income IV Model	0.165%	0.044%	0.932%	0.421%	Nil	\$25,000	6
MACC000344	Infinity Lifestyle Plus Model	0.273%	0.005%	0.227%	0.253%	Nil	\$75,000	5
MACC000345	Infinity Grow Plus Model	0.308%	0.008%	0.240%	0.246%	Nil	\$50,000	6
MACC000346	Infinity Advanced Plus Model	0.342%	0.010%	0.253%	0.243%	Nil	\$40,000	6
MACC000347	Infinity Accelerate Plus Model	0.357%	0.012%	0.673%	0.364%	Nil	\$35,000	6
MACC000131	Influence i3 Model	0.253%	0.032%	0.457%	0.502%	Nil	\$500,000	5
MACC000132	Influence i5 Model	0.253%	0.033%	0.568%	0.699%	Nil	\$500,000	6
MACC000032	Innova Conservative Portfolio	0.363%	0.373%	0.470%	0.272%	Nil	\$25,000	4
MACC000033	Innova Moderately Conservative Portfolio	0.363%	0.239%	0.674%	0.365%	Nil	\$25,000	5
MACC000034	Innova Balanced Portfolio	0.363%	0.056%	0.883%	0.449%	Nil	\$25,000	6
MACC000035	Innova Growth Portfolio	0.363%	0.028%	1.003%	0.489%	Nil	\$25,000	6
MACC000036	Innova High Growth Model	0.363%	0.028%	1.040%	0.478%	Nil	\$25,000	6
MACC000197	Innova Lifestyle Preservation Portfolio	0.358%	0.041%	0.003%	0.108%	Nil	\$25,000	4
MACC000198	Innova Wealth Creation Portfolio	0.358%	0.017%	0.978%	0.531%	Nil	\$25,000	6
MACC000199	Innova Aspiration Portfolio	0.358%	0.016%	0.001%	0.303%	Nil	\$25,000	6
MACC000122	Innova Lifestyle Preservation Portfolio – AW Series	0.358%	0.709%	0.373%	0.158%	Nil	\$25,000	4
MACC000123	Innova Lifestyle Wealth Creation Portfolio – AW Series	0.358%	0.221%	0.761%	0.325%	Nil	\$25,000	6

## Private Label Managed Models

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Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000124	Innova Lifestyle Aspiration Portfolio – AW Series	0.358%	0.040%	1.023%	0.482%	Nil	\$25,000	6
MACC000155	Innova Lifestyle Preservation Portfolio – HC Series	0.385%	0.038%	0.784%	0.242%	Nil	\$25,000	4
MACC000156	Innova Wealth Creation Portfolio – HC Series	0.430%	0.021%	0.903%	0.489%	Nil	\$500,000	6
MACC000157	Innova Aspiration Portfolio – HC Series	0.475%	0.024%	0.939%	0.593%	Nil	\$500,000	6
MACC000158	Innova Aspiration Managed Fund Portfolio – HC Series	0.385%	0.015%	1.040%	0.653%	Nil	\$25,000	6
MACC000266	Key Moderate Model	0.055%	0.0145%	0.855%	0.276%	Nil	\$25,000	4
MACC000267	Key Balanced Model	0.055%	0.0145%	0.982%	0.318%	Nil	\$25,000	5
MACC000268	Key Growth Model	0.055%	0.0145%	1.076%	0.383%	Nil	\$25,000	6
MACC000269	Key High Growth Model	0.055%	0.0145%	1.169%	0.424%	Nil	\$25,000	6
MACC000147	Morningstar MSFS Diversified Income Portfolio	0.415%	0.010%	0.152%	0.155%	Nil	\$75,000	5
MACC000148	Morningstar MSFS Moderate Portfolio	0.355%	0.050%	0.142%	0.253%	Nil	\$75,000	4
MACC000149	Morningstar MSFS Balanced Portfolio	0.415%	0.070%	0.173%	0.197%	Nil	\$75,000	5
MACC000150	Morningstar MSFS Growth Portfolio	0.465%	0.074%	0.195%	0.078%	Nil	\$75,000	6
MACC000151	Morningstar MSFS High Growth Portfolio	0.525%	0.039%	0.214%	0.224%	Nil	\$75,000	7
MACC000077	PFS Conservative Model	0.220%	0.204%	0.479%	0.102%	Nil	\$25,000	4
MACC000078	PFS Balanced Model	0.220%	0.167%	0.524%	0.105%	Nil	\$25,000	5
MACC000079	PFS Growth Model	0.220%	0.124%	0.542%	0.110%	Nil	\$25,000	5
MACC000356	PFS Balanced Retiree Model	0.220%	0.102%	0.535%	0.324%	Nil	\$25,000	5
MACC000178	Principal Partners Moderate Managed Account Model	0.055%	0.039%	0.781%	0.287%	0.222%	\$250,000	3
MACC000179	Principal Partners Balanced Managed Account Model	0.055%	0.036%	0.864%	0.389%	0.270%	\$150,000	4
MACC000180	Principal Partners Growth Managed Account Model	0.055%	0.039%	0.962%	0.405%	0.310%	\$120,000	5

## Private Label Managed Models

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Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000097	Professional Firm Partners CPI + 4.5% p.a. Model	0.055%	0.024%	0.957%	0.319%	0.550%	\$300,000	6
MACC000098	Professional Firm Partners CPI + 5.5% p.a. Model	0.055%	0.024%	1.037%	0.467%	0.550%	\$300,000	6
MACC000103	Segue Elite Blends Conservative Model	0.165%	0.294%	0.623%	0.143%	Nil	\$25,000	4
MACC000104	Segue Elite Blends Moderate Model	0.165%	0.222%	0.775%	0.285%	Nil	\$25,000	5
MACC000105	Segue Elite Blends Balanced Model	0.165%	0.041%	0.998%	0.377%	Nil	\$25,000	6
MACC000106	Segue Elite Blends Growth Model	0.165%	0.042%	1.119%	0.438%	Nil	\$25,000	6
MACC000107	Segue Elite Blends High Growth Model	0.165%	0.042%	1.242%	0.493%	Nil	\$25,000	6
MAC0000312	Sentinel Active Beta – Defensive Model <sup>9</sup>	Up to 0.177%	0.029%	0.211%	0.172%	Nil	\$25,000	4
MACC000313	Sentinel Active Beta – Conservative Model <sup>9</sup>	Up to 0.177%	0.029%	0.212%	0.212%	Nil	\$25,000	4
MACC000314	Sentinel Active Beta – Moderate Model <sup>9</sup>	Up to 0.177%	0.029%	0.203%	0.226%	Nil	\$25,000	5
MACC000315	Sentinel Active Beta – Growth Model <sup>9</sup>	Up to 0.177%	0.029%	0.235%	0.268%	Nil	\$25,000	6
MACC000316	Sentinel Active Beta – High Growth Model <sup>9</sup>	Up to 0.177%	0.029%	0.229%	0.276%	Nil	\$25,000	6
MACC000317	Sentinel Active Alpha – Defensive Model <sup>10</sup>	Up to 0.277%	0.029%	0.552%	0.242%	Nil	\$25,000	4
MACC000318	Sentinel Active Alpha – Conservative Model <sup>10</sup>	Up to 0.277%	0.029%	0.587%	0.320%	Nil	\$25,000	4
MACC000319	Sentinel Active Alpha – Moderate Model <sup>10</sup>	Up to 0.277%	0.029%	0.687%	0.392%	Nil	\$25,000	5
MACC000320	Sentinel Active Alpha – Growth Model <sup>10</sup>	Up to 0.277%	0.029%	0.701%	0.398%	Nil	\$25,000	6
MACC000321	Sentinel Active Alpha – High Growth Model <sup>10</sup>	Up to 0.277%	0.029%	0.730%	0.417%	Nil	\$25,000	6
MACC000259	SFS CPI + 3% Model	0.209%	Nil	1.220%	0.605%	Nil	\$25,000	5
MACC000260	SFS CPS + 3.5% Model	0.209%	Nil	1.327%	0.669%	Nil	\$25,000	6

<sup>9</sup> Where you have over \$500,000 invested through this model, the investment management fee is reduced. Refer to the relevant Managed Model Profiles documents for more information.

<sup>10</sup> Where you have over \$375,000 invested through this model, the investment management fee is reduced. Refer to the relevant Managed Model Profiles documents for more information.



## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000261	SFS CPI + 4% Model	0.209%	Nil	1.445%	0.733%	Nil	\$25,000	6
MACC000262	SFS CPI + 4.5% Model	0.209%	Nil	1.559%	0.858%	Nil	\$25,000	6
MACC000263	SFS CPI + 5% Model	0.209%	Nil	1.636%	0.875%	Nil	\$25,000	6
MACC000074	SI Active 50 Model	0.154%	0.042%	0.998%	0.293%	Nil	\$50,000	5
MACC000075	SI Active 70 Model	0.154%	0.043%	1.174%	0.330%	Nil	\$50,000	6
MACC000076	SI Active 90 Model	0.154%	0.044%	1.341%	0.372%	Nil	\$50,000	6
MACC000181	SI Income 50 Model	0.154%	0.018%	0.976%	0.332%	Nil	\$50,000	5
MACC000182	SI Income 70 Model	0.154%	0.012%	1.195%	0.352%	Nil	\$50,000	6
MACC000069	Soteria Dynamic Active Conservative Portfolio	0.055%	0.049%	0.501%	0.139%	0.275%	\$50,000	4
MACC000070	Soteria Dynamic Active Moderate Portfolio	0.055%	0.048%	0.589%	0.154%	0.275%	\$50,000	5
MACC000071	Soteria Dynamic Active Balanced Portfolio	0.055%	0.047%	0.614%	0.144%	0.275%	\$50,000	6
MACC000072	Soteria Dynamic Active Growth Portfolio	0.055%	0.047%	0.677%	0.131%	0.275%	\$50,000	6
MACC000073	Soteria Dynamic Active High Growth Portfolio	0.055%	0.047%	0.683%	0.098%	0.275%	\$50,000	6
MACC000165	Soteria Dynamic Index Conservative Portfolio	0.055%	0.007%	0.230%	0.367%	0.220%	\$20,000	4
MACC000166	Soteria Dynamic Index Moderate Portfolio	0.055%	0.015%	0.231%	0.234%	0.220%	\$20,000	5
MACC000167	Soteria Dynamic Index Balanced Portfolio	0.055%	0.015%	0.227%	0.234%	0.220%	\$20,000	6
MACC000168	Soteria Dynamic Index Growth Portfolio	0.055%	0.005%	0.215%	0.182%	0.220%	\$20,000	6
MACC000169	Soteria Dynamic Index High Growth Portfolio	0.055%	0.014%	0.215%	0.238%	0.220%	\$20,000	6
MACC000170	Soteria Dynamic Foundation Balanced Portfolio <sup>11</sup>	0.055%	Nil	0.259%	0.126%	0.220%	\$10,000	6
MACC000171	Soteria Dynamic Foundation Growth Portfolio <sup>11</sup>	0.055%	0.032%	0.275%	0.078%	0.220%	\$10,000	6

<sup>11</sup> This model is available in the Core option in Wealth Accelerator or Super Accelerator.

## Private Label Managed Models

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Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000172	Soteria Dynamic Foundation High Growth Portfolio <sup>11</sup>	0.055%	0.014%	0.254%	0.130%	0.220%	\$10,000	6
MACC000273	Soteria Capital Dynamic Active Conservative Portfolio	0.330%	0.049%	0.501%	0.139%	Nil	\$50,000	4
MACC000274	Soteria Capital Dynamic Active Moderate Portfolio	0.330%	0.048%	0.589%	0.154%	Nil	\$50,000	5
MACC000275	Soteria Capital Dynamic Active Balanced Portfolio	0.330%	0.047%	0.614%	0.144%	Nil	\$50,000	6
MACC000276	Soteria Capital Dynamic Active Growth Portfolio	0.330%	0.047%	0.677%	0.131%	Nil	\$50,000	6
MACC000277	Soteria Capital Dynamic Active High Growth Portfolio	0.330%	0.047%	0.683%	0.098%	Nil	\$50,000	6
MACC000278	Soteria Capital Dynamic Index Conservative Portfolio	0.275%	0.007%	0.230%	0.367%	Nil	\$20,000	4
MACC000279	Soteria Capital Dynamic Index Moderate Portfolio	0.275%	0.015%	0.231%	0.234%	Nil	\$20,000	5
MACC000280	Soteria Capital Dynamic Index Balanced Portfolio	0.275%	0.015%	0.227%	0.234%	Nil	\$20,000	6
MACC000281	Soteria Capital Dynamic Index Growth Portfolio	0.275%	0.005%	0.215%	0.182%	Nil	\$20,000	6
MACC000282	Soteria Capital Dynamic Index High Growth Portfolio	0.275%	0.014%	0.215%	0.238%	Nil	\$20,000	6
MACC000283	Soteria Capital Dynamic Foundation Balanced Portfolio <sup>11</sup>	0.275%	Nil	0.259%	0.126%	Nil	\$10,000	6
MACC000284	Soteria Capital Dynamic Foundation Growth Portfolio <sup>11</sup>	0.275%	0.032%	0.275%	0.078%	Nil	\$10,000	6
MACC000285	Soteria Capital Dynamic Foundation High Growth Portfolio <sup>11</sup>	0.275%	0.014%	0.254%	0.130%	Nil	\$10,000	6
MACC000354	Sovereign Cautious Model	0.275%	0.066%	0.542%	0.318%	Nil	\$100,000	5
MACC000355	Sovereign Growth Model	0.275%	0.071%	0.831%	0.576%	Nil	\$100,000	6
MACC000087	Sterling Conservative Model	0.275%	0.069%	0.221%	0.251%	0.385%	\$100,000	4
MACC000088	Sterling Balanced Model	0.275%	0.085%	0.181%	0.089%	0.385%	\$100,000	6
MACC000089	Sterling Growth Model	0.275%	0.082%	0.185%	0.096%	0.385%	\$100,000	6

## Private Label Managed Models

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Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000173	Sterling Clime Conservative Model	0.305%	0.200%	0.081%	0.065%	0.340%	\$100,000	4
MACC000174	Sterling Clime Balanced Model	0.305%	0.149%	0.111%	0.083%	0.340%	\$100,000	6
MACC000175	Sterling Clime Growth Model	0.305%	0.133%	0.116%	0.089%	0.340%	\$100,000	6
MACC000080	The Exclusive Investment Series Moderate Model	0.165%	0.221%	0.699%	0.321%	Nil	\$25,000	5
MACC000081	The Exclusive Investment Series Balanced Model	0.165%	0.042%	0.877%	0.432%	Nil	\$25,000	6
MACC000082	The Exclusive Investment Series Growth Model	0.165%	0.042%	0.963%	0.515%	Nil	\$25,000	6
MACC000083	The Exclusive Investment Series High Growth Model	0.165%	0.044%	1.050%	0.578%	Nil	\$25,000	6
MACC000084	The Exclusive Investment Series Moderate (Enhanced Income) Model	0.165%	0.221%	0.723%	0.270%	Nil	\$25,000	5
MACC000085	The Exclusive Investment Series Balanced (Enhanced Income) Model	0.165%	0.041%	0.910%	0.360%	Nil	\$25,000	6
MACC000086	The Exclusive Investment Series Growth (Enhanced Income) Model	0.165%	0.040%	1.034%	0.414%	Nil	\$25,000	6
MACC000108	The Premium Investor Series Conservative Model	0.154%	0.040%	0.603%	0.163%	0.220%	\$500,000	4
MACC000109	The Premium Investor Series Moderate Model	0.198%	0.044%	0.739%	0.282%	0.220%	\$500,000	5
MACC000110	The Premium Investor Series Balanced Model	0.220%	0.046%	0.911%	0.378%	0.220%	\$500,000	6
MACC000111	The Premium Investor Series Growth Model	0.242%	0.048%	1.034%	0.431%	0.220%	\$500,000	6
MACC000112	The Premium Investor Series High Growth Model	0.253%	0.050%	1.149%	0.481%	0.220%	\$500,000	6
MACC000336	Thornton Lee Conservative Model	0.119%	0.015%	0.835%	0.315%	Nil	\$25,000	4
MACC000337	Thornton Lee Balanced Model	0.119%	0.015%	0.845%	0.373%	Nil	\$25,000	5
MACC000338	Thornton Lee Growth Model	0.119%	0.036%	0.848%	0.406%	Nil	\$25,000	6
MACC000339	Thornton Lee High Growth Model	0.119%	0.036%	0.904%	0.429%	Nil	\$25,000	6
MACC000305	Walker Lane Alpha Balanced Model	0.055%	0.015%	0.649%	0.199%	0.429%	\$200,000	5
MACC000306	Walker Lane Alpha Growth Model	0.055%	0.015%	0.669%	0.214%	0.429%	\$200,000	6

## Private Label Managed Models

Refer to pages 3 and 4 for explanations about the estimated fees and costs and the risk bands contained in the below table.

Model code	Managed Model	Investment management fee (p.a.)	Cash fee (estimate p.a.)	Indirect costs (estimate p.a.)	Transaction costs (estimate p.a.)	Model Fee (p.a.)	Minimum investment amount	Risk band
MACC000307	Walker Lane Alpha High Growth Model	0.055%	0.015%	0.658%	0.225%	0.429%	\$200,000	6
MACC000308	Walker Lane Alpha Income Model	0.055%	0.015%	0.690%	0.241%	0.429%	\$200,000	5
MACC000309	Walker Lane Beta 50 Model	0.055%	0.015%	0.213%	0.162%	0.286%	\$25,000	5
MACC000310	Walker Lane Beta 70 Model	0.055%	0.015%	0.209%	0.174%	0.286%	\$25,000	6
MACC000311	Walker Lane Beta 85 Model	0.055%	0.015%	0.210%	0.178%	0.286%	\$25,000	6
MACC000229	Warringal Balanced Model	0.198%	0.015%	0.938%	0.465%	Nil	\$25,000	5
MACC000230	Warringal Growth Model	0.198%	0.015%	1.127%	0.511%	Nil	\$25,000	6
MACC000231	Warringal High Growth Model	0.198%	0.029%	1.306%	0.542%	Nil	\$25,000	6
MACC000126	Wealth Market Fortress Model	0.165%	0.008%	0.316%	0.191%	Nil	\$25,000	4
MACC000127	Wealth Market Guardian Model	0.165%	0.014%	0.410%	0.239%	Nil	\$25,000	5
MACC000128	Wealth Market Balanced Model	0.165%	0.017%	0.512%	0.355%	Nil	\$25,000	6
MACC000129	Wealth Market Aspire Model	0.165%	0.044%	0.590%	0.216%	Nil	\$25,000	6
MACC000130	Wealth Market Ambition Model	0.165%	0.044%	0.602%	0.241%	Nil	\$25,000	6