



# ClearView Managed Portfolios

**Investments Brochure - Class H**

21 December 2023

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<b>ClearView Managed Portfolios Product Disclosure Statement (PDS)</b>	<b>ClearView Managed Portfolios Additional Information Brochure (AIB)</b>	<b>ClearView Managed Portfolios Brochure (Investments Brochure)</b>
Contains key information about the ClearView Managed Portfolios.	Forms part of the PDS and provides more detailed information on how your account works and general information about the ClearView Managed Portfolios.	Forms part of the PDS and contains details about the Managed Portfolio options available for investment.

Issued by ClearView Financial Management Limited (**CFML**) ABN 99 067 544 549 AFSL 227677, the Responsible Entity for the ClearView WealthSolutions Separately Managed Account ARSN 607 782 187 APIR Code CVW0034AU (**the Scheme**). The information in this document forms part of the PDS for ClearView Managed Portfolios dated 30 September 2022. ClearView Managed Portfolios is only available for use by investors investing through an Eligible Platform. You should consider this document together with the PDS and AIB before making a decision about the Scheme. You can obtain a copy of the PDS and AIB and any other required updated information free of charge from your financial adviser, online at **clearview.com.au/pds** or on the website of your Eligible Platform provider. Information in the PDS, AIB and this Investments Brochure is subject to change from time to time and may be updated by us. Updated information, if it is not materially adverse, can be obtained from your financial adviser, online at **clearview.com.au/pds**, or on the website of your Eligible Platform provider. Information about the Target Market Determination(s) for this product(s) is available at **clearview.com.au/tmd**.

The information in this Investments Brochure is general information only and does not take into account your personal financial situation or needs. You should consult a financial adviser to obtain financial advice tailored to suit your personal circumstances. An investment in ClearView Managed Portfolios is subject to investment risk, including possible delays in repayment or loss of income and principal invested. CFML and its related entities do not stand behind, or otherwise guarantee, the capital value or investment performance of any investment options or any related assets of ClearView Managed Portfolios.

## Managed Portfolio options available

The Managed Portfolio option name indicates the style of investment and the target growth allocation for that Managed Portfolio option.

### Dynamic Series

Invests in mainly actively managed underlying investments with the ability to adjust the split between growth and defensive assets (as well as each individual asset class) to take advantage of market opportunities or minimise risk.

Dynamic 30 Portfolio	Dynamic 70 Portfolio
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Dynamic 50 Portfolio	Dynamic 85 Portfolio
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### Strategic Series

Invests in mainly actively managed underlying investments with the ability to vary the allocation within each asset class but retaining the same overall split between growth and defensive assets.

Strategic 50 Portfolio	Strategic 85 Portfolio
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Strategic 70 Portfolio	Strategic 100 Portfolio
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International Growth 100 Portfolio

### Enhanced Index Series

Invests mainly in index focused underlying investments but with some actively managed allocations to enhance overall performance and risk management.

Enhanced Index 30 Portfolio	Enhanced Index 85 Portfolio
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Enhanced Index 50 Portfolio	Enhanced Index 100 Portfolio
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Enhanced Index 70 Portfolio	
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**Warning:** When choosing your investment option you should consider the likely investment return, the level of risk and your investment time frame.

# Guide to each Managed Portfolio

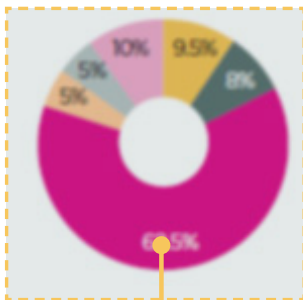
This is information about who this Managed Portfolio option is suitable for and the risk target.

This is the target asset allocation split between growth and defensive assets (with the allowable range shown if applicable).

## Dynamic 30 Portfolio

<b>Portfolio code</b>	CMP001
<b>Portfolio summary</b>	A portfolio of actively managed assets designed to achieve stable returns over the short- to medium-term.
<b>Investor profile</b>	For investors who regard security and stability as more important than the level of returns.
<b>Investment return objective</b>	To earn relatively stable returns over the short- to medium-term.
<b>Benchmark</b>	Morningstar Multi-sector Moderate TR AUD Index
<b>Min. suggested time frame</b>	3 years
<b>Standard Risk Measure 2 / Low</b>	
<b>Target (and range) for assets</b>	Target (and range) for Growth 30% (20-40%), Defensive 70% (60-80%)

## Current underlying investment option allocations



CFML Schroder Equity Opportunities Fund	8%
CFML Antipodes Global Fund	3%
CFML Fairlight Global Fund	3%
CFML Aoris International SRI Fund	3.5%
CFML ClearBridge RARE Emerging Markets Fund	5%
CFML First Sentier Investors Infrastructure Fund	5%
<b>CFML Fixed Interest Fund</b>	<b>62.5%</b>
CFML Money Market Fund	9.5%
Managed Portfolio cash account	0.5%

This is the asset allocation for each Managed Portfolio option at the date of this document.

- Growth Assets**
  - Property
  - Infrastructure
  - Australian Shares
  - International Shares
  - Emerging Markets
- Defensive Assets**
  - Money market
  - Fixed Interest

These are the underlying investments in the Managed Portfolio option and their current target allocations.

**Important information regarding the fees outlined in this brochure:**

- a. Unless otherwise stated, all fees disclosed are inclusive of Goods and Services Tax (**GST**) and net of any applicable Reduced Input Tax Credits (**RITC**);
- b. The administration fee component of the management fees and costs is only charged on Portfolios up to a value of \$1 million;
- c. The ongoing annual fees and costs are estimated based on previous financial years, and any updated information received to the date of this document. The current level of fees and costs may be different;
- d. Transaction costs include costs incurred by the Scheme when investors invest in or withdraw from the Scheme, and when transacting to meet investment objectives;
- e. Transaction costs may also be charged by your Eligible Platform provider. However, investment into the ClearView Managed Portfolios via WealthSolutions and WealthSolutions2 will not attract transaction costs for trades placed on managed funds within your chosen Managed Portfolio option.

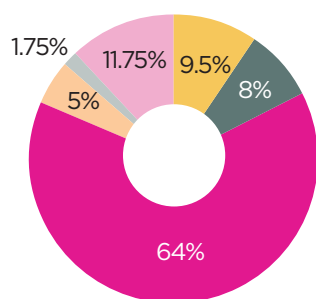
For more information on Fees and Costs, please refer to section 6 of the AIB.

## Managed Portfolios

### Dynamic 30 Portfolio

<b>Portfolio code</b>	CMP001
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve stable returns over the short- to medium-term.
<b>Investor profile</b>	For investors who regard security and stability as more important than the level of returns.
<b>Investment return objective</b>	To earn relatively stable returns over the short- to medium-term.
<b>Benchmark</b>	Morningstar Multi-sector Moderate TR AUD Index
<b>Min. suggested time frame</b>	3 years
<b>Standard Risk Measure</b>	3 / Low to medium
<b>Target (and range) for assets</b>	Growth 30% (20-40%), Defensive 70% (60-80%)

#### Current underlying investment option allocations

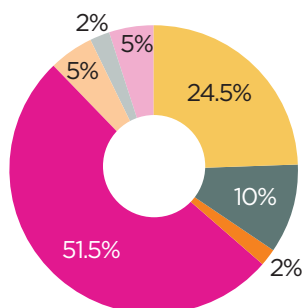


CFML Schroder Equity Opportunities Fund	8%
CFML Antipodes Global Fund	3%
CFML Fairlight Global Fund	3%
CFML Aoris International SRI Fund	3.5%
Vanguard Emerging Markets Shares Index Fund	1.75%
CFML First Sentier Investors Infrastructure Fund	5%
<b>CFML Fixed Interest Fund</b>	<b>64%</b>
CFML Money Market Fund	11.25%
Managed Portfolio cash account	0.5%

### Dynamic 50 Portfolio

<b>Portfolio code</b>	CMP002
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve moderate returns over the medium-term.
<b>Investor profile</b>	For investors who seek capital growth and are willing to accept some volatility.
<b>Investment return objective</b>	To earn moderate returns over the medium-term.
<b>Benchmark</b>	Morningstar Multi-sector Balanced TR AUD Index
<b>Min. suggested time frame</b>	5 years
<b>Standard Risk Measure</b>	4 / Medium
<b>Target (and range) for assets</b>	Growth 50% (40-60%), Defensive 50% (40-60%)

#### Current underlying investment option allocations

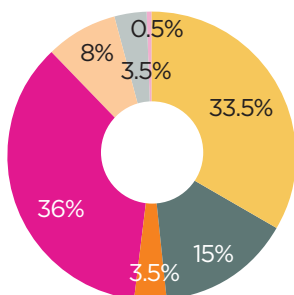


Vanguard Australian Property Securities Index Fund	2%
CFML Schroder Equity Opportunities Fund	10%
CFML Antipodes Global Fund	11%
CFML Fairlight Global Fund	7%
CFML Aoris International SRI Fund	6.5%
Vanguard Emerging Markets Shares Index Fund	2%
CFML First Sentier Investors Infrastructure Fund	5%
<b>CFML Fixed Interest Fund</b>	<b>51.5%</b>
CFML Money Market Fund	4.5%
Managed Portfolio cash account	0.5%

## Dynamic 70 Portfolio

<b>Portfolio code</b>	CMP003
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve high returns over the long-term.
<b>Investor profile</b>	For investors who desire the potential for higher returns and are comfortable with higher risks.
<b>Investment return objective</b>	To earn relatively high returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Growth TR AUD Index
<b>Min. suggested time frame</b>	7 years
<b>Standard Risk Measure</b>	5 / Medium-to-High
<b>Target (and range) for assets</b>	Growth 70% (60-80%), Defensive 30% (20-40%)

### Current underlying investment option allocations

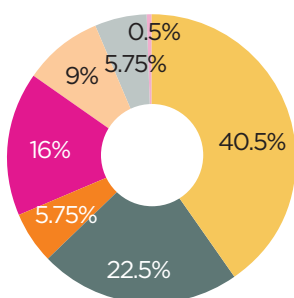


Vanguard Australian Property Securities Index Fund	3.5%
CFML Schroder Equity Opportunities Fund	15%
CFML Antipodes Global Fund	15.5%
CFML Fairlight Global Fund	9%
CFML Aoris International SRI Fund	9%
Vanguard Emerging Markets Shares Index Fund	3.5%
CFML First Sentier Investors Infrastructure Fund	8%
CFML Fixed Interest Fund	36%
Managed Portfolio cash account	0.5%

## Dynamic 85 Portfolio

<b>Portfolio code</b>	CMP004
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.
<b>Investor profile</b>	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
<b>Investment return objective</b>	To earn significant returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Aggressive TR AUD Index
<b>Min. suggested time frame</b>	9 years
<b>Standard Risk Measure</b>	6 / High
<b>Target (and range) for assets</b>	Growth 85% (80-100%), Defensive 15% (0-20%)

### Current underlying investment option allocations

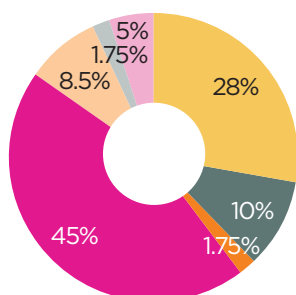


Vanguard Australian Property Securities Index Fund	5.75%
CFML Schroder Equity Opportunities Fund	17.5%
Hyperion Australian Growth Companies Fund	5%
CFML Antipodes Global Fund	18%
CFML Fairlight Global Fund	13%
CFML Aoris International SRI Fund	9.5%
Vanguard Emerging Markets Shares Index Fund	5.75%
CFML First Sentier Investors Infrastructure Fund	9%
CFML Fixed Interest Fund	16%
Managed Portfolio cash account	0.5%

## Strategic 50 Portfolio

<b>Portfolio code</b>	CMP005
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve moderate returns over the medium-term.
<b>Investor profile</b>	For investors who seek capital growth and are willing to accept some volatility.
<b>Investment return objective</b>	To earn moderate returns over the medium-term.
<b>Benchmark</b>	Morningstar Multi-sector Balanced TR AUD Index
<b>Min. suggested time frame</b>	5 years
<b>Standard Risk Measure</b>	4 / Medium
<b>Target for assets</b>	Growth 50%, Defensive 50%

### Current underlying investment option allocations

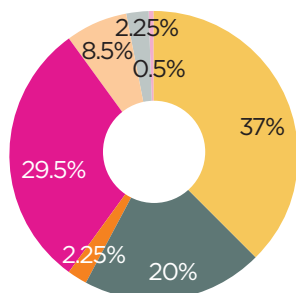


Vanguard Australian Property Securities Index Fund	1.75%
CFML Schroder Equity Opportunities Fund	6%
Hyperion ASX 300 Australian Equities Portfolio	4%
CFML Antipodes Global Fund	10%
CFML Fairlight Global Fund	7%
CFML Aoris International SRI Fund	3%
Ishares Global 100 ETF	4%
Vanguard Global Value ETF	4%
Vanguard Emerging Markets Shares Index Fund	1.75%
CFML First Sentier Investors Infrastructure Fund	8.5%
CFML Fixed Interest Fund	45%
CFML Money Market Fund	4.5%
Managed Portfolio cash account	0.5%

## Strategic 70 Portfolio

<b>Portfolio code</b>	CMP006
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve high returns over the long-term.
<b>Investor profile</b>	For investors who desire the potential for higher returns and are comfortable with higher risks.
<b>Investment return objective</b>	To earn relatively high returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Growth TR AUD Index
<b>Min. suggested time frame</b>	7 years
<b>Standard Risk Measure</b>	5 / Medium-to-High
<b>Target for assets</b>	Growth 70%, Defensive 30%

### Current underlying investment option allocations



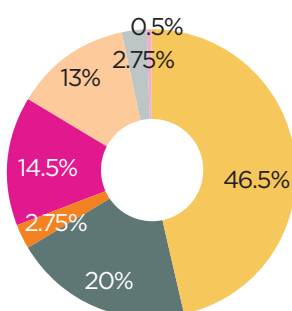
Vanguard Australian Property Securities Index Fund	2.25%
CFML Schroder Equity Opportunities Fund	10%
ASX 50 Portfolio	5%
Hyperion ASX 300 Australian Equities Portfolio	5%
CFML Antipodes Global Fund	14.5%
CFML Fairlight Global Fund	8%
CFML Aoris International SRI Fund	4.5%
Ishares Global 100 ETF	5%
Vanguard Global Value ETF	5%
Vanguard Emerging Markets Shares Index Fund	2.25%
CFML First Sentier Investors Infrastructure Fund	8.5%
CFML Fixed Interest Fund	29.5%
Managed Portfolio cash account	0.5%



## Strategic 85 Portfolio

<b>Portfolio code</b>	CMP007
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.
<b>Investor profile</b>	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
<b>Investment return objective</b>	To earn significant returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Aggressive TR AUD Index
<b>Min. suggested time frame</b>	9 years
<b>Standard Risk Measure</b>	6 / High
<b>Target for assets</b>	Growth 85%, Defensive 15%

### Current underlying investment option allocations

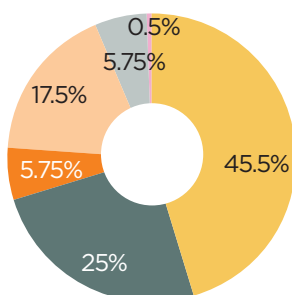


Vanguard Australian Property Securities Index Fund	2.75%
CFML Schroder Equity Opportunities Fund	10%
Hyperion ASX 300 Australian Equities Portfolio	5%
ASX 50 Portfolio	5%
CFML Antipodes Global Fund	17%
CFML Fairlight Global Fund	8.5%
CFML Aoris International SRI Fund	5%
Ishares Global 100 ETF	8%
Vanguard Global Value ETF	8%
Vanguard Emerging Markets Shares Index Fund	2.75%
CFML First Sentier Investors Infrastructure Fund	13%
CFML Fixed Interest Fund	14.5%
Managed Portfolio cash account	0.5%

## Strategic 100 Portfolio

<b>Portfolio code</b>	CMP008
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.
<b>Investor profile</b>	For investors who seek to maximise their return and are prepared to accept a significant level of risk on their investment.
<b>Investment return objective</b>	To earn significant returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Aggressive TR AUD Index
<b>Min. suggested time frame</b>	9 years
<b>Standard Risk Measure</b>	6 / High
<b>Target for assets</b>	Growth 98%, Defensive 2%

### Current underlying investment option allocations

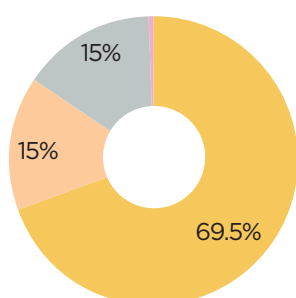


Vanguard Australian Property Securities Index Fund	5.75%
CFML Schroder Equity Opportunities Fund	10%
Hyperion ASX 300 Australian Equities Portfolio	5%
ASX 50 Portfolio	10%
CFML Antipodes Global Fund	9%
CFML Fairlight Global Fund	10%
CFML Aoris International SRI Fund	7.5%
Ishares Global 100 ETF	7%
Vanguard Global Value ETF	12%
Vanguard Emerging Markets Shares Index Fund	5.75%
CFML First Sentier Investors Infrastructure Fund	17.5%
Managed Portfolio cash account	0.5%

### International Growth 100 Portfolio

<b>Portfolio code</b>	CMP009
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.
<b>Investor profile</b>	For investors who seek to maximise their return and are prepared to accept a significant level of risk on their investment.
<b>Investment return objective</b>	To earn significant returns over the long-term.
<b>Benchmark</b>	Morningstar Global Markets Large Cap NR AUD Index
<b>Min. suggested time frame</b>	9 years
<b>Standard Risk Measure</b>	6 / High
<b>Target for assets</b>	Growth 100%, Defensive 0%

#### Current underlying investment option allocations

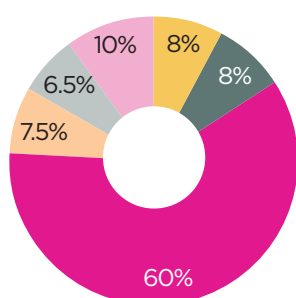


CFML Antipodes Global Fund	33.5%
CFML Fairlight Global Fund	14%
CFML Aoris International SRI Fund	22%
Vanguard Emerging Markets Shares Index Fund	15%
CFML First Sentier Investors Infrastructure Fund	15%
Managed Portfolio cash account	0.5%

### Enhanced Index 30 Portfolio

<b>Portfolio code</b>	CMP010
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve stable returns over the short- to medium-term.
<b>Investor profile</b>	For investors who regard security and stability as more important than the level of returns.
<b>Investment return objective</b>	To earn relatively stable returns over the short- to medium-term.
<b>Benchmark</b>	Morningstar Multi-sector Moderate TR AUD Index
<b>Min. suggested time frame</b>	3 years
<b>Standard Risk Measure</b>	3 / Low-to-Medium
<b>Target for assets</b>	Growth 30%, Defensive 70%

#### Current underlying investment option allocations

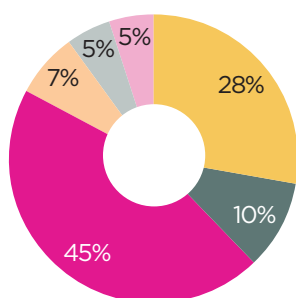


Vanguard Australian Shares Index Fund	8%
Vanguard International Shares Index Fund	8%
Vanguard Emerging Markets Shares Index Fund	6.5%
Vanguard Global Infrastructure Index Fund	7.5%
CFML Fixed Interest Fund	60%
CFML Money Market Fund	9.5%
Managed Portfolio cash account	0.5%

### Enhanced Index 50 Portfolio

<b>Portfolio code</b>	CMP011
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve moderate returns over the medium-term.
<b>Investor profile</b>	For investors who seek capital growth and are willing to accept some volatility.
<b>Investment return objective</b>	To earn moderate returns over the medium-term.
<b>Benchmark</b>	Morningstar Multi-sector Balanced TR AUD Index
<b>Min. suggested time frame</b>	5 years
<b>Standard Risk Measure</b>	4 / Medium
<b>Target for assets</b>	Growth 50%, Defensive 50%

#### Current underlying investment option allocations

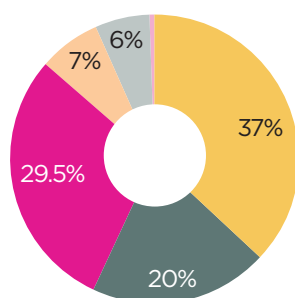


Vanguard Australian Shares Index Fund	10%
Vanguard International Shares Index Fund	28%
Vanguard Emerging Markets Shares Index Fund	5%
Vanguard Global Infrastructure Index Fund	7%
CFML Fixed Interest Fund	45%
CFML Money Market Fund	4.5%
Managed Portfolio cash account	0.5%

### Enhanced Index 70 Portfolio

<b>Portfolio code</b>	CMP012
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve high returns over the long-term.
<b>Investor profile</b>	For investors who desire the potential for higher returns and are comfortable with higher risks.
<b>Investment return objective</b>	To earn relatively high returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Growth TR AUD Index
<b>Min. suggested time frame</b>	7 years
<b>Standard Risk Measure</b>	5 / Medium-to-High
<b>Target for assets</b>	Growth 70%, Defensive 30%

#### Current underlying investment option allocations

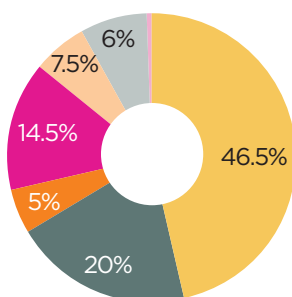


Vanguard Australian Shares Index Fund	20%
Vanguard International Shares Index Fund	37%
Vanguard Emerging Markets Shares Index Fund	6%
Vanguard Global Infrastructure Index Fund	7%
CFML Fixed Interest Fund	29.5%
Managed Portfolio cash account	0.5%

### Enhanced Index 85 Portfolio

<b>Portfolio code</b>	CMP013
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.
<b>Investor profile</b>	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
<b>Investment return objective</b>	To earn significant returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Aggressive TR AUD Index
<b>Min. suggested time frame</b>	9 years
<b>Standard Risk Measure</b>	6 / High
<b>Target for assets</b>	Growth 85%, Defensive 15%

#### Current underlying investment option allocations

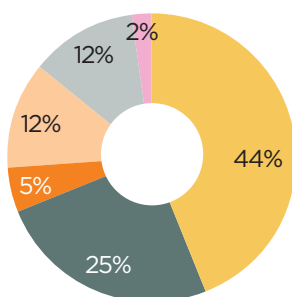


Vanguard Australian Property Securities Index Fund	5%
Vanguard Australian Shares Index Fund	20%
Vanguard International Shares Index Fund	46.5%
Vanguard Emerging Markets Shares Index Fund	6%
Vanguard Global Infrastructure Index Fund	7.5%
CFML Fixed Interest Fund	14.5%
Managed Portfolio cash account	0.5%

### Enhanced Index 100 Portfolio

<b>Portfolio code</b>	CMP014
<b>Portfolio summary</b>	A portfolio of actively and passively managed assets designed to achieve significant returns over the long-term.
<b>Investor profile</b>	For investors who seek to maximise their return and are prepared to accept a significant level of risk on their investment.
<b>Investment return objective</b>	To earn significant returns over the long-term.
<b>Benchmark</b>	Morningstar Multi-sector Aggressive TR AUD Index
<b>Min. suggested time frame</b>	9 years
<b>Standard Risk Measure</b>	6 / High
<b>Target for assets</b>	Growth 100%, Defensive 0%

#### Current underlying investment option allocations



Vanguard Australian Property Securities Index Fund	5%
Vanguard Australian Shares Index Fund	25%
Vanguard International Shares Index Fund	44%
Vanguard Emerging Markets Shares Index Fund	12%
Vanguard Global Infrastructure Index Fund	12%
CFML Money Market Fund	1.5%
Managed Portfolio cash account	0.5%

## Additional information on fees and costs

Managed Portfolio <sup>1</sup>	Buy-sell spread (% p.a.) <sup>2</sup>	Total ongoing fees and costs (% p.a.) <sup>3</sup>	Management fees and costs (% p.a.) <sup>4</sup>	Performance fees (% p.a.) <sup>4</sup>	Transactional costs (% p.a.) <sup>4</sup>
	(A)	(B)	(C)	(D)	(E)
	<b>Administration fee<sup>5</sup> Investment fees (B)</b>				
	<b>(A)</b>				
Dynamic 30 Portfolio	<b>0.23%</b>	<b>0.96%</b>	0.15%	0.75%	0.04%
Dynamic 50 Portfolio	<b>0.29%</b>	<b>1.07%</b>	0.15%	0.84%	0.07%
Dynamic 70 Portfolio	<b>0.34%</b>	<b>1.17%</b>	0.15%	0.91%	0.10%
Dynamic 85 Portfolio	<b>0.36%</b>	<b>1.23%</b>	0.15%	0.96%	0.11%
Strategic 50 Portfolio	<b>0.25%</b>	<b>1.01%</b>	0.15%	0.80%	0.04%
Strategic 70 Portfolio	<b>0.28%</b>	<b>1.03%</b>	0.15%	0.82%	0.06%
Strategic 85 Portfolio	<b>0.28%</b>	<b>1.05%</b>	0.15%	0.83%	0.06%
Strategic 100 Portfolio	<b>0.23%</b>	<b>1.02%</b>	0.15%	0.78%	0.09%
International Growth 100 Portfolio	<b>0.36%</b>	<b>1.47%</b>	0.15%	1.09%	0.22%
Enhanced Index 30 Portfolio	<b>0.12%</b>	<b>0.75%</b>	0.15%	0.56%	0.00%
Enhanced Index 50 Portfolio	<b>0.09%</b>	<b>0.64%</b>	0.15%	0.47%	0.00%
Enhanced Index 70 Portfolio	<b>0.06%</b>	<b>0.54%</b>	0.15%	0.38%	0.00%
Enhanced Index 85 Portfolio	<b>0.03%</b>	<b>0.46%</b>	0.15%	0.30%	0.00%
Enhanced Index 100 Portfolio	<b>0.00%</b>	<b>0.41%</b>	0.15%	0.26%	0.00%

1 All figures shown include the current net effect of GST and RITC. Refer to Goods and services tax (GST) in section 7 of the AIB for further details.

2 The buy-sell spread is incurred when you invest in, withdraw from or switch in or out of a Managed Portfolio option.

3 The total ongoing fees and costs excludes the buy-sell spread. Note that the summation of columns A, B, C and D may not add to the 'Total ongoing fees and costs' shown due to rounding.

4 These figures are calculated based on the year ending 30 June 2023, and any updated information received up until the date of this document. The costs you will incur in subsequent financial years will depend on the actual fees, costs and taxes incurred. For more information on fees and costs see section 6 of the AIB.

5 Charged on Portfolio values up to \$1 million.

## Cost of Product

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product assumes a balance of \$50,000 at the beginning of the year with a contribution of \$5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply; refer to the Fees and costs summary for the relevant option).

You should use this figure to help compare this product with other products offered by managed investment schemes.

<b>Managed Portfolio option</b>	<b>Cost of Product</b>	<b>Managed Portfolio option</b>	<b>Cost of Product</b>
Dynamic 30 Portfolio	\$480	Strategic 100 Portfolio	\$510
Dynamic 50 Portfolio	\$535	International Growth 100 Portfolio	\$735
Dynamic 70 Portfolio	\$585	Enhanced Index 30 Portfolio	\$375
Dynamic 85 Portfolio	\$615	Enhanced Index 50 Portfolio	\$320
Strategic 50 Portfolio	\$505	Enhanced Index 70 Portfolio	\$270
Strategic 70 Portfolio	\$515	Enhanced Index 85 Portfolio	\$230
Strategic 85 Portfolio	\$525	Enhanced Index 100 Portfolio	\$205



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