

ClearView **WealthSolutions**

IPS Models Brochure - JK Dynamic Series

Version 2

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IPS Models - JK Dynamic Series available

The model name indicates the style of investment and the target growth allocation for that model.

IPS JK 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.	
IPS JK Dynamic 50 (MP18866C)	IPS JK Dynamic 70 (MP18867C)

Warning: When choosing your investment option you should consider the likely investment return, the level of risk and your investment time frame.

Investment Fee

Amount ¹		How and when paid
IPS portfolio size	Applicable Investment Fee	This fee only applies to the IPS Models. It is payable to us in respect to the services provided through the IPS Models and is calculated monthly in arrears based on the proportion of your account invested in an IPS Model option at the end of the month. It is deducted from your Cash Hub monthly.
First \$1M	Up to 0.15% pa	
Above \$1M	Nil	
Nil if you select the Discretionary Investments option.		

1. All figures disclosed include the net effect of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC). Refer to the GST and RITC section in the AIB for further details.

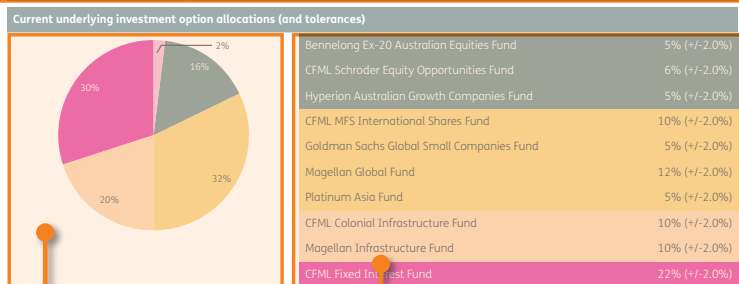
Guide to each IPS Model - JK Dynamic Series

This Management Cost is the weighted average of the management fees of the underlying investments which make up the relevant IPS JK Model.

This is information about who this IPS JK Model is suitable for and the risk target.

This is the target asset allocation split between growth and defensive assets with the allowable ranges shown.

IPS JK Dynamic 70 (MP18867C)	
IPS Model summary	A portfolio of actively managed assets designed to achieve high returns over the long term.
Investor profile	For investors who desire the potential for higher returns and are comfortable with higher risks.
Investment return objective	To earn relatively high returns over the long term.
Minimum suggested time frame	5 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 70% (60-80%), Defensive 30% (20-40%)
Management Cost	1.11% pa



This is the asset allocation for each IPS JK Model at the date of this document.

- Growth Assets**
 - Australian Shares
 - International Shares
 - Emerging Markets
 - Listed Infrastructure
 - Listed Property
- Defensive Assets**
 - Fixed Interest
 - Cash

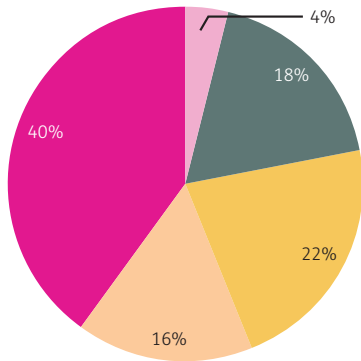
These are the underlying investments in the model and their current allocations. The figure shown in brackets is the tolerance range for that underlying investment and is used when a rebalance review occurs on an IPS JK portfolio.

IPS JK Models

IPS JK Dynamic 50 (MP18866C)

IPS Model summary	A portfolio of actively managed assets designed to achieve moderate returns over the medium term.
Investor profile	For investors who seek capital growth and are willing to accept some volatility.
Investment return objective	To earn moderate returns over the medium term.
Minimum suggested time frame	4 years
Standard Risk Measure	5 / Medium to high
Target (and range) for assets	Growth 50% (40-60%), Defensive 50% (40-60%)
Management Cost	0.97% pa

Current underlying investment option allocations (and tolerances)



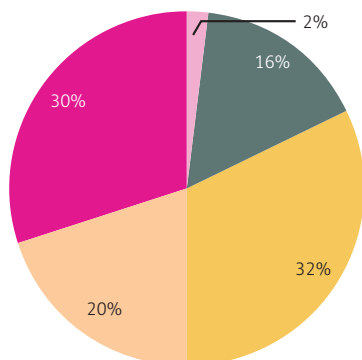
Bennelong Ex-20 Australian Equities Fund	6% (+/-2.0%)
CFML Schroder Equity Opportunities Fund	6% (+/-2.0%)
Hyperion Australian Growth Companies Fund	6% (+/-2.0%)
CFML MFS International Shares Fund	10% (+/-2.0%)
Magellan Global Fund	12% (+/-2.0%)
CFML Colonial Infrastructure Fund	8% (+/-2.0%)
Magellan Infrastructure Fund	8% (+/-2.0%)
CFML Fixed Interest Fund	26% (+/-2.0%)
Vanguard Conservative Index Fund ¹	14% (+/-2.0%)
CFML Cash Fund	4% (+/-2.0%)

- 1 The asset allocation of this fund is 60% Fixed Interest, 13% Australian Equities, 11.5% International Equities, 10% Cash, 4% Property and 1.5% Emerging Markets.

IPS JK Dynamic 70 (MP18867C)

IPS Model summary	A portfolio of actively managed assets designed to achieve high returns over the long term.
Investor profile	For investors who desire the potential for higher returns and are comfortable with higher risks.
Investment return objective	To earn relatively high returns over the long term.
Minimum suggested time frame	5 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 70% (60-80%), Defensive 30% (20-40%)
Management Cost	1.11% pa

Current underlying investment option allocations (and tolerances)



Bennelong Ex-20 Australian Equities Fund	5% (+/-2.0%)
CFML Schroder Equity Opportunities Fund	6% (+/-2.0%)
Hyperion Australian Growth Companies Fund	5% (+/-2.0%)
CFML MFS International Shares Fund	10% (+/-2.0%)
Goldman Sachs Global Small Companies Fund	5% (+/-2.0%)
Magellan Global Fund	12% (+/-2.0%)
Platinum Asia Fund	5% (+/-2.0%)
CFML Colonial Infrastructure Fund	10% (+/-2.0%)
Magellan Infrastructure Fund	10% (+/-2.0%)
CFML Fixed Interest Fund	22% (+/-2.0%)
Vanguard Conservative Index Fund ¹	8% (+/-2.0%)
CFML Cash Fund	2% (+/-2.0%)

- 1 The asset allocation of this fund is 60% Fixed Interest, 13% Australian Equities, 11.5% International Equities, 10% Cash, 4% Property and 1.5% Emerging Markets.

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