

**Issued by**

ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 as Trustee for the ClearView Retirement Plan ABN 45 828 721 007 which includes ClearView WealthSolutions Superannuation and Retirement Income. USI 45 828 721 007 001.

ClearView Financial Management Limited ABN 99 067 544 549 AFSL 227677 as Operator for ClearView WealthSolutions Investments, an Investor Directed Portfolio Service.

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The information in this document forms part of the Product Disclosure Statement (PDS) for ClearView WealthSolutions Superannuation and Retirement Income dated 1 October 2015, and the Investor Directed Portfolio Service (IDPS) Guide for ClearView WealthSolutions Investments dated 1 October 2015. You should consider this document and the PDS or IDPS Guide before making a decision about WealthSolutions Superannuation and Retirement Income or WealthSolutions Investments.

For WealthSolutions Superannuation and Retirement Income, you should also obtain and read the Additional Information brochure, Investment Portfolio Service brochures and PDS(s) for any underlying investment option(s) in which you invest. For WealthSolutions Investments, you should also obtain and read PDS(s) for any underlying investment option(s) in which you invest.

You can obtain a copy of the PDS, Additional Information brochure, Investment Portfolio Service brochures, IDPS Guide and any other required updated information free of charge by calling your financial adviser, calling our WealthSolutions Service and Support on 1800 023 549 or online at [wealth.clearview.com.au](http://wealth.clearview.com.au).

Information in the PDS, Additional Information brochure, Investment Portfolio Service brochures, IDPS Guide and this Investment List 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, calling our WealthSolutions Service and Support on 1800 023 549 or online at [wealth.clearview.com.au](http://wealth.clearview.com.au).

Fund name	APIR code	Investment cost (% p.a.)**	Rebate (% p.a.)	Distribution frequency	IDPS only
<b>Cash and deposits</b>					
<b>Diversification Limit^ 100%</b>					
Aberdeen Australian Floating Rt Inc	CSA0029AU	0.35		Monthly	
CFML Cash	NRM0026AU	0.40		Monthly	
CFS Wholesale Cash	FSF0075AU	0.41		Monthly	
FirstRate Wholesale Saver	FSF1008AU	N/A		Monthly	
UBS Cash Fund	SBC0811AU	0.25		Monthly	
Vanguard Cash Reserve	VAN0020AU	0.15		Monthly	
<b>Short duration fixed interest</b>					
<b>Diversification Limit^ 100%</b>					
Bentham Wholesale Global Income	CSA0038AU	0.77		Monthly	
Bentham Wholesale Syndicated Loan	CSA0046AU	0.84		Monthly	
CFS FC W Inv-Kapstream W Absolute Ret	FSF1615AU	0.91		Quarterly	
CFS Wholesale Global Credit Income	FSF0084AU	0.62	0.04	Monthly	
Kapstream Wholesale Absolute Ret Inc Fd	HOW0052AU	0.70		Quarterly	
Macquarie Income Opportunities	MAQ0277AU	0.50		Monthly	
Perpetual Wholesale Diversified Income	PER0260AU	0.70		Quarterly	
PM Capital Enhanced Yield	PMC0103AU	1.36		Quarterly	
UBS Income Solution Fund	UBS0003AU	0.70		Monthly	
Yarra Enhanced Income Fund	JBW0018AU	0.78		Quarterly	
<b>Alternative income</b>					
<b>Diversification Limit^ 100%</b>					
Acadian Defensive Income - Class A	FSF0973AU	0.77		Quarterly	
CFS Wholesale Target Return Income	FSF0694AU	0.52	0.04	Quarterly	
Yarra Income Plus Fund	JBW0016AU	0.68		Quarterly	

**Investment list - August 2017**

Fund name	APIR code	Investment cost (% p.a.)**	Rebate (% p.a.)	Distribution frequency	IDPS only
<b>Diversified fixed interest</b>					
<b>Diversification Limit^ 100%</b>					
CFS Wholesale Diversified Fixed Interest	FSF0039AU	0.56	0.04	Quarterly	
FirstChoice WS Fixed Interest	FSF0488AU	0.76		Quarterly	
Franklin Templeton Multisector Bond W	FRT0011AU	0.93		Quarterly	
Legg Mason Brandywine Gbl Opp Fix Inc A	SSB0014AU	0.72		Half Yearly	
Macquarie Diversified Fixed Interest	MAQ0274AU	0.64		Quarterly	
PIMCO Diversified Fixed Interest W	ETL0016AU	0.50		Quarterly	
PIMCO Global Bond W	ETL0018AU	0.49		Quarterly	
PIMCO Global Credit W	ETL0019AU	0.61		Quarterly	
Principal Global Credit Opportunities	PGI0001AU	0.80		Quarterly	
Schroder Credit Securities Wholesale	SCH0103AU	0.75		Quarterly	
UBS Diversified Fixed Income Fund	SBC0007AU	0.55		Quarterly	
Vanguard Diversified Bond Index	VAN0042AU	0.34		Quarterly	
Vanguard International Crdt Secs Idx Hdg	VAN0106AU	0.32		Quarterly	
Vanguard International Fxd Intr Idx Hdg	VAN0103AU	0.26		Quarterly	
<b>Australian Fixed Interest</b>					
<b>Diversification Limit^ 100%</b>					
Aberdeen Australian Fixed Income	CRS0004AU	0.51		Quarterly	
Aberdeen Inflation Linked Bond	CRS0008AU	0.36		Half Yearly	
AMP Capital Corporate Bond A	AMP0557AU	0.60		Monthly	
Australian Unity Strategic Fxd Intr Tr W	AUS0009AU	0.55		Quarterly	
BlackRock Indexed Australian Bond	BGL0105AU	0.20		Quarterly	
CFML Fixed Interest	NRM0030AU	0.70		Half Yearly	
CFS Wholesale Australian Bond	FSF0027AU	0.46	0.04	Quarterly	
Janus Henderson Australian Fxd Intst	IOF0046AU	0.47		Quarterly	
Janus Henderson Tactical Income	IOF0145AU	0.45		Quarterly	
Nikko AM Australian Bond	TYN0104AU	0.45		Quarterly	
PIMCO Australian Bond W	ETL0015AU	0.50		Quarterly	
PIMCO Australian Focus W	ETL0182AU	0.50		Quarterly	
Schroder Fixed Income Wholesale	SCH0028AU	0.50		Quarterly	
UBS Australian Bond Fund	SBC0813AU	0.45		Quarterly	
Vanguard Australian Fixed Interest Index	VAN0001AU	0.24		Quarterly	
Vanguard Australian Govt Bond Index	VAN0025AU	0.29		Quarterly	
<b>Conservative</b>					
<b>Diversification Limit^ 100%</b>					
MLC Wholesale Horizon 2 Income Portfolio	MLC0670AU	0.90		Quarterly	■
Morningstar Conservative Real Return	INT0034AU	0.57		Quarterly	
Russell Conservative A	RIM0002AU	0.71		Quarterly	■
Russell Inv Multi-Asset Income Strategy	RIM0089AU	1.05		Quarterly	
Vanguard Conservative Index	VAN0109AU	0.33		Quarterly	
<b>Diversified real return</b>					
<b>Diversification Limit^ 70%</b>					
BlackRock Global Allocation Aus D	MAL0018AU	0.20		Half Yearly	
BMO Pyrford Global Absolute Return	PER0728AU	0.90		Half Yearly	
Russell Inv Multi-Asset Growth StratPlus	RIM0087AU	1.25		Quarterly	
Schroder Real Return CPI+5% Wholesale	SCH0047AU	0.90		Half Yearly	
<b>Alternatives</b>					
<b>Diversification Limit^ 20%</b>					
AQR WS DELTA 1F <sup>†</sup>	PER0554AU	1.30		Annually	

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<b>Alternatives</b>					
<b>Diversification Limit^ 20%</b>					
Grant Samuel Tribeca Alpha Plus	ETL0069AU	0.97		Half Yearly	
Pengana PanAgora Absolute Rtrn Glb Eqs	PCL0023AU	1.52		Half Yearly	
Watermark Market Neutral Trust A	WMF0001AU	1.53		Half Yearly	■
<b>Moderate</b>					
<b>Diversification Limit^ 100%</b>					
Morningstar Balanced Real Return	INT0028AU	0.64		Quarterly	
Vanguard Balanced Index Fund	VAN0108AU	0.34		Quarterly	
<b>Growth</b>					
<b>Diversification Limit^ 100%</b>					
MLC Wholesale Horizon 3 Conservative Gr	MLC0398AU	0.95		Quarterly	■
MLC Wholesale Horizon 4 Balanced	MLC0260AU	0.99		Quarterly	■
Morningstar Growth Real Return	INT0038AU	0.70		Quarterly	
Perpetual Wholesale Balanced Growth	PER0063AU	1.10		Half Yearly	
Russell Inv Multi-Asset Growth Strat Ret	RIM0086AU	1.05		Quarterly	
Schroder Balanced Wholesale	SCH0102AU	0.90		Half Yearly	
Vanguard Growth Index	VAN0110AU	0.36		Quarterly	
<b>High growth</b>					
<b>Diversification Limit^ 100%</b>					
Investors Mutual Equity Income	IML0005AU	0.99		Quarterly	
MLC Wholesale Horizon 5 Growth Portfolio	MLC0265AU	0.99		Quarterly	■
MLC Wholesale Horizon 6 Share Portfolio	MLC0397AU	0.99		Annually	■
MLC Wholesale Horizon 7 Accelerated Gr	MLC0449AU	1.24		Annually	■
Morningstar High Growth Real Return	INT0042AU	0.76		Quarterly	
Morningstar Multi Asset Real Return	INT0040AU	0.72		Quarterly	
Vanguard High Growth Index	VAN0111AU	0.37		Quarterly	
<b>Lower volatility share</b>					
<b>Diversification Limit^ 100%</b>					
Merlon WS Australian Share Income	HBC0011AU	0.95		Monthly	
Zurich Investments Equity Income	ZUR0538AU	1.39		Monthly	
<b>Australian share</b>					
<b>Diversification Limit^ 100%</b>					
Acadian Wholesale Australian Equity	FSF0787AU	1.02	0.04	Quarterly	
AMP Capital Sustainable Share A	AMP0449AU	0.99		Half Yearly	
Antares Prof Australian Equities	PPL0110AU	0.87		Quarterly	
Antares Prof Elite Opportunities	PPL0115AU	0.70		Quarterly	
Antares Prof High Growth Shares	PPL0106AU	1.05		Quarterly	
Arnhem Australian Equity	ARO0011AU	0.85		Annually	
Ausbil Australian Active Equity	AAP0103AU	0.90		Half Yearly	
Australian Ethical Divers Shrs Whols	AUG0019AU	0.95		Half Yearly	
Bennelong Australian Equities	BFL0001AU	0.95		Half Yearly	
BlackRock Scientific Aus Equity Fund	BAR0814AU	0.79		Quarterly	
BlackRock WS Australian Share	PWA0823AU	0.95		Quarterly	
BT Wholesale Core Australian Share	RFA0818AU	0.79		Quarterly	
BT Wholesale Ethical Share	RFA0025AU	0.95		Quarterly	
BT Wholesale Focus Australian Share	RFA0059AU	0.75		Half Yearly	
BT Wholesale Imputation	RFA0103AU	0.90		Quarterly	
CBG Australian Equities Fund	FSP0001AU	1.03		Half Yearly	
CFML Schroder Equity Opportunities	NRM0028AU	0.92		Half Yearly	

**Investment list - August 2017**

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<b>Australian share</b>					
<b>Diversification Limit^ 100%</b>					
CFS FC-Antares W Elite Opport	FSF0455AU	1.01		Quarterly	
CFS Wholesale Index Australian Share	FSF0652AU	0.41		Quarterly	
Fidelity Australian Equities	FID0008AU	0.85		Quarterly	
FirstChoice WS Australian Share	FSF0485AU	1.01		Quarterly	
Franklin Templeton Australian Equity W	FRT0020AU	0.39		Half Yearly	
Greencape Wholesale Broadcap	HOW0034AU	1.16		Quarterly	
Greencape Wholesale High Conviction	HOW0035AU	0.90		Quarterly	
Hyperion Australian Growth Companies	BNT0003AU	0.95		Quarterly	
Investors Mutual All Industrials Share	IML0004AU	0.99		Half Yearly	
Investors Mutual WS Australian Share	IML0002AU	0.99		Half Yearly	
Ironbark Karara Australian Share	PAT0001AU	0.99		Half Yearly	
Maple-Brown Abbott Aus Shr Wholesale	ADV0046AU	0.92		Quarterly	
MLC Wholesale IncomeBuilderTM	MLC0264AU	0.72		Quarterly	
Nikko AM Australian Share Income	TYN0038AU	0.85		Quarterly	
Nikko AM Australian Share W	TYN0028AU	0.80		Half Yearly	
Pengana Australian Equities Class A	PCL0005AU	1.94		Half Yearly	
Perennial Value Shares Wholesale Trust	IOF0206AU	0.92		Half Yearly	
Perpetual Wholesale Australian	PER0049AU	0.99		Half Yearly	
Perpetual Wholesale Concentrated Equity	PER0102AU	1.11		Half Yearly	
Perpetual Wholesale Ethical SRI	PER0116AU	1.18		Half Yearly	
Perpetual Wholesale Industrial	PER0046AU	0.99		Quarterly	
Plato Australian Shares Income	WHT0039AU	0.90		Quarterly	
Realindex RAFI? Australian Share-Class A	FSF0976AU	0.46		Quarterly	
Schroder WS Australian Equity	SCH0101AU	0.92		Half Yearly	
Solaris Core Australian Equity PA	SOL0001AU	N/A		Half Yearly	
Solaris Core Australian Equity Retail	WHT0012AU	0.90		Half Yearly	
State Street Australian Equities Idx Tr	SST0004AU	0.14		Half Yearly	
The Montgomery Fund	FHT0030AU	1.44		Half Yearly	
UBS Australian Share Fund	SBC0817AU	0.90		Quarterly	
Vanguard Australian Shares High Yield	VAN0104AU	0.38		Quarterly	
Vanguard Australian Shares Index	VAN0002AU	0.18		Quarterly	
Yarra Australian Equities Fund	JBW0009AU	0.95		Half Yearly	
<b>Australian share - small companies</b>					
<b>Diversification Limit^ 50%</b>					
Ausbil Australian Emerging Leaders	AAP0104AU	0.55		Half Yearly	
Bennelong ex-20 Australian Equities	BFL0004AU	0.95		Half Yearly	
Celeste Australian Small Companies	FAM0101AU	0.95		Half Yearly	
CFS Wholesale Aus Small Companies	CMI0111AU	1.12	0.04	Quarterly	
CFS Wholesale Future Leaders	FSF0469AU	1.30		Quarterly	
Eley Griffiths Group Small Companies	EGG0001AU	1.25		Annually	
Fairview Equity Partners Emerging Co	ANT0002AU	1.20		Annually	
FirstChoice WS Aus Small Companies	FSF0502AU	1.32		Half Yearly	
Invesco WS Aus Smaller Companies-Class A	CNA0812AU	1.25		Half Yearly	
Investors Mutual WS Future Leaders	IML0003AU	0.99		Half Yearly	
Ironbark Karara Australian Small Comp	PAT0002AU	1.20		Half Yearly	
NovaPort WS Smaller Companies	HOW0016AU	2.59		Quarterly	
Pengana Emerging Companies	PER0270AU	4.26		Half Yearly	

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Fund name	APIR code	Investment cost (% p.a.)**	Rebate (% p.a.)	Distribution frequency	IDPS only
<b>Australian share - small companies</b>					
<b>Diversification Limit^ 50%</b>					
Perpetual Wholesale Smaller Companies	PER0048AU	1.25		Half Yearly	
Realindex RAFI? Aus Small Co-Class A	FSF0978AU	0.66		Half Yearly	
SGH ICE	ETL0062AU	1.18		Half Yearly	
UBS Australian Small Companies Fund	UBS0004AU	1.10		Quarterly	
<b>Global share</b>					
<b>Diversification Limit^ 100%</b>					
Aberdeen Fully Hedged International Eq	CSA0135AU	0.99		Annually	
Aberdeen International Equity	EQI0015AU	0.98		Annually	
Aberdeen Select Inv Act Hgd Intl Share	CSA0114AU	1.15		Annually	
AMP Capital Res Inv Leaders Intl Shr A	AMP0455AU	1.13		Half Yearly	
Arrowstreet Global Equity	MAQ0464AU	1.28		Half Yearly	
Arrowstreet Global Equity Hedged	MAQ0079AU	1.28		Half Yearly	
BlackRock Indexed Hedged Intl Equity	BGL0044AU	0.20		Annually	
BlackRock Indexed Int Equity Fund	BGL0106AU	0.20		Annually	
BlackRock Scientific Hedged Intl Equity	BGL0109AU	0.94		Half Yearly	
BlackRock Scientific Intl Equity Fund	BAR0817AU	0.89		Half Yearly	
BT Wholesale Core Global Share	RFA0821AU	0.97		Annually	
Capital Group New Perspective (AU)	CIM0006AU	0.95		Quarterly	
Carnegie WorldWide Equity Trust	ARO0006AU	0.99		Annually	
CFML Antipodes Global Fund	CVW1890AU	1.20		Annually	
CFML MFS International Shares	NRM0032AU	1.10		Half Yearly	
CFS Wholesale Index Global Share	FSF0654AU	0.53		Half Yearly	
CFS Wholesale Index Global Share-Hedged	FSF0707AU	0.53		Half Yearly	
Evans and Partners International Fund	ETL0390AU	1.25		Half Yearly	
Fidelity Global Equities	FID0007AU	1.15		Quarterly	
FirstChoice WS Global Share	FSF0489AU	1.23		Half Yearly	
Franklin Global Growth W	FRT0009AU	1.11		Half Yearly	
Grant Samuel Epoch Gbl Eq Shldr Yld Hgd	GSF0001AU	1.30		Quarterly	
Grant Samuel Epoch Gbl Eq Shldr Yld Uhgd	GSF0002AU	1.25		Quarterly	
Magellan Global	MGE0001AU	1.66		Annually	
Magellan Global (Hedged)	MGE0007AU	1.35		Annually	
Magellan High Conviction	MGE0005AU	1.51		Annually	
MFS Concentrated Global Equity Trust W	ETL0172AU	0.90		Annually	
MFS Fully Hedged Global Equity Trust	ETL0041AU	0.80		Annually	
MFS Global Equity Trust	MIA0001AU	0.77		Annually	
Orbis Global Equity Fund Retail Class	ETL0463AU	N/A		Annually	
Pan-Tribal Global Equity Fund	ETL0419AU	1.20		Annually	
Pengana Global Small Companies	PCL0022AU	1.33		Half Yearly	
Pengana International Equities	PCL0026AU	1.33		Annually	
Perpetual Wholesale International Share	PER0050AU	1.23		Half Yearly	
Platinum European Fund	PLA0001AU	1.54		Annually	
Platinum Global Fund	PLA0017AU	1.54		Annually	
Platinum International Brands Fund	PLA0100AU	1.54		Annually	
Platinum International Fund	PLA0002AU	1.54		Annually	
Platinum Japan	PLA0003AU	1.54		Annually	
Platinum Unhedged Fund	PLA0006AU	1.54		Annually	
Plato Global Shares Income A	WHT0061AU	0.99		Monthly	

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<b>Global share</b>					
<b>Diversification Limit^ 100%</b>					
Realindex RAFI? Global Share Hedged-CI A	FSF0975AU	0.59		Half Yearly	
Realindex RAFI? Global Share-Class A	FSF0974AU	0.59		Half Yearly	
Robeco BP Global Premium Equities AUD	ETL0415AU	0.85		Half Yearly	
Schroder Global Value	SCH0030AU	0.98		Half Yearly	
Schroder Global Value Hedged	SCH0032AU	0.98		Half Yearly	
State Street International Eqs Idx Tr	SST0013AU	0.17		Half Yearly	
Stewart Investors W Worldwide Leaders	FSF0047AU	1.18	0.04	Half Yearly	
Stewart Investors W Wrldwide Sustainabty	FSF1295AU	1.23		Half Yearly	
T. Rowe Price Global Equity	ETL0071AU	1.18		Annually	
Templeton Global Equity	FRT0004AU	1.12		Quarterly	
Vanguard International Shares Index	VAN0003AU	0.18		Quarterly	
Vanguard International Shrs Idx Hdg AUD	VAN0105AU	0.21		Quarterly	
Zurich Investments Gbl Thematic Shr	ZUR0061AU	0.98		Half Yearly	
<b>Global share - emerging markets</b>					
<b>Diversification Limit^ 50%</b>					
Aberdeen Asian Opportunities	EQI0028AU	1.18		Annually	
Aberdeen Emerging Opportunities	ETL0032AU	1.50		Annually	
BT Wholesale Asian Share	BTA0054AU	1.00		Quarterly	
CFML RARE Emerging Markets	NRM0038AU	1.33		Half Yearly	
CFS Asian Growth - A	FSF1773AU	1.28		Half Yearly	
Fidelity Asia	FID0010AU	1.15		Quarterly	
Fidelity China	FID0011AU	1.20		Quarterly	
Fidelity India	FID0015AU	1.20		Quarterly	
FirstChoice WS Asian Share	FSF0889AU	1.53		Half Yearly	
FirstChoice WS Emerging Markets	FSF0968AU	1.53		Half Yearly	
Harding Loevner Emerging Markets Eq	PIM0032AU	1.40		Annually	
Lazard Emerging Markets Equity I	LAZ0003AU	1.15		Annually	
Macquarie Asia New Stars No.1	MAQ0640AU	2.45		Annually	
Platinum Asia	PLA0004AU	1.54		Annually	
RARE Emerging Markets	TGP0015AU	1.23		Half Yearly	
Realindex RAFI? Emerging Markets-Class A	FSF1101AU	0.77		Quarterly	
Schroder Global Emerging Markets	SCH0034AU	1.40		Half Yearly	
Stewart Investors Glb Emerg Mkts Leaders	FSF1085AU	1.39		Half Yearly	
Vanguard Emerging Markets Shares Index	VAN0005AU	0.56		Quarterly	
<b>Specialist share</b>					
<b>Diversification Limit^ 30%</b>					
Ausbil 130/30 Focus - Retail	AAP0008AU	1.00		Half Yearly	
BlackRock WS International Gold D	MAL0016AU	1.25		Half Yearly	
CFS Wholesale Global Resources	FSF0038AU	1.18	0.04	Half Yearly	
Ironbark Copper Rock Emerging Mkts Opps	MGL0019AU	1.13		Half Yearly	
Ironbark LHP Global Long/Short W*	HFL0108AU	2.63		Annually	
Perpetual W Share Plus L/S	PER0072AU	1.57		Half Yearly	
Platinum International Technology	PLA0101AU	1.54		Annually	
Yarra Global Small Companies Fund	JBW0103AU	1.36		Half Yearly	



**Investment list - August 2017**

Fund name	APIR code	Investment cost (% p.a.)**	Rebate (% p.a.)	Distribution frequency	IDPS only
<b>Australian property and infrastructure</b>					
<b>Diversification Limit^ 50%</b>					
AMP Capital Core Property A	AMP1015AU	1.10		Quarterly	
APN AREIT	APN0008AU	0.85		Monthly	
BlackRock Indexed Aus Listed Property	BGL0108AU	0.20		Quarterly	
BT Wholesale Property Investment	RFA0817AU	0.65		Quarterly	
BT Wholesale Property Securities	BTA0061AU	0.65		Quarterly	
CFML Listed Property	NRM0034AU	0.90		Half Yearly	
CFS Wholesale Index Property Securities	FSF0655AU	0.41		Quarterly	
CFS Wholesale Property Securities	FSF0004AU	0.81	0.04	Quarterly	
Cromwell Phoenix Property Securities	CRM0008AU	0.94		Quarterly	
Ironbark Paladin Property Securities	PAL0002AU	0.89		Quarterly	
SG Hiscock Wholesale Property	CRS0007AU	0.78		Quarterly	
SG Hiscock WS Property Securities	HBC0008AU	0.85		Quarterly	
UBS Property Securities Fund	SBC0816AU	0.85		Quarterly	
Vanguard Australian Property Secs Idx	VAN0004AU	0.23		Quarterly	
Vanguard Index Australian Property Secs	VAN0012AU	0.90		Half Yearly	
Zurich Investments Aus Property Secs	ZUR0064AU	0.81		Quarterly	
<b>Global property and infrastructure</b>					
<b>Diversification Limit^ 50%</b>					
AMP Capital Core Infrastructure A	AMP1179AU	1.20		Quarterly	
AMP Capital Global Property Securities A	AMP0974AU	0.99		Quarterly	
CFML Colonial Infrastructure	NRM0036AU	1.23		Half Yearly	
CFS FC W Inv-CFS W Glbl Listed Infra Sec	FSF0905AU	1.21	0.04	Half Yearly	
CFS Wholesale Global Property Sec	FSF0454AU	1.02	0.04	Half Yearly	
Ironbark Global (ex-Aus) Property Secs	MGL0010AU	1.19		Quarterly	
Ironbark Global Property Securities	MGL0011AU	1.23		Quarterly	
Macquarie International Infra Ses	MAQ0432AU	1.04		Quarterly	
Magellan Infrastructure	MGE0002AU	1.62		Half Yearly	
Magellan Infrastructure (Unhedged)	MGE0006AU	1.65		Half Yearly	
Maple-Brown Abbott Global Listed Infrs	MPL0006AU	0.98		Quarterly	
MLC Wholesale Global Property A	MLC0786AU	0.89		Quarterly	
RARE Infrastructure Value Hedged	TGP0008AU	1.03		Quarterly	
RARE Infrastructure Value Unhedged	TGP0034AU	0.97		Quarterly	
Resolution Capital Global Property Secs	WHT0015AU	0.80		Half Yearly	
Resolution Capital Global Prp Sec (H) II	IOF0081AU	1.05		Half Yearly	
UBS Clarion Global Property Securities	HML0016AU	0.90		Half Yearly	
Vanguard Global Infrastructure Index	VAN0023AU	0.49		Quarterly	
Vanguard International Property Secs Idx	VAN0018AU	0.40		Quarterly	
Vanguard International Prpty Secs IdxHdg	VAN0019AU	0.43		Quarterly	
<b>Gearred funds</b>					
<b>Diversification Limit^ 30%</b>					
Acadian Wholesale Geared Global Equity	FSF0891AU	2.67	0.04	Quarterly	
Ausbil Australian Geared Equity	AAP0002AU	1.20		Half Yearly	
BT Ptnr Aus Share Gr 1 WS	BTA0242AU	0.89		Quarterly	
BT Wholesale Geared Imputation	RFA0130AU	1.45		Annually	
CFS Wholesale Geared Aus Share-Core	FSF0453AU	2.67		Quarterly	
CFS Wholesale Geared Share	FSF0043AU	2.30	0.04	Quarterly	
Firstchoice WS Geared Global Share	FSF0170AU	1.78	0.04	Half Yearly	
Perpetual Wholesale Geared Australian	PER0071AU	2.57		Half Yearly	

**Investment list - August 2017**

Fund name	APIR code	Investment cost (% p.a.)**	Rebate (% p.a.)	Distribution frequency	IDPS only
<b>Term Deposits</b>					
<b>Diversification Limit<sup>^</sup> 100%</b>					
Adelaide Bank Term Deposits (Various Terms)*	N/A	N/A		N/A	
ANZ Term Deposits (Various Terms)*	N/A	N/A		N/A	
Bank of Queensland Term Deposits (Various Terms)*	N/A	N/A		N/A	
BankWest Term Deposits (Various Terms)*	N/A	N/A		N/A	
Qudos Bank Term Deposits (Various Terms)*	N/A	N/A		N/A	
CommInvest Term Deposits (Various Terms)*	N/A	N/A		N/A	
NAB Term Deposits (Various Terms)*	N/A	N/A		N/A	
Westpac Term Deposits (Various Terms)*	N/A	N/A		N/A	

<b>Listed Australian Securities #</b>					
<b>Diversification Limit<sup>^</sup> 100%</b>					
A maximum holding of 20% of the value of the member account in any single security within the ASX300 Index.	N/A	N/A		N/A	
A maximum holding of 5% of the value of the member account in any Trustee approved security outside the ASX300 Index. Please see your financial planner for a list of available securities.	N/A	N/A		N/A	

<b>Listed Interest Rate Securities</b>					
<b>Diversification Limit<sup>^</sup> 100%</b>					
A maximum holding of 20% of the value of the member account in any single security within the ASX300 Index.	N/A	N/A		N/A	
A maximum holding of 5% of the value of the member account in any Trustee approved security outside the ASX300 Index. Please see your financial planner for a list of available securities.	N/A	N/A		N/A	

Fund name	Rates
<b>Cash Account</b>	
<b>(Indicative Rate as at 31-Jul-2017)+</b>	
Super and Pension	1.00%
Investments	1.00%

**Notes**

\* Illiquid – this investment may take longer than 30 days to be redeemed.

\*\* The Investment cost shown is an indicative figure only. ClearView Life Nominees Pty Limited, ClearView Financial Management Limited and Avanteos Investments Limited do not guarantee its accuracy and no responsibility arising in any way for errors or omissions is accepted. The Investment cost shown will in most cases be the Indirect Cost Ratio (ICR) for the managed fund. Where the fund manager has not provided an ICR, the Management Expense Ratio (MER) may be displayed. The Investment cost represents the estimated total fees, charges and expenses for each fund, is calculated as a percentage of the average net asset value of the fund, and may vary depending on custodian fees. It does not take into account any fees and charges directly deducted from your account. Investment cost information is sourced from the underlying fund's Product Disclosure Statement or manager. For the most up to date Investment cost information please refer to the fund manager's website.

The ICR or MER data, and Rebate information, has been collated by Australian Market Automated Quotation (AUSMAQ) System Limited (ABN 53 062 527 575). AUSMAQ is the sub-custodian of Avanteos Investments Limited (ABN 20 096 259 979). AUSMAQ does not make any representations or warranties that the information contained in the above table is correct or true. AUSMAQ does not make any recommendations or offer any advice concerning the information. AUSMAQ is not liable and will not indemnify any party for any inconsistencies between the data shown and the data published by the responsible entity. AUSMAQ has consented to the publication of the ICR, MER and Rebate data.

<sup>^</sup> Diversification Maximum Limit = Applies to Super and Pension only.

<sup>#</sup> Some listed Australian Securities may have the diversification limits higher than the standard limits detailed above. Refer to the ASX security list for details.

<sup>+</sup> Pooled cash account interest rates are indicative only, and are based on historical calculations. These rates are subject to change, and are not reliable indicators of future performance.