Restricted

Investment Options List

Cache Multi-Class Investment Fund

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Cache Multi-Class Investment Fund

ARSN 671 024 061

Responsible Entity

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Distributor

An entity that is appointed by the Manager to distribute the Fund via a mobile investing application or other user interface.

Contact details of the Distributor/s can be found in the relevant Target Market Determination at https://cacheinvest.com.au/cachefund/tmd.

Important information

This Investment Options List (**IOL**) is issued by Cache (RE Services) Ltd (ACN 616 465 671, AFSL 494886) (**Cache RE**, **the Trustee**, **we** or **us**). It forms part of, and should be read in conjunction with, the primary Product Disclosure Statement for the Fund (available at https://cacheinvest.com.au/cachefund/pds). You should also read the Additional Information Document (available at https://cacheinvest.com.au/cachefund/aid (**AID**)), which also forms part of the PDS. In this IOL, the term 'PDS' refers to the primary Product Disclosure Statement.

You should consider the information in the PDS (and the AID and this IOL) and obtain financial advice tailored to your personal circumstances when making a decision about the Fund. The information in this IOL is general information only, is not financial product advice and does not take account of your personal financial situation or needs.

Information in this IOL may change from time to time. Where a change is not materially adverse to investors, it may be updated via a notification at https://cacheinvest.com.au/cachefund and the App.

You can ask Cache to provide a digital copy of any updated information, free of charge, at cachefund@cacheinvest.com.au. Alternatively, you can also ask a Distributor via their App for a free digital copy for the updated information.

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This document describes the Investment Options that may be available to investors from time to time. Investors will not necessarily always have access to all of the Investment Options. Additional Investment Options may be made available in the future. To see which Investment Options are currently available for investment, please see https://cacheinvest.com.au/cachefund (Website) and the App. The App and the Website are not incorporated by reference into, and do not otherwise form part of, this document, the AID or the PDS.

Investment Options

A range of Investment Options are currently offered under this IOL.

The Investment Options will invest in a single or portfolio of exchange traded funds (**ETFs**) in accordance with the investment objective. The Investment Options will also hold cash for liquidity purposes.

Actual returns and volatility of the Investment Options may differ from expectations and may deviate from return objectives over short periods of time. As such, performance will be measured over longer investment cycles.

INVESTMENT OPTIONS	INVESTMENT RETURN OBJECTIVE	INVESTMENT HORIZON
Australian Equities	The Investment Option aims to provide returns consistent with the Solactive Australia 200 Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	5 to 7 years
US Equities	The Investment Option aims to provide returns consistent with the S&P 500 Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	5 to 7 years
Asian Equities	The Investment Option aims to provide returns consistent with the FTSE Asia Pacific ex Japan, Australia and New Zealand Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	5 to 7 Years
European Equities	The Investment Option aims to provide returns consistent with the FTSE Developed Europe All Cap Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	5 to 7 Years
Emerging Market Equities	The Investment Option aims to provide returns consistent with the FTSE Emerging Markets All Cap China A Inclusion Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	5 to 7 Years
Technology	The Investment Option aims to provide returns consistent with the composite of Morningstar Developed Markets Technology Moat Focus Index (with net dividends reinvested) and NYSE FANG Index (with net dividends reinvested) weighted according to the strategic asset allocation in Australian dollars and before fees, expenses and tax.	7 Years
ESG Equities	The Investment Option aims to provide returns consistent with the composite of MSCI Australia IMI Custom ESG Leaders Index (with net dividends reinvested) and MSCI World Ex Australia Custom ESG Leaders Index (with net dividends reinvested) weighted according to the strategic asset allocation in Australian dollars and before fees, expenses and tax.	5 Years
Precious Metals	The Investment Option aims to provide returns consistent with the composite of the LMBA Gold Price, LMBA Silver Price, LMBA Platinum Price and LMBA Palladium Price weighted according to the underlying security's strategic asset allocation in Australian dollars and before fees, expenses and tax.	7 Years

INVESTMENT OPTIONS	INVESTMENT RETURN OBJECTIVE	INVESTMENT HORIZON
Battery Technology and Lithium	The Investment Option aims to provide returns consistent with the Solactive Battery Value-Chain Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	7 Years
Crypto	The Investment Option aims to provide returns consistent with the composite of CryptoCompare's Crypto Coin Comparison Aggregated Index (Bitcoin) and CryptoCompare's Crypto Coin Comparison Aggregated Index (Ethereum) weighted according to the strategic asset allocation in Australian dollars and before fees, expenses and tax.	7+ Years
Cyber Security	The Investment Option aims to provide returns consistent with the Nasdaq Consumer Technology Association Cybersecurity Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.	7 Years
Conservative	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.	1 to 3 years
Balanced	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.	3 Years
Growth	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.	3 to 5 Years
High Growth	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.	5 Years
AUD Cash	The Investment Option aims to provide returns consistent with the overnight Cash Rate Target provided by the Reserve Bank of Australia.	No minimum

Detailed information about the Investment Options is set out in the below section.

Australian Equities – Product information

Product summary	The Investment Option aims to provide investors with market exposure to approximately 200 of the largest companies by market capitalisation listed on the ASX. The Investment Option is invested in units of an ETF along with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the Solactive Australia 200 Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with high to very high risk tolerance seeking medium to long term capital growth.
Investment strategy	Invest in a single ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	5 to 7 years
Risk level*	High to very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Australian Equities – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Domestic Equities	BetaShares Australia 200 ETF [ASX: A200]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Australian Equities – Estimated costs

Indirect costs	0.04% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

US Equities – Product information

Product summary	The Investment Option aims to provide investors with market exposure to large established U.S. companies. The Investment Option is invested in units of a single ETF along with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the S&P 500 Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with high to very high risk tolerance seeking medium to long term capital growth.
Investment strategy	Invest in a single ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	5 to 7 years
Risk level*	High to very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

US Equities – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	iShares Core S&P 500 ETF/Australia [ASX: IVV]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

US Equities – Estimated costs

Indirect costs	0.04% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Asian Equities – Product information

Product summary	The Investment Option provides low-cost exposure to securities listed in the Asian region (excluding Japan, Australia and New Zealand). The Investment Option is invested in units of these ETFs along with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the FTSE Asia Pacific ex Japan, Australia and New Zealand Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with high to very high risk tolerance seeking medium to long term capital growth.
Investment strategy	Invest in a single ETF quoted on the ASX that reflect the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	5 to 7 Years
Risk level*	Hight to very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Asian Equities – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	Vanguard FTSE Asia ex-Japan Shares Index ETF [ASX: VAE]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Asian Equities – Estimated costs

Indirect costs	0.40% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

European Equities – Product information

Product summary	This Investment Option provides low-cost exposure to companies listed in major European markets. The Investment Option is invested in the units of a single ETF along with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the FTSE Developed Europe All Cap Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with high to very high risk tolerance seeking medium to long term capital growth.
Investment strategy	Invest in a single ETF quoted on the ASX that reflect the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	5 to 7 Years
Risk level*	High to very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

European Equities – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	Vanguard FTSE Europe Shares ETF [ASX: VEQ]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

European Equities – Estimated costs

Indirect costs	0.35% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Emerging Market Equities – Product information

Product summary	This Investment Option provides exposure to some of the fastest growing economies via global brands that are listed in emerging market. The Investment Option is invested in the units of a single ETF along with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the FTSE Emerging Markets All Cap China A Inclusion Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with high to very high risk tolerance seeking medium to long term capital growth.
Investment strategy	Invest in a single ETF quoted on the ASX that reflect the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	5 to 7 Years
Risk level*	High to very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Emerging Market Equities – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	Vanguard FTSE Emerging Markets ETF/Australia [ASX: VGE]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Emerging Market Equities – Estimated costs

Indirect costs	0.48% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Technology – Product information

Product summary	This Investment Option provides exposure to global technology companies and 'next generation' growth stocks of tech and tech-enabled companies. The Investment Option is invested in the units of a portfolio of ETFs along with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the composite of Morningstar Developed Markets Technology Moat Focus Index (with net dividends reinvested) and NYSE FANG Index (with net dividends reinvested) weighted according to the strategic asset allocation in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with very high risk tolerance seeking long term capital growth.
Investment strategy	Invest in a portfolio of ETFs quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 Years
Risk level*	Very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Technology – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	Global X Morningstar Global Technology ETF [ASX: TECH]	55% - 85%
Global Equities	Global X FANG+ ETF [ASX: FANG]	15% - 45%
Cash	Australian Bank Deposit	0% - 20%

Technology – Estimated costs

Indirect costs	0.45% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

ESG Equities – Product information

Product summary*	The Investment Option aims to provide investors with market exposure to both domestic and global companies that have been screened by the issuers of the Underlying ETFs for various environmental, social and governance factors. The Investment Option is invested in a portfolio of ETFs with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the composite of MSCI Australia IMI Custom ESG Leaders Index (with net dividends reinvested) and MSCI World Ex Australia Custom ESG Leaders Index (with net dividends reinvested) weighted according to the strategic asset allocation in Australian dollars and before fees, expenses and tax.
Investor profile	For investors seeking capital growth with a high risk/ return profile over a medium investment horizon.
Investment strategy	Invest in a portfolio of ETFs quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged. For the avoidance of doubt, neither Cache RE nor Cache take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising investments.
Minimum suggested investment time frame	5 Years
Risk level**	High risk

* The Fund merely provides you access to the portfolio of Underlying ETFs in which this Investment Option is invested. Neither the Trustee nor Cache perform any screening based on labour standards, or environmental, social or ethical considerations, in relation to any of the Underlying ETFs in which the Investment Option is invested (or any of the underlying assets of those Underlying ETFs). We make no representation that any Underlying ETF will manage its portfolio in accordance with any sustainability or climate change investment strategy. See the AID for more information.

** For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

ESG Equities – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Domestic Equities	iShares Core MSCI Australia ESG ETF [ASX: IESG]	15% - 45%
Global Equities	iShares Core MSCI World Ex Australia ESG ETF [ASX: IWLD]	55% - 85%
Cash	Australian Bank Deposit	0% - 20%

ESG Equities – Estimated costs

Indirect costs	0.09% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Precious Metals – Product information

Product summary	This Investment Option provides exposure to a fund that invests in physically allocated gold, silver, platinum and palladium which is vaulted in London on behalf of holders. The Investment Option is invested in a single ETF with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the composite of the LMBA Gold Price, LMBA Silver Price, LMBA Platinum Price and LMBA Palladium Price weighted according to the underlying security's strategic asset allocation in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with very high risk tolerance seeking a balance between capital preservation and capital growth over a long term investment horizon.
Investment strategy	Invest in a single of ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 Years
Risk level*	Very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Precious Metals – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Commodities	Global X Physical Precious Metals Basket [ASX: ETPMPM]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Precious Metals – Estimated costs

Indirect costs	0.44% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Battery Technology and Lithium – Product information

Product summary	This Investment Option provides exposure to global companies developing electro-chemical storage technology and mining companies producing battery-grade lithium. The Investment Option is invested in a single ETF with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the Solactive Battery Value-Chain Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with very high risk tolerance seeking capital growth over a long term investment horizon.
Investment strategy	Invest in a single of ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 Years
Risk level*	Very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Battery Technology and Lithium – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	Global X Battery Tech & Lithium ETF [ASX: ACDC]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Battery Technology and Lithium – Estimated costs

Indirect costs	0.68% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Crypto – Product information

Product summary	This Investment Option provides exposure in Bitcoin and Ethereum held in cold storage by Coinbase, a global custodian of cryptocurrencies. The Investment Option is invested in a portfolio of ETFs with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the composite of CryptoCompare's Crypto Coin Comparison Aggregated Index (Bitcoin) and CryptoCompare's Crypto Coin Comparison Aggregated Index (Ethereum) weighted according to the strategic asset allocation in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with very high risk tolerance seeking capital growth over a long term investment timeframe.
Investment strategy	Invest in a portfolio of ETFs that is traded on Cboe, an alternative trade execution venue to the ASX, that reflect the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7+ Years
Risk level*	Very high risk

*For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Crypto – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Alternatives	Global X 21Shares Bitcoin ETF [Cboe: EBTC]	25% - 75%
	Global X 21 Shares Ethereum ETF [Cboe: EETH]	25% - 75%
Cash	Australian Bank Deposit	0% - 20%

Crypto – Estimated costs

Indirect costs	0.58 p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.25%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Cyber Security – Product information

Product summary	This Investment Option provides exposure to a fund that seeks to track the performance of an index (before fees and expenses) that provides access to the leading companies in the global cybersecurity sector. The Investment Option is invested in a portfolio of ETFs with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with the Nasdaq Consumer Technology Association Cybersecurity Index (with net dividends reinvested) in Australian dollars and before fees, expenses and tax.
Investor profile	For investors with very high risk tolerance seeking long term capital growth.
Investment strategy	Invest in a single of ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 Years
Risk level*	Very high risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Cyber Security – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Global Equities	BetaShares Global Cybersecurity ETF [ASX: HACK]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Cyber Security – Estimated costs

Indirect costs	0.66% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Conservative – Product information

Product summary	The Investment Option aims to provide investors with an exposure to a diversified portfolio of assets which is considered lower risk in nature. The Investment Option is invested in a single ETF with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.
Investor profile	For investors with low to medium risk tolerance seeking a balance between capital preservation and income generation.
Investment strategy	Invest in a single ETF quoted on ASX that reflect the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	1 to 3 years
Risk level*	Low to medium risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Conservative – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Equity and Bond Diversified	Vanguard Diversified Conservative Index ETF [ASX: VDCO]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Conservative – Estimated costs

Indirect costs	0.27% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Balanced – Product information

Product summary	The Investment Option aims to provide investors with an exposure to a diversified portfolio of assets which is considered medium risk in nature. The Investment Option is invested in a single ETF with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.
Investor profile	For investors with medium risk tolerance seeking a balance of capital growth and income generation over a medium investment horizon.
Investment strategy	Invest in a single ETF quoted on ASX that reflect the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	3 Years
Risk level*	Medium risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Balanced – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Equity and Bond Diversified	Vanguard Diversified Balanced Index ETF [ASX: VDBA]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Balanced – Estimated costs

Indirect costs	0.27% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

Growth – Product information

Product summary	The Investment Option aims to provide investors with an exposure to a diversified portfolio of assets which is considered high risk in nature. The Investment Option is invested in a single ETF with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.
Investor profile	For investors with medium to high risk tolerance seeking medium term capital growth and income generation.
Investment strategy	Invest in a single ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	3 to 5 Years
Risk level**	Medium to high risk

*Past performance is not a reliable indicator of future performance.

** For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

Growth – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Equity and Bond Diversified	Vanguard Diversified Growth Index ETF [ASX: VDGR]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

Growth – Estimated costs

Indirect costs	0.27% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

High Growth – Product information

Product summary	The Investment Option aims to provide investors with an exposure to a diversified portfolio of assets which is considered higher risk in nature. The Investment Option is invested in a single ETF with some cash for liquidity purposes.
Investment return objective	The Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.
Investor profile	For investors with high risk tolerance seeking medium term capital growth and income potential.
Investment strategy	Invest in a single ETF quoted on the ASX that reflects the strategic asset allocation set out below. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	5 Years
Risk level*	High risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

High Growth – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Equity and Bond Diversified	Vanguard Diversified High Growth Index ETF [ASX: VDHG]	80% - 100%
Cash	Australian Bank Deposit	0% - 20%

High Growth – Estimated costs

Indirect costs	0.27% p.a. of the net trust value of the Fund
Recoverable expenses	Nil
Buy/sell spread*	±0.20%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

AUD Cash – Product information

Product summary	The AUD Cash Investment Option will hold AUD cash in an AUD-denominated bank account.
Investment return objective	The Investment Option aims to provide returns consistent with the overnight Cash Rate Target provided by the Reserve Bank of Australia.
Investor profile	For investors with a low risk tolerance seeking to preserve capital or to temporarily hold their investment capital prior to investing it into other Investment Options.
Investment strategy	Preserve capital by depositing cash in an AUD-denominated bank account or similar.
Minimum suggested investment time frame	No minimum investment time frame.
Risk level*	Low risk

* For information about risk levels, please go to section 2 of the AID ('Additional risks'). For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').

AUD Cash – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Cash	Australian Bank Deposit	100.0%

AUD Cash – Estimated costs

Indirect costs	Nil
Recoverable expenses	Nil
Buy/sell spread*	Nil

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see section 2.

2. Transaction costs

	Gross transaction costs*	Buy/sell spread recovery*	Net transaction costs*
Australian Equities	0.34%	0.16%	0.18%
US Equities	0.53%	0.19%	0.34%
Asian Equities	0.37%	0.18%	0.19%
European Equities	0.59%	0.21%	0.38%
Emerging Market Equities	0.38%	0.19%	0.19%
Technology	0.81%	0.23%	0.58%
ESG Equities	0.90%	0.21%	0.69%
Precious Metals	0.64%	0.20%	0.44%
Battery Technology and Lithium	0.46%	0.20%	0.26%
Crypto	0.96%	0.30%	0.66%
Cyber Security	0.40%	0.17%	0.23%
Conservative	0.40%	0.19%	0.21%
Balanced	0.36%	0.17%	0.19%
Growth	0.39%	0.19%	0.20%
High Growth	0..25%	0..25%	0.00%
AUD Cash	0.00%	0.00%	0.00%

* All figures are based on actual amounts, or estimates of amounts, incurred for the last financial year and are expressed as a percentage of the net trust value of the Fund rounded off to two decimal places. For more information about fees and costs, please go to section 4 of the AID ('Fees and costs').