

# Optimal Super & Pension

## INVESTMENT MENU as at 2 March 2021

This Investment Menu has been prepared and is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence Number L0001458 as Trustee of Optimal Super and Pension, a division of Xplore Super and Pension which is a Sub-Plan of the Aracon Superannuation Fund ABN 40 586 548 205.

The information in this Investment Menu forms part of the Product Disclosure Statement dated 2 March 2021 for Optimal Super and Pension (PDS) and should be read in conjunction with the PDS. It is incorporated by reference into the PDS and contains the range of Investment Options made available by the Trustee as Investment Options in Optimal Super and Pension that you and your Financial Adviser may select.

The information in this Investment Menu is general information only and is not intended to provide you with financial advice or take into account your individual objectives, financial situation or needs. Consequently, you should consider whether it is appropriate for you to act on the information provided. To obtain advice or more information about Optimal Super and Pension, or the investments offered through Optimal Super and Pension, you should speak to your Financial Adviser and obtain and consider the applicable product disclosure documents.

The fees and costs disclosed in this Investment Menu are provided by external sources, including investment research providers, or directly by investment managers, and are indicative only. In this Investment Menu, all fees quoted are inclusive of GST. The Trustee does not verify, guarantee, or take responsibility for the accuracy or completeness of the fees and costs disclosed in this Investment Menu. The method of calculation and disclosure of the fees and costs is not uniform and varies between investment products. This should be considered when comparing financial products. You should not rely solely on this Investment Menu when making an investment decision. For an explanation of the fees and costs payable when you invest in investments listed in this Investment Menu through Optimal Super and Pension, please consider the Optimal Super and Pension PDS, which is available on the website at [xplorewealth.com.au](http://xplorewealth.com.au). Before making an investment decision, you should consider the product disclosure document for each relevant investment you are considering for more information on the relevant Investment Option.

The information in this Investment Menu is believed to be accurate and current as at the date of this document. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The Trustee may vary this Investment Menu from time to time without prior notice according to the law. By becoming a Member, you agree to be notified of changes to the Investment Menu by viewing the new Investment Menu at [xplorewealth.com.au](http://xplorewealth.com.au).

**Investments in Optimal Super and Pension are subject to investment risk, including possible delays in repayment and loss of income or principal invested. Neither the Trustee nor any party referred to in the PDS, stand behind or otherwise guarantee the capital value or investment performance of Optimal Super and Pension.**

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## Investment Options

Optimal Super and Pension offers a comprehensive range of investment solutions including Managed Portfolios which are professionally managed by investment managers according to their stated mandate. This Investment Menu contains a list of the Managed portfolios available to you for investment. You can also choose to invest in 'Tailored Investments' which provide you with the flexibility to select investments listed below, subject to Trustee approval and within the Trustee Investment limits set out in the 'Investment Holding Limits' section of this Investment Menu. These investments may include:

- Managed Funds
- ASX securities
- Cash
- Term Deposits
- International securities
- Initial Public Offerings (IPO)
- Exchange Traded Funds (ETF)/Listed Investment Companies
- Fixed Interest securities
- Exchange Traded Options (ETO) (available through Managed Funds and Managed Portfolios).

You are responsible for selecting your investment options. You should obtain financial advice from your Financial Adviser before selecting any investment options.

## Available Investment Options

### Managed Portfolios

You, with your Financial Adviser, can select from a range of professionally managed and administered Managed Portfolios. The Managed Portfolios available for you to choose from are:

- Optimal Defensive Portfolio
- Optimal Moderate Portfolio
- Optimal Balanced Portfolio
- Optimal Growth Portfolio

These Managed Portfolios are outlined in more detail in the 'Optimal Managed Portfolio options summaries' section below.

## Optimal Managed Portfolio options summaries

### Optimal Defensive Portfolio

<b>Portfolio Name</b>	Optimal Defensive Portfolio		
<b>Investment Manager</b>	Optimal Financial Services Pty Ltd ABN 76 105 994 778		
<b>Investment objective</b>	To provide income with a low risk of capital loss over the short to medium term, with some capital growth over the long-term through exposure to a diversified portfolio of investments over the investment timeframe.		
<b>Performance Objective</b>	To outperform the average annual rate of Australia's Consumer Price Index (CPI) by at least 1% over the minimum investment timeframe.		
<b>Portfolio Description</b>	A diversified portfolio of securities across both defensive assets, such as cash and fixed interest securities, and growth assets such as Australian equities, property and international securities with an emphasis on holding defensive assets. Asset allocation will vary according to the views of the investment manager and market conditions.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 30%	20%
	Property	0 – 10%	5%
	International equities	0 – 30%	5%
	Fixed interest	0 – 80%	60%
	Cash	2 - 100%	10%
<b>Suggested Minimum Investment Timeframe</b>	3 years		
<b>Minimum Initial Investment Amount</b>	\$20,000		
<b>Investment Fee* % pa</b>	0.00%		
<b>Indirect Cost Ratio* % pa</b>	0.239%		
<b>Performance Fee* % pa</b>	0.00%		
<b>Risk Band on the SRM**</b>	3 – Low to Medium Estimated number of negative annual returns over any 20-year period is 1 to less than 2		

\* For information on the type of fee, how the fee is calculated and when it is payable, refer to the 'Optimal Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

\*\* For information on the SRM, refer to the 'Standard Risk Measure' section in the PDS.

## Optimal Moderate Portfolio

<b>Portfolio Name</b>	Optimal Moderate Portfolio		
<b>Investment Manager</b>	Optimal Financial Services Pty Ltd ABN 76 105 994 778		
<b>Investment objective</b>	To provide relatively stable total returns over the short to medium term from a combination of income and capital growth, through exposure to a diversified portfolio of investments over the investment timeframe.		
<b>Performance Objective</b>	To outperform the average annual rate of Australia's Consumer Price Index (CPI) by at least 2% over the minimum investment timeframe.		
<b>Portfolio Description</b>	A diversified portfolio of securities across both defensive assets such as cash and fixed interest securities, and growth assets such as Australian equities, property and international equities. Asset allocation will vary according to the views of the investment manager and market conditions.		
<b>Asset allocation range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 45%	26%
	Property	0 – 15%	5%
	International equities	0 – 30%	14%
	Fixed interest	0 – 65%	48%
	Cash	2 - 100%	7%
<b>Minimum investment timeframe</b>	4 years		
<b>Minimum Initial Investment Amount</b>	\$20,000		
<b>Investment Fee* % pa</b>	0.00%		
<b>Indirect Cost Ratio* % pa</b>	0.258%		
<b>Performance Fee* % pa</b>	0.00%		
<b>Risk Band on the SRM**</b>	3 - Low to Medium Estimated number of negative annual returns over any 20-year period is 1 to less than 2		

\* For information on the type of fee, how the fee is calculated and when it is payable, refer to the 'Optimal Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

\*\* For information on the SRM, refer to the 'Standard Risk Measure' section in the PDS.

## Optimal Balanced Portfolio

<b>Portfolio Name</b>	Optimal Balanced Portfolio		
<b>Investment Manager</b>	Optimal Financial Services Pty Ltd ABN 76 105 994 778		
<b>Investment Objective</b>	To provide moderate to high total returns over the medium term from a combination of income and capital growth through exposure to a diversified portfolio of investments over the investment timeframe		
<b>Performance Objective</b>	To outperform the average annual rate of Australia's Consumer Price Index (CPI) by at least 3% over the minimum investment timeframe.		
<b>Portfolio Description</b>	A diversified portfolio of securities across both defensive assets such as cash and fixed interest securities and growth assets such as Australian equities, property and international equities with an emphasis on growth assets over defensive assets. Asset allocation will vary according to the views of the investment manager and market conditions.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 80%	36%
	Property	0 – 30%	6%
	International equities	0 – 50%	18%
	Fixed interest	0 – 60%	28%
	Alternative investments	0 – 20%	5%
Cash	2 - 100%	7%	
<b>Suggested Minimum Investment Timeframe</b>	5 years		
<b>Minimum Initial investment Amount</b>	\$20,000		
<b>Investment Fee* % pa</b>	0.00%		
<b>Indirect Cost Ratio* % pa</b>	0.267%		
<b>Performance Fee* % pa</b>	0.00%		
<b>Risk Band on the SRM**</b>	5 - Medium to High Estimated number of negative annual returns over any 20-year period is 3 to less than 4		

\* For information on the type of fee, how the fee is calculated and when it is payable, refer to the 'Optimal Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

\*\* For information on the SRM, refer to the 'Standard Risk Measure' section in the PDS.

## Optimal Growth Portfolio

<b>Portfolio Name</b>	Optimal Growth Portfolio		
<b>Investment Manager</b>	Optimal Financial Services Pty Ltd ABN 76 105 994 778		
<b>Investment Objective</b>	To provide high total returns over the investment timeframe through exposure to a diversified portfolio of investments with an emphasis on growth assets.		
<b>Performance Objective</b>	To outperform the average annual rate of Australia's Consumer Price Index (CPI) by at least 4% over the minimum investment timeframe.		
<b>Portfolio Description</b>	A diversified portfolio of securities across both defensive assets such as cash and fixed interest securities and growth assets such as Australian equities, property and international equities with the emphasis on growth assets. Asset allocation will vary according to the views of the investment manager and market conditions.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 75%	43%
	Property	0 – 25%	5%
	International equities	0 – 60%	27%
	Fixed interest	0 - 40%	15%
	Alternative investments	0 – 20%	5%
Cash	2 - 100%	5%	
<b>Suggested Minimum Investment Timeframe</b>	6 years		
<b>Minimum Initial Investment Amount</b>	\$20,000		
<b>Investment Fee* % pa</b>	0.00%		
<b>Indirect Cost Ratio* % pa</b>	0.26%		
<b>Performance Fee* % pa</b>	0.00%		
<b>Risk Band on the SRM**</b>	6 – High Estimated number of negative annual returns over any 20-year period is 4 to less than 6		

\* For information on the type of fee, how the fee is calculated and when it is payable, refer to the 'Optimal Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

\*\* For information on the SRM, refer to the 'Standard Risk Measure' section in the PDS.

## Other Available Investment Options – Tailored Investments

### Managed Funds

For the list of managed funds available to you, please visit our website at [xplorewealth.com.au](http://xplorewealth.com.au). This list is updated on an ongoing basis.

You should obtain a copy of the product disclosure document for the investment option you wish to invest in. This will contain the relevant details you, with your Financial Adviser, should consider before making a decision about whether to invest in that investment option. Please contact your Financial Adviser or call the Administrator (DIY Master Pty Ltd) on 07 5555 5656.

### Direct Shares

The Trustee has approved the following markets to be accessible to members of the Fund.

Country	Market	Index (securities of each Country and Market must form part of this Index to be accessible)
Australia	ASX	Anything ASX Listed
USA	NYSE NASDAQ	MSCI World Index
UK	LSE	
Germany	Deutsche Bourse	
Switzerland	SIX	
France	Euronext Paris France	
New Zealand	NZX	
Singapore	SGX	
Japan	Tokyo Stock Exchange	
Canada	Toronto Stock Exchange	
Denmark	Copenhagen Stock Exchange	
Belgium	Euronext Belgium	
Italy	Borsa Italiana	
Hong Kong	Hong Kong Stock Exchange	
Netherlands	Euronext Amsterdam	
Portugal	Euronext Lisbon	
Austria	Wiener Borse	
Finland	OMX Helsinki	
Ireland	Irish Stock Exchange	
Norway	Oslo Borse	
Spain	Bolsa de Madrid	
Sweden	Nasdaq Stockland	

## Investment Holding Limits

### Investment Holding Limits Guidelines

Aracon Superannuation Fund: Investment Holding Limit Guidelines			
Managed Funds, Money Market, Listed Securities & Currencies			
ASSET CLASS		Maximum Individual Holding Limits	Maximum Aggregate Holding Limits
<b>Australian Equity</b>			
	Multi Cap	100%	100%
	Large Cap	100%	100%
	Mid Cap	50%	75%
	Small Cap	25%	50%
	Single Sector Funds	25%	50%
<b>International Equity</b>			
	Multi Cap	100%	100%
	Large Cap	100%	100%
	Mid Cap	50%	100%
	Small Cap	25%	50%
	Regional Funds	50%	50%
	Emerging Market Funds	25%	50%
	Single Country Funds	25%	50%
	Single Sector Funds	25%	50%
<b>Fixed Interest</b>			
	Australian Fixed Interest	100%	100%
	Global Fixed Interest	100%	100%
	Global, Regional or Single Country	50%	50%
	High Yield Debt	25%	50%
	Multi Sector Income Funds	25%	50%
	Mortgage Funds	25%	25%



<b>Diversified Funds</b>			
	Conservative	100%	100%
	Balanced	100%	100%
	Growth	100%	100%
	High Growth	100%	100%
<b>Property Funds</b>			
	Australian	30%	50%
	International	20%	30%
<b>Money Market / Bank Products</b>			
	Money Market	100%	100%
	Bank Products (ADI's)	100%	100%
	Cash Management Funds	100%	100%
	Cash Funds (managed fund)	100%	100%
<b>Specialty / Other including Alternatives</b>			
	Long / Short Equity Funds	25%	50%
	Hedge Funds	25%	50%
	Illiquid products	20%	20%
<b>Listed Securities</b>			
Australian	Listed Shares within S&P / ASX 300	20%	100%
	Listed Shares outside S&P / ASX 300	5%	20%
	ETF's Broad-Based Index / Physicals Only	100%	100%
	Alternative ETF's	25%	40%
	LIC's – Broad Based Index	50%	100%
	LIC's – Other	25%	50%
	Commodity and Currency ETF's	25%	40%
	Listed Debt Securities	20%	20%
International			
	Listed in the MSCI World Index	10%	40%
<b>Foreign Currencies* Subject to further holding period limits</b>			
Developed	Approved Equity Markets	20%	100%

For further information on Investment Holding Limits, refer to the 'Trustee Investment Holding Limits' section in the PDS.