

# Shartru 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 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 Shartru 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 Shartru 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 Shartru Super and Pension, or the investments offered through Shartru 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 Shartru Super and Pension, please consider the Shartru 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 Shartru 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 Shartru Super and Pension.**

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# Investment Options

Shartru Super and Pension offers Managed Portfolios which are professionally managed according to their stated mandate. This Investment Menu contains a list of the Managed Portfolios available to you for investment. You are responsible for selecting your investment options. You should obtain financial advice from your Financial Adviser before selecting any 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:

- Shartru Conservative Portfolio
- Shartru Balanced Portfolio
- Shartru Balanced Pension Portfolio
- Shartru Growth Portfolio
- Shartru Growth Pension Portfolio
- Shartru Strategic Fixed Interest Portfolio

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

## Shartru Conservative Portfolio

<b>Portfolio Name</b>	Shartru Conservative Portfolio		
<b>Investment Manager</b>	Shartru Investment Management Pty Ltd ABN 46 604 880 006		
<b>Investment objective</b>	To provide the potential for moderate capital growth over the investment timeframe with significantly lower volatility than the Australian share market.		
<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 securities with an emphasis on holding defensive assets.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 25%	10%
	Property	0 – 20%	8%
	International equities	0 – 25%	10%
	Fixed interest	10 – 78%	55%
	Alternative investments	0 – 15%	2%
	Cash	2 – 50%	15%
<b>Suggested Minimum Investment Timeframe</b>	3 years		
<b>Minimum Initial Investment Amount</b>	\$50,000		
<b>Investment Fee* % pa</b>	0.165%		
<b>Indirect Cost Ratio* % pa</b>	0.56%		
<b>Performance Fee* % pa</b>	22%		
<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 'Shartru Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

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

## Shartru Balanced Portfolio

<b>Portfolio Name</b>	Shartru Balanced Portfolio		
<b>Investment Manager</b>	Shartru Investment Management Pty Ltd ABN 46 604 880 006		
<b>Investment objective</b>	To provide long term 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 2.5% 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 over defensive assets.		
<b>Asset allocation range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 35%	15%
	Property	0 – 35%	12%
	International equities	0 – 35%	18%
	Fixed interest	20 – 48%	44%
	Alternative investments	0 – 30%	6%
	Cash	2 - 10%	5%
<b>Minimum investment timeframe</b>	5 years		
<b>Minimum Initial Investment Amount</b>	\$50,000		
<b>Investment Fee* % pa</b>	0.165%		
<b>Indirect Cost Ratio* % pa</b>	0.66%		
<b>Performance Fee* % pa</b>	22%		
<b>Risk Band on the SRM**</b>	4 - Medium Estimated number of negative annual returns over any 20-year period is 2 to less than 3		

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

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

## Shartru Balanced Pension Portfolio

<b>Portfolio Name</b>	Shartru Balanced Pension Portfolio		
<b>Investment Manager</b>	Shartru Investment Management Pty Ltd ABN 46 604 880 006		
<b>Investment Objective</b>	To provide long term 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 2.5% 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. The portfolio is managed on the assumption that income and capital gains generated are not subject to tax.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 35%	15%
	Property	0 – 35%	12%
	International equities	0 – 35%	18%
	Fixed interest	20 – 48%	44%
	Alternative investments	0 – 30%	6%
Cash	2 - 10%	5%	
<b>Suggested Minimum Investment Timeframe</b>	5 years		
<b>Minimum Initial Investment Amount</b>	\$50,000		
<b>Investment Fee* % pa</b>	0.165%		
<b>Indirect Cost Ratio* % pa</b>	0.57%		
<b>Performance Fee* % pa</b>	22%		
<b>Risk Band on the SRM**</b>	4 - Medium Estimated number of negative annual returns over any 20-year period is 2 to less than 3		

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

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

## Shartru Growth Portfolio

<b>Portfolio Name</b>	Shartru Growth Portfolio		
<b>Investment Manager</b>	Shartru Investment Management Pty Ltd ABN 46 604 880 006		
<b>Investment Objective</b>	To provide capital growth over the investment timeframe through exposure to a diversified portfolio of investments, with a strong emphasis on growth assets.		
<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 the emphasis on growth assets.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 45%	24%
	Property	0 – 60%	24%
	International equities	0 – 60%	24%
	Fixed interest	2 – 28%	16%
	Alternative investments	0 – 25%	8%
Cash	2 - 8%	4%	
<b>Suggested Minimum Investment Timeframe</b>	7 years		
<b>Minimum Initial Investment Amount</b>	\$50,000		
<b>Investment Fee* % pa</b>	0.165%		
<b>Indirect Cost Ratio* % pa</b>	0.49%		
<b>Performance Fee* % pa</b>	22%		
<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		

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## Shartru Growth Pension Portfolio

<b>Portfolio Name</b>	Shartru Growth Pension Portfolio		
<b>Investment Manager</b>	Shartru Investment Management Pty Ltd ABN 46 604 880 006		
<b>Investment Objective</b>	To provide capital growth over the investment timeframe through exposure to a diversified portfolio of investments, with a strong emphasis on growth assets.		
<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 securities, with the emphasis on growth assets. The portfolio is managed based on the assumption that income and capital gains generated are not subject to tax.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Australian equities	0 – 45%	24%
	Property	0 – 60%	24%
	International equities	0 – 60%	24%
	Fixed interest	2 – 28%	16%
	Alternative investments	0 – 25%	8%
Cash	2 – 8%	4%	
<b>Suggested Minimum Investment Timeframe</b>	7 years		
<b>Minimum Initial Investment Amount</b>	\$50,000		
<b>Investment Fee* % pa</b>	0.165%		
<b>Indirect Cost Ratio* % pa</b>	0.66%		
<b>Performance Fee* % pa</b>	22%		
<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 'Shartru Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

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

## Shartru Strategic Fixed Interest Portfolio

<b>Portfolio Name</b>	Shartru Strategic Fixed Interest Portfolio		
<b>Investment Manager</b>	Shartru Investment Management Pty Ltd ABN 46 604 880 006		
<b>Investment objective</b>	To provide a higher level of income over the medium to long term when compared to traditional fixed interest investments, through investment in a diversified portfolio of fixed income and interest rate securities either directly or through specialist investment managers.		
<b>Performance Objective</b>	To outperform the Bloomberg AusBond Composite 0+ Year Index.		
<b>Portfolio Description</b>	A diversified portfolio of investments in fixed income and interest rate securities to gain exposure to Australian and international credit either directly or through specialist investment managers.		
<b>Asset Allocation Range</b>	<b>Investments</b>	<b>Range</b>	<b>Strategic Asset Allocation</b>
	Fixed interest	0 – 98%	98%
	Cash	2 – 100%	2
<b>Suggested Minimum Investment Timeframe</b>	1 - 3 years		
<b>Minimum Initial Investment Amount</b>	\$50,000		
<b>Investment Fee* % pa</b>	0.165%		
<b>Indirect Cost Ratio* % pa</b>	0.69%		
<b>Performance Fee* % pa</b>	22%		
<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 'Shartru Super and Pension - Fees and Costs Table' and the 'Definition of fees' sections in the PDS.

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