























# Investment Menu Performance After Fees & Taxes
























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| June 2022   |   |           |           |                | Performance as at 30 June 2022 (after portfolio tax) <sup>1</sup> |          |          |         |                |                |                        | Investment Allocation <sup>2</sup> |                           |                       |                     |                 |                   |                      |         |
|---|---|-----------|-----------|----------------|---|----------|----------|---------|----------------|----------------|------------------------|------------------------------------|---------------------------|-----------------------|---------------------|-----------------|-------------------|----------------------|---------|
|   | Tax aware level   | Fund code | APIR code | Inception date | 1 month   | 3 months | 6 months | 1 year  | 3 years (p.a.) | 5 years (p.a.) | Since inception (p.a.) | Cash                               | Australian fixed interest | Global fixed interest | Australian property | Global property | Australian shares | International shares | Other   |
| AB Managed Volatility Equities Fund                     |  Tax Enhanced    | 64        | ALL5090AU | Apr 2022       | 0.73%   | -        | -        | -       | -              | -              | 0.73%                  | 4.79%                              | -                         | -                     | -                   | -               | 75.91%            | 19.30%               | -       |
| Affirmative Global Bond Fund                            |  Tax Enhanced    | 49        | ALL0565AU | Apr 2021       | -1.40%  | -3.77%   | -7.53%   | -8.27%  | -              | -              | -7.06%                 | 3.90%                              | 3.46%                     | 92.64%                | -                   | -               | -                 | -                    | -       |
| AMP Capital Global Property Securities Fund             |  Tax Enhanced    | 5A        | ALL0021AU | May 2008       | -6.20%  | -12.69%  | -16.30%  | -9.20%  | -0.49%         | 1.79%          | 2.46%                  | 2.22%                              | -                         | -                     | 4.19%               | 78.79%          | -                 | 14.80%               | -       |
| Ardea Real Outcome Fund                                 |  Tax Advantage   | 37        | ALL0815AU | Apr 2021       | 0.58%   | 0.89%    | 0.18%    | -0.72%  | -              | -              | -1.75%                 | 2.36%                              | 56.82%                    | 40.82%                | -                   | -               | -                 | -                    | -       |
| Bennelong Concentrated Australian Equities Fund         |  Tax Enhanced    | 38        | ALL7316AU | Nov 2018       | -6.09%  | -15.90%  | -25.32%  | -20.46% | 2.58%          | -              | 4.81%                  | 1.20%                              | -                         | -                     | -                   | -               | 98.80%            | -                    | -       |
| BlackRock High Conviction Australian Equity Fund        |  Tax Optimised   | 20        | ALL0024AU | May 2008       | -9.86%  | -17.44%  | -26.08%  | -27.54% | -4.55%         | -1.38%         | 2.89%                  | 2.17%                              | -                         | -                     | -                   | -               | 97.83%            | -                    | -       |
| Dimensional Global Small Company Trust                  |  Tax Enhanced    | 9         | ALL0015AU | Aug 2004       | -5.06%  | -4.80%   | -11.55%  | -7.62%  | 3.86%          | 4.36%          | 4.69%                  | 0.38%                              | -                         | -                     | -                   | 0.01%           | -                 | 99.61%               | -       |
| Dimensional Global Bond Sustainability Trust            |  Tax Enhanced    | 69        | ALL4846AU | Apr 2022       | -1.79%  | -        | -        | -       | -              | -              | -1.71%                 | 0.76%                              | 7.43%                     | 91.81%                | -                   | -               | -                 | -                    | -       |
| Dimensional Sustainability World Allocation 70/30 Trust |  Tax Enhanced    | 50        | ALL7937AU | Apr 2021       | -4.76%  | -8.35%   | -12.62%  | -9.63%  | -              | -              | -10.26%                | 0.86%                              | 2.25%                     | 27.83%                | 1.77%               | 1.08%           | 22.96%            | 43.25%               | -       |
| Dimensional World 30/70 Portfolio                       |  Tax Optimised   | 62        | ALL4096AU | Apr 2022       | -1.88%  | -        | -        | -       | -              | -              | -2.13%                 | 0.65%                              | 12.21%                    | 56.86%                | 0.32%               | 2.05%           | 10.77%            | 17.14%               | -       |
| Dimensional World 50/50 Portfolio                       |  Tax Optimised   | 40        | ALL1871AU | Nov 2018       | -3.56%  | -5.92%   | -9.08%   | -7.43%  | 0.67%          | -              | 2.47%                  | 0.62%                              | 9.36%                     | 40.11%                | 1.74%               | 3.17%           | 16.76%            | 28.24%               | -       |
| Dimensional World 70/30 Portfolio                       |  Tax Optimised   | 24        | ALL0030AU | Jul 2012       | -4.76%  | -7.67%   | -10.91%  | -9.38%  | 1.58%          | 3.27%          | 5.30%                  | 0.65%                              | 2.40%                     | 27.30%                | 2.44%               | 4.40%           | 23.60%            | 39.21%               | -       |
| Dimensional World Equity Portfolio                      |  Tax Optimised   | 28        | ALL8615AU | Apr 2021       | -6.08%  | -9.04%   | -11.24%  | -6.45%  | -              | -              | -2.79%                 | 0.96%                              | -                         | -                     | 3.49%               | 6.29%           | 33.62%            | 55.64%               | -       |
| EQT Wholesale Mortgage Income Fund                      |  Tax Advantage | 25        | ALL0029AU | May 2012       | 0.12%   | 0.32%    | 0.69%    | 1.38%   | 1.49%          | 1.56%          | 1.86%                  | 15.26%                             | 84.74%                    | -                     | -                   | -               | -                 | -                    | -       |
| Evergreen Responsible Growth Model                      |  Tax Optimised | 27        | ALL9827AU | Apr 2021       | -4.47%  | -7.80%   | -12.00%  | -8.57%  | -              | -              | -5.42%                 | 4.05%                              | 9.24%                     | 5.38%                 | 1.86%               | 2.98%           | 35.35%            | 41.08%               | 0.06%   |
| Firetrail Absolute Return Fund                          |  Tax Enhanced  | 6A        | ALL0527AU | Dec 2017       | -2.80%  | -4.21%   | -7.81%   | -7.18%  | 2.76%          | -              | 0.56%                  | 100.00%                            | -                         | -                     | -                   | -               | -                 | -                    | -       |
| Generation Life Tax Effective Australian Share Fund     |  Tax Optimised | 35        | ALL3779AU | May 2019       | -6.83%  | -9.42%   | -7.27%   | -5.47%  | 3.17%          | -              | 4.97%                  | 2.68%                              | -                         | -                     | -                   | -               | 97.32%            | -                    | -       |
| Generation Life Term Deposit Fund                       |  Tax Advantage | 14A       | ALL0028AU | Jul 2010       | -0.02%  | -0.06%   | -0.14%   | -0.32%  | 0.00%          | 0.42%          | 1.49%                  | 55.42%                             | 44.58%                    | -                     | -                   | -               | -                 | -                    | -       |
| Generation Global Share Fund                            |  Tax Enhanced  | 66        | ALL3911AU | Apr 2022       | -6.32%  | -        | -        | -       | -              | -              | -8.97%                 | 7.64%                              | -                         | -                     | -                   | -               | -                 | 92.36%               | -       |
| GMO Systematic Global Macro Trust                       |  Tax Advantage | 47        | ALL1297AU | Apr 2021       | -1.94%  | -0.25%   | -0.26%   | -2.13%  | -              | -              | 0.06%                  | -                                  | -                         | -                     | -                   | -               | -                 | -                    | 100.00% |
| Hyperion Global Growth Companies Fund                   |  Tax Enhanced  | 53        | ALL4510AU | Apr 2021       | -4.49%  | -20.19%  | -29.72%  | -27.62% | -              | -              | -15.78%                | 3.62%                              | -                         | -                     | -                   | -               | -                 | 96.38%               | -       |



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| June 2022   |   |           |           |                | Performance as at 30 June 2022 (after portfolio tax) <sup>1</sup> |          |          |         |                |                |                        | Investment Allocation <sup>2</sup> |                           |                       |                     |                 |                   |                      |       |
|---|---|-----------|-----------|----------------|---|----------|----------|---------|----------------|----------------|------------------------|------------------------------------|---------------------------|-----------------------|---------------------|-----------------|-------------------|----------------------|-------|
|   | Tax aware level   | Fund code | APIR code | Inception date | 1 month   | 3 months | 6 months | 1 year  | 3 years (p.a.) | 5 years (p.a.) | Since inception (p.a.) | Cash                               | Australian fixed interest | Global fixed interest | Australian property | Global property | Australian shares | International shares | Other |
| Investors Mutual Australian Shares Fund                 |  Tax Enhanced    | 6         | ALL0006AU | Aug 2004       | -3.76%  | -4.19%   | -2.61%   | 0.92%   | 1.88%          | 3.21%          | 5.07%                  | 3.48%                              | -                         | -                     | 3.39%               | -               | 93.13%            | -                    | -     |
| Investors Mutual Future Leaders Fund                    |  Tax Enhanced    | 7         | ALL0003AU | Aug 2004       | -7.71%  | -10.92%  | -13.24%  | -7.10%  | 0.15%          | 1.89%          | 4.16%                  | 0.45%                              | -                         | -                     | -                   | -               | 99.55%            | -                    | -     |
| iShares Hedged International Equity Index Fund          |  Tax Enhanced    | 12        | ALL0020AU | Aug 2004       | -6.74%  | -11.50%  | -15.14%  | -10.12% | 4.33%          | 4.59%          | 5.63%                  | -                                  | -                         | -                     | -                   | -               | -                 | 100.00%              | -     |
| iShares S&P/ASX20 ETF Portfolio                         |  Tax Enhanced    | 14        | ALL0002AU | Aug 2004       | -6.38%  | -8.51%   | -4.81%   | -4.28%  | -0.26%         | 2.51%          | 4.71%                  | 1.52%                              | -                         | -                     | -                   | -               | 98.48%            | -                    | -     |
| iShares Wholesale Australian Bond Index Fund            |  Tax Enhanced    | 12A       | ALL0025AU | May 2008       | -1.17%  | -3.42%   | -7.70%   | -8.94%  | -2.97%         | -0.49%         | 1.90%                  | -                                  | 100.00%                   | -                     | -                   | -               | -                 | -                    | -     |
| iShares Wholesale Australian Equity Index Fund          |  Tax Enhanced    | 11        | ALL0019AU | Aug 2004       | -7.38%  | -9.52%   | -8.28%   | -5.52%  | 2.31%          | 4.83%          | 5.88%                  | -                                  | -                         | -                     | -                   | -               | 100.00%           | -                    | -     |
| iShares Wholesale Australian Listed Property Index Fund |  Tax Enhanced    | 12B       | ALL0026AU | May 2008       | -8.50%  | -13.60%  | -18.35%  | -9.44%  | -2.65%         | 2.30%          | 2.51%                  | -                                  | -                         | -                     | 100.00%             | -               | -                 | -                    | -     |
| iShares Wholesale International Equity Index Fund       |  Tax Enhanced    | 11A       | ALL0033AU | Aug 2016       | -3.93%  | -6.02%   | -12.39%  | -4.97%  | 5.45%          | 6.85%          | 6.73%                  | -                                  | -                         | -                     | -                   | -               | -                 | 100.00%              | -     |
| Kapstream Absolute Return Income Fund                   |  Tax Enhanced    | 10A       | ALL8139AU | Dec 2017       | -0.24%  | -0.85%   | -1.42%   | -1.87%  | -0.67%         | -              | -0.08%                 | 11.29%                             | 66.16%                    | 22.55%                | -                   | -               | -                 | -                    | -     |
| Martin Currie Emerging Markets Fund                     |  Tax Enhanced    | 36        | ALL7777AU | Nov 2018       | -3.09%  | -6.00%   | -16.33%  | -21.19% | -0.04%         | -              | 3.15%                  | 1.63%                              | -                         | -                     | -                   | -               | -                 | 98.37%               | -     |
| Martin Currie Equity Income Fund                        |  Tax Optimised   | 23        | ALL0027AU | Dec 2010       | -5.61%  | -8.71%   | -4.60%   | -2.38%  | 1.06%          | 2.05%          | 4.46%                  | 0.18%                              | -                         | -                     | -                   | -               | 99.82%            | -                    | -     |
| Martin Currie Real Income Fund                          |  Tax Enhanced    | 5         | ALL0018AU | Aug 2004       | -4.44%  | -6.65%   | -7.31%   | 1.12%   | -0.66%         | 3.23%          | 3.29%                  | 1.13%                              | -                         | -                     | 65.93%              | -               | 24.90%            | 8.04%                | -     |
| Macquarie Treasury Fund                                 |  Tax Advantage   | 1         | ALL0004AU | Sep 2004       | 0.02%   | -0.01%   | -0.05%   | -0.16%  | -0.02%         | 0.36%          | 1.95%                  | 100.00%                            | -                         | -                     | -                   | -               | -                 | -                    | -     |
| Magellan Global Fund                                    |  Tax Optimised   | 8         | ALL0005AU | Aug 2004       | -2.37%  | -4.55%   | -13.88%  | -9.96%  | 0.36%          | 5.09%          | 4.08%                  | 8.21%                              | -                         | -                     | -                   | -               | -                 | 91.79%               | -     |
| Magellan Infrastructure Fund                            |  Tax Enhanced    | 5B        | ALL0031AU | Sep 2014       | -3.86%  | -3.71%   | -2.00%   | 4.27%   | 0.24%          | 3.18%          | 4.52%                  | 4.41%                              | -                         | -                     | -                   | -               | 9.64%             | 85.95%               | -     |
| MFS Concentrated Global Equity Trust                    |  Tax Enhanced  | 8A        | ALL0146AU | Nov 2018       | -2.80%  | -4.65%   | -12.47%  | -6.93%  | 3.95%          | -              | 7.06%                  | 3.01%                              | -                         | -                     | -                   | -               | -                 | 96.99%               | -     |
| MLC Horizon 2 Income Portfolio                          |  Tax Enhanced  | 32        | ALL6780AU | Nov 2018       | -1.80%  | -3.26%   | -5.04%   | -4.42%  | -0.35%         | -              | 0.61%                  | 8.60%                              | 36.70%                    | 18.65%                | 0.54%               | 1.26%           | 9.58%             | 15.79%               | 8.88% |
| MLC Horizon 3 Conservative Growth Portfolio             |  Tax Enhanced  | 33        | ALL1421AU | Nov 2018       | -2.64%  | -4.48%   | -6.38%   | -5.09%  | 0.81%          | -              | 2.11%                  | 6.27%                              | 26.87%                    | 15.42%                | 0.88%               | 2.32%           | 15.41%            | 23.03%               | 9.80% |
| MLC Horizon 4 Balanced Portfolio                        |  Tax Enhanced  | 22        | ALL0022AU | May 2008       | -3.73%  | -5.70%   | -7.91%   | -5.68%  | 1.83%          | 3.00%          | 3.06%                  | 5.86%                              | 14.53%                    | 10.11%                | 1.24%               | 3.20%           | 21.87%            | 33.86%               | 9.33% |
| MLC Horizon 6 Share Portfolio                           |  Tax Enhanced  | 34        | ALL5569AU | Nov 2018       | -4.89%  | -7.50%   | -9.82%   | -6.73%  | 2.39%          | -              | 4.75%                  | 3.81%                              | 1.16%                     | 1.10%                 | 1.85%               | 1.72%           | 34.76%            | 48.95%               | 6.65% |
| Mutual ADI/Bank Securities                              |  Tax Advantage | 14B       | ALL0032AU | Sep 2014       | -0.14%  | -0.71%   | -1.23%   | -1.49%  | 0.12%          | 0.68%          | 0.99%                  | 5.00%                              | 93.00%                    | -                     | -                   | -               | -                 | -                    | 2.00% |
| Pendal Enhanced Credit Fund                             |  Tax Enhanced  | 3         | ALL0017AU | Aug 2004       | -1.12%  | -3.03%   | -6.41%   | -7.80%  | -2.05%         | -0.14%         | 2.17%                  | 5.72%                              | 94.28%                    | -                     | -                   | -               | -                 | -                    | -     |
| Pendal Sustainable Australian Share Fund                |  Tax Enhanced  | 39        | ALL9466AU | Nov 2018       | -9.21%  | -12.47%  | -13.28%  | -9.83%  | 0.84%          | -              | 4.22%                  | 2.33%                              | -                         | -                     | -                   | -               | 97.67%            | -                    | -     |



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|--|---|-----------|-----------|----------------|---|----------|----------|---------|----------------|----------------|------------------------|------------------------------------|---------------------------|-----------------------|---------------------|-----------------|-------------------|----------------------|--------|
|  |  Tax Enhanced    | Fund code | APIR code | Inception date | 1 month   | 3 months | 6 months | 1 year  | 3 years (p.a.) | 5 years (p.a.) | Since inception (p.a.) | Cash                               | Australian fixed interest | Global fixed interest | Australian property | Global property | Australian shares | International shares | Other  |
| Pendal Sustainable Balanced Fund                 |  Tax Enhanced    | 41        | ALL1639AU | Nov 2018       | -4.91%  | -6.56%   | -9.17%   | -5.15%  | 1.90%          | -              | 3.79%                  | 11.33%                             | 6.77%                     | 4.98%                 | 2.96%               | 1.99%           | 25.35%            | 29.73%               | 16.89% |
| Perpetual Wholesale Australian Share Fund        |  Tax Optimised   | 15        | ALL0009AU | Mar 2006       | -6.63%  | -6.76%   | -5.12%   | -2.99%  | 4.86%          | 5.46%          | 4.71%                  | 6.40%                              | -                         | -                     | -                   | -               | 83.65%            | 9.95%                | -      |
| Perpetual Wholesale Balanced Growth Fund         |  Tax Enhanced    | 19        | ALL0010AU | Mar 2006       | -3.75%  | -2.82%   | -3.00%   | -1.01%  | 3.58%          | 4.01%          | 3.38%                  | 35.23%                             | 5.20%                     | 0.35%                 | 4.02%               | 1.67%           | 23.35%            | 29.86%               | 0.32%  |
| Perpetual Wholesale Conservative Growth Fund     |  Tax Enhanced    | 26        | ALL3019AU | Dec 2017       | -2.09%  | -2.00%   | -3.23%   | -2.66%  | 0.91%          | -              | 1.72%                  | 41.01%                             | 30.34%                    | 2.38%                 | 3.13%               | 1.00%           | 8.96%             | 12.59%               | 0.59%  |
| Perpetual Wholesale Ethical SRI Fund             |  Tax Enhanced    | 21        | ALL0023AU | May 2008       | -6.63%  | -8.07%   | -9.38%   | -4.44%  | 5.71%          | 4.15%          | 6.48%                  | 9.62%                              | -                         | -                     | 3.78%               | -               | 83.38%            | 3.22%                | -      |
| Perpetual Wholesale Geared Australian Share Fund |  Tax Enhanced    | 16        | ALL0011AU | Jan 2006       | -16.57%   | -16.50%  | -13.51%  | -8.50%  | 3.79%          | 7.35%          | 5.40%                  | -                                  | -                         | -                     | 6.71%               | -               | 67.31%            | 25.98%               | -      |
| Perpetual Wholesale International Share Fund     |  Tax Enhanced    | 17        | ALL0012AU | Jan 2006       | -2.41%  | 1.56%    | -1.15%   | 0.88%   | 7.07%          | 7.62%          | 4.06%                  | 1.36%                              | -                         | -                     | -                   | 2.09%           | -                 | 96.55%               | -      |
| PIMCO Wholesale Australian Bond Fund             |  Tax Enhanced    | 2         | ALL0016AU | Aug 2004       | -1.42%  | -3.87%   | -8.22%   | -9.58%  | -3.12%         | -0.64%         | 2.11%                  | -                                  | 100.00%                   | -                     | -                   | -               | -                 | -                    | -      |
| PIMCO Wholesale Global Bond Fund                 |  Tax Enhanced    | 4         | ALL0008AU | Aug 2004       | -1.79%  | -4.88%   | -8.26%   | -8.85%  | -2.10%         | -0.42%         | 1.34%                  | -                                  | 2.13%                     | 97.87%                | -                   | -               | -                 | -                    | -      |
| Russell Investments Balanced Fund                |  Tax Enhanced    | 10        | ALL0014AU | Sep 2004       | -4.36%  | -7.20%   | -9.70%   | -7.14%  | 0.97%          | 2.21%          | 3.65%                  | 6.35%                              | 12.40%                    | 12.27%                | 5.79%               | 5.57%           | 29.18%            | 27.90%               | 0.54%  |
| Schroder Absolute Return Income Fund             |  Tax Enhanced    | 13        | ALL0007AU | Aug 2004       | -0.28%  | -0.98%   | -2.20%   | -2.88%  | -0.29%         | 0.46%          | 1.47%                  | 28.15%                             | 50.24%                    | 21.61%                | -                   | -               | -                 | -                    | -      |
| Schroder Real Return Fund                        |  Tax Enhanced    | 10B       | ALL9085AU | Dec 2017       | -1.48%  | -3.30%   | -5.68%   | -4.80%  | 0.66%          | -              | -0.32%                 | 24.30%                             | 28.06%                    | 21.03%                | -                   | -               | 13.15%            | 13.46%               | -      |
| Stewart Investors Worldwide Sustainability Fund  |  Tax Enhanced    | 29        | ALL5665AU | Apr 2021       | -5.95%  | -12.83%  | -23.48%  | -16.92% | -              | -              | -10.51%                | 1.70%                              | -                         | -                     | -                   | -               | -                 | 98.30%               | -      |
| Vanguard Balanced Portfolio                      |  Tax Optimised   | 31        | ALL4532AU | Nov 2018       | -3.33%  | -6.36%   | -9.90%   | -8.18%  | 0.62%          | -              | 3.02%                  | -                                  | 14.64%                    | 34.24%                | -                   | -               | 20.82%            | 30.30%               | -      |
| Vanguard Conservative Portfolio                  |  Tax Optimised  | 12C       | ALL0034AU | Aug 2016       | -2.35%  | -4.91%   | -8.34%   | -7.94%  | -0.51%         | 1.39%          | 1.28%                  | 9.91%                              | 17.63%                    | 42.12%                | -                   | -               | 12.33%            | 18.01%               | -      |
| Vanguard Growth Portfolio                        |  Tax Optimised | 12D       | ALL0035AU | Aug 2016       | -4.19%  | -7.30%   | -10.54%  | -8.03%  | 1.73%          | 3.72%          | 3.79%                  | -                                  | 8.59%                     | 20.60%                | -                   | -               | 28.96%            | 41.85%               | -      |
| Vanguard High Growth Portfolio                   |  Tax Optimised | 30        | ALL6521AU | Nov 2018       | -5.13%  | -8.22%   | -11.22%  | -7.59%  | 2.98%          | -              | 5.89%                  | -                                  | 2.95%                     | 7.01%                 | -                   | -               | 36.28%            | 53.76%               | -      |
| Walter Scott Global Equity Fund (Hedged)         |  Tax Enhanced  | 52        | ALL5980AU | Apr 2021       | -5.85%  | -11.80%  | -17.64%  | -11.84% | -              | -              | -6.74%                 | 1.78%                              | -                         | -                     | -                   | -               | -                 | 98.22%               | -      |

<sup>1</sup> Past performance is not indicative of future performance. Performance quoted is net of all portfolio taxes, management fees, and fund expenses but does not take into account any stamp duty, transaction costs and management fee rebates.

<sup>2</sup> Asset allocation as at 31 March 2022

**Tax Advantage**  
The foundation of our tax effective investment approach, essential to maximising investment returns.

**Tax Enhanced**  
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**Tax Optimised**  
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