



Investment Menu Performance After Fees & Taxes

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| May 2024 | | Tax aware level | Fund code | APIR code | Inception date | Performance as at 31 May 2024 (after portfolio tax) ¹ | | | | | | Investment Allocation ² | | | | | | | | |
|---|--|-----------------|-----------|-----------|----------------|--|----------|----------|--------|----------------|----------------|------------------------------------|---------|---------------------------|-----------------------|---------------------|-----------------|-------------------|----------------------|---------|
| | | | | | | 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 | -1.31% | -2.09% | 2.09% | -0.01% | - | - | 2.83% | 2.31% | - | - | - | - | 77.81% | 19.88% | - |
| Affirmative Global Bond Fund | | Tax Enhanced | 49 | ALL0565AU | Apr 2021 | 0.47% | -0.34% | 0.62% | 0.36% | -3.37% | - | -3.23% | 2.37% | 0.67% | 96.96% | - | - | - | - | - |
| Ardea Real Outcome Fund | | Tax Advantage | 37 | ALL0815AU | Apr 2021 | -0.73% | -0.71% | -1.87% | -0.56% | -0.62% | - | -0.56% | 0.00% | 76.93% | 23.07% | - | - | - | - | - |
| Barrow Hanley Global Share Fund | | Tax Enhanced | 17 | ALL0012AU | Jan 2006 | 1.29% | 2.86% | 8.39% | 11.17% | 7.47% | 9.18% | 4.74% | 4.30% | - | - | - | 0.00% | - | 95.70% | - |
| Bennelong Concentrated Australian Equities Fund | | Tax Enhanced | 38 | ALL7316AU | Nov 2018 | -1.71% | -4.39% | 7.15% | 11.07% | -2.71% | 4.54% | 5.45% | 0.77% | - | - | - | - | 99.23% | - | - |
| DNR Capital Australian Emerging Companies Portfolio | | Tax Optimised | 20 | ALL0024AU | May 2008 | 0.05% | -2.36% | 12.39% | 9.96% | -4.58% | 0.51% | 3.50% | 1.83% | - | - | - | - | 98.17% | - | - |
| Dimensional Global Bond Sustainability Trust | | Tax Enhanced | 69 | ALL4846AU | Apr 2022 | 0.51% | -0.21% | 1.28% | 1.82% | - | - | -0.67% | 3.90% | 5.76% | 90.34% | - | - | - | - | - |
| Dimensional Global Small Company Trust | | Tax Enhanced | 9 | ALL0015AU | Aug 2004 | 1.52% | 0.64% | 10.90% | 13.84% | 5.52% | 7.86% | 5.42% | 0.31% | - | - | - | - | - | 99.69% | - |
| Dimensional Sustainability World Allocation 70/30 Trust | | Tax Enhanced | 50 | ALL7937AU | Apr 2021 | 0.97% | 0.55% | 7.64% | 10.70% | 2.31% | - | 0.94% | 1.44% | 1.74% | 27.26% | 1.55% | 0.82% | 23.46% | 43.73% | - |
| Dimensional World 30/70 Portfolio | | Tax Optimised | 62 | ALL4096AU | Apr 2022 | 0.59% | 0.74% | 3.62% | 5.43% | - | - | 2.70% | 6.26% | 7.87% | 56.11% | 0.63% | 0.36% | 10.03% | 18.74% | - |
| Dimensional World 50/50 Portfolio | | Tax Optimised | 40 | ALL1871AU | Nov 2018 | 0.81% | 0.94% | 5.42% | 7.71% | 1.51% | 3.05% | 3.68% | 4.04% | 5.36% | 40.53% | 1.11% | 0.61% | 16.71% | 31.64% | - |
| Dimensional World 70/30 Portfolio | | Tax Optimised | 24 | ALL0030AU | Jul 2012 | 1.06% | 1.12% | 7.43% | 10.37% | 2.31% | 4.58% | 5.77% | 1.30% | 1.89% | 26.54% | 1.54% | 0.87% | 23.29% | 44.57% | - |
| Dimensional World Equity Portfolio | | Tax Optimised | 28 | ALL8615AU | Apr 2021 | 1.30% | 1.70% | 9.85% | 13.85% | 5.39% | - | 5.75% | 0.46% | - | - | 2.22% | 1.22% | 33.45% | 62.65% | - |
| EQT Wholesale Mortgage Income Fund | | Tax Advantage | 25 | ALL0029AU | May 2012 | 0.20% | 0.55% | 1.05% | 2.00% | 1.65% | 1.61% | 1.85% | 15.68% | 84.32% | - | - | - | - | - | - |
| Evergreen Responsible Growth Model | | Tax Optimised | 27 | ALL9827AU | Apr 2021 | 0.90% | 1.52% | 7.24% | 7.39% | 2.01% | - | 2.21% | 10.45% | 11.32% | 9.74% | 0.09% | - | 27.23% | 34.43% | 6.74% |
| Firetrail Absolute Return Fund | | Tax Enhanced | 6A | ALL0527AU | Dec 2017 | 0.92% | 7.09% | 4.53% | 3.02% | -4.09% | 2.51% | 0.45% | 100.00% | - | - | - | - | - | - | - |
| Generation Global Share Fund | | Tax Enhanced | 66 | ALL3911AU | Apr 2022 | 0.39% | -2.14% | 10.25% | 16.76% | - | - | 9.14% | 4.47% | - | - | - | 4.91% | - | 90.62% | - |
| Generation Life Tax Effective Australian Share Fund | | Tax Optimised | 35 | ALL3779AU | May 2019 | 0.47% | 0.17% | 8.66% | 11.92% | 5.65% | 6.71% | 7.26% | 1.41% | - | - | - | - | 98.59% | - | - |
| Generation Life Term Deposit Fund | | Tax Advantage | 14A | ALL0028AU | Jul 2010 | 0.25% | 0.74% | 1.45% | 2.85% | 1.34% | 0.89% | 1.60% | 35.48% | 64.52% | - | - | - | - | - | - |
| GMO Systematic Global Macro Trust | | Tax Advantage | 47 | ALL1297AU | Apr 2021 | 1.27% | -4.36% | -5.38% | -2.08% | 0.41% | - | 0.95% | - | - | - | - | - | - | - | 100.00% |
| Generation Life Tax Effective Growth Fund | | Tax Optimised | 10 | ALL0014AU | Sep 2004 | 0.33% | 1.00% | 7.45% | 7.85% | 2.35% | 3.64% | 3.98% | 0.95% | 3.83% | 18.82% | - | - | 25.11% | 51.29% | - |
| GQG Partners Global Equity Fund | | Tax Enhanced | 68 | ALL8930AU | Apr 2024 | 1.45% | - | - | - | - | - | 1.04% | 0.50% | - | - | - | - | - | 99.50% | - |
| Hyperion Global Growth Companies Fund | | Tax Enhanced | 53 | ALL4510AU | Apr 2021 | -2.73% | -7.97% | 5.49% | 20.06% | 5.46% | - | 6.70% | 1.50% | - | - | - | - | - | 98.50% | - |



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|---|--|-----------------|-----------|-----------|----------------|--|----------|----------|--------|----------------|----------------|------------------------|------------------------------------|---------------------------|-----------------------|---------------------|-----------------|-------------------|----------------------|--------|
| | | | | | | 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 Share Fund | | Tax Optimised | 6 | ALL0006AU | Aug 2004 | -0.64% | -1.19% | 3.92% | 1.49% | 3.51% | 3.29% | 5.03% | 5.23% | - | - | - | - | 94.77% | - | - |
| Investors Mutual Future Leaders Fund | | Tax Enhanced | 7 | ALL0003AU | Aug 2004 | -0.40% | 1.45% | 13.43% | 17.15% | 2.92% | 3.11% | 4.56% | 2.68% | - | - | - | - | 97.32% | - | - |
| iShares Hedged International Equity Index Fund | | Tax Enhanced | 12 | ALL0020AU | Aug 2004 | 3.36% | 3.22% | 12.25% | 19.12% | 5.49% | 8.69% | 6.40% | - | - | - | - | - | 100.00% | - | - |
| iShares S&P/ASX20 ETF Portfolio | | Tax Enhanced | 14 | ALL0002AU | Aug 2004 | 1.37% | 0.68% | 7.79% | 10.91% | 4.99% | 3.96% | 5.18% | 1.46% | - | - | - | - | 98.54% | - | - |
| iShares Wholesale Australian Bond Index Fund | | Tax Enhanced | 12A | ALL0025AU | May 2008 | 0.23% | -0.60% | 1.05% | -0.30% | -2.51% | -1.40% | 1.76% | - | 100.00% | - | - | - | - | - | - |
| iShares Wholesale Australian Equity Index Fund | | Tax Enhanced | 11 | ALL0019AU | Aug 2004 | 0.62% | 0.70% | 8.69% | 9.89% | 4.98% | 5.77% | 6.29% | - | - | - | - | 100.00% | - | - | |
| iShares Wholesale Australian Listed Property Index Fund | | Tax Enhanced | 12B | ALL0026AU | May 2008 | 1.49% | 2.28% | 17.02% | 17.52% | 5.15% | 3.24% | 3.55% | - | - | - | 100.00% | - | - | - | - |
| iShares Wholesale International Equity Index Fund | | Tax Enhanced | 11A | ALL0033AU | Aug 2016 | 1.66% | 1.25% | 11.96% | 16.88% | 9.56% | 10.23% | 9.00% | - | - | - | - | - | 100.00% | - | - |
| Kapstream Absolute Return Income Fund | | Tax Enhanced | 10A | ALL8139AU | Dec 2017 | 0.43% | 0.78% | 1.56% | 3.14% | 0.72% | 0.45% | 0.58% | 0.00% | 77.76% | 22.24% | - | - | - | - | - |
| Macquarie Global Listed Real Estate Fund | | Tax Enhanced | 5A | ALL0021AU | May 2008 | 2.27% | -0.29% | 2.82% | 4.49% | -3.96% | -0.87% | 1.92% | 0.00% | - | - | 5.48% | 94.52% | - | - | - |
| Macquarie Treasury Fund | | Tax Advantage | 1 | ALL0004AU | Sep 2004 | 0.26% | 0.72% | 1.44% | 2.83% | 1.43% | 0.89% | 1.99% | 100.00% | - | - | - | - | - | - | - |
| Macquarie Dynamic Bond Fund | | Tax Enhanced | 54 | ALL0819AU | Apr 2024 | -0.56% | - | - | - | - | - | -0.56% | 3.20% | 16.80% | 80.00% | - | - | - | - | - |
| Magellan Global Fund | | Tax Optimised | 8 | ALL0005AU | Aug 2004 | 0.11% | -1.49% | 10.05% | 15.98% | 6.43% | 6.35% | 5.04% | 4.84% | - | - | - | - | - | 95.16% | - |
| Magellan Infrastructure Fund | | Tax Optimised | 5B | ALL0031AU | Sep 2014 | 2.12% | 0.87% | 1.75% | 1.05% | 0.67% | 0.40% | 3.41% | 3.36% | - | - | - | - | 9.27% | 87.37% | - |
| Martin Currie Emerging Markets Fund | | Tax Enhanced | 36 | ALL7777AU | Nov 2018 | -2.32% | -0.76% | 1.87% | 2.07% | -5.71% | 1.37% | 2.63% | 0.00% | - | - | - | - | - | 100.00% | - |
| Martin Currie Equity Income Fund | | Tax Optimised | 23 | ALL0027AU | Dec 2010 | -0.81% | -1.54% | 5.66% | 5.61% | 3.50% | 3.26% | 4.70% | 0.26% | - | - | - | - | 99.74% | - | - |
| Martin Currie Real Income Fund | | Tax Enhanced | 5 | ALL0018AU | Aug 2004 | 0.11% | -1.28% | 4.55% | 0.81% | 1.94% | 0.72% | 3.10% | 1.44% | - | - | 49.34% | 7.49% | 17.92% | 23.81% | - |
| Mercer Future Wealth Balanced Portfolio | | Tax Optimised | 60 | ALL6968AU | Jul 2023 | 0.53% | 0.13% | 5.21% | - | - | - | 4.12% | 8.04% | 8.56% | 11.56% | - | 12.00% | 29.41% | 25.38% | 5.05% |
| MFS Concentrated Global Equity Trust | | Tax Optimised | 8A | ALL0146AU | Nov 2018 | -0.32% | -2.86% | 5.40% | 3.75% | 3.56% | 6.43% | 7.53% | 0.59% | - | - | - | - | - | 99.41% | - |
| MLC Active Conservative Portfolio | | Tax Optimised | 32 | ALL6780AU | Nov 2018 | 0.33% | 0.40% | 3.13% | 4.63% | 1.14% | 1.41% | 1.78% | 3.08% | 39.20% | 19.91% | 0.51% | 1.25% | 7.93% | 15.18% | 12.94% |
| MLC Active Moderate Portfolio | | Tax Optimised | 33 | ALL1421AU | Nov 2018 | 0.27% | 0.49% | 4.40% | 6.20% | 1.77% | 2.71% | 3.18% | 3.82% | 26.40% | 13.65% | 0.88% | 1.82% | 14.56% | 26.46% | 12.41% |
| MLC Active Balanced Portfolio | | Tax Optimised | 22 | ALL0022AU | May 2008 | 0.45% | 0.79% | 5.91% | 8.01% | 2.53% | 3.96% | 3.48% | 3.90% | 13.18% | 7.82% | 1.28% | 1.91% | 21.43% | 39.05% | 11.43% |
| MLC MultiActive High Growth Portfolio | | Tax Optimised | 34 | ALL5569AU | Nov 2018 | 0.46% | 0.99% | 8.29% | 10.44% | 4.01% | 5.46% | 6.33% | 3.83% | 0.54% | 0.43% | 1.86% | 1.56% | 32.83% | 54.94% | 4.01% |
| Morningstar Balanced Model | | Tax Optimised | 55 | ALL8831AU | Feb 2023 | 0.31% | 0.51% | 3.92% | 3.79% | - | - | 3.88% | 10.23% | 23.05% | 13.92% | - | 4.61% | 13.56% | 28.69% | 5.94% |
| Morningstar Growth Model | | Tax Optimised | 56 | ALL8970AU | Oct 2022 | 0.29% | 1.04% | 5.44% | 5.76% | - | - | 6.01% | 5.28% | 13.90% | 8.09% | - | 6.02% | 20.84% | 39.18% | 6.69% |
| Morningstar High Growth Model | | Tax Optimised | 57 | ALL4014AU | Oct 2022 | 0.42% | 1.54% | 7.16% | 7.37% | - | - | 7.22% | 3.09% | 4.94% | 1.39% | - | 7.44% | 28.80% | 49.77% | 4.57% |
| Mutual ADI/Bank Securities | | Tax Advantage | 14B | ALL0032AU | Sep 2014 | 0.43% | 1.06% | 2.32% | 4.55% | 1.87% | 1.53% | 1.52% | 12.97% | 87.03% | - | - | - | - | - | - |
| Pendal Sustainable Australian Share Fund | | Tax Enhanced | 39 | ALL9466AU | Nov 2018 | -0.06% | 0.33% | 9.16% | 9.36% | 2.89% | 4.80% | 6.16% | 1.65% | - | - | - | - | 98.35% | - | - |



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| Pendal Sustainable Balanced Fund | Tax Enhanced | 41 | ALL1639AU | Nov 2018 | 0.49% | -0.17% | 5.70% | 5.75% | 1.89% | 3.65% | 4.29% | 4.43% | 8.57% | 8.46% | 2.13% | 1.86% | 27.88% | 32.67% | 14.00% |
| Perpetual Australian Share Fund | Tax Optimised | 15 | ALL0009AU | Mar 2006 | 0.21% | 0.44% | 8.06% | 4.34% | 3.73% | 5.75% | 4.91% | 6.12% | - | - | - | - | 85.95% | 7.93% | - |
| Perpetual Balanced Growth Fund | Tax Enhanced | 19 | ALL0010AU | Mar 2006 | 0.37% | 0.81% | 5.45% | 5.01% | 2.83% | 4.23% | 3.51% | 11.79% | 13.05% | 10.77% | 6.45% | 2.93% | 23.43% | 31.29% | 0.29% |
| Perpetual Conservative Growth Fund | Tax Enhanced | 26 | ALL3019AU | Dec 2017 | 0.28% | 0.35% | 3.36% | 2.68% | 0.86% | 1.70% | 1.97% | 13.53% | 49.75% | 9.59% | 4.10% | 1.85% | 7.71% | 13.03% | 0.44% |
| Perpetual ESG Australia Share Fund | Tax Enhanced | 21 | ALL0023AU | May 2008 | -2.07% | -1.51% | 9.10% | 9.01% | 5.50% | 7.51% | 6.91% | 9.21% | - | - | - | - | 88.33% | 2.46% | - |
| Perpetual Geared Australian Share Fund | Tax Enhanced | 16 | ALL0011AU | Jan 2006 | 0.19% | -0.18% | 20.05% | 6.03% | 6.44% | 7.86% | 6.16% | 0.00% | - | - | - | - | 80.41% | 19.59% | - |
| PIMCO Wholesale Australian Bond Fund | Tax Enhanced | 2 | ALL0016AU | Aug 2004 | 0.36% | -0.35% | 1.64% | 0.56% | -2.35% | -1.23% | 2.04% | - | 100.00% | - | - | - | - | - | - |
| PIMCO Wholesale Global Bond Fund | Tax Enhanced | 4 | ALL0008AU | Aug 2004 | 1.41% | 1.08% | 2.73% | 2.92% | -2.50% | -0.80% | 1.29% | - | 9.66% | 90.34% | - | - | - | - | - |
| Schroder Absolute Return Income Fund | Tax Enhanced | 13 | ALL0007AU | Aug 2004 | 0.33% | 0.86% | 2.07% | 3.45% | 0.68% | 0.87% | 1.57% | 9.75% | 61.18% | 29.07% | - | - | - | - | - |
| Schroder Real Return Fund | Tax Enhanced | 10B | ALL9085AU | Dec 2017 | 0.84% | 1.32% | 4.65% | 5.62% | 1.52% | 2.43% | 1.15% | 5.91% | 27.10% | 32.80% | - | - | 5.97% | 28.22% | - |
| Stewart Investors Worldwide Sustainability Fund | Tax Enhanced | 29 | ALL5665AU | Apr 2021 | 0.21% | -1.48% | 5.54% | 2.44% | 1.07% | - | 1.75% | - | - | - | - | - | 1.37% | 98.63% | - |
| Vanguard Balanced Portfolio | Tax Optimised | 31 | ALL4532AU | Nov 2018 | 0.92% | 0.40% | 5.32% | 6.42% | 1.14% | 2.95% | 3.94% | - | 14.87% | 34.80% | - | - | 20.18% | 30.15% | - |
| Vanguard Conservative Portfolio | Tax Optimised | 12C | ALL0034AU | Aug 2016 | 0.71% | 0.18% | 3.47% | 4.03% | -0.32% | 1.29% | 1.79% | 9.88% | 17.93% | 41.89% | - | - | 12.15% | 18.15% | - |
| Vanguard Growth Portfolio | Tax Optimised | 12D | ALL0035AU | Aug 2016 | 1.12% | 0.76% | 7.18% | 9.09% | 2.88% | 4.69% | 4.87% | - | 8.84% | 20.84% | - | - | 28.34% | 41.98% | - |
| Vanguard High Growth Portfolio | Tax Optimised | 30 | ALL6521AU | Nov 2018 | 1.33% | 1.15% | 9.23% | 12.09% | 4.87% | 6.60% | 7.65% | - | 2.93% | 6.93% | - | - | 36.29% | 53.85% | - |
| Walter Scott Global Equity Fund (Hedged) | Tax Enhanced | 52 | ALL5980AU | Apr 2021 | 1.84% | -0.38% | 8.53% | 10.76% | 3.45% | - | 4.25% | 1.67% | - | - | - | - | - | 98.33% | - |
| Yarra Enhanced Income Fund | Tax Enhanced | 3 | ALL0017AU | Aug 2004 | 0.43% | 0.28% | 1.95% | 2.77% | -0.90% | -0.07% | 2.23% | 6.36% | 85.29% | - | - | - | 8.19% | - | 0.16% |

¹ 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.

² Asset allocation as at 31 March 2024



Tax Advantage

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



Tax Enhanced

An enhanced, tax aware investment and trading approach that aims to improve after-tax returns.



Tax Optimised

The pinnacle of tax aware investing, maximising your after-tax performance.

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