

i-Select

Superannuation Scheme

Investment Options Supplement

30 September 2020 IOS
Issued by i-Select Limited

This Investment Options Supplement is provided under the terms of an exemption that the i-Select Superannuation Scheme has from some of the provisions of the Financial Markets Conduct Act 2013 and Financial Markets Conduct Regulations 2014. You can find a copy of the exemption notice on FMA's website at www.fma.govt.nz/compliance/exemptions.



iSelect

SUPERANNUATION

Description of your investment options

A description of the investment options that are currently available to Members, and the estimated annual fund charges for those investment options, is set out in the table below.

Annual Scheme Charges

Manager's fee	0.4%
Scheme expenses (from 01/12/20)*	0.06%
Total	0.46%

* Scheme expenses include estimates of the Scheme's accountancy, audit and Supervisor's fees. These are re-estimated each year for the following year and may, therefore, change without notice.

Please note that:

- any changes to the investment options will only be updated quarterly; and
- any changes to the estimated total annual fund charges, other charges and any individual action fees in respect of each investment option will only be updated annually.
- further possible investment options are available for selection by a Member after consultation with their Authorised Financial Adviser.

Custodian Brokerage Fees

Aegis/CSL

FNZ

Investment type

Investment type	Aegis/CSL	FNZ
NZX Shares	0.35% min \$24.95 NZD plus Trade Fee \$4.50	0.30% min \$30 NZD plus Trade Fee \$10
NZX Fixed Interest	0.25% min \$25 NZD	0.25% min \$30 NZD plus Trade Fee \$10
ASX Shares	0.40% min \$39.95 AUD	0.30% min \$30 AUD
ASX Fixed Interest	N/A	0.25% min \$30 AUD
US Shares	0.60% min \$50 USD	0.40% min \$50 USD
UK Shares	0.60% min £25 (0.50% stamp duty on purchases)	0.40% min £50 (0.50% stamp duty on purchases)

Other charges

Bank fees may apply where the Manager has to move member funds between accounts, such as from the Scheme's trust account to the Custodian.

Brokerage Fees

Brokerage fees may apply to the following types of investments and will be deducted from your investment amount:

Adviser Fees

As a member of the i-Select Superannuation Scheme you must appoint an Authorised Financial Adviser to assist you in making decisions on the investments to be included in your Personal Plan. The service that the Authorised Financial Adviser provides will be subject to a fee that is negotiated with you at the time of joining the Scheme and is deducted from your investment amount.

Example of how fees apply to an investor

John Smith invests \$10,000 in a number of investment options. He is charged brokerage when his funds are invested of \$20.00 (0.2% of \$10,000).

This brings the starting value of his investment to \$9,980.00.

He is also charged the management fee, which works out to \$39.92 (0.4% of \$9,980.00), and Scheme expenses of \$5.99 (0.06% of \$9,980). These fees might be more or less if his account balance has increased or decreased over the year and are dependent on the type of investments he has selected.

He is also charged an ongoing Adviser fee, which works out to \$99.80 (1% of \$9,980.00). These fees might be more or less if his account balance has increased or decreased over the year and are dependent on the type of investments he has selected.

Over the next year John pays other charges of \$15 being a bank charge to move funds.

Estimated total fees for the first year:

Brokerage:	\$20.00
Management fee:	\$39.92
Scheme expenses*:	\$5.99
Adviser fee:	\$99.80
Other charges:	\$15.00
Total:	\$180.71

*These expenses only from 01/12/20

If John's investment options include any funds, those funds may be subject additional fees (including performance fees) and expenses.

This example may not be representative of the actual fees you may be charged and reflects a mix of investment options at the maximum management fee rate.

Understanding the risk indicator

A risk indicator in relation to an investor's investment portfolio will be provided by an investor's authorised financial adviser prior to any investments being made on behalf of the investor.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means there is the potential for higher returns over time, but with the risk of higher losses, and there are likely to be more ups and downs along the way.

To help you clarify your own attitude to risk, you must seek financial advice from an authorised financial adviser. In addition, you may work out your risk profile at <https://www.sorted.org.nz/tools/investor-kickstarter>.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

The risk indicator is not a guarantee of a Personal Plan's future performance. The risk indicator is based on the returns data for a five year time period. While risk indicators are usually relatively stable, they do shift from time to time.

Example risk indicator



See the **product disclosure statement (PDS)** for more information about the risks associated with investing in an investment portfolio.



Exit Fees

An Exit Fee applies if funds in excess of 30% of the original contribution amounts are taken as lump sum benefits within a two year period (the amounts caught by the Exit Charge are called "Relevant Contributions" here). The Exit Fee is 3% if Relevant Contributions are taken as lump sum benefits within 12 months, and 1.5% if taken as lump sum benefits between 12 and 24 months.

Part of any Exit Fee will be paid to your Financial Adviser unless they elect to waive it. Where your Financial Adviser elects to waive the payment, the Exit Fee will be reduced to 2.5% (within 12 months) and 1.25% (12 to 24 months) respectively.

Exit fees do not apply to the growth on Relevant Contributions, or Income for Life Payments on Relevant Contributions.

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30 September 2020 IOS



Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
3i Infrastructure Plc - GBP (3IN) (Cash Dist)	0.30%	2.50%	2.30%	2.36%	https://www.3i-infrastructure.com/	Our strategy is to maintain a balanced portfolio of investments to deliver an attractive mix of income yield and capital appreciation for our shareholders.
Aberdeen Asian Income Fund Limited	0.00%	0.00%	1.51%	1.57%	https://www.asian-income.co.uk/	To provide investors with a total return primarily through investing in Asian Pacific securities, including those with an above average yield. Within its overall investment objective, the Company aims to grow its dividends over time.
Aberdeen Asian Income Fund Ltd - GBP (AAIF) (Cash Dist)	0.00%	0.00%	1.51%	1.57%	https://www.asian-income.co.uk/	To provide investors with a total return primarily through investing in Asian Pacific securities, including those with an above average yield. Within its overall investment objective, the Company aims to grow its dividends over time.
Aberdeen New Dawn Investment Trust PLC - GBP (ABD) (Cash Dist)	0.00%	0.00%	1.53%	1.59%	https://www.newdawn-trust.co.uk/	The objective of Aberdeen New Dawn Investment Trust PLC is to provide shareholders with a high level of capital growth through equity investment in the Asia Pacific countries excluding Japan.
Aberdeen Std Emerging Opports Fd	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	1.95%	2.01%	https://www.aberdeenstandard.com/	To provide investors with high capital growth over the medium to long term (3-5 years) by seeking exposure to emerging stock markets worldwide or companies with significant activities in emerging markets.
Activision Blizzard Inc	0.00%	0.00%	0.40%	0.46%	https://www.activisionblizzard.com/	We create the most epic interactive gaming and entertainment experiences on earth immersing players in new, unimagined worlds. Our products help build community and create social platforms that bring people together.
Affluence Investment Fund	Buy Spread 0.25%, Sell Spread 0.25%	12.5% of positive performance after recovering any previous underperformance.	0.40%	0.46%	https://www.affluencefunds.com.au/	The fund provides access to 20-35 of the very best investment managers across all asset classes, predominantly through a diversified portfolio of unlisted managed funds.
AFT Pharmaceuticals Ltd - NZD (AFT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.aftpharm.com/	We develop, license, and sell pharmaceutical products in Australasia and around the world. Our commitment to innovation allows us to make a real difference to people's health.
AGL Energy Limited Fully Paid Shares - AUD (AGL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.agl.com.au	AGL targets a payout ratio of approximately 75% of Underlying Profit after tax where a minimum franking level of 80% can be maintained.
AGL Energy Ltd	0.00%	0.00%	0.40%	0.46%	https://www.agl.com.au	AGL targets a payout ratio of approximately 75% of Underlying Profit after tax where a minimum franking level of 80% can be maintained.
Air New Zealand Limited - NZD (AIR) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.airnewzealand.co.nz/	Air New Zealand operates a global network that provides passenger and cargo services to, from and within New Zealand to approximately 17 million passengers a year.
Alibaba Group Holding Ltd	0.00%	0.00%	0.40%	0.46%	https://www.alibabagroup.com/en/global/home	Alibaba Group Holding Limited operates as a holding company. The Company provides internet infrastructure, e-commerce, online financial, and internet content services through its subsidiaries.
Alibaba Group Holdings - USD (BABA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.alibabagroup.com/en/global/home	Alibaba Group Holding Limited operates as a holding company. The Company provides internet infrastructure, e-commerce, online financial, and internet content services through its subsidiaries.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
All Country Global Shares Index Fund (AIF PI)	Buy Spread 0.06%, Sell Spread 0.06%	0.00%	0.79%	0.85%	https://www.ampcapital.com/nz/en/home	Aims to provide a return that closely matches the return of the MSCI All Country World ex Tobacco Index in New Zealand dollars with net dividends reinvested (69% hedged to the New Zealand dollar).
Allan Gray Australia Equity A	Buy Spread 0.20%, Sell Spread 0.20%	20.00%	1.15%	1.21%	https://www.allangray.com.au/	The Equity Fund is an actively managed, contrarian fund that gives you the opportunity to outperform the market over the long term by investing in select Australian shares.
Allan Gray Australia Equity B	Buy Spread 0.20%, Sell Spread 0.20%	20.00%	1.15%	1.21%	https://www.allangray.com.au/	The Equity Fund is an actively managed, contrarian fund that gives you the opportunity to outperform the market over the long term by investing in select Australian shares.
Allan Gray Australia Equity Fund - Class A (W) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	20.00%	1.15%	1.21%	https://www.allangray.com.au/	The Equity Fund is an actively managed, contrarian fund that gives you the opportunity to outperform the market over the long term by investing in select Australian shares.
Alliance Trust PLC - GBP (ATST) (Cash Dist)	Buy Spread 0.01%, Sell Spread 0.01%	0.00%	1.05%	1.11%	https://www.hl.co.uk/	Alliance Trust is an investment company with investment trust status. Our objective is to generate a real return for our shareholders over the medium to long term by a combination of capital growth and a rising dividend. We have no fixed asset allocation benchmark although we mainly invest in global equities but can use a range of asset classes throughout the world to achieve our objective.
Allianz Technology Trust PLC	0.00%	12.5% of the outperformance of the NAV compared to the indexed NAV over the performance period. The fee is capped at a maximum of 2.25% of the Trust's NAV at the year-end.	1.33%	1.39%	https://www.allianztechnologytrust.com/#	The Trust's objective is to achieve long-term capital growth by investing principally in the equity securities of quoted technology companies on a worldwide basis.
Allianz Technology Trust PLC - GBP (ATT) (Cash Dist)	0.00%	12.5% of the outperformance of the NAV compared to the indexed NAV over the performance period. The fee is capped at a maximum of 2.25% of the Trust's NAV at the year-end.	1.33%	1.39%	https://www.allianztechnologytrust.com/#	The Trust's objective is to achieve long-term capital growth by investing principally in the equity securities of quoted technology companies on a worldwide basis.
Alphabet Inc - Class A	0.00%	0.00%	0.40%	0.46%	https://abc.xyz/	Alphabet Inc. is a holding company. The Company holds interests in Google Inc. (Google). The Company's segments include Google and Other Bets. Google segment includes Internet products, such as Search, Ads, Commerce, Maps, YouTube, Apps, Cloud, Android, Chrome, Google Play, and hardware products, including Chromecast, Chromebooks and Nexus, which are sold by the Company. Its technical infrastructure and Virtual Reality are also included in Google segment.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Alphabet Inc - Class C	0.00%	0.00%	0.40%	0.46%	https://abc.xyz/	Alphabet Inc. is a holding company. The Company holds interests in Google Inc. (Google). The Company's segments include Google and Other Bets. Google segment includes Internet products, such as Search, Ads, Commerce, Maps, YouTube, Apps, Cloud, Android, Chrome, Google Play, and hardware products, including Chromecast, Chromebooks and Nexus, which are sold by the Company. Its technical infrastructure and Virtual Reality are also included in Google segment.
Alphabet Inc Class A - USD (GOOGL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://abc.xyz/	Alphabet Inc. is a holding company. The Company holds interests in Google Inc. (Google). The Company's segments include Google and Other Bets. Google segment includes Internet products, such as Search, Ads, Commerce, Maps, YouTube, Apps, Cloud, Android, Chrome, Google Play, and hardware products, including Chromecast, Chromebooks and Nexus, which are sold by the Company. Its technical infrastructure and Virtual Reality are also included in Google segment.
Alphabet Inc Class C - USD (GOOG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://abc.xyz/	Alphabet Inc. is a holding company. The Company holds interests in Google Inc. (Google). The Company's segments include Google and Other Bets. Google segment includes Internet products, such as Search, Ads, Commerce, Maps, YouTube, Apps, Cloud, Android, Chrome, Google Play, and hardware products, including Chromecast, Chromebooks and Nexus, which are sold by the Company. Its technical infrastructure and Virtual Reality are also included in Google segment.
Alteryx Inc	0.00%	0.00%	0.40%	0.46%	https://www.alteryx.com/	Alteryx is a leader in Analytic Process Automation (APA). The Alteryx APA platform unifies analytics, data science and business process automation in one easy-to-use platform to accelerate digital transformation.
Alumina Limited - AUD (AWC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.aluminalimited.com	Alumina Limited represents a unique opportunity for a pure investment in the world's largest alumina and bauxite producer, AWAC.
Amazon.Com Inc	0.00%	0.00%	0.40%	0.46%	https://www.amazon.com	Amazon.com, Inc. offers a range of products and services through its Websites. The Company's products include merchandise and content that it purchases for resale from vendors and those offered by third-party sellers. The Company has three segments: North America, International and Amazon Web Services (AWS).
Amazon.com Inc - USD (AMZN) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.amazon.com	Amazon.com, Inc. offers a range of products and services through its Websites. The Company's products include merchandise and content that it purchases for resale from vendors and those offered by third-party sellers. The Company has three segments: North America, International and Amazon Web Services (AWS). The Company's North America segment focuses on retail sales of consumer products from sellers and subscriptions, through its North America-focused Websites, such as www.amazon.com, www.amazon.ca and www.amazon.com.mx.
Amcor PLC - AUD (AMC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.amcor.com	Amcor is a global leader in responsible global packaging solutions supplying a broad range of rigid & flexible packaging products into the food, beverage, healthcare, home and personal care and tobacco packaging industries.
AMP Capital Australasian Property Index Fund (AIF P) (PIE) - XR (Cash Dist)	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	0.82%	0.88%	https://www.ampcapital.com/	To provide investors with an opportunity to participate in a passively managed low tracking error portfolio tracking the S&P/NZX All Real Estate (Industry Group) Gross with Imputation Index and the S&P/ASX 200 A-REIT Accumulation Index fully hedged to New Zealand dollars.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
AMP Capital Core Hedged Global Shares Fund (AIF HI) (PIE) (Cash Dist)	0.00%	0.00%	1.63%	1.69%	https://www.ampcapital.com/	To provide a Gross Return above the return of the MSCI World (ex Tobacco) Index with net dividends reinvested (139% gross hedged to the New Zealand dollar) on a rolling three year basis.
AMP Capital Ethical Leaders Global Shares Fund (AIF R) (PIE) (Cash Dist)	0.00%	0.00%	1.86%	1.92%	https://www.ampcapital.com/	The Ethical Leaders Global Shares Fund recognises that environmental, social and ethical considerations, labour standards and corporate governance factors can positively impact long term business success. Taking these factors into account when investing, the fund targets competitive investment performance with clear social and environmental outcomes.
AMP Capital Ethical Leaders Hedged Global Fixed Interest Fund (AIF Q) (PIE) (Cash Dist)	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	1.22%	1.28%	https://www.ampcapital.com/	To outperform, over the medium term, the weighted average return of the market indices used to measure performance of the underlying funds/assets in which the fund invests.
AMP Capital Ethical Leaders Hedged Global Fixed Interest Fund (AIF Q)(PIE) - SWM (Cash Dist)	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	1.22%	1.28%	https://www.ampcapital.com/	To outperform, over the medium term, the weighted average return of the market indices used to measure performance of the underlying funds/assets in which the fund invests.
AMP Capital Ethical Leaders Hedged Global Fixed Interest Fund AIF Q	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	1.22%	1.28%	https://www.ampcapital.com/	To outperform, over the medium term, the weighted average return of the market indices used to measure performance of the underlying funds/assets in which the fund invests.
AMP Capital Ethical Leaders NZ Shares Fund (AIF RE) (PIE) (Cash Dist)	Buy Spread 0.27%, Sell Spread 0.27%	0.00%	1.40%	1.46%	https://www.ampcapital.com/	A diversified portfolio of predominately New Zealand shares which is constructed to outperform the S&P/NZX 50 Index.
AMP Capital Global Companies Fund (AIF GC)	Buy Spread 0.30%, Sell Spread 0.30%	0.45%	2.04%	2.10%	https://www.ampcapital.com/	The Fund seeks to deliver a compound rate of return greater than 10% per annum after fees over the long-term (typically 5 to 7 years). We expect the Fund will exhibit lower risk of capital loss than broader global equity markets over the long-term.
AMP Capital Global Companies Fund (AIF GC) (PIE) - SWM (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	0.45%	2.04%	2.10%	https://www.ampcapital.com/	The Fund seeks to deliver a compound rate of return greater than 10% per annum after fees over the long-term (typically 5 to 7 years). We expect the Fund will exhibit lower risk of capital loss than broader global equity markets over the long-term.
AMP Capital Global Companies Fund (AIF GC) (PIE) - XR (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	0.45%	2.04%	2.10%	https://www.ampcapital.com/	The Fund seeks to deliver a compound rate of return greater than 10% per annum after fees over the long-term (typically 5 to 7 years). We expect the Fund will exhibit lower risk of capital loss than broader global equity markets over the long-term.
AMP Capital Global Companies Fund (AIF GC) (PIE) (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	0.45%	2.04%	2.10%	https://www.ampcapital.com/	The Fund seeks to deliver a compound rate of return greater than 10% per annum after fees over the long-term (typically 5 to 7 years). We expect the Fund will exhibit lower risk of capital loss than broader global equity markets over the long-term.
AMP Capital Global Listed Infrastructure Fund (AIF GI) (PIE) (Cash Dist)	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.70%	1.76%	https://www.ampcapital.com/	To provide total returns (income and capital growth) after costs and before tax, above the Dow Jones Brookfield Global Infrastructure Index, fully hedged to New Zealand dollars, on a rolling three year basis.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
AMP Capital Global Property Securities Fund - AIF GP	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.73%	1.79%	https://www.ampcapital.com/	To provide a Gross Return above the FTSE EPRA/NAREIT Developed Total Return Index with net dividends reinvested (fully hedged to the New Zealand dollar on a net after tax basis based on the current maximum Prescribed Investor Rate) on a rolling three year basis.
AMP Capital Global Property Securities Fund (AIF GP) (PIE) - SWM (Cash Dist)	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.73%	1.79%	https://www.ampcapital.com/	To provide a Gross Return above the FTSE EPRA/NAREIT Developed Total Return Index with net dividends reinvested (fully hedged to the New Zealand dollar on a net after tax basis based on the current maximum Prescribed Investor Rate) on a rolling three year basis.
AMP Capital Global Property Securities Fund (AIF GP) (PIE) (Cash Dist)	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.73%	1.79%	https://www.ampcapital.com/	To provide a Gross Return above the FTSE EPRA/NAREIT Developed Total Return Index with net dividends reinvested (fully hedged to the New Zealand dollar on a net after tax basis based on the current maximum Prescribed Investor Rate) on a rolling three year basis.
AMP Capital Global Short Duration Fund - NWQ3	Buy Spread 0.08%, Sell Spread 0.50%	0.00%	1.21%	1.27%	https://www.ampcapital.com/	To provide a Gross Return above the return of the Bloomberg NZBond Bank Bill Index on a rolling three year basis.
AMP Capital Global Short Duration Fund (NWQ3) (PIE) (Cash Dist)	Buy Spread 0.08%, Sell Spread 0.50%	0.00%	1.21%	1.27%	https://www.ampcapital.com/	To provide a Gross Return above the return of the Bloomberg NZBond Bank Bill Index on a rolling three year basis.
AMP Capital Income Generator Fund - AIG F	Buy Spread 0.02%, Sell Spread 0.02%	0.00%	1.27%	1.33%	https://www.ampcapital.com/	The AMP Capital Income Generator Fund seeks to meet this need by providing a regular and stable income combined with long-term capital growth. The Fund invests in a diversified mix of income-producing growth and defensive assets, and has the flexibility to alter the asset allocation across multiple sectors to capitalise on opportunities as they arise.
AMP Capital Income Generator Fund (AIG F) (PIE) - SR (Cash Dist)	Buy Spread 0.02%, Sell Spread 0.02%	0.00%	1.27%	1.33%	https://www.ampcapital.com/	The AMP Capital Income Generator Fund seeks to meet this need by providing a regular and stable income combined with long-term capital growth. The Fund invests in a diversified mix of income-producing growth and defensive assets, and has the flexibility to alter the asset allocation across multiple sectors to capitalise on opportunities as they arise.
AMP Capital Income Generator Fund (AIG F) (PIE) - SR (Re-Invest)	Buy Spread 0.02%, Sell Spread 0.02%	0.00%	1.27%	1.33%	https://www.ampcapital.com/	The AMP Capital Income Generator Fund seeks to meet this need by providing a regular and stable income combined with long-term capital growth. The Fund invests in a diversified mix of income-producing growth and defensive assets, and has the flexibility to alter the asset allocation across multiple sectors to capitalise on opportunities as they arise.
AMP Capital Income Generator Fund (AIG F) (PIE) (Cash Dist)	Buy Spread 0.02%, Sell Spread 0.02%	0.00%	1.27%	1.33%	https://www.ampcapital.com/	The AMP Capital Income Generator Fund seeks to meet this need by providing a regular and stable income combined with long-term capital growth. The Fund invests in a diversified mix of income-producing growth and defensive assets, and has the flexibility to alter the asset allocation across multiple sectors to capitalise on opportunities as they arise.

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AMP Capital NZ Cash Fund (AIF D) (PIE) - SWM (Cash Dist)	0.00%	0.00%	0.66%	0.72%	https://www.ampcapital.com/	The New Zealand Cash Fund is an actively managed portfolio of bank bills, floating rate notes and short term deposits and securities, with a maximum weighted average duration not exceeding six months. The investment team considers economic fundamentals, market sentiment, fund flows and relative value between the cash rate and other securities along the yield curve in determining the selection of suitable securities.
AMP Capital NZ Cash Fund (AIF D) (PIE) (Cash Dist)	0.00%	0.00%	0.66%	0.72%	https://www.ampcapital.com/	The New Zealand Cash Fund is an actively managed portfolio of bank bills, floating rate notes and short term deposits and securities, with a maximum weighted average duration not exceeding six months. The investment team considers economic fundamentals, market sentiment, fund flows and relative value between the cash rate and other securities along the yield curve in determining the selection of suitable securities.
AMP Capital NZ Cash Fund AIF D	0.00%	0.00%	0.66%	0.72%	https://www.ampcapital.com/	The New Zealand Cash Fund is an actively managed portfolio of bank bills, floating rate notes and short term deposits and securities, with a maximum weighted average duration not exceeding six months. The investment team considers economic fundamentals, market sentiment, fund flows and relative value between the cash rate and other securities along the yield curve in determining the selection of suitable securities.
AMP Capital NZ Fixed Interest Fund - AIF F	Buy Spread 0.05%, Sell Spread 0.75%	0.00%	0.96%	1.02%	https://www.ampcapital.com/	The New Zealand Fixed Interest Fund is an actively managed portfolio of predominantly New Zealand fixed interest investments designed for those who wish to invest in a diversified portfolio of fixed interest securities/instruments. The portfolio is structured to add value through interest rate, yield curve and credit management.
AMP Capital NZ Fixed Interest Fund (AIF F) (PIE) (W) - NR (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.75%	0.00%	0.96%	1.02%	https://www.ampcapital.com/	The New Zealand Fixed Interest Fund is an actively managed portfolio of predominantly New Zealand fixed interest investments designed for those who wish to invest in a diversified portfolio of fixed interest securities/instruments. The portfolio is structured to add value through interest rate, yield curve and credit management.
AMP Capital NZ Fixed Interest Fund (AIF F) (PIE) (W) - SR (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.75%	0.00%	0.96%	1.02%	https://www.ampcapital.com/	The New Zealand Fixed Interest Fund is an actively managed portfolio of predominantly New Zealand fixed interest investments designed for those who wish to invest in a diversified portfolio of fixed interest securities/instruments. The portfolio is structured to add value through interest rate, yield curve and credit management.
AMP Capital NZ Fixed Interest Fund (AIF F) (PIE) (W) - SWM (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.75%	0.00%	0.96%	1.02%	https://www.ampcapital.com/	The New Zealand Fixed Interest Fund is an actively managed portfolio of predominantly New Zealand fixed interest investments designed for those who wish to invest in a diversified portfolio of fixed interest securities/instruments. The portfolio is structured to add value through interest rate, yield curve and credit management.
AMP Capital NZ Fixed Interest Fund (AIF F) (PIE) (W) (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.75%	0.00%	0.96%	1.02%	https://www.ampcapital.com/	The New Zealand Fixed Interest Fund is an actively managed portfolio of predominantly New Zealand fixed interest investments designed for those who wish to invest in a diversified portfolio of fixed interest securities/instruments. The portfolio is structured to add value through interest rate, yield curve and credit management.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
AMP Capital NZ Shares Index Fund (AIF PE) (PIE) - XR (Cash Dist)	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	0.73%	0.79%	https://www.ampcapital.com/	The Fund aims to provide a return that closely matches the return of the S&P/NZX 50 Index (on a gross basis and including imputation credits).
AMP Capital NZ Short Duration Fund (AIF Y) (PIE) - NR (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.85%	0.00%	0.97%	1.03%	https://www.ampcapital.com/	The New Zealand Short Duration Fund aims to provide a consistently good income using a combination of interest rate and investment grade credit strategies. It targets a shorter average duration (and maturity) than traditional fixed income funds, and its risk/return profile should place it between a cash portfolio and a standard fixed income portfolio.
AMP Capital NZ Short Duration Fund (AIF Y) (PIE) - SWM (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.85%	0.00%	0.97%	1.03%	https://www.ampcapital.com/	The New Zealand Short Duration Fund aims to provide a consistently good income using a combination of interest rate and investment grade credit strategies. It targets a shorter average duration (and maturity) than traditional fixed income funds, and its risk/return profile should place it between a cash portfolio and a standard fixed income portfolio.
AMP Capital NZ Short Duration Fund (AIF Y) (PIE) - XR (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.85%	0.00%	0.97%	1.03%	https://www.ampcapital.com/	The New Zealand Short Duration Fund aims to provide a consistently good income using a combination of interest rate and investment grade credit strategies. It targets a shorter average duration (and maturity) than traditional fixed income funds, and its risk/return profile should place it between a cash portfolio and a standard fixed income portfolio.
AMP Capital NZ Short Duration Fund (AIF Y) (PIE) (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.85%	0.00%	0.97%	1.03%	https://www.ampcapital.com/	The New Zealand Short Duration Fund aims to provide a consistently good income using a combination of interest rate and investment grade credit strategies. It targets a shorter average duration (and maturity) than traditional fixed income funds, and its risk/return profile should place it between a cash portfolio and a standard fixed income portfolio.
AMP Capital NZ Short Duration Fund AIF Y	Buy Spread 0.05%, Sell Spread 0.85%	0.00%	0.97%	1.03%	https://www.ampcapital.com/	The New Zealand Short Duration Fund aims to provide a consistently good income using a combination of interest rate and investment grade credit strategies. It targets a shorter average duration (and maturity) than traditional fixed income funds, and its risk/return profile should place it between a cash portfolio and a standard fixed income portfolio.
Antipodes Global Fund - Class P	Buy Spread 0.30%, Sell Spread 0.30%	15% of the difference in the Fund's return (net of management fees) relative to its benchmark return multiplied by the net asset value of the Fund.	1.60%	1.66%	https://www.antipodespartners.com/	Australian domiciled fund offering absolute returns in excess of the benchmark over the investment cycle (typically 3-5 years) at below market levels of risk.
Antipodes Global Fund (PIE) (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	15% of the difference in the Fund's return (net of management fees) relative to its benchmark return multiplied by the net asset value of the Fund.	1.60%	1.66%	https://www.antipodespartners.com/	Australian domiciled fund offering absolute returns in excess of the benchmark over the investment cycle (typically 3-5 years) at below market levels of risk.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Antipodes Global Fund (W) (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	15% of the difference in the Fund's return (net of management fees) relative to its benchmark return multiplied by the net asset value of the Fund.	1.60%	1.66%	https://www.antipodespartners.com/	Australian domiciled fund offering absolute returns in excess of the benchmark over the investment cycle (typically 3-5 years) at below market levels of risk.
Antipodes Global Investment Company Ltd - AUD (APL) (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	15% of the difference in the Fund's return (net of management fees) relative to its benchmark return multiplied by the net asset value of the Fund.	1.60%	1.66%	https://www.antipodespartners.com/	Australian domiciled fund offering absolute returns in excess of the benchmark over the investment cycle (typically 3-5 years) at below market levels of risk.
ANZ Bank New Zealand Limited 3.03% 20/03/2024	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	ANZ Private offers a superb combination of global reach and local knowledge and experience. <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Bank New Zealand Limited 3.71% 01/09/2023	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	ANZ Private offers a superb combination of global reach and local knowledge and experience. <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Bank NZ Ltd @ 3.75% Mat 01/09/2022 - (ANB140) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	ANZ Private offers a superb combination of global reach and local knowledge and experience. <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Bank NZ Ltd Fixed Rate Bonds @ 3.70% Mat 30/05/2023 - (ANB150) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	ANZ Private offers a superb combination of global reach and local knowledge and experience. <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
ANZ Bank NZ Ltd Mandatory Conv Non-Cum Perp Notes @3.775% - NZD (ANBHB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	<p>ANZ Private offers a superb combination of global reach and local knowledge and experience.</p> <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Bank Term Deposit 1.45% 23/02/2022	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	<p>ANZ Private offers a superb combination of global reach and local knowledge and experience.</p> <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Bank Term Deposit 2.75% 25/02/2021	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	<p>ANZ Private offers a superb combination of global reach and local knowledge and experience.</p> <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Banking Group Limited Fully Paid Shares - AUD (ANZ) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	<p>ANZ Private offers a superb combination of global reach and local knowledge and experience.</p> <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
ANZ Banking Group Limited Fully Paid Shares - NZD (ANZ) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	<p>ANZ Private offers a superb combination of global reach and local knowledge and experience.</p> <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
APN AREIT	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.52%	1.58%	https://apngroup.com.au/	The APN AREIT PIE Fund provides exposure to a diversified portfolio of Australian commercial property. The Fund invests in listed property, predominantly Australian AREIT shares held through an Australian unit trust.
APN AREIT Fund (W) (Cash Dist)	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.52%	1.58%	https://apngroup.com.au/	The APN AREIT PIE Fund provides exposure to a diversified portfolio of Australian commercial property. The Fund invests in listed property, predominantly Australian AREIT shares held through an Australian unit trust.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
APN AREIT PIE Fund	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.52%	1.58%	https://apngroup.com.au/	The APN AREIT PIE Fund provides exposure to a diversified portfolio of Australian commercial property. The Fund invests in listed property, predominantly Australian AREIT shares held through an Australian unit trust.
APN AREIT PIE Fund (PIE) (Cash Dist)	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.52%	1.58%	https://apngroup.com.au/	The APN AREIT PIE Fund provides exposure to a diversified portfolio of Australian commercial property. The Fund invests in listed property, predominantly Australian AREIT shares held through an Australian unit trust.
APN Asian REIT	0.00%	0.00%	1.38%	1.44%	http://apngroup.com.au/	The APN Asian REIT Fund is a property securities fund that invests in a quality portfolio of Asian Real Estate Investment Trusts (REITs).
APN Asian REIT Fund (W) (Cash Dist)	0.00%	0.00%	1.38%	1.44%	http://apngroup.com.au/	The APN Asian REIT Fund is a property securities fund that invests in a quality portfolio of Asian Real Estate Investment Trusts (REITs).
Apostle Dundas Global Equity Class C	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	0.90%	0.96%	https://www.apostlefm.com.au	To deliver long term dividend growth and capital appreciation. The performance target is to exceed the MSCI All Country World ex Australia Index by 2.5% p.a. after fees on a rolling five year basis.
Apostle Dundas Global Equity Fund - Class C Units (W) (Cash Dist)	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	0.90%	0.96%	https://www.apostlefm.com.au	To deliver long term dividend growth and capital appreciation. The performance target is to exceed the MSCI All Country World ex Australia Index by 2.5% p.a. after fees on a rolling five year basis.
Appen Limited - AUD (APX) (Re-Invest)	0.00%	0.00%	0.40%	0.46%	https://appen.com/	Appen Limited is a publicly traded company listed on the Australian Securities Exchange under the code APX. Appen provides or improves data used for the development of machine learning and artificial intelligence products.
Apple Computer Inc - USD (AAPL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.apple.com/	Apple Inc, designs, manufactures and markets mobile communication and media devices, personal computers and portable digital music players. The Company sells a range of related software, services, accessories, networking solutions and third-party digital content and applications. The Company sells and delivers digital content and applications through the iTunes Store, App Store, Mac App Store, television APP Store, iBooks Store and Apple Music (collectively Internet Services).
Apple Inc	0.00%	0.00%	0.40%	0.46%	http://www.apple.com/	Apple Inc, designs, manufactures and markets mobile communication and media devices, personal computers and portable digital music players. The Company sells a range of related software, services, accessories, networking solutions and third-party digital content and applications. The Company sells and delivers digital content and applications through the iTunes Store, App Store, Mac App Store, television APP Store, iBooks Store and Apple Music (collectively Internet Services).
Applied Materials Inc - USD (AMAT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.appliedmaterials.com/	Applied Materials, Inc. develops, manufactures, markets, and services semiconductor wafer fabrication equipment and related spare parts for the worldwide semiconductor industry. The Company's customers include semiconductor wafer and integrated circuit manufacturers, flat panel liquid crystal displays, solar photovoltaic cells and modules and other electronic devices manufacturers.
Argo Global Listed Infrastructure Limited - AUD (ALI) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.argoinfrastructure.com.au/	Argo Global Listed Infrastructure Limited (AGLI) (ASX code:ALI) is an ASX listed investment company which manages a portfolio of global listed securities in the infrastructure sector. The sector is diversified by geography and infrastructure sub-sectors, including airports, water, pipelines, railways, ports, satellites, toll roads, telecommunications towers and electricity, gas and renewable energy utilities.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Argosy Property Limited	0.00%	0.00%	0.40%	0.46%	https://www.argosy.co.nz	We are focused on maintaining a diversified portfolio of quality properties with an average value of between \$10 million and \$20 million. This allows us to be nimble and react quickly to changing market conditions. Liquid properties represent approximately 24% of the portfolio.
Argosy Property Limited - NZD (ARC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.argosy.co.nz	We are focused on maintaining a diversified portfolio of quality properties with an average value of between \$10 million and \$20 million. This allows us to be nimble and react quickly to changing market conditions. Liquid properties represent approximately 24% of the portfolio.
Aristocrat Leisure Limited - AUD (ALL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.aristocrat.com/	Aristocrat Leisure Limited manufactures and sells gaming machines in Australia and internationally. The Company also supplies gaming systems, software, table gaming equipment and other gaming related products and services to casinos, clubs and hotels.
ARK Innovation ETF - USD (ARKK) (Cash Dist)	0.00%	0.00%	1.15%	1.21%	https://ark-funds.com	ARKK is an actively managed ETF that seeks long-term growth of capital by investing under normal circumstances primarily (at least 65% of its assets) in domestic and U.S. exchange-traded foreign equity securities of companies that are relevant to the Fund's investment theme of disruptive innovation.
Arvida Group Limited - NZD (ARV) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.arvida.co.nz	Arvida Group is an aged care and retirement sector operator with a 'needs based' portfolio providing a full continuum of care. It has 29 villages with 1,761 aged care beds and 1,752 units, with the majority of these villages offering both independent living and aged care options. Although the portfolio is predominantly older villages, they are well established, well maintained and are generating solid cash flows.
ASB 4.245% 26/05/2021	0.00%	0.00%	0.40%	0.46%	https://www.asb.co.nz	ASB strives to consistently provide its customers with outstanding service and innovative financial solutions. We're dedicated to providing simple financial products that allow our customers to bank with us how and when they want.
ASB Bank Ltd @4.20% Mat 24/02/2022 - NZD (ABB060) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.asb.co.nz	ASB strives to consistently provide its customers with outstanding service and innovative financial solutions. We're dedicated to providing simple financial products that allow our customers to bank with us how and when they want.
ASB Bank Ltd Fixed Rate Notes @ 4.245% Mat 26/05/2021 - NZD (ABB040) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.asb.co.nz	ASB strives to consistently provide its customers with outstanding service and innovative financial solutions. We're dedicated to providing simple financial products that allow our customers to bank with us how and when they want.
ASB Bank Sub Notes2 @5.25% Mat 15/12/2026 - NZD (ABB050) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.asb.co.nz	ASB strives to consistently provide its customers with outstanding service and innovative financial solutions. We're dedicated to providing simple financial products that allow our customers to bank with us how and when they want.
Asia Dragon Trust PLC	0.00%	0.00%	1.25%	1.31%	https://www.asiadragontrust.co.uk/	The objective is long-term capital growth through investment in Asia, with the exception of Japan and Australasia. Investments are made primarily in stock markets in the region, principally in large companies. When appropriate, the Company will utilise gearing to maximise long term returns.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Asian Dragon Trust - GBP (DGN) (Cash Dist)	0.00%	0.00%	1.25%	1.31%	https://www.asiadragontrust.co.uk/	The objective is long-term capital growth through investment in Asia, with the exception of Japan and Australasia. Investments are made primarily in stock markets in the region, principally in large companies. When appropriate, the Company will utilise gearing to maximise long term returns.
Aspiring Asset Management Aspiring Fund	0.00%	10% of the Fund's return above the Hurdle Rate of Return, plus GST.	2.55%	2.61%	https://www.aaml.co.nz/	The Aspiring Fund is a boutique absolute return fund, originally created for its founding investors. The Fund started in Feb 2006. Since that time the unique features of the Fund have remained unchanged.
Aspiring Fund (PIE) (Cash Dist)	0.00%	10% of the Fund's return above the Hurdle Rate of Return, plus GST.	2.55%	2.61%	https://www.aaml.co.nz/	The Aspiring Fund is a boutique absolute return fund, originally created for its founding investors. The Fund started in Feb 2006. Since that time the unique features of the Fund have remained unchanged.
Atlas Arteria Ltd - AUD (ALX) (Re-Invest)	0.00%	0.00%	0.40%	0.46%	https://www.atlasarteria.com/	Atlas Arteria is a global owner, operator and developer of toll roads, with a portfolio of four toll roads in France, Germany and the United States. We are focused on ensuring our customers, and the communities in which we operate, are well served by the transport links we provide.
Atlassian Corp PLC	0.00%	0.00%	0.40%	0.46%	https://www.atlassian.com/	Atlassian Corporation Plc is an Australian software company that develops products for software developers and project managers. Wikipedia
Auckland Council 5.806% 25/03/2024	0.00%	0.00%	0.40%	0.46%	https://www.aucklandcouncil.govt.nz	Fixed-rate retail bonds that are listed on the NZX Limited Debt Market (NZDX). These bonds are debt securities that pay a fixed rate of interest until maturity date.
Auckland International Airport @4.28% Mat 09/11/2022 - (AIA200) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.aucklandairport.co.nz	Auckland Airport is the major connection between the world and "the land of the long white cloud". It is where New Zealand touches the world - welcoming visitors and farewelling friends. Auckland International Airport Limited (Auckland Airport) was formed in 1988, when the New Zealand Government corporatised the management of Auckland International Airport. In 1998, the Government sold down its shareholding, and Auckland Airport became the fifth airport company in the world to be publicly listed.
Auckland International Airport Limited	0.00%	0.00%	0.40%	0.46%	https://www.aucklandairport.co.nz	Auckland Airport is the major connection between the world and "the land of the long white cloud". It is where New Zealand touches the world - welcoming visitors and farewelling friends. Auckland International Airport Limited (Auckland Airport) was formed in 1988, when the New Zealand Government corporatised the management of Auckland International Airport. In 1998, the Government sold down its shareholding, and Auckland Airport became the fifth airport company in the world to be publicly listed.
Auckland International Airport Limited - NZD (AIA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.aucklandairport.co.nz	Auckland Airport is the major connection between the world and "the land of the long white cloud". It is where New Zealand touches the world - welcoming visitors and farewelling friends. Auckland International Airport Limited (Auckland Airport) was formed in 1988, when the New Zealand Government corporatised the management of Auckland International Airport. In 1998, the Government sold down its shareholding, and Auckland Airport became the fifth airport company in the world to be publicly listed.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Auckland International Airport Notes @5.52% Mat 28/05/2021 - NZD (AIA130) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.aucklandairport.co.nz	Auckland Airport is the major connection between the world and "the land of the long white cloud". It is where New Zealand touches the world - welcoming visitors and farewelling friends. Auckland International Airport Limited (Auckland Airport) was formed in 1988, when the New Zealand Government corporatised the management of Auckland International Airport. In 1998, the Government sold down its shareholding, and Auckland Airport became the fifth airport company in the world to be publicly listed.
Auckland Intl Airport 4.28% 09/11/2022	0.00%	0.00%	0.40%	0.46%	https://www.aucklandairport.co.nz	Auckland Airport is the major connection between the world and "the land of the long white cloud". It is where New Zealand touches the world - welcoming visitors and farewelling friends. Auckland International Airport Limited (Auckland Airport) was formed in 1988, when the New Zealand Government corporatised the management of Auckland International Airport. In 1998, the Government sold down its shareholding, and Auckland Airport became the fifth airport company in the world to be publicly listed.
AuMake International Ltd	0.00%	0.00%	0.40%	0.46%	https://aumake.com.au/	AuMake is an ASX listed retailer connecting Australian suppliers directly with the influential daigou and Chinese tourist markets via its growing distribution network of AuMake and Kiwi Buy retail and e-commerce stores, in addition to strategic partnerships, including Chemsave and JD.com
Aurora Cannabis Inc - NZD (ACB - CAD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.auroramj.com/	Aurora Cannabis Inc. through operates in the medical marijuana industry. The Company, through its subsidiaries, is a licensed producer of medical marijuana, and is an active participant in the Cannabis market.
Australia and New Zealand Banking Group Limited	0.00%	0.00%	0.40%	0.46%	https://www.anz.co.nz	ANZ Private offers a superb combination of global reach and local knowledge and experience. <ul style="list-style-type: none"> Globally, ANZ's extensive worldwide network means we have access to the best in international experience and information. Locally, we resource our offerings, especially our investment offerings, to ensure the expertise of our global network is made available to New Zealand clients and interpreted appropriately for our local environment.
Australian Foundation Investment Company Limited	0.00%	0.00%	0.40%	0.46%	https://www.afi.com.au/	AFIC focuses on investing in Australian companies with unique high quality assets, brands and/or business footprints that can withstand the business cycles. Our view is that such businesses will generate superior returns over the long term.
Australian Foundation Investment Company Ltd - AUD (AFI) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.afi.com.au/	AFIC focuses on investing in Australian companies with unique high quality assets, brands and/or business footprints that can withstand the business cycles. Our view is that such businesses will generate superior returns over the long term.
Baillie Gifford Japan Trust Plc - GBP (BGFJ) (Cash Dist)	Buy Spread 0.11%, Sell Spread 0.11%	0.00%	1.50%	1.56%	https://www.bailliegifford.com	The Baillie Gifford Japan Trust aims to pursue long-term capital growth principally through investment in medium to smaller sized Japanese companies, which are believed to have above average prospects for growth.
Baillie Gifford Shin Nippon plc - GBP (BGS) (Cash Dist)	Buy Spread 0.23%, Sell Spread 0.23%	0.00%	1.38%	1.44%	https://www.bailliegifford.com	Baillie Gifford Shin Nippon aims to achieve long-term capital growth principally through investment in small Japanese companies which are believed to have above average prospects for capital growth.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Bank of China (New Zealand) Limited @ 4.09% Mat 17/10/2022 (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.bankofchina.com/nz/	The retail bond is a medium-term investment product issued by Industrial and Commercial Bank of China (New Zealand) Limited (hereinafter referred to as ICBC New Zealand, ICBC NZ) for a period of three to five years.
Bank of New Zealand (20,000.00; 1.10%; 1 Year; 18/09/2021)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (20,000.00; 2.67%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (20,000.00; 2.78%; 1 Year; 13/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (20,000.00; 4.01%; 3 Years; 05/02/2021)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (25,000.00; 2.73%; 1 Year; 17/02/2021)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (25,000.00; 2.76%; 1 Year; 18/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (30,000.00; 2.67%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (40,000.00; 2.72%; 1 Year; 13/01/2021)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (50,000.00; 2.76%; 1 Year; 05/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (50,000.00; 2.88%; 1 Year; 24/01/2021)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand (50,000.00; 3.95%; 3 Years; 01/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Bank of New Zealand @ 5.314% Mat 17/12/2025 - NZD (BNZ090) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bank of New Zealand 4.102% 15/06/2023	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
Bankers Investment Trust	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	1.19%	1.25%	https://www.janushenderson.com/	A growth and income trust with a diversified portfolio of mainly UK equities and a strong dividend track record.
Bankers Investment Trust Plc- GBP (BNKR) (Cash Dist)	Buy Spread 0.15%, Sell Spread 0.15%	0.00%	1.19%	1.25%	https://www.janushenderson.com/	A growth and income trust with a diversified portfolio of mainly UK equities and a strong dividend track record.
Barclays PLC - GBP (BARC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://home.barclays	Barclays PLC is a global financial services provider engaged in retail banking, credit cards, wholesale banking, investment banking, wealth management, and investment management services.
Bausch Health Companies Inc - USD (BHC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.bauschhealth.com	Bausch Health Companies Inc, formerly Valeant Pharmaceuticals International Inc, is a Canada-based company that develops, manufactures and markets a range of branded and generic pharmaceuticals, medical devices and over-the-counter products.
Bennelong Concentrated Australian Equities Fund (W) (Cash Dist)	0.00%	15% of any amount by which the Fund's return is more than 2% greater than the return generated by the S&P/ASX 300 Accumulation Index.	1.25%	1.31%	https://www.bennelongfunds.com/	The Bennelong Concentrated Australian Equities Fund primarily selects stocks from the S&P/ASX 300 Accumulation Index. Investors are offered a portfolio that holds between 20 and 35 of the team's best high-conviction picks.
Bentham Global Income	Buy Spread 0.310%, Sell Spread 0.310%	0.00%	1.12%	1.18%	https://www.benthamam.com.au/	The Bentham Global Income Fund is actively managed and focused on generating stable investment income. The Fund provides diversified exposure to domestic and global credit markets.
Bentham Global Income Fund - AUD (W) (Cash Dist)	Buy Spread 0.310%, Sell Spread 0.310%	0.00%	1.12%	1.18%	https://www.benthamam.com.au/	The Bentham Global Income Fund is actively managed and focused on generating stable investment income. The Fund provides diversified exposure to domestic and global credit markets.
Bentham Global Income Fund - NZD (W) (Cash Dist)	Buy Spread 0.310%, Sell Spread 0.310%	0.00%	1.12%	1.18%	https://www.benthamam.com.au/	The Bentham Global Income Fund is actively managed and focused on generating stable investment income. The Fund provides diversified exposure to domestic and global credit markets.
Bentham Global Income Fund - NZD (W) (Re-Invest)	Buy Spread 0.310%, Sell Spread 0.310%	0.00%	1.12%	1.18%	https://www.benthamam.com.au/	The Bentham Global Income Fund is actively managed and focused on generating stable investment income. The Fund provides diversified exposure to domestic and global credit markets.
Bentham Global Income Fund NZD	Buy Spread 0.310%, Sell Spread 0.310%	0.00%	1.12%	1.18%	https://www.benthamam.com.au/	The Bentham Global Income Fund is actively managed and focused on generating stable investment income. The Fund provides diversified exposure to domestic and global credit markets.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Berkshire Hathaway Inc B Shares	0.00%	0.00%	0.40%	0.46%	https://www.berkshirehathaway.com	Berkshire Hathaway Inc. is a holding company owning subsidiaries in a variety of business sectors. The Company's principal operations are insurance business conducted nationwide on a primary basis and worldwide on a reinsurance basis. Berkshire's other operations include a railway company, a specialty chemical company, and an international association of diversified businesses.
Berkshire Hathaway Inc B Shares - USD (BRKB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.berkshirehathaway.com	Berkshire Hathaway Inc. is a holding company owning subsidiaries in a variety of business sectors. The Company's principal operations are insurance business conducted nationwide on a primary basis and worldwide on a reinsurance basis. Berkshire's other operations include a railway company, a specialty chemical company, and an international association of diversified businesses.
Betashares AUS Top20 Equity Yield Max Fund - AUD (YMAX) (Cash Dist)	0.00%	0.00%	1.16%	1.22%	https://www.betashares.com.au/	Provide investors with exposure to a portfolio of the largest 20 blue-chip Australian shares listed on the ASX, while providing attractive quarterly income that exceeds the dividend yield of the portfolio of underlying shares over the medium term. In addition, the Fund aims to provide lower overall volatility than the underlying share portfolio.
BetaShares Australia Sustainability Leaders ETF	0.00%	0.00%	0.89%	0.95%	https://www.betashares.com.au/	Provide exposure to a portfolio of Australian companies that have been screened to preference companies engaged in sustainable business activities and to avoid companies engaged in activities deemed inconsistent with responsible investment considerations.
Betashares Australian High Interest Cash ETF - AUD (AAA) (Cash Dist)	0.00%	0.00%	0.58%	0.64%	https://www.betashares.com.au/	Provide exposure to Australian cash, with attractive and regular income distributions that exceed the 30 day Bank Bill Swap Rate (after fees and expenses).
Betashares Australian High Interest Cash ETF - AUD (AAA) (Re-Invest)	0.00%	0.00%	0.58%	0.64%	https://www.betashares.com.au/	Provide exposure to Australian cash, with attractive and regular income distributions that exceed the 30 day Bank Bill Swap Rate (after fees and expenses).
Betashares Australian Sustainability Leaders ETF - AUD (FAIR) (Cash Dist)	0.00%	0.00%	0.89%	0.95%	https://www.betashares.com.au/	Provide exposure to a portfolio of Australian companies that have been screened to preference companies engaged in sustainable business activities and to avoid companies engaged in activities deemed inconsistent with responsible investment considerations.
BetaShares CPS - Global Growth Fund	0.00%	0.00%	1.16%	1.22%	https://www.betashares.com.au/	The Fund aims to provide capital growth and some income from exposure to a portfolio of listed international shares over the long term (periods of five years or more).
Betashares FTSE RAFI Australia 200 ETF - AUD (QOZ) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.betashares.com.au/	Track the performance of an index (before fees and expenses) that comprises the top 200 companies listed on the ASX as measured by fundamental size.
Betashares Global Sustainability Leaders ETF - AUD (ETHI) (Cash Dist)	0.00%	0.00%	0.99%	1.05%	https://www.betashares.com.au/	Provide exposure to 100 large global stocks (excluding Australia) which are climate change leaders and which are not materially engaged in activities deemed inconsistent with responsible investment considerations.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Betashares Gold Bullion ETF (A\$ Hedged) - AUD (QAU) (Cash Dist)	0.00%	0.00%	0.89%	0.95%	https://www.betashares.com.au/	QAU is backed by physical gold bullion and aims to track the performance of the price of gold, hedged for currency movements in the AUD/USD exchange rate (before fees and expenses).
Beyond Meat Inc - USD (BYND) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.beyondmeat.com/	Beyond Meat is a Los Angeles-based producer of plant-based meat substitutes founded in 2009 by Ethan Brown. The company's initial products became available across the United States in 2012. The company has products designed to simulate chicken, beef, and pork sausage.
BHP Group Limited	0.00%	0.00%	0.40%	0.46%	https://www.bhp.com	BHP Group PLC operates as a resource mining company. The Company focuses on minerals, metals, petroleum products, and oil and gas extraction and processing activities, as well as provides marketing services.
BHP Group Limited - AUD (BHP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.bhp.com	BHP Group PLC operates as a resource mining company. The Company focuses on minerals, metals, petroleum products, and oil and gas extraction and processing activities, as well as provides marketing services.
BHP Group PLC - GBP (BHP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.bhp.com	BHP Group PLC operates as a resource mining company. The Company focuses on minerals, metals, petroleum products, and oil and gas extraction and processing activities, as well as provides marketing services.
Blackrock Greater Europe Investment Trust - GBP (BRGE) (Cash Dist)	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	1.65%	1.71%	https://www.blackrock.com	The Company aims to provide capital growth, primarily through investment in a focused portfolio constructed from a combination of the securities of large, mid and small capitalisation European companies, together with some investment in the developing markets of Europe.
Blackrock World Mining Trust PLC ORD 5p - GBP (BRWM) (Cash Dist)	Buy Spread 0.31%, Sell Spread 0.31%	0.00%	1.68%	1.74%	https://www.blackrock.com	The Company aims to provide a diversified investment in mining and metal assets worldwide, actively managed with the objective of maximising total returns.
BMO Commercial Property Trust	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	2.71%	2.77%	https://www.bmogam.com	The trust is a vehicle for investors who wish to gain exposure to prime UK commercial property. It is a constituent of the FTSE 250 Index and aims to provide shareholders with an attractive level of income together with the potential for capital and income growth from investing in a diversified UK commercial property portfolio.
BMO Global Smaller Companies - GBP (BGSC) (Cash Dist)	Buy Spread 0.21%, Sell Spread 0.21%	0.00%	1.45%	1.51%	https://www.bmogam.com/	The Trust seeks to exploit the high investment potential of smaller companies listed on global equity markets. Many smaller companies are not widely researched, opening up the potential for our detailed fundamental analysis to identify valuation anomalies.
BNZ Term Deposit 2.34% 19/05/2021	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.
BNZ Term Deposit 2.40% 09/05/2022	0.00%	0.00%	0.40%	0.46%	https://www.bnz.co.nz	Bank of New Zealand is one of New Zealand's big four banks and has been operating in the country since the first office was opened in Auckland in October 1861.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
BP PLC	0.00%	0.00%	0.40%	0.46%	https://www.bp.com	BP plc. is an oil and petrochemicals company. The Company explores for and produces oil and natural gas, refines, markets, and supplies petroleum products, generates solar energy, and manufactures and markets chemicals. BP's chemicals include terephthalic acid, acetic acid, acrylonitrile, ethylene, and polyethylene.
BP Plc - USD (BP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.bp.com	BP plc. is an oil and petrochemicals company. The Company explores for and produces oil and natural gas, refines, markets, and supplies petroleum products, generates solar energy, and manufactures and markets chemicals. BP's chemicals include terephthalic acid, acetic acid, acrylonitrile, ethylene, and polyethylene.
BP Plc Limited - GBP (BP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.bp.com	BP plc. is an oil and petrochemicals company. The Company explores for and produces oil and natural gas, refines, markets, and supplies petroleum products, generates solar energy, and manufactures and markets chemicals. BP's chemicals include terephthalic acid, acetic acid, acrylonitrile, ethylene, and polyethylene.
Brambles Limited - AUD (BXB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.brambles.com/	Brambles Limited is an Australian company that specialises in the pooling of unit-load equipment and associated services, focusing on the outsourced management of pallets, crates and containers.
British Land Co - GBP (BLND) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.britishland.co.uk	The British Land Company PLC invests, both directly and through joint ventures, in income-producing and freehold commercial properties in order to maximize their growth and potential. The Company trades, finances, and develops properties. Their portfolio consists of offices, retail superstores, shopping centers, leisure, industrial, and distribution spaces.
Cannasouth Limited - NZD (CBD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.cannasouth.co.nz	Cannasouth is a biopharmaceutical company dedicated to medicinal cannabis research and product development for prescribers and patients in New Zealand.
Capital Group New Perspective (AU)	0.00%	0.00%	1.35%	1.41%	https://www.capitalgroup.com/	To achieve long-term capital growth by seeking to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships. Future income is a secondary objective.
Capital Group New Perspective Fund (W) (Cash Dist)	0.00%	0.00%	1.35%	1.41%	https://www.capitalgroup.com/	To achieve long-term capital growth by seeking to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships. Future income is a secondary objective.
Capital Group New World (AU)	0.00%	0.00%	1.58%	1.64%	https://www.capitalgroup.com	The fund focuses on capturing the long-term growth potential of developing economies. It provides flexible exposure to developing markets by investing in leading emerging market companies as well as multinational companies with significant exposure to the developing world.
Carbon Fund (NS) Units - NZD (CO2) (Cash Dist)	0.00%	0.00%	1.35%	1.41%	https://www.carbonfund.co.nz/	The Carbon Fund, offers an opportunity to make an investment decision that aligns to your responsible investment values. The Fund is listed on the NZX which gives investors access to a price of carbon that is typically difficult to achieve on your own. The Fund broadly tracks the price of Carbon Credits and the value of your investment will follow the current Carbon Price. The Fund utilises the investment expertise of highly experienced managers who have a multi-decade perspective on investment opportunities and investment risk.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Castle Point Ranger Fund	0.00%	The performance fee is 15% of any return above NZ Official Cash Rate + 5% per annum (after all fees but before tax) with a perpetual high water mark.	1.45%	1.51%	https://www.castlepointfunds.com/ranger-fund	The objective is to provide equity-like returns over the long term while minimising exposure to extreme share market fluctuations.
Castle Point Ranger Fund (PIE) (Cash Dist)	0.00%	The performance fee is 15% of any return above NZ Official Cash Rate + 5% per annum (after all fees but before tax) with a perpetual high water mark.	1.45%	1.51%	https://www.castlepointfunds.com/ranger-fund	The objective is to provide equity-like returns over the long term while minimising exposure to extreme share market fluctuations.
Centuria Industrial REIT - AUD (CIP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://centuria.com.au/	The Fund owns a portfolio of quality industrial real estate assets delivering stable and predictable rental income with opportunities for value uplift through diligent asset management and repositioning strategies.
CHCH International Airport 4.13% 24/05/2024	0.00%	0.00%	0.40%	0.46%	https://www.christchurchairport.co.nz	At Christchurch Airport our mission is to be a champion airport, recognised at home and abroad as an engine room for the prosperity of Christchurch, the South Island and New Zealand.
Chorus Limited - NZD (CNU) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://company.chorus.co.nz	Chorus is a provider of telecommunications infrastructure throughout New Zealand. It is listed on the NZX stock exchange and is in the NZX 50 Index. It is the owner of the majority of telephone lines and exchange equipment in New Zealand.
Chorus Ltd Unsubordinated Bonds @ 4.12% mat 06/05/2021-NZD (CNU010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://company.chorus.co.nz	Chorus is a provider of telecommunications infrastructure throughout New Zealand. It is listed on the NZX stock exchange and is in the NZX 50 Index. It is the owner of the majority of telephone lines and exchange equipment in New Zealand.
Chorus Ltd Unsubordinated Bonds @ 4.35% Mat 06/12/2028 (CNU020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://company.chorus.co.nz	Chorus is a provider of telecommunications infrastructure throughout New Zealand. It is listed on the NZX stock exchange and is in the NZX 50 Index. It is the owner of the majority of telephone lines and exchange equipment in New Zealand.
Christchurch City Holdings Limited @ 3.40% Mat 06/12/2022 (CCH010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.cchl.co.nz/	Christchurch City Holdings Limited (CCHL) has made an offer of 5 year unsecured, unsubordinated fixed rate bonds to institutional investors and New Zealand retail investors. This offer is now closed.
City Merchants High Yield Trust Limited - GBP (CMHY) (Cash Dist)	Buy Spread 0.11%, Sell Spread 0.11%	0.00%	1.41%	1.47%	https://www.hl.co.uk	The Company invests its assets with the aim of spreading investment risk and generating a return for shareholders. The Company aims to obtain both high income and capital growth from investment, predominantly in high-yielding fixed-interest securities. The Company is actively managed within its objectives and is not constrained by a benchmark.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
City Merchants High Yield Trust PLC - Closed-end Fund	Buy Spread 0.11%, Sell Spread 0.11%	0.00%	1.41%	1.47%	https://www.hl.co.uk	The Company invests its assets with the aim of spreading investment risk and generating a return for shareholders. The Company aims to obtain both high income and capital growth from investment, predominantly in high-yielding fixed-interest securities. The Company is actively managed within its objectives and is not constrained by a benchmark.
City of London Investment Trust PLC/The	Buy Spread 0.08%, Sell Spread 0.08%	0.00%	1.26%	1.32%	https://www.janushenderson.com	The Company's objective is to provide long-term growth in income and capital, principally by investment in equities listed on the London Stock Exchange. The Board continues to recognise the importance of dividend income to shareholders.
Clarity - Capital Group New Perspective Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.65%	1.71%	https://clarityfunds.co.nz/	The Fund aims to achieve long-term growth of capital by investing in shares of companies located around the world. The Fund is managed by Capital Group, and favours companies expected to benefit from structural trends in the global economy.
Clarity - Capital Group New Perspective Fund (PIE) (Cash Dist)	0.00%	0.00%	1.65%	1.71%	https://clarityfunds.co.nz/	The Fund aims to achieve long-term growth of capital by investing in shares of companies located around the world. The Fund is managed by Capital Group, and favours companies expected to benefit from structural trends in the global economy.
Clarity Global Shares Fund (PIE) - SWM (Cash Dist)	0.00%	0.00%	1.40%	1.46%	https://clarityfunds.co.nz/	The Fund will provide actively managed exposure to international equities, and aims to generate a better return than the benchmark over the medium to long term. We use a global investment manager for this Fund, being MFS. MFS use a mix of fundamental and quantitative analysis to select companies.
Clarity Global Shares Fund (PIE) (Cash Dist)	0.00%	0.00%	1.40%	1.46%	https://clarityfunds.co.nz/	The Fund will provide actively managed exposure to international equities, and aims to generate a better return than the benchmark over the medium to long term. We use a global investment manager for this Fund, being MFS. MFS use a mix of fundamental and quantitative analysis to select companies.
Cleanaway Waste Management Ltd - AUD (CWY) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.cleanaway.com.au/	Cleanaway Waste Management Limited (CWY) is a provider of waste management services in Australia, with operations in both solid and liquid waste.
Coca-Cola Amatil Limited - AUD (CCL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.ccamatil.com/	Coca-Cola Amatil Limited manufactures, distributes and sells carbonated soft drinks along with still and mineral waters, fruit drinks, ready-to-drink coffee and tea and flavoured milk drinks. The Company also rents and services commercial refrigeration equipment to food/beverage manufacturers.
Coles Group Limited - AUD (COL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.colesgroup.com.au	Coles Group Limited owns and operates a chain of supermarkets and department stores. The Company offers apparels, liquor, office supplies, groceries, and household products. Coles Group serves customers throughout Australia and New Zealand.
Commonwealth Bank of Australia - AUD (CBA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.commbank.com.au	Commonwealth Bank of Australia provides banking, life insurance, and related services for individuals, small businesses and medium sized commercial enterprises. The Bank provides corporate and general banking, international financing, institutional banking and stock broking and funds management such as superannuation product.

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Computershare Limited - AUD (CPU) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.computershare.com/	Computershare Limited operates share registries and computer bureaus which includes the administration of employee share and option plans and the provision of software that specializes in share registry, financial and stock markets. The Company also provides corporate trust services and acts as a trustee for clients' debt offerings in certain markets.
Contact Energy Limited	0.00%	0.00%	0.40%	0.46%	https://contact.co.nz	Contact Energy Limited is a New Zealand electricity generator, natural gas wholesaler and electricity, natural gas, and LPG retailer.
Contact Energy Limited Fixed Rate Bonds @4.40% Mat 15/11/2021 - (CEN030) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://contact.co.nz	Contact Energy Limited is a New Zealand electricity generator, natural gas wholesaler and electricity, natural gas, and LPG retailer.
Contact Energy Limited Ordinary Shares - NZD (CEN) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://contact.co.nz	Contact Energy Limited is a New Zealand electricity generator, natural gas wholesaler and electricity, natural gas, and LPG retailer.
Crown Resorts Limited - AUD (CWN) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.crownresorts.com.au/	Crown Resorts Ltd. operates and manages gaming and entertainment facilities, bars, restaurants, nightclubs, cinemas and retail outlets. The Company also develops hotels and conference centres facilities.
CSL Limited - AUD (CSL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.csl.com.au/	CSL Limited develops, manufactures and markets human pharmaceutical and diagnostic products derived from human plasma. The Company's products include paediatric and adult vaccines, infection, pain medicine, skin disorder remedies, antivenoms, anticoagulants, and immunoglobulins.
CSL Limited - AUD (CSL) (Re-Invest)	0.00%	0.00%	0.40%	0.46%	https://www.csl.com.au/	CSL Limited develops, manufactures and markets human pharmaceutical and diagnostic products derived from human plasma. The Company's products include paediatric and adult vaccines, infection, pain medicine, skin disorder remedies, antivenoms, anticoagulants, and immunoglobulins.
Daintree Core Income Trust - NZD (W) (Cash Dist)	Buy Spread 0.05%, Sell Spread 0.05%	0.00%	0.90%	0.96%	https://daintreecapital.com.au/	The aim of the Trust is to provide a steady stream of income and capital stability over the medium term, by investing in a diversified portfolio of credit fixed income securities and cash, and to provide a total return (after fees) that exceeds the Benchmark measured throughout a market cycle.
Daintree Core Income Trust NZD	Buy Spread 0.05%, Sell Spread 0.05%	0.00%	0.90%	0.96%	https://daintreecapital.com.au/	A cornerstone of our investment philosophy is capital preservation. Our Core Income Trust invests in a high quality portfolio of fixed income securities, with an expected average credit quality rating of A or better.
Datadog Inc	0.00%	0.00%	0.40%	0.46%	https://www.datadoghq.com/	Datadog is a monitoring service for cloud-scale applications, providing monitoring of servers, databases, tools, and services, through a SaaS-based data analytics platform.
DB X-Trackers S&P/ASX 200 ETF - GBP (XAUS) (Re-Invest)	0.00%	0.00%	0.90%	0.96%	https://www.xtrackers.com/	Xtrackers S&P ASX 200 UCITS ETF physically replicates the performance of the S&P/ASX 200 Index. The ETF offers direct investment in Australian equities. Provides exposure to the top 200 blue chip stocks.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Deere & Co - USD (DE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.deere.com/	Deere & Company manufactures and distributes a range of agricultural, construction, forestry, and commercial and consumer equipment. The Company supplies replacement parts for its own products and for those of other manufacturers. Deere also provides product and parts financing services. Deere and Company extends its services and products worldwide.
Devon Alpha Fund (PIE) - SWM (Cash Dist)	0.00%	The performance fee is the first 1% of gross portfolio performance above the hurdle rate of return of 12% p.a. up to 13% p.a. then 15% of the amount thereafter by which the gross return of the Fund exceeds 13% p.a.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term, and currency exposure is actively managed.
Devon Alpha Fund (PIE) - XR (Cash Dist)	0.00%	The performance fee is the first 1% of gross portfolio performance above the hurdle rate of return of 12% p.a. up to 13% p.a. then 15% of the amount thereafter by which the gross return of the Fund exceeds 13% p.a.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term, and currency exposure is actively managed.
Devon Alpha Fund (PIE) (Cash Dist)	0.00%	The performance fee is the first 1% of gross portfolio performance above the hurdle rate of return of 12% p.a. up to 13% p.a. then 15% of the amount thereafter by which the gross return of the Fund exceeds 13% p.a.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term, and currency exposure is actively managed.
Devon Australian Fund	0.00%	The performance fee is the first 10% of gross portfolio performance above the hurdle rate of return of 10%. The high water mark can be reset every 3 years at the Manager's discretion and will be adjusted to take into account any distributions made.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your Australian equity investments.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Devon Australian Fund (PIE) (Cash Dist)	0.00%	The performance fee is the first 10% of gross portfolio performance above the hurdle rate of return of 10%. The high water mark can be reset every 3 years at the Manager's discretion and will be adjusted to take into account any distributions made.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your Australian equity investments.
Devon Trans-Tasman Fund	0.00%	The performance fee is 10% of the performance over the hurdle rate and is subject to a high water mark.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your New Zealand and Australian equity investments.
Devon Trans-Tasman Fund (PIE) - NR (Cash Dist)	0.00%	The performance fee is 10% of the performance over the hurdle rate and is subject to a high water mark.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your New Zealand and Australian equity investments.
Devon Trans-Tasman Fund (PIE) - SWM (Cash Dist)	0.00%	The performance fee is 10% of the performance over the hurdle rate and is subject to a high water mark.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your New Zealand and Australian equity investments.
Devon Trans-Tasman Fund (PIE) - XR (Cash Dist)	0.00%	The performance fee is 10% of the performance over the hurdle rate and is subject to a high water mark.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your New Zealand and Australian equity investments.
Devon Trans-Tasman Fund (PIE) (Cash Dist)	0.00%	The performance fee is 10% of the performance over the hurdle rate and is subject to a high water mark.	1.40%	1.46%	https://devonfunds.co.nz	The Fund aims to generate capital growth over the long term by actively managing your New Zealand and Australian equity investments.
Dexus Property Group - AUD (DXS) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.dexus.com	Dexus provides real estate services. The Company manages and invests in a portfolio of diversified properties, including office and industrial buildings, retail shopping centers, and car parks. Dexus serves customers in Australia and New Zealand.
DFA Global Core Equity Trust - Unhedged (W) (Cash Dist)	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.79%	0.85%	https://au.dimensional.com	To provide long-term capital growth by gaining exposure to a diversified portfolio of securities associated with approved developed markets (excluding Australia), with increased exposure to small companies and Value Companies relative to a Market Capitalisation Weighted portfolio.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
DFA Global Sustainability Trust - Unhedged (W) (Cash Dist)	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.85%	0.91%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of large companies associated with approved developed markets (excluding Australia), with increased emphasis on higher expected return securities, and adjusted to take into account certain environmental and sustainability impact and social considerations.
Diageo Plc - GBP (DGE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.diageo.com/	Diageo plc produces, distills, and markets alcoholic beverages. The Company offers a wide range of branded beverages, including vodkas, whiskeys, tequilas, gins, and beer.
Dimensional 2-Yr Diversified FI NZD	Buy Spread 0.08%, Sell Spread 0.08%	0.00%	0.65%	0.71%	https://au.dimensional.com	Within the risk constraints of investing in eligible short-term, Investment Grade securities, the objective of the Trust is to maximise the return of a broadly diversified portfolio of domestic and global fixed interest securities. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index.
Dimensional Aust Large Company Trust	Buy Spread 0.08%, Sell Spread 0.08%	0.00%	0.60%	0.66%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of large companies listed in Australia. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index.
Dimensional Aust Small Company Trust	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	1.01%	1.07%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of small companies listed in Australia. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index.
Dimensional Australian Core Equity Trust	Buy Spread 0.08%, Sell Spread 0.08%	0.00%	0.68%	0.74%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of securities listed in Australia with increased exposure to small companies and Value Companies relative to a Market Capitalisation Weighted portfolio.
Dimensional Australian Sustainability	Buy Spread 0.08%, Sell Spread 0.08%	0.00%	0.71%	0.77%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of securities listed in Australia with increased emphasis on higher expected return securities, and adjusted to take into account certain environmental and sustainability impact and social considerations.
Dimensional Australian Value Trust	Buy Spread 0.08%, Sell Spread 0.08%	0.00%	0.74%	0.80%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of Value Companies listed in Australia.
Dimensional Emerging Markets Trust	Buy Spread 0.25%, Sell Spread 0.25%	0.00%	1.12%	1.18%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of Value Companies associated with approved emerging markets.
Dimensional Five-Year Diversified FI NZD	Buy Spread 0.08%, Sell Spread 0.20%	0.00%	0.68%	0.74%	https://au.dimensional.com	Within the risk constraints of investing in eligible short to intermediate-term, high credit quality instruments, the objective of the Trust is to maximise the return of a broadly diversified portfolio of domestic and global fixed interest and money market securities.
Dimensional Gbl ShtFxdInc Dis£	0.00%	0.00%	0.69%	0.75%	https://au.dimensional.com	The investment objective of the Global Short Bond Fund is to seek to maximise current income while preserving capital.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Dimensional Gbl Ult ShFxn Dis£	0.00%	0.00%	0.59%	0.65%	https://au.dimensional.com	The aim is to maximize returns from investment in short term debt.
Dimensional GblInvGrdFxn D£	0.00%	0.00%	0.65%	0.71%	https://au.dimensional.com	The investment objective of the Global Short-Term Investment Grade Fixed Income Fund is to seek to maximise total returns from the universe of debt obligations in which the Fund invests.
Dimensional Gbl Sstnblty Trust Unhdg	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.79%	0.85%	https://au.dimensional.com	The Trust is managed to invest in a broadly diversified portfolio of eligible intermediate term domestic and global fixed interest and money market securities.
Dimensional Gbl Bond Sustainability NZD	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.79%	0.85%	https://au.dimensional.com	The Trust is managed to invest in a broadly diversified portfolio of eligible intermediate term domestic and global fixed interest and money market securities.
Dimensional Gbl Sustainability NZD Hdg	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.79%	0.85%	https://au.dimensional.com	The Trust is managed to invest in a broadly diversified portfolio of eligible intermediate term domestic and global fixed interest and money market securities.
Dimensional Global Bond Trust	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.75%	0.81%	https://au.dimensional.com	The Trust is managed to invest in a broadly diversified portfolio of eligible intermediate term domestic and global fixed interest and money market securities.
Dimensional Global Bond Trust NZD	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.75%	0.81%	https://au.dimensional.com	The Trust is managed to invest in a broadly diversified portfolio of eligible intermediate term domestic and global fixed interest and money market securities.
Dimensional Global Core Equity NZD Hgd	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.79%	0.85%	https://au.dimensional.com	To provide long-term capital growth by gaining exposure to a diversified portfolio of securities associated with approved developed markets (excluding Australia), with increased exposure to small companies and Value Companies relative to a Market Capitalisation Weighted portfolio.
Dimensional Global Core Equity Trust	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.79%	0.85%	https://au.dimensional.com	To provide long-term capital growth by gaining exposure to a diversified portfolio of securities associated with approved developed markets (excluding Australia), with increased exposure to small companies and Value Companies relative to a Market Capitalisation Weighted portfolio.
Dimensional Global Large Company Trust	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.69%	0.75%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of large companies associated with approved developed markets (excluding Australia).
Dimensional Global Real Estate NZD Hdg	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.80%	0.86%	https://au.dimensional.com	To provide long-term capital growth by gaining exposure to a diversified portfolio of listed international and Australian real estate securities. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index.
Dimensional Global Real Estate Trust	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.80%	0.86%	https://au.dimensional.com	To provide long-term capital growth by gaining exposure to a diversified portfolio of listed international and Australian real estate securities. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index.
Dimensional Global Small Company Trust	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	1.06%	1.12%	https://au.dimensional.com	To provide long-term capital growth by gaining exposure to a diversified portfolio of small companies associated with approved developed markets (excluding Australia). The Trust is not managed with the objective of achieving a particular return relative to a benchmark index.
Dimensional Global Value Trust	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	0.86%	0.92%	https://au.dimensional.com	The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of large Value Companies associated with approved developed markets (excluding Australia).

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Dimensional World Alloc 80/20 Dis£	0.00%	0.00%	0.84%	0.90%	https://au.dimensional.com	The aim is to increase the value of your investment over the long term and to earn income within the Fund.
Dimensional World Equity Dis£	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.82%	0.88%	https://au.dimensional.com	To provide a total return, consisting of capital appreciation and income, by gaining exposure to a diversified portfolio of companies and real estate securities listed on approved developed and emerging markets.
Dimensional Wrld Alloc 40/60 Dis£	0.00%	0.00%	0.77%	0.83%	https://au.dimensional.com	The investment objective of the World Allocation 40/60 Fund is to achieve long-term total return. The fund is managed on a discretionary basis and is a "fund of funds" which means that it mainly invests in other investment funds, but may also invest directly in shares and debt.
DocuSign Inc	0.00%	0.00%	0.40%	0.46%	https://www.docusign.com/	DocuSign, Inc. is an American company headquartered in San Francisco, California that allows organizations to manage electronic agreements.
Ebos Group Limited - NZD (EBO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.ebosgroup.com/	EBOS Group is the largest and most diversified Australasian marketer, wholesaler and distributor of healthcare, medical and pharmaceutical products. It is also a leading Australasian animal care products marketer and distributor.
Edinburgh Worldwide Investment Trust PLC	0.00%	0.00%	1.15%	1.21%	https://www.bailliegifford.com/en/uk/individual-investors/funds/edinburgh-worldwide-investment-trust/	Edinburgh Worldwide aims for capital growth from a global portfolio of initially immature entrepreneurial companies, typically with a market capitalisation of less than \$5bn at time of initial investment, which are believed to offer long-term growth potential.
Edinburgh Worldwide Investment Trust Plc - GBP (EWI) (Cash Dist)	0.00%	0.00%	1.15%	1.21%	https://www.bailliegifford.com/en/uk/individual-investors/funds/edinburgh-worldwide-investment-trust/	Edinburgh Worldwide aims for capital growth from a global portfolio of initially immature entrepreneurial companies, typically with a market capitalisation of less than \$5bn at time of initial investment, which are believed to offer long-term growth potential.
EROAD Limited - NZD (ERD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.eroad.co.nz/	EROAD is a fully integrated technology, tolling and services provider. We were the first company to implement a GNSS/cellular-based road charging solution across an entire country. Our advanced technology provides road charging, compliance and commercial services with the same platform to lower overall client and delivery costs.
Estia Health Ltd - Ordinary	0.00%	0.00%	0.40%	0.46%	http://www.estiahealth.com.au/	Estia Health Limited provides aged care services. The Company operates a network of retirement homes, providing housing, nursing, food preparation, community building, and related services. Estia Health serves residents throughout Victoria, Australia.
Etsy Inc	0.00%	0.00%	0.40%	0.46%	https://www.etsy.com/	Etsy is an American e-commerce website focused on handmade or vintage items and craft supplies. These items fall under a wide range of categories, including jewelry, bags, clothing, home décor and furniture, toys, art, as well as craft supplies and tools.
European Opportunities Trust Plc - GBP (JEO) (Cash Dist)	0.00%	0.00%	2.11%	2.17%	https://www.hl.co.uk/	The objective of the company is to invest in securities of European companies and in sectors or geographical areas which are considered by the investment manager to offer good prospects for capital growth, taking into account economic trends and business development.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
F&C Investment Trust PLC - GBP (FCIT) (Cash Dist)	0.00%	0.00%	1.05%	1.11%	https://www.bmogam.com/fandc-investment-trust/	The objective of the trust is to secure long-term growth in capital and income through a policy of investing primarily in an internationally diversified portfolio of publicly listed equities, as well as unlisted securities and private equity, with the use of gearing.
Facebook Inc	0.00%	0.00%	0.40%	0.46%	https://www.Facebook.com	Facebook, Inc. provides various products to connect and share through mobile devices, personal computers, and other surfaces worldwide. Its solutions include Facebook Website and mobile application that enables people to connect, share, discover, and communicate each other on mobile devices and personal computers.
Facebook Inc - USD (FB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.Facebook.com	Facebook, Inc. provides various products to connect and share through mobile devices, personal computers, and other surfaces worldwide. Its solutions include Facebook Website and mobile application that enables people to connect, share, discover, and communicate each other on mobile devices and personal computers.
Fairlight Global Small & Mid Cap Ord	0.00%	15.00%	1.65%	1.71%	https://fairlightam.com.au/	The investment approach is grounded in fundamental research, long term in nature and has a strong focus on quality. The team believe a portfolio of the highest quality businesses, purchased with valuation discipline will outperform over the long term whilst protecting and preserving client capital.
Fidelity Asian Values PLC	0.00%	0.00%	1.38%	1.44%	https://investment-trusts.fidelity.co.uk/fidelity-asian-values/	To achieve long-term capital growth through investment principally in the stockmarkets of the Asian Region (excluding Japan).
Fidelity China Special Situations PLC - GBP (FCSS) (Cash Dist)	0.00%	0.00%	1.65%	1.71%	https://investment-trusts.fidelity.co.uk/fidelity-china-special-situations/	The UK's largest China investment trust, Fidelity China Special Situations PLC, capitalises on Fidelity's extensive, locally-based analyst team to find attractive opportunities in a market too big to ignore.
Fidelity European Trust Plc - GBP (FEV) (Cash Dist)	0.00%	0.00%	1.27%	1.33%	https://investment-trusts.fidelity.co.uk/fidelity-european-trust	The Trust invests predominantly in continental European equities (and their related securities) and up to 20% of gross assets may be invested in companies outside of the continent. It follows a consistent bottom-up approach, seeking to identify companies able to grow dividends over a three to five-year horizon.
Fidelity Investment Trust - Fidelity Special Values Plc - GBP (FSV) (Cash Dist)	0.00%	0.00%	1.37%	1.43%	https://investment-trusts.fidelity.co.uk/fidelity-special-values/	To achieve long term capital growth primarily through investment in equities (and their related securities) of UK companies which the Investment Manager believes to be undervalued or where the potential has not been recognised by the market
Fiducian India	Buy Spread 0.30%, Sell Spread 0.30%	0.00%	2.24%	2.30%	https://www.fiducian.com.au/focus-newsletters/the-fiducian-india-fund-an-outperforming-fund/	The Fiducian India Fund provides investors with a unique opportunity to invest in a well-diversified range of companies listed on Indian stock exchanges. The Fund is managed by a selection of four (4) Indian fund managers based in India, and can satisfy Fiducian's stringent criteria.
Fiducian Technology	0.00%	0.00%	1.84%	1.90%	https://www.fiducian.com.au/	The Fiducian Technology Fund provides access to high tech stocks across the globe, including stocks in bio-technology, information technology (IT) and other emerging technology sectors.
Finsbury Growth & Income Trust - GBP (FGT) (Cash Dist)	0.00%	0.00%	1.10%	1.16%	https://www.finsburygt.com/	Invests in the shares of predominantly UK-listed companies, with the objective of achieving capital and income growth.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
First Majestic Silver Corp - USD (AG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.firstmajestic.com/	First Majestic Silver Corp. is a mining company focused on silver production in Mexico. The Company presently owns and operates producing silver mines: the La Parrilla Silver Mine, the San Martin Silver Mine, the La Encantada Silver Mine, the La Guitarra Silver Mine, the Del Toro Silver Mine and the Santa Elena Silver/Gold Mine.
Fisher & Paykel Healthcare Corporation Limited	0.00%	0.00%	0.40%	0.46%	https://www.fphcare.com/	Fisher & Paykel entered the respiratory care market in 1971 with the development of a unique respiratory humidifier system for use in critical care. We now offer a broad range of products and systems for use in respiratory and acute care and in the treatment of obstructive sleep apnea (OSA).
Fisher and Paykel Healthcare Corporation Limited - NZD (FPH) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.fphcare.com/	Fisher & Paykel entered the respiratory care market in 1971 with the development of a unique respiratory humidifier system for use in critical care. We now offer a broad range of products and systems for use in respiratory and acute care and in the treatment of obstructive sleep apnea (OSA).
Fisher Funds Australian Growth Fund (PIE) (Cash Dist)	0.00%	10% of excess returns over Official Cash Rate + 5% (subject to a high water mark)	1.83%	1.89%	https://fisherfunds.co.nz/	The Australian Growth Fund gives you access to invest in quality, growing Australian businesses. The Australian market is deeper and broader than in New Zealand, which provides numerous opportunities to invest in great businesses.
Fisher Funds BondPlus Fund (PIE) (Cash Dist)	0.00%	0.00%	1.67%	1.73%	https://fisherfunds.co.nz/	The fund aims to provide moderate protection for your investment while also generating modest returns over the long term by investing in international fixed interest assets.
Fisher Funds Income Fund (PIE) (Cash Dist)	0.00%	0.00%	1.34%	1.40%	https://fisherfunds.co.nz/	The Income Fund gives our clients access to a diverse portfolio of fixed interest investments from around the globe.
Fisher Funds International Growth Fund (PIE) (Cash Dist)	0.00%	0.00%	1.84%	1.90%	https://fisherfunds.co.nz/	Aims to achieve capital growth over the long term by investing in shares in international companies outside of New Zealand and Australia.
Fisher Funds New Zealand Growth Fund (PIE) (Cash Dist)	0.00%	0.07%	1.89%	1.95%	https://fisherfunds.co.nz/	Aims to achieve capital growth over the long term by investing in shares in New Zealand companies.
Fisher Funds Property and Infrastructure Fund (PIE) (Cash Dist)	0.00%	0.00%	1.94%	2.00%	https://fisherfunds.co.nz/	Aims to achieve positive returns over the long term. Invests in property and infrastructure assets both locally and overseas.
Fiverr International Ltd - USD (FVRR) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.fiverr.com/	Fiverr International Ltd. provides an online marketplace for selling goods and services. The Company specializes logo, poster, and brochure designing, as well as photoshop editing, content marketing, web analytics, and translation services. Fiverr International serves customers worldwide.
Fletcher Building Industries 5.00% 15/03/2023	0.00%	0.00%	0.40%	0.46%	https://fletcherbuilding.com/	We manufacture building products; from insulation that keeps homes warm and dry, to cement, the foundation of built structures the world over. We operate retail businesses that distribute these products and many more to tradespeople right across the Tasman.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Fletcher Building Limited	0.00%	0.00%	0.40%	0.46%	https://fletcherbuilding.com/	We manufacture building products; from insulation that keeps homes warm and dry, to cement, the foundation of built structures the world over. We operate retail businesses that distribute these products and many more to tradespeople right across the Tasman.
Fletcher Building Limited - NZD (FBU) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://fletcherbuilding.com/	We manufacture building products; from insulation that keeps homes warm and dry, to cement, the foundation of built structures the world over. We operate retail businesses that distribute these products and many more to tradespeople right across the Tasman.
Fonterra Co-op Group 4.33% 20/10/2021	0.00%	0.00%	0.40%	0.46%	http://www3.fonterra.com/nz/en.html	With a can-do attitude and a collaborative spirit, we're a world leading dairy exporter – shaping the industry in quality and innovation. We share the goodness of dairy nutrition with the world through our brands, farming and processing operations across four continents.
Franco-Nevada Corp - USD (FNV) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.franco-nevada.com/Home/default.aspx	Franco-Nevada Corporation is the leading gold-focused royalty and stream company with the largest and most diversified portfolio of cash-flow producing assets. Its business model provides investors with gold price and exploration optionality while limiting exposure to many of the risks of operating companies.
Freightways Limited	0.00%	0.00%	0.40%	0.46%	http://www.freightways.co.nz/	Freightways is a leading provider of express package services throughout New Zealand, with complementary business servicing the information management and business mail sectors. The Group's origins date back to 1964 through New Zealand Couriers - a pioneer in the express package industry in New Zealand.
Freightways Limited - NZD (FRE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.freightways.co.nz/	Freightways is a leading provider of express package services throughout New Zealand, with complementary business servicing the information management and business mail sectors. The Group's origins date back to 1964 through New Zealand Couriers - a pioneer in the express package industry in New Zealand.
Fundsmith Emerging Equities Trust - GBP (FEET) (Cash Dist)	0.00%	0.00%	1.77%	1.83%	https://www.feetplc.co.uk/	The Company's investment objective is to provide its shareholders with an attractive return over the long term by investing in a portfolio of shares issued by listed or traded companies which have a majority of their operations in, or revenue derived from, Developing Economies and which provide direct exposure to the rise of the consumer classes in those countries.
General Electric Company - USD (GE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.ge.com/nz/	GE was first established in New Zealand in 1982. Today, GE is made up of 6 businesses employing over 600 people based across the country. From jet engines to power generation, financial services and medical imaging to news and information, GE people worldwide are dedicated to turning imaginative ideas into leading products and services that help solve some of the world's toughest problems.
Genesis Energy Limited - NZD (GNE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.genesisenergy.co.nz/home	Genesis Energy is a diversified energy company. We sell electricity, natural gas and LPG through our retail brands. We generate electricity, and trade electricity and natural gas, through our Generation business. We also have a 31% interest in the Kupe Joint Venture which owns the Kupe oil and gas field.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Genesis Energy Limited Capital Bonds @ 4.65% Mat 16/07/2048 - NZD (GNE050) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.genesisenergy.co.nz/home	Genesis Energy is a diversified energy company. We sell electricity, natural gas and LPG through our retail brands. We generate electricity, and trade electricity and natural gas, through our Generation business. We also have a 31% interest in the Kupe Joint Venture which owns the Kupe oil and gas field.
Genesis Energy Ltd	0.00%	0.00%	0.40%	0.46%	https://www.genesisenergy.co.nz/home	Genesis Energy is a diversified energy company. We sell electricity, natural gas and LPG through our retail brands. We generate electricity, and trade electricity and natural gas, through our Generation business. We also have a 31% interest in the Kupe Joint Venture which owns the Kupe oil and gas field.
GlaxoSmithKline plc	0.00%	0.00%	0.40%	0.46%	http://www.gsk.com/	Today there are still millions of people without access to basic healthcare, thousands of diseases without adequate treatments and millions more people who suffer from everyday ailments. At GSK we want to change this.
Glaxosmithkline Plc - GBP (GSK) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.gsk.com/	Today there are still millions of people without access to basic healthcare, thousands of diseases without adequate treatments and millions more people who suffer from everyday ailments. At GSK we want to change this.
Globus Medical Inc	0.00%	0.00%	0.40%	0.46%	https://www.globusmedical.com/	Globus Medical is a publicly traded medical device company headquartered in Audubon, Pennsylvania. Globus is focused on the design, development, and commercialization of products that enable surgeons to promote healing in patients with musculoskeletal disorders.
Goodman Group Limited - AUD (GMG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.goodman.com/	Goodman Group is an integrated industrial property group. The Group has operations in Australia, New Zealand, UK, Asia and Europe. Goodman's activities include property investment, funds management, property development and property services.
Goodman Group Limited - AUD (GMG) (Re-Invest)	0.00%	0.00%	0.40%	0.46%	https://www.goodman.com/	Goodman Group is an integrated industrial property group. The Group has operations in Australia, New Zealand, UK, Asia and Europe. Goodman's activities include property investment, funds management, property development and property services.
Goodman Property Trust	0.00%	0.00%	0.40%	0.46%	https://nz.goodman.com/	Goodman Property Trust (GMT) is an externally managed listed Unit Trust that invests in high quality industrial and business space property. It is an established business built around a modern portfolio, a wide customer base and a proven development capability.
Goodman Property Trust Units - NZD (GMT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://nz.goodman.com/	Goodman Property Trust (GMT) is an externally managed listed Unit Trust that invests in high quality industrial and business space property. It is an established business built around a modern portfolio, a wide customer base and a proven development capability.
Goodman+Bonds Fixed Rate Notes @ 4% Mat 01/09/2023 - (GMB050) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://nz.goodman.com/	Goodman Property Trust (GMT) is an externally managed listed Unit Trust that invests in high quality industrial and business space property. It is an established business built around a modern portfolio, a wide customer base and a proven development capability.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Goodman+Bonds Fixed Rate Notes @ 5.00% mat 23/06/2022 (GMB030) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://nz.goodman.com/	Goodman Property Trust (GMT) is an externally managed listed Unit Trust that invests in high quality industrial and business space property. It is an established business built around a modern portfolio, a wide customer base and a proven development capability.
Gulf Keystone Petroleum Limited - GBP (GKP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.gulfkeystone.com	Gulf Keystone Petroleum Ltd. is an oil and gas exploration and production company. The Company explores, develops, and produces oil and gas primarily in North Africa and the Middle East.
Hallenstein Glasson Holdings Limited - NZD (HLG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.hallensteinglasson.co.nz/	Hallensteins is New Zealand's iconic menswear store. Recognised for its fashion and value equation, generations of New Zealand's males have been loyal customers. Stores are located in most metropolitan areas throughout New Zealand.
Harbour Australasian Equity Focus Fund (PIE) - XR (Cash Dist)	0.00%	The wholesale fund charges a performance based fee on the following basis: 10% of the funds performance above the hurdle rate of return (being benchmark + 1%) with outperformance capped at 10%.	1.59%	1.65%	https://www.harbourasset.co.nz	This concentrated 'best ideas' Fund is designed to deliver strong growth over the long term, through investing in a smaller number of high quality companies with strong growth prospects.
Harbour Australasian Equity Focus Fund (PIE) (Cash Dist)	0.00%	The wholesale fund charges a performance based fee on the following basis: 10% of the funds performance above the hurdle rate of return (being benchmark + 1%) with outperformance capped at 10%.	1.59%	1.65%	https://www.harbourasset.co.nz	This concentrated 'best ideas' Fund is designed to deliver strong growth over the long term, through investing in a smaller number of high quality companies with strong growth prospects.
Harbour Australasian Equity Fund	0.00%	The wholesale fund charges a performance based fee on the following basis: 10% of the funds performance above the hurdle rate of return (being benchmark + 1%) with outperformance capped at 10%.	1.47%	1.53%	https://www.harbourasset.co.nz	This Fund is designed to provide long-term capital growth through investing in New Zealand and Australian stocks with strong growth potential. It aims to outperform the local equity market.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Harbour Australasian Equity Fund (PIE) (Cash Dist)	0.00%	The wholesale fund charges a performance based fee on the following basis: 10% of the funds performance above the hurdle rate of return (being benchmark + 1%) with outperformance capped at 10%.	1.47%	1.53%	https://www.harbourasset.co.nz	This Fund is designed to provide long-term capital growth through investing in New Zealand and Australian stocks with strong growth potential. It aims to outperform the local equity market.
Harbour Australasian Equity Income Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.43%	1.49%	https://www.harbourasset.co.nz	This Fund is designed to provide capital growth over time and produce attractive levels of income too.
Harbour Australasian Equity Income Fund (PIE) (Cash Dist)	0.00%	0.00%	1.43%	1.49%	https://www.harbourasset.co.nz	This Fund is designed to provide capital growth over time and produce attractive levels of income too.
Harbour Australasian Equity Income Fund (PIE) (Re-Invest)	0.00%	0.00%	1.43%	1.49%	https://www.harbourasset.co.nz	This Fund is designed to provide capital growth over time and produce attractive levels of income too.
Harbour Australasian Equity Income Fund R	0.00%	0.00%	1.43%	1.49%	https://www.harbourasset.co.nz	This Fund is designed to provide capital growth over time and produce attractive levels of income too.
Harbour Enhanced Cash Fund (PIE) - NR (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.harbourasset.co.nz	This Fund is designed as a short term, higher liquidity and lower volatility investment option. It aims to utilise Harbour's research to generate returns over and above the New Zealand cash rate.
Harbour Income Fund (PIE) (Cash Dist)	0.00%	0.00%	1.03%	1.09%	https://www.harbourasset.co.nz	This Fund is designed for investors who want both capital growth and a steady and sustainable income. It aims to exceed the official cash rate plus 3.5% per annum (over rolling 3 year periods).
Harbour NZ Core FI Fund	0.00%	0.00%	1.03%	1.09%	https://www.harbourasset.co.nz	This Fund is designed as a risk-diversifier for those who may already hold riskier assets (such as equities or property). It aims to utilise Harbour's research to generate returns over and above the New Zealand fixed interest market.
Harbour NZ Core Fixed Interest Fund (PIE) - SWM (Cash Dist)	0.00%	0.00%	1.03%	1.09%	https://www.harbourasset.co.nz	This Fund is designed as a risk-diversifier for those who may already hold riskier assets (such as equities or property). It aims to utilise Harbour's research to generate returns over and above the New Zealand fixed interest market.
Harbour NZ Core Fixed Interest Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.03%	1.09%	https://www.harbourasset.co.nz	This Fund is designed as a risk-diversifier for those who may already hold riskier assets (such as equities or property). It aims to utilise Harbour's research to generate returns over and above the New Zealand fixed interest market.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Harbour NZ Core Fixed Interest Fund (PIE) (Cash Dist)	0.00%	0.00%	1.03%	1.09%	https://www.harbourasset.co.nz	This Fund is designed as a risk-diversifier for those who may already hold riskier assets (such as equities or property). It aims to utilise Harbour's research to generate returns over and above the New Zealand fixed interest market.
Harbour NZ Corporate Bond Fund	0.00%	0.00%	0.85%	0.91%	https://www.harbourasset.co.nz	This Fund is designed to provide income by capturing the yield from investment grade corporate bonds. It aims to outperform the New Zealand corporate bond market.
Harbour NZ Corporate Bond Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	0.85%	0.91%	https://www.harbourasset.co.nz	This Fund is designed to provide income by capturing the yield from investment grade corporate bonds. It aims to outperform the New Zealand corporate bond market.
Harbour NZ Corporate Bond Fund (PIE) (Cash Dist)	0.00%	0.00%	0.85%	0.91%	https://www.harbourasset.co.nz	This Fund is designed to provide income by capturing the yield from investment grade corporate bonds. It aims to outperform the New Zealand corporate bond market.
Harbour NZ Corporate Bond Fund (Synergy)	0.00%	0.00%	0.85%	0.91%	https://www.harbourasset.co.nz	This Fund is designed to provide income by capturing the yield from investment grade corporate bonds. It aims to outperform the New Zealand corporate bond market.
Harbour NZ Equity Advanced Beta Fund	0.00%	0.00%	0.85%	0.91%	https://www.harbourasset.co.nz	The Fund provides broad market exposure to New Zealand equities. It is designed to have the lower fees of a passive fund, with a similar risk profile to the New Zealand equities market, and with the potential to outperform the market through quantitative research and skilful management.
Harbour Wholesale Australasian Equity Focus Fund (PIE) (Cash Dist)	0.00%	The wholesale fund charges a performance based fee on the following basis: 10% of the funds performance above the hurdle rate of return (being benchmark + 1%) with outperformance capped at 10%.	1.59%	1.65%	https://www.harbourasset.co.nz	This concentrated 'best ideas' Fund is designed to deliver strong growth over the long term, through investing in a smaller number of high quality companies with strong growth prospects.
Harbour Wholesale NZ Core Fixed Interest Fund (PIE) (Cash Dist)	0.00%	0.00%	1.03%	1.09%	https://www.harbourasset.co.nz	This Fund is built to generate returns through investing in a mix of New Zealand government and corporate fixed interest securities. The Fund is actively managed, which means the Fixed Income team is able to use Harbour's macroeconomic and security research to make active investment decisions and target additional returns or hedge against risks.
Hargreaves Lansdown PLC	0.00%	0.00%	0.40%	0.46%	https://www.hl.co.uk	Hargreaves Lansdown plc is a financial service company based in Bristol that sells funds and shares and related products to retail investors in the United Kingdom.
Heartland Bank Limited (10,000.00; 2.95%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Heartland Bank Limited (100,000.00; 2.40%; 6 Months; 20/11/2020)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited (20,000.00; 2.80%; 4 Years; 14/11/2023)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited (20,000.00; 2.95%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited (20,000.00; 3.65%; 18 Months; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited (30,000.00; 2.80%; 1 Year; 13/01/2021)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited (30,000.00; 2.95%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited (50,000.00; 2.80%; 1 Year; 23/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Limited @ 3.55% Mat 12/04/2024 - (HBL020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Bank Ltd 3.50% 20/05/2021	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Heartland Group Holdings Limited - NZD (HGH) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.heartland.co.nz/	Heartland Bank is a New Zealand owned bank that was created in 2011 through the merging of four financial organisations. Heartland was granted its bank registration by the Reserve Bank of New Zealand in 2012.
Hedged Global Fixed Interest Index Fund (AIF PQ)	0.00%	0.00%	0.79%	0.85%	https://www.ampcapital.com/	The Fund aims to provide a return that closely matches the return of the Bloomberg Barclays Global Aggregate Index, fully hedged to the New Zealand dollar.
Henderson Diversified Income	0.00%	0.00%	1.29%	1.35%	https://www.janushenderson.com	The Company's investment objective is to seek income and capital growth such that the total return on the net asset value of the Company exceeds the average return on a rolling annual basis of three month sterling LIBOR plus 2 per cent.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Henderson Diversified Income - GBP (HDIV) (Cash Dist)	0.00%	0.00%	1.29%	1.35%	https://www.janushenderson.com	The Company's investment objective is to seek income and capital growth such that the total return on the net asset value of the Company exceeds the average return on a rolling annual basis of three month sterling LIBOR plus 2 per cent.
Henderson Euro Trust PLC - GBP (HNE) (Cash Dist)	0.00%	0.00%	1.21%	1.27%	https://www.janushenderson.com	Seeking growth, quality and consistency from a selection of 40 to 60 European companies (ex UK) and an emphasis on total return.
Henderson Far East Income Ltd - GBP (HFEL) (Cash Dist)	0.00%	0.00%	1.51%	1.57%	https://www.janushenderson.com	An income-focused Trust that invests across Asia Pacific with the target of delivering income growth.
Herald Investment Trust PLC- GBP (HRI) (Cash Dist)	0.00%	0.00%	1.40%	1.46%	https://www.heralduk.com/	The Herald Investment Trust (HIT) seeks to achieve capital appreciation through investments in smaller quoted companies, in the areas of technology, communications and multi-media. Investments will be made throughout the world.
HICL Infrastructure Co Ltd - GBP (HICL) (Cash Dist)	0.00%	0.00%	1.49%	1.55%	https://www.hicl.com	HICL is a UK-listed infrastructure investment company. We invest in infrastructure for local communities and to support the delivery of essential services, working in partnership with the public and private sectors.
HSBC Holdings Plc - GBP (HSBA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.hsbc.com	HSBC Holdings plc is the holding company for the HSBC Group. The Company provides a variety of international banking and financial services, including retail and corporate banking, trade, trusteeship, securities, custody, capital markets, treasury, private and investment banking, and insurance. HSBC Holdings operates worldwide.
Hunter Global Fixed Interest Fund (PIE) (Cash Dist)	Buy Spread 0.00%, Sell Spread 0.40%	0.00%	0.94%	1.00%	https://iisolutions.co.nz/	The Fund's assets are invested 100% in a directly held diversified portfolio of global fixed income securities, derivatives and cash managed by PIMCO.
Hyperion Australian Growth Companies	0.00%	Performance fee of 20% of the difference in the Fund's return (net of management fees) relative to its benchmark return ⁴ multiplied by the net asset value of the Fund.	1.10%	1.16%	https://www.hyperion.com.au	The Hyperion Global Growth Companies Fund seeks to achieve medium to long-term capital growth and income by investing in high calibre companies primarily listed on a recognised global exchange, at the time of investment.
Hyperion Australian Growth Companies Fund (W) (Cash Dist)	0.00%	Performance fee of 20% of the difference in the Fund's return (net of management fees) relative to its benchmark return ⁴ multiplied by the net asset value of the Fund.	1.10%	1.16%	https://www.hyperion.com.au	The Hyperion Global Growth Companies Fund seeks to achieve medium to long-term capital growth and income by investing in high calibre companies primarily listed on a recognised global exchange, at the time of investment.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Hyperion Global Growth Companies B	0.00%	Performance fee of 20% of the difference in the Fund's return (net of management fees) relative to its benchmark return ⁴ multiplied by the net asset value of the Fund.	1.10%	1.16%	https://www.hyperion.com.au	The Hyperion Global Growth Companies Fund seeks to achieve medium to long-term capital growth and income by investing in high calibre companies primarily listed on a recognised global exchange, at the time of investment.
Hyperion Global Growth Companies Fund Class B Units - AUD (W) (Cash Dist)	0.00%	Performance fee of 20% of the difference in the Fund's return (net of management fees) relative to its benchmark return ⁴ multiplied by the net asset value of the Fund.	1.10%	1.16%	https://www.hyperion.com.au	The Hyperion Global Growth Companies Fund seeks to achieve medium to long-term capital growth and income by investing in high calibre companies primarily listed on a recognised global exchange, at the time of investment.
Impax Environmental Markets Plc - GBP (IEM.L) (Cash Dist)	0.00%	0.00%	1.42%	1.48%	https://www.impaxenvironmentalmarkets.co.uk	To enable investors to benefit from growth in the markets for cleaner or more efficient delivery of basic services of energy, water and waste. Investments are made predominantly in quoted companies which provide, utilise, implement or advise upon technology-based systems, products or services in environmental markets.
Infratil Infrastructure Bonds @ 5.50% Mat 15/06/2024 - (IFT230) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.
Infratil Limited - NZD (IFT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.
Infratil Limited Bonds @ 5.65% Mat 15/12/2022 - NZD (IFT240) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.
Infratil Limited Infrastructure Bonds @ 2.67% - NZD (IFTHA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.
Infratil Limited Infrastructure Bonds @ 4.75% 15/12/2024 - (IFT260) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Infratil Limited Infrastructure Bonds @ 4.85% 15/12/2028 - (IFT270) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.
Infratil Limited Unsub Bonds @5.25% Mat 15/09/2023 - NZD (IFT210) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://infratil.com	The objective of Infratil's management is to deliver above average returns to shareholders over the long-term.
Insurance Australia Group @ 5.15% Mat 15/06/2043 - NZD (IAGFB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.iag.com.au	Insurance Australia Group Limited is a multinational insurance company headquartered in Sydney, Australia.
Insync Global Capital Aware	0.00%	0.00%	1.70%	1.76%	https://www.insyncfm.com.au/	The Fund invests in top quality globally listed companies that are sensibly priced and Insync believes have the ability to consistently grow its profits and dividends.
International Biotechnology Trust Plc - GBP (IBT) (Cash Dist)	0.00%	0.00%	1.70%	1.76%	https://ibtplc.com/	International Biotechnology Trust offers investors access to the fast growing biotechnology sector through an actively managed, diversified fund.
International Business Machines Corp - USD (IBM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.ibm.com	International Business Machines Corporation (IBM) provides computer solutions. The Company offers application, technology consulting and support, process design and operations, cloud, digital workplace, and network services, as well as business resiliency, strategy, and design solutions. IBM serves clients worldwide.
Intuitive Surgical Inc	0.00%	0.00%	0.40%	0.46%	https://www.intuitive.com/	Intuitive Surgical, Inc. is an American corporation that develops, manufactures, and markets robotic products designed to improve clinical outcomes of patients through minimally invasive surgery, most notably with the da Vinci Surgical System.
Invesco DB Commodity Index Tracking Fund	0.00%	0.00%	1.29%	1.35%	https://www.invesco.com	The Invesco DB Commodity Index Tracking Fund seeks to track changes, whether positive or negative, in the level of the DBIQ Optimum Yield Diversified Commodity Index Excess Return™ (DBIQ Opt Yield Diversified Comm Index ER) plus the interest income from the Fund's holdings of primarily US Treasury securities and money market income less the Fund's expenses.
Invesco Income Growth Trust Plc - GBP (IVI) (Cash Dist)	0.00%	0.00%	1.11%	1.17%	https://www.invesco.com	Invesco Income Growth Trust plc (the "Company") is a UK closed-ended investment trust whose shares are listed on the London Stock Exchange. The Company invests its assets with the aim of spreading investment risk and generating a return for shareholders.
Invesco Perpetual Enhanced Income Ltd	0.00%	0.00%	1.44%	1.50%	https://www.invesco.com	The Company's principal objective is to provide shareholders with a high level of income whilst seeking to maximise total return through investing in a diversified portfolio of high yielding corporate and government bonds.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Invesco QQQ Trust - Series 1 USD (QQQ) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.invesco.com	Invesco QQQ is an exchange-traded fund based on the Nasdaq-100 Index®. The Fund will, under most circumstances, consist of all of stocks in the Index. The Index includes 100 of the largest domestic and international nonfinancial companies listed on the Nasdaq Stock Market based on market capitalization.
Invesco S&P Global Water Index Portfolio - USD (CGW) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.invesco.com/	The Invesco S&P Global Water Index ETF (the "Fund") is based on the S&P Global Water Index (the "Index"). The Fund will invest at least 90% of its total assets in the securities American depository receipts (ADRs) and global depository receipts (GDRs) that comprise the Index.
Invesco S&P Small Cap 600 Pure ETF - USD (RZG) (Cash Dist)	0.00%	0.00%	0.75%	0.81%	https://www.invesco.com	The Invesco S&P SmallCap 600® Pure Growth ETF (Fund) is based on the S&P SmallCap 600® Pure Growth Index (Index). The Fund will invest at least 90% of its total assets in securities that comprise the Index.
Investore Property Limited	0.00%	0.00%	0.40%	0.46%	http://www.investoreproperty.co.nz	Investore Property Limited is a commercial property ownership business that has been established to invest in quality Large Format Retail property assets.
Investore Property Limited @ 2.4% Mat 31/08/2027 - NZD (IPL020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.investoreproperty.co.nz/	Investore Property Limited is a commercial property ownership business that has been established to invest in quality Large Format Retail property assets
Investore Property Limited @ 4.40% Mat 18/04/2024 - (IPL010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.investoreproperty.co.nz	Investore Property Limited is a commercial property ownership business that has been established to invest in quality Large Format Retail property assets.
Investore Property Ltd - NZD (IPL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.investoreproperty.co.nz	Investore Property Limited is a commercial property ownership business that has been established to invest in quality Large Format Retail property assets.
Investors Mutual Australian Smaller Companies Fund (W) (Cash Dist)	0.00%	0.00%	1.39%	1.45%	https://www.iml.com.au	The Investors Mutual Australian Smaller Companies Fund provides exposure to an actively managed portfolio of quality shares outside of the top 100 listed on the ASX. The Fund will aim to provide attractive investment opportunities for investors seeking medium to long term capital growth with income.
iShares Asia 50 ETF - AUD (IAA) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.ishares.com	The fund seeks to track the investment results of an index composed of 50 of the largest Asian equities.
iShares Australian Bond Index	0.00%	0.00%	0.62%	0.68%	https://www.ishares.com	The Fund aims to provide investors with the performance of the market, before fees, as measured by the Bloomberg AusBond Composite 0+ Yr Index (Index).
iShares Australian Equity Index	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund aims to provide investors with the performance of the market, before fees, as measured by the S&P/ASX 300 TR Index (Index).
iShares Barcap GBP Index Linked Gilts - GBP (INXG) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of UK inflation-linked government bonds.
iShares Barclays 1-3 Year Treasury Bond - USD (SHY) (Cash Dist)	0.00%	0.00%	0.55%	0.61%	https://www.ishares.com	The iShares 1-3 Year Treasury Bond ETF seeks to track the investment results of an index composed of U.S. Treasury bonds with remaining maturities between one and three years.

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iShares Barclays TIPS Bond Fund - USD (TIP) (Cash Dist)	Buy Spread 0.01%, ell Spread 0.01%	0.00%	0.59%	0.65%	https://www.ishares.com/	The iShares TIPS Bond ETF seeks to track the investment results of an index composed of inflation-protected U.S. Treasury bonds
iShares COMEX Gold Trust - USD (IAU) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.ishares.com/	The Trust is not an investment company registered under the Investment Company Act of 1940 or a commodity pool for purposes of the Commodity Exchange Act. Shares of the Trust are not subject to the same regulatory requirements as mutual funds.
iShares Core FTSE 100 UCITS ETF - GBP (CUKX) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of the 100 largest UK companies
iShares Core GBP Corp - GBP (SLXX) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds.
iShares Core GBP Corp - GBP (SLXX) (Re-Invest)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds.
iShares Core GBP Corporate Bond UCITS ETF	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds.
iShares Core MSCI World UCITS ETF	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from developed countries.
iShares Core MSCI World UCITS ETF - GBP (SWDA) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from developed countries.
iShares Core S&P 500 UCITS ETF USD Dist - GBP (IUSA) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of 500 large cap U.S. companies.
iShares Core S&P/ASX 200 ETF - AUD (IOZ) (Cash Dist)	0.00%	0.00%	0.49%	0.55%	https://www.ishares.com	The fund aims to provide investors with the performance of an index, before fees and expenses, composed of the 200 largest Australian securities listed on the ASX.
iShares Core UK Gilt UCITS ETF - GBP (IGLT) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated UK government bonds.
iShares Developed Markets Property Yield UCITS ETF - GBP (IWDP) (Cash Dist)	0.00%	0.00%	0.99%	1.05%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of listed real estate companies and Real Estate Investment Trusts (REITS) from developed countries, excluding Greece, which also comply with dividend yield criteria.
iShares Developed Markets Property Yield UCITS ETF USD Dist	0.00%	0.00%	0.99%	1.05%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of listed real estate companies and Real Estate Investment Trusts (REITS) from developed countries, excluding Greece, which also comply with dividend yield criteria.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
iShares Dow Jones US Financial Sector - USD (IYF) (Cash Dist)	0.00%	0.00%	0.82%	0.88%	https://www.ishares.com	The iShares U.S. Financials ETF seeks to track the investment results of an index composed of U.S. equities in the financial sector.
iShares Dow Jones US Healthcare - USD (IYH) (Cash Dist)	0.00%	0.00%	0.83%	0.89%	https://www.ishares.com	The iShares U.S. Healthcare ETF seeks to track the investment results of an index composed of U.S. equities in the healthcare sector.
iShares Edge MSCI Europe Quality Factor UCITS ETF - NZD (IEQU.EUR) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.ishares.com/	The Fund seeks to track the performance of an index composed of a sub-set of MSCI Europe stocks with strong and stable earnings
iShares Edge MSCI USA Quality Factor UCITS ETF - USD (IUQA) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of a sub-set of MSCI USA stocks that have historically experienced strong and stable earnings.
iShares Edge MSCI World Quality Factor UCITS ETF - USD (IWQU) (Cash Dist)	0.00%	0.00%	0.70%	0.76%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of a sub-set of MSCI World stocks with strong and stable earnings.
iShares Edge MSCI World Value Factor UCITS ETF	0.00%	0.00%	0.70%	0.76%	https://www.ishares.com/	The Fund seeks to track the performance of an index composed of a sub-set of MSCI World stocks that capture undervalued stocks relative to their fundamentals.
iShares Emerging Markets IMI Equity Idx	0.00%	0.00%	0.95%	1.01%	https://www.ishares.com	The Fund aims to provide investors with the performance of the market, before fees, as measured by the MSCI Emerging Markets IMI ex Tobacco ex Controversial ex Nuclear Weapons Net TR Index (unhedged in AUD).
iShares Euro Stoxx 50 Plc - GBP (EUE) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of 50 of the largest companies in the Eurozone.
iShares EURO STOXX Banks 30-15 UCITS ETF	0.00%	0.00%	0.91%	0.97%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from the Eurozone Banks sector.
iShares Europe ETF - AUD (IEU) (Cash Dist)	0.00%	0.00%	1.00%	1.06%	https://www.ishares.com	The fund aims to provide investors with the performance of the S&P Europe 350TM Index, before fees and expenses. The index is designed to measure the performance of large capitalisation equities and covers 16 major developed European markets.
iShares Expanded Tech Sector ETF	0.00%	0.00%	0.86%	0.92%	https://www.ishares.com	The iShares Expanded Tech Sector ETF seeks to track the investment results of an index composed of North American equities in the technology sector and select North American equities from communication services to consumer discretionary sectors.
iShares Expanded Tech Sector ETF - USD (IGM) (Cash Dist)	0.00%	0.00%	0.86%	0.92%	https://www.ishares.com	The iShares Expanded Tech Sector ETF seeks to track the investment results of an index composed of North American equities in the technology sector and select North American equities from communication services to consumer discretionary sectors.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
iShares FTSE 100 - GBP (ISF) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of the 100 largest UK companies.
iShares FTSE 250 - GBP (MIDD) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of 250 mid cap UK companies that rank below the FTSE 100 Index
iShares FTSE UK All Stocks Gilt Index	0.00%	0.00%	0.91%	0.97%	https://www.ishares.com	The Fund aims to provide a return on your investment (generated through an increase in the value of the assets held by the Fund and/or income received from those assets) by tracking closely the performance of the FTSE Actuaries UK Conventional Gilts All Stocks Index, the Fund's benchmark index.
iShares FTSE UK Dividend Plus - GBP (IUKD) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of 50 stocks with leading dividend yields from UK listed companies, excluding investment trusts.
iShares GBP Corporate Bond ex-Financials UCITS ETF	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds issued by non-financial organisations.
iShares Gblal Corp Bond UCITS ETF	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com/	The Fund seeks to track the performance of an index composed of investment grade corporate bonds from issuers in emerging and developed markets.
iShares Global Healthcare ETF	0.00%	0.00%	0.87%	0.93%	https://www.ishares.com	The fund aims to provide investors with the performance of the S&P Global 1200 Healthcare Sector Index™, before fees and expenses.
iShares Global Inflation Linked Government Bonds UCITS ETF - GBP (SGIL) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.ishares.com	The fund is an exchange traded fund (ETF) that aims to track the performance of the Barclays World Government Inflation-Linked Bond Index as closely as possible.
iShares Global Infrastructure UCITS ETF - GBP (INFR) (Cash Dist)	0.00%	0.00%	1.05%	1.11%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of international infrastructure companies from both developed and emerging countries.
iShares GS iBOXX \$ Invest Grade Corp Bond - USD (LQD) (Cash Dist)	0.00%	0.00%	0.55%	0.61%	https://www.ishares.com	The iShares iBoxx \$ Investment Grade Corporate Bond ETF seeks to track the investment results of an index composed of U.S. dollar-denominated, investment grade corporate bonds.
iShares iBoxx £ Corporate Bond ex-Financials - GBP (ISXF) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds issued by non-financial organisations.
iShares IV Plc Ultrashort Bond UCITS ETF - GBP (ERNS) (Cash Dist)	0.00%	0.00%	0.49%	0.55%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds and quasi-government bonds.
iShares Listed Private Equity UCITS ETF	0.00%	0.00%	1.15%	1.21%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of publicly-listed companies active in the private equity space

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iShares MSCI ACWI Index Fund -USD (ACWI) (Cash Dist)	0.00%	0.00%	0.72%	0.78%	https://www.ishares.com	The iShares MSCI ACWI ETF seeks to track the investment results of an index composed of large and mid-capitalization developed and emerging market equities.
iShares MSCI All Country World Minimum Volatility ETF	0.00%	0.00%	0.88%	0.94%	https://www.ishares.com	The index aims to reflect the performance characteristics of a minimum variance strategy applied to large and mid cap equities across 45 Developed and Emerging Markets countries .
iShares MSCI China A UCITS EFT USD Acc - (IASH.LN) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from China.
iShares MSCI EAFE Min Volatility - USD (EFAV) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The iShares Edge MSCI Min Vol EAFE ETF seeks to track the investment results of an index composed of developed market equities that, in the aggregate, have lower volatility characteristics relative to the broader developed equity markets, excluding the U.S. and Canada.
iShares MSCI EM UCITS ETF USD Dist	0.00%	0.00%	0.58%	0.64%	https://www.ishares.com/	The Fund seeks to track the performance of an index composed of companies from emerging markets countries.
iShares MSCI Emerging Markets - GBP (IEEM) (Re-Invest)	0.00%	0.00%	0.58%	0.64%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from emerging markets countries.
iShares MSCI Emerging Markets ETF	0.00%	0.00%	0.58%	0.64%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from emerging markets countries.
iShares MSCI Emerging Markets Mini Vol - USD (EEMV) (Cash Dist)	0.00%	0.00%	1.08%	1.14%	https://www.ishares.com	The iShares Edge MSCI Min Vol Emerging Markets ETF seeks to track the investment results of an index composed of emerging market equities that, in the aggregate, have lower volatility characteristics relative to the broader emerging equity markets.
iShares MSCI Europe ex-UK GBP Hedged UCITS ETF Dist	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com/	The Fund seeks to track the performance of an index composed of companies from developed countries in Europe, excluding the UK, which also hedges each currency exposure in the index back to GBP on a monthly basis.
iShares MSCI Europe Minimum Volatility - GBP (IMV) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of selected European companies that, in the aggregate, have lower volatility characteristics relative to the broader European equity market.
iShares MSCI Japan Small-Cap ETF - USD (SCJ) (Cash Dist)	0.00%	0.00%	0.89%	0.95%	https://www.ishares.com	The iShares MSCI Japan Small-Cap ETF seeks to track the investment results of an index composed of small-capitalization Japanese equities.
iShares MSCI KLD 400 Social Index Fund - USD (DSI) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.ishares.com	The iShares MSCI KLD 400 Social ETF seeks to track the investment results of an index composed of U.S. companies that have positive environmental, social and governance characteristics as identified by the index provider.

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iShares MSCI UK Small Cap Ucits ETF	0.00%	0.00%	0.98%	1.04%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of small cap companies from the UK.
iShares MSCI UK Small Cap UCITS ETF - GBP (CUKS) (Cash Dist)	0.00%	0.00%	0.98%	1.04%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of small cap companies from the UK.
iShares MSCI UK UCITS ETF GBP Acc	0.00%	0.00%	0.73%	0.79%	https://www.ishares.com/	The Fund seeks to track the performance of an index composed of companies from the UK
ishares MSCI USA ESG Select ETF - USD (SUSA) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.ishares.com	The iShares MSCI USA ESG Select ETF seeks to track the investment results of an index composed of U.S. companies that have positive environmental, social and governance characteristics as identified by the index provider.
iShares MSCI USA Quality Dividend UCITS ETF - USD (QDIV) (Cash Dist)	0.00%	0.00%	0.75%	0.81%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of U.S. companies with higher dividend income and quality characteristics than the broader U.S. equity market.
iShares MSCI World - GBP (IWRD) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.ishares.com	IWRD provides: 1. Broad exposure to a wide range of global companies within 23 developed countries. 2. Covering 85% of the listed equities in each country. 3. Use at the core of a portfolio to seek long-term growth
iShares MSCI World - GBP (IWRD) (Re-Invest)	0.00%	0.00%	0.90%	0.96%	https://www.ishares.com	IWRD provides: 1. Broad exposure to a wide range of global companies within 23 developed countries. 2. Covering 85% of the listed equities in each country. 3. Use at the core of a portfolio to seek long-term growth
iShares MSCI World Monthly GBP Hedged - GBP (IGWD) (Cash Dist)	0.00%	0.00%	0.95%	1.01%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies which also hedges each currency exposure in the index back to GBP on a monthly basis.
iShares Nasdaq Biotechnology Index Fund	0.00%	0.00%	0.87%	0.93%	https://www.ishares.com	The iShares Nasdaq Biotechnology ETF seeks to track the investment results of an index composed of biotechnology and pharmaceutical equities listed on the NASDAQ.
iShares PLC – MSCI Europe ex UK	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The fund is an exchange traded fund (ETF) that aims to track the performance of the MSCI Europe ex UK Index as closely as possible.
iShares Plc Markit iBoxx Corp Bond 0-5 - GBP (IS15) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of Sterling denominated investment grade corporate bonds.
iShares Russell 2000 Index Fund - USD (IWM) (Cash Dist)	0.00%	0.00%	0.59%	0.65%	https://www.ishares.com	The iShares Russell 2000 ETF seeks to track the investment results of an index composed of small-capitalization U.S. equities.

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iShares S&P 500 Index Fund - AUD (IVV) (Cash Dist)	0.00%	0.00%	0.44%	0.50%	https://www.ishares.com	The fund aims to provide investors with the performance of the S&P 500® Index, before fees and expenses. The index is designed to measure the performance of large capitalisation US equities.
iShares S&P 500 Index Fund - USD (IVV) (Cash Dist)	0.00%	0.00%	0.44%	0.50%	https://www.ishares.com	The fund aims to provide investors with the performance of the S&P 500® Index, before fees and expenses. The index is designed to measure the performance of large capitalisation US equities.
iShares S&P Asia 50 Index Fund - USD (AIA) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.ishares.com	The iShares Asia 50 ETF seeks to track the investment results of an index composed of 50 of the largest Asian equities.
iShares S&P Europe 350 Index Fund - USD (IEV) (Cash Dist)	0.00%	0.00%	0.99%	1.05%	https://www.ishares.com	The iShares Europe ETF seeks to track the investment results of an index composed of European equities.
iShares S&P Global 100 - AUD (IOO) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The iShares Global 100 ETF seeks to track the investment results of an index composed of 100 large-capitalization global equities.
iShares S&P Global 100 - AUD (IOO) (Re-Invest)	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The iShares Global 100 ETF seeks to track the investment results of an index composed of 100 large-capitalization global equities.
iShares S&P Global Healthcare Index Fund - USD (IXJ) (Cash Dist)	0.00%	0.00%	0.86%	0.92%	https://www.ishares.com	The iShares Global Healthcare ETF seeks to track the investment results of an index composed of global equities in the healthcare sector.
iShares S&P Global Technology Sector Index - USD (IXN) (Cash Dist)	0.00%	0.00%	0.86%	0.92%	https://www.ishares.com	The iShares Global Tech ETF seeks to track the investment results of an index composed of global equities in the technology sector.
iShares Silver Trust - USD (SLV) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.ishares.com/	The iShares® Silver Trust (the 'Trust') seeks to reflect generally the performance of the price of silver.
iShares STOXX Europe 600 Health Care	0.00%	0.00%	0.86%	0.92%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of companies from the European Health Care sector.
iShares UBS Composite Bond Index Fund - AUD (IAF) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The fund aims to provide investors with the performance of the Bloomberg AusBond Composite 0+ Yr IndexSM, before fees and expenses. The index is designed to measure the performance of the Australian bond market and includes investment grade fixed income securities issued by the Australian Treasury, Australian semi-government entities, supranational and sovereign entities and corporate entities
iShares UK Property UCITS ETF	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of UK listed real estate companies and Real Estate Investment Trusts (REITs).
iShares UK Property UCITS ETF - GBP (IUKP) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of UK listed real estate companies and Real Estate Investment Trusts (REITs).
iShares US Technology ETF - USD (IYW) (Cash Dist)	0.00%	0.00%	0.82%	0.88%	https://www.ishares.com	The iShares U.S. Technology ETF seeks to track the investment results of an index composed of U.S. equities in the technology sector.

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iShares V Public Lim Company S&P 500 Hedged UCITS ETF - GBP (IGUS) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.ishares.com	The Fund seeks to track the performance of an index composed of 500 large cap U.S. companies which also hedges USD currency in the index back to GBP on a monthly basis.
JD.Com Inc. - USD (JD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://ir.jd.com/	JD.com, Inc. is an online direct sales company in China. The Company offers a wide selection of products through its website and mobile applications. JD.com sells appliances, computers, digital products, communication products, garments, books, and household items to consumers and vendors.
Johnson & Johnson Incorporated - USD (JNJ) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.jnj.com	Johnson & Johnson, through its family of companies, is engaged in the research and development, manufacture and sale of a broad range of products in the health care field in virtually all countries of the world. Johnson & Johnson's primary interest, both historically and currently, has been in products related to human health and well-being. Johnson & Johnson was incorporated in the State of New Jersey in 1887.
Johnson Matthey Plc	0.00%	0.00%	0.40%	0.46%	https://matthey.com/	As a global leader in sustainable technologies, we apply our cutting-edge science to create solutions with our customers that make a real difference to the world around us.
JP Morgan Chase & Co - USD (JPM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.jpmorganchase.com/	JPMorgan Chase & Co. is an American multinational investment bank and financial services holding company headquartered in New York City.
JP Morgan Global Emerging Markets Income Trust PLC	0.00%	0.00%	1.66%	1.72%	https://www.jpmorgan.com	Aims to provide a dividend income, together with the potential for long-term capital growth from diversified portfolio of emerging markets investments. The Company will predominantly invest in quoted companies although, where appropriate, it may invest in other types of securities. The Company has the ability to use borrowing to gear the portfolio to up to 20% of net assets where appropriate.
JP Morgan US Smaller Companies IT Plc - GBP (JUSC) (Cash Dist)	0.00%	0.00%	1.66%	1.72%	https://www.jpmorgan.com	The JPMorgan US Smaller Companies Investment Trust plc uses the stock-picking credentials of our US based investment team to invest in well-run companies with attractive and sustainable profits from the potentially faster growing smaller companies segment of the US stock market.
JPMorgan American IT Plc - GBP (JAM) (Cash Dist)	0.00%	0.00%	0.78%	0.84%	https://www.jpmorgan.com	Aims to achieve capital growth from North American investments by outperformance of the S&P 500 index. The Company will predominantly invest in quoted companies including, when appropriate, exposure to smaller capitalisation companies, and emphasise capital growth rather than income.
JPMorgan Emerging Markets Investment Trust PLC - GBP (JMG) (Cash Dist)	0.00%	0.00%	1.42%	1.48%	https://www.jpmorgan.com	JPMorgan Emerging Markets Investment Trust plc seeks to uncover quality stocks from across emerging markets that are also attractively valued, benefiting from an extensive network of country and sector specialists from one of the longest established emerging market teams in the industry.
JPMorgan Global Growth & Income PLC	0.00%	15.00%	0.96%	1.02%	https://www.jpmorgan.com	To provide superior total returns and outperform the MSCI All Country World Index over the long-term by investing in companies based around the world.
JPMorgan Global Growth & Income Plc - GBP (JGGI) (Cash Dist)	0.00%	15.00%	0.96%	1.02%	https://www.jpmorgan.com	To provide superior total returns and outperform the MSCI All Country World Index over the long-term by investing in companies based around the world.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
JPMorgan Global Growth & Income PLC - NZD (JPG) (Cash Dist)	0.00%	15.00%	0.96%	1.02%	https://www.jpmmorgan.com	To provide superior total returns and outperform the MSCI All Country World Index over the long-term by investing in companies based around the world.
JPMorgan Indian Investment Trust PLC- GBP (JII) (Cash Dist)	0.00%	15.00%	1.49%	1.55%	https://www.jpmmorgan.com	Aims to provide capital growth from Indian investments by outperforming the MSCI India Index. The Company will invest in a diversified portfolio of quoted Indian companies and companies that earn a material part of their revenues from India.
JPMorgan Japanese Investment Trust PLC - GBP (JFJ) (Cash Dist)	0.00%	15.00%	1.08%	1.14%	https://www.jpmmorgan.com	Aims to produce capital growth from a portfolio of Japanese equities. The Company has the ability to use borrowing to gear the portfolio within the range of 5% net cash to 20% geared in normal market conditions.
Jupiter US Smaller Companies Plc - GBP (JUS) (Cash Dist)	0.00%	0.00%	1.33%	1.39%	https://www.jupiteram.com/	The investment objective of the Company is to achieve long-term capital growth by investing in a diversified portfolio primarily of quoted US smaller and medium-sized companies.
K2 Select International Absolute Return Fund (W) (Cash Dist)	0.00%	15.38% of the amount by which the NAV exceeds the High Water Mark.	1.95%	2.01%	https://k2am.com.au/k2-funds	The K2 Select International Fund invests in listed equities throughout global markets. The fund aims to deliver long term growth by capitalising on investment opportunities present in all market cycles.
Kernel NZ Commercial Property Fund	0.00%	0.00%	0.79%	0.85%	https://kernelwealth.co.nz/	Kiwis love property. While this is no stretch of houses or developer of a new subdivision, it is a diversified exposure to eight large Real Estate Investment Trusts, who own and manage commercial property portfolios. That includes office buildings, industrial estates and shopping malls. Leveraging at an average of 30%, the underlying companies provide a varied exposure to over 300 properties throughout New Zealand. This fund can provide a regular income stream, while being a good hedge against inflation.
Kernel Wealth Global Infrastructure Fund (PIE) (Re-Invest)	0.00%	0.00%	0.79%	0.85%	https://kernelwealth.co.nz/	A globally diversified exposure to mostly infrastructure lines of business, e.g. utilities, storage and telecommunications infrastructure providing relatively stable cash flow and inflation hedging.
Kernel Wealth NZ 20 (PIE) (Cash Dist)	0.00%	0.00%	0.79%	0.85%	https://kernelwealth.co.nz/	The NZ 20 Fund delivers long-term capital growth by investing in the twenty largest companies listed on the New Zealand Exchange (NZX).
Kernel Wealth NZ Commercial Property Fund (PIE) (Cash Dist)	0.00%	0.00%	0.79%	0.85%	https://kernelwealth.co.nz/	Kiwis love property. While this is no stretch of houses or developer of a new subdivision, it is a diversified exposure to eight large Real Estate Investment Trusts, who own and manage commercial property portfolios. That includes office buildings, industrial estates and shopping malls. Leveraging at an average of 30%, the underlying companies provide a varied exposure to over 300 properties throughout New Zealand. This fund can provide a regular income stream, while being a good hedge against inflation.
Kingfish Limited - NZD (KFL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://kingfish.co.nz/	We are a New Zealand based listed investment company that invests in growing New Zealand companies. We offer investors access to a professionally managed portfolio with diversified exposure to the New Zealand equity market. We focus on growing our shareholders' capital through positive portfolio performance and offer regular dividends.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Kingfish Limited Warrants @\$1.64 Exp 12/03/2021 - NZD (KFLWF) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://kingfish.co.nz/	We are a New Zealand based listed investment company that invests in growing New Zealand companies. We offer investors access to a professionally managed portfolio with diversified exposure to the New Zealand equity market. We focus on growing our shareholders' capital through positive portfolio performance and offer regular dividends.
Kiwi Property Group Limited - NZD (KPG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.kiwiproperty.com	Kiwi Property Group Limited is a New Zealand NZX-listed company, formerly a real estate investment trust, that owns many properties throughout New Zealand; including the Sylvia Park Business and Shopping Centre, and the Vero Centre.
Kiwi Property Group Limited Secured @ 4.06% Mat 12/11/2025 - (KPG040) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.kiwiproperty.com	Kiwi Property Group Limited is a New Zealand NZX-listed company, formerly a real estate investment trust, that owns many properties throughout New Zealand; including the Sylvia Park Business and Shopping Centre, and the Vero Centre.
Kiwi Property Group Limited Secured @ 4.33% Mat 19/12/2024 - (KPG030) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.kiwiproperty.com	Kiwi Property Group Limited is a New Zealand NZX-listed company, formerly a real estate investment trust, that owns many properties throughout New Zealand; including the Sylvia Park Business and Shopping Centre, and the Vero Centre.
Kiwi Property Group Ltd	0.00%	0.00%	0.40%	0.46%	https://www.kiwiproperty.com	Kiwi Property Group Limited is a New Zealand NZX-listed company, formerly a real estate investment trust, that owns many properties throughout New Zealand; including the Sylvia Park Business and Shopping Centre, and the Vero Centre.
Kiwibank Capital Funding Cap Notes @3.985% Mat 27/05/2025 - (KCFHA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.kiwibank.co.nz	Back in 2002, we launched with a thought: New Zealand needs a better banking alternative—a bank that provides real value for money, that has Kiwi values at heart, and that keeps Kiwi money where it belongs—right here, in New Zealand. So we set up shop in PostShops throughout the country, putting us in more locations than any other bank in New Zealand literally overnight (without wasting millions on new premises!).
Kiwibank Ltd Bonds @2.155% Mat 20/09/2024 - NZD (KIW0924) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.kiwibank.co.nz	Back in 2002, we launched with a thought: New Zealand needs a better banking alternative—a bank that provides real value for money, that has Kiwi values at heart, and that keeps Kiwi money where it belongs—right here, in New Zealand. So we set up shop in PostShops throughout the country, putting us in more locations than any other bank in New Zealand literally overnight (without wasting millions on new premises!).
L&G Cyber Security UCITS ETF - GBP (ISPY) (Cash Dist)	0.00%	0.00%	1.15%	1.21%	https://www.lgimtf.com	The L&G Cyber Security UCITS ETF (the "ETF") aims to track the performance of the ISE Cyber Security® UCITS Index (the "Index").
L1 Long Short Fund Limited	0.00%	0.00%	1.80%	1.86%	https://www.l1longshort.com/	L1 Long Short Fund Limited provides investors access to an absolute return fund that offers a highly diversified portfolio of long and short positions based on a fundamental bottom-up research process.
Lakehouse Small Companies Fund (W) (Cash Dist)	By Spread 0.25%, sell Spread 0.25%	15%	1.70%	1.76%	https://www.lakehousecapital.com.au/	The Lakehouse Small Companies Fund invests in fast growing small companies listed in Australia and New Zealand.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Land Securities Group PLC - GBP (LAND) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.landsecurities.com/	We are the largest commercial property company in the UK and a member of the FTSE 100. Founded in 1944, we now own and manage more than 26 million sq ft of property, from shopping centres to London offices.
Lend Lease Group Stapled Securities - AUD (LLC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.lendlease.com/au/	We are a leading international property and infrastructure group with operations in Australia, Asia, Europe and the Americas. Our vision is to create the best places; places that inspire and enrich the lives of people around the world.
Lend Lease Group Stapled Securities - AUD (LLC) (Re-Invest)	0.00%	0.00%	0.40%	0.46%	http://www.lendlease.com/au/	We are a leading international property and infrastructure group with operations in Australia, Asia, Europe and the Americas. Our vision is to create the best places; places that inspire and enrich the lives of people around the world.
LendLease Group	0.00%	0.00%	0.40%	0.46%	http://www.lendlease.com/au/	We are a leading international property and infrastructure group with operations in Australia, Asia, Europe and the Americas. Our vision is to create the best places; places that inspire and enrich the lives of people around the world.
Lloyds Banking Group plc	0.00%	0.00%	0.40%	0.46%	http://www.lloydsbankinggroup.com/	We are a financial services group with millions of UK customers with a presence in nearly every community; we are familiar on the high street and with over 1 million businesses through our portfolio of brands. Our business is focused on retail and commercial financial services. We thrive based on how well we serve our customers; on our relationships within the communities we serve; and on helping Britain prosper.
Lloyds Banking Group Plc - GBP (LLOY) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.lloydsbankinggroup.com/	We are a financial services group with millions of UK customers with a presence in nearly every community; we are familiar on the high street and with over 1 million businesses through our portfolio of brands. Our business is focused on retail and commercial financial services. We thrive based on how well we serve our customers; on our relationships within the communities we serve; and on helping Britain prosper.
M&G PLC - GBP (MNG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mandg.com	M&G PLC provides financial planning and investment advisory services. The Company offers pension funds, asset management, and financial advisory services to individuals, institutional clients, and professional investors. M&G serves customers worldwide.
MacMahon Holdings Limited - AUD (MAH) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.macmahon.com.au/investors/share-information	Macmahon Holdings Limited (MAH) is an Australian company providing mining services to clients throughout Australia, New Zealand, South East Asia and Africa. Mining services range from mine development to materials delivery, design, construction and on-site services for mining companies, across a variety of base and precious metals and commodities.
Macquarie Group Limited Fully Paid - AUD (MQG) (Re-Invest)	0.00%	0.00%	0.40%	0.46%	https://www.macquarie.com	Macquarie is a diversified financial group providing clients with asset management and finance, banking, advisory and risk and capital solutions across debt, equity and commodities.
Macquarie Income Opportunities Fund (W) (Cash Dist)	0.00%	15.00%	0.91%	0.97%	https://www.macquarie.com	The Fund aims to outperform the Bloomberg AusBond Bank Bill Index over the medium term (before fees). It aims to provide higher income returns than traditional cash investments at all stages of interest rate and economic cycles.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Magellan Global	By Spread 0.07%, sell Spread 0.07%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Magellan Global Fund (Hedged) (W) (Cash Dist)	By Spread 0.07%, sell Spread 0.07%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Magellan Global Fund (Unhedged) (W) (Cash Dist)	By Spread 0.07%, sell Spread 0.07%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Magellan Global Fund (Unhedged) (W) (Re-Invest)	By Spread 0.07%, sell Spread 0.07%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Magellan Global Trust	0.00%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long term; while minimising the risk of permanent capital loss

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Magellan Global Trust - AUD (MGG) (Cash Dist)	0.00%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long term; while minimising the risk of permanent capital loss
Magellan Global Trust - AUD (MGG) (Re-Invest)	0.00%	10.0% of excess return over the higher of the Index Relative Hurdle (MSCI World Net Total Return Index (AUD)) and the Absolute Return Hurdle (the yield of a 10-year Australian Government Bonds).	1.75%	1.81%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long term; while minimising the risk of permanent capital loss
Magellan High Conviction Fund (W) (Re-Invest)	By Spread 0.07%, sell Spread 0.07%	10% (20% for Class B units) of the excess return above the Absolute Return performance hurdle of 10% per annum. Additionally, Performance Fees are subject to a high water mark.	1.90%	1.96%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long-term through investment in a concentrated portfolio (8-12 securities) of high-quality companies.
Magellan High Conviction Trust - AUD (MHH) (Re-Invest)	0.00%	10.0% of the excess return of the Trust above the Absolute Return Performance Hurdle (10% per annum). Additionally, the performance fees are subject to a high water mark.	1.90%	1.96%	https://www.magellangroup.com.au	To achieve attractive risk-adjusted returns over the medium to long-term through investment in a concentrated portfolio (8-12 securities) of high-quality companies.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Magellan Infrastructure	By Spread 0.15%, sell Spread 0.15%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Magellan Infrastructure (Unhedged)	By Spread 0.15%, sell Spread 0.15%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Magellan Infrastructure Fund (Currency Hedged) - AUD (MICH) (Cash Dist)	0.00%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Magellan Infrastructure Fund (Hedged) (W) (Cash Dist)	0.00%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss
Magellan Infrastructure Fund (Hedged) (W) (Re-Invest)	0.00%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss
Magellan Infrastructure Fund (Unhedged) (W) (Cash Dist)	By Spread 0.15%, sell Spread 0.15%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Magellan Infrastructure Fund (Unhedged) (W) (Re-Invest)	By Spread 0.15%, sell Spread 0.15%	10.0% of the excess return of the Units of the Fund above the higher of the Index Relative Hurdle (S&P Global Infrastructure Index A\$ Hedged Net Total Return) and the Absolute Return Hurdle (the yield of 10-year Australian Government Bonds). Additionally,	1.45%	1.51%	https://www.magellangroup.com.au	To achieve attractive risk adjusted returns over the medium to long-term; while reducing the risk of permanent capital loss.
Mainfreight Limited	0.00%	0.00%	0.40%	0.46%	https://www.mainfreight.com	As a global supply chain business with over 240 branches around the world, Mainfreight offers sophisticated logistics solutions in and out of the most dynamic economies in the world.
Mainfreight Limited - NZD (MFT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mainfreight.com	As a global supply chain business with over 240 branches around the world, Mainfreight offers sophisticated logistics solutions in and out of the most dynamic economies in the world.
Maple-Brown Abbott Global Listed Infrans	By Spread 0.17%, sell Spread 0.17%	0.00%	1.38%	1.44%	https://www.maple-brownabbott.com.au/	The Fund aims to outperform the benchmark over rolling five-year periods. The benchmark is an accumulation index, maintained daily by us, comprised of the OECD Total Inflation Index plus 5.5% per annum.
Maple-Brown Abbott Global Listed Infrastructure Fund - Unhedged (W) (Cash Dist)	By Spread 0.17%, sell Spread 0.17%	0.00%	1.38%	1.44%	https://www.maple-brownabbott.com.au/	The Fund aims to outperform the benchmark over rolling five-year periods. The benchmark is an accumulation index, maintained daily by us, comprised of the OECD Total Inflation Index plus 5.5% per annum.
Marlin Global Limited- NZD (MLN) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://marlin.co.nz/	We are a New Zealand based listed investment company that invests in growing international companies (excluding New Zealand and Australia). We offer investors access to a professionally managed portfolio with diversified exposure to the international equity market. We focus on growing our shareholders' capital through positive portfolio performance and offer regular dividends.
Martin Currie Portfolio Investment Trust Plc - GBP (MNP) (Cash Dist)	0.00%	0.00%	1.19%	1.25%	https://www.hl.co.uk/shares/shares-search-results/m/martin-currie-global-portfolio-trust-ord-5p	To achieve long-term growth in excess of capital return of the MSCI All Country World index by investing in international quoted companies.
Mastercard Inc - Class A	0.00%	0.00%	0.40%	0.46%	https://www.mastercard.co.nz	Mastercard Incorporated provides financial transaction processing services. The Company offers payment processing services for credit and debit cards, electronic cash, automated teller machines, and travelers checks. Mastercard serves customers worldwide.
Mastercard Inc - USD (MA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mastercard.co.nz	Mastercard Incorporated provides financial transaction processing services. The Company offers payment processing services for credit and debit cards, electronic cash, automated teller machines, and travelers checks. Mastercard serves customers worldwide.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
MercadoLibre Inc	0.00%	0.00%	0.40%	0.46%	http://www.mercadolibre.com/	MercadoLibre hosts the largest online commerce and payments ecosystem in Latin America. Our efforts are centered on enabling e-commerce and digital and mobile payments on behalf of our customers by delivering a suite of technology solutions across the complete value chain of commerce.
Mercury NZ Limited - NZD (MCY) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mercury.co.nz	Things have changed at Mercury, and not just our logo. We're on a mission to help Kiwis enjoy our clean, green, renewable energy in more wonderful ways. That's why we love stuff like the hill-flattening, traffic-defying e.bike.
Mercury NZ Limited @ 1.56% Mat 14/09/2027 - NZD (MCY030) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mercury.co.nz	Things have changed at Mercury, and not just our logo. We're on a mission to help Kiwis enjoy our clean, green, renewable energy in more wonderful ways. That's why we love stuff like the hill-flattening, traffic-defying e.bike.
Mercury NZ Limited Bonds @3.60% Mat 11/07/2049 - (MCY020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mercury.co.nz	Things have changed at Mercury, and not just our logo. We're on a mission to help Kiwis enjoy our clean, green, renewable energy in more wonderful ways. That's why we love stuff like the hill-flattening, traffic-defying e.bike.
Meridian Energy Limited - NZD (MEL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.meridianenergy.co.nz/	Meridian Energy is a leading developer of renewable electricity and sells electricity to customers in New Zealand and Australia.
Meridian Energy Limited @ 4.21% Mat 27/06/2025 - (MEL050) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.meridianenergy.co.nz/	Meridian Energy is a leading developer of renewable electricity and sells electricity to customers in New Zealand and Australia.
Meridian Energy Ltd	0.00%	0.00%	0.40%	0.46%	https://www.meridianenergy.co.nz/	Meridian Energy is a leading developer of renewable electricity and sells electricity to customers in New Zealand and Australia.
Metlifecare Limited - NZD (MET) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.metlifecare.co.nz	Metlifecare is one of New Zealand's largest retirement village providers. They currently own and operate 24 retirement villages throughout the North Island of New Zealand. They have been listed on the NZX since 1992, and the Australian ASX main board since October 2013. They are a component of the NZX 50 Index.
MFF Capital Investments Limited - AUD (MFF) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mffcapital.com.au/	MFF Capital Investments Limited is a listed investment company incorporated in Australia. The Fund aims to maximise compound after-tax returns. The Fund invests in 30 to 100 investments, with the focus on identifying and investing in listed international and Australian companies, with attractive business characteristics, at a discount to their assessed intrinsic values.
MFF Capital Investments Limited Options@2.60 Exp 31/10/2022 - AUD (MFFOA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.mffcapital.com.au/	Invests in a portfolio of exchange listed international and Australian companies with attractive business characteristics.
Microsoft Corporation	0.00%	0.00%	0.40%	0.46%	https://www.microsoft.com/en-nz/	Founded in 1975, Microsoft (Nasdaq "MSFT") is the worldwide leader in software, services, devices and solutions that help people and businesses realize their full potential.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Microsoft Corporation - USD (MSFT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.microsoft.com/en-nz/	Founded in 1975, Microsoft (Nasdaq "MSFT") is the worldwide leader in software, services, devices and solutions that help people and businesses realize their full potential.
Mid Wynd International Investment Trust Plc - GBP (MWY) (Cash Dist)	0.00%	0.00%	1.06%	1.12%	https://www.artemisfunds.com/	Mid Wynd International Investment Trust aims to grow real wealth by investing in high-quality stocks worldwide. Regardless of the short-term economic environment, these companies are considered to have the strength and financial resources to grow and prosper.
Milford Active Growth Fund	0.00%	0.33%	1.46%	1.52%	https://milfordasset.com	A diversified fund that primarily invests in Australasian equities, with a moderate allocation to international equities and fixed interest securities.
Milford Active Growth Fund (PIE) (Cash Dist)	0.00%	0.33%	1.46%	1.52%	https://milfordasset.com	A diversified fund that primarily invests in Australasian equities, with a moderate allocation to international equities and fixed interest securities.
Milford Australian Absolute Growth Fund (PIE) NZD (Cash Dist)	0.00%	0.36%	1.45%	1.51%	https://milfordasset.com	Diversified fund that primarily invests in Australasian equities, complemented by selective exposure to international equities, fixed interest securities and cash.
Milford Balanced Fund (PIE) (Cash Dist)	0.00%	0.03%	1.47%	1.53%	https://milfordasset.com	Diversified fund that primarily invests in equities, with a significant allocation to fixed interest securities.
Milford Conservative Fund	0.00%	0.00%	1.35%	1.41%	https://milfordasset.com	Diversified fund that primarily invests in fixed interest securities, with a moderate allocation to equities.
Milford Conservative Fund (PIE) (Cash Dist)	0.00%	0.00%	1.35%	1.41%	https://milfordasset.com	Diversified fund that primarily invests in fixed interest securities, with a moderate allocation to equities.
Milford Diversified Income Fund	0.00%	0.30%	1.05%	1.11%	https://milfordasset.com	Diversified fund that primarily invests in fixed interest and equity income-generating securities.
Milford Diversified Income Fund (PIE) (Cash Dist)	0.00%	0.30%	1.05%	1.11%	https://milfordasset.com	Diversified fund that primarily invests in fixed interest and equity income-generating securities.
Milford Diversified Income Fund (PIE) (Re-Invest)	0.00%	0.30%	1.05%	1.11%	https://milfordasset.com	Diversified fund that primarily invests in fixed interest and equity income-generating securities.
Milford Dynamic Fund (PIE) (Cash Dist)	0.00%	0.00%	1.75%	1.81%	https://milfordasset.com	Capital growth by out-performing the relevant share market index over a minimum of five years.
Milford Dynamic Fund (PIE) (Re-Invest)	0.00%	0.00%	1.75%	1.81%	https://milfordasset.com	Capital growth by out-performing the relevant share market index over a minimum of five years.
Milford Global Corporate Bond Fund (PIE) (Cash Dist)	0.00%	0.00%	1.25%	1.31%	https://milfordasset.com	Protect capital and generate a positive NZDhedged return that exceeds the relevant benchmark over a minimum of three years.
Milford Global Equity Fund (PIE) (Cash Dist)	0.00%	0.00%	1.75%	1.81%	https://milfordasset.com	Capital growth by out-performing the relevant share market index over a minimum of five years.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Milford Trans-Tasman Bond Fund	0.00%	0.00%	1.05%	1.11%	https://milfordasset.com	Positive, low volatility return that exceeds the relevant benchmark over a minimum of three years.
Milford Trans-Tasman Bond Fund (PIE) - RB (Cash Dist)	0.00%	0.00%	1.05%	1.11%	https://milfordasset.com	Positive, low volatility return that exceeds the relevant benchmark over a minimum of three years.
Milford Trans-Tasman Bond Fund (PIE) (Cash Dist)	0.00%	0.00%	1.05%	1.11%	https://milfordasset.com	Positive, low volatility return that exceeds the relevant benchmark over a minimum of three years.
Milford Trans-Tasman Equity Fund	0.00%	0.00%	1.45%	1.51%	https://milfordasset.com	Capital growth by out-performing a mix of two relevant share market indices over a minimum of five years.
Milford Trans-Tasman Equity Fund (PIE) (Cash Dist)	0.00%	0.00%	1.45%	1.51%	https://milfordasset.com	Capital growth by out-performing a mix of two relevant share market indices over a minimum of five years.
Mint Australasian Equity Fund	0.00%	0.00%	1.86%	1.92%	https://www.mintasset.co.nz/	This Fund typically invests in New Zealand and Australian listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index by 3% per annum, before fees, over the medium to long-term.
MINT Australasian Equity Fund (PIE) - SWM (Cash Dist)	0.00%	0.00%	1.86%	1.92%	https://www.mintasset.co.nz/	This Fund typically invests in New Zealand and Australian listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index by 3% per annum, before fees, over the medium to long-term.
MINT Australasian Equity Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.86%	1.92%	https://www.mintasset.co.nz/	This Fund typically invests in New Zealand and Australian listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index by 3% per annum, before fees, over the medium to long-term.
MINT Australasian Equity Fund (PIE) (Cash Dist)	0.00%	0.00%	1.86%	1.92%	https://www.mintasset.co.nz/	This Fund typically invests in New Zealand and Australian listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index by 3% per annum, before fees, over the medium to long-term.
Mint Australasian Property Fund	0.00%	0.00%	1.57%	1.63%	https://www.mintasset.co.nz/	This is a single asset class Fund, which typically invests in New Zealand and Australian listed property securities. The Fund has an investment objective of outperforming the S&P/NZX All Real Estate (Industry Group) Gross Index by 1% per annum, before fees, over the medium to long-term.
MINT Australasian Property Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.57%	1.63%	https://www.mintasset.co.nz/	This is a single asset class Fund, which typically invests in New Zealand and Australian listed property securities. The Fund has an investment objective of outperforming the S&P/NZX All Real Estate (Industry Group) Gross Index by 1% per annum, before fees, over the medium to long-term.
MINT Australasian Property Fund (PIE) (Cash Dist)	0.00%	0.00%	1.57%	1.63%	https://www.mintasset.co.nz/	This is a single asset class Fund, which typically invests in New Zealand and Australian listed property securities. The Fund has an investment objective of outperforming the S&P/NZX All Real Estate (Industry Group) Gross Index by 1% per annum, before fees, over the medium to long-term.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
MINT Diversified Income Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.57%	1.63%	https://www.mintasset.co.nz/	This is a multi-asset class Fund that offers diversification by investing across a number of asset classes both in New Zealand and internationally. These include cash, fixed interest, listed property and equities. The objective of the Fund is to deliver a total return (through a combination of income and capital growth) in excess of the Consumers Price Index (CPI) by 3% per annum, before fees, over the medium to longterm.
Mint Diversified Income Fund (Retail)	0.00%	0.00%	1.57%	1.63%	https://www.mintasset.co.nz/	This is a multi-asset class Fund that offers diversification by investing across a number of asset classes both in New Zealand and internationally. These include cash, fixed interest, listed property and equities. The objective of the Fund is to deliver a total return (through a combination of income and capital growth) in excess of the Consumers Price Index (CPI) by 3% per annum, before fees, over the medium to longterm.
Mint New Zealand SRI Equity Fund	0.00%	0.00%	1.15%	1.21%	https://www.mintasset.co.nz/	This Fund typically invests in New Zealand and Australian listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index by 3% per annum, before fees, over the medium to long-term.
Monks Investment Trust plc	0.00%	0.00%	0.90%	0.96%	https://www.bailliegifford.com	Monks Investment Trust aims for long-term capital growth which takes priority over income. This is pursued through applying a patient approach to investment, principally from a differentiated, actively managed global equity portfolio containing a diversified range of growth stocks.
Monks Investment Trust Plc - GBP (MNKS) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.bailliegifford.com	Monks Investment Trust aims for long-term capital growth which takes priority over income. This is pursued through applying a patient approach to investment, principally from a differentiated, actively managed global equity portfolio containing a diversified range of growth stocks.
Monster Beverage Corporation	0.00%	0.00%	0.40%	0.46%	https://www.monsterbevcorp.com/	Monster Beverage Corporation is an American beverage company that manufactures energy drinks including Monster Energy, Relentless and Burn. The company was originally founded as Hansen's in 1935 in Southern California, originally selling juice products.
Montanaro European Smaller Companies Trust Plc - GBP (MTE) (Cash Dist)	0.00%	0.00%	1.30%	1.36%	http://www.montanaro.co.uk/	Montanaro European Smaller Companies Plc is an open-ended umbrella with variable capital investment company. The investment objective of the Company is to outperform its benchmark, the Morgan Stanley Europe Small Companies Index (MSCI) Europe SmallCap (Capital Return) Index.
Moodys Corp	0.00%	0.00%	0.40%	0.46%	https://www.moodys.com/	Moody's is an essential component of the global capital markets, providing credit ratings, research, tools and analysis that contribute to transparent and integrated financial markets.
Multi Strategy Alternative	0.00%	0.00%	0.61%	0.67%	https://www.specialisedprivatecapital.com.au/multi-strategy-alternative-fund	Multi Strategy Alternative Fund intends to invest substantially all of its assets in shares in the GCM Fund. The GCM Fund is a multi-strategy, multi-manager fund offering access to a portfolio of diversified alternative investment strategies.
Murray International Trust PLC - GBP (MYI) (Cash Dist)	0.00%	0.00%	1.09%	1.15%	https://www.murray-intl.co.uk	To achieve a total return greater than its benchmark by investing predominantly in equities worldwide. The Company invests in a diversified portfolio of international equities and fixed income securities spread across a range of industries and economies.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Napier Port Holdings Ltd - NZD (NPH) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.napierport.co.nz/investor-centre/	Napier Port has been serving Hawke's Bay and its surrounding regions for nearly 150 years. As the fourth largest port in New Zealand by container volume, Napier Port helps to build a thriving region by connecting our customers and community to global markets.
National Australia Bank Limited Ordinary Shares - AUD (NAB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.nationalaustraliabank.com/	National Australia Bank (NAB) is a leader in providing banking services to Australian businesses, with specialist expertise in agribusiness, health, government, education and community banking - complemented by NAB Group businesses in New Zealand, Asia, United Kingdom (UK) and the United States of America (USA). Our vision is to be Australia and New Zealand's most respected bank.
National Grid - GBP (NG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.nationalgrid.com/	National Grid plc is an investor-owned utility company which is focused on the transmission and distribution of electricity and gas. The Company owns and operates the electricity transmission network in England and Wales, the gas transmission network in Great Britain, and electricity transmission networks in the Northeastern United States and Scotland.
Nestle SA - Registered	0.00%	0.00%	0.40%	0.46%	https://www.nestle.com/	Nestle S.A. is a multinational packaged food company, that manufactures and markets a wide range of food products. The Company's product line includes milk, chocolate, confectionery, bottled water, coffee, creamer, food seasoning and pet foods.
New City High Yield Fund - GBP (NCYF) (Cash Dist)	0.00%	0.00%	1.59%	1.65%	https://ncim.co.uk/	The investment objective is to provide investors with a high gross dividend yield and a potential for capital growth by mainly investing in high yielding fixed interest securities. The Company invests predominantly in fixed income securities, including, but not limited to, preference shares, loan stocks, corporate bonds (convertible and/or redeemable) and government stocks.
New Zealand Exchange Limited - NZD (NZX) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.nzx.com	NZX is at its core a markets business operating equity, debt, derivatives and energy markets.
New Zealand King Salmon Ordinary Shares - NZD (NZK) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.kingsalmon.co.nz	New Zealand King Salmon is the world's largest aquaculture producer of the premium King salmon species.
NewRiver REIT PLC - GBP (NRR) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.nrr.co.uk/	NewRiver REIT PLC is a real estate investment trust engaged in the real estate business in the United Kingdom.
Nike Inc - USD (NKE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.nike.com	Nike, Inc. is an American multinational corporation that is engaged in the design, development, manufacturing, and worldwide marketing and sales of footwear, apparel, equipment, accessories, and services.
Nikko AM ARK Disruptive Innovation Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.73%	1.79%	https://www.nikkoam.co.nz/	The Nikko AM ARK Global Disruptive Innovation Fund gains exposure to global equities that are relevant to the investment theme of disruptive innovation by investing in the Nikko AM ARK Disruptive Innovation Fund (Underlying Fund), a sub-fund of the Nikko AM Global Umbrella Fund. The Underlying Fund is an open-ended investment company established under Luxembourg law as a 'société d'investissement à capital variable' (SICAV).

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Nikko AM Concentrated Equity Fund (PIE) (Cash Dist)	Buy Spread 0.29%, Sell Spread 0.29%	10% on gains above benchmark over 12 month period after fees and expenses. High water mark applies.	1.55%	1.61%	https://www.nikkoam.co.nz	To construct a portfolio of permitted investments that outperform the Fund's benchmark return before fees, expenses and taxes over a rolling three year period.
Nikko AM Core Equity Fund	Buy Spread 0.29%, Sell Spread 0.29%	0.00%	1.42%	1.48%	https://www.nikkoam.co.nz	To construct a portfolio of permitted investments that outperform the Fund's benchmark return by 3.0% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM Global Bond Fund	0.00%	0.00%	1.30%	1.36%	https://www.nikkoam.co.nz	To construct a portfolio of permitted investments that outperform the Fund's benchmark return by 1.0% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM Global Shares Fund (PIE) - XR (Cash Dist)	Buy Spread 0.07%, Sell Spread 0.07%	0.00%	1.62%	1.68%	https://www.nikkoam.co.nz	To outperform the MSCI ACWI, with net dividends reinvested, expressed in NZD (unhedged) by 3% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM Global Shares Hedged Fund	Buy Spread 0.07%, Sell Spread 0.07%	0.00%	1.62%	1.68%	https://www.nikkoam.co.nz	To outperform the MSCI ACWI, with net dividends reinvested, expressed in NZD (unhedged) by 3% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM Global Shares Hedged Fund (PIE) - XR (Cash Dist)	Buy Spread 0.07%, Sell Spread 0.07%	0.00%	1.62%	1.68%	https://www.nikkoam.co.nz	To outperform the MSCI ACWI, with net dividends reinvested, expressed in NZD (unhedged) by 3% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM Global Shares Hedged Fund (PIE) (Cash Dist)	Buy Spread 0.07%, Sell Spread 0.07%	0.00%	1.62%	1.68%	https://www.nikkoam.co.nz	To outperform the MSCI ACWI, with net dividends reinvested, expressed in NZD (unhedged) by 3% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM Income Fund	Buy Spread 0.10%, Sell Spread 0.10%	0.00%	1.21%	1.27%	https://www.nikkoam.co.nz/	The Fund is managed by the Nikko AM NZ fixed income team. It is designed to provide regular income from an actively managed investment portfolio while protecting the capital value of investors' funds
Nikko AM NZ Bond Fund	0.00%	0.00%	1.14%	1.20%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.60% per annum before fees, expenses and taxes over a rolling three year period.
Nikko AM NZ Bond Fund (PIE) - AR (Cash Dist)	0.00%	0.00%	1.14%	1.20%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.60% per annum before fees, expenses and taxes over a rolling three year period.
Nikko AM NZ Bond Fund (PIE) (Cash Dist)	0.00%	0.00%	1.14%	1.20%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.60% per annum before fees, expenses and taxes over a rolling three year period.
Nikko AM NZ Cash Fund	0.00%	0.00%	0.75%	0.81%	https://www.nikkoam.co.nz	To construct a portfolio of permitted investments that outperform the Fund's benchmark return by 0.2% per annum over a rolling three year period before fees, expenses and taxes.
Nikko AM NZ Cash Fund (PIE) - RB (Cash Dist)	0.00%	0.00%	0.75%	0.81%	https://www.nikkoam.co.nz	To construct a portfolio of permitted investments that outperform the Fund's benchmark return by 0.2% per annum over a rolling three year period before fees, expenses and taxes.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Nikko AM NZ Corporate Bond Fund	0.00%	0.00%	1.20%	1.26%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.70% per annum before fees, expenses and taxes over a rolling three year period.
Nikko AM NZ Corporate Bond Fund (PIE) - MPW (Cash Dist)	0.00%	0.00%	1.20%	1.26%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.70% per annum before fees, expenses and taxes over a rolling three year period.
Nikko AM NZ Corporate Bond Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.20%	1.26%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.70% per annum before fees, expenses and taxes over a rolling three year period.
Nikko AM NZ Corporate Bond Fund (PIE) (Cash Dist)	0.00%	0.00%	1.20%	1.26%	https://www.nikkoam.co.nz	The fund aims to outperform the benchmark return by 0.70% per annum before fees, expenses and taxes over a rolling three year period.
North American Income Trust PLC	0.00%	0.00%	1.35%	1.41%	https://www.northamericanincome.co.uk/	To provide investors with above average dividend income and long term capital growth through active management of a portfolio consisting predominantly of S&P 500 US equities.
North American Income Trust Plc - GBP (NAIT) (Cash Dist)	0.00%	0.00%	1.35%	1.41%	https://www.northamericanincome.co.uk/	To provide investors with above average dividend income and long term capital growth through active management of a portfolio consisting predominantly of S&P 500 US equities.
Novonix Ltd - AUD (NVX) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.novonixgroup.com/	Novonix Limited develops and manufactures energy storage equipment. The Company offers industrial batteries. Novonix serves customers worldwide.
Nvidia Corporation - USD (NVDA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.nvidia.com/	Nvidia Corporation, more commonly referred to as Nvidia, is an American technology company incorporated in Delaware and based in Santa Clara, California.
NZ Government Inflation Linked 2.00% 20/09/2025	0.00%	0.00%	0.40%	0.46%	https://debtmanagement.treasury.govt.nz	Inflation-indexed bonds are wholesale fixed-term debt securities with an inflation-indexed component the Crown issues to registered tender counterparties. Inflation-indexed bonds have an initial maturity of one year or more.
NZ Local Govt Funding Agency 4.50% 15/04/2027	0.00%	0.00%	0.40%	0.46%	https://www.lgfa.co.nz/	The LGFA provides more efficient funding costs and diversified funding sources for New Zealand local authorities. We provide investors with a new source of securities rated at AA+ by international credit ratings agencies Standard and Poor's and Fitch Ratings.
Oceania Healthcare Ltd - NZD (OCA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.oceaniahealthcare.co.nz/	Oceania operates in the New Zealand residential aged care and retirement village sectors, offering residents villas and apartments within its retirement villages, and also providing a full range of residential aged care services (including rest home, hospital and dementia level care) at its aged care facilities. Oceania is currently New Zealand's third largest provider of residential aged care, and New Zealand's sixth largest retirement village business.
Okta Inc	0.00%	0.00%	0.40%	0.46%	https://www.okta.com/	Okta, Inc. is a publicly traded identity and access management company based in San Francisco. It provides cloud software that helps companies manage and secure user authentication into modern applications, and for developers to build identity controls into applications, website web services and devices.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
OneAnswer International Property Fund (PIE) (Cash Dist)	0.00%	0.00%	1.58%	1.64%	https://investments.anz.co.nz/	Invests mainly in international listed property assets.
OneAnswer International Property Fund (Single Asset Class)	0.00%	0.00%	1.58%	1.64%	https://investments.anz.co.nz/	Invests mainly in international listed property assets.
OneAnswer International Share Fund (PIE) (Cash Dist)	0.00%	0.00%	1.59%	1.65%	https://investments.anz.co.nz/	Invests mainly in international equities. Investments may include equities in companies that are listed on a recognised stock exchange, and cash and cash equivalents.
OneAnswer International Share Fund (Single Asset Class)	0.00%	0.00%	1.59%	1.65%	https://investments.anz.co.nz/	Invests mainly in international equities. Investments may include equities in companies that are listed on a recognised stock exchange, and cash and cash equivalents.
OneAnswer New Zealand Fixed Interest Fund	0.00%	0.00%	1.12%	1.18%	https://investments.anz.co.nz/	Invests mainly in New Zealand fixed interest assets.
OneAnswer New Zealand Share Fund	0.00%	1.59%	0.40%	0.46%	https://investments.anz.co.nz/	Invests mainly in New Zealand equities. Investments may include equities in companies that are listed or intend to list on the New Zealand stock exchange, and cash and cash equivalents.
OneAnswer Property Securities Fund	0.00%	0.00%	1.58%	1.64%	https://investments.anz.co.nz/	Invests mainly in New Zealand and Australian listed property assets.
OneAnswer Property Securities Fund (PIE) (Cash Dist)	0.00%	0.00%	1.58%	1.64%	https://investments.anz.co.nz/	Invests mainly in New Zealand and Australian listed property assets.
Onemarket Ltd - AUD (OMN) - Delisted (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.onemarketnetwork.com	OneMarket Limited (ASX:OMN) is an Information Technology company listed on the Australian Stock Exchange (ASX).
Pacer Funds Trust - Pacer Benchmark Data & Infrastructure - USD (SRVR) (Cash Dist)	0.00%	0.00%	1.00%	1.06%	https://www.paceretfs.com/	The Pacer Benchmark Data & Infrastructure Real Estate SCTR ETF is an exchange-traded fund incorporated in the USA. The fund seeks to track the total return of the Benchmark Data & Infrastructure Real Estate SCTR Index. The index measures the performance of the data and infrastructure real estate sectors of the U.S. equity market.
Palo Alto Networks Inc - USD (PANW) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.paloaltonetworks.com/	Palo Alto Networks, Inc. provides network security solutions. The Company offers firewalls that identify and control applications, scan content to stop threats, prevent data leakage, integrated application, user, and content visibility. Palo Alto Networks serves customers worldwide.
Pathfinder Global Property Fund (PIE) (Cash Dist)	0.00%	0.00%	1.40%	1.46%	https://www.path.co.nz/	Global property offers significantly greater choice than New Zealand's small property sector. We invest in high ESG real estate companies from a broad selection of countries and real estate sectors.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Pathfinder Global Water Fund (PIE) (Re-Invest)	0.00%	0.00%	1.70%	1.76%	https://www.path.co.nz/	Clean, fresh water is essential for life. Yet less than 0.01% of the World's water is sustainable and accessible.
Pathfinder World Equity Fund (PIE) (Cash Dist)	0.00%	0.00%	1.50%	1.56%	https://www.path.co.nz/	A highly diversified global portfolio that invests in companies meeting our Responsible Investment guidelines. We exclude companies from many industries that have a damaging impact on society.
PayPal Holdings Inc	0.00%	0.00%	0.40%	0.46%	https://www.paypal.com/	PayPal Holdings, Inc. operates as a technology platform company that enables digital and mobile payments on behalf of consumers and merchants. The Company offers online payment solutions. PayPal Holdings serves customers worldwide.
PayPal Holdings Inc - USD (PYPL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.paypal.com/	PayPal Holdings, Inc. operates as a technology platform company that enables digital and mobile payments on behalf of consumers and merchants. The Company offers online payment solutions. PayPal Holdings serves customers worldwide.
Pengana Australian Equities Class A	Buy Spread 0.20%, Sell Spread 0.20%	10.25% (including GST, net of RITC) of increase in net asset value subject to the Australian cash rate plus 6% p.a and high water mark, paid half yearly.	1.43%	1.49%	https://www.pengana.com/	The Pengana Australian Equities Fund provides exposure to a high conviction portfolio of listed Australian companies.
Pengana Australian Equities Fund (W) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	10.25% (including GST, net of RITC) of increase in net asset value subject to the Australian cash rate plus 6% p.a and high water mark, paid half yearly.	1.43%	1.49%	https://www.pengana.com/	The Pengana Australian Equities Fund provides exposure to a high conviction portfolio of listed Australian companies.
Pengana Emerging Companies	Buy Spread 0.30%, Sell Spread 0.30%	20.5% of the performance (after management fees and expenses) above the return of the benchmark, subject to a high water mark and positive performance in the period. Payable six monthly.	1.73%	1.79%	https://www.pengana.com/	The Pengana Emerging Companies Fund provides exposure to a diversified portfolio of Australian small cap industrial companies.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Pengana Emerging Companies Fund (W) (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	20.5% of the performance (after management fees and expenses) above the return of the benchmark, subject to a high water mark and positive performance in the period. Payable six monthly.	1.73%	1.79%	https://www.pengana.com/	The Pengana Emerging Companies Fund provides exposure to a diversified portfolio of Australian small cap industrial companies.
Pengana International Fund - Ethical (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	0.00%	1.75%	1.81%	https://www.pengana.com/	The Pengana International Fund - Ethical aims to provide exposure to an ethically screened diversified portfolio of highly cash-generative and growing global companies purchased at compelling valuations.
Pengana International Fund - Ethical (W) (Cash Dist)	Buy Spread 0.30%, Sell Spread 0.30%	0.00%	1.75%	1.81%	https://www.pengana.com/	The Pengana International Fund - Ethical aims to provide exposure to an ethically screened diversified portfolio of highly cash-generative and growing global companies purchased at compelling valuations.
Perpetual Income and Growth Investment Trust Plc - GBP (PLI) (Cash Dist)	0.00%	0.00%	1.12%	1.18%	https://www.hl.co.uk/shares/shares-search-results/p/perpetual-income-and-growth-inv-tst-ord-10p	The Company's investment objective is to provide shareholders with capital growth and real growth in dividends over the medium to longer term from a portfolio of securities listed mainly in the UK equity market.
Perpetual Wholesale Industrial Fund (W) (Cash Dist)	0.00%	0.00%	1.39%	1.45%	https://www.perpetual.com.au/	Aims to provide long-term capital growth and regular income through investment predominantly in quality Australian industrial shares
Perpetual Wholesale Industrial Fund (W) (Re-Invest)	0.00%	0.00%	1.39%	1.45%	https://www.perpetual.com.au/	Aims to provide long-term capital growth and regular income through investment predominantly in quality Australian industrial shares
Personal Assets Tr	0.00%	0.00%	1.20%	1.26%	https://patplc.co.uk/	The Company is an investment trust run for private investors, who may often have committed to it a substantial proportion of their personal wealth.
Personal Assets Trust PLC - GBP (PNL) (Cash Dist)	0.00%	0.00%	1.20%	1.26%	https://patplc.co.uk/	The Company is an investment trust run for private investors, who may often have committed to it a substantial proportion of their personal wealth.
Pilbara Minerals Ltd Ordinary Shares - AUD (PLS) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.pilbaraminerals.com.au	Pilbara Minerals is an emerging lithium and tantalum producer focused on the development of its world-class 100% owned Pilgangoora Lithium-Tantalum Project, located approximately 120kms from Port Hedland in the Pilbara region of Western Australia.
Ping An Insurance Group Co of China Ltd - NZD (2318.HK - HKD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.pingan.cn/	Ping An Insurance (Group) Company of China Limited provides products and services through its five ecosystems in financial services, healthcare, auto services, real estate services and Smart City solutions. The Group's insurance business writes property, casualty, and life insurance products.
Pinterest Inc	0.00%	0.00%	0.40%	0.46%	https://about.pinterest.com/en	The Company provides online venue for personal photos, ideas, oddities, decorations, places to visit, recipes, and other items.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Platinum Asia	Buy Spread 0.20%, Sell Spread 0.20%	0.00%	1.75%	1.81%	https://www.platinum.com.au	To provide capital growth over the long-term by investing in undervalued companies in the Asian region (excluding Japan).
Platinum Asia Fund - C Class Units (W) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	0.00%	1.75%	1.81%	https://www.platinum.com.au	To provide capital growth over the long-term by investing in undervalued companies in the Asian region (excluding Japan).
Platinum International Fund	Buy Spread 0.20%, Sell Spread 0.20%	0.00%	1.75%	1.81%	https://www.platinum.com.au	To provide capital growth over the long-term by investing in undervalued companies from around the world.
Platinum International Fund - C Class Units (W) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	0.00%	1.75%	1.81%	https://www.platinum.com.au	To provide capital growth over the long-term by investing in undervalued companies from around the world.
Plexure Group Limited - NZD (PLX) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.plexure.com	Plexure is an intelligent technology platform that powers mobile marketing, helping brands create world-class customer engagement.
PM Capital Enhanced Yield	Buy Spread 0.20%, Sell Spread 0.20%	25% of net excess above RBA Cash Rate (subject to a high watermark).	1.19%	1.25%	https://www.pmcapital.com.au	To provide investors a return in excess of the RBA cash rate. The Fund aims to outperform the RBA cash rate with a low degree of volatility and minimal risk of capital loss.
PM Capital Enhanced Yield Fund (W) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	25% of net excess above RBA Cash Rate (subject to a high watermark).	1.19%	1.25%	https://www.pmcapital.com.au	To provide investors a return in excess of the RBA cash rate. The Fund aims to outperform the RBA cash rate with a low degree of volatility and minimal risk of capital loss.
PM Capital Global Companies	Buy Spread 0.25%, Sell Spread 0.25%	20% (subject to a high water mark) of the excess above the greater of the RBA cash rate and MSCI World Net Return Index (AUD).	2.27%	2.33%	https://www.pmcapital.com.au	The Fund's investment objective is to provide long term capital growth and outperform the greater of the MSCI World Net Total Return Index (AUD) or RBA cash rate over rolling seven year periods. The Fund is not intended to replicate the index, investing in a concentrated portfolio of predominantly undervalued equities and other global (including Australia) investment securities.
Polar Capital Technology Trust - GBP (PCT) (Cash Dist)	0.00%	10% per annum of outperformance over benchmark.	1.35%	1.41%	https://www.polarcapitaltechnologytrust.co.uk/	The Company aims to maximise long-term capital growth through investing in a diversified portfolio of technology companies around the world.
Polar Capital Technology Trust PLC	0.00%	10% per annum of outperformance over benchmark.	1.35%	1.41%	https://www.polarcapitaltechnologytrust.co.uk/	The Company aims to maximise long-term capital growth through investing in a diversified portfolio of technology companies around the world.
Port of Tauranga Limited - NZD (POT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.port-tauranga.co.nz/	We are the most horizontally and vertically integrated port in the country.
Precinct Properties New Zealand Limited	0.00%	0.00%	0.40%	0.46%	http://www.precinct.co.nz/	We focus on quality space and quality service. As Precinct, our inspiring commercial environments add to the life of our cities and provide space for businesses to thrive. Listed on the New Zealand Stock exchange since 1997, Precinct is an established New Zealand business, with around 7,800 New Zealand shareholders who together own around 75% of our company.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Precinct Properties NZ Limited - NZD (PCT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.precinct.co.nz/	We focus on quality space and quality service. As Precinct, our inspiring commercial environments add to the life of our cities and provide space for businesses to thrive. Listed on the New Zealand Stock exchange since 1997, Precinct is an established New Zealand business, with around 7,800 New Zealand shareholders who together own around 75% of our company.
Precinct Properties NZ Ltd Convertible Bonds @ 4.80% - NZD (PCTHA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.precinct.co.nz/	We focus on quality space and quality service. As Precinct, our inspiring commercial environments add to the life of our cities and provide space for businesses to thrive. Listed on the New Zealand Stock exchange since 1997, Precinct is an established New Zealand business, with around 7,800 New Zealand shareholders who together own around 75% of our company.
Precinct Properties NZ Ltd Fixed Rate Bonds @ 4.42% Mat 27/11/2024 - (PCT020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.precinct.co.nz/	We focus on quality space and quality service. As Precinct, our inspiring commercial environments add to the life of our cities and provide space for businesses to thrive. Listed on the New Zealand Stock exchange since 1997, Precinct is an established New Zealand business, with around 7,800 New Zealand shareholders who together own around 75% of our company.
Precinct Properties NZ Ltd Fixed Rate Bonds @5.54% Mat 17/12/2021- (PCT010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.precinct.co.nz/	We focus on quality space and quality service. As Precinct, our inspiring commercial environments add to the life of our cities and provide space for businesses to thrive. Listed on the New Zealand Stock exchange since 1997, Precinct is an established New Zealand business, with around 7,800 New Zealand shareholders who together own around 75% of our company.
Premium Asia Income	Buy Spread 0.50%, Sell Spread 0.50%	0.00%	1.53%	1.59%	http://www.premiumchinafunds.com.au	The Fund aims to generate regular income with some long-term capital growth.
Premium Asia Income Fund (W) (Cash Dist)	Buy Spread 0.50%, Sell Spread 0.50%	0.00%	1.53%	1.59%	http://www.premiumchinafunds.com.au	The Fund aims to generate regular income with some long-term capital growth.
Premium China	Buy Spread 0.50%, Sell Spread 0.50%	0.00%	2.70%	2.76%	http://www.premiumchinafunds.com.au	The Premium China Fund is a managed investment scheme which invests primarily in companies listed in Hong Kong, companies listed in Mainland China, companies listed in Taiwan and companies listed on other stock exchanges but with significant assets, investments, production activities, trading or other business interests in the Greater China region, or which derive a significant part of their revenue from the Greater China region.
Premium China Fund (W) - Cash (Cash Dist)	Buy Spread 0.50%, Sell Spread 0.50%	0.00%	2.70%	2.76%	http://www.premiumchinafunds.com.au	The Premium China Fund is a managed investment scheme which invests primarily in companies listed in Hong Kong, companies listed in Mainland China, companies listed in Taiwan and companies listed on other stock exchanges but with significant assets, investments, production activities, trading or other business interests in the Greater China region, or which derive a significant part of their revenue from the Greater China region.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Property for Industry 4.25% 01/10/2025	0.00%	0.00%	0.40%	0.46%	https://www.propertyforindustry.co.nz/	PFI is NZ's largest specialist industrial property landlord. Its portfolio has 92 mostly industrial properties with 148 tenants and a total value of NZ\$1,211m as at December 2017. PFI's portfolio is ~80% weighted to Auckland and it has properties in most major Auckland industrial precincts. On 1 July 2013, PFI merged with Direct Property Fund, an unlisted property entity, substantially lifting the scale of the portfolio.
Property For Industry Limited	0.00%	0.00%	0.40%	0.46%	https://www.propertyforindustry.co.nz/	PFI is NZ's largest specialist industrial property landlord. Its portfolio has 92 mostly industrial properties with 148 tenants and a total value of NZ\$1,211m as at December 2017. PFI's portfolio is ~80% weighted to Auckland and it has properties in most major Auckland industrial precincts. On 1 July 2013, PFI merged with Direct Property Fund, an unlisted property entity, substantially lifting the scale of the portfolio.
Property For Industry Limited- NZD (PFI) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.propertyforindustry.co.nz/	PFI is NZ's largest specialist industrial property landlord. Its portfolio has 92 mostly industrial properties with 148 tenants and a total value of NZ\$1,211m as at December 2017. PFI's portfolio is ~80% weighted to Auckland and it has properties in most major Auckland industrial precincts. On 1 July 2013, PFI merged with Direct Property Fund, an unlisted property entity, substantially lifting the scale of the portfolio.
Prudential Corporation Plc - GBP (PRU) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.prudential.co.uk/	Prudential plc is an international company which provides a wide assortment of insurance and investment products and services. Insurance products include life, accident and health, and property and casualty, as well as fixed and variable annuities. Prudential's services include personal and group pensions, equity plans, mortgages, and deposit accounts.
Pushpay Holdings Limited - NZD (PPH) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://pushpay.com/investors/	At Pushpay, we build world-class giving and engagement solutions to help organizations grow their communities.
QEX Logistics Limited Ordinary Shares - NZD (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.qex.co.nz/	A NZ based cross border logistics company that facilitates the storage, supply, packaging, customs clearance and delivery of products bought from NZ stores and online sites by consumers from China.
QuayStreet Income Fund (PIE) (Cash Dist)	0.00%	0.00%	1.15%	1.21%	https://quaystreet.com/	The QuayStreet Income Fund invests in a diversified portfolio with an emphasis on income producing assets including cash, term deposits, fixed interest securities, listed property, infrastructure and utility securities and derivative investments.
QuayStreet NZ Equity Fund (PIE) (Cash Dist)	0.00%	0.00%	1.15%	1.21%	https://quaystreet.com/	The QuayStreet Income Fund invests in a diversified portfolio with an emphasis on income producing assets including cash, term deposits, fixed interest securities, listed property, infrastructure and utility securities and derivative investments.
Rabobank 90 Day Term Deposit (Feb/May/Aug/Nov) (0.00; 0.90%; 91 Days; 16/11/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Rabobank 90 Day Term Deposit (Mar/Jun/Sep/Dec) (0.00; 0.70%; 91 Days; 15/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 1.44%; 1 Year; 20/09/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 1.45%; 1 Year; 01/09/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 1.85%; 1 Year; 08/07/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 1.95%; 1 Year; 24/06/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 2.55%; 1 Year; 04/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 2.55%; 1 Year; 11/01/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 2.60%; 18 Months; 27/04/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Rabobank Ltd (NP) (10,000.00; 2.80%; 2 Years; 06/09/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 3.15%; 2 Years; 26/07/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 3.30%; 2 Years; 08/06/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (10,000.00; 3.45%; 3 Years; 17/06/2022)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (15,000.00; 2.60%; 18 Months; 05/11/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (20,000.00; 1.45%; 1 Year; 01/09/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (20,000.00; 2.58%; 2 Years; 12/05/2022)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (20,000.00; 2.75%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Rabobank Ltd (NP) (20,000.00; 2.75%; 9 Months; 21/01/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (20,000.00; 3.55%; 2 Years; 06/04/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (20,000.00; 3.55%; 2 Years; 21/12/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (20,000.00; 3.60%; 2 Years; 09/04/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (40,000.00; 2.75%; 1 Year; 02/10/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (50,000.00; 1.95%; 1 Year; 21/06/2021)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Ltd (NP) (80,000.00; 2.65%; 6 Months; 12/11/2020)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank RaboSaver Account (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Rabobank Term Deposit 1.45% 23/03/2021	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Term Deposit 1.70% 27/08/2021	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Rabobank Term Deposit 1.70% 29/08/2022	0.00%	0.00%	0.40%	0.46%	https://www.rabobank.com/en/home/index.html	Rabobank is a cooperative bank. There are more than a hundred local Rabobanks in the Netherlands, which each operate with a high degree of independence so they can better serve their customers and local communities. Rabobank also has sizeable international banking operations. They focus on international business and rural activities in general and on the Food and Agri sector in particular.
Ramsay Health Care Limited - AUD (RHC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.ramsayhealth.com.au/	Ramsay Health Care Ltd. provides health care services. The Company offers private hospital services, including, rehabilitation, psychiatric care, day, and complex surgery. Ramsay Health Care owns, operates, and manages health care facilities throughout Australia, Indonesia, and Europe.
RARE Infrastructure Value Hedged	Buy Spread 0.20%, Sell Spread 0.15%	10% p.a + net effect of GST of investment returns made in excess of the Benchmark, but not exceeding 0.30% of the net average daily asset values of the fund in any financial year.	1.43%	1.49%	https://www.rareinfrastructure.com/	The RARE Infrastructure Value Fund Hedged is for retail and wholesale investors based in Australia and New Zealand. The Fund follows a currency-hedged version of the RARE Infrastructure Value Strategy comprising of diversified infrastructure securities in developed and emerging markets.
Reckitt Benckiser Group plc	0.00%	0.00%	0.40%	0.46%	http://www.rb.com/	RB is more than a company. It's a growing community of 40,000+ diverse, talented entrepreneurs – all driven to make the world a happier, healthier place. Drawing on each other's skills and working together, we help make people feel better. Through research and development, we make better products that empower everyone to take their health into their own hands and homes.
Redfin Corp	0.00%	0.00%	0.40%	0.46%	https://www.redfin.com/	Redfin Corporation is engaged in providing residential real estate brokerage services. The customer can search for homes by neighborhood, city or MLS number, or can refine results using detailed parameters, such as price and number of beds or baths.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Regal Investment Fund - AUD (RFI) (Cash Dist)	0.00%	20% The Performance Fee payable to the Manager by the Fund in relation to the outperformance of the Fund against the RBA cash rate, subject to a High Water Mark.	1.94%	2.00%	https://www.regalrfm.com/	The investment objective of RFI is to provide investors with attractive risk adjusted absolute returns over a period of more than five years with limited correlation to equity markets. The Manager's investment philosophy is grounded in the belief that a diversified portfolio of assets, using a range of investment strategies and backed by long-term capital, is key to achieving superior risk-adjusted returns over the long-term.
Reliance Worldwide Corporation Limited - AUD (RWC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.rwc.com/	Reliance Worldwide Corporation (RWC) is a global market leader and manufacturer of water delivery, control and optimization systems for modern built environment.
ResMed Inc - AUD (RMD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.resmed.com/au/en/index.html	ResMed Inc. is a holding company. The Company, through its subsidiaries, designs, manufactures and markets equipment for the diagnosis and treatment of sleep-disordered breathing and other respiratory disorders, including obstructive sleep apnea.
Resolution Capital Global Property Securities Fund - Class A (W) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	20% of outperformance above the benchmark.	1.20%	1.26%	https://rescap.com/	The Global Fund's investment objective is to exceed the total returns of the Benchmark after fees on a rolling 3 year basis. In doing so, the Global Fund aims to provide Investors with a level of distributable income combined with the potential for long term capital growth sourced from global real estate based revenue streams.
Restaurant Brands NZ Limited - NZD (RBD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.restaurantbrands.co.nz/	Restaurant Brands is a corporate franchisee and specialises in managing multi-site branded food retail chains. Its restaurant support centre and corporate office is located in Penrose in Auckland. Restaurant Brands is listed on the New Zealand Stock Exchange under NZX code RBD.
Rio Tinto Limited	0.00%	0.00%	0.40%	0.46%	https://www.riotinto.com	Our long history is filled with firsts. We've developed some of the world's largest and best quality mines and operations, and our people work in around 35 countries across six continents.
Rio Tinto Limited - AUD (RIO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.riotinto.com	Our long history is filled with firsts. We've developed some of the world's largest and best quality mines and operations, and our people work in around 35 countries across six continents.
Rio Tinto Plc - GBP (RIO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.riotinto.com	Our long history is filled with firsts. We've developed some of the world's largest and best quality mines and operations, and our people work in around 35 countries across six continents.
RIT Capital Partners PLC	0.00%	0.00%	1.08%	1.14%	https://www.ritcap.com/	To deliver long-term capital growth, while preserving shareholders' capital; to invest without the constraints of a formal benchmark, but to deliver for shareholders increases in capital value in excess of the relevant indices over time.
RIT Capital Partners PLC - GBP (RCP) (Cash Dist)	0.00%	0.00%	1.08%	1.14%	https://www.ritcap.com/	To deliver long-term capital growth, while preserving shareholders' capital; to invest without the constraints of a formal benchmark, but to deliver for shareholders increases in capital value in excess of the relevant indices over time.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Roche Holding AG - USD (RHHBY) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.roche.com/	Roche Holding AG develops and manufactures pharmaceutical and diagnostic products. The Company produces prescription drugs in the areas of cardiovascular, infectious, autoimmune, respiratory diseases, dermatology, metabolic disorders, oncology, transplantation, and the central nervous system.
Roku Inc	0.00%	0.00%	0.40%	0.46%	https://www.roku.com/	Roku pioneered streaming to the TV. Our mission is to be the TV streaming platform that connects the entire TV ecosystem around the world.
Royal Dutch Shell PLC - A Shares GBP (RDSA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.shell.com/	Royal Dutch Shell PLC, through subsidiaries, explores, produces, and refines petroleum. The Company produces fuels, chemicals, and lubricants. Royal Dutch Shell owns and operates gasoline filling stations worldwide.
Royal Mail Plc - GBP (RMG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.royalmailgroup.com/en	Royal Mail plc provides postal and delivery services. The Company offers its services in the United Kingdom as well as parts of continental Europe.
Russell Australian Select Corporate Bond ETF - AUD (RCB) (Cash Dist)	0.00%	0.00%	0.68%	0.74%	https://russellinvestments.com	The Russell Investments Australian Select Corporate Bond ETF (the 'Fund') seeks to track the DBIQ 0-4 year Investment Grade Australian Corporate Bond Index (the Index) which comprises predominantly investment-grade Australian corporate fixed income securities.
Russell Global Opportunities Fund - NZD Hedged Class B (W) - SWM (Cash Dist)	0.00%	0.00%	1.80%	1.86%	https://russellinvestments.com	The Fund invests predominantly in a broad range of international shares listed on stock exchanges in developed and emerging international markets. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk. Foreign currency exposures are largely hedged back to New Zealand dollars.
Russell Global Opportunities Fund - NZD Hedged Class B (W) (Cash Dist)	0.00%	0.00%	1.80%	1.86%	https://russellinvestments.com	The Fund invests predominantly in a broad range of international shares listed on stock exchanges in developed and emerging international markets. Derivatives may be used to obtain or reduce exposure to securities and markets, to implement investment strategies and to manage risk. Foreign currency exposures are largely hedged back to New Zealand dollars.
Russell Investments Global Fixed Interest Fund - PIE	Buy Spread 0.25%, Sell Spread 0.75%	0.00%	1.18%	1.24%	https://russellinvestments.com	Provides exposure to a global fixed interest portfolio managed actively on a multi-manager basis. The Fund's underlying investment exposure comprises of a diversified range of fixed interest investments, including international government securities, government-related securities, corporate securities, asset-backed securities and hybrid securities in both developed and emerging markets around the globe.
Russell Investments Global Fixed Interest Fund (PIE) (Cash Dist)	Buy Spread 0.25%, Sell Spread 0.75%	0.00%	1.18%	1.24%	https://russellinvestments.com	Provides exposure to a global fixed interest portfolio managed actively on a multi-manager basis. The Fund's underlying investment exposure comprises of a diversified range of fixed interest investments, including international government securities, government-related securities, corporate securities, asset-backed securities and hybrid securities in both developed and emerging markets around the globe.
Russell Investments Global Share Fund (PIE) (Cash Dist)	Buy Spread 0.18%, Sell Spread 0.13%	0.00%	1.90%	1.96%	https://russellinvestments.com	Provides exposure to international shares and is actively managed using a multimanager approach. The objective is to outperform the MSCI ACWI Index - Net.*

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Russell Investments Hedged Global Shares Fund (PIE) (Cash Dist)	Buy Spread 0.23%, Sell Spread 0.18%	0.00%	1.93%	1.99%	https://russellinvestments.com	Provides exposure to international shares and is actively managed using a multimanager approach. Targets being fully hedged back to New Zealand dollars. The objective is to outperform the MSCI ACWI Index – 100% Hedged to NZD – Net.*
Ryman Healthcare Limited - NZD (RYM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.rymanhealthcare.co.nz/	Ryman Healthcare Limited is a New Zealand retirement village and rest home operator. It is listed on the New Zealand Stock Exchange and is one of the largest companies listed on the NZX 50 Index.
Sainsbury(J) Plc - GBP (SBRY) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.j-sainsbury.co.uk/	Sainsbury's commitment to helping customers live well for less has been at the heart of what we do since 1869. Today that means making our customers' lives better and easier every day by offering great quality and service at fair prices – across food, clothing, homeware and financial services – whenever and wherever they want it.
Salt Long Short Fund	Buy Spread 0.20%, Sell Spread 0.20%	15.00%	2.19%	2.25%	https://www.saltfunds.co.nz/	The Fund seeks to provide equity-like returns over long timeframes with far less volatility than equities and no correlation to the NZ and Australian equity markets.
Salt Long/Short Fund (PIE) - XR (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	15.00%	2.19%	2.25%	https://www.saltfunds.co.nz/	The Fund seeks to provide equity-like returns over long timeframes with far less volatility than equities and no correlation to the NZ and Australian equity markets.
Salt Long/Short Fund (PIE) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	15.00%	2.19%	2.25%	https://www.saltfunds.co.nz/	The Fund seeks to provide equity-like returns over long timeframes with far less volatility than equities and no correlation to the NZ and Australian equity markets.
Salt Long/Short Fund (PIE) (Re-Invest)	Buy Spread 0.20%, Sell Spread 0.20%	15.00%	2.19%	2.25%	https://www.saltfunds.co.nz/	The Fund seeks to provide equity-like returns over long timeframes with far less volatility than equities and no correlation to the NZ and Australian equity markets.
Salt NZ Dividend Appreciation Fund (PIE) (Cash Dist)	Buy Spread 0.20%, Sell Spread 0.20%	0.00%	1.52%	1.58%	https://www.saltfunds.co.nz/	The Fund's investment objective is to outperform the S&P/NZX 50 Gross Index on a rolling three year basis by investing predominantly in New Zealand shares that may pay high and sustainable dividends.
Samsung Electronics Co Ltd - USD (SMSN) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.samsung.com/nz/	From our beginnings as a small trading company, Samsung has evolved to a world-class corporation with businesses that span advance technology, semiconductors, skyscraper and plant construction, petrochemical, fashion, medicine, finance, hotels and more. Our discoveries, inventions and breakthrough products have allowed us to be a leader in these fields, constantly pushing the industries forward.
Samsung Electronics GDR	0.00%	0.00%	0.40%	0.46%	https://www.samsung.com/nz/	From our beginnings as a small trading company, Samsung has evolved to a world-class corporation with businesses that span advance technology, semiconductors, skyscraper and plant construction, petrochemical, fashion, medicine, finance, hotels and more. Our discoveries, inventions and breakthrough products have allowed us to be a leader in these fields, constantly pushing the industries forward.
Sanford Limited - NZD (SAN) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.sanford.co.nz/	Sanford Limited owns and manages deepwater and inshore fisheries throughout New Zealand waters. The Company also operates cool-storage, ship-building, engineering and aquaculture businesses. The Company exports seafood throughout the world. The Company's seafood products include orange roughy, squid, hoki, tuna, mussels and salmon.
Santos Limited - AUD (STO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.santos.com/	An Australian energy pioneer since 1954, Santos is one of the leading independent oil and gas producers in the Asia-Pacific region, supplying the energy needs of homes, businesses and major industries across Australia and Asia.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Scentre Group	0.00%	0.00%	0.40%	0.46%	https://www.scentregroup.com/	Scentre Group was created on 30 June 2014 through the merger of Westfield Retail Trust and Westfield Group's Australian and New Zealand management business.
Scentre Group Stapled Securities - AUD (SCG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.scentregroup.com/	Scentre Group was created on 30 June 2014 through the merger of Westfield Retail Trust and Westfield Group's Australian and New Zealand management business.
Schroder Asia Pacific Fund - GBP (SDP) (Cash Dist)	0.00%	0.00%	1.33%	1.39%	https://www.schroders.com/	To achieve capital growth through investment primarily in equities of Companies located in the continent of Asia (excluding the Middle East and Japan), together with the Far Eastern countries bordering the Pacific Ocean, with the aim of achieving growth in excess of the MSCI All Countries Asia excluding Japan Index in Sterling terms (Benchmark Index) over the longer term.
Schroder Japan Growth Fund PLC - GBP (SJG) (Cash Dist)	0.00%	0.00%	1.43%	1.49%	https://www.schroders.com/	The principal investment objective of the Company is to achieve capital growth from an actively managed portfolio principally comprising securities listed on the Japanese stock markets, with the aim of achieving growth in excess of the TSE Index in sterling over the longer term.
Scottish Mortgage Investment Trust PLC	0.00%	0.00%	0.77%	0.83%	https://www.bailliegifford.com	Scottish Mortgage carries on business as an Investment Trust. The investment objective is to maximise total return from a portfolio of long term investments chosen on a global basis enabling the Company to provide capital and dividend growth. The equity portfolio is relatively concentrated and investments are chosen on their long term merits rather than with reference to geographical asset allocation or the composition of an index.
Scottish Mortgage Investment Trust Plc - GBP (SMT) (Cash Dist)	0.00%	0.00%	0.77%	0.83%	https://www.bailliegifford.com	Scottish Mortgage carries on business as an Investment Trust. The investment objective is to maximise total return from a portfolio of long term investments chosen on a global basis enabling the Company to provide capital and dividend growth. The equity portfolio is relatively concentrated and investments are chosen on their long term merits rather than with reference to geographical asset allocation or the composition of an index.
Serko Limited - NZD (SKO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.serko.com	Serko is a technology company focused on innovative solutions that address the challenges of corporate travel and expense management.
Sezzle Inc - AUD (SZL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://sezzle.com/	Sezzle Inc. is a technology driven payments company based in the United States. Sezzle provides a platform that facilitates payments between shoppers and retailers, via a short-term, interest-free instalment payment plan.
Shopify Inc	0.00%	0.00%	0.40%	0.46%	https://www.shopify.co.nz/	Shopify Inc. is a Canadian multinational e-commerce company headquartered in Ottawa, Ontario.
Shopify Inc. - USD (SHOP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.shopify.co.nz/	Shopify Inc. is a Canadian multinational e-commerce company headquartered in Ottawa, Ontario.
Simplicity NZ Bond Fund	0.00%	0.00%	0.50%	0.56%	https://simplicity.kiwi/	The NZ Bond Fund invests in New Zealand Government bonds and investment grade, liquid bonds issued in New Zealand dollars, designed to be the New Zealand bond component of a diversified investment portfolio.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Simplicity NZ Bond Index Fund (PIE) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://simplicity.kiwi/	The NZ Bond Fund invests in New Zealand Government bonds and investment grade, liquid bonds issued in New Zealand dollars, designed to be the New Zealand bond component of a diversified investment portfolio.
Simplicity NZ Share Fund	0.00%	0.00%	0.50%	0.56%	https://simplicity.kiwi/	The NZ Share Fund invests in securities listed in the New Zealand stock exchange (NZX), designed to be the New Zealand share component of a diversified investment portfolio.
Simplicity NZ Share Index Fund (PIE) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://simplicity.kiwi/	The NZ Share Fund invests in securities listed in the New Zealand stock exchange (NZX), designed to be the New Zealand share component of a diversified investment portfolio.
Skellerup Holdings Limited - NZD (SKL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.skellerupholdings.com/	Skellerup is a New Zealand headquartered designer, manufacturer and distributor of polymer products and vacuum systems. We are recognised for providing innovative and engineered solutions for customers in dairy rubberware, water and related infrastructure, roofing, plumbing, automotive, mining and a range of other industrial applications.
Sky Network Television Ltd @ 6.25% Mat 31/03/2021 - (SKT020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.sky.co.nz	Sky Network Television Limited is a New Zealand pay television satellite TV provider. It is also a wholesale channel provider to New Zealand cable television provider Vodafone.
Smartshares - New Zealand Property Trust	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares NZ Property ETF invests in property assets listed on the NZX Main Board and is designed to track the return on the S&P/NZX Real Estate Select Index. The S&P/NZX Real Estate Select Index is made up of the largest and most liquid members of the S&P/NZX All Index classified under the GICS Real Estate Industry Group, but excludes products issued by non-New Zealand issuers.
Smartshares Australian Dividend ETF - NZD (ASD) (Cash Dist)	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares Australian Dividend ETF invests in financial products listed on the ASX and is designed to track the return on the S&P/ASX Dividend Opportunities Index. The S&P/ASX Dividend Opportunities Index is made up of 50 high yielding financial products listed on the ASX and included in the S&P/ASX 300 Index.
Smartshares Australian Property ETF	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares Australian Property ETF invests in property assets listed on the ASX and is designed to track the return on the S&P/ASX 200 A-REIT Equal Weight Index. The S&P/ASX 200 A-REIT Equal Weight Index is a sector sub-index of the S&P/ASX 200 Index and is made up of Australian Real Estate Investment Trusts (A-REITs).
Smartshares Australian Top 20 ETF - NZD (OZY) (Cash Dist)	0.00%	0.00%	1.00%	1.06%	https://smartshares.co.nz/	The Smartshares Australian Top 20 ETF invests in financial products listed on the ASX and is designed to track the return on the S&P/ASX 20 Index. The S&P/ASX 20 Index is made up of 20 of the largest financial products listed on the ASX.
Smartshares Global Bond ETF - NZD (GBF) (Cash Dist)	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares Global Bond ETF invests in international fixed interest assets, with the objective of outperforming the Barclays Global Aggregate Index by 1% per annum over rolling 3-year periods, hedged against the New Zealand dollar. The investment manager for the fund is PIMCO Australia Pty Ltd.
Smartshares NZ Bond ETF - NZD (NZB) (Cash Dist)	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares NZ Bond ETF invests in New Zealand fixed interest assets, with the objective of outperforming the S&P/NZX A-Grade Corporate Bond Index over rolling 3-year periods. The investment manager for the fund is Nikko Asset Management New Zealand Limited.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Smartshares NZ Core Equity	0.00%	0.00%	0.90%	0.96%	https://smartshares.co.nz/	The NZ Core Equity Trust aims to provide investors with the benefits of long-term capital growth by investing in a diversified portfolio of financial products listed in New Zealand, with increased exposure to small companies and value companies relative to a market weighted portfolio.
Smartshares NZ Dividend ETF - NZD (DIV) (Cash Dist)	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares NZ Dividend ETF invests in financial products listed on the NZX Main Board and is designed to track the return on the S&P/NZX 50 High Dividend Index. The S&P/NZX 50 High Dividend Index is made up of 25 high yielding financial products listed on the NZX Main Board and included in the S&P/NZX 50 Index.
Smartshares NZ Dividend ETF - NZD (DIV) (Re-Invest)	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares NZ Dividend ETF invests in financial products listed on the NZX Main Board and is designed to track the return on the S&P/NZX 50 High Dividend Index. The S&P/NZX 50 High Dividend Index is made up of 25 high yielding financial products listed on the NZX Main Board and included in the S&P/NZX 50 Index.
Smartshares NZ Mid Cap ETF	0.00%	0.00%	1.00%	1.06%	https://smartshares.co.nz/	The Smartshares NZ Mid Cap ETF invests in financial products listed on the NZX Main Board and is designed to track the return on the S&P/NZX Mid Cap Index. The S&P/NZX Mid Cap Index is made up of financial products listed on the NZX Main Board and included in the S&P/NZX 50 Index, but excludes products included in the S&P/NZX 10 Index and products issued by non-New Zealand issuers.
Smartshares NZ Property ETF - NZD (NPF) (Cash Dist)	0.00%	0.00%	0.94%	1.00%	https://smartshares.co.nz/	The Smartshares NZ Property ETF invests in property assets listed on the NZX Main Board and is designed to track the return on the S&P/NZX Real Estate Select Index. The S&P/NZX Real Estate Select Index is made up of the largest and most liquid members of the S&P/NZX All Index classified under the GICS Real Estate Industry Group, but excludes products issued by non-New Zealand issuers.
Smartshares NZ Top 50 ETF	0.00%	0.00%	0.90%	0.96%	https://smartshares.co.nz/	The Smartshares NZ Top 50 ETF invests in financial products listed on the NZX Main Board and is designed to track the return on the S&P/NZX 50 Portfolio Index. The S&P/NZX 50 Portfolio Index is made up of 50 of the largest financial products listed on the NZX Main Board. The S&P/NZX 50 Portfolio Index is made up of the same financial products as the S&P/NZX 50 Index, but with a 5% cap on the weight of each product.
Smartshares NZ Top 50 ETF - NZD (FNZ) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://smartshares.co.nz/	The Smartshares NZ Top 50 ETF invests in financial products listed on the NZX Main Board and is designed to track the return on the S&P/NZX 50 Portfolio Index. The S&P/NZX 50 Portfolio Index is made up of 50 of the largest financial products listed on the NZX Main Board. The S&P/NZX 50 Portfolio Index is made up of the same financial products as the S&P/NZX 50 Index, but with a 5% cap on the weight of each product.
Smartshares US 500 ETF - NZD (USF) (Cash Dist)	0.00%	0.00%	0.74%	0.80%	https://smartshares.co.nz/	The Smartshares US 500 ETF invests in the Vanguard S&P 500 ETF, which is designed to track the return on the S&P 500 Index. The Vanguard S&P 500 ETF invests all, or substantially all, of its assets in the financial products included in the S&P 500 Index.
Smithson Investment Trust Plc - GBP (SSON) (Cash Dist)	0.00%	0.00%	1.30%	1.36%	https://www.hl.co.uk/shares/shares-search-results/s/smithson-investment-trust-ord-gbp0.01	The investment policy is to invest in shares issued by small and mid sized listed or traded companies globally with a market cap (at the time of investment) of between GBP500 m to GBP15 bn (although the Company expects that the average market cap of the companies in which it invests to be approximately GBP7 bn).

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Sonic Healthcare Limited - AUD (SHL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.sonichealthcare.com.au/	Sonic Healthcare Limited is a medical diagnostics company with operations in Australia, New Zealand, and Europe. The Company provides a comprehensive range of pathology and diagnostic imaging services to medical practitioners, hospitals and their patients along with providing administrative services and facilities to medical practitioners.
South32 Limited - AUD (S32) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.south32.net/	South32 is a globally diversified metals and mining company with operations mining and producing bauxite, alumina, aluminium, energy and metallurgical coal, manganese, nickel, silver, lead and zinc in Australia, Southern Africa and South America.
Spark Finance Limited Unsec Unsub Notes @4.50% Mat 25/03/2022 - NZD (SPF0322) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.sparknz.co.nz/	Spark New Zealand (formerly Telecom New Zealand) is a New Zealand-wide communications service provider (CSP), providing fixed line telephone services, a mobile network, an internet service provider, and a major ICT provider to NZ businesses (through its Spark Digital division).
Spark Finance Ltd 3.94% 07/09/2026	0.00%	0.00%	0.40%	0.46%	https://www.sparknz.co.nz/	Spark New Zealand (formerly Telecom New Zealand) is a New Zealand-wide communications service provider (CSP), providing fixed line telephone services, a mobile network, an internet service provider, and a major ICT provider to NZ businesses (through its Spark Digital division).
Spark Infrastructure Group - AUD (SKI) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.sparknz.co.nz/	Spark New Zealand (formerly Telecom New Zealand) is a New Zealand-wide communications service provider (CSP), providing fixed line telephone services, a mobile network, an internet service provider, and a major ICT provider to NZ businesses (through its Spark Digital division).
Spark New Zealand Limited - NZD (SPK) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.sparknz.co.nz/	Spark New Zealand (formerly Telecom New Zealand) is a New Zealand-wide communications service provider (CSP), providing fixed line telephone services, a mobile network, an internet service provider, and a major ICT provider to NZ businesses (through its Spark Digital division).
Spark New Zealand Ltd	0.00%	0.00%	0.40%	0.46%	https://www.sparknz.co.nz/	Spark New Zealand (formerly Telecom New Zealand) is a New Zealand-wide communications service provider (CSP), providing fixed line telephone services, a mobile network, an internet service provider, and a major ICT provider to NZ businesses (through its Spark Digital division).
SPDR Bloomberg Barclays 0-5 Year Sterling Corp Bond UCITS ETF	0.00%	0.00%	0.60%	0.66%	https://www.ssga.com/	SPDR Bloomberg Barclays 0-5 Year Sterling Corporate Bond UCITS ETF is an open ended, UCITS IV compliant, physically-backed exchange traded fund, incorporated in Ireland. The fund's objective is to track the performance of the short-dated, fixed-rate, investment-grade sterling-denominated corporate bond market.
SPDR Dow Jones Global Real Estate Fund - AUD (DJRE) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.SPDRS.com.au	The SPDR Dow Jones Global Real Estate Fund seeks to closely track, before fees and expenses, the returns of the Dow Jones Global Select Real Estate Securities Index.
SPDR Dow Jones Global Real Estate Fund - AUD (DJRE) (Re-Invest)	0.00%	0.00%	0.90%	0.96%	https://www.SPDRS.com.au	The SPDR Dow Jones Global Real Estate Fund seeks to closely track, before fees and expenses, the returns of the Dow Jones Global Select Real Estate Securities Index.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
SPDR Gold Shares - USD (GLD) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.SPDRS.com.au	Offer investors an innovative, relatively cost efficient and secure way to access the gold market. Originally listed on the New York Stock Exchange in November of 2004, and traded on NYSE Arca since December 13, 2007, SPDR® Gold Shares is the largest physically backed gold exchange traded fund (ETF) in the world.
SPDR Morningstar Multi-Asset Global Infrastructure UCITS ETF - GBP (GIN) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.SPDRS.com.au	The investment objective of the Fund is to track the performance of the global infrastructure market represented by publicly traded infrastructure-related equity and bonds.
SPDR MSCI World Small Cap UCITS ETF	0.00%	0.00%	0.85%	0.91%	https://www.ssga.com/	The investment objective of the Fund is to track the performance of small cap equities in developed markets globally
SPDR S&P 500 ETF Trust - AUD (SPY) (Cash Dist)	0.00%	0.00%	0.49%	0.55%	https://www.SPDRS.com.au	The SPDR® S&P 500® ETF Trust seeks to provide investment results that, before expenses, correspond generally to the price and yield performance of the S&P 500® Index.
SPDR S&P 500 ETF Trust - USD (SPY) (Cash Dist)	0.00%	0.00%	0.49%	0.55%	https://www.SPDRS.com.au	The SPDR® S&P 500® ETF Trust seeks to provide investment results that, before expenses, correspond generally to the price and yield performance of the S&P 500® Index.
SPDR S&P Bank ETF	0.00%	0.00%	0.50%	0.56%	https://www.SPDRS.com.au	SPDR S&P 500 ETF Trust is an exchange-traded fund incorporated in the USA. The ETF tracks the S&P 500 Index. The Trust consists of a portfolio representing all 500 stocks in the S&P 500 Index. It holds predominantly large-cap U.S. stocks. This ETF is structured as a Unit Investment Trust and pays dividends on a quarterly basis. The holdings are weighted by market capitalization.
SPDR S&P/ASX 200 Fund - AUD (STW) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.SPDRS.com.au	SPDR S&P/ASX 200 Fund is an exchange traded fund which tracks the performance of the S&P/ASX 200 Index. The Fund will invest in the securities comprising the Index in proportion to their relative weightings. The Index is comprised of the 200 largest securities by market capitalization and most liquid securities in Australia.
SPDR S&P/ASX 200 Listed Property Fund - AUD (SLF) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.SPDRS.com.au	SPDR S&P/ASX 200 Listed Property Fund is an exchange traded fund which tracks the performance of the S&P/ASX Listed Property Trust Index. The Fund will invest in the securities comprising the Index in proportion to their relative weightings. The Index is comprised of the 200 largest listed property investments by market capitalization and most liquid securities in Australia.
SPDR S&P/ASX 50 Fund - AUD (SFY) (Cash Dist)	0.00%	0.00%	0.69%	0.75%	https://www.SPDRS.com.au	SPDR S&P/ASX 50 Fund is an exchange traded fund incorporated in Australia which tracks the performance of the S&P/ASX 50 Index. The Fund will invest in the securities comprising the Index in proportion to their relative weightings. The Index is comprised of the 50 largest securities by market capitalization and most liquid securities in Australia.
Spectrum Brands Holdings Inc.	0.00%	0.00%	0.40%	0.46%	https://www.spectrumbrands.com/	Spectrum Brands Holdings, a member of the Russell 1000 Index, is a global consumer products company offering a broad portfolio of leading brands focused on driving innovation and providing exceptional customer service.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Splunk Inc - USD (SPLK) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.splunk.com	Splunk Inc. is an American public multinational corporation based in San Francisco, California, that produces software for searching, monitoring, and analyzing machine-generated big data, via a Web-style interface.
Sprott Physical Gold Trust ETF	0.00%	0.00%	0.86%	0.92%	https://sprott.com/	Sprott is a global asset manager providing investors with access to highly-differentiated precious metals and real assets investment strategies.
Sprott Physical Gold Trust ETV - USD (PHYS) (Cash Dist)	0.00%	0.00%	0.86%	0.92%	https://sprott.com/	Sprott is a global asset manager providing investors with access to highly-differentiated precious metals and real assets investment strategies.
Sprott Physical Silver Trust - USD (PSLV) (Cash Dist)	0.00%	0.00%	1.07%	1.13%	https://sprott.com	The goal of the Sprott Physical Silver Trust (the "Trust") is to provide a secure, convenient and exchange-traded investment alternative for investors who want to hold physical silver. The Trust offers a number of compelling advantages over traditional exchange-traded silver funds.
Square Inc - USD (SQ) (Cash Dist)	0.00%	0.00%	0.80%	0.86%	https://www.squareup.com	Square, Inc. is a financial services, merchant services aggregator, and mobile payment company based in San Francisco, California. The company markets several software and hardware payments products and has expanded into small business services.
Standard Life Investment Property Income Trust Ltd	0.00%	0.00%	1.10%	1.16%	https://www.slipit.co.uk/	To provide an attractive level of income along with the prospect of income and capital growth from investing in a diversified UK commercial property portfolio. T
Standard Life Investments Property Income Trust Ltd - GBP (SLI) (Cash Dist)	0.00%	0.00%	1.10%	1.16%	https://www.slipit.co.uk/	To provide an attractive level of income along with the prospect of income and capital growth from investing in a diversified UK commercial property portfolio. T
Standard Life UK Smaller Co Trust - GBP (SLS) (Cash Dist)	0.00%	0.00%	1.31%	1.37%	https://www.slipit.co.uk/	The Company intends to achieve its investment objective by investing in a diversified portfolio consisting mainly of UK-quoted smaller companies. The portfolio will normally comprise around 50 individual holdings representing the highest conviction investment ideas of the manager.
Starbucks Corp - USD (SBUX) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.starbucks.com/	Starbucks Corporation is an American coffee company and coffeehouse chain.
State Gas Ltd - AUD (GAS) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.state-gas.com/	State Gas Limited operates as a gas exploration company. The Company explores and produces liquefied natural gas. State Gas serves clients in Australia.
Steel & Tube Holdings Limited - NZD (STU) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://steelandtube.co.nz/	Steel & Tube is New Zealand's leading provider of steel solutions and a proud, New Zealand-owned company with over 60 years of trading history in this country.
Stride Prop & Stride Invest Mgmt Ltd Stapled Security -NZD (SPG) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.strideproperty.co.nz/	Stride believes the core determinant of property investment performance over the long term is the demand for the business space that we provide to our customers (our tenants). Ultimately that space is a workplace, a place of business; it is used by our customers and their staff, visitors and customers. To be the best, our places need to provide accessibility, amenity, functionality and a value proposition that is compelling.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Summerset Group Holdings Limited	0.00%	0.00%	0.40%	0.46%	https://www.summerset.co.nz/	Summerset is the third largest retirement village operator and the second largest developer of villages in New Zealand. We have 21 villages as well as five sites for development across the country, built in under 20 years.
Summerset Group Holdings Limited - NZD (SUM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.summerset.co.nz/	Summerset is the third largest retirement village operator and the second largest developer of villages in New Zealand. We have 21 villages as well as five sites for development across the country, built in under 20 years.
Summerset Group Holdings Ltd @ 2.30% Mat 21/09/2027 - NZD (SUM030) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.summerset.co.nz/	Summerset is the third largest retirement village operator and the second largest developer of villages in New Zealand. We have 21 villages as well as five sites for development across the country, built in under 20 years.
Summerset Group Holdings Ltd @ 4.20% Mat 24/09/2025 - NZD (SUM020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.summerset.co.nz/	Summerset is the third largest retirement village operator and the second largest developer of villages in New Zealand. We have 21 villages as well as five sites for development across the country, built in under 20 years.
Sydney Airport - AUD (SYD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.sydneyairport.com.au/	Sydney Airport is Australia's international gateway and primary airport. It is also a major employer in NSW and makes a significant contribution to the local and national economies, estimated at \$5.5bn directly and \$20.8bn when flow-on effects are considered. This contribution is equivalent to 6.4% of the NSW economy and translates into more than 52,890 direct jobs and 258,300 indirect jobs for the people of Sydney.
Synlait Milk Limited	0.00%	0.00%	0.40%	0.46%	https://www.synlait.com/	Synlait Milk Limited is a dairy processing company. The Company is engaged in manufacturing of nutritional solutions, value added products and specialty ingredients.
Synlait Milk Limited - NZD (SML) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.synlait.com/	Synlait Milk Limited is a dairy processing company. The Company is engaged in manufacturing of nutritional solutions, value added products and specialty ingredients.
Synlait Milk Limited 3.83% 17/12/2024	0.00%	0.00%	0.40%	0.46%	https://www.synlait.com/	Synlait Milk Limited is a dairy processing company. The Company is engaged in manufacturing of nutritional solutions, value added products and specialty ingredients.
Synlait Milk Ltd Fixed Rate Bond @3.83% Mat 17/12/2024 - (SML010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.synlait.com/	Synlait Milk Limited is a dairy processing company. The Company is engaged in manufacturing of nutritional solutions, value added products and specialty ingredients.
T.Rowe Price Global Equity Growth Fund	0.00%	0.00%	1.62%	1.68%	https://www.harbourasset.co.nz/	This Fund is designed to provide long-term capital growth by investing in stocks from all over the globe. We chose to partner with T. Rowe Price for this Fund because of their track record and truly global expertise.
T.Rowe Price Global Equity Growth Fund (PIE) - XR (Cash Dist)	0.00%	0.00%	1.62%	1.68%	https://www.harbourasset.co.nz/	This Fund is designed to provide long-term capital growth by investing in stocks from all over the globe. We chose to partner with T. Rowe Price for this Fund because of their track record and truly global expertise.
T.Rowe Price Global Equity Growth Fund (PIE) (Cash Dist)	0.00%	0.00%	1.62%	1.68%	https://www.harbourasset.co.nz/	This Fund is designed to provide long-term capital growth by investing in stocks from all over the globe. We chose to partner with T. Rowe Price for this Fund because of their track record and truly global expertise.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Taiwan Semiconductor Manufacturing Co Ltd - USD (TSM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.tsmc.com.tw/	Taiwan Semiconductor Manufacturing Company Ltd. manufactures integrated circuits based on its proprietary designs. The Company offers a comprehensive set of integrated circuit fabrication processes to manufacture CMOS logic, mixed-mode, volatile and non-volatile memory and BiCMOS chips. Taiwan Semiconductor is an affiliate of Philips Electronics N.V.
Templeton Emerging Markets Investment Trust - GBP (TEM) (Cash Dist)	0.00%	0.00%	1.42%	1.48%	https://www.temit.co.uk/	TEMIT seeks long-term capital appreciation through investment in companies listed in emerging markets or companies which earn a significant amount of their revenues in emerging markets, but are listed on stock exchanges in developed countries. TEMIT will normally invest in equity instrument
Templeton Emerging Markets Investment Trust PLC	0.00%	0.00%	1.42%	1.48%	https://www.temit.co.uk/	TEMIT seeks long-term capital appreciation through investment in companies listed in emerging markets or companies which earn a significant amount of their revenues in emerging markets, but are listed on stock exchanges in developed countries. TEMIT will normally invest in equity instrument
Templeton Global Growth Fund Limited - AUD (TGG) (Cash Dist)	0.00%	0.00%	1.60%	1.66%	https://www.tggf.com.au/	Templeton Global Growth Fund Ltd (ASX:TGG) is a listed investment company (LIC) that provides easy and affordable access to a diversified portfolio of quality global companies with a track record spanning more than 30 years. It's a history and experience that few LICs can match.
Tencent Holdings Ltd - NZD (0700.HK - HKD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.tencent.com/	Tencent Holdings Limited operates as a holding company. The Company, through its subsidiaries, provides social networking, music, web portals, e-commerce, mobile games, Internet services, payment systems, entertainment, artificial intelligence, and technology solutions. Tencent Holdings serves customers worldwide.
Tesco Plc - GBP (TSCO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.tescopl.com/	As one of the world's largest retailers with 476,000 colleagues, we serve millions of customers a week in our stores and online.
The A2 Milk Company Limited - NZD (ATM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://thea2milkcompany.com/	The a2 Milk Company was founded in New Zealand by Dr. Corran McLachlan after a scientific discovery; while studying at Cambridge University, Corran learned that proteins in milk affect people differently.
The City of London Investment Trust PLC - GBP (CTY) (Cash Dist)	0.00%	0.00%	0.79%	0.85%	https://www.janushenderson.com/	The Company's objective is to provide long-term growth in income and capital, principally by investment in equities listed on the London Stock Exchange. The Board continues to recognise the importance of dividend income to shareholders.
The Scottish Oriental Smaller Companies Trust - GBP (SST) (Cash Dist)	0.00%	0.00%	1.41%	1.47%	https://www.scottishoriental.com/	The Scottish Oriental Smaller Companies Trust (SST) is one of the longest running investment trusts in the Asian equity category with a specialist focus on smaller companies. The objective of the Company is to achieve long-term capital growth by carefully selecting quality companies with strong franchises at reasonable valuations.
The Trade Desk Inc/The	0.00%	0.00%	0.40%	0.46%	https://www.thetradedesk.com/	The Trade Desk Inc is a global technology company that markets a software platform used by digital ad buyers to purchase data-driven digital advertising campaigns across various ad formats and devices

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
The Warehouse Group Limited - NZD (WHS) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.thewarehousegroup.co.nz/	The Warehouse operates discount retail department stores selling a broad range of non-grocery and grocery products. As of January 2015, The Warehouse employed over 12,000 people in New Zealand.[4] The Warehouse's corporate headquarters are located in North Shore, New Zealand.
Tortoise Global Infrastructure - GBP (EGL) (Cash Dist)	0.00%	0.00%	1.40%	1.46%	https://uk.tortoiseadvisors.com/	Ecofin Global Utilities and Infrastructure Trust PLC is an investment trust incorporated in the UK. The Company's assets will be primarily invested in the equity and equity-related securities of utility and infrastructure companies in developed countries.
Tourism Holdings Limited - NZD (THL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.thlonline.com/	Tourism Holdings Limited (thl) is New Zealand's premier tourism company and are the largest provider of holiday vehicles for rent and sale in Australia and New Zealand under the Maui, Britz, Mighty, KEA Australia and Motek Vehicle Sales brands.
Tower Limited - NZD (TWR) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.tower.co.nz/	Born and bred in New Zealand, Tower has been supporting Kiwis when they need it most for 150 years. In that time, we've grown to operate across New Zealand and the Pacific Islands, providing our customers with cover for their houses, cars, contents, businesses and more.
Toyota Motor Corporation - USD (TM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.toyota-global.com/	Ever since its founding, Toyota has sought to contribute to a more prosperous society through the manufacture of automobiles, operating its business with a focus on vehicle production and sales.
TR Property Inv Tr	0.00%	0.57%. A performance fee is payable if the total return NAV (which includes the deduction of all Base Management Fees and other expenses) at 31 March each year outperforms the benchmark plus a 1% hurdle rate.	1.36%	1.42%	https://www.trproperty.com/	The objective of TR Property Investment Trust plc ("the Trust", "the Company" or "the Group") is to maximise shareholders' total returns by investing in property shares and investment property.
TR Property Investment Trust - GBP (TRY) (Cash Dist)	0.00%	0.57%. A performance fee is payable if the total return NAV (which includes the deduction of all Base Management Fees and other expenses) at 31 March each year outperforms the benchmark plus a 1% hurdle rate.	1.36%	1.42%	https://www.trproperty.com/	The objective of TR Property Investment Trust plc ("the Trust", "the Company" or "the Group") is to maximise shareholders' total returns by investing in property shares and investment property.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Transpower New Zealand 3.823% 06/03/2025	0.00%	0.00%	0.40%	0.46%	https://www.transpower.co.nz	The Bonds offered under this Investment Statement are debt securities and constitute unsecured, unsubordinated, debt obligations of the Issuer. The Bonds will rank equally and without any preference among themselves and equally with all other unsecured and unsubordinated indebtedness of the Issuer, except indebtedness preferred by law and subject to laws affecting creditors' rights generally and equitable principles of general application.
Transpower NZ Limited Unsec Bonds @ 5.448% Mat 15/03/2023 - (TRP0323) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.transpower.co.nz	The Bonds offered under this Investment Statement are debt securities and constitute unsecured, unsubordinated, debt obligations of the Issuer. The Bonds will rank equally and without any preference among themselves and equally with all other unsecured and unsubordinated indebtedness of the Issuer, except indebtedness preferred by law and subject to laws affecting creditors' rights generally and equitable principles of general application.
Treasury Wine Estates - AUD (TWE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.tweglobal.com/	Treasury Wine Estates is one of the world's largest wine companies, listed on the Australian Securities Exchange (ASX). Through world-class winemaking and brand marketing, our business is focused on meeting evolving consumer interests across the globe, and on delivering sustainable growth. Everything we do is dedicated to realising our vision of becoming the world's most celebrated wine company.
Troy Income & Growth Trust - GBP (TIGT) (Cash Dist)	0.00%	0.00%	1.31%	1.37%	https://www.tigt.co.uk/	Troy Income & Growth Trust is an investment trust managed by Troy Asset Management. The principal objective of the Company is to provide shareholders with an attractive income yield and the prospect of income and capital growth through investing in a portfolio of predominantly UK equities.
Trustpower Limited - NZD (TPW) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.trustpower.co.nz/	Trustpower Limited is a New Zealand electricity generation and electricity retailing company, listed on the New Zealand stock exchange. Trustpower is New Zealand's fifth largest electricity generator and the fourth largest electricity retailer.
Trustpower Ltd Bonds @ 3.35% Mat 29/07/2026 - (TPW180) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.trustpower.co.nz/	Trustpower Limited is a New Zealand electricity generation and electricity retailing company, listed on the New Zealand stock exchange. Trustpower is New Zealand's fifth largest electricity generator and the fourth largest electricity retailer.
Trustpower Ltd Unsub Bonds @ 3.97% Mat 22/02/2029 - (TPW170) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.trustpower.co.nz/	Trustpower Limited is a New Zealand electricity generation and electricity retailing company, listed on the New Zealand stock exchange. Trustpower is New Zealand's fifth largest electricity generator and the fourth largest electricity retailer.
Trustpower Ltd Unsub Bonds @ 4.01% Mat 15/12/2022 - (TPW150) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.trustpower.co.nz/	Trustpower Limited is a New Zealand electricity generation and electricity retailing company, listed on the New Zealand stock exchange. Trustpower is New Zealand's fifth largest electricity generator and the fourth largest electricity retailer.
Trustpower Ltd Unsub Bonds @ 5.63% Mat 15/12/2021 - (TPW140) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.trustpower.co.nz/	Trustpower Limited is a New Zealand electricity generation and electricity retailing company, listed on the New Zealand stock exchange. Trustpower is New Zealand's fifth largest electricity generator and the fourth largest electricity retailer.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
UK Commercial Property Trust - GBP (UKCM) (Cash Dist)	0.00%	0.00%	1.00%	1.06%	https://www.ukcpreit.com/	UK Commercial Property REIT plc operates as a closed-end, Guernsey registered investment company. The Company provides ordinary shareholders with an attractive level of income together with the potential for capital and income growth from investing in a diversified portfolio of UK commercial properties.
Unibail-Rodamco-Westfield - AUD (URW) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.urw.com/	Unibail-Rodamco-Westfield trades together as a stapled security. Unibail-Rodamco-Westfield leases and rents building space, finances real estate investments, and renovates real estate for sale. The Company's properties are mainly shopping centers, office buildings, and convention-exhibition centers.
Unilever Plc - GBP (ULVR) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.unilever.com/	Unilever PLC manufactures branded and packaged consumer goods, including food, detergents, fragrances, home and personal care products. Dually listed with UNA NA.
uniQure N.V. - USD (QURE) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.uniqure.com	uniQure N.V. delivers gene therapy with single treatments for curative results. The Company develops a modular platform to bring new disease modifying therapies to patients with severe genetic diseases, as well as offers ongoing clinical programs in hemophilia B and pre-clinical proof-of-concept in Huntington's disease.
US Global GO Gold & Precious Metal Miners ETF - USD (GOAU) (Cash Dist)	0.00%	0.00%	1.00%	1.06%	https://www.usglobelefs.com/	The U.S. Global GO GOLD and Precious Metal Miners ETF (NYSE Arca: GOAU) provides investors access to companies engaged in the production of precious metals either through active (mining or production) or passive (owning royalties or production streams) means.
VanEck Vectors China New Economy ETF - AUD (CNEW) (Cash Dist)	0.00%	0.00%	1.35%	1.41%	https://www.vaneck.com.au/	VanEck Vectors China New Economy ETF is an exchange-traded fund incorporated in Australia. The ETF seeks to provide investors with access to a portfolio of the most fundamentally sound companies with the best growth prospects in the consumer discretionary, consumer staples, healthcare, and technology sectors that are domiciled and listed in China.
VanEck Vectors Gold Miners ETF - USD (GDX) (Cash Dist)	0.00%	0.00%	0.93%	0.99%	https://www.vaneck.com/	VanEck Vectors Gold Miners ETF is an exchange-traded fund incorporated in the USA. The ETF tracks the performance of the NYSE Arca Gold Miners Index.
Vaneck Vectors MSCI International Sust Eq ETF - AUD (ESGI) (Cash Dist)	0.00%	0.00%	0.95%	1.01%	https://www.vaneck.com.au/	ESGI gives investors exposure to a diversified portfolio of sustainable international companies listed on exchanges in developed markets around the world (ex Australia). ESGI aims to provide investment returns before fees and other costs which track the performance of the Index.
Vanguard Australian Fixed Interest Index ETF - AUD (VAF) (Cash Dist)	0.00%	0.00%	0.60%	0.66%	https://www.vanguardinvestments.com.au/	Vanguard Australian Fixed Interest Index ETF seeks to track the return of the Bloomberg AusBond Composite 0+ Yr Index before taking into account fees, expenses and tax.
Vanguard Australian Property Securities Index ETF	0.00%	0.00%	0.63%	0.69%	https://www.vanguardinvestments.com.au/	Vanguard Australian Property Securities Index ETF seeks to track the return of the S&P/ASX 300 A-REIT Index before taking into account fees, expenses and tax.
Vanguard Australian Property Securities Index ETF - AUD (VAP) (Cash Dist)	0.00%	0.00%	0.63%	0.69%	https://www.vanguardinvestments.com.au/	Vanguard Australian Property Securities Index ETF seeks to track the return of the S&P/ASX 300 A-REIT Index before taking into account fees, expenses and tax.

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Vanguard Australian Shares High Yield ETF - AUD (VHY) (Cash Dist)	0.00%	0.00%	0.65%	0.71%	https://www.vanguardinvestments.com.au/	Vanguard Australian Shares High Yield ETF seeks to track the return of the FTSE Australia High Dividend Yield Index before taking into account fees, expenses and tax.
Vanguard Australian Shares Index ETF - AUD (VAS) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://www.vanguardinvestments.com.au/	Vanguard Australian Shares Index ETF seeks to track the return of the S&P/ASX 300 Index before taking into account fees, expenses and tax.
Vanguard Australian Shares Index Fund ETF	0.00%	0.00%	0.50%	0.56%	https://www.vanguardinvestments.com.au/	Vanguard Australian Shares Index ETF seeks to track the return of the S&P/ASX 300 Index before taking into account fees, expenses and tax.
Vanguard Ethclly Cons Glb Agg Bd IdxHNZDH	Buy Spread 0.13%, Sell Spread 0.13%	0.00%	0.68%	0.74%	https://www.vanguardinvestments.com.au/	Vanguard Ethically Conscious Global Aggregate Bond Index Fund (Hedged) – NZD Hedged seeks to track the return of the Bloomberg Barclays MSCI Global Aggregate SRI Exclusions Float Adjusted Hedged into New Zealand dollars Index before taking into account fees, expenses and tax.
Vanguard Ethically Cons Intl Shrs Idx	0.00%	0.00%	0.58%	0.64%	https://www.vanguardinvestments.com.au/	Vanguard Ethically Conscious International Shares Index ETF seeks to track the return of the FTSE Developed ex Australia ex Non-renewable Energy, Vice Products and Weapons (with net dividends reinvested) Index in Australian dollars before taking into account fees, expenses and tax.
Vanguard Extended Market ETF - USD (VXF) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://investor.vanguard.com/	Seeks to track the performance of a benchmark index that measures the investment return of stocks from small and midsize companies.
Vanguard FTSE 100 UCITS ETF	0.00%	0.00%	0.49%	0.55%	https://www.vanguardinvestor.co.uk/	The Fund employs a passive management – or indexing – investment approach, through physical acquisition of securities, and seeks to track the performance of the FTSE 100 Index (the "Index").
Vanguard FTSE 250 ETF - GBP (VMID) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://www.vanguardinvestor.co.uk/	The Fund seeks to track the performance of the FTSE 250 Index (the "Index").
Vanguard FTSE Asia Pacific ex Japan UCITS ETF - GBP (VDPX) (Cash Dist)	0.00%	0.00%	0.55%	0.61%	https://www.vanguardinvestor.co.uk/	The Fund seeks to track the performance of the index, a widely recognised benchmark of the large- and mid-cap sized companies of the developed markets of the Asia Pacific region, excluding Japan.
Vanguard FTSE Emerging Markets ETF - USD (VWO) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://investor.vanguard.com/	Invests in stocks of companies located in emerging markets around the world, such as China, Brazil, Taiwan, and South Africa.
Vanguard FTSE Europe ETF - USD (V GK) (Cash Dist)	0.00%	0.00%	0.48%	0.54%	https://investor.vanguard.com/	Seeks to track the performance of the FTSE Developed Europe All Cap Index, which measures the investment return of stocks issued by companies located in the major markets of Europe.
Vanguard Funds Plc Developed Europe UCITS ETF - GBP (VEUR) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://www.vanguardinvestor.co.uk/	The Fund seeks to track the performance of the FTSE Developed Europe Index. The Index is comprised of large and mid-sized company stocks in developed markets in Europe.

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Vanguard Global ex-US Real Est	0.00%	0.00%	0.52%	0.58%	https://investor.vanguard.com/	Invests in stocks in the S&P Global ex-U.S. Property Index, representing real estate stocks in more than 30 countries.
Vanguard Health Care ETF	0.00%	0.00%	0.50%	0.56%	https://investor.vanguard.com/	Health Care Index Fund seeks to track the performance of a benchmark index that measures the investment return of health care stocks.
Vanguard Health Care ETF - USD (VHT) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://investor.vanguard.com/	Health Care Index Fund seeks to track the performance of a benchmark index that measures the investment return of health care stocks.
Vanguard Information Technology ETF - USD (VGT) (Cash Dist)	0.00%	0.00%	0.50%	0.56%	https://investor.vanguard.com/	Seeks to track the performance of a benchmark index that measures the investment return of stocks in the information technology sector.
Vanguard International Shares Index	Buy Spread 0.06%, Sell Spread 0.06%	0.00%	0.58%	0.64%	https://www.vanguardinvestments.com.au/	Vanguard International Shares Index Fund seeks to track the return of the MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars before taking into account fees, expenses and tax.
Vanguard International Shares Index Fund (W) (Cash Dist)	Buy Spread 0.06%, Sell Spread 0.06%	0.00%	0.58%	0.64%	https://www.vanguardinvestments.com.au/	Vanguard International Shares Index Fund seeks to track the return of the MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars before taking into account fees, expenses and tax.
Vanguard International Shares Select Exclusions Index Fund - NZD Hedged (W) (Cash Dist)	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.66%	0.72%	https://www.vanguardinvestments.com.au/	Vanguard International Shares Select Exclusions Index Fund - NZD Hedged seeks to track the return of the MSCI World ex Australia, ex Tobacco, ex Controversial Weapons, ex Nuclear Weapons (with net dividends reinvested) hedged into New Zealand dollars Index before taking into account fees, expenses and tax.
Vanguard Intl Shares Sel Exclusions Idx	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.66%	0.72%	https://www.vanguardinvestments.com.au/	Vanguard International Shares Select Exclusions Index Fund - NZD Hedged seeks to track the return of the MSCI World ex Australia, ex Tobacco, ex Controversial Weapons, ex Nuclear Weapons (with net dividends reinvested) hedged into New Zealand dollars Index before taking into account fees, expenses and tax.
Vanguard Intl Shs Sel Exclusions IdxNZDH	Buy Spread 0.12%, Sell Spread 0.12%	0.00%	0.66%	0.72%	https://www.vanguardinvestments.com.au/	Vanguard International Shares Select Exclusions Index Fund - NZD Hedged seeks to track the return of the MSCI World ex Australia, ex Tobacco, ex Controversial Weapons, ex Nuclear Weapons (with net dividends reinvested) hedged into New Zealand dollars Index before taking into account fees, expenses and tax.
Vanguard REIT - ETF	0.00%	0.00%	0.52%	0.58%	https://investor.vanguard.com/	Invests in stocks issued by real estate investment trusts (REITs), companies that purchase office buildings, hotels, and other real property.
Vanguard REIT Index ETF - USD (VNQ) (Cash Dist)	0.00%	0.00%	0.52%	0.58%	https://investor.vanguard.com/	Invests in stocks issued by real estate investment trusts (REITs), companies that purchase office buildings, hotels, and other real property.
Vanguard S&P 500 EFT - GBP (VUSA) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://www.vanguardinvestor.co.uk/	The Fund seeks to track the performance of the index, a widely recognised benchmark of U.S. stock market performance that is comprised of the stocks of large U.S. companies.
Vanguard S&P 500 ETF	0.00%	0.00%	0.43%	0.49%	https://investor.vanguard.com/	Invests in stocks in the S&P 500 Index, representing 500 of the largest U.S. companies.

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Vanguard S&P 500 ETF - USD (VOO) (Cash Dist)	0.00%	0.00%	0.43%	0.49%	https://investor.vanguard.com/	Invests in stocks in the S&P 500 Index, representing 500 of the largest U.S. companies.
Vanguard Small-Cap ETF - USD (VB) (Cash Dist)	0.00%	0.00%	0.45%	0.51%	https://investor.vanguard.com/	Seeks to track the performance of the CRSP US Small Cap Index, which measures the investment return of small-capitalization stocks.
Vanguard Total Bond Market ETF - USD (BND) (Cash Dist)	0.00%	0.00%	0.43%	0.49%	https://investor.vanguard.com/	The fund's investment objective is to seek to track the performance of a broad, market-weighted bond index.
Vanguard Total International Bond ETF - USD (BNDX) (Cash Dist)	0.00%	0.00%	0.48%	0.54%	https://investor.vanguard.com/	Attempts to track the performance of the Bloomberg Barclays Global Aggregate ex-USD Float Adjusted RIC Capped Index (USD Hedged).
Vanguard Total International Stock ETF - USD (VXUS) (Cash Dist)	0.00%	0.00%	0.48%	0.54%	https://investor.vanguard.com/	Seeks to track the performance of the FTSE Global All Cap ex US Index, which measures the investment return of stocks issued by companies located outside the United States.
Vanguard Total Stock Market Index Fund - USD (VTI) (Cash Dist)	0.00%	0.00%	0.43%	0.49%	https://investor.vanguard.com/	Seeks to track the performance of the CRSP US Total Market Index.
Vanguard Total World Stock Index ETF - USD (VT) (Cash Dist)	0.00%	0.00%	0.43%	0.49%	https://investor.vanguard.com/	Seeks to track the performance of the CRSP US Total Market Index.
Vanguard Total World Stock Index Fund	0.00%	0.00%	0.48%	0.54%	https://investor.vanguard.com/	Seeks to track the performance of the FTSE Global All Cap Index, which covers both well-established and still-developing markets.
Vanguard U.K Gilt UCITS ETF	0.00%	0.00%	0.47%	0.53%	https://www.vanguardinvestor.co.uk/	The Fund employs a passive management – or indexing – investment approach, through physical acquisition of securities, and seeks to track the performance of the Bloomberg Barclays Sterling Gilt Float Adjusted Index (the "Index").
Vanguard UK Government Bond UCITS ETF - GBP (VGOV) (Cash Dist)	0.00%	0.00%	0.47%	0.53%	https://investor.vanguard.com/	The Fund seeks to provide returns consistent with the performance of the Bloomberg Barclays Sterling Gilt Float Adjusted Index (the "Index").
Vector Limited Capital Notes @5.70% Maturity 15/06/2022 - NZD (VCT080) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.vector.co.nz/investors/bonds	Vector is leading the transformation of the energy sector to create a new energy future; identifying and developing options that will provide value, choice and service for our customers throughout New Zealand and deliver sustainable shareholder returns.
Vector Limited Ordinary Shares - NZD (VCT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.vector.co.nz/investors/bonds	Vector is leading the transformation of the energy sector to create a new energy future; identifying and developing options that will provide value, choice and service for our customers throughout New Zealand and deliver sustainable shareholder returns.
Veeva Systems Inc	0.00%	0.00%	0.40%	0.46%	https://www.veeva.com/	Veeva Systems Inc. is an American cloud-computing company focused on pharmaceutical and life sciences industry applications.

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Verizon Communications Inc - USD (VZ) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.verizon.com/about/	Verizon is one of the largest communication technology companies in the world. Every day, we connect millions of people, companies and communities with our powerful technology. We're using our award-winning network to make breakthroughs in interactive entertainment, digital media, the Internet of Things and broadband services for customers. Whatever the future looks like, whatever the digital world promises, we will deliver.
Visa Incorporated - USD (V) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://us.visa.com/	We are a global payments technology company working to enable consumers, businesses, banks and governments to use digital currency.
Vista Group International - NZD (VGL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.vistagroup.co.nz/	Vista Group is a world leading New Zealand company comprising nine businesses that provide software, digital or online solutions to the global film industry. Building on the leading position of Vista Entertainment Solutions in the cinema exhibition sector, Vista Group is expanding to offer solutions to other sectors of the industry.
Vista Group Ltd	0.00%	0.00%	0.40%	0.46%	http://www.vistagroup.co.nz/	Vista Group is a world leading New Zealand company comprising nine businesses that provide software, digital or online solutions to the global film industry. Building on the leading position of Vista Entertainment Solutions in the cinema exhibition sector, Vista Group is expanding to offer solutions to other sectors of the industry.
Vital Healthcare Property Trust	0.00%	0.00%	0.40%	0.46%	http://www.vitalhealthcareproperty.co.nz/	Vital Healthcare Property Trust is a property trust that invests in and manages healthcare facilities in New Zealand and Australia.
Vital Healthcare Property Trust Units - NZD (VHP) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.vitalhealthcareproperty.co.nz/	Vital Healthcare Property Trust is a property trust that invests in and manages healthcare facilities in New Zealand and Australia.
Vodafone Group PLC	0.00%	0.00%	0.40%	0.46%	http://www.vodafone.com/	We are one of the world's largest telecommunications companies providing a wide range of services including voice, messaging and data across mobile and fixed networks.
Vodafone Group Plc - GBP (VOD) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.vodafone.com/	We are one of the world's largest telecommunications companies providing a wide range of services including voice, messaging and data across mobile and fixed networks.
Volta Finance Ltd - GBP (VTA) (Cash Dist)	0.00%	0.00%	2.33%	2.39%	https://www.hl.co.uk/shares/shares-search-results/v/volta-finance-ltd-npv	The company invest through vehicles and arrangements that essentially provide leveraged exposure to portfolios of such Underlying Assets.
Wabtec Corp - USD (WAB) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wabtec.com/	Wabtec Corporation is an American company formed by the merger of the Westinghouse Air Brake Company and MotivePower Industries Corporation in 1999.
Wal-Mart Stores Inc - USD (WMT) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.walmart.com/	Walmart Inc. operates discount stores, supercenters, and neighborhood markets. The Company offers merchandise such as apparel, house wares, small appliances, electronics, musical instruments, books, home improvement, shoes, jewelry, toddler, games, household essentials, pets, pharmaceutical products, party supplies, and automotive tools. Walmart serves customers worldwide.

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WaveStone Australian Share I	0.00%	0.00%	1.37%	1.43%	https://www.wavestonecapital.com.au/	Walmart Inc. operates discount stores, supercenters, and neighborhood markets. The Company offers merchandise such as apparel, house wares, small appliances, electronics, musical instruments, books, home improvement, shoes, jewelry, toddler, games, household essentials, pets, pharmaceutical products, party supplies, and automotive tools. Walmart serves customers worldwide.
WEL Networks Limited Bonds @ 4.90% Mat 02/08/2023 - NZD (WEL010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wel.co.nz/	We move electricity from the grid to your home or business through a network of retailers.
Wellington International Airport Ltd @ 2.50% Mat 14/08/2026 - NZD (WIA070) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wellingtonairport.co.nz/	Wellington Airport is a vitally important piece of national infrastructure providing a significant ongoing contribution to the region's economy as well as delivering a return to the city and shareholders on the funds invested. Of New Zealand's major airports, Wellington Airport is the most cost efficient. It provides a highly enjoyable experience for travellers and its close proximity to the CBD saves travellers time and money.
Wellington International Airport Ltd @ 4% Mat 01/04/2030 - NZD (WIA060) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wellingtonairport.co.nz/	Wellington Airport is a vitally important piece of national infrastructure providing a significant ongoing contribution to the region's economy as well as delivering a return to the city and shareholders on the funds invested. Of New Zealand's major airports, Wellington Airport is the most cost efficient. It provides a highly enjoyable experience for travellers and its close proximity to the CBD saves travellers time and money.
Wellington International Airport Ltd @ 6.25% Mat 15/05/2021 - NZD (WIA020) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wellingtonairport.co.nz/	Wellington Airport is a vitally important piece of national infrastructure providing a significant ongoing contribution to the region's economy as well as delivering a return to the city and shareholders on the funds invested. Of New Zealand's major airports, Wellington Airport is the most cost efficient. It provides a highly enjoyable experience for travellers and its close proximity to the CBD saves travellers time and money.
Wells Fargo & Co	0.00%	0.00%	0.40%	0.46%	https://www.wellsfargo.com/	Wells Fargo & Company is a diversified financial services company providing banking, insurance, investments, mortgage, leasing, credit cards, and consumer finance. The Company operates through physical stores, the internet, and other distribution channels worldwide.
Wells Fargo & Company - USD (WFC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wellsfargo.com/	Wells Fargo & Company is a diversified financial services company providing banking, insurance, investments, mortgage, leasing, credit cards, and consumer finance. The Company operates through physical stores, the internet, and other distribution channels worldwide.
Westpac Bank Subord Notes @ 4.695% Mat 01/09/2026 - (WBC010) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.westpac.co.nz/	Westpac has 5 customer facing divisions serving around 13 million customers. The operating structure aligns Westpac's business with key customer segments. Under this structure, the Group retains a unique portfolio of brands including Westpac, St.George, Bank of Melbourne, BankSA and RAMS. These brands operate under the Consumer Bank and Business Bank divisions.

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Westpac Banking Corporation Limited - AUD (WBC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.westpac.co.nz/	Westpac has 5 customer facing divisions serving around 13 million customers. The operating structure aligns Westpac's business with key customer segments. Under this structure, the Group retains a unique portfolio of brands including Westpac, St.George, Bank of Melbourne, BankSA and RAMS. These brands operate under the Consumer Bank and Business Bank divisions.
Westpac Banking Corporation Ordinary Shares - NZD (WBC) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.westpac.co.nz/	Westpac has 5 customer facing divisions serving around 13 million customers. The operating structure aligns Westpac's business with key customer segments. Under this structure, the Group retains a unique portfolio of brands including Westpac, St.George, Bank of Melbourne, BankSA and RAMS. These brands operate under the Consumer Bank and Business Bank divisions.
Westpac NZ Limited FRN @ 3.795% Mat 28/04/2021 - NZD (WPO421) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.westpac.co.nz/	Westpac has 5 customer facing divisions serving around 13 million customers. The operating structure aligns Westpac's business with key customer segments. Under this structure, the Group retains a unique portfolio of brands including Westpac, St.George, Bank of Melbourne, BankSA and RAMS. These brands operate under the Consumer Bank and Business Bank divisions.
Wheaton Precious Metals Corp - USD (WPM) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.wheatonpm.com/Home/	Wheaton Precious Metals Corp. operates as a precious metals streaming company. The Company purchases silver and gold production from mines that it does not own and operates. Wheaton Precious Metals serves customers worldwide.
Wisdom Tree Cloud Computing Fund - USD (WCLD) (Cash Dist)	0.00%	0.00%	0.85%	0.91%	https://www.wisdomtree.com/	The WisdomTree Cloud Computing Fund seeks to track the price and yield performance, before fees and expenses, of the BVP Nasdaq Emerging Cloud Index, an equally weighted Index designed to measure the performance of emerging public companies focused on delivering cloud-based software to customers.
WisdomTree Bloomberg US Dollar Bullish Fund - USD (USDU) (Cash Dist)	0.00%	0.00%	0.90%	0.96%	https://www.wisdomtree.com/	The WisdomTree Bloomberg U.S. Dollar Bullish Fund seeks to provide total returns, before fees and expenses, that exceed the performance of the Bloomberg Dollar Total Return Index.
WisdomTree India Earnings Fund - USD (EPI) (Cash Dist)	0.00%	0.00%	1.25%	1.31%	https://www.wisdomtree.com/	WisdomTree India Earnings Fund seeks to track the investment results of profitable companies in the Indian equity market.
Woodford Patient Capital Trust PLC Ord- GBP (WPCT) (Cash Dist)	0.00%	0.00%	0.57%	0.63%	https://woodfordfunds.com/	The investment objective is to achieve long-term capital growth through investing in a diversified portfolio with a focus on UK Companies, both quoted and unquoted. The Company will aim to deliver a return in excess of 10% p.a. over the longer term.
Woodside Petroleum Limited - AUD (WPL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	http://www.woodside.com.au	We are Australia's most experienced LNG operator and largest independent oil and gas company. Our proven track record and distinctive capabilities are underpinned by 60 years of experience, making us a partner of choice.
Woolworths Group Limited - AUD (WOW) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.woolworths.com.au	Woolworths Limited operates supermarkets, specialty and discount department stores, liquor and electronics stores throughout Australia. Woolworths also manufactures processed foods, exports and wholesales food and offers petrol retailing. The Company also operates hotels which includes pubs, food, accommodation, and gaming operations.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Workday Inc	0.00%	0.00%	0.40%	0.46%	https://www.workday.com/	Workday, Inc. is an American on-demand financial management and human capital management software vendor.
Works Finance (NZ) Limited @ 4.32% - NZD (WKSHA) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.downergroup.com/works-finance-nz-limited	Works Finance (NZ) Limited operates as a special purpose entity. The Company was formed for the purpose of issuing debt securities to repay existing credit facilities, refinance indebtedness, and for acquisition purposes.
Worldwide Healthcare Trust	0.00%	0.00%	1.30%	1.36%	https://www.worldwidewh.com/	In order to achieve a high level of capital growth, the Company invests in the global healthcare sector and in a diversified portfolio of shares in pharmaceutical and biotechnology companies and related securities in the healthcare sector.
Worldwide Healthcare Trust PLC - GBP (WWH) (Cash Dist)	0.00%	0.00%	1.30%	1.36%	https://www.worldwidewh.com/	In order to achieve a high level of capital growth, the Company invests in the global healthcare sector and in a diversified portfolio of shares in pharmaceutical and biotechnology companies and related securities in the healthcare sector.
Worley Parsons Limited - AUD (WOR) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.worleyparsons.com/	Worley Limited provides consulting and advisory services. The Company offers project and asset services in the energy, chemicals, and resources sectors. Worley serves customers worldwide.
Xero Limited - AUD (XRO) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://www.xero.com	Founded in 2006 in New Zealand, Xero is one of the fastest growing Software as a Service companies globally. We lead the New Zealand, Australian, and United Kingdom cloud accounting markets, employing a world-class team of more than 1,400 people in 20 offices across the planet. Forbes identified Xero as the World's Most Innovative Growth Company in 2014 and 2015.
Xero Ltd	0.00%	0.00%	0.40%	0.46%	https://www.xero.com	Founded in 2006 in New Zealand, Xero is one of the fastest growing Software as a Service companies globally. We lead the New Zealand, Australian, and United Kingdom cloud accounting markets, employing a world-class team of more than 1,400 people in 20 offices across the planet. Forbes identified Xero as the World's Most Innovative Growth Company in 2014 and 2015.
Z Energy Limited - NZD (ZEL) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://z.co.nz/	Z supplies fuel to retail customers and large commercial customers like airlines, trucking companies, mines, shipping companies and vehicle fleet operators, and we also provide bitumen to roading contractors.
Z Energy Limited @ 4% Mat 03/09/2024 - NZD (ZEL060) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://z.co.nz/	Z supplies fuel to retail customers and large commercial customers like airlines, trucking companies, mines, shipping companies and vehicle fleet operators, and we also provide bitumen to roading contractors.
Z Energy Limited @ 4.01% Mat 01/11/2021 - NZD (ZEL040) (Cash Dist)	0.00%	0.00%	0.40%	0.46%	https://z.co.nz/	Z supplies fuel to retail customers and large commercial customers like airlines, trucking companies, mines, shipping companies and vehicle fleet operators, and we also provide bitumen to roading contractors.
Z Energy Ltd	0.00%	0.00%	0.40%	0.46%	https://z.co.nz/	Z supplies fuel to retail customers and large commercial customers like airlines, trucking companies, mines, shipping companies and vehicle fleet operators, and we also provide bitumen to roading contractors.

Asset Name	Individual Action Fees	Performance Fees charged by Underlying Investment	Total Annual Estimated Fund Charges as % of NAV (current until 30 November 2020)	Total Annual Estimated Fund Charges as % of NAV (effective 1 December 2020)	Link to publicly available information about investment	Description of Investment
Zendesk Inc	0.00%	0.00%	0.40%	0.46%	https://www.zendesk.com	Zendesk Inc. is a customer service software company headquartered in San Francisco, California, USA.
Zillow Group Inc - Class A	0.00%	0.00%	0.40%	0.46%	https://www.zillowgroup.com/	Zillow, the top real estate website in the U.S., is building an on-demand real estate experience. Whether selling, buying, renting or financing, customers can turn to Zillow's businesses to find and get into their next home with speed, certainty and ease.
Zynga Inc	0.00%	0.00%	0.40%	0.46%	https://www.zynga.com/	Zynga Inc. is an American social game developer running social video game services and founded in April 2007 with headquarters in San Francisco, California, United States.

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To find out more about i-Select Superannuation Scheme, talk to your financial adviser, visit our website or call us on 03 308 0144.

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The Scheme Product Disclosure Statement is available from your financial adviser, on request and free of charge.

