

Investment Options List

Spriggy Invest

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Spriggy Invest (**Fund**)
ARSN 643 467 270

spriggyinvest.com.au

1300 868 194

hello@spriggyinvest.com.au

Responsible Entity

Melbourne Securities Corporation
Limited
ACN 160 326 545 AFSL 428 289
Level 2, 395 Collins St,
Melbourne Vic 3000
1300 798 790

Manager and Administrator

Cache Investment Management
Pty Ltd
ACN 624 306 430 AFSL 514 360
Level 2, 23 Foster Street
Surry Hills NSW 2010
1300 122 243

Spriggy

Spriggy Invest Pty Ltd
ACN 639 671 926 AR 1283837
Level 28, 161 Castlereagh
Street, Sydney NSW 2000
1300 868 194

Important information

This investment options list (**Investment Options List**) is issued by Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289) (**MSC or the Trustee**). It forms part of, and should be read in conjunction with, the Product Disclosure Statement for the Fund (available at spriggyinvest.com.au/terms/PDS.pdf). You should also read the additional information document (**AID**) (available at spriggyinvest.com.au/terms/AID.pdf). In this Investment Options List, the term **PDS** refers to the primary Product Disclosure Statement.

You should consider the information in the PDS, the AID and this Investment Options List and obtain

financial advice tailored to your personal circumstances when making a decision about the Fund. The information in this Investment Options List is general information only, is not financial product advice and does not take account of your personal financial situation or needs.

Information in this Investment Options List may change from time to time. Where a change is not materially adverse to investors, it may be updated via a notification at spriggyinvest.com.au. You can ask Spriggy to provide a digital copy of any updated information, free of charge, at hello@spriggyinvest.com.au.

Investment Options

Investment Option		Page
1	Broad market Aussie Top Stocks US Top Stocks Emerging Markets	3
	Equity Strategies Sustainability Leaders Global Health & Medicine Global Technology	6
	Alternatives Gold	9
	Diversified Portfolios Conservative Balanced High Growth	11
2	Transaction costs	15

This document describes the Investment Options that may be made available to investors from time to time. Investors will not necessarily have access to all of these Investment Options at all times. The Trustee may make available additional Investment Options in the future. To see which Investment Options are currently available for investment, please see the Spriggy Invest App. The Spriggy Invest App is not incorporated by reference into, and otherwise does not form part of, this document, the AID or the PDS.

Each Investment Option is a portfolio of one or more exchange-traded funds (**ETFs**) offered by Australia's leading ETF fund managers and quoted on the ASX.

Broad Market – Product information

	Aussie Top Stocks	US Top Stocks	Emerging Markets
Product summary	To gain exposure to large Australian listed companies	To gain exposure to large United States listed companies	To gain exposure to listed emerging market companies
Investment return objective	To track the performance of the S&P/ASX 200 Index before fees and expenses	To track the performance of the S&P 500 Index in Australian dollars before fees and expenses	To provide capital growth over the long term linked to emerging markets economies in Australian dollars
Investor profile	For investors with high risk tolerance seeking long term capital growth wishing to invest in a well-diversified equity investment that provides broad exposure to a particular market or markets.		
Investment strategy	Invest in one or more Australian listed ETFs that share the same or similar investment return objective as the relevant Investment Option.		
Minimum suggested investment time frame	Over 7 years	Over 7 years	Over 7 years
Risk profile*	High risk	High risk	High risk

Broad Market - Strategic asset allocation

	Aussie Top Stocks	US Top Stocks	Emerging Markets
Australian equities	99% (80 – 100%)	Nil	Nil
International equities	Nil	99% (80 – 100%)	Nil
Emerging markets equities	Nil	Nil	99% (80 – 100%)
Cash (Australian Dollars)	1% (0 – 20%)	1% (0 – 20%)	1% (0 – 20%)

* For information about risk profiles, please go to section 2 of the AID 'Additional risks'. For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

Broad Market - Estimated costs

	Aussie Top Stocks	US Top Stocks	Emerging Markets
Indirect costs	0.10%	0.04%	0.48%
Recoverable expenses	Nil	Nil	Nil
Buy/sell spread*	±0.15%	±0.15%	±0.15%

* This sets out the buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

For each Investment Option, the Fund will seek to achieve the investment return objective by investing in one or more ETFs quoted on the ASX. Cache, as investment manager, will determine which ETFs to invest in and the weightings each ETF should have for each Investment Option.

Some of the ETFs that the Fund may invest in for each Investment Option are set out in the table below:

Broad Markets – Underlying ETFs				
		Aussie Top Stocks	US Top Stocks	Emerging Markets
ETF 1	Name	Vanguard Australian Shares Index ETF (ASE: VAS)	iShares Core S&P 500 (ASE: IVV)	Vanguard FTSE Emerging Markets Fund ETF (ASE: VGE)
	Manager	Vanguard Investments Australia Ltd	BlackRock Investment Management (Australia) Limited	Vanguard Investments Australia Ltd
ETF 2	Name	BetaShares Australia 200 ETF (ASE: A200)	SPDR S&P 500 ETF Trust (ASE: SPY)	iShares MSCI Emerging Markets ETF (ASE: IEM)
	Manager	BetaShares Capital Ltd	State Street Global Advisors, Australia Services Limited	BlackRock Investment Management (Australia) Limited
ETF 3	Name	iShares CORE S&P/ASX 200 ETF (ASE: IOZ)	Vanguard US Total Market Shares Index ETF (ASE: VTS)	
	Manager	BlackRock Investment Management (Australia) Limited	Vanguard Investments Australia Ltd	

Where the Trustee consider that it is in the best interests of investors (for example, if an ETF changes its fees or investment strategy or if a new ETF is quoted after the time of this PDS) the Fund may invest in an ETF that is not listed in the table above.

Equity Strategies – Product information

	Sustainability Leaders	Global Health & Medicine	Global Technology
Product summary	To gain exposure to global companies which are considered “sustainability leaders” within their industry	To gain exposure to global pharmaceutical, biotechnology and medical device companies	To gain exposure to leading global technology companies
Investment return objective	To provide capital growth over the long term linked to companies that are considered socially and environmentally responsible in Australian dollars	To provide capital growth over the long term linked to the global health care industry in Australian dollars	To provide capital growth over the long term linked to the global technology sector in Australian dollars
Investor profile	For investors with high risk tolerance seeking long term capital growth wishing to invest in a well-diversified equity investment that provides broad exposure to a particular strategy or sector.		
Investment strategy	Investing in one or more ETFs quoted on the ASX that share the same or similar investment return objective as the relevant Investment Option.		
Minimum suggested investment time frame	Over 7 years	Over 7 years	Over 7 years
Risk profile	High risk	High risk	High risk

Equity Strategies - Strategic asset allocation

	Sustainability Leaders	Global Health & Medicine	Global Technology
Australian equities	0% (0 – 10%)	0% (0 – 10%)	0% (0 – 10%)
International equities	99% (70 – 100%)	99% (70 – 100%)	99% (70 – 100%)
Cash (Australian Dollars)	1% (0 – 20%)	1% (0 – 20%)	1% (0 – 20%)

* For information about risk profiles, please go to section 2 of the AID ‘Additional risks’. For more information about fees and costs, please go to section 4 of the AID ‘Fees and costs’.

Equity Strategies - Estimated costs

	Sustainability Leaders	Global Health & Medicine	Global Technology
Indirect costs	0.58%	0.47%	0.44%
Recoverable expenses	Nil	Nil	Nil
Buy/sell spread	±0.15%	±0.15%	±0.15%

* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

For each Investment Option, the Fund will seek to achieve the investment return objective by investing in one or more ETFs quoted on the ASX. Cache, as investment manager, will determine which ETFs to invest in and the weightings each ETF should have for each Investment Option.

Some of the ETFs that the Fund may invest in for each Investment Option are set out in the table below:

Equity Strategies – Underlying ETFs

		Sustainability Leaders	Global Health & Medicine	Global Technology
ETF 1	Name	BetaShares Global Sustainability Leaders ETF (ASE: ETHI)	iShares Global Healthcare ETF (ASE: IXJ)	ETFS Morningstar Global Technology ETF (ASE: TECH)
	Manager	BetaShares Capital Ltd	BlackRock Investment Management (Australia) Limited	ETFS Management (AUS) Limited
ETF 2	Name	BetaShares Australian Sustainability Leaders ETF (ASE: FAIR)	BetaShares Global Healthcare ETF - Currency Hedged (ASE: DRUG)	ETFS FANG+ ETF (ASE: FANG)
	Manager	BetaShares Capital Ltd	BetaShares Capital Ltd	ETFS Management (AUS) Limited
ETF 3	Name		ETFS S&P Biotech (ASE: CURE)	BetaShares NASDAQ 100 ETF (ASE: NDQ)
	Manager		ETFS Management (AUS) Limited	BetaShares Capital Ltd

Where the Trustee considers that it is in the best interests of investors (for example, if an ETF changes its fees or investment strategy or if a new ETF is quoted after the time of this PDS) the Fund may invest in an ETF that is not listed in the table above.

Alternatives – Product information

	Gold
Product summary	To gain exposure to Gold as an alternative asset class
Investment return objective	To track the return of the spot gold price in Australian dollars before fees and expenses
Investor profile	Investors that want to gain exposure to the fluctuations of the gold price
Investment strategy	Investing in one or more ETFs quoted on the ASX that share the same or similar investment return objective as the relevant Investment Option
Minimum suggested investment time frame	Over 7 years
Risk profile*	High risk

* For information about risk profiles, please go to section 2 of the AID 'Additional risks'. For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

Alternatives – Strategic asset allocation

Gold	99% (80 – 100%)
Cash (Australian Dollars)	1% (0 – 20%)

Alternatives – Estimated costs

Indirect costs	0.40%
Recoverable expenses	Nil
Buy/sell spread*	±0.15%

* This sets out the buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

For each Investment Option, the Fund will seek to achieve the investment return objective by investing in one or more ETFs quoted on the ASX. Cache, as investment manager, will determine which ETFs to invest in and the weightings each ETF should have for each Investment Option.

Some of the ETFs that the Fund may invest in for each Investment Option are set out in the table below:

Gold		
ETF 1	Name	ETFS Physical Gold (ASE: GOLD)
	Manager	ETFS Management (AUS) Limited
ETF 2	Name	BetaShares Gold Bullion ETF - Currency Hedged (ASE: QAU)
	Manager	BetaShares Capital Ltd

Where the Trustee consider that it is in the best interests of investors (for example, if an ETF changes its fees or investment strategy or if a new ETF is quoted after the time of this PDS) the Fund may invest in an ETF that is not listed in the table above.

Diversified Portfolios – Product information

	Conservative	Balanced	High Growth
Product summary	A portfolio of ETFs, diversified across asset classes and weighted to reflect a specified level of risk and return		
Investment return objective	To provide exposure, on a medium-term basis, to a conservatively weighted globally diversified portfolio of Australian and international assets offering a steady source of income with some growth potential to investors	To provide exposure, on a long-term basis, to a balanced globally diversified portfolio of Australian and international assets offering a balance of both income and capital growth potential	To provide exposure, on a long-term basis, to a globally diversified portfolio primarily comprised of Australian and international equities for their capital growth potential
Investor profile	For investors seeking a steady source of income with some capital growth potential.	For investors seeking a balance between income and capital growth potential.	For investors seeking long term capital growth.
Investment strategy	Invest in a basket of ETFs quoted on the ASX that reflect the strategic asset allocation set out below.		
Minimum suggested investment time frame	3 – 5 years	4 – 6 years	Over 7 years
Risk profile*	Moderate risk	Moderate risk	High risk

* For information about risk profiles, please go to section 2 of the AID 'Additional risks'. For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'.

Diversified Portfolios – Strategic asset allocation

	Conservative	Balanced	High Growth
Australian equities	12.8% (5% - 25%)	23.9% (10% - 50%)	36.6% (15% - 70%)
International equities	16.6% (5% - 25%)	31.0% (15% - 50%)	47.7% (20% - 80%)
Emerging markets equities	0.0%	3.9% (0% - 10%)	13.7% (5% - 30%)
Australian bonds	26.7% (10% - 50%)	19.4% (10% - 40%)	0.0%
International bonds	27.2% (10% - 50%)	19.8% (10% - 40%)	0.0%
Enhanced cash / cash	16.7% (0% - 25%)	2.0% (0% - 25%)	2.0% (0% - 25%)

Diversified Portfolios – Estimated costs

	Conservative	Balanced	High Growth
Indirect costs	0.13%	0.15%	0.23%
Recoverable expenses	Nil	Nil	Nil
Buy/sell spread	±0.15%	±0.15%	±0.15%

* This sets out the buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

For each Investment Option, the Fund will seek to achieve the strategic asset allocation by investing in one or more ETFs quoted on the ASX that provide the sought-after asset allocation. Some of the ETFs that the Fund may invest in for each Investment Option are set out in the table below:

Asset Class – Underlying ETFs

		Australian equities	International equities	Emerging markets equities	Australian bonds	International bonds	Cash/Enhanced cash
ETF 1	Name	Vanguard Australian Shares Index ETF (ASE: VAS)	Vanguard MSCI Index International Shares ETF (ASE: VGS)	Vanguard MSCI Emerging Markets Fund ETF (ASE: VGE)	iShares UBS Composite Bond ETF (ASE: IAF)	Vanguard Global Aggregate Bond Index Fund edged ETF (ASE: VBND)	iShares Enhanced Cash ETF (ASE: ISEC)
	Manager	Vanguard Investments Australia Ltd	Vanguard Investments Australia Ltd	Vanguard Investments Australia Ltd	BlackRock Investment Management (Australia) Limited	Vanguard Investments Australia Ltd	BlackRock Investment Management (Australia) Limited
ETF 2	Name	Australia 200 ETF (ASE: A200)	iShares Core MSCI World All Cap ETF (ASE: IWLD)	iShares MSCI Emerging Markets ETF (ASE: IEM)	Vanguard Australian Fixed Interest Index (ASE: VAF)	Vanguard International Fixed Interest Index Hedged ETF (ASE: VIF)	BetaShares Australian High Interest Cash ETF (ASE: AAA)
	Manager	BetaShares Capital Ltd	BlackRock Investment Management (Australia) Limited	BlackRock Investment Management (Australia) Limited	Vanguard Investments Australia Ltd	Vanguard Investments Australia Ltd	BetaShares Capital Ltd

ETF 3	Name	iShares S&P/ASX 200 ETF (ASE: IOZ)	SPDR S&P World ex Australia Fund (ASE: WWOZ)	iShares Core Global Corporate Bond ETF (ASE: IHCB)	iShares Core Cash ETF (ASE: BILL)
	Manager	BlackRock Investment Management (Australia) Limited	State Street Global Advisors, Australia Services Limited	BlackRock Investment Management (Australia) Limited	BlackRock Investment Management (Australia) Limited

Where the Trustee considers that it is in the best interests of investors (for example, if an ETF changes its fees or investment strategy or if a new ETF is quoted after the time of this PDS) the Fund may invest in an ETF that is not listed in the table above.

Transaction costs

	Gross transaction costs*	Buy/sell spread recovery*	Net transaction costs*
Broad Market			
Aussie Top Stocks	0.38%	0.38%	0.00%
USA Top 500	0.15%	0.15%	0.00%
Emerging Markets	0.15%	0.15%	0.00%
Equity Strategies			
Sustainability Leaders	0.15%	0.15%	0.00%
Global Healthcare & Medicine	0.15%	0.15%	0.00%
Global Technology Stocks	0.62%	0.42%	0.20%
Alternatives			
Gold	0.15%	0.15%	0.00%
Diversified Portfolios			
Conservative	0.15%	0.15%	0.00%
Balanced	0.15%	0.15%	0.00%
High Growth	0.15%	0.15%	0.00%

* All figures are expressed as a percentage of the net trust value of the Fund. For more information about fees and costs, please go to section 4 of the AID 'Fees and costs'