The inclusion of a security on our approval list is not advice and is not a recommendation. We change ratios at any time without prior notice to you.

Managed Funds		Security	Description	Gearing Ratio	
We lend between 50% and 70% against most managed funds. Please contact your Account Manager if you wish to discuss a particular fund.		AZJ	AURIZON HOLDINGS LIMITED	70%	
		BAP	BAPCOR LIMITED	60%	
•	Securities		BBN	BABY BUNTING GROUP LIMITED	40%
Lisieu	3ecumes		BEN	BENDIGO AND ADELAIDE BANK LIMITED	70%
Security	Description	Gearing Ratio	BENPG	BENDIGO AND ADELAIDE BANK LIMITED LPYR3UT	70%
DOMESTI	IC SECURITIES		BENPH	BENDIGO AND ADELAIDE BANK LIMITED NYR3QUT	70%
360	LIFE360 INC. CDI 3:1	40%	BGA	BEGA CHEESE LIMITED	60%
A1N	ARN MEDIA LIMITED	60%	BHP	BHP GROUP LIMITED	75%
A2M	THE A2 MILK COMPANY LIMITED NZ	40%	BKI	BKI INVESTMENT COMPANY LIMITED	70%
AAC	AUSTRALIAN AGRICULTURAL COMPANY	50%	BKW	BRICKWORKS LIMITED	60%
AAC	LIMITED.	30%	BLD	BORAL LIMITED.	70%
ABG	ABACUS GROUP STAPLED	50%	BOQ	BANK OF QUEENSLAND LIMITED.	70%
AFI	AUSTRALIAN FOUNDATION INVESTMENT	75%	BOQPE	BANK OF QUEENSLAND LIMITED. NYR3QUT	70%
	COMPANY LIMITED		BPT	BEACH ENERGY LIMITED	60%
AGL	AGL ENERGY LIMITED.	70%	BRG	BREVILLE GROUP LIMITED	60%
AIA	AUCKLAND INTERNATIONAL AIRPORT LIMITED NZX	70%	BSL	BLUESCOPE STEEL LIMITED	70%
ALD	AMPOL LIMITED	70%	BWP	BWP TRUST ORD UNITS	70%
ALI	ARGO GLOBAL LISTED INFRASTRUCTURE	60%	BXB	BRAMBLES LIMITED	75%
	LIMITED		CAJ	CAPITOL HEALTH LIMITED	55%
ALL	ARISTOCRAT LEISURE LIMITED	70%	CAR	CAR GROUP LIMITED	65%
ALQ	ALS LIMITED	65%	СВА	COMMONWEALTH BANK OF AUSTRALIA.	75%
ALX	ATLAS ARTERIA SFORUS	70%	CBAPG	COMMONWEALTH BANK OF AUSTRALIA.	75%
AMC	AMCOR PLC CDI 1:1	75%	ODADI	NYR3QUT	REO/
AMP	AMP LIMITED	75%	CBAPI	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
AN3PJ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. NYR3QUT	75%	CBAPK	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
AN3PK	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. NYR3QUT	75%	CBAPL	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
AN3PL	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED. NYR3QUT	75%	CBAPM	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
ANN	ANSELL LIMITED	70%	CB0	COBRAM ESTATE OLIVES LIMITED	45%
ANZ	ANZ GROUP HOLDINGS LIMITED	75%	CCP	CREDIT CORP GROUP LIMITED	40%
AOV	AMOTIV LIMITED	50%	CDA	CODAN LIMITED	40%
APA	APA GROUP STAPLED	70%	CDM	CADENCE CAPITAL LIMITED	60%
APE	EAGERS AUTOMOTIVE LIMITED	40%	CEH	COAST ENTERTAINMENT HOLDINGS LIMITED	55%
APM	APM HUMAN SERVICES INTERNATIONAL LIMITED	50%	CGF	CHALLENGER LIMITED	70%
ARB	ARB CORPORATION LIMITED.	60%	CGFPC	CHALLENGER LIMITED NYR3QUT	70%
ARG	ARGO INVESTMENTS LIMITED	75%	CHC	CHARTER HALL GROUP STP FORUS	50%
ASB	AUSTAL LIMITED	50%	CIA	CHAMPION IRON LIMITED	50%
ASK	ABACUS STORAGE KING STAPLED	50%	CIP	CENTURIA INDUSTRIAL REIT ORD UNIT	50%
ASX	ASX LIMITED	70%	CKF	COLLINS FOODS LIMITED	50%
AUB	AUB GROUP LIMITED	50%	CLW	CHARTER HALL LONG WALE REIT STAPLED	65%
AWC	ALUMINA LIMITED	70%	CMW	CROMWELL PROPERTY GROUP STAPLED	60%
AX1	ACCENT GROUP LIMITED	50%	CNU	CHORUS LIMITED NZX	50%

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
COF	CENTURIA OFFICE REIT ORD UNIT	40%	HCW	HEALTHCO HEALTHCARE AND WELLNESS REIT UNITS	40%
COH	COCHLEAR LIMITED	70%	HDN	HOMECO DAILY NEEDS REIT UNITS	40%
COL	COLES GROUP LIMITED.	75%	HLI	HELIA GROUP LIMITED	55%
CPU	COMPUTERSHARE LIMITED.	70%	HLS	HEALIUS LIMITED	65%
CQE	CHARTER HALL SOCIAL INFRASTRUCTURE REIT UNIT	50%	HM1	HEARTS AND MINDS INVESTMENTS LIMITED	55%
CQR	CHARTER HALL RETAIL REIT UNIT	60%	НМС	HMC CAPITAL LIMITED	40%
CRN	CORONADO GLOBAL RESOURCES INC. CDI 10:1	60%	HPI	HOTEL PROPERTY INVESTMENTS STAPLED	45%
CSL	CSL LIMITED	75%	HSN	HANSEN TECHNOLOGIES LIMITED	40%
CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	60%	HUB	HUB24 LIMITED	40%
CWP	CEDAR WOODS PROPERTIES LIMITED	50%	HVN	HARVEY NORMAN HOLDINGS LIMITED	70%
CWY	CLEANAWAY WASTE MANAGEMENT LIMITED	60%	HYGG	HYPERION GBL GROWTH COMPANIES FUND (MANAGED FUND) TMF UNITS	70%
DHG	DOMAIN HOLDINGS AUSTRALIA LIMITED.	65%	IAG	INSURANCE AUSTRALIA GROUP LIMITED	75%
DJW	DJERRIWARRH INVESTMENTS LIMITED	70%	IAGPD	INSURANCE AUSTRALIA GROUP LIMITED	75%
DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	65%	IAOLD	NYR3QUT	7370
DOW	DOWNER EDI LIMITED	65%	IDX	INTEGRAL DIAGNOSTICS LIMITED	40%
DRR	DETERRA ROYALTIES LIMITED	70%	IEL	IDP EDUCATION LIMITED	50%
DTL	DATA#3 LIMITED	50%	IFL	INSIGNIA FINANCIAL LTD	60%
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	60%	IFM	INFOMEDIA LTD	40%
DXC	DEXUS CONVENIENCE RETAIL REIT STAPLED	40%	IGL	IVE GROUP LIMITED	40%
DXS	DEXUS STAPLED	70%	IGO	IGO LIMITED	50%
EB0	EBOS GROUP LIMITED NZ	65%	ILU	ILUKA RESOURCES LIMITED	70%
EDV	ENDEAVOUR GROUP LIMITED	75%	INA	INGENIA COMMUNITIES GROUP STAPLED	40%
EHL	EMECO HOLDINGS LIMITED	60%	ING	INGHAMS GROUP LIMITED	60%
ELD	ELDERS LIMITED	50%	IPH	IPH LIMITED	60%
EML	EML PAYMENTS LIMITED	40%	IPL	INCITEC PIVOT LIMITED	70%
EQT	EQT HOLDINGS LIMITED	50%	IRE	IRESS LIMITED	60%
EVN	EVOLUTION MINING LIMITED	60%	JBH	JB HI-FI LIMITED	65%
EVT	EVT LIMITED	60%	JHX	JAMES HARDIE INDUSTRIES PLC CDI 1:1	65%
FBU	FLETCHER BUILDING LIMITED NZX	70%	JLG	JOHNS LYNG GROUP LIMITED	50%
FGG	FUTURE GENERATION GLOBAL LIMITED	50%	KKC	KKR CREDIT INCOME FUND UNITS	60%
FGX	FUTURE GENERATION AUSTRALIA LIMITED	50%	KLS	KELSIAN GROUP LIMITED	40%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED	65%	KMD	KMD BRANDS LIMITED NZX	50%
FMG	FORTESCUE LTD	65%	LFS	LATITUDE GROUP HOLDINGS LIMITED	40%
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED NZX	60%	LIC	LIFESTYLE COMMUNITIES LIMITED	40%
FPR	FLEETPARTNERS GROUP LIMITED	60%	LLC	LENDLEASE GROUP STAPLED	70%
GDI	GDI PROPERTY GROUP STAPLED	45%	LOV	LOVISA HOLDINGS LIMITED	50%
GEM	G8 EDUCATION LIMITED	50%	LPGD	LOFTUS PEAK GLOBAL DISRUPTION FUND (MANAGED FUND) TMF UNITS	60%
GMG	GOODMAN GROUP STAPLED	70%	LTM	ARCADIUM LITHIUM PLC CDI 1:1	40%
GNC	GRAINCORP LIMITED	60%	MBLPC	MACQUARIE BANK LIMITED NYR3QUT	75%
GOLD	GLOBAL X PHYSICAL GOLD GBLX GOLD	50%	MBLPD	MACQUARIE BANK LIMITED NYR3QUT	75%
GPT	GPT GROUP STAPLED	70%	MFF	MFF CAPITAL INVESTMENTS LIMITED	55%
GWA	GWA GROUP LIMITED.	60%	MFG	MAGELLAN FINANCIAL GROUP LIMITED	70%

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
MGF	MAGELLAN GLOBAL FUND. CLOSED CL	70%	NSC	NAOS SMALL CAP OPPORTUNITIES COMPANY LIMITED	50%
MGOC	MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND) OPEN CL	70%	NSR	NATIONAL STORAGE REIT STAPLED	40%
MGR	MIRVAC GROUP STAPLED	65%	NST	NORTHERN STAR RESOURCES LTD	65%
MGX	MOUNT GIBSON IRON LIMITED	50%	NUF	NUFARM LIMITED	60%
MHG	MAGELLAN GLOBAL EQUITIES FUND	70%	NWL	NETWEALTH GROUP LIMITED	60%
	CURRENCY HEDGED (MANAGED FUND) TMF UNITS		NWS	NEWS CORPORATION B VOTING	70%
MHHT	MAGELLAN HIGH CONVICTION TRUST	65%	NXL	NUIX LIMITED	40%
	(MANAGED FUND) TMF UNITS	0070	NXT	NEXTDC LIMITED	60%
MHJ	MICHAEL HILL INTERNATIONAL LIMITED	50%	OBL	OMNI BRIDGEWAY LIMITED FORUS	40%
MICH	MAGELLAN INFRASTRUCTURE FUND	60%	OFX	OFX GROUP LIMITED	50%
	(CURRENCY HEDGED)(MANAGED FUND) TMF UNITS		OML	OOH!MEDIA LIMITED	50%
MIN	MINERAL RESOURCES LIMITED	60%	OPH	OPHIR HIGH CONVICTION FUND UNITS	60%
MMS	MCMILLAN SHAKESPEARE LIMITED	55%	ORA	ORORA LIMITED	70%
MND	MONADELPHOUS GROUP LIMITED	60%	ORG	ORIGIN ENERGY LIMITED	75%
MPL	MEDIBANK PRIVATE LIMITED	75%	ORI	ORICA LIMITED	70%
MQG	MACQUARIE GROUP LIMITED	75%	PAC	PACIFIC CURRENT GROUP LIMITED	40%
MQGPC	MACQUARIE GROUP LIMITED NYR3QUT	75%	PAI	PLATINUM ASIA INVESTMENTS LIMITED	55%
MQGPD	MACQUARIE GROUP LIMITED NYR3QUT	75%	PCI	PERPETUAL CREDIT INCOME TRUST UNITS	55%
MQGPE	MACQUARIE GROUP LIMITED NYR3QUT	75%	PFP	PROPEL FUNERAL PARTNERS LIMITED	40%
MQGPF	MACQUARIE GROUP LIMITED NYR3QUT	75%	PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND	50%
MTS	METCASH LIMITED	65%		LIMITED	
MVF	MONASH IVF GROUP LIMITED	40%	PGH	PACT GROUP HOLDINGS LTD	55%
MXT	METRICS MASTER INCOME TRUST UNITS	55%	PIA	PENGANA INTERNATIONAL EQUITIES LIMITED	65%
MYS	MYSTATE LIMITED	50%	PIC	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	40%
MYX	MAYNE PHARMA GROUP LIMITED	50%	PIXX	PLATINUM INTERNATIONAL FUND (QUOTED	70%
NAB	NATIONAL AUSTRALIA BANK LIMITED	75%	DI 0	MANAGED HEDGE FUND) TMF UNITS PLATO INCOME MAXIMISER LIMITED.	50%
NABPF	NATIONAL AUSTRALIA BANK LIMITED NYR3QUT	75%	PL8 PLS	PLATO INCOME MAXIMISER LIMITED. PILBARA MINERALS LIMITED	50%
NABPH	NATIONAL AUSTRALIA BANK LIMITED	75%			
	NYR3QUT		PMC	PLATINUM CAPITAL LIMITED	55%
NABPI	NATIONAL AUSTRALIA BANK LIMITED NYR3QUT	75%	PME PMV	PRO MEDICUS LIMITED	60% 60%
NABPJ	NATIONAL AUSTRALIA BANK LIMITED NYR3QUT	75%	PNI	PREMIER INVESTMENTS LIMITED PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED	40%
NBI	NB GLOBAL CORPORATE INCOME TRUST UNIT	60%	PPC	PEET LIMITED	50%
NCK	NICK SCALI LIMITED	50%	PPT	PERPETUAL LIMITED	70%
NEC	NINE ENTERTAINMENT CO. HOLDINGS	65%	PRN	PERENTI LIMITED	50%
	LIMITED		PSI	PSC INSURANCE GROUP LIMITED	40%
NEM	NEWMONT CORPORATION CDI 1:1	75%	PTM	PLATINUM ASSET MANAGEMENT LIMITED	70%
NFNG	NUFARM FINANCE (NZ) LIMITED COYR6QU	50%	PWH	PWR HOLDINGS LIMITED	40%
NGI	NAVIGATOR GLOBAL INVESTMENTS LIMITED FORUS	40%	PXA	PEXA GROUP LIMITED	60%
NHC	NEW HOPE CORPORATION LIMITED	60%	QAN	QANTAS AIRWAYS LIMITED	70%
NHF	NIB HOLDINGS LIMITED	60%	QBE	QBE INSURANCE GROUP LIMITED	75%
NIC	NICKEL INDUSTRIES LIMITED	50%	QRI	QUALITAS REAL ESTATE INCOME FUND UNITS	40%
			QUB	QUBE HOLDINGS LIMITED	65%
					5576

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
QUBHA	QUBE HOLDINGS LIMITED HYM3QU	65%	TAH	TABCORP HOLDINGS LIMITED	70%
REA	REA GROUP LTD	65%	TCL	TRANSURBAN GROUP STAPLED	75%
REG	REGIS HEALTHCARE LIMITED	60%	TGP	360 CAPITAL GROUP STAPLED	40%
REH	REECE LIMITED	60%	TLC	THE LOTTERY CORPORATION LIMITED	70%
RFF	RURAL FUNDS GROUP STAPLED	40%	TLRA	AUSTRALIAN UNITY FUNDS MANAGEMENT	70%
RG8	REGAL ASIAN INVESTMENTS LIMITED	40%	TI 0	LIMITED TALARIAGE	5504
RGN	REGION GROUP STAPLED	70%	TLS	TELSTRA GROUP LIMITED	75%
RHC	RAMSAY HEALTH CARE LIMITED	70%	TNE	TECHNOLOGY ONE LIMITED	50%
RHCPA	RAMSAY HEALTH CARE LIMITED KPYR6QT	70%	TPG	TPG TELECOM LIMITED.	65%
RIC	RIDLEY CORPORATION LIMITED	60%	TWE	TREASURY WINE ESTATES LIMITED	70%
RIO	RIO TINTO LIMITED	75%	URW	UNIBAIL-RODAMCO-WESTFIELD CDI 20:1	70%
RMD	RESMED INC CDI 10:1	70%	VCX	VICINITY CENTRES STAPLED	70%
RMS	RAMELIUS RESOURCES LIMITED	40%	VEA	VIVA ENERGY GROUP LIMITED	60%
RRL	REGIS RESOURCES LIMITED	55%	VUK	VIRGIN MONEY UK PLC CDI 1:1	65%
RSG	RESOLUTE MINING LIMITED	50%	WAM	WAM CAPITAL LIMITED	55%
RWC	RELIANCE WORLDWIDE CORPORATION	60%	WAX	WAM RESEARCH LIMITED	50%
	LIMITED		WBC	WESTPAC BANKING CORPORATION	75%
S32	SOUTH32 LIMITED	75%	WBCPH	WESTPAC BANKING CORPORATION NYR3QUT	75%
SBM	ST BARBARA LIMITED	40%	WBCPI	WESTPAC BANKING CORPORATION NYR3QUT	75%
SCG	SCENTRE GROUP STAPLED	75%	WBCPJ	WESTPAC BANKING CORPORATION NYR3QUT	75%
SDG	SUNLAND GROUP LIMITED	50%	WBCPK	WESTPAC BANKING CORPORATION NYR3QUT	75%
SEK	SEEK LIMITED	65% 40%	WCMQ	WCM QUALITY GLOBAL GROWTH FUND (QUOTED MANAGED FUND) TMF UNITS	60%
SFR	SANDFIRE RESOURCES LIMITED		WDS	WOODSIDE ENERGY GROUP LTD	75%
SGF	SG FLEET GROUP LIMITED	40%	WEB	WEBJET LIMITED	55%
SGM	SIMS LIMITED	70%	WES	WESFARMERS LIMITED	75%
SGP	STOCKLAND STAPLED	70%	WGB	WAM GLOBAL LIMITED	60%
SGR	THE STAR ENTERTAINMENT GROUP LIMITED	50%	WGX	WESTGOLD RESOURCES LIMITED.	40%
SHL	SONIC HEALTHCARE LIMITED	70%	WHC	WHITEHAVEN COAL LIMITED	40%
SHV	SELECT HARVESTS LIMITED	40%	WHF	WHITEFIELD INDUSTRIALS LIMITED	50%
SIG	SIGMA HEALTHCARE LIMITED	50%	WLE	WAM LEADERS LIMITED	50%
SIQ	SMARTGROUP CORPORATION LTD	40%	WOR	WORLEY LIMITED	70%
SKC	SKYCITY ENTERTAINMENT GROUP LIMITED NZX	65%	WOW	WOOLWORTHS GROUP LIMITED	75%
SOL	WASHINGTON H SOUL PATTINSON &	70%	WPR	WAYPOINT REIT STAPLED	55%
SPK	COMPANY LIMITED SPARK NEW ZEALAND LIMITED NZX	70%	WTC	WISETECH GLOBAL LIMITED	50%
			XRO	XERO LIMITED	60%
SQ2	BLOCK INC. CDI 1:1	60%	YMAX	BETASHARES AUS TOP 20 EQUITY YIELD MAX	70%
SSM	SERVICE STREAM LIMITED	50%		FUND (MANAGED FUND) TMF UNITS	
STO	SANTOS LIMITED	75%	EXCHAN	IGE TRADED FUNDS (ETFs)	
SUL	SUPER RETAIL GROUP LIMITED	70%	A200	BETASHARES AUSTRALIA 200 ETF ETF UNITS	75%
SUN	SUNCORP GROUP LIMITED	75%	AAA	BETASHARES AUSTRALIAN HIGH INTEREST	75%
SUNPH	SUNCORP GROUP LIMITED NYR3QUT	75%		CASH ETF ETF UNITS	
SVR SVW	SOLVAR LIMITED SEVEN GROUP HOLDINGS LIMITED	40% 70%	ACDC	GLOBAL X BATTERY TECH & LITHIUM ETF ETF UNITS	50%
SXL	SOUTHERN CROSS MEDIA GROUP LIMITED	70% 55%	ASIA	BETASHARES ASIA TECHNOLOGY TIGERS ETF	60%
JAL	SOUTHLING CROSS MEDIA GROUP LIMITED	JJ 70		ETF UNITS	

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ATEC	BETASHARES S&P/ASX AUSTRALIAN	60%	IZZ	ISHARES CHINA LARGE-CAP ETF ETF UNITS	70%
BILL	TECHNOLOGY ETF ETF UNITS ISHARES CORE CASH ETF ETF UNITS	75%	MOAT	VANECK MORNINGSTAR WIDE MOAT ETF ETF UNITS	60%
BNKS	BETASHARES GLOBAL BANKS ETF - CURRENCY HEDGED ETF UNITS	60%	MVW	VANECK AUSTRALIAN EQUAL WEIGHT ETF ETF UNITS	70%
CNEW	VANECK CHINA NEW ECONOMY ETF ETF UNITS	60%	NDQ	BETASHARES NASDAQ 100 ETF ETF UNITS	70%
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE ESG FUND ETF UNITS	60%	QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED ETF UNITS	60%
ETHI	BETASHARES GLOBAL SUSTAINABILITY LEADERS ETF ETF UNITS	70%	QHAL	VANECK MSCI INTERNATIONAL QUALITY (HEDGED) ETF ETF UNITS	70%
F100	BETASHARES FTSE 100 ETF ETF UNITS	70%	QHSM	VANECK MSCI INTL SML COMP QUALITY (AUD	50%
FANG	GLOBAL X FANG+ ETF ETF UNITS	60%	01.77	HEDGED) ETF ETF UNITS	700/
GDX	VANECK GOLD MINERS ETF ETF UNITS	60%	QLTY	BETASHARES GLOBAL QUALITY LEADERS ETF ETF UNITS	70%
HACK	BETASHARES GLOBAL CYBERSECURITY ETF ETF UNITS	50%	QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF ETF UNITS	70%
HJPN	BETASHARES JAPAN ETF-CURRENCY HEDGED ETF UNITS	50%	QRE	BETASHARES AUSTRALIAN RESOURCES SECTOR ETF ETF UNITS	60%
HNDQ	BETASHARES NASDAQ 100 CURRENCY HEDGED ETF ETF UNITS	70%	QSML	VANECK MSCI INTL SMALL COMPANIES QUALITY ETF ETF UNITS	50%
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANAGED FUND) ETF	70%	QUAL	VANECK MSCI INTERNATIONAL QUALITY ETF ETF UNITS	70%
IAA	UNITS ISHARES ASIA 50 ETF ETF UNITS	60%	QUS	BETASHARES S&P 500 EQUAL WEIGHT ETF ETF UNITS	70%
IAF	ISHARES CORE COMPOSITE BOND ETF ETF UNITS	70%	RBTZ	BETASHARES GLOBAL ROBOTICS AND ARTIFICIAL INTELLIGENCE ETF ETF UNITS	60%
IEM	ISHARES MSCI EMERGING MARKETS ETF ETF UNITS	60%	RDV	RUSSELL INVESTMENTS HIGH DIVIDEND AUSTRALIAN SHARES ETF ETF UNITS	75%
IEU	ISHARES EUROPE ETF ETF UNITS	70%	SEMI	GLOBAL X SEMICONDUCTOR ETF ETF UNITS	60%
IHD	ISHARES S&P/ASX DIV OPPORTUNITIES ESG	75%	SFY	SPDR S&P/ASX 50 FUND ETF UNITS	75%
IH00	SCREENED ETF ETF UNITS ISHARES GLOBAL 100 AUD HEDGED ETF ETF	70%	SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND ETF UNITS	50%
	UNITS	500 /	STW	SPDR S&P/ASX 200 FUND ETF UNITS	75%
IHVV	ISHARES S&P 500 AUD HEDGED ETF ETF UNITS	70%	TECH	GLOBAL X MORNINGSTAR GLOBAL TECHNOLOGY ETF ETF UNITS	65%
IJH	ISHARES S&P MID-CAP ETF ETF UNITS	70%	UMAX	BETASHARES S&P 500 YIELD MAXIMISER	70%
IJP	ISHARES MSCI JAPAN ETF ETF UNITS	50%		FUND (MANAGED FUND) ETF UNITS	
IJR	ISHARES S&P SMALL-CAP ETF ETF UNITS	70%	USD	BETASHARES U.S. DOLLAR ETF ETF UNITS	70%
IK0	ISHARES MSCI SOUTH KOREA ETF ETF UNITS	50%	VAE	VANGUARD FTSE ASIA EX JAPAN SHARES INDEX ETF ETF UNITS	60%
ILB	ISHARES GOVERNMENT INFLATION ETF ETF UNITS	70%	VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF ETF UNITS	70%
ILC	ISHARES S&P/ASX 20 ETF ISHLGECAP	75%	VAP	VANGUARD AUSTRALIAN PROPERTY	70%
100	ISHARES GLOBAL 100 ETF ETF UNITS	70%		SECURITIES INDEX ETF ETF UNITS	
IOZ	ISHARES CORE S&P/ASX 200 ETF ETF UNITS	75%	VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF ETF UNITS	70%
ISEC	ISHARES ENHANCED CASH ETF ETF UNITS	75%	VDHG	VANGUARD DIVERSIFIED HIGH GROWTH INDEX	70%
IS0	ISHARES S&P/ASX SMALL ORDINARIES ETF ISHSMLORD	60%	VEU	ETF ETF UNITS VANGUARD ALL-WORLD EX-US SHARES INDEX	60%
IVE	ISHARES MSCI EAFE ETF ETF UNITS	70%	***	ETF CDI 1:1	00 /0
IVV	ISHARES S&P 500 ETF ETF UNITS	70%	VGAD	VANGUARD MSCI INDEX INTERNATIONAL	70%
IXI	ISHARES GLOBAL CONSUMER STAPLES ETF ETF UNITS	65%	VGB	SHARES (HEDGED) ETF ETF UNITS VANGUARD AUSTRALIAN GOVERNMENT BOND	70%
IXJ	ISHARES GLOBAL HEALTHCARE ETF ETF UNITS	70%		INDEX ETF ETF UNITS	

Security	Description	Gearing Ratio
VGE	VANGUARD FTSE EMERGING MARKETS SHARES ETF ETF UNITS	60%
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF ETF UNITS	70%
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF ETF UNITS	75%
VLC	VANGUARD MSCI AUSTRALIAN LARGE COMPANIES INDEX ETF ETF UNITS	75%
VS0	VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF ETF UNITS	60%
VTS	VANGUARD US TOTAL MARKET SHARES INDEX ETF CDI 1:1	70%
VVLU	VANGUARD GLOBAL VALUE EQUITY ACTIVE ETF (MANAGED FUND) TMF UNITS	60%
WDIV	SPDR S&P GLOBAL DIVIDEND FUND ETF UNITS	60%
WXHG	SPDR S&P WORLD EX AUS CARBON CONTROL (HEDGED) FUND ETF UNITS	60%
WXOZ	SPDR S&P WORLD EX AUSTRALIA CARBON CONTROL FUND ETF UNITS	70%