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.  Listed Securities		AZJ	AURIZON HOLDINGS LIMITED	70%	
		BAP	BAPCOR LIMITED	60%	
		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%
A1N	ARN MEDIA LIMITED	60%	BGA	BEGA CHEESE LIMITED	60%
A2M	THE A2 MILK COMPANY LIMITED NZ	40%	BHP	BHP GROUP LIMITED	75%
AAC	AUSTRALIAN AGRICULTURAL COMPANY	50%	BKI	BKI INVESTMENT COMPANY LIMITED	70%
AAC	LIMITED.	30 /0	BKW	BRICKWORKS LIMITED	60%
ABC	ADBRI LIMITED	65%	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%
AGL	COMPANY LIMITED  AGL ENERGY LIMITED.	70%	BPT	BEACH ENERGY LIMITED	60%
	AUCKLAND INTERNATIONAL AIRPORT LIMITED	70%	BRG	BREVILLE GROUP LIMITED	60%
AIA	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	B00/	CAJ	CAPITOL HEALTH LIMITED	55%
ALL	ARISTOCRAT LEISURE LIMITED	70%	CAR	CAR GROUP LIMITED	65%
ALQ	ALS LIMITED	65%	CBA	COMMONWEALTH BANK OF AUSTRALIA.	75%
ALU	ALTIUM LIMITED	60%	CBAPG	COMMONWEALTH BANK OF AUSTRALIA.	75%
ALX	ATLAS ARTERIA SFORUS	70%	СВАРН	NYR3QUT COMMONWEALTH BANK OF AUSTRALIA.	75%
AMC	AMCOR PLC CDI 1:1	75%	CDAITI	NYR3QUT	7570
AMP AN3PG	AMP LIMITED AUSTRALIA AND NEW ZEALAND BANKING	75% 75%	CBAPI	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
AN3PJ	GROUP LIMITED. NYR3QUT  AUSTRALIA AND NEW ZEALAND BANKING	75%	CBAPK	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
AN3PK	GROUP LIMITED. NYR3QUT  AUSTRALIA AND NEW ZEALAND BANKING	75%	CBAPL	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
ANN	GROUP LIMITED. NYR3QUT ANSELL LIMITED	70%	CBAPM	COMMONWEALTH BANK OF AUSTRALIA. NYR3QUT	75%
ANZ	ANZ GROUP HOLDINGS LIMITED	75%	CB0	COBRAM ESTATE OLIVES LIMITED	45%
APA	APA GROUP STAPLED	70%	CCP	CREDIT CORP GROUP LIMITED	40%
APE	EAGERS AUTOMOTIVE LIMITED	40%	CDA	CODAN LIMITED	40%
APM	APM HUMAN SERVICES INTERNATIONAL LIMITED	50%	CDM CEH	CADENCE CAPITAL LIMITED  COAST ENTERTAINMENT HOLDINGS LIMITED	60% 55%
ARB	ARB CORPORATION LIMITED.	60%			
ARG	ARGO INVESTMENTS LIMITED	75%	CGF	CHALLENGER LIMITED	70%
ASB	AUSTAL LIMITED	50%	CGFPC	CHALLENGER LIMITED NYR3QUT	70%
ASK	ABACUS STORAGE KING STAPLED	50%	CHC	CHARTER HALL GROUP STP FORUS	50%
ASX	ASX LIMITED	70%	CIA	CHAMPION IRON LIMITED	50%
AUB	AUB GROUP LIMITED	40%	CIP	CENTURIA INDUSTRIAL REIT ORD UNIT	50%
AWC	ALUMINA LIMITED	70%	CKF	COLLINS FOODS LIMITED	50%
AX1	ACCENT GROUP LIMITED	50%	CLW	CHARTER HALL LONG WALE REIT STAPLED	65%

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
CMW	CROMWELL PROPERTY GROUP STAPLED	60%	GOLD	GLOBAL X METAL SECURITIES AUSTRALIA LIMITED. GBLX GOLD	50%
CNU	CHORUS LIMITED NZX	50%	GPT	GPT GROUP STAPLED	70%
COF	CENTURIA OFFICE REIT ORD UNIT	40%	GUD	G.U.D. HOLDINGS LIMITED	50%
COH	COCHLEAR LIMITED	70%	GWA	GWA GROUP LIMITED.	60%
COL	COLES GROUP LIMITED.	75%	HCW	HEALTHCO HEALTHCARE AND WELLNESS	40%
CPU	COMPUTERSHARE LIMITED.	70%	11000	REIT UNITS	4070
CQE	CHARTER HALL SOCIAL INFRASTRUCTURE REIT UNIT	50%	HDN	HOMECO DAILY NEEDS REIT UNITS	40%
CQR	CHARTER HALL RETAIL REIT UNIT	60%	HLI	HELIA GROUP LIMITED	55%
CRN	CORONADO GLOBAL RESOURCES INC. CDI 10:1	60%	HLS	HEALIUS LIMITED	65%
CSL	CSL LIMITED	75%	HM1	HEARTS AND MINDS INVESTMENTS LIMITED	55%
CSR	CSR LIMITED	70%	HMC	HMC CAPITAL LIMITED	40%
CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	60%	HPI	HOTEL PROPERTY INVESTMENTS STAPLED	45%
CWP	CEDAR WOODS PROPERTIES LIMITED	50%	HSN	HANSEN TECHNOLOGIES LIMITED	40%
CWY	CLEANAWAY WASTE MANAGEMENT LIMITED	60%	HUB	HUB24 LIMITED	40%
			HVN	HARVEY NORMAN HOLDINGS LIMITED	70%
DHG	DOMAIN HOLDINGS AUSTRALIA LIMITED.  DJERRIWARRH INVESTMENTS LIMITED	65% 70%	HYGG	HYPERION GBL GROWTH COMPANIES FUND (MANAGED FUND) TMF UNITS	70%
DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	65%	IAG	INSURANCE AUSTRALIA GROUP LIMITED	75%
DOW	DOWNER EDI LIMITED	65%	IAGPD	INSURANCE AUSTRALIA GROUP LIMITED	75%
DRR	DETERRA ROYALTIES LIMITED	70%	15.4	NYR3QUT	4004
DTL	DATA#3 LIMITED	50%	IDX	INTEGRAL DIAGNOSTICS LIMITED	40%
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	60%	IEL	IDP EDUCATION LIMITED	50%
DXC	DEXUS CONVENIENCE RETAIL REIT STAPLED	40%	IFL	INSIGNIA FINANCIAL LTD	60%
DXS	DEXUS STAPLED	70%	IFM	INFOMEDIA LTD	40%
EB0	EBOS GROUP LIMITED NZ	65%	IGL	IVE GROUP LIMITED	40%
EDV	ENDEAVOUR GROUP LIMITED	75%	IGO	IGO LIMITED	50%
EHL	EMECO HOLDINGS LIMITED	60%	ILU	ILUKA RESOURCES LIMITED	70%
ELD	ELDERS LIMITED	50%	INA	INGENIA COMMUNITIES GROUP STAPLED	40%
EML	EML PAYMENTS LIMITED	40%	ING	INGHAMS GROUP LIMITED	60%
EQT	EQT HOLDINGS LIMITED	50%	IPH	IPH LIMITED	60%
EVN	EVOLUTION MINING LIMITED	60%	IPL	INCITEC PIVOT LIMITED	70%
EVT	EVT LIMITED	60%	IRE	IRESS LIMITED	60%
FBU	FLETCHER BUILDING LIMITED NZX	70%	JBH	JB HI-FI LIMITED	65%
FGG	FUTURE GENERATION GLOBAL LIMITED	50%	JHX	JAMES HARDIE INDUSTRIES PLC CDI 1:1	65%
FGX	FUTURE GENERATION AUSTRALIA LIMITED	50%	JLG	JOHNS LYNG GROUP LIMITED	50%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED		KKC	KKR CREDIT INCOME FUND UNITS	60%
		65%	KLS	KELSIAN GROUP LIMITED	40%
FMG	FORTESCUE LTD	65%	KMD	KMD BRANDS LIMITED NZX	50%
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED NZX	60%	LFS	LATITUDE GROUP HOLDINGS LIMITED	40%
FPR	FLEETPARTNERS GROUP LIMITED	60%	LIC	LIFESTYLE COMMUNITIES LIMITED	40%
GDI	GDI PROPERTY GROUP STAPLED	45%	LLC	LENDLEASE GROUP STAPLED	70%
OFM	G8 EDUCATION LIMITED	50%	LOV	LOVISA HOLDINGS LIMITED	40%
GEM					
GMG	GOODMAN GROUP STAPLED	70%	LPGD	LOFTUS PEAK GLOBAL DISRUPTION FUND (MANAGED FUND) TMF UNITS	60%

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
MBLPC	MACQUARIE BANK LIMITED NYR3QUT	75%	NHC	NEW HOPE CORPORATION LIMITED	60%
MBLPD	MACQUARIE BANK LIMITED NYR3QUT	75%	NHF	NIB HOLDINGS LIMITED	60%
MFF	MFF CAPITAL INVESTMENTS LIMITED	55%	NIC	NICKEL INDUSTRIES LIMITED	50%
MFG	MAGELLAN FINANCIAL GROUP LIMITED	70%	NSC	NAOS SMALL CAP OPPORTUNITIES COMPANY LIMITED	50%
MGF	MAGELLAN GLOBAL FUND. CLOSED CL	60%	NSR	NATIONAL STORAGE REIT STAPLED	40%
MGOC	MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND) OPEN CL	70%	NST	NORTHERN STAR RESOURCES LTD	65%
MGR	MIRVAC GROUP STAPLED	65%	NUF	NUFARM LIMITED	60%
MGX	MOUNT GIBSON IRON LIMITED	50%	NWL	NETWEALTH GROUP LIMITED	60%
MHG	MAGELLAN GLOBAL EQUITIES FUND	70%	NWS	NEWS CORPORATION B VOTING	70%
	CURRENCY HEDGED (MANAGED FUND) TMF UNITS		NXL	NUIX LIMITED	40%
MHHT	MAGELLAN HIGH CONVICTION TRUST	65%	NXT	NEXTDC LIMITED	60%
MILLIT	(MANAGED FUND) TMF UNITS	0370	OBL	OMNI BRIDGEWAY LIMITED FORUS	40%
MHJ	MICHAEL HILL INTERNATIONAL LIMITED	50%	OFX	OFX GROUP LIMITED	50%
MICH	MAGELLAN INFRASTRUCTURE FUND	60%	OML	OOH!MEDIA LIMITED	50%
	(CURRENCY HEDGED)(MANAGED FUND) TMF UNITS		OPH	OPHIR HIGH CONVICTION FUND UNITS	60%
MIN	MINERAL RESOURCES LIMITED	60%	ORA	ORORA LIMITED	70%
MMS	MCMILLAN SHAKESPEARE LIMITED	55%	ORG	ORIGIN ENERGY LIMITED	75%
MND	MONADELPHOUS GROUP LIMITED	60%	ORI	ORICA LIMITED	70%
MPL	MEDIBANK PRIVATE LIMITED	75%	PAC	PACIFIC CURRENT GROUP LIMITED	40%
MQG	MACQUARIE GROUP LIMITED	75%	PAI	PLATINUM ASIA INVESTMENTS LIMITED	50%
MQGPC	MACQUARIE GROUP LIMITED NYR3QUT	75%	PCI	PERPETUAL CREDIT INCOME TRUST UNITS	55%
MQGPD	MACQUARIE GROUP LIMITED NYR3QUT	75%	PFP	PROPEL FUNERAL PARTNERS LIMITED	40%
MQGPE	MACQUARIE GROUP LIMITED NYR3QUT	75%	PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND	50%
MQGPF	MACQUARIE GROUP LIMITED NYR3QUT	75%		LIMITED	
MTS	METCASH LIMITED	65%	PGH	PACT GROUP HOLDINGS LTD	55%
MVF	MONASH IVF GROUP LIMITED	40%	PIA	PENGANA INTERNATIONAL EQUITIES LIMITED	65%
MXT	METRICS MASTER INCOME TRUST UNITS	55%	PIC	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	40%
MYS MYX	MYSTATE LIMITED  MAYNE PHARMA GROUP LIMITED	50% 50%	PIXX	PLATINUM INTERNATIONAL FUND (QUOTED MANAGED HEDGE FUND) TMF UNITS	70%
NAB	NATIONAL AUSTRALIA BANK LIMITED	75%	PL8	PLATO INCOME MAXIMISER LIMITED.	50%
NABPF	NATIONAL AUSTRALIA BANK LIMITED	75%	PLS	PILBARA MINERALS LIMITED	50%
NADIT	NYR3QUT	7370	PMC	PLATINUM CAPITAL LIMITED	55%
NABPH	NATIONAL AUSTRALIA BANK LIMITED NYR3QUT	75%	PME	PRO MEDICUS LIMITED	60%
NABPI	NATIONAL AUSTRALIA BANK LIMITED	75%	PMV	PREMIER INVESTMENTS LIMITED	60%
NABPJ	NYR3QUT NATIONAL AUSTRALIA BANK LIMITED	75%	PNI	PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED	40%
NADI 3	NYR3QUT	7370	PPC	PEET LIMITED	50%
NBI	NB GLOBAL CORPORATE INCOME TRUST UNIT	60%	PPT	PERPETUAL LIMITED	70%
NCK	NICK SCALI LIMITED	40%	PRN	PERENTI LIMITED	50%
NEC	NINE ENTERTAINMENT CO. HOLDINGS	65%	PSI	PSC INSURANCE GROUP LIMITED	40%
NEM	LIMITED  NEWMONT CORPORATION CDI 1.1	750/	PTM	PLATINUM ASSET MANAGEMENT LIMITED	70%
NEM	NEWMONT CORPORATION CDI 1:1	75%	PWH	PWR HOLDINGS LIMITED	40%
NFNG	NUFARM FINANCE (NZ) LIMITED COYR6QU	50%	PXA	PEXA GROUP LIMITED	60%
NGI	NAVIGATOR GLOBAL INVESTMENTS LIMITED FORUS	40%	QAN	QANTAS AIRWAYS LIMITED	70%

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
QBE	QBE INSURANCE GROUP LIMITED	75%	SVW	SEVEN GROUP HOLDINGS LIMITED	70%
QRI	QUALITAS REAL ESTATE INCOME FUND UNITS	40%	SXL	SOUTHERN CROSS MEDIA GROUP LIMITED	55%
QUB	QUBE HOLDINGS LIMITED	65%	TAH	TABCORP HOLDINGS LIMITED	70%
QUBHA	QUBE HOLDINGS LIMITED HYM3QU	65%	TCL	TRANSURBAN GROUP STAPLED	75%
REA	REA GROUP LTD	65%	TGP	360 CAPITAL GROUP STAPLED	40%
REG	REGIS HEALTHCARE LIMITED	60%	TLC	THE LOTTERY CORPORATION LIMITED	70%
REH	REECE LIMITED	60%	TLRA	AUSTRALIAN UNITY FUNDS MANAGEMENT	70%
RFF	RURAL FUNDS GROUP STAPLED	40%	71.0	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%	WCMQ	WCM QUALITY GLOBAL GROWTH FUND (QUOTED MANAGED FUND) TMF UNITS	60%
SFR	SANDFIRE RESOURCES LIMITED	40%	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 & COMPANY LIMITED	70%	WPR	WAYPOINT REIT STAPLED	55%
SPK	SPARK NEW ZEALAND LIMITED NZX	70%	WTC	WISETECH GLOBAL LIMITED	50%
SQ2	BLOCK INC. CDI 1:1	60%	XR0	XERO LIMITED	60%
SSM	SERVICE STREAM LIMITED	50%	YMAX	BETASHARES AUS TOP 20 EQUITY YIELD MAX FUND (MANAGED FUND) TMF UNITS	70%
ST0	SANTOS LIMITED	75%			
SUL	SUPER RETAIL GROUP LIMITED	70%	EXCHAN	IGE TRADED FUNDS (ETFs)	
SUN	SUNCORP GROUP LIMITED	75%	A200	BETASHARES AUSTRALIA 200 ETF ETF UNITS	75%
SUNPH	SUNCORP GROUP LIMITED NYR3QUT	75%	AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF ETF UNITS	75%
SVR	SOLVAR LIMITED	40%		OASHEII EII ONIIS	

Security	Description	Gearing Ratio	Security	Description	Gearing Ratio
ACDC	GLOBAL X BATTERY TECH & LITHIUM ETF ETF UNITS	50%	IXI	ISHARES GLOBAL CONSUMER STAPLES ETF ETF UNITS	65%
ASIA	BETASHARES ASIA TECHNOLOGY TIGERS ETF ETF UNITS	60%	IXJ	ISHARES GLOBAL HEALTHCARE ETF ETF UNITS	70%
ATEC	BETASHARES S&P/ASX AUSTRALIAN TECHNOLOGY ETF ETF UNITS	60%	IZZ	ISHARES CHINA LARGE-CAP ETF ETF UNITS	70%
BILL	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%	OL TV	HEDGED) ETF ETF UNITS	E00/
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 ETF - CURRENCY HEDGED 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%	SFY	SPDR S&P/ASX 50 FUND ETF UNITS	75%
IHD	ISHARES S&P/ASX DIV OPPORTUNITIES ESG SCREENED ETF ETF UNITS	75%	SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND ETF UNITS	50%
IH00	ISHARES GLOBAL 100 AUD HEDGED ETF ETF	70%	STW	SPDR S&P/ASX 200 FUND ETF UNITS	75%
IHVV	UNITS ISHARES S&P 500 AUD HEDGED ETF ETF	70%	TECH	GLOBAL X MORNINGSTAR GLOBAL TECHNOLOGY ETF ETF UNITS	65%
IJH	UNITS ISHARES S&P MID-CAP ETF ETF UNITS	70%	UMAX	BETASHARES S&P 500 YIELD MAXIMISER FUND (MANAGED FUND) ETF UNITS	70%
IJP	ISHARES MSCI JAPAN ETF ETF UNITS	50%	USD	BETASHARES U.S. DOLLAR ETF ETF UNITS	70%
IJR	ISHARES S&P SMALL-CAP ETF ETF UNITS	70%	VAE	VANGUARD FTSE ASIA EX JAPAN SHARES	60%
IK0	ISHARES MSCI SOUTH KOREA ETF ETF UNITS	50%		INDEX ETF ETF UNITS	
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 SECURITIES INDEX ETF ETF UNITS	70%
100	ISHARES GLOBAL 100 ETF ETF UNITS	70%	VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	70%
IOZ	ISHARES CORE S&P/ASX 200 ETF ETF UNITS	75%		ETF UNITS	
ISEC	ISHARES ENHANCED CASH ETF ETF UNITS	75%	VDHG	VANGUARD DIVERSIFIED HIGH GROWTH INDEX ETF ETF UNITS	70%
ISO	ISHARES S&P/ASX SMALL ORDINARIES ETF ISHSMLORD	60%	VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF CDI 1:1	60%
IVE	ISHARES MSCI EAFE ETF ETF UNITS	70%	VGAD	VANGUARD MSCI INDEX INTERNATIONAL	70%
IVV	ISHARES S&P 500 ETF ETF UNITS	70%		SHARES (HEDGED) ETF ETF UNITS	

Security	Description	Gearing Ratio
VGB	VANGUARD AUSTRALIAN GOVERNMENT BOND INDEX ETF ETF UNITS	70%
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%