

LifeFocus Investment Fund

A division of the LifeFocus Fund

ARSN 092 294 829

Product Disclosure Statement (PDS)

Part 2 – List of available managed investment funds

Issue date 1 October 2011

This PDS contains 2 Parts. You should receive all Parts of the PDS.



LifeFocus Investment Fund Product Disclosure Statement (PDS)

Prepared 30 September 2011 and issued by Endeavour Securities (Australia) Limited (ABN 43 079 988 819, AFS Licence Number 224972).

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Responsible Entity

Endeavour Securities (Australia) Limited

ABN 43 079 988 819
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Enquiries by Account Holders

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Custodian

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Important Notice

The list of available managed investment funds provides important information about the LifeFocus Investment Fund (LifeFocus) and the information in this document forms part of the Product Disclosure Statement (PDS) of the LifeFocus Investment Fund with an Issue date of 1 October 2011.

You should read and consider the important information contained in the PDS and any matter that is applied, adopted or incorporated with the PDS before making a decision about this product.

The information provided in the PDS and this document is general information only and does not take into account your personal financial situation or needs. You should consider obtaining financial advice from a licensed financial adviser that is tailored to suit your personal circumstances. Any changes to the information in the PDS and this document that are not materially adverse can be accessed at www.lifefocusinvest.com.au.

List of available managed investment funds in the LifeFocus Investment Fund

You can choose from the following underlying managed investment funds listed that are available to investors of LifeFocus effective 1 October 2011.

There is a PDS for each underlying managed investment fund that is available in LifeFocus. You must ensure you receive a current version of the relevant PDS for each of the managed investment funds you select.

A full and updated list of the underlying managed investment funds and the relevant PDSs can be provided to you free of charge by your licensed financial adviser or by contacting Endeavour Securities (Australia) Limited, or you can access these via the LifeFocus website, www.lifefocusinvest.com.au/fund-managers.

Each underlying managed investment fund PDS should include the following information that will assist you to compare to similar financial products before deciding which managed investment to select:

- a clear and concise description of the managed investment fund
- features, benefits and risks of the product
- information about the investment manager, responsible entity and other related parties to the product
- fees and costs, including any performance related fees where relevant
- labour standards, environmental, social or ethical considerations of the investments
- derivatives policy or statement.

You should read the important information about the available managed investment funds before making a decision. Go to the relevant PDS for the managed investment funds you are considering. The material relating to the managed investment funds may change between the time when you read this statement and the day when you sign the application form.

The total fees and other costs you will pay will include the cost of any investment you choose. It is important that you understand the fees of any underlying managed investment funds you choose, and that those fees are in addition to the fees charged by LifeFocus, together with transaction and account costs incurred on your behalf. The cost of the managed investment funds you select will be disclosed in the PDS for that managed investment fund.

List of available managed investment funds in the LifeFocus Investment Fund cont.

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
Cash					
FSF0075AU	Colonial First State Wholesale Premium Cash Fund	Cash	\$110.04 plus 0.737% plus 1.025%	0.40%	\$1,191.04
SBC0811AU	UBS Cash Fund	Cash	\$110.04 plus 0.737% plus 1.025%	0.25%	\$1,116.04
Fixed Interest					
CRS0004AU	Aberdeen Australian Fixed Income Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.51%	\$1,246.04
CSA0062AU	Aberdeen Diversified Fixed Income Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.71%	\$1,346.04
CRS0006AU	Aberdeen Global Government Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.58%	\$1,281.04
AUS0009AU	AUI-Vianova Strategic Fixed Interest Trust	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.70%	\$1,341.04
BGL0008AU	BlackRock Indexed Global Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.31%	\$1,146.04
BGL0010AU	BlackRock Wholesale Indexed Australian Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.26%	\$1,121.04
PWA0825AU	BlackRock Wholesale International Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.55%	\$1,266.04
FSF0027AU	Colonial First State Wholesale Australian Bond	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.46%	\$1,221.04
FSF0039AU	Colonial First State Wholesale Diversified Fixed Interest	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.56%	\$1,271.04
FSF0084AU	Colonial First State Wholesale Global Credit Income	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.62%	\$1,301.04
HOW0052AU	Kapstream Wholesale Absolute Return Income Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.70%	\$1,341.04
MAQ0277AU	Macquarie Income Opportunities Fund ⁶	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.49%	\$1,237.04
MAQ0274AU	Macquarie Master Diversified Fixed Interest Fund ⁶	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.62%	\$1,302.04

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
MAQ0180AU	Macquarie Master Enhanced Fixed Interest Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.29%	\$1,136.04
MAQ0211AU	Macquarie True Index Australian Fixed Interest	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.00%	\$991.04
PRM0010AU	Mutual Cash and Term Deposit Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.40%	\$1,191.04
n/a	Pengana Global Bond Fund ⁵	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	1.89%	\$1,936.24
IOF0047AU	Perennial Cash Enhanced Wholesale Trust	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.41%	\$1,196.04
IOF0046AU	Perennial Fixed Interest Wholesale Trust	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.47%	\$1,226.04
IOF0145AU	Perennial Tactical Income Trust	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.45%	\$1,216.04
PER0260AU	Perpetual Wholesale Diversified Income Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.70%	\$1,341.04
ETL0015AU	PIMCO EQT Wholesale Australian Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.50%	\$1,241.04
ETL0182AU	PIMCO EQT Wholesale Australian Focus Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.50%	\$1,241.04
ETL0016AU	PIMCO EQT Wholesale Diversified Fixed Interest Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.50%	\$1,241.04
ETL0018AU	PIMCO EQT Wholesale Global Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.49%	\$1,236.04
PGI0001AU	Principal Global Strategic Income Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.80%	\$1,391.04
SCH0103AU	Schroder Credit Securities Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.75%	\$1,366.04
SCH0028AU	Schroder Fixed Income Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.50%	\$1,241.04
SBC0813AU	UBS Australian Bond Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.45%	\$1,216.04
VAN0001AU	Vanguard Australian Fixed Interest Index Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.29%	\$1,136.04

List of available managed investment funds in the LifeFocus Investment Fund cont.

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
VAN0042AU	Vanguard Diversified Bond Index Fund	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.34%	\$1,161.04
VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)	Fixed Interest	\$110.04 plus 0.737% plus 1.025%	0.34%	\$1,161.04
Australian Equities					
FHT0023AU	100 Leaders Equity	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.29%	\$1,636.04
FSF0789AU	Acadian Wholesale Australian Equity Long/Short ⁵	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.23%	\$1,606.04
HOW0121AU	Alphinity Socially Responsible Share Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.15%	\$1,566.04
AAP0103AU	Ausbil Australian Active Equity Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.90%	\$1,441.04
AAP0002AU	Ausbil Australian Geared Equity Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	2.40%	\$2,191.04
PPL0110AU	Aviva Investors Australian Equities Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.87%	\$1,426.04
PPL0115AU	Aviva Investors Elite Opportunities Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.70%	\$1,341.04
PPL0106AU	Aviva Investors High Growth Shares Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.05%	\$1,516.04
PPL0006AU	Aviva Investors Long/Short Equity Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.00%	\$1,491.04
PPL0107AU	Aviva Investors Small Companies Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
BGL0005AU	BlackRock Wholesale Indexed Australian Equity Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.31%	\$1,146.04
RFA0818AU	BT Wholesale Core Australian Share Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.79%	\$1,386.04
RFA0025AU	BT Wholesale Ethical Share Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.95%	\$1,466.04
RFA0059AU	BT Wholesale Focus Australian Share Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.75%	\$1,366.04
RFA0130AU	BT Wholesale Geared Imputation Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.45%	\$1,716.04

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
RFA0103AU	BT Wholesale Imputation Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.90%	\$1,441.04
RFA0819AU	BT Wholesale Smaller Companies Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.08%	\$1,531.04
FSF0044AU	Colonial First State Geared Share Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	3.09%	\$2,536.04
FSF0002AU	Colonial First State Wholesale Australian Share Fund – Core	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.97%	\$1,476.04
FSF0961AU	Colonial First State Wholesale Equity Income	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.26%	\$1,621.04
FSF0453AU	Colonial First State Wholesale Geared Australian Share – Core	Australian Equities	\$110.04 plus 0.737% plus 1.025%	2.69%	\$2,336.04
FSF0003AU	Colonial First State Wholesale Imputation	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.96%	\$1,471.04
n/a	Dimensional Australian Value Trust	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.30%	\$1,141.04
n/a	Dimensional Global Small Company Trust	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.61%	\$1,296.04
EGG0001AU	Eley Griffiths Group Small Companies Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.37%	\$1,676.04
ETL0052AU	Grant Samuel Tribeca Australian Smaller Companies ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.92%	\$1,451.04
HHA0001AU	Hunter Hall Australian Value Trust	Australian Equities	\$110.04 plus 0.737% plus 1.025%	2.17%	\$2,076.04
BNT0101AU	Hyperion Small Growth Companies Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.25%	\$1,616.04
IML0002AU	Investors Mutual Australian Share Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.97%	\$1,478.04
IML0003AU	Investors Mutual Future Leaders Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.97%	\$1,478.04
KAM0101AU	K2 Australian Absolute Return Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.73%	\$1,856.04
MAQ0358AU	Macquarie Australian Equity Income Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.95%	\$1,466.04

List of available managed investment funds in the LifeFocus Investment Fund cont.

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
MAQ0539AU	Macquarie Australian Microcap Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.00%	\$1,491.04
MAQ0454AU	Macquarie Australian Small Companies Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.92%	\$1,452.54
MAQ0443AU	Macquarie High Conviction Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.92%	\$1,452.54
IOF0200AU	Perennial Value Australian Shares Trust	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.92%	\$1,451.04
IOF0078AU	Perennial Value Shares for Income Trust	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.92%	\$1,451.04
IOF0214AU	Perennial Value Smaller Companies Trust ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.20%	\$1,591.04
PER0049AU	Perpetual Wholesale Australian Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.99%	\$1,486.04
PER0102AU	Perpetual Wholesale Concentrated Equity Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.10%	\$1,541.04
PER0116AU	Perpetual Wholesale Ethical SRI Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.18%	\$1,578.54
PER0071AU	Perpetual Wholesale Geared Australian Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	2.34%	\$2,161.04
PER0046AU	Perpetual Wholesale Industrial Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.99%	\$1,486.04
PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.99%	\$1,486.04
FSF0976AU	Realindex Australian Share	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.46%	\$1,221.04
SCH0002AU	Schroder Australian Equity Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.62%	\$1,301.04
SCH0036AU	Schroders Australian Smaller Companies Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.10%	\$1,541.04
TYN0038AU	Tyndall Australian Share Income Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.95%	\$1,466.04
TYN0028AU	Tyndall Australian Share Wholesale Portfolio	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.80%	\$1,391.04
SBC0817AU	UBS Australian Share Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.90%	\$1,441.04

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
VAN0002AU	Vanguard Australian Shares Index Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	0.34%	\$1,161.04
HOW0053AU	Wavestone Wholesale Australian Equity Long/Short Fund ⁶	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.50%	\$1,741.04
ZUR0538AU	Zurich Investments Equity Income Fund	Australian Equities	\$110.04 plus 0.737% plus 1.025%	1.87%	\$1,926.04
International Equities					
CRS0005AU	Aberdeen Actively Hedged International Equities Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
EQI0028AU	Aberdeen Asian Opportunities Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.18%	\$1,581.59
ETL0032AU	Aberdeen Emerging Opportunities Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.50%	\$1,741.04
CSA0135AU	Aberdeen Fully Hedged International Shares Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.99%	\$1,486.04
EQI0015AU	Aberdeen International Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
FSF0788AU	Acadian Wholesale Global Equity Long/Short Fund ⁵	International Equities	\$110.04 plus 0.737% plus 1.025%	1.45%	\$1,716.04
MAQ0464AU	Arrowstreet Global Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.28%	\$1,631.04
MAQ0079AU	Arrowstreet Global Equity Fund (Hedged)	International Equities	\$110.04 plus 0.737% plus 1.025%	1.28%	\$1,631.04
MAL0134AU	BlackRock Global High Conviction Fund (unhedged)	International Equities	\$110.04 plus 0.737% plus 1.025%	0.95%	\$1,466.04
MAL0136AU	BlackRock Global High Conviction Fund Hedged	International Equities	\$110.04 plus 0.737% plus 1.025%	0.95%	\$1,466.04
MAL0133AU	BlackRock Global Small Cap Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.25%	\$1,616.04
MAL0135AU	BlackRock Global Small Cap Fund (Hedged)	International Equities	\$110.04 plus 0.737% plus 1.025%	1.30%	\$1,641.04
BGL0044AU	BlackRock Indexed Hedged International Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.35%	\$1,166.04
BGL0104AU	BlackRock Wholesale Indexed International Equity	International Equities	\$110.04 plus 0.737% plus 1.025%	0.35%	\$1,166.04
BTA0054AU	BT Wholesale Asian Share Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.00%	\$1,491.04

List of available managed investment funds in the LifeFocus Investment Fund cont.

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
FSF0710AU	CFS Acadian Wholesale Global Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.22%	\$1,601.04
FSF0891AU	Colonial First State Acadian Wholesale Geared Global Equity	International Equities	\$110.04 plus 0.737% plus 1.025%	2.61%	\$2,296.04
FSF0041AU	Colonial First State Global Resources	International Equities	\$110.04 plus 0.737% plus 1.025%	2.02%	\$2,001.04
FSF1199AU	Colonial First State Wholesale Global Soft Commodity	International Equities	\$110.04 plus 0.737% plus 1.025%	1.22%	\$1,601.04
FRT0009AU	Franklin Global Growth Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.18%	\$1,581.04
GSF0001AU	Grant Samuel Epoch Global Equity Shareholder Yield (Hedged) Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.30%	\$1,641.04
GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.25%	\$1,616.04
HHA0002AU	Hunter Hall Global Ethical Trust	International Equities	\$110.04 plus 0.737% plus 1.025%	2.09%	\$2,036.04
HOW0002AU	Hunter Hall Value Growth Trust	International Equities	\$110.04 plus 0.737% plus 1.025%	1.88%	\$1,931.04
KAM0100AU	K2 Asian Absolute Return Fund ⁶	International Equities	\$110.04 plus 0.737% plus 1.025%	1.86%	\$1,921.54
ETL0046AU	K2 Select International Absolute Return Fund ⁶	International Equities	\$110.04 plus 0.737% plus 1.025%	1.87%	\$1,927.89
SSB0124AU	Legg Mason Emerging Market Trust	International Equities	\$110.04 plus 0.737% plus 1.025%	1.23%	\$1,607.54
MAQ0626AU	Macquarie BRIC Advantage Fund (Unhedged) ⁶	International Equities	\$110.04 plus 0.737% plus 1.025%	1.20%	\$1,591.04
MGE000AU	Magellan Global Fund ⁶	International Equities	\$110.04 plus 0.737% plus 1.025%	1.36%	\$1,671.04
PLA0004AU	Platinum Asia Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.54%	\$1,761.04
PLA0001AU	Platinum European Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.54%	\$1,761.04

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
PLA0100AU	Platinum International Brands Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.54%	\$1,761.04
PLA0002AU	Platinum International Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.54%	\$1,761.04
PLA0101AU	Platinum International Technology Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.54%	\$1,761.04
PLA0003AU	Platinum Japan Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.54%	\$1,761.04
MAQ0635AU	Premium Asia Fund6	International Equities	\$110.04 plus 0.737% plus 1.025%	1.48%	\$1,731.04
FSF0974AU	Realindex Global Share	International Equities	\$110.04 plus 0.737% plus 1.025%	0.58%	\$1,281.04
FSF0975AU	Realindex Global Share Hedged	International Equities	\$110.04 plus 0.737% plus 1.025%	0.58%	\$1,281.04
SCH0034AU	Schroder Global Emerging Markets Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.40%	\$1,691.04
SCH0008AU	Schroder Global Smaller Companies Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.25%	\$1,616.04
SCH0030AU	Schroders Global Active Value Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
SCH0032AU	Schroders Global Active Value Fund (Hedged)	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
ETL0160AU	T Rowe Price Asia Ex-Japan Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.60%	\$1,791.04
ETL0071AU	T Rowe Price Global Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.25%	\$1,616.04
FRT0006AU	Templeton Emerging Markets Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.60%	\$1,791.04
FRT0004AU	Templeton Global Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.13%	\$1,556.04
VAN0005AU	Vanguard Emerging Markets Shares Index Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.56%	\$1,271.04
VAN0003AU	Vanguard International Shares Index Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.36%	\$1,171.04
VAN0105AU	Vanguard International Shares Index Fund (Hedged)	International Equities	\$110.04 plus 0.737% plus 1.025%	0.39%	\$1,186.04

List of available managed investment funds in the LifeFocus Investment Fund cont.

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
MAQ0651AU	Walter Scott Emerging Markets Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.38%	\$1,681.04
MAQ0410AU	Walter Scott Global Equity Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	1.28%	\$1,631.04
MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	International Equities	\$110.04 plus 0.737% plus 1.025%	1.28%	\$1,631.04
ZUR0580AU	Zurich Investments Global Growth Share Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
ZUR0061AU	Zurich Investments Global Thematic Share Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
ZUR0517AU	Zurich Investments Hedged Global Thematic Share Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
ZUR0581AU	Zurich Investments Unhedged Global Growth Share Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
ZUR0518AU	Zurich Investments Unhedged Global Thematic Share Fund	International Equities	\$110.04 plus 0.737% plus 1.025%	0.98%	\$1,481.04
Direct/Listed Properties					
n/a	Freehold Australian Property Fund	Direct/Listed Property	\$110.04 plus 0.737% plus 1.025%	0.56%	\$1,271.79
AMP0974AU	AMP Capital Global Property Securities Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.97%	\$1,476.84
APN0008AU	APN AREIT Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.85%	\$1,416.04
BGL0052AU	BlackRock Wholesale Indexed Australian Listed Property	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.31%	\$1,146.04
BTA0061AU	BT Wholesale Property Securities Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.65%	\$1,316.04
HBC0008AU	Challenger Property Securities Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.85%	\$1,416.04
CRM0008AU	Cromwell Phoenix Property Securities Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.97%	\$1,476.04
ETL0005AU	EQT SGH LaSalle Global Listed Property Securities Trust	Listed Property	\$110.04 plus 0.737% plus 1.025%	1.10%	\$1,542.54

APIR code	Managed investment fund	Asset class	Management costs excluding the Managed Investment Fund fee ¹	Managed Investment Fund fee ²	Example management costs per annum for a \$50,000 investment ³
ETL0119AU	EQT SGH Wholesale Property Income Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.95%	\$1,466.04
n/a	Freehold AREITs & Listed Infrastructure	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.80%	\$1,391.04
HML0016AU	ING Wholesale Global Property Securities Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.93%	\$1,456.04
SSB0128AU	Legg Mason Property Securities Trust ⁶	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.72%	\$1,351.04
IOF0081AU	Perennial Global Property Wholesale Trust	Listed Property	\$110.04 plus 0.737% plus 1.025%	1.05%	\$1,516.04
TGP0008AU	RARE Infrastructure Value Fund (Hedged) ⁶	Listed Property	\$110.04 plus 0.737% plus 1.025%	1.03%	\$1,506.04
VAN0004AU	Vanguard Australian Property Securities Index Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.34%	\$1,161.04
VAN0018AU	Vanguard International Property Securities Index Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.40%	\$1,191.04
VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.43%	\$1,206.04
ZUR0064AU	Zurich Investment Australian Property Securities Fund	Listed Property	\$110.04 plus 0.737% plus 1.025%	0.81%	\$1,396.04

1. Management costs from the Responsible Entity fees comprising:

- Administration Fee of \$9.17 per member per month or \$110.04 per member per annum
- Responsible Entity fee of 0.737% per annum
- Expense recovery fee (estimate) of 1.025% per annum
- plus any managed investment fee based on the investments you select.

Additional fees may apply as disclosed in section 7 of LifeFocus PDS, such as Adviser remuneration and Termination fees.

- You should refer to the relevant section of the PDS for the underlying managed investment fund that you have selected for details of fees applicable to that investment.
- This column of the table gives an example of how the Management Costs can affect your investment over a one year period. You should use this table to compare this product with other investment products. Additional fees may apply as disclosed in section 7 of the LifeFocus PDS, such as Adviser remuneration and Termination fees.
- Managed Investment Fund fees shown in the above table are rounded to two decimal places and will generally include any known or estimated fees performance fees and/or estimates applied by the investment manager, unless otherwise stated.
- Managed Investment Fund fee includes an estimated performance fund fee.
- Managed Investment Fund fee does not include a performance fee component.

