

APPROVED PRODUCT LIST

2 September 2019

The Approved Product List (APL) is a list of products that have undergone due diligence by research professionals.

The due diligence approach aims to present a quality and contemporary list of products that:

- provide a good balance of features that are important to most clients, and
- are comparable in the marketplace relative to other products.

Apogee advisers can recommend any products from the APL knowing that they stand up well in comparison to other products in the market, having successfully passed through a stringent review process and ongoing monitoring framework. Before making any recommendations, Apogee advisers will consider each client's individual objectives, financial situation and needs to enable them to recommend products that they believe are in their clients' best interests.

All Apogee advisers should refer to the approved product list available on My licensee which includes details around accreditation requirements, licensee limits and other relevant information.

Products marked with a '+' represents products owned or managed by NAB Group.

Managed Funds

Managed Fund Name	APIR Code
Bentham Wholesale Global Income Fund	CSA0038AU
PIMCO Income Fund	ETL0458AU
Ardea Real Outcome Fund	HOW0098AU
Janus Henderson Tactical Income Fund	IOF0145AU
Kapstream Wholesale Absolute Return Income Fund	HOW0052AU
PIMCO Global Credit Fund – Wholesale Class	ETL0019AU
Aberdeen Standard Absolute Return Global Bond Strategies Fund	ETL0134AU
Ironbark LHP Diversified Investment Fund	HFL0104AU
Ironbark LHP Global Long/Short Fund	HFL0108AU
Man Alpha AHL	MAN0002AU
Ellerston Australian Market Neutral Fund	ECL0013AU

Managed Fund Name	APIR Code
Winton Global Alpha Fund	MAQ0482AU
Challenger Guaranteed Income Fund (approved up to 5 years)	–
Allan Gray Australian Equities Fund (Class A)	ETL0060AU
Allan Gray Australian Equities Fund (Class B)	ETL0349AU
Alliance Bernstein Managed Volatility Equities Fund	ACM0006AU
Legg Mason Martin Currie Equity Income Fund	SSB0043AU
Pendal Focus Australian Share Fund	RFA0059AU
Wavestone Wholesale Australian Share Fund	HOW0020AU
Antares Australian Equities Fund ⁺	PPL0110AU
Antares Dividend Builder ⁺	PPL0002AU
Antares Elite Opportunities Fund ⁺	PPL0115AU

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Managed Fund Name	APIR Code
Ausbil Australian Active Equity Fund	AAP0103AU
Bennelong ex-20 Australian Equities Fund	BFL0004AU
Colonial First State Wholesale Geared Share Fund	FSF0043AU
Dimensional Australian Core Equity Trust	DFA0003AU
Dimensional Australian Large Company Trust	DFA0103AU
Fidelity Australian Equities Fund	FID0008AU
Investors Mutual Australian Share Fund	IML0002AU
Investors Mutual Concentrated Australian Share Fund	IML0010AU
Investors Mutual Equity Income Fund	IML0005AU
Legg Mason Martin Currie Ethical Values with Income Fund	SSB0064AU
MLC Wholesale Australian Share Index ⁺	MLC0893AU
MLC Wholesale Australian Share Fund ⁺	MLC0262AU
MLC Wholesale IncomeBuilder ⁺	MLC0264AU
PIC Wholesale Australian Share Fund ⁺	MLC0768AU
PIC Wholesale Income Builder ⁺	MLC0781AU
Nikko AM Australian Share Income Fund	TYN0038AU
Nikko AM Australian Share Wholesale Portfolio	TYN0028AU
Pendal Australian Equity Fund	BTA0055AU
Pengana Australian Equities Fund	PCL0005AU
Perpetual Wholesale Concentrated Equity Fund	PER0102AU
Perpetual Wholesale Geared Australian Fund	PER0071AU
Perpetual Wholesale Industrial Fund	PER0046AU

Managed Fund Name	APIR Code
Plato Australian Shares Income Fund	WHT0039AU
Redpoint Industrials Fund ⁺	ETL7683AU
Schroder (Wholesale) Australian Equity Fund	SCH0101AU
Vanguard Australian Shares High Yield Fund	VAN0104AU
Vanguard Australian Shares Index Fund	VAN0002AU
Antares High Growth Shares Fund ⁺	PPL0106AU
Ausbil 130/30 Focus Fund	AAP0008AU
Perpetual Wholesale SHARE-PLUS Long-Short Fund	PER0072AU
Solaris Australian Equity Long Short Fund	WHT3859AU
Wavestone Dynamic Australian Equity Fund	HOW0053AU
Ausbil Australian Emerging Leaders Fund	AAP0104AU
Dimensional Australian Small Company Trust	DFA0104AU
Fidelity Future Leaders Fund	FID0026AU
Investors Mutual Future Leaders Fund	IML0003AU
Fairview Equity Partners Emerging Companies Fund ⁺	ANT0002AU
OC Premium Small Companies Fund	OPS0002AU
Pengana Emerging Companies Fund	PER0270AU
Perennial Value Smaller Companies Trust	IOF0214AU
Macquarie (Wholesale) Master Cash Fund	MAQ0187AU
UBS Cash Fund	SBC0811AU
JPMorgan Global Strategic Bond Fund	PER0727AU
PM CAPITAL Enhanced Yield Fund	PMC0103AU

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Managed Fund Name	APIR Code
Payden Global Income Opportunities Fund	GSF0008AU
UBS Income Solution Fund	UBS0003AU
Antares Income Fund*	PPL0028AU
Colonial First State Wholesale Global Credit Income Fund	FSF0084AU
Macquarie Income Opportunities Fund	MAQ0277AU
UBS Cash Plus Fund	SBC0812AU
Vanguard Cash Plus Fund	VAN0102AU
Dimensional World Allocation 50/50 Trust	DFA0033AU
MLC Wholesale Horizon 3 Conservative Growth Portfolio*	MLC0398AU
MLC Wholesale Index Plus Conservative Growth Portfolio*	MLC7849AU
PIC Wholesale 50/50 Portfolio*	MLC0776AU
PIC Wholesale Index Plus Conservative Growth Portfolio*	MLC5068AU
Perpetual Wholesale Diversified Growth Fund	PER0114AU
Vanguard Balanced Index Fund	VAN0108AU
Aberdeen Standard Multi-Asset Income Fund	CRS0001AU
MLC Wholesale Horizon 2 Income Portfolio*	MLC0670AU
MLC Wholesale Inflation Plus – Conservative*	MLC0921AU
PIC Wholesale 30/70 Portfolio*	MLC0775AU
PIC Wholesale Inflation Plus – Conservative Portfolio*	MLC0924AU
Schroder Real Return CPI Plus 3.5% Fund	SCH0096AU
Vanguard Conservative Index Fund	VAN0109AU
BlackRock Global Allocation Fund (Aust) – Class D	MAL0018AU

Managed Fund Name	APIR Code
Dimensional World Allocation 70/30 Trust	DFA0029AU
JBWere Charitable Endowment Fund*	–
MLC Wholesale Horizon 4 Balanced Portfolio*	MLC0260AU
MLC Wholesale Index Plus Balanced Portfolio*	MLC7387AU
MLC Wholesale Inflation Plus – Moderate*	MLC0920AU
PIC Wholesale 70/30 Portfolio*	MLC0777AU
PIC Wholesale Index Plus Balanced Portfolio*	MLC4447AU
PIC Wholesale Inflation Plus – Moderate Portfolio*	MLC0923AU
Perpetual Wholesale Balanced Growth Fund	PER0063AU
Schroder Real Return Fund CPI Plus 5% Fund	SCH0047AU
Vanguard Growth Index Fund	VAN0110AU
Dimensional World Equity Trust	DFA0035AU
MLC Wholesale Horizon 5 Growth Portfolio*	MLC0265AU
MLC Wholesale Horizon 6 Share Portfolio*	MLC0397AU
MLC Wholesale Horizon 7 Accelerated Growth Portfolio*	MLC0449AU
MLC Wholesale Index Plus Growth Portfolio*	MLC9748AU
MLC Wholesale Inflation Plus – Assertive*	MLC0667AU
PIC Wholesale 100/0 Portfolio*	MLC0779AU
PIC Wholesale 130/0 Portfolio*	MLC0780AU
PIC Wholesale 85/15 Portfolio*	MLC0778AU
PIC Wholesale Index Plus Growth Portfolio*	MLC8225AU
PIC Wholesale Inflation Plus – Assertive Portfolio*	MLC0782AU

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Managed Fund Name	APIR Code
Vanguard High Growth Index Fund	VAN0111AU
Aberdeen Standard Australian Fixed Income Fund	CRS0004AU
Altius Sustainable Bond Fund	AUS0071AU
Pendal Sustainable Australian Fixed Interest Fund	BTA0507AU
PIMCO Wholesale Australian Bond Fund	ETL0015AU
UBS Australian Bond Fund	SBC0813AU
Vanguard Australian Fixed Interest Index Fund	VAN0001AU
Dimensional Five Year Diversified Fixed Interest	DFA0108AU
Dimensional Short Term Fixed Interest Trust	DFA0100AU
Dimensional Two Year Diversified Fixed Interest	DFA0002AU
Macquarie Dynamic Bond Fund	MAQ0274AU
MLC Wholesale Diversified Debt Fund ⁺	MLC0839AU
MLC Wholesale Horizon 1 Bond Portfolio ⁺	MLC0669AU
PIC Wholesale 0/100 Portfolio ⁺	MLC0774AU
PIC Wholesale Diversified Debt Fund ⁺	MLC0840AU
PIMCO Wholesale Diversified Fixed Interest Fund	ETL0016AU
Schroder (Wholesale) Fixed Income Fund	SCH0028AU
UBS Diversified Fixed Income Fund	SBC0007AU
Vanguard Diversified Bond Index Fund	VAN0042AU
BlackRock Global Bond Index Fund	BGL0008AU
Dimensional Global Bond Trust	DFA0028AU
Franklin Templeton Global Aggregate Bond Fund	FRT0025AU

Managed Fund Name	APIR Code
PIMCO Wholesale Global Bond Fund	ETL0018AU
Zurich Investments Global Growth Share Fund	ZUR0580AU
Zurich Investments Unhedged Global Growth Share Fund	ZUR0581AU
Arrowstreet Global Equity Fund	MAQ0464AU
Candriam Sustainable Global Equity Fund	AAP0001AU
Dimensional Global Core Equity Trust	DFA0004AU
Dimensional Global Core Equity Trust AUD Hedged	DFA0009AU
Dimensional Global Large Company Trust	DFA0105AU
Dimensional Global Value Trust	DFA0102AU
Grant Samuel Epoch GI Eq Shareholder Yield (Hedged) Fund	GSF0001AU
Grant Samuel Epoch Global Equity Shareholder Yield Fund	GSF0002AU
Templeton Global Equity Fund	FRT0004AU
Generation Global Share Fund	FSF0908AU
IFP Global Franchise Fund	MAQ0404AU
IFP Global Franchise Fund Hedged	MAQ0631AU
Arrowstreet Global Equity Fund (Hedged)	MAQ0079AU
Magellan Global Fund	MGE0001AU
Magellan Global Hedged Fund	MGE0007AU
Magellan High Conviction Fund	MGE0005AU
MFS Fully Hedged Global Equity Trust	ETL0041AU
MFS Global Equity Trust	MIA0001AU
Intermede Global Equities Fund ⁺	PPL0036AU

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MLC Wholesale Global Share Fund ⁺	MLC0261AU
PIC Wholesale Global Share Fund ⁺	MLC0771AU
PIC Wholesale Hedged Global Share Fund ⁺	MLC0789AU
Altrinsic Global Equities Trust ⁺	ANT0005AU
Schroder Global Active Value Fund	SCH0030AU
Schroder Global Active Value Fund (Hedged)	SCH0032AU
T.Rowe Price Global Equity Fund	ETL0071AU
Vanguard International Shares Index Fund	VAN0003AU
Vanguard International Shares Index Fund (Hedged)	VAN0105AU
Walter Scott Global Equity Fund	MAQ0410AU
Walter Scott Global Equity Fund (Hedged)	MAQ0557AU
Pengana WHEB Sustainable Impact Fund	HHA0007AU
Aberdeen Standard Emerging Opportunities Fund	ETL0032AU
Dimensional Emerging Markets Trust	DFA0107AU
Schroder Global Emerging Market Fund	SCH0034AU
Vanguard Emerging Markets Shares Index Fund	VAN0005AU
Antipodes Global Fund	IOF0045AU
PM CAPITAL Global Companies Fund	PMC0100AU
Platinum (Wholesale) International Fund	PLA0002AU
Aberdeen Standard Asian Opportunities Fund	EQI0028AU
Antipodes Asia Fund	IOF0203AU
Premium China Fund	MAQ0441AU

Managed Fund Name	APIR Code
Robeco Emerging Conservative Equity Fund (AUD)	ETL0381AU
Platinum Asia Fund	PLA0004AU
Platinum European Fund	PLA0001AU
Platinum Japan Fund	PLA0003AU
Dimensional Global Small Company Trust	DFA0106AU
Lazard Global Small Cap Fund (W Class)	LAZ0012AU
Macquarie International Infrastructure Securities Fund	MAQ0432AU
Macquarie International Infrastructure Securities Fund (unhedged)	MAQ0825AU
Magellan Infrastructure Fund	MGE0002AU
Magellan Infrastructure Fund (Unhedged)	MGE0006AU
Maple-Brown Abbott Global Listed Infrastructure Fund	MPL0006AU
Maple-Brown Abbott Global Listed Infrastructure Fund – Hedged	MPL0008AU
RARE Infrastructure Value Fund – Hedged	TGP0008AU
RARE Infrastructure Value Fund – Unhedged	TGP0034AU
Redpoint Global Infrastructure Fund ⁺	PPL0031AU
Vanguard Global Infrastructure Fund	VAN0023AU
Vanguard Global Infrastructure Fund (Hedged)	VAN0024AU
Partners Group Global Value Fund (AUD) – Wholesale	ETL0276AU
APN AREIT Fund	APN0008AU
Legg Mason Martin Currie Property Securities Trust	SSB0128AU
Legg Mason Martin Currie Real Income Fund	SSB0026AU
MLC Wholesale Property Securities Fund ⁺	MLC0263AU

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PIC Wholesale Property Securities Fund ⁺	MLC0783AU
Zurich Investments Australian Property Securities Fund	ZUR0064AU
Vanguard Australian Property Securities Index	VAN0004AU
Ironbark Global (ex-Australia) Property Securities Fund	MGL0010AU
Dimensional Global Real Estate Trust	DFA0005AU
MLC Wholesale Global Property Fund ⁺	MLC0786AU
PIC Wholesale Global Property Fund ⁺	MLC0788AU
Presima Global Property Securities Concentrated Fund ⁺	PPL0026AU
Resolution Capital Global Property Securities Fund	WHT0015AU
UBS Clarion Global Property Securities Fund	HML0016AU
Vanguard International Property Securities Index Fund	VAN0018AU
Vanguard International Property Securities Index Fund (Hedged)	VAN0019AU
AMP Capital Core Property Fund (Class A)	AMP1015AU
AMP Capital Wholesale Australian Property Fund	NML0001AU
Australian Unity Healthcare Property Trust	AUS0037AU
Alphinity Concentrated Australian Share Fund	HOW0026AU
Firetrail Australian High Conviction Fund - Class A	WHT3810AU
Platypus Australian Equities Fund - Wholesale	AUS0030AU
Platypus Systematic Growth Fund	AUS0036AU
AB Global Equities Fund	ACM0009AU
Alphinity Global Equity Fund	HOW0164AU
Capital Group New Perspective Fund (AU)	CIM0006AU

Managed Fund Name	APIR Code
Hyperion Global Growth Companies Fund - Class B	WHT8435AU
Nikko AM Global Share Fund	SUN0031AU
Macquarie Professional Series Global Alternatives Fund	MAQ7578AU
Pendal Global Emerging Markets Opportunities Fund	BTA0419AU
CC RWC Global Emerging Markets Fund	CHN8850AU
Vanguard Australian Government Bond Index Fund	VAN0025AU
Vanguard International Fixed Interest Index Fund (Hedged)	VAN0103AU

Separately Managed Account Portfolios

Portfolio name
Antares Ex-20 Australian Equities ⁺
Antares Blue Chip Top 20 ⁺
Antares Core Opportunities ⁺
Antares Dividend Builder ⁺
Ausbil Australian Concentrated Equity
Pendal Australian Shares Portfolio
JB Were Income Portfolio ⁺
JB Were Listed Fixed Income ⁺
Perennial Value Share for Income
Perpetual Direct Equity Alpha Portfolio
Redpoint Industrials ⁺
Zurich Investments Australian Property Securities
PIC "Lifecycle" Income Conservative ⁺
PIC "Lifecycle" Income Moderate ⁺
PIC "Lifecycle" Income Assertive ⁺
PIC "Lifecycle" Growth Moderate ⁺

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Portfolio name
PIC "Lifecycle" Growth Assertive ⁺
PIC "Lifecycle" Growth Aggressive ⁺

Investment Protection

Portfolio Name
MLC Horizon 4 – 10 years capital protection option ⁺
MLC Horizon 4 – 20 years capital protection option ⁺
MLC Horizon 4 – 10 years protected income option ⁺
MLC Horizon 4 – 20 years protected income option ⁺
MLC Horizon 5 – 20 years capital protection option ⁺
MLC Horizon 5 – 20 years protected income option ⁺
MLC Index Balanced – 10 years capital protection option ⁺
MLC Index Balanced – 20 years capital protection option ⁺
MLC Index Balanced – 10 years protected income option ⁺
MLC Index Balanced – 20 years protected income option ⁺
MLC Index Plus Growth – 20 years capital protection option ⁺
MLC index Plus Growth – 20 years protected income option ⁺
MLC Index Plus Conservative Growth – 10 years capital protection option ⁺
MLC Index Plus Conservative Growth – 20 years capital protection option ⁺
MLC Index Plus Conservative Growth – 10 years protection income option ⁺

Personal Insurance Providers

AIA Australia Limited
BT Insurance (issued by Westpac Life Insurance Services Limited)
CommInsure (issued by The Colonial Mutual Life Assurance Society Limited)
MLC Insurance (issued by MLC Limited - part of the Nippon Life Insurance Group)
OnePath Life Limited (owned by Australia and New Zealand Banking Group Limited)
TAL Life Limited
Zurich Australia Limited (including ex-Macquarie products)

Cash and Annuities

- The Challenger Life range of annuities.
- Cash based products with a maturity of less than or equal to five years – all providers with a Standard and Poor's (S&P) long-term credit rating of A- or greater.
- Cash based products with a maturity of greater than five years – all providers with an S&P long-term credit rating of A or greater
- Annuities with maturity of less than or equal to 10 years – all providers with an S&P Long-Term Credit Rating of A- or greater, or API (where only publicly available information has been sourced to make an assessment).
- Annuities with maturity of greater than 10 years – all providers with an S&P Long-Term Credit Rating of A+ or greater.

Investment Platforms

Full Service Wraps

Macquarie Wrap Consolidator
Macquarie Wrap Manager
MLC Wrap / Navigator⁺

Mini-Bundled Platforms

Australian Super
Macquarie Wrap Accumulator
Macquarie Wrap Manager
MLC MasterKey range⁺
Plum (Corporate Super)⁺

Stand-alone SMA Platforms

Praemium SMA

Full Service SMSF Providers

Cavendish SMSF
Heffron SMSF Solutions
Super Concepts
Triple A Super (excluding Preset Super)

Specialist SMSF Documentation Providers

ClearDocs

Margin Lending Providers

BT
CommSec
Leveraged Equities
NAB (including NAB Super Lever and NAB Equity Builder)⁺
St George

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Insurance Bond Platforms

Generation Life LifeBuilder
 Generation Life ChildBuilder
 Australian Unity Lifeplan Investment Bond

Educational Savings Vehicles

Lifeplan Education Bond

Small APRA Funds

Australian Executor Trustees

Funeral Bonds

Manager	APIR Code
KeyInvest	IOF0073AU

Derivatives

Subject to certain limitations, the approved product list includes a range of equity based warrants, exchange traded options, and futures contracts.

ASX Listed Securities

ASX200 listed securities are approved subject to certain limited exceptions related to Morningstar's ratings and liquidity profiles.

Listed Investment Trusts and Companies

Investment Name	ASX Code
Australian Foundation InvesCo Ord	AFI
Antipodes Global Investment Company Ltd	APL
Argo Ord	ARG
BKI Investment Company Ord	BKI
Djerriwarrh Ord	DJW
Milton Corporation Ord	MLT
Platinum Asia Investments Ltd	PAI
PM CAPITAL Global Opps Fund Limited	PGF
Perpetual Equity Investment Company Ltd	PIC
QV Equities Limited	QVE
Templeton Global Growth Fund Ord	TGG

Investment Name	ASX Code
MFF Capital Ltd Company	MFF
Magellan Global Trust	MGG
Pengana Private Equity Fund	PE1

Exchange Traded Funds (ETF)

Investment name	ASX Code
iShares Core Cash	BILL
SPDR® Dow Jones Global Real Estate ETF	DJRE
ETFs Physical Gold ETC	GOLD
iShares Asia 50 (AU)	IAA
iShares Core Composite Bond (AU)	IAF
iShares MSCI Emerging Markets (AU)	IEM
iShares Europe (AU)	IEU
iShares S&P/ASX Dividend Opportunities	IHD
iShares S&P Mid-Cap (AU)	IJH
iShares MSCI Japan (AU)	IJP
iShares S&P Small-Cap (AU)	IJR
iShares Global 100 (AU)	IOO
iShares Core S&P/ASX 200 ETF	IOZ
iShares S&P/ASX Small Ordinaries	ISO
iShares MSCI EAFE (AU)	IVE
iShares S&P 500 (AU)	IVV
iShares Global Consumer Staples (AU)	IXI
iShares Global Healthcare (AU)	IXJ
iShares China Large-Cap (AU)	IZZ
Magellan Global Equities	MGE
SPDR® S&P/ASX 200 Resources ETF	OZR
Russell Australian Rspnb Investment ETF	RARI

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Investment name	ASX Code
SPDR® S&P/ASX 50 ETF	SFY
SPDR® S&P/ASX 200 Listed Property ETF	SLF
SPDR® S&P/ASX Small Ordinaries ETF	SSO
SPDR® S&P/ASX 200 ETF	STW
SPDR® MSCI Australia Sel Hi Div Yld ETF	SYI
BetaShares US Dollar ETF	USD
Vanguard Australian Corporate Fixed Interest ETF	VACF
Vanguard Australian Fixed Interest ETF	VAF
Vanguard Australian Property Secs ETF	VAP
Vanguard Australian Shares ETF	VAS
Vanguard All-World ex-US Shares ETF	VEU
Vanguard MSCI Index Intl (Hdg) ETF	VGAD
Vanguard MSCI Index Intl ETF	VGS
Vanguard Australian Shares High Yld ETF	VHY
Vanguard US Total Market Shares ETF	VTS
iShares Edge MSCI World Multifactor	WDMF
SPDR® S&P World ex Australia(Hedged) ETF	WXHG
SPDR® S&P World ex Australia ETF	WXOZ
BetaShares Aus Top 20 Eq Yld Maxmsr	YMAX
iShares S&P 500 AUD Hedged ETF	IHVV
VanEck Vectors Australian Equal Weight ETF	MVW
VanEck Vectors MSCI World ex Australia Quality ETF	QUAL
Vanguard Diversified Conservative Index ETF	VDCO
Vanguard Diversified Balanced Index ETF	VDBA
Vanguard Diversified Growth Index ETF	VDGR
Vanguard Diversified High Growth Index ETF	VDHG
Vanguard FTSE Emerging Markets Shares ETF	VGE

Investment name	ASX Code
Vanguard MSCI Australian Small Companies Index ETF	VSO
Vanguard Global Infrastructure Index ETF	VBLD
Vanguard MSCI Index International Shares	VGAD
iShares Global 100 AUD Hedged ETF	IHO0
BetaShares Australia 200 ETF	A200
BetaShares Australian High Interest Cash ETF	AAA
BetaShares Australian Sustainability Leaders ETF	FAIR
BetaShares Global Sustainability Leaders ETF	ETHI
VanEck Vectors FTSE Global Infrastructure	IFRA

Corporate Super

BHP Biliton MySuper⁺
 BT Lifetime Superannuation Employer Plan
 Colonial First State FirstChoice Employer Super
 MLC MasterKey Business Super⁺
 MLC MySuper⁺
 NAB Staff Superannuation Plan⁺
 PLUM Employer Superannuation⁺
 Plum MySuper⁺
 Worsley Alumina MySuper⁺

Note: The corporate super list is the list of current approved corporate superannuation funds. Recommendations to retail existing employer default superannuation accounts in funds not included in this list are automatically approved under a non-approved product approval framework.

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The content of this Approved Product List (APL) has been prepared by Apogee Financial Planning Limited (Apogee) ABN 28 056426 932 AFSL 230689 for information purposes only.

This APL should not be taken as a statement of opinion or a recommendation or advice in relation to any financial product.

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