

## APPROVED PRODUCT (INVESTMENTS) LIST

**Version 9.0**

**Date: 16th October 2020**

This document replaces all previous Approved Product (Investment and Risk) Lists issued by Lythgo Crew Wealth Management Pty Ltd

### **Why do we have an Approved Product List (APL)?**

Our Approved Product List has been compiled to provide the Financial Planners (Authorised Representatives) of Lythgo Crew Wealth Management Pty Ltd with a detailed list of both research rated products and providers from which to select to form investment recommendations for their clients.

### **How do we determine the suitability of a product or provider?**

We utilise market and industry research in conjunction with our own internal research to determine the eligibility of a product or provider to be recommended by Lythgo Crew Wealth Management's Financial Planners. An investment fund or platform provider must have a minimum of "3 out of 5" star research rating from Morningstar to be considered for the APL. Where a Morningstar rating is not available the fund will have to have a minimum Lonsec rating of "3 out of 5". Where neither of these rating agencies cover certain products we will revert to SQM Research where a rating of at least 3 ¼ stars is required.

### **Is this Approved Product List current and relevant?**

The list is reviewed at the end of each quarter at a minimum and as necessary when there is a change to the research ratings of any existing or prospective products and providers.

## Products and Services covered on this list

### **Superannuation**

#### **Platform Providers:**

For a platform to be eligible to be placed on the APL it must have a minimum 3 out of 5 star from IRESS Super solver ratings. In the right column are the acceptable products which can be used with these platform providers. Products from the listed providers must all have a minimum of a 3 star rating from IRESS Super solver to be eligible for the APL.

<b>Platform</b>	<b>Approved Products</b>
<b>AMP</b>	<ul style="list-style-type: none"> <li>- North Personal Super</li> <li>- MyNorth Super</li> </ul>



	<ul style="list-style-type: none"><li>- North Pension</li><li>- AMP Flexible Super Choice</li><li>- AMP Flexible Lifetime Super</li><li>- AMP Flexible Super Choice Pension</li></ul>
<b>ANZ</b>	<ul style="list-style-type: none"><li>- Grow Wrap Super &amp; Pension Service</li></ul>
<b>Asgard</b>	<ul style="list-style-type: none"><li>- eWrap Super</li><li>- eWrap pension</li><li>- Infinity eWrap Super</li><li>- Infinity eWrap pension</li><li>- Elements Super</li><li>- Elements Pension</li><li>- Master Trust Employee Super</li><li>- Master Trust Super</li><li>- Master Trust Allocated Pension</li></ul>
<b>BT</b>	<ul style="list-style-type: none"><li>- BT Lifetime Flexible Super</li><li>- BT Lifetime Flexible Pension</li><li>- BT SuperWrap Super</li><li>- BT SuperWrap Pension</li><li>- BT Super for Life</li><li>- BT Panorama Super</li><li>- BT Business Super</li><li>- BT Lifetime Super – Employer Plan</li></ul>
<b>IOOF</b>	<ul style="list-style-type: none"><li>- Pursuit Focus Personal Super</li><li>- Pursuit Select Personal Super</li><li>- Employer Super</li><li>- Pursuit Core Allocated pension</li><li>- Pursuit Core Personal Super</li><li>- Pursuit Select Allocated Pension</li><li>- Portfolio Service</li><li>- Employer/Corporate/Personal Super</li></ul>
<b>Macquarie</b>	<ul style="list-style-type: none"><li>- Pension Consolidator</li><li>- Pension Consolidator II</li><li>- Super Consolidator</li><li>- Super Consolidator II</li><li>- Wrap Pension Manager</li><li>- Wrap Pension Manager II</li><li>- Wrap Super Accumulator</li><li>- Wrap Super Manager</li><li>- Wrap Super Manager II</li><li>- Wrap Investment Manager II</li><li>- Wrap Investment consolidator</li><li>- Wrap Investment Consolidator II</li></ul>
<b>MLC</b>	<ul style="list-style-type: none"><li>- Masterkey Business Super</li><li>- Masterkey Pension</li><li>- Masterkey Personal Super</li></ul>



	<ul style="list-style-type: none"> <li>- Masterkey Pension Fundamentals</li> <li>- Masterkey Super</li> <li>- Masterkey Super fundamentals</li> <li>- Navigator retirement Plan Pension (Series 1 &amp; 2)</li> <li>- Navigator Retirement Plan Super (Series 1 &amp; 2)</li> <li>- Wrap Super Series 2</li> </ul>
<b>OnePath</b>	<ul style="list-style-type: none"> <li>- OneAnswer Pension</li> <li>- OneAnswer Allocated Pension</li> <li>- OneAnswer Frontier Personal Super</li> <li>- OneAnswer frontier Personal Pension</li> <li>- OneAnswer Frontier Investment Portfolio</li> <li>- Integra Super</li> <li>- Corporate Super</li> <li>- Wrap Solutions</li> </ul>
<b>Perpetual</b>	<ul style="list-style-type: none"> <li>- Perpetual Select Pension Plan</li> <li>- Perpetual Select Superannuation Plan</li> <li>- Perpetual Wealthfocus pension</li> <li>- Perpetual Wealthfocus Super</li> </ul>

Below is the allowable investments list for superannuation and managed fund investments.

Approved Investment Funds:

These funds are approved for both superannuation and managed fund investment purposes.

<b>Fund</b>	<b>APIR</b>
Australian Ethical Balanced Trust	AUG0001AU
Australian Ethical Smaller Companies	AUG0018AU
Colonial First State Wholesale Imputation Fund	FSF0003AU
Colonial First State Wholesale Australian Share Fund	FSF0002AU
Colonial First State Wholesale Diversified Fund	FSF0008AU
Colonial First State Wholesale Geared Share Fund	FSF0043AU
Colonial First State Wholesale High Growth Fund	FSF0498AU
Fidelity Australian Equities Fund	FID0008AU
Fidelity Australian Opportunities Fund	FID0021AU
Fidelity China Fund	FID0011AU
Fiducian India Fund	FPS0013AU
Franklin Templeton Global Growth Fund	FRT0009AU
Macquarie Australian Fixed Interest Fund	MAQ0061AU
Macquarie Wholesale Property Securities	MAQ0287AU
Magellan Infrastructure Fund	MGE0002AU
Magellan Global Fund	MGE0001AU



Magellan Global Fund (Hedged)	MGE0007AU
MLC Horizon 1	MLC0669AU
MLC Horizon 2	MLC0670AU
MLC Horizon 3	MLC0398AU
MLC Horizon 4	MLC0260AU
MLC Horizon 5	MLC0265AU
MLC Horizon 6	MLC0397AU
Ophir Global Opportunities Fund	OPH2093AU
Ophir High Conviction Fund	OPH0002AU
Perpetual Diversified Wholesale Income	PER0260AU
Perpetual Whole Geared Australian Share Fund	PER0071AU
Perpetual Wholesale Ethical SRI Fund	PER0116AU
Perpetual Wholesale Industrial Share Fund	PER0046AU
Perpetual Wholesale real return fund	PER0556AU
Platinum Asia Fund	PLA0004AU
Platinum European Fund	PLA0001AU
RARE Infrastructure Value	TGP0008AU
Vanguard Australian Fixed Interest Index Fund	VAN0001AU
Vanguard Australian Shares High Yield Fund	VAN0104AU
Vanguard Australian Property Securities Index Fund	VAN0004AU
Vanguard Balanced Index Fund	VAN0018AU
Vanguard Cash Plus Fund	VAN0102AU
Vanguard Conservative Index Fund	VAN0109AU
Vanguard Growth Index Fund	VAN0110AU
Vanguard Global Value Equity Fund	VAN0074AU
Vanguard High Growth Index Fund	VAN0111AU
Vanguard Index Australian Share Fund	VAN0010AU
Vanguard International Fixed Interest Fund (Hedged)	VAN0103AU
Vanguard International Shares Index Fund	VAN0003AU
Vanguard International Small Companies Index Fund	VAN0022AU
UBS Diversified Fixed Income	SBC0007AU

#### Investment Platforms:

Any Investment platform which offers any of the above investments is an allowed platform.

#### Industry Funds:

An Industry superannuation fund investment must have a minimum of “3 out of 5” star rating from IRESS’ super solver report to be considered for the APL. Any investment fund which the below providers offer is an acceptable investment option.

- Australian Super
- Cbus
- Energy Super
- First State Super
- Guild Super



- HESTA
- Hostplus
- Kinetic Super
- MTAA Super
- Mercy Super
- Mine Wealth & Wellbeing Super
- NESS Super
- Plum Super
- REST Super
- Sunsuper
- QIEC Super
- Qsuper

Retail (the following fully underwritten):

- ANZ
- AMP (flexible lifetime & elevate)
- Asgard
- BT
- AIA
- Asteron
- IOOF
- Macquarie
- MLC
- Neos
- TAL
- Zurich
- OnePath
- Comminsure
- Metlife
- Clearview

Industry Fund (Insurance):

- Australian Super
- Cbus
- Energy Super
- First State Super
- Guild Super
- HESTA
- Hostplus
- Kinetic Super
- MTAA Super
- Mercy Super

- Mine Wealth & Wellbeing Super
- NESS Super
- Plum Super
- REST Super
- Sunsuper
- QIEC Super
- Qsuper

### **Securities**

Global Exchange Traded Securities & Exchange Traded Fund (ETF) Product Providers:

- Phillip Capital
- Interactive Brokers
- AMG Universal Super
- Saxo Capital Markets
- Macquarie
- ANZ
- Asgard
- MLC
- AMP
- Walsh & Company Asset Management

### **Derivatives**

Global Exchange Traded Options and Warrants:

- Global Exchange Traded Futures and Options
- Contracts for Difference – both OTC

Exchange Traded Product Providers: Interactive Brokers, Phillip Capital & Saxo Capital Markets

### **Foreign Exchange**

Margin Foreign Exchange Traded Products Product Providers:

- Interactive Brokers
- Saxo Capital Markets

### **Deposit Products**

- Bank accounts at an Australian Bank
- Savings accounts at an Australian credit union / Building society

### **Standard Margin Lending Facilities**

Limited to ASX securities and approved managed funds that the relevant provider currently has on their approved lending list. The following are the allowable Product Providers:

- St George Bank
- National Australia Bank
- Leveraged Equities
- Australia and New Zealand Banking Corporation

### **Managed Discretionary Account**

Lythgo Crew Wealth management managed discretionary accounts.



**LYTHGO CREW**  
— WEALTH MANAGEMENT —

DNR Capital

**Wholesale Products**

Lythgo Crew Wealth Management Individual managed accounts