

Approved Product List

INVESTMENT AND RISK

29 OCTOBER 2024

VERSION 18



LYTHGO CREW WEALTH MANAGEMENT PTY LTD

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LYTHGO CREW
— WEALTH MANAGEMENT —

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 3¼ 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 AND INVESTMENT

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.

PLATFORM	APPROVED PRODUCTS	PLATFORM	APPROVED PRODUCTS
AMP	<ul style="list-style-type: none"> ■ North Personal Super ■ MyNorth Super ■ North Pension ■ AMP Flexible Super Choice ■ AMP Flexible Lifetime Super ■ AMP Flexible Super Choice Pension 	Macquarie	<ul style="list-style-type: none"> ■ Pension Consolidator ■ Pension Consolidator II ■ Super Consolidator ■ Super Consolidator II ■ Wrap Pension Manager ■ Wrap Pension Manager II ■ Wrap Super Accumulator ■ Wrap Super Manager ■ Wrap Super Manager II ■ Wrap Investment Manager II ■ Wrap Investment Consolidator ■ Wrap Investment Consolidator II
ANZ	<ul style="list-style-type: none"> ■ Grow Wrap Super & Pension Service 	MLC	<ul style="list-style-type: none"> ■ Masterkey Business Super ■ Masterkey Pension ■ Masterkey Personal Super ■ Masterkey Pension Fundamentals ■ Masterkey Super ■ Masterkey Super Fundamentals ■ Navigator Retirement Plan Pension (Series 1 & 2) ■ Navigator Retirement Plan Super (Series 1 & 2) ■ Wrap Super Series 2
Asgard	<ul style="list-style-type: none"> ■ eWrap Super ■ eWrap Pension ■ Infinity eWrap Super ■ Infinity eWrap Pension ■ Elements Super ■ Elements Pension ■ Master Trust Employee Super ■ Master Trust Super ■ Master Trust Allocated Pension 	OnePath	<ul style="list-style-type: none"> ■ OneAnswer Pension ■ OneAnswer Allocated Pension ■ OneAnswer Frontier Personal Super ■ OneAnswer Frontier Personal Pension ■ OneAnswer Frontier Investment Portfolio ■ Integra Super ■ Corporate Super ■ Wrap Solutions
BT	<ul style="list-style-type: none"> ■ BT Lifetime Flexible Super ■ BT Lifetime Flexible Pension ■ BT SuperWrap Super ■ BT SuperWrap Pension ■ BT Super for Life ■ BT Panorama Super ■ BT Business Super ■ BT Lifetime Super – Employer Plan 	Perpetual	<ul style="list-style-type: none"> ■ Perpetual Select Pension Plan ■ Perpetual Select Superannuation Plan ■ Perpetual Wealthfocus Pension ■ Perpetual Wealthfocus Super
Colonial First State	<ul style="list-style-type: none"> ■ CFS Edge 		
HUB24	<ul style="list-style-type: none"> ■ HUB24 Invest – Choice ■ HUB24 Invest – Core ■ HUB24 Super – Choice ■ HUB24 Super – Core 		
IOOF	<ul style="list-style-type: none"> ■ Pursuit Focus Personal Super ■ Pursuit Select Personal Super ■ Employer Super ■ Expand Super ■ Expand Investment ■ Expand Pension ■ Pursuit Core Allocated Pension ■ Pursuit Core Personal Super ■ Pursuit Select Allocated Pension ■ Portfolio Service Employer/Corporate/Personal Super ■ Wealth Builder Products 		

Approved Investment Funds

Below is the allowable investments list for superannuation and managed fund investments. These funds are approved for both superannuation and managed fund investment purposes.

FUND	APIR	FUND	APIR
Arrow Street Global Equity Fund	MAQ0464AU	MLC Horizon 6	MLC0397AU
Australian Ethical Balanced Trust	AUG0001AU	Ophir Global Opportunities Fund	OPH2093AU
Australian Ethical Smaller Companies	AUG0018AU	Ophir High Conviction Fund	OPH0002AU
Bell Global Emerging Companies	BPF0029AU	Perpetual Diversified Wholesale Income	PER0260AU
Bennelong ex-20 Australian Equities Fund	BFL0004AU	Perpetual Whole Geared Australian Share Fund	PER0071AU
Colonial First State Wholesale Imputation Fund	FSF0003AU	Perpetual Wholesale Ethical SRI Fund	PER0116AU
Colonial First State Wholesale Australian Share Fund	FSF0002AU	Perpetual Wholesale Industrial Share Fund	PER0046AU
Colonial First State Wholesale Diversified Fund	FSF0008AU	Perpetual Wholesale Real Return Fund	PER0556AU
Colonial First State Wholesale Geared Share Fund	FSF0043AU	Platinum Asia Fund	PLA0004AU
Colonial First State Wholesale High Growth Fund	FSF0498AU	Platinum European Fund	PLA0001AU
Fidelity Australian Equities Fund	FID0008AU	RARE Infrastructure Value	TGP0008AU
Fidelity Australian Opportunities Fund	FID0021AU	Vanguard Australian Fixed Interest Index Fund	VAN0001AU
Fidelity China Fund	FID0011AU	Vanguard Australian Shares High Yield Fund	VAN0104AU
Fiducian India Fund	FPS0013AU	Vanguard Australian Property Securities Index Fund	VAN0004AU
Franklin Absolute Return Bond Fund	FRT0027AU	Vanguard Balanced Index Fund	VAN0018AU
Franklin Templeton Global Growth Fund	FRT0009AU	Vanguard Cash Plus Fund	VAN0102AU
La Trobe 12 Month Term Account	LTC0002AU	Vanguard Conservative Index Fund	VAN0109AU
Macquarie Australian Fixed Interest Fund	MAQ0061AU	Vanguard Growth Index Fund	VAN0110AU
Macquarie Wholesale Property Securities	MAQ0287AU	Vanguard Global Value Equity Fund	VAN0074AU
Magellan Infrastructure Fund	MGE0002AU	Vanguard High Growth Index Fund	VAN0111AU
Magellan Global Fund	MGE0001AU	Vanguard Index Australian Share Fund	VAN0010AU
Magellan Global Fund (Hedged)	MGE0007AU	Vanguard International Fixed Interest Fund (Hedged)	VAN0103AU
MLC Horizon 1	MLC0669AU	Vanguard International Shares Index Fund	VAN0003AU
MLC Horizon 2	MLC0670AU	Vanguard International Small Companies Index Fund	VAN0022AU
MLC Horizon 3	MLC0398AU	UBS Diversified Fixed Income	SBC0007AU
MLC Horizon 4	MLC0260AU	Zurich Concentrated Global Growth Fund	ZUR0617AU
MLC Horizon 5	MLC0265AU		

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 Retirement Trust | ■ Hostplus | ■ NESS Super |
| ■ Australian Super | ■ Intrust Super | ■ NGS Super |
| ■ Australian Catholic Super | ■ Kinetic Super | ■ Plum Super |
| ■ Aware Super | ■ Legal Super | ■ REI Super |
| ■ BussQ Super | ■ LGIA Super | ■ REST Super |
| ■ Cbus | ■ LUCRF Super | ■ Spirit Super |
| ■ Care Super | ■ Maritime Super | ■ TWU Super |
| ■ Energy Super | ■ MTAA Super | ■ QIEC Super |
| ■ First State Super | ■ Media Super | ■ UNI Super |
| ■ Guild Super | ■ Mercy Super | |
| ■ HESTA | ■ Mine Wealth & Wellbeing Super | |

RISK

Retail Insurance (the following fully underwritten)

- | | | |
|-------------------------------------|-------------|--------------------------|
| ■ ANZ | ■ IOOF | ■ OnePath |
| ■ AMP (Flexible Lifetime & Elevate) | ■ Macquarie | ■ Comminsure |
| ■ Asgard | ■ MLC | ■ Metlife |
| ■ BT | ■ Neos | ■ Clearview |
| ■ AIA | ■ TAL | ■ Resolution Life |
| ■ Asteron | ■ Zurich | ■ PPS (NobleOak Limited) |

Industry Fund (Insurance)

- | | | |
|-------------------------------|---------------------------------|----------------|
| ■ Australian Retirement Trust | ■ Hostplus | ■ NESS Super |
| ■ Australian Super | ■ Intrust Super | ■ NGS Super |
| ■ Australian Catholic Super | ■ Kinetic Super | ■ Plum Super |
| ■ Aware Super | ■ Legal Super | ■ REI Super |
| ■ BussQ Super | ■ LGIA Super | ■ REST Super |
| ■ Cbus | ■ LUCRF Super | ■ Spirit Super |
| ■ Care Super | ■ Maritime Super | ■ Sunsuper |
| ■ Energy Super | ■ MTAA Super | ■ TWU Super |
| ■ First State Super | ■ Media Super | ■ QIEC Super |
| ■ Guild Super | ■ Mercy Super | ■ Qsuper |
| ■ HESTA | ■ Mine Wealth & Wellbeing Super | ■ UNI Super |

OTHER APPROVED PRODUCTS, FACILITIES AND ACCOUNTS

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:

- DNR Capital

Wholesale Products

Lythgo Crew Wealth Management Individual Managed Accounts:

- Altor Altfi Income Fund
- Vantage Asset Management – VPEG Series



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