

APPROVED PRODUCT (INVESTMENT and RISK) LIST

Version 18

Date: 1st April 2025

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 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 |
|-----------------|---|
| 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 |
| ANZ | <ul style="list-style-type: none"> - Grow Wrap Super & Pension Service |
| Asgard | <ul style="list-style-type: none"> - eWrap Super - eWrap pension - Infinity eWrap Super - Infinity eWrap pension - Elements Super |

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| | <ul style="list-style-type: none"> - Elements Pension - Master Trust Employee Super - Master Trust Super - Master Trust Allocated Pension |
| 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 |
| 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 |
| 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 |

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| 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 |
| 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 |
| Perpetual | <ul style="list-style-type: none"> - Perpetual Select Pension Plan - Perpetual Select Superannuation Plan - Perpetual Wealthfocus pension - Perpetual Wealthfocus Super |

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 |
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| Arrow Street Global Equity Fund | MAQ0464AU |
| Australian Ethical Balanced Trust | AUG0001AU |
| Australian Ethical Smaller Companies | AUG0018AU |
| Bell Global Emerging Companies | BPF0029AU |
| Bennelong ex-20 Australian Equities Fund | BFL0004AU |
| 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 Absolute Return Bond Fund | FRT0027AU |
| Franklin Templeton Global Growth Fund | FRT0009AU |
| iShares Wholesale Australian Equity Index Fund | BLK9675AU |
| iShares Wholesale International Equity Index Fund | BLK6390AU |
| La Trobe 12 month Term Account | LTC0002AU |

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| 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 | PER007IAU |
| 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 |
| Zurich Concentrated Global Growth Fund | ZUR0617AU |

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

RISK

Retail Insurance (the following fully underwritten):

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

- OnePath
- Comminsure
- Metlife
- Clearview
- Resolution Life
- PPS (NobleOak Limited)

Industry Fund (Insurance):

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

OTHER APPROVED PRODUCTS, FACILITIES AND ACCOUNTS

Securities

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

Lythgo Crew Wealth Management Pty Ltd • ABN: 30 144 973 786 • AFSL No 370951

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www.lcwm.com.au

- 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