

## Investment Options List

# Pearler Investors Fund

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Pearler Investors Fund (**Fund**)

ARSN 656 139 230

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## Important information

This investment options list (**Investment Options List**) is issued by Cache (RE Services) Ltd (ACN 616 465 671, AFSL 494886) (**Cache RE, the Trustee or we**).

It forms part of, and should be read in conjunction with, the primary Product Disclosure Statement for the Fund (available at [pearler.com/terms/PDS.pdf](https://pearler.com/terms/PDS.pdf)). You should also read the additional information document (available at [pearler.com/terms/AID.pdf](https://pearler.com/terms/AID.pdf)). In this Investment Options List, the term **PDS** refers to the primary Product Disclosure Statement.

You should consider the information in the PDS (including the AID and this Investment Options List)

and obtain financial advice tailored to your personal circumstances when making a decision about the Fund. The information in this Investment Options List is general information only, is not financial product advice and does not take account of your personal financial situation or needs.

Information in this Investment Options List may change from time to time. Where a change is not materially adverse to investors, it may be updated via a notification at [pearler.com](https://pearler.com). You can ask Pearler to provide a digital copy of any updated information, free of charge, at [funds@pearler.com](mailto:funds@pearler.com).

## Investment Options

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This document describes the Investment Options that may be available to investors from time to time. Investors will not necessarily have access to all of these Investment Options at all times. Additional Investment Options may be made available in the future. To see which Investment Options are currently available for investment, please see the Apps. The Apps are not incorporated by reference into, and otherwise does not form part of, this document or the PDS.

## 1. Investment Options

The Fund currently offers a range of Investment Options under this Investment Options List.

Each Investment Options invests in one or two exchange-traded funds (**ETFs**) in accordance with the investment objective. An ETF's securities will be listed and traded on stock exchanges in Australia or the United States of America. The Investment Options will also hold cash for liquidity purposes.

The Investment Options are structured to achieve a total return through various combinations of capital growth and income over the short to long terms. This will not only allow the Investment Options to generate returns over time but also allow it to recover from a decline in the value of investments should there be a deterioration in the market.

Actual returns and volatility of the Investment Options may differ from expectations and may deviate from return objectives over short periods of time. As such, performance will be measured over longer investment cycles.

Investment Options	Investment objective	Investment horizon
All In One	To provide access to returns of the Vanguard Diversified High Growth Index ETF, which tracks a composite index based on the ETF's underlying strategic asset allocation ( <b>SAA</b> ) (with net dividends reinvested) before fees and expenses. The SAA allocates 90% to equity comprising of Australian, international and emerging market exposures and 10% to fixed income assets comprising of Australian and international exposures.	7+ years
Australian	To provide access to returns of the Vanguard Australian Shares Index ETF, which tracks the S&P/ASX 300 Index before fees and expenses.	7+ years
Overseas	To provide access to returns of Vanguard MSCI International Shares ETF, which tracks the MSCI World ex-Australia Index (with net dividends reinvested) before fees and expenses.	7+ years
USA	To provide access to returns of the iShares S&P 500 ETF, which tracks the S&P 500® Index (with net dividends reinvested) before fees and expenses).	7+ years
Australian (ESG)	To provide access to returns of the VanEck MSCI Australian Sustainable Equity ETF, which tracks the MSCI Australia IMI Select SRI Screened Index before fees and expenses.	7+ years
Overseas (ESG)	To provide access to returns of the VanEck MSCI International Sustainable Equity ETF, which tracks the MSCI World ex Australia ex Fossil Fuel Select SRI and Low Carbon Capped Index before fees and expenses.	7+ years
Battery Tech	To provide access to returns of the ETFs Battery Tech & Lithium ETF, which tracks the Solactive Battery Value-Chain Index before fees and expenses.	7+ years
AU/NZ (ESG)	To provide access to returns of the eInvest Better Future Fund (Managed Fund), which tracks the S&P/ASX Small Ordinaries Accumulation Index before fees and expenses.	7+ years

Investment Options	Investment objective	Investment horizon
Entire World	To provide access to the returns of the Vanguard 7+ years Australian Shares Index ETF and the Vanguard MSCI Index International Shares ETF, which track the S&P/ASX 300 Index and the MSCI World ex-Australia Index respectively before fees and expenses.	
Entire World (ESG)	To provide access to the returns of the VanEck MSCI 7+ years Australian Sustainable Equity ETF and the VanEck MSCI International Sustainable Equity ETF, which track the MSCI Australia IMI Select SRI Screened Index, and the MSCI World ex Australia ex Fossil Fuel Select SRI and Low Carbon Capped Index respectively before fees and expenses.	

The key principle underpinning the Investment Option is to provide exposure to ETFs that are informed by the investing behaviour of users of the Apps (**the Pearler investment community**). The Investment Options will be determined initially with reference to the directly held CHESS sponsored securities of users of the Apps. A key factor in selecting Investment Options will be based on holding value and across a range of indexes, other factors may include suitability for long term investing or ETF performance. The Trustee retains sole discretion to assess the grounds for inclusion or removal of Investment Options.

Additional Investment Options may be added when the popularity rankings change over time or when new categories or sub-categories are added.

No person or organisation earns fees directly for promoting securities or ETFs on the Apps. No person (including Pearler and its related parties) earn any fees or commissions directly based on which ETFs or securities are included as Investment Options or promoted on the Apps.

Detailed information about the Investment Options is set out in the below section.

### All In One – Product information

Product summary	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being amongst the most popular diversified multi-asset ETFs. The Investment Option is invested in a single ETF.
ETF	Vanguard Diversified High Growth Index ETF (ASX: VDHG)
Investment return objective	To provide access to returns of the Vanguard Diversified High Growth Index ETF, which tracks a composite index based on the ETF's underlying strategic asset allocation ( <b>SAA</b> ) (with net dividends reinvested) before fees and expenses. The SAA allocates 90% to equity comprising of Australian, international and emerging market exposures and 10% to fixed income assets comprising of Australian and international exposures.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified multi-asset portfolio.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum investment time frame	suggested 7 years
Risk level*	High risk

\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### All In One – Asset allocation (of the gross value of the Investment Options)

ETF	Australian equities	35.6% [34 – 38%]
	International equities	53.5% [46 – 62%]
	Australian bonds	6.9% [5 – 20%]
	International bonds	3.0% [1 – 5%]
Cash	AUD cash	1.0% [0 – 20%]

### All In One – Estimated costs

Indirect costs	0.27% p.a. of the net trust value of the Fund
Recoverable expenses*	0.51% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\*This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

### Australian – Product information

Product summary	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being amongst the most popular ETFs that provides exposure to Australian large cap securities. The Investment Option is invested in a single ETF.
ETF	Vanguard Australian Shares Index ETF (ASX: VAS)
Investment return objective	To provide access to returns of the Vanguard Australian Shares Index ETF, which tracks the S&P/ASX 300 Index before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified Australian equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### Australian – Asset allocation (of the gross value of the Investment Options)

ETF	Australian equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

### Australian – Estimated costs

Indirect costs	0.07% p.a. of the net trust value of the Fund
Recoverable expenses*	0.51% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

### Overseas – Product information

Product summary	This Investment Option provide exposure to an ETF which, in the Pearler investment community, is regarded as being amongst the most popular ETFs that provides exposure to international large cap securities. The Investment Option is a single listed ETF.
ETF	Vanguard MSCI Index International Shares ETF (ASX: VGS)
Investment return objective	To provide access to returns of Vanguard MSCI Index International Shares ETF, which tracks the MSCI World ex-Australia Index (with net dividends reinvested) before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified international equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### Overseas – Asset allocation (of the gross value of the Investment Options)

ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

### Overseas – Estimated costs

Indirect costs	0.18% p.a. of the net trust value of the Fund
Recoverable expenses*	0.51% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

## USA – Product information

Product summary	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being amongst the most popular ETFs that provide exposure to the S&P 500 Index. The Investment Option is a single ETF.
ETF	iShares Core S&P 500 ETF (ASX: IVV)
Investment return objective	To provide access to returns of the iShares S&P 500 ETF, which tracks the S&P 500® Index (with net dividends reinvested) before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified United States equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

## USA - Asset allocation (of the gross value of the Investment Options)

ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

## USA - Estimated costs

Indirect costs	0.04% p.a. of the net trust value of the Fund
Recoverable expenses*	0.51% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.



### Australian (ESG) – Product information

Product summary*	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being amongst the most popular ETFs that provides exposure to Australian large caps which are screened for environmental, social and governance (ESG) factors. The Investment Option is a single ETF.
ETF	VanEck MSCI Australian Sustainable Equity ETF (ASX: GRNV)
Investment return objective	To provide access to returns of the VanEck MSCI Australian Sustainable Equity ETF, which tracks the MSCI Australia IMI Select SRI Screened Index before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified Australian equities portfolio of large cap stocks screened for ESG factors.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged. For the avoidance of doubt, neither Cache RE, Cache nor Pearler take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising investments.
Minimum suggested investment time frame	7 years
Risk level**	High risk

\* The Fund merely provides you access to the portfolio of Underlying ETFs in which this Investment Option is invested. Neither the Trustee, Cache nor Pearler perform any screening based on labour standards, or environmental, social or ethical considerations, in relation to any of the Underlying ETFs in which the Investment Option is invested (or any of the underlying assets of those Underlying ETFs). We make no representation that any Underlying ETF will manage its portfolio in accordance with any sustainability or climate change investment strategy. See the AID for more information.

\*\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### Australian (ESG) – Asset allocation (of the gross value of the Investment Options))

ETF	Australian equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

### Australian (ESG) – Estimated costs

Indirect costs	0.35% p.a. of the net trust value of the Fund
Recoverable expenses*	0.50% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

### Overseas (ESG) – Product information

Product summary*	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being amongst the most popular ETFs that provides exposure to international large caps which are screened for which are screened for environmental, social and governance (ESG) factors. The Investment Option is a single ETF.
ETF	VanEck MSCI International Sustainable Equity ETF (ASX: ESGI)
Investment return objective	To provide access to returns of the VanEck MSCI International Sustainable Equity ETF, which tracks the MSCI World ex-Australia ex Fossil Fuel Select SRI and Low Carbon Capped Index before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified international equities portfolio of large cap stocks screened for ESG factors.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged. For the avoidance of doubt, neither Cache RE, Cache nor Pearler take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising investments.
Minimum suggested investment time frame	7 years
Risk level**	High risk

\* The Fund merely provides you access to the portfolio of Underlying ETFs in which this Investment Option is invested. Neither the Trustee, Cache nor Pearler perform any screening based on labour standards, or environmental, social or ethical considerations, in relation to any of the Underlying ETFs in which the Investment Option is invested (or any of the underlying assets of those Underlying ETFs). We make no representation that any Underlying ETF will manage its portfolio in accordance with any sustainability or climate change investment strategy. See the AID for more information.

\*\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### Overseas (ESG) – Asset allocation (of the gross value of the Investment Options)

ETF	International equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

### Overseas (ESG) – Estimated costs

Indirect costs	0.54% p.a. of the net trust value of the Fund
Recoverable expenses*	0.50% p.a. of the net trust value of the Fund
Buy/sell spread*	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

### Battery Tech – Product information

Product summary	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being one of the most popular thematic ETFs. The Investment Option is a single ETF.
ETF	ETFS Battery Tech & Lithium ETF (ASX: ACDC)
Investment return objective	To provide access to returns of the ETFS Battery Tech & Lithium ETF, which tracks the Solactive Battery Value-Chain Index before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a portfolio of stocks considered to be in the battery technology and lithium theme.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### Battery Tech – Asset allocation (of the gross value of the Investment Options)

ETF	Equities (Australian or international)*	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

\* The allocation to Australian or international securities is not pre-defined as the underlying ETF aims to provide exposure to the energy storage and production theme and will select securities that fulfil the corresponding criteria as reflected in the underlying ETFs disclosure document.

### Battery Tech – Estimated costs

Indirect costs	0.68%p.a. of the net trust value of the Fund
Recoverable expenses*	0.52% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

## AU/NZ (ESG) – Product information

Product summary*	This Investment Option provides exposure to an ETF which, in the Pearler investment community, is regarded as being one of the most popular active thematic ETFs. The Investment Option is a single ETF.
ETF	eInvest Better Future Fund (Managed Fund) (ASX: IMPQ).
Investment return objective	To provide access to returns of the eInvest Better Future Fund (Managed Fund), which tracks the S&P/ASX Small Ordinaries Accumulation Index before fees and expenses.
Investor profile	For investors who are socially minded and wish to invest in companies which are considered to be contributing to a better future. The investment is suitable for an investor who seek long term capital growth.
Investment strategy	Direct holdings of the underlying ETF along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level**	High risk

\* The Fund merely provides you access to the portfolio of Underlying ETFs in which this Investment Option is invested. Neither the Trustee, Cache nor Pearler perform any screening based on labour standards, or environmental, social or ethical considerations, in relation to any of the Underlying ETFs in which the Investment Option is invested (or any of the underlying assets of those Underlying ETFs). We make no representation that any Underlying ETF will manage its portfolio in accordance with any sustainability or climate change investment strategy. See the AID for more information.

\*\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

## AU/NZ (ESG) - Asset allocation (of the gross value of the Investment Options)

ETF	Australian or New Zealand equities	99% [80% - 100%]
Cash	AUD cash	1% [0% - 20%]

## AU/NZ (ESG) - Estimated costs

Indirect costs	1.77% p.a. of the net trust value of the Fund This includes 20% performance fee based on the excess of the underlying fund's return over the S&P/ASX Small Ordinaries Accumulation Index benchmark
Recoverable expenses*	0.53% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

### Entire World – Product information

Product summary	This Investment Option provides equal exposure to two ETFs which, in the Pearler investment community, are regarded as being amongst the most popular ETFs that provides exposure to Australian and international large cap securities.
ETFs	Vanguard Australian Shares Index ETF (ASX: VAS) Vanguard MSCI Index International Shares ETF (ASX: VGS)
Investment return objective	To provide access to the returns of the Vanguard Australian Shares Index ETF and the Vanguard MSCI Index International Shares ETF, which track the S&P/ASX 300 Index and the MSCI World ex-Australia Index respectively before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified Australian and international equities portfolio of large cap stocks.
Investment strategy	Direct holdings of the underlying ETFs along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged.
Minimum suggested investment time frame	7 years
Risk level*	High risk

\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

### Entire World – Asset allocation (of the gross value of the Investment Options)

ETFs	Australian equities	49.5% [35% - 65%]
	International equities	49.5% [35% - 65%]
Cash	AUD cash	1% [0% - 20%]

### Entire World – Estimated costs

Indirect costs	0.12%p.a. of the net trust value of the Fund
Recoverable expenses*	0.51% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

## Entire World (ESG) – Product information

Product summary*	This Investment Option provides equal exposure to two ETFs which, in the Pearler investment community, are regarded as being amongst the most popular ETFs that provides exposure to Australian and international large cap securities which are screened for environmental, social and governance (ESG) factors.
ETFs	VanEck MSCI Australian Sustainable Equity ETF (ASX: GRNV) VanEck MSCI International Sustainable Equity ETF (ASX: ESGI)
Investment return objective	To provide access to the returns of the VanEck MSCI Australian Sustainable Equity ETF and the VanEck MSCI International Sustainable Equity ETF, which track the MSCI Australia IMI Select SRI Screened Index, and the MSCI World ex Australia ex Fossil Fuel Select SRI and Low Carbon Capped Index respectively before fees and expenses.
Investor profile	For investors that seek to achieve a total return through a combination of capital growth and income over the short to long term by gaining exposure to a diversified Australian and international equities portfolio of large cap stocks screened for ESG factors.
Investment strategy	Direct holdings of the underlying ETFs along with some cash for liquidity purposes. Currency risk (if applicable) is not hedged. For the avoidance of doubt, neither Cache RE, Cache nor Pearler take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising investments.
Minimum suggested investment time frame	7 years
Risk level**	High risk

\* The Fund merely provides you access to the portfolio of Underlying ETFs in which this Investment Option is invested. Neither the Trustee, Cache nor Pearler perform any screening based on labour standards, or environmental, social or ethical considerations, in relation to any of the Underlying ETFs in which the Investment Option is invested (or any of the underlying assets of those Underlying ETFs). We make no representation that any Underlying ETF will manage its portfolio in accordance with any sustainability or climate change investment strategy. See the AID for more information.

\*\* For information about risk levels, please go to section 3 of the AID ('Additional risks'). For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').

## Entire World (ESG) – Asset allocation (of the gross value of the Investment Options)

ETFs	Australian equities	49.5% [35% - 65%]
	International equities	49.5% [35% - 65%]
Cash	AUD cash	1% [0% - 20%]

## Entire World (ESG) – Estimated costs

Indirect costs	0.45%p.a. of the net trust value of the Fund
Recoverable expenses*	0.51% p.a. of the net trust value of the Fund
Buy/sell spread**	±0.25%

\* For more information on management fees and costs, please see section 5 of the AID ('Fees and costs').

\*\* This sets out the estimated buy/sell spread incurred in relation to the relevant Investment Option. For the amounts recovered from investors as the buy/sell spread on unit prices, see page 15.

## 2. Transaction costs

	Gross transaction costs*	Buy/sell spread recovery*	Net transaction costs*
All In One	0.03%	0.03%	0.00%
Australian	0.03%	0.03%	0.00%
Overseas	0.03%	0.03%	0.00%
USA	0.03%	0.03%	0.00%
Australian (ESG)	0.04%	0.04%	0.00%
Overseas (ESG)	0.03%	0.03%	0.00%
Battery Tech	0.03%	0.03%	0.00%
AU/NZ (ESG)	0.03%	0.03%	0.00%
Entire World	0.04%	0.04%	0.00%
Entire World (ESG)	0.05%	0.05%	0.00%

\* All figures are based on actual amounts, or estimates of amounts, incurred for the last financial year and are expressed as a percentage of the net trust value of the Fund rounded off to two decimal places. For more information about fees and costs, please go to section 5 of the AID ('Fees and costs').