



Pearler Super

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Issued by Equity Trustees Superannuation Limited ("Trustee") (ABN 50 055 641 757, AFSL 229757, RSE L0001458) as trustee of Super Simplifier (ABN 36 526 795 205). Pearler Super, which includes the 'Pearler HomeSoon' feature, is a product offered through Super Simplifier.

Important information

The information contained in this Pearler Super Investment Menu (IM) should be read in conjunction with the Pearler Super PDS Parts I & II. Together, each of these documents form the PDS for the Fund. These documents are available free of charge by contacting Pearler, the Member Administrator or through the fund website via www.pearler/super.

There may be circumstances where a product on this IM is no longer available even though it shows on the IM. This may include when a Product Disclosure Statement (PDS) or the Target Market Determination (TMD) is not available.

For products that are available, you should obtain and consider the PDS or other disclosure document relating to the product you are interested in before making any decision to purchase the product.

Before you make any investment, you must consider the product disclosure statement and any other relevant disclosure document for the underlying financial product. You can access links via pearler.com/super for these documents, but you can also request them from the Trustee at any time.

Any investments or assets acquired by or on behalf of the Trustee in accordance with the Investment Menu or the above limits do not, in any way, constitute an endorsement of the investment as being appropriate to a member's personal situation, objectives or needs. The Investment Holding Limits and Investment Menu are designed to ensure that investments are in accordance with obligations imposed on superannuation trustees under superannuation legislation.

The Trustee reserves the right to change the Investment Holding Limits or Investment Menu which may result in an investment or asset no longer being permitted to be held in your portfolio, in which case the Trustee may sell the investment or asset and pay the proceeds into your Cash Account. We will advise you and Pearler of this in advance if it affects investments held by you (where necessary or appropriate).

If your account is wholly or partly invested in an illiquid investment because of your investment choice, we are not liable for any loss, cost, expense, or other liability arising from a delay in the transfer or payment of your benefit associated with a delay in realising the illiquid investment.

Code	Name	Type	Asset Class	Holding Limit
A200.ASX	BetaShares Australia 200 ETF	Exchange Traded Fund	Australian Shares; Alternative Growth	50.00%
AAA.ASX	BetaShares Australian High Interest Cash ETF	Exchange Traded Fund	Australian Cash; Cash	100.00%
ACDC.ASX	ETFS Battery Tech & Lithium ETF AUD	Exchange Traded Fund	Australian Shares; Commodity; International Shares; Australian Equities	10.00%
ASIA.ASX	BetaShares Asia Technology Tigers ETF	Exchange Traded Fund	International Shares; Australian Equities	20.00%
CRED.ASX	Betashares Australian Investment Grade Corporate Bond ETF	Exchange Traded Fund	Australian Fixed Income; Australian Shares; International Fixed Income; Secure Debt; Fixed Interest; Alternative Defensive; Australian Fixed Interest	30.00%
DHHF.ASX	BetaShares Diversified All Growth ETF	Exchange Traded Fund	Australian Shares; Emerging Market Equities; Global Equities	100.00%
DZZF.ASX	BetaShares Ethical Diversified High Growth ETF	Exchange Traded Fund	Australian Shares	100.00%
ESGI.ASX	VanEck MSCI International Sustainable Equity ETF	Exchange Traded Fund	Australian Shares; International Shares	50.00%
ETHI.ASX	BetaShares Global Sustainability Leaders ETF	Exchange Traded Fund	Australian Shares; International Shares; Global Equities	50.00%
FANG.ASX	ETFS Fang+ ETF	Exchange Traded Fund	International Shares	25.00%
FOOD.ASX	BetaShares Global Agriculture Currency Hedged ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; Food/Health	20.00%
GEAR.ASX	BetaShares Geared Australian Equity Holding	Exchange Traded Fund	Australian Shares	25.00%
GGUS.ASX	BetaShares Geared U.S. Equity Currency Hedged (Hedged Fund)	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities	50.00%
GHHF.ASX	Betashares Wealth Builder Diversified All Growth Geared (30-40% LVR) Complex ETF	Exchange Traded Fund	Australian Shares; Emerging Market Equities; Global Equities	25.00%
GMVW.ASX	VanEck Geared Australian Equal Weight Fund (Hedge Fund)	Exchange Traded Fund	Australian Shares; Australian Equities	10.00%
GNDQ.ASX	BetaShares Wealth Builder Nasdaq 100 Geared (30-40% LVR) Complex ETF	Exchange Traded Fund	Australian Shares; International Shares; Alternative Growth; International Listed infrastructure	25.00%

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GOLD.ASX	ETFs Physical Gold ETC	Exchange Traded Fund	Alternatives; Australian Shares; Commodity; Fixed Interest; Alternative Defensive; Uncorrelated Strategy; Growth Alternatives	20.00%
GPEQ.ASX	Vaneck Global Listed Private Equity ETF	Exchange Traded Fund	Alternatives; International Shares	30.00%
HACK.ASX	BetaShares Global Cybersecurity ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; International Listed infrastructure	20.00%
HCRD.ASX	BetaShares Interest Rate Hdg Australian Inv Grade Corporate Bond ETF	Exchange Traded Fund	Australian Fixed Income	50.00%
IAF.ASX	BlackRock Australia iShares Core Composite Bond ETF	Exchange Traded Fund	Australian Fixed Income; Australian Shares; At Risk Debt; Fixed Interest; Australian Bonds	50.00%
IEM.ASX	iShares MSCI Emerging Markets	Exchange Traded Fund	Australian Shares; International Shares; Emerging Market Equities	25.00%
IEU.ASX	iShares Europe	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities	20.00%
IFRA.ASX	VanEck FTSE Global Infrastructure (Hedged) ETF	Exchange Traded Fund	Australian Shares; International Shares; Property; Property & Infrastructure	20.00%
IHHY.ASX	BlackRock Australia iShares Global High Yield Bond (AUD Hedged) ETF	Exchange Traded Fund	Australian Fixed Income; Australian Shares; International Fixed Income; At Risk Debt; Fixed Interest	50.00%
IHVV.ASX	iSharesS&P 500 ETF Hedged (IHVV)	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities	20.00%
IOO.ASX	iShares Global 100 ETF	Exchange Traded Fund	Australian Shares; International Shares; Global Equities	50.00%
IVV.ASX	iShares S&P 500 AUD ETF	Exchange Traded Fund	International Shares; Developed Market Equities	75.00%
IWLD.ASX	BlackRock Australia iShares Core MSCI World Ex Aust ESG Leaders ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; Global Equities	50.00%
QRE.ASX	BetaShares S&P/ASX 200 Resources Sector ETF	Exchange Traded Fund	Australian Shares	20.00%

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MOAT.ASX	VanEck Morningstar Wide Moat ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; Global Equities	20.00%
NDQ.ASX	BetaShares NASDAQ 100 ETF	Exchange Traded Fund	Australian Shares; International Shares; Alternative Growth; International Listed infrastructure	40.00%
QHAL.ASX	VanEck MSCI International Quality (Hedged) ETF	Exchange Traded Fund	Australian Shares; International Shares	25.00%
QUAL.ASX	VanEck MSCI International Quality ETF	Exchange Traded Fund	International Shares; Global Equities	50.00%
RBTZ.ASX	BetaShares Global Robotics and Artificial Intelligence ETF	Exchange Traded Fund	Australian Shares; International Shares	10.00%
ROBO.ASX	ETFS Robo Global Robotics and Automation ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; Emerging Market Equities; International Listed infrastructure	10.00%
TBIL.ASX	Vaneck 1-3 Month Us Treasury Bond ETF	Exchange Traded Fund	International Bonds; Govt Bonds	20.00%
TECH.ASX	ETFS Morningstar Global Technology ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; Emerging Market Equities; International Listed infrastructure	20.00%
USHY.ASX	ETFS USD High Yield Bond (Currency Hedged) ETF	Exchange Traded Fund	Fixed Interest	15.00%
VAP.ASX	Vanguard Australian Property Securities Index ETF	Exchange Traded Fund	Australian REIT's; Australian Shares; Property; Alternative Growth; Property & Infrastructure; Australian Property	50.00%
VAS.ASX	Vanguard Australian Shares Index ETF	Exchange Traded Fund	Australian Shares; Australian Equities	50.00%
VDBA.ASX	Vanguard Diversified Balanced Index Fund ETF	Exchange Traded Fund	Australian Shares; Mixed Asset	100.00%
VDCO.ASX	Vanguard Diversified Conservative Index ETF	Exchange Traded Fund	Australian Shares; Mixed Asset; Alternative Defensive	100.00%
VDHG.ASX	Vanguard Diversified High Growth Index ETF	Exchange Traded Fund	Australian Shares; Mixed; Mixed Asset; Australian Equities	100.00%
VEU.ASX	Vanguard All-World EX US Shares Index	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; International ex US Equities; Alternative Growth; Global Equities	50.00%

Code	Name	Type	Asset Class	Holding Limit
VGS.ASX	Vanguard MSCI International Shares ETF	Exchange Traded Fund	Australian Shares; International Shares; Developed Market Equities; Global Equities	50.00%
VHY.ASX	Vanguard Australian Shares High Yield ETF	Exchange Traded Fund	Australian Shares; Australian Equities	50.00%
VTS.ASX	Vanguard US Total Market Shares Index ETF	Exchange Traded Fund	International Shares; US Equities	50.00%
JEPI.ASX	JPMorgan Eq Prem Income Active ETF (Managed Fund)	Units	Global Equities	30.00%
RF1.ASX	Regal Investment Fund	Units	Alternatives; Australian Shares	10.00%