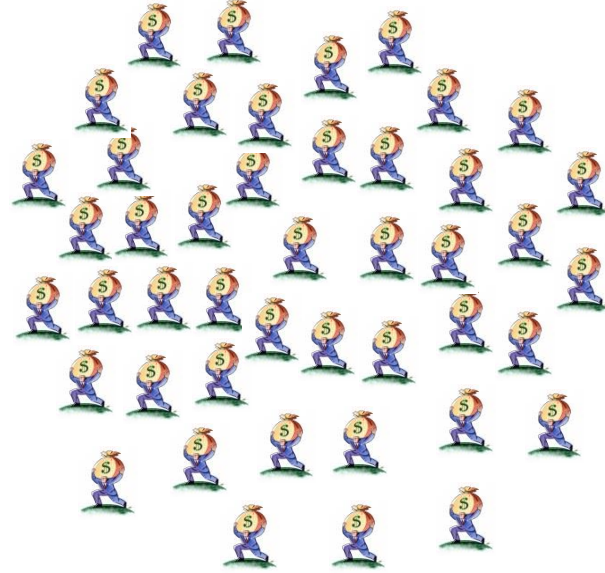


APRA Regulated FUND

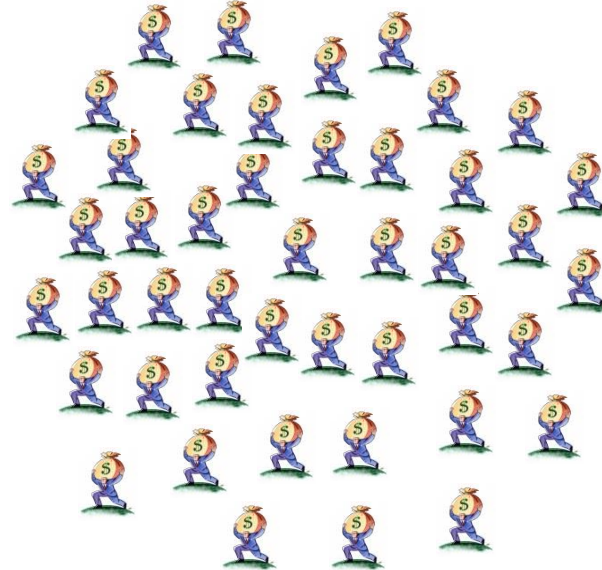
SMSF / Retail Depositors



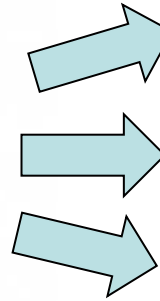
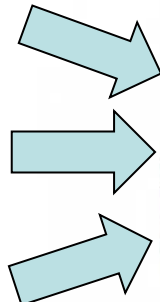
APRA Regulated FUND



SMSF / Retail Depositors



APRA Regulated FUND



Asset Allocation "Cash"

Cash Held

Liquidity Required

Mismatch

Cash



Cautious



Balanced



Aggressive

