

IconIQ



ICONIQ SUPER WRAP

Investment Guide

ISSUE DATE 18 NOVEMBER 2024

The information in this document forms part of the IconiQ Super Wrap Product Disclosure Statement dated 18 November 2024.

ISSUER and TRUSTEE: This Investment Guide ('Guide') for IconiQ Super Wrap is issued by Equity Trustees Superannuation Limited ('Trustee', 'we', 'us', 'our') (ABN 50 055 641 757, AFSL 229757, RSE Licence No. L0001458) as Trustee of WRAP Super (ABN 18 906 079 389, RSE No. R1078770) of which IconiQ Super Wrap is a Division (USI 18906079389002).

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PROMOTER AND INVESTMENT SERVICES

PROVIDER: Ventura Investment Management Ltd, ABN 49 092 375 258 ('Ventura') AFSL 253045).

ADMINISTRATOR and CUSTODIAN: FNZ (Australia) Pty Limited (ABN 67 138 819 119) (FNZ) is the Administrator of the Fund. FNZ Custodians (Australia) Pty Ltd (ABN 88 624 689 694, AFSL 507452) (FNZ Custodians) is the Fund's custodian.

The information contained in this Investment Guide should be read in conjunction with:

- IconiQ Super Wrap Product Disclosure Statement ('PDS') dated 18 November 2024, and
- IconiQ Super Wrap Investment Menu.

You should also read and consider the following documents:

- IconiQ Super Wrap Target Market Determinations; and
- The relevant disclosure documents and Target Market Determinations ('TMDs') for each Accessible Investment (if applicable).

Disclosure documents for Accessible Investments are available free of charge from iconiqwrap.com.au/disclosures-and-forms or by contacting your Financial Adviser.

Capitalised terms have the same meaning as in the PDS, unless specified otherwise.

The information contained in this document is general information only and doesn't take into account your personal objectives, financial situation, needs or circumstances. Before acting on this information, you should speak with your Financial Adviser and consider its appropriateness, having regard to your personal objectives, financial situation, needs and circumstances.

You can join the Division (by establishing an Accumulation and/or Pension Portfolio), only if you are advised by a Financial Adviser so you can receive financial advice for each investment you are considering. If you cease to have a Financial Adviser after establishing an Account, there are implications for your membership of the Division – see the PDS for more information about this.

All dollar amounts are in Australian dollars unless otherwise indicated.

Information in this document is subject to change from time to time. The latest version is available from iconiqwrap.com.au/disclosures-and-forms.

Any statement made by a third party or based on a statement made by a third party in this Investment Guide has been included in the form and context in which it appears with the consent of the third party, which has not been withdrawn as at the date of this Investment Guide.

Important Information

Your investment is not guaranteed. The value of your investment can rise and fall depending on the investment returns achieved by the investment option(s) and Accessible Investments you select. You and your Financial Adviser are responsible for your investment choices in relation to the products described in the PDS. The Trustee, Administrator and Ventura are not responsible for your investment choices in the IconiQ Super Wrap and are not liable for any loss or damage you may incur as a result of you deciding to invest in, or withdraw from, a particular investment.

Note: Investment returns can be volatile and past performance is not a reliable indicator of future performance.

About this Investment Guide

This Investment Guide summarises the types of investment options available for you to invest in through IconiQ Super Wrap. This Guide is designed to assist you and your Financial Adviser build an investment portfolio to meet your specific investment individual circumstances and needs.

This Guide includes general information about available investment strategies that you and your Financial Adviser may wish to consider.

The list of Accessible Investments available through IconiQ Super Wrap is available at iconiqwrap.com.au/disclosures-and-forms.

For more information about investing through IconiQ Super Wrap and the associated risks, refer to the latest PDS available at iconiqwrap.com.au/disclosures-and-forms.

About the Investment Options

You can invest in a wide range of investment options, meaning you and your Financial Adviser can tailor the investment strategy to your specific circumstances and needs. Within the IconiQ Super Wrap, the investment options may include Managed Funds, Managed Portfolios, ASX listed securities and Term Deposits. Available Accessible Investments are listed in the Investment Menu at iconiqwrap.com.au/disclosures-and-forms.

Before choosing your investments, it is important you understand your personal investment strategy including your investment objective, the timeframe you wish to invest and the level of risk you are comfortable with. See below for more information about formulating an investment strategy, subject to any investment holding limits.

Investment Holding Limits

The Trustee has set limits on how much you can invest in certain investment options (including categories of investments within certain investment options). These limits take into account liquidity, diversity and risk and are expressed as 'Single security limits'. If the value you hold in a particular investment option (per Advised Account or Non-Advised Account) ('Account') exceeds the investment holding limit, you will not be able to make further investments into that particular investment option until the value of your holdings moves below the investment holding limit.

Investments in Managed Portfolios are not excluded from your Portfolio when determining whether your investments (per Account) are within any applicable investment holding limit.

Single security limits are summarised in the table below.

Investment options	Single security limits ¹
Managed Funds (excluding alternative Managed Funds³)	Up to 100% of your Account
Listed Investments (ETFs, ETPs and LICs)	Up to 100% of your Account
ASX listed securities included in S&P/ASX 100 Index² (excluding ETFs, ETPs and LICs)	Up to 25% of your Account
ASX listed securities outside S&P/ASX 100 Index (excluding ETFs, ETPs and LICs)	Up to 10% of your Account
Managed Portfolios	Up to 100% of your Account
Alternatives (including alternative Managed Funds, alternative ETFs and alternative ETPs³)	Up to 25% of your Account

1. These are the maximum single security limits allowed. The Trustee has the discretion to set lower single security limits which may change from time to time.

2. Includes Australian direct interest rate securities issued by a company included on the S&P/ASX 100 Index. An Australian direct interest rate security (for example a hybrid security, and/or corporate bond) issued by a company included on the S&P/ASX 100 Index will have the same investment holding limit applied as if it were an ordinary security, if the security ranks ahead of the ordinary shareholders in the event of an insolvency.

3. Alternative Managed Funds, alternative ETFs and alternative ETPs include commodity-based investments (for example, gold) and hedge fund strategies including long/short and absolute return type strategies.

This section outlines investment limits determined by the Trustee. There may be investment limits set by issuers or managers of Accessible Investments including Managed Portfolios. For further information, you should refer to the applicable disclosure document for the Accessible Investment.

General information on risks

For information about the risk level for types of investment options or investment strategies, please see below. For information about the risks associated with individual Accessible Investments refer to the product disclosure statement or other disclosure documents for the Accessible Investments.

Investment Strategies

To help you and your Financial Adviser tailor your investment strategy, a range of investment strategies are available to you and you may utilise one or more investment strategies. These may include diversified managed investment strategies and other managed investment strategies.

Exposure to growth assets such as shares and property, defensive assets such as fixed interest and cash and international investments may be obtained through ASX listed securities, Managed Funds or Managed Portfolios.

The investment strategies (including objectives and indicative risk profiles) shown below are a guide only to assist you and your Financial Adviser to determine the strategy and Accessible Investments (including managed investments, such as Managed Portfolios and Managed Funds), that suits your circumstances. For an explanation of each of the strategies, including the investment or asset mix typically included in each of the strategies, speak to your Financial Adviser. The level of risk and fees and costs associated with your investment strategy will depend on the investments you choose to implement the strategy.

Diversified Managed investment strategies

Conservative Diversified Managed Investment Strategy	
Investment objective and strategy	To provide investors primarily with income and also some potential growth through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	2*
Risk Level	Low
Suggested minimum investment timeframe	2 years

Moderate Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors primarily with income and also some potential growth with a higher level of capital security through an investment portfolio consisting mainly of fixed interest and cash investments, but which normally will also have some exposure to growth assets such as shares and property. This may also include an exposure to alternative assets. Investment options in this strategy will suit investors who prefer a higher exposure to income producing investments, while having limited exposure to growth investments and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	2-5* (depending on the managed investment you choose)
Risk Level	Low - Medium to High (depending on the managed investment you choose)
Suggested minimum investment timeframe	3 years

Balanced Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with potential growth through a balanced exposure to growth assets such as shares and property as well as to fixed interest and cash investments. This may include an exposure to alternative assets. Investment options in this strategy will suit investors who want a balanced exposure to growth and income producing assets and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	4-5* (depending on the managed investment you choose)
Risk Level	Medium - Medium to High (depending on the managed investment you choose)
Suggested minimum investment timeframe	5 years

Growth Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with potential growth through higher exposure to growth assets such as shares and property, with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	5-6* (depending on the managed investment you choose)
Risk Level	Medium to High (depending on the managed investment you choose)
Suggested minimum investment timeframe	7 years

High Growth Diversified Managed Investment Strategy

Investment objective and strategy	To provide investors with potential growth through higher exposure to growth assets such as shares and property (with a low level of capital security), with some fixed interest and cash investments as well as a possible exposure to alternative assets. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may well be negative.
Risk Band	6*
Risk Level	High
Suggested minimum investment timeframe	9 years

Other Managed investment strategies

Australian Shares Managed Investment Strategy

Investment objective and strategy	To provide investors with potential growth in the value of their investments primarily through exposure to Australian shares in a variety of market sectors. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6 - 7* (depending on the managed investment you choose)
Risk Level	High - Very High (depending on the managed investment you choose)
Suggested minimum investment timeframe	6-7 years

International Shares Managed Investment Strategy

Investment objective and strategy	To provide investors with potential growth in the value of their investments primarily through exposure to shares from around the world, although some funds may have exposure to Australian shares. Within this strategy investment options may have a specific focus such as smaller companies or employ internal leverage. Investment options in this strategy will suit investors who are seeking to invest in international share markets through a managed investment vehicle and who accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6 - 7* (depending on the managed investment you choose)
Risk Level	High - Very High (depending on the managed investment you choose)
Suggested minimum investment timeframe	6-7 years

Property Securities Managed Investment Strategy

Investment objective and strategy	To provide investors with income and some potential growth in the value of their investments through exposure primarily to property related listed securities in Australia and New Zealand. Investment options in this strategy will suit investors who want mostly income returns while maintaining some growth in the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6 - 7* (depending on the managed investment you choose)
Risk Level	High - Very High (depending on the managed investment you choose)
Suggested minimum investment timeframe	5+ years

REITs Managed Investment Strategy

Investment objective and strategy	To provide investors with potential growth in the value of their investments over rolling five-year periods through exposure primarily to property related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investments over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	7*
Risk Level	Very High
Suggested minimum investment timeframe	7 years

Australian Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above inflation and cash rate through exposure to Australian fixed interest securities. Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	3-5* (depending on the managed investment you choose)
Risk Level	Low to Medium - Medium (depending on the managed investment you choose)
Suggested minimum investment timeframe	3-4 years

International Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above inflation and cash rate through exposure to fixed interest securities from around the world (including Australia). Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	3-5* (depending on the managed investment you choose)
Risk Level	Low to Medium - Medium (depending on the managed investment you choose)
Suggested minimum investment timeframe	3-4 years

Short Term Fixed Interest Managed Investment Strategy

Investment objective and strategy	To provide investors with mainly income returns that are higher than cash rate through exposure to a range of cash, fixed interest securities and mortgages (which may reduce liquidity). Investment options in this strategy will suit investors seeking returns and risk slightly higher than those available from cash investments and wanting to maintain the value of their investment over the short term.
Risk Band	1-2* (depending on the managed investment you choose)
Risk Level	Very Low - Low (depending on the managed investment you choose)
Suggested minimum investment timeframe	2 years

Diversified Fixed Interest Managed Investment Strategy

Investment objective and strategy	<p>To provide investors with mainly income returns that are above inflation and cash rate with a higher level of capital security. This is achieved primarily through exposure to fixed interest securities from around the world and may include exposure to the high yield and emerging market sectors.</p> <p>Investment options in this strategy will suit investors who want to maintain the value of their investment over the medium term and accept that returns over the short term will fluctuate and may even be negative.</p>
Risk Band	4-6* (depending on the managed investment you choose)
Risk Level	Medium - High (depending on the managed investment you choose)
Suggested minimum investment timeframe	4-6 years

Alternative Assets Managed Investment Strategy

Investment objective and strategy	To provide investors with returns that may be uncorrelated to the direction of the share and bond markets. Investment options in this strategy may not be managed to track a specific index, such as the All Ordinaries, Dow Jones or MSCI, may invest in both physical securities and derivatives and may use leverage with a clear goal to deliver an absolute return to investors.
Risk Band	4-7* (depending on the managed investment you choose)
Risk Level	Medium - Very High (depending on the managed investment you choose)
Suggested minimum investment timeframe	5 years

Cash Managed Investment Strategy

Investment objective and strategy	To provide investors with income returns that are above at call bank deposit rates with a high level of capital security through exposure to a range of short-term securities, government and bank backed securities and corporate securities. Investment options in this strategy will suit investors seeking high investment liquidity for short periods with a low risk of capital loss.
Risk Band	1-2* (depending on the managed investment you choose)
Risk Level	Very Low - Low (depending on the managed investment you choose)
Suggested minimum investment timeframe	No minimum

Listed Infrastructure Managed Investment Strategy

Investment objective and strategy	To provide investors with income and growth in the value of their investments through distributions and potential capital growth with a low level of capital security primarily through exposure to infrastructure related listed securities around the world. Investment options in this strategy will suit investors who want to grow the value of their investment over the long term and accept that returns over the short term will fluctuate and may even be negative.
Risk Band	6*
Risk Level	High
Suggested minimum investment timeframe	6 years

ASX Listed Securities

Investment objective and strategy	The objective of the portfolio is to achieve long term capital growth through investments in authorised listed securities (refer to the Investment Menu for available listed securities).
Risk Band	1 - 7* (depending on the listed securities you choose)
Risk Level	Very Low - Very High (depending on the listed securities you choose)
Suggested minimum investment timeframe	5 - 7 years

Term Deposits

Investment objective and strategy	To provide a choice of secure income bearing investments that allow members to invest for a fixed length of time at a rate of return that is determined at the time of investment (refer to the Investment Menu for available term deposits).
Risk Band	1*
Risk Level	Very Low
Suggested minimum investment timeframe	Term deposits allow you to make an investment for a fixed length of time at a rate of return that is determined at the time of investment, ranging from 30 days to 5 years.

* Refer to the Standard Risk Measure table in Section 4 of the PDS for information about the expected number of annual negative returns over a 20-year period, depending on the applicable Risk Band.

Investment Options

Cash

When you establish a Portfolio, a minimum Cash balance (IconiQ Super Wrap Cash) is required (see the PDS for information about IconiQ Super Wrap Cash including the minimum required). Any minimum Cash balance or additional amount held in IconiQ Super Wrap Cash is invested with a bank as nominated by or on behalf of the Trustee from time to time. You cannot choose how your IconiQ Super Wrap Cash is invested. Refer to Section 1 of the PDS for information about IconiQ Super Wrap Cash including the objective and strategy of any Cash balance holding.

Interest is payable in relation to the Cash balance held in your Portfolio at the same interest rate as the Reserve Bank of Australia's Cash Rate (before deduction of a Cash Administration Fee). The latest available interest rate on your Cash balance can be found at iconiqwrap.com.au/disclosures-and-forms or by contacting your Financial Adviser.

Managed Portfolios

Managed Portfolios are a portfolio of assets which may be made up of Managed Funds, listed securities, fixed income securities and/or cash which are run by a professional Managed Portfolio Model Manager. Ventura is the responsible entity of the IconiQ SMA ARSN 669 893 707 via which Managed Portfolios are available to you. Ventura is also the Managed Portfolio Model Manager for the Managed Portfolios accessible to you via the IconiQ SMA. The responsible entity and/or the Managed Portfolio Model Manager charge fees and costs. Other fees and costs (associated with underlying investments in a Managed Portfolio) may also apply.

A range of Managed Portfolios with a variety of portfolio strategies and objectives are available through the IconiQ SMA. Available Managed Portfolios are listed in the Investment Menu.

Please refer to the IconiQ SMA PDS for more information, including information about risks and fees and costs charged in or through the Managed Portfolio (which are additional to the fees and costs shown in the IconiQ Super Wrap PDS).

Managed Funds

Managed Funds are a type of managed investment scheme where your investment amount is pooled together with other investors' monies and managed

by a fund manager. Generally, when you choose a Managed Fund, units in the fund are purchased for your Portfolio and you are paid income via periodic distributions.

The fund manager usually charges fees and costs including annual fees for the management of the fund which will be incorporated in the Managed Fund's unit price. Other fees and costs may apply.

A range of Managed Funds are available as listed in the Investment Menu.

Please refer to the disclosure documents for a Managed Fund for more information including information about risks and fees and costs charged in or through the Managed Portfolio (which are additional to the fees and costs shown in the IconiQ Super Wrap PDS).

ASX Listed Securities

You and your adviser can select listed securities trading on the Australian Securities Exchange ('ASX') for your Portfolio, subject to applicable holding limits. Listed securities may include ordinary shares, exchange-traded funds ('ETFs'), listed investment companies ('LICs'), Real estate investment trusts (REITs), interest rate securities and hybrids (such as preference shares and convertible notes). For further information about these different types of securities, speak to your Financial Adviser.

Some listed investments (eg. ETFs) may include additional fees and costs. Please refer to the applicable disclosure documents (if any).

The Trustee may at its discretion approve other securities or certain other listed securities subject to specific analysis and research and determination of appropriate investment limits. Your Financial Adviser can assist you in making a specific approval request.

Term Deposits

You can choose from Term Deposits issued by an ADI for your Portfolio, as listed in the Investment Menu.

Please refer to the applicable disclosure documents for more information including information about interest payable, and fees charged, by the ADI.

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