



Investment Menu Dated 19 June 2017

This Investment Menu is issued by Praemium Australia Limited
(ABN 92 117 611 784, AFSL 297956).

The information in this document forms part of the following
Product Disclosure Statement:

Morningstar Next Product Disclosure Statement (PDS)
dated 19 June 2017

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Model Portfolio Manager Profile



Morningstar Investment Management Australia Limited (ABN 54 071 808 501; AFSL 228986) ('Morningstar') is a leading provider of asset allocation, portfolio construction and investment research services with over 35 years' experience in the United States, Australia and other international markets.

Morningstar advises and manages funds for superannuation funds, institutions, platform distributors, financial advisers and individuals. Morningstar's disciplined investment approach delivers objective, cost effective and holistic solutions for clients – helping them reach their financial goals.

Morningstar's goal is to preserve capital and undertakes comprehensive fundamental analysis of global asset classes and securities.

Model Portfolio Profile: MN0001

Morningstar Cautious

Investment objective

To achieve a consistent income return and a modest amount of capital growth, by investing in a diversified portfolio of income and growth asset classes, with an emphasis on defensive asset classes.

Model Portfolio Manager

Morningstar Investment Management Australia Limited

Designed for investors who...

The Cautious Model Portfolio is designed for investors whose main objective is stability of income. A lower risk of capital loss can be expected, but overall returns are also likely to be lower.

Investment Strategy and approach

This is an actively managed diversified portfolio of securities across: income oriented asset classes, such as cash and fixed interest securities; and growth asset classes such as Australian equities, property and global securities. In general, the portfolio's long term average exposure will be around 70% income assets and around 30% growth assets, however the allocations will be actively managed within the allowable asset allocation ranges depending on market conditions.

Benchmark Index

Inflation, as measured by CPI, plus 1.0% per year

Indicative number of stocks

25 - 80

Minimum Model Investment

\$10,000

Investment Fee*

Investment Fee 0.43% per year
Performance Fee Nil

Indirect Cost Ratio*

Approximate ICR 0.21% per year

Asset allocation ranges (%)		
	Minimum	Maximum
Australian Shares	0	30
Global Shares	0	30
Australian Property Shares	0	15
Global Property Shares	0	15
Global Infrastructure	0	10
Alternatives	0	25
Australian Bonds	0	30
Global Bonds (hedged)	0	30
Global Inflation Linked (hedged)	0	20
Cash	10	70

1. *Further information on fees and costs can be found in the Product Disclosure Statement.

Model Portfolio Profile: MN0002

Morningstar Balanced

Investment objective

To achieve a moderate amount of capital growth along with a consistent income return, by investing in a diversified portfolio of growth and income assets.

Model Portfolio Manager

Morningstar Investment Management Australia Limited

Designed for investors who...

The Balanced Model Portfolio is designed for investors whose main objective is to maintain stable returns. They are prepared to accept a low to medium risk of capital loss to achieve this objective.

Investment Strategy and approach

This is an actively managed diversified portfolio of securities across: growth asset classes such as Australian equities, property and global securities; and income-oriented asset classes, such as cash and fixed interest securities. In general, the portfolio's long term average exposure will be around 50% growth assets and around 50% income assets, however the allocations will be actively managed within the allowable asset allocation ranges depending on market conditions.

Benchmark Index

Inflation, as measured by CPI, plus 2.5% per year

Indicative number of stocks

25 - 80

Minimum Model Investment

\$10,000

Investment Fee*

Investment Fee	0.43% per year
Performance Fee	Nil

Indirect Cost Ratio*

Approximate ICR	0.25% per year
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Assett allocation ranges (%)		
	Minimum	Maximum
Australian Shares	0	45
Global Shares	0	45
Australian Property Shares	0	20
Global Property Shares	0	20
Global Infrastructure	0	15
Alternatives	0	25
Australian Bonds	0	30
Global Bonds (hedged)	0	30
Global Inflation Linked (hedged)	0	20
Cash	0	55

1. *Further information on fees and costs can be found in the Product Disclosure Statement.

Model Portfolio Profile: MN0003

Morningstar Growth

Investment objective

To achieve capital growth through investing in a diversified portfolio of growth and income asset classes, with an emphasis on growth asset classes.

Model Portfolio Manager

Morningstar Investment Management Australia Limited

Designed for investors who...

The Growth Model Portfolio is designed for investors whose main objective is to achieve balanced returns to meet their medium to long term financial goals. They are prepared to accept a medium risk of capital loss to achieve this objective.

Investment Strategy and approach

This is an actively managed diversified portfolio of securities across: growth asset classes such as Australian equities, property and global securities; and income-oriented asset classes, such as cash and fixed interest securities. In general, the portfolio's long-term average exposure will be around 70% growth assets and around 30% income assets, however the allocations will be actively managed within the allowable asset allocation ranges depending on market conditions.

Benchmark Index

Inflation, as measured by CPI, plus 3.5% per year

Indicative number of stocks

25 - 80

Minimum Model Investment

\$10,000

Investment Fee*

Investment Fee	0.43% per year
Performance Fee	Nil

Indirect Cost Ratio*

Approximate ICR	0.26% per year
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Asset Allocation Ranges (%)		
	Minimum	Maximum
Australian Shares	0	60
Global Shares	0	60
Australian Property Shares	0	25
Global Property Shares	0	25
Global Infrastructure	0	20
Alternatives	0	25
Australian Bonds	0	20
Global Bonds (hedged)	0	20
Global Inflation Linked (hedged)	0	15
Cash	0	45

1. *Further information on fees and costs can be found in the Product Disclosure Statement.



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