



Investment Guide (6 May 2021)

The information in this Investment Guide forms part of the Product Disclosure Statement (PDS) dated 28 June 2019 for Oracle Managed Account issued by The Trust Company (RE Services) Limited ABN 45 003 278 831, AFSL 235 150 ("Responsible Entity"), the responsible entity of the registered IDPS-like managed investment scheme known as Xplore Wrap ARSN 163 784 432 ("Scheme") of which Oracle Managed Account is a separate class of interest.

Oracle Managed Account

Oracle Managed Account is a comprehensive investment administration platform that delivers superior administration, tailored investment solutions and flexible reporting, all providing a powerful investor experience.

The Investment Universe

Oracle Managed Accounts offers a comprehensive range of investment solutions including:

- Managed Funds
- Managed Portfolios
- ASX securities
- Cash
- Term Deposits
- International securities
- Initial Public Offers
- Exchange Traded Funds (ETF)/Listed Investment Companies
- Fixed Interest securities
- Exchange Traded Options (ETO) (available through Managed Funds and Managed Portfolios)

This Investment Guide contains a list of Managed Portfolios, Managed Funds and Direct Shares available to you for investment. Please refer to the PDS available on the website www.oracleag.com.au for further details.

Available Investment Options

Managed Portfolios

All investment fees are quoted inclusive of GST, unless otherwise stated.

	Oracle Australian Equities Portfolio	Oracle Global Equities Portfolio
Portfolio Code	FIMELP	FIMIOP
Sub-Investment Manager	Oracle Investment Management Pty Ltd	Oracle Investment Management Pty Ltd
Strategy	To use active bottom up stock selection, focusing on buying quality securities at reasonable prices. The securities are assessed as meeting our investment criteria of strong earnings growth and as likely to provide attractive returns to investors.	To use active bottom up stock selection, focusing on buying quality securities at reasonable prices. The securities are assessed as meeting our investment criteria of strong earnings growth and as likely to provide attractive returns to investors.
Benchmark	S&P/ASX 200 Accumulation Index.	MSCI ACWI ex Australia in AUD\$ (unhedged).
Investment Objective	To provide investors with long-term capital growth, dividends and tax effective income. The portfolio aims to outperform its benchmark over a rolling 3-year period.	To provide investors with long-term capital growth and tax effective income. The portfolio aims to outperform its benchmark over a rolling 3-year period.
Investment Universe	ASX listed securities that have a market capitalisation similar in size to those in the S&P/ASX 200. May also invest in ETFs, cash and short-term money market securities.	Primarily large cap international securities listed on major international exchanges. Portfolio may invest in listed ETFs.
Suitable Investors	Suits investors seeking capital growth together with tax effective dividend income. They prefer to invest in larger, more secure ASX 200 securities that have a proven track record of success.	Suits investors with a higher risk profile who are seeking to invest in large international securities which potentially have a higher growth potential and lower income.
Risk Band	5 – Medium to High	5 – Medium to High
Estimated number of negative annual returns over any 20-year period	3 to less than 4	3 to less than 4
Asset Allocation Ranges	70 - 100% Equities 0 - 30% Cash	70 - 100% Equities 0 - 30% Cash
Investment Fee % p.a.	0.75%	0.95%
Indirect Cost Ratio	N/A	N/A
Performance Fee % p.a.	15% of any amount by which the Portfolio's investment return is greater than the return generated by the S&P/ASX 200 Accumulation Index.	15% of any amount by which the Portfolio's investment return is greater than the return generated by the MSCI ACWI ex Australia Index in AUD\$.
Number of Securities	15 - 40	15 - 40
Cash Holding	0 - 30%	0 - 30%
Investment Timeframe	3 years	3 years
Customisable	Yes	Yes
Minimum Initial Investment Amount	\$50,000	\$50,000

	Oracle Emerging Companies Portfolio	Oracle Fixed Income Portfolio
Portfolio Code	FIMEGP	FIMFIP
Sub-Investment Manager	Oracle Investment Management Pty Ltd	Oracle Investment Management Pty Ltd
Strategy	To use active bottom up stock selection, focusing on buying quality securities at reasonable prices. The securities are assessed as meeting our investment criteria of strong earnings growth and as likely to provide attractive returns to investors.	To invest in credit securities with strong management, and balance sheets that display characteristics such as sufficient liquidity and low levels of gearing. Diversification is achieved mainly through investment in securities across a range of industries.
Benchmark	S&P/ASX Small Ordinaries Accumulation Index.	Bloomberg AusBond Bank Bill Index.
Investment Objective	To provide investors with long-term capital growth and tax effective income. The portfolio aims to outperform its benchmark over a rolling 3-year period.	To provide a return comprised of a secure and predictable income stream with moderate capital growth. The portfolio aims to outperform the Bloomberg AusBond Bank Bill Index on an annual basis.
Investment Universe	Listed ASX securities, primarily outside the S&P/ASX 200. May also invest in ETFs, cash and short-term money market securities.	The portfolio will primarily comprise of Australian Fixed Income including corporate bonds, listed sub-debt, listed hybrids and cash.
Suitable Investors	Suits investors with a higher risk profile who are seeking to invest in smaller Australian securities which potentially have a higher growth potential and lower income.	Suits investors who are more conservative in nature or are looking to reduce the overall volatility of their portfolio valuation and performance. It suits people who are looking for consistent levels of income.
Risk Band	5 – Medium to High	2 - Low
Estimated number of negative annual returns over any 20-year period	3 to less than 4	0.5 to less than 1
Asset Allocation Ranges	70 - 100% Equities	70 - 100% Fixed Interest
	0 - 30% Cash	0 - 30% Cash
Investment Fee % p.a.	0.85%	0.55%
Indirect Cost Ratio	Estimated ICR is 0.05%	N/A
Performance Fee % p.a.	15% of any amount by which the Portfolio's investment return is greater than the return generated by the S&P/ASX Small Ordinaries Accumulation Index.	N/A
Number of Securities	20 - 40	15 - 30
Cash Holding	0 - 30%	0 - 30%
Investment Timeframe	3 years	3 years
Customisable	Yes	Yes
Minimum Initial Investment Amount	\$50,000	\$100,000

Oracle Property Securities Portfolio	
Portfolio Code	ORAPSP
Sub-Investment Manager	Oracle Investment Management Pty Ltd
Strategy	To use active bottom up stock selection, focusing on buying quality companies at reasonable prices. The securities are assessed as meeting our investment criteria of strong earnings growth and as likely to provide attractive returns to investors.
Benchmark	S&P/ASX 300 Property Trust Accumulation Index
Investment Objective	To provide investors with long-term capital growth and income. The portfolio aims to outperform its benchmark over a rolling 3 year period
Investment Universe	Listed ASX Securities that invest in and or Manage Property Investments. Portfolio may invest in listed ETFs.
Suitable Investors	Suits investors that have a more balanced risk profile and who are seeking more modest capital growth and a higher level of income.
Risk Band	4 - Medium
Estimated number of negative annual returns over any 20-year period	2 to less than 3
Asset Allocation Ranges	70 - 100% Equities 0 - 30% Cash
Investment Fee % p.a.	0.65%
Indirect Cost Ratio	Estimated ICR is 0.05%
Performance Fee % p.a.	Nil
Number of Securities	15 - 40
Cash Holding	0 - 30%
Investment Timeframe	3-5 years
Customisable	Yes
Minimum Initial Investment Amount	\$25,000

Diversified Managed Portfolios

All investment fees are quoted inclusive of GST, unless otherwise stated.

	Oracle Capital Stable Portfolio – 30 /70 Over \$50,000 Investment	Oracle Capital Stable Portfolio – 30 /70 Under \$50,000 Investment																																										
Portfolio Code	ORACSHVB	ORACSLVB																																										
Investment Manager	Oracle Investment Management Pty Ltd	Oracle Investment Management Pty Ltd																																										
Strategy	To invest across a number of portfolios managed by Oracle Investment Management Pty Ltd. The Capital Stable Portfolio can invest in the Oracle Australian Equities Portfolio*, Oracle Global Equities Portfolio*, Oracle Emerging Companies Portfolio*, Oracle Fixed Income Portfolio and the Oracle Property Securities Portfolio.	To invest across a number of portfolios managed by Oracle Investment Management Pty Ltd. The Capital Stable Portfolio can invest in the Oracle Australian Equities Portfolio*, Oracle Global Equities Portfolio*, Oracle Emerging Companies Portfolio*, Oracle Fixed Income Portfolio and the Oracle Property Securities Portfolio.																																										
Benchmark	CPI + 1.5% p.a.	CPI + 1.5% p.a.																																										
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Suitable Investors	Suits investors seeking a diversified portfolio that invests primarily in defensive assets with low volatility, reliable yield and a focus on capital preservation. Investors in this Fund are forgoing the potential for higher returns over the long term for relative security.	Suits investors seeking a diversified portfolio that invests primarily in defensive assets with low volatility, reliable yield and a focus on capital preservation. Investors in this Fund are forgoing the potential for higher returns over the long term for relative security.																																										
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Investment Manager	Oracle Investment Management Pty Ltd	Oracle Investment Management Pty Ltd																																										
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Investment Objective	To outperform the benchmark over the short to medium term (rolling 4 year periods).	To outperform the benchmark over the short to medium term (rolling 4 year periods).																																										
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Suitable Investors	Suits investors who require a balanced portfolio, diversified across all major asset classes, seek capital growth over the medium to long term with a moderate level of income, accept a moderate degree of volatility (loss) associated with a relatively higher exposure to growth assets and are prepared to invest for the minimum investment timeframe.	Suits investors who require a balanced portfolio, diversified across all major asset classes, seek capital growth over the medium to long term with a moderate level of income, accept a moderate degree of volatility (loss) associated with a relatively higher exposure to growth assets and are prepared to invest for the minimum investment timeframe.																																										
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Benchmark	CPI + 3.5%	CPI + 4%																																										
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Asset Allocation Ranges	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>Strategic Asset Range</th> <th>Neutral</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>2-10%</td> <td>2%</td> </tr> <tr> <td>Oracle Fixed Income Portfolio</td> <td>15-35%</td> <td>24%</td> </tr> <tr> <td>Oracle Property Securities Portfolio</td> <td>0-15%</td> <td>10%</td> </tr> <tr> <td>Oracle Australian Equities Portfolio</td> <td>10-30%</td> <td>19%</td> </tr> <tr> <td>Oracle Emerging Companies Portfolio</td> <td>0-20%</td> <td>11%</td> </tr> <tr> <td>Oracle Global Equities Portfolio</td> <td>25-45%</td> <td>34%</td> </tr> </tbody> </table>	Asset Class	Strategic Asset Range	Neutral	Cash	2-10%	2%	Oracle Fixed Income Portfolio	15-35%	24%	Oracle Property Securities Portfolio	0-15%	10%	Oracle Australian Equities Portfolio	10-30%	19%	Oracle Emerging Companies Portfolio	0-20%	11%	Oracle Global Equities Portfolio	25-45%	34%	<table border="1"> <thead> <tr> <th>Asset Class</th> <th>Strategic Asset Range</th> <th>Neutral</th> </tr> </thead> <tbody> <tr> <td>Cash</td> <td>0-10%</td> <td>2%</td> </tr> <tr> <td>Oracle Fixed Income Portfolio</td> <td>0-10%</td> <td>0%</td> </tr> <tr> <td>Oracle Property Securities Portfolio</td> <td>0-15%</td> <td>0%</td> </tr> <tr> <td>Oracle Australian Equities Portfolio</td> <td>40-60%</td> <td>49%</td> </tr> <tr> <td>Oracle Emerging Companies Portfolio</td> <td>0-15%</td> <td>0%</td> </tr> <tr> <td>Oracle Global Equities Portfolio</td> <td>40-60%</td> <td>49%</td> </tr> </tbody> </table>	Asset Class	Strategic Asset Range	Neutral	Cash	0-10%	2%	Oracle Fixed Income Portfolio	0-10%	0%	Oracle Property Securities Portfolio	0-15%	0%	Oracle Australian Equities Portfolio	40-60%	49%	Oracle Emerging Companies Portfolio	0-15%	0%	Oracle Global Equities Portfolio	40-60%	49%
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Performance fee % p.a.	* portfolios have 15% Performance Fees	* portfolios have 15% Performance Fees																																										
Investment Timeframe	5 years	7 years																																										
Minimum Initial Investment Amount	\$50,000	\$25,000																																										

	Oracle High Growth Portfolio 98 / 2 Over \$50,000	Oracle High Growth Portfolio 98 / 2 Under \$50,000																																										
Portfolio Code	ORAHGHVB	ORAHGLVB																																										
Sub-Investment Manager	Oracle Investment Management Pty Ltd	Oracle Investment Management Pty Ltd																																										
Strategy	To invest across a number of portfolios managed by Oracle Investment Management Pty Ltd. To provide investors with long-term capital growth potential The High Growth Portfolio can invest in the Oracle Australian Equities Portfolio*, Oracle Global Equities Portfolio*, Oracle Emerging Companies Portfolio*, Oracle Fixed Income Portfolio and the Oracle Property Securities Portfolio.	To invest across a number of portfolios managed by Oracle Investment Management Pty Ltd. To provide investors with long-term capital growth potential The High Growth Portfolio can invest in the Oracle Australian Equities Portfolio*, Oracle Global Equities Portfolio*, Oracle Emerging Companies Portfolio*, Oracle Fixed Income Portfolio and the Oracle Property Securities Portfolio.																																										
Benchmark	CPI + 4% p.a.	CPI + 4% p.a.																																										
Investment Objective	To outperform the benchmark over the medium term (rolling 7 year periods).	To outperform the benchmark over the medium term (rolling 7 year periods).																																										
Investment Universe	<i>Listed Securities on Australian and International Exchanges, cash, ETF's and listed property investments.</i>	<i>Listed Securities on Australian and International Exchanges, cash, ETF's and listed property investments.</i>																																										
Suitable Investors	Suits investors who seek a relatively high level of growth on investment capital, accept a high level of short-medium term capital volatility (loss) as a trade-off for long-term capital growth and are prepared to invest for the minimum investment timeframe.	Suits investors who seek a relatively high level of growth on investment capital, accept a high level of short-medium term capital volatility (loss) as a trade-off for long-term capital growth and are prepared to invest for the minimum investment timeframe.																																										
Risk Band	High (Risk Band 6)	High (Risk Band 6)																																										
Estimated number of negative annual returns over any 20-year period	4 to less than 6	4 to less than 6																																										
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Investment Fee % p.a.	0.85% which is a blended fee based on neutral asset allocation	0.85% which is a blended fee based on neutral asset allocation																																										
Indirect Cost Ratio	N/A	N/A																																										
Performance fee % p.a.	* portfolios have 15% Performance Fees	* portfolios have 15% Performance Fees																																										
Investment Timeframe	7 years	7 years																																										
Minimum Initial Investment Amount	\$50,000	\$25,000																																										

	Oracle Ethical Balanced Portfolio			Oracle Global Equities Portfolio - Under \$50,000		
Portfolio Code	ORAEBP			FIMIOPLV		
Investment Manager	Oracle Investment Management Pty Ltd			Oracle Investment Management Pty Ltd		
Strategy	To invest across a broad range of investment sectors and to provide a balance between capital growth and capital preservation. Oracle use an active bottom up stock selection process, focusing on buying quality investments at reasonable prices. The investments are assessed as meeting both our investment criteria of strong earnings growth and ethical criteria of positive social, environmental and governance factors.			To use active bottom up stock selection, focusing on buying quality securities at reasonable prices. The securities are assessed as meeting our investment criteria of strong earnings growth and as likely to provide attractive returns to investors.		
Benchmark	CPI + 3%			MSCI ACWI ex Australia in AUD\$ (unhedged).		
Investment Objective	To outperform CPI plus 3% over the medium term (5 years).			To provide investors with long-term capital growth and tax effective income. The portfolio aims to outperform its benchmark over a rolling 3-year period.		
Investment Universe	Listed ASX Securities, cash, ETF's, corporate bonds, short term money market securities, international securities, listed sub-debt, listed hybrids and listed property investments.			Primarily large cap international securities listed on major international exchanges. Portfolio may invest in listed ETFs.		
Suitable Investors	Suits investors who seek a balanced portfolio that has been screened for ethical criteria, diversified across all major asset classes, seek capital growth over the medium to long term with a moderate level of income, accept a moderate degree of volatility (loss) associated with a relatively higher exposure to growth assets and are prepared to invest for the minimum investment timeframe.			Suits investors with a higher risk profile who are seeking to invest in large international securities which potentially have a higher growth potential and lower income.		
Risk Band	4 - Medium			5 – Medium to High		
Estimates number of negative annual returns over any 20-year period	2 to less than 3			3 to less than 4		
Asset Allocation Ranges	Asset Class	Range	Indicative Allocation	Asset Class	Range	Indicative Allocation
	Australian Equities	20-40%	30%	Australian Equities	0%	0%
	International Equities	25-45%	34%	International Equities	70 - 100%	70%
	Property	0-15%	10%	Property	0%	0%
	Infrastructure	0%	0%	Infrastructure	0%	0%
	Alternative Investments	0%	0%	Alternative Investments	0%	0%
	Fixed Interest	15-35%	24%	Fixed Interest	0%	0%
	Cash	2-10%	2%	Cash	0 - 30%	30%
Investment Fee % p.a.	0.75%			0.95%		
Indirect Cost Ratio	N/A			N/A		
Performance Fee % p.a.	* portfolios have 15% Performance Fees			* portfolios have 15% Performance Fees		
Investment Timeframe	5 years			3 years		
Minimum initial investment Amount	\$50,000			\$50,000		

Managed Funds

Available upon request, please contact your Financial Adviser or call the Administrator (Margaret Street Administration Services Pty Ltd) on 1300 669 891

Direct Shares

Country	Market	Index
Australia	ASX	Anything ASX Listed
USA	NYSE NASDAQ	MSCI World Index
UK	LSE	
Germany	Deutsche Bourse	
Switzerland	SIX	
France	Euronext Paris France	
New Zealand	NZX	
Singapore	SGX	
Japan	Tokyo Stock Exchange	
Canada	Toronto Stock Exchange	
Denmark	Copenhagen Stock Exchange	
Belgium	Euronext Belgium	
Italy	Borsa Italiana	
Hong Kong	Hong Kong Stock Exchange	
Netherlands	Euronext Amsterdam	
Portugal	Euronext Lisbon	
Austria	Wiener Borse	
Finland	OMX Helsinki	
Ireland	Irish Stock Exchange	
Norway	Oslo Borse	
Spain	Bolsa de Madrid	
Sweden	Nasdaq Stockland	

Performance Fees

The performance fee is calculated after the deduction of any applicable investment fees and before any administration fees or adviser service fees.

Performance fees are subject to a Managed Portfolio outperforming a benchmark or a high-water mark. The formula ensures the Investment Manager is only rewarded for fresh outperformance. Any underperformance of the Managed Portfolio from the high-water mark is carried forward and the underperformance must be recouped before a performance fee can be charged for a subsequent outperformance.