

# INVESTMENT MENU

## **RASK INVEST**

11 March 2024

## **DISTRIBUTOR**

The Rask Group Pty Ltd  
ACN 622 810 995  
CAR 001 280 930 of  
AFSL 383 169

## **RESPONSIBLE ENTITY & ISSUER**

InvestSMART Funds Management Limited  
ACN 067 751 759  
AFSL 246441

## **SCHEME**

Professionally Managed Accounts  
ARSN 620 030 382

This Investment Menu forms part of the  
Product Disclosure Statement for the  
Rask Invest service dated 11 March 2024.

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This Investment Menu forms part of the Product Disclosure Statement (“PDS”) for Rask Invest (“the Service”), provided through the Professionally Managed Accounts ARSN 620 030 382, a registered managed investment scheme (“the Scheme”).

## ABOUT INVESTSMART FUNDS MANAGEMENT LTD

### (THE RESPONSIBLE ENTITY)

InvestSMART Funds Management Limited ACN 067 751 759, AFSL 246441 (“the Administrator”) is the Responsible Entity for the Scheme and is the issuer of the PDS and this Investment Menu. You should consider both the PDS and the Investment Menu before making an investment decision regarding the Service.

This Investment Menu sets out the Model Portfolios available through the Service. It is updated whenever there is a material change to the information relating to a Model Portfolio, and you should ensure you have the current version of the document.

## ABOUT THE RASK GROUP PTY LTD

### (THE INVESTMENT MANAGER)

Rask Invest offers a selection of Portfolios provided by The Rask Group Pty Ltd ACN 622 810 995, AFSL 383 169, CAR 001 280 930 as the investment manager of the Portfolios (Investment Manager).

The Rask Group is Australia’s leading force for positive investment change. The founder and Chief Investment Officer, Owen Raskiewicz, set out in 2017 to bring honest, long-term, transparent, expert guidance to every Aussie who wants financial freedom, and a confident retirement. Owen and the talented Rask team have since grown Rask into a platform with over 200,000 investors and more than 10 million downloads of financial conversations. All portfolios are professionally managed by the Rask analyst team, with Owen as Chief Investment Officer, and under the guidance of an experienced investment committee.

A portion of the fees you pay the Rask Group will be reinvested back into free financial education courses, programs and community-based initiatives, targeting struggling parents, grandparents, students and anyone else who wants to secure their financial future. This mission is made possible by your investment and support.

The Investment Manager is responsible for managing the Portfolios on an ongoing basis and will buy and sell investments to be included in, or removed from, the Portfolios.

## INVESTMENT OBJECTIVE

This is the investment goal that the manager is aiming to achieve for the Model Portfolio. All investing by its very nature comes with risk. Therefore, there is no guarantee that the investment objectives will be achieved over the proposed time period, or over any time period.

## TYPICAL INVESTOR

The type of investor for whom the Model Portfolio would be suitable, taking into account the objectives and asset class profile of the Model Portfolio.

## INVESTMENT STRATEGY AND APPROACH

The strategy for a particular Model Portfolio is the means by which the manager seeks to achieve the investment objective for the Model Portfolio.

## ASSET ALLOCATION RANGES

The asset allocation range is a description of the proportion of the Model Portfolio that is invested in each asset class. The manager will make asset allocation decisions in seeking to maximise investment performance in line with the strategy for each Model Portfolio. The asset allocation will generally remain within the asset class range unless the mandate for the Model Portfolio changes, in which case you will be notified.

## RECOMMENDED MINIMUM INVESTMENT

The recommended minimum investment amount is described for each Model Portfolio, below.

## INDIRECT COSTS

The Indirect Cost is an estimate of the underlying weighted ongoing fees and costs of any ETFs within a Model Portfolio. These costs are not directly deducted from your account but are charged within any such ETF for management fees, transaction costs for buying and selling of securities within an ETF, and certain recoverable expenses, and are reflected in the unit price of those underlying ETFs.

Actual Indirect Costs may vary from time to time from those estimated due to changes within underlying ETFs, or to the weightings of ETFs in a model portfolio. This PDS and associated Investment Menu will be updated annually to reflect changes in Indirect Costs for each Model Portfolio.

## BUY-SELL SPREAD

There is no buy-sell spread for moving money into or out of the Service, however, any ETF within a Model Portfolio that you select may have its own buy-sell spread which is deducted from amounts invested in, or withdrawn from, that ETF at the time of the investment or withdrawal. These are not ongoing costs and are not deducted from your Account in the Service. Where they are levied by an underlying ETF, they are used to recover the transaction costs arising as a result of the investment in or withdrawal from the ETF and are levied to protect ongoing investors from the cost of transaction activity driven by new investments and withdrawals. The effect of any buy-sell spread for any underlying ETFs is shown in the Investment Menu. The actual buy-sell spread of the underlying ETFs may vary from time to time from those estimated due to changes within underlying ETFs, or to the weightings of ETFs in a Model Portfolio. The PDS and associated Investment Menu will be updated to reflect any such changes.

## TRANSACTION COSTS

Transaction costs are costs incurred when assets are bought or sold for your portfolio. Currently the brokers fee to buy or sell securities is the greater of \$4.40 or 0.088% of the transaction value.

## COST OF INVESTING IN EACH MODEL PORTFOLIO FOR 1 YEAR

The Cost of Model Portfolio information gives a summary calculation of the total cost of investing in that Model Portfolio over a 1-year period, and therefore shows how ongoing annual fees and costs as well as transaction costs can affect your investment. It is calculated in the manner shown in the Example of annual fees and costs in the PDS.

The Cost of Model Portfolio information assumes a balance of \$50,000 at the beginning of the year with a contribution of \$5,000 at the end of the year.

You should use this figure to help compare investing in each Model Portfolio with other investment products.

# JUPITER – HIGH GROWTH CORE (90/10)

## INVESTMENT OBJECTIVE

The Jupiter strategy targets an average return of 7.5%+ per year over 15 years by investing 90% of your portfolio in growth assets, such as Australian and international shares, with some defensive assets, like bonds or fixed income to protect your money and give us some dry powder to reinvest when markets get choppy.

## INVESTMENT STRATEGY AND APPROACH

This strategy invests in a mixture of Australian and international shares, alternative assets, cash, and fixed income, blended for growth and income. More than half of the portfolio will be passive, exchange-traded funds (ETFs), offering diversification,

transparency, and (typically) low costs. Such holdings form the bedrock for exposure to markets. We believe a blend of low-cost market exposure (“beta”) with a willingness to back capital allocators (“active”) can result in strong risk-adjusted returns for our investors.

## TYPICAL INVESTOR

This strategy was designed for investors who are, like us, very long-term focused, want to grow their wealth sustainably over time, and are prepared to accept high volatility and high risks in order to pursue long-term investment outcomes.

We recommend that investors have a minimum 10+ years investment horizon.

Recommended Minimum Investment	\$20,000
Indicative number of holdings	5 – 20
Management Fee (per annum)	0.55%
Indirect Cost of underlying managed funds/ETFs (per annum) <sup>1</sup>	0.16%

<sup>1</sup> Includes the Buy-Sell Spread of any underlying managed funds/ETFs

## ASSET ALLOCATION RANGES (%)

Asset type	Minimum	Maximum
Cash	2%	10%
Australian Shares	0%	60%
International Shares	0%	70%
Australian Property	0%	15%
International Property	0%	25%
Australian Fixed Interest	0%	25%
International Fixed Interest	0%	25%
Alternatives	0%	25%
Other	0%	0%

## EXAMPLE

Balance of \$50,000 - And during the year you contribute a further \$5,000

Total Fees and costs on the \$50,000 (includes estimated cost of transactions for the year)	\$387.30
Plus cost of transacting when you add \$5,000	\$26.40
Total Cost for the year	<b>\$413.70</b>

Fees are described in detail in the PDS.

# MARTIAN – GROWTH + INCOME CORE (70/30)

## INVESTMENT OBJECTIVE

The Martian strategy targets an average total return (income and growth) of 6%+ per year over 10 years by investing 70% of your portfolio in a diversified basket of growing assets, such as Australian and international shares, which may also pay an income stream with 30% in defensive assets, like income-producing bonds or fixed income, to protect your money and give us some dry powder to reinvest when markets get choppy. The strategy seeks to achieve its total return through a combination of regular income and capital growth.

## INVESTMENT STRATEGY AND APPROACH

This strategy invests in a mixture of Australian and international shares, cash, and fixed income, blended for growth and income. More than half of the portfolio will be passive, exchange-traded

funds (ETFs), offering diversification, transparency, and (typically) low costs. Such holdings form the bedrock for exposure to markets. We believe a blend of low-cost market exposure (“beta”) with a willingness to back capital allocators (“active”) can result in strong risk-adjusted returns for our investors.

## TYPICAL INVESTOR

This strategy was designed for long-term investors who are focused on total returns. That is, investors who still have a long-term focus, but are seeking a portfolio that produces a consistent income stream. This can be taken out, or reinvested back into the strategy for further growth. As a 70/30 portfolio, the typical investor in this strategy must be prepared for a high level of volatility in the short term.

We recommend that investors have a minimum 7+ years investment horizon.

Recommended Minimum Investment	\$20,000
Indicative number of holdings	5 – 20
Management Fee (per annum)	0.55%
Indirect Cost of underlying managed funds/ETFs (per annum) <sup>1</sup>	0.19%

<sup>1</sup> Includes the Buy-Sell Spread of any underlying managed funds/ETFs

## ASSET ALLOCATION RANGES (%)

Asset type	Minimum	Maximum
Cash	2%	30%
Australian Shares	0%	50%
International Shares	0%	60%
Australian Property	0%	15%
International Property	0%	25%
Australian Fixed Interest	0%	40%
International Fixed Interest	0%	40%
Alternatives	0%	25%
Other	0%	0%

## EXAMPLE

Balance of \$50,000 – And during the year you contribute a further \$5,000

Total Fees and costs on the \$50,000 (includes estimated cost of transactions for the year)	\$414.98
Plus cost of transacting when you add \$5,000	\$35.20
<b>Total Cost for the year</b>	<b>\$450.18</b>

Fees are described in detail in the PDS.

# TERRA – PASSIVE INCOME CORE (50/50)

## INVESTMENT OBJECTIVE

The Terra strategy targets an average return of 4.5%+ per year over 7 years by investing 50% of your portfolio in growing assets, such as Australian and international shares, with 50% in defensive assets, like bonds or cash, or alternative defensive assets, like gold to protect your money and generate passive income.

## INVESTMENT STRATEGY AND APPROACH

This strategy invests in a mixture of Australian and international shares, cash, and fixed income, blended for growth and income. More than half of the portfolio will be passive, exchange-traded funds (ETFs), offering diversification, transparency, and (typically) low costs. Such holdings form the bedrock for exposure to markets. We believe a blend of low-

cost market exposure (“beta”) with a willingness to back capital allocators (“active”) can result in strong risk-adjusted returns for our investors.

## TYPICAL INVESTOR

This strategy was designed for investors who are very long-term focused, want to protect their wealth (and purchasing power), receive a steady stream of income, and grow their wealth sustainably over time. The income can be taken out or reinvested back into the strategy for further growth or passive income in future years. These investors would also be prepared to accept market risks to achieve a moderate-to-high level of total return (income + capital growth).

We recommend that investors have a minimum 5+ years investment horizon.

Recommended Minimum Investment	\$20,000
Indicative number of holdings	5 – 20
Management Fee (per annum)	0.55%
Indirect Cost of underlying managed funds/ETFs (per annum) <sup>1</sup>	0.19%

<sup>1</sup> Includes the Buy-Sell Spread of any underlying managed funds/ETFs

## ASSET ALLOCATION RANGES (%)

Asset type	Minimum	Maximum
Cash	2%	50%
Australian Shares	0%	40%
International Shares	0%	40%
Australian Property	0%	15%
International Property	0%	25%
Australian Fixed Interest	0%	50%
International Fixed Interest	0%	50%
Alternatives	0%	25%
Other	0%	0%

## EXAMPLE

Balance of \$50,000 - And during the year you contribute a further \$5,000

Total Fees and costs on the \$50,000 (includes estimated cost of transactions for the year)	\$387.30
Plus cost of transacting when you add \$5,000	\$35.20
Total Cost for the year	\$422.50

Fees are described in detail in the PDS.