Investment Guide (20 July 2026)

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

The Investment Universe

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

- Managed Funds
- Managed Portfolios
- Australian listed securities
- Cash
- Term Deposits
- International listed securities
- Exchange Traded Funds (ETFs) / Listed Investment Companies
- Exchange Traded Products (ETPs)

This Investment Guide contains a list of Managed Portfolios available to you. For the list of Managed Funds and the other investment options available to you, please refer to the online investment menu at **oracleag.com.au/investment-management/invest-with-us** for further details.

Please note: Oracle Managed Account is closed to new investors.

Standard Risk Measure (SRM)

The SRM has been developed, at the request of the Australian Prudential Regulation Authority (APRA), by the Association of Superannuation Funds of Australia and the Financial Services Council.

The purpose of the SRM is to disclose the level of risk using a standard measure. It allows investors to compare investments based on the likely number of negative annual returns over any twenty-year period.

The SRM is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

As shown in the table below, a risk band of 1 would suggest that the investment is the least risky investment, and a risk band of 7 suggests a very risky investment.

Risk band	Risk label	Estimated number of negative returns over any 20-year period
1	Very Low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to Medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to High	3 to less than 4
6	High	4 to less than 6
7	Very High	6 or greater

The SRM per Managed Portfolio is shown in each of the tables on the following pages.

Managed Portfolios

All investment fees are quoted inclusive of GST and net of any reduced input tax credits (RITCs), unless otherwise stated.

	Oracle Australian Equities Portfolio	Oracle Global Equities Portfolio
Portfolio Code	FIMELP	FIMIOP
Sub-Investment Manager	DWA Managed Accounts Pty Ltd (ABN 89 104 065 250, AFSL 264125)	DWA Managed Accounts Pty Ltd
Strategy	The strategy is to provide investors with exposure to larger Australian companies.	The strategy is to provide investors with a concentrated exposure to international shares.
Benchmark	S&P/ASX 100 (TR) Index.	MSCI ACWI ex Australia in AUD$ (unhedged).
Investment Objective	Aims to provide investors with long-term capital growth, dividends, and tax effective income. The portfolio aims to outperform its benchmark over a period of 7 years or longer.	Aims to provide investors with long-term capital growth. The portfolio aims to outperform its benchmark over a period of 7 years or longer.
Investment Universe	Australian listed securities, ETFs that largely invest in S&P/ASX 100 companies and cash.	Large cap international securities listed on major international exchanges. The portfolio may also invest in listed ETFs that have an international focus and cash.
Investor Suitability	The portfolio is designed for investors seeking exposure to a concentrated portfolio of Australian listed securities predominantly listed within the S&P/ASX 100 Index with a primary focus on growth and, where possible, tax effective dividend income.	The portfolio is designed for investors seeking unhedged exposure to a concentrated portfolio of unhedged, large cap international securities with a primary focus on growth.
Standard Risk Measure (Risk Label and Risk Band)	High 6	High 6
Estimated number of negative annual returns over any 20-year period	4 to less than 6	4 to less than 6
Asset Allocation Ranges	70 - 99% Australian Shares	70 - 99% International Shares
	1 - 30% Cash	1 - 30% Cash
Investment Management Fee % p.a.	0.75%	0.95%
Typical Number of Holdings	15 - 40	15 - 40
Minium Suggested Investment Timeframe	7 years	7 years
Minimum Initial Investment Amount	$25,000	$50,000

	Oracle Emerging Companies Portfolio	Oracle Property Securities Portfolio
Portfolio Code	FIMEGP	ORAPSP
Sub-Investment Manager	DWA Managed Accounts Pty Ltd	DWA Managed Accounts Pty Ltd
Strategy	The strategy is to provide investors with exposure to smaller Australian companies.	The strategy is to provide investors with a concentrated exposure to Australian Real Estate Investment Trusts and property related securities.
Benchmark	S&P/ASX Small Ordinaries (TR) Index.	S&P/ASX 300 A-REIT (TR) Index.
Investment Objective	Aims to provide investors with long-term capital growth and tax effective income where possible. The portfolio aims to outperform its benchmark over a period of 7 years or longer.	Aims to provide investors with long-term capital growth and income. The portfolio aims to outperform its benchmark over 7 years or longer.
Investment Universe	Listed Australian securities, primarily outside the S&P/ASX 100. May also invest in ETFs and cash.	Listed Australian securities that invest in and/or manage property investments. The portfolio may invest in listed ETFs and cash.
Investor Suitability	The portfolio is designed for investors seeking smaller company exposure which potentially offers higher growth prospects, but also carries higher risk than larger companies.	Suits investors seeking exposure to Australian listed property investments and property related securities and with income potential.
Standard Risk Measure (Risk Label and Risk Band)	High 6	Very High 7
Estimated number of negative annual returns over any 20-year period	4 to less than 6	4 to 6
Asset Allocation Ranges	70 - 99% Australian Shares – Small Cap	70 - 99% Property
	1 - 30% Cash	1 - 30% Cash
Investment Management Fee % p.a.	0.85%	0.65%
Typical Number of Holdings	20 - 40	15 – 40
Minimum Suggested Investment Timeframe	7 years	7 years
Minimum Initial Investment Amount	$25,000	$25,000

Diversified Managed Portfolios (closed to new investors)

<table>
<tr><th></th><th>Oracle Capital Stable Portfolio – 30 /70
Over $50,000 Investment</th><th>Oracle Capital Stable Portfolio – 30 /70
Under $50,000 Investment</th></tr>
<tr><td>Portfolio Code</td><td>ORACSHVB</td><td>ORACSLVB</td></tr>
<tr><td>Sub-Investment Manager</td><td>DWA Managed Accounts Pty Ltd</td><td>DWA Managed Accounts Pty Ltd</td></tr>
<tr><td>Strategy</td><td>To invest in a range of asset classes using managed portfolios and funds.</td><td>To invest in a range of assets classes using managed portfolios and funds.</td></tr>
<tr><td>Benchmark</td><td>CPI + 1.5% p.a.</td><td>CPI + 1.5% p.a.</td></tr>
<tr><td>Investment Objective</td><td>To outperform the benchmark over 3 years or longer.</td><td>To outperform the benchmark over 3 years or longer.</td></tr>
<tr><td>Investment Universe</td><td>Listed Australian securities, managed funds, managed portfolios, ETFs/ETPs, and cash.</td><td>Listed Australian securities, managed funds and managed portfolios, ETFs/ETPs, and cash.</td></tr>
<tr><td>Suitable Investors</td><td>Suits investors seeking a diversified portfolio that has a large exposure to credit securities (which provide a higher yield, but higher risk than cash investments) and exposure to Australian and International Equities, Australian Property Securities, Alternatives and cash.</td><td>Suits investors seeking a diversified portfolio that has a large exposure to credit securities (which provide a higher yield, but higher risk than cash investments) and exposure to Australian and International Equities, Australian Property Securities, Alternatives and cash.</td></tr>
<tr><td>Risk Band</td><td>Medium (Risk Band 4)</td><td>Medium (Risk Band 4)</td></tr>
<tr><td>Estimated number of negative annual returns over any 20-year period</td><td>2 to 3</td><td>2 to 3</td></tr>
<tr><td>Asset Allocation Ranges</td><td>
<table>
<tr><th>Asset Class</th><th>Strategic Asset Range</th><th>Neutral</th></tr>
<tr><td>Cash</td><td>1-20%</td><td>10%</td></tr>
<tr><td>Fixed Interest</td><td>50-80%</td><td>60%</td></tr>
<tr><td>Property</td><td>0-15%</td><td>3%</td></tr>
<tr><td>Australian Shares – Large Cap</td><td>0-30%</td><td>12.5%</td></tr>
<tr><td>International Shares</td><td>0-20%</td><td>12.5%</td></tr>
<tr><td>Alternatives</td><td>0-12%</td><td>2%</td></tr>
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<tr><th>Asset Class</th><th>Strategic Asset Range</th><th>Neutral</th></tr>
<tr><td>Cash</td><td>1-20%</td><td>10%</td></tr>
<tr><td>Fixed Interest</td><td>50-80%</td><td>60%</td></tr>
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<tr><td>International Shares</td><td>0-20%</td><td>12.5%</td></tr>
<tr><td>Alternatives</td><td>0-12%</td><td>2%</td></tr>
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</td></tr>
<tr><td>Investment Fee % p.a.</td><td>0.60%</td><td>0.60%</td></tr>
<tr><td>Indirect Cost Ratio</td><td>N/A</td><td>N/A</td></tr>
<tr><td>Suggested minimum Investment Timeframe</td><td>3 years</td><td>3 years</td></tr>
<tr><td>Minimum Initial Investment Amount</td><td>$50,000</td><td>$25,000</td></tr>
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<tr><th></th><th colspan="3">Oracle Conservative Portfolio – 45/55
Over $50,000 Investment</th><th colspan="3">Oracle Conservative Portfolio – 45/55
Under $50,000 Investment</th></tr>
<tr><td>Portfolio Code</td><td colspan="3">ORACVHVB</td><td colspan="3">ORACVLVB</td></tr>
<tr><td>Sub-Investment Manager</td><td colspan="3">DWA Managed Accounts Pty Ltd</td><td colspan="3">DWA Managed Accounts Pty Ltd</td></tr>
<tr><td>Strategy</td><td colspan="3">To invest in a range of asset classes using managed portfolios and funds.</td><td colspan="3">To invest in a range of asset classes using managed portfolios and funds.</td></tr>
<tr><td>Benchmark</td><td colspan="3">CPI + 2.5% p.a.</td><td colspan="3">CPI + 2.5% p.a.</td></tr>
<tr><td>Investment Objective</td><td colspan="3">To outperform the benchmark over 3 years or longer.</td><td colspan="3">To outperform the benchmark over 3 years or longer.</td></tr>
<tr><td>Investment Universe</td><td colspan="3">Listed Australian securities, managed funds, managed portfolios, ETFs/ETPs, and cash.</td><td colspan="3">Listed Australian securities, managed funds, managed portfolios, ETFs/ETPs, and cash</td></tr>
<tr><td>Suitable Investors</td><td colspan="3">Suits investors seeking a diversified portfolio that has a large exposure to credit securities (which provide a higher yield, but also higher risk than cash investments) and exposure to Australian and International Equities, Australian Property Securities, Alternatives and cash.</td><td colspan="3">Suits investors seeking a diversified portfolio that has a large exposure to credit securities (which provide a higher yield, but also higher risk than cash investments) and exposure to Australian and International Equities, Australian Property Securities, Alternatives and cash.</td></tr>
<tr><td>Risk Band</td><td colspan="3">Medium to High (Risk Band 5)</td><td colspan="3">Medium to High (Risk Band 5)</td></tr>
<tr><td>Estimated number of negative annual returns over any 20-year period</td><td colspan="3">3 to 4</td><td colspan="3">3 to 4</td></tr>
<tr><td rowspan="8">Asset Allocation Ranges</td><td>Asset Class</td><td>Strategic Asset Range</td><td>Neutral</td><td>Asset Class</td><td>Strategic Asset Range</td><td>Neutral</td></tr>
<tr><td>Cash</td><td>1-20%</td><td>5%</td><td>Cash</td><td>1-20%</td><td>5%</td></tr>
<tr><td>Fixed Interest</td><td>40-60%</td><td>50%</td><td>Fixed Interest</td><td>40-60%</td><td>50%</td></tr>
<tr><td>Property</td><td>0-15%</td><td>3%</td><td>Property</td><td>0-15%</td><td>3%</td></tr>
<tr><td>Australian Shares – Large Cap</td><td>10-45%</td><td>19%</td><td>Australian Shares – Large Cap</td><td>10-45%</td><td>19%</td></tr>
<tr><td>International Shares</td><td>0-45%</td><td>21%</td><td>International Shares</td><td>0-45%</td><td>21%</td></tr>
<tr><td>Alternatives</td><td>0-15%</td><td>2%</td><td>Alternatives</td><td>0-15%</td><td>2%</td></tr>
<tr><td colspan="3"></td><td colspan="3"></td></tr>
<tr><td>Investment Fee % p.a.</td><td colspan="3">0.65%</td><td colspan="3">0.65%</td></tr>
<tr><td>Indirect Cost Ratio</td><td colspan="3">N/A</td><td colspan="3">N/A</td></tr>
<tr><td>Investment Timeframe</td><td colspan="3">3 years</td><td colspan="3">3 years</td></tr>
<tr><td>Minimum Initial Investment Amount</td><td colspan="3">$50,000</td><td colspan="3">$25,000</td></tr>
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<tr><th></th><th colspan="3">Oracle Balanced Portfolio 60 /40
Over $50,000 Investment</th><th colspan="3">Oracle Balanced Portfolio 60 /40
Under $50,000 Investment</th></tr>
<tr><td>Portfolio Code</td><td colspan="3">ORABLHVB</td><td colspan="3">ORABLLVB</td></tr>
<tr><td>Sub-Investment Manager</td><td colspan="3">DWA Managed Accounts Pty Ltd</td><td colspan="3">DWA Managed Accounts Pty Ltd</td></tr>
<tr><td>Strategy</td><td colspan="3">To invest in a range of asset classes using managed portfolios and funds.</td><td colspan="3">To invest in a range of asset classes using managed portfolios and funds.</td></tr>
<tr><td>Benchmark</td><td colspan="3">CPI + 3%</td><td colspan="3">CPI + 3%</td></tr>
<tr><td>Investment Objective</td><td colspan="3">To outperform the benchmark over 5 years or longer.</td><td colspan="3">To outperform the benchmark over 5 years or longer.</td></tr>
<tr><td>Investment Universe</td><td colspan="3">Listed Australian securities, managed funds, managed portfolios, ETFs/ETPs, and cash.</td><td colspan="3">Listed Australian securities, managed funds, managed portfolios, ETFs/ETPs, and cash.</td></tr>
<tr><td>Suitable Investors</td><td colspan="3">Suits investors seeking a diversified portfolio that has a large exposure to credit securities (which provide a higher yield, but also higher risk than cash investments) and exposure to Australian and International Equities, Australian Property Securities, Alternatives, and Cash.</td><td colspan="3">Suits investors seeking a diversified portfolio that has a large exposure to credit-based securities (which provide a higher yield, but also higher risk than cash investments) and exposure to Australian and International Equities, Australian Property Securities, Alternatives, and Cash.</td></tr>
<tr><td>Risk Band</td><td colspan="3">High (Risk Band 6)</td><td colspan="3">High (Risk Band 6)</td></tr>
<tr><td>Estimated number of negative annual returns over any 20-year period</td><td colspan="3">4 to 6</td><td colspan="3">4 to 6</td></tr>
<tr><td rowspan="9">Asset Allocation Ranges</td><td>Asset Class</td><td>Strategic Asset Range</td><td>Neutral</td><td>Asset Class</td><td>Strategic Asset Range</td><td>Neutral</td></tr>
<tr><td>Cash</td><td>1-10%</td><td>2%</td><td>Cash</td><td>1-10%</td><td>2%</td></tr>
<tr><td>Fixed Interest</td><td>25-55%</td><td>38%</td><td>Fixed Interest</td><td>25-55%</td><td>38%</td></tr>
<tr><td>Property</td><td>0-15%</td><td>6%</td><td>Property</td><td>0-15%</td><td>6%</td></tr>
<tr><td>Australian Shares – Large Cap</td><td>5-45%</td><td>13%</td><td>Australian Shares – Large Cap</td><td>5-45%</td><td>13%</td></tr>
<tr><td>Australian Shares – Small Cap</td><td>0-15%</td><td>7%</td><td>Australian Shares – Small Cap</td><td>0-15%</td><td>7%</td></tr>
<tr><td>International Shares</td><td>15-50%</td><td>29%</td><td>International Shares</td><td>15-50%</td><td>29%</td></tr>
<tr><td>Alternatives</td><td>0-20%</td><td>5%</td><td>Alternatives</td><td>0-20%</td><td>5%</td></tr>
<tr><td colspan="3"></td><td colspan="3"></td></tr>
<tr><td>Investment Fee % p.a.</td><td colspan="3">0.70%</td><td colspan="3">0.70%</td></tr>
<tr><td>Indirect Cost Ratio</td><td colspan="3">N/A</td><td colspan="3">N/A</td></tr>
<tr><td>Investment Timeframe</td><td colspan="3">5 years</td><td colspan="3">0-20%</td></tr>
<tr><td>Minimum Initial Investment Amount</td><td colspan="3">$50,000</td><td colspan="3">$25,000</td></tr>
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	Oracle Growth Portfolio 74 /26 Over $50,000 Investment	Oracle Growth Portfolio 74/26 Under $50,000 Investment
Portfolio Code	ORAGRHVB	ORAGRLVB
Sub-Investment Manager	DWA Managed Accounts Pty Ltd	DWA Managed Accounts Pty Ltd
Strategy	To invest in a range of asset classes using managed portfolios and funds.	To invest in a range of asset classes using managed portfolios and funds.
Benchmark	CPI + 3.5%	CPI + 3.5%
Investment Objective	To outperform the benchmark over 5 years or longer.	To outperform the benchmark over 7 years or longer.
Investment Universe	Listed Australian securities, ETFs/ETPs, international securities, fixed interest, listed property investments, alternatives, and cash.	Listed Australian securities, ETFs/ETPs, international securities, fixed interest, listed property investments, alternatives, and cash.
Suitable Investors	Suits investors who seek the potential for a relatively high level of growth with modest income and accept a high level of short-medium term capital volatility (loss) as a trade-off for long-term capital growth potential.	Suits investors who seek the potential for a relatively high level of growth with modest income and accept a high level of short-medium term capital volatility (loss) as a trade-off for long-term capital growth.
Risk Band	High (Risk Band 6)	High (Risk Band 6)
Estimated number of negative annual returns over any 20-year period	4-6	4-6
Asset Allocation Ranges	(see tables below)	(see tables below)
Investment Fee % p.a.	0.75%	0.75%
Indirect Cost Ratio	N/A	N/A
Investment Timeframe	5 years	7 years
Minimum Initial Investment Amount	$50,000	$25,000

Asset Allocation Ranges – Oracle Growth Portfolio 74 /26 Over $50,000 Investment

Asset Class	*Strategic Asset Range*	*Neutral*
Cash	1-10%	2%
Fixed Interest	15-35%	24%
Property	0-15%	3%
Australian Shares – Large Cap	10-60%	19%
Australian Shares – Small Cap	0-20%	7%
International Shares	10-60%	35%
Alternatives	0-20%	10%

Asset Allocation Ranges – Oracle Growth Portfolio 74/26 Under $50,000 Investment

Asset Class	*Strategic Asset Range*	*Neutral*
Cash	1-10%	2%
Fixed Interest	15-35%	24%
Property	0-15%	3%
Australian Shares – Large Cap	10-60%	19%
Australian Shares – Small Cap	0-20%	7%
International Shares	10-60%	35%
Alternatives	0-20%	10%

	Oracle High Growth Portfolio 98 / 2 Over $50,000 Investment	Oracle High Growth Portfolio 98 / 2 Under $50,000 Investment
Portfolio Code	ORAHGHVB	ORAHGLVB
Sub-Investment Manager	DWA Managed Accounts Pty Ltd	DWA Managed Accounts Pty Ltd
Strategy	To invest in a range of asset classes using managed portfolios and funds.	To invest in a range of asset classes using managed portfolios and funds.
Benchmark	CPI + 4% p.a.	CPI + 4% p.a.
Investment Objective	To outperform the benchmark over 7 years or longer.	To outperform the benchmark over 7 years or longer.
Investment Universe	Listed Australian securities ETFs/ETPs, international securities, fixed interest, listed property investments, alternatives, and cash.	Listed Australian securities ETFs/ETPs, international securities, fixed interest, listed property investments, alternatives, and cash.
Suitable Investors	Suits investors who seek a relatively high level of growth on investment capital and accept a high level of short-medium term capital volatility (loss) as a trade-off for long-term capital growth potential.	Suits investors who seek a relatively high level of growth on investment capital and accept a high level of short-medium term capital volatility (loss) as a trade-off for long-term capital growth potential.
Risk Band	High (Risk Band 6)	High (Risk Band 6)
Estimated number of negative annual returns over any 20-year period	4 to 6	4 to 6
Asset Allocation Ranges	See tables below	See tables below
Investment Fee % p.a.	0.85%	0.85%
Indirect Cost Ratio	N/A	N/A
Minimum suggested Investment Timeframe	7 years	7 years
Minimum Initial Investment Amount	$50,000	$25,000

Asset Allocation Ranges — Oracle High Growth Portfolio 98 / 2, Over $50,000 Investment

Asset Class	*Strategic Asset Range*	*Neutral*
Cash	1-10%	2%
Fixed Interest	0-10%	0%
Property	0-15%	5%
Australian Shares – Large Cap	15-60%	26%
Australian Shares – Small Cap	0-30%	10%
International Shares	20-60%	47%
Alternatives	0-30%	10%

Asset Allocation Ranges — Oracle High Growth Portfolio 98 / 2, Under $50,000 Investment

Asset Class	*Strategic Asset Range*	*Neutral*
Cash	1-10%	2%
Fixed Interest	0-10%	0%
Property	0-15%	5%
Australian Shares – Large Cap	15-60%	26%
Australian Shares – Small Cap	0-30%	10%
International Shares	20-60%	47%
Alternatives	0-30%	10%

	Oracle Global Equities Portfolio - Under $50,000 Investment	
Portfolio Code	FIMIOPLV	
Sub-Investment Manager	DWA Managed Accounts Pty Ltd	
Strategy	To provide investors with a concentrated exposure to international shares.	
Benchmark	MSCI ACWI ex Australia in AUD$ (unhedged).	
Investment Objective	To provide investors with long-term capital growth. The portfolio aims to outperform its benchmark over 7 years or longer.	
Investment Universe	Large cap international securities listed on major international exchanges. The portfolio may also invest in listed ETFs that have an international focus and cash.	
Suitable Investors	Suits investors seeking unhedged exposure to a concentrated portfolio of unhedged, large cap international securities with a primary focus on growth.	
Risk Band	High 6	
Estimated number of negative annual returns over any 20-year period	4 to 6	
Asset Allocation Ranges	*Asset Class*	*Range*
	International Shares	70 – 99%
	Cash	1 – 30%
Investment Fee % p.a.	0.95%	
Indirect Cost Ratio	N/A	
Minimum suggested Investment Timeframe	7 years	
Minimum initial investment Amount	$50,000	