

# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>Australia</b>					
BHP:LN	Bhp Group PLC		0%	65%	30%
<b>Austria</b>					
EBS:AV	Erste Group Bank AG		0%	60%	30%
<b>Belgium</b>					
ABI:BB	Anheuser-Busch InBev SA/NV		0%	65%	30%
GLPG:NA	Galapagos Nv		0%	60%	30%
KBC:BB	KBC Group NV		0%	60%	30%
SOLB:BB	Solvay SA		0%	60%	30%
UCB:BB	UCB SA		0%	60%	30%
UMI:BB	Umicore SA		0%	60%	30%
<b>Bermuda</b>					
RE:US	Everest Re Group		0%	65%	30%
<b>Canada</b>					
ABX:CN	Barrick Gold Corp		0%	60%	30%
ATD/B:CN	Alimentation Couche-Tard Inc		0%	60%	30%
BAM/A:CN	Brookfield Asset Management Inc		0%	65%	30%
BCE:CN	BCE Inc		0%	60%	30%
BIP-U:CN	Brookfield Infra		0%	65%	30%
BMO:CN	Bank of Montreal		0%	65%	30%
BNS:CN	Bank of Nova Scotia/The		0%	70%	30%
CM:CN	Canadian Imperial Bank of Commerce		0%	65%	30%
CNQ:CN	Canadian Natural Resources Ltd		0%	60%	30%
CNR:CN	Canadian National Railway Co		0%	65%	30%
CP:CN	Canadian Pacific Railway Ltd		0%	60%	30%
CSU:CN	Constellation Software Inc/Canada		0%	60%	30%
CVE:CN	Cenovus Energy Inc		0%	55%	30%
ECA:CN	Encana Corp		0%	60%	30%
EMA:CN	Emera Inc		0%	65%	30%
ENB:CN	Enbridge Inc		0%	65%	30%
FFH:CN	Fairfax Financial Holdings Ltd		0%	60%	30%
FNV:CN	Franco-Nevada Corp		0%	60%	30%
FTS:CN	Fortis Inc/Canada		0%	65%	30%
GIB/A:CN	CGI Group Inc		0%	65%	30%
GWO:CN	Great-West Lifeco Inc		0%	60%	30%
HSE:CN	Husky Energy Inc		0%	60%	30%
IFC:CN	Intact Financial Corp		0%	60%	30%
IMO:CN	Imperial Oil Ltd		0%	60%	30%
L:CN	Loblaw Cos Ltd		0%	65%	30%
LULU:US	Lululemon Ath		0%	60%	30%

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<b>Canada</b>					
MFC:CN	Manulife Financial Corp		0%	60%	30%
MG:CN	Magna International Inc		0%	60%	30%
MRU:CN	Metro Inc/Cn		0%	65%	30%
NA:CN	National Bank of Canada		0%	65%	30%
NTR:CN	Nutrien Ltd		0%	60%	30%
OTEX:CN	Open Text Corp		0%	65%	30%
POW:CN	Power Corp of Canada		0%	65%	30%
PPL:CN	Pembina Pipeline Corp		0%	65%	30%
PWF:CN	Power Financial Corp		0%	60%	30%
QSR:CN	Restaurant Brands International Inc		0%	60%	30%
RCI/B:CN	Rogers Communications Inc		0%	65%	30%
RY:CN	Royal Bank of Canada		0%	70%	30%
SAP:CN	Saputo Inc		0%	65%	30%
SJR/B:CN	Shaw Communications Inc		0%	65%	30%
SLF:CN	Sun Life Financial Inc		0%	60%	30%
SU:CN	Suncor Energy Inc		0%	65%	30%
T:CN	TELUS Corp		0%	65%	30%
TD:CN	Toronto-Dominion Bank/The		0%	70%	30%
TRI:CN	Thomson Reuters Corp		0%	60%	30%
TRP:CN	Tc Energy Corp		0%	70%	30%
	TransCanada Corp		0%	65%	30%
WN:CN	Weston (George)		0%	65%	30%
WPM:CN	Wheaton Precious		0%	60%	30%
<b>China</b>					
2007:HK	Country Garden		0%	60%	30%
2020:HK	Anta Sports Prod		0%	60%	30%
2688:HK	Enn Energy		0%	60%	30%
788:HK	China Tower Co-H		0%	60%	30%
NTES:US	Netease Inc-Adr		0%	60%	30%
<b>Denmark</b>					
NVO:US	Novo Nordisk A/S-Spons ADR		0%	65%	30%
<b>France</b>					
ABN:NA	ABN AMRO Group NV		0%	60%	15%
AC:FP	Accor SA		0%	60%	30%
ACA:FP	Credit Agricole SA		0%	60%	30%
AGN:NA	Aegon NV		0%	60%	30%
AI:FP	Air Liquide SA		0%	70%	30%
AIR:FP	Airbus SE		0%	65%	30%
AKZA:NA	Akzo Nobel NV		0%	60%	30%
ALO:FP	Alstom		0%	60%	30%
ASML:NA	ASML Holding NV		0%	65%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

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To receive the Diversified Lending Ratio:

- 1: The Lending Value of any individual International security must not represent more than the allowable Concentration Limit of the Secured Portfolios Lending Value. Any Market Value not eligible for the Diversified Lending Ratio may receive 0%.
- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

You must confirm the Lending Ratio applicable to your Secured Portfolio prior to purchasing Acceptable Investments. Lending Ratios are set for the purpose of managing the Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

The information in this document forms part of the Leveraged Equities Margin Loan Product Disclosure Statement dated 20 April 2017 or later (the PDS). Leveraged Equities Margin Loan is issued by Leveraged Equities Limited, ABN 26 051 629 282, AFSL 360118, as Lender. You should read and consider the relevant Product Disclosure Statement (PDS) and Product Guide, including the terms and conditions before deciding whether to apply for or continue with a loan. A copy of the PDS and Product Guide is available from [www.leveraged.com.au](http://www.leveraged.com.au) or by calling 1300 307 807.

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<b>France</b>					
ATO:FP	Atos SE		0%	60%	30%
BN:FP	Danone SA		0%	70%	30%
BNP:FP	BNP Paribas SA		0%	65%	30%
BVI F:FP	Bureau Veritas SA		0%	60%	30%
CA:FP	Carrefour SA		0%	55%	30%
CAP:FP	Capgemini SE		0%	60%	30%
CS:FP	AXA SA		0%	70%	30%
DG:FP	Vinci SA		0%	70%	30%
DSM:NA	Koninklijke DSM NV		0%	60%	30%
DSY:FP	Dassault Systemes SE		0%	60%	30%
EDEN:FP	Edenred		0%	65%	30%
EDF:FP	Electricite de France SA		0%	60%	30%
EL:FP	EssilorLuxottica SA		0%	60%	30%
EN:FP	Bouygues SA		0%	60%	30%
ENGI:FP	Engie SA		0%	60%	30%
FGR:FP	Eiffage		0%	65%	30%
FP:FP	TOTAL SA		0%	70%	30%
GLE:FP	Societe Generale SA		0%	60%	30%
HEIA:NA	Heineken NV		0%	65%	30%
HO:FP	Thales SA		0%	60%	30%
INGA:NA	ING Groep NV		0%	60%	30%
KER:FP	Kering SA		0%	65%	30%
KN:FP	Natixis SA		0%	60%	30%
KPN:NA	Koninklijke KPN NV		0%	60%	30%
LI:FP	Klepierre SA		0%	60%	30%
LR:FP	Legrand SA		0%	60%	30%
MC:FP	LVMH Moet Hennessy Louis Vuitton SE		0%	65%	30%
ML:FP	Cie Generale des Etablissements Michelin SCA		0%	60%	30%
MT:NA	ArcelorMittal		0%	60%	30%
NN:NA	NN Group NV		0%	65%	30%
OR:FP	L'Oreal SA		0%	70%	30%
ORA:FP	Orange SA		0%	65%	30%
PHIA:NA	Koninklijke Philips NV		0%	60%	30%
PUB:FP	Publicis Groupe SA		0%	60%	30%
RDSA:NA	Royal Dutch Shell PLC		0%	65%	30%
RI:FP	Pernod Ricard SA		0%	65%	30%
RMS:FP	Hermes International		0%	65%	30%
RNO:FP	Renault SA		0%	60%	30%
SAF:FP	Safran SA		0%	65%	30%
SAN:FP	Sanofi		0%	70%	30%
SEV:FP	Suez		0%	65%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>France</b>					
SGO:FP	Cie de Saint-Gobain		0%	60%	30%
SU:FP	Schneider Electric SE		0%	60%	30%
SW:FP	Sodexo SA		0%	60%	30%
TEP:FP	Teleperformance		0%	65%	30%
TOT:US	Total SA-Spon ADR		0%	70%	30%
UG:FP	Peugeot SA		0%	60%	30%
UNA:NA	Unilever NV		0%	70%	30%
URW:NA	Unibail-Rodamco-Westfield		0%	60%	30%
VIE:FP	Veolia Environnement SA		0%	65%	30%
VIV:FP	Vivendi SA		0%	60%	30%
WKL:NA	Wolters Kluwer NV		0%	65%	30%
WLN:FP	Worldline		0%	60%	30%
<b>Germany</b>					
ADS:GR	adidas AG		0%	60%	30%
ALV:GR	Allianz SE		0%	70%	30%
BAS:GR	BASF SE		0%	65%	30%
BAYN:GR	Bayer AG		0%	65%	30%
BEI:GR	Beiersdorf AG		0%	65%	30%
BMW:GR	Bayerische Motoren Werke AG		0%	65%	30%
CON:GR	Continental AG		0%	60%	30%
DAI:GR	Daimler AG		0%	65%	30%
DB1:GR	Deutsche Boerse AG		0%	65%	30%
DBK:GR	Deutsche Bank AG		0%	55%	30%
DPW:GR	Deutsche Post AG		0%	60%	30%
DTE:GR	Deutsche Telekom AG		0%	70%	30%
DWNI:GR	Deutsche Wohnen SE		0%	65%	30%
EOAN:GR	E.ON SE		0%	65%	30%
EVK:GR	Evonik Industries AG		0%	60%	30%
FME:GR	Fresenius Medical Care AG & Co KGaA		0%	60%	30%
FRE:GR	Fresenius SE & Co KGaA		0%	60%	30%
HEI:GR	HeidelbergCement AG		0%	60%	30%
HEN3:GR	Henkel AG & Co KGaA		0%	60%	30%
HNR1:GR	Hannover Rueck SE		0%	65%	30%
IFX:GR	Infineon Technologies AG		0%	60%	30%
MRK:GR	Merck KGaA		0%	60%	30%
MTX:GR	MTU Aero Engines AG		0%	60%	30%
MUV2:GR	Muenchener Rueckversicherungs-Gesellschaft AG in Muenchen		0%	65%	30%
PAH3:GR	Porsche Automobil Holding SE		0%	60%	30%
PUM:GR	Puma Se		0%	60%	30%
RWE:GR	RWE AG		0%	55%	30%

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<b>Germany</b>					
SAP:GR	SAP SE		0%	65%	30%
SHL:GR	Siemens Healthineers AG		0%	60%	15%
SIE:GR	Siemens AG		0%	65%	30%
SIEGY:US	Siemens AG-Spons ADR		0%	65%	30%
SY1:GR	Symrise AG		0%	60%	30%
VNA:GR	Vonovia SE		0%	65%	30%
VOW:GR	Volkswagen AG		0%	65%	30%
VOW3:GR	Volkswagen AG		0%	65%	30%
WDI:GR	Wirecard AG		0%	60%	30%
ZAL:GR	Zalando Se		0%	60%	30%

### Hong Kong

1:HK	CK Hutchison Holdings Ltd		0%	60%	30%
1044:HK	Hengan International Group Co Ltd		0%	60%	30%
1088:HK	China Shenhua Energy Co Ltd		0%	65%	30%
1099:HK	Sinopharm Group Co Ltd		0%	60%	30%
11:HK	Hang Seng Bank Ltd		0%	65%	30%
1109:HK	China Resources Land Ltd		0%	60%	30%
1113:HK	CK Asset Holdings Ltd		0%	60%	30%
1177:HK	Sino Biopharm		0%	60%	30%
12:HK	Henderson Land		0%	65%	30%
1211:HK	BYD Co Ltd		0%	60%	30%
1288:HK	Agricultural Bank of China Ltd		0%	70%	30%
1299:HK	AIA Group Ltd		0%	65%	30%
1336:HK	New China Life Insurance Co Ltd		0%	60%	30%
1398:HK	Industrial & Commercial Bank of China Ltd		0%	65%	30%
16:HK	Sun Hung Kai Properties Ltd		0%	60%	30%
17:HK	New World Dev		0%	60%	30%
175:HK	Geely Automobile		0%	60%	30%
1928:HK	Sands China Ltd		0%	60%	30%
1997:HK	Wharf Real Estat		0%	60%	30%
2:HK	CLP Holdings Ltd		0%	65%	30%
2202:HK	China Vanke Co Ltd		0%	60%	30%
2313:HK	Shenzhen International Group Holdings Ltd		0%	60%	15%
2318:HK	Ping An Insurance Group Co of China Ltd		0%	65%	30%
2319:HK	China Mengniu Dairy Co Ltd		0%	60%	30%
2328:HK	PICC Property & Casualty Co Ltd		0%	60%	30%
2388:HK	BOC Hong Kong Holdings Ltd		0%	60%	30%
2601:HK	China Pacific Insurance Group Co Ltd		0%	60%	30%

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<b>Hong Kong</b>					
2628:HK	China Life Insurance Co Ltd		0%	65%	30%
27:HK	Galaxy Entertainment Group Ltd		0%	60%	30%
2800:HK	Tracker Fund of Hong Kong Ltd		0%	60%	15%
288:HK	Wh Group Ltd		0%	60%	30%
291:HK	China Resources		0%	60%	30%
3:HK	Hong Kong & China Gas Co Ltd		0%	65%	30%
384:HK	China Gas Holdin		0%	60%	30%
386:HK	China Petroleum & Chemical Corp		0%	65%	30%
388:HK	Hong Kong Exchanges & Clearing Ltd		0%	60%	30%
3968:HK	China Merchants Bank Co Ltd		0%	65%	30%
3988:HK	Bank of China Ltd		0%	70%	30%
5:HK	HSBC Holdings PLC		0%	65%	30%
6:HK	Power Assets Holdings Ltd		0%	65%	30%
6030:HK	CITIC Securities Co Ltd		0%	60%	30%
66:HK	Mtr Corp		0%	65%	30%
669:HK	Techtronic Ind		0%	60%	30%
688:HK	China Overseas Land & Investment Ltd		0%	60%	30%
700:HK	Tencent Holdings Ltd		0%	65%	30%
728:HK	China Telecom Corp Ltd		0%	60%	30%
762:HK	China UNICOM Hong Kong Ltd		0%	60%	30%
823:HK	Link REIT		0%	60%	30%
857:HK	PetroChina Co Ltd		0%	65%	30%
883:HK	CNOOC Ltd		0%	65%	30%
914:HK	Anhui Conch Cement Co Ltd		0%	60%	30%
939:HK	China Construction Bank Corp		0%	70%	30%
941:HK	China Mobile Ltd		0%	65%	30%

### Ireland

ALLE:US	Allegion Plc		0%	60%	30%
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### Japan

1306:JP	TOPIX Exchange Traded Fund		0%	60%	30%
1321:JP	Nikkei 225 Exchange Traded Fund		0%	60%	30%
1605:JP	Inpex Corp		0%	60%	30%
1801:JP	Taisei Corp		0%	60%	30%
1925:JP	Daiwa House Industry Co Ltd		0%	60%	30%
1928:JP	Sekisui House Ltd		0%	65%	30%
2269:JP	MEIJI Holdings Co Ltd		0%	60%	30%
2413:JP	M3 Inc		0%	60%	30%
2502:JP	Asahi Group Holdings Ltd		0%	60%	30%
2503:JP	Kirin Holdings Co Ltd		0%	60%	30%

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<b>Japan</b>					
2801:JP	Kikkoman Corp		0%	60%	30%
2914:JP	Japan Tobacco Inc		0%	70%	30%
3382:JP	Seven & i Holdings Co Ltd		0%	60%	30%
3402:JP	Toray Industries Inc		0%	60%	30%
3407:JP	Asahi Kasei Corp		0%	60%	30%
4063:JP	Shin-Etsu Chemical Co Ltd		0%	60%	30%
4151:JP	Kyowa Hakko Kirin Co Ltd		0%	60%	30%
4188:JP	Mitsubishi Chemical Holdings Corp		0%	60%	30%
4324:JP	Dentsu Inc		0%	60%	30%
4452:JP	Kao Corp		0%	60%	30%
4502:JP	Takeda Pharmaceutical Co Ltd		0%	65%	30%
4503:JP	Astellas Pharma Inc		0%	60%	30%
4507:JP	Shionogi & Co Ltd		0%	60%	30%
4519:JP	Chugai Pharmaceutical Co Ltd		0%	60%	30%
4523:JP	Eisai Co Ltd		0%	60%	15%
4543:JP	Terumo Corp		0%	60%	30%
4568:JP	Daiichi Sankyo		0%	60%	30%
4578:JP	Otsuka Holdings Co Ltd		0%	60%	15%
4755:JP	Rakuten Inc		0%	60%	15%
4901:JP	FUJIFILM Holdings Corp		0%	60%	30%
4911:JP	Shiseido Co Ltd		0%	60%	30%
5020:JP	Jxg Holdings In		0%	65%	30%
5108:JP	Bridgestone Corp		0%	60%	30%
5401:JP	Nippon Steel & Sumitomo Metal Corp		0%	60%	30%
5802:JP	Sumitomo Electric Industries Ltd		0%	60%	30%
6098:JP	Recruit Holdings		0%	70%	30%
6178:JP	Japan Post Holdings Co Ltd		0%	60%	15%
6301:JP	Komatsu Ltd		0%	60%	30%
6326:JP	Kubota Corp		0%	60%	30%
6367:JP	Daikin Industries Ltd		0%	60%	30%
6501:JP	Hitachi Ltd		0%	60%	30%
6503:JP	Mitsubishi Electric Corp		0%	60%	30%
6645:JP	Omron Corp		0%	60%	30%
6701:JP	Nec Corp		0%	60%	30%
6702:JP	Fujitsu Ltd		0%	60%	30%
6752:JP	Panasonic Corp		0%	60%	30%
6758:JP	Sony Corp		0%	65%	30%
6762:JP	Tdk Corp		0%	60%	30%
6902:JP	Denso Corp		0%	60%	30%
6954:JP	FANUC Corp		0%	60%	30%
6971:JP	Kyocera Corp		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>Japan</b>					
7011:JP	Mitsubishi Heavy Industries Ltd		0%	65%	30%
7201:JP	Nissan Motor Co Ltd		0%	60%	30%
7202:JP	Isuzu Motors Ltd		0%	60%	30%
7203:JP	Toyota Motor Corp		0%	65%	30%
7267:JP	Honda Motor Co Ltd		0%	60%	30%
7269:JP	Suzuki Motor Corp		0%	60%	30%
7270:JP	Subaru Corp		0%	60%	30%
7733:JP	Olympus Corp		0%	60%	30%
7751:JP	Canon Inc		0%	65%	30%
7832:JP	Bandai Namco Hol		0%	60%	30%
8001:JP	ITOCHEU Corp		0%	60%	30%
8002:JP	Marubeni Corp		0%	60%	30%
8015:JP	Toyota Tsusho Corp		0%	60%	30%
8028:JP	Familymart Co Lt		0%	60%	30%
8031:JP	Mitsui & Co Ltd		0%	60%	30%
8035:JP	Tokyo Electron		0%	60%	30%
8053:JP	Sumitomo Corp		0%	60%	30%
8058:JP	Mitsubishi Corp		0%	60%	30%
8267:JP	Aeon Co Ltd		0%	60%	30%
8306:JP	Mitsubishi UFJ Financial Group Inc		0%	65%	30%
8308:JP	Resona Holdings Inc		0%	60%	30%
8309:JP	Sumitomo Mitsui Trust Holdings Inc		0%	60%	30%
8316:JP	Sumitomo Mitsui Financial Group Inc		0%	60%	30%
8411:JP	Mizuho Financial Group Inc		0%	65%	30%
8591:JP	Orix Corp		0%	60%	30%
8604:JP	Nomura Holdings Inc		0%	55%	30%
8630:JP	Sompo Holdings Inc		0%	60%	30%
8725:JP	MS&AD Insurance Group Holdings Inc		0%	65%	30%
8750:JP	Dai-ichi Life Holdings Inc		0%	60%	30%
8766:JP	Tokio Marine Holdings Inc		0%	60%	30%
8801:JP	Mitsui Fudosan Co Ltd		0%	60%	30%
8802:JP	Mitsubishi Estate Co Ltd		0%	60%	30%
8830:JP	Sumitomo Realty & Development Co Ltd		0%	65%	30%
9005:JP	Tokyu Corp		0%	60%	30%
9020:JP	East Japan Railway Co		0%	60%	30%
9021:JP	West Japan Railway Co		0%	65%	30%
9022:JP	Central Japan Railway Co		0%	60%	30%
9202:JP	ANA Holdings Inc		0%	65%	30%
9432:JP	Nippon Telegraph & Telephone Corp		0%	65%	30%

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To receive the Diversified Lending Ratio:

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- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

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The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>Japan</b>					
9433:JP	KDDI Corp		0%	65%	30%
9437:JP	NTT DOCOMO Inc		0%	65%	30%
9502:JP	Chubu Electric Power Co Inc		0%	60%	30%
9503:JP	Kansai Electric Power Co Inc/The		0%	60%	30%
9531:JP	Tokyo Gas Co Ltd		0%	60%	30%
9613:JP	NTT Data Corp		0%	60%	30%
9735:JP	Secom Co Ltd		0%	60%	30%
9983:JP	Fast Retailing Co Ltd		0%	65%	30%
9984:JP	SoftBank Group Corp		0%	65%	30%
<b>Luxembourg</b>					
AT1:GR	Aroundtown Sa		0%	65%	30%
<b>Netherlands</b>					
AD:NA	Koninklijke Ahold Delhaize NV		0%	65%	30%
ADYEN:NA	Adyen Nv		0%	60%	30%
NXPI:US	Nxp Semiconductors NV		0%	60%	30%
RAND:NA	Randstad Nv		0%	60%	30%
RDS/B:US	Royal Dutch Shell-Spon ADR-B		0%	70%	30%
TKWY:NA	Just Eat Takeawa		0%	60%	30%
<b>Singapore</b>					
DBS:SP	DBS Group Holdings Ltd		0%	60%	30%
OCBC:SP	Oversea-Chinese Banking Corp Ltd		0%	60%	30%
ST:SP	Singapore Telecommunications Ltd		0%	60%	30%
UOB:SP	United Overseas Bank Ltd		0%	60%	30%
<b>Switzerland</b>					
ABBN:VX	ABB Ltd		0%	60%	30%
ALC:SW	Alcon Inc		0%	65%	30%
BAER:SW	Julius Baer Group Ltd		0%	60%	30%
BARN:SW	Barry Calleb-Reg		0%	65%	30%
CFR:VX	Cie Financiere Richemont SA		0%	60%	30%
CSGN:VX	Credit Suisse Group AG		0%	60%	30%
FERG:LN	Ferguson PLC		0%	60%	30%
GEBN:VX	Geberit AG		0%	60%	30%
GIVN:VX	Givaudan SA		0%	65%	30%
KNIN:VX	Kuehne + Nagel International AG		0%	60%	30%
LHN:VX	LafargeHolcim Ltd		0%	60%	30%
LONN:VX	Lonza Group AG		0%	60%	30%
NESN:VX	Nestle SA		0%	70%	30%
NOVN:VX	Novartis AG		0%	70%	30%
NSRGY:US	Nestle SA-Spons ADR		0%	70%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>Switzerland</b>					
PGHN:VX	Partners Group Holding AG		0%	60%	15%
ROG:VX	Roche Holding AG		0%	70%	30%
SCHP:VX	Schindler Holding AG		0%	60%	30%
SCMN:VX	Swisscom AG		0%	65%	30%
SGSN:VX	SGS SA		0%	65%	30%
SIKA:VX	Sika AG		0%	60%	30%
SLHN:VX	Swiss Life Holding AG		0%	65%	30%
SOON:VX	Sonova Holding AG		0%	60%	30%
SREN:VX	Swiss Re AG		0%	65%	30%
STM:FP	Stmicroelectroni		0%	60%	30%
STMN:VX	Straumann Holding AG		0%	60%	15%
TEMN:SW	Temenos Ag-Reg		0%	60%	30%
UBSG:VX	UBS Group AG		0%	60%	30%
UHR:VX	Swatch Group AG/The		0%	60%	30%
VIFN:SW	Vifor Pharma Ag		0%	60%	30%
ZURN:VX	Zurich Insurance Group AG		0%	65%	30%
<b>United Kingdom</b>					
AAL:LN	Anglo American PLC		0%	60%	30%
ABF:LN	Associated British Foods PLC		0%	60%	30%
AHT:LN	Ashtead Group PLC		0%	60%	30%
AMCR:US	Amcor Plc		0%	60%	30%
ANTO:LN	Antofagasta PLC		0%	60%	30%
AV:LN	Aviva PLC		0%	60%	30%
AZN:LN	AstraZeneca PLC		0%	65%	30%
BA:LN	BAE Systems PLC		0%	60%	30%
BARC:LN	Barclays PLC		0%	60%	30%
BATS:LN	British American Tobacco PLC		0%	65%	30%
BDEV:LN	Barratt Dev		0%	60%	30%
BP:LN	BP PLC		0%	65%	30%
BRBY:LN	Burberry Group PLC		0%	60%	30%
BT/A:LN	BT Group PLC		0%	60%	30%
CCH:LN	Coca-Cola HBC AG		0%	60%	30%
CCL:LN	Carnival PLC		0%	60%	30%
CPG:LN	Compass Group PLC		0%	65%	30%
CRH:LN	CRH PLC		0%	60%	30%
DGE:LN	Diageo PLC		0%	70%	30%
EXPN:LN	Experian PLC		0%	60%	30%
FERG:LN	Ferguson Plc		0%	60%	30%
GLEN:LN	Glencore PLC		0%	60%	30%
GSK:LN	GlaxoSmithKline PLC		0%	65%	30%
HL:LN	Hargreaves Lansdown PLC		0%	60%	30%
HLMA:LN	Halma Plc		0%	60%	30%

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United Kingdom</b>					
HSBA:LN	HSBC Holdings PLC		0%	65%	30%
IAG:LN	International Consolidated Airlines Group SA		0%	60%	30%
IHG:LN	InterContinental Hotels Group PLC		0%	60%	30%
III:LN	3i Group PLC		0%	60%	30%
IMB:LN	Imperial Brands PLC		0%	60%	30%
INF:LN	Informa PLC		0%	60%	30%
INFO:US	IHS Markit Ltd		0%	60%	30%
LGEN:LN	Legal & General Group PLC		0%	60%	30%
LIN:US	Linde PLC		0%	65%	30%
LLOY:LN	Lloyds Banking Group PLC		0%	65%	30%
LSE:LN	London Stock Exchange Group PLC		0%	60%	30%
MNDI:LN	Mondi PLC		0%	60%	30%
MRO:LN	Melrose Industries PLC		0%	55%	30%
NG:LN	National Grid PLC		0%	60%	30%
NXT:LN	Next Plc		0%	60%	30%
PRU:LN	Prudential PLC		0%	65%	30%
PSN:LN	Persimmon		0%	60%	30%
RB:LN	Reckitt Benckiser Group PLC		0%	65%	30%
RBS:LN	Royal Bank of Scotland Group PLC		0%	60%	30%
RDSA:LN	Royal Dutch Shell PLC		0%	65%	30%
RDSB:LN	Royal Dutch Shell PLC		0%	65%	30%
REL:LN	RELX PLC		0%	60%	30%
RIO:LN	Rio Tinto PLC		0%	65%	30%
RR:LN	Rolls-Royce Holdings PLC		0%	55%	30%
SGRO:LN	Segro Plc		0%	60%	30%
SN:LN	Smith & Nephew PLC		0%	60%	30%
SSE:LN	SSE PLC		0%	60%	30%
STAN:LN	Standard Chartered PLC		0%	60%	30%
TSCO:LN	Tesco PLC		0%	60%	30%
ULVR:LN	Unilever PLC		0%	70%	30%
UNA:NA	Unilever Nv		0%	70%	30%
VOD:LN	Vodafone Group PLC		0%	55%	30%
WLTW:US	Willis Towers Watson PLC		0%	60%	30%
WPP:LN	WPP PLC		0%	60%	30%

### United States

A:US	Agilent Technologies Inc		0%	60%	30%
AAL:US	American Airlines Group Inc		0%	60%	30%
AAP:US	Advance Auto Parts Inc		0%	60%	30%
AAPL:US	Apple Inc		0%	65%	30%
ABBV:US	AbbVie Inc		0%	65%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
ABC:US	AmerisourceBergen Corp		0%	60%	30%
ABT:US	Abbott Laboratories		0%	65%	30%
ACN:US	Accenture PLC		0%	65%	30%
ADBE:US	Adobe Systems Inc		0%	65%	30%
ADI:US	Analog Devices Inc		0%	60%	30%
ADM:US	Archer-Daniels-Midland Co		0%	60%	30%
ADP:US	Automatic Data Processing Inc		0%	65%	30%
ADSK:US	Autodesk Inc		0%	55%	30%
AEE:US	Ameren Corp		0%	65%	30%
AEP:US	American Electric Power Co Inc		0%	65%	30%
AES:US	AES Corp/VA		0%	60%	30%
AFL:US	Aflac Inc		0%	60%	30%
AGN:US	Allergan PLC		0%	55%	30%
AIG:US	American International Group Inc		0%	60%	30%
AJG:US	Arthur J Gallagher & Co		0%	60%	15%
AKAM:US	Akamai Technologies Inc		0%	60%	30%
ALGN:US	Align Technology Inc		0%	60%	30%
ALL:US	Allstate Corp/The		0%	60%	30%
ALXN:US	Alexion Pharmaceuticals Inc		0%	60%	30%
AMAT:US	Applied Materials Inc		0%	60%	30%
AME:US	AMETEK Inc		0%	60%	30%
AMGN:US	Amgen Inc		0%	65%	30%
AMP:US	Ameriprise Financial Inc		0%	60%	30%
AMT:US	American Tower Corp		0%	70%	30%
AMZN:US	Amazon.com Inc		0%	65%	30%
ANSS:US	ANSYS Inc		0%	60%	15%
ANTM:US	Anthem Inc		0%	65%	30%
AON:US	Aon PLC		0%	60%	30%
APC:US	Anadarko Petroleum Corp		0%	60%	30%
APD:US	Air Products & Chemicals Inc		0%	60%	30%
APH:US	Amphenol Corp		0%	60%	30%
APT:US	Aptiv PLC		0%	60%	30%
ARE:US	Alexandria Real Estate Equities Inc		0%	60%	30%
ARNC:US	Arconic Inc		0%	60%	30%
ASML:US	ASML Holding NV		0%	65%	30%
ATO:US	Atmos Energy Corp		0%	60%	30%
ATVI:US	Activision Blizzard Inc		0%	60%	30%
AVB:US	AvalonBay Communities Inc		0%	65%	30%
AVGO:US	Broadcom Inc		0%	65%	30%
AVY:US	Avery Dennison		0%	60%	30%
AWK:US	American Water Works Co Inc		0%	60%	30%

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
AXP:US	American Express Co		0%	65%	30%
AZO:US	AutoZone Inc		0%	60%	30%
BA:US	Boeing Co/The		0%	65%	30%
BABA:US	Alibaba Group Holding Limited		0%	65%	30%
BAC:US	Bank of America Corp		0%	65%	30%
BAM:US	Brookfield Asset Manage-CL A		0%	65%	30%
BAX:US	Baxter International Inc		0%	60%	30%
BBT:US	BB&T Corp		0%	60%	30%
BBY:US	Best Buy Co Inc		0%	60%	30%
BDX:US	Becton Dickinson and Co		0%	65%	30%
BEN:US	Franklin Resources Inc		0%	60%	30%
BF/B:US	Brown-Forman Corp		0%	60%	30%
BHGE:US	Baker Hughes a GE Co		0%	60%	30%
BIDU:US	Baidu Inc		0%	65%	30%
BK:US	Bank of New York Mellon Corp/The		0%	60%	30%
BKNG:US	Booking Holdings Inc		0%	65%	30%
BLK:US	BlackRock Inc		0%	65%	30%
BLL:US	Ball Corp		0%	60%	30%
BMRN:US	BioMarin Pharmaceutical Inc		0%	55%	30%
BMY:US	Bristol-Myers Squibb Co		0%	65%	30%
BPY-U:CN	Brookfield Property Partners LP		0%	60%	30%
BR:US	Broadridge Financial Solutions Inc		0%	60%	30%
BRK/B:US	Berkshire Hathaway Inc		0%	65%	30%
BSX:US	Boston Scientific Corp		0%	65%	30%
BXP:US	Boston Properties Inc		0%	60%	30%
C:US	Citigroup Inc		0%	65%	30%
CAG:US	Conagra Brands Inc		0%	60%	30%
CAH:US	Cardinal Health Inc		0%	60%	30%
CAT:US	Caterpillar Inc		0%	65%	30%
CB:US	Chubb Ltd		0%	65%	30%
CBOE:US	CBOE Global Markets Inc		0%	60%	30%
CBRE:US	CBRE Group Inc - A		0%	60%	30%
CBS:US	CBS Corp		0%	60%	30%
CCI:US	Crown Castle International Corp		0%	70%	30%
CCL:US	Carnival Corp		0%	60%	30%
CDNS:US	Cadence Design Systems Inc		0%	60%	30%
CDW:US	Cdw Corp/De		0%	60%	30%
CE:US	Celanese Corp		0%	60%	30%
CELG:US	Celgene Corp		0%	65%	30%
CERN:US	Cerner Corp		0%	60%	30%
CFG:US	Citizens Financial Group Inc		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
CHD:US	Church & Dwight Co Inc		0%	60%	30%
CHKP:US	Check Point Software Technologies Ltd		0%	60%	30%
CHRW:US	CH Robinson Worldwide Inc		0%	60%	30%
CHTR:US	Charter Communications Inc		0%	65%	30%
CI:US	Cigna Corp		0%	65%	30%
CINF:US	Cincinnati Financial Corp		0%	65%	30%
CL:US	Colgate-Palmolive Co		0%	70%	30%
CLX:US	Clorox Co/The		0%	60%	30%
CMA:US	Comerica Inc		0%	60%	30%
CMCSA:US	Comcast Corp		0%	65%	30%
CME:US	CME Group Inc		0%	70%	30%
CMG:US	Chipotle Mexican		0%	60%	30%
CMI:US	Cummins Inc		0%	60%	30%
CMS:US	CMS Energy Corp		0%	65%	30%
CNC:US	Centene Corp		0%	60%	15%
CNP:US	CenterPoint Energy Inc		0%	65%	30%
COF:US	Capital One Financial Corp		0%	60%	30%
COO:US	Cooper Cos Inc/The		0%	60%	30%
COP:US	ConocoPhillips		0%	65%	30%
COST:US	Costco Wholesale Corp		0%	65%	30%
CPB:US	Campbell Soup Co		0%	60%	30%
CPRT:US	Copart Inc		0%	60%	30%
CRM:US	salesforce.com Inc		0%	65%	30%
CSCO:US	Cisco Systems Inc		0%	65%	30%
CSGP:US	Costar Group Inc		0%	60%	30%
CSX:US	CSX Corp		0%	65%	30%
CTAS:US	Cintas Corp		0%	60%	30%
CTL:US	CenturyLink Inc		0%	60%	30%
CTRP:US	Ctrip.com International Ltd		0%	60%	30%
CTSH:US	Cognizant Technology Solutions Corp		0%	60%	30%
CTVA:US	Corteva Inc		0%	60%	30%
CTXS:US	Citrix Systems		0%	60%	30%
CVS:US	CVS Health Corp		0%	65%	30%
CVX:US	Chevron Corp		0%	65%	30%
CXO:US	Concho Resources		0%	60%	30%
D:US	Dominion Energy Inc		0%	70%	30%
DAL:US	Delta Air Lines Inc		0%	60%	30%
DD:US	Dupont De Nemours Inc		0%	65%	30%
DE:US	Deere & Co		0%	65%	30%
DFS:US	Discover Financial Services		0%	60%	30%
DG:US	Dollar General Corp		0%	60%	30%

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
DGX:US	Quest Diagnostics Inc		0%	60%	30%
DHI:US	DR Horton Inc		0%	60%	30%
DHR:US	Danaher Corp		0%	65%	30%
DIA:US	SPDR Dow Jones Industrial Average ETF Trust		0%	60%	30%
DIS:US	Walt Disney Co/The		0%	65%	30%
DISCA:US	Discovery Inc		0%	60%	30%
DISCK:US	Discovery Inc		0%	60%	30%
DISH:US	Dish Network-A		0%	60%	30%
DLR:US	Digital Realty Trust Inc		0%	60%	30%
DLTR:US	Dollar Tree Inc		0%	60%	30%
DOV:US	Dover Corp		0%	60%	30%
DOW:US	Dow Inc		0%	60%	30%
DRE:US	Duke Realty Corp		0%	60%	30%
DR:US	Darden Restaurants Inc		0%	60%	30%
DTE:US	DTE Energy Co		0%	65%	30%
DUK:US	Duke Energy Corp		0%	70%	30%
DVA:US	Davita Inc		0%	60%	30%
DVN:US	Devon Energy Corp		0%	60%	30%
DVY:US	iShares Select Dividend ETF		0%	65%	30%
DWDP:US	DowDuPont Inc		0%	65%	30%
EA:US	Electronic Arts Inc		0%	60%	30%
EBAY:US	eBay Inc		0%	60%	30%
ECL:US	Ecolab Inc		0%	60%	30%
ED:US	Consolidated Edison Inc		0%	60%	30%
EEM:US	iShares MSCI Emerging Markets ETF		0%	55%	30%
EFA:US	iShares MSCI EAFE ETF		0%	65%	30%
EFX:US	Equifax Inc		0%	60%	30%
EIX:US	Edison International		0%	60%	30%
EL:US	Estee Lauder Cos Inc/The		0%	65%	30%
EMN:US	Eastman Chemical Co		0%	60%	30%
EMR:US	Emerson Electric Co		0%	60%	30%
EOG:US	EOG Resources Inc		0%	65%	30%
EQIX:US	Equinix Inc		0%	60%	30%
EQR:US	Equity Residential		0%	65%	30%
ES:US	Eversource Energy		0%	65%	30%
ESS:US	Essex Property Trust Inc		0%	65%	30%
ETFC:US	E*TRADE Financial Corp		0%	60%	30%
ETN:US	Eaton Corp PLC		0%	60%	30%
ETR:US	Entergy Corp		0%	65%	30%
EVRG:US	Evergy Inc		0%	65%	30%
EW:US	Edwards Lifesciences Corp		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
EWJ:US	iShares MSCI Japan ETF		0%	60%	30%
EXC:US	Exelon Corp		0%	65%	30%
EXPD:US	Expeditors International of Washington Inc		0%	60%	30%
EXR:US	Extra Space Storage Inc		0%	60%	15%
F:US	Ford Motor Co		0%	60%	30%
FAST:US	Fastenal Co		0%	60%	30%
FB:US	Facebook Inc		0%	65%	30%
FDX:US	FedEx Corp		0%	60%	30%
FE:US	FirstEnergy Corp		0%	65%	30%
FIS:US	Fidelity National Information Services Inc		0%	60%	30%
FISV:US	Fiserv Inc		0%	60%	30%
FITB:US	Fifth Third Bancorp		0%	60%	30%
FLT:US	FleetCor Technologies Inc		0%	60%	30%
FMC:US	FMC Corp		0%	60%	30%
FOX:US	Fox Corp - Class B		0%	60%	30%
FOXA:US	Twenty-First Century Fox Inc		0%	60%	30%
FRC:US	First Republic Bank CA		0%	60%	30%
FTNT:US	Fortinet Inc		0%	60%	30%
FTV:US	Fortive Corp		0%	60%	30%
GD:US	General Dynamics Corp		0%	60%	30%
GE:US	General Electric Co		0%	65%	30%
GILD:US	Gilead Sciences Inc		0%	65%	30%
GIS:US	General Mills Inc		0%	60%	30%
GL:US	Globe Life Inc		0%	65%	30%
GLD:US	SPDR Gold Shares		0%	60%	30%
GLW:US	Corning Inc		0%	60%	30%
GM:US	General Motors Co		0%	65%	30%
GOLD:US	Barrick Gold Corp		0%	60%	30%
GOOG:US	Alphabet Inc		0%	65%	30%
GOOGL:US	Alphabet Inc		0%	65%	30%
GPC:US	Genuine Parts Co		0%	65%	30%
GPN:US	Global Payments Inc		0%	60%	30%
GRMN:US	Garmin Ltd		0%	60%	30%
GS:US	Goldman Sachs Group Inc/The		0%	65%	30%
GWW:US	WW Grainger Inc		0%	60%	30%
HAL:US	Halliburton Co		0%	60%	30%
HAS:US	Hasbro Inc		0%	60%	30%
HBAN:US	Huntington Bancshares Inc/OH		0%	60%	30%
HCA:US	HCA Healthcare Inc		0%	60%	30%
HCP:US	HCP Inc		0%	60%	30%
HD:US	Home Depot Inc/The		0%	65%	30%

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- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

You must confirm the Lending Ratio applicable to your Secured Portfolio prior to purchasing Acceptable Investments. Lending Ratios are set for the purpose of managing the Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
HES:US	Hess Corp		0%	55%	30%
HIG:US	Hartford Financial Services Group Inc/The		0%	60%	30%
HLT:US	Hilton Worldwide Holdings Inc		0%	60%	30%
HOLX:US	Hologic Inc		0%	60%	30%
HON:US	Honeywell International Inc		0%	70%	30%
HPE:US	Hewlett Packard Enterprise Co		0%	60%	30%
HPQ:US	HP Inc		0%	60%	30%
HRL:US	Hormel Foods Corp		0%	60%	30%
HRS:US	Harris Corp		0%	60%	30%
HST:US	Host Hotels & Resorts Inc		0%	60%	30%
HSY:US	Hershey Co/The		0%	65%	30%
HUM:US	Humana Inc		0%	60%	30%
IAU:US	iShares Gold Trust		0%	60%	15%
IBM:US	International Business Machines Corp		0%	65%	30%
ICE:US	Intercontinental Exchange Inc		0%	60%	30%
IDXX:US	IDEXX Laboratories Inc		0%	60%	15%
IEMG:US	iShares Core MSCI Emerging Markets ETF		0%	60%	30%
IEX:US	IDEX Corp		0%	65%	30%
IFF:US	International Flavors & Fragrances Inc		0%	60%	30%
IJH:US	iShares Core S&P Mid-Cap ETF		0%	60%	30%
IJR:US	iShares Core S&P Small-Cap ETF		0%	60%	30%
ILMN:US	Illumina Inc		0%	60%	30%
INCY:US	Incyte Corp		0%	60%	30%
INTC:US	Intel Corp		0%	65%	30%
INTU:US	Intuit Inc		0%	65%	30%
IP:US	International Paper Co		0%	60%	30%
IQV:US	IQVIA Holdings Inc		0%	60%	30%
IR:US	Ingersoll-Rand PLC		0%	60%	30%
IRM:US	Iron Mountain Inc		0%	60%	30%
ISRG:US	Intuitive Surgical Inc		0%	65%	30%
IT:US	Gartner Inc		0%	60%	30%
ITOT:US	iShares Core S&P Total US Stock Market ETF		0%	60%	30%
ITW:US	Illinois Tool Works Inc		0%	60%	30%
IVE:US	iShares S&P 500 Value ETF		0%	65%	30%
IVV:US	iShares Core S&P 500 ETF		0%	65%	30%
IVW:US	iShares S&P 500 Growth ETF		0%	60%	30%
IWB:US	iShares Russell 1000 ETF		0%	60%	30%
IWD:US	iShares Russell 1000 Value ETF		0%	65%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
IWF:US	iShares Russell 1000 Growth ETF		0%	60%	30%
IWM:US	iShares Russell 2000 ETF		0%	60%	30%
IWR:US	iShares Russell Mid-Cap ETF		0%	65%	30%
IWS:US	iShares Russell Mid-Cap Value ETF		0%	60%	30%
IXUS:US	iShares Core MSCI Total International Stock ETF		0%	60%	30%
JBHT:US	JB Hunt Transport Services Inc		0%	60%	30%
JCI:US	Johnson Controls International plc		0%	60%	30%
JD:US	JD.com Inc		0%	55%	30%
JEC:US	Jacobs Engineering Group Inc		0%	60%	30%
JKHY:US	Jack Henry		0%	65%	30%
JNJ:US	Johnson & Johnson		0%	65%	30%
JPM:US	JPMorgan Chase & Co		0%	65%	30%
K:US	Kellogg Co		0%	60%	30%
KEY:US	KeyCorp		0%	60%	30%
KEYS:US	Keysight Technologies Inc		0%	60%	30%
KHC:US	Kraft Heinz Co/The		0%	60%	30%
KLAC:US	KLA-Tencor Corp		0%	60%	30%
KMB:US	Kimberly-Clark Corp		0%	60%	30%
KMI:US	Kinder Morgan Inc/DE		0%	60%	30%
KMX:US	CarMax Inc		0%	60%	30%
KO:US	Coca-Cola Co/The		0%	65%	30%
KR:US	Kroger Co/The		0%	60%	30%
KSU:US	Kansas City Southern		0%	60%	30%
L:US	Loews Corp		0%	60%	30%
LBTYA:US	Liberty Global PLC		0%	60%	30%
LBTYK:US	Liberty Global PLC		0%	60%	30%
LDOS:US	Leidos Holdings		0%	60%	30%
LEN:US	Lennar Corp		0%	60%	30%
LH:US	Laboratory Corp of America Holdings		0%	60%	30%
LHX:US	L3Harris Technol		0%	65%	30%
LKQ:US	Lkq Corp		0%	60%	30%
LLL:US	L3 Technologies Inc		0%	60%	30%
LLY:US	Eli Lilly & Co		0%	65%	30%
LMT:US	Lockheed Martin Corp		0%	65%	30%
LNC:US	Lincoln National Corp		0%	60%	30%
LNT:US	Alliant Energy Corp		0%	60%	30%
LOW:US	Lowe's Cos Inc		0%	65%	30%
LRCX:US	Lam Research Corp		0%	60%	30%
LUV:US	Southwest Airlines Co		0%	60%	30%

Please contact your Relationship Manager on 1300 307 807 for further details.

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To receive the Diversified Lending Ratio:

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
LVS:US	Las Vegas Sands		0%	65%	30%
LW:US	Lamb Weston		0%	60%	30%
LYB:US	LyondellBasell Industries NV		0%	60%	30%
LYV:US	Live Nation Ente		0%	60%	30%
MA:US	Mastercard Inc		0%	65%	30%
MAA:US	Mid-America Apartment Communities Inc		0%	60%	30%
MAR:US	Marriott International Inc/MD		0%	60%	30%
MAS:US	Masco Corp		0%	60%	30%
MCD:US	McDonald's Corp		0%	70%	30%
MCHP:US	Microchip Technology Inc		0%	60%	30%
MCK:US	McKesson Corp		0%	60%	30%
MCO:US	Moody's Corp		0%	60%	30%
MDLZ:US	Mondelez International Inc		0%	70%	30%
MDT:US	Medtronic PLC		0%	65%	30%
MDY:US	SPDR S&P MidCap 400 ETF Trust		0%	60%	30%
MET:US	MetLife Inc		0%	60%	30%
MGM:US	Mgm Resorts Inte		0%	60%	30%
MKC:US	McCormick & Co Inc/MD		0%	60%	30%
MKTX:US	Marketaxess		0%	60%	30%
MLM:US	Martin Marietta Materials Inc		0%	60%	30%
MMC:US	Marsh & McLennan Cos Inc		0%	60%	30%
MMM:US	3M Co		0%	65%	30%
MNST:US	Monster Beverage Corp		0%	60%	30%
MO:US	Altria Group Inc		0%	65%	30%
MPC:US	Marathon Petroleum Corp		0%	60%	30%
MRK:US	Merck & Co Inc		0%	65%	30%
MS:US	Morgan Stanley		0%	65%	30%
MSCI:US	MSCI Inc		0%	60%	30%
MSFT:US	Microsoft Corp		0%	65%	30%
MSI:US	Motorola Solutions Inc		0%	60%	30%
MTB:US	M&T Bank Corp		0%	60%	30%
MTD:US	Mettler-Toledo International Inc		0%	60%	15%
MU:US	Micron Tech		0%	65%	30%
MXIM:US	Maxim Integrated Products Inc		0%	60%	30%
MYL:US	Mylan NV		0%	60%	30%
NBL:US	Noble Energy Inc		0%	60%	30%
NCLH:US	Norwegian Cruise Line Holdings Ltd		0%	60%	30%
NDAQ:US	Nasdaq Inc		0%	60%	30%
NEE:US	NextEra Energy Inc		0%	70%	30%
NEM:US	Newmont Mining Corp		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
NFLX:US	Netflix Inc		0%	65%	30%
NI:US	Nisource Inc		0%	65%	30%
NKE:US	NIKE Inc		0%	65%	30%
NOC:US	Northrop Grumman Corp		0%	60%	30%
NOV:US	National Oilwell Varco Inc		0%	55%	30%
NOW:US	Servicenow Inc		0%	60%	30%
NRG:US	NRG Energy Inc		0%	60%	30%
NSC:US	Norfolk Southern Corp		0%	60%	30%
NTAP:US	NetApp Inc		0%	60%	30%
NTRS:US	Northern Trust Corp		0%	60%	30%
NUE:US	Nucor Corp		0%	60%	30%
NVDA:US	NVIDIA Corp		0%	65%	30%
NVR:US	Nvr Inc		0%	60%	30%
O:US	Realty Income Corp		0%	60%	30%
ODFL:US	Old Dominion Frt		0%	60%	30%
OKE:US	ONEOK Inc		0%	60%	30%
OMC:US	Omnicom Group Inc		0%	60%	30%
ORCL:US	Oracle Corp		0%	65%	30%
ORLY:US	O'Reilly Automotive Inc		0%	60%	30%
OXY:US	Occidental Petroleum Corp		0%	60%	30%
PANW:US	Palo Alto Networks Inc		0%	60%	30%
PAYC:US	Paycom Software		0%	60%	30%
PAYX:US	Paychex Inc		0%	60%	30%
PCAR:US	PACCAR Inc		0%	60%	30%
PEAK:US	Healthpeak Prope		0%	60%	30%
PEG:US	Public Service Enterprise Group Inc		0%	65%	30%
PEP:US	PepsiCo Inc		0%	70%	30%
PFE:US	Pfizer Inc		0%	65%	30%
PFG:US	Principal Financial Group Inc		0%	60%	30%
PG:US	Procter & Gamble Co/The		0%	70%	30%
PGR:US	Progressive Corp/The		0%	60%	30%
PH:US	Parker-Hannifin Corp		0%	60%	30%
PHM:US	Pultegroup Inc		0%	60%	30%
PKI:US	Perkinelmer Inc		0%	60%	30%
PLD:US	Prologis Inc		0%	60%	30%
PM:US	Philip Morris International Inc		0%	65%	30%
PNC:US	PNC Financial Services Group Inc/The		0%	65%	30%
PNW:US	Pinnacle West		0%	65%	30%
PPG:US	PPG Industries Inc		0%	60%	30%
PPL:US	PPL Corp		0%	60%	30%
PRU:US	Prudential Financial Inc		0%	60%	30%

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
PSA:US	Public Storage		0%	60%	30%
PSX:US	Phillips 66		0%	60%	30%
PXD:US	Pioneer Natural Resources Co		0%	60%	30%
PYPL:US	PayPal Holdings Inc		0%	65%	30%
QCOM:US	QUALCOMM Inc		0%	65%	30%
QQQ:US	Invesco QQQ Trust Series 1		0%	60%	30%
RCL:US	Royal Caribbean Cruises Ltd		0%	60%	30%
REG:US	Regency Centers		0%	65%	30%
REGN:US	Regeneron Pharmaceuticals Inc		0%	60%	30%
RF:US	Regions Financial Corp		0%	60%	30%
RHT:US	Red Hat Inc		0%	65%	30%
RJF:US	Raymond James Financial Inc		0%	60%	30%
RMD:US	Resmed Inc		0%	60%	30%
ROK:US	Rockwell Automation Inc		0%	60%	30%
ROL:US	Rollins Inc		0%	60%	30%
ROP:US	Roper Technologies Inc		0%	60%	30%
ROST:US	Ross Stores Inc		0%	60%	30%
RSG:US	Republic Services Inc		0%	65%	30%
RSP:US	Invesco S&P 500 Equal Weight ETF		0%	60%	30%
RTN:US	Raytheon Co		0%	65%	30%
SBAC:US	SBA Communications Corp		0%	65%	30%
SBUX:US	Starbucks Corp		0%	65%	30%
SCHF:US	Schwab International Equity ETF		0%	60%	30%
SCHW:US	Charles Schwab Corp/The		0%	65%	30%
SDY:US	SPDR S&P Dividend ETF		0%	60%	30%
SGEN:US	Seattle Genetics		0%	60%	30%
SHV:US	ISHARES Short Treasury Bond		0%	65%	30%
SHW:US	Sherwin-Williams Co/The		0%	60%	30%
SIRI:US	Sirius XM Holdings Inc		0%	60%	30%
SIVB:US	Svb Financial Gr		0%	60%	30%
SJM:US	JM Smucker Co/The		0%	60%	30%
SLB:US	Schlumberger Ltd		0%	65%	30%
SNPS:US	Synopsys Inc		0%	60%	15%
SO:US	Southern Co/The		0%	70%	30%
SPG:US	Simon Property Group Inc		0%	65%	30%
SPGI:US	S&P Global Inc		0%	60%	30%
SPLK:US	Splunk Inc		0%	60%	30%
SPY:US	SPDR S&P 500 ETF Trust		0%	65%	30%
SRE:US	Sempra Energy		0%	60%	30%
STE:US	Steris Plc		0%	65%	30%
STI:US	SunTrust Banks Inc		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
STT:US	State Street Corp		0%	60%	30%
STX:US	Seagate Technology PLC		0%	60%	30%
STZ:US	Constellation Brands Inc		0%	60%	30%
SWK:US	Stanley Black & Decker Inc		0%	60%	30%
SWKS:US	Skyworks Solutions Inc		0%	60%	30%
SYF:US	Synchrony Financial		0%	60%	30%
SYK:US	Stryker Corp		0%	65%	30%
SYI:US	Sysco Corp		0%	60%	30%
T:US	AT&T Inc		0%	65%	30%
TAP:US	Molson Coors Brewing Co		0%	60%	30%
TDG:US	TransDigm Group Inc		0%	60%	30%
TEL:US	TE Connectivity Ltd		0%	60%	30%
TEC:US	Truist Financial		0%	70%	30%
TFX:US	Teleflex Inc		0%	60%	30%
TGT:US	Target Corp		0%	60%	30%
TJX:US	TJX Cos Inc/The		0%	65%	30%
TMO:US	Thermo Fisher Scientific Inc		0%	65%	30%
TMUS:US	T-Mobile US Inc		0%	65%	30%
TROW:US	T Rowe Price Group Inc		0%	60%	30%
TRV:US	Travelers Cos Inc/The		0%	60%	30%
TSCO:US	Tractor Supply Co		0%	60%	30%
TSN:US	Tyson Foods Inc		0%	60%	30%
TSS:US	Total System Services Inc		0%	60%	30%
TTWO:US	Take-Two Interactive Software Inc		0%	60%	30%
TXN:US	Texas Instruments Inc		0%	65%	30%
TXT:US	Textron Inc		0%	60%	30%
UAL:US	United Continental Holdings Inc		0%	60%	30%
UDR:US	UDR Inc		0%	60%	30%
UHS:US	Universal Health Services Inc		0%	60%	30%
ULTA:US	Ulta Beauty Inc		0%	60%	30%
UNH:US	UnitedHealth Group Inc		0%	65%	30%
UNP:US	Union Pacific Corp		0%	65%	30%
UPS:US	United Parcel Service Inc		0%	65%	30%
URI:US	United Rentals		0%	60%	30%
USB:US	US Bancorp		0%	70%	30%
UTX:US	United Technologies Corp		0%	65%	30%
V:US	Visa Inc		0%	65%	30%
VAR:US	Varian Medical Systems Inc		0%	60%	30%
VB:US	Vanguard Small-Cap ETF		0%	60%	30%
VEA:US	Vanguard FTSE Developed Markets ETF		0%	65%	30%

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- 2: International securities must not represent in total more than 50% of the Secured Portfolio's Lending Value.

Wraps/MasterTrusts/Platforms - If no Lending Ratio is present then Lending Ratios are applied to the Acceptable Investment as per the current Acceptable Investment List.

Lending Ratio - The percentage applied from time to time by the Lender in its absolute discretion to particular items of the Secured Portfolio and, if no percentage is allocated by the Lender for a particular item of the Secured Portfolio, means zero.

You must confirm the Lending Ratio applicable to your Secured Portfolio prior to purchasing Acceptable Investments. Lending Ratios are set for the purpose of managing the Lender's risk and do not represent, and should not be interpreted as, investment recommendations or advice.

The Lender may at any time and at its absolute discretion, change the Acceptable Investment List, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Margin Loan Facility Agreement.

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# Leveraged Equities Margin Loan

## International

Effective From 01-Apr-20



The professional's choice

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
VEU:US	Vanguard FTSE All-World ex-US ETF		0%	60%	30%
VFC:US	VF Corp		0%	60%	30%
VGK:US	Vanguard FTSE Europe ETF		0%	60%	30%
VIAB:US	Viacom Inc		0%	60%	30%
VIG:US	Vanguard Dividend Appreciation ETF		0%	60%	30%
VLO:US	Valero Energy Corp		0%	60%	30%
VMC:US	Vulcan Materials Co		0%	60%	30%
VNO:US	Vornado Realty Trust		0%	60%	30%
VNQ:US	Vanguard Real Estate ETF		0%	65%	30%
VO:US	Vanguard Mid-Cap ETF		0%	60%	30%
VOO:US	Vanguard S&P 500 ETF		0%	60%	30%
VRSK:US	Verisk Analytics Inc		0%	60%	30%
VRSN:US	VeriSign Inc		0%	60%	30%
VRTX:US	Vertex Pharmaceuticals Inc		0%	60%	30%
VT:US	Vanguard Total World Stock ETF		0%	60%	30%
VTI:US	Vanguard Total Stock Market ETF		0%	60%	30%
VTR:US	Ventas Inc		0%	60%	30%
VTV:US	Vanguard Value ETF		0%	60%	30%
VUG:US	Vanguard Growth ETF		0%	60%	30%
VV:US	Vanguard Large-Cap ETF		0%	60%	30%
VWO:US	Vanguard FTSE Emerging Markets ETF		0%	65%	30%
VYM:US	Vanguard High Dividend Yield ETF		0%	60%	30%
VZ:US	Verizon Communications Inc		0%	65%	30%
WAB:US	Wabtec Corp		0%	60%	30%
WAT:US	Waters Corp		0%	60%	30%
WBA:US	Walgreens Boots Alliance Inc		0%	65%	30%
WCG:US	WellCare Health Plans Inc		0%	60%	15%
WCN:CN	Waste Connections Inc		0%	60%	30%
WDAY:US	Workday Inc-A		0%	60%	30%
WEC:US	WEC Energy Group Inc		0%	65%	30%
WELL:US	Welltower Inc		0%	60%	30%
WFC:US	Wells Fargo & Co		0%	65%	30%
WM:US	Waste Management Inc		0%	65%	30%
WMB:US	Williams Cos Inc/The		0%	60%	30%
WMT:US	Walmart Inc		0%	65%	30%
WRB:US	Wm Berkley Corp		0%	60%	30%
WRK:US	WestRock Co		0%	60%	30%
WU:US	Western Union		0%	60%	30%
WY:US	Weyerhaeuser Co		0%	60%	30%

Code	Security Name	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>United States</b>					
WYNN:US	Wynn Resorts Ltd		0%	60%	30%
XEL:US	Xcel Energy Inc		0%	65%	30%
XLE:US	Energy Select Sector SPDR Fund		0%	60%	30%
XLF:US	Financial Select Sector SPDR Fund		0%	60%	30%
XLK:US	Technology Select Sector SPDR Fund		0%	60%	30%
XLNX:US	Xilinx Inc		0%	60%	30%
XLV:US	Health Care Select Sector SPDR Fund		0%	60%	30%
XLY:US	Consumer Discretionary Select Sector SPDR Fund		0%	60%	30%
XOM:US	Exxon Mobil Corp		0%	65%	30%
XRAY:US	DENTSPLY SIRONA Inc		0%	60%	30%
XYL:US	Xylem Inc/NY		0%	60%	30%
YUM:US	Yum! Brands Inc		0%	65%	30%
ZBH:US	Zimmer Biomet Holdings Inc		0%	60%	30%
ZBRA:US	Zebra Tech Corp		0%	60%	30%
ZTS:US	Zoetis Inc		0%	60%	30%

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# Leveraged Equities Margin Loan

## Wraps/Master Trusts/Platforms

Effective From 01-Apr-20



Provider	Platform	Restricted	Standard LVR	Diversified LVR	Concentration Limit
<b>Federation Alliance</b>					
	Federation Alliance				
<b>HUB24</b>					
	HUB24				
<b>JBWere Ltd</b>					
	JBWere Multi-Asset				
<b>Linear SMA</b>					
	Linear SMA				
<b>Macquarie</b>					
	Macquarie Private Portfolio Management (MPPM)				
	Macquarie Vision				
	Macquarie Wrap - Macquarie Invest Accumulator (MIA)				
	Macquarie Wrap - Macquarie Invests Manager (MIM)				
	Managed Portfolio Service (MPS)				
<b>Netwealth</b>					
	Netwealth Wrap Service				

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