

Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Australia				
TEAM:US	Atlassian Corp-CI A	0%	50%	30%
Belgium				
ABI:BB	Anheuser-Busch Inbev Sa/Nv	0%	65%	30%
KBC:BB	Kbc Group Nv	0%	60%	30%
UCB:BB	Ucb Sa	0%	60%	30%
Canada				
ABX:CN	Barrick Gold Corp	0%	55%	30%
AEM:CN	Agnico Eagle Mines Ltd	0%	60%	30%
ATD:CN	Alimentation Couche-Tard Inc	0%	60%	30%
BCE:CN	Bce Inc	0%	60%	30%
BMO:CN	Bank Of Montreal	0%	65%	30%
BN:CN	Brookfield Corp	0%	60%	30%
BNS:CN	Bank Of Nova Scotia	0%	65%	30%
CCO:CN	Cameco Corp	0%	55%	30%
CM:CN	Can Imperial Bk Of Commerce	0%	60%	30%
CNQ:CN	Canadian Natural Resources	0%	65%	30%
CNR:CN	Canadian Natl Railway Co	0%	65%	30%
CP:CN	Canadian Pacific Kansas City	0%	65%	30%
CSU:CN	Constellation Software Inc	0%	60%	30%
CVE:CN	Cenovus Energy Inc	0%	55%	30%
DOL:CN	Dollarama Inc	0%	60%	30%
ENB:CN	Enbridge Inc	0%	65%	30%
FNV:CN	Franco-Nevada Corp	0%	60%	30%
FTS:CN	Fortis Inc	0%	60%	30%
GIB/A:CN	Cgi Inc	0%	60%	30%
H:CN	Hydro One Ltd	0%	60%	30%
IFC:CN	Intact Financial Corp	0%	60%	30%

International investments can only be acquired through select Wraps/MasterTrusts/Platforms.

Please contact your Relationship Manager or the Customer Service Team on 1300 307 807 (+61 2 8282 8282) 8.30am – 5.30pm AEST/AEDT for further details.

Defined terms in the Leveraged Equities Terms and Conditions have the same meaning in this document.

To receive the diversified Lending Ratio the Lending Value of the Acceptable Investment must not represent more than the allowable Concentration Limit in the Secured Portfolio. Any Market Value not eligible for the diversified Lending Ratio may receive the standard Lending Ratio. Bought Puts, cash and cash like investments are excluded from the calculations.

Wraps/MasterTrusts/Platforms - if there is no Lending Ratio on this list, refer to the Lending Ratio for each individual investment as per the current list of Acceptable Investments.

Lending Ratio - The percentage applied from time to time by the Lender 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. For the full definition, refer to Section 9 of the Leveraged Equities Terms and Conditions. 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 Lenders risk and do not represent, and should not be interpreted as, investment recommendations or advice. The Lender may at any time at its discretion, change the list of Acceptable Investments, any percentage to calculate the Buffer, or any Lending Ratio in accordance with the Leveraged Equities Terms and Conditions.

This margin loan product is issued by Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) as Lender. The Lender is a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). The information in this document forms part of the Product Disclosure Statement and Incorporated Statements for the margin loan product (together, the 'PDS') dated 9 November 2023 or later. No warranty or guarantee is given by the Lender for the performance of any investment listed above or acquired using money borrowed through the margin loan product. This document has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason you should consider your personal circumstances, consult a professional financial adviser and read the relevant PDS and Product Guide, together with the terms and conditions applying to the product or service before making an investment decision. To obtain a copy of the PDS and relevant information please call 1300 307 807, visit www.leveraged.com.au or contact your financial adviser.

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Canada				
IMO:CN	Imperial Oil Ltd	0%	60%	30%
L:CN	Loblaw Companies Ltd	0%	60%	30%
LULU:US	Lululemon Athletica Inc	0%	55%	30%
MFC:CN	Manulife Financial Corp	0%	60%	30%
MRU:CN	Metro Inc/Cn	0%	60%	30%
NA:CN	National Bank Of Canada	0%	60%	30%
NTR:CN	Nutrien Ltd	0%	55%	30%
POW:CN	Power Corp Of Canada	0%	60%	30%
PPL:CN	Pembina Pipeline Corp	0%	60%	30%
QSR:CN	Restaurant Brands Intern	0%	60%	30%
RCI/B:CN	Rogers Communications Inc-B	0%	60%	30%
RY:CN	Royal Bank Of Canada	0%	65%	30%
SHOP:CN	Shopify Inc - Class A	0%	60%	30%
SLF:CN	Sun Life Financial Inc	0%	60%	30%
SU:CN	Suncor Energy Inc	0%	60%	30%
T:CN	Telus Corp	0%	60%	30%
TD:CN	Toronto-Dominion Bank	0%	65%	30%
TECK/B:CN	Teck Resources Ltd-Clis B	0%	55%	30%
TOU:CN	Tourmaline Oil Corp	0%	60%	30%
TRI:CN	Thomson Reuters Corp	0%	65%	30%
TRP:CN	Tc Energy Corp	0%	60%	30%
WCN:CN	Waste Connections Inc	0%	60%	30%
WN:CN	Weston (George) Ltd	0%	60%	30%
WPM:CN	Wheaton Precious Metals Corp	0%	60%	30%
France				
ACA:FP	Credit Agricole Sa	0%	60%	30%
AI:FP	Air Liquide Sa	0%	65%	30%
AIR:FP	Airbus Se	0%	65%	30%
AIR:GR	Airbus Se	0%	65%	30%

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France				
BN:FP	Danone	0%	60%	30%
BNP:FP	Bnp Paribas	0%	65%	30%
CA:FP	Carrefour Sa	0%	60%	30%
CAP:FP	Capgemini Se	0%	60%	30%
CS:FP	Axa Sa	0%	65%	30%
DG:FP	Vinci Sa	0%	65%	30%
DSY:FP	Dassault Systemes Se	0%	60%	30%
EDEN:FP	Edenred	0%	55%	30%
EL:FP	Essilorluxottica	0%	65%	30%
EN:FP	Bouygues Sa	0%	60%	30%
ENGI:FP	Engie	0%	60%	30%
GLE:FP	Societe Generale Sa	0%	55%	30%
HO:FP	Thales Sa	0%	60%	30%
KER:FP	Kering	0%	55%	30%
LR:FP	Legrand Sa	0%	60%	30%
MC:FP	Lvmh Moet Hennessy Louis Vui	0%	65%	30%
ML:FP	Michelin (Cgde)	0%	60%	30%
OR:FP	L'Oreal	0%	65%	30%
ORA:FP	Orange	0%	60%	30%
PUB:FP	Publicis Groupe	0%	60%	30%
RI:FP	Pernod Ricard Sa	0%	60%	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%	60%	30%
SGO:FP	Compagnie De Saint Gobain	0%	60%	30%
SU:FP	Schneider Electric Se	0%	65%	30%
SW:FP	Sodexo Sa	0%	60%	30%
TTE:FP	Totalenergies Se	0%	65%	30%

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France				
VIE:FP	Veolia Environnement	0%	60%	30%
Germany				
4GLD:GR	Xetra-Gold	0%	60%	30%
ADS:GR	Adidas Ag	0%	55%	30%
ALV:GR	Allianz Se-Reg	0%	65%	30%
BAS:GR	Basf Se	0%	60%	30%
BAYN:GR	Bayer Ag-Reg	0%	55%	30%
BEI:GR	Beiersdorf Ag	0%	60%	30%
BMW:GR	Bayerische Motoren Werke Ag	0%	60%	30%
CBK:GR	Commerzbank Ag	0%	55%	30%
CON:GR	Continental Ag	0%	60%	30%
DB1:GR	Deutsche Boerse Ag	0%	60%	30%
DBK:GR	Deutsche Bank Ag-Registered	0%	60%	30%
DTE:GR	Deutsche Telekom Ag-Reg	0%	65%	30%
DTG:GR	Daimler Truck Holding Ag	0%	60%	30%
EOAN:GR	E.On Se	0%	60%	30%
FRE:GR	Fresenius Se & Co Kgaa	0%	60%	30%
HEI:GR	Heidelberg Materials Ag	0%	60%	30%
HEN3:GR	Henkel Ag & Co Kgaa Vor-Pref	0%	60%	30%
HNR1:GR	Hannover Rueck Se	0%	60%	30%
IFX:GR	Infineon Technologies Ag	0%	60%	30%
MBG:GR	Mercedes-Benz Group Ag	0%	65%	30%
MRK:GR	Merck Kgaa	0%	65%	30%
MTX:GR	Mtu Aero Engines Ag	0%	60%	30%
MUV2:GR	Muenchener Rueckver Ag-Reg	0%	60%	30%
P911:GR	Dr Ing Hc F Porsche Ag	0%	65%	30%
PAH3:GR	Porsche Automobil Hldg-Prf	0%	60%	30%
RWE:GR	Rwe Ag	0%	60%	30%
SAP:GR	Sap Se	0%	65%	30%

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Germany				
SHL:GR	Siemens Healthineers Ag	0%	65%	30%
SIE:GR	Siemens Ag-Reg	0%	65%	30%
SRT3:GR	Sartorius Ag-Vorzug	0%	55%	30%
SY1:GR	Symrise Ag	0%	60%	30%
VNA:GR	Vonovia Se	0%	55%	30%
VOW3:GR	Volkswagen Ag-Pref	0%	60%	30%
Hong Kong				
1:HK	Ck Hutchison Holdings Ltd	0%	60%	30%
1299:HK	Aia Group Ltd	0%	60%	30%
2388:HK	Boc Hong Kong Holdings Ltd	0%	60%	30%
27:HK	Galaxy Entertainment Group L	0%	55%	30%
2800:HK	Tracker Fund Of Hong Kong-B	0%	60%	30%
388:HK	Hong Kong Exchanges & Clear	0%	55%	30%
669:HK	Techtronic Industries Co Ltd	0%	55%	30%
PRU:LN	Prudential Plc	0%	55%	30%
Japan				
1305:JP	Ifree Etf Topix	0%	60%	30%
1306:JP	Next Funds Topix Etf	0%	65%	30%
1308:JP	Nikko Etf - Topix	0%	60%	30%
1320:JP	Ifree Etf Nikkei 225	0%	55%	30%
1321:JP	Nf Nikkei 225 Etf	0%	60%	30%
1330:JP	Nikko Etf - Nky 225	0%	60%	30%
1346:JP	Maxis Nikkei 225 Etf	0%	55%	30%
1348:JP	Maxis Topix Etf	0%	55%	30%
1605:JP	Inpex Corp	0%	55%	30%
1925:JP	Daiwa House Industry Co Ltd	0%	60%	30%
1928:JP	Sekisui House Ltd	0%	55%	30%
2502:JP	Asahi Group Holdings Ltd	0%	60%	30%

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Japan				
2503:JP	Kirin Holdings Co Ltd	0%	60%	30%
2802:JP	Ajinomoto Co Inc	0%	60%	30%
2914:JP	Japan Tobacco Inc	0%	60%	30%
3382:JP	Seven & I Holdings Co Ltd	0%	55%	30%
3659:JP	Nexon Co Ltd	0%	55%	30%
4063:JP	Shin-Etsu Chemical Co Ltd	0%	60%	30%
4452:JP	Kao Corp	0%	60%	30%
4502:JP	Takeda Pharmaceutical Co Ltd	0%	60%	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%	55%	30%
4543:JP	Terumo Corp	0%	55%	30%
4568:JP	Daiichi Sankyo Co Ltd	0%	60%	30%
4578:JP	Otsuka Holdings Co Ltd	0%	60%	30%
4689:JP	Ly Corp	0%	60%	30%
4901:JP	Fujifilm Holdings Corp	0%	55%	30%
5108:JP	Bridgestone Corp	0%	60%	30%
5401:JP	Nippon Steel Corp	0%	60%	30%
6098:JP	Recruit Holdings Co Ltd	0%	60%	30%
6178:JP	Japan Post Holdings Co Ltd	0%	55%	30%
6273:JP	Smc Corp	0%	55%	30%
6301:JP	Komatsu Ltd	0%	55%	30%
6326:JP	Kubota Corp	0%	60%	30%
6367:JP	Daikin Industries Ltd	0%	55%	30%
6501:JP	Hitachi Ltd	0%	60%	30%
6503:JP	Mitsubishi Electric Corp	0%	55%	30%
6594:JP	Nidec Corp	0%	55%	30%
6701:JP	Nec Corp	0%	55%	30%

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Japan				
6702:JP	Fujitsu Limited	0%	55%	30%
6752:JP	Panasonic Holdings Corp	0%	55%	30%
6758:JP	Sony Group Corp	0%	65%	30%
6762:JP	Tdk Corp	0%	55%	30%
6857:JP	Advantest Corp	0%	55%	30%
6861:JP	Keyence Corp	0%	60%	30%
6902:JP	Denso Corp	0%	55%	30%
6954:JP	Fanuc Corp	0%	55%	30%
6971:JP	Kyocera Corp	0%	55%	30%
6981:JP	Murata Manufacturing Co Ltd	0%	55%	30%
7011:JP	Mitsubishi Heavy Industries	0%	55%	30%
7203:JP	Toyota Motor Corp	0%	60%	30%
7267:JP	Honda Motor Co Ltd	0%	55%	30%
7269:JP	Suzuki Motor Corp	0%	55%	30%
7270:JP	Subaru Corp	0%	55%	30%
7733:JP	Olympus Corp	0%	60%	30%
7741:JP	Hoya Corp	0%	55%	30%
7751:JP	Canon Inc	0%	60%	30%
7832:JP	Bandai Namco Holdings Inc	0%	55%	30%
7974:JP	Nintendo Co Ltd	0%	60%	30%
8001:JP	Itochu Corp	0%	60%	30%
8002:JP	Marubeni Corp	0%	55%	30%
8015:JP	Toyota Tsusho Corp	0%	55%	30%
8031:JP	Mitsui & Co Ltd	0%	60%	30%
8035:JP	Tokyo Electron Ltd	0%	60%	30%
8053:JP	Sumitomo Corp	0%	55%	30%
8058:JP	Mitsubishi Corp	0%	60%	30%
8267:JP	Aeon Co Ltd	0%	60%	30%
8306:JP	Mitsubishi Ufj Financial Gro	0%	60%	30%

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Wraps/MasterTrusts/Platforms - if there is no Lending Ratio on this list, refer to the Lending Ratio for each individual investment as per the current list of Acceptable Investments.

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Japan				
8308:JP	Resona Holdings Inc	0%	55%	30%
8309:JP	Sumitomo Mitsui Trust Group	0%	55%	30%
8316:JP	Sumitomo Mitsui Financial Gr	0%	60%	30%
8411:JP	Mizuho Financial Group Inc	0%	60%	30%
8591:JP	Orix Corp	0%	55%	30%
8604:JP	Nomura Holdings Inc	0%	55%	30%
8630:JP	Sompo Holdings Inc	0%	55%	30%
8725:JP	Ms&Ad Insurance Group Holdin	0%	55%	30%
8750:JP	Dai-ichi Life Holdings Inc	0%	55%	30%
8766:JP	Tokio Marine Holdings Inc	0%	60%	30%
8801:JP	Mitsui Fudosan Co Ltd	0%	55%	30%
8802:JP	Mitsubishi Estate Co Ltd	0%	55%	30%
9020:JP	East Japan Railway Co	0%	60%	30%
9022:JP	Central Japan Railway Co	0%	60%	30%
9101:JP	Nippon Yusen Kk	0%	55%	30%
9432:JP	Nippon Telegraph & Telephone	0%	65%	30%
9433:JP	Kddi Corp	0%	65%	30%
9434:JP	Softbank Corp	0%	65%	30%
9613:JP	Ntt Data Group Corp	0%	55%	30%
9735:JP	Secom Co Ltd	0%	60%	30%
9983:JP	Fast Retailing Co Ltd	0%	60%	30%
Netherlands				
ABN:NA	Abn Amro Bank Nv-Cva	0%	60%	30%
AD:NA	Koninklijke Ahold Delhaize N	0%	60%	30%
ADYEN:NA	Adyen Nv	0%	45%	30%
AKZA:NA	Akzo Nobel N.V.	0%	60%	30%
ASM:NA	Asm International Nv	0%	55%	30%
ASML:NA	Asml Holding Nv	0%	60%	30%
ASML:US	Asml Holding Nv-Ny Reg Shs	0%	60%	30%

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Leveraged Equities Margin Loan



International

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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Netherlands				
HEIA:NA	Heineken Nv	0%	60%	30%
INGA:NA	Ing Groep Nv	0%	60%	30%
KPN:NA	Koninklijke Kpn Nv	0%	60%	30%
NXPI:US	Nxp Semiconductors Nv	0%	55%	30%
PHIA:NA	Koninklijke Philips Nv	0%	55%	30%
PRX:NA	Prosus Nv	0%	60%	30%
UMG:NA	Universal Music Group Nv	0%	55%	15%
WKL:NA	Wolters Kluwer	0%	60%	30%
Singapore				
DBS:SP	Dbs Group Holdings Ltd	0%	65%	30%
OCBC:SP	Oversea-Chinese Banking Corp	0%	60%	30%
SIA:SP	Singapore Airlines Ltd	0%	60%	30%
ST:SP	Singapore Telecommunications	0%	60%	30%
UOB:SP	United Overseas Bank Ltd	0%	60%	30%
Switzerland				
ABB:SW	Abb Ltd-Reg	0%	65%	30%
ALC:SW	Alcon Inc	0%	60%	30%
BAER:SW	Julius Baer Group Ltd	0%	60%	30%
CB:US	Chubb Ltd	0%	65%	30%
CFR:SW	Cie Financiere Richemo-A Reg	0%	65%	30%
DSFIR:NA	Dsm-Firmenich Ag	0%	60%	30%
GEBN:SW	Geberit Ag-Reg	0%	60%	30%
GIVN:SW	Givaudan-Reg	0%	60%	30%
GLEN:LN	Glencore Plc	0%	65%	30%
GRMN:US	Garmin Ltd	0%	55%	30%
HOLN:SW	Holcim Ltd	0%	60%	30%
KNIN:SW	Kuehne + Nagel Intl Ag-Reg	0%	60%	30%
LISP:SW	Chocoladefabriken Lindt-Pc	0%	60%	15%

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International

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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Switzerland				
LOGN:SW	Logitech International-Reg	0%	60%	30%
LONN:SW	Lonza Group Ag-Reg	0%	55%	30%
NESN:SW	Nestle Sa-Reg	0%	65%	30%
NOVN:SW	Novartis Ag-Reg	0%	65%	30%
PGHN:SW	Partners Group Holding Ag	0%	60%	30%
ROG:SW	Roche Holding Ag-Genusschein	0%	65%	30%
SCHP:SW	Schindler Holding-Part Cert	0%	60%	30%
SCMN:SW	Swisscom Ag-Reg	0%	60%	30%
SDZ:SW	Sandoz Group Ag	0%	60%	15%
SGSN:SW	Sgs Sa-Reg	0%	60%	15%
SIKA:SW	Sika Ag-Reg	0%	60%	30%
SLHN:SW	Swiss Life Holding Ag-Reg	0%	60%	30%
SOON:SW	Sonova Holding Ag-Reg	0%	60%	30%
SREN:SW	Swiss Re Ag	0%	60%	30%
STMN:SW	Straumann Holding Ag-Reg	0%	55%	30%
UBSG:SW	Ubs Group Ag-Reg	0%	60%	30%
ZURN:SW	Zurich Insurance Group Ag	0%	65%	30%
United Kingdom				
5:HK	Hsbc Holdings Plc	0%	65%	30%
AAL:LN	Anglo American Plc	0%	55%	30%
AHT:LN	Ashtead Group Plc	0%	60%	30%
AMCR:US	Amcor Plc	0%	60%	30%
AV:LN	Aviva Plc	0%	60%	30%
AZN:LN	Astrazeneca Plc	0%	65%	30%
AZN:US	Astrazeneca Plc-Spons Adr	0%	65%	15%
BA:LN	Bae Systems Plc	0%	60%	30%
BARC:LN	Barclays Plc	0%	60%	30%
BATS:LN	British American Tobacco Plc	0%	65%	30%
BP:LN	Bp Plc	0%	65%	30%

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Leveraged Equities Margin Loan



International

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United Kingdom				
BT/A:LN	Bt Group Plc	0%	55%	30%
CPG:LN	Compass Group Plc	0%	60%	30%
DGE:LN	Diageo Plc	0%	65%	30%
GSK:LN	Gsk Plc	0%	65%	30%
HLN:LN	Haleon Plc	0%	60%	30%
HSBA:LN	Hsbc Holdings Plc	0%	65%	30%
IHG:LN	Intercontinental Hotels Grou	0%	60%	30%
III:LN	3i Group Plc	0%	60%	30%
IMB:LN	Imperial Brands Plc	0%	60%	30%
LGEN:LN	Legal & General Group Plc	0%	60%	30%
LLOY:LN	Lloyds Banking Group Plc	0%	60%	30%
LSEG:LN	London Stock Exchange Group	0%	65%	30%
NG:LN	National Grid Plc	0%	60%	30%
NWG:LN	Natwest Group Plc	0%	60%	30%
REL:LN	Relx Plc	0%	65%	30%
RIO:LN	Rio Tinto Plc	0%	65%	30%
RKT:LN	Reckitt Benckiser Group Plc	0%	55%	30%
RR:LN	Rolls-Royce Holdings Plc	0%	55%	30%
RTO:LN	Rentokil Initial Plc	0%	55%	30%
SGRO:LN	Segro Plc	0%	60%	30%
SHEL:LN	Shell Plc	0%	65%	30%
SHELL:NA	Shell Plc	0%	65%	30%
SMT:LN	Scottish Mortgage Inv Tr 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%	55%	30%
TSCO:LN	Tesco Plc	0%	60%	30%
ULVR:LN	Unilever Plc	0%	65%	30%
VOD:LN	Vodafone Group Plc	0%	60%	30%

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International

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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United Kingdom				
WTW:US	Willis Towers Watson Plc	0%	60%	30%
United States				
A:US	Agilent Technologies Inc	0%	60%	30%
AAPL:US	Apple Inc	0%	65%	30%
ABBV:US	Abbvie Inc	0%	65%	30%
ABNB:US	Airbnb Inc-Class A	0%	60%	30%
ABT:US	Abbott Laboratories	0%	65%	30%
ACWI:US	Ishares Msci Acwi Etf	0%	60%	30%
ADBE:US	Adobe Inc	0%	60%	30%
ADI:US	Analog Devices Inc	0%	65%	30%
ADM:US	Archer-Daniels-Midland Co	0%	55%	30%
ADP:US	Automatic Data Processing	0%	65%	30%
ADSK:US	Autodesk Inc	0%	55%	30%
AEE:US	Ameren Corporation	0%	60%	30%
AEP:US	American Electric Power	0%	60%	30%
AFL:US	Aflac Inc	0%	60%	30%
AGG:US	Ishares Core U.S. Aggregate	0%	65%	30%
AIG:US	American International Group	0%	60%	30%
AJG:US	Arthur J Gallagher & Co	0%	60%	30%
AKAM:US	Akamai Technologies Inc	0%	60%	30%
ALGN:US	Align Technology Inc	0%	55%	30%
ALL:US	Allstate Corp	0%	60%	30%
AMAT:US	Applied Materials Inc	0%	60%	30%
AMD:US	Advanced Micro Devices	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%	65%	30%
AMZN:US	Amazon.Com Inc	0%	60%	30%

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International

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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
ANET:US	Arista Networks Inc	0%	55%	30%
ANSS:US	Ansys Inc	0%	55%	30%
AON:US	Aon Plc-Class A	0%	65%	30%
APD:US	Air Products & Chemicals Inc	0%	55%	30%
APH:US	Amphenol Corp-CI A	0%	60%	30%
ARE:US	Alexandria Real Estate Equit	0%	55%	30%
ATO:US	Atmos Energy Corp	0%	60%	30%
AVB:US	Avalonbay Communities Inc	0%	60%	30%
AVGO:US	Broadcom Inc	0%	60%	15%
AVY:US	Avery Dennison Corp	0%	60%	30%
AWK:US	American Water Works Co Inc	0%	60%	30%
AXP:US	American Express Co	0%	65%	30%
AZO:US	Autozone Inc	0%	60%	30%
BA:US	Boeing Co/The	0%	65%	30%
BAC:US	Bank Of America Corp	0%	65%	30%
BALL:US	Ball Corp	0%	60%	30%
BAX:US	Baxter International Inc	0%	55%	30%
BBY:US	Best Buy Co Inc	0%	55%	30%
BDX:US	Becton Dickinson And Co	0%	65%	30%
BEN:US	Franklin Resources Inc	0%	55%	30%
BF/B:US	Brown-Forman Corp-Class B	0%	60%	30%
BIIB:US	Biogen Inc	0%	60%	30%
BIV:US	Vanguard Intermediate-Term B	0%	60%	30%
BK:US	Bank Of New York Mellon Corp	0%	60%	30%
BKNG:US	Booking Holdings Inc	0%	65%	30%
BKR:US	Baker Hughes Co	0%	60%	30%
BLK:US	Blackrock Inc	0%	65%	30%
BMJ:US	Bristol-Myers Squibb Co	0%	65%	30%
BR:US	Broadridge Financial Solutio	0%	60%	30%

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International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
BRK:B:US	Berkshire Hathaway Inc-CI B	0%	65%	30%
BRO:US	Brown & Brown Inc	0%	60%	30%
BSX:US	Boston Scientific Corp	0%	65%	30%
BX:US	Blackstone Inc	0%	65%	30%
C:US	Citigroup Inc	0%	65%	30%
CAG:US	Conagra Brands Inc	0%	60%	30%
CAH:US	Cardinal Health Inc	0%	60%	30%
CARR:US	Carrier Global Corp	0%	60%	30%
CAT:US	Caterpillar Inc	0%	65%	30%
CBOE:US	Cboe Global Markets Inc	0%	60%	30%
CBRE:US	Cbre Group Inc - A	0%	60%	30%
CCI:US	Crown Castle Inc	0%	60%	30%
CDNS:US	Cadence Design Sys Inc	0%	60%	30%
CDW:US	Cdw Corp/De	0%	60%	30%
CEG:US	Constellation Energy	0%	60%	30%
CF:US	Cf Industries Holdings Inc	0%	55%	30%
CFG:US	Citizens Financial Group	0%	55%	30%
CHD:US	Church & Dwight Co Inc	0%	60%	30%
CHTR:US	Charter Communications Inc-A	0%	55%	30%
CI:US	The Cigna Group	0%	65%	30%
CINF:US	Cincinnati Financial Corp	0%	60%	30%
CL:US	Colgate-Palmolive Co	0%	65%	30%
CLX:US	Clorox Company	0%	60%	30%
CMCSA:US	Comcast Corp-Class A	0%	65%	30%
CME:US	Cme Group Inc	0%	65%	30%
CMG:US	Chipotle Mexican Grill Inc	0%	60%	30%
CMI:US	Cummins Inc	0%	60%	30%
CMS:US	Cms Energy Corp	0%	60%	30%
CNC:US	Centene Corp	0%	60%	30%

International investments can only be acquired through select Wraps/MasterTrusts/Platforms.

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Defined terms in the Leveraged Equities Terms and Conditions have the same meaning in this document.

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
CNP:US	Centerpoint Energy Inc	0%	60%	30%
COF:US	Capital One Financial Corp	0%	55%	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	The Campbell'S Company	0%	60%	30%
CPRT:US	Copart Inc	0%	60%	30%
CPT:US	Camden Property Trust	0%	60%	30%
CRL:US	Charles River Laboratories	0%	55%	30%
CRM:US	Salesforce Inc	0%	60%	30%
CRWD:US	Crowdstrike Holdings Inc - A	0%	55%	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%
CTRA:US	Coterra Energy Inc	0%	55%	30%
CTSH:US	Cognizant Tech Solutions-A	0%	55%	30%
CTVA:US	Corteva Inc	0%	55%	30%
CVS:US	Cvs Health Corp	0%	60%	30%
CVX:US	Chevron Corp	0%	65%	30%
D:US	Dominion Energy Inc	0%	60%	30%
DAL:US	Delta Air Lines Inc	0%	60%	30%
DD:US	Dupont De Nemours Inc	0%	60%	30%
DDOG:US	Datadog Inc - Class A	0%	55%	30%
DE:US	Deere & Co	0%	65%	30%
DFAC:US	Dimensional Us Core Equity 2	0%	60%	30%
DGRO:US	Ishares Core Dividend Growth	0%	60%	30%
DGX:US	Quest Diagnostics Inc	0%	60%	30%
DHI:US	Dr Horton Inc	0%	60%	30%

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Leveraged Equities Margin Loan



International

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United States				
DHR:US	Danaher Corp	0%	65%	30%
DIA:US	Spdr Dija Trust	0%	60%	30%
DIS:US	Walt Disney Co/The	0%	60%	30%
DLR:US	Digital Realty Trust Inc	0%	55%	30%
DOV:US	Dover Corp	0%	60%	30%
DOW:US	Dow Inc	0%	60%	30%
DPZ:US	Domino'S Pizza Inc	0%	60%	30%
DRI:US	Darden Restaurants Inc	0%	60%	30%
DTE:US	Dte Energy Company	0%	60%	30%
DUK:US	Duke Energy Corp	0%	65%	30%
DVN:US	Devon Energy Corp	0%	55%	30%
DVY:US	Ishares Select Dividend Etf	0%	60%	30%
DXCM:US	Dexcom Inc	0%	50%	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 Market	0%	60%	30%
EFA:US	Ishares Msci Eafe Etf	0%	60%	30%
EFV:US	Ishares Msci Eafe Value Etf	0%	60%	30%
EFX:US	Equifax Inc	0%	55%	30%
EIX:US	Edison International	0%	60%	30%
EL:US	Estee Lauder Companies-CI A	0%	55%	30%
ELV:US	Elevance Health Inc	0%	65%	30%
EMB:US	Ishares Jp Morgan Usd Emergi	0%	60%	30%
EMR:US	Emerson Electric Co	0%	60%	30%
EOG:US	Eog Resources Inc	0%	65%	30%
EPAM:US	Epam Systems Inc	0%	55%	30%
EQIX:US	Equinix Inc	0%	65%	30%

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Leveraged Equities Margin Loan



International

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United States				
EQR:US	Equity Residential	0%	60%	30%
EQT:US	Eqt Corp	0%	60%	30%
ES:US	Eversource Energy	0%	60%	30%
ESGU:US	Ishares Esg Aware Msci Usa	0%	60%	30%
ESS:US	Essex Property Trust Inc	0%	60%	30%
ETN:US	Eaton Corp Plc	0%	65%	30%
ETR:US	Entergy Corp	0%	60%	30%
EVRG:US	Evergy Inc	0%	60%	30%
EW:US	Edwards Lifesciences Corp	0%	55%	30%
EXC:US	Exelon Corp	0%	60%	30%
EXPD:US	Expeditors Intl Wash Inc	0%	60%	30%
EXR:US	Extra Space Storage Inc	0%	60%	30%
FANG:US	Diamondback Energy Inc	0%	60%	30%
FAST:US	Fastenal Co	0%	60%	30%
FCX:US	Freeport-Mcmoran Inc	0%	60%	30%
FDS:US	Factset Research Systems Inc	0%	60%	30%
FDX:US	Fedex Corp	0%	60%	30%
FE:US	Firstenergy Corp	0%	60%	30%
FI:US	Fiserv Inc	0%	65%	30%
FICO:US	Fair Isaac Corp	0%	60%	30%
FIS:US	Fidelity National Info Serv	0%	55%	30%
FITB:US	Fifth Third Bancorp	0%	55%	30%
FNDX:US	Schwab Fndmntl Us Lrg Co Etf	0%	60%	30%
FOX:US	Fox Corp - Class B	0%	60%	30%
FOXA:US	Fox Corp - Class A	0%	60%	30%
FSLR:US	First Solar Inc	0%	55%	30%
FTNT:US	Fortinet Inc	0%	55%	30%
FTV:US	Fortive Corp	0%	60%	30%
GD:US	General Dynamics Corp	0%	65%	30%

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International

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United States				
GDX:US	Vaneck Gold Miners Etf	0%	55%	30%
GE:US	General Electric	0%	65%	30%
GEHC:US	Ge Healthcare Technology	0%	55%	30%
GFS:US	Globalfoundries Inc	0%	55%	30%
GILD:US	Gilead Sciences Inc	0%	65%	30%
GIS:US	General Mills Inc	0%	60%	30%
GLD:US	Spdr Gold Shares	0%	65%	30%
GLW:US	Corning Inc	0%	60%	30%
GM:US	General Motors Co	0%	60%	30%
GOOG:US	Alphabet Inc-CI C	0%	60%	30%
GOOGL:US	Alphabet Inc-CI A	0%	60%	30%
GPC:US	Genuine Parts Co	0%	55%	30%
GPN:US	Global Payments Inc	0%	55%	30%
GS:US	Goldman Sachs Group Inc	0%	65%	30%
GSLC:US	Goldman Activebeta Us Lc Etf	0%	60%	30%
GWW:US	Ww Grainger Inc	0%	60%	30%
HAL:US	Halliburton Co	0%	55%	30%
HBAN:US	Huntington Bancshares Inc	0%	55%	30%
HCA:US	Hca Healthcare Inc	0%	65%	30%
HD:US	Home Depot Inc	0%	65%	30%
HES:US	Hess Corp	0%	55%	30%
HIG:US	Hartford Financial Svcs Grp	0%	60%	30%
HLT:US	Hilton Worldwide Holdings In	0%	60%	30%
HOLX:US	Hologic Inc	0%	60%	30%
HON:US	Honeywell International Inc	0%	65%	30%
HRL:US	Hormel Foods Corp	0%	60%	30%
HST:US	Host Hotels & Resorts Inc	0%	60%	30%
HSY:US	Hershey Co/The	0%	60%	30%
HUBB:US	Hubbell Inc	0%	60%	30%

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HWM:US	Howmet Aerospace Inc	0%	60%	30%
IAU:US	Ishares Gold Trust	0%	60%	30%
IBM:US	Intl Business Machines Corp	0%	65%	30%
ICE:US	Intercontinental Exchange In	0%	65%	30%
IDXX:US	Idexx Laboratories Inc	0%	55%	30%
IEFA:US	Ishares Core Msci Eafe Etf	0%	65%	30%
IEMG:US	Ishares Core Msci Emerging	0%	65%	30%
IEX:US	Ilex Corp	0%	60%	30%
IFF:US	Intl Flavors & Fragrances	0%	55%	30%
IJH:US	Ishares Core S&P Midcap Etf	0%	65%	30%
IJR:US	Ishares Core S&P Small-Cap E	0%	65%	30%
ILMN:US	Illumina Inc	0%	55%	30%
INCY:US	Incyte Corp	0%	60%	30%
INTU:US	Intuit Inc	0%	60%	30%
INVH:US	Invitation Homes Inc	0%	60%	30%
IP:US	International Paper Co	0%	60%	30%
IPG:US	Interpublic Group Of Cos Inc	0%	60%	30%
IQV:US	Iqvia Holdings Inc	0%	60%	30%
IR:US	Ingersoll-Rand Inc	0%	60%	30%
IRM:US	Iron Mountain Inc	0%	60%	30%
ISRG:US	Intuitive Surgical Inc	0%	60%	30%
IT:US	Gartner Inc	0%	60%	30%
ITOT:US	Ishares Core S&P Total U.S.	0%	60%	30%
ITW:US	Illinois Tool Works	0%	65%	30%
IUSG:US	Ishares Core S&P U.S. Growth	0%	60%	30%
IUSV:US	Ishares Core S&P U.S. Value	0%	60%	30%
IVE:US	Ishares S&P 500 Value Etf	0%	60%	30%
IVV:US	Ishares Core S&P 500 Etf	0%	65%	30%

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United States				
IWV: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 E	0%	65%	30%
IWF:US	Ishares Russell 1000 Growth	0%	65%	30%
IWM:US	Ishares Russell 2000 Etf	0%	65%	30%
IWN:US	Ishares Russell 2000 Value E	0%	60%	30%
IWP:US	Ishares Russell Mid-Cap Grow	0%	60%	30%
IWR:US	Ishares Russell Mid-Cap Etf	0%	60%	30%
IWS:US	Ishares Russell Mid-Cap Valu	0%	60%	30%
IWV:US	Ishares Russell 3000 Etf	0%	60%	30%
IXUS:US	Ishares Core Intl Stock Etf	0%	60%	30%
J:US	Jacobs Solutions Inc	0%	60%	30%
JBHT:US	Hunt (Jb) Transprt Svcs Inc	0%	60%	30%
JKHY:US	Jack Henry & Associates Inc	0%	60%	30%
JNJ:US	Johnson & Johnson	0%	65%	30%
JPM:US	Jpmorgan Chase & Co	0%	65%	30%
JPST:US	Jpmorgan Ultra-Short Income	0%	60%	30%
K:US	Kellanova	0%	60%	30%
KDP:US	Keurig Dr Pepper Inc	0%	60%	30%
KEYS:US	Keysight Technologies In	0%	60%	30%
KHC:US	Kraft Heinz Co/The	0%	60%	30%
KIM:US	Kimco Realty Corp	0%	60%	30%
KKR:US	Kkr & Co Inc	0%	65%	30%
KLAC:US	Kla Corp	0%	60%	30%
KMB:US	Kimberly-Clark Corp	0%	60%	30%
KMI:US	Kinder Morgan Inc	0%	60%	30%
KO:US	Coca-Cola Co/The	0%	65%	30%
KR:US	Kroger Co	0%	60%	30%
L:US	Loews Corp	0%	60%	30%

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To receive the diversified Lending Ratio the Lending Value of the Acceptable Investment must not represent more than the allowable Concentration Limit in the Secured Portfolio. Any Market Value not eligible for the diversified Lending Ratio may receive the standard Lending Ratio. Bought Puts, cash and cash like investments are excluded from the calculations.

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
LDOS:US	Leidos Holdings Inc	0%	60%	30%
LEN:US	Lennar Corp-A	0%	60%	30%
LHX:US	L3Harris Technologies Inc	0%	60%	30%
LIN:US	Linde Plc	0%	65%	30%
LKQ:US	Lkq Corp	0%	60%	30%
LLY:US	Eli Lilly & Co	0%	65%	30%
LMT:US	Lockheed Martin Corp	0%	65%	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%	55%	30%
LVS:US	Las Vegas Sands Corp	0%	55%	30%
LYB:US	Lyondellbasell Indu-CI A	0%	60%	30%
LYV:US	Live Nation Entertainment In	0%	55%	30%
MA:US	Mastercard Inc - A	0%	65%	30%
MAA:US	Mid-America Apartment Comm	0%	60%	30%
MAR:US	Marriott International -CI A	0%	65%	30%
MAS:US	Masco Corp	0%	55%	30%
MBB:US	Ishares Mbs Etf	0%	60%	30%
MCD:US	Mcdonald'S Corp	0%	65%	30%
MCHP:US	Microchip Technology Inc	0%	55%	30%
MCK:US	Mckesson Corp	0%	60%	30%
MCO:US	Moody'S Corp	0%	65%	30%
MDLZ:US	Mondelez International Inc-A	0%	65%	30%
MDY:US	Spdr S&P Midcap 400 Etf Trst	0%	60%	30%
MET:US	Metlife Inc	0%	60%	30%
META:US	Meta Platforms Inc-Class A	0%	60%	30%
MGK:US	Vanguard Mega Cap Growth Etf	0%	60%	30%
MGM:US	Mgm Resorts International	0%	55%	30%

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

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United States				
MINT:US	Pimco Enhanced Short Maturit	0%	60%	30%
MKC:US	Mccormick & Co-Non Vtg Shrs	0%	60%	30%
MLM:US	Martin Marietta Materials	0%	60%	30%
MMC:US	Marsh & McLennan Cos	0%	65%	30%
MMM:US	3M Co	0%	60%	30%
MNST:US	Monster Beverage Corp	0%	60%	30%
MO:US	Altria Group Inc	0%	65%	30%
MOH:US	Molina Healthcare Inc	0%	55%	30%
MPC:US	Marathon Petroleum Corp	0%	60%	30%
MPWR:US	Monolithic Power Systems Inc	0%	55%	30%
MRK:US	Merck & Co. Inc.	0%	65%	30%
MRNA:US	Moderna Inc	0%	55%	30%
MRVL:US	Marvell Technology Inc	0%	55%	30%
MS:US	Morgan Stanley	0%	65%	30%
MSCI:US	Msci Inc	0%	55%	30%
MSFT:US	Microsoft Corp	0%	65%	30%
MSI:US	Motorola Solutions Inc	0%	60%	30%
MTB:US	M & T Bank Corp	0%	55%	30%
MTD:US	Mettler-Toledo International	0%	60%	30%
MU:US	Micron Technology Inc	0%	60%	30%
NDAQ:US	Nasdaq Inc	0%	60%	30%
NDSN:US	Nordson Corp	0%	60%	30%
NEE:US	Nextera Energy Inc	0%	65%	30%
NEM:US	Newmont Corp	0%	55%	30%
NFLX:US	Netflix Inc	0%	60%	30%
NKE:US	Nike Inc -CI B	0%	60%	30%
NOC:US	Northrop Grumman Corp	0%	65%	30%
NOW:US	Servicenow Inc	0%	60%	30%
NSC:US	Norfolk Southern Corp	0%	60%	30%

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Leveraged Equities Margin Loan



International

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Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
NTAP:US	Netapp Inc	0%	60%	30%
NTRS:US	Northern Trust Corp	0%	60%	30%
NUE:US	Nucor Corp	0%	55%	30%
NVDA:US	Nvidia Corp	0%	60%	30%
NVR:US	Nvr Inc	0%	60%	30%
NWSA:US	News Corp - Class A	0%	60%	30%
O:US	Realty Income Corp	0%	60%	30%
ODFL:US	Old Dominion Freight Line	0%	55%	30%
OKE:US	Oneok Inc	0%	60%	30%
OMC:US	Omnicom Group	0%	60%	30%
ON:US	On Semiconductor	0%	55%	30%
ORCL:US	Oracle Corp	0%	60%	30%
ORLY:US	O'Reilly Automotive Inc	0%	65%	30%
OTIS:US	Otis Worldwide Corp	0%	60%	30%
OXY:US	Occidental Petroleum Corp	0%	60%	30%
PANW:US	Palo Alto Networks Inc	0%	55%	30%
PAYX:US	Paychex Inc	0%	60%	30%
PCAR:US	Paccar Inc	0%	60%	30%
PCG:US	P G & E Corp	0%	60%	30%
PEG:US	Public Service Enterprise Gp	0%	60%	30%
PEP:US	Pepsico Inc	0%	65%	30%
PFE:US	Pfizer Inc	0%	65%	30%
PFF:US	Ishares Preferred & Income S	0%	60%	30%
PFG:US	Principal Financial Group	0%	60%	30%
PG:US	Procter & Gamble Co/The	0%	65%	30%
PGR:US	Progressive Corp	0%	65%	30%
PH:US	Parker Hannifin Corp	0%	60%	30%
PHM:US	Pultegroup Inc	0%	55%	30%
PKG:US	Packaging Corp Of America	0%	60%	30%

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
PLD:US	Prologis Inc	0%	65%	30%
PM:US	Philip Morris International	0%	65%	30%
PNC:US	Pnc Financial Services Group	0%	60%	30%
POOL:US	Pool Corp	0%	55%	30%
PPG:US	Ppg Industries Inc	0%	60%	30%
PPL:US	Ppl Corp	0%	60%	30%
PRU:US	Prudential Financial Inc	0%	60%	30%
PSA:US	Public Storage	0%	60%	30%
PSX:US	Phillips 66	0%	60%	30%
PTC:US	Ptc Inc	0%	60%	30%
PWR:US	Quanta Services Inc	0%	60%	30%
QCOM:US	Qualcomm Inc	0%	60%	30%
QQQ:US	Invesco Qqq Trust Series 1	0%	65%	30%
QUAL:US	Ishares Msci Usa Quality Fac	0%	60%	30%
REGN:US	Regeneron Pharmaceuticals	0%	65%	30%
RF:US	Regions Financial Corp	0%	55%	30%
RJF:US	Raymond James Financial Inc	0%	60%	30%
RMD:US	Resmed Inc	0%	55%	30%
ROK:US	Rockwell Automation Inc	0%	55%	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%	60%	30%
RSP:US	Invesco S&P 500 Equal Weight	0%	60%	30%
RTX:US	Rtx Corp	0%	65%	30%
SBAC:US	Sba Communications Corp	0%	60%	30%
SBUX:US	Starbucks Corp	0%	60%	30%
SCHA:US	Schwab Us Small-Cap Etf	0%	60%	30%
SCHB:US	Schwab Us Broad Market Etf	0%	60%	30%

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International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
SCHD:US	Schwab Us Dvd Equity Etf	0%	60%	30%
SCHF:US	Schwab Intl Equity Etf	0%	60%	30%
SCHG:US	Schwab Us Large-Cap Growth	0%	60%	30%
SCHP:US	Schwab U.S. Tips Etf	0%	60%	30%
SCHW:US	Schwab (Charles) Corp	0%	60%	30%
SCHX:US	Schwab Us Large-Cap Etf	0%	60%	30%
SDY:US	Spdr S&P Dividend Etf	0%	60%	30%
SHW:US	Sherwin-Williams Co/The	0%	65%	30%
SJM:US	Jm Smucker Co/The	0%	60%	30%
SLB:US	Schlumberger Ltd	0%	60%	30%
SLV:US	Ishares Silver Trust	0%	60%	30%
SNA:US	Snap-On Inc	0%	60%	30%
SNPS:US	Synopsys Inc	0%	60%	30%
SO:US	Southern Co/The	0%	65%	30%
SPDW:US	Spdr Portfolio Developed Wor	0%	60%	30%
SPG:US	Simon Property Group Inc	0%	60%	30%
SPGI:US	S&P Global Inc	0%	65%	30%
SPLG:US	Spdr Portfolio S&P 500 Etf	0%	60%	30%
SPY:US	Spdr S&P 500 Etf Trust	0%	65%	30%
SPYG:US	Spdr Portfolio S&P 500 Growt	0%	60%	30%
SPYV:US	Spdr Port S&P 500 Value	0%	60%	30%
SRE:US	Sempra	0%	60%	30%
STE:US	Steris Plc	0%	60%	30%
STLD:US	Steel Dynamics Inc	0%	55%	30%
STT:US	State Street Corp	0%	55%	30%
STX:US	Seagate Technology Holdings	0%	55%	30%
STZ:US	Constellation Brands Inc-A	0%	60%	30%
SWK:US	Stanley Black & Decker Inc	0%	60%	30%
SWKS:US	Skyworks Solutions Inc	0%	55%	30%

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Leveraged Equities Margin Loan



International

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United States				
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 Beverage Co - B	0%	60%	30%
TDG:US	Transdigm Group Inc	0%	60%	30%
TDY:US	Teledyne Technologies Inc	0%	60%	30%
TEL:US	Te Connectivity Plc	0%	60%	30%
TER:US	Teradyne Inc	0%	55%	30%
TFC:US	Truist Financial Corp	0%	55%	30%
TGT:US	Target Corp	0%	60%	30%
TJX:US	Tjx Companies Inc	0%	65%	30%
TMO:US	Thermo Fisher Scientific Inc	0%	65%	30%
TMUS:US	T-Mobile Us Inc	0%	65%	30%
TQQQ:US	Proshares Ultrapro Qqq	0%	50%	30%
TRGP:US	Targa Resources Corp	0%	60%	30%
TRMB:US	Trimble Inc	0%	55%	30%
TROW:US	T Rowe Price Group Inc	0%	55%	30%
TRV:US	Travelers Cos Inc/The	0%	60%	30%
TSCO:US	Tractor Supply Company	0%	60%	30%
TSLA:US	Tesla Inc	0%	60%	30%
TSN:US	Tyson Foods Inc-Cl A	0%	60%	30%
TTD:US	Trade Desk Inc/The -Class A	0%	55%	30%
TTWO:US	Take-Two Interactive Softwre	0%	55%	30%
TXN:US	Texas Instruments Inc	0%	65%	30%
TXT:US	Textron Inc	0%	60%	30%
TYL:US	Tyler Technologies Inc	0%	55%	30%
UBER:US	Uber Technologies Inc	0%	60%	30%
UDR:US	Udr Inc	0%	60%	30%
ULTA:US	Ulta Beauty Inc	0%	60%	30%

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
UNH:US	Unitedhealth Group Inc	0%	65%	30%
UNP:US	Union Pacific Corp	0%	65%	30%
UPS:US	United Parcel Service-CI B	0%	65%	30%
URI:US	United Rentals Inc	0%	55%	30%
USB:US	Us Bancorp	0%	55%	30%
USMV:US	Ishares Msci Usa Min Vol Fac	0%	60%	30%
V:US	Visa Inc-Class A Shares	0%	65%	30%
VB:US	Vanguard Small-Cap Etf	0%	60%	30%
VBK:US	Vanguard Small-Cap Grwth Etf	0%	60%	30%
VBR:US	Vanguard Small-Cap Value Etf	0%	60%	30%
VEA:US	Vanguard Ftse Developed Etf	0%	65%	30%
VEU:US	Vanguard Ftse All-World Ex-U	0%	60%	30%
VGK:US	Vanguard Ftse Europe Etf	0%	60%	30%
VGX:US	Vanguard Info Tech Etf	0%	60%	30%
VHT:US	Vanguard Health Care Etf	0%	60%	30%
VICI:US	Vici Properties Inc	0%	60%	30%
VIG:US	Vanguard Dividend Apprec Etf	0%	65%	30%
VLO:US	Valero Energy Corp	0%	60%	30%
VLTO:US	Veralto Corp	0%	60%	15%
VMBS:US	Vanguard Mortgage-Backed Sec	0%	60%	30%
VMC:US	Vulcan Materials Co	0%	60%	30%
VNQ:US	Vanguard Real Estate Etf	0%	60%	30%
VO:US	Vanguard Mid-Cap Etf	0%	60%	30%
VOE:US	Vanguard Mid-Cap Value Etf	0%	60%	30%
VOO:US	Vanguard S&P 500 Etf	0%	65%	30%
VRSK:US	Verisk Analytics Inc	0%	60%	30%
VRSN:US	Verisign Inc	0%	60%	30%
VRTX:US	Vertex Pharmaceuticals Inc	0%	65%	30%
VT:US	Vanguard Tot World Stk Etf	0%	60%	30%

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

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United States				
VTI:US	Vanguard Total Stock Mkt Etf	0%	65%	30%
VTIP:US	Vanguard Short-Term Tips	0%	60%	30%
VTR:US	Ventas Inc	0%	60%	30%
VTRS:US	Viatis Inc	0%	60%	30%
VTV:US	Vanguard Value Etf	0%	65%	30%
VUG:US	Vanguard Growth Etf	0%	65%	30%
VV:US	Vanguard Large-Cap Etf	0%	60%	30%
VWO:US	Vanguard Ftse Emerging Marke	0%	65%	30%
VXF:US	Vanguard Extended Market Etf	0%	60%	30%
VXUS:US	Vanguard Total Intl Stock	0%	60%	30%
VYM:US	Vanguard High Dvd 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%	55%	30%
WDAY:US	Workday Inc-Class A	0%	55%	30%
WDC:US	Western Digital Corp	0%	55%	30%
WEC:US	Wec Energy Group Inc	0%	60%	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	0%	60%	30%
WMT:US	Walmart Inc	0%	65%	30%
WRB:US	Wr Berkley Corp	0%	60%	30%
WST:US	West Pharmaceutical Services	0%	55%	30%
WY:US	Weyerhaeuser Co	0%	60%	30%
XEL:US	Xcel Energy Inc	0%	60%	30%
XLE:US	Energy Select Sector Spdr	0%	60%	30%
XLF:US	Financial Select Sector Spdr	0%	60%	30%
XLI:US	Industrial Select Sect Spdr	0%	60%	30%

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Leveraged Equities Margin Loan



International

Effective From 01/05/2025

Code	Security Name	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
United States				
XLK:US	Technology Select Sect Spdr	0%	60%	30%
XLP:US	Consumer Staples Spdr	0%	60%	30%
XLU:US	Utilities Select Sector Spdr	0%	60%	30%
XLV:US	Health Care Select Sector	0%	60%	30%
XLY:US	Consumer Discretionary Selt	0%	60%	30%
XOM:US	Exxon Mobil Corp	0%	65%	30%
XYL:US	Xylem Inc	0%	60%	30%
YUM:US	Yum! Brands Inc	0%	60%	30%
ZBH:US	Zimmer Biomet Holdings Inc	0%	60%	30%
ZBRA:US	Zebra Technologies Corp-CI A	0%	55%	30%
ZS:US	Zscaler Inc	0%	55%	30%
ZTS:US	Zoetis Inc	0%	65%	30%

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Leveraged Equities Margin Loan



Wraps/Master Trusts/Platforms

Effective From 01/05/2025

Provider	Platform	Standard Lending Ratio	Diversified Lending Ratio	Concentration Limit
Colonial First State Limited				
	Colonial First State Edge			
	Colonial First State Edge			
HUB24				
	Hub24			
Invia / JBWere Ltd				
	Jbwere Multi-Asset			
Macquarie				
	Macquarie Private Portfolio Management (Mppm)			
	Macquarie Vision			
	Macquarie Vision			
	Macquarie Wrap - Macquarie Invests Accumulator (Mia)			
	Macquarie Wrap - Macquarie Invests Manager (Mim)			
	Macquarie Wrap - Macquarie Invests Manager (Mim)			
	Managed Portfolio Service (Mps)			
	Managed Portfolio Service (Mps)			
Netwealth Wrap Services				
	Netwealth Wrap Services			
Powerwrap				
	Powerwrap			
Praemium				
	Praemium Sma			
The Trust Company (RE Services)				
	Xplore Managed Account			

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