Ethical Investment Growth Portfolio

Managers We Invest In





Pengana WHEB Sustainable Impact Fund

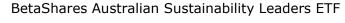




BetaShares

BNP PARIBAS

Australian Ethical Emerging Companies Fund



BetaShares Global Sustainability Leaders ETF

BNP Paribas Environmental Equity Trust

Nanuk New World Fund





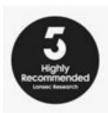




Perennial Smaller Companies Responsible Portfolio Stewart Investors Worldwide Sustainability Fund

Ethical Investment Fixed Income Portfolio

Managers We Invest In





PIMCO ESG Global Bond Fund





Altius Sustainable Bond Fund





BetaShares



Affirmative Global Bond Fund

Australian Ethical Fixed Interest Fund

BetaShares Sustainability Leaders Diversified Bond ETF