



SWU  
Online Invest

## Investment Menu

SWU Online Invest  
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This Investment Menu forms part of the Product Disclosure  
Statement for the SWU Online Invest service dated 28 September 2023.

## About this Document

This Investment Menu forms part of the Product Disclosure Statement (“PDS”) for SWU Online Invest (“the Service”), provided through the OpenInvest Portfolio Service ARSN 628 156 052, a registered IDPS-like managed investment scheme (“the Scheme”).

OpenInvest Limited ACN 614 587 183, AFSL 504 155 (“the Administrator”) is the Responsible Entity for the Scheme and is the issuer of the PDS and this Investment Menu. You should consider both the PDS and the Investment Menu before making an investment decision regarding the Service.

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

## General Advice Warning

The information contained in this Investment Menu and in the PDS is general information only and does not take into account your individual objectives, financial situation, needs or circumstances.

The Administrator does not provide financial advice that takes into account your personal circumstances and does not make any recommendation to invest in the Service or any particular Model Portfolio. You can also review the target market determination document available via the online application process to read the Administrator’s opinion as to the type of investor for whom each Model Portfolio might be suitable.

If you access this Service other than via personal financial advice or wish to select a different Model Portfolio than that recommended, please note that it is your responsibility to determine whether investing in the Service and the Model Portfolio you select is appropriate for you.

# Model Portfolio Descriptions

## Investment Objective

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

## Typical investor

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

## Investment strategy and approach

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

## Asset Allocation Ranges

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

## Recommended Minimum Investment

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

## Fees

Each Model Portfolio has its own fee, described in the profile for each Model Portfolio, below. The types of fees that can apply to each Model Portfolio are explained below.

## Management Fee

The Management Fee is based on your total account balance, including the portion held in cash, and is calculated daily and deducted monthly in arrears from the cash holding in your account.

## Fee Discounts

Investors with an account balance over \$500,000 receive discounts on their Management Fee, as per the table below.

Account size	Discount % applied to your entire account balance
0 - \$500,000	0%
\$500,001 - \$1,000,000	20%
\$1,000,001 - \$2,000,000	30%
\$2,000,001 - \$3,000,000	40%
>\$3m	50%

## Indirect Costs

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

Actual Indirect Costs may vary from time to time from those estimated due to changes within underlying managed funds or ETFs, or to the weightings of managed funds and ETFs in a model portfolio. This PDS and associated Investment Menu will be updated annually to reflect changes in Indirect Costs for each Model Portfolio. You will also be able to determine the current Indirect Cost for each Model Portfolio using the fee calculator, which is available via the online application process, and also, should you open an account, via the “Model Portfolios” section of your Investor Portal.

## Buy-Sell spread

There is no buy-sell spread for moving money into or out of the Service, however, any underlying managed fund or ETF within a Model Portfolio may charge its own buy-sell spread which is deducted from amounts invested in, or withdrawn from, that managed fund or ETF at the time of the investment or withdrawal. These are not ongoing costs and are not deducted from your account in the Service. Where they are levied by an underlying fund or ETF they are used to recover the transaction costs arising as a result of the investment in or withdrawal from the managed fund or ETF, and are levied to protect ongoing investors from the cost of transaction activity driven by new investments and withdrawals. The effect of any buy-sell spread for any underlying managed funds or EFT in a Model Portfolio is shown in the Cost of Model Portfolio example given for each Model Portfolio in the Investment Menu, and you can also see this cost by using the fee calculator.

The actual buy-sell spread of underlying managed funds or ETFs may vary from time to time from those estimated due to changes within underlying managed funds or ETFs, or to the weightings of managed funds and ETFs in a Model Portfolio. The PDS and this associated Investment Menu will be updated annually to reflect changes in the impact of the cost of the buy-sell spread of underlying managed funds and ETFs within each Model Portfolio. You will also be able to determine the current impact of such buy-sell spreads by using the fee calculator, which is available via the online application process, and also, should you open an account, via the “Model Portfolios” section of your Investor Portal.

## Transaction Costs

Transaction costs are costs incurred when assets are bought or sold. These costs are levied from your investment, to enable the Administrator to meet trading costs it has to pay to its service providers.

## Cost of Model Portfolio Information

### Cost of investing in each Model Portfolio for 1 year

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

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

You should use this figure to help compare investing in each Model Portfolio with other investment products. In addition, you can use the online fee calculator to compare the cost of investing in each Model Portfolio, for any investment amount and over both annual and monthly time periods.

Fees are described in detail in the PDS.

## About SWU Group

The SWU Group was founded by Simon Wu in 1986. Over the last 30+ years the firm has established itself as one of the pre-eminent multi-family offices in Australia.

Over its tenure the group has expanded its service offering to include accounting, financial advice, credit advisory and estate planning through both its internal capacity as well as strong external partnerships.

The Investment Philosophy of the SWU Group is simple yet hard to replicate – called Co-Invest, Co-Strategy. This means that any investment opportunity or strategy that is recommended to our clients are ones that the SWU Group principals are invested in already creating a strong alignment of interest to build long term wealth – together.

We pride ourselves on the trust our clients have had in us over the last three and a half decades.

SWU Online Invest was established in 2021 in response to the demand from the public wanting professional investment assistance that was low cost and easily accessible. Using our same tried and tested Co-Invest, Co-Strategy method of building portfolios, we are now able to offer similar model portfolios to the broader investment public. SWU Online Invest offers a simple and easy to use service for people wanting to access professionally managed investment portfolios, whether they have a large or small amount to invest who also believe they do not require complex financial advice.

SWU Online Invest's investment committee reviews and updates our Model Portfolios regularly to make sure that each has the right mix of investments, with the goal of maximising your returns using the knowledge and skills built over almost four decades of investment experience

### SWU Online Invest offer the following Model Portfolios:

Growth Engines	6
Asia Allstars	7
Income Booster	8
Balanced Beam	9

## SWU Online Invest Growth Engines

### Investment objective

Aims to provide investors with a target return of inflation +4.5% over rolling periods of 7 years or more by investing in a diversified portfolio of predominantly growth assets.

### Typical investor

Investors who are looking for higher potential investment returns and who are prepared to accept higher risk and volatility to achieve it.

### Investment Strategy and approach

To invest in a well-diversified portfolio of investment opportunities which target longer term growth aspirations of investors. Sources of return will be captured from multiple sectors including but not limited to equities, bonds, property, infrastructure and alternatives.

Recommended Minimum Investment	\$5,000
Indicative number of holdings	5 to 15
Management Fee (per annum)	0.88%
Transaction Costs (per annum)	0.09%
Weighted Indirect Cost of underlying managed funds/ETFs	1.55%
Weighted buy spread of underlying managed funds/ETFs	0.29%

### Asset allocation ranges (%)

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

### Example

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

Total Fees and cost on the \$50,000 <i>(Includes estimated cost of transactions for the year)</i>	\$1,261.66
Plus cost of transacting when you add \$5,000	\$14.38
<b>Total Cost for the year</b>	<b>\$1,276.04</b>

## SWU Online Invest Asia Allstars

### Investment objective

Aims to provide investors with a target rate of return of inflation +5.5% over rolling periods of 7 years or more by investing in a diversified portfolio of Asian centric opportunities for both income and capital growth.

### Typical investor

Investors who are looking for a specific exposure to a diversified range of Asian centric opportunities with higher potential investment returns and who are prepared to accept higher risk and volatility to achieve it either as an Asia shares focused portfolio or as part of a wider strategy depending on their particular circumstances and goals.

### Investment Strategy and approach

To invest in a well-diversified portfolio of Asian centric investment opportunities which target longer term growth aspirations of investors. Sources of return will be captured from multiple sectors including but not limited to equities, bonds, property, infrastructure and alternatives.

Recommended Minimum Investment	\$5,000
Indicative number of holdings	4 to 10
Management Fee (per annum)	0.75%
Transaction Costs (per annum)	0.10%
Weighted Indirect Cost of underlying managed funds/ETFs	1.74%
Weighted buy spread of underlying managed funds/ETFs	0.37%

### Asset allocation ranges (%)

Asset type	Minimum	Maximum
Cash	0%	50%
Australian Shares	0%	10%
International Shares	0%	100%
Australian Property	0%	10%
International Property	0%	25%
Australian Fixed Interest	0%	10%
International Fixed Interest	0%	50%
Alternatives	0%	25%
Other	0%	25%

### Example

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

Total Fees and cost on the \$50,000 ( <i>Includes estimated cost of transactions for the year</i> )	\$1,293.31
Plus cost of transacting when you add \$5,000	\$18.44
<b>Total Cost for the year</b>	<b>\$1,311.75</b>

## SWU Online Invest Income Booster

### Investment objective

Aims to provide investors with a diversified portfolio of investment opportunities that provide consistent and regular income while achieving this with lower levels of volatility compared to equities.

### Typical investor

Investors who are looking for diversified sources of income that are a higher rate of return than currently offered by bank deposits and are willing to accept a higher level of risk and volatility to achieve it.

### Investment Strategy and approach

To invest in a well-diversified portfolio of investment opportunities which target consistent and regular income from multiple sources. Sources of total return will be captured from multiple sectors including but not limited to equities, bonds, property, infrastructure and alternatives.

Recommended Minimum Investment	\$5,000
Indicative number of holdings	5 to 15
Management Fee (per annum)	0.88%
Transaction Costs (per annum)	0.04%
Weighted Indirect Cost of underlying managed funds/ETFs	0.96%
Weighted buy spread of underlying managed funds/ETFs	0.31%

### Asset allocation ranges (%)

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

### Example

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

Total Fees and cost on the \$50,000 <i>(Includes estimated cost of transactions for the year)</i>	\$936.27
Plus cost of transacting when you add \$5,000	\$15.28
<b>Total Cost for the year</b>	<b>\$951.55</b>



## SWU Online Invest Balanced Beam

### Investment objective

Aims to provide investors with a target return of inflation +3.5% over rolling periods of 7 years or more by investing in a diversified portfolio of growth and defensive assets.

### Typical investor

Investors who are looking for higher potential investment returns compared to purely defensive assets and who are prepared to accept higher risk and volatility to achieve it.

### Investment Strategy and approach

To invest in a well-diversified portfolio of investment opportunities which target longer term growth aspirations of investors. Sources of return will be captured from multiple sectors including but not limited to equities, bonds, property, infrastructure and alternatives.

Recommended Minimum Investment	\$5,000
Indicative number of holdings	5 to 15
Management Fee (per annum)	0.88%
Transaction Costs (per annum)	0.11%
Weighted Indirect Cost of underlying managed funds/ETFs	1.10%
Weighted buy spread of underlying managed funds/ETFs	0.24%

### Asset allocation ranges (%)

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

### Example

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

Total Fees and cost on the \$50,000 <i>(Includes estimated cost of transactions for the year)</i>	\$1040.91
Plus cost of transacting when you add \$5,000	\$11.89
<b>Total Cost for the year</b>	<b>\$1052.80</b>