

Geared Investments Loans

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 Internet: commbank.com.au/gearedinvestments



**Accepted Securities List - Listed Securities
 for Geared Investments Loans as at 29 April 2025
 Subject to change at the discretion of Commonwealth Bank of Australia**

We offer two types of Investment Loans with slightly different features to suit different investor needs:

- One with a 10% buffer and features aimed at investors predominantly investing into Managed Funds; and
- One with a 5% buffer and features aimed at investors predominantly investing into Direct Listed Equities.

	10% BUFFER	5% BUFFER
Max Base LVR ¹ for shares and funds	75%	80%
Margin Call LVR (Max Base LVR + Buffer)	85%	85%
Max Gearing Ratio	90%	90%
MARGIN CALL CLEARANCE TIME		
If Portfolio > 95% Managed Funds	3 days	1 day
If Portfolio < 95% Managed Funds	1 day	1 day
DIVERSIFICATION REWARDS²		
Bonus Stocks	No	Yes
Portfolio LVR	0%	5%

¹ Excluding portfolios holding cash and cash funds

² Where you hold five or more approved securities in your portfolio. For more information, visit commbank.com.au/gearedinvestments

Code	Security Name	10% Buffer Investment Loan		5% Buffer Investment Loan		
		Buffer - 10% Maximum Gearing Ratio - 90%		Buffer - 5% Maximum Gearing Ratio - 90%		
		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
360	LIFE360 INC.	35%	30%	40%	35%	30%
A1N	ARN MEDIA LIMITED	35%	30%	40%	35%	30%
A200	BETASHARES AUSTRALIA 200 ETF	75%	75%	80%	80%	80%
A2M	THE A2 MILK COMPANY LIMITED	60%	55%	65%	60%	55%
AAA	BETASHARES AUSTRALIAN HIGH INTEREST CASH ETF	85%	85%	90%	90%	90%
AAC	AUSTRALIAN AGRICULTURAL COMPANY LIMITED	45%	40%	50%	45%	40%
AAI	ALCOA CORPORATION	60%	55%	65%	60%	55%
AASF	AIRLIE AUSTRALIAN SHARE FUND - ACTIVE ETF	70%	65%	75%	70%	65%
ABB	AUSSIE BROADBAND LIMITED	35%	30%	40%	35%	30%
ABG	ABACUS GROUP	55%	50%	60%	55%	50%
ACDC	GLOBAL X BATTERY TECH & LITHIUM ETF	60%	60%	65%	65%	65%
ACL	AUSTRALIAN CLINICAL LABS LIMITED	50%	45%	55%	50%	45%
AD8	AUDINATE GROUP LIMITED	35%	30%	40%	35%	30%
ADH	ADAIRS LIMITED	40%	35%	45%	40%	35%
ADT	ADRIATIC METALS PLC	35%	30%	40%	35%	30%
AEF	AUSTRALIAN ETHICAL INVESTMENT LIMITED	35%	30%	40%	35%	30%
AEL	AMPLITUDE ENERGY LIMITED	35%	30%	40%	35%	30%
AFG	AUSTRALIAN FINANCE GROUP LTD	35%	30%	40%	35%	30%
AFI	AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED	75%	70%	80%	75%	70%
AGL	AGL ENERGY LIMITED.	65%	60%	70%	65%	60%
AGX1	ANTIPODES GLOBAL SHARES (QUOTED MANAGED FUND)	60%	55%	65%	60%	55%
AIA	AUCKLAND INTERNATIONAL AIRPORT LIMITED	65%	60%	70%	65%	60%
AIS	AERIS RESOURCES LIMITED	35%	30%	40%	35%	30%
AIZ	AIR NEW ZEALAND LIMITED	50%	45%	55%	50%	45%
ALD	AMPOL LIMITED	65%	60%	70%	65%	60%
ALI	ARGO GLOBAL LISTED INFRASTRUCTURE LIMITED	60%	55%	65%	60%	55%
ALK	ALKANE RESOURCES LIMITED	35%	30%	40%	35%	30%
ALL	ARISTOCRAT LEISURE LIMITED	70%	65%	75%	70%	65%
ALQ	ALS LIMITED	65%	60%	70%	65%	60%
ALX	ATLAS ARTERIA	70%	65%	75%	70%	65%
AMC	AMCOR PLC	75%	70%	80%	75%	70%
AMH	AMCIL LIMITED	50%	45%	55%	50%	45%
AMP	AMP LIMITED	55%	50%	60%	55%	50%
AMPPB	AMP LIMITED	55%	50%	60%	55%	50%
AN3PI	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
AN3PJ	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
AN3PK	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
AN3PL	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	75%	70%	80%	75%	70%
ANG	AUSTIN ENGINEERING LIMITED	0%	0%	40%	0%	0%
ANN	ANSELL LIMITED	65%	60%	70%	65%	60%
ANZ	ANZ GROUP HOLDINGS LIMITED	75%	70%	80%	75%	70%
AOF	AUSTRALIAN UNITY OFFICE FUND	35%	30%	40%	35%	30%
AOV	AMOTIV LIMITED	55%	50%	60%	55%	50%
APA	APA GROUP	70%	65%	75%	70%	65%
APE	EAGERS AUTOMOTIVE LIMITED	50%	45%	55%	50%	45%
ARB	ARB CORPORATION LIMITED	60%	55%	65%	60%	55%
ARF	ARENA REIT.	60%	55%	65%	60%	55%
ARG	ARGO INVESTMENTS LIMITED	70%	65%	75%	70%	65%
ASB	AUSTAL LIMITED	55%	50%	60%	55%	50%
ASIA	BETASHARES ASIA TECHNOLOGY TIGERS ETF	65%	65%	70%	70%	70%
ASK	ABACUS STORAGE KING	60%	55%	65%	60%	55%
ASX	ASX LIMITED	70%	65%	75%	70%	65%
ATEC	BETASHARES S&P/ASX AUSTRALIAN TECHNOLOGY ETF	65%	65%	70%	70%	70%
AUB	AUB GROUP LIMITED	65%	60%	70%	65%	60%
AUI	AUSTRALIAN UNITED INVESTMENT COMPANY LIMITED	65%	60%	70%	65%	60%
AUMF	ISHARES EDGE MSCI AUSTRALIA MULTIFACTOR ETF	75%	75%	80%	80%	80%
AX1	ACCENT GROUP LIMITED	45%	40%	50%	45%	40%
AZJ	AURIZON HOLDINGS LIMITED	70%	65%	75%	70%	65%

Portfolio LVR (PLVR) is enabled in diversified portfolios with 5 or more securities with Standard LVR.

Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities or is held through a Wrap Platform/Portfolio Service.

NB: Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)

Bold and Italics: Indicates Bonus stocks (LVR is applicable for diversified portfolios)

Yellow shading indicates changes since 4 April 2025

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		Buffer - 10% Maximum Gearing Ratio - 90%		Buffer - 5% Maximum Gearing Ratio - 90%		
		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
BAP	BAPCOR LIMITED	45%	40%	50%	45%	40%
BBN	BABY BUNTING GROUP LIMITED	40%	35%	45%	40%	35%
BCI	BCI MINERALS LIMITED	35%	30%	40%	35%	30%
BEAR	BETASHARES AUSTRALIAN EQUITIES BEAR (HEDGE FUND)	75%	75%	80%	80%	80%
BEN	BENDIGO AND ADELAIDE BANK LIMITED	65%	60%	70%	65%	60%
BENPH	BENDIGO AND ADELAIDE BANK LIMITED	65%	60%	70%	65%	60%
BENPI	BENDIGO AND ADELAIDE BANK LIMITED	65%	60%	70%	65%	60%
BFG	BELL FINANCIAL GROUP LIMITED	35%	30%	40%	35%	30%
BGA	BEGA CHEESE LIMITED	50%	45%	55%	50%	45%
BGBL	BETASHARES GLOBAL SHARES ETF	70%	65%	75%	70%	65%
BHP	BHP GROUP LIMITED	75%	70%	80%	75%	70%
BHYB	BETASHARES AUSTRALIAN MAJOR BANK HYBRIDS INDEX ETF	70%	70%	75%	75%	75%
BKI	BKI INVESTMENT COMPANY LIMITED	65%	60%	70%	65%	60%
BKW	BRICKWORKS LIMITED	65%	60%	70%	65%	60%
BLX	BEACON LIGHTING GROUP LIMITED	35%	30%	40%	35%	30%
BNKS	BETASHARES GLOBAL BANKS ETF - CURRENCY HEDGED	65%	65%	70%	70%	70%
BOQ	BANK OF QUEENSLAND LIMITED	65%	60%	70%	65%	60%
BOQPF	BANK OF QUEENSLAND LIMITED	65%	60%	70%	65%	60%
BPT	BEACH ENERGY LIMITED	55%	50%	60%	55%	50%
BRG	BREVILLE GROUP LIMITED	60%	55%	65%	60%	55%
BSL	BLUESCOPE STEEL LIMITED	70%	65%	75%	70%	65%
BWP	BWP TRUST	65%	60%	70%	65%	60%
BBX	BRAMBLES LIMITED	75%	70%	80%	75%	70%
CAR	CAR GROUP LIMITED	65%	60%	70%	65%	60%
CBA	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAP1	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPJ	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPK	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPL	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBAPM	COMMONWEALTH BANK OF AUSTRALIA	75%	70%	80%	75%	70%
CBO	COBRAM ESTATE OLIVES LIMITED	35%	30%	40%	35%	30%
CCP	CREDIT CORP GROUP LIMITED	35%	30%	40%	35%	30%
CDA	CODAN LIMITED	50%	45%	55%	50%	45%
CDM	CADENCE CAPITAL LIMITED	40%	35%	45%	40%	35%
CDP	CARINDALE PROPERTY TRUST	45%	40%	50%	45%	40%
CGF	CHALLENGER LIMITED	60%	55%	65%	60%	55%
CGFPC	CHALLENGER LIMITED	60%	55%	65%	60%	55%
CGHE	CLAREMONT GLOBAL FUND (HEDGED) (MANAGED FUND)	60%	60%	65%	65%	65%
CGUN	CLAREMONT GLOBAL FUND (MANAGED FUND)	60%	60%	65%	65%	65%
CHC	CHARTER HALL GROUP	65%	60%	70%	65%	60%
CHN	CHALICE MINING LIMITED	35%	30%	40%	35%	30%
CIA	CHAMPION IRON LIMITED	45%	40%	50%	45%	40%
CIN	CARLTON INVESTMENTS LIMITED	55%	50%	60%	55%	50%
CIP	CENTURIA INDUSTRIAL REIT	55%	50%	60%	55%	50%
CKF	COLLINS FOODS LIMITED	55%	50%	60%	55%	50%
CLDD	BETASHARES CLOUD COMPUTING ETF	55%	55%	60%	60%	60%
CLNE	VANECK GLOBAL CLEAN ENERGY ETF	60%	60%	65%	65%	65%
CLV	CLOVER CORPORATION LIMITED	35%	30%	40%	35%	30%
CLW	CHARTER HALL LONG WALE REIT	60%	55%	65%	60%	55%
CMM	CAPRICORN METALS LTD	45%	40%	50%	45%	40%
CMW	CROMWELL PROPERTY GROUP	55%	50%	60%	55%	50%
CNEW	VANECK CHINA NEW ECONOMY ETF	50%	45%	55%	50%	45%
CNI	CENTURIA CAPITAL GROUP	55%	50%	60%	55%	50%
CNU	CHORUS LIMITED	60%	55%	65%	60%	55%
COF	CENTURIA OFFICE REIT	50%	45%	55%	50%	45%
COH	COCHLEAR LIMITED	70%	65%	75%	70%	65%
COL	COLES GROUP LIMITED	75%	70%	80%	75%	70%
CPU	COMPUTERSHARE LIMITED	70%	65%	75%	70%	65%
CQE	CHARTER HALL SOCIAL INFRASTRUCTURE REIT	55%	50%	60%	55%	50%
CQR	CHARTER HALL RETAIL REIT	65%	60%	70%	65%	60%
CRED	BETASHARES AUSTRALIAN INVESTMENT GRADE CORPORATE BOND ETF	65%	65%	70%	70%	70%
CRN	CORONADO GLOBAL RESOURCES INC.	40%	35%	45%	40%	35%
CSL	CSL LIMITED	75%	70%	80%	75%	70%
CTD	CORPORATE TRAVEL MANAGEMENT LIMITED	60%	55%	65%	60%	55%
CURE	GLOBAL X S&P BIOTECH ETF	55%	55%	60%	60%	60%
CUV	CLINUVEL PHARMACEUTICALS LIMITED	45%	40%	50%	45%	40%
CWP	CEDAR WOODS PROPERTIES LIMITED	35%	30%	40%	35%	30%
CWY	CLEANAWAY WASTE MANAGEMENT LIMITED	65%	60%	70%	65%	60%
DBI	DALRYMPLE BAY INFRASTRUCTURE LIMITED	55%	50%	60%	55%	50%
DDR	DICKER DATA LIMITED	55%	50%	60%	55%	50%
DGL	DGL GROUP LIMITED	35%	30%	40%	35%	30%
DGT	DIGICO INFRASTRUCTURE REIT	45%	40%	50%	45%	40%
DHG	DOMAIN HOLDINGS AUSTRALIA LIMITED	40%	35%	45%	40%	35%
DHHF	BETASHARES DIVERSIFIED ALL GROWTH ETF	65%	65%	70%	70%	70%
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE ESG FUND	60%	60%	65%	65%	65%

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Please refer to the disclaimer on the last page of this document

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		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
DJW	DIERRIWARH INVESTMENTS LIMITED	65%	60%	70%	65%	60%
DMP	DOMINO'S PIZZA ENTERPRISES LIMITED	55%	50%	60%	55%	50%
DNI	DOMINION INCOME TRUST 1	35%	30%	40%	35%	30%
DNL	DYNO NOBEL LIMITED	65%	60%	70%	65%	60%
DOW	DOWNER EDI LIMITED	50%	45%	55%	50%	45%
DRIV	BETASHARES ELECTRIC VEHICLES AND FTR MOBILITY ETF	65%	65%	70%	70%	70%
DRR	DETERRA ROYALTIES LIMITED	60%	55%	65%	60%	55%
DRUG	BETASHARES GLOBAL HEALTHCARE ETF - CURRENCY HEDGED	65%	65%	70%	70%	70%
DTL	DATA#3 LIMITED	45%	40%	50%	45%	40%
DUI	DIVERSIFIED UNITED INVESTMENT LIMITED	65%	60%	70%	65%	60%
DVDY	VANECK MORNINGSTAR AUSTRALIAN MOAT INCOME ETF	65%	65%	70%	70%	70%
DXC	DEXUS CONVENIENCE RETAIL REIT	45%	40%	50%	45%	40%
DXI	DEXUS INDUSTRIA REIT.	60%	55%	65%	60%	55%
DXS	DEXUS	60%	55%	65%	60%	55%
DZZF	BETASHARES ETHICAL DIVERSIFIED HIGH GROWTH ETF	65%	65%	70%	70%	70%
EDV	ENDEAVOUR GROUP LIMITED	70%	65%	75%	70%	65%
EHL	EMECO HOLDINGS LIMITED	35%	30%	40%	35%	30%
ELD	ELDERS LIMITED	55%	50%	60%	55%	50%
EMR	EMERALD RESOURCES NL	45%	40%	50%	45%	40%
EQT	EQT HOLDINGS LIMITED	45%	40%	50%	45%	40%
ERTH	BETASHARES CLIMATE CHANGE INNOVATION ETF	60%	60%	65%	65%	65%
ESGI	VANECK MSCI INTERNATIONAL SUSTAINABLE EQUITY ETF	70%	70%	75%	75%	75%
ESPO	VANECK VIDEO GAMING AND ESPORTS ETF	65%	65%	70%	70%	70%
ESTX	GLOBAL X EURO STOXX 50 ETF	70%	70%	75%	75%	75%
ETHI	BETASHARES GLOBAL SUSTAINABILITY LEADERS ETF	70%	70%	75%	75%	75%
ETPMAG	GLOBAL X PHYSICAL SILVER A	60%	55%	65%	60%	55%
ETPMPT	GLOBAL X PHYSICAL PLATINUM A	50%	45%	55%	50%	45%
EVN	EVOLUTION MINING LIMITED	65%	60%	70%	65%	60%
EVT	EVT LIMITED	60%	55%	65%	60%	55%
EX20	BETASHARES AUSTRALIAN EX-20 PORTFOLIO DIVERSIFIER ETF	75%	75%	80%	80%	80%
F100	BETASHARES FTSE 100 ETF	65%	65%	70%	70%	70%
FAIR	BETASHARES AUSTRALIAN SUSTAINABILITY LEADERS ETF	75%	75%	80%	80%	80%
FANG	GLOBAL X FANG+ ETF	60%	60%	65%	65%	65%
FBU	FLETCHER BUILDING LIMITED	40%	35%	45%	40%	35%
FEMX	FIDELITY GLOBAL EMERGING MARKETS ACTIVE ETF	65%	60%	70%	65%	60%
FEX	FENIX RESOURCES LTD	35%	30%	40%	35%	30%
FGG	FUTURE GENERATION GLOBAL LIMITED	60%	55%	65%	60%	55%
FGX	FUTURE GENERATION AUSTRALIA LIMITED	65%	60%	70%	65%	60%
FLT	FLIGHT CENTRE TRAVEL GROUP LIMITED	65%	60%	70%	65%	60%
FMG	FORTESCUE LTD	60%	55%	65%	60%	55%
FOOD	BETASHARES GLOBAL AGRICULTURE ETF - CURRENCY HEDGED	60%	60%	65%	65%	65%
FPH	FISHER & PAYKEL HEALTHCARE CORPORATION LIMITED	60%	55%	65%	60%	55%
FUEL	BETASHARES GLOBAL ENERGY COMPANIES ETF - CURRENCY HEDGED	65%	65%	70%	70%	70%
FWD	FLEETWOOD LIMITED	35%	30%	40%	35%	30%
GCI	GRYPHON CAPITAL INCOME TRUST	35%	30%	40%	35%	30%
GDI	GDI PROPERTY GROUP	40%	35%	45%	40%	35%
GDX	VANECK GOLD MINERS ETF	65%	65%	70%	70%	70%
GEM	G8 EDUCATION LIMITED	45%	40%	50%	45%	40%
GGOV	BETASHARES US TREASURY BOND 20+YR ETF - CCY HEDGED	75%	75%	80%	80%	80%
GMD	GENESIS MINERALS LIMITED	45%	40%	50%	45%	40%
GMG	GOODMAN GROUP	75%	70%	80%	75%	70%
GNC	GRAINCORP LIMITED	55%	50%	60%	55%	50%
GNE	GENESIS ENERGY LIMITED	40%	35%	45%	40%	35%
GOAT	VANECK MORNINGSTAR INTERNATIONAL WIDE MOAT ETF	65%	65%	70%	70%	70%
GOLD	GLOBAL X PHYSICAL GOLD	75%	70%	80%	75%	70%
GOR	GOLD ROAD RESOURCES LIMITED	45%	40%	50%	45%	40%
GOZ	GROWTHPOINT PROPERTIES AUSTRALIA	60%	55%	65%	60%	55%
GPT	GPT GROUP	65%	60%	70%	65%	60%
GQG	GQG PARTNERS INC.	60%	55%	65%	60%	55%
GRNV	VANECK MSCI AUSTRALIAN SUSTAINABLE EQUITY ETF	75%	75%	80%	80%	80%
GRR	GRANGE RESOURCES LIMITED	35%	30%	40%	35%	30%
GVF	STAUDE CAPITAL GLOBAL VALUE FUND LIMITED	45%	40%	50%	45%	40%
GWA	GWA GROUP LIMITED	60%	55%	65%	60%	55%
GYG	GUZMAN Y GOMEZ LIMITED	45%	40%	50%	45%	40%
HACK	BETASHARES GLOBAL CYBERSECURITY ETF	65%	65%	70%	70%	70%
HBRD	BETASHARES ACTIVE AUSTRALIAN HYBRIDS FUND (MANAGED FUND)	75%	70%	80%	75%	70%
HCW	HEALTHCO HEALTHCARE AND WELLNESS REIT	40%	35%	45%	40%	35%
HDN	HOMECO DAILY NEEDS REIT	60%	55%	65%	60%	55%
HETH	BETASHARES GLOBAL SUSTAINABILITY LEADERS ETF - CH	70%	70%	75%	75%	75%
HGEN	GLOBAL X HYDROGEN ETF	50%	45%	55%	50%	45%
HLO	HELLOWORLD TRAVEL LIMITED	0%	0%	40%	0%	0%
HLS	HEALIUS LIMITED	35%	30%	40%	35%	30%
HLTH	VANECK GLOBAL HEALTHCARE LEADERS ETF	65%	65%	70%	70%	70%
HM1	HEARTS AND MINDS INVESTMENTS LIMITED	60%	55%	65%	60%	55%
HMC	HMC CAPITAL LIMITED	55%	50%	60%	55%	50%

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HNDQ	BETASHARES NASDAQ 100 CURRENCY HEDGED ETF	70%	70%	75%	75%	75%
HPG	HIPAGES GROUP HOLDINGS LTD	35%	30%	40%	35%	30%
HSN	HANSEN TECHNOLOGIES LIMITED	55%	50%	60%	55%	50%
HUB	HUB24 LIMITED	45%	40%	50%	45%	40%
HVN	HARVEY NORMAN HOLDINGS LIMITED	60%	55%	65%	60%	55%
HVST	BETASHARES AUSTRALIAN DIVIDEND HARVESTER FUND (MANAGED FUND)	70%	70%	75%	75%	75%
HYGG	HYPERION GBL GROWTH COMPANIES FUND (MANAGED FUND)	70%	65%	75%	70%	65%
IAA	ISHARES ASIA 50 ETF	65%	65%	70%	70%	70%
IAF	ISHARES CORE COMPOSITE BOND ETF	75%	75%	80%	80%	80%
IAG	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IAGPE	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IAGPF	INSURANCE AUSTRALIA GROUP LIMITED	75%	70%	80%	75%	70%
IDX	INTEGRAL DIAGNOSTICS LIMITED	40%	35%	45%	40%	35%
IEL	IDP EDUCATION LIMITED	55%	50%	60%	55%	50%
IEM	ISHARES MSCI EMERGING MARKETS ETF	70%	70%	75%	75%	75%
IEU	ISHARES EUROPE ETF	70%	70%	75%	75%	75%
IFM	INFOMEDIA LTD	45%	40%	50%	45%	40%
IFRA	VANECK FTSE GLOBAL INFRASTRUCTURE (AUD HEDGED) ETF	65%	65%	70%	70%	70%
IGO	IGO LIMITED	50%	45%	55%	50%	45%
IHD	ISHARES S&P/ASX DIV OPPORTUNITIES ESG SCREENED ETF	75%	75%	80%	80%	80%
IHO0	ISHARES GLOBAL 100 AUD HEDGED ETF	70%	70%	75%	75%	75%
IHVV	ISHARES S&P 500 AUD HEDGED ETF	75%	75%	80%	80%	80%
IHWL	ISHARES CORE MSCI WORLD EX AUS ESG (AUD HED) ETF	65%	65%	70%	70%	70%
IIGF	INTELLIGENT INVESTOR AUS EQUITY GROWTH FUND (MANAGED FUND)	60%	55%	65%	60%	55%
IIND	BETASHARES INDIA QUALITY ETF.	60%	60%	65%	65%	65%
IJH	ISHARES S&P MID-CAP ETF	70%	70%	75%	75%	75%
IJP	ISHARES MSCI JAPAN ETF	75%	75%	80%	80%	80%
IJR	ISHARES S&P SMALL-CAP ETF	70%	70%	75%	75%	75%
IKO	ISHARES MSCI SOUTH KOREA ETF	60%	60%	65%	65%	65%
ILB	ISHARES GOVERNMENT INFLATION ETF	70%	70%	75%	75%	75%
ILC	ISHARES S&P/ASX 20 ETF	75%	75%	80%	80%	80%
ILU	ILUKA RESOURCES LIMITED	65%	60%	70%	65%	60%
IMA	IMAGE RESOURCES NL	35%	30%	40%	35%	30%
IMD	IMDEX LIMITED	45%	40%	50%	45%	40%
INA	INGENIA COMMUNITIES GROUP	55%	50%	60%	55%	50%
INCM	BETASHARES GLOBAL INCOME LEADERS ETF	60%	60%	65%	65%	65%
INES	INTELLIGENT INVESTOR ETHICAL SHARE FUND (MANAGED FUND)	60%	55%	65%	60%	55%
ING	INGHAMS GROUP LIMITED	55%	50%	60%	55%	50%
INIF	INTELLIGENT INVESTOR AUS EQUITY INCOME FUND (MANAGED FUND)	60%	55%	65%	60%	55%
IOO	ISHARES GLOBAL 100 ETF	70%	70%	75%	75%	75%
IOZ	ISHARES CORE S&P/ASX 200 ETF	75%	75%	80%	80%	80%
IPH	IPH LIMITED	55%	50%	60%	55%	50%
IRE	IRESS LIMITED	60%	55%	65%	60%	55%
IRI	INTEGRATED RESEARCH LIMITED	35%	30%	40%	35%	30%
ISEC	ISHARES ENHANCED CASH ETF	75%	75%	80%	80%	80%
ISO	ISHARES S&P/ASX SMALL ORDINARIES ETF	65%	65%	70%	70%	70%
IVE	ISHARES MSCI EAFE ETF	75%	75%	80%	80%	80%
IVV	ISHARES S&P 500 ETF	75%	75%	80%	80%	80%
IWLD	ISHARES CORE MSCI WORLD EX AUSTRALIA ESG ETF	70%	70%	75%	75%	75%
IXI	ISHARES GLOBAL CONSUMER STAPLES ETF	65%	65%	70%	70%	70%
IXJ	ISHARES GLOBAL HEALTHCARE ETF	65%	65%	70%	70%	70%
IZZ	ISHARES CHINA LARGE-CAP ETF	60%	60%	65%	65%	65%
JBH	JB HI-FI LIMITED	70%	65%	75%	70%	65%
JDO	JUDO CAPITAL HOLDINGS LIMITED	45%	40%	50%	45%	40%
JHX	JAMES HARDIE INDUSTRIES PLC	65%	60%	70%	65%	60%
JIN	JUMBO INTERACTIVE LIMITED	50%	45%	55%	50%	45%
JLG	JOHNS LYNG GROUP LIMITED	40%	35%	45%	40%	35%
JMS	JUPITER MINES LIMITED	35%	30%	40%	35%	30%
KAR	KAROON ENERGY LTD	40%	35%	45%	40%	35%
KGN	KOGAN.COM LTD	40%	35%	45%	40%	35%
KLS	KELSIAN GROUP LIMITED	55%	50%	60%	55%	50%
KMD	KMD BRANDS LIMITED	40%	35%	45%	40%	35%
KSL	KINA SECURITIES LIMITED	35%	30%	40%	35%	30%
LAU	LINDSAY AUSTRALIA LIMITED	0%	0%	40%	0%	0%
LIC	LIFESTYLE COMMUNITIES LIMITED	45%	40%	50%	45%	40%
LLC	LENDLEASE GROUP	60%	55%	65%	60%	55%
LOV	LOVISA HOLDINGS LIMITED	55%	50%	60%	55%	50%
LPGD	LOFTUS PEAK GLOBAL DISRUPTION FUND (MANAGED FUND)	60%	55%	65%	60%	55%
LSF	L1 LONG SHORT FUND LIMITED	55%	50%	60%	55%	50%
LTR	LIONTOWN RESOURCES LIMITED	35%	30%	40%	35%	30%
LYC	LYNAS RARE EARTHS LIMITED	50%	45%	55%	50%	45%
MAET	MUNRO GLOBAL GROWTH FUND COMPLEX ETF	50%	45%	55%	50%	45%
MAH	MACMAHON HOLDINGS LIMITED	35%	30%	40%	35%	30%
MAQ	MACQUARIE TECHNOLOGY GROUP LIMITED	35%	30%	40%	35%	30%
MBLPC	MACQUARIE BANK LIMITED	75%	70%	80%	75%	70%

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		Buffer - 10% Maximum Gearing Ratio - 90%		Buffer - 5% Maximum Gearing Ratio - 90%		
		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
MBLPD	MACQUARIE BANK LIMITED	75%	70%	80%	75%	70%
MCY	MERCURY NZ LIMITED	35%	30%	40%	35%	30%
MEZ	MERIDIAN ENERGY LIMITED	45%	40%	50%	45%	40%
MFF	MFF CAPITAL INVESTMENTS LIMITED	70%	65%	75%	70%	65%
MFG	MAGELLAN FINANCIAL GROUP LIMITED	50%	45%	55%	50%	45%
MGH	MAAS GROUP HOLDINGS LIMITED	40%	35%	45%	40%	35%
MGOC	MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND)	70%	65%	75%	70%	65%
MGR	MIRVAC GROUP	65%	60%	70%	65%	60%
MGX	MOUNT GIBSON IRON LIMITED	35%	30%	40%	35%	30%
MHHT	MAGELLAN HIGH CONVICTION TRUST (MANAGED FUND)	60%	55%	65%	60%	55%
MICH	MAGELLAN INFRASTRUCTURE FUND (CURRENCY HEDGED)(MANAGED FUND)	70%	65%	75%	70%	65%
MIN	MINERAL RESOURCES LIMITED	50%	45%	55%	50%	45%
MIR	MIRRABOOKA INVESTMENTS LIMITED	55%	50%	60%	55%	50%
MLX	METALS X LIMITED	35%	30%	40%	35%	30%
MMS	MCMILLAN SHAKESPEARE LIMITED	60%	55%	65%	60%	55%
MND	MONADELPHOUS GROUP LIMITED	60%	55%	65%	60%	55%
MNRS	BETASHARES GLOBAL GOLD MINERS ETF - CURRENCY HEDGED	60%	60%	65%	65%	65%
MOAT	VANECK MORNINGSTAR WIDE MOAT ETF	70%	70%	75%	75%	75%
MOGL	MONTAKA GBL LONG ONLY EQUITIES FUND (MANAGED FUND)	60%	55%	65%	60%	55%
MOT	METRICS INCOME OPPORTUNITIES TRUST	40%	35%	45%	40%	35%
MP1	MEGAPORT LIMITED	35%	30%	40%	35%	30%
MPL	MEDIBANK PRIVATE LIMITED	65%	60%	70%	65%	60%
MQG	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPD	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPE	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MQGPF	MACQUARIE GROUP LIMITED	75%	70%	80%	75%	70%
MTS	METCASH LIMITED	65%	60%	70%	65%	60%
MVA	VANECK AUSTRALIAN PROPERTY ETF	65%	65%	70%	70%	70%
MVB	VANECK AUSTRALIAN BANKS ETF	75%	75%	80%	80%	80%
MVE	VANECK S&P/ASX MIDCAP ETF	75%	75%	80%	80%	80%
MVR	VANECK AUSTRALIAN RESOURCES ETF	70%	70%	75%	75%	75%
MVW	VANECK AUSTRALIAN EQUAL WEIGHT ETF	70%	70%	75%	75%	75%
MXT	METRICS MASTER INCOME TRUST	45%	40%	50%	45%	40%
MYR	MYER HOLDINGS LIMITED	35%	30%	40%	35%	30%
MYS	MYSTATE LIMITED	45%	40%	50%	45%	40%
NAB	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPF	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPH	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPI	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NABPJ	NATIONAL AUSTRALIA BANK LIMITED	75%	70%	80%	75%	70%
NAN	NANOSONICS LIMITED	45%	40%	50%	45%	40%
NCK	NICK SCALI LIMITED	50%	45%	55%	50%	45%
NDIA	GLOBAL X INDIA NIFTY 50 ETF	65%	65%	70%	70%	70%
NDQ	BETASHARES NASDAQ 100 ETF	75%	75%	80%	80%	80%
NEC	NINE ENTERTAINMENT CO. HOLDINGS LIMITED	60%	55%	65%	60%	55%
NEM	NEWMONT CORPORATION	70%	65%	75%	70%	65%
NEU	NEUREN PHARMACEUTICALS LIMITED	35%	30%	40%	35%	30%
NGI	NAVIGATOR GLOBAL INVESTMENTS LIMITED	45%	40%	50%	45%	40%
NHC	NEW HOPE CORPORATION LIMITED	55%	50%	60%	55%	50%
NHF	NIB HOLDINGS LIMITED	65%	60%	70%	65%	60%
NIC	NICKEL INDUSTRIES LIMITED	35%	30%	40%	35%	30%
NSR	NATIONAL STORAGE REIT	55%	50%	60%	55%	50%
NST	NORTHERN STAR RESOURCES LTD	65%	60%	70%	65%	60%
NUF	NUFARM LIMITED	60%	55%	65%	60%	55%
NWL	NETWEALTH GROUP LIMITED	55%	50%	60%	55%	50%
NWS	NEWS CORPORATION..	60%	55%	65%	60%	55%
NXT	NEXTDC LIMITED	55%	50%	60%	55%	50%
OBL	OMNI BRIDGEWAY LIMITED	40%	35%	45%	40%	35%
OCL	OBJECTIVE CORPORATION LIMITED	35%	30%	40%	35%	30%
OFX	OFX GROUP LIMITED	45%	40%	50%	45%	40%
OML	OOHIMEDIA LIMITED	40%	35%	45%	40%	35%
OOO	BETASHARES CRUDE OIL INDEX ETF-CURRENCY HEDGED (SYNTHETIC)	40%	35%	45%	40%	35%
OPH	OPHIR HIGH CONVICTION FUND	50%	45%	55%	50%	45%
ORA	ORORA LIMITED	55%	50%	60%	55%	50%
ORG	ORIGIN ENERGY LIMITED	45%	40%	50%	45%	40%
ORI	ORICA LIMITED	70%	65%	75%	70%	65%
OZF	SPDR S&P/ASX 200 FINANCIALS EX A-REIT FUND	75%	75%	80%	80%	80%
OZR	SPDR S&P/ASX 200 RESOURCES FUND	75%	75%	80%	80%	80%
PAC	PACIFIC CURRENT GROUP LIMITED	45%	40%	50%	45%	40%
PAI	PLATINUM ASIA INVESTMENTS LIMITED	60%	55%	65%	60%	55%
PAXX	PLATINUM ASIA FUND (QUOTED MANAGED HEDGE FUND)	70%	65%	75%	70%	65%
PDN	PALADIN ENERGY LTD	35%	30%	40%	35%	30%
PE1	PENGANA PRIVATE EQUITY TRUST	35%	30%	40%	35%	30%
PFP	PROPEL FUNERAL PARTNERS LIMITED	45%	40%	50%	45%	40%
PGF	PM CAPITAL GLOBAL OPPORTUNITIES FUND LIMITED	60%	55%	65%	60%	55%

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		Buffer - 10% Maximum Gearing Ratio - 90%		Buffer - 5% Maximum Gearing Ratio - 90%		
		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
PIA	PENGANA INTERNATIONAL EQUITIES LIMITED	60%	55%	65%	60%	55%
PIC	PERPETUAL EQUITY INVESTMENT COMPANY LIMITED	70%	65%	75%	70%	65%
PIXX	PLATINUM INTERNATIONAL FUND (QUOTED MANAGED HEDGE FUND)	70%	65%	75%	70%	65%
PL8	PLATO INCOME MAXIMISER LIMITED	60%	55%	65%	60%	55%
PLS	PILBARA MINERALS LIMITED	40%	35%	45%	40%	35%
PMC	PLATINUM CAPITAL LIMITED	55%	50%	60%	55%	50%
PME	PRO MEDICUS LIMITED	45%	40%	50%	45%	40%
PMGOLD	PERTH MINT GOLD A	70%	65%	75%	70%	65%
PMV	PREMIER INVESTMENTS LIMITED	60%	55%	65%	60%	55%
PNI	PINNACLE INVESTMENT MANAGEMENT GROUP LIMITED	55%	50%	60%	55%	50%
PNV	POLYNOVO LIMITED	35%	30%	40%	35%	30%
PPC	PEET LIMITED	35%	30%	40%	35%	30%
PPM	PEPPER MONEY LIMITED	35%	30%	40%	35%	30%
PPS	PRAEMIUM LIMITED	35%	30%	40%	35%	30%
PPT	PERPETUAL LIMITED	60%	55%	65%	60%	55%
PRN	PERENTI LIMITED	35%	30%	40%	35%	30%
PRU	PERSEUS MINING LIMITED	60%	55%	65%	60%	55%
PTM	PLATINUM ASSET MANAGEMENT LIMITED	50%	45%	55%	50%	45%
PWH	PWR HOLDINGS LIMITED	50%	45%	55%	50%	45%
PXA	PEXA GROUP LIMITED	50%	45%	55%	50%	45%
QAN	QANTAS AIRWAYS LIMITED	70%	65%	75%	70%	65%
QAU	BETASHARES GOLD BULLION ETF - CURRENCY HEDGED	75%	75%	80%	80%	80%
QBE	QBE INSURANCE GROUP LIMITED	70%	65%	75%	70%	65%
QFN	BETASHARES AUSTRALIAN FINANCIALS SECTOR ETF	75%	75%	80%	80%	80%
QHAL	VANECK MSCI INTERNATIONAL QUALITY (AUD HEDGED) ETF	70%	70%	75%	75%	75%
QLTY	BETASHARES GLOBAL QUALITY LEADERS ETF	65%	65%	70%	70%	70%
QOZ	BETASHARES FTSE RAFI AUSTRALIA 200 ETF	75%	75%	80%	80%	80%
QPON	BETASHARES AUSTRALIAN BANK SENIOR FLOATING RATE BOND ETF	75%	75%	80%	80%	80%
QRE	BETASHARES AUSTRALIAN RESOURCES SECTOR ETF	75%	75%	80%	80%	80%
QRI	QUALITAS REAL ESTATE INCOME FUND	35%	30%	40%	35%	30%
QSML	VANECK MSCI INTL SMALL COMPANIES QUALITY ETF	70%	70%	75%	75%	75%
QUAL	VANECK MSCI INTERNATIONAL QUALITY ETF	70%	70%	75%	75%	75%
QUB	QUBE HOLDINGS LIMITED	65%	60%	70%	65%	60%
QUS	BETASHARES S&P 500 EQUAL WEIGHT ETF	70%	70%	75%	75%	75%
RARI	RUSSELL INVESTMENTS AUSTRALIAN RESPONSIBLE INVESTMENT ETF	70%	70%	75%	75%	75%
RBTZ	BETASHARES GLOBAL ROBOTICS AND ARTIFICIAL INTELLIGENCE ETF	60%	60%	65%	65%	65%
RCAP	RESOLUTION CAP GLOBAL PROP SEC (MANAGED FUND)	70%	65%	75%	70%	65%
RDV	RUSSELL INVESTMENTS HIGH DIVIDEND AUSTRALIAN SHARES ETF	75%	75%	80%	80%	80%
REA	REA GROUP LTD	60%	55%	65%	60%	55%
REG	REGIS HEALTHCARE LIMITED	35%	30%	40%	35%	30%
REH	REECE LIMITED	55%	50%	60%	55%	50%
REIT	VANECK FTSE INTERNATIONAL PROPERTY (AUD HEDGED) ETF	55%	55%	60%	60%	60%
REP	RAM ESSENTIAL SERVICES PROPERTY FUND	40%	35%	45%	40%	35%
RF1	REGAL INVESTMENT FUND	40%	35%	45%	40%	35%
RFF	RURAL FUNDS GROUP	55%	50%	60%	55%	50%
RG8	REGAL ASIAN INVESTMENTS LIMITED	45%	40%	50%	45%	40%
RGN	REGION GROUP	65%	60%	70%	65%	60%
RHC	RAMSAY HEALTH CARE LIMITED	65%	60%	70%	65%	60%
RHCPA	RAMSAY HEALTH CARE LIMITED	65%	60%	70%	65%	60%
RIC	RIDLEY CORPORATION LIMITED	50%	45%	55%	50%	45%
RIO	RIO TINTO LIMITED	75%	70%	80%	75%	70%
RMD	RESMED INC.	65%	60%	70%	65%	60%
RMS	RAMELIUS RESOURCES LIMITED	45%	40%	50%	45%	40%
ROBO	GLOBAL X ROBO GLOBAL ROBOTICS & AUTOMATION ETF	60%	60%	65%	65%	65%
RPL	REGAL PARTNERS LIMITED	35%	30%	40%	35%	30%
RRL	REGIS RESOURCES LIMITED	50%	45%	55%	50%	45%
RSG	RESOLUTE MINING LIMITED	35%	30%	40%	35%	30%
RUL	RPMGLOBAL HOLDINGS LIMITED	40%	35%	45%	40%	35%
RWC	RELiance WORLDWIDE CORPORATION LIMITED	55%	50%	60%	55%	50%
S32	SOUTH32 LIMITED	70%	65%	75%	70%	65%
SCG	SCENTRE GROUP	65%	60%	70%	65%	60%
SDF	STEADFAST GROUP LIMITED	60%	55%	65%	60%	55%
SDR	SITEMINDER LIMITED	40%	35%	45%	40%	35%
SEC	SPHERIA EMERGING COMPANIES LIMITED	60%	55%	65%	60%	55%
SEK	SEEK LIMITED	65%	60%	70%	65%	60%
SEMI	GLOBAL X SEMICONDUCTOR ETF	60%	60%	65%	65%	65%
SFR	SANDFIRE RESOURCES LIMITED	50%	45%	55%	50%	45%
SFY	SPDR S&P/ASX 50 FUND	75%	75%	80%	80%	80%
SGH	SGH LIMITED	65%	60%	70%	65%	60%
SGM	SIMS LIMITED	55%	50%	60%	55%	50%
SGP	STOCKLAND	75%	70%	80%	75%	70%
SHL	SONIC HEALTHCARE LIMITED	70%	65%	75%	70%	65%
SHV	SELECT HARVESTS LIMITED	40%	35%	45%	40%	35%
SIG	SIGMA HEALTHCARE LIMITED	65%	60%	70%	65%	60%
SIQ	SMARTGROUP CORPORATION LTD	55%	50%	60%	55%	50%

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		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
SKC	SKYCITY ENTERTAINMENT GROUP LIMITED	40%	35%	45%	40%	35%
SLC	SUPERLOOP LIMITED	35%	30%	40%	35%	30%
SLF	SPDR S&P/ASX 200 LISTED PROPERTY FUND	65%	65%	70%	70%	70%
SMR	STANMORE RESOURCES LIMITED	40%	35%	45%	40%	35%
SOL	WASHINGTON H SOUL PATTINSON & COMPANY LIMITED	60%	55%	65%	60%	55%
SPK	SPARK NEW ZEALAND LIMITED	60%	55%	65%	60%	55%
SPY	SPDR S&P 500 ETF TRUST	75%	75%	80%	80%	80%
SRV	SERVICORP LIMITED	40%	35%	45%	40%	35%
SSM	SERVICE STREAM LIMITED	50%	45%	55%	50%	45%
STO	SANTOS LIMITED	70%	65%	75%	70%	65%
STW	SPDR S&P/ASX 200 FUND	75%	75%	80%	80%	80%
SUL	SUPER RETAIL GROUP LIMITED	65%	60%	70%	65%	60%
SUN	SUNCORP GROUP LIMITED	70%	65%	75%	70%	65%
SUNPH	SUNCORP GROUP LIMITED	65%	60%	70%	65%	60%
SUNPI	SUNCORP GROUP LIMITED	70%	65%	75%	70%	65%
SUNPJ	SUNCORP GROUP LIMITED	70%	65%	75%	70%	65%
SVR	SOLVAR LIMITED	35%	30%	40%	35%	30%
SWM	SEVEN WEST MEDIA LIMITED	35%	30%	40%	35%	30%
SWTZ	SWITZER DIVIDEND GROWTH FUND (MANAGED FUND)	70%	65%	75%	70%	65%
SXL	SOUTHERN CROSS MEDIA GROUP LIMITED	35%	30%	40%	35%	30%
SYI	SPDR MSCI AUSTRALIA SELECT HIGH DIVIDEND YIELD FUND	75%	75%	80%	80%	80%
TAH	TABCORP HOLDINGS LIMITED	60%	55%	65%	60%	55%
TCL	TRANSURBAN GROUP	75%	70%	80%	75%	70%
TECH	GLOBAL X MORNINGSTAR GLOBAL TECHNOLOGY ETF	60%	60%	65%	65%	65%
TER	TERRACOM LIMITED	35%	30%	40%	35%	30%
TLC	THE LOTTERY CORPORATION LIMITED	65%	60%	70%	65%	60%
TLS	TELSTRA GROUP LIMITED	75%	70%	80%	75%	70%
TLX	TELEX PHARMACEUTICALS LIMITED	45%	40%	50%	45%	40%
TNE	TECHNOLOGY ONE LIMITED	65%	60%	70%	65%	60%
TPG	TPG TELECOM LIMITED	60%	55%	65%	60%	55%
TPW	TEMPLE & WEBSTER GROUP LTD	35%	30%	40%	35%	30%
TUA	TUAS LIMITED	35%	30%	40%	35%	30%
TWE	TREASURY WINE ESTATES LIMITED	65%	60%	70%	65%	60%
TYR	TYRO PAYMENTS LIMITED	35%	30%	40%	35%	30%
UMAX	BETASHARES S&P 500 YIELD MAXIMISER FUND (MANAGED FUND)	65%	65%	70%	70%	70%
URNM	BETASHARES GLOBAL URANIUM ETF	55%	55%	60%	60%	60%
URW	UNIBAIL-RODAMCO-WESTFIELD	35%	30%	40%	35%	30%
USD	BETASHARES U.S. DOLLAR ETF	75%	75%	80%	80%	80%
VAE	VANGUARD FTSE ASIA EX JAPAN SHARES INDEX ETF	65%	65%	70%	70%	70%
VAF	VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF	75%	75%	80%	80%	80%
VAP	VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF	70%	70%	75%	75%	75%
VAS	VANGUARD AUSTRALIAN SHARES INDEX ETF	75%	75%	80%	80%	80%
VAU	VAULT MINERALS LIMITED	40%	35%	45%	40%	35%
VLBD	VANGUARD GLOBAL INFRASTRUCTURE INDEX ETF	65%	65%	70%	70%	70%
VBND	VANGUARD GLOBAL AGGREGATE BOND INDEX (HEDGED) ETF	70%	70%	75%	75%	75%
VCX	VICINITY CENTRES	65%	60%	70%	65%	60%
VDBA	VANGUARD DIVERSIFIED BALANCED INDEX ETF	65%	65%	70%	70%	70%
VDCO	VANGUARD DIVERSIFIED CONSERVATIVE INDEX ETF	70%	70%	75%	75%	75%
VDGR	VANGUARD DIVERSIFIED GROWTH INDEX ETF	60%	60%	65%	65%	65%
VDHG	VANGUARD DIVERSIFIED HIGH GROWTH INDEX ETF	70%	70%	75%	75%	75%
VEA	VIVA ENERGY GROUP LIMITED	60%	55%	65%	60%	55%
VEQ	VANGUARD FTSE EUROPE SHARES ETF	65%	65%	70%	70%	70%
VESG	VANGUARD ETHICALLY CONSCIOUS INTERNATIONAL SHARES INDEX ETF	70%	70%	75%	75%	75%
VETH	VANGUARD ETHICALLY CONSCIOUS AUSTRALIAN SHARES ETF	70%	70%	75%	75%	75%
VEU	VANGUARD ALL-WORLD EX-US SHARES INDEX ETF	65%	65%	70%	70%	70%
VGI	VGI PARTNERS GLOBAL INVESTMENTS LIMITED	60%	55%	65%	60%	55%
VGAD	VANGUARD MSCI INDEX INTERNATIONAL SHARES (HEDGED) ETF	75%	75%	80%	80%	80%
VGB	VANGUARD AUSTRALIAN GOVERNMENT BOND INDEX ETF	75%	75%	80%	80%	80%
VGE	VANGUARD FTSE EMERGING MARKETS SHARES ETF	60%	60%	65%	65%	65%
VGS	VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF	75%	75%	80%	80%	80%
VHY	VANGUARD AUSTRALIAN SHARES HIGH YIELD ETF	75%	75%	80%	80%	80%
VIF	VANGUARD INTERNATIONAL FIXED INTEREST INDEX (HEDGED) ETF	70%	70%	75%	75%	75%
VISM	VANGUARD MSCI INTERNATIONAL SMALL COMPANIES INDEX ETF	65%	65%	70%	70%	70%
VLC	VANGUARD MSCI AUSTRALIAN LARGE COMPANIES INDEX ETF	75%	75%	80%	80%	80%
VNT	VENTIA SERVICES GROUP LIMITED	40%	35%	45%	40%	35%
VSO	VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF	65%	65%	70%	70%	70%
VTI	VANGUARD US TOTAL MARKET SHARES INDEX ETF	75%	75%	80%	80%	80%
VVLU	VANGUARD GLOBAL VALUE EQUITY ACTIVE ETF	65%	60%	70%	65%	60%
WAF	WEST AFRICAN RESOURCES LIMITED	35%	30%	40%	35%	30%
WAM	WAM CAPITAL LIMITED	65%	60%	70%	65%	60%
WAR	WAM STRATEGIC VALUE LIMITED	50%	45%	55%	50%	45%
WAX	WAM RESEARCH LIMITED	45%	40%	50%	45%	40%
WBC	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPH	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBPCJ	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%

Portfolio LVR (PLVR) is enabled in diversified portfolios with 5 or more securities with Standard LVR.
Standard LVR applies if a security makes up more than 75% of the portfolio market value of lendable securities
or is held through a Wrap Platform/Portfolio Service.

NB: Covered Call Options may be written against any stock with listed Exchange Traded Options (conditions apply)

Bold and Italics: Indicates Bonus stocks (LVR is applicable for diversified portfolios)

Yellow shading indicates changes since 4 April 2025

Please refer to the disclaimer on the last page of this document

Geared Investments Loans

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Accepted Securities List - Listed Securities
for Geared Investments Loans as at 29 April 2025
 Subject to change at the discretion of Commonwealth Bank of Australia

Code	Security Name	10% Buffer Investment Loan		5% Buffer Investment Loan		
		Buffer - 10%		Buffer - 5%		
		Maximum Gearing Ratio - 90%		Maximum Gearing Ratio - 90%		
		Standard LVR	Single Stock LVR	Portfolio LVR	Standard LVR	Single Stock LVR
WBCPK	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPL	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WBCPM	WESTPAC BANKING CORPORATION	75%	70%	80%	75%	70%
WDIV	SPDR S&P GLOBAL DIVIDEND FUND	65%	65%	70%	70%	70%
WDMF	ISHARES WORLD EQUITY FACTOR ETF	60%	60%	65%	65%	65%
WDS	WOODSIDE ENERGY GROUP LTD	70%	65%	75%	70%	65%
WEB	WEB TRAVEL GROUP LIMITED	60%	55%	65%	60%	55%
WES	WESFARMERS LIMITED	75%	70%	80%	75%	70%
WGB	WAM GLOBAL LIMITED	60%	55%	65%	60%	55%
WGN	WAGNERS HOLDING COMPANY LIMITED	35%	30%	40%	35%	30%
WGX	WESTGOLD RESOURCES LIMITED	40%	35%	45%	40%	35%
WHC	WHITEHAVEN COAL LIMITED	55%	50%	60%	55%	50%
WHF	WHITEFIELD INDUSTRIALS LIMITED	60%	55%	65%	60%	55%
WJL	WEBJET GROUP LIMITED	55%	50%	60%	55%	50%
WLE	WAM LEADERS LIMITED	60%	55%	65%	60%	55%
WMI	WAM MICROCAP LIMITED	50%	45%	55%	50%	45%
WMX	WAM INCOME MAXIMISER LIMITED	70%	65%	75%	70%	65%
WOR	WORLEY LIMITED	60%	55%	65%	60%	55%
WOW	WOOLWORTHS GROUP LIMITED	75%	70%	80%	75%	70%
WPR	WAYPOINT REIT	65%	60%	70%	65%	60%
WQG	WCM GLOBAL GROWTH LIMITED	60%	55%	65%	60%	55%
WRDL	BETASHARES MANAGED RISK GLOBAL SHARE FUND (MANAGED FUND)	65%	60%	70%	65%	60%
WTC	WISETECH GLOBAL LIMITED	50%	45%	55%	50%	45%
WVOL	ISHARES MSCI WORLD EX AUST MINIMUM VOLATILITY ETF	70%	70%	75%	75%	75%
WXHG	SPDR S&P WORLD EX AUS CARBON CONTROL (HEDGED) FUND	70%	70%	75%	75%	75%
WZOZ	SPDR S&P WORLD EX AUSTRALIA CARBON CONTROL FUND	70%	70%	75%	75%	75%
XRO	XERO LIMITED	60%	55%	65%	60%	55%
XYZ	BLOCK, INC.	35%	30%	40%	35%	30%
YAL	YANCOAL AUSTRALIA LIMITED	50%	45%	55%	50%	45%
YANK	BETASHARES STRONG U.S. DOLLAR FUND (HEDGE FUND)	60%	55%	65%	60%	55%
YMAX	BETASHARES AUS TOP 20 EQUITY YIELD MAX FUND (MANAGED FUND)	70%	65%	75%	70%	65%
ZIP	ZIP CO LIMITED.	35%	30%	40%	35%	30%
ZYAU	GLOBAL X S&P/ASX 200 HIGH DIVIDEND ETF	70%	70%	75%	75%	75%
ZYUS	GLOBAL X S&P 500 HIGH YIELD LOW VOLATILITY ETF	65%	65%	70%	70%	70%

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Portfolio LVR (PLVR) is enabled in diversified portfolios with 5 or more securities with Standard LVR.

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