

Personal Choice Private eWRAP – Super/Pension

Product Disclosure Statement (PDS)

PART 2 – List of available investment options

Issue date: 28 February 2011

Important information

The PDS for Personal Choice Private eWRAP – Super/Pension consists of two parts:

- PDS PART 1 sets out important general information about Personal Choice Private eWRAP – Super/Pension.
- PDS PART 2 (this booklet) sets out important information on the managed investments* available through Personal Choice Private eWRAP – Super/Pension.

You should read both PDS PART 1 and PDS PART 2 before making an investment decision.

This PDS PART 2 uses terms that are defined in PDS PART 1.

You must receive a disclosure document for each managed investment that you select. Only your financial adviser can buy or sell managed investments for you on your account online.

The information in this PDS PART 2, including the list of available managed investments, is current as at 12 January 2011 (the date of preparation), but is subject to change. Please see the section headed 'Updating the information in this PDS' on page 1 of PDS PART 1.

For details of any changes, ask your financial adviser or call our Contact Centre on 1800 822 255.

CCSL Ltd ABN 51 104 967 964 AFSL 287084 is the Trustee of Personal Choice Private Fund ABN 50 159 477 169, which includes the above product.

** In this PDS PART 2, 'managed investment' includes a reference to a cash product.*

Notes to following pages (2 to 12)

Our fees and other costs (\$100,000 example)

Our fees and other costs are set out in the table on the following pages and are based on an account balance of \$100,000.

Our fee of 0.7164% consists of:

- an administration fee of 0.6600% per annum for an account balance of \$100,000, which is the minimum suggested account value for a Personal Choice Private eWRAP – Super/Pension Account. The administration fee of 0.6600% is the applicable administration fee tier for account balances of \$100,000, and
- a trustee fee of 0.0564% per annum which is payable on the combined value of your managed investments and shares held through your Personal Choice Private eWRAP – Super/Pension account. This is the fee for CCSL Ltd services in overseeing the account's operations and/or for providing access to the account's investment options.

Our fees and other costs are set out in full in the 'Fees and other costs' section in PDS PART 1.

Investment fees

In addition to our fees and other costs, your costs for this product also include investment fees (payable to each investment manager), as set out in the table on the following pages.

Investment fees will generally include any known performance fees applied by an investment manager, but do not take into account any investment fee rebate that may apply. They have been rounded to four decimal places. Investment fees may vary over time. An investment manager may also vary the amount of an investment fee rebate (also known as a fund manager payment) or may cease to pay a rebate at any time without notice. We may also retain rebates in part or full for our own benefit. Generally, we will not notify you of these changes.

See the 'Fees and other costs' in PDS PART 1 for further information on investment fees, performance fees and investment fee rebates.

Management costs (\$100,000 example)

Management costs are the total of our fees and other costs and investment fees. They are set out in the table on the following pages. The figures shown are based on an account balance of \$100,000. They do not include any contribution fees, share transaction fees, applicable buy/sell differential, or adviser remuneration. Adviser remuneration is payable separately. See 'Adviser remuneration' under the heading 'Additional explanation of fees and other costs' in PDS PART 1 for more information.

Shares

Investors in Personal Choice Private eWRAP – Super/Pension have access to a broad range of shares listed on the Australian Securities Exchange. Please contact your financial adviser for information about the shares available through your account and see 'Share brokerage' in the 'Fees and other costs' section of PDS PART 1 for the cost of trading shares. Only your financial adviser can buy/sell shares for you on your account online.

Tax credits

Super accounts – you will only receive value for any tax credits (such as imputation credits) distributed by an investment if your account was open at the end of the financial year to which they relate and then only to the extent that the superannuation fund as a whole is entitled to those credits. The relevant amount will be credited against the tax provision in your account after the end of the financial year. If you close your account before the end of the financial year (other than for the purpose of transferring to a Personal Choice Private eWRAP Pension account which remains open at the end of that financial year), you will not receive any value for those tax credits.

Pension accounts – you may receive value for tax credits to the extent that the fund is entitled to them.

Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance (% pa) ¹	(B) Investment fees (% pa) ²	(C) = (A) + (B) Management costs for a \$100,000 account balance (%pa) ³
Income					
Cash					
AQYF	FSF0973AU	Acadian Quant Yield Fund (Class A)	0.7164	0.5900	1.3064
BTIECF	WFS0377AU	BT Institutional Enhanced Cash Fund	0.7164	0.2500	0.9664
MMCF	MAQ0187AU	Macquarie Master Cash Fund	0.7164	0.5130	1.2294
MMI		Money Market Investment Account	0.7164	0.0000	0.7164
		St.George Fixed Term Deposit - 3 months Int - Maturity ⁴	0.7164	0.0000	0.7164
		St.George Fixed Term Deposit - 6 months Int - Maturity ⁴	0.7164	0.0000	0.7164
		St.George Fixed Term Deposit - 1 year - Monthly ⁴	0.7164	0.0000	0.7164
		St.George Fixed Term Deposit - 5 year - Monthly ⁴	0.7164	0.0000	0.7164
PTIF	IOF0145AU	Perennial Tactical Income Trust	0.7164	0.4500	1.1664
PEMCF	PER0258AU	Perpetual's Exact Market Cash Fund	0.7164	0.0000	0.7164
SBCKCF	SBC0811AU	UBS Cash Fund	0.7164	0.2200	0.9364
VCPIF	VAN0102AU	Vanguard Cash Plus Index Fund	0.7164	0.2900	1.0064
Fixed Interest					
Australian Fixed Interest					
CSAFI	CRS0004AU	Aberdeen Australian Fixed Inc Fund	0.7164	0.5100	1.2264
AAFIIF	ADV0064AU	Advance Aust Fixed Interest Index Fund	0.7164	0.1100	0.8264
AFIMBF	ADV0084AU	Advance Australian Fixed Int M-Blend WS*	0.7164	0.5500	1.2664
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fd (Class A)	0.7164	0.6000	1.3164
AUIS	AUS0009AU	AUI Vianova Strategic Fixed Interest Fd	0.7164	0.7000	1.4164
BAFIIF	BGL0105AU	BlackRock Indexed Australian Bond Fund	0.7164	0.2600	0.9764
CGIF2013	HOW0054AU	Challenger GIF - 7.10cts p.a. 30/06/2013	0.7164	0.0000	0.7164
CGIF2015	HOW0055AU	Challenger GIF 7.30cts p.a. 30/06/2015	0.7164	0.0000	0.7164
CFSWSABF	FSF0027AU	Colonial First State WS Australian Bond	0.7164	0.4600	1.1764
DAECT	DFA0100AU	Dimensional Short Term Fixed Int Trust	0.7164	0.1900	0.9064
JBAFI	JBW0038AU	Goldman Sachs Core Plus Aus Fix Income	0.7164	0.7900	1.5064
JBWEIW	JBW0018AU	Goldman Sachs Enhanced Income WS Fd*	0.7164	0.7800	1.4964
KARIF	HOW0052AU	Kapstream Absolute Return Income Fund	0.7164	0.7200	1.4364
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund	0.7164	0.4920	1.2084
MMAFIIF	MAQ0061AU	Macquarie Master Fixed Interest Fund	0.7164	0.6150	1.3314
MTIFIF	MAQ0211AU	Macquarie True Index Fixed Interest Fund	0.7164	0.0000	0.7164
SHSF	SCH0103AU	Schroder Hybrid Securities Fund WS Class*	0.7164	0.7500	1.4664
SBCKFIF	SBC0813AU	UBS Australian Bond Fund*	0.7164	0.4000	1.1164
VAFIIF	VAN0001AU	Vanguard Aust Fixed Interest Index Fund*	0.7164	0.2900	1.0064
International Fixed Interest					
CSIFI	CRS0006AU	Aberdeen Global Government Bond Fund	0.7164	0.5800	1.2964
IFIMBF	ADV0067AU	Advance Int'l Fixed Int M-Blend Fund WS*	0.7164	0.6500	1.3664
AIFIIF	ADV0058AU	Advance Int'l Fixed Interest Index Fund	0.7164	0.1900	0.9064
AMPWIFI	AMP0254AU	AMP Capital International Bond - CI A*	0.7164	0.7671	1.4835
CSGHIF	CSA0038AU	Bentham Wholesale Global Income Fund*	0.7164	0.7700	1.4864
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund*	0.7164	0.8400	1.5564
BRGBIF	BGL0008AU	BlackRock Global Bond Index Fund	0.7164	0.3100	1.0264

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² Generally includes any known performance fee applied by the investment manager, but does not take into account any investment fee rebate that may apply. Rounded to four decimal places.

³ Management costs are the total of our fees and other costs and investment fees.

⁴ For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD disclosure document. Please note that funds cannot be withdrawn from a FTD under any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

* We have negotiated an investment fee rebate for this managed investment.

Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance (% pa) ¹		(C) = (A) + (B)
			(B) Investment fees (% pa) ²	Management costs for a \$100,000 account balance (%pa) ³	
PWMIBF	PWA0825AU	Blackrock WS Int'l Bond Fund	0.7164	0.5500	1.2664
CFSWEYF	FSF0694AU	Colonial First St WS Enhanced Yield Fund	0.7164	0.5300	1.2464
CFSWGCDF	FSF0084AU	CFS Wholesale Global Credit Income Fund	0.7164	0.6300	1.3464
WDFIF	FSF0039AU	CFS WS Diversified Fixed Interest Fund	0.7164	0.5600	1.2764
EQTWDFIF	ETL0016AU	PIMCO EQT Wholesale Div Fixed Interest	0.7164	0.5000	1.2164
EQTPIMCO	ETL0018AU	PIMCO EQT W/S Global Bond Fund	0.7164	0.4700	1.1864
EQTWGRRF	ETL0020AU	PIMCO EQT WS Global Real Return Fund	0.7164	0.4900	1.2064
PGSIF	PGI0001AU	Principal Global Strategic Income Fund	0.7164	0.8000	1.5164
PWIF	PTN0002AU	Putnam Worldwide Income Fund	0.7164	0.7000	1.4164
MVEBDIF	MAQ0599AU	van Eyk Blueprint Divers Income Fund	0.7164	0.8200	1.5364
VIFIFH	VAN0103AU	Vanguard Int'l Fixed Int Index - Hedged*	0.7164	0.3400	1.0564
Diversified Fixed Interest					
CSBFI	CSA0104AU	Aberdeen Balanced Fixed Income Fund	0.7164	0.4200	1.1364
ASIF	VEN0007AU	All Star Income Fund*	0.7164	1.1300	1.8464
MLWMIF	MAL0012AU	Blackrock Monthly Income Fund Class D	0.7164	0.5500	1.2664
DDFI	DFA0108AU	Dimensional Five-year Div Fixed Int Tr	0.7164	0.3000	1.0164
JBWIPW	JBW0016AU	Goldman Sachs Income Plus WS Fund*	0.7164	0.8300	1.5464
INGDFIT	ANZ0212AU	ING WS Diversified Fixed Interest Tr	0.7164	0.5500	1.2664
MMDFIF	MAQ0274AU	Macquarie Master Div Fixed Interest Fund*	0.7164	0.6220	1.3384
PWDI	PER0260AU	Perpetual WS Diversified Income Fund	0.7164	0.7000	1.4164
SFIF	SCH0028AU	Schroder Fixed Income Fund WS Class	0.7164	0.5000	1.2164
UBSHIF	UBS0003AU	UBS Diversified Credit Fund	0.7164	0.7000	1.4164
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund	0.7164	0.4200	1.1364
VIDBF	VAN0101AU	Vanguard Index Diversified Bond Fund	0.7164	0.7500	1.4664
Equity - Australian Shares					
Diversified Equity					
DAEAF	MGL0114AU	Aberdeen Australian Equities Fund*	0.7164	0.8000	1.5164
CSAS	CRS0003AU	Aberdeen Classic Series Aust Eq Fund	0.7164	0.8300	1.5464
AAAEFG	ADV0133AU	Advance Alleron Aust Equ Growth Fd WS*	0.7164	0.8900	1.6064
ASMBF	ADV0045AU	Advance Aust Shares Multi-Blend Fund WS*	0.7164	0.9000	1.6164
AAGEFW	ADV0078AU	Advance Australian Geared Equity Fund WS*	0.7164	1.0300	1.7464
AASIF	ADV0062AU	Advance Australian Shares Index Fund	0.7164	0.1600	0.8764
ACASW	ADV0115AU	Advance Concentrated Aust Share WS	0.7164	0.8000	1.5164
AWIF	ADV0046AU	Advance Imputation Fund WS*	0.7164	0.9200	1.6364
ASASF	VEN0006AU	All Star IAM Australian Shares Fund*	0.7164	1.0400	1.7564
PANG	PAM0001AU	Alphinity W'S Australian Share Fund	0.7164	0.9000	1.6164
CSASFW	HOW0026AU	Alphinity WS Concentrated Aust Share Fd	0.7164	0.9000	1.6164
AMPEFCA	AMP0370AU	AMP Capital Equity Fund - Class A*	0.7164	0.9716	1.6880
AELF	ETL0148AU	Armytage Enhanced Lead Fund	0.7164	0.9700	1.6864
ABNAEF	ARO0011AU	Arnhem Australian Equity Fund	0.7164	0.8500	1.5664
AUFPAETW	AUS0030AU	AUI-Platypus Australian Eqty Trust WS	0.7164	0.9500	1.6664
AAGEQF	AAP0002AU	Ausbil Inv Tr-Australian Geared Equ Fd	0.7164	1.2000	1.9164
AMCF	AAP0007AU	Ausbil MicroCap Fund	0.7164	1.2000	1.9164

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ABLIAE	AAPO103AU	Ausbil Inv Tst - Aust Active Equity Fnd*	0.7164	0.9000	1.6164
AETT	AUG0002AU	Australian Ethical Small Comp Trust*	0.7164	2.1100	2.8264
PPWAET	PPL0110AU	Aviva Investors Australian Equities Fund	0.7164	0.8700	1.5864
PPLEOT	PPL0115AU	Aviva Investors Elite Opportunities Fund	0.7164	0.7000	1.4164
NUPPHGST	PPL0106AU	Aviva Investors Prof High Growth Sh Fd*	0.7164	1.0500	1.7664
WAEVF	NML0061AU	Axa Wholesale Australian Equity Value Fd	0.7164	0.7800	1.4964
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund	0.7164	0.9500	1.6664
BASIF	BGL0034AU	BlackRock Indexed Australian Equity Fund	0.7164	0.3100	1.0264
BMIFAS	BAR0814AU	BlackRock Scientific Australian Eqty Fd	0.7164	0.7900	1.5064
PWMAEF	PWA0823AU	Blackrock WS Australian Share Fund	0.7164	0.9500	1.6664
RAEWT	RFA0818AU	BT WS Core Australian Share Fund	0.7164	0.7900	1.5064
BWFASF	RFA0059AU	BT Wholesale Focus Australian Share Fund	0.7164	0.9500	1.6664
BTAGIF	RFA0130AU	BT Wholesale Geared Imputation Fund	0.7164	1.4500	2.1664
RWSIT	RFA0103AU	BT Wholesale Imputation Fund	0.7164	0.9000	1.6164
WPMMCC	WPC0005AU	Celeste Concentrated Fund	0.7164	1.5400	2.2564
COASFI	HOW0020AU	Challenger Orion Aust Share Fund (WS)	0.7164	0.9700	1.6864
FSWGS	FSF0043AU	Colonial First State WS Geared Share Fd	0.7164	1.9700	2.6864
FSWI	FSF0003AU	Colonial First State WS Imputation Fund	0.7164	0.9700	1.6864
FSWSE	FSF0016AU	Colonial First State WS Leaders Fund	0.7164	0.9700	1.6864
FSWE	FSF0002AU	Colonial First State WS Australian Share	0.7164	0.9700	1.6864
CONMCF	CAM0001AU	Concise Mid-Cap Fund	0.7164	1.2000	1.9164
MCAEF	MAQ0424AU	Concord Australian Equity Fund	0.7164	1.0800	1.7964
CBASPI	HOW0019AU	Custom Choice W'S Boutique Aust Shr P/F	0.7164	1.0800	1.7964
DACET	DFA0003AU	Dimensional Australian Core Equity Trust	0.7164	0.3300	1.0464
DALCT	DFA0103AU	Dimensional Australian Large Company Tst	0.7164	0.2500	0.9664
DAVT	DFA0101AU	Dimensional Australian Value Trust	0.7164	0.3400	1.0564
FAEF	FID0008AU	Fidelity Australian Equities Fund*	0.7164	0.8500	1.5664
GSJBWAQEF	JBW0046AU	Goldman Sachs Australian Quant Equity Fd*	0.7164	0.8400	1.5564
JBWAEW	JBW0009AU	Goldman Sachs Australian Equities WS Fd*	0.7164	0.9500	1.6664
JBWPSWF	JBW0052AU	Goldman Sachs Premier Aust Equities Fd*	0.7164	0.7700	1.4864
GSTAPF	ETL0069AU	Grant Samuel Tribeca Alpha Plus Fund	0.7164	0.9700	1.6864
IASAT	INT0022AU	Ibbotson Australian Shares Active Trust	0.7164	0.8700	1.5864
INGTEITWS	MMF0700AU	ING Tax Effective Income Trust-WS Units*	0.7164	0.9500	1.6664
MMLWAS	AJF0804AU	ING WS Aust Share Trust*	0.7164	0.9000	1.6164
INGWBCIT	MMF0340AU	ING WS Blue Chip Imputation Trust*	0.7164	0.9500	1.6664
IASF	ITG0001AU	Integrity Australian Share Fund	0.7164	0.9400	1.6564
CFSW452A	FSF0079AU	Integrity WS Australian Share Fund No.2	0.7164	1.0500	1.7664
CNAET	CNA0811AU	INVESCO WS Australian Share Fund	0.7164	0.8800	1.5964
IMAS	IML0002AU	Investors Mutual Australian Share Fund*	0.7164	0.9700	1.6864
IMWISF	IML0004AU	Investors Mutual Industrial Share Fund	0.7164	0.9700	1.6864
IKASF	PAT0001AU	Ironbark Karara Australian Share Fund	0.7164	0.9225	1.6389
KAARF	KAM0101AU	K2 Australian Absolute Return Fund	0.7164	2.3300	3.0464
LAEW	LAZ0010AU	Lazard Australian Equity Fund - W Class*	0.7164	0.9000	1.6164

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Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance	(B) Investment fees (% pa) ²	(C) = (A) + (B) Management costs for a \$100,000 account balance
			(% pa) ¹	(% pa) ²	(%pa) ³
JPMET	SSB0125AU	Legg Mason Australian Core Equity CI A*	0.7164	0.7480	1.4644
ANTLART	ANT0001AU	Lodestar Australian Strategic Share Fund	0.7164	2.1400	2.8564
MBWF	MAQ0358AU	Macquarie Australian Equity Income Fund	0.7164	1.2500	1.9664
MHCF	MAQ0443AU	Macquarie High Conviction Fund	0.7164	1.7110	2.4274
MMAEEF	MAQ0057AU	Macquarie Master Aust Enhanced Equities	0.7164	0.7175	1.4339
MMIFW	MAQ0086AU	Macquarie Master Imputation Fund	0.7164	0.7700	1.4864
HSBCIGM	HBC0011AU	Merlon Wholesale Australian Share Income	0.7164	0.9500	1.6664
OWASCA	LEF0043AU	Optimix Wholesale Aust Share Trust CI A*	0.7164	0.9300	1.6464
PAMWEF	PML0002AU	Patersons Wholesale 80:20 Equity Fund	0.7164	0.9700	1.6864
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust	0.7164	0.9200	1.6364
PISF	PER0011AU	Perpetual Industrial Share Fund*	0.7164	1.9500	2.6664
PWASF	PER0049AU	Perpetual WS Australian Fund	0.7164	0.9900	1.7064
FPWCEF	PER0102AU	Perpetual Wholesale Concentrated Equity	0.7164	1.1000	1.8164
PWGAF	PER0071AU	Perpetual Wholesale Geared Australian Fd	0.7164	2.5100	3.2264
PWISF	PER0046AU	Perpetual Wholesale Industrial Fund*	0.7164	0.9900	1.7064
PVGF	PVA0011AU	Prime Value Growth Fund	0.7164	1.2300	1.9464
RRAS	FSF0976AU	Realindex Australian Share - Class A	0.7164	0.4800	1.1964
SAEF	SCH0002AU	Schroder Australian Equity Fund*	0.7164	0.6400	1.3564
SCAEF	WHT0012AU	Solaris Core Australian Equity Fund	0.7164	0.9000	1.6164
SCAUE	WHT0017AU	Solaris Core Aus Eqy Fd - Perform Fee Op	0.7164	0.1000	0.8164
TYAS	TYN0038AU	Tyndall Australian Share Income Fund	0.7164	0.9500	1.6664
TASWP	TYN0028AU	Tyndall Australian Share WS Portfolio	0.7164	0.8000	1.5164
SBCAE	SBC0817AU	UBS Australian Share Fund	0.7164	0.8000	1.5164
MVEBAS	MAQ0289AU	van Eyk Blueprint Australian Shares Fund	0.7164	0.9000	1.6164
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund*	0.7164	0.3400	1.0564
VASF	RIM0021AU	Ventura WS Australian Shares Fund	0.7164	1.0600	1.7764
ZAENTF	ZUR0060AU	Zurich Invest Australian Value Share Fd	0.7164	0.8700	1.5864
ZIEIF	ZUR0538AU	Zurich Investments Equity Income Fund	0.7164	1.8700	2.5864
Hedge Funds					
DSVF	DEU0109AU	DWS Strategic Value Fund*	0.7164	1.2900	2.0064
EQTSGHWART	ETL0030AU	EQT SGH Wholesale Absolute Return Trust	0.7164	1.6200	2.3364
PMCAO	PMC0101AU	PM CAPITAL Australian Opportunities Fd	0.7164	2.1200	2.8364
MVEBAF	MAQ0406AU	van Eyk Blueprint Alternatives Fund	0.7164	1.5000	2.2164
Smaller Companies					
DASCF	MGL0001AU	Aberdeen Australian Small Companies Fund*	0.7164	0.9000	1.6164
CSAEC	CSA0131AU	Aberdeen Classic Series Aust Small Co Fd	0.7164	1.2600	1.9764
ASCMBF	ADV0096AU	Advance Australian Small Co's M-Blend WS*	0.7164	1.1800	1.8964
ABLIALVE	AAP0104AU	Ausbil Dexia Aust Emerging Leaders Fund*	0.7164	1.6200	2.3364
NUPPEST	PPL0107AU	Aviva Investors Small Companies Fund	0.7164	0.9800	1.6964
RSCWT	RFA0819AU	BT WS Smaller Companies Fund	0.7164	1.0800	1.7964
CMCF	HOW0027AU	Challenger W'S Microcap Fund	0.7164	1.5000	2.2164
CSCF	HOW0016AU	Challenger W'S Smaller Companies Fund	0.7164	0.9500	1.6664
DASCT	DFA0104AU	Dimensional Australian Small Company Tst	0.7164	0.5800	1.2964

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EGGSFC	EGG0001AU	Eley Griffiths Group Small Co Fund	0.7164	1.2400	1.9564
CNSCT	CNA0812AU	INVESCO WS Aust Smaller Companies Fund	0.7164	1.2480	1.9644
IMWFLF	IML0003AU	Investors Mutual Future Leaders Fund	0.7164	0.9700	1.6864
IMSCP	IML0006AU	Investors Mutual Small Cap Fund	0.7164	1.1275	1.8439
PSCF	PAT0002AU	Ironbark Karara Aus Small Companies	0.7164	1.1275	1.8439
MWASC	MAQ0454AU	Macquarie Australian Small Companies Fd	0.7164	0.9230	1.6394
PWSCF	PER0048AU	Perpetual Wholesale Smaller Companies Fd*	0.7164	1.2500	1.9664
RRSC	FSF0978AU	Realindex RAFI Aust Small Co - Class A	0.7164	0.6800	1.3964
SCHASCF	SCH0036AU	Schroder Australian Smaller Companies Fd	0.7164	1.1000	1.8164
SBCEC	UBS0004AU	UBS Aust Small Companies Fund*	0.7164	1.1000	1.8164
MVEBSCF	MAQ0597AU	van Eyk Blueprint Smaller Companies Fund	0.7164	1.4300	2.1464
Socially Responsible					
CSRIFMT	HOW0121AU	Alphinity WS Socially Responsible Share	0.7164	1.1000	1.8164
AMPSFASA	AMP0449AU	AMP Capital Sustainable Share Fund-CI A	0.7164	0.9716	1.6880
AMPSFASF	AMP0450AU	AMP Capital Sustain Share Fund WS	0.7164	0.7159	1.4323
RESWT	RFA0025AU	BT WS Ethical Share Fund	0.7164	0.9500	1.6664
HHAVT	HHA0001AU	Hunter Hall Australian Value Trust*	0.7164	2.1300	2.8464
PWESRIF	PER0116AU	Perpetual Wholesale Ethical SRI Fund*	0.7164	1.1750	1.8914
Specialist Equity					
AILSEF	PPL0006AU	Aviva Investors Long / Short Equity Fund	0.7164	1.0000	1.7164
FEPECF	ANT0002AU	Fairview Equity Partners Emerging Co	0.7164	4.9200	5.6364
GSJBWAIF	JBW0030AU	Goldman Sachs Aus Infrastructure WS Fd*	0.7164	0.8500	1.5664
IMDVF	IML0005AU	Investors Mutual Value & Income Fund	0.7164	1.0250	1.7414
MLCIIB	MLC0264AU	MLC Wholesale IncomeBuilder	0.7164	0.9700	1.6864
MVEBGBF	MAQ0598AU	van Eyk Blueprint Gold Bullion Fund	0.7164	1.0400	1.7564
Equity - International Shares					
Global Equity					
CSIS	CRS0005AU	Aberdeen Active Hedg Intl Eq Fund*	0.7164	0.9800	1.6964
AIEF	EQI0015AU	Aberdeen International Equity Fund	0.7164	0.9800	1.6964
CSSIIS	CSA0114AU	Aberdeen SIF Act Hedg Int'l Eq Fd	0.7164	1.1500	1.8664
CFCWICWAGE	FSF0710AU	Acadian Wholesale Global Equity Fund	0.7164	1.2300	1.9464
AWISF	ADV0047AU	Advance International Sharemarket WS*	0.7164	1.1800	1.8964
AISCW	ADV0068AU	Advance International Share Core Fund WS*	0.7164	0.9000	1.6164
AISIF	ADV0056AU	Advance Int'l Shares Index Fund	0.7164	0.2100	0.9264
AWMMWS	ADV0053AU	Advance Int'l Shares Multi-Blend Fund WS*	0.7164	1.1000	1.8164
ATWGEF	ADV0134AU	Advance Tradewinds Global Equities Fund*	0.7164	1.1000	1.8164
AMPICF	AMP1179AU	AMP Capl Core Infrastructure - Class A*	0.7164	1.2000	1.9164
MGEF	MAQ0079AU	Arrowstreet Global Equities Fd (Hedged)	0.7164	1.2800	1.9964
ASGIT	ETL0170AU	Aurora Sandringham Global Income Trust	0.7164	1.3325	2.0489
AXAWGEGF	NML0318AU	AXA WS Global Equity - Growth Fund	0.7164	1.0000	1.7164
AXAWGEVF	NML0348AU	AXA WS Global Equity - Value Fund	0.7164	0.9800	1.6964
MLWHGTF	MAL0136AU	Blackrock Gbl High Conv Fd-Hedg(CI D)	0.7164	1.1500	1.8664
MLWGTF	MAL0134AU	Blackrock Gbl High Con Fd-Unh(CI D)	0.7164	1.1000	1.8164

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			(% pa) ¹	(B) Investment fees (% pa) ²	Management costs for a \$100,000 account balance (%pa) ³
MLWHGSCF	MAL0135AU	Blackrock Hedged Global Small Cap WS*	0.7164	1.3000	2.0164
BAEIF	BGL0044AU	BlackRock Indexed Hedged Int'l Equity Fd	0.7164	0.3500	1.0664
BISIF	BGL0106AU	BlackRock Indexed International Eqty Fd	0.7164	0.3500	1.0664
BHISF	BGL0109AU	Blackrock Scientific Hdg Int'l Eqty Fd	0.7164	0.9400	1.6564
BIFISF	BAR0817AU	BlackRock Scientific International Eqty	0.7164	0.8900	1.6064
MLWGSCF	MAL0133AU	Blackrock WS Global Small Cap Fund	0.7164	1.2500	1.9664
BTSTIS	BTA0056AU	BT WS International Share Fund	0.7164	0.9700	1.6864
CIGU	WHT0018AU	Capital International Glob Equities Fund	0.7164	0.9600	1.6764
CCF	AFM0004AU	Corals Commodities Fund	0.7164	2.1150	2.8314
DGCET	DFA0004AU	Dimensional Global Core Equity Trust	0.7164	0.4500	1.1664
DGCETAH	DFA0009AU	Dimensional Glb Core Eq Trust-AUD Hedged	0.7164	0.4500	1.1664
DGLCT	DFA0105AU	Dimensional Global Large Company Trust	0.7164	0.3700	1.0864
DGSC	DFA0106AU	Dimensional Global Small Company Trust	0.7164	0.6500	1.3664
DGVT	DFA0102AU	Dimensional Global Value Trust	0.7164	0.5000	1.2164
DGAF	MGL0019AU	DWS Global Equity Agribusiness Fund	0.7164	1.1250	1.8414
DGETF	MGL0004AU	DWS Global Equity Thematic Fund	0.7164	1.0640	1.7804
DGETFH	MGL0018AU	DWS Gbl Equity Them Fund (Fully Hedged)	0.7164	1.1250	1.8414
EIVSF	MMC0110AU	EQT Intrinsic Value Int Sharemarkets	0.7164	1.5000	2.2164
FAGGE	FID0007AU	Fidelity Global Equities Fund*	0.7164	1.1500	1.8664
FNIF	FPS0013AU	Fiducian India Fund	0.7164	1.5400	2.2564
FOWF	HOW0032AU	Five Oceans Wholesale World Fund*	0.7164	1.2500	1.9664
GSJBWGF	JBW0027AU	Goldman Sachs Global Flex Fund*	0.7164	1.4500	2.1664
JBGSCWF	JBW0103AU	Goldman Sachs Global Small Co WS*	0.7164	1.4300	2.1464
JBWIF	JBW0014AU	Goldman Sachs International WS*	0.7164	1.2200	1.9364
GSEGSEY	GSF0001AU	Grant Sam Epoc Glob Eqty Share Yd (H) Fd	0.7164	1.3000	2.0164
GSESY	GSF0002AU	Grant Sam Epoch Gbl Eqty Share Yd (Unhg)	0.7164	1.2500	1.9664
GVIGIS	TGP0004AU	GVI Global Industrial Share Fund	0.7164	1.2300	1.9464
GSF	AMR0002AU	H3 Global Strategies Fund	0.7164	1.8000	2.5164
HFVGT	HOW0002AU	Hunter Hall Value Growth Trust	0.7164	1.8500	2.5664
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	0.7164	1.3800	2.0964
GTIG	GTU0008AU	INVESCO Wholesale Global Matrix - Hedged*	0.7164	1.0800	1.7964
INVGTFW	GTU0102AU	INVESCO WS Global Matrix Fund - Unhedged*	0.7164	1.0770	1.7934
KAAR	KAM0100AU	K2 Asian Absolute Return Fund	0.7164	2.0100	2.7264
LGLIF	LAZ0014AU	Lazard Gbl Listed Infstr Fund	0.7164	1.0000	1.7164
MTIE	MAQ0633AU	Macquarie True Index International Eqts	0.7164	0.0000	0.7164
MAGGF	MGE0001AU	Magellan Global Fund	0.7164	1.3600	2.0764
MFSCGET	ETL0169AU	MFS Concentrated Global Equity Trust	0.7164	1.1000	1.8164
MFSFHGE	ETL0041AU	MFS Fully Hedged Global Equity Trust	0.7164	0.8000	1.5164
MFSGET	MIA0001AU	MFS Global Equity Trust	0.7164	0.7700	1.4864
ABNGEF	ARO0006AU	MFS Global Growth Equity Trust*	0.7164	0.9900	1.7064
PGSCS	PCL0001AU	Pengana Global Small Companies Solution	0.7164	0.7688	1.4852
FIDISTIF	PER0031AU	Perpetual International Share Fund*	0.7164	2.1500	2.8664
PWINTS	PER0050AU	Perpetual WS Int'l Share Fund	0.7164	1.2260	1.9424

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PIBF	PLA0100AU	Platinum International Brands Fund	0.7164	1.5400	2.2564
PLTIF	PLA0002AU	Platinum International Fund	0.7164	1.5400	2.2564
PMCAP	PMC0100AU	PM CAPITAL Absolute Performance Fund	0.7164	1.8200	2.5364
TIOT	THO0003AU	RCM Global Equities Fund	0.7164	1.1000	1.8164
RRGS	FSF0974AU	Realindex Global Share - Class A	0.7164	0.6000	1.3164
RRGH	FSF0975AU	Realindex Global Share Hedged - Class A	0.7164	0.6000	1.3164
RGOFA	RIM0032AU	Russell Global Opportunities Fund CI A	0.7164	1.0900	1.8064
RUISF	RIM0008AU	Russell International Shares Fund CI A	0.7164	1.0100	1.7264
SGAVHW	SCH0032AU	Schroder Global Active Value WS Hedged	0.7164	0.9800	1.6964
SGAVFS	SCH0030AU	Schr Glob Active Val Fd (Unhgd)	0.7164	0.9800	1.6964
SGLOS	SCH0008AU	Schroder Global Smaller Companies Fund	0.7164	1.2500	1.9664
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund	0.7164	1.2500	1.9664
TEMGEF	FRT0004AU	Templeton Global Equity Fund	0.7164	1.1300	1.8464
SBCIS	SBC0822AU	UBS International Share Fund	0.7164	0.9000	1.6164
MVEBIS	MAQ0293AU	van Eyk Blueprint Int'l Shares Fund	0.7164	1.0900	1.8064
VISIFH	VAN0105AU	Vanguard Int'l Shares Index Fund-Hedged	0.7164	0.3900	1.1064
VISIF	VAN0003AU	Vanguard International Shares Index Fund*	0.7164	0.3600	1.0764
VISCIFH	VAN0022AU	Vanguard Int Small Cos Index Fd(Hedgd)	0.7164	0.4200	1.1364
VISF	RIM0022AU	Ventura WS International Shares Fund	0.7164	1.2200	1.9364
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund*	0.7164	1.2800	1.9964
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fd (Hedged)	0.7164	1.2800	1.9964
ZIENTF	ZUR0061AU	Zurich Global Thematic Share Fund	0.7164	0.9800	1.6964
ZISGSC	ZUR0240AU	Zurich Investmnt Glob Small Com Share Fd	0.7164	1.2300	1.9464
ZIHGTSF	ZUR0517AU	Zurich Inv Hdg Globl Thematic Share Fund	0.7164	0.9800	1.6964
Emerging Markets					
AEMF	ETL0032AU	Aberdeen Emerging Opportunities Fund*	0.7164	1.5000	2.2164
DEMT	DFA0107AU	Dimensional Emerging Markets Trust	0.7164	0.7000	1.4164
INGWNAST	MMF0275AU	ING WS Global Emerging Markets Share Tst*	0.7164	0.9900	1.7064
CEMTA	SSB0124AU	Legg Mason Emerging Markets Trust CI A	0.7164	1.3260	2.0424
MBAFU	MAQ0626AU	Macq BRIC Adv Fds AUD Class A Unhedged	0.7164	1.3200	2.0364
MGBRAFH	MAQ0473AU	Macquarie-Globalis BRIC Adv - Hedged	0.7164	2.2100	2.9264
RSEMF	TGP0015AU	RARE Series Emerging Markets Fund	0.7164	1.3911	2.1075
REMF	RIM0038AU	Russell Emerg Markets Fd- CI A	0.7164	1.4400	2.1564
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund	0.7164	1.4000	2.1164
TEMF	FRT0006AU	Templeton Emerging Markets Fund	0.7164	1.6000	2.3164
MVEBGEMF	MAQ0600AU	van Eyk Blueprf Gbl Emerging Markets Fd	0.7164	1.5700	2.2864
VANWEMI	VAN0005AU	Vanguard Emerging Markets Index Fund	0.7164	0.5600	1.2764
Asian Equity					
AAOF	EQI0028AU	Aberdeen Asian Opportunities Fund*	0.7164	1.1811	1.8975
AWAS	ADV0083AU	Advance Asian Equity Fund WS	0.7164	1.2500	1.9664
BTSTAS	BTA0054AU	BT WS Asian Share Fund	0.7164	1.0000	1.7164
CAOPP	HFL0014AU	Certitude Asian Opportunities	0.7164	2.2600	2.9764
HSBCAEM	HBC0010AU	Challenger Wholesale Asian Share Fund	0.7164	1.1500	1.8664

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FICF	FID0011AU	Fidelity China Fund	0.7164	1.2000	1.9164
FIDIF	FID0015AU	Fidelity India Fund	0.7164	1.2000	1.9164
FJWF	FID0004AU	Fidelity Japan Fund	0.7164	1.1500	1.8664
GTAG	GTU0009AU	INVECO WS Asian Share Fund	0.7164	1.2270	1.9434
PLTAF	PLA0004AU	Platinum Asia Fund	0.7164	1.5400	2.2564
PLTJF	PLA0003AU	Platinum Japan Fund	0.7164	1.5400	2.2564
PAF	MAQ0635AU	Premium Asia Fund	0.7164	2.6900	3.4064
MPCF	MAQ0441AU	Premium China Fund	0.7164	2.1200	2.8364
European Equity					
ABNEEF	ARO0004AU	BNP Paribas Asset Management Europe Eqty	0.7164	1.5600	2.2764
BTWEG	BTA0124AU	BT WS European Share Fund	0.7164	1.0000	1.7164
PLTEF	PLA0001AU	Platinum European Fund	0.7164	1.5400	2.2564
Global Health & Biotechnology					
CFSGHBW	FSF0146AU	Colonial First State WS Gbl Health & Bio	0.7164	1.1800	1.8964
Global Resources					
CFSGRW	FSF0038AU	Colonial First State WS Global Resources	0.7164	1.2000	1.9164
CSECF	CSA0063AU	Credit Suisse Enhanced Commodity Fund*	0.7164	0.6600	1.3764
Global Technology					
FSGTCFW	FSF0143AU	Colonial First State WS Gbl Tech & Comm	0.7164	1.1900	1.9064
PITF	PLA0101AU	Platinum International Technology Fund	0.7164	1.5400	2.2564
Hedge Funds					
CSFHIS	CSA0135AU	Aberdeen Fully Hedged Int'l Eq Fd	0.7164	0.9900	1.7064
AASF	ADV0117AU	Advance Global Alpha Fund WS*	0.7164	1.2300	1.9464
MLAAA	MAL0030AU	Blackrock Asset Alloc Alph Fd*	0.7164	1.0000	1.7164
BGMF	BGL0045AU	BlackRock Scientific Global Markets Fund	0.7164	1.0250	1.7414
BTWCHGS	RFA0031AU	BT WS Core Hedged Global Share	0.7164	0.9700	1.6864
CFSWGRLS	FSF0698AU	CFS WS Global Resources Long Short Fund	0.7164	1.5000	2.2164
HFAFIF	HFL0108AU	HFA International Shares Fund- Hedged WS	0.7164	2.3600	3.0764
KSIARF	ETL0046AU	K2 Select Interl Absol Return Fund	0.7164	2.2100	2.9264
MANAF	MAN0002AU	Man AHL Alpha (AUD)	0.7164	2.7000	3.4164
SELALPORT	SLT0005AU	Select Alternatives Portfolio	0.7164	2.3000	3.0164
WINGAF	MAQ0482AU	Winton Global Alpha Fund	0.7164	2.5010	3.2174
Specialist International Equity					
AHCF	AMR0001AU	Ascalon H3 Commodities Fund*	0.7164	0.7500	1.4664
SELGOLF	SLT0006AU	Baker Steel Gold Fund	0.7164	4.8000	5.5164
BTWAMSF	BTA0100AU	BT WS American Share Fund	0.7164	1.0000	1.7164
MIIS	MAQ0432AU	Macquarie Int Infrastructure Securities*	0.7164	1.0900	1.8064
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund	0.7164	1.0240	1.7404
Socially Responsible					
AMPFSFISCA	AMP0455AU	AMP Capital RIL Int'l Share - Class A*	0.7164	1.1280	1.8444
GWGSF	FSF0908AU	Generation WS Global Share Fund	0.7164	3.4000	4.1164
HHGET	HHA0002AU	Hunter Hall Global Ethical Trust*	0.7164	2.0900	2.8064
ABDSGEF	AAP0001AU	The Dexia Sustainable Global Equity Fund*	0.7164	1.0500	1.7664

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Equity - Property					
Property Securities					
AIF2	ADV0135AU	Advance Global Property Fund-WS Units	0.7164	0.9500	1.6664
AWPSF	ADV0052AU	Advance Property Securities Fund WS	0.7164	0.6700	1.3864
AAPSIF	ADV0060AU	Advance Prop Securities Index Fund	0.7164	0.1600	0.8764
PSMBF	ADV0095AU	Advance Property Securities M-Blend WS*	0.7164	0.8500	1.5664
AMPGPA	AMP0974AU	AMP Cap Global Prop Securit Fd -Class A*	0.7164	0.9716	1.6880
AMPWLP	AMP0255AU	AMP Capital Listed Property Tst - CI A*	0.7164	0.9716	1.6880
AREIT	APN0008AU	APN AREIT Fund	0.7164	1.0500	1.7664
BPSIF	BGL0108AU	BlackRock Indexed Aust Listed Property	0.7164	0.3100	1.0264
BTWSPS	BTA0061AU	BT WS Property Securities Fund	0.7164	0.6500	1.3664
BGPSF	RFA0051AU	BT Wholesale Global Property Securities	0.7164	0.9500	1.6664
FCWICFSWCI	FSF0454AU	CFS WS Colliers Global Prop Sec Fd	0.7164	1.0000	1.7164
CSPF	CRS0007AU	Challenger Wholesale Property Fund	0.7164	0.7800	1.4964
HSBCPSM	HBC0008AU	Challenger W'S Property Securities Fd	0.7164	0.8500	1.5664
FSWPS	FSF0004AU	Colonial First State WS Property Sec Fd	0.7164	0.8200	1.5364
CPPS	CRM0008AU	Cromwell Phoenix Property Securities Fd	0.7164	0.9700	1.6864
DGRET	DFA0005AU	Dimensional Global Real Estate Trust	0.7164	0.4500	1.1664
ME1GPF	MAQ0463AU	EII Global Property Fund	0.7164	1.1800	1.8964
ESLGPST	ETL0005AU	EQT SGH LaSalle Gbl Listed Prpty Sec Trt	0.7164	1.1000	1.8164
IWGPSIDPS	HML0016AU	ING W'S Global Property Securities Fund	0.7164	1.2500	1.9664
MMWPS	AJF0803AU	ING WS Property Securities Trust*	0.7164	0.9000	1.6164
IWPSFF	GTU0041AU	Invesco Global Property Securities Fund	0.7164	0.9500	1.6664
JPMPST	SSB0128AU	Legg Mason Prop Securities Trust - CI A*	0.7164	0.7590	1.4754
MWPSF	MAQ0287AU	Macquarie WS Properties Securities Fund	0.7164	0.8000	1.5164
IPGPF	IOF0081AU	Perennial Global Property WS Trust	0.7164	1.0500	1.7664
PJFWPS	PER0070AU	Perpetual Wholesale Property Securities	0.7164	0.9000	1.6164
PSAMAPF	MAQ0574AU	Premium SAM Asia Property Fund	0.7164	2.1000	2.8164
PGPSF	PGI0002AU	Principal Gbl Prop Sec Fund	0.7164	1.0000	1.7164
PRPSF	PRE0001AU	Principal Property Securities Fund	0.7164	0.8000	1.5164
DEGBPS	MGL0010AU	RREEF Glb (Ex Aus)Property Securities Fd	0.7164	1.1720	1.8884
DGPSF	MGL0011AU	RREEF Global Property Securities Fund	0.7164	1.2250	1.9414
PALPS	PAL0002AU	RREEF Paladin Property Securities Fd*	0.7164	0.9060	1.6224
RGIPF	RIM0031AU	Russell Internat Prop Sec Fd \$A Hdg- CIA	0.7164	0.8900	1.6064
UGPSF	UBS0008AU	UBS Global Property Securities Fund	0.7164	0.9500	1.6664
UBSPSF	SBC0816AU	UBS Property Securities Fund	0.7164	0.8500	1.5664
VIPSIFH	VAN0019AU	Vanguard Intl Prop Sec Index Fund (Hedg)	0.7164	0.4300	1.1464
VAPSIF	VAN0004AU	Vanguard Property Securities Index Fund*	0.7164	0.3400	1.0564
ZGPSF	ZUR0566AU	Zurich Inv Global Prop Securities Fund	0.7164	1.0000	1.7164
Diversified Property					
OWAPCA	LEF0042AU	Optimix Wholesale Australian Prop Sec Tr*	0.7164	0.9300	1.6464
MVEBLPIF	MAQ0604AU	van Eyk Blpot List Prop and Infrac Fund	0.7164	1.1800	1.8964
ZISPS	ZUR0064AU	Zurich Invest Aus Property Securities Fd	0.7164	0.8100	1.5264

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Multi Sector					
Multi Sector 20					
RFAIT	RFA0811AU	BT Sustainable Conservative Fund	0.7164	0.9000	1.6164
ICGT	INT0034AU	Ibbotson Conservative Growth Trust	0.7164	0.7300	1.4464
MMLWCS	MMF0114AU	ING WS Capital Stable Trust*	0.7164	0.7500	1.4664
CNCSF	CNA0805AU	INVESCO Wholesale Protected Growth Fund	0.7164	1.0910	1.8074
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund	0.7164	1.2200	1.9364
MVEBCS	MAQ0291AU	van Eyk Blueprint Capital Stable Fund	0.7164	0.7600	1.4764
Multi Sector 40					
CSCS	CRS0001AU	Aberdeen Multi-Asset Income Fund	0.7164	0.7200	1.4364
AWIEF	ADV0049AU	Advance Defensive Multi-Blend Fund WS*	0.7164	0.6800	1.3964
BMIFCST	BAR0811AU	BlackRock Scientific Diversified Stable	0.7164	0.6900	1.4064
PWMMIF	PWA0821AU	Blackrock WS Mgd Income Fund	0.7164	0.8000	1.5164
BTGM	BTA0314AU	BT Global Macro Fund	0.7164	1.2000	1.9164
FSWCS	FSF0033AU	Colonial First State WS Conservative Fd	0.7164	0.7700	1.4864
MMIFCS	MAQ0059AU	Macquarie Master Capital Stable Fund	0.7164	0.8200	1.5364
OWCCA	LEF0045AU	Optimix Wholesale Conservative Tr ClassA*	0.7164	0.8100	1.5264
RUBF	RIM0001AU	Russell Balanced Fund Class A	0.7164	0.8600	1.5764
RF2P	RIM0023AU	Russell II Portfolio - Class A	0.7164	0.6800	1.3964
SELDF	SLT0001AU	Select Defensive Portfolio	0.7164	1.9000	2.6164
SBCIP	SBC0814AU	UBS Defensive Investment Fund	0.7164	0.6500	1.3664
VCSF	RIM0018AU	Ventura WS Capital Stable Fund	0.7164	0.9800	1.6964
Multi Sector 60					
MMBF	ADV0091AU	Advance Moderate Multi-Blend Fund WS*	0.7164	0.7400	1.4564
AIMT	AUG0001AU	Australian Ethical Balanced Trust	0.7164	2.1700	2.8864
MLGAAD	MAL0018AU	Blackrock Glob Allocation Fd Class D	0.7164	0.2000	0.9164
IBGT	INT0028AU	Ibbotson Balanced Growth Trust	0.7164	0.7800	1.4964
AJWBF	AJF0802AU	ING WS Balanced Trust*	0.7164	0.9000	1.6164
JPMTAAT	SSB0130AU	Legg Mason Tactical Alloc Trust - CI A*	0.7164	0.7110	1.4274
SBF	SCH0102AU	Schroder Balanced Fund	0.7164	0.9000	1.6164
MVEBBF	MAQ0290AU	van Eyk Blueprint Balanced Fund	0.7164	0.9800	1.6964
VWBIF	VAN0108AU	Vanguard Balanced Index Fund	0.7164	0.3400	1.0564
VDF	RIM0019AU	Ventura WS Diversified 50 Fund	0.7164	1.0100	1.7264
Multi Sector 80					
CSCG	CRS0002AU	Aberdeen Capital Growth Fund	0.7164	0.8400	1.5564
AWIGF	ADV0050AU	Advance Balanced Multi-Blend Fund WS*	0.7164	0.7800	1.4964
BMIFGW	BAR0813AU	BlackRock Scientific Diversified Gwth Fd	0.7164	0.7900	1.5064
PWMBF	PWA0822AU	Blackrock WS Balanced Fund	0.7164	0.9500	1.6664
RWTF	RFA0102AU	BT WS Tax Effective Income Fund	0.7164	0.9500	1.6664
FSWD	FSF0008AU	Colonial First State WS Diversified Fund	0.7164	0.9800	1.6964
JBWBW	JBW0017AU	Goldman Sachs Diversified Growth WS Fund*	0.7164	0.9700	1.6864
IGT	INT0038AU	Ibbotson Growth Trust	0.7164	0.8400	1.5564
MMLWMG	MMF0115AU	ING WS Managed Growth Trust*	0.7164	0.9000	1.6164

¹ Comprises administration fee and trustee fee, but does not include any contribution fee.

² Generally includes any known performance fee applied by the investment manager, but does not take into account any investment fee rebate that may apply. Rounded to four decimal places.

³ Management costs are the total of our fees and other costs and investment fees.

⁴ For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD disclosure document. Please note that funds cannot be withdrawn from a FTD under any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

* We have negotiated an investment fee rebate for this managed investment.

Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance (% pa) ¹	(B) Investment fees (% pa) ²	(C) = (A) + (B) Management costs for a \$100,000 account balance (%pa) ³
CNIGF	CNA0806AU	INVESCO Wholesale Diversified Growth Fnd	0.7164	1.0910	1.8074
JPMDIVT	JPM0008AU	Legg Mason Diversified Trust*	0.7164	0.8610	1.5774
MBADIT	MPL0001AU	Maple-Brown Abbott Diversified Inv Tst	0.7164	1.0000	1.7164
MLCIB	MLC0260AU	MLC Wholesale Horizon 4 Balanced Pffolio	0.7164	0.9900	1.7064
OWBCA	LEF0044AU	Optimix Wholesale Balanced Trust-Class A*	0.7164	0.9200	1.6364
OWGCA	LEF0049AU	Optimix Wholesale Growth Trust - Class A*	0.7164	0.9400	1.6564
PWBGF	PER0063AU	Perpetual WS Balanced Growth Fund*	0.7164	1.0400	1.7564
RF4P	RIM0024AU	Russell IV Portfolio - Class A	0.7164	0.7700	1.4864
SBCBI	SBC0815AU	UBS Balanced Investment Fund	0.7164	0.7000	1.4164
VWGIF	VAN0110AU	Vanguard Growth Index Fund	0.7164	0.3600	1.0764
VGSF	RIM0020AU	Ventura WS Growth 70 Fund	0.7164	1.0900	1.8064
ZBGF	ZUR0059AU	Zurich Investments Managed Growth Fund	0.7164	0.8700	1.5864
Multi Sector 100					
GMBF	ADV0085AU	Advance Growth Multi-Blend Fund WS*	0.7164	0.9300	1.6464
HGMBF	ADV0087AU	Advance High Growth Multi-Blend Fund WS*	0.7164	0.9800	1.6964
FSFHGF	FSF0498AU	Colonial First State WS High Growth Fund	0.7164	1.1700	1.8864
INGWGT	MMF0342AU	ING WS High Growth Trust*	0.7164	0.9500	1.6664
MLCIG	MLC0265AU	MLC Wholesale Horizon 5 Growth Portfolio	0.7164	0.9900	1.7064
RF6P	RIM0025AU	Russell VI Portfolio - Class A	0.7164	0.8200	1.5364
SDAP	WPC0014AU	Select Dynamic Allocation Portfolio	0.7164	1.5250	2.2414
SELGF	SLT0002AU	Select Growth Portfolio	0.7164	2.0000	2.7164
MVEBHG	MAQ0292AU	van Eyk Blueprint High Growth Fund	0.7164	1.0200	1.7364
Unavailable to New Investors					
AASCFW	ADV0075AU	Advance Australian Smaller Co's Fund WS	0.7164	1.1300	1.8464
IMSC	IML0001AU	Investors Mutual Aust Smaller Comps Fund	0.7164	0.9700	1.6864
PECF	PER0270AU	Pengana Emerging Companies Fund	0.7164	1.3325	2.0489
Personal Choice Private available products added since this list was produced					

¹ Comprises administration fee and trustee fee, but does not include any contribution fee.

² Generally includes any known performance fee applied by the investment manager, but does not take into account any investment fee rebate that may apply. Rounded to four decimal places.

³ Management costs are the total of our fees and other costs and investment fees.

⁴ For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD disclosure document. Please note that funds cannot be withdrawn from a FTD under any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

* We have negotiated an investment fee rebate for this managed investment.