



ALPHA Structured Investments



Alpha POLARIS

Introducing a simpler way to help build a portfolio. Investment returns linked to the best performing asset from your choice of bonds, shares, and/or commodities. With the security of capital protection at maturity.

Alpha POLARIS – simple and effective portfolio construction

Alpha POLARIS pays you a return linked to the best performing asset at maturity, from your selected menu of assets. Alpha POLARIS is a capital guaranteed investment with a convenient term of 5.5 years with monthly liquidity, providing exposure to portfolios including the PIMCO Total Return Bond Fund and your choice of the ASX 200 Index, Emerging Markets, BRIC, or Gold.

Alpha POLARIS makes building your investment portfolio easier, in three easy steps:

1. **Step One:** select your desired reference assets from the investment menu, which provides exposure to bonds or Australian shares, bonds or emerging markets or BRIC shares, and bonds or gold (more investment choices are expected to be added later).

2. **Step Two:** choose how much to invest in Alpha POLARIS and how much/what part of your portfolio you wish to replace by investing in Alpha POLARIS.
3. **Step Three:** at maturity you will receive at least the value of your initial investment in Alpha POLARIS, or (if any of the underlying assets you have selected have generated a positive return, after fees) you will receive the return of the best performing asset from that selection. Your return will be made by delivering Westpac shares or you can elect to have the shares sold for you and to receive their value in cash.

Alpha POLARIS is an innovative way to invest with the certainty of capital protection plus the opportunity to optimize your investment portfolio, by ensuring that you receive the return of the best performing asset from your selected menu of investments.

How would you like to be able to buy the best performing investment, every time?

Instead of investing the traditional way, many investors and advisers are looking for more robust strategies for their investment portfolios. Many SMSF and other investors wish to generate capital growth for retirement but also want the certainty of some capital protection, to help overcome continuing market volatility at the same time as giving exposure to quality investment assets.

Capital protection with certainty

Alpha POLARIS uses a simple and powerful capital protection method – this technology ensures that your exposure to the underlying assets is constantly maintained – thereby avoiding the complexity, risk and uncertainty of most other forms of capital protection. Your Alpha POLARIS investment always tracks the performance of your selected investment menu, to ensure that you receive a return linked to the best performing asset from your selection, less fees.

Alpha POLARIS provides advisers and investors with a simple and effective way to achieve these benefits:

- Choose your investment selection from the available portfolios (more available on request)
- If the assets you have selected have generated a positive return over the term of your Alpha POLARIS investment, you will receive a return linked to the best performing asset on the maturity date

Scaleable differentiation with innovative investments

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- Benefit from the security of knowing that you will receive a return of at least the initial value of your investment
- Flexibility – your Alpha POLARIS investment allows you to select from a wide range of asset classes and markets, to help you build your investment portfolio

Alpha has arranged for Citigroup Global Markets Australia Pty Ltd ("Citi") to issue Alpha POLARIS.

Investors in Alpha POLARIS should be able to accept the following risks*:

- General market risks
- Extraordinary events and/or the exercise of discretion by Citi
- Legislative Risks during the investment term
- Tax changes during the investment term
- Capital Protection is subject to the credit worthiness of Citi

How to apply for Alpha POLARIS?

Investors can access Alpha POLARIS through a Product Disclosure Statement, which is only available from your Financial Adviser. For Advisers seeking further information please call ...

Alpha – 1300 769 694

www.alpha-invest.com.au