

Investment name	Min. Initial Investment	Type Capital Protection	Investment Term	Income	Level of protection /guarantee	Level of participation in underlying investment fund	Able to borrow to invest	Closing date	Fund choice	Wealth Focus Rebate Offer	Lonsec Rating	Notes
Axa North (Investment Guarantee)	\$20,000	Dynamic Hedging	5 or 7 years	Distributions reinvested until end of term	100%	100%	No	Ongoing	49	No initial fee	Recommended	Charge for protection is explicit and can initially look more expensive than other products. Added benefit of ability to turn off when not needed. Ability to switch funds
Axa North (Growth Guarantee)	\$20,000	Dynamic Hedging	10, 15 or 20 years	Distributions reinvested until end of term	100% (plus enhanced early encashment)	100%	No	Ongoing	49	No initial fee	Recommended	Charge for protection is explicit and can initially look more expensive than other products. Added benefit of ability to turn off when not needed. Early encashment benefits from an "accrual" of protection level.
BlackRock - Capital Protected Top 20	\$50,000	CPPI + put options	7 years	Can receive dividends (no need to leave until maturity)	100%	(CPPI) Starts at 80%, drops if fund falls in value	Yes	01/03/2010	1	1% rebate	Recommended	CPPI structure has some advantages over other CPPI structures. It switches a maximum of 60% to cash when fund falls in value. Buys physical stock
Credit Suisse - Performance Plus Series (Class A & B)	\$20,000	Bond + Call (with volatility overlay)	5 years	50% of growth over 5% is distributed as income each year	100%	The volatility overlay increases and reduces participation between 25%-150% as volatility falls and rises	100%	Anticipated March 2010	2 options (a portfolio of Aus. Equities or a portfolio of Aus. Resource stocks & the Hang Seng China Enterprise Index)	0.75% of inv. + 0.75% of loan	Recommended	We consider the volatility overlay of this product a clever feature providing reduced protection cost. Increased volatility can be considered a precursor to market falls and as such the product aims to reduce exposure to the underlying investment as volatility increases
Credit Suisse - Performance Plus Series (Class C)	\$20,000	Bond + Call (with volatility overlay)	7 years	50% of growth over 5% is distributed as income each year. Plus 3%pa	100%	The volatility overlay increases and reduces participation between 25%-150% as volatility falls and rises	121%	Anticipated March 2010	S&P/ASX 200 Index	0.75% of inv. + 0.75% of loan	Recommended	This is an ideal opportunity for investors looking to unlock cash-locked CPPI structures such as Perpetual PPI Series and Macquarie Fusion Funds. <i>Note: 3% pa is automatically rolled back into product to provide 12.1% guarantee at end of term</i>
INstreet - Reliance Funds	\$5,000	CPPI	open ended	No	75% of price from start of quarter	(CPPI) Starts at 100%, drops if fund falls in value. BlackRock fund can increase allocation to 125% if fund rises.	No	Ongoing	2 funds available - Blackrock Global Allocation Fund and Schrodgers Commodity Fund	1% rebate	Highly Recommended (Blackrock) & Recommended (Schrodgers)	Each 5% gain/quarter results in a 3.75% increase in the protected level. Gains are distributed at the end of each quarter. The Schrodgers fund is likely to have a low level of participation, we feel this should be avoided. We consider that the CPPI nature of this product disadvantages it relative to other capital protected products
Macquarie - Deposit plus Access 200	\$10,000	Bond + Call	5 years	Yes (from 90% in term deposit)	100%	100% (of rise between hurdle (100-150%) and cap (130-180%) rise in ASX 200 index)	No	05/02/2010	S&P/ASX 200 Index (10% weighting) Macquarie Term Deposit (90% weighting)	2% rebate		Investors looking for the certainty of income and don't need an investment loan would do well to consider this product
Man Investments Australia - OM-IP Eclipse 2010	\$5,000	Bond + Call	10 years	No	100% and rising as fund value increases	150% (100% participation in AHL and 50% to Man Inv. Portfolio)	100% available through NAB Capital	26/03/2010	1 fund made up of 100% exposure to AHL Diversified Program plus 50% to Man Inv. Portfolio	4% rebate		One of our favoured capital protected products currently available. The lower cost of protection has seen a return to adding another fund in addition to AHL. The only investment that aims to provide investment returns in excess of the initial amount invested in a falling market

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