

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	30/11/2009	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
Commonwealth Bank - Capital Series Trio - Strategy 1	\$10,000	Bond + Call	5.5 years	5% pa after 18 mths (if targets met)	100%	100% (capped at 70% rise in ASX 200 Index)	100% (not for SMSF)	23/10/2009	S&P/ASX 200 Index	1% of inv. + 1% of loan	Recommended	Returns capped at 70% rise in ASX 200. Must hit growth targets to receive 5% pa
Commonwealth Bank - Capital Series Trio - Strategy 2	\$10,000	Bond + Call	5.5 years	3% pa after 18 mths (if targets met)	100%	100% (capped at 70% rise in Gold price)	100% (not for SMSF)	23/10/2009	Gold spot price	1% of inv. + 1% of loan	Recommended	Returns capped at 70% rise in Gold Price. Must hit growth targets to receive 3% pa. As a defensive asset class, Gold price should perform when equities fall. Particularly useful as a diversifier for lovers over cap protected products
Commonwealth Bank - Capital Series Trio - Strategy 3	\$10,000	Bond + Call	5.5 years	No	80%	100%	80% (not for SMSF)	23/10/2009	HSCEI Index (40% weighting) TAIEX Index (30% weighting) KOSPI 200 Index (30% weighting)	1% of inv. + 1% of loan	Recommended	Borrowing limited to Capital Protected Amount ie 80%.
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%	12/11/2009	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. 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%	12/11/2009	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. Note: 3% pa is automatically rolled back into product to provide 121% guarantee at end of term
Macquarie - Flexi 100 Trust (class E)	\$25,000	Bond + Call	5.5 years	4% pa	100%	100% (of rise between 22% - 90% rise in index)	100% loan in-built (available for SMSFs)	20/11/2009	S&P/ASX 200 Index	2% rebate		Must borrow to invest. 100% loan also available to SMSFs First 22% rise is used to cover 4% pa distribution x 5 years + 2% final payment. Capped at approx 90% rise in index. Note: 4% is automatically used to offset interest payment on loan
Macquarie - Flexi 100 Trust (class F&G)	\$25,000	Bond + Call	3 years	Annual growth distributed as income (capped at approx 17% pa)	100%	100% (capped at approx 17% growth each year)	100% loan in-built (available for SMSFs)	20/11/2009	2 options (S&P/ASX 200 Index or MQ Asia Long Short Fund (USD))	2% rebate		Must borrow to invest. 100% loan also available to SMSFs Can break at any time with no break costs. Annual growth distributed as income each year (capped at approx 17%).
Man Investments Australia - OM-IP 3AHL	\$5,000	Bond + Call	10 years	No	100% and rising as fund value increases	aims to provide 100%	No	TBA	AHL Diversified Program	4% rebate	Highly recommended	One of our favoured capital protected products currently available. The only investment that aims to provide investment returns in excess of the initial amount invested in a falling market
nab Capital - Principle Series Choices - Strategy A	\$10,000	Bond + Call	6	3% pa after 12 mths (if targets met)	100%	100% (capped at 80%+ of rise in ASX 200 Index)	100% Inv. loan. 70% for SMSFs	23/10/2009	S&P/ASX 200 Index	1% of inv. + 1% of loan	Recommended	3%pa income/coupon payment conditional on level of index at anniversary being above starting level of index on issue date. Starting and end level is the average of the first 13 months from issue and last 13 months before end.
nab Capital - Principle Series Choices - Strategy B	\$10,000	Bond + Call	5.5 years	No	100% (drops to 85% if a trigger event occurs)	110%+ (depends on the cost of protection at start date)	100% Inv. loan. 70% for SMSFs	23/10/2009	S&P/ASX 200 Index	1% of inv. + 1% of loan	Recommended	Investors looking to participate in the growth of the ASX200 have the highest level of participation with this option. Protection trigger event - 35% drop in the market triggers the capital protection drop to 85% of starting value

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