

How to read these tables: This guide is produced to provide investors in existing CPPI/Threshold Managed Capital Protected Products with an at a glance overview of whether they are participating in the initial allocation to equities. Where possible, we have estimated the most recent break costs for an investment loan. These projections are for investors with a variable rate loan. Investors with no loan are likely to be better off switching than illustrated. Investors with a fixed rate loan are likely to be worse off than illustrated.

Investors should request an individual illustration from their provider before cashing in their investment.



At a Glance Guide to CPPI Redemption

Last updated: 28th February 2010

Red = Redemption is likely to be beneficial

Amber = Redemption is likely to be beneficial, greater care needed

Green = With product likely to be more beneficial

CPPI/Threshold Managed Investments

	Participation rate in underlying managed fund	Redeem or Stay	Overall gain/loss on early redemption	Overall gain/loss at maturity ^A				Investment Loan			Maturity date	Unit price	Unit prices, as of ...
				Remain in current fund	Switch to alternative investment	Switch to alternative term deposit (zero tax)	Switch to alternative term deposit (46.5% tax)	100% Protection - Equivalent return to break even	Current variable interest rate	Break costs of variable loan*			
HFA Series													
Octane Fund (Series 1)†	0%	Stay	-31%	0%	-10%	-14%	-22%	10.8%	7.655% f	3.7%	Dec-12	0.73	30/11/2009
Octane Fund Series 2†	0%	Stay	-33%	0%	-7%	-12%	-23%	10.1%	7.835% f	2.3%	Sep-13	0.69	30/11/2009
Octane Asia	5%	Stay	-29%	0%	6%	-1%	-15%	5.8%	8.45% f	6.0%	Jun-14	0.77	30/11/2009
Octane Global Fund - Asia	58%	Stay	-31%	18%	12%	5%	-13%	N/A	9.05% f	10.2%	Jul-15	0.79	30/11/2009
Octane Global Fund - US	58%	Stay	-36%	11%	5%	-1%	-19%	N/A	9.05% f	10.2%	Jul-15	0.75	30/11/2009
Octane Global Fund - Europe	58%	Stay	-36%	11%	5%	-2%	-19%	N/A	9.05% f	10.2%	Jul-15	0.75	30/11/2009
Octane 5 Fund	93%	Stay	-20%	68%	42%	32%	5%	N/A	11.45% f	15.9%	Jul-16	0.96	30/11/2009
ANZ Discovery Asia Fund	0%	Redeem	-27%	0%	28%	19%	-5%	5.0%	5.65%	0.0%	Jul-16	0.73	31/12/2009
Perpetual Protected Investments Series 1													
Ausbil Australian Active Equity Fund	0%	Redeem	-17%	5%	21%	14%	-1%	4.3%	9.30%	1.1%	May-14	0.86	31/12/2009
Ausbil Australian Emerging Leaders Fund	0%	Redeem	-18%	4%	20%	13%	-2%	4.6%	9.30%	1.1%	May-14	0.85	31/12/2009
AXA Wholesale Global Equity Value Fund	0%	Redeem	-18%	4%	20%	13%	-2%	4.6%	9.30%	1.1%	May-14	0.85	31/12/2009
BlackRock Global Allocation Fund (Aus.) Class D	0%	Redeem	-16%	4%	23%	16%	0%	4.0%	9.30%	1.1%	May-14	0.85	31/12/2009
Colonial First State W'sale Global Resources	0%	Redeem	-16%	4%	23%	16%	0%	4.0%	9.30%	1.1%	May-14	0.85	31/12/2009
Macquarie Int. Infrastructure Securities Fund	0%	Redeem	-16%	4%	23%	16%	0%	4.0%	9.30%	1.1%	May-14	0.85	31/12/2009
Perennial Global Property Trust	0%	Redeem	-17%	2%	21%	14%	-1%	4.3%	9.30%	1.1%	May-14	0.84	31/12/2009
Perennial Growth Australian Shares Trust	0%	Redeem	-16%	4%	23%	16%	0%	4.0%	9.30%	1.1%	May-14	0.85	31/12/2009
Perpetual Wholesale Australian Fund	0%	Redeem	-14%	6%	26%	19%	2%	3.5%	9.30%	1.1%	May-14	0.87	31/12/2009
Perpetual Wholesale International Share Fund	0%	Redeem	-16%	4%	23%	16%	0%	4.0%	9.30%	1.1%	May-14	0.85	31/12/2009
PM CAPITAL Absolute Performance Fund	0%	Redeem	-16%	4%	23%	16%	0%	4.0%	9.30%	1.1%	May-14	0.85	31/12/2009
T. Rowe Price Global Equity Fund	0%	Redeem	-15%	5%	24%	17%	1%	3.8%	9.30%	1.1%	May-14	0.86	31/12/2009
UBS Australian Share Fund	0%	Redeem	-15%	5%	24%	17%	1%	3.8%	9.30%	1.1%	May-14	0.86	31/12/2009
Perpetual Protected Investments Series 2													
Aberdeen Asian Opportunities Fund	0%	Redeem	-19%	4%	29%	21%	1%	4.0%	9.30%	0.8%	Apr-15	0.82	31/12/2009
Ausbil Australian Active Equity Fund	0%	Redeem	-18%	5%	30%	23%	2%	3.7%	9.30%	0.8%	Apr-15	0.83	31/12/2009
Ausbil Australian Emerging Leaders Fund	0%	Redeem	-19%	4%	29%	21%	1%	4.0%	9.30%	0.8%	Apr-15	0.82	31/12/2009
AXA Wholesale Global Equity Value Fund	0%	Redeem	-21%	2%	25%	18%	-1%	4.5%	9.30%	0.8%	Apr-15	0.80	31/12/2009
Colonial First State W'sale Global Resources	0%	Redeem	-20%	3%	27%	20%	0%	4.2%	9.30%	0.8%	Apr-15	0.81	31/12/2009
GVI Global Industrial Share Fund	0%	Redeem	-19%	4%	29%	21%	1%	4.0%	9.30%	0.8%	Apr-15	0.82	31/12/2009
Macquarie Int. Infrastructure Securities Fund	0%	Redeem	-19%	4%	29%	21%	1%	4.0%	9.30%	0.8%	Apr-15	0.82	31/12/2009
Perennial Global Property Trust	0%	Redeem	-25%	-3%	19%	12%	-6%	5.5%	9.30%	0.8%	Apr-15	0.76	31/12/2009
Perpetual Wholesale Australian Fund	0%	Redeem	-18%	5%	30%	23%	2%	3.7%	9.30%	0.8%	Apr-15	0.83	31/12/2009
Schroder Wholesale Australian Equity Fund	0%	Redeem	-19%	4%	29%	21%	1%	4.0%	9.30%	0.8%	Apr-15	0.82	31/12/2009
Perpetual Protected Investments Series 3													
Aberdeen Asian Opportunities Fund	87%	Stay	-4%	51%	53%	44%	20%	0.8%	9.30%	1.1%	May-15	0.97	31/12/2009
Ausbil Australian Active Equity Fund**	54%	Redeem	-12%	29%	40%	32%	10%	2.4%	9.30%	1.1%	May-15	0.89	31/12/2009
Ausbil Australian Emerging Leaders Fund	0%	Redeem	-23%	0%	23%	16%	-4%	5.0%	9.30%	1.1%	May-15	0.78	31/12/2009
AXA Wholesale Global Equity Value Fund	0%	Redeem	-26%	0%	18%	11%	-8%	5.7%	9.30%	1.1%	May-15	0.75	31/12/2009
BlackRock Global Allocation Fund Class D Units	36%	Redeem	-18%	15%	31%	23%	2%	3.7%	9.30%	1.1%	May-15	0.83	31/12/2009
Challenger Wholesale Australian Share Fund	0%	Redeem	-25%	0%	19%	13%	-7%	5.5%	9.30%	1.1%	May-15	0.76	31/12/2009
Colonial First State W'sale Global Resources	0%	Redeem	-26%	0%	18%	11%	-8%	5.7%	9.30%	1.1%	May-15	0.75	31/12/2009
DWS Global Equity Thematic Fund	75%	Stay	-12%	35%	40%	32%	10%	2.4%	9.30%	1.1%	May-15	0.89	31/12/2009
GVI Global Industrial Share Fund	0%	Redeem	-24%	0%	21%	14%	-5%	5.2%	9.30%	1.1%	May-15	0.77	31/12/2009
Macquarie Int. Infrastructure Securities Fund	0%	Redeem	-26%	0%	18%	11%	-8%	5.7%	9.30%	1.1%	May-15	0.75	31/12/2009
Perennial Global Property Trust	0%	Redeem	-32%	-12%	8%	2%	-15%	7.4%	9.30%	1.1%	May-15	0.69	31/12/2009
Perpetual Wholesale Australian Fund	0%	Redeem	-26%	0%	18%	11%	-8%	5.7%	9.30%	1.1%	May-15	0.75	31/12/2009
Perpetual Wholesale Ethical SRI Fund	0%	Redeem	-26%	0%	18%	11%	-8%	5.7%	9.30%	1.1%	May-15	0.75	31/12/2009
Perpetual Wholesale International Fund	62%	Stay	-14%	28%	37%	29%	7%	2.8%	9.30%	1.1%	May-15	0.87	31/12/2009
Platinum Asia Fund 1	100%	Stay	4%	67%	66%	56%	30%	N/A	9.30%	1.1%	May-15	1.05	31/12/2009
Premium China Fund 1	100%	Stay	31%	111%	109%	97%	63%	N/A	9.30%	1.1%	May-15	1.32	31/12/2009
Schroders Wholesale Australian Equity Fund	70%	Stay	-11%	35%	42%	34%	11%	2.2%	9.30%	1.1%	May-15	0.90	31/12/2009
T Rowe Price Global Equity Fund	0%	Redeem	-26%	0%	18%	11%	-8%	5.7%	9.30%	1.1%	May-15	0.75	31/12/2009
Vanguard Australian Share Index Fund	0%	Redeem	-24%	0%	21%	14%	-5%	5.2%	9.30%	1.1%	May-15	0.77	31/12/2009
Vanguard International Share Index Fund	0%	Stay	-32%	0%	8%	2%	-15%	7.4%	9.30%	1.1%	May-15	0.69	31/12/2009
Series 1 & 2 Fund Participation Offer													
Perpetual Protected Investments Series 1													
Ausbil Australian Active Equity Fund	83%	Stay	3%	48%	51%	42%	23%	N/A	9.30%	1.1%	May-14	1.04	31/12/2009
Ausbil Australian Emerging Leaders Fund	80%	Stay	2%	46%	49%	41%	21%	N/A	9.30%	1.1%	May-14	1.03	31/12/2009
AXA Wholesale Global Equity Value Fund	82%	Stay	-1%	42%	45%	36%	18%	N/A	9.30%	1.1%	May-14	1.00	31/12/2009
Colonial First State W'sale Global Resources	82%	Stay	4%	49%	52%	43%	24%	N/A	9.30%	1.1%	May-14	1.05	31/12/2009
Macquarie Int. Infrastructure Securities Fund	76%	Stay	4%	48%	52%	43%	24%	N/A	9.30%	1.1%	May-14	1.05	31/12/2009
Perennial Global Property Wholesale Trust	62%	Stay	0%	38%	46%	38%	19%	N/A	9.30%	1.1%	May-14	1.01	31/12/2009
Perennial W'sale Growth Aus. Shares Trust	92%	Stay	2%	49%	49%	41%	21%	N/A	9.30%	1.1%	May-14	1.03	31/12/2009

	Participation rate in underlying managed fund	Redeem or Stay	Overall gain/loss on early redemption	Overall gain/loss at maturity [^]				Investment Loan			Maturity date	Unit price	Unit prices, as of ...
				Remain in current fund	Switch to alternative investment	Switch to alternative term deposit (zero tax)	Switch to alternative term deposit (46.5% tax)	100% Protection - Equivalent return to break even	Current variable interest rate	Break costs of variable loan*			
Series 1 & 2 Fund Participation Offer Perpetual Protected Investments Series 1													
Perpetual Wholesale Australian Share Fund	100%	Stay	6%	57%	55%	46%	26%	N/A	9.30%	1.1%	May-14	1.07	31/12/2009
PM Capital Absolute Performance Fund	62%	Stay	-5%	32%	39%	31%	13%	N/A	9.30%	1.1%	May-14	0.96	31/12/2009
UBS Australian Share Fund	90%	Stay	4%	51%	52%	43%	24%	N/A	9.30%	1.1%	May-14	1.05	31/12/2009
Perpetual Protected Investments Series 2													
Ausbil Australian Emerging Leaders Fund	85%	Stay	-1%	54%	57%	48%	23%	N/A	9.30%	0.8%	Apr-15	1.00	31/12/2009
AXA Wholesale Global Equity Value Fund	85%	Stay	-5%	48%	51%	42%	18%	N/A	9.30%	0.8%	Apr-15	0.96	31/12/2009
Colonial First State W'sale Global Resources	85%	Stay	0%	55%	59%	50%	25%	N/A	9.30%	0.8%	Apr-15	1.01	31/12/2009
GVI Global Industrial Share Fund	100%	Stay	-1%	58%	57%	48%	23%	N/A	9.30%	0.8%	Apr-15	1.00	31/12/2009
Perpetual Wholesale Australian Fund	100%	Stay	4%	66%	65%	56%	30%	N/A	9.30%	0.8%	Apr-15	1.05	31/12/2009
Macquarie Fusion Funds													
Jun-09													
Ausbil Australian Emerging Leaders Fund	100%	Stay	33%	105%	103%	92%	62%	N/A	8.70%	1.1%	Nov-14	1.34	29/12/2009
BT Wholesale Core Australian Share Fund	100%	Stay	27%	96%	94%	84%	55%	N/A	8.70%	1.1%	Nov-14	1.28	30/12/2009
Colonial First State W'sale Global Resources	100%	Stay	30%	100%	98%	87%	58%	N/A	8.70%	1.1%	Nov-14	1.31	29/12/2009
GVI Global Industrial Share Fund	100%	Stay	15%	77%	75%	66%	40%	N/A	8.70%	1.1%	Nov-14	1.16	29/12/2009
Perennial Value Shares Trust	100%	Stay	28%	98%	96%	85%	57%	N/A	8.70%	1.1%	Nov-14	1.29	30/12/2009
Macquarie Int. Infrastructure Securities Fund	100%	Stay	17%	80%	78%	68%	42%	N/A	8.70%	1.1%	Nov-14	1.18	29/12/2009
Perpetual's Wholesale Australian Fund	100%	Stay	26%	94%	92%	82%	54%	N/A	8.70%	1.1%	Nov-14	1.27	29/12/2009
Platinum Asia Fund	100%	Stay	7%	66%	64%	55%	31%	N/A	8.70%	1.1%	Nov-14	1.08	30/12/2009
Platinum International Fund	100%	Stay	10%	69%	68%	58%	34%	N/A	8.70%	1.1%	Nov-14	1.11	30/12/2009
Premium China Fund	100%	Stay	14%	76%	74%	64%	39%	N/A	8.70%	1.1%	Nov-14	1.15	24/12/2009
Vanguard Australian Shares Index Fund	100%	Stay	27%	96%	95%	84%	56%	N/A	8.70%	1.1%	Nov-14	1.29	29/12/2009
Vanguard Int. Shares Index Fund (Hedged)	100%	Stay	23%	90%	89%	78%	51%	N/A	8.70%	1.1%	Nov-14	1.25	29/12/2009
Walter Scott Global Equity Fund	100%	Stay	8%	66%	64%	55%	31%	N/A	8.70%	1.1%	Nov-14	1.09	28/12/2009
Winton Global Alpha Fund	100%	Stay	0%	54%	52%	44%	22%	N/A	8.70%	1.1%	Nov-14	1.01	24/12/2009
Zurich Inv's Global Thematic Share Fund	100%	Stay	5%	62%	60%	51%	28%	N/A	8.70%	1.1%	Nov-14	1.06	29/12/2009
Nov-08													
Ausbil Australian Active Equity Fund	100%	Stay	41%	117%	116%	104%	72%	N/A	9.90%	1.2%	Nov-14	1.42	29/12/2009
Ausbil Australian Emerging Leaders Fund	100%	Stay	57%	141%	139%	126%	91%	N/A	9.90%	1.2%	Nov-14	1.58	29/12/2009
BT Wholesale Core Australian Share Fund	100%	Stay	38%	113%	111%	99%	69%	N/A	9.90%	1.2%	Nov-14	1.39	30/12/2009
Colonial First State W'sale Global Resources	100%	Stay	59%	144%	142%	129%	94%	N/A	9.90%	1.2%	Nov-14	1.60	29/12/2009
DWS Global Equity Agribusiness Fund	100%	Stay	68%	158%	156%	142%	105%	N/A	9.90%	1.2%	Nov-14	1.69	29/12/2009
Perpetual's Wholesale Australian Fund	100%	Stay	42%	118%	116%	104%	73%	N/A	9.90%	1.2%	Nov-14	1.43	29/12/2009
Platinum Asia Fund	100%	Stay	42%	119%	117%	105%	73%	N/A	9.90%	1.2%	Nov-14	1.43	30/12/2009
Platinum International Fund	100%	Stay	19%	83%	81%	71%	45%	N/A	9.90%	1.2%	Nov-14	1.20	30/12/2009
Premium China Fund	100%	Stay	44%	122%	120%	108%	76%	N/A	9.90%	1.2%	Nov-14	1.46	24/12/2009
Vanguard Australian Shares Index Fund	100%	Stay	32%	104%	102%	91%	62%	N/A	9.90%	1.2%	Nov-14	1.34	29/12/2009
Vanguard Int. Shares Index Fund (Hedged)	100%	Stay	15%	77%	75%	65%	40%	N/A	9.90%	1.2%	Nov-14	1.16	29/12/2009
Vanguard Property Securities Index Fund	27%	Redeem	-17%	12%	27%	20%	2%	N/A	9.90%	1.2%	Nov-14	0.84	29/12/2009
Walter Scott Global Equity Fund	78%	Stay	-2%	46%	50%	42%	20%	N/A	9.90%	1.2%	Nov-14	1.00	28/12/2009
Jun-08													
Aberdeen Asian Opportunities Fund	61%	Stay	-1%	28%	34%	26%	13%	N/A	10.10%	1.3%	Jun-13	1.00	28/12/2009
Ausbil Australian Active Equity Fund	12%	Redeem	-15%	3%	15%	9%	-3%	4.7%	10.10%	1.3%	Jun-13	0.87	29/12/2009
Ausbil Australian Emerging Leaders Fund	7%	Redeem	-16%	1%	13%	7%	-4%	5.2%	10.10%	1.3%	Jun-13	0.85	29/12/2009
Axa's Wholesale Global Equity Value Fund	5%	Redeem	-16%	0%	13%	7%	-4%	5.2%	10.10%	1.3%	Jun-13	0.85	29/12/2009
BT Wholesale Core Australian Share Fund	16%	Redeem	-15%	4%	15%	9%	-3%	4.7%	10.10%	1.3%	Jun-13	0.86	30/12/2009
Challenger Wholesale Australian Share Fund	12%	Redeem	-16%	2%	13%	7%	-4%	5.1%	10.10%	1.3%	Jun-13	0.85	30/12/2009
Colonial First State W'sale Global Resources	5%	Redeem	-17%	0%	12%	6%	-6%	5.6%	10.10%	1.3%	Jun-13	0.84	29/12/2009
DWS Global Equity Thematic Fund	27%	Redeem	-12%	9%	19%	13%	1%	3.6%	10.10%	1.3%	Jun-13	0.90	29/12/2009
DWS Global Equity Agribusiness Fund	5%	Redeem	-19%	0%	9%	3%	-8%	6.3%	10.10%	1.3%	Jun-13	0.82	29/12/2009
Eley Griffiths Group Small Companies Fund	4%	Redeem	-17%	0%	13%	7%	-5%	5.3%	10.10%	1.3%	Jun-13	0.85	30/12/2009
GVI Global Industrial Share Fund	13%	Redeem	-15%	2%	14%	8%	-3%	4.9%	10.10%	1.3%	Jun-13	0.86	29/12/2009
Perennial Global Property Trust	5%	Stay	-27%	0%	-1%	-7%	-17%	9.4%	10.10%	1.3%	Jun-13	0.74	29/12/2009
Macquarie-Globalis BRIC Ad'ge Fund (Hedged)	21%	Redeem	-13%	6%	17%	11%	-1%	4.1%	10.10%	1.3%	Jun-13	0.88	28/12/2009
Macquarie Int. Infrastructure Securities Fund	15%	Redeem	-15%	3%	15%	8%	-3%	4.8%	10.10%	1.3%	Jun-13	0.86	29/12/2009
BlackRock (Merrill Lynch) Global Allocation	6%	Redeem	-16%	1%	14%	7%	-4%	5.1%	10.10%	1.3%	Jun-13	0.85	24/12/2009
Perpetual's Wholesale Australian Fund	20%	Redeem	-14%	5%	16%	10%	-2%	4.4%	10.10%	1.3%	Jun-13	0.87	29/12/2009
Platinum Asia Fund	78%	Stay	4%	38%	41%	33%	19%	N/A	10.10%	1.3%	Jun-13	1.06	30/12/2009
Platinum International Fund	100%	Stay	26%	72%	70%	61%	44%	N/A	10.10%	1.3%	Jun-13	1.27	30/12/2009
Premium China Fund	100%	Stay	23%	68%	66%	57%	40%	N/A	10.10%	1.3%	Jun-13	1.24	24/12/2009
Russell Emerging Markets Fund	21%	Redeem	-13%	6%	17%	11%	-1%	4.2%	10.10%	1.3%	Jun-13	0.88	29/12/2009
Van Eyk Blueprint Australian Shares Fund	15%	Redeem	-15%	3%	15%	8%	-3%	4.8%	10.10%	1.3%	Jun-13	0.86	24/12/2009
Vanguard Australian Shares Index Fund	20%	Redeem	-14%	6%	17%	10%	-1%	4.3%	10.10%	1.3%	Jun-13	0.88	29/12/2009
Vanguard Int. Shares Index Fund (Hedged)	6%	Redeem	-17%	0%	13%	7%	-5%	5.3%	10.10%	1.3%	Jun-13	0.85	29/12/2009
Vanguard Property Securities Index Fund	4%	Redeem	-17%	0%	12%	5%	-6%	5.6%	10.10%	1.3%	Jun-13	0.84	29/12/2009
Walter Scott Global Equity Fund	60%	Stay	0%	30%	35%	28%	14%	N/A	10.10%	1.3%	Jun-13	1.01	28/12/2009

	Participation rate in underlying managed fund	Redeem or Stay	Overall gain/loss on early redemption	Overall gain/loss at maturity [^]				Investment Loan			Maturity date	Unit price	Unit prices, as of ...
				Remain in current fund	Switch to alternative investment	Switch to alternative term deposit (zero tax)	Switch to alternative term deposit (46.5% tax)	100% Protection Equivalent return to break even	Current variable interest rate	Break costs of variable loan*			
Macquarie Fusion Funds													
Nov-07													
Aberdeen Asian Opportunities Fund	5%	Redeem	-16%	1%	14%	8%	-4%	5.0%	10.00%	1.3%	Jun-13	0.85	28/12/2009
Ausbil Australian Active Equity Fund	5%	Redeem	-16%	0%	13%	7%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	29/12/2009
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-16%	0%	13%	7%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	29/12/2009
Axa's Wholesale Global Equity Value Fund	4%	Redeem	-17%	0%	12%	6%	-5%	5.5%	10.00%	1.3%	Jun-13	0.84	29/12/2009
Challenger Wholesale Australian Share Fund	4%	Redeem	-17%	0%	13%	7%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	30/12/2009
DWS Global Equity Thematic Fund	4%	Redeem	-16%	0%	13%	7%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	29/12/2009
Eley Griffiths Group Small Companies Fund	5%	Redeem	-17%	0%	12%	6%	-5%	5.5%	10.00%	1.3%	Jun-13	0.84	30/12/2009
Fidelity Australian Equities Fund	5%	Redeem	-17%	0%	13%	7%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	30/12/2009
GVI Global Industrial Share Fund	4%	Redeem	-16%	0%	13%	7%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	29/12/2009
Perennial Global Property Trust	3%	Redeem	-21%	0%	7%	1%	-10%	6.9%	10.00%	1.3%	Jun-13	0.80	29/12/2009
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-17%	0%	12%	6%	-5%	5.5%	10.00%	1.3%	Jun-13	0.84	29/12/2009
BlackRock (Merrill Lynch) Global Allocation	5%	Redeem	-16%	1%	14%	7%	-4%	5.1%	10.00%	1.3%	Jun-13	0.85	24/12/2009
Macquarie Asian Alpha Fund**	47%	Redeem	-7%	18%	25%	18%	6%	N/A	10.00%	1.3%	Jun-13	0.94	30/11/2009
Perpetual's Wholesale Australian Fund	15%	Redeem	-15%	3%	14%	8%	-3%	4.9%	10.00%	1.3%	Jun-13	0.86	29/12/2009
Premium China Fund	16%	Redeem	-15%	4%	16%	9%	-2%	4.6%	10.00%	1.3%	Jun-13	0.87	24/12/2009
UBS Property Securities Fund	2%	Redeem	-18%	0%	11%	4%	-7%	5.9%	10.00%	1.3%	Jun-13	0.83	29/12/2009
Van Eyk Blueprint Australian Shares Fund	5%	Redeem	-18%	0%	10%	4%	-7%	5.9%	10.00%	1.3%	Jun-13	0.83	24/12/2009
Van Eyk Blueprint International Shares Fund	4%	Redeem	-17%	0%	13%	6%	-5%	5.3%	10.00%	1.3%	Jun-13	0.85	24/12/2009
Vanguard Australian Shares Index Fund	5%	Redeem	-17%	0%	13%	6%	-5%	5.4%	10.00%	1.3%	Jun-13	0.85	29/12/2009
Vanguard Int. Shares Index Fund (Hedged)	6%	Redeem	-18%	0%	11%	5%	-6%	5.8%	10.00%	1.3%	Jun-13	0.83	29/12/2009
Walter Scott Global Equity Fund	27%	Redeem	-11%	10%	21%	14%	2%	N/A	10.00%	1.3%	Jun-13	0.91	28/12/2009
Jun-07													
Aberdeen Asian Opportunities Fund	13%	Redeem	-10%	4%	12%	7%	-1%	4.1%	9.15%	1.2%	Jun-12	0.92	28/12/2009
Ausbil Australian Active Equity Fund	5%	Redeem	-11%	2%	11%	6%	-2%	4.6%	9.15%	1.2%	Jun-12	0.91	29/12/2009
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-11%	1%	10%	5%	-3%	4.9%	9.15%	1.2%	Jun-12	0.90	29/12/2009
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-12%	0%	9%	4%	-4%	5.2%	9.15%	1.2%	Jun-12	0.89	29/12/2009
Challenger Wholesale Australian Share Fund	4%	Redeem	-12%	0%	9%	4%	-4%	5.3%	9.15%	1.2%	Jun-12	0.89	30/12/2009
Colonial First State W'sale Global Resources	3%	Redeem	-12%	0%	9%	4%	-4%	5.4%	9.15%	1.2%	Jun-12	0.89	29/12/2009
DWS Global Equity Thematic Fund	4%	Redeem	-12%	1%	10%	4%	-3%	5.1%	9.15%	1.2%	Jun-12	0.89	29/12/2009
Deutsche Strategic Value Fund	25%	Stay	-21%	0%	-2%	-7%	-14%	N/A	9.15%	1.2%	Jun-12	0.80	30/11/2009
Eley Griffiths Group Small Companies Fund	4%	Redeem	-12%	0%	9%	4%	-3%	5.2%	9.15%	1.2%	Jun-12	0.89	30/12/2009
GVI Global Industrial Share Fund	4%	Redeem	-11%	1%	10%	5%	-3%	5.0%	9.15%	1.2%	Jun-12	0.90	29/12/2009
Perennial Global Property Trust	3%	Redeem	-14%	0%	7%	2%	-5%	6.0%	9.15%	1.2%	Jun-12	0.88	29/12/2009
Perennial Value Shares Trust	16%	Redeem	-9%	4%	12%	7%	-1%	4.0%	9.15%	1.2%	Jun-12	0.92	30/12/2009
Macquarie Global Private Equity Securities	2%	Redeem	-12%	0%	9%	4%	-4%	5.4%	9.15%	1.2%	Jun-12	0.89	24/12/2009
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-11%	2%	11%	5%	-2%	4.7%	9.15%	1.2%	Jun-12	0.90	29/12/2009
Macquarie Property Income Fund	0.4%	Stay	-16%	0%	4%	-1%	-8%	7.3%	9.15%	1.2%	Jun-12	0.85	22/12/2009
BlackRock (Merrill Lynch) Global Allocation	12%	Redeem	-10%	3%	11%	6%	-2%	4.4%	9.15%	1.2%	Jun-12	0.91	24/12/2009
Macquarie Asian Alpha Fund	36%	Redeem	-3%	14%	20%	14%	6%	N/A	9.15%	1.2%	Jun-12	0.98	30/11/2009
Perpetual's Wholesale Australian Fund	12%	Redeem	-10%	3%	12%	6%	-2%	4.4%	9.15%	1.2%	Jun-12	0.91	29/12/2009
PM Capital Absolute Performance Fund	4%	Redeem	-12%	1%	10%	4%	-3%	5.0%	9.15%	1.2%	Jun-12	0.90	29/12/2009
Premium China Fund	26%	Redeem	-7%	8%	15%	9%	1%	N/A	9.15%	1.2%	Jun-12	0.94	24/12/2009
Russell Global Opportunities Fund	4%	Redeem	-11%	2%	11%	5%	-2%	4.7%	9.15%	1.2%	Jun-12	0.90	29/12/2009
UBS Property Securities Fund	2%	Redeem	-13%	0%	8%	3%	-5%	5.7%	9.15%	1.2%	Jun-12	0.88	29/12/2009
Van Eyk Blueprint Australian Shares Fund	5%	Redeem	-11%	2%	11%	6%	-2%	4.6%	9.15%	1.2%	Jun-12	0.91	24/12/2009
Van Eyk Blueprint International Shares Fund	4%	Redeem	-11%	2%	11%	5%	-2%	4.7%	9.15%	1.2%	Jun-12	0.90	24/12/2009
Walter Scott Global Equity Fund	26%	Redeem	-7%	9%	16%	10%	2%	N/A	9.15%	1.2%	Jun-12	0.94	28/12/2009
Zurich Inv's Global Thematic Share Fund	20%	Redeem	-8%	7%	14%	9%	1%	3.3%	9.15%	1.2%	Jun-12	0.93	29/12/2009
Nov-06													
Ausbil Australian Emerging Leaders Fund	13%	Redeem	-10%	4%	12%	6%	-1%	4.3%	9.20%	1.2%	Jun-12	0.91	29/12/2009
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-12%	1%	10%	4%	-3%	5.0%	9.20%	1.2%	Jun-12	0.90	29/12/2009
Colonial First State W'sale Geared Share Fund	4%	Redeem	-12%	1%	10%	5%	-3%	5.0%	9.20%	1.2%	Jun-12	0.90	29/12/2009
Perennial Global Property Trust	2%	Redeem	-12%	0%	9%	4%	-3%	5.1%	9.20%	1.2%	Jun-12	0.89	29/12/2009
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-11%	1%	10%	5%	-3%	4.9%	9.20%	1.2%	Jun-12	0.90	29/12/2009
BlackRock (Merrill Lynch) Global Allocation	5%	Redeem	-11%	2%	11%	6%	-2%	4.6%	9.20%	1.2%	Jun-12	0.91	24/12/2009
Macquarie Asian Alpha Fund	100%	Stay	19%	49%	47%	40%	30%	N/A	9.20%	1.2%	Jun-12	1.20	30/11/2009
Perpetual's Wholesale Australian Fund**	20%	Redeem	-8%	6%	14%	9%	1%	3.4%	9.20%	1.2%	Jun-12	0.93	29/12/2009
PM Capital Absolute Performance Fund	3%	Redeem	-11%	1%	10%	5%	-3%	4.9%	9.20%	1.2%	Jun-12	0.90	29/12/2009
UBS Australian Share Fund	13%	Redeem	-10%	3%	12%	6%	-1%	4.3%	9.20%	1.2%	Jun-12	0.91	29/12/2009
Walter Scott Global Equity Fund	21%	Redeem	-8%	7%	14%	9%	1%	3.4%	9.20%	1.2%	Jun-12	0.93	28/12/2009
Zurich Inv's Global Thematic Share Fund	20%	Redeem	-8%	7%	14%	9%	1%	3.3%	9.20%	1.2%	Jun-12	0.93	29/12/2009
Jun-06													
Aberdeen Asian Opportunities Fund**	21%	Redeem	-2%	8%	12%	8%	4%	N/A	9.20%	1.2%	Jun-11	1.00	28/12/2009
Ausbil Australian Emerging Leaders Fund	6%	Redeem	-5%	3%	8%	4%	0%	3.6%	9.20%	1.2%	Jun-11	0.96	29/12/2009
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-7%	1%	6%	2%	-2%	4.8%	9.20%	1.2%	Jun-11	0.94	29/12/2009
Challenger Orion Australian Share Fund	3%	Redeem	-6%	2%	7%	3%	-1%	4.1%	9.20%	1.2%	Jun-11	0.95	29/12/2009
Aberdeen Actively Hedged Int. Equities Fund	4%	Redeem	-5%	3%	8%	4%	-1%	3.8%	9.20%	1.2%	Jun-11	0.96	29/12/2009
HFA Diversified Investments Fund	59%	Stay	-8%	3%	4%	0%	-4%	N/A	9.20%	1.2%	Jun-11	0.93	30/10/2009
Perennial Value Shares Trust	13%	Redeem	-5%	4%	8%	5%	0%	3.3%	9.20%	1.2%	Jun-11	0.96	30/12/2009

	Participation rate in underlying managed fund	Redeem or Stay	Overall gain/loss on early redemption	Overall gain/loss at maturity [^]				Investment Loan			Maturity date	Unit price	Unit prices, as of ...
				Remain in current fund	Switch to alternative investment	Switch to alternative term deposit (zero tax)	Switch to alternative term deposit (46.5% tax)	100% Protection Equivalent return to break even	Current variable interest rate	Break costs of variable loan*			
Macquarie Fusion Funds													
	Jun-06												
Macquarie Int. Infrastructure Securities Fund	5%	Redeem	-6%	2%	7%	3%	-1%	4.1%	9.20%	1.2%	Jun-11	0.95	29/12/2009
Property Securities Portfolio	3%	Redeem	-7%	1%	6%	2%	-2%	5.0%	9.20%	1.2%	Jun-11	0.94	29/12/2009
Perpetual's Wholesale Australian Fund	12%	Redeem	-5%	4%	8%	5%	0%	3.3%	9.20%	1.2%	Jun-11	0.96	29/12/2009
Perpetual's Wholesale International Fund	4%	Redeem	-6%	2%	7%	4%	-1%	3.9%	9.20%	1.2%	Jun-11	0.96	29/12/2009
PM Capital Absolute Performance Fund	3%	Redeem	-6%	3%	7%	4%	-1%	3.9%	9.20%	1.2%	Jun-11	0.96	29/12/2009
UBS Australian Share Fund	12%	Redeem	-5%	4%	8%	5%	0%	3.3%	9.20%	1.2%	Jun-11	0.96	29/12/2009
Van Eyk Blueprint Australian Shares Fund	3%	Redeem	-5%	3%	8%	4%	-1%	3.8%	9.20%	1.2%	Jun-11	0.96	24/12/2009
Van Eyk Blueprint International Shares Fund	4%	Redeem	-6%	2%	7%	3%	-1%	4.2%	9.20%	1.2%	Jun-11	0.95	24/12/2009
Walter Scott Global Equity Fund	16%	Redeem	-3%	6%	10%	6%	2%	2.1%	9.20%	1.2%	Jun-11	0.98	28/12/2009
	Dec-05												
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-7%	1%	6%	2%	-2%	4.8%	9.70%	1.2%	Jun-11	0.94	29/12/2009
Challenger Orion Australian Share Fund	4%	Redeem	-5%	3%	8%	4%	-1%	3.8%	9.70%	1.2%	Jun-11	0.96	29/12/2009
Aberdeen Actively Hedged Int. Equities Fund	4%	Redeem	-6%	3%	8%	4%	-1%	3.9%	9.70%	1.2%	Jun-11	0.96	29/12/2009
HFA Diversified Investments Fund	59%	Stay	-6%	6%	7%	3%	-1%	N/A	9.70%	1.2%	Jun-11	0.95	30/10/2009
Perennial Value Shares Trust**	36%	Redeem	2%	13%	16%	12%	7%	N/A	9.70%	1.2%	Jun-11	1.03	30/12/2009
Perpetual's Wholesale Australian Fund**	27%	Redeem	-1%	9%	13%	9%	4%	N/A	9.70%	1.2%	Jun-11	1.00	29/12/2009
Perpetual's Wholesale International Fund	16%	Redeem	-4%	5%	9%	6%	1%	1.8%	9.70%	1.2%	Jun-11	0.97	29/12/2009
PM Capital Absolute Performance Fund	3%	Redeem	-6%	2%	7%	3%	-1%	3.1%	9.70%	1.2%	Jun-11	0.95	29/12/2009
UBS Australian Share Fund	20%	Redeem	-2%	7%	11%	7%	3%	0.8%	9.70%	1.2%	Jun-11	0.99	29/12/2009
Macquarie Reflexion Trusts													
	Jun-09												
BRIC and Emerging Markets Trust	100%	Stay	21%	111%	111%	97%	57%	N/A	6.65%		Jun-16	1.16	31/12/2009
China Trust	84%	Stay	15%	93%	101%	87%	50%	N/A	6.65%		Jun-16	1.10	31/12/2009
	Jun-08												
Asia Property Trust	9%	Redeem	-15%	12%	37%	29%	7%	N/A	6.40%		Jun-15	0.89	31/12/2009
BRIC and Emerging Markets Trust**	61%	Redeem	10%	63%	77%	66%	38%	N/A	6.40%		Jun-15	1.14	31/12/2009
China Trust	17%	Redeem	-12%	18%	42%	33%	10%	N/A	6.40%		Jun-15	0.92	31/12/2009
Commodity Trust	0%	Redeem	-13%	11%	39%	31%	9%	2.6%	5.65%		Jun-15	0.82	31/12/2009
Japan Focus Trust	0%	Redeem	-21%	2%	28%	20%	0%	4.3%	7.95%		Jun-15	0.81	31/12/2009
Middle East Trust	0%	Redeem	-18%	5%	32%	24%	3%	3.6%	6.40%		Jun-15	0.86	31/12/2009
Renewable Energy Trust	0%	Redeem	-16%	8%	36%	28%	6%	3.1%	5.65%		Jun-15	0.80	31/12/2009
	Dec-07												
Asia Property Trust	0%	Redeem	-17%	5%	28%	22%	2%	3.7%	5.75%		Dec-14	0.82	31/12/2009
BRIC and Emerging Markets Trust	0%	Redeem	-14%	8%	33%	26%	6%	3.0%	5.75%		Dec-14	0.85	31/12/2009
China Trust	0%	Redeem	-16%	5%	29%	22%	3%	3.6%	5.75%		Dec-14	0.83	31/12/2009
Commodity Trust	0%	Redeem	-14%	8%	33%	26%	6%	3.0%	5.35%		Dec-14	0.85	31/12/2009
Japan Focus Trust	0%	Redeem	-17%	3%	27%	20%	1%	3.9%	7.05%		Dec-14	0.88	31/12/2009
Renewable Energy Trust	0%	Redeem	-15%	6%	31%	24%	4%	3.3%	5.35%		Dec-14	0.83	31/12/2009
	Jun-07												
BRIC and Emerging Markets Trust**	38%	Redeem	2%	35%	51%	42%	22%	N/A	6.05%		Jun-14	0.96	31/12/2009
China Trust	18%	Redeem	-7%	18%	37%	29%	11%	N/A	6.05%		Jun-14	0.87	31/12/2009
Japan Focus Trust	0%	Redeem	-13%	7%	28%	21%	4%	3.1%	6.75%		Jun-14	0.89	31/12/2009
Renewable Energy Trust	0%	Redeem	-12%	8%	30%	22%	5%	2.9%	5.40%		Jun-14	0.84	31/12/2009
Japan Focus Trust Variation	0%	Redeem	-25%	0%	10%	4%	-10%	6.6%	8.45%		Jun-14	0.77	31/12/2009
	Jun-06												
China Trust**	41%	Redeem	8%	34%	46%	38%	23%	N/A	5.50%		Jun-13	0.99	31/12/2009
Emerging Markets Trust	0%	Redeem	-9%	7%	23%	17%	4%	2.7%	5.10%		Jun-13	0.89	31/12/2009
	Jun-05												
Asia Trust 2005 (USD)	0%	Redeem	-6%	5%	17%	11%	3%	2.5%	6.85%		Jun-12	1.12	31/12/2009
China Trust 2005 (USD)	100%	Stay	56%	94%	94%	85%	71%	N/A	6.85%		Jun-12	1.75	31/12/2009

Disclaimer: This CPPI overview is a summary only of our initial in-house view when considering the suitability of current investments versus alternatives in the market. Each individual's circumstances and tax status should be seriously considered before cashing in or transferring to an alternative investment product. This table should not in any way be construed as providing securities advice or an endorsement or recommendation. Wealth Focus has not taken into consideration your investment objectives or your investment needs and make no representation as to the suitability or otherwise of any product, or security, to you. Before making any investment decision or purchase, you should fully satisfy yourself as to the suitability of any security or product you are considering, to your own particular circumstances, read the PDS, and if necessary seek professional investment and tax advice. We recommend that you read our Financial Services Guide. Whilst Wealth Focus makes every effort to ensure that the information is correct at the time of publishing, Wealth Focus takes no responsibility for the accuracy of the information supplied.

[^]In producing this table, we have made certain assumptions to assist in projecting likely outcomes: Assumed equity growth rate = 9%pa, CPPI product cash growth rate = 4.6% (overall average). "Switch to term deposit" rates assumed as market leading rates sourced www.moneymarket.com.au 03/02/10 adjusted by -0.25%. Fusion & HFA break costs have assumed a \$100,000 investment. CPPI maturity values shown assume equity participation does not increase for remainder of term. Loan interest rate on alternative investment assumed to be equal to current rate. If new rate is lower transfer is likely to be more beneficial and if new rate is higher will be less beneficial than illustrated.

f = Only fixed rate loans were available with this product

* Break costs calculated as follows: HFA Octane Asia, Global & Octane 5 = estimated difference in swap rates + 0.6%pa + \$500, Fusion = 0.2% + 1 mth interest +\$220, PPI Series 2 = 1mth interest, all other PPI Series = 0.3% plus 1mth interest. Participation rates are quoted directly from product provider updates. In-house view to Redeem is based on obtaining greater than 2%pa in an alternative investment - (red) >2% pa and term deposit (zero tax) projection is greater than remaining in current fund, (amber) >2%pa but term deposit (zero tax) is not greater than zero (greater care needed) ** Adviser discretion applied to provide (amber) status.

[^]Redemptions are currently suspended on this fund. Reproduction of this document is permitted with hyperlink source to www.fundsfocus.com.au