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

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

Green = Stay with product likely to be more beneficial

1300 559 869	Last updated:	6th Septemi	ber 2010					СРЕ	PI/Thres	hold Ma	ınaged	aged Investments				
				Ov	erall gain/lo	Inve	1									
	Participation					Switch to	Switch to	100%								
	rate in		Overall			alternative	alternative	Protection -	Current	Break			ł			
	underlying		gain/loss on	Remain in	Switch to	term	term	Equivalent	variable	costs of			ľ			
	managed	Redeem or	-	current	alternative	deposit	deposit	return to	interest	variable	Maturity	Unit	Unit prices, a			
	fund	Stay	redemption	fund	investment	(zero tax)	(46.5% tax)	break even	rate	loan*	date	price	of			
HFA Series																
Octane Fund (Series 1)†	0%	Stav	269/	0%	-9%	-14%	-20%	11.8%	7.655% <i>f</i>	1 00/	D 12	0.76	20/05/201			
		Stay	-26%							1.9%	Dec-12	0.76	30/06/2010			
Octane Fund Series 2†	0%	Stay	-30%	0%	-7%	-13%	-21%	10.4%	7.835% f	2.1%	Sep-13	0.73	30/06/2010			
Octane Asia**	0%	Redeem	-24%	0%	8%	-1%	-12%	6.0%	8.45% f	2.6%	Jun-14	0.79	30/06/2010			
Octane Global Fund - Asia	55%	Stay	-25%	10%	17%	6%	-10%	N/A	9.05% f	3.4%	Jul-15	0.78	31/05/2010			
Octane Global Fund - US	55%	Stay	-26%	9%	15%	5%	-11%	N/A	9.05% f	3.4%	Jul-15	0.77	31/05/2010			
Octane Global Fund - Europe	55%	Stay	-26%	9%	15%	5%	-11%	N/A	9.05% f	3.4%	Jul-15	0.77	31/05/201			
Octane 5 Fund	93%	Stay	-8%	60%	56%	40%	16%	N/A	11.45% f	4.0%	Jul-16	0.96	30/06/2010			
ANZ Discovery Asia Fund	0%	Redeem	-22%	0%	31%	17%	-3%	4.3%	7.15%	0.0%	Jul-16	0.78	30/06/201			
Perpetual Protected Investments Series 1													ł			
Ausbil Australian Active Equity Fund	0%	Redeem	-11%	7%	23%	13%	1%	3.2%	9.30%	1.1%	May-14	0.92	31/08/201			
Ausbil Australian Emerging Leaders Fund	0%	Redeem	-12%	6%	21%	12%	0%	3.5%	9.30%	1.1%	May-14	0.91	31/08/2010			
AXA Wholesale Global Equity Value Fund	0%	Redeem	-12%	6%	21%	12%	0%	3.5%	9.30%	1.1%	May-14	0.91	31/08/2010			
BlackRock Global Allocation Fund (Aus.) Class D	0%	Redeem	-11%	5%	23%	13%	1%	3.2%	9.30%	1.1%	May-14	0.90	31/08/201			
Colonial First State W'sale Global Resources	0%	Redeem	-10%	6%	24%	15%	3%	2.9%	9.30%	1.1%	May-14	0.91	31/08/2010			
Macquarie Int. Infrastructure Securities Fund	0%	Redeem	-10%	6%	24%	15%	3%	2.9%	9.30%	1.1%	, Мау-14	0.91	31/08/2010			
Perennial Global Property Trust	0%	Redeem	-11%	5%	23%	13%	1%	3.2%	9.30%	1.1%	May-14	0.90	31/08/2010			
Perennial Growth Australian Shares Trust	0%	Redeem	-10%	6%	24%	15%	3%	2.9%	9.30%	1.1%	May-14	0.91	31/08/2010			
Perpetual Wholesale Australian Fund	0%	Redeem	-9%	7%	26%	16%	4%	2.6%	9.30%	1.1%	May-14	0.92	31/08/2010			
Perpetual Wholesale International Share Fund	0%	Redeem	-10%	6%	24%	15%	3%	2.9%	9.30%	1.1%	May-14	0.91	31/08/2010			
PM CAPITAL Absolute Performance Fund	0%	Redeem	-10%	6%	24%	15%	3%	2.9%	9.30%	1.1%	May-14	0.91	31/08/2010			
T. Rowe Price Global Equity Fund	0%	Redeem	-9%	7%	26%	16%	4%	2.6%	9.30%	1.1%	May-14	0.92	31/08/201			
UBS Australian Share Fund	0%	Redeem	-9%	7%	26%	16%	4%	2.6%	9.30%	1.1%	May-14	0.92	31/08/2010			
o por Australian Share Fana	0,0		370	7,0	2070	1070	170	2.070	3.3070	11170	may 11	0.02	31,00,201			
Perpetual Protected Investments Series 2																
Aberdeen Asian Opportunities Fund	0%	Redeem	-13%	6%	30%	19%	3%	3.0%	9.30%	0.8%	Apr-15	0.88	31/08/2010			
Ausbil Australian Active Equity Fund	0%	Redeem	-12%	7%	32%	21%	5%	2.7%	9.30%	0.8%	Apr-15	0.89	31/08/2010			
Ausbil Australian Emerging Leaders Fund	0%	Redeem	-13%	6%	30%	19%	3%	3.0%	9.30%	0.8%	Apr-15	0.88	31/08/2010			
AXA Wholesale Global Equity Value Fund	0%	Redeem	-15%	4%	27%	17%	1%	3.5%	9.30%	0.8%	Apr-15	0.86	31/08/2010			
Colonial First State W'sale Global Resources	0%	Redeem	-14%	5%	29%	18%	2%	3.2%	9.30%	0.8%	Apr-15	0.87	31/08/2010			
GVI Global Industrial Share Fund	0%	Redeem	-13%	6%	30%	19%	3%	3.0%	9.30%	0.8%	Apr-15	0.88	31/08/2010			
Macquarie Int. Infrastructure Securities Fund	0%	Redeem	-13%	6%	30%	19%	3%	3.0%	9.30%	0.8%	Apr-15	0.88	31/08/2010			
Perennial Global Property Trust	0%	Redeem	-19%	0%	21%	11%	-4%	4.6%	9.30%	0.8%	Apr-15	0.82	31/08/2010			
Perpetual Wholesale Australian Fund	0%	Redeem	-12%	7%	32%	21%	5%	2.7%	9.30%	0.8%	Apr-15	0.89	31/08/2010			
Schroder Wholesale Australian Equity Fund	0%	Redeem	-12%	7%	32%	21%	5%	2.7%	9.30%	0.8%	Apr-15	0.89	31/08/2010			
Dornotual Protected Investments Series 2																
Perpetual Protected Investments Series 3 Aberdeen Asian Opportunities Fund	100%	Stay	5%	60%	58%	44%	25%	-1.0%	9.30%	1.1%	May-15	1.06	31/08/2010			
Ausbil Australian Active Equity Fund	25%	Redeem	-14%	12%	29%	18%	2%	3.2%	9.30%	1.1%	May-15	0.87	31/08/201			
	0%	Redeem	-13%	7%	31%	19%	3%	3.0%	9.30%	1.1%		0.88				
Ausbil Australian Emerging Leaders Fund AXA Wholesale Global Equity Value Fund	0%		-13%		25%	14%	-1%		9.30%	1.1%	May-15 May-15	0.88	31/08/2010			
BlackRock Global Allocation Fund Class D Units	39%	Redeem Redeem	-17%	2% 18%	32%	21%	5%	4.0% 2.7%	9.30%	1.1%	May-15	0.89	31/08/2010 31/08/2010			
Challenger Wholesale Australian Share Fund	0%	Redeem	-12%	4%		17%	1%		9.30%	1.1%		0.89				
Colonial First State W'sale Global Resources	0%	Redeem	-15%	3%	28% 26%	15%	0%	3.5%			May-15	0.85	31/08/2010			
	52%	Redeem	-11%	23%	34%			3.8%	9.30% 9.30%	1.1%	May-15	0.85	31/08/201			
DWS Global Equity Thematic Fund GVI Global Industrial Share Fund	0%	Redeem	-11%	5%	29%	22% 18%	6% 2%	2.5% 3.2%	9.30%	1.1% 1.1%	May-15 May-15	0.90	31/08/2010			
Macquarie Int. Infrastructure Securities Fund	0%	Redeem	-16%	3%	26%	15%	0%	3.8%	9.30%	1.1%	May-15	0.85	31/08/2010			
Perennial Global Property Trust	0%	Redeem	-24%	0%	14%	4%	-10%	6.0%	9.30%	1.1%	May-15	0.77	31/08/201			
Perpetual Wholesale Australian Fund	0%	Redeem	-17%	2%	25%	14%	-1%	4.0%	9.30%	1.1%	May-15	0.84	31/08/2010			
Perpetual Wholesale Ethical SRI Fund	0%	Redeem	-17%	2%	25%	14%	-1%	4.0%	9.30%		May-15	0.84	31/08/201			
Perpetual Wholesale International Fund	30%	Redeem	-13%	14%	31%	19%	3%	3.0%	9.30%	1.1% 1.1%	May-15	0.88	31/08/201			
Platinum Asia Fund 1	100%	Stay	9%	66%	64%	50%	29%	N/A	9.30%	1.1%		1.10	31/08/2010			
Premium China Fund 1	100%	Stay	29%	96%	94%	77%	53%	N/A	9.30%	1.1%	May-15	1.10	31/08/2010			
Schroders Wholesale Australian Equity Fund	25%	Redeem	-13%	13%	31%	19%	3%	3.0%	9.30%	1.1%	May-15 May-15	0.88	31/08/201			
	0%	Redeem	-13% -16%	3%	26%	19% 15%	0%	3.8%	9.30%							
T Rowe Price Global Equity Fund Vanguard Australian Share Index Fund	0%	Redeem	-16% -15%	3% 4%	28%	15%	1%	3.8%	9.30%	1.1% 1.1%	May-15	0.85	31/08/2010			
	0%	Redeem	-15% -24%	4% 0%	28% 14%	4%	-10%	6.0%	9.30%	1.1% 1.1%	May-15 May-15	0.86	31/08/2010			
Vanguard International Share Index Fund	0%	neucem	~Z470	U76	14/0	470	-10%	0.0%	J.3U%	1.170	way-15	0.77	31/08/201			
Series 1 & 2 Fund Participation Offer		1	1	ľ			1									
Perpetual Protected Investments Series 1	370/	Dodos	- F.O/	400/	240/	340/	00/	21.6	0.360	1.40/			24 (05 (5)			
Ausbil Australian Emerging Loaders Fund	37%	Redeem	-5%	19%	31%	21%	8%	N/A	9.30%	1.1%	May-14	0.96	31/08/201			
Avanaba Clabal Engity Value Fund	31%	Redeem	-7%	16%	28%	18%	6% 7%	N/A	9.30%	1.1%	May-14	0.94	31/08/2010			
AXA Wholesale Global Equity Value Fund	37%	Redeem	-6%	18%	30%	20%	7%	N/A	9.30%	1.1%	May-14	0.95	31/08/201			
Colonial First State W'sale Global Resources	49%	Redeem	-1%	27%	37%	26%	13%	N/A	9.30%	1.1%	May-14	1.00	31/08/2010			
Macquarie Int. Infrastructure Securities Fund	68%	Stay	6%	40%	46%	35%	21%	N/A	9.30%	1.1%	May-14	1.07	31/08/201			
Perennial Global Property Wholesale Trust	52%	Redeem	0%	29%	38%	27%	14%	N/A	9.30%	1.1%	May-14	1.01	31/08/2010			



At a Glance Guide to CPPI Redemption

Last updated: 6th September 2010

Red = Redemption is likely to be beneficial

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

Green = Stay with product likely to be more beneficial

CPPI/Threshold Managed Investments

	Last updated: 6th September 2010			_	11 /1 .			suments					
			1	OV	erall gain/lo				estment Lo	oan			1
	Participation	1			1	Switch to	Switch to	100%					
	rate in		Overall	B	C. Salas	alternative	alternative	Protection -	Current	Break			
	underlying	B	gain/loss on	Remain in	Switch to	term	term	Equivalent	variable	costs of			
	managed	Redeem or	early	current	alternative	deposit	deposit	return to	interest	variable	Maturity date	Unit price	Unit prices, as
	fund	Stay	redemption	fund	investment	(zero tax)	(46.5% tax)	break even	rate	loan*	aate	price	of
Series 1 & 2 Fund Participation Offer													
Perpetual Protected Investments Series 1	E40/	B. d	201	2001		250/	100/	21/2	0.000/	4.40/			
Perpetual Wholesale Australian Share Fund	51%	Redeem	-2%	26%	35%	25%	12%	N/A	9.30%	1.1%	May-14	0.99	31/08/2010
PM Capital Absolute Performance Fund	30%	Redeem	-7%	16%	28%	18%	6%	N/A	9.30%	1.1%	May-14	0.94	31/08/2010
UBS Australian Share Fund	45%	Redeem	-4%	22%	33%	22%	9%	N/A	9.30%	1.1%	May-14	0.97	31/08/2010
Perpetual Protected Investments Series 2													
Ausbil Australian Emerging Leaders Fund	32%	Redeem	-9%	19%	36%	25%	8%	N/A	9.30%	0.8%	Apr-15	0.92	31/08/2010
AXA Wholesale Global Equity Value Fund	32%	Redeem	-9%	19%	36%	25%	8%	, N/A	9.30%	0.8%	Apr-15	0.92	31/08/2010
Colonial First State W'sale Global Resources	41%	Redeem	-4%	29%	44%	32%	14%	N/A	9.30%	0.8%	Apr-15	0.97	31/08/2010
GVI Global Industrial Share Fund	59%	Redeem	-4%	33%	44%	32%	14%	N/A	9.30%	0.8%	Apr-15	0.97	31/08/2010
Perpetual Wholesale Australian Fund	57%	Redeem	-4%	33%	44%	32%	14%	N/A	9.30%	0.8%	Apr-15	0.97	31/08/2010
	0170		170	3370		3270	1170	,	3.3070	0.070	7407 23	0.57	31/00/2010
Macquarie Fusion Funds													
Jun-09													
Ausbil Australian Emerging Leaders Fund	100%	Stay	24%	81%	79%	64%	44%	N/A	8.70%	1.1%	Nov-14	1.25	30/07/2010
BT Wholesale Core Australian Share Fund	100%	Stay	19%	74%	72%	58%	38%	N/A	8.70%	1.1%	Nov-14	1.20	30/07/2010
Colonial First State W'sale Global Resources	100%	Stay	25%	83%	82%	66%	46%	N/A	8.70%	1.1%	Nov-14	1.26	30/07/2010
GVI Global Industrial Share Fund	100%	Stay	12%	65%	63%	49%	31%	N/A	8.70%	1.1%	Nov-14	1.13	30/07/2010
Perennial Value Shares Trust	100%	Stay	20%	76%	74%	60%	40%	N/A	8.70%	1.1%	Nov-14	1.21	30/07/2010
Macquarie Int. Infrastructure Securities Fund	100%	Stay	21%	77%	76%	61%	41%	N/A	8.70%	1.1%	Nov-14	1.22	30/07/2010
Perpetual's Wholesale Australian Fund	100%	Stay	24%	82%	80%	65%	45%	N/A	8.70%	1.1%	Nov-14	1.25	30/07/2010
Platinum Asia Fund	100%	Stay	11%	63%	61%	47%	29%	N/A	8.70%	1.1%	Nov-14	1.12	30/07/2010
Platinum International Fund	100%	Stay	6%	56%	54%	41%	24%	N/A	8.70%	1.1%	Nov-14	1.07	30/07/2010
Premium China Fund	100%	Stay	10%	62%	60%	46%	29%	N/A	8.70%	1.1%	Nov-14	1.11	30/07/2010
Vanguard Australian Shares Index Fund	100%	Stay	20%	76%	75%	60%	40%	N/A	8.70%	1.1%	Nov-14	1.21	30/07/2010
Vanguard Int. Shares Index Fund (Hedged)	100%	Stay	22%	79%	77%	62%	42%	N/A	8.70%	1.1%	Nov-14	1.23	
	100%		3%	52%		37%	21%		8.70%	1.1%			30/07/2010
Walter Scott Global Equity Fund		Stay			50%			N/A			Nov-14	1.05	30/07/2010
Winton Global Alpha Fund	100%	Stay	2%	50%	48%	36%	19%	N/A	8.70%	1.1%	Nov-14	1.03	30/07/2010
Zurich Inv's Global Thematic Share Fund	100%	Stay	1%	48%	46%	34%	18%	N/A	8.70%	1.1%	Nov-14	1.02	30/07/2010
Nov-08													
Ausbil Australian Active Equity Fund	100%	Stay	32%	94%	92%	76%	54%	N/A	9.90%	1.2%	Nov-14	1.33	30/07/2010
Ausbil Australian Emerging Leaders Fund	60%	Redeem	45%	97%	110%	93%	69%	N/A	9.90%	1.2%	Nov-14	1.46	30/07/2010
BT Wholesale Core Australian Share Fund	100%	Stay	29%	89%	87%	71%	50%	N/A	9.90%	1.2%	Nov-14	1.30	30/07/2010
Colonial First State W'sale Global Resources	77%	Stay	52%	114%	121%	102%	78%	N/A	9.90%	1.2%	Nov-14	1.53	30/07/2010
DWS Global Equity Agribusiness Fund	100%	Stay	64%	140%	138%	118%	92%	N/A	9.90%	1.2%	Nov-14	1.65	30/07/2010
Perpetual's Wholesale Australian Fund	100%	Stay	40%	105%	103%	86%	63%	N/A	9.90%	1.2%	Nov-14	1.41	30/07/2010
Platinum Asia Fund	100%	Stay	47%	115%	113%	95%	71%	N/A	9.90%	1.2%	Nov-14	1.48	30/07/2010
Platinum International Fund	100%	Stay	15%	68%	67%	52%	34%	N/A	9.90%	1.2%	Nov-14	1.16	30/07/2010
Premium China Fund	100%	Stay	40%	105%	103%	86%	63%	N/A	9.90%	1.2%	Nov-14	1.41	30/07/2010
Vanguard Australian Shares Index Fund	100%	Stay	25%	83%	81%	66%	46%	N/A	9.90%	1.2%	Nov-14	1.26	30/07/2010
Vanguard Int. Shares Index Fund (Hedged)	100%	Stay	13%	66%	65%	51%	32%	N/A	9.90%	1.2%	Nov-14	1.15	30/07/2010
Vanguard Property Securities Index Fund	26%	Redeem	-1/1%	10%	25%	14%	0%	N/A	9.90%	1.2%	Nov-14	0.97	20/07/2010
Walter Scott Global Equity Fund	76%	Stay	-3%	36%	40%	28%	13%	N/A	9.90%	1.2%	Nov-14	0.98	30/07/2010
waiter Scott Global Equity Fullu	7070	July	-370	3070	4070	20/0	1370	N/A	3.30%	1.2/0	1000-14	0.38	30/07/2010
Jun-08													
Aberdeen Asian Opportunities Fund	78%	Stay	7%	36%	38%	29%	18%	N/A	10.10%	1.3%	Jun-13	1.08	30/07/2010
Ausbil Australian Active Equity Fund	5%	Redeem	-12%	1%	13%	5%	-3%	4.7%	10.10%	1.3%	Jun-13	0.89	30/07/2010
Ausbil Australian Emerging Leaders Fund	7%	Redeem	-13%	0%	12%	4%	-4%	4.9%	10.10%	1.3%	Jun-13	0.88	30/07/2010
Axa's Wholesale Global Equity Value Fund	4%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.10%	1.3%	Jun-13	0.88	30/07/2010
BT Wholesale Core Australian Share Fund	6%	Redeem	-13%	1%	12%	5%	-3%	4.7%	10.10%	1.3%	Jun-13	0.89	30/07/2010
Challenger Wholesale Australian Share Fund	4%	Redeem	-13%	-1%	11%	4%	-4%	5.0%	10.10%	1.3%	Jun-13	0.88	30/07/2010
Colonial First State W'sale Global Resources	5%	Redeem	-14%	-1%	11%	3%	-5%	5.3%	10.10%	1.3%	Jun-13	0.87	30/07/2010
DWS Global Equity Thematic Fund	26%	Redeem	-9%	8%	17%	9%	1%	3.3%	10.10%	1.3%	Jun-13	0.92	30/07/2010
DWS Global Equity Agribusiness Fund	5%	Redeem	-16%	0%	8%	1%	-7%	6.0%	10.10%	1.3%	Jun-13	0.86	30/07/2010
Eley Griffiths Group Small Companies Fund	4%	Redeem	-12%	0%	13%	5%	-3%	4.7%	10.10%	1.3%	Jun-13	0.89	30/07/2010
GVI Global Industrial Share Fund	4%	Redeem	-12%	0%	13%	5%	-3%	4.7%	10.10%	1.3%	Jun-13	0.89	30/07/2010
Perennial Global Property Trust	5%	Stay	-24%	0%	-2%	-8%	-16%	9.6%	10.10%	1.3%	Jun-13	0.78	30/07/2010
Macquarie-Globalis BRIC Ad'ge Fund (Hedged)	13%	Redeem	-12%	3%	14%	6%	-16%	4.4%	10.10%	1.3%	Jun-13 Jun-13	0.78	30/07/2010
Macquarie Int. Infrastructure Securities Fund	15%	Redeem	-12%	3%	14%	6%	-2% -2%	4.4%	10.10%	1.3%	Jun-13 Jun-13	0.90	30/07/2010
	6%												
BlackRock (Merrill Lynch) Global Allocation	15%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.10%	1.3%	Jun-13	0.88	30/07/2010
Perpetual's Wholesale Australian Fund		Redeem	-11%	4%	14%	7%	-2%	4.1%	10.10%	1.3%	Jun-13	0.90	30/07/2010
Platinum Asia Fund	77%	Stay	7%	36%	38%	29%	18%	N/A	10.10%	1.3%	Jun-13	1.09	30/07/2010
Platinum International Fund	100%	Stay	22%	58%	56%	46%	34%	N/A	10.10%	1.3%	Jun-13	1.23	30/07/2010
Premium China Fund	100%	Stay	19%	54%	53%	43%	31%	N/A	10.10%	1.3%	Jun-13	1.20	30/07/2010
Russell Emerging Markets Fund	20%	Redeem	-10%	5%	16%	8%	-1%	3.7%	10.10%	1.3%	Jun-13	0.91	30/07/2010
Van Eyk Blueprint Australian Shares Fund	6%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.10%	1.3%	Jun-13	0.89	30/07/2010
Vanguard Australian Shares Index Fund	5%	Redeem	-12%	1%	13%	5%	-3%	4.7%	10.10%	1.3%	Jun-13	0.89	30/07/2010
Vanguard Int. Shares Index Fund (Hedged)	6%	Redeem	-13%	0%	12%	5%	-4%	4.9%	10.10%	1.3%	Jun-13	0.88	30/07/2010
Vanguard Property Securities Index Fund	4%	Redeem	-14%	-1%	11%	4%	-5%	5.2%	10.10%	1.3%	Jun-13	0.87	30/07/2010
Walter Scott Global Equity Fund	58%	Stay	-1%	22%	27%	19%	9%	N/A	10.10%	1.3%	Jun-13	1.00	30/07/2010



At a Glance Guide to CPPI Redemption

Red = Redemption is likely to be beneficial

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

Green = Stay with product likely to be more beneficial

FOCUS 2 1300 559 869	Green = Stay with product likely to be mu Last updated: 28th February 2010 CPPI/Threshold Ma										nore beneficial anaged Investments					
	Last apacitos.	ZOUTT ODTAC	y 2010	Ov	erall gain/lo	Inve	T T T T T T T T T T T T T T T T T T T									
	Participation rate in		Overall			Switch to alternative	Switch to alternative	100% Protection -	Current	Break						
	underlying managed fund	Redeem or Stay	gain/loss on early redemption	Remain in current fund	Switch to alternative investment	term deposit (zero tax)	term deposit (46.5% tax)	Equivalent return to break even	variable interest rate	costs of variable loan*	Maturity date	Unit price	Unit prices, of			
Macquarie Fusion Funds																
Nov-07 Aberdeen Asian Opportunities Fund	12%	Redeem	-12%	2%	13%	6%	-3%	4.5%	10.00%	1.3%	Jun-13	0.89	30/07/20			
Ausbil Australian Active Equity Fund	4%	Redeem	-13%	0%	12%	4%	-4%	4.9%	10.00%	1.3%	Jun-13	0.88	30/07/20			
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-13%	0%	12%	4%	-4%	5.0%	10.00%	1.3%	Jun-13	0.88	30/07/20			
Axa's Wholesale Global Equity Value Fund	3%	Redeem Redeem	-14%	-1%	11%	4%	-5%	5.2%	10.00%	1.3%	Jun-13	0.88	30/07/20			
Challenger Wholesale Australian Share Fund	3% 3%	Redeem	-13% -14%	0% -2%	12% 10%	5% 3%	-4% -5%	4.9% 5.4%	10.00% 10.00%	1.3% 1.3%	Jun-13 Jun-13	0.88	30/07/20			
DWS Global Equity Thematic Fund	4%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.00%	1.3%	Jun-13	0.88	30/07/20			
Eley Griffiths Group Small Companies Fund	4%	Redeem	-13%	0%	12%	4%	-4%	4.9%	10.00%	1.3%	Jun-13	0.88	30/07/2			
Fidelity Australian Equities Fund GVI Global Industrial Share Fund	4% 4%	Redeem Redeem	-12% -13%	0% 0%	13% 12%	5% 5%	-3% -4%	4.7% 4.8%	10.00% 10.00%	1.3% 1.3%	Jun-13 Jun-13	0.89	30/07/2			
Perennial Global Property Trust	3%	Redeem	-17%	0%	6%	0%	-8%	6.7%	10.00%	1.3%	Jun-13	0.84	30/07/2			
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-13%	-1%	11%	4%	-4%	5.1%	10.00%	1.3%	Jun-13	0.88	30/07/20			
BlackRock (Merrill Lynch) Global Allocation Macquarie Asian Alpha Fund	5% 47%	Redeem Redeem	-13% -3%	0% 18%	12% 25%	5% 17%	-4% 8%	4.9% N/A	10.00%	1.3%	Jun-13 Jun-13	0.88	30/07/20			
Perpetual's Wholesale Australian Fund	5%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.00%	1.3%	Jun-13	0.88	30/07/20			
Premium China Fund	12%	Redeem	-12%	2%	13%	5%	-3%	4.6%	10.00%	1.3%	Jun-13	0.89	30/07/2			
JBS Property Securities Fund /an Eyk Blueprint Australian Shares Fund	2% 4%	Redeem Redeem	-15% -15%	0% 0%	10% 9%	3% 2%	-6% -6%	5.5% 5.8%	10.00% 10.00%	1.3% 1.3%	Jun-13 Jun-13	0.87 0.86	30/07/20 30/07/20			
/an Eyk Blueprint Australian Shares Fund /an Eyk Blueprint International Shares Fund	4%	Redeem	-15% -13%	-1%	9% 11%	2% 4%	-6% -4%	5.8%	10.00%	1.3%	Jun-13 Jun-13	0.86	30/07/2			
Vanguard Australian Shares Index Fund	4%	Redeem	-13%	-1%	11%	4%	-4%	5.0%	10.00%	1.3%	Jun-13	0.88	30/07/2			
/anguard Int. Shares Index Fund (Hedged)	5%	Redeem	-15%	-2%	10%	3%	-6%	5.5%	10.00%	1.3%	Jun-13	0.87	30/07/2			
Valter Scott Global Equity Fund	25%	Redeem	-9%	7%	17%	9%	0%	N/A	10.00%	1.3%	Jun-13	0.92	30/07/2			
Jun-07 Aberdeen Asian Opportunities Fund	16%	Redeem	-6%	4%	11%	6%	0%	3.2%	9.15%	1.2%	Jun-12	0.95	30/07/2			
Ausbil Australian Active Equity Fund	4%	Redeem	-8%	1%	8%	3%	-3%	4.7%	9.15%	1.2%	Jun-12	0.93	30/07/2			
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2			
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-9%	0%	7%	2%	-3%	5.1%	9.15%	1.2%	Jun-12	0.92	30/07/2			
Challenger Wholesale Australian Share Fund Colonial First State W'sale Global Resources	4% 3%	Redeem Redeem	-9% -10%	0% -1%	7% 6%	2% 1%	-3% -4%	5.1% 5.5%	9.15% 9.15%	1.2% 1.2%	Jun-12 Jun-12	0.92 0.91	30/07/2 30/07/2			
DWS Global Equity Thematic Fund	4%	Redeem	-9%	0%	8%	2%	-3%	4.9%	9.15%	1.2%	Jun-12	0.92	30/07/2			
Deutsche Strategic Value Fund	5%	Stay	-19%	0%	-4%	-9%	-14%	11.6%	9.15%	1.2%	Jun-12	0.82	30/07/2			
Eley Griffiths Group Small Companies Fund GVI Global Industrial Share Fund	4% 4%	Redeem Redeem	-9% -9%	0% 0%	8% 8%	2% 2%	-3% -3%	4.8% 4.8%	9.15% 9.15%	1.2% 1.2%	Jun-12 Jun-12	0.93	30/07/20 30/07/20			
Perennial Global Property Trust	3%	Redeem	-11%	0%	6%	0%	-5%	6.0%	9.15%	1.2%	Jun-12	0.91	30/07/2			
Perennial Value Shares Trust	5%	Redeem	-8%	2%	9%	4%	-2%	4.2%	9.15%	1.2%	Jun-12	0.94	30/07/2			
Macquarie Global Private Equity Securities Macquarie Int. Infrastructure Securities Fund	2% 4%	Redeem Redeem	-9% -8%	-1% 1%	7% 9%	2% 3%	-4% -2%	5.2% 4.3%	9.15% 9.15%	1.2% 1.2%	Jun-12 Jun-12	0.92	30/07/2 30/07/2			
Macquarie Property Income Fund	0.4%	Stay	-13%	0%	2%	-3%	-8%	7.7%	9.15%	1.2%	Jun-12	0.88	30/07/2			
BlackRock (Merrill Lynch) Global Allocation	5%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.15%	1.2%	Jun-12	0.93	30/07/2			
Macquarie Asian Alpha Fund Perpetual's Wholesale Australian Fund	46% 5%	Redeem Redeem	1% -9%	15% 0%	19% 8%	13% 2%	7% -3%	N/A 4.8%	9.15% 9.15%	1.2% 1.2%	Jun-12 Jun-12	1.02 0.93	30/07/2			
PM Capital Absolute Performance Fund	4%	Redeem	-8%	1%	8%	3%	-3%	4.7%	9.15%	1.2%	Jun-12	0.93	30/07/2			
Premium China Fund	15%	Redeem	-6%	4%	11%	5%	0%	N/A	9.15%	1.2%	Jun-12	0.95	30/07/2			
Russell Global Opportunities Fund JBS Property Securities Fund	4% 2%	Redeem Redeem	-8% -10%	1% -1%	9% 6%	3% 1%	-2% -4%	4.4% 5.6%	9.15% 9.15%	1.2% 1.2%	Jun-12 Jun-12	0.93 0.91	30/07/2 30/07/2			
/an Eyk Blueprint Australian Shares Fund	4%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2			
/an Eyk Blueprint International Shares Fund	4%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.15%	1.2%	Jun-12	0.93	30/07/2			
Valter Scott Global Equity Fund Jurich Inv's Global Thematic Share Fund	20% 15%	Redeem Redeem	-5% -6%	5% 4%	12% 11%	6% 5%	1% 0%	N/A 3.3%	9.15% 9.15%	1.2% 1.2%	Jun-12 Jun-12	0.96 0.95	30/07/2 30/07/2			
		neacem	-070	470	11/0	570	070	3.370	3.1370	1.270	Juli-12	0.55	30/07/2			
Nov-06 Ausbil Australian Emerging Leaders Fund	5%	Redeem	-8%	1%	8%	3%	-3%	4.7%	9.20%	1.2%	Jun-12	0.93	30/07/2			
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-9%	0%	8%	2%	-3%	4.9%	9.20%	1.2%	Jun-12	0.92	30/07/2			
Colonial First State W'sale Geared Share Fund	3%	Redeem	-9%	0%	7%	2%	-3%	5.1%	9.20%	1.2%	Jun-12	0.92	30/07/2			
erennial Global Property Trust Nacquarie Int. Infrastructure Securities Fund	2% 4%	Redeem Redeem	-9% -8%	0% 1%	8% 8%	2% 3%	-3% -2%	4.8% 4.5%	9.20% 9.20%	1.2% 1.2%	Jun-12 Jun-12	0.93 0.93	30/07/2			
lackRock (Merrill Lynch) Global Allocation	5%	Redeem	-8%	1%	9%	3%	-2%	4.3%	9.20%	1.2%	Jun-12	0.93	30/07/2			
Macquarie Asian Alpha Fund	100%	Stay	25%	48%	47%	40%	32%	N/A	9.20%	1.2%	Jun-12	1.26	30/07/2			
Perpetual's Wholesale Australian Fund PM Capital Absolute Performance Fund	15% 3%	Redeem Redeem	-6% -8%	4% 1%	11% 8%	5% 3%	0% -2%	3.3% 4.5%	9.20% 9.20%	1.2% 1.2%	Jun-12 Jun-12	0.95	30/07/2 30/07/2			
	2%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.20%	1.2%	Jun-12 Jun-12	0.93	30/07/2			
JBS Australian Share Fund	=70				10%	5%	0%	3.5%	9.20%	1.2%	Jun-12	0.95	30/07/2			
Valter Scott Global Equity Fund	15%	Redeem	-6%	4%												
Valter Scott Global Equity Fund		Redeem Redeem	-6% -6%	4%	11%	5%	0%	3.3%	9.20%	1.2%	Jun-12	0.95	30/07/2			
Valter Scott Global Equity Fund Jurich Inv's Global Thematic Share Fund Jun-06	15% 15%	Redeem	-6%	4%	11%	5%										
Nalter Scott Global Equity Fund Curich Inv's Global Thematic Share Fund Jun-06 Aberdeen Asian Opportunities Fund	15% 15% 27%	Redeem Redeem	-6% 3%	4% 9%	11%	5% 8%	6%	N/A	9.20%	1.2%	Jun-11	1.04	30/07/2			
Walter Scott Global Equity Fund Zurich Inv's Global Thematic Share Fund Jun-06 Aberdeen Asian Opportunities Fund Ausbil Australian Emerging Leaders Fund	15% 15%	Redeem	-6%	4%	11%	5%							30/07/20 30/07/20			
JBS Australian Share Fund Walter Scott Global Equity Fund Zurich Inv's Global Thematic Share Fund Aberdeen Asian Opportunities Fund Ausbil Australian Emerging Leaders Fund Axa's Wholesale Global Equity Value Fund Challenger Orion Australian Share Fund Aberdeen Actively Hedged Int. Equities Fund	15% 15% 27% 5%	Redeem Redeem Redeem	-6% 3% -3%	4% 9% 2%	11% 11% 4%	5% 8% 2%	6% -1%	N/A 3.9%	9.20% 9.20%	1.2% 1.2%	Jun-11 Jun-11	1.04 0.98	30/07/20 30/07/20 30/07/20 30/07/20 30/07/20			



At a Glance Guide to CPPI Redemption

Last updated: 6th September 2010

Red = Redemption is likely to be beneficial

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

Green = Stay with product likely to be more beneficial

CPPI/Threshold Managed Investments

	Lasi upualeu.			Overall gain/loss at maturity^				Inve			Stillelits		
	Dauticia etica				Crail gailly lo	Switch to			Stillent Lo				
	Participation		Overall				Switch to	100%	Current	Break	1		
	rate in		Overall	Damain in	Switch to	alternative	alternative	Protection -	Current		1		
	underlying	Redeem or	gain/loss on	Remain in current	alternative	term deposit	term deposit	Equivalent return to	variable interest	costs of variable	1		
	managed fund	Stay	early redemption	fund	investment	(zero tax)	(46.5% tax)	break even	rate	loan*	Maturity date	Unit price	Unit prices, as of
	Tullu	Jiay	redemption	Tullu	investment	(Zeio tax)	(40.370 tax)	DIEAK EVEII	Tate	IUali	uute	price	0j
Macquarie Fusion Funds									i '		1		
Jun-06		B. J	201		=0/	201	00/	2.20/	0.000/	4.007			
Perennial Value Shares Trust	5%	Redeem	-3%	2%	5%	2%	0%	3.2%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Macquarie Int. Infrastructure Securities Fund	5%	Redeem	-3%	2%	5%	2%	0%	3.6%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Property Securities Portfolio	3%	Redeem	-4%	1%	4%	1%	-2%	5.0%	9.20%	1.2%	Jun-11	0.97	30/07/2010
Perpetual's Wholesale Australian Fund	5%	Redeem	-3%	2%	5%	2%	-1%	3.8%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Perpetual's Wholesale International Fund	4%	Redeem	-3%	2%	5%	2%	0%	3.7%	9.20%	1.2%	Jun-11	0.98	30/07/2010
PM Capital Absolute Performance Fund	4%	Redeem	-3%	2%	5%	2%	0%	3.4%	9.20%	1.2%	Jun-11	0.98	30/07/2010
UBS Australian Share Fund	2%	Redeem	-3%	2%	5%	3%	0%	3.2%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Van Eyk Blueprint Australian Shares Fund	3%	Redeem	-3%	2%	5%	2%	0%	3.4%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Van Eyk Blueprint International Shares Fund	3%	Redeem	-4%	1%	4%	2%	-1%	4.0%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Walter Scott Global Equity Fund	15%	Redeem	-2%	4%	6%	4%	1%	1.8%	9.20%	1.2%	Jun-11	1.00	30/07/2010
D													
Dec-05		Dodson	40/	407	20/	10/	20/	E 00/	0.700/	1.30/		0	20/07/7
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-4%	1%	3%	1%	-2%	5.0%	9.70%	1.2%	Jun-11	0.97	30/07/2010
Challenger Orion Australian Share Fund	4%	Redeem	-3%	2%	5%	2%	0%	3.4%	9.70%	1.2%	Jun-11	0.98	30/07/2010
Aberdeen Actively Hedged Int. Equities Fund	4%	Redeem	-3%	2%	5%	2%	0%	3.4%	9.70%	1.2%	Jun-11	0.98	30/07/2010
HFA Diversified Investments Fund	25%	Redeem	-5%	0%	2%	0%	-3%	N/A	9.70%	1.2%	Jun-11	0.96	30/07/2010
Perennial Value Shares Trust	21%	Redeem	1%	7%	9%	7%	4%	N/A	9.70%	1.2%	Jun-11	1.02	30/07/2010
Perpetual's Wholesale Australian Fund	20%	Redeem	0%	6%	8%	6%	3%	N/A	9.70%	1.2%	Jun-11	1.01	30/07/2010
Perpetual's Wholesale International Fund	12%	Redeem	-2%	3%	6%	3%	1%	1.1%	9.70%	1.2%	Jun-11	0.99	30/07/2010
PM Capital Absolute Performance Fund	4%	Redeem	-3%	2%	5%	2%	0%	1.9%	9.70%	1.2%	Jun-11	0.98	30/07/2010
UBS Australian Share Fund	12%	Redeem	-2%	4%	6%	4%	1%	0.6%	9.70%	1.2%	Jun-11	0.99	30/07/2010
Macquarie Reflexion Trusts													
Jun-09										,	ĺ		
BRIC and Emerging Markets Trust	78%	Stay	13%	78%	88%	69%	41%	N/A	6.60%		Jun-16	1.09	31/07/2010
China Trust	55%	Redeem	11%	65%	85%	66%	38%	N/A	6.60%		Jun-16	1.07	31/07/2010
Jun-08													
Asia Property Trust	0%	Redeem	-8%	12%	41%	29%	10%	1.7%	5.95%		Jun-15	0.96	31/07/2010
BRIC and Emerging Markets Trust	45%	Redeem	9%	48%	67%	52%	31%	N/A	5.95%		Jun-15	1.12	31/07/2010
China Trust	10%	Redeem	-6%	17%	43%	31%	12%	N/A	5.95%		Jun-15	0.97	31/07/2010
Commodity Trust	0%	Redeem	-8%	12%	41%	29%	10%	1.7%	5.30%		Jun-15	0.91	31/07/2010
Japan Focus Trust	0%	Redeem	-19%	-1%	24%	13%	-3%	4.3%	7.95%		Jun-15	0.96	31/07/2010
Middle East Trust	0%	Redeem	-10%	10%	38%	26%	8%	2.1%	5.95%		Jun-15	0.94	31/07/2010
Renewable Energy Trust	0%	Redeem	-10%	10%	37%	26%	8%	2.2%	5.30%		Jun-15	0.89	31/07/2010
Dec-07										,	ĺ		
Asia Property Trust	0%	Redeem	-10%	11%	39%	27%	9%	2.0%	5.40%		Dec-14	0.89	31/07/2010
BRIC and Emerging Markets Trust	0%	Redeem	-6%	14%	44%	31%	12%	1.4%	5.40%		Dec-14	0.92	31/07/2010
China Trust	0%	Redeem	-6% -9%	11%	40%	27%	9%	2.0%	5.40%		Dec-14 Dec-14	0.92	31/07/2010
	0%	Redeem		16%			9% 15%	1.0%	5.40%			0.89	
Commodity Trust			-5%		47%	34%					Dec-14		31/07/2010
Japan Focus Trust	0%	Redeem	-3%	18%	49%	36%	16%	0.6%	6.95%		Dec-14	1.02	31/07/2010
wenewable Energy Trust	0%	Redeem	-0%	15%	45%	32%	13%	1.3%	5.05%		Dec-14	0.92	31/07/2010
Jun-07											1		
BRIC and Emerging Markets Trust	26%	Redeem	3%	31%	52%	39%	21%	N/A	5.60%		Jun-14	0.97	31/07/2010
China Trust	12%	Redeem	-1%	21%	45%	33%	16%	N/A	5.60%		Jun-14	0.93	31/07/2010
Japan Focus Trust	0%	Redeem	-12%	6%	30%	19%	4%	2.8%	6.75%		Jun-14	1.04	31/07/2010
Renewable Energy Trust	0%	Redeem	-7%	11%	37%	25%	9%	1.7%	5.05%		Jun-14	0.92	31/07/2010
Japan Focus Trust Variation	0%	Redeem	-7 <i>7</i> 0 -23%	0%	14%	4%	-9%	5.9%	8.40%		Jun-14	0.92	31/07/2010
							3,0	3.370	3070			J.J2	51, 37, 2010
Nov-06													
BRIC and Emerging Markets Trust	46%	Redeem	12%	43%	57%	44%	28%	N/A	5.70%		Jun-14	1.06	31/07/2010
Jun-06											1		
China Trust	37%	Redeem	4%	28%	41%	31%	18%	N/A	5.35%		Jun-13	0.96	31/07/2010
	0%	Redeem	4% -5%	9%	28%	19%	7%	1.5%	5.05%		Jun-13 Jun-13	0.96	31/07/2010
Emerging Markets Trust	U/0	Acueeni	-370	370	2070	1370	170	1.570	3.03%		Jun-13	0.97	31/07/2010
Jun-05	1	1			l	l	l		1 '	1	1	l	1
	<u> </u>							<u> </u>					
Asia Trust 2005 (USD)	0%	Redeem	-3%	8%	21%	13%	6%	1.1%	7.00%		Jun-12	1.18	31/07/2010

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.

*Aln producing this table, we have made certain assumptions to assist in projecting likely outcomes: Assumed equity growth rate = 9%po, CPPI product cash growth rate = 4.1% (overall average). "Switch to term deposit" rates assumed as market leading rates sourced www.moneymarket.com.au 15/09/10 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

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