

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: 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

	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	-26%	0%	-9%	-14%	-20%	11.8%	7.655% <i>f</i>	1.9%	Dec-12	0.76	30/06/2010
Octane Fund Series 2 [†]	0%	Stay	-30%	0%	-7%	-13%	-21%	10.4%	7.835% <i>f</i>	2.1%	Sep-13	0.73	30/06/2010
Octane Asia**	0%	Redeem	-24%	0%	8%	-1%	-12%	6.0%	8.45% <i>f</i>	2.6%	Jun-14	0.79	30/06/2010
Octane Global Fund - Asia	55%	Stay	-25%	10%	17%	6%	-10%	N/A	9.05% <i>f</i>	3.4%	Jul-15	0.78	31/05/2010
Octane Global Fund - US	55%	Stay	-26%	9%	15%	5%	-11%	N/A	9.05% <i>f</i>	3.4%	Jul-15	0.77	31/05/2010
Octane Global Fund - Europe	55%	Stay	-26%	9%	15%	5%	-11%	N/A	9.05% <i>f</i>	3.4%	Jul-15	0.77	31/05/2010
Octane 5 Fund	93%	Stay	-8%	60%	56%	40%	16%	N/A	11.45% <i>f</i>	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	30/06/2010
Perpetual Protected Investments Series 1													
Ausbil Australian Active Equity Fund	0%	Redeem	-11%	7%	23%	13%	1%	3.2%	9.30%	1.1%	May-14	0.92	31/08/2010
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	31/08/2010
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%	May-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	31/08/2010
UBS Australian Share Fund	0%	Redeem	-9%	7%	26%	16%	4%	2.6%	9.30%	1.1%	May-14	0.92	31/08/2010
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
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	31/08/2010
Ausbil Australian Emerging Leaders Fund	0%	Redeem	-13%	7%	31%	19%	3%	3.0%	9.30%	1.1%	May-15	0.88	31/08/2010
AXA Wholesale Global Equity Value Fund	0%	Redeem	-17%	2%	25%	14%	-1%	4.0%	9.30%	1.1%	May-15	0.84	31/08/2010
BlackRock Global Allocation Fund Class D Units	39%	Redeem	-12%	18%	32%	21%	5%	2.7%	9.30%	1.1%	May-15	0.89	31/08/2010
Challenger Wholesale Australian Share Fund	0%	Redeem	-15%	4%	28%	17%	1%	3.5%	9.30%	1.1%	May-15	0.86	31/08/2010
Colonial First State W'sale Global Resources	0%	Redeem	-16%	3%	26%	15%	0%	3.8%	9.30%	1.1%	May-15	0.85	31/08/2010
DWS Global Equity Thematic Fund	52%	Redeem	-11%	23%	34%	22%	6%	2.5%	9.30%	1.1%	May-15	0.90	31/08/2010
GVI Global Industrial Share Fund	0%	Redeem	-14%	5%	29%	18%	2%	3.2%	9.30%	1.1%	May-15	0.87	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	31/08/2010
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%	1.1%	May-15	0.84	31/08/2010
Perpetual Wholesale International Fund	30%	Redeem	-13%	14%	31%	19%	3%	3.0%	9.30%	1.1%	May-15	0.88	31/08/2010
Platinum Asia Fund 1	100%	Stay	9%	66%	64%	50%	29%	N/A	9.30%	1.1%	May-15	1.10	31/08/2010
Premium China Fund 1	100%	Stay	29%	96%	94%	77%	53%	N/A	9.30%	1.1%	May-15	1.30	31/08/2010
Schroders Wholesale Australian Equity Fund	25%	Redeem	-13%	13%	31%	19%	3%	3.0%	9.30%	1.1%	May-15	0.88	31/08/2010
T Rowe Price Global Equity Fund	0%	Redeem	-16%	3%	26%	15%	0%	3.8%	9.30%	1.1%	May-15	0.85	31/08/2010
Vanguard Australian Share Index Fund	0%	Redeem	-15%	4%	28%	17%	1%	3.5%	9.30%	1.1%	May-15	0.86	31/08/2010
Vanguard International Share Index Fund	0%	Redeem	-24%	0%	14%	4%	-10%	6.0%	9.30%	1.1%	May-15	0.77	31/08/2010
Series 1 & 2 Fund Participation Offer													
Perpetual Protected Investments Series 1													
Ausbil Australian Active Equity Fund	37%	Redeem	-5%	19%	31%	21%	8%	N/A	9.30%	1.1%	May-14	0.96	31/08/2010
Ausbil Australian Emerging Leaders Fund	31%	Redeem	-7%	16%	28%	18%	6%	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	31/08/2010
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	31/08/2010
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
Perennial W'sale Growth Aus. Shares Trust	33%	Redeem	-5%	19%	31%	21%	8%	N/A	9.30%	1.1%	May-14	0.96	31/08/2010

	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*			
Series 1 & 2 Fund Participation Offer Perpetual Protected Investments Series 1													
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
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	30/07/2010
Walter Scott Global Equity Fund	100%	Stay	3%	52%	50%	37%	21%	N/A	8.70%	1.1%	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	-14%	10%	25%	14%	0%	N/A	9.90%	1.2%	Nov-14	0.87	30/07/2010
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
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%	-2%	4.4%	10.10%	1.3%	Jun-13	0.90	30/07/2010
Macquarie Int. Infrastructure Securities Fund	15%	Redeem	-12%	3%	14%	6%	-2%	4.3%	10.10%	1.3%	Jun-13	0.90	30/07/2010
BlackRock (Merrill Lynch) Global Allocation	6%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.10%	1.3%	Jun-13	0.88	30/07/2010
Perpetual's Wholesale Australian Fund	15%	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

	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*			
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	30/07/2010
Ausbil Australian Active Equity Fund	4%	Redeem	-13%	0%	12%	4%	-4%	4.9%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-13%	0%	12%	4%	-4%	5.0%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-14%	-1%	11%	4%	-5%	5.2%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Challenger Wholesale Australian Share Fund	3%	Redeem	-13%	0%	12%	5%	-4%	4.9%	10.00%	1.3%	Jun-13	0.88	30/07/2010
	3%	Redeem	-14%	-2%	10%	3%	-5%	5.4%	10.00%	1.3%	Jun-13	0.87	30/07/2010
DWS Global Equity Thematic Fund	4%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Eley Griffiths Group Small Companies Fund	4%	Redeem	-13%	0%	12%	4%	-4%	4.9%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Fidelity Australian Equities Fund	4%	Redeem	-12%	0%	13%	5%	-3%	4.7%	10.00%	1.3%	Jun-13	0.89	30/07/2010
GVI Global Industrial Share Fund	4%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Perennial Global Property Trust	3%	Redeem	-17%	0%	6%	0%	-8%	6.7%	10.00%	1.3%	Jun-13	0.84	30/07/2010
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-13%	-1%	11%	4%	-4%	5.1%	10.00%	1.3%	Jun-13	0.88	30/07/2010
BlackRock (Merrill Lynch) Global Allocation	5%	Redeem	-13%	0%	12%	5%	-4%	4.9%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Macquarie Asian Alpha Fund	47%	Redeem	-3%	18%	25%	17%	8%	N/A	10.00%	1.3%	Jun-13	0.99	30/07/2010
Perpetual's Wholesale Australian Fund	5%	Redeem	-13%	0%	12%	5%	-4%	4.8%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Premium China Fund	12%	Redeem	-12%	2%	13%	5%	-3%	4.6%	10.00%	1.3%	Jun-13	0.89	30/07/2010
UBS Property Securities Fund	2%	Redeem	-15%	0%	10%	3%	-6%	5.5%	10.00%	1.3%	Jun-13	0.87	30/07/2010
Van Eyk Blueprint Australian Shares Fund	4%	Redeem	-15%	0%	9%	2%	-6%	5.8%	10.00%	1.3%	Jun-13	0.86	30/07/2010
Van Eyk Blueprint International Shares Fund	4%	Redeem	-13%	-1%	11%	4%	-4%	5.0%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Vanguard Australian Shares Index Fund	4%	Redeem	-13%	-1%	11%	4%	-4%	5.0%	10.00%	1.3%	Jun-13	0.88	30/07/2010
Vanguard Int. Shares Index Fund (Hedged)	5%	Redeem	-15%	-2%	10%	3%	-6%	5.5%	10.00%	1.3%	Jun-13	0.87	30/07/2010
Walter Scott Global Equity Fund	25%	Redeem	-9%	7%	17%	9%	0%	N/A	10.00%	1.3%	Jun-13	0.92	30/07/2010
Jun-07													
Aberdeen Asian Opportunities Fund	16%	Redeem	-6%	4%	11%	6%	0%	3.2%	9.15%	1.2%	Jun-12	0.95	30/07/2010
Ausbil Australian Active Equity Fund	4%	Redeem	-8%	1%	8%	3%	-3%	4.7%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-9%	0%	7%	2%	-3%	5.1%	9.15%	1.2%	Jun-12	0.92	30/07/2010
Challenger Wholesale Australian Share Fund	4%	Redeem	-9%	0%	7%	2%	-3%	5.1%	9.15%	1.2%	Jun-12	0.92	30/07/2010
Colonial First State W'sale Global Resources	3%	Redeem	-10%	-1%	6%	1%	-4%	5.5%	9.15%	1.2%	Jun-12	0.91	30/07/2010
DWS Global Equity Thematic Fund	4%	Redeem	-9%	0%	8%	2%	-3%	4.9%	9.15%	1.2%	Jun-12	0.92	30/07/2010
Deutsche Strategic Value Fund	5%	Stay	-19%	0%	-4%	-9%	-14%	11.6%	9.15%	1.2%	Jun-12	0.82	30/07/2010
Eley Griffiths Group Small Companies Fund	4%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2010
GVI Global Industrial Share Fund	4%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Perennial Global Property Trust	3%	Redeem	-11%	0%	6%	0%	-5%	6.0%	9.15%	1.2%	Jun-12	0.91	30/07/2010
Perennial Value Shares Trust	5%	Redeem	-8%	2%	9%	4%	-2%	4.2%	9.15%	1.2%	Jun-12	0.94	30/07/2010
Macquarie Global Private Equity Securities	2%	Redeem	-9%	-1%	7%	2%	-4%	5.2%	9.15%	1.2%	Jun-12	0.92	30/07/2010
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-8%	1%	9%	3%	-2%	4.3%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Macquarie Property Income Fund	0.4%	Stay	-13%	0%	2%	-3%	-8%	7.7%	9.15%	1.2%	Jun-12	0.88	30/07/2010
BlackRock (Merrill Lynch) Global Allocation	5%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Macquarie Asian Alpha Fund	46%	Redeem	1%	15%	19%	13%	7%	N/A	9.15%	1.2%	Jun-12	1.02	30/07/2010
Perpetual's Wholesale Australian Fund	5%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2010
PM Capital Absolute Performance Fund	4%	Redeem	-8%	1%	8%	3%	-3%	4.7%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Premium China Fund	15%	Redeem	-6%	4%	11%	5%	0%	N/A	9.15%	1.2%	Jun-12	0.95	30/07/2010
Russell Global Opportunities Fund	4%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.15%	1.2%	Jun-12	0.93	30/07/2010
UBS Property Securities Fund	2%	Redeem	-10%	-1%	6%	1%	-4%	5.6%	9.15%	1.2%	Jun-12	0.91	30/07/2010
Van Eyk Blueprint Australian Shares Fund	4%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Van Eyk Blueprint International Shares Fund	4%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.15%	1.2%	Jun-12	0.93	30/07/2010
Walter Scott Global Equity Fund	20%	Redeem	-5%	5%	12%	6%	1%	N/A	9.15%	1.2%	Jun-12	0.96	30/07/2010
Zurich Inv's Global Thematic Share Fund	15%	Redeem	-6%	4%	11%	5%	0%	3.3%	9.15%	1.2%	Jun-12	0.95	30/07/2010
Nov-06													
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-8%	1%	8%	3%	-3%	4.7%	9.20%	1.2%	Jun-12	0.93	30/07/2010
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-9%	0%	8%	2%	-3%	4.9%	9.20%	1.2%	Jun-12	0.92	30/07/2010
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	30/07/2010
Perennial Global Property Trust	2%	Redeem	-9%	0%	8%	2%	-3%	4.8%	9.20%	1.2%	Jun-12	0.93	30/07/2010
Macquarie Int. Infrastructure Securities Fund	4%	Redeem	-8%	1%	8%	3%	-2%	4.5%	9.20%	1.2%	Jun-12	0.93	30/07/2010
BlackRock (Merrill Lynch) Global Allocation	5%	Redeem	-8%	1%	9%	3%	-2%	4.3%	9.20%	1.2%	Jun-12	0.93	30/07/2010
Macquarie Asian Alpha Fund	100%	Stay	25%	48%	47%	40%	32%	N/A	9.20%	1.2%	Jun-12	1.26	30/07/2010
Perpetual's Wholesale Australian Fund	15%	Redeem	-6%	4%	11%	5%	0%	3.3%	9.20%	1.2%	Jun-12	0.95	30/07/2010
PM Capital Absolute Performance Fund	3%	Redeem	-8%	1%	8%	3%	-2%	4.5%	9.20%	1.2%	Jun-12	0.93	30/07/2010
UBS Australian Share Fund	2%	Redeem	-8%	1%	9%	3%	-2%	4.4%	9.20%	1.2%	Jun-12	0.93	30/07/2010
Walter Scott Global Equity Fund	15%	Redeem	-6%	4%	10%	5%	0%	3.5%	9.20%	1.2%	Jun-12	0.95	30/07/2010
Zurich Inv's Global Thematic Share Fund	15%	Redeem	-6%	4%	11%	5%	0%	3.3%	9.20%	1.2%	Jun-12	0.95	30/07/2010
Jun-06													
Aberdeen Asian Opportunities Fund	27%	Redeem	3%	9%	11%	8%	6%	N/A	9.20%	1.2%	Jun-11	1.04	30/07/2010
Ausbil Australian Emerging Leaders Fund	5%	Redeem	-3%	2%	4%	2%	-1%	3.9%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Axa's Wholesale Global Equity Value Fund	3%	Redeem	-4%	1%	3%	1%	-2%	5.0%	9.20%	1.2%	Jun-11	0.97	30/07/2010
Challenger Orion Australian Share Fund	3%	Redeem	-3%	2%	5%	2%	-1%	3.8%	9.20%	1.2%	Jun-11	0.98	30/07/2010
Aberdeen Actively Hedged Int. Equities Fund	4%	Redeem	-3%	2%	5%	2%	0%	3.4%	9.20%	1.2%	Jun-11	0.98	30/07/2010
HFA Diversified Investments Fund	25%	Redeem	-8%	-2%	0%	-3%	-5%	N/A	9.20%	1.2%	Jun-11	0.93	30/07/2010

	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*			
Macquarie Fusion Funds													
	Jun-06												
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
	Dec-05												
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												
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												
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	-9%	11%	40%	27%	9%	2.0%	5.40%		Dec-14	0.89	31/07/2010
Commodity Trust	0%	Redeem	-5%	16%	47%	34%	15%	1.0%	5.05%		Dec-14	0.94	31/07/2010
Japan Focus Trust	0%	Redeem	-3%	18%	49%	36%	16%	0.6%	6.95%		Dec-14	1.02	31/07/2010
Renewable Energy Trust	0%	Redeem	-6%	15%	45%	32%	13%	1.3%	5.05%		Dec-14	0.92	31/07/2010
	Jun-07												
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	-23%	0%	14%	4%	-9%	5.9%	8.40%		Jun-14	0.92	31/07/2010
	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												
China Trust	37%	Redeem	4%	28%	41%	31%	18%	N/A	5.35%		Jun-13	0.96	31/07/2010
Emerging Markets Trust	0%	Redeem	-5%	9%	28%	19%	7%	1.5%	5.05%		Jun-13	0.97	31/07/2010
	Jun-05												
Asia Trust 2005 (USD)	0%	Redeem	-3%	8%	21%	13%	6%	1.1%	7.00%		Jun-12	1.18	31/07/2010
China Trust 2005 (USD)	100%	Stay	53%	90%	90%	78%	66%	N/A	7.00%		Jun-12	1.73	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.

^AIn 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 = 4.1% (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 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