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Seasoned Investor - Multi-Sector Balanced

**** Colonial First State - FC WS Inv - Diversified Fund 3 FSF0472AU 0.65% 0.15% 0.00% 15.62% 7.50% 3.14% 5	Minimum opening balance \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	Regular withdrawal Plan
****** Colonial First State - FC WS Inv - Diversified Fund 3 FSF0472AU 0.65% 0.15% 0.15% 0.00% 15.62% 7.50% 3.14% 5 Vanguard LifeStrategy Balanced Fund VAN0124AU 0.90% 0.18% 0.12% 0.00% 14.65% 7.56% 4.25% 5	Minimu P P P P P P P P P P P P P P P P P P P	Regula
Colonial First State - FC WS Inv - Diversified Fund 3 FSF0472AU 0.65% 0.15% 0.15% 0.00% 15.62% 7.50% 3.14% 5 Vanguard LifeStrategy Balanced Fund VAN0124AU 0.90% 0.18% 0.12% 0.00% 14.65% 7.56% 4.25% 5		
Vanguard LifeStrategy Balanced Fund VAN0124AU 0.90% 0.18% 0.12% 0.00% 14.65% 7.56% 4.25% 5		
	5,000 🗴	×

Advance Moderate Multi-blend W ADV0091AU 0.74% 0.15% 0.00% 14.00% 8.24% 5.19% 5	5,000 ✓	✓
Colonial FirstChoice Investments - FirstChoice Multi-Index Diversified FSF0252AU 1.47% 0.15% 0.15% 0.00% 14.64% 6.60% 2.28% 5	5,000 ✓	✓
OptiMix Wholesale Moderate Trust - Class A Units LEF0051AU 0.87% 0.13% 0.13% 0.00% 12.83% 5.44% 2.97% 5.44%	50,000 🗴	*
Russell Diversified 50 Fund RIM0003AU 0.78% 0.22% 0.00% 16.21% 8.31% 5.18% 1	10,000 🗴	x
Suncorp Wholesale Balanced Fund SUN0147AU 0.80% 0.19% 0.23% 0.00% 16.87% 8.68% 4.23%	0 🗴	x
Ventura Diversified 50 Fund RIM0019AU 0.79% 0.12% 0.00% 16.16% 8.16% 4.90% 2	20,000 ✓	✓

AXA - Generations - Moderately Defensive Index NMF0019AU 1.50% 0.20% 0.16% 0.00% 14.40% 7.84% 0.00% 2	2,000 ✓	✓
AXA Gen - Moderately Defensive NML0587AU 1.75% 0.17% 0.22% 0.00% 16.68% 8.47% 4.09% 2	2,000 ✓	✓
BT Wholesale Funds - BT Wholesale Balanced Returns Fund BTA0806AU 0.88% 0.31% 0.31% 0.00% 14.45% 7.14% 3.01% 2	25,000 🗴	*
CFS FirstChoice Wholesale Moderate FSF0500AU 0.97% 0.15% 0.15% 0.01% 17.16% 8.23% 3.82% 5	5,000 ✓	√

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Seasoned Investor - Multi-Sector Balanced

Multisector Balanced fur	ids are based or	a growth	asset alloc	ation betw	veen 21% -	60%			,		
		13)	Transaction Cost		o	Investment returns (As at 31 MAY 2013)			D)	Ħ	ख
Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Buy Spread %	Sell Spread %	Performance Fee %	1 Year %	3 Year %	5 year %	Minimum opening balance \$	Regular Investment Plan	Regular withdrawal Plan

Colonial FirstChoice Investments - Colonial Balanced	FSF0254AU	1.83%	0.15%	0.15%	0.00%	11.94%	4.09%	2.14%	5,000	✓	√
Colonial FirstChoice Investments - FirstChoice Moderate	FSF0224AU	1.84%	0.15%	0.15%	0.01%	16.11%	7.31%	2.95%	5,000	✓	√
Colonial Wholesale Balanced	FSF0040AU	1.00%	0.20%	0.20%	0.01%	13.05%	5.10%	3.12%	5,000	✓	✓
DDH Balanced Growth Fund	QIN0003AU	1.45%	0.12%	0.11%	0.00%	16.32%	8.56%	4.57%	2,000	✓	*
Flexible Lifetime Inv - AMP Monthly Income Fund No.1	AMP1442AU	1.40%	0.30%	0.30%	0.00%	11.64%	7.07%	3.79%	15,000	✓	√
Flexible Lifetime Inv - AMP Monthly Income Fund No.2	AMP1443AU	1.40%	0.30%	0.30%	0.00%	11.54%	6.91%	3.49%	1,500	✓	√
Flexible Lifetime Inv - AMP Monthly Income Fund No.3	AMP1444AU	1.40%	0.30%	0.30%	0.00%	13.83%	7.15%	3.58%	1,500	✓	√
OnePath OA IP - OnePath Balanced EF	MMF0071AU	1.80%	0.16%	0.16%	0.00%	12.63%	5.07%	1.17%	1,000	✓	√
Russell Diversified 50 Fund - Class C Units	RIM0013AU	0.98%	0.22%	0.22%	0.00%	15.98%	8.08%	4.96%	10,000	*	*
WealthFocus Investment Advantage Perpetual's Diversified Growth	PER0489AU	1.88%	0.00%	0.00%	0.00%	17.44%	8.33%	0.00%	2,000	✓	√
**											
Advance Moderate Multi-Blend Fund	ADV0090AU	1.87%	0.15%	0.15%	0.00%	12.64%	6.97%	4.00%	1,500	√	√
MLC MasterKey Unit Trust Horizon 3 - Conservative Growth Portfolio	MLC0393AU	1.85%	0.05%	0.05%	0.00%	13.42%	7.06%	3.11%	5,000	√	✓
OnePath ISB - Optimix Moderate EF	MMF0956AU	1.87%	0.13%	0.13%	0.00%	8.36%	3.50%	1.81%	2,500	✓	*

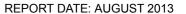




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Seasoned Investor - Multi-Sector Balanced

Multisector Balanced fun	ids are based on	a growth	asset alloc	ation betw	een 21% -	60%					
			Transact	ion Cost		Investment returns					
		% 2013			Fee	(As at	31 MAY 20	013)	ening	stment	awal
Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Buy Spread %	Sell Spread %	Performance Fee %	1 Year %	3 Year %	5 year %	Minimum oper balance \$	Regular Invest Plan	Regular withdr Plan
**											
OnePath OA IP - Optimix Moderate EF	MMF0582AU	1.92%	0.13%	0.13%	0.00%	12.83%	5.44%	2.98%	5,000	√	✓
*											
Australian Ethical Balanced Trust	AUG0001AU	2.31%	0.11%	0.10%	0.00%	14.06%	6.08%	2.58%	5,000	✓	×
Sandhurst BMF - Bendigo Balanced	STL0009AU	2.10%	0.17%	0.17%	0.00%	17.54%	7.25%	3.62%	2,000	\checkmark	×





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Wealth Builder - Multi-Sector Balanced

Multisector Balanced fur	nds are based or	a growth	asset alloc	ation betw	een 21% -	60%					
		13)	Transaction Cost		9	Investment returns (As at 31 MAY 2013)			<u>6</u>	aut	, al
Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Buy Spread %	Sell Spread %	Performance Fee %	1 Year %	3 Year %	5 year %	5 year % Minimum opening balance \$	Regular Investment Plan	Regular withdrawal Plan

Advance Moderate Multi-blend W	ADV0091AU	0.74%	0.15%	0.15%	0.00%	14.00%	8.24%	5.19%	5,000	✓	✓
Colonial First State - FC WS Inv - Diversified Fund 3	FSF0472AU	0.65%	0.15%	0.15%	0.00%	15.62%	7.50%	3.14%	5,000	✓	√

CFS FirstChoice Wholesale Moderate	FSF0500AU	0.97%	0.15%	0.15%	0.01%	17.16%	8.23%	3.82%	5,000	✓	✓
Colonial FirstChoice Investments - FirstChoice Multi-Index Diversified	FSF0252AU	1.47%	0.15%	0.15%	0.00%	14.64%	6.60%	2.28%	5,000	✓	✓
Colonial Wholesale Balanced	FSF0040AU	1.00%	0.20%	0.20%	0.01%	13.05%	5.10%	3.12%	5,000	✓	√

AXA - Generations - Moderately Defensive Index	NMF0019AU	1.50%	0.20%	0.16%	0.00%	14.40%	7.84%	0.00%	2,000	✓	√
AXA Gen - Moderately Defensive	NML0587AU	1.75%	0.17%	0.22%	0.00%	16.68%	8.47%	4.09%	2,000	✓	√
Colonial FirstChoice Investments - Colonial Balanced	FSF0254AU	1.83%	0.15%	0.15%	0.00%	11.94%	4.09%	2.14%	5,000	✓	√
Colonial FirstChoice Investments - FirstChoice Moderate	FSF0224AU	1.84%	0.15%	0.15%	0.01%	16.11%	7.31%	2.95%	5,000	✓	√
DDH Balanced Growth Fund	QIN0003AU	1.45%	0.12%	0.11%	0.00%	16.32%	8.56%	4.57%	2,000	✓	×
Flexible Lifetime Inv - AMP Monthly Income Fund No.2	AMP1443AU	1.40%	0.30%	0.30%	0.00%	11.54%	6.91%	3.49%	1,500	✓	√
Flexible Lifetime Inv - AMP Monthly Income Fund No.3	AMP1444AU	1.40%	0.30%	0.30%	0.00%	13.83%	7.15%	3.58%	1,500	✓	✓





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Wealth Builder - Multi-Sector Balanced

Multisector Balanced funds are based on a growth asset allocation between 21% - 60%												
		<u>©</u>	Transaction Cost		Φ	Investment returns (As at 31 MAY 2013)			5	뒫	al	
Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Buy Spread %	Sell Spread %	Performance Fee %	1 Year	3 Year %	5 year %	Minimum opening balance \$	Regular Investment Plan	Regular withdrawal Plan	

MLC MasterKey Unit Trust Horizon 3 - Conservative Growth Portfolio	MLC0393AU	1.85%	0.05%	0.05%	0.00%	13.42%	7.06%	3.11%	5,000	✓	✓	
OnePath OA IP - OnePath Balanced EF	MMF0071AU	1.80%	0.16%	0.16%	0.00%	12.63%	5.07%	1.17%	1,000	✓	✓	
OnePath OA IP - Optimix Moderate EF	MMF0582AU	1.92%	0.13%	0.13%	0.00%	12.83%	5.44%	2.98%	5,000	✓	✓	
WealthFocus Investment Advantage Perpetual's Diversified Growth	PER0489AU	1.88%	0.00%	0.00%	0.00%	17.44%	8.33%	0.00%	2,000	✓	✓	
**												
Advance Moderate Multi-Blend Fund	ADV0090AU	1.87%	0.15%	0.15%	0.00%	12.64%	6.97%	4.00%	1,500	✓	✓	
Australian Ethical Balanced Trust	AUG0001AU	2.31%	0.11%	0.10%	0.00%	14.06%	6.08%	2.58%	5,000	✓	*	
OnePath ISB - Optimix Moderate EF	MMF0956AU	1.87%	0.13%	0.13%	0.00%	8.36%	3.50%	1.81%	2,500	✓	*	
Sandhurst BMF - Bendigo Balanced	STL0009AU	2.10%	0.17%	0.17%	0.00%	17.54%	7.25%	3.62%	2,000	\checkmark	×	





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Regular Income - Multi-Sector Balanced

e returns AY 2013) S S S S S S S S S S S S S S S S S S S	5 year % % Minimum opening	balance \$ Regular Investment	Plan Regular withdrawal Plan
ıo		balance \$ \$ Regular Investme	Plan Regular withdraw
0% 3.14%	2 1 4 0 / 5 0		
0% 3.14%	2 1 1 0/2 5 0		
	5.1 4 70 5,0	00 🗸	✓
4% 5.19%	5.19% 5,0	00 ✓	✓
0% 2.28%	2.28% 5,0	00 ✓	✓
0% 3.12%	3.12% 5,0	00 ✓	✓
3% 3.82%	3.82% 5,0	00 ✓	✓
6% 4.90%	1.90% 20,0	000 ✓	✓
4% 0.00%	0.00% 2,0	00 ✓	✓
7% 4.09%	1.09% 2,0	00 ✓	✓
9% 2.14%	2.14% 5,0	00 ✓	✓
1% 2.95%	2.95% 5,0	00 🗸	✓
7% 3.79%	3.79% 15,0	000 🗸	✓
1% 3.49%	3.49% 1,5	00 🗸	✓
6 1 2 1 8 4 0 3	60% 2 10% 3 23% 3 16% 4 84% 0 47% 4 09% 2 31% 2	60% 2.28% 5,0 10% 3.12% 5,0 23% 3.82% 5,0 16% 4.90% 20,0 84% 0.00% 2,0 47% 4.09% 2,0 09% 2.14% 5,0 31% 2.95% 5,0 07% 3.79% 15,0	60% 2.28% 5,000

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Regular Income - Multi-Sector Balanced

Multisector Balanced funds are based on a growth asset allocation between 21% - 60%												
		<u>6</u>	Transaction Cost				tment retu	_	_	늘	-	
Fund Name	\$5, T T (AS at 31 m/A) 201	51 MAT 2013)		(As at 31 MAY 2013)		ening	stment	Irawa				
i una name	APIR	MAY	Spread %	Spread %	nance	n op lance \$	Inves	withc				
	4	MER / ICR% (As at 31 MAY 2013)	Buy S	Sell S	Performance Fee %	l Year %	3 Year %	5 year %	Minimum opening balance \$	Regular Inves Plan	Regular withdrawal Plan	
		(As	ш	တ	- B			- T	Min	Reg	Reg	

Flexible Lifetime Inv - AMP Monthly Income Fund No.3	AMP1444AU	1.40%	0.30%	0.30%	0.00%	13.83%	7.15%	3.58%	1,500	✓	✓	
WealthFocus Investment Advantage Perpetual's Diversified Growth	PER0489AU	1.88%	0.00%	0.00%	0.00%	17.44%	8.33%	0.00%	2,000	✓	√	
**												
Advance Moderate Multi-Blend Fund	ADV0090AU	1.87%	0.15%	0.15%	0.00%	12.64%	6.97%	4.00%	1,500	✓	✓	
MLC MasterKey Unit Trust Horizon 3 - Conservative Growth Portfolio	MLC0393AU	1.85%	0.05%	0.05%	0.00%	13.42%	7.06%	3.11%	5,000	✓	✓	
OnePath OA IP - OnePath Balanced EF	MMF0071AU	1.80%	0.16%	0.16%	0.00%	12.63%	5.07%	1.17%	1,000	✓	✓	
OnePath OA IP - Optimix Moderate EF	MMF0582AU	1.92%	0.13%	0.13%	0.00%	12.83%	5.44%	2.98%	5,000	✓	✓	