



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### **Seasoned Investor - Multi Sector Growth**

Multisector growth fu	nds are based o	n a growth	asset alloc	ation grea	ter that 60%	<b>%</b>					
		3	Transact	ion Cost	Ø.		ment retui 31 MAY 20	-	D	Ħ	<del>-</del>
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
****											
Vanguard LifeStrategy Growth Fund	VAN0014AU	0.90%	0.23%	0.15%	0.00%	19.51%	8.42%	3.67%	3,000	*	*
CFS FirstChoice Wholesale Multi - Index Balanced	FSF0476AU	0.70%	0.15%	0.15%	0.00%	20.47%	9.39%	5.57%	5,000	<b>√</b>	<b>✓</b>
Advance Balanced Multi-Blend Fund - Wholesale Units	ADV0050AU	0.78%	0.20%	0.20%	0.00%	17.85%	8.63%	3.83%	5,000	✓	✓
SIM Wholesale Growth	SUN0113AU	0.80%	0.26%	0.28%	0.00%	22.88%	8.70%	2.42%	0	<b>x</b>	*
****											
Australian Unity Balanced Growth Portfolio	AUS0100AU	0.85%	0.10%	0.05%	0.00%	16.70%	5.76%	2.57%	5,000	✓	*
Colonial FirstChoice Investments - FirstChoice Multi-Index Balanced	FSF0260AU	1.52%	0.15%	0.15%	0.00%	19.54%	8.48%	4.71%	5,000	<b>√</b>	<b>✓</b>
Perennial Balanced Wholesale Trust	IOF0104AU	0.82%	0.25%	0.25%	0.00%	21.42%	7.79%	2.91%	25,000	<b>√</b>	×
Zurich Investments Managed Growth Fund	ZUR0059AU	0.87%	0.14%	0.14%	0.00%	20.35%	8.18%	3.70%	5,000	×	×
Colonial First State Wholesale Diversified Fund	FSF0008AU	0.96%	0.20%	0.20%	0.00%	19.37%	7.05%	3.42%	5,000	✓	✓
Russell IV Portfolio - Class A Units	RIM0024AU	0.84%	0.25%	0.25%	0.00%	20.28%	8.90%	4.13%	10,000	<b>x</b>	*
Aberdeen Multi - Asset Real Return	CRS0002AU	0.84%	0.20%	0.20%	0.00%	13.77%	6.88%	3.04%	20,000	×	×
OP - OptiMix Wholesale Balanced Trust - Class A Units	LEF0044AU	0.92%	0.18%	0.18%	0.00%	17.50%	6.33%	2.30%	50,000	×	×
Russell Balanced Fund	RIM0001AU	0.86%	0.25%	0.25%	0.00%	20.24%	8.77%	3.90%	10,000	<b>x</b>	*

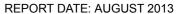




We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### **Seasoned Investor - Multi Sector Growth**

Multisector growth fu	nds are based o	n a growth	asset alloc	ation grea	ter that 60%	%					
		3	Transact	ion Cost	Ф		ment retui		D)	¥	<del>-</del>
Fund Name	APIR	MER / ICR% s at 31 MAY 2013)	Spread %	Spread %	Performance Fee %	Year %		year %	Minimum opening balance \$	r Investment Plan	Regular withdrawal Plan
		ME (As at 3	Buy	Sell	Perfo	1 Ye %	3 Year %	5 ye %	Minim	Regular	Regula
***											
Ventura Growth 70 Fund	RIM0020AU	0.85%	0.25%	0.27%	0.00%	20.16%	8.63%	3.88%	20,000	<b>√</b>	<b>✓</b>
BlackRock Wholesale Balanced Fund	PWA0822AU	0.95%	0.18%	0.18%	0.00%	20.35%	8.63%	3.45%	5,000	*	*
OP OptiMix Wholesale Growth Trust - Class A Units	LEF0049AU	0.94%	0.21%	0.21%	0.00%	19.56%	5.40%	0.77%	50,000	<b>x</b>	*
CFS FirstChoice Ws Inv - Commonwealth Balanced Fund 2	FSF1020AU	1.00%	0.20%	0.20%	0.01%	18.77%	8.29%	0.00%	5,000	✓	✓
***											
CFS FirstChoice Wholesale Growth	FSF0490AU	1.02%	0.20%	0.20%	0.01%	21.24%	8.35%	2.40%	5,000	<b>✓</b>	<b>✓</b>
IOOF MultiMix Balanced Growth Trust	IOF0093AU	0.97%	0.28%	0.28%	0.21%	19.63%	7.70%	3.28%	25,000	<b>x</b>	*
UBS Balanced Investment Fund	SBC0815AU	0.95%	0.20%	0.20%	0.00%	22.31%	8.19%	4.17%	20,000	<b>x</b>	×
EQT Growth Fund	ETL0103AU	1.02%	0.20%	0.20%	0.00%	22.57%	8.60%	3.85%	10,000	<b>√</b>	×
BT Wholesale Active Balanced Fund	RFA0815AU	0.98%	0.35%	0.35%	0.00%	16.39%	7.33%	2.88%	25,000	×	×
MCG Multi - Asset Endowment	SLT0010AU	0.97%	0.20%	0.20%	0.00%	13.42%	8.57%	5.54%	25,000	×	×
INVESCO Wholesale Diversified Growth Fund	CNA0806AU	1.09%	0.25%	0.25%	0.00%	20.05%	10.46%	2.12%	20,000	✓	*
Russell Balanced Fund - Class C Units	RIM0011AU	1.07%	0.25%	0.25%	0.00%	20.02%	8.56%	3.70%	10,000	×	*
Colonial FirstChoice Investments - FirstChoice Balanced	FSF1025AU	1.89%	0.20%	0.20%	0.01%	17.68%	7.32%	0.00%	5,000	<b>√</b>	✓

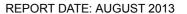




We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### **Seasoned Investor - Multi Sector Growth**

Multisector growth fu	ınds are based o	n a growth			ter that 60%	%					
		(5)	Transact	ion Cost	Ф		tment retur 31 MAY 20		ت ص	Ę	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
***											
Colonial FirstChoice Investments - FirstChoice Growth	FSF0225AU	1.94%	0.20%	0.20%	0.01%	20.12%	7.37%	1.51%	5,000	✓	✓
AMP Flexible Lifetime Inv - AMP Balanced Enhanced Index	AMP1390AU	1.75%	0.18%	0.19%	0.00%	17.79%	5.50%	1.50%	1,500	✓	<b>√</b>
AXA - Generations - Balanced Index	NMF0020AU	1.53%	0.22%	0.15%	0.00%	18.57%	8.18%	0.00%	2,000	✓	<b>√</b>
BlackRock Professional Investor Balanced Fund	MAL0103AU	1.40%	0.18%	0.18%	0.00%	19.84%	8.16%	3.01%	5,000	✓	*
Select Defensive Portfolio	SLT0001AU	1.28%	0.25%	0.25%	10.25%	6.78%	4.87%	2.15%	25,000	<b>x</b>	×
AMP Flexible Lifetime Inv - Future Directions Balanced	AMP1412AU	2.10%	0.20%	0.21%	0.00%	17.85%	5.60%	1.00%	1,500	✓	✓
OnePath OA IP - OP Tax Effective Income EF	AJF0003AU	1.80%	0.00%	0.00%	0.00%	22.70%	8.39%	2.03%	5,000	✓	✓
AMP Flexible Lifetime Investments - Responsible Inv Leaders Balanced	AMP1056AU	2.10%	0.14%	0.14%	0.00%	18.73%	6.95%	2.25%	1,500	✓	✓
AMP Flexible Lifetime Inv - AMP Balanced Growth	AMP1391AU	2.05%	0.22%	0.24%	0.02%	20.99%	5.90%	1.70%	1,500	✓	✓
AXA Gen - Balanced	NML0588AU	1.85%	0.22%	0.25%	0.00%	21.09%	8.83%	2.93%	2,000	✓	✓
AMP Flexible Lifetime Inv - Responsible Investment Leaders Balanced	AMP1434AU	2.20%	0.22%	0.22%	0.00%	19.21%	5.50%	2.10%	1,500	✓	✓
OnePath OA IP - OP Managed Growth EF	MMF0560AU	1.80%	0.18%	0.18%	0.00%	15.91%	5.28%	0.63%	5,000	✓	✓
OnePath OA IP - OP Active Growth EF	MMF0014AU	1.80%	0.25%	0.25%	0.00%	22.83%	6.73%	-0.69%	5,000	✓	✓
OnePath ISB - Managed Growth EF	MMF0204AU	1.70%	0.18%	0.18%	0.00%	10.89%	3.68%	0.44%	2,500	✓	×





We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### **Seasoned Investor - Multi Sector Growth**

Multisector growth	funds are based o	n a growth	asset alloc	ation grea	ter that 60%	<b>%</b>					
		<u>©</u>	Transact	ion Cost	Φ		tment retui		<b>5</b>	벋	<u>ख</u>
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
***											
Zurich Investments Managed Growth Retail	ZUR0040AU	1.80%	0.07%	0.07%	0.00%	19.23%	7.20%	2.70%	1,000	✓	✓
Colonial FirstChoice Investments - Colonial Diversified	FSF0261AU	1.93%	0.20%	0.20%	0.00%	18.19%	6.02%	2.44%	5,000	<b>√</b>	<b>√</b>
IOOF/Perennial Balanced Fund Fee Option 1(Flexi Trust)	IOF0013AU	1.74%	0.25%	0.25%	0.00%	20.23%	6.83%	1.96%	2,000	<b>✓</b>	*
OnePath ISB - Tax Effective Income EF	MMF0958AU	1.70%	0.18%	0.18%	0.00%	14.83%	5.91%	1.87%	2,500	✓	×
Suncorp Balanced Fund	SUN0097AU	1.95%	0.00%	0.00%	0.00%	14.67%	6.85%	3.13%	2,000	<b>~</b>	*
WealthFocus Investment Advantage Perpetual's Balanced Growth	PER0036AU	1.98%	0.34%	0.00%	0.00%	21.52%	8.98%	3.87%	2,000	<b>✓</b>	<b>✓</b>
Suncorp Growth Fund	SUN0020AU	2.00%	0.00%	0.00%	0.00%	20.70%	7.47%	1.88%	2,000	<b>✓</b>	*
Advance Balanced Multi-Blend Fund	ADV0023AU	1.93%	0.00%	0.00%	0.00%	16.44%	7.33%	2.59%	1,500	<b>√</b>	<b>✓</b>
OnePath OA IP - Optimix Balanced EF	MMF0570AU	1.94%	0.18%	0.18%	0.00%	16.36%	5.29%	1.40%	5,000	<b>✓</b>	<b>✓</b>
**											
MLC MasterKey Unit Trust Horizon 4 - Balanced Portfolio	MLC0023AU	1.88%	0.10%	0.10%	0.00%	18.00%	7.82%	2.35%	1,000	✓	✓
BT Investment Funds - BT Tax Effective Income Fund	RFA0034AU	1.90%	0.32%	0.32%	0.00%	15.16%	7.13%	2.54%	5,000	✓	*
OnePath OA IP - Optimix Growth EF	MMF0578AU	1.99%	0.21%	0.21%	0.00%	19.56%	5.40%	0.78%	5,000	✓	<b>√</b>
BlackRock Balanced Fund	PWA0013AU	1.96%	0.18%	0.18%	0.00%	19.29%	7.59%	2.44%	5,000	<b>√</b>	*





We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### **Seasoned Investor - Multi Sector Growth**

Multisector g	rowth funds are based o	n a growth	asset alloc	ation grea	iter that 60°	%					
		<u>(5</u>	Transact	ion Cost	ø		tment retui 31 MAY 20		Б	ţ	lal
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
**											
BT Investment Funds - Multi-manager Balanced Fund	BTA0077AU	1.80%	0.50%	0.50%	0.05%	16.62%	7.52%	1.92%	5,000	✓	✓
BT Investment Funds - BT Active Balanced Fund	RFA0020AU	1.90%	0.33%	0.33%	0.00%	15.24%	6.46%	2.02%	5,000	✓	×
OnePath ISB - Optimix Balanced EF	MMF0953AU	1.89%	0.18%	0.18%	0.00%	10.43%	3.30%	0.73%	2,500	✓	×
OnePath ISB - Optimix Growth EF	MMF0955AU	1.94%	0.21%	0.21%	0.00%	12.59%	3.43%	0.42%	2,500	✓	*
*											
Sandhurst BMF - Bendigo Growth	STL0010AU	2.10%	0.20%	0.20%	0.00%	21.17%	7.30%	2.37%	2,000	✓	×
Russell IV Portfolio - Class B Units	RIM0027AU	2.17%	0.25%	0.25%	0.00%	18.71%	7.38%	2.73%	10,000	×	×

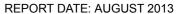




We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### **Wealth Builder - Multi Sector Growth**

Multisector growth	n funds are based or	n a growth			ater that 60°	%					
		13)	Transact	ion Cost	g		tment retur 31 MAY 20		ō	ıı	/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
****											
CFS FirstChoice Wholesale Multi - Index Balanced	FSF0476AU	0.70%	0.15%	0.15%	0.00%	20.47%	9.39%	5.57%	5,000	✓	✓
Advance Balanced Multi-Blend Fund - Wholesale Units	ADV0050AU	0.78%	0.20%	0.20%	0.00%	17.85%	8.63%	3.83%	5,000	✓	✓
Australian Unity Balanced Growth Portfolio	AUS0100AU	0.85%	0.10%	0.05%	0.00%	16.70%	5.76%	2.57%	5,000	<b>√</b>	*
***											
Colonial FirstChoice Investments - FirstChoice Multi-Index Balanced	FSF0260AU	1.52%	0.15%	0.15%	0.00%	19.54%	8.48%	4.71%	5,000	✓	✓
Colonial First State Wholesale Diversified Fund	FSF0008AU	0.96%	0.20%	0.20%	0.00%	19.37%	7.05%	3.42%	5,000	✓	✓
CFS FirstChoice Ws Inv - Commonwealth Balanced Fund 2	FSF1020AU	1.00%	0.20%	0.20%	0.01%	18.77%	8.29%	0.00%	5,000	✓	✓
FirstChoice Wholesale Growth	FSF0490AU	1.02%	0.20%	0.20%	0.01%	21.24%	8.35%	2.40%	5,000	✓	✓
Colonial FirstChoice Investments - FirstChoice Balanced	FSF1025AU	1.89%	0.20%	0.20%	0.01%	17.68%	7.32%	0.00%	5,000	✓	✓
Colonial FirstChoice Investments - FirstChoice Growth	FSF0225AU	1.94%	0.20%	0.20%	0.01%	20.12%	7.37%	1.51%	5,000	✓	✓
AXA - Generations - Balanced Index	NMF0020AU	1.53%	0.22%	0.15%	0.00%	18.57%	8.18%	0.00%	2,000	✓	✓
BlackRock Professional Investor Balanced Fund	MAL0103AU	1.40%	0.18%	0.18%	0.00%	19.84%	8.16%	3.01%	5,000	✓	<b>x</b>
***											
OnePath OA IP - OP Tax Effective Income EF	AJF0003AU	1.80%	0.00%	0.00%	0.00%	22.70%	8.39%	2.03%	5,000	✓	✓
and the second section of the section of the second section of the section of the second section of the section of th											

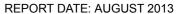




We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

### Wealth Builder - Multi Sector Growth

Multisector growth fu	nds are based o	n a growth			iter that 60°	<b>%</b>					
		(5)	Transact	ion Cost	ø	7.7	tment retu		D	ţ	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
***											
AXA Gen - Balanced	NML0588AU	1.85%	0.22%	0.25%	0.00%	21.09%	8.83%	2.93%	2,000	✓	<b>√</b>
Flexible Lifetime Inv - AMP Balanced Enhanced Index	AMP1390AU	1.75%	0.18%	0.19%	0.00%	17.79%	5.50%	1.50%	1,500	✓	<b>✓</b>
OnePath OA IP - OP Managed Growth EF	MMF0560AU	1.80%	0.18%	0.18%	0.00%	15.91%	5.28%	0.63%	5,000	✓	<b>~</b>
OnePath OA IP - OP Active Growth EF	MMF0014AU	1.80%	0.25%	0.25%	0.00%	22.83%	6.73%	-0.69%	5,000	✓	<b>✓</b>
OnePath ISB - Managed Growth EF	MMF0204AU	1.70%	0.18%	0.18%	0.00%	10.89%	3.68%	0.44%	2,500	<b>√</b>	*
Zurich Investments Managed Growth Retail	ZUR0040AU	1.80%	0.07%	0.07%	0.00%	19.23%	7.20%	2.70%	1,000	<b>√</b>	<b>✓</b>
OnePath ISB - Tax Effective Income EF	MMF0958AU	1.70%	0.18%	0.18%	0.00%	14.83%	5.91%	1.87%	2,500	✓	*
IOOF/Perennial Balanced Fund Fee Option 1(Flexi Trust)	IOF0013AU	1.74%	0.25%	0.25%	0.00%	20.23%	6.83%	1.96%	2,000	✓	*
Colonial FirstChoice Investments - Colonial Diversified	FSF0261AU	1.93%	0.20%	0.20%	0.00%	18.19%	6.02%	2.44%	5,000	✓	<b>✓</b>
Suncorp Balanced Fund	SUN0097AU	1.95%	0.00%	0.00%	0.00%	14.67%	6.85%	3.13%	2,000	✓	*
WealthFocus Investment Advantage Perpetual's Balanced Growth	PER0036AU	1.98%	0.34%	0.00%	0.00%	21.52%	8.98%	3.87%	2,000	<b>✓</b>	<b>✓</b>
Suncorp Growth Fund	SUN0020AU	2.00%	0.00%	0.00%	0.00%	20.70%	7.47%	1.88%	2,000	✓	*
Advance Balanced Multi-Blend Fund	ADV0023AU	1.93%	0.00%	0.00%	0.00%	16.44%	7.33%	2.59%	1,500	✓	<b>√</b>
OnePath OA IP - Optimix Balanced EF	MMF0570AU	1.94%	0.18%	0.18%	0.00%	16.36%	5.29%	1.40%	5,000	✓	✓





We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

#### Wealth Builder - Multi Sector Growth

Multisector growth fu	inds are based o	n a growth			ater that 60°	%					
		13)	Transact	ion Cost	96		tment retui 31 MAY 20		бг	ent	val
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 4 - Balanced Portfolio	MLC0023AU	1.88%	0.10%	0.10%	0.00%	18.00%	7.82%	2.35%	1,000	✓	✓
BT Investment Funds - BT Tax Effective Income Fund	RFA0034AU	1.90%	0.32%	0.32%	0.00%	15.16%	7.13%	2.54%	5,000	✓	×
OnePath OA IP - Optimix Growth EF	MMF0578AU	1.99%	0.21%	0.21%	0.00%	19.56%	5.40%	0.78%	5,000	✓	<b>✓</b>
Flexible Lifetime Inv - Future Directions Balanced	AMP1412AU	2.10%	0.20%	0.21%	0.00%	17.85%	5.60%	1.00%	1,500	✓	<b>✓</b>
BlackRock Balanced Fund	PWA0013AU	1.96%	0.18%	0.18%	0.00%	19.29%	7.59%	2.44%	5,000	<b>✓</b>	×
BT Investment Funds - Multi-manager Balanced Fund	BTA0077AU	1.80%	0.50%	0.50%	0.05%	16.62%	7.52%	1.92%	5,000	✓	<b>✓</b>
BT Investment Funds - BT Active Balanced Fund	RFA0020AU	1.90%	0.33%	0.33%	0.00%	15.24%	6.46%	2.02%	5,000	✓	<b>x</b>
Flexible Lifetime Investments - Responsible Inv Leaders Balanced	AMP1056AU	2.10%	0.14%	0.14%	0.00%	18.73%	6.95%	2.25%	1,500	✓	<b>✓</b>
OnePath ISB - Optimix Balanced EF	MMF0953AU	1.89%	0.18%	0.18%	0.00%	10.43%	3.30%	0.73%	2,500	✓	<b>x</b>
**											
Flexible Lifetime Inv - AMP Balanced Growth	AMP1391AU	2.05%	0.22%	0.24%	0.02%	20.99%	5.90%	1.70%	1,500	✓	✓
OnePath ISB - Optimix Growth EF	MMF0955AU	1.94%	0.21%	0.21%	0.00%	12.59%	3.43%	0.42%	2,500	✓	×
Flexible Lifetime Inv - Responsible Investment Leaders Balanced	AMP1434AU	2.20%	0.22%	0.22%	0.00%	19.21%	5.50%	2.10%	1,500	✓	<b>√</b>
Sandhurst BMF - Bendigo Growth	STL0010AU	2.10%	0.20%	0.20%	0.00%	21.17%	7.30%	2.37%	2,000	<b>✓</b>	<b>x</b>

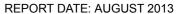




We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

### **Regular Income - Multi Sector Growth**

Multisector growth f	unds are based o	n a growth	asset alloc	ation grea	ater that 60°	%					
		13)	Transact	ion Cost	e e		tment retui 31 MAY 20		D.	au t	val
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
****											
CFS FirstChoice Wholesale Multi - Index Balanced	FSF0476AU	0.70%	0.15%	0.15%	0.00%	20.47%	9.39%	5.57%	5,000	✓	✓
Advance Balanced Multi-Blend Fund - Wholesale Units	ADV0050AU	0.78%	0.20%	0.20%	0.00%	17.85%	8.63%	3.83%	5,000	<b>√</b>	<b>✓</b>
***											
Colonial FirstChoice Investments - FirstChoice Multi-Index Balanced	FSF0260AU	1.52%	0.15%	0.15%	0.00%	19.54%	8.48%	4.71%	5,000	✓	<b>√</b>
Colonial First State Wholesale Diversified Fund	FSF0008AU	0.96%	0.20%	0.20%	0.00%	19.37%	7.05%	3.42%	5,000	✓	✓
Ventura Growth 70 Fund	RIM0020AU	0.85%	0.25%	0.27%	0.00%	20.16%	8.63%	3.88%	20,000	<b>✓</b>	<b>✓</b>
CFS FirstChoice Ws Inv - Commonwealth Balanced Fund 2	FSF1020AU	1.00%	0.20%	0.20%	0.01%	18.77%	8.29%	0.00%	5,000	<b>✓</b>	<b>√</b>
CFS FirstChoice Wholesale Growth	FSF0490AU	1.02%	0.20%	0.20%	0.01%	21.24%	8.35%	2.40%	5,000	✓	<b>√</b>
***											
Colonial FirstChoice Investments - FirstChoice Balanced	FSF1025AU	1.89%	0.20%	0.20%	0.01%	17.68%	7.32%	0.00%	5,000	✓	✓
Colonial FirstChoice Investments - FirstChoice Growth	FSF0225AU	1.94%	0.20%	0.20%	0.01%	20.12%	7.37%	1.51%	5,000	✓	✓
Flexible Lifetime Inv - AMP Balanced Enhanced Index	AMP1390AU	1.75%	0.18%	0.19%	0.00%	17.79%	5.50%	1.50%	1,500	<b>✓</b>	<b>✓</b>
AXA - Generations - Balanced Index	NMF0020AU	1.53%	0.22%	0.15%	0.00%	18.57%	8.18%	0.00%	2,000	<b>✓</b>	<b>✓</b>
AMP Flexible Lifetime Inv - Future Directions Balanced	AMP1412AU	2.10%	0.20%	0.21%	0.00%	17.85%	5.60%	1.00%	1,500	<b>✓</b>	<b>✓</b>

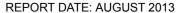




We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

### **Regular Income - Multi Sector Growth**

Multisector growth fo	ınds are based o	n a growth			ater that 60°	%					
		13)	Transact	ion Cost	9.		tment retui 31 MAY 20		<u>p</u>	ant	val
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
***											
OnePath OA IP - OP Tax Effective Income EF	AJF0003AU	1.80%	0.00%	0.00%	0.00%	22.70%	8.39%	2.03%	5,000	✓	✓
AMP Flexible Lifetime Investments - Responsible Inv Leaders Balanced	AMP1056AU	2.10%	0.14%	0.14%	0.00%	18.73%	6.95%	2.25%	1,500	✓	<b>√</b>
AMP Flexible Lifetime Inv - AMP Balanced Growth	AMP1391AU	2.05%	0.22%	0.24%	0.02%	20.99%	5.90%	1.70%	1,500	✓	<b>√</b>
AXA Gen - Balanced	NML0588AU	1.85%	0.22%	0.25%	0.00%	21.09%	8.83%	2.93%	2,000	✓	<b>√</b>
Flexible Lifetime Inv - Responsible Investment Leaders Balanced	AMP1434AU	2.20%	0.22%	0.22%	0.00%	19.21%	5.50%	2.10%	1,500	✓	<b>√</b>
OnePath OA IP - OP Active Growth EF	MMF0014AU	1.80%	0.25%	0.25%	0.00%	22.83%	6.73%	-0.69%	5,000	✓	<b>√</b>
OnePath OA IP - OP Managed Growth EF	MMF0560AU	1.80%	0.18%	0.18%	0.00%	15.91%	5.28%	0.63%	5,000	✓	<b>√</b>
Zurich Investments Managed Growth Retail	ZUR0040AU	1.80%	0.07%	0.07%	0.00%	19.23%	7.20%	2.70%	1,000	✓	<b>√</b>
Colonial FirstChoice Investments - Colonial Diversified	FSF0261AU	1.93%	0.20%	0.20%	0.00%	18.19%	6.02%	2.44%	5,000	✓	<b>√</b>
**											
WealthFocus Investment Advantage Perpetual's Balanced Growth	PER0036AU	1.98%	0.34%	0.00%	0.00%	21.52%	8.98%	3.87%	2,000	✓	✓
Advance Balanced Multi-Blend Fund	ADV0023AU	1.93%	0.00%	0.00%	0.00%	16.44%	7.33%	2.59%	1,500	✓	<b>√</b>
MLC MasterKey Unit Trust Horizon 4 - Balanced Portfolio	MLC0023AU	1.88%	0.10%	0.10%	0.00%	18.00%	7.82%	2.35%	1,000	✓	<b>√</b>
OnePath OA IP - Optimix Balanced EF	MMF0570AU	1.94%	0.18%	0.18%	0.00%	16.36%	5.29%	1.40%	5,000	<b>√</b>	<b>✓</b>





We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you

### **Regular Income - Multi Sector Growth**

Multisector growth	funds are based o	n a growth	asset alloc	ation grea	iter that 60°	%					
		013)	Transact	ion Cost	99-		tment retur 31 MAY 20		ing	nent	wal
Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Buy Spread %	Sell Spread %	Performance F	1 Year %	3 Year %	5 year %	Minimum open balance \$	Regular Investn Plan	Regular withdra Plan
**											
OnePath OA IP - Optimix Growth EF	MMF0578AU	1.99%	0.21%	0.21%	0.00%	19.56%	5.40%	0.78%	5,000	✓	✓
BT Investment Funds - Multi-manager Balanced Fund	BTA0077AU	1.80%	0.50%	0.50%	0.05%	16.62%	7.52%	1.92%	5,000	✓	✓