



# Managed Investments Star Ratings

REPORT DATE: AUGUST 2013

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## Seasoned Investor - Multi-Sector Balanced

Multisector Balanced funds are based on a growth asset allocation between 21% - 60%

Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Transaction Cost		Performance Fee %	Investment returns (As at 31 MAY 2013)			Minimum opening balance \$	Regular Investment Plan	Regular withdrawal Plan
			Buy Spread %	Sell Spread %		1 Year %	3 Year %	5 year %			
★★★★★											
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	✓	✓
Vanguard LifeStrategy Balanced Fund	VAN0124AU	0.90%	0.18%	0.12%	0.00%	14.65%	7.56%	4.25%	5,000	✗	✗
★★★★★											
Advance Moderate Multi-blend W	ADV0091AU	0.74%	0.15%	0.15%	0.00%	14.00%	8.24%	5.19%	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	✓	✓
OptiMix Wholesale Moderate Trust - Class A Units	LEF0051AU	0.87%	0.13%	0.13%	0.00%	12.83%	5.44%	2.97%	50,000	✗	✗
Russell Diversified 50 Fund	RIM0003AU	0.78%	0.22%	0.22%	0.00%	16.21%	8.31%	5.18%	10,000	✗	✗
Suncorp Wholesale Balanced Fund	SUN0147AU	0.80%	0.19%	0.23%	0.00%	16.87%	8.68%	4.23%	0	✗	✗
Ventura Diversified 50 Fund	RIM0019AU	0.79%	0.12%	0.12%	0.00%	16.16%	8.16%	4.90%	20,000	✓	✓
★★★											
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	✓	✓
BT Wholesale Funds - BT Wholesale Balanced Returns Fund	BTA0806AU	0.88%	0.31%	0.31%	0.00%	14.45%	7.14%	3.01%	25,000	✗	✗
CFS FirstChoice Wholesale Moderate	FSF0500AU	0.97%	0.15%	0.15%	0.01%	17.16%	8.23%	3.82%	5,000	✓	✓

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			Buy Spread %	Sell Spread %		1 Year %	3 Year %	5 year %			
★★★											
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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			Buy Spread %	Sell Spread %		1 Year %	3 Year %	5 year %			
★★											
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	✓	✗



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## Wealth Builder - Multi-Sector Balanced

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Fund Name	APIR	MER / ICR% (As at 31 MAY 2013)	Transaction Cost		Performance Fee %	Investment returns (As at 31 MAY 2013)			Minimum opening balance \$	Regular Investment Plan	Regular withdrawal Plan
			Buy Spread %	Sell Spread %		1 Year %	3 Year %	5 year %			
★★★★★											
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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			Buy Spread %	Sell Spread %		1 Year %	3 Year %	5 year %			
★★★											
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	✓	✗

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## Regular Income - Multi-Sector Balanced

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★★★★★											
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	✓	✓
★★★★★											
Advance Moderate Multi-blend W	ADV0091AU	0.74%	0.15%	0.15%	0.00%	14.00%	8.24%	5.19%	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	✓	✓
FirstChoice Wholesale Moderate	FSF0500AU	0.97%	0.15%	0.15%	0.01%	17.16%	8.23%	3.82%	5,000	✓	✓
Ventura Diversified 50 Fund	RIM0019AU	0.79%	0.12%	0.12%	0.00%	16.16%	8.16%	4.90%	20,000	✓	✓
★★★★											
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	✓	✓
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	✓	✓

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★★★											
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	✓	✓

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