

Advance Retirement Suite (ARS)

Super/Pension

ADVANCE

THE FUNDS

As at 30 June 2011

Diversified Multi-Manager Funds

We offer a range of diversified funds which blend carefully selected investment managers across a range of asset sectors:

- Advance Defensive Multi-Blend Fund ARS
- Advance Moderate Multi-Blend Fund
- Advance Balanced Multi-Blend Fund ARS
- Advance Growth Multi-Blend Fund
- Advance High Growth Multi-Blend Fund

Sector Multi-Manager Fund

There is also a sector specialist Multi-Blend Fund which invests in international shares utilising a blend of specialist managers:

- Advance International Shares Multi-Blend Fund ARS

Single Manager Funds

These Funds invest predominantly in one asset sector and are managed by a single investment manager:

- Advance Australian Shares Fund ARS
- Advance Australian Geared Equity Fund
- Advance Concentrated Australian Share Fund
- Advance Asian Equity Fund ARS (Super Account only)
- Advance Money Market Fund ARS

Contributions

Initial investment: No minimum

Additional contributions

by direct debit: \$100
by employer: No minimum

Transferring from

You can transfer or rollover monies already invested in other superannuation funds.

Fees & other costs

Contribution (or entry) fee Up to 4.10%

Management fees

Depending on the Fund, varies between 1.28% pa and 2.20% pa of the net asset value of the Fund plus \$4.95 per month per account.

Insurance

- **Life Protection** – a death benefit will pay cover for an agreed amount on your death or where a terminal illness (condition or disease) will ultimately lead to your death in 12 months.
- **Total & Permanent Disablement** – pays a lump sum if or when you become totally and permanently disabled due to sickness or injury.
- **Salary Continuance** – replaces up to 75% of your monthly income if you become disabled through sickness or injury and are unable to work.

Minimum cover

Death & TPD – \$50,000, Salary Continuance – \$1,000 per month.

Adviser remuneration

Your financial adviser may be paid a commission for advising you about the Advance Retirement Suite.

We may pay your adviser:

- upfront commission of any contribution (or entry) fee paid
- ongoing commission of the value of your investment depending on the Fund.

These payments are made by Advance and are not additional charges to you.

Tax & social security

Investing in the Advance Retirement Suite may affect your tax and/or social security position.

Death benefits

A binding death benefit nomination provides you with greater certainty as to how your benefit may be paid in the event of your death.

Communication

- **Investor *Online*** – access to your account information over the internet
- **Investor report** – a half-yearly report providing details of your opening and closing balance, transaction history and investment performance
- **Annual report** – a report for 30 June each year detailing important information for investors
- **Contact Centre** – a dedicated phone line allowing you to speak to an investor services consultant about your account.

DIVERSIFIED MULTI-MANAGER FUNDS

A blend of investment managers and asset classes

As at 30 June 2011

	Advance Defensive Multi-Blend Fund ARS	Advance Moderate Multi-Blend Fund ARS	Advance Balanced Multi-Blend Fund ARS	Advance Growth Multi-Blend Fund ARS	Advance High Growth Multi-Blend Fund ARS
Management fee¹	1.73% pa (incl. GST)	1.90% pa (incl. GST)	1.94% pa (incl. GST)	2.03% pa (incl. GST)	2.19% pa (incl. GST)
Buy/sell spread (%)	Nil	0.15%	Nil	Nil	0.30%
Actual asset allocation					

SECTOR MULTI-MANAGER FUNDS

A blend of investment managers in a single asset class

As at 30 June 2011

	Advance International Shares Multi-Blend Fund ARS
Management fee	2.05% pa (incl. GST)
Buy/sell spread	Nil
Actual asset allocation	

¹ Rounded to two decimal places. Generally includes any performance fees (which may be estimated), charged by the underlying investment manager(s). These fees are detailed in the underlying PDS for the relevant managed investment.

SINGLE MANAGER FUNDS

A single investment manager in a single asset class



As at 30 June 2011

	Advance Australian Shares Fund ARS	Advance Australian Geared Equity Fund	Advance Concentrated Australian Share Fund																																																																												
Management fee	1.95% pa (incl. GST)	2.05% pa (incl. GST) ²	1.99% pa (incl. GST)																																																																												
Buy/sell spread	Nil	0.40%	0.25%																																																																												
Actual asset allocation	<table border="1"> <tr><td>Healthcare</td><td>3.44%</td><td>Consumer staples</td><td>12.45%</td></tr> <tr><td>Cash</td><td>1.93%</td><td>Consumer discretionary</td><td>9.67%</td></tr> <tr><td>Unit Trusts</td><td>2.87%</td><td>Industrials</td><td>7.42%</td></tr> <tr><td>Real Estate Investment Trusts</td><td>4.04%</td><td>Materials</td><td>16.87%</td></tr> <tr><td>Telecommunication services</td><td>5.17%</td><td>Energy</td><td>4.68%</td></tr> <tr><td>Financials</td><td>31.25%</td><td></td><td></td></tr> </table>	Healthcare	3.44%	Consumer staples	12.45%	Cash	1.93%	Consumer discretionary	9.67%	Unit Trusts	2.87%	Industrials	7.42%	Real Estate Investment Trusts	4.04%	Materials	16.87%	Telecommunication services	5.17%	Energy	4.68%	Financials	31.25%			<table border="1"> <tr><td>Healthcare</td><td>3.44%</td><td>Consumer staples</td><td>12.45%</td></tr> <tr><td>Cash</td><td>1.93%</td><td>Consumer discretionary</td><td>9.67%</td></tr> <tr><td>Unit Trusts</td><td>2.87%</td><td>Industrials</td><td>7.42%</td></tr> <tr><td>Real Estate Investment Trusts</td><td>4.04%</td><td>Materials</td><td>16.87%</td></tr> <tr><td>Telecommunication services</td><td>5.17%</td><td>Energy</td><td>4.68%</td></tr> <tr><td>Financials</td><td>31.25%</td><td></td><td></td></tr> </table>	Healthcare	3.44%	Consumer staples	12.45%	Cash	1.93%	Consumer discretionary	9.67%	Unit Trusts	2.87%	Industrials	7.42%	Real Estate Investment Trusts	4.04%	Materials	16.87%	Telecommunication services	5.17%	Energy	4.68%	Financials	31.25%			<table border="1"> <tr><td>Healthcare</td><td>12.23%</td><td>Financials</td><td>29.31%</td></tr> <tr><td>Consumer staples</td><td>4.47%</td><td>Information technology</td><td>0.57%</td></tr> <tr><td>Consumer discretionary</td><td>9.62%</td><td>Telecommunication services</td><td>2.92%</td></tr> <tr><td>Industrials</td><td>8.41%</td><td>Real Estate Investment Trusts</td><td>4.61%</td></tr> <tr><td></td><td></td><td>Cash</td><td>2.61%</td></tr> <tr><td></td><td></td><td>Energy</td><td>5.06%</td></tr> <tr><td></td><td></td><td>Materials</td><td>20.18%</td></tr> </table>	Healthcare	12.23%	Financials	29.31%	Consumer staples	4.47%	Information technology	0.57%	Consumer discretionary	9.62%	Telecommunication services	2.92%	Industrials	8.41%	Real Estate Investment Trusts	4.61%			Cash	2.61%			Energy	5.06%			Materials	20.18%
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Investment management	<p>Manager – Maple-Brown Abbott (MBA) is a specialist equity manager, with significant presence in Australia. The company was established in 1984 and is privately owned by directors and staff. Funds under management as at 30 September 2010 total \$12.1 billion.</p> <p>Investment style – Value Manager; long-term focus.</p>	<p>Manager – Maple-Brown Abbott (MBA) is a specialist equity manager, with significant presence in Australia. The company was established in 1984 and is privately owned by directors and staff. Funds under management as at 30 September 2010 total \$12.1 billion.</p> <p>Investment style – Value Manager; long-term focus.</p>	<p>Manager – Alleron Investment Management Limited (Alleron) is a specialist Australian equities manager with a growth bias, and is best described as a high alpha manager, relying heavily on stock specific risk for its expected performance. Alleron is Sydney based and was established in October 2004, and has four investment professionals and a dedicated CEO, Barry Littler.</p> <p>Investment style – Growth style bias.</p>																																																																												

SINGLE MANAGER FUNDS

A single investment manager in a single asset class

As at 30 June 2011

	Advance Asian Equity Fund	Advance Money Market Fund ARS
Management fee	2.20% pa (incl. GST)	1.28% pa (incl. GST)
Buy/sell spread	0.45%	Nil
Actual asset allocation		
Investment management	<p>Manager – Lion Global Investors Limited (Lion Global Investors) is one of the largest non-government asset management companies in South East Asia and is part of the Overseas Chinese Bank Limited (OCBC) group, Singapore’s longest established local bank. Currently Lion Global Investors manages over US\$20 billion for government and government agencies, charitable organisations, endowment funds and retail investors.</p> <p>Investment style – Active; fundamental.</p>	

Contact Centre: 1800 819 935

Adviser Services: 1300 361 864

advance.com.au

In deciding whether to acquire, or continue to hold, an investment in the Advance Retirement Suite (ARS), you should consider the current Product Disclosure Statement issued by Asgard Capital Management Limited (Asgard) ABN 92 009 279 592, AFSL 240695. Copies of the Product Disclosure Statement can be obtained from your financial adviser or Advance Asset Management Limited ABN 98 002 538 329 AFSL 240902 (Advance). The information contained in this fact sheet is believed to be accurate. To the extent permissible by law, no liability is accepted for errors and omissions or for loss or damage suffered as a result of inaccuracies in this fact sheet. Asgard and Advance are each members of the Westpac Group. No company in the Westpac Group supports or guarantees their obligations. Neither Westpac nor its subsidiaries stand behind or guarantee the repayment of capital, the performance of ARS, or any particular rate of return. This publication is intended to provide general information only and does not have regard to investors' investment objectives, financial situation or needs. The content does not constitute investment advice and should not be relied on as such. Investment advice should be sought in respect of individual circumstances.