

Advance Retirement Suite – Super/Pension

PRODUCT DISCLOSURE STATEMENT (PDS) PART 2 – INVESTMENT SELECTION

Issue date: 1 February 2010

IMPORTANT INFORMATION

The PDS for Advance Super/Pension consists of 2 parts.

PART 1 of the PDS sets out important general information regarding Advance Super/Pension.

PART 2 of the PDS (this booklet) sets out important information on the managed investments* available through Advance Super/Pension.

You should read both PART 1 and PART 2 of the PDS before making an investment decision.

This PART 2 uses terms that are defined in PART 1 of this PDS.

A PDS or other disclosure document is available for each managed investment. Only your adviser can buy/sell managed investments for you on your Account online.

* In this PART 2 'managed investments' includes a reference to cash products.

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Investment fees

The available managed investments and respective Investment fees are set out on page 3 of this PART 2 and are current as at the date of this PART 2.

Investment fees may vary over time. See the 'Fees and other costs' section in PART 1 of the PDS for further information on Investment fees.

Our fees and other costs

In addition to the Investment fees (payable to each investment manager), costs for these products also include our Administration fee of \$59.40 per annum (\$4.95 per month) as set out in the 'Fees and other costs' section in PART 1 of the PDS.

Management costs

Management costs are the total of the Investment fees and our Administration fee, as well as any Performance fees that may be charged by underlying investment managers. Management costs are listed on page 3 of this PART 2 and the total Management cost per annum in dollars is provided for each available managed investment, based on investments of \$10,000 and \$50,000.

APIR and Product codes

APIR codes are used throughout the financial services industry to uniquely identify financial products, including managed investments. The APIR and Product codes allow us (and your financial adviser) to identify a particular managed investment quickly and easily and are generally for internal use only. The APIR and Product codes are included in this list of available investment options for administrative purposes only.

UPDATING THE INFORMATION IN THIS PDS

The law requires that the information in this PDS must be up-to-date at the time it's given to you, except for any changes which may occur from time to time that are not materially adverse, provided we give you a means of finding out about these changes. You can do this by phoning our Contact Centre on **1800 819 935** or, if you are an existing Advance investor, by checking on Investor *Online* at **www.investoronline.info**. You can also obtain a paper copy of the updated information free of charge by contacting your financial adviser or our Contact Centre.

Before you go ahead, you should know the following.

- Unless you are completing this Investment Selection for a new Account:
 - sales of particular investments could result in a capital gains tax liability being realised
 - sales of particular investments may be subject to the investment managers' withdrawal restrictions.
- You will only receive value for any tax credits (such as imputation credits) distributed by those investments if your Account was open at the end of the financial year to which they relate and then only to the extent that Advance Super/Pension as a whole is entitled to those credits. The relevant amount will be credited against the tax provision in your Account after the end of the financial year. If you close your Account before the end of the financial year (other than for the purpose of transferring to an Advance Pension Account which remains open at the end of that financial year), you will not receive any value for those tax credits.

Contact your financial adviser or our Contact Centre to ensure you have the most current PART 2 – Investment Selection. For the latest investment and product information, call our Contact Centre.

In addition if you have specified the Priority Sell Method the following applies.

- Your instructions are followed as to the order in which your managed investments are sold when cash is required in your Account (for example, to fund withdrawals, fees, taxes and pension payments).
- If the managed investments you nominated in the Priority Sell Method instruction are insufficient (or where no instructions exist) we'll sell your managed investments in proportion to their estimated current value in your Account.

HOW TO COMPLETE THIS FORM

To choose (or change) your investment profile: In section 2, please indicate the percentage you would like to allocate to each managed investment. Your investment profile must add up to 100%.

Example

Ben has selected three managed investments to make up his profile. This table illustrates how his \$50,000 deposit will be invested.

Managed Investment	Investment profile	Amount
A	25%	\$12,500
B	25%	\$12,500
C	50%	\$25,000
	100%	\$50,000

Unless we receive instructions to the contrary, funds deposited into your Account will be invested in accordance with your current investment profile.

To choose (or change) your Priority Sell Method:

In section 2, you can specify the order you want your nominated managed investments to be sold.

Your Priority Sell Method must be in numerical order. For example 1, 2, 3... (where 1 is the highest priority). If you only want to nominate or change your Priority Sell Method and don't want to change your investment profile, complete only the Priority Sell Method column.

3. Switching managed investment options

In this section, you can switch your **total holding** in any managed investment into another managed investment, which is either held in your current profile or is new to your profile. You can also switch a **partial holding** in any managed investment into another managed investment, which is held in your current profile.

- Where there are multiple switches for a switch type, the switches will be processed in the order listed on the form.
- Where a full switch and a partial switch are requested, partial switches will be processed before full switches.
- If your 'Switch from' managed investment has been assigned a Priority Sell Method, this priority will not be transferred to the 'Switch to' managed investment.

Full switch

Switch from	
Product code	Managed investment

Switch to	
Product code	Managed investment

Note

- When a full switch is made, the profile percentage of the 'Switch from' managed investment will be allocated to the 'Switch to' managed investment.

Partial switch

Switch from	
Product code	Managed investment

Switch to		Amount
Product code	Managed investment	\$

Note

- If you wish to switch one managed investment into multiple managed investments, you will need to list each request separately on this form.
- Where the dollar amount is equal to or greater than 95% of the asset value then the entire 'Switch from' asset will be sold. This may result in more or less of the holdings being switched than requested. Where the 95% rule is applied, the profile percentage of the 'Switch from' asset will remain in your current profile.
- When switching part or all of your holding in a managed investment, you may incur a buy/sell differential. Please see page 34 of PART 1 of the PDS for more details.
- Partial switches can only be made to managed investments in your current profile.

4. Adviser's details

Adviser's company

Adviser's name

Adviser's phone

Adviser's code

 BA

5. Signature

I direct the Trustee to action my request as set out in this PART 2 – Investment Selection.

I have received and read a copy of the current Product Disclosure Statement (including PART 1 and this PART 2) and any Supplementary Product Disclosure Statement (where applicable) for the Advance Retirement Suite and a copy of the current Product Disclosure Statement or other disclosure documents (except where not required) for each managed investment in my profile.

Signature

Date

