

{ ADVANCE }

Personal **Protection** *Package*

Specimen copy of the Master Policy

Life Protection for Superannuation Accounts



ADVANCE
A member of the St. George Group

Asgard Capital Management Limited
ABN 92 009 279 592 AFSL 240695
is the Trustee and Administrator
and is the owner of this Master Policy
for insurance with PrefSure Life Limited
ABN 20 000 017 194 AFSL 239632.

The insurance is issued by PrefSure
Life Limited and administered by Asgard.

Contents

Policy Terms	2		
1.0 Introduction	2	5.0 Claims	7
1.1 Parties to the Policy	2	5.1 Notification of Claim	7
1.2 Cover	2	5.2 Our Requirements	7
1.3 Policy Period	2		
1.4 How to Interpret this Policy	2	6.0 When Cover Ceases	7
1.5 Australian Law	3		
2.0 Benefits	3	7.0 Termination and Variation of the Master Policy	8
2.1 Death Benefit	3	7.1 Termination of the Policy	8
2.2 Terminal Illness Benefit	3	7.2 Variation of the Policy	8
2.3 Interim Accident Benefit	3		
2.4 Optional Benefit	4	8.0 Important Definitions	8
2.4.1 Total & Permanent Disablement Protection (TPD)	4		
2.5 Worldwide Cover	5	9.0 General Conditions	10
2.6 Exclusions	5	9.1 Non-Disclosure and Misrepresentation	10
		9.2 Statutory Fund	10
3.0 Sum Insured Changes	5	9.3 Cooling-off Period	10
3.1 Increasing the Sum Insured	5	9.4 Guaranteed Renewable	10
3.2 Automatic Indexation of Cover	5	9.5 Condition Precedent	11
		9.6 Alterations and Variations	11
4.0 Premiums	6	9.6.1 Changes in the Law	11
4.1 Premium Payments	6	9.6.2 Guarantee Period	11
4.2 Late Payment	6	9.6.3 Our Right to Vary the Conditions	11
4.3 Premium Rates	6	9.7 Customer Concerns	11
4.4 Administration Fee	6		
4.5 Reinstatement	6		
4.6 Premium Rate Guarantee	6		

Life Protection for Superannuation Accounts

POLICY TERMS

This Master Policy is a comprehensive insurance Policy that must be read in conjunction with the Life Insured's Policy Information Statement. The Statement contains the individual details of the Life Insured's cover. The terms of Life Protection are set out within this document which the Life Insured should read carefully and keep for their records.

This Policy sets out the entire contract between PrefSure Life Limited and the Trustee and consists of:

- the terms and conditions set out herein;
- any statement relevant to the Policy completed in respect of any Life Insured; and
- any further amendments or endorsements made pursuant to the Policy.

The Master Policy number is GR599-GL.

1.0 INTRODUCTION

1.1 PARTIES TO THE POLICY

We/us/our/the Insurer means PrefSure Life Limited (ABN 20 000 017 194). PrefSure Life Limited are registered to carry on life insurance business and are the Insurer of this Policy.

The Trustee/Administrator means Asgard Capital Management Ltd (ABN 92 009 279 592).

They/them/their means the Life Insured.

In order to be effective, any notice given by the Trustee pursuant to this Policy must be given in English, in writing and posted, sent by facsimile or delivered to our head office. Any notice given to the Trustee by us shall be effective if given in writing and posted, sent by facsimile or delivered to the head office address of the Trustee.

1.2 COVER

Advance Life Protection provides a lump sum amount if the Life Insured dies or is diagnosed as having a terminal illness and has 12 months or less to live. We will pay this benefit if either of these occur during the period of cover.

1.3 POLICY PERIOD

This Policy shall commence on the Date of Insurance and shall remain in force until it is terminated in accordance with Clause 8.

1.4 HOW TO INTERPRET THIS POLICY

Headings

Headings have been used in this Policy for ease of reference only and are not intended to form part of the text.

References

Except where the context otherwise indicates or requires:

- words importing the singular or plural number shall include the plural and singular numbers respectively
- a reference to any statute or regulation made pursuant to a statute shall include all amendments, consolidations or statutory re-enactments thereof
- a reference to a 'month' shall mean a calendar month and a reference to a 'year' shall mean a calendar year
- a reference to a 'person' includes a corporation.

1.5 AUSTRALIAN LAW

This Policy shall be subject to the laws of the Commonwealth of Australia and the State of New South Wales. All moneys payable under it shall be payable only in Australian currency.

2.0 BENEFITS

This cover will commence when we notify the Trustee that we have accepted the Life Insured for cover or when the Trustee receives the Life Insured's acceptance of an offer to cover them subject to Special Terms.

2.1 DEATH BENEFIT

In the event of the death of the Life Insured, we will pay the Death Benefit. This cover will commence when we notify the Trustee that we have accepted the Life Insured for cover or when the Trustee receives the Life Insured's acceptance of an offer to cover them subject to Special Terms. The Death Benefit will cease on payment of the Death Benefit or the anniversary of the commencement date of insurance prior to the Life Insured's 70th birthday.

2.2 TERMINAL ILLNESS BENEFIT

If the Life Insured is diagnosed as having less than twelve months to live, 100% of the Death Benefit, up to \$2,000,000, is paid. Any remaining benefit is paid on death. The Terminal Illness Benefit will cease on the anniversary of the commencement date of insurance prior to the Life Insured's 69th birthday.

Benefit Reductions

Payment of a Terminal Illness Benefit will reduce any amount payable under the Death Benefit and if applicable, the Total & Permanent Disablement Benefit by the benefit amount received.

2.3 INTERIM ACCIDENT BENEFIT

The Interim Accident Benefit provides the Life Insured with cover for death which occurs as a result of an accidental injury whilst the Life Insured's application is being processed. The Life Insured must die within 90 days of the Accident for the benefit to be paid. The amount of the benefit paid equals the Life Protection the Life Insured applied for, subject to a maximum of \$500,000. No further benefits will be payable once an Interim Accident Benefit is paid.

When does The Interim Accident Benefit Start?

Cover begins for the Interim Accident Benefit when the Trustee receives:

- an application completed on behalf of any Life Insured; or
- an application for an increase in the sum insured completed on behalf of a Life Insured.

When does The Interim Accident Benefit End?

Cover for the Interim Accident Benefit ceases to have effect when the first of the following occurs:

- 90 days after the Trustee receives the application
- the date the Life Protection cover is accepted by us
- the date Special Terms are accepted by the Life Insured in writing
- the date increased cover comes into force
- cover is cancelled due to misrepresentation or non-disclosure
- the date we decline the application
- the date of cancellation or withdrawal of the application
- the Master Policy is terminated.

2.4 OPTIONAL BENEFIT

Optional Total and Permanent Disablement Protection may be chosen for an additional premium. The Optional Benefit only applies if shown on the Life Insured's Policy Information Statement.

2.4.1 Total & Permanent Disablement Protection (TPD)

If the Life Insured becomes totally and permanently disabled whilst the cover is in force, we will pay the Total & Permanent Disablement Benefit. This cover will commence when we notify the Trustee that we have accepted the Life Insured for cover or when the Trustee receives the Life Insured's acceptance of an offer to cover them subject to Special Terms. This cover will cease once payment has been made. The maximum amount we will pay is \$2,000,000. Indexation of this Benefit will cease when the Total & Permanent Disablement Benefit reaches \$1,000,000. This cover expires on the anniversary of the commencement date of insurance prior to the Life Insured's 65th birthday.

Benefit Reductions

Payment of a Total & Permanent Disablement Benefit will reduce any amount payable under the Death Benefit or the Terminal Illness Benefit.

The Total & Permanent Disablement Benefit reduces by 20% per year at each anniversary of the commencement date of insurance up to the anniversary prior to the Life Insured's 65th birthday (according to the following table).

BENEFIT REDUCTIONS

Age next birthday at the Anniversary of the Commencement Date of Insurance	TPD Cover reduces by
61	20%
62	40%
63	60%
64	80%
65	100% and TDP cover ceases

Total & Permanent Disablement means:

The Life Insured is Totally and Permanently Disabled if any one of the following criteria are satisfied. They are suffering the permanent loss of:

- the use of two limbs (where 'limb' is defined as the whole hand below the wrist or whole foot below the ankle); or
- the sight in both eyes; or
- the use of one limb and the sight in one eye, or
- the Life Insured is unable to perform at least two of the Activities of Daily Living or

where the Life Insured is engaged in any business, profession or occupation, whether as an employee or otherwise:

- (a) they have been absent as a result of illness or injury from employment for six consecutive months; and
- (b) at the end of the period of six months, they are disabled to such an extent as to render them unlikely to ever again be engaged in any gainful business, profession or occupation for which they are reasonably suited by their education, training or experience.

2.5 WORLDWIDE COVER

Subject to any terms and conditions noted on the Life Insured's Policy Information Statement:

- cover is provided world wide, 24 hours a day
- we may require the Life Insured to return to Australia at their own expense for assessment in the event of a Total & Permanent Disability claim.

Cover is not available for a Life Insured who is not a permanent Australian resident unless we agree in writing before the Life Insured leaves Australia.

2.6 EXCLUSIONS

The Death Benefit will not be payable if the Life Insured (whether sane or insane) caused his or her death through an intentionally self inflicted act if the act happened within one (1) year from:

- the commencement date of insurance
- the date the Death Benefit came into force
- the date on which the cover was last reinstated
- the date of an increase to the Life Insured's cover (the exclusion will then apply only to the amount of the increase).

No Terminal Illness Benefit is payable when terminal illness is caused directly or indirectly by any intentional self-inflicted injury or any attempt at suicide.

If Total & Permanent Disablement Cover applies, the Total & Permanent Disablement Benefit is not payable when Total & Permanent Disablement is directly or indirectly caused by:

- any intentional self-inflicted injury or any attempt at suicide
- an act of war (whether or not declared).

An Interim Accident Benefit will not be paid if death is caused directly or indirectly by:

- any intentional self-inflicted injury or any attempt at suicide
- self-inflicted injury or infection
- the taking of alcohol or drugs other than prescribed by a medical practitioner

- a physical condition which the Life Insured knew about before this cover commenced
- engaging in any pursuit or occupation that we would not normally cover on standard terms
- participating in criminal activity
- an act of war (whether or not declared).

3.0 SUM INSURED CHANGES

3.1 INCREASING THE SUM INSURED

The Life Insured may choose to increase the sum insured. They can do this by completing an application for an increase in the sum insured. We may seek further underwriting information if this increase requires us to do so.

An increase in the sum insured applies with effect from the date:

- we accept the increased sum insured; or
- the Life Insured accepts in writing Special Terms offered in respect of the increase in sum insured.

3.2 AUTOMATIC INDEXATION OF COVER

Unless otherwise specified, on each anniversary of the commencement date of insurance we will index the Life Insured's cover. It will be automatically indexed each year by a minimum of 3% or the Indexation Factor (whichever is greater) to a maximum of 7.5%. The premium will increase accordingly.

Any exclusion, additional premium or other special condition previously advised by us as applying to the Life Insured will also apply to the increased cover.

This increase will be calculated on the anniversary of the commencement date of insurance. If the Life Insured does not want the cover to be increased, they must notify the Trustee in writing within 30 days of the date of indexation notification. All future indexation increases will be automatic (unless the Life Insured specifies otherwise) at each anniversary of the commencement date of insurance.

4.0 PREMIUMS

4.1 PREMIUM PAYMENTS

Premiums are payable monthly in advance through a Superannuation Account.

Premiums are payable by the Trustee to us on the first day of the second week of the month immediately following the Date of Insurance and monthly thereafter, or on such other dates as may be agreed in writing between the Trustee and us.

4.2 LATE PAYMENT

We will allow 30 days from the Premium Due Date for the premium to be paid. Cover remains in force during this time, however any unpaid premium after this date will cause the cover to lapse. Any benefit payable during a time where a premium is due may be reduced by the unpaid premium amount.

4.3 PREMIUM RATES

Premiums are based on a set of rates that relate to a particular benefit and risk group, taking into consideration the cost of setting up and administering the cover. Generally, the cost of cover increases as the Life Insured gets older. This cost will depend on the Life Insured's

- sum insured
- age next birthday
- health, as specified in any Special Terms detailed in the Policy Information Statement
- nominated optional benefits
- status as a Smoker or Non-smoker*
- occupation, which may affect some benefits.

* A Non-smoker declaration must be completed to obtain a discounted rate for being a Non-smoker.

4.4 ADMINISTRATION FEE

The Administrator may, but currently does not, charge a fee of \$4.10 (including GST) per member per month (included in the monthly premium stated on the Life Insured's Policy Information Statement). The Life Insured will be given 90 days notice of any changes to the administration fee.

4.5 REINSTATEMENT

If the Life Insured's cover terminates due to an unpaid premium, they may elect to reinstate the cover within 12 months of the Premium Due Date subject to the following conditions:

- we may require underwriting evidence relevant to the reinstatement of cover
- if accepted, cover will only commence from the date of reinstatement
- we may impose conditions for the reinstated cover.

4.6 PREMIUM RATE GUARANTEE

- We cannot, without the Trustee's agreement, change the premium rates charged under this Policy prior to 1 July 2008.
- After the expiry of this period, we may vary the premiums charged under this Policy.
- 90 days notice will be given to the Trustee before any premium variations are due to take place.
- We can increase premiums, with immediate effect, to reflect new or changed government levies and taxes.

5.0 CLAIMS

5.1 NOTIFICATION OF CLAIM

- The Life Insured must notify the Trustee within 30 days of any event which is likely to give rise to a claim. If it is not possible to notify the Trustee within this time, then the Life Insured must do so as soon as reasonably possible.
- Once notified, the Trustee will provide the relevant forms for the Life Insured to complete and will notify us in writing of the potential claim.
- The Life Insured must fully complete and return the claim form to the Trustee within 30 days of the event, together with such other information and documentation that we may require in order to consider the claim.

5.2 OUR REQUIREMENTS

- The Life Insured and their attending medical practitioner must complete the claim form and return it to us.
- The age of the Life Insured must be proven before any benefit will be paid.
- We must be provided with all relevant information including treating doctors' reports or any other documents that we may reasonably require. This evidence shall be provided at no expense to us.
- At the Life Insured's own expense, we may ask them to provide us with any additional information that we consider necessary to properly assess the claim and satisfy ourselves of our liability to pay any Benefit.
- Payment of a Total & Permanent Disablement Benefit is subject to the Life Insured undergoing any medical examination (by a medical practitioner of our choice) or other examination which we consider necessary, at our expense.

- We may also require the Life Insured to provide us with an authority to obtain further medical information in connection with a claim.
- We are not responsible to see to the application of payments which we have made to the Trustee or which we have made in accordance with the Trustee's instructions.

6.0 WHEN COVER CEASES

Cover will terminate on the occurrence of the earliest of the following:

- the Anniversary of the commencement date of insurance date preceding the Life Insured's:
 - a) 70th birthday for Death Benefit
 - b) 69th birthday for Terminal Illness Benefit
 - c) 65th birthday for Total & Permanent Disablement Benefit
- the cover lapses due to non-payment of a premium
- the Life Insured ceases to be a member of a Superannuation Account
- we terminate cover due to misrepresentation or non-disclosure
- we admit a claim for a Death Benefit
- we pay the sum insured for a Total & Permanent Disablement Benefit or Terminal Illness Benefit and there is no remaining Death Benefit
- we receive a notice from the Trustee to the effect that they wish insurance to terminate for that Life Insured
- the Master Policy is terminated.

7.0 TERMINATION AND VARIATION OF THE MASTER POLICY

7.1 TERMINATION OF THE POLICY

This Policy will terminate:

- if the Superannuation Accounts cease to be a 'complying superannuation fund' as defined in the Superannuation Industry (Supervision) Act 1993 (Cwlth); or
- after the expiration of 90 days notice by the Trustee that it wishes to terminate the Policy; or
- after the payment of the final Benefit for the last Life Insured;

or if the Trustee or we:

- agree in writing that this Policy will terminate; or
- have a receiver and manager appointed in respect of any part of our respective property; or
- have an administrator or liquidator appointed; or
- stop payment to, or make any composition for, our appointed creditors; or
- commit a serious breach or default of any of the provisions of this Policy on our appointed parts to be performed or observed which has not been remedied within 90 days after written notice of such breach or default being given.

7.2 VARIATION OF THE POLICY

The terms and conditions of this Policy may be varied from time to time by agreement in writing between the Trustee and us. The Policy may not be varied to the extent that it would prevent the Policy from being treated as life insurance business under the Life Insurance Act 1995 (or any legislation that replaces it).

8.0 IMPORTANT DEFINITIONS

Acceptance Date

The date that the Insurer accepts the Life Insured for cover.

Activities of Daily Living

- Dressing – the ability to put on and take off clothing without assistance.
- Bathing – the ability to wash or shower without assistance.
- Toileting – the ability to use the toilet, including getting on and off without assistance.
- Mobility – the ability to get in and out of bed and a chair without assistance.
- Feeding – the ability to get food from a plate into the mouth without assistance.

'Assistance' means the assistance of another person.

Anniversary of the Commencement Date of Insurance

The date on which an annual review of the Life Insured's cover will take place and from which their premiums are calculated. The Anniversary of the Commencement Date of Insurance will fall at 12-monthly intervals from the Commencement Date of Insurance shown in the Policy Information Statement.

Commencement Date of Insurance

The date, shown on the Policy Information Statement, from which a Life Insured's cover will become effective. It will be no earlier than the date:

- we notify the Trustee that we have accepted the Life Insured for the cover; or
- the Trustee receives the Life Insured's acceptance of an offer to cover the Life Insured subject to Special Terms.

Date of Disablement

For Total & Permanent Disablement, this date is the earlier of:

- the date the loss of limbs and/or sight occurred
- the date the Life Insured was first absent from work due to Sickness or Injury provided they consulted a medical practitioner within seven days
- the date the Life Insured first consulted a medical practitioner.

Date of Insurance

17 May 2006

Indexation Factor

The most recent change in the Consumer Price Index (all groups – Eight Capital Cities combined) published by the Australian Bureau of Statistics. If no Consumer Price Index is published, we will use another index that we consider appropriate.

Injury

An accidental injury caused by an event external to the body, occurring while cover is in force.

Life Insured

The person on whose life Benefits are payable. The Life Insured's name appears on the Policy Information Statement.

Medical Practitioner

A legally qualified medical practitioner who must be registered in Australia or have qualifications equivalent to Australian standards, other than the Life Insured, an immediate family member or business partner.

Non-smoker

A person who has not smoked any tobacco or any other substance in the preceding 12-month period.

Policy Information Statement

The Policy Information Statement contains the individual details of the Life Insured's cover and must be read in conjunction with these policy conditions.

Premium

The Premium specified in the Policy Information Statement, which includes the premiums for the Benefits attached to this cover, the administration fee, any frequency charge and Government charges.

Premium Due Date

Premiums are paid in monthly instalments. The date that the instalment is due to be paid is the Premium Due Date.

Sickness

An illness or disease that becomes apparent while cover is in force.

Special Terms

Contractual terms we may impose in relation to the cover of a Life Insured which may include any restrictions on the cover, exclusions, or different rates of premium we may impose according to our underwriting practices. Any offer we make to accept a Life Insured for cover subject to Special Terms, will be deemed to be accepted only when the Life Insured accepts the Special Terms in writing.

Sum Insured

The benefit amount as specified in the Policy Information Statement.

Superannuation Account

Any superannuation fund or account which the Trustee and the Insurer agree is covered by this Master Policy.

Terminal Illness

A disease or condition which, in the opinion of an appropriate specialist medical practitioner, and (where we consider appropriate) supported by our chief medical officer, will lead to the Life Insured's death within 12 months.

9.0 GENERAL CONDITIONS

9.1 NON-DISCLOSURE AND MISREPRESENTATION

If a Life Insured fails to disclose anything the law obliges them to disclose before their Acceptance Date, or they misrepresent the risk, we may take certain action in relation to their cover, if the law permits.

Duty of Disclosure

Before the Life Insured enters into, or becomes insured under, a contract of insurance they have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that they know, or could reasonably be expected to know, which is relevant to the Insurer's decision to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of insurance.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is expressly waived by the insurer.

Non-Disclosure

If the Life Insured fails to comply with their duty of disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer may avoid the contract within three years of entering into it. If their non-disclosure is fraudulent, the Insurer may avoid the contract at any time.

An Insurer who is entitled to avoid a contract of insurance may, within three years of entering into it, elect not to avoid it, but to reduce the sum that the Life Insured has been insured for in accordance with a formula that takes into account the premium that would have been payable if they had disclosed all relevant matters to the Insurer.

9.2 STATUTORY FUND

Premiums for all benefits outlined in this Policy will be placed in our No. 1 Statutory Fund and insurance claims will be paid from that fund.

This cover does not acquire a surrender value or cash-in value at any point.

9.3 COOLING-OFF PERIOD

The Life Insured has 28 days from the issue date of the Policy Information Statement to check that the cover meets their needs. This is known as the 'Cooling-off Period'. The Life Insured may cancel the cover within this period by notifying the Trustee in writing. The Trustee must notify us of the decision before any premiums received will be refunded and any cover cancelled with effect from the Commencement Date of Insurance.

9.4 GUARANTEED RENEWABLE

The Life Insured's cover under this Policy will remain in force until cover ceases in accordance with clause 7, provided the premiums are paid within 30 days of the Premium Due Date. We cannot cancel or place any further restrictions on the cover presently provided by this Policy as a result of the number of claims made, or any change in the Life Insured's state of health, occupation or pastimes.

Cover can be cancelled for the reasons explained in this Master Policy document.

9.5 CONDITION PRECEDENT

So far as the context will permit, all the terms of this Policy which require performance by the Trustee or Life Insured shall be conditions precedent to our liability to pay the benefits set out in the Policy. Our obligations under this Policy are also subject to the Trustee and the Life Insured each abiding by the conditions of this Policy which apply to them.

9.6 ALTERATIONS AND VARIATIONS

No change to this Policy shall be valid unless made in writing and approved by one of our authorised officers. No adviser, broker or other person can change this Policy.

9.6.1 Changes in the Law

We may vary any of the terms and conditions of this Policy immediately if there is a material change to the law and, as a result:

- it becomes impossible or impractical to carry out our obligations under the Policy; or
- the basis of taxation relating to policies of this nature are changed; or
- government levies or charges not applicable to policies of this nature at the Date of Insurance are imposed or if applicable at that date are changed; or
- the provisions of the Policy would otherwise become inconsistent with the law.

We may only vary the terms and conditions of this Policy to the extent that the Policy will comply with material changes to the law.

The condition does not apply to the extent that it would prevent the Policy from being treated as life insurance business under the Life Insurance Act 1995 (or any legislation that replaces it).

9.6.2 Guarantee Period

Unless there are changes in the law, we may not vary the terms of this Policy without the express agreement of the Trustee at any time up to the third anniversary of the Date of Insurance.

9.6.3 Our Right to Vary the Conditions

Subject to changes in the law and/or premium rate changes, after the third anniversary of the Date of Insurance, we may vary any of the terms and conditions of this Policy subject to giving six months notice of the variation to the Trustee. No variation in any of the terms of this Policy may be made which would enable us to refuse to:

- renew this Policy; or
- renew the insurance of a Life Insured.

9.7 CUSTOMER CONCERNS

If the Life Insured has any enquiries or complaints concerning their insurance cover, they may contact:

Advance Investor Services on 1800 819 935

Alternatively, the Life Insured may make a written complaint to the Advance Investor Services Team:

**GPO Box B87, Perth WA 6838 or
investor.services@advance.com.au**

The Trustee will endeavour to resolve the Life Insured's complaint within 45 days. The Life Insured will be notified in writing of a decision concerning their complaint. In the unlikely event that the Life Insured's complaint is not resolved to their satisfaction within 90 days, the Life Insured may contact the Superannuation Complaints Tribunal.

The Superannuation Complaints Tribunal is an independent body set up by the Federal Government to provide a service to consider complaints about the decisions of trustees which may be unfair or unreasonable.

Before the Tribunal has jurisdiction to deal with the matter, it must be satisfied that the complaint was previously made to an appropriate person under the internal enquiries and complaints procedures.

The Life Insured can contact the Tribunal on **1300 780 808**. (for the cost of a local call) from anywhere in Australia.

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