

Statement of Advice Superannuation Checkup Report

By ALLMYFUNDS

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Recipients should not consider this report contains general financial product advice. The sample report is only designed to illustrate the type of information to be included in a report should a client request one be prepared.

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By using allmyfunds you can really say allmyfunds for me!

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Warning about the advice

This SOA is based on the information you have provided AMF in the Risk Profile Superannuation Workbook ("Workbook"). You should check the summary of the personal information in Section 1 which is based on the information you have provided us.

If the summary of the personal information is incomplete or inaccurate, then this SOA may be based on inaccurate or incomplete information. Accordingly, before acting on this advice you should consider whether it is appropriate having regard to your relevant personal circumstances.

To correct any personal information, you can contact us on 1300 766 576 or email to correction@allmyfunds.com.au. We will provide you with an updated SOA if the information does not correctly match the content of the Workbook you completed.

Limitation of the advice

The advice you have requested is limited to the following:

1. A breakdown of your current superannuation position.
2. The amount of superannuation you could receive on retirement.
3. The percentage of your current annual salary you could receive each year from the age 65.
4. A comparison of your current superannuation funds with five other superannuation funds.
5. The effect extra contributions and consolidating multiple superannuation funds can make on the amount of superannuation you can have on retirement.

These limitations were set out in the Workbook.

All calculations and projections, such as your projected superannuation on retirement, are based on assumptions which are contained in this SOA. AMF and Client Wealth take no responsibility for the accuracy or reliability of the assumptions contained in this SOA.

This SOA does not provide a comprehensive review of your financial situation, needs or objectives. In addition, this SOA does not recommend you invest in any particular superannuation fund. Accordingly, you should consult your licensed financial adviser before making any investment decision.

Fees and remuneration

You have paid AMF \$275 (including GST) for the preparation of this SOA. You will not be charged any additional fee in respect of this advice. AMF may pay amounts to Client Wealth as the authorising licensee or to referrers from this amount.

If you appoint us as your adviser in respect of your superannuation fund investments, then please refer to the attached Terms and Conditions for details of the fees which will be payable.

SECTION

1

THE SUPERANNUATION CHECKUP REPORT

Super for You

Enabling you to make an informed decision
relating to your own superannuation

INTRODUCTION

Hello Jane,

We are pleased to present you with this personalised **Superannuation Checkup Report** relating to your current superannuation with XYZ Super Provider, ABC Super and BOB's Super together with a comparison of five alternative funds of the approximate risk profile as you nominated on your Superannuation Checkup Report request form.

Note that the use of details on five other funds does not mean that they are recommended. They are only used for comparison purposes. If you want to receive advice on your options you should contact a licensed Financial Planner.

Although you don't turn 65 years of age for another 33 years, you can take positive action now!

Our aim is not to tell you what to do, but give you information to consider. **From this you may make an informed decision around tailoring your own superannuation.**

The key things to consider when looking at superannuation are:

- Your Personal Details
- How much Super do I currently have?
- How have I invested my Super?
- Which approach to investing best suits me?
- How much Super might I have at age 65?
- What Insurance Do I Have?
- Should I Combine All My Super Accounts?
- What Are My Options To Maximise My Super?
- Am I in the best fund for me?

The following avenues are available to you after you have read this report:

1. Do nothing and stay in the current superannuation funds
2. Stay in your current superannuation funds and **subscribe to AllMyFunds**
3. Consolidate your superannuation funds (into your current main superannuation fund or a new fund)
4. Consolidate your superannuation funds (into your current main superannuation fund or a new fund) and **subscribe to AllMyFunds**
5. Seek independent financial advice

DID YOU KNOW?

If you do not have a financial planner your current superannuation provider may be keeping up to 5% entry fee and up to 1% per annum through an adviser service fee. Additional commissions may also be payable from your insurance premiums, if you have insurance as part of your superannuation fund investment.

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period, (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

HOW MUCH SUPER DO I CURRENTLY HAVE?

This report is based on your personal information below:

Personal		Employment	
Name	Jane Sample	Company	ABC
Gender	Female	Base Salary (gross)	\$78,000
Date Of Birth	11/4/1974	Superannuation Salary	\$78,000

Jane, you currently have 3 funds, including the superannuation fund that you are currently contributing to. These funds are:

Current Superannuation				
Superannuation	Balance	Contributions		
		Tax Deductible	Non Tax Deductible	Total
XYZ Super*	\$71,500	\$7,020	\$0	\$7,020
ABC Super	\$80,700	\$0	\$0	\$0
BOB'S Super	\$83,100	\$0	\$0	\$0
Total	\$235,300	\$7,020	\$0	\$7,020

Note

Tax Deductible = employer contributions, salary sacrifice contributions and other deductible contributions.

Non Tax Deductible = personal after tax contributions.

* Indicates the superannuation fund you are currently contributing to.

Insurance						
Fund / Product	Death Only		Death & TPD		Salary Continuance	
	Ann. Premium	Sum Insured	Ann. Premium	Sum Insured	Ann. Premium	Sum Insured
XYZ Super	\$0	\$0	\$96.00	\$200,000	\$0	\$0 p.m.
ABC Super	\$0	\$0	\$0	\$0	\$0	\$0 p.m.
BOB's Super	\$0	\$0	\$0	\$0	\$0	\$0 p.m.
Total	\$0	\$0	\$96.00	\$200,000	\$0	\$0 p.m.

The superannuation fund information was provided by you on your request dated 11/9/2007. All data was deemed accurate at this date. If any of the above information is incorrect, please advise us immediately, as it could affect the outcome of any projections and calculations.

You can contact us on 1300 766 576 or email to correction@allmyfunds.com.au to correct any information.

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HOW HAVE I INVESTED MY SUPER?

Each investment option invests in one or more types of assets. The asset classes your money is invested in is outlined on the following pages. Each asset class is classified as either “Defensive” or “Growth”, depending on their potential ability to deliver higher returns over time. However, with this higher potential comes a higher risk, which means there is a greater chance of fluctuations in returns and a greater chance of negative return in shorter periods.

The asset classes are important in that they help to determine the investment risk profile that best suits you.

Asset Class	Description	Classification
Cash	Cash investments include short term interest bearing investments. The likelihood of losing any initial investments is minimal. The returns are likely to be low which reflects the small amount of risk these products give exposure to. The returns are likely to be lower than those achieved by other defensive asset classes such as fixed interest and bonds.	Defensive
Fixed Interest	Australian and overseas governments, semi-government authorities and companies issue fixed interest investments in exchange for cash. As the name suggests, a fixed interest amount is usually paid to the investor over the term of the investment. These types of investments can usually be bought or sold before they mature and can potentially result in capital gains or losses being achieved. Fixed interest can be separated into Australian Fixed Interest or International Fixed Interest type investments. They can also include Australian Bonds and International Bonds. Fixed interest investments are less volatile than growth assets and hence also give a lower expected return over the long-term.	Defensive
Alternative Assets	This asset class consists of other than traditional asset classes (such as shares and property etc) and could include things such as absolute return funds (e.g. hedged funds), private equity, infrastructure and commodities. Some alternative assets are considered to be growth assets whilst some are classified as defensive, depending on the nature of the actual investment.	Defensive/Growth
Property	Investors can place assets in property either directly through office buildings, shopping centres, industrial estates etc. Access to property can also be achieved through property trust investments by purchasing a number of units. The trusts could be listed property trusts or unlisted property trusts. These types of investments are suitable for longer term investors who can tolerate some fluctuation in returns in the short term.	Growth
Shares	Shares can be classified as either Australian Shares or International Shares. An investment in this asset class effectively means that you purchase part of a company and will therefore be subject to the returns based on the performance of the company and economic factors. International Shares are also subject to currency movements which can add or detract from the share market return. Historically, shares generally provide higher investment returns in the long term, although along the way there may be significant volatility with the potential for large negative returns and large positive returns. This type of asset class suits a long term investor who can accommodate the volatility in returns.	Growth

Some investors select one asset class to invest in. However, it is more common for a combination of these asset classes to be utilised. This is referred to as diversification.

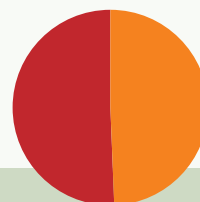
In the following page(s) we look in more detail at your current investment arrangements.

YOUR FUNDS

In the following pages we look in more detail at the current investment arrangements you have in place in your three funds.

XYZ SUPER

■ Growth 49%
■ Defensive 51%



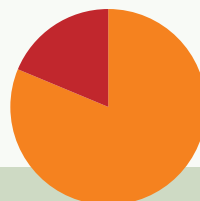
Investment Options

Investment Option	Risk Profile	Growth/Defensive Ratio	Amount	Actual %
Balanced Fund	Balanced	60% / 40%	\$45,000	63%
Capital Stable	Conservative	30% / 70%	\$26,500	37%
Your Current Balance	Balanced	49% / 51%	\$71,500	100%

Your assets in this fund when considered together are classed as **Balanced** assets.

ABC SUPER

■ Growth 81%
■ Defensive 19%



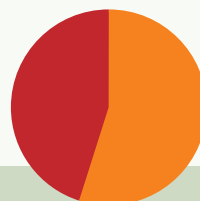
Investment Options

Investment Option	Risk Profile	Growth/Defensive Ratio	Amount	Actual %
Multi-manager Growth	Growth	85% / 15%	\$58,200	72%
Multi-manager Balanced	Balanced/Growth	70% / 30%	\$22,500	28%
Your Current Balance	Growth	81% / 19%	\$80,700	100%

Your assets in this fund when considered together are classed as **Growth** assets.

BOB'S SUPER

■ Growth 55%
■ Defensive 45%



Investment Options

Investment Option	Risk Profile	Growth/Defensive Ratio	Amount	Actual %
Conservative Option	Conservative	30% / 70%	\$15,000	18%
Moderate Option	Balanced	60% / 40%	\$68,100	82%
Your Current Balance	Balanced	55% / 45%	\$83,100	100%

Your assets in this fund when considered together are classed as **Balanced** assets.

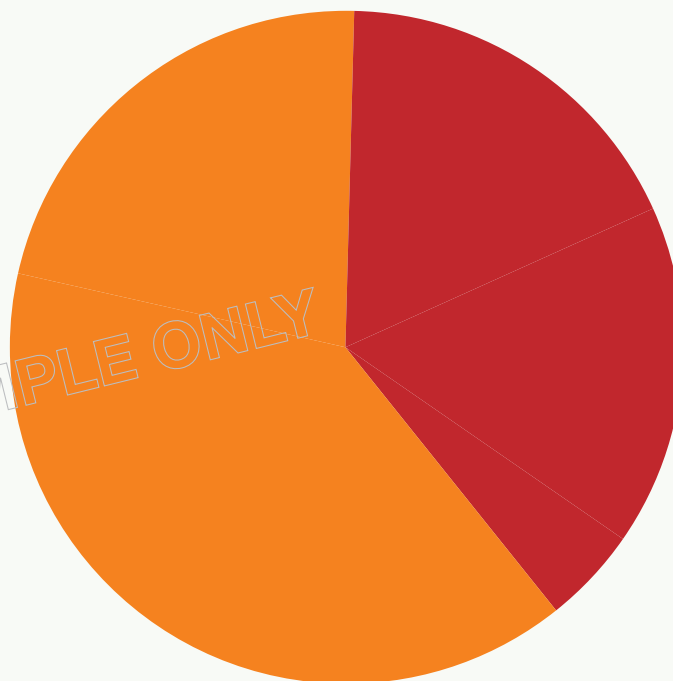
SUMMARY OF ALL MY CURRENT SUPERANNUATION PRODUCTS

Below is a summary investment position of all the superannuation funds you are currently a member of.

- Growth 62%
- Defensive 38%

In terms of categorising your current approach to investing, your above mix of investments represents a **Balanced** profile.

You have nominated **Growth** as your risk profile on your application.



The above diagram has been constructed by combining your existing investment options and weighting them according to the amount you currently have invested in each option. The details are in the table below:

Investment Profile	Current Investment Options	Current Fund	Current Assets	Actual % of assets
Conservative	Conservative Option	BOB's Super	\$15,000	6%
Balanced	Moderate Option Balanced Fund Capital Stable	BOB's Super	\$68,100	29%
		XYZ Super	\$45,000	19%
		XYZ Super	\$26,500	11%
Balanced / Growth	Multi-Manager Balanced	ABC Super	\$22,500	10%
Growth	Multi-Manager Growth	ABC Super	\$58,200	25%
High Growth	n/a	n/a	\$0.00	0%
Totals			\$235,300.00	100%

WHICH APPROACH TO INVESTING BEST SUITS ME?

Superannuation is a long-term investment, and it is proven that over longer periods of time (10 years plus) that 'growth' assets such as shares and property generally provide higher returns than 'defensive' assets such as fixed interest, bonds and cash. Your risk profile has been determined from your answers, from your risk profiler in the superannuation workbook. If you are not comfortable with negative returns every few years, the higher growth options are unlikely to suit you, and investment options with more exposure to defensive assets are better suited to you.

There are five primary classifications and approaches to investing (**called risk profiles**) that we use. In summary they are:

HIGH GROWTH	90% in Growth Assets
We have classified the High Growth Options as those with greater than 90% of total assets invested in growth assets and therefore less than 10% invested in defensive assets. Typically, you will be comfortable in investing almost all your assets in shares as you seek high long term returns and are not troubled by frequent negative returns, as you expect them to be offset by frequent high positive returns. Your investment time horizon is likely to be more than 10 years. This is the most volatile type of investment.	
GROWTH	80% > 90% in Growth Assets - Your selected Risk Profile
We have classified the Growth Options as those with 80% - 90% invested in growth assets and between 10% - 20% invested in defensive assets. Typically, you want to invest the majority of your assets in shares and property, but are comforted by the stabilising influence of some less aggressive investments also. Negative returns will appear from time to time, but less frequently than in the High Growth options. You would expect medium to high returns on average over the longer term. You could have more than seven years to invest.	
BALANCED GROWTH	65% > 79% in Growth Assets
We have classified the Balanced Growth Options as those with between 65% - 79% or more invested in growth assets and between 21% - 35% invested in defensive assets. This option caters for those with a risk tolerance that invests between 2/3rds and 4/5ths in shares and property and the balance in fixed interest and cash type investments. The Balanced Growth portfolio is one of the most important portfolios because this is the one that most members are likely to be exposed to over their superannuation savings history and the one that is often selected as the default risk/return option by the fund.	
BALANCED	40% > 64% in Growth Assets - Your current Risk Profile
We have classified the Balanced Options as those with between 40% - 64% or more invested in growth assets and between 36% - 60% invested in defensive assets. As the name suggests, there is a balance between growth and defensive assets. One would expect smaller investment return fluctuations and steady returns. This is an attractive portfolio for the more conservative long term investor or mature investors with shorter time horizons to invest.	
CONSERVATIVE	< 40% in Growth Assets
We have classified the Conservative Option as those with less than 40% invested in growth assets. This option suits those that are defensive investors. You accept low risk investments and want no negative (minimal negative) returns. This often includes those with short investment time horizons, probably under three years. The risk is traded off for lower moderate returns.	

The profile you have chosen in the application form is RISK PROFILE 4.

The above descriptions of risk profiles are those generally accepted within the financial services industry. You should consider the description of the profile/s which reflect your current investment strategy.

If there is a difference between your current investment profile/s and the one you have nominated in the application form, it is likely that you may need to take some action to either:

- Reduce your level of risk and hence help you sleep at night, or
- Increase your level of risk to maximize the potential return that you wish to achieve.

WITH MY CURRENT FUND AND CURRENT CONTRIBUTIONS HOW MUCH SUPER MIGHT I HAVE AT AGE 65?

The amount of superannuation that you might have largely depends on the approach to investments that you take, as highlighted earlier. We will demonstrate how your current investment risk profile (INVESTMENT OPTION 2) compares to the other profiles. These calculations have been based on your current superannuation assets of **\$235,300** plus future contributions made at the same rate that they are currently being made, together with an assumed interest rate less the fees that you are currently paying. The results are presented in today's dollar terms.

Profile from Current Funds	Profile from Application	Risk profile based on current investment profile	Assumed investment return (p.a. net of tax)	Asset value making no change (At age 65)	Asset value using AllMyFunds but making no other change (At age 65)
		Risk Profile 1	6.00%	\$144,471	\$183,679
●		Risk Profile 2	7.50%	\$315,131	\$400,656
		Risk Profile 3	8.00%	\$43,091	\$54,786
	●	Risk Profile 4	8.50%	\$110,807	\$140,880
		Risk Profile 5	9.00%	\$0	\$0
		Total		\$613,500	\$780,000

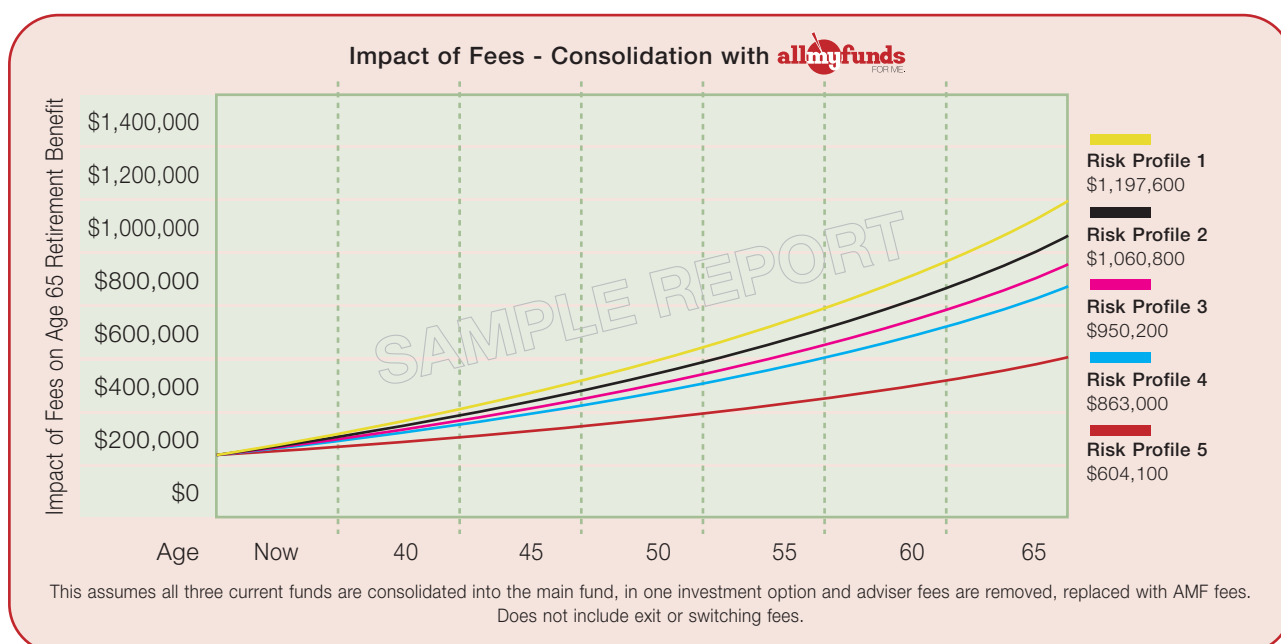
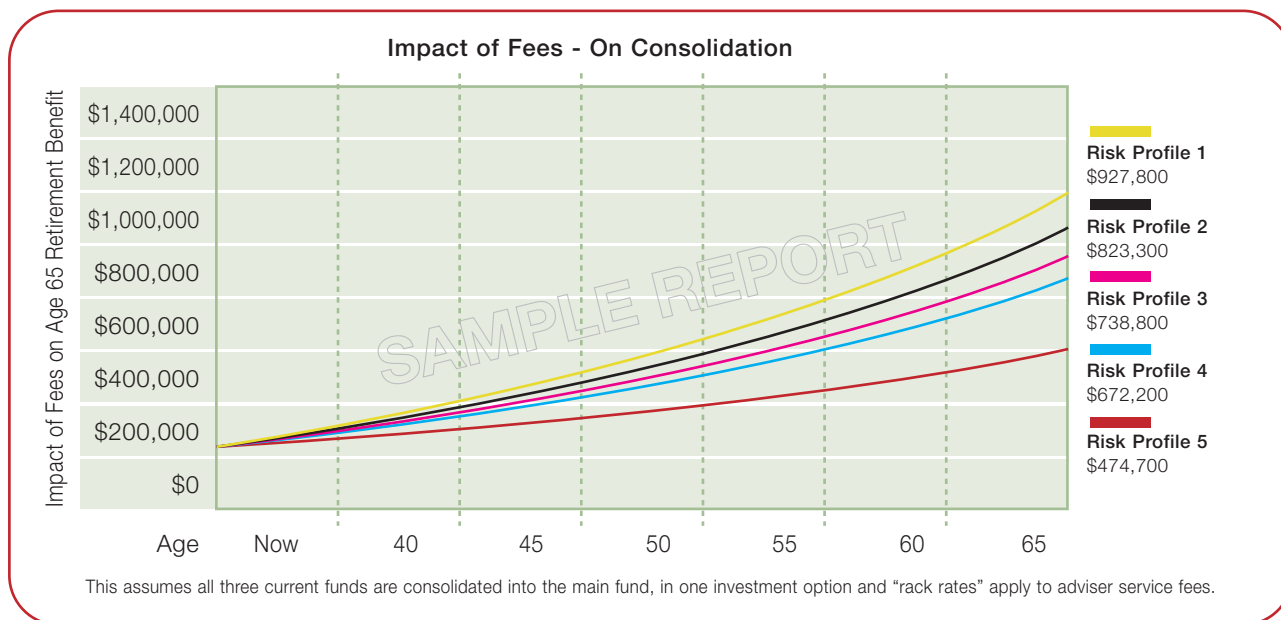
This table illustrates that if you do absolutely nothing after reading this report, other than utilising AllMyFunds to reduce your costs, there can be a significant decrease in the fees you will pay. The impact of fees scenarios assume that you continue to pay existing adviser fees and commissions where they apply today. Making no change, other than replacing the existing adviser fees and commissions with the AllMyFunds annual subscription of \$385 (including GST) demonstrates a potential fee saving of \$166,500 (calculated as \$780,000 less \$613,500).

You currently invest in more than one superannuation fund. There may be an advantage for you by consolidating – which means moving all of your money into one fund. Also, in your current superannuation funds, there exists a mismatch of the type of investor risk profile you currently have (RISK PROFILE 2) to the one which you have nominated (RISK PROFILE 4). By keeping only one fund (the one that you currently make the most contributions into), and switching the \$235,300 of your total assets into one risk profile type, the following results are achieved:

Profile from Current Funds	Profile from Application	Risk profile based on consolidated super funds	Assumed investment return (p.a. net of tax)	Impact of placing existing super in one product and one investment option (at age 65)	Impact of placing existing super in one product and one investment option using AllMyFunds (at age 65)
		Risk Profile 1	6.00%	\$474,700	\$604,100
●		Risk Profile 2	7.50%	\$672,200	\$863,000
		Risk Profile 3	8.00%	\$738,800	\$950,200
	●	Risk Profile 4	8.50%	\$823,300	\$1,060,800
		Risk Profile 5	9.00%	\$927,800	\$1,197,600

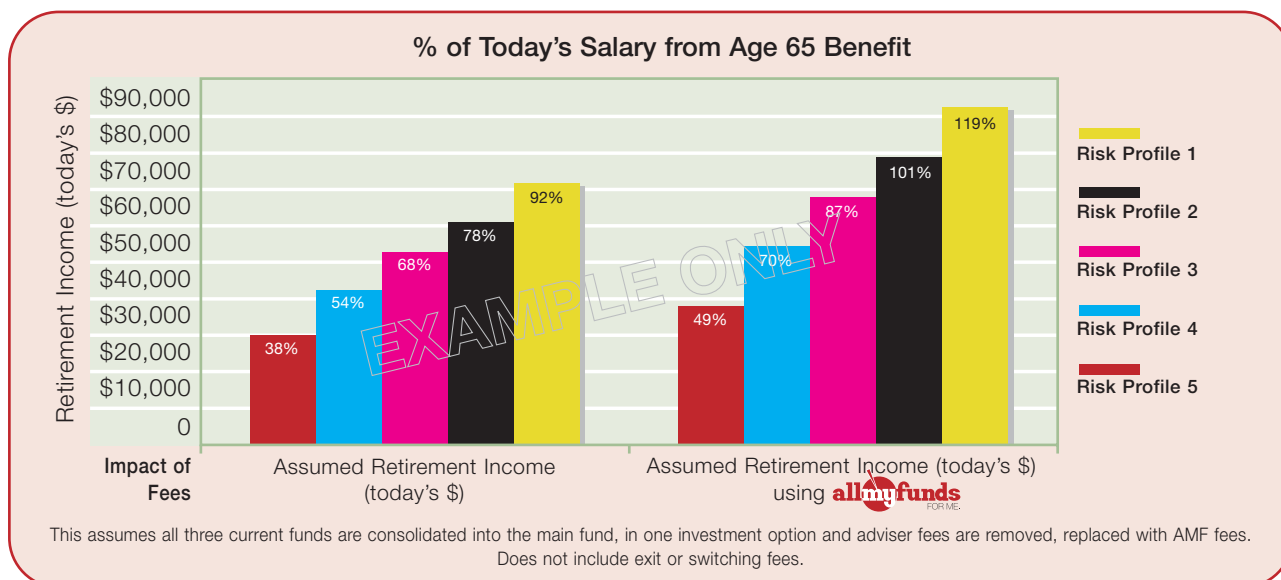
By consolidating into your main fund, at retirement at age 65 you would have approximately \$823,300 when fees have been taken into account, and if you also moved all of your assets into a RISK PROFILE 4 style investment profile – which is the investment risk profile you nominated. This delivers you a retirement benefit when you take into account the impact of fees.

It is interesting to note, that if you were to subscribe to AllMyFunds your projected retirement benefit at age 65 in a RISK PROFILE 4 style investment profile after taking into account the impact of fees, increases by \$237,500 to \$1,060,800. This is because you would cease to pay the assumed adviser fees and commissions that you are currently paying, and instead pay only \$385 (including GST) each year to AllMyFunds.



WITH MY CURRENT SUPER HOW MUCH INCOME MIGHT I HAVE IN RETIREMENT?

We have set out below some comparative graphs and figures that illustrate the impact of fees on your projected retirement income based on the expected value of your investment at age 65, and what this equates to as a percentage of your current salary:



Profile from Current Funds	Profile from Application	Risk Profile	Assumed Retirement Income (today's \$)	Assumed Retirement Income (today's \$ with AllMyFunds)	Percentage (%) of current salary	Percentage (%) of current salary with AllMyFunds
		Risk Profile 1	\$29,900	\$38,000	38%	49%
●		Risk Profile 2	\$42,300	\$54,400	54%	70%
		Risk Profile 3	\$52,800	\$67,800	68%	87%
	●	Risk Profile 4	\$61,200	\$78,800	78%	101%
		Risk Profile 5	\$71,600	\$92,500	92%	119%

- Under the risk profile of your current superannuation fund(s) **RISK PROFILE 2** your projected annual income in retirement's equivalent to **54%** of your current salary.
- With the fee savings provided by AllMyFunds, your projected income in retirement is equivalent to **70%** of your current salary **with your existing fund(s)**.
- The profile of **RISK PROFILE 4** chosen in the application form could have a projected annual income in retirement equivalent to **78%** of your current salary. This could increase your retirement by another **24%** of your current salary.
- If you decide to change to another fund (and use your preferred investment risk profile of **RISK PROFILE 4**), your income could be equivalent to **101%** using the lowest cost scenario alternative fund as set out in the table on page 21.

The estimate above is illustrative only and does not accurately predict your actual future superannuation retirement benefit. We have based the calculations on certain assumptions (refer 'Assumptions' section) which are considered reasonable, however different assumptions will produce different results.

AllMyFunds has provided a comparison of five of alternative funds, which have a risk rating classified as **RISK PROFILE 4** as requested by you in the application form showing the projected retirement income (in today's dollars). This comparison is on pages 20-21 and shows the impact of fees in your fund against the alternative funds that have been selected. Funds are ranked highest to lowest based on the projected income you would receive in retirement at the age of 65 after taking into consideration the impact of fees.

HOW MUCH SHOULD I CONTRIBUTE TO SUPER?

The amount of your retirement benefit at your retirement age is largely dependent on three factors:

- The amount of money you put into superannuation;
- The amount of interest you receive through your investment approach; and
- The amount of fees you pay.

Here we consider the first of the three important items, being the amount of contributions that you make.

We noticed from your details that currently there is a total of \$7,020 being paid into your current superannuation fund. This is made up of taxable employer contributions. You are making no personal contributions to the fund.

The following table illustrates the impact increasing contributions can make to a person's superannuation benefit at their retirement age. The table below is based on your current investment options and the associated assumed returns.

Action	Taxable Contribution	Non Taxable Contribution	Retirement Benefit at Age 65	Retirement Benefit at Age 65 with AllMyFunds
No change to current contribution	\$7,020	\$0	\$613,500	\$780,000
Increase contributions to 2.5% of salary	\$7,020	\$1,950	\$690,800	\$871,700
Increase contributions to 5% of salary	\$7,020	\$3,900	\$769,000	\$964,300
Increase contributions to 7.5% of salary	\$7,020	\$5,850	\$847,800	\$1,057,600

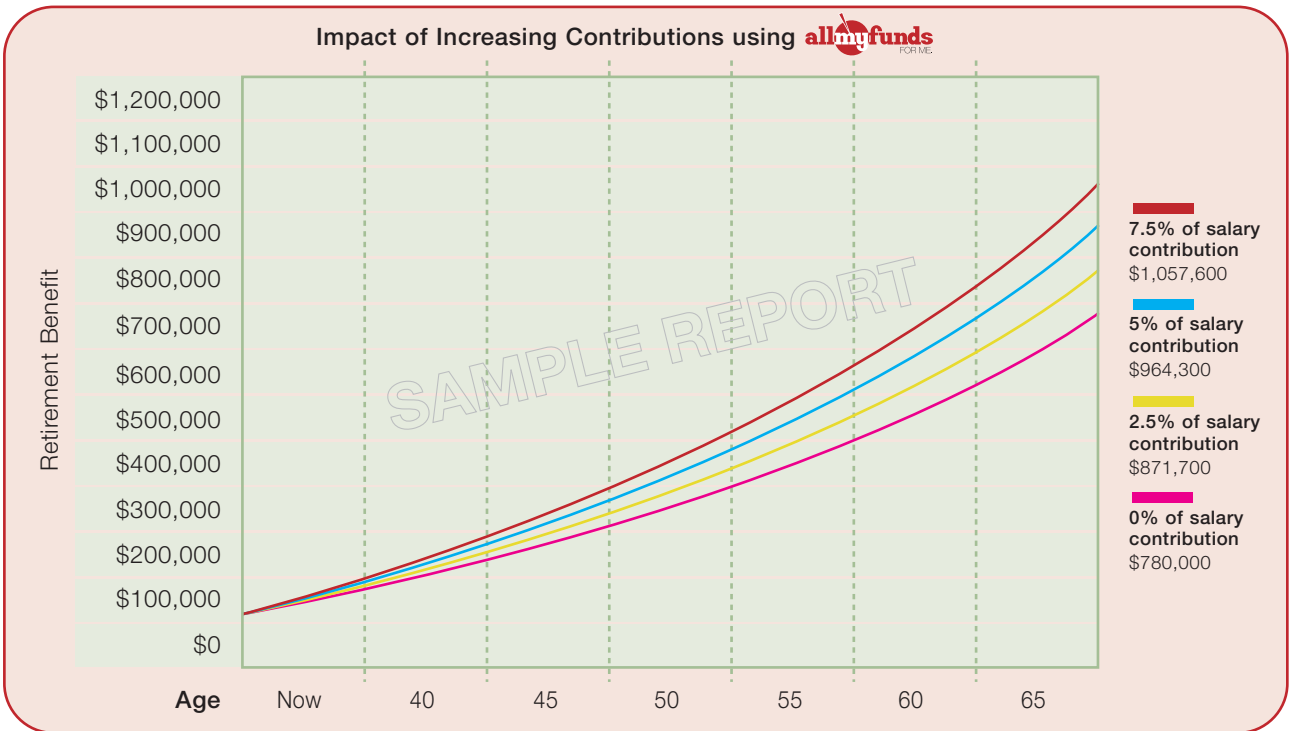
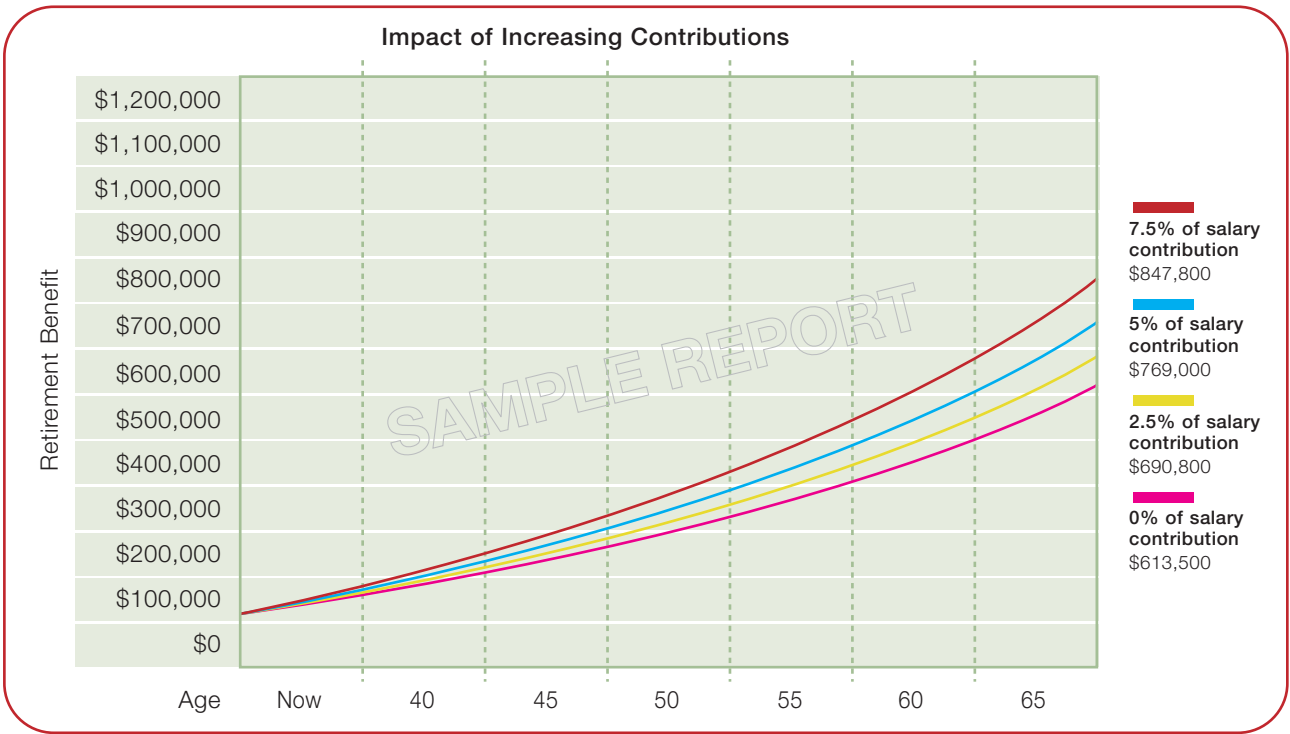
It will not be surprising to see that the more money invested into a superannuation fund will result in more money being available at retirement age subject to investment returns and fees.

Should you elect to subscribe to AllMyFunds, you no longer pay any adviser fees, which are typically a % of your superannuation fund assets through contribution fees, adviser fees and insurance premiums. Instead all of these fees are removed and replaced with a set annual dollar cost of \$385 per annum. In return for the cost to AllMyFunds, you receive an annual information report, similar to this report. This will enable you to continually monitor your superannuation fund arrangements and determine whether they suit your needs as you see them. The projected dollar impact of using AllMyFunds is shown in the table above.

It is clear to see there is a significant impact on your retirement benefit by simply making additional contributions into superannuation now. The longer you have to go before you reach your retirement age and the more you contribute during this time the greater the retirement benefit will be.

We present these results graphically for you, as the impact can be quite startling:

The following tables illustrate the impact increasing contributions can make to a person's superannuation benefit at their retirement age. The tables are based on your current investment options and the associated assumed returns.



Making additional contributions is one of the easiest ways to increase the amount of money you have available to you at retirement. You may even be able to increase your contributions by a small amount now, and increase it at a later date when you can afford it. There is a compounding effect at work for you, so the longer any additional contributions are invested in superannuation for you, the better off you are likely to be.

There may also be the option available to you to make salary sacrifice contributions through your employer which can be very tax effective. This is an arrangement whereby you forego part of your cash salary and have that amount paid into superannuation for you. In some cases lump sum bonuses can also be paid as salary sacrifice amounts into your superannuation, so if this is relevant for you, you may want to investigate it further. There are tax implications of doing this, which you should consider.

You should seek personal financial advice from a licenced financial adviser as to the best way for you to increase your contributions.

ASSUMPTIONS AND OTHER INFORMATION

This report provides indicative projections of your potential superannuation benefit over an extended period based on stated assumptions below. The superannuation projections cannot predict your actual future superannuation balance, which will depend on a number of variables, such as your personal and financial circumstances as well as other factors such as changes in future investment returns, rates of taxation and inflation and other unforeseen circumstances.

The assumptions on which the projections have been based are estimates based on current information and should not be relied upon as a representation of your actual future superannuation entitlements or benefits from any particular superannuation fund or product. The information provided by the projections is not a substitute for professional financial advice from an appropriately licensed financial adviser and should be utilised in conjunction with such a licensed financial adviser, should you need more detail to help assist in making any decisions.

We recommend you obtain a copy of the Product Disclosure Statement relating to any of the financial products or funds referred to in this report and consider the information contained in the Product Disclosure Statement about that particular financial product or fund before making any decision about whether to invest in the financial product or fund.

AllMyFunds does not accept any liability, either direct or indirect, arising from any person relying, either wholly or partially, upon any information derived from the content of this report including any projections. Under no circumstances will AllMyFunds be liable for any loss or damage arising from any person relying on information obtained by using these assumptions.

The following assumptions are built into the operation of the projections continued in this report:

- Calculations start from the effective date and calculate yearly from this date for the number of years to retirement as inputed.
- The calculator assumes continuous contributions over the selected period with no breaks.
- Employer, salary sacrifice and member voluntary contributions after tax increase by 3.5% per annum each year in line with assumed future salary increases. These increases are assumed to occur each year from the effective date. It is also assumed that all contributions are paid in one transaction, whether it is a pre-tax or post-tax contribution.
- Contribution fees (where applicable) increase each year in line with inflation at an assumed rate of 2.5%. Where contribution fees are calculated as a percentage of contributions, the fee will increase as a result of the increase in contribution and no additional adjustment will be made to the calculated fee. This increase is assumed to occur each year from the effective date.
- Where contribution fees differ based on the payment method, the calculator assumes that contribution fees are paid by cheque.
- No deferred contribution fee options have been taking into account. It is assumed that all contribution fees are paid upfront.
- Government co-contributions, if any, are assumed to be made at the end of each calculation year. There are no contribution fees charged on the government co contribution amount.
- Dollar based administration fees (where applicable) increase each year in line with inflation at an assumed rate of 2.5%. This increase is assumed to occur each year from the effective date.
- Asset based investment and administration fees are allowed for by reducing the investment return that would otherwise apply gross of these fees. Investment fees can vary from one investment to another.
- Insurance premiums have not been included. Allowance for insurance premiums and related fees could impact the resultant outcomes, potentially materially.
- Taxation at the rate of 15% has been applied to all employer and salary sacrifice contributions, after deduction of administration costs and other fees.
- No allowance for taxation has been applied to the projected end benefits.
- Investment earnings are calculated on the daily balance of your account.
- Inflation, salary increases and investment earnings are taken to be constant for the whole period.
- Projected benefits are rounded to the nearer hundred dollars.

- **Projected benefits assume:**
 - Investment earning rates for each investment option as detailed below. Actual earning rates will differ from the assumptions used, particularly over short time periods. The resultant benefit projection can vary widely depending on the assumptions used and hence the resultant comparisons.
 - Annual increases in contributions allowing for salary increases over the period of the illustration.
 - No change in the level (except where indicated) and fee basis for each selected product over the full period of the benefit projection. Where such fees do change in level or structure, so will the comparisons, potentially affecting the results.
 - Switching fees have been taken into account with the assumption that only one switch per year is performed and that the minimum requirement to switch has been met. No adjustments will be made to the asset allocation for the benefit projection purposes. Additional switches may incur extra charges. Switching fees are set to increase each year in line with inflation at an assumed rate of 2.5%. This increase is assumed to occur each year.
 - One final benefit payment fee (payment fee, exit fee or termination fee as applicable) is taken into account. This fee is set to increase each year in line with inflation at an assumed rate of 2.5%. This increase is assumed to occur each year. This fee does not take into account any buy/sell spread on assets at the date of payment.
- **The broad asset allocation split between growth and defensive assets of each investment option is:**
 - Multi-Manager Growth Option (80% - 90% growth and 10% - 20% defensive)
 - Multi-Manager Balanced - Growth Option (65% - 79% growth and 21% - 35% defensive)
 - Multi-Manager Balanced Option (40% - 64% growth and 36% - 60% defensive)
- The assumed future crediting rates are net of investment tax and gross of investment management fees.
- The calculator always uses a default interest rate for projections of:
 - 6.0% for Conservative
 - 7.5% for Balanced
 - 8.0% for Balanced Growth
 - 8.5% for Growth
 - 9.0% for High Growth.
- It is assumed that yearly income is paid at the end of each year in converting lump sums into expressions of % of salary.
- At age 65, we assume that all investments are moved into a new risk profile which is one level less aggressive. The default rate of interest applied is net of CPI. Your retirement balance is increased each year with a compound rate of return, after allowing for the payment of an annual pension. These assumptions apply to the expression of a lump sum as a % of salary.
- Retirement income is paid until age 83 for males and age 86 for females (based on the average life expectancy of a 65 year old person in accordance with the Australian Life Tables 2000 – 02).
- The % of salary expression may fall outside the Government determined minimum nominated pension income levels at the end of each year.
- This calculator is not suitable for the self employed or for members of defined benefit funds. If you are self employed or a member of a defined benefit fund you should contact a financial planner for projection calculations.
- The future interrupted career assumes that you stop working and re-commence working on the 1st July immediately after the ages that you have entered.
- These calculations make no allowance for the effect of a reversionary pensioner.
- These calculations make no allowance for any income payment fees, entry fees, service fees, administration fees or switching fees deducted from your allocated pension account.

If your actual situation differs from the assumptions made, then the calculations may differ from your actual amounts. We recommend you seek advice from a licensed financial planner before making a decision affecting your financial situation.

HAVE I GOT ANY LOST SUPER?

The Federal Government estimates that there is over \$9.7 billion in lost superannuation in Australia as at 30 June 2005.

You may have been in the workforce for 10 full years. It is possible that in your working life you have contributed superannuation to other accounts that you have lost track of, unless you have rolled it over into your current account already.

As part of your application form for this superannuation checkup report you provided your tax file number. AllMyFunds has searched the ATO database of lost superannuation and has found the following superannuation funds:

1. Super Fund No. 1	\$232.15
2. Super Fund No. 2	\$500.50
3. Super Fund No. 3	\$177.85

If you choose to use the AllMyFunds switching service to consolidate all your existing superannuation funds we can facilitate the transfer of the above lost superannuation amounts into your new nominated fund.

HAVE YOU “LOST MONEY” IN AN ELIGIBLE ROLLOVER FUND?

If it has been identified that you have money in an Eligible Rollover Fund (ERF), it could be that your assets are not being invested according to your nominated investment risk profile, which is **RISK PROFILE 4**. ERFs typically have only one compulsory investment option. You may also be paying high fees in the ERF. It is also likely there will be a double up of fees (subject to the member protection rules). In most cases the ERFs are actively looking for members to find where you would prefer the money to be transferred, as they are only holding your assets whilst they think you are 'lost'. Insurance is not offered in the ERFs so there are no related insurance issues for you to consider. Check on the roll over or exit fees in the product disclosure statement of the ERF for full details on fees when exiting a fund.

The logical options are to transfer the assets into your main fund. That is likely to be the fund you refer to if you use Option 1, 2 or 3. However, if you elect Option 5 (establish a new fund), it makes sense to roll the money into that fund.

Action: To consolidate all of your existing superannuation funds, including any ERF's then complete the Application Form Option 4. Please indicate whether you want the assets transferred to an existing fund, or your new nominated fund.

SECTION 2

COMPARISON WITH FIVE OTHER SUPER FUNDS

Important Disclaimer

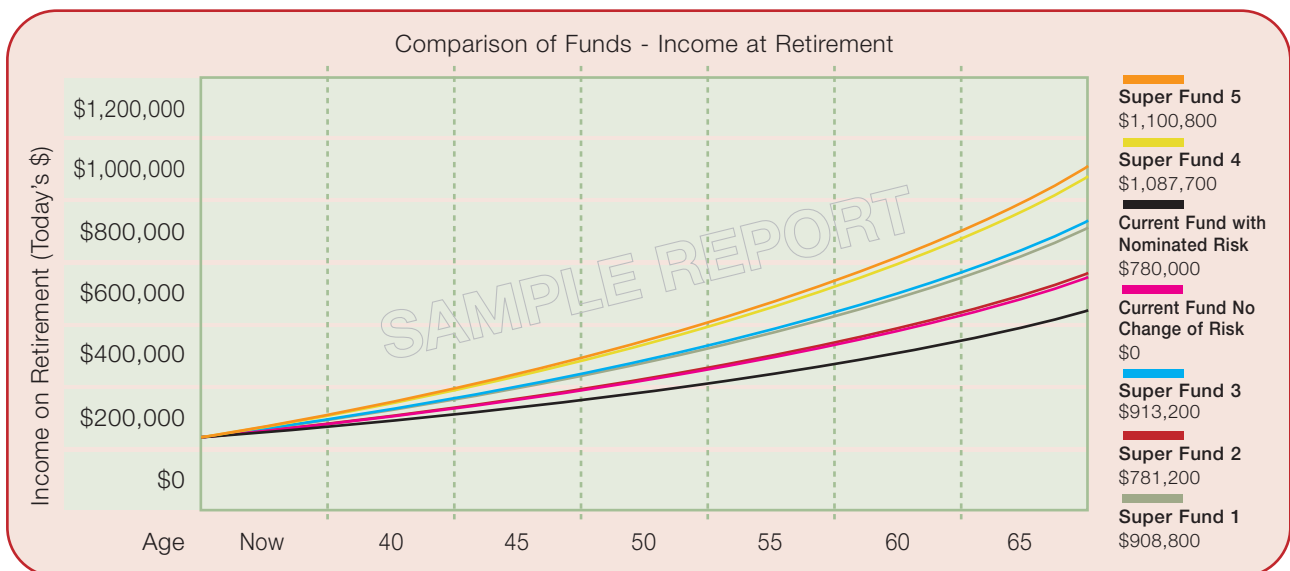
You are aware that All My Funds Pty Ltd ("AMF") specifically states that:

- a. The information provided by you on your application form and its accuracy is not AMF's responsibility.
- b. The Information in this report should not under any circumstances be considered as investment advice or a financial product recommendation. In particular, none of the five funds used in the comparison have been recommended to you.
- c. Before making any investment decision, you should consider, whether any investment is appropriate in light of your particular investment needs, objectives and financial circumstances.

FUND COMPARISON REPORT

This report rates your current superannuation fund(s) with other funds in the marketplace having the risk rating specified by you in the application form of Growth

FUND NAME	INVESTMENT OPTION	1 YEAR PERFORMANCE	3 YEAR PERFORMANCE	5 YEAR PERFORMANCE
SAMPLE Super Fund 1	Investment Option 1	11.0%	15.1%	8.6%
SAMPLE Super Fund 2	Investment Option 2	10.07%	14.33%	8.72%
SAMPLE Super Fund 3	Investment Option 3	11.76%	16.1%	9.25%
Consolidation Nominated Risk Structure	Growth	n/a	n/a	n/a
Your Current Total with No Change	Balanced	n/a	n/a	n/a
SAMPLE Super Fund 4	Investment Option 4	10.24%	14.97%	9.11%
SAMPLE Super Fund 5	Investment Option 5	9.49%	14.93%	9.31%



MAXIMUM ADVISER FEE	TOTAL MAXIMUM ANNUAL FEES (INCL. ADVISER FEE)	VALUE OF YOUR SUPER AT AGE 65	% OF CURRENT SALARY IN TODAY'S DOLLARS	VALUE OF YOUR SUPER AT AGE 65 USING AMF	% OF CURRENT SALARY USING AMF	\$ SAVINGS USING AMF
\$2,669.00	\$7,422.00	\$701,800	67%	\$908,800	87%	\$207,000
\$3,222.00	\$8,916.00	\$571,400	54%	\$781,200	74%	\$209,800
\$1,222.00	\$5,787.00	\$824,700	79%	\$913,200	87%	\$88,500
\$2,353	\$5,929	\$823,300	78%	\$1,060,800	101%	\$235,800
\$2,832.700	\$5,569.63	\$613,500	49%	\$780,000	63%	\$166,500
\$2,869.00	\$6,375.00	\$817,200	78%	\$1,087,700	104%	\$270,500
\$3,410.00	\$6,382.00	\$785,300	75%	\$1,100,800	105%	\$315,500

Notes

- Investment return information is to the latest 30 June data that was available at the time of preparing this report.
- The superannuation funds included in the report for comparative purposes were selected by you, from a list of more than 20 retail funds listed in the Application Form.
- Adviser fees can often be negotiated. For the purpose of this report, we have assumed the maximum adviser fees apply.
- Investment options selected are multi-manager options which match the selected investment profile that you nominated.
- Investment performance is net of fees and taxes.
- Adviser fees may include a number of components such as an Adviser Service Fee, Adviser Fee, Insurance Premium and Contribution Fees.
- If a superannuation fund you selected does not have a multi-manager option within your nominated risk profile, we artificially construct a portfolio from the available options and calculate a comparable fee that would apply to that risk profile.

SECTION

3

**WHAT ARE MY OPTIONS TO
MAXIMISE MY SUPER**

AND SUBSCRIBE TO ALLMYFUNDS

WHAT ARE MY OPTIONS TO MAXIMISE MY SUPER?

This Superannuation Checkup Report is the start of this process. It may have outlined potential 'gaps' which you need to address.

You have five options available to you after you have read this report. You may need to adopt only one option or a combination of options to achieve the best result for you. In the notes below, we frequently refer to a PDS – this is the Product Disclosure Statement, which is required by law to be prepared for each retail superannuation fund. It discloses the fees and features of the superannuation fund.

Option 1: Do nothing – Expected Age 65 Benefit \$613,500

This option may suit you if:

- You don't want to change your adviser fee arrangements.

By following this option you will maintain the level of insurance that you currently have, all investment options that you currently have, and the fund that you currently have. The current fee basis will also continue unchanged.

Action: Take comfort that your current arrangements are appropriate and DO NOTHING.

Option 2: Keep current fund and subscribe to AllMyFunds Expected Age 65 Benefit \$780,000

This option may suit you if:

- You want to stop paying adviser fees and commissions, and subscribe to AllMyFunds.

By following this option you will maintain all levels of insurance that you currently have, all investment options that you currently have, and the fund that you currently have. The current fee basis will change in that any adviser fees and commissions will be removed and replaced with an annual charge of \$385 for subscription to AllMyFunds.

Action: Complete and sign the section in the Application Form headed Option 2.

Option 3: Consolidate your Superannuation Funds (to current main fund) and subscribe to AllMyFunds. Expected age 65 Benefit - \$1,097,600

This option may suit you if:

- You want to avoid the doubling up of some fees; and
- You want to stop paying adviser fees and commissions, and subscribe to AllMyFunds

By following this option, your superannuation fund(s) investments can be rolled into your nominated main fund. You may also need to give instructions as to how the assets are to be invested in your nominated main fund. Also, the current fee basis will change in that any adviser fees and commissions will be removed and replaced with an annual fee of \$385 for subscription to AllMyFunds.

Care needs to be taken when closing any existing superannuation funds. You should check any termination or

OPTION 3 CONTINUED

exit fees which may be charged in the old funds and be aware of any transactional costs that may be applied to the balances you are transferring. Details of these can be found in the PDS material of the funds that you intend to close. Also be aware that termination of any funds, will also trigger the termination of any insurance cover you have in those funds. If you need to increase cover or obtain cover in your nominated main fund to compensate for the insurance you are going to lose, you should firstly apply for an increase of insurance cover in the nominated main fund, and when confirmation that you can receive the additional cover has been received, then (and only then) do you terminate and transfer assets from the other funds.

Action: Complete and sign the section in the Application Form headed Option 3
Post the form back to AllMyFunds.

On receipt we will send you the appropriate adviser nomination and switching forms.

Option 4: Consolidation of Superannuation Funds into a New Superannuation Fund and subscribe to AllMyFunds.

This option may suit you if:

- You want to stop paying adviser fees and commissions, and subscribe to AllMyFunds

You may be able to match your investor risk profile and achieve some cost savings by combining all assets into one investment option, or a reduced number of investment options. Also, the current fee basis will change in that any adviser fees and commissions will be removed and replaced with an annual fee of \$385 for subscription to AllMyFunds.

Once this option has been completed the superannuation fund will write to you to confirm the transfer of assets has taken place. (Note there may be some transactional costs which you will incur, which are applied by the superannuation fund, such as switching costs or buy/sell margins. You can obtain details of these costs by referring to the PDS of the existing superannuation fund).

Action: Complete and sign the section in the Application Form headed Option 4
Post the form back to AllMyFunds.

On receipt we will send you the appropriate adviser nomination and switching forms.

Option 5: You are unable to make a decision on your own, and require independent financial advice

You have read the report and think you know which option/s are best for you, based on your own evaluations using material in this report. However, you are not quite confident to make the final decision on your own. You would appreciate the advice of an independent fully qualified financial planner, before making any decisions. This may apply even in the event that you are considering **Option1: Do nothing**.

Action: You should contact an independent fully qualified financial planner, who will take into account your own personal circumstances and advise you in writing accordingly. You should negotiate a fee for advice service, after receipt of this advice, simply complete the Options sections for the changes you intend to make and AllMyFunds will arrange for these actions to take place.

Complete the Option on the Application Form (after receiving advice) that is most appropriate to you.



Application Form

Your Details

First Name Middle Name

Last Name Gender **M** **F** Date of Birth / /

Address

Suburb State Postcode

Contact Phone Fax Mobile

Email

Please complete only one (1) coloured section below and return in the enclosed reply paid envelope (no stamp required) to: Locked Bag 8, GCMC, QLD. 9726 or fax to 1300 765 403.

OPTION 2

Make AllMyFunds The Adviser on Your Existing Fund

Please complete the AllMyFunds adviser nomination form **(on the reverse side)** and post / fax to AllMyFunds in the envelope provided.

OPTION 3

Make AllMyFunds The Nominated Adviser on Your Existing Fund & Consolidate Your other Super Funds into Your Existing Fund

Please tick the fund that you would like to be the primary fund and that all your other funds will be rolled into:

(Please select only one (1) superannuation account) 3463 ABC Super 2131 XYZ Super 4412 BOB'S Super

You agree that \$165 consolidation fee (once only and incl. GST) plus \$385 (per annum) AllMyFunds subscription fee will be charged directly to the superannuation account you nominated above.

In return, AllMyFunds will roll all the other accounts listed in this report (including those listed on page 5 and the lost superannuation funds listed into the nominated superannuation account above). AllMyFunds will also rebate all contribution fees, annual adviser fee commissions and insurance commissions to the nominated superannuation account.

Signature Name (please print) Date

Please sign **X** above and post this form only to AllMyFunds.

On receipt of this form, AllMyFunds will send you the appropriate adviser nomination and switching forms to perform the above consolidation and fee rebates.

OPTION 4

Make AllMyFunds the Nominated Adviser and Switch & Consolidate into a New Super Fund

To switch funds and consolidate your superannuation, please complete the **Green** section below, and we will facilitate the transfer that you have decided to make.

Fund to switch to: Super Fund 1 Current Fund with no change of Risk Profile Super Fund 5
 Super Fund 2 Current Fund with Nominated Risk Profile Other
 Super Fund 3 Super Fund 4

You agree that \$165 incl. GST consolidation fee (once only and incl. GST) plus \$385 incl. GST (per annum) AllMyFunds subscription fee will be charged directly to the superannuation fund account. In return, AllMyFunds will rebate to your superannuation account all entry fees, annual adviser fee commissions and insurance commissions.

Signature Name (please print) Date

Please sign **X** above and post this form onlt to AllMyFunds.

On receipt of this form, AllMyFunds will send you a Product Disclosure Statement for your chosen fund and switching forms for each of your current funds to transfer your existing superannuation into the nominated fund.

Nominate as your adviser

FOR ME.

Adviser Nomination Form

As your Adviser, AllMyFunds will request the fund manager to rebate all adviser commissions, including those on contributions, account balance and insurance premiums, to 0%. This means that for one low, fixed annual fee of \$385 incl GST, your superannuation fund will be increased by the equivalent value of all those commissions.

To start receiving your rebates, please complete and return this form to:

FAX: 1300 765 403 or MAIL: AllMyFunds, Locked Bag 8, GCMC, GOLD COAST. QLD 9726

Change of Adviser

Adviser Name

Licensee Name

Telephone Fax Email

Your Details

First Name Middle Name

Last Name Gender M F Date of Birth / /

Address

Suburb State Postcode

Contact Phone Fax Mobile

Email

Details of your existing superannuation funds

Please use a separate form for each superannuation fund manager - More nomination forms available at <http://allmyfunds.com/form/NF32KLIKFO>

Fund Manager's Name Eg. 'Colonial First State'

Account Name Eg. 'John Smith' Client Account Number Approximate Value of Investment

Change of Fees

Entry Fee Commission Contributions	Entry Fee Commission Transfers In	Insurance Commission	Trail Commission	Portfolio Management Fee Commission
0.0 %	0.0 %	0.0 %	0.0 %	0.0 %

Signature

"I request that the fund manager named above amend their records to show that AllMyFunds Pty Ltd is the adviser for the superannuation funds listed above. I also request the fund manager to pay AllMyFunds Pty Ltd the amount of \$385 incl GST per annum from my superannuation funds as an adviser fee. Where possible this is to be paid annually in advance or otherwise on an equivalent monthly basis through the fund manager's commission systems."

Signature Name (please print) Date

Payment

Deduct \$385 (incl GST) from the nominated Fund Annually

Please Sign Here

I have read and understood the Terms and Conditions of use and the Important Disclaimer on the reverse side of this form.

Signature Customer's Name (please print) Date

Referrer Sign Here

I, the referrer whose name appears below, confirm that I did not hold myself out as being a licenced investment adviser and that I did not provide financial product advice to the customer.

Referrer's Signature Referrer's Name (please print) Referrer # Date

AllMyFunds Terms and Conditions of Use

Services Provided

1. All My Funds Pty Ltd ABN 12 123 521 504 (“AMF”) provides a web-based subscription service that enables the Customer to view details regarding the Customer’s superannuation funds (“Funds”). The extent of the details relies on the information the Funds are willing to provide electronically to AMF.
2. AMF is an Authorised Representative (number 311534) of Client Wealth Financial Services Pty Ltd ABN 49 126 463 223 (“Client Wealth”). Client Wealth is the holder of an Australian Financial Services Licence No 316375.
3. The Customer appoints AMF as the adviser on the Funds and agrees to sign whatever documentation the managers of the Funds require to effect the appointment of AMF and requests AMF to contact them regarding their superannuation funds.
4. AMF agrees to advise the managers of the Funds that the commission on contributions to the Funds is to be set at zero. AMF agrees to advise the managers of the Funds that the commission on the balance(s) in the Funds is to be set at zero. For those commissions that the managers of the Funds cannot **set to zero** AMF will rebate annually via cheque less \$25 administration fee.

The Information

5. All information which appears on the AMF website or other publications in relation to the Funds has been provided by the manager of the relevant Fund. This detail may include the number and value of current investments, contributions made to the Funds, fees and taxes paid by the Funds, historical performances of investments within the Funds, your personal details and any beneficiaries - this is collectively known as the “Information.”
6. AMF has not independently verified the Information and simply reproduces the Information.
7. AMF gives no assurances or guarantees that the Information published on the AMF website or any of its publications is accurate, complete or current.

Fees

8. The Customer agrees to pay AMF an annual sum of \$385 incl GST (“Subscription”).
9. The Customer agrees to pay the Subscription by arranging for automatic electronic payments to be made from the Fund(s). If the managers of the Fund(s) cannot arrange an annual payment, the Customer will request that pro rata payments be made at a monthly frequency.
10. If the managers of the Fund(s) cannot arrange for payment of the Subscription, the Customer agrees to make an annual electronic payment in advance from their bank account.
11. AMF may increase the amount of the Subscription but by no more than the Consumer Price index as published by the Australian Bureau of Statistics as the “CPI All Groups, Weighted Average of Eight Capital Cities”.

Your Responsibility

12. The Customer cannot and may not rely on the Information provided on the website for deciding whether to acquire or dispose of a financial product, but must make their own investigations and if the Customer considers appropriate, obtain advice.
13. The Customer acknowledges that the Information provided by AMF is simply published by it and not prepared by it. It is provided for guidance only and may not be relied upon as advice.
14. The Customer must not reveal their user name or password to any other person.
15. The Customer must not reproduce, republish, broadcast or otherwise distribute information from AMF’s website without the prior written permission of AMF.
16. As every Customer’s situation is different, it is up to the Customer to determine whether they will save money by appointing AMF as its adviser on the funds. Savings may or may not occur in the first year but as the balance of superannuation increases, any savings are likely to be greater over time.

Jurisdiction

17. This agreement is governed by the laws of Queensland, Australia. The Customer submits to the jurisdiction of the Courts of Queensland.
18. The clauses relating to the limits of liability, governing law and legal jurisdiction shall survive the ending of this agreement.

SCHEDULE 1 . Parties and Commencement Date

Parties • All My Funds Pty Ltd (ABN 12 123 521 504) **Address** Locked Bag 8, GCMC, QLD, 9726
Phone 1300 766 576 **Fax** 1300 765 403 **Email** admin@allmyfunds.com.au Authorised Representative Number 311534
• The Customer whose details appear on the application form.

Commencement date • The date the Customer signed the application form.

Important Disclaimer

You have read the document headed “AllMyFunds Terms and Conditions of Use”.

You are aware that AMF specifically states that:

- a. The information provided by AMF or on the AMF website is provided by the managers of your Funds and its accuracy is not AMF’s responsibility.
- b. The Information provided by AMF or on the AMF website should not under any circumstances be considered as personal financial product advice or a financial product recommendation. It has been prepared for general information only and not having regard to the Customer’s particular investment objectives, financial situation, particular needs or tolerance for risk. Any performance related information in relation to the Funds is historical and cannot be relied upon as an indicator for future performance.
- c. Before making any investment decision, you should consider whether any investment is appropriate in light of your particular investment needs, objectives and financial circumstances.
- d. Point (c) includes advice regarding the acquisition, disposal or holding of any superannuation fund or financial investment; any recommendation in relation to your existing superannuation product and any modification to an existing superannuation investment strategy or contribution level.

You are also aware that:

- 1) the Referrer, is only providing information about adviser fees for your superannuation fund and is not licensed to provide financial product advice; and
- 2) the Referrer is only acting as a referrer for AMF and as such will receive a Referrer’s Fee.

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At **allmyfunds** we understand that you've worked hard for your super and your super has to work hard in your retirement.



To keep all your funds for you,
simply complete the short application form enclosed or available online www.allmyfunds.com.au

All My Funds Pty Ltd (ABN 12 123 521 504) Address Locked Bag 8, GCMC, QLD. 9726
Phone 1300 766 576 Fax 1300 765 403 Email admin@allmyfunds.com.au Authorised Representative number 311534

All My Funds Pty Limited is an Authorised Representative of Client Wealth Financial Services Pty Ltd (ABN 49 126 463 223)
Address 151 Wellington Parade South, East Melbourne, VIC. 3002 Web www.clientwealth.com.au AFS Licence number 316375