

WealthView eWRAP

Super/Pension

Product Disclosure Statement (PDS)

PART 1 – general information

Issue date: 1 July 2007

Issue number 5

Closed to all members

Look forward with your Financial Planner accredited by AMP Financial Planning

Financial planning helps you plan and manage your financial situation so you can build wealth, enjoy life and achieve financial security. Your financial planner, accredited by AMP Financial Planning Pty Ltd ABN 89 051 208 327 (AMP Financial Planning), provides you with a personalised financial plan that will help take you through all the stages and events of your life.

They will work with you to provide professional, personalised advice on:

- your superannuation
- planning your retirement
- protecting yourself and your assets
- investments and tax planning
- estate planning
- other aspects of your financial situation.

Quality advice

As a Principle Member of the Financial Planning Association of Australia (FPA), AMP Financial Planning has a clearly defined advice process. AMP Financial Planners see financial planning as a holistic process, taking into account all aspects of your financial and personal situation, to tailor a plan that helps you meet your life goals.

A wide range of financial solutions

Your financial planner accredited by AMP Financial Planning offers you ongoing reviews, portfolio management, and access to products and services from other leading fund managers, as well as AMP.

About AMP Financial Planning

AMP Financial Planning is one of the largest financial planning groups in Australia, supported by a network of planners nationwide who undergo continuous training and are accredited by AMP Financial Planning.

AMP Financial Planning stands behind the advice provided by its planners.

Product Disclosure Statement (PDS)

Issue date: 1 July 2007

In this PDS:

- 'account' or 'accounts' refers to a super account or a pension account
- 'deposit' includes a contribution or rollover
- 'rollover' refers to a rollover superannuation benefit or directed termination payment (formerly eligible termination payment or ETP)
- 'managed investment' includes a cash product
- the 'WealthView eWRAP Super Account', 'WealthView eWRAP Allocated Pension Account' and 'WealthView eWRAP Term Allocated Pension Account' refer to WealthView eWRAP – Super/Pension
- 'pension', 'pension account' and 'pension accounts' refer to both the WealthView eWRAP Allocated Pension Account and the WealthView eWRAP Term Allocated Pension Account
- 'super', 'super account' and 'super accounts' refer to the WealthView eWRAP Superannuation Account
- 'superannuation law' includes the Superannuation Industry (Supervision) Act and regulations made under that Act and the Corporations Act and regulations made under that Act.
- 'TAP' refers to the WealthView eWRAP Term Allocated Pension Account
- 'we', 'us', and 'our' are references to the Trustee.

The PDS for WealthView eWRAP Super, WealthView eWRAP Allocated Pension and WealthView Term Allocated Pension (WealthView eWRAP Super/Pension) consists of two parts:

PART 1 (this document) sets out general information about WealthView eWRAP – Super/Pension.

PART 2 – List of available investment options sets out information on the managed investments available through the WealthView eWRAP – Super/Pension Accounts.

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

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695 RSE L0001946 (Asgard) has prepared this PDS on 12 June 2007, but the issue date is 1 July 2007. Asgard is the Trustee of the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account and WealthView eWRAP Term Allocated Pension Account (RSE registration (RSE R1055610).

The offer or invitation to which this PDS relates is only available to persons receiving this PDS in Australia.

WealthView eWRAP – Super/Pension

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Updating the information in this PDS

This PDS is up to date as at the time of preparation. From time to time we may change or update information in this PDS that is not materially adverse to your interests (or is otherwise permitted under superannuation law), provided we give you a means of finding out about these changes. You can do this by ringing the Contact Centre on 1 800 006 230 or, if you are an existing investor, by checking *Investor Online*. You can also obtain a paper copy of the updated information free of charge by contacting your financial planner or the Contact Centre.

IMPORTANT INFORMATION

AMP Financial Planning has joined with the Trustee to promote WealthView eWRAP – Super/Pension.

This PDS has been prepared in accordance with our obligations under superannuation law and its terms do not form the basis of contractual relations between you and us, except where this is specifically intended to be the case (for example, in 'Investor declarations, conditions and acknowledgments', pages 47 to 49, and in relation to any other acknowledgments and representations you make to us in the forms).

Other than as specified by legislation, including superannuation law, this PDS does not confer on you any additional rights. We reserve the right to change the features and provisions relating to this product as contained in this PDS, but will provide you with notice of any such change or the ability to access such information pursuant to superannuation law (see 'Keeping you informed' on page 32 to generally find out more about how we will keep you informed).

Your rights in relation to WealthView Super/Pension are governed by the Retirement Plan Trust Deed dated 13 November 1995, as amended from time to time (Trust Deed) (which overrides any provisions in this PDS), superannuation law and the general law.

An investment in the super and pension accounts is not a deposit or liability of St. George Bank Limited ABN 92 055 513 070 (St. George). The super and pension accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. Neither AMP Financial Planning or any company in the AMP Group, Asgard, Asgard Wealth Solutions Limited ABN 28 009 143 597 (Asgard Wealth Solutions), or St. George, nor any member of the St. George Group, in any way stands behind or guarantees the capital value and/or the performance of the specific investments you select or the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account generally.

The provision of the investments available through WealthView eWRAP – Super/Pension or any other investment information, example or statements in this PDS should not be taken as the giving of financial product advice by us, AMP Financial Planning or any company in the AMP Group. The information provided in this PDS is general information only. It does not take into account your investment objectives, financial position or needs. Before acting on the information, you should consider the appropriateness of the information having regards to your personal objectives, financial situation or needs.

The management fee charged by an investment manager will be set out in the current PDS for the managed investment, which you must receive before making a decision to invest. You have a right to receive the current PDS or other disclosure documents free of charge from your financial planner or us on request.

Advance Asset Management Limited ABN 98 002 538 329 (Advance) is the responsible entity of one or more of the managed investments that are available through this account. Both Advance and the Trustee are wholly owned subsidiaries of St. George.

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WealthView eWRAP

WealthView eWRAP – Super/Pension at a glance

Applicable to Super and Pension accounts											
General											
Minimum suggested account value	\$100,000										
Minimum deposit	No minimum										
Minimum additional deposit	No minimum										
Minimum buy or sell – Managed investments – Shares	\$100 We do not set a minimum, however minimum transaction values may be stated by the Australian Securities Exchange (ASX) and/or minimum holdings may be applicable for some company shares.										
Minimum withdrawal	No minimum										
Account features											
Investment options	Cash Managed investments <ul style="list-style-type: none"> • more than 150 managed investments Shares <ul style="list-style-type: none"> • a broad range of securities listed on the Australian Securities Exchange (ASX) 										
Fees and other costs (inclusive of a net GST cost recovery of 2.5% where applicable) (See pages 37 to 42)											
Contribution fee (also referred to as upfront fee)	Negotiated with your financial planner (ranging from 0% to 5.125%)										
Administration fee (applicable to managed investments and shares)	<table border="0"> <tr> <td>First \$100,000*</td> <td>1.1275% per annum</td> </tr> <tr> <td>Next \$150,000</td> <td>0.6150% per annum</td> </tr> <tr> <td>Next \$500,000</td> <td>0.2050% per annum</td> </tr> <tr> <td>Next \$2,250,000</td> <td>0.1025% per annum</td> </tr> <tr> <td>Balance over \$3,000,000</td> <td>Nil</td> </tr> </table> <p>* A minimum administration fee of \$93.96 per month applies to all accounts with a balance of less than \$100,000.</p>	First \$100,000*	1.1275% per annum	Next \$150,000	0.6150% per annum	Next \$500,000	0.2050% per annum	Next \$2,250,000	0.1025% per annum	Balance over \$3,000,000	Nil
First \$100,000*	1.1275% per annum										
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Next \$500,000	0.2050% per annum										
Next \$2,250,000	0.1025% per annum										
Balance over \$3,000,000	Nil										
Trustee fee (applicable to managed investments and shares)	<table border="0"> <tr> <td>First \$3,000,000</td> <td>0.1025% per annum</td> </tr> <tr> <td>Balance over \$3,000,000</td> <td>Nil</td> </tr> </table>	First \$3,000,000	0.1025% per annum	Balance over \$3,000,000	Nil						
First \$3,000,000	0.1025% per annum										
Balance over \$3,000,000	Nil										
Investment manager fees	These fees apply to the underlying managed investments and are listed in the 'List of available investment options' (see PDS PART 2 – List of available investment options).										
Share brokerage	\$20.50 per trade										
Termination fee	Nil										
Keeping you informed (see page 32)											
Reporting	Annual report Investor report										
Investor Online	Continuous online access to your account details via Investor Online – available from www.investoronline.info 24 hours a day, seven days a week										
Contact Centre	Telephone 1800 006 230 Email wealthview.ewrap@asgardwealthsolutions.com.au										

Differences between the Super and Pension accounts		
	Super account	Pension accounts
Who can invest?	<p>Generally, individuals who:</p> <ul style="list-style-type: none"> • are under age 65 • are aged between 65 and 74 and gainfully employed on at least a part-time basis • are aged 75 and over (for compulsory super contributions only) <p>For more information see the table on page 20 'Circumstances in which contributions can be made and the types of contributions that can be accepted by us'.</p>	<p>Generally, individuals who:</p> <ul style="list-style-type: none"> • have reached their preservation age • are permanently incapacitated • have a rollover which consists entirely of unrestricted non-preserved benefits <p>For more information, see 'Accessing your money' on page 27.</p>
What type of contributions can be made?	<p>The following contributions can be accepted subject to superannuation law:</p> <ul style="list-style-type: none"> • personal • employer • spouse • directed termination payments (formerly known as employer eligible termination payments) that were specified in an existing employment arrangement as at 9 May 2006 and are paid before 1 July 2012 • superannuation guarantee contributions • government co-contributions • rollovers 	Restricted to rollovers
How can deposits be made?	You, your employer or your spouse can make deposits of any size at any time into your account by direct debit, cheque or via your planner online using BPAY®	Forward your transfer authority or arrange for your rollover cheque and documentation to be sent to us
What is the minimum Cash Account balance required? (Based on WealthView eWRAP account value):		
\$0 to \$100,000	\$2,000	\$4,000
\$100,001 to \$500,000	2% of account value	4% of account value
Above \$500,000	\$10,000	\$20,000
Regular deposit plan?	Yes – minimum \$100 per deposit (monthly, quarterly, half-yearly or annually)	Not available
When can you access your money?	<ul style="list-style-type: none"> • You can withdraw unrestricted non-preserved benefits at any time • Your withdrawal of other benefits is subject to legislative restrictions 	<ul style="list-style-type: none"> • You can choose to have your pension paid to you: <ul style="list-style-type: none"> – monthly – quarterly – annually • Allocated pension – you can withdraw benefits as a lump sum at any time • Term allocated pension – you can withdraw lump sum amounts only in special circumstances <p><i>Note: for pre-retirement pensions you are limited to withdrawing your unrestricted non-preserved funds until you meet a condition of release</i></p>
Centrelink Asset Test exemption?	100% exempt where you are below age pension age	<ul style="list-style-type: none"> • Nil exemption for allocated pension accounts • 50% exemption for term allocation pension accounts that commence before 20 September 2007
Insurance?	A range of insurance options available with premiums and associated fees deducted from your Cash Account	Not available
Additional reporting?	Not available	<ul style="list-style-type: none"> • Annual Pension Review letter informing you of your pension amount and tax information • Annual PAYG Payment Summary if you receive a payment while under 60 years of age.

WealthView eWRAP

About WealthView eWRAP

WealthView eWRAP offers you a single, easy-to-use account, with access to cash, managed investments and shares, providing you with a total solution to help you achieve your retirement goals.

WealthView eWRAP is an administration facility. In the superannuation and pension environments, it allows you to wrap all of your investments (cash, managed investments and shares) into the one simple retirement account. The super account enables you to save for your retirement and the pension accounts provide you with tax-effective income in retirement.

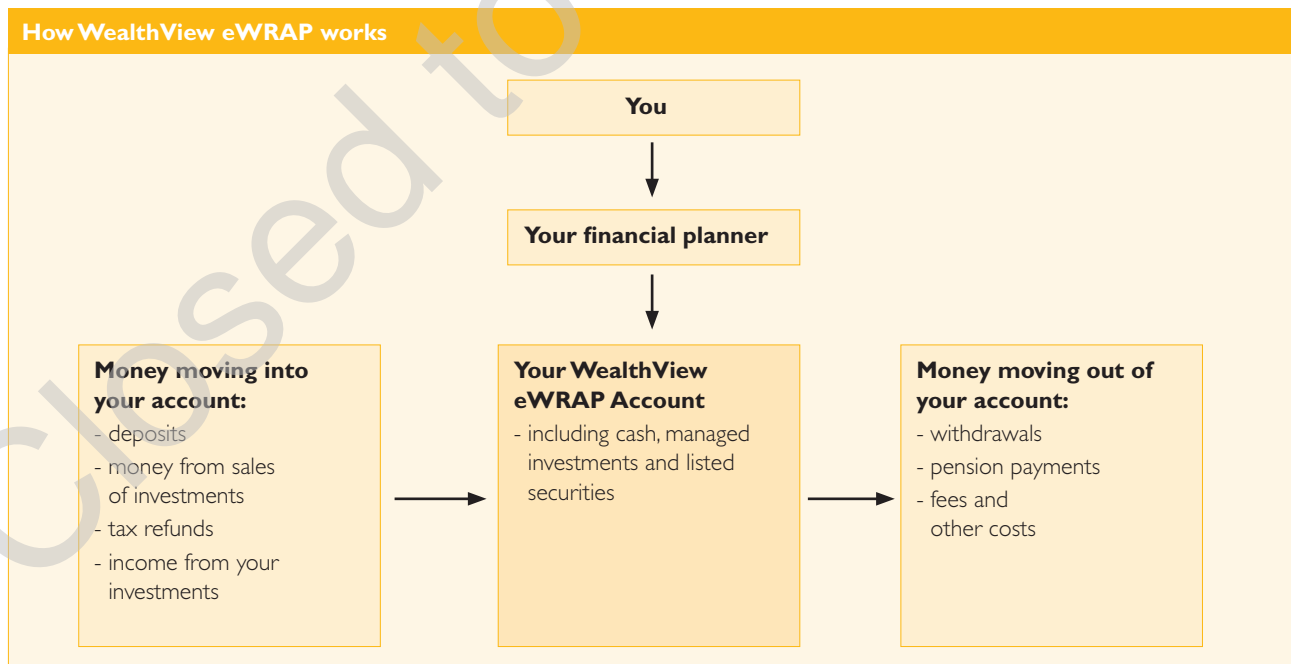
WealthView eWRAP provides you with simple and clear reporting with consolidated transaction and valuation information about your investments, making it easier for you and your financial planner to manage your financial affairs.

Investment choice, expertise and flexibility

As an investor in WealthView eWRAP, you will have access to our extensive range of wholesale managed investments and benefit from the expertise of a wide range of experienced investment managers. In addition to managed investments, you can also purchase a wide range of securities listed on the ASX to include in your WealthView eWRAP account.

Together with your financial planner, you establish an account containing any number of managed investments and shares that best suit your individual financial needs and objectives. For more information on your investment choice, see 'Your investment options' on pages 7 to 15.

WealthView eWRAP also provides you with the flexibility to switch managed investments at any time quickly and easily. See 'Changing your investments' on page 9 and 'Buying and selling managed investments and shares' on page 18 for further information.



Features to make investing easy

Wholesale prices

As an investor in WealthView eWRAP – Super/Pension, you can access a range of wholesale managed investments that are typically not available to retail investors directly and generally have lower investment fees than retail funds. Fees and other costs are fully explained on pages 37 to 42.

Consolidated reporting for all your investments

The WealthView eWRAP account consolidates all the transaction reporting from various investment managers and listed entities – providing you and your financial planner with continuous, online access to account information. Following the end of every financial year you will also receive a comprehensive investor report providing you with a clear snapshot of all your investments in one easy-to-understand document. For more information on the reports you receive see 'Keeping you informed' on page 32.

If you have a pension account, you'll receive an Annual Pension Review letter with details of your pension payments. If you received a payment while under age 60 during the year, we'll also send you an Annual PAYG Payment Summary to help you complete your tax return.

You can view your personal account details 24 hours a day, seven days a week through Investor *Online*. Visit www.investoronline.info and logon once you have received your account number and Personal Identification Number (PIN). You'll find information on accessing Investor *Online* on page 32.

Through adviserNET, our comprehensive online facility for financial planners, your financial planner is able to provide you with extensive information on your account, including unrealised capital gains estimates on your assets (super only).

Other features of the super account

Choice of Fund

The WealthView eWRAP Super Account is a complying super fund under Choice of Fund legislation. This means that we are able to accept any superannuation guarantee contributions that you may direct your employer to pay to us (if you are eligible).

If you would like to have your superannuation guarantee contributions paid to us, you will need to complete the standard choice form in the application booklet, and submit this to your employer.

Regular deposit plan

It's easy to make deposits to your WealthView eWRAP Super Account with a regular deposit plan. For as little as \$100 per month, you can use a regular deposit plan to adopt a disciplined approach to saving for your retirement or assist in reaching your retirement goals sooner. Using your Cash Account, you choose how much you want to deposit, how often and for how long. The 'Regular deposit plan' section on page 22 explains how to establish your plan and provides a case study on the benefits of investing regularly.

Insurance

We offer a range of insurance options to help protect your lifestyle and investments in the event of a personal crisis, including Salary Continuance, Life Protection and Total and Permanent Disablement protection. With the right insurance cover, you can avoid the need to draw on your investments should you suffer a serious accident or illness. The premiums for insurance are paid directly from your Cash Account. For further information, or to apply for insurance cover, read the InsuranceCare PDS, available from your financial planner or the Contact Centre.

Transferring from super to pension

When you become eligible you can transfer part or all of your benefits from an existing WealthView eWRAP Super Account to a tax-effective WealthView eWRAP Pension Account without selling down your investments. This can eliminate transfer costs. The section 'Transferring from super or pension to pension' on page 23 explains how.

WealthView eWRAP

Other features of the pension account

Access to benefits

Allocated pension account

An allocated pension provides you with flexible pension payments to suit your needs (subject to limits set by legislation). You can choose the frequency of your pension payments by nominating monthly, quarterly or annual payments. You can also access your benefits as a lump sum payment at any time. See 'Pension benefits' on page 27 for further details.

Term allocated pension account (TAP) (only available until 19 September 2007)

With a term allocated pension, your total pension payments for each year are based on the remaining term of your pension, with the frequency of payments being monthly, quarterly or annually. You may only withdraw (commute) your TAP in very limited circumstances. See 'Pension benefits' on page 27 for further details.

Benefit from tax credits

Investment earnings in the pension accounts are free of tax. You should also receive the value of any available franking credits on the managed investments that fund your pension. This occurs annually after the fund's tax return has been lodged. 'Tax features' on pages 33 to 36 provides further information on the implications of tax.

Transferring from one pension to another pension

You can transfer all or part of your benefits from an existing WealthView eWRAP Pension Account to another WealthView eWRAP Pension Account without selling down your investments. This can eliminate transfer costs. The section 'Transferring from super or pension to pension' on page 23 explains how.

Your investment options

WealthView eWRAP gives you access to an extensive range of managed investments and shares plus a competitive rate for cash and the flexibility to change and mix your investments as your needs change.

PDS PART 2 – List of available investment options specifies all the managed investments available through WealthView eWRAP.

You can choose from a range of ASX listed securities including:

- a broad selection of shares in listed Australian companies
- shares in a selection of listed investment companies
- units in a selection of listed property trusts.

For more information on share investments, see 'Buying and selling managed investments and shares' on page 18.

About managed investments

Managed investments (also known as a managed funds), give you access to the investment expertise of professional investment teams. Your money is pooled with that of other investors to enable you to invest in a broader range of assets. You have access to hundreds of well-researched managed investments from around the world, including managed investments which would not normally be available to you if you were investing on your own.

You can choose to invest in a managed investment that concentrates on one particular asset sector; or structure your managed investments so that you invest in a combination of asset types. The diversification you achieve by investing in a number of managed investments reduces the risk to your portfolio because you are not reliant on the performance of one particular asset or asset sector.

About shares

Shares are generally bought and sold on a stock exchange through a broker and your holdings of Australian and/or international shares represent part ownership of a company. The returns from shares may include capital growth or loss and, depending on the share, income through dividends. Share investments will generally offer the potential for the highest returns of all asset sectors over the medium to long term, however, they historically also exhibit the highest fluctuations in values in the short term. The return achieved will be influenced by factors such as company performance and earnings, interest rates and the general economic outlook.

How we select investment options

The range of investments available through the WealthView eWRAP – Super/Pension account has been recommended by AMP Financial Planning. In making a recommendation AMP Financial Planning take into consideration the quality of the investment managers' business, stability of their investment team, past performance and their investment management process. The status of these investments however may change over time and one or more may be closed to new investors, or not be suitable for you any longer. You should discuss the suitability of any investment options with your financial planner. While AMP Financial Planning currently provides us with investment selection and investment strategy advice, we retain ultimate responsibility for the WealthView eWRAP – Super/Pension Account.

Neither AMP Financial Planning nor we have taken into account any individual circumstances of clients in selecting these investments.

We do not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments. However, the various listed entities in which you can invest and the investment managers of the managed investments available may have their own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions.

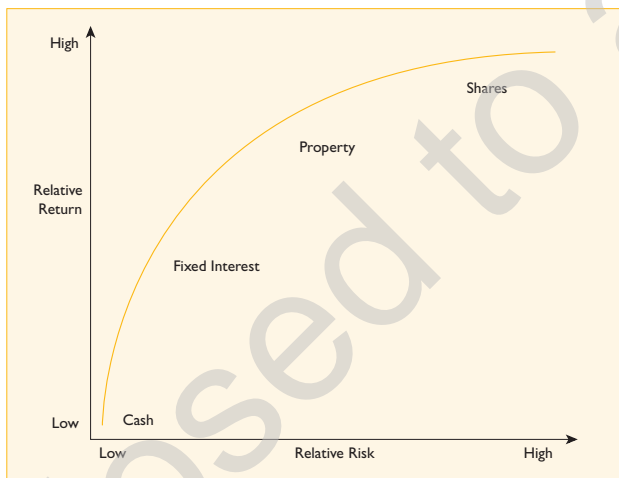
For any managed investments available, any such policies will be included in the PDS or other disclosure document for these managed investments, available from your financial planner. You can obtain a copy of these disclosure documents without charge and on request from your financial planner or us.

WealthView eWRAP

Investment risk and return

All investments are subject to risk and their value will fluctuate due to the performance of financial markets and the activities of the investment manager you invest with. Investment returns may also be influenced by a variety of other factors both on a local and global scale, including economic conditions, interest rate movements, exchange rates, government policy and technological and environmental factors. Your return from a managed investment is measured by its change in capital value over time and the income distributions you receive. Sometimes managed investments may not generate any income and capital losses can occur.

There are two broad categories of investments. Growth assets such as shares and property generally have the potential to earn higher returns compared with defensive assets, like cash, fixed interest and mortgages, but can carry higher risk over the short term. Defensive assets provide a lower probability of capital loss, but generally earn a lower return. By diversifying your investments and investing for an appropriate time frame you may reduce risk.



Managing risk

We take business risks seriously and have procedures in place to ensure our systems and processes work effectively.

How to decide which investments are best for you

Before investing, you need to carefully consider how much of your money you are prepared to risk in order to receive potential gains. Your financial planner will help you choose the right investment strategy to match your tolerance to risk, investment goals and time frame. It is recommended that you regularly review your investment strategy with your financial planner to accommodate changes in your circumstances or market conditions over time.

Before you make any decision in relation to your investments, you must receive a copy of the PDS or other disclosure document for any new underlying managed investments that contains more detail in relation to these managed investments, unless there is no requirement for such a document to be provided by us in paper form (for example, the relevant information may be able to be provided to you electronically, through *Investor Online* or by your financial planner if permitted by superannuation law) or in another way. You have a right to receive these current disclosure document(s) free of charge from your financial planner or us.

Ask your financial planner if you have any questions about the relevant managed investments in terms of whether they suit your financial objectives, situation and needs (including about fees and risk/return) **before deciding to invest.**

For more information about the type of managed investments offered through WealthView eWRAP – Super/Pension, see pages 10 to 15. For more information about the shares offered through WealthView eWRAP – Super/Pension, contact your financial planner.

Changing your investments

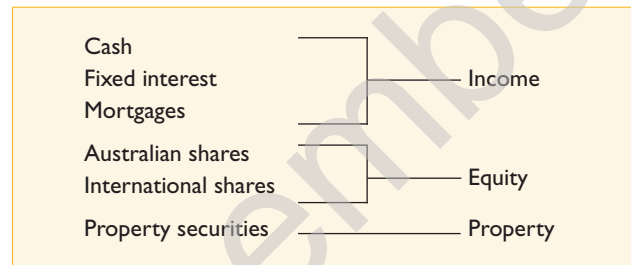
With WealthView eWRAP, you are able to change and mix your managed investments at any time, quickly and easily, as your needs or investment markets change, without incurring our fees. With your financial planner, you choose which managed investments and shares to buy and sell and your financial planner places your investment instructions electronically through adviserNET. Changes to your account may not be implemented in certain circumstances, such as where we are not reasonably satisfied that you have been given (or where permitted by the superannuation law have access to) a copy of the current PDS or other disclosure document for the relevant managed investment, which is not defective or materially adverse.

Consequences of changing your investments

The sale of some or all of your managed investments or shares in your WealthView eWRAP Super Account may result in a capital gain or capital loss that will affect the amount of tax paid on your account. You may also be charged transaction costs known as buy/sell differentials. See 'Buy/sell differential' on page 40 for further information.

Understanding asset classes

The managed investments available through your account invest in one or more of the following asset classes:



You have the option to invest in managed investments from each asset class in order to create a diversified portfolio. The diversified and sector options described on pages 10 to 15 offer a choice of managed investments from many of Australia's leading investment managers.

If you would like to know more about the features of a specific managed investment, consult your financial planner and the relevant PDS or other disclosure document. You can obtain a copy of these disclosure documents without charge and on request from your financial planner or us.

WealthView eWRAP

Diversified options

Conservative

Who is this suitable for?

Investors seeking steady income and capital security but some exposure to growth assets. Capital losses can occur in the short term.

Investment objective

To provide returns greater than those from defensive assets over the short to medium term, by having some exposure to growth assets.

What are the features?

Time frame – invest for at least

3 years

Security over suggested time frame

Moderate/High

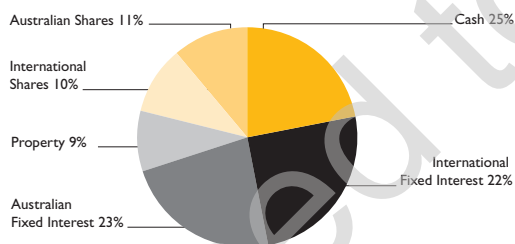
Return objective (relative to other investment categories)

Moderate

Ease of withdrawal

High

Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 70% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise 30% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

It is possible that the value of the investment may rise or fall depending on the exposure to growth assets, such as shares. Also, volatility in interest rates may cause the prices of fixed interest investments in the strategy to move up and down and those changes can also affect the current market value of the strategy.

Moderately conservative

Who is this suitable for?

Investors with a medium to long term time frame who are prepared to accept some fluctuations in income and capital values.

Investment objective

To provide a combination of income and capital growth over the medium to long term, through a balanced mix of growth and defensive assets.

What are the features?

Time frame – invest for at least:

3 to 5 years

Security over suggested time frame

Moderate

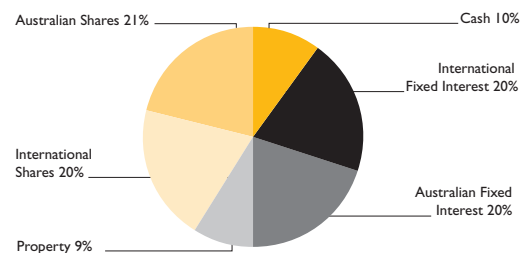
Return objective (relative to other investment categories)

Moderate

Ease of withdrawal

High

Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 50% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise approximately 50% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

It is possible that the value of the investment may rise or fall depending on the exposure to growth assets, such as shares. Also, volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down and those changes can also affect the current market value of the strategy.

Balanced

Who is this suitable for?

Investors with a medium to long term time frame who can accept fluctuations in income and capital from high exposure to growth assets.

Investment objective

To provide moderate capital growth and some income by investing across all asset types, with higher exposure to growth assets.

What are the features?

Time frame – invest for at least:

5 to 7 years

Security over suggested time frame

Moderate

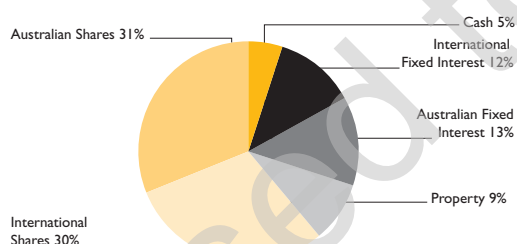
Return objective (relative to other investment categories)

Moderate/High

Ease of withdrawal

High

What are the asset allocation ranges? (minimum and maximum)



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 30% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise approximately 70% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

The market value of an investment will rise or fall depending on whether the value of assets in the portfolio rises or falls. The market value could fall over some periods due to volatility of prices of underlying assets.

Moderately aggressive

Who is this suitable for?

Investors with a medium to long term time frame who are prepared to accept greater fluctuations in capital values.

Investment objective

To provide moderate to high capital growth by investing across all asset types, but with higher exposure to growth assets.

What are the features?

Time frame – invest for at least:

6 to 9 years

Security over suggested time frame

Low/Moderate

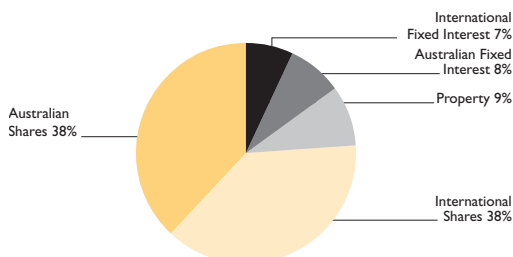
Return objective (relative to other investment categories)

Moderate/High

Ease of withdrawal

High

Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 15% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise approximately 85% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

The market value of an investment will rise or fall depending on whether the value of assets in the portfolio rises or falls. The market value could fall over some periods due to volatility of prices of underlying assets.

WealthView eWRAP

Aggressive

Who is this suitable for?

Investors with a long term time frame who have no need for regular income and are prepared to accept wide fluctuations in capital values.

Investment objective

To provide high capital growth over the long term investing only in growth assets.

What are the features?

Time frame – invest for at least:

7 to 10 years

Security over suggested time frame

Low/Moderate

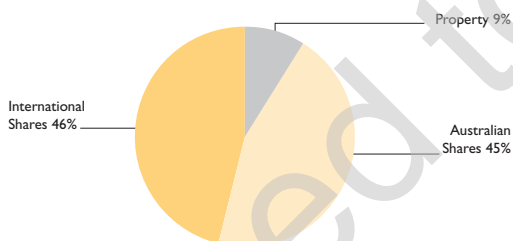
Return objective (relative to other investment categories)

Moderate/High

Ease of withdrawal

High

Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Growth assets comprise approximately 100% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

The market value of an investment will rise or fall depending on whether the value of assets in the portfolio rises or falls. The market value could fall over some periods due to volatility of prices of underlying assets.

Sector options

Short term money market

Who is this suitable for?

Investors seeking high investment security and liquidity.

Investment objective

To provide secure returns with low risk of capital loss by investing in bank deposits, bank bills and Commonwealth and State Government securities.

What are the features?

Time frame – invest for at least:

No minimum time frame

Security over suggested time frame

High

Return objective

(relative to other investment categories)

Low

Ease of withdrawal

High (except for fixed term deposits)

Indicative asset allocation

Short term
money market 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 100% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Australian fixed interest

Who is this suitable for?

Investors seeking income through exposure to the Australian fixed interest markets. Capital losses can occur in the short term.

Investment objective

To provide returns above inflation and cash over the short to medium term, by investing in Australian fixed interest securities.

What are the features?

Time frame – invest for at least:

2 years or more

Security over suggested time frame

Moderate

Return objective (relative to other investment categories)

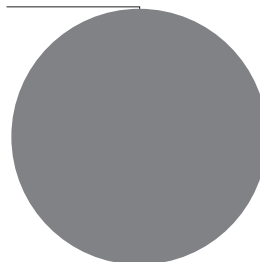
Moderate

Ease of withdrawal

High (except possibly for managed investments with low credit investments)

Indicative asset allocation

Australian
fixed interest 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 100% of the portfolio. Values can vary as interest rates change. Specifically, the value of investments in this strategy may fall during periods when interest rates are rising.

WealthView eWRAP

International fixed interest

Who is this suitable for?

Investors seeking income through exposure to global fixed interest markets. Capital losses can occur in the short term.

Investment objective

To provide returns above inflation and cash over the short to medium term, by investing in fixed interest securities issued in major international markets (generally hedged to the Australian dollar).

What are the features?

Time frame – invest for at least:

2 years or more

Security over suggested time frame

Moderate

Return objective (relative to other investment categories)

Moderate

Ease of withdrawal

High (except possibly for managed investments with low credit investments)

Indicative asset allocation

International
Fixed Interest 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Defensive assets comprise approximately 100% of the portfolio.

Values can vary as interest rates change. Specifically, the value of investments in this strategy may fall during periods when interest rates are rising. Currency movements may significantly affect returns of international fixed interest investments.

Property

Who is this suitable for?

Investors seeking some capital growth and income through exposure to property related securities listed on the stock exchange and direct property. Capital losses can occur.

Investment objective

To provide income and moderate investment growth over the medium term, by investing in property related securities and direct property.

What are the features?

Time frame – invest for at least:

4 years or more

Security over suggested time frame

Moderate/High

Return objective (relative to other investment categories)

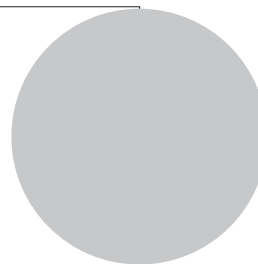
Moderate

Ease of withdrawal

High (except possibly for managed investments with an unlisted direct property component)

Indicative asset allocation

Property 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Growth assets comprise approximately 100% of the portfolio.

Investments will generally comprise diversified portfolios of listed property securities (both domestic and international), but may also include an unlisted direct property component (that is, Diversified Property).

Australian shares

Who is this suitable for?

Investors seeking potentially high capital growth through exposure to the Australian share market who can accept volatile capital values.

Investment objective

To provide high relative investment growth over the long term, by investing in Australian shares.

What are the features?

Time frame – invest for at least:

5 years or more

Security over suggested time frame

Moderate

Return objective (relative to other investment categories)

High

Ease of withdrawal

High (except possibly for Hedge Funds)

Indicative asset allocation

Australian Shares 100% 

Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Growth assets comprise approximately 100% of the portfolio.

Investments will generally comprise diversified portfolios of Australian share investments. Investments can be split broadly between those with a spread across all the sectors in the Australian share market (that is, Diversified Equity), those focusing on industrial shares (that is, Industrial Equity), those focusing on smaller companies (that is, Smaller Companies), those that take ethical considerations into account (that is, Socially Responsible) and those that invest in private equity or tax advantaged assets (that is, Specialist Equity).

International shares

Who is this suitable for?

Investors seeking potentially high capital growth through exposure to international share markets who can accept volatile capital values.

Investment objective

To provide high relative investment growth over the long term, by investing in international shares.

What are the features?

Time frame – invest for at least:

5 years or more

Security over suggested time frame

Moderate/Low (subject to currency movements)

Return objective (relative to other investment categories)

High

Ease of withdrawal

High (except possibly for Hedge Funds)

Indicative asset allocation

International Shares 100% 

Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

What else?

Growth assets comprise approximately 100% of the portfolio.

Investments will generally comprise diversified portfolios of international share investments. Investments can be split between those investing across all world markets (that is, Global Equity), those focusing on specific regions such as South East Asia, Japan, North America or Emerging Markets (that is, Regional Equity), those focusing on specific themes such as Global Technology, Global Health and Biotechnology and Global Resources (that is, Sector Specialist Equity), and those that take ethical considerations into account (that is, Socially Responsible Equity).

WealthView eWRAP

How your account works

When your account is opened

Your financial planner is responsible for electronically submitting transaction instructions and account amendments.

By opening a WealthView eWRAP – Super/Pension Account, you agree to receive select ongoing communications from us electronically via *Investor Online*. (See 'Keeping you informed' on page 32.)

Once we receive your application and set up your account, we'll send you:

- a welcome letter to confirm your account details, and
- a PIN to access *Investor Online*. For security purposes, we'll send your PIN separately to your welcome letter.

Once we receive your initial deposit, you'll become an investor in WealthView eWRAP – Super/Pension and we'll:

- purchase managed investments and shares according to any purchase instructions your financial planner has placed electronically using *adviserNET*, and
- pay any associated fees from your account.

Your financial planner

Your financial planner is integral to your WealthView eWRAP Super/Pension Account. All buys and sells of managed investments and shares must take place through your financial planner. You cannot trade directly on your account.

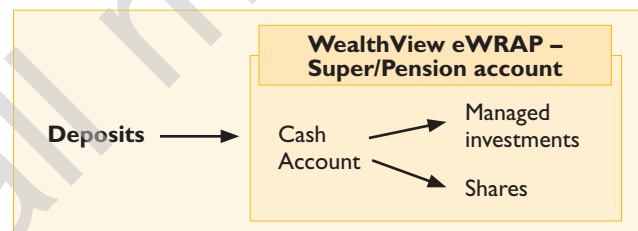
If you don't have a financial planner, you cannot open a WealthView eWRAP Super/Pension Account. If you change your financial planner in the future, you must notify us immediately. In addition, if you decide to no longer use a financial planner, your account will be closed. See 'Eligible rollover fund - super account only' on page 43.

Your Cash Account

When you open a WealthView eWRAP – Super/Pension account, a Cash Account is also established for you.

Your Cash Account is part of an interest bearing bank account held by us with St.George. All deposits to your account are automatically credited to your Cash Account. After deducting any contribution fees and retaining the required minimum balance in your Cash Account, the remaining deposit will be invested in accordance with your investment instructions (or remain in your Cash Account until investment instructions are submitted to us by your financial planner). All fees, government charges, insurance premiums, taxes and pension payments (if applicable) are paid from your Cash Account.

Your Cash Account is the central component of your WealthView eWRAP – Super/Pension Account. The diagram shows how your Cash Account is used to settle all investment instructions (purchases and sales of managed investments and shares).



Maintaining a minimum balance in your Cash Account

You must maintain a minimum balance in your Cash Account to pay for monthly transactions such as insurance premiums, pension payments, and fees and other costs. You can monitor your Cash Account balance by regularly checking the details of your account on *Investor Online*.

When we make some payments from your Cash Account (such as tax payments), your Cash Account balance may become negative for short periods of time. See 'Negative cash balance' on page 17.

When your Cash Account balance is close to or less than the minimum, you may wish to deposit additional funds to avoid the sale of managed investments. This option is only available for super accounts and only where you are eligible to contribute. Otherwise, if the balance of your Cash Account falls below the minimum required, detailed in the table below, we will automatically sell managed investments to top up your Cash Account to the minimum balance using the priority or default sell method detailed on the next page.

WealthView eWRAP – Super/Pension account value*	Minimum balance required in super Cash Account	Minimum balance required in pension Cash Account
\$0 – \$100,000	\$2,000	\$4,000
\$100,001 – \$500,000	2% of account value	4% of account value
Above \$500,000	\$10,000	\$20,000

* WealthView eWRAP – Super/Pension Account value includes cash held in the Cash Account.

Priority Sell Method

You can nominate a standing priority sell instruction on your managed investments, specifying the order in which your managed investments will be sold.

Example

John's WealthView eWRAP Super Account value is \$400,000 and the balance in his Cash Account is nil (\$8,000 below the required 2% minimum). John has instructed us to sell Managed Investment A, followed by Managed Investment B, until the minimum required balance is achieved. Managed Investment A has a value of \$5,000 and Managed Investment B has a value of \$10,000. To restore the Cash Account balance, we will sell all of Managed Investment A (\$5,000) and some of Managed Investment B (\$3,000).

Default Sell Method

We use the default sell method if we have not received any priority sell instructions from you (or if the net value of managed investments you nominated under the Priority Sell instruction are insufficient). Under the default sell method, we will endeavour to sell your managed investments in proportion to their estimated current value, subject to price and market changes that may occur during the selling process.

If we have sold all your managed investments and your Cash Account balance is still less than the required level, we will sell down your shares, starting with your shareholding of the highest value, to the required amount.

Example

The balance in Paula's Cash Account is \$8,000 below the required minimum. 80% of her account value is in Managed Investment A and 20% in Managed Investment B. There is no priority sell instruction in place.

Using the Default Sell Method, we will restore Paula's Cash Account balance by selling from each managed investment proportionately:

Managed Investment A:	80% of \$8,000	=	\$6,400
Managed Investment B:	20% of \$8,000	=	\$1,600
Total:			\$8,000

Negative cash balance

If your Cash Account goes negative at any time, we charge interest on the negative amount at the same rate as interest paid on your positive cash balance. We'll then sell managed investments from your account (using one of the methods described above) to top up your cash balance and recoup the interest charged.

Giving your financial planner authority to send us instructions

You decide what level of authority your financial planner holds for sending us instructions for your WealthView eWRAP Super/Pension Account. There are two levels of authority:

1. *Investor directed authority – you must authorise in writing each instruction (transaction or account amendment) before your financial planner electronically submits it to us.*
2. *Authority to operate – allows your financial planner to electronically submit investment instructions to us and amend your WealthView eWRAP - Super/Pension Account details on your behalf, without prior authorisation from you. Unless we advise you otherwise, the authority to operate allows your financial planner to submit all instructions on your behalf except instructions:*
 - *to change the name of your account,*
 - *to transfer funds out of your Cash Account to fund a payment request,*
 - *in relation to any other matters outlined in this PDS that may require your personal instructions ,or*
 - *to transfer your account from super to pension.*

If you change your financial planner or cancel your financial planner's authority to operate, you must tell us immediately. If you change your financial planner and do not inform us, we will continue to act on your existing authority to operate.

Your financial planner can never withdraw funds from your WealthView eWRAP – Super/Pension Account without your written authorisation.

WealthView eWRAP

Buying and selling managed investments and shares

We can only accept investment instructions submitted to us electronically by your financial planner. Your investment instructions will generally be placed with the investment manager or broker on the following business day (a week day on which banks and the ASX are open for business in Sydney).

Your Cash Account is the settlement account for all investment transactions. We'll withdraw funds to purchase managed investments and shares from your Cash Account and credit the net proceeds from sale instructions to your Cash Account.

If you instruct us to buy or sell a managed investment and there's a pending transaction in place (such as a distribution reinvestment or a previous purchase or sale request), we won't place the investment instruction with the investment manager until the pending transaction has cleared.

The expiry date for your managed investment instructions will automatically default to 28 days (it can be decreased or increased to a maximum of 56 days by your financial planner). The expiry date for your share instructions (set by your financial planner) can be up to 7 days. If sufficient funds become available before an expiry date, we'll automatically place your instructions with the investment manager(s) and/or broker.

Buying managed investments and shares

The minimum investment is \$100 per managed investment. There's no minimum buy amount for share purchases, however minimum transaction values may be stated by the ASX and or minimum holdings may apply for some company shares.

PDS PART 2 – List of available investment options is available from your financial planner. Before you instruct your financial planner to submit an instruction to buy managed investments, you must receive a PDS or other disclosure document for the managed investments you're purchasing. These are available upon request and free of charge from your financial planner or us.

If you choose to purchase shares, you should be comfortable doing so and accept there may be significant volatility of returns within your investment portfolio.

You should note that:

- *Shareholder discount cards are not available to you when you buy shares through your account*
- *if you purchase shares through your account, you can't transfer them out of your account.*

Restrictions on shareholdings

You can invest no more than the greater of \$10,000 or 30% of the total value of your WealthView eWRAP – Super/Pension Account (which includes cash held in your Cash Account) in a single shareholding. We'll review your WealthView eWRAP – Super/Pension account on a six-monthly basis to ensure the value of your share investments is kept within this limit.

If a shareholding rises above this limit, we'll notify you and your financial planner in writing and recommend that you adjust your account. If no adjustment is made within three months of our recommendation, we may make this adjustment for you and sell shares in your account, starting with your shareholding of highest value, to bring the value of share investments within the required limit.

What happens if there are insufficient funds in your Cash Account?

We can't process your investment instructions if there are insufficient funds in your Cash Account. In that event, we'll check the balance in your Cash Account each day until the expiry date set for the investment instructions.

We record instructions to buy managed investments and shares in date order and check your Cash Account balance daily for sufficient funds to meet outstanding instructions. We'll then process outstanding instructions based on the available cash in your Cash Account. Where you have a number of outstanding instructions, they may not necessarily be processed in the order in which they were placed.

Regular Buy

You can arrange a Regular Buy of a dollar amount of one or more managed investments held through your WealthView eWRAP – Super/Pension Account. (This service is not available for shares.) We'll fund Regular Buys through your Cash Account. Your financial planner will help you nominate the:

- *amount*
- *start date*
- *frequency*
- *optional end date.*

The Regular Buy instruction will be initiated on the nominated date (or the following business day if the nominated date falls on a non-business day). If there are insufficient funds in your Cash Account at the time the Regular Buy is to occur, the Regular Buy instruction will fail and your financial planner will be notified. adviserNET will initiate the Regular Buy instruction again on the next nominated date for the original nominated amount.

When you have set up a Regular Buy instruction, you acknowledge and agree that, at the time further investments are made by us on your behalf into a managed investment in which you already have an investment, you may not have received:

- *the current PDS for the managed investment; or*
- *information about material changes and significant events that affect the managed investment (that the responsible entity of the managed investment is required to give a person who acquired an interest in the managed investment directly, unless exceptions apply).*

Your financial planner can amend or cancel your Regular Buy at any time.

Selling managed investments and shares

The minimum sell amount is \$100 per managed investment. There's no minimum sell amount for shares, however minimum transaction values may be stated by the ASX and/or minimum holding requirements may be applicable for the particular company shares being sold.

If the sell amount is 90% or more of the value of your entire holding in a managed investment, we'll sell your entire holding in that managed investment and credit the proceeds to your Cash Account.

The time it takes for an investment manager to process a sell instruction for a managed investment can vary. For more information see PDS PART 2.

Generally, sells are processed within seven business days unless suspended for any reason. Read the individual managed investment PDS or other disclosure document for details of withdrawal restrictions. When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

When you've decided with your financial planner what shares to sell, your financial planner will place your order electronically on adviserNET. Share trades are generally settled within four business days following execution of the trade.

Regular Sell

You can arrange a Regular Sell of a dollar amount from one or more managed investments held through your WealthView eWRAP – Super/Pension Account. (This service is not available for shares.) Your financial planner will help you nominate the:

- *amount*
- *start date*
- *frequency*
- *optional end date.*

We'll initiate the sell on the nominated date (or the following business day if the nominated date falls on a non-business day). When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

Your financial planner can amend or cancel your regular sell at any time.

Earnings

Earnings from your investments will be in the form of capital growth, dividends (if you have shares) and income distributions. All income distributions and dividends will be deposited into your Cash Account. You can also choose for income distributions to be invested back into the managed investments.

Your financial planner can select and change your income distribution option for you.

The account summary and transaction details screens on Investor *Online* show the combined summary of the dividends and income distributions you have been paid.

Valuations

We value the managed investments in your WealthView eWRAP account at least weekly, and in most cases daily, based on valuations provided by investment managers.

We value share investments daily using the ASX closing price from the previous trading day.

The portfolio valuation screen on Investor *Online* shows the most current valuations on your account.

WealthView eWRAP

Your super account

Deposits to your super account can be:

- **Contributions** – money deposited to your super account by you, your employer (including directed termination payments formerly known as employer termination payments) or your spouse (see table below for more information on when you can contribute and who can contribute to your super account);
- **Rollovers** – benefits you transfer from another super fund or other superannuation entity

There are different types of contributions and the table below shows the circumstances under which we will accept particular contributions.

Circumstances in which contributions can be made and the types of contributions that can be accepted by us				
Circumstances	Personal contributions (Including those made by a self employed individual)	Mandated employer contributions (Award and superannuation guarantee contributions)	Non-mandated employer contributions (Including Directed Termination Payments)	Eligible spouse contributions
1. You are under age 65	✓	✓	✓	✓
2. You: <ul style="list-style-type: none"> • are 65 years of age or over; but not age 70; and • (other than for mandated employer contributions) have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made 	✓	✓	✓	✓
3. You: <ul style="list-style-type: none"> • are 70 years of age or over; but not age 75; and • (other than for mandated employer contributions) have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made Other than for mandated employer contributions, the contribution must be received on or before the day that is 28 days after the end of the month in which you turn 75	✓	✓ (Award contributions only)	✓	✗
4. You are 75 years of age or over	✗	✓ (Award contributions only)	✗	✗

For more information about rollovers and contributions (and who can make them), contact your financial planner.

Tax on contributions

From 1 July 2007, reasonable benefit limits (RBLs) are abolished. Rules relating to limits on the amount of contributions that can be made to a superannuation account will replace the RBLs.

There are limits (or caps) on the amount of super contribution you can make that receive concessional tax treatment.

- *Concessional contributions – these are contributions made to super for which a tax deduction can be claimed, for example employer contributions, personal deducted contributions or salary sacrifice contributions. You can make up to \$50,000 per year in concessional contributions to super.*

If you are 50 years of age or over, a five year transition arrangement will apply, enabling you to contribute \$100,000 per year (between 2007/08 and 2011/12). If you turn 50 during this time, you will be able to take advantage of these arrangements from when you turn 50.

Excess concessional contributions will count towards the non-concessional contributions limit.

- *Non-concessional contributions – these are contributions made to super for which no tax deduction can be claimed, for example personal undeducted and spouse contributions. You can contribute up to \$150,000 per year. If you are under 65 years of age during the financial year, you will also be able to bring forward up to two year's future entitlements allowing you to make a maximum non-concessional contribution of \$450,000 in one year, but then no further contributions in the next two years. Any entitlement brought forward on this basis affects the amount you can contribute in the following two years.*

The following are not non-concessional contributions:

- *subject to certain conditions, you may contribute an amount awarded to you as compensation for damage or personal injury suffered by you; and*
- *certain proceeds from the sale of a business may also be contributed to super. A lifetime indexed limit of \$1 million will apply to these proceeds.*

It is important to note that if you exceed the set limits, those contributions will be subject to excess tax imposed by the Australian Taxation Office (ATO) so you should carefully consider how the limits apply to you and whether, for example, you have any arrangements in place, such as salary sacrifice contributions or regular direct debit contributions, that may need to be amended. For more information see 'Tax features' on pages 33 to 36, or ask for a copy of our flyer 'Tax and your retirement', or speak to your financial planner.

Contribution acceptance restrictions

There are restrictions that apply to our acceptance of non-concessional contributions.

One-off contributions in excess of limit

If you are 64 or less on 1 July of the financial year in which the contribution is made, there is a current monetary limit of \$450,000 that applies to a single non-concessional contribution. If you are 65 but less than 75 on 1 July of the financial year in which the contribution is made, the contribution limit is currently \$150,000. Both these figures are subject to indexation.

How to deposit funds to your super account	
Type of deposit	How it can be made
Contribution	<ul style="list-style-type: none"> • by direct debit (you can also establish a regular deposit plan from your nominated bank account, see page 22) • using BPAY® (when your financial planner lodges your application or additional deposit electronically) • by cheque • by forwarding your superannuation guarantee notification or other notice of entitlement to superannuation guarantee shortfall payments to us* • via Employer Online (employer contributions only)**
Rollover	<ul style="list-style-type: none"> • by arranging for your rollover cheque and documentation to be sent to us • by completing the transfer authority in the application booklet

* These types of contributions are credited to your super account following processing by the Australian Taxation Office, which may take some time.

** Employer Online is an internet-based solution that enables employers to make electronic contributions directly into an employee's super account.

WealthView eWRAP

No tax file number (TFN)

We cannot accept contributions (except for employer contributions) made by you, or on your behalf, if your TFN has not been quoted to us. Under superannuation law, we are required to return these contributions to you within 30 days. Refer to the 'Tax features' section on page 33 for information on further impacts when you don't supply your TFN.

Regular deposit plan

If you want a more disciplined approach to saving for your retirement and provided you are eligible, you can set up a regular deposit plan and make regular payments by direct debit from your bank account. Your financial planner can establish and manage this for you online.

With the regular deposit plan you choose:

- *how much you want to invest*
- *the frequency of your deposits (monthly, quarterly, half-yearly or annually)*
- *the duration of your plan.*

You can view the details of your regular deposit plan on the Account Details screen on *Investor Online*.

Where funds are not available for your regular deposit plan and we have bought managed investments on your behalf, we will reverse these transactions within a reasonable amount of time. This may result in a buy/sell differential that may negatively affect your account balance. We will not be held liable for transactions that occur in these instances.

Government co-contributions

Each year we report your contributions to the Australian Taxation Office (ATO) so they can determine if you are eligible to receive the government co-contribution. If you are eligible and you've nominated your WealthView eWRAP Super Account to receive the contribution, the ATO will send it to us automatically and we'll credit your account.

To nominate your account, simply complete the ATO superannuation fund nomination form (available from us or your financial planner) and forward it to the ATO. Alternatively, speak to your financial planner about other ways of nominating your account.

Splitting your contributions with your spouse

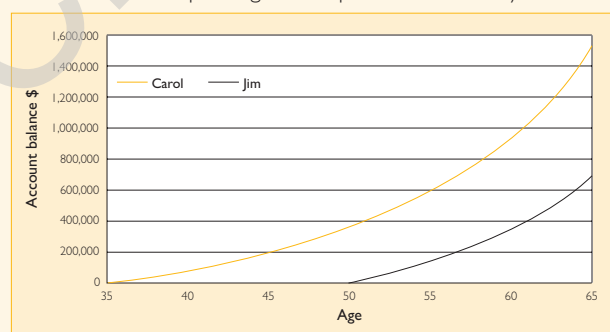
You may be able to split with your spouse some of the taxable contributions you make to your super account, provided your spouse meets the eligibility rules. Those contributions that can be split include employer superannuation guarantee contributions, employer contributions, salary sacrificed amounts, and the deductible portion of any personal deducted contributions you have made. The maximum amount that can split is the lesser of 85% of these contributions or your concessional contributions cap.

Generally, you'll only be able to request a split of the contributions you made in the immediately preceding financial year. However, you may split your contributions in the same financial year you made the contributions, if you are closing your super account in that year and rolling over (that is, transferring the whole of your super account balance) to another fund. Please note that you will not be able to split your contributions once you transfer to a pension account or to another super account.

Case study: Benefits of regular investing – the sooner the better

It's better to start investing small amounts today than to wait until you can invest a larger amount. The benefits of investing early are shown in the following example, where we compare two deposit plans.

Carol and Jim are both aged 35. Carol decides to deposit \$1,000 per month (after tax) for the next 30 years. Jim waits until he is 50 before he starts depositing \$2,000 per month for 15 years. It's assumed their investment will generate 8% per annum after tax, fees and costs and with all earnings reinvested.



The graph shows that even though Jim and Carol have both deposited a total of \$360,000, by the time they are aged 65 and ready to retire, Carol's investment has produced a higher return because of an extra 15 years of compound income.

The reason is compounding. Compounding occurs when income earned on your savings is reinvested, so you earn money on your initial capital, as well as on any income you have already earned.

So why the big difference?

The reason is compounding. Compounding occurs when income earned on your savings is reinvested, so you earn money on your initial capital, as well as on any income you have already earned.

You can only make one annual split to your spouse's super account. Once a contribution has been split, you can't change the deductibility of it.

Your financial planner can explain if this option will be of benefit to you.

Your pension account

It's important to note that, generally you can only deposit a single rollover to your pension account to commence a pension. If you have multiple super accounts and/or you have other superannuation savings with another fund and you only want to receive a single pension, you'll need to make sure you 'aggregate' (combine) all your super funds (and any other money you want to pay in) into a single super fund to enable the transfer of a single rollover to your pension account. Contact your financial planner for further details.

Transferring from super or pension to pension

When you transfer from your WealthView eWRAP Super Account or WealthView eWRAP Pension Account to a new WealthView eWRAP Pension Account, generally we can transfer your super/pension investments without selling them, which means there is no disposal for capital gains tax purposes (super only) and no charges associated with buying and selling investments.

The options for transferring from an existing WealthView eWRAP Super Account or WealthView eWRAP Pension Account to a new WealthView eWRAP Pension Account are shown in the table below:

Full asset transfer	Transfer your total super or pension account balance to a single pension account by completing the relevant section in the pension application booklet. Alternatively, your financial planner can do this for you on adviserNET.
Partial asset transfer	Transfer part of your super or pension account to a single pension account. This allows you and your financial planner to choose which managed investments and shares you want to transfer. You can nominate a dollar amount or an entire holding in a managed investment, but we can only transfer an entire shareholding. We cannot transfer part of your shares. This instruction can only be submitted by your financial planner electronically on adviserNET.

Unrestricted non-preserved benefits

Unrestricted non-preserved benefits are benefits which no longer need to be preserved because a condition of release has been met and no cashing restrictions apply (see pages 28 and 29).

The rollover you use to open your pension account must be comprised only of unrestricted non-preserved benefits (or you must meet a no cashing restriction condition of release of preserved benefits to which no cashing restrictions apply), unless you are applying for a pre-retirement pension (see page 25).

Depositing a rollover

To deposit a rollover you can:

- *arrange for your rollover cheque and documentation to be sent to us*
- *complete the transfer authority in the application booklet, or*
- *nominate to transfer part or all of your existing WealthView eWRAP – Super/Pension Account balance (see page 20 to confirm you are eligible to make a contribution).*

Aggregating rollovers and contributions

You can use your super account to aggregate multiple rollovers and contributions (see page 20 to confirm you are eligible to make a contribution), prior to you opening your pension account. To give you time to complete the aggregation you can delay your pension start date by up to three months. We'll hold all rollovers and contributions in your Cash Account and then transfer the combined funds as a single rollover to your pension account on the nominated pension start date.

WealthView eWRAP

If you are using a super account to aggregate Pre July 1994 pensions, please note this will result in a loss of their tax status. We recommend you consult closely with your financial planner when proposing to roll over Pre '94 pensions.

Our standard fees and other costs will apply while the rollovers and contributions are being aggregated in the super account.

Funds received after your pension has started

Amounts under \$500

If we receive a rollover from another superannuation provider without any instructions from you and the credit amount is less than \$500 (or such other amount as we may determine from time to time), you authorise us to return it to the super fund that paid it. You will need to contact the other super fund about accessing this money.

If investment income or other amounts (including any tax credits) of less than \$500 are credited to your super account after it's been closed and transferred to your pension account, you authorise us to pay it to you (unless your account was transferred to a pre-retirement pension, in which case we will seek further instructions from your financial planner).

Amounts over \$500

If you have rollovers and credits over \$500 (or such other amount as we may determine from time to time) you authorise us to take instructions from your financial planner. There are three options for these amounts:

- We pay the credit amount to you (unless your account was transferred to a pre-retirement pension in which case we will seek further instructions from your financial planner).
- We transfer the credit amount to another pension account, which means you will receive more than one pension.
- We follow the 'single pension commutation process' so that you can receive a single pension. This involves:
 1. transferring your pension account balance (without selling investments) to a new pension account.
 2. adding any other money (either rollovers or contributions) to the new pension account on the same day as the transfer. If the additional money is a contribution, which you are eligible to make, we will have aggregated the funds in your super account first.
 3. commencing a new pension account.

If we need to open a new super account and/or a new pension account for you, you authorise us (if the law permits) to use the application for your existing pension account. Our standard fees and charges will apply to the super and/or pension account opened for you.

Your financial planner can recommend the best option for your circumstances.

Pension Payments

Pension payments from your pension account will be funded from your Cash Account. If there's not enough money in your Cash Account, we'll sell your managed investments using either the Priority Sell Method, if instructions exist, or Default Sell Method (see page 17) to fund your pension payments. If we need to sell more than 95% of an asset to meet a pension payment, we'll sell the entire asset.

Your pension payments are funded (in order) from your:

1. unrestricted non-preserved benefits
2. restricted non-preserved benefits*
3. preserved benefits.*

* applicable to pre-retirement pensions only and subject to you having met a condition of release.

Under superannuation law, we are required to pay you each year a certain percentage of your pension account balance as a minimum pension. There is no maximum that applies (other than to pre-retirement and term allocated pensions – see next page).

When your pension starts, we calculate your pension minimum for that year on a pro rata basis. If your pension commences between 1 June and 30 June, you may not receive a pension payment for that year. Otherwise, your pension minimum is calculated on the first day of each financial year (1 July).

We'll write to you each year to inform you of your pension minimum or you can check it on the pension details screen on Investor Online. Your financial planner can also tell you what your limit will be.

You can adjust the amount of your payments at any time. To do this, simply contact your financial planner.

Pension payments are subject to different income tax rates depending on your circumstances. For more information see 'Tax features' on pages 33 to 36, or ask for a copy of our flyer 'Tax and your retirement', or speak to your financial planner.

Choose your payment period

You can choose to receive your pension payments:

- *monthly*
- *quarterly – in March, June, September and December*
- *annually – in June.*

You can change the frequency of your pension payments at any time – simply contact your financial planner.

We'll pay your pension directly into your bank account on or around the 20th of the month.

Your allocated pension account

Your minimum pension payments

Pension amounts are subject to an annual minimum limit. The minimum limit that applies to you is calculated using a percentage, depending on your age, and the amount you have in your account. Refer to the following table for the minimum percentage factors.

If you rollover part of your benefits to another super fund, we must ensure sufficient funds remain in your account to pay your pension minimum to you. If you close your account and rollover all your benefits to another super fund, we must pay your pension minimum (which we will calculate on a pro rata basis) to you if you have not already received it. For these purposes, any lump sum withdrawals will be counted as part of your pension minimum.

Age	Minimum percentage factor
Under 65	4%
65 - 74	5%
75 - 79	6%
80 - 84	7%
85 - 89	9%
90 - 94	11%
95 or more	14%

Lump sum payments – withdrawal

If you have a pension that is not a pre-retirement or term allocated pension you can withdraw all or part of your allocated pension benefits as a lump sum (commutation) at any time. Withdrawal restrictions apply to pre-retirement pensions and term allocated pensions (refer to 'Accessing your money' on page 27).

A lump sum withdrawal will not affect your pension payments in the financial year in which you make the withdrawal. You should consult your financial planner before you decide to take any part

of your pension as a lump sum. Also see 'Tax features' on pages 33 to 36, or ask for a copy of our flyer 'Tax and your retirement' for more information on tax and lump sum payments.

Pre-retirement pensions

In addition to the minimum pension payment requirement, discussed above, a maximum pension payment limit also applies to pre-retirement allocated pensions (these are sometimes known as transition to retirement pensions). The maximum limit each year is calculated as 10% of your account balance on the first day of each financial year (1 July).

When you turn 65 or advise us that you meet another condition of release (with no cashing restrictions), this pre-retirement pension status is removed and as a result, the maximum pension payment limit will no longer apply. If you have nominated to receive the maximum pension payment, we will default your new pension payment nomination to a gross dollar amount, based on the annual maximum pension payment amount you were entitled to for that financial year. To adjust this nomination, contact your financial planner.

Your term allocated pension account

Only available until 19 September 2007. After that date no further TAPs will be issued.

Term allocated pensions (TAPs) provide you with a regular pension payment for the term you choose. TAPs will continue to attract a 50% assets test exemption under social security law where they are commenced on or before **19 September 2007**. **After this date, the exemption for newly commenced TAPs will be removed. TAPs that commenced on or before 19 September 2007 will retain their exemption status after 19 September 2007.** For more information, contact your financial planner.

Your TAP account payments will be made over the nominated term of your pension (established at the commencement of your account).

Calculating the term

When you commence a TAP, you can elect the term of the pension to be between your (or your spouse's) life expectancy and the number of years before you (or your spouse) would reach age 100.

You can only use your spouse's life expectancy for determining the term if it is greater than yours and you have nominated your spouse as a binding reversionary pension beneficiary. (See 'Binding reversionary pension nomination' on page 31.)

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Your pension payments

The annual pension you can draw from your TAP account is calculated on 1 July each year, using a formula that takes into account your account balance and the remaining term of your pension. You can adjust the amount of your pension payments from between 90% to 110% of this annual amount at any time.

Lump sum payments

The government has restricted lump sum access to TAPs except:

- where your TAP is not funded from the commutation of a complying pension or annuity:
 - you can make a withdrawal within six months of commencement of your TAP, unless your pension was established by satisfying the pre-retirement pension condition of release, in which case you can withdraw only your unrestricted non-preserved benefits
- if you or your reversionary beneficiary die, but:
 - the nominated life expectancy for your TAP is based on your spouse's life expectancy, you can't commute your TAP until after both you and your spouse die, other than to purchase a new complying pension or annuity
- where the withdrawal is directly used to purchase another complying pension or annuity with comparable Centrelink treatment
- to make a non-member spouse payment split under the Family Law Act
- to ensure that a payment may be made for the purpose of giving effect to a release authority under the Tax Act.

You should consult your financial planner before you decide to take any part of your pension as a lump sum. See our taxation flyer 'Tax and your retirement', for more information on tax and lump sum payments.

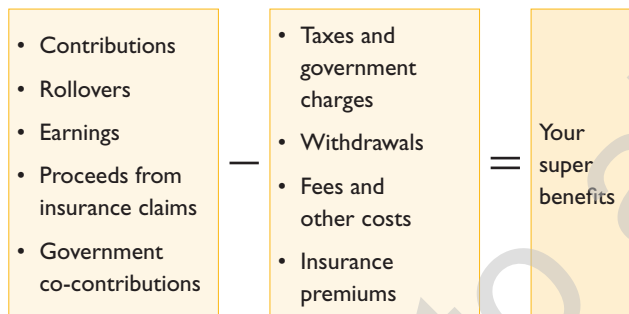
Accessing your money

You should note that due to the level of investment returns that may be earned by your investments and our fees and other costs, if you close your account within a few years of joining, you may get back less than you deposited.

Super benefits

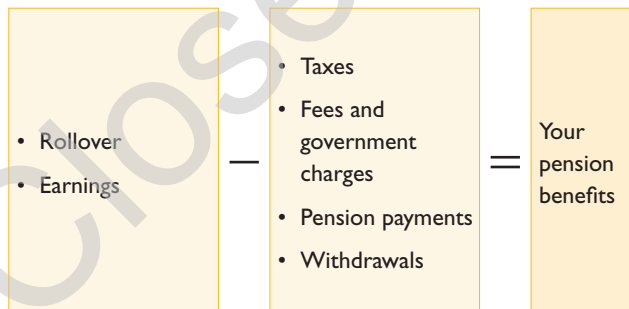
Your super benefits comprise all contributions made by you or made on your behalf, any rollovers or any benefits which are transferred to your account, the investment earnings which accrue (including positive and negative returns) and proceeds from any insurance claims, less taxes and government charges, insurance premiums, withdrawals, fees and other costs.

Your benefits can't be paid to you until you meet a condition of release.



Pension benefits

Your pension benefits comprise your initial rollover and investment earnings which accrue (including both positive and negative returns) less taxes (if applicable), government charges, fees and other costs, pension payments already paid to you and any other withdrawals.



Benefit categories

There are three benefit categories applicable to both super and pension:

- *unrestricted non-preserved benefits* – you can withdraw these at any time
- *restricted non-preserved benefits* – see page 29 for the rules about accessing these benefits
- *preserved benefits* – see page 29 for the rules about accessing these benefits.

Accessing unrestricted non-preserved benefits

Once your benefits become unrestricted non-preserved you can withdraw them, transfer them to a pension account or roll them over into another super or pension fund or retirement savings account at any time.

Accessing preserved and restricted non-preserved benefits

You can rollover these benefits to another complying super fund or retirement savings account at any time. However, you can only access these monies if you satisfy a 'condition of release'.

Where you satisfy a condition of release (see page 29) and there are no cashing restrictions (as there are with a pre-retirement pension), preserved benefits and restricted non-preserved benefits become unrestricted non-preserved benefits and can be paid to you.

Your preservation age

Your preservation age depends on the date you were born.

Date you were born	Your preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

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Pre-retirement pension and term allocated pensions

Once you have reached your preservation age, you can access your super benefits as a non-commutable income stream through a pre-retirement pension. This condition of release means you can open a WealthView eWRAP Pension Account and receive pension payments, even though you may be still working.

Note that lump sum withdrawals from a TAP are only allowed in limited circumstances and you won't be able to make lump sum withdrawals from a pre-retirement pension unless you are withdrawing unrestricted non-preserved benefits or you meet another condition of release of preserved benefits with no cashing restrictions.

When you retire

Once you retire, or meet another condition of release, your super benefits can be paid as either a lump sum or transferred to a pension fund.

You can transfer your money directly from the WealthView eWRAP Super Account to a tax-effective WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account (but after 19 September 2007 no further TAPs will be issued) without selling managed investments. See the section 'Transferring from super or pension to pension' on page 23 for more details.

Withdrawals

Please read this section in conjunction with 'Accessing your money' on page 27 as some limitations apply to withdrawals.

You can generally withdraw your super or pension money at any time, provided you meet a condition of release (with no cashing restriction) or your benefits are already unrestricted non-preserved. TAPs are subject to additional restrictions (see 'Your term allocated pension account' on page 25 for details).

All withdrawals from your WealthView eWRAP – Super/Pension Account are funded from your Cash Account. The unit price you receive for a managed investment will depend on when the investment manager receives and processes the withdrawal request. The transaction details screens on Investor *Online* show any withdrawals that have been made from your account.

You cannot specify that your withdrawal is to be made completely from either the tax free or taxed components of your benefits. All withdrawals will be pro-rated across both components and, for this purpose, if you hold more than one account in the fund (which may be across several products), these accounts will be aggregated.*

Restrictions and delays

Some investment managers may impose withdrawal restrictions (for example, they may only permit withdrawals twice a year) or only part pay a redemption (these will be outlined in the investment manager's PDS or other disclosure document). You can obtain a copy of the PDS or other disclosure document free of charge and on request from your financial planner or us. For more information, see PDS PART 2 – List of available investment options.

Also, if a purchase or sale of managed investments is pending, your withdrawal request may be affected.

For other restrictions on withdrawals from your TAP account, please see 'Your term allocated pension account' on page 25.

One-off withdrawals

To request a one-off withdrawal from your WealthView eWRAP – Super/Pension Account, sign and submit a payment request form. We recommend you speak with your financial planner before you submit this request to us.

For partial withdrawals, if there is not enough cash in your Cash Account and your financial planner has not sold managed investments or shares to fund that partial withdrawal, we will use the Default Sell Method or Priority Sell Method, if instructions exist (see page 17) to sell down investments to fund the withdrawal.

For full withdrawals (an account closure), your financial planner will need to electronically submit your instructions to sell all your investments before the closure can be processed.

Selling shares

If you hold shares, you can sell holdings in one or more of them and withdraw the proceeds from your Cash Account. You must instruct your financial planner to arrange the sale of the shares before sending us your payment request form.

* At the date of preparation of this PDS, this measure was enacted as a matter of taxation law. However, it is possible that the government may change or omit the measure between the date of preparation and the date of issue of this PDS. For further information, please contact your financial planner.

Condition of release [#]	Cashing restrictions	
	Preserved benefits	Restricted non-preserved benefits
You are aged 65 or over	Nil	Nil
You are aged 60 or more and you leave your employer	Nil	Nil
You satisfy all of the following: <ul style="list-style-type: none"> • you have reached your preservation age (see 'Your preservation age' on page 27) • you are not gainfully employed; and • you can reasonably satisfy us that you never intend to work for 10 or more hours per week again 	Nil	Nil
You reach your preservation age	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> • a transition to retirement income stream* • a non-commutable allocated annuity • a non-commutable allocated pension* • a non-commutable annuity • a non-commutable pension* 	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> • a transition to retirement income stream* • a non-commutable allocated annuity • a non-commutable allocated pension* • a non-commutable annuity • a non-commutable pension*
We are reasonably satisfied that you are permanently incapacitated ^{**}	Nil	Nil
You have compassionate grounds for applying ^{**}	A single lump sum not exceeding an amount determined by the Australian Prudential Regulation Authority	A single lump sum not exceeding an amount determined by the Australian Prudential Regulation Authority
You suffer severe financial hardship ^{**}	A single lump sum every twelve months not exceeding \$10,000	A single lump sum every twelve months not exceeding \$10,000
You are an eligible temporary resident who is leaving Australia permanently ^{**}	Nil	Nil
You die	Nil	Nil
You terminate your employment with an employer who has contributed to the WealthView eWRAP Super Account on your behalf	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> • A non-commutable life pension • A non-commutable life annuity 	Nil
You were a lost member and your entire benefit when released is less than \$200 [^]	Nil	Nil
We receive a 'Release Authority' or Transitional Release Authority, from you or the ATO	The amount specified in the Authority, subject to any restrictions in tax law	The amount specified in the Authority, subject to any restrictions in tax law

[#] More than one condition of release may apply. If so, you should consider which condition of release provides the greatest access.

* Referred to as a pre-retirement pension (also known as transition to retirement income stream).

** As provided under superannuation law.

[^] You receive the benefit tax-free provided it's paid as a lump sum and it is your entire benefit in the fund.

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What happens if you die?

Superannuation law allows you to nominate one or more dependants or your estate to be paid the balance in your account (including any insured benefit) when you die.

Types of nomination and how benefits can be paid

There are two types of nominations – discretionary and binding.

With the exception of a TAP that has been established with a binding reversionary pension nomination, you can change your death benefit nomination at any time.

Discretionary

We are not bound by a discretionary nomination. Although we'll endeavour to abide by your nomination, we consider each case individually to ensure death benefits are paid appropriately.

Binding death benefit nomination

This nomination is binding on us, subject to conditions. You can only nominate an eligible dependant or your estate and we will pay the death benefit in accordance with your nomination. If not renewed or revoked, a binding death benefit nomination expires after three years. Should your nomination expire and you wish to continue this form of nomination, you will need to resubmit a new binding death benefit nomination. You can change or revoke your nomination at any time. This nomination must be witnessed by two people over the age of 18 who are not nominated beneficiaries.

To make a binding death benefit nomination, complete the form in the application booklet.

Who is a dependant?	Definition under superannuation
Your spouse	Married or de facto spouse*
Your children (of any age)	Includes adopted, step and ex-nuptial children
Any person with whom you have an interdependency relationship	Two persons (whether or not related by family) have an interdependency relationship if: <ul style="list-style-type: none"> (a) they have a close personal relationship; and (b) they live together; and (c) one or each of them provides the other with financial support; and (d) one or each of them provides the other with domestic support and personal care (other than under an employment contract or a contract for services or on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation). If two persons (whether or not related by family) satisfy (a) and they do not satisfy (b), (c) and (d) and the reason they do not satisfy (b), (c) and (d) is that either or both of these persons suffer from a disability, or they are temporarily living apart; they will still have an interdependency relationship. If two persons satisfy (a) (b) and (c) but not (d) and one or each of them provides the other with support and care of a type and quality normally provided in a close personal relationship, rather than by a mere friend or flatmate, they will still have an interdependency relationship.
Any other person financially dependent on you at the time of your death	A person, other than a spouse, child or person with whom you have an interdependency relationship, who is financially dependent on you.

* As defined under superannuation law, this excludes same sex couples.

Benefits can generally be paid as a lump sum or pension

Generally, (other than in relation to some TAPs – see following 'Binding reversionary pension nomination') a beneficiary to whom a death benefit is to be paid will have the ability to choose to receive the death benefit as either a lump sum or (subject to some restrictions) as an allocated pension.

If you have a pension account and your death benefit nomination specified payment as a reversionary pension, the beneficiary may elect to receive the benefits as a lump sum. Where the beneficiary does choose to receive the death benefit as a pension, it is called a 'reversionary pension'.

A death benefit cannot be paid as a pension to:

- someone who is not a dependant;
- a child, unless the child is:
 - under 18 years of age; or
 - between 18 and 25 years of age and is financially dependent on you; or
 - over 18 and has a prescribed disability.

In addition, where the death benefit is paid as a pension to a dependant child, the child cannot continue to receive the pension once they attain age 25 (except where they have a prescribed disability) and it will be commuted and paid as a lump sum.

Beneficiary to whom death benefit is to be paid	How benefits can be paid
Spouse	Lump sum or allocated pension
Child under 18	Lump sum* or child allocated pension#^
Child 18-25 who was financially dependent	Lump sum or allocated pension^
Child over 25	Lump sum only
Other dependant	Lump sum or allocated pension
Non-dependant	Lump sum only

* A lump sum benefit for a child under the age of 18 will generally be paid to the child's parent or guardian on trust for the child until the child turns 18.

Complete a child pension nomination (available from your financial planner), which sets out the conditions that apply to these pensions.

^ This pension will only continue until the child turns 25, at which point they will receive the balance of the account as a lump sum payment, unless the child is permanently disabled.

Binding reversionary pension nomination

If you apply for a TAP and want the pension term based on your spouse's life expectancy, you'll need to complete the binding reversionary pension nomination (in the TAP application). Once you've made a binding reversionary pension nomination, you can only change it by commuting and recommencing your pension. This may result in various fees and other costs being deducted from your account.

You can also make a binding reversionary pension nomination for your TAP even if the term of your pension is not based on your spouse's life expectancy.

Binding reversionary pensions are not available for allocated pension accounts.

Changing your nomination

With the exception of a TAP established with a binding reversionary pension nomination (see 'Binding reversionary pension nomination' on this page), you can change or revoke your death benefit nomination at any time by completing the binding death benefit form. Call our Contact Centre or your financial planner for the appropriate form.

If you don't make any nomination

If you don't nominate a beneficiary, we have the discretion to determine who receives your benefits in accordance with superannuation law.

You can make a death benefit nomination at any time after opening your account (other than a TAP binding reversionary pension nomination) by notifying us in writing. Ask the Contact Centre on 1800 006 230 or your financial planner for the appropriate form.

Tax implications of nominations

The tax consequences of a nomination can vary depending on your choice of beneficiary and whether or not you choose a discretionary or binding reversionary nomination – see page 30. You should discuss with your financial planner the tax implications of any nomination you are considering making.

For more information see 'Tax features' on pages 33 to 36, ask for a copy of our flyer 'Tax and your retirement', or speak to your financial planner.

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Keeping you informed

This table summarises how we communicate with you and how you can keep up-to-date with your account.

Investor Online	Access information on your account anywhere, any time over the internet at www.investoronline.info . Once you've received your PIN, logon to <i>Investor Online</i> to view your account balance, investments held, asset allocation, transactions, pension and insurance details and the relevant PDS(s) or other disclosure documents. You can obtain a copy of these disclosure documents without charge from your financial planner or us on request. You can also view your investor report.
Investor report	You will receive an investor report at least annually, which provides a clear picture of all your investments, including details of your opening and closing balance, transaction history, net earnings and investment performance.
Annual report	You receive an annual report for each year to 30 June which details important information for investors and contains abridged fund financial statements.
Annual Pension Review letter and PAYG Payment Summary (pension accounts only)	Your Annual Pension Review letter advises your pension limits for the coming year: If you receive a payment while under 60 years of age during that year, we'll also send you a PAYG payment summary to help you complete your income tax return.
Contact Centre	Call us on 1 800 006 230 or send an email to wealthview.ewrap@asgardwealthsolutions.com.au

Communications from investment managers and corporate actions

All investments purchased through your account are held in our name, as trustee, which means that we receive all investment communications including annual reports and financial statements.

Because all investments are held in our name, you forego direct voting rights and generally will not be able to attend investor meetings. Also, income from your investments will be paid into your Cash Account and you will not have access to any dividend or distribution reinvestment programs.

If you hold shares in your account, we, as trustee, will decide what action to take on your behalf when companies announce new shareholder entitlements, or undertake restructuring or other corporate actions. However, our current policy is to take no action where the corporate action requires payment from your account.

Electronic reporting

We're progressively increasing the range of reporting, transaction and compliance information that we send to you electronically and will notify you when we extend the range of information that we currently provide to you, or make available electronically.

When you submit your application, you agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information you may request), details of illiquid investments and documents (including PDS and other disclosure documents for underlying managed investments and periodic reports) which we are required or permitted to give, or have agreed to give, to you relating to your account via *Investor Online*, or any other electronic means we choose (and for these purposes, you agree you will be taken to have received the relevant information whether or not you access the information).

Tax features

Taxation is complex and we recommend you consult a suitably qualified professional when considering tax matters in relation to investing in your account. Funds held in super and pension are treated very differently for tax purposes.

The amount of tax you pay can depend on a combination of factors, including:

- your individual circumstances
- the current tax rates applicable (contributions tax, top marginal tax rate, Medicare levy and capital gains tax)
- the components of any rollovers
- your age
- whether or not you have provided your tax file number.

In the case of a death benefit, the amount of tax paid by the beneficiary can depend on:

- whether the beneficiary is a dependant or non-dependant for tax purposes
- the age of the beneficiary.

The following table details only general information about the taxation that may apply to your super or pension account. For more detailed information, you can obtain our taxation flyer, 'Tax and your retirement' from your financial planner. It provides an overview of how taxation may apply to your account and includes current tax rates and thresholds. Information in the flyer is updated each year.

WealthView eWRAP

Taxes paid on deposits and earnings ¹		
	Super account	Pension accounts
Contributions ²	<p>Tax of up to 15% is payable on:</p> <ul style="list-style-type: none"> personal contributions (for which a tax deduction is allowed) all contributions made by your employer. <p>Note: Spouse contributions are treated as non-concessional contributions and are not subject to contributions tax.</p>	Not applicable
No TFN information provided	<p>Where you do not quote your tax file number (TFN) the highest marginal tax rate is payable on:</p> <ul style="list-style-type: none"> all contributions made by your employer the taxable component of directed termination payments. 	Not applicable
Contributions in excess of the limits (or caps)	<p>Additional tax applies where you exceed contribution limits. This tax is payable to the ATO for:</p> <ul style="list-style-type: none"> concessional contributions (e.g. employer and salary sacrifice contributions, etc.) at an additional 31.5%. The ATO may allow this to be paid from your own funds or your super account. non-concessional contributions (e.g. personal undeducted, spouse and concessional contributions where they exceed their limit etc.) at 46.5%. The ATO will direct you to make this payment from your super account. 	Not applicable
Investment earnings ³	<p>Generally, your earnings in the super account are taxed at a lower rate than most other types of savings.</p> <p>The earnings which are then credited to your super account will be liable for tax at a maximum rate of 15%.</p>	<p>Not applicable</p> <p>Your investment earnings and realised capital gains in the pension account are not subject to tax. Any tax benefits arising from franking credits (or other tax adjustments on your investment which your pension account is entitled to claim) will be credited to your pension account. See 'Benefit from tax credits' on page 6.</p>
Rollovers	<p>Rollovers with no untaxed element are generally tax-free.</p> <p>Rollovers with an untaxed element (certain rollovers from public sector funds) are subject to tax of up to 15%.</p>	<p>Rollovers are generally tax-free</p> <p>Rollovers with an untaxed element (certain rollovers from public sector funds) are subject to tax of up to 15%.</p>
Directed termination payments	The taxable component is subject to tax of up to 15%.	The taxable component is subject to tax of up to 15%.

1. We deduct any tax owing from your eWRAP Super/Pension account and pay it to the Australian Taxation Office (ATO), usually on a quarterly basis.

2. Prior to 1 July 2005, an additional contributions tax (superannuation surcharge) may have applied to certain super account contributions depending on your adjusted taxable income.

3. Tax will be provided for in your super account on such distributions or capital gains (before offsetting losses) at the rate of 15%. If we subsequently establish that tax is payable on this income at a rate lower than 15%, or that you have a capital loss which can reduce capital gains tax, your account will be adjusted accordingly. (Capital gains will generally be taxed at only 10% when the investment realised has been held for at least 12 months). However, these adjustments are only made annually, usually in December, for the financial year that ended on the previous 30 June. If you close your account before the end of a particular financial year, you will not receive the benefit of any adjustment relating to that financial year. Contact your financial planner for further information.

Taxes paid on payments and withdrawals		
	Super account	Pension accounts
Pension payments	Not applicable	<p>Pension payments are subject to different income tax rates depending on your age.</p> <ul style="list-style-type: none"> Under 60 – part of your pension payment may be tax-free if your benefit contains certain components. In addition, you are generally entitled to a rebate of tax on the income you receive if you have reached your preservation age, generally 55, or are permanently incapacitated. Over 60 – all of your pension payments are tax-free.
Withdrawals	<p>Payments in the form of a lump sum, including any benefits paid if you die, are classified as withdrawals for taxation purposes. The tax rates differ depending on your age and the tax-free and taxable components of the withdrawal.</p> <p>If you are over 60, withdrawals from your super account for you are tax-free.</p> <p>If you are under 55, the taxable component is taxed at 21.5% (includes Medicare Levy). If you are aged between 55 and 59, up to \$140,000 may be tax-free and the balance is taxed at 16.5%.</p> <p>See 'Tax components' on page 36.</p>	<p>Payments in the form of a lump sum, including any benefits paid if you die, are classified as withdrawals for taxation purposes. The tax rates differ depending on your age and the tax-free and taxable components of the withdrawal.</p> <p>The taxable component is taxed at your marginal tax rate less a 15% offset applicable to pension recipients aged between 55 and 59.</p> <p>If you are over 60, withdrawals from your pension account are tax-free.</p>
Death benefits	<p>A lump sum payment made directly to a tax dependant (spouse, former spouse, child under 18, person with whom you are in an interdependent relationship or financial dependant) will be tax-free.</p> <p>A lump sum payment made directly to a non-tax dependant will be taxed at special rates.</p> <p>If a lump sum payment is made to your estate for distribution in accordance with your Will or the administration laws, the amount given to a tax dependant by the estate will be tax-free in the estate and to the tax dependant.</p> <p>A payment to the estate in respect of a non-tax dependant will be taxed at special rates.</p> <p>Death benefit payments in the form of a pension paid directly to a tax dependant are taxed at different tax rates depending on your or the dependants age and the tax-free and taxable components of the payment.</p> <p>Note: Non-tax dependants cannot receive the death benefit as a pension.</p>	<p>A lump sum payment made directly to a tax dependant (spouse, former spouse, child under 18, person with whom you are in an interdependent relationship or financial dependant) will be tax-free.</p> <p>A lump sum payment made directly to a non-tax dependant will be taxed at special rates.</p> <p>If a lump sum payment is made to your estate for distribution in accordance with your Will or the administration laws, the amount given to a tax dependant by the estate will be tax-free in the estate and to the tax dependant.</p> <p>A payment to the estate in respect of a non-tax dependant will be taxed at special rates.</p> <p>Death benefit payments in the form of a reversionary pension paid directly to a tax dependant can be taxed at different tax rates depending on your or the dependants age and the tax-free and taxable components of the payment.</p> <p>Note: Non-tax dependants cannot receive the death benefit as a pension.</p>

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Refund of contributions tax (through the anti-detriment provision)

There are provisions within tax legislation that enable super funds, upon the death of a member, to increase the amount of a death benefit to compensate for contributions tax paid on contributions.

It may be paid to the following eligible dependants as part of a death benefit rollover lump sum payment:

- spouse (married or de facto)
- child
- financial dependant.

The refund doesn't apply if the death benefit is paid as a pension. For more information about the anti-detriment provision, contact your financial planner.

Tax components

From 1 July 2007, the existing superannuation tax components will be replaced by two new components tax-free and taxable. The tax-free component is calculated as if an ETP were paid out at 30 June 2007, and comprises the undeducted contributions, the crystallised pre July '93 component, the concessional component, the post June '94 invalidity component and the CGT exempt component. It also generally includes non-concessional contributions made on or after 1 July 2007. The taxable component is the remainder of the account balance.

For lump sum withdrawals, the tax-free component will generally be a fixed proportion of the benefit each time a benefit is paid. For pension withdrawals, where the pension commenced on or after 1 July 2007, the tax-free component will be based on the fixed percentages calculated when the pension commenced to be paid. For pensions which commenced prior to 1 July 2007, existing taxation treatment (i.e the deductible amount will be tax-free) will continue until such time as a trigger event occurs. When a trigger event occurs, the pension will be converted to the new tax-free and taxable component regime.

The trigger events are:

- you are aged 60 or over at 1 July 2007 (with the fixed percentage calculated as if the client had received an ETP just before 1 July 2007),
- you reach age 60,
- your pension is wholly or partially commuted, or
- you die and the pension is continued by a dependant beneficiary, or a death benefit is paid as a lump sum to a non-tax dependant or your estate.

Aggregation

You cannot specify that a withdrawal is to be made completely from either the tax-free or taxed components of your benefits. All withdrawals will be pro rated across both components and, for this purpose, if you hold more than one account in the super fund (which may be across several products), these accounts will be aggregated*.

* At the date of preparation of this PDS, this measure was enacted as a matter of taxation law. However, it is possible that the government may change or omit the measure between the date of preparation and the date of issue of this PDS. For further information, please contact your financial planner.

Fees and other costs

Did you know?

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 account 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 investment features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask us or your financial planner.

To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.fido.asic.gov.au) has a superannuation calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your Cash Account or from the returns on the managed investments in your account.

Taxation information is provided under the heading 'Tax features' on pages 33 to 36 of this PDS.

Insurance costs are set out in the separate PDS for InsuranceCare.

You should read all of the information about fees and other costs, because it is important to understand their impact on your investment. Fees and costs for particular managed investment options are set out in PDS PART 2 – List of available investment options and the underlying PDS for each investment option.

To understand all of the fees and costs payable by you when selecting a particular investment option, you must look at both this PDS and the PDS(s) for the relevant managed investment(s), together with *Investor Online*, which will provide details of any changes to fees and costs. The funds offered through WealthView eWRAP- Super/Pension are predominantly wholesale managed investments. By investing in these funds through WealthView eWRAP- Super/Pension, members will generally be charged lower management costs than other retail investors.

The fees and other costs shown do not take into account any income tax benefit (if applicable), but do include GST unless otherwise stated (and take into account reduced input tax credits) therefore resulting in a net GST cost recovery of 2.5%.

Fee type	Amount	How and when paid
Fees when your money moves in and out of your Account		
Establishment fee – the fee to open your account.	Nil	Not applicable
Contribution fee ¹ – the fee on each amount deposited to your account by you or by someone else for you.	Between 0% and 5.125%	Contribution fees are deducted from your Cash Account at the time each deposit is made. This fee is negotiable. ¹
Withdrawal fee – the fee on each amount you take out of your account.	Nil	Not applicable
Termination fee – the fee to close your account.	Nil	Not applicable

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Fee type	Amount	How and when paid
Management costs		
The fees for managing your account. ²	<p>Administration fee scale</p> <p>Account balance* % fee per annum</p> <p>First \$100,000# 1.1275</p> <p>Next \$150,000 0.6150</p> <p>Next \$500,000 0.2050</p> <p>Over \$2,250,000 0.1025</p> <p>Balance over \$3,000,000 Nil</p> <p><i>*The combined value of managed investments and shares held through your WealthView eWRAP account. It excludes funds in your Cash Account.</i></p> <p><i># A minimum administration fee of \$93.96 per month applies to all accounts with a balance of less than \$100,000.</i></p> <p>Trustee fee</p> <p>0.1025% per annum charged on the first \$3 million of the combined value of your managed investments and shares held through your WealthView eWRAP – Super/ Pension Account.</p> <p>This is the fee for our services in overseeing the account's operations and/or for providing access to the account's investment options.</p>	<p>Our fees and other costs</p> <ul style="list-style-type: none"> • Deducted from your Cash Account at the beginning of each month. • Calculated based on your account balance (managed investments and shares only) at the end of the previous month. <p>You will pay full fees in the month you open your account.</p>
Investment fees³		
The amount you pay for specific investment options is shown in PDS PART 2 – List of available investment options.	Depending on the investments you choose, these fees, which are payable to the investment managers of the managed investments in your account, will range from 0.20% per annum to 2.6% per annum.	<ul style="list-style-type: none"> • Fees taken are generally reflected in the unit prices of managed investments. • These fees are generally deducted by each investment manager from their managed investment, usually on a monthly basis.
Additional service fees		
Investment switching fee – The fee for switching investments. ⁴	Nil	Not applicable

1. We pay an amount equal to this fee to your financial planner for advice given to you about this product. See 'Adviser remuneration' under the heading 'Additional explanation of fees and other costs' on page 39.

2. We reserve the right to reduce some of the management costs for certain large investors.

3. Performance fees may apply. See 'Performance fees' on page 40 under the heading 'Additional explanation of fees and other costs' on page 39. Investment fees include an estimate of the cost of any applicable performance fee, but the actual value may vary.

4. While there are no fees associated with switching, a cost associated with the buy/sell differential may apply. See 'Buy/sell differential' on page 40 under the heading 'Additional explanation of fees and other costs' on page 39 for information on the costs charged by investment managers when managed investments are bought and sold.

Example of annual fees and other costs (\$50,000 example)

This table gives an example of how fees and other costs in a superannuation balanced investment option I within this product can affect your superannuation investment over a one year period. You should use this table to compare this product with other superannuation products.

Example – Superannuation balanced investment option ¹		Balance of \$50,000 with contributions of \$5,000 during year ^{2,3}
Contribution fees	0 – 5.125%	For every \$5,000 you put in you will be charged between \$0 and \$256.25.
Plus management costs and investment fees	3.3291%	And, for the first \$50,000 you have in your account, you will be charged \$1,664.55 each year. ^{4,5}
Equals cost of account		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of: \$1,664.55 to \$1,920.80⁶ What it costs you will depend on the investment options you choose and the fees you negotiate with your financial planner.

1. As at 30 April 2007, this is the balanced investment option with the highest amount of funds. The balanced investment option is the investment option with the closest weighting to growth assets of 70% and defensive assets of 30%. The investment fee for the balanced investment option in this example is 0.9716%.

2. The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.

3. As additional contributions cannot be made to the pension accounts, the additional contribution of \$5,000 does not apply to the pension accounts. However, a contribution fee may apply on your initial and only contribution to a pension account.

4. Note that as your account balance increases, the total management costs you pay as a percentage of your account balance will decrease due to the tiered administration fee structure. Administration fees, as a percentage of your account balance, will decrease as your account balance increases, as shown in the administration fee scale in the table on page 38. In this example, as the amount is less than \$100,000, minimum fees of \$93.96 per month are applied as the administration fee.

5. Management costs include the administration fee and Trustee fee.

6. Additional fees may apply.

Additional explanation of fees and other costs

Adviser remuneration

You and your financial planner must agree on the adviser remuneration that your financial planner is entitled to receive.

Contribution fee

Our fee structure provides you and your financial planner with flexibility when determining the contribution fee that will apply to deposits to your account. You can agree the contribution fee that is to apply with your financial planner and it must be specified on your application. It can be between nil and 5.125% (including a net GST cost recovery of 2.5%). If no percentage contribution fee is specified, the contribution fee will be nil.

Ongoing adviser remuneration

You and your financial planner must agree on the adviser remuneration that your financial planner is entitled to receive.

You may select from a range of monthly adviser fee options. You can choose the fee to be paid to your financial planner in one of the following ways (payable monthly from your Cash Account):

- Flat dollar amount (\$) – select a flat dollar amount.
- Flat percentage amount (%) – select a flat percentage between 0% and 5% to apply to the value of managed investments, shares and cash
- Sliding scale – specify a sliding scale applicable to the value of managed investments and shares

The flat percentage and sliding scale monthly adviser service fee options are calculated on the monthly account balance (of managed investments and shares or cash if applicable) and paid monthly in arrears. See also 'Protection of small accounts (super account only)' on page 41. Changes to the fees paid to your financial planner may be made at any time.

Cash Account commission

Up to 0.275% (including GST) of the daily balance of your Cash Account is paid to your financial planner as a service fee. It is not an additional charge to you.

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Investment fees

You may review the Investment fees applying to your account at any time by logging on to Investor *Online* at www.investoronline.info or refer to PDS PART 2- List of available investment options.

Fund manager payments

AMP Financial Planning (and other members of the AMP Group) may receive payments of up to 0.30% per annum (plus GST) from investment managers for amounts invested in particular investment options offered by an investment manager within WealthView eWRAP – Super/Pension. Any amount received may be based on amounts invested with an investment manager or other factors. These payments may change from time to time and are not an additional charge to you.

Performance fees

Some of the investment managers of the managed investments available through your account may be entitled to performance fees in addition to the investment fees they receive. Performance fees, if applicable, will increase the management costs for a managed investment option. Investment fees include an estimate of the cost of any applicable performance fee; however the actual amount may vary in the future. Refer to the PDS of the relevant managed investment for any performance fee information. You can obtain a copy of these PDS(s) or other disclosure documents free of charge and on request from your financial planner or us.

Cash Account

Should the balance of your Cash Account become negative at any time, we will charge interest on the negative amount at the same rate as interest paid on positive Cash Account balances. See page 17 of this PDS for more information.

The events that may cause your Cash Account balance to become negative include certain payments that are made from the Cash Account such as fees and taxes.

Share brokerage

A brokerage fee of \$20.50 is charged per trade. This cost is an additional cost to you. This fee can be varied at any time by the broker or by us in consultation with the broker, without notice.

We may receive a service fee from the broker for the introduction of your business and for performing client service activities and transaction reporting in relation to your share trade. This service fee is paid to us out of the brokerage fee and is not an additional cost to you.

Buy/sell differential

When units in a managed investment are bought and sold, transaction and brokerage costs are incurred. These costs are applied to those investors who buy and sell units in particular managed investments through the use of two different unit prices – a buy price and a sell price. The difference between the buy price and the sell price takes into account these costs and is called the buy/sell differential. It can range from 0.00% (that is, no buy/sell differential) to 2.75%. This cost is an additional cost to you.

For example, if you wanted to invest \$10,000 in a managed investment and the buy price was \$1.00 per unit, you would receive 10,000 units. If you subsequently sold all of the units on the same day, the units would be sold at the sell price. If the sell price was \$0.995 per unit (that is, a 0.50% buy/sell differential applies), you would only receive \$9,950 for the sale of those 10,000 units.

Expense recovery

We may introduce and claim an expense recovery, but currently do not intend to do so. You will receive at least 30 days' notice if we do introduce this expense recovery. The expense recovery would be in lieu of our unrestricted right to seek reimbursement of expenses incurred in the administration of WealthView eWRAP – Super/Pension, including but not limited to, registry costs, audit fees, government duties and any expenses associated with changes in government legislation.

Insurance premiums

If you have insurance cover through your account, the premiums payable will be deducted monthly from your Cash Account. If there are insufficient funds in your Cash Account to pay these premiums, your Cash Account balance will be taken into negative to fund the premium payment and your managed investments will be sold to restore the Cash Account balance to its required level. If the balance in your account is insufficient to cover the premium, you will need to make a deposit to your account or your cover will lapse. Insurance costs are set out in the separate PDS for InsuranceCare.

Super and Family Law – super splitting

Superannuation can be divided or 'split' between spouses in the event of marriage breakdown, by agreement or by court order. For further information, see page 44.

We do not currently charge fees for 'splitting' super accounts, providing information or meeting other Family Law Act requirements. However, we may review this policy in the future and reserve the right to do so. If we decide to charge a fee, we will give you 30 days' advance notice in writing.

Splitting your contributions with your spouse

Superannuation contributions can be split with your spouse in certain circumstances (see page 22). We do not currently propose to charge fees for splitting contributions. However, we may review this policy in the future and reserve the right to do so. If we decide to charge a fee, we will give you 30 days' advance notice in writing.

Protection of small accounts (super accounts only)

Government regulations limit the amount of fees that can be deducted from your benefits if the value of your account is less than \$1,000 and includes, or has included, superannuation guarantee or award contributions from your employer. Any required refund of fees will be made after 30 June each year.

In addition, we review your account balance twice monthly, at which time, if the balance of your account is less than \$2,000, contribution fees charged since the last review will be refunded.

Also, if the value of your account is less than \$1,200 at the end of the month, we will not pay any remuneration to your financial planner and the amount of the remuneration that would otherwise have been paid will be retained by us.

Privacy information requests

You may request access at any time to personal information held by us about you (see page 45). We do not charge a fee for an access request, but we may charge you our reasonable costs of processing your request. We may review this policy in the future and reserve the right to do so. If we decide to charge a fee in addition to our processing costs, we will give you 30 days' advance notice in writing.

Variation of fees and other costs

Our ability to charge fees and other costs, including both maximum amounts and the introduction of new fees and other costs, is not restricted under the Trust Deed.

You will receive at least 30 days' written notice of any proposal to introduce new fees and other costs or to increase current fees and other costs.

Investment fees may be varied at any time by an investment manager, without notice to you. See PDS PART 2- List of available investment options for the full list of investment fees.

Details of current fees and costs, including changes to underlying managed investment fees and costs, are available through Investor Online at www.investoronline.info (see above 'Keeping you informed – Electronic reporting' on page 32 of this PDS for more information about electronic notification).

You should refer to the current investment fees applying to your account which are available at any time by logging on to Investor Online at www.investoronline.info and referring to PDS PART 2 – List of available investment options and any related updating information that will be applicable to your investment in eWRAP Super/Pension before making an investment decision.

Service fee

We may receive a service fee of up to 1.1% (including GST) per annum from St.George or other providers of cash products. This fee may be received on some or all of the cash products held through your account and is for the introduction of your banking business and for performing client service activities and transaction reporting. This service fee is calculated as a percentage of the daily balance of the relevant cash products. It is not an additional charge to you.

Fee payments

AMP Financial Planning and other members of the AMP Group are entitled to 100% of the management costs that we receive from you (see page 38). We are entitled to a fee from AMP Group companies for the administration services we provide. This is not an additional cost to you.

Disclosure of fees, costs and benefits by your financial planner

Your financial planner must disclose to you any benefits they receive in relation to your investment, including all fees and costs that you have negotiated with them. See your financial planner's Financial Services Guide and/or Statement of Advice for further information on these benefits.

Alternative Forms of Remuneration register

We are required to comply with the Investment and Financial Services Association Code of Practice on Alternative Forms of Remuneration (the Code) in the wealth management industry. The Code aims to eradicate any practices that may influence product providers and financial planners to act outside of your best interests.

We are required by the Code to maintain a register to record any material forms of alternative remuneration (being \$300 per item or more) which are paid and received by us. Registers are required to be maintained by fund managers, platform providers, representatives and licensees.

Our register is publicly available for inspection by you and a copy of the register can be requested by contacting us on 1800 006 230.

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Example of annual fees and other costs (\$100,000 example)

The following table gives an example of how fees and other costs in a superannuation balanced investment option¹ within this product can affect your superannuation investment over a one year period for a balance at the suggested minimum account value of \$100,000. You should use this table to compare this product with other superannuation products.

Example – superannuation balanced investment option ¹		Balance of \$100,000 with contributions of \$5,000 during year ^{2,3}
Contribution fees	0 – 5.125%	For every \$5,000 you put in you will be charged between \$0 and \$256.25.
Plus management costs and investment fees	2.2016%	And, for the first \$100,000 you have in your account, you will be charged \$2,201.60 each year. ^{4,5}
Equals cost of account		If you put in \$5,000 during a year and your balance was \$100,000, then for that year you will be charged fees of: \$2,201.60 to \$2,457.85⁶ What it costs you will depend on the investment options you choose and the fees you negotiate with your financial planner.

1. As at 30 April 2007, this is the balanced investment option with the highest amount of funds. The balanced investment option is the investment option with the closest weighting to growth assets of 70% and defensive assets of 30%. The investment fee for the balanced investment option in this example is 0.9716%.
2. The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.
3. As additional contributions cannot be made to the pension accounts, the additional contribution of \$5,000 does not apply to the pension accounts. However, a contribution fee may apply on your initial and only contribution to a pension account.
4. Note that as your account balance increases, the total management costs you pay as a percentage of your account balance will decrease due to the tiered administration fee structure. Administration fees as a percentage of your account balance will decrease as your account balance increases as shown in the administration fee scale in the table on page 38.
5. Management costs include the administration fee, Trustee fee.
6. Additional fees may apply.

Other information

Cooling-off period

If you change your mind about investing in the account, you may redeem your investment from the fund by either having your money paid to a complying superannuation fund or have the money paid directly back to you (in the latter case, only if you satisfy a condition of release of preserved benefits), (see 'Accessing your money' on page 27 of this PDS for more information). This right can be exercised within 14 days after confirmation of your investment or 14 days after the fifth business day after the money has been invested, whichever is earlier. This cooling-off period only applies to the first contribution made into your account. If your money is required to be paid to another superannuation fund, or you wish to have the money paid to another superannuation fund, you must nominate that fund to us. You must make such a nomination to us within one month of your refund request.

You may exercise your cooling-off rights by notifying us in writing within the cooling-off period. You cannot exercise your cooling-off rights in respect of a deposit after you have exercised any other rights or powers you have in respect of that deposit.

The amount received will reflect any market movements (up or down) in the value of the investment in your account. We may also deduct any taxes, reasonable transaction and administration costs, and, in the case of the pension accounts, any pension payments which have already been made or any pro rata pension payments legally required to be made. As a result, the amount redeemed may be less than your original investment. The sale of any investments required to affect the refund may also result in the realisation of a taxable capital gain.

If you do not advise us of the complying superannuation fund, retirement savings account or approved deposit fund you would like your contribution to be rolled over to, we will rollover your contribution to the Advance Retirement Savings Account (Advance RSA) (as described in the 'Eligible rollover fund' section on this page).

Complaints resolution

We have established procedures for dealing with enquiries and complaints that meet the Australian Standard for Complaints Handling.

If you have any enquiries or concerns about the operation or management of your account, you can:

- call the Contact Centre on 1800 006 230
- email wealthview.ewrap@asgardwealthsolutions.com.au
- write to the Contact Centre, GPO Box C113, Perth WA 6839.

If you have complained to us about a decision which affects you and your complaint has not been resolved to your satisfaction, you may have a right to lodge a complaint about the decision with the Superannuation Complaints Tribunal. The tribunal is an independent body set up by the federal government to review trustee decisions relating to members (as opposed to trustee decisions relating to the management of the fund as a whole). You can contact the Superannuation Complaints Tribunal by telephoning 1300 780 808 (for the cost of a local call).

Fund transfer

We have agreed with AMP Financial Planning that (subject to superannuation law and other applicable requirements) we will effect the transfer of clients' accounts to a fund nominated by AMP Financial Planning if requested. You will be notified of any transfer.

Asgard and AMP Financial Planning

AMP Financial Planning has entered into an agreement with Asgard Capital Management Limited relating to establishment and administration of WealthView eWRAP – Super/Pension and, under this agreement, AMP Financial Planning and other members of the AMP Group may request Asgard to retire as the Trustee of WealthView eWRAP – Super/Pension and Asgard must do all things reasonably required by the requesting party to facilitate the appointment of a person nominated by the requesting party as its replacement. You will be notified if Asgard is requested to retire as the Trustee. If it retires, Asgard will be released from any future obligations in relation to WealthView eWRAP – Super/Pension. The replacement Trustee will agree to be subject to all duties and obligations of the Trustee in relation to investors in WealthView eWRAP – Super/Pension.

Eligible rollover fund – super account only

The Advance RSA (RSE R1005561) is our nominated Eligible Rollover Fund. We are also the trustee of the Advance RSA. We may transfer your benefits to this fund if the value of your account is less than \$2,000, or, if for any reason you do not have a financial planner attached to your account. You will receive a PDS for the Advance RSA setting out relevant details in relation to the fund shortly after the time that your benefits are transferred.

If your benefits are transferred into the Advance RSA, the trustee of the fund must ensure that all benefits are subject to its governing rules and the 'Member Protection Rules' of superannuation law, irrespective of the size of the benefit. You will no longer be a member of WealthView eWRAP – Super/Pension and no further contributions may be made to your account.

WealthView eWRAP

You will also no longer receive regular reports from us and any insurance cover you may have held through your account will cease.

For further information contact:

Advance Retirement Savings Account
GPO Box B87
Perth WA 6838
Telephone 1800 819 935

Super and Family Law – super splitting

Superannuation can be divided or 'split' between spouses in the event of marriage breakdown, by agreement or by court order. All are binding on us as Trustee.

We may be required under the Family Law Act to provide certain information about your superannuation benefits to 'eligible' persons (as defined in the Family Law Act). This includes your spouse. The Family Law Act requires us to provide information to an 'eligible person' without notifying the relevant member that the request for information has been made. We are also prohibited from providing either the member or non-member spouse's address details to the other party.

As the Family Law Act provisions regarding the splitting of superannuation benefits are highly complex, we recommend that you seek financial and legal advice with respect to your own particular circumstances.

Disclosure documents for underlying managed investments

If we become aware that an interest in an underlying managed investment held by you is affected by a materially adverse change or a significant adverse event and it is something that would be required to be specified in a PDS for the managed investment, we will give you (or you will have access through Investor Online to) an updated PDS or other disclosure document for the managed investment. See 'Keeping you informed – Electronic reporting' on page 32 for more information about electronic notification. Where this occurs, you will be able to select a new investment option.

The purchase of managed investments may occur without your having been given the current PDS, disclosure document or supplemental disclosure document for those managed investments (the 'missing documents') if you give instructions to us to acquire an interest in the managed investments immediately or by a specified time. In this situation, the relevant missing document

must be provided to you as soon as practical and in any event by the fifth day after the purchase was made.

Please note:

- *the purchase of managed investments will continue to be made under the arrangement until instructions are given to us to the contrary, or the arrangement is terminated*
- *We may (but we are not obliged to) cease to act on any instructions, including under the regular deposit plan, if we are not reasonably satisfied that the relevant information has been provided or made available to you prior to investing.*

About the Trust Deed

The operation of your account is governed by the Retirement Plan – Trust Deed dated 13 November 1995, as amended.

The Trust Deed sets out rules on the administration and operation of your account. These rules include:

- *the Trustee's powers and duties*
- *the benefits you are entitled to as a consequence of becoming a member of the account*
- *how the Trustee may be removed or replaced*
- *how your money may be invested*
- *the maximum fees that we may charge*
- *how the Trust Deed can be amended – under superannuation law, no amendment can be made which will result in a decrease in your accrued benefits.*

If you would like a copy of the Trust Deed, call the Contact Centre on 1800 006 230 who will provide you with a copy, free of charge.

Privacy statement

Your privacy is important to the Trustee

Information that the Trustee has and collects about you will be used to administer your membership in the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account and your relationship with your financial planner as it relates to the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account and WealthView eWRAP Term Allocated Pension Account. You need not give the Trustee any personal information requested in the application or any other document or communication relating to the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account. However, we need this information to establish and manage the accounts. If you choose not to provide this information, the Trustee may not be able to process the application or other document, or provide you with the appropriate level of service.

Under the National Privacy Principles, you may request access to personal information held about you by the Trustee and you may let the Trustee know if you think any of it is incorrect, incomplete or out of date. There are some limited situations that are set out in the National Privacy Principles, where you do not have this right. The Trustee may charge you its reasonable costs of processing your access requests.

The Trustee usually discloses your personal information to:

- any company within the AMP Group (of which AMP Financial Planning is a part). This information may be used to provide you with ongoing information about the range of financial services that may be useful for your financial needs. These may include investment, retirement, financial planning, banking, credit, life and general insurance products and enhanced customer services that may be made available by companies within the AMP Group or by your financial planner
- your financial planner or broker and their representatives
- external service suppliers who supply administrative, financial or other services to assist the Trustee or any companies in the AMP Group in providing financial services (for example, the insurer, if you have insurance cover, investment managers of products you select, any financial institutions you nominate, mail houses contracted to mail reports and information to you in relation to your investment, and archive companies)
- a particular agency, body or person if required by law

- to anyone acting on your behalf, including your financial planner or broker, their office and financial services licence holder. We may do this by making this information available to them through an electronic facility or service (operated by us or an external service provider) that they use in the administration of their practice
- anyone you authorise.

Under Family Law legislation, the Trustee may be requested to provide information about your super or pension account to your spouse or to another person who intends to enter into an agreement with you about splitting your superannuation interest in the event of separation of marriage. This legislation prevents us from telling you if we receive one of these requests.

Where sensitive information such as information about your health, race, sexual preferences and activities is collected, it will only be used or disclosed for the primary purpose of collection, that is, to assess applications and for directly related purposes. It will not be used or disclosed for any other purpose unless the Trustee has your consent, or as otherwise permitted by the National Privacy Principles. The Trustee may disclose sensitive information of this kind to the parties listed above (who are involved in the primary purpose of collection or directly related secondary purposes) and also to:

- reinsurers of any insurance provider to the WealthView eWRAP Super Account
- medical practitioners and any other person the Trustee or insurance provider deems necessary to assist in either the assessment of claims or the resolution of complaints.

The AMP Privacy Policy Statement sets out the AMP Group's policies on management of personal information. AMP's Privacy Policy Statement may be obtained from the Contact Centre, AMP, your AMP financial planner or AMP's website at www.amp.com.au.

The Asgard Wealth Solutions' Group privacy brochure sets out the Trustee's policies on management of personal information. The Trustee is a wholly owned subsidiary of Asgard Wealth Solutions Limited which is, in turn, a wholly owned subsidiary of St. George Bank Limited. Asgard Wealth Solutions' privacy brochure may be obtained by calling the Contact Centre or the website www.asgardwealthsolutions.com.au.

Your authority to us

By signing the application, you authorise the Trustee to collect, maintain, use and disclose the personal information provided in the application and other forms relating to the account and in all future communications between you and the Trustee in the manner set out in this privacy statement.

WealthView eWRAP

Accuracy

We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, please call our Contact Centre. If for any reason we decline a request to update your information, we will provide you with details of those reasons.

Access to information

Under the National Privacy Principles, you are generally entitled to access the personal information we hold about you. If you wish to access that information, you will need to complete a Request for Access to Information form available from your financial planner. This enables us to confirm your identity for security reasons, and to protect your personal information being accessed by a person other than yourself.

Changes to our privacy policy

We may amend our privacy policy from time to time. We will notify you of any change to our policy that requires your consent.

Closed to all members

Investor declarations, conditions and acknowledgments

By completing and signing the application you acknowledge that:

- we will effect investment transactions, within our capacity to do so, as part of the investment process.
- we reserve the right to reject deposits at our discretion.
- all withdrawals are subject to any investment managers' withdrawal restrictions.
- AMP Financial Planning and we do not guarantee the capital amount invested or the performance of the investments which have been selected.
- we retain the right to establish and change any procedures we consider necessary or desirable to best manage your WealthView eWRAP – Super/Pension account. We will provide you with 30 days' notice of any such establishment or change if it is likely to have a material, adverse impact on you.
- where your financial planner lodges instructions using adviserNET online transactions (online transactions):
 - 1) except to the extent required by law, we make no representations or warranties express or implied that online transactions are fault free or as to the continuity, functionality, reliability or efficiency of online transactions or the suitability of online transactions to you. You agree to your financial planner lodging instructions in this manner at your own risk and solely in reliance on your own judgement and not upon any warranty or representation made by us.
 - 2) except to the extent required by law, we will not be liable to you in contract, tort or otherwise (whether negligent or not) and you will not have any cause of action against or right to claim or recover from us for or concerning any loss or damage of any kind at all (including consequential loss or damage and including but not limited to loss of profits and business interruption) caused directly or arising indirectly out of:
 - (a) your financial planner's use of online transactions or any part of it;
 - (b) any inaccuracy, defect, unintended inclusion, malfunction, default, error, omission, loss, delay or breakdown in online transactions;
 - (c) any suspension of online transactions;
 - (d) any delay in the lodgement of, or execution of instructions submitted electronically by your financial planner, due to systems faults, communication failures or any other circumstance outside our reasonable control relating to the use of, or ability to operate online transactions;
 - (e) any delay in the execution of instructions arising from us following our standard procedures in the usual course of our business, including, without limitation, ensuring the instructions do not contravene any of our investment or other requirements;
 - (f) any breach of the adviserNET online transactions agreement by your financial planner or any error or omission made by your financial planner with respect to the use of online transactions, including, but not limited to, the completion of instructions and their submission and the order in which your financial planner submits them;
 - (g) the order in which we process instructions submitted by your financial planner;
 - (h) the processing of an instruction submitted by your financial planner electronically which contradicts an instruction lodged in paper format with us;
 - (i) the fact that information about you on adviserNET is not identified as current;
 - (j) your financial planner's failure to comply with reasonable instructions, documented practices relating to the electronic submission of instructions or training material provided by us from time to time;
 - (k) the execution of transactions by or involving third parties;
 - (l) online transactions not functioning in the manner contemplated by your financial planner where the instruction is complex or your account with us is complex;
 - (m) us rejecting or returning an instruction;
 - (n) any breach by your financial planner of the superannuation law; or
 - (o) any other act, matter, thing or condition beyond our reasonable control relating to the use of or ability to operate online transactions.
- we need not act on instructions if:
 - (i) in our reasonable opinion they are invalid or otherwise cannot be given effect under these terms and conditions;
 - (ii) we reasonably doubt their authenticity;
 - (iii) acting on them would in our opinion be impracticable;
 - (iv) we suspect that they do not comply with any relevant security or administrative requirement;
 - (v) your account is suspended; or

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(vi) they were received after we had decided to terminate your account;

and we will not be liable for failing to so act or for acting despite one of the above circumstances existing.

- we may provide confirmations of transactions on a transaction-by-transaction basis or by means of a standing facility and may change from one means to another. You agree that confirmations may be provided by either means.
 - AMP Financial Planning and we are not aware of your investment objectives, financial position and particular needs. Accordingly, the provision of products available through the account should not be taken as the giving of investment advice by us.
 - there may be changes to the investment options or other changes within eWRAP Super/Pension, including the addition, removal or withdrawal of investment options. In the case of significant changes, we will notify you electronically (see 'Keeping you informed – Electronic reporting' on page 32 for more information about electronic notification) or via your financial planner (where it is or may become permissible under Superannuation law).
 - At the time further investments are made by us on your behalf into a managed investment in which you already have an investment, you may not have received:
 - the current PDS for the managed investment; or
 - information about material changes and significant events that affect the managed investment (that the responsible entity of the managed investment is required to give a person who acquired an interest in the managed investment directly, unless exceptions apply).
 - you have read and understood the 'Important information' on page 1 of this PDS.
 - you have read and understood the privacy statement on page 45 of this PDS and you consent to the collection, maintenance, use and disclosure of personal information in accordance with the privacy statement. When you provide information about another individual, you declare that the individual has been made aware of that fact and the contents of the privacy statement. You also declare you have the authority of each principal, company officer or partner that you purport to represent.
 - if your employer subscribes to Employer Online (for example, to pay contributions), they may lodge certain instructions on your behalf electronically. You agree to your employer lodging instructions in this manner and acknowledge we bear no liability, nor are we in anyway responsible for the conduct of your employer. This facility is only provided to your employer on the condition that the information they provide (and payments made) are to give effect to them meeting their superannuation obligations on your behalf. We are not liable for any loss arising from the use of this facility.
- Your rights in relation to your account are governed by the terms of the Trust Deed dated 13 November 1995, as amended from time to time (a copy is available free from us) governing the operation of the eWRAP Super Account, eWRAP Allocated Pension Account and eWRAP Term Allocated Pension Account, and you agree to be bound by such terms.
 - You're aware of the following details:
 - we can collect your tax file number under the Superannuation Industry (Supervision) Act 1993.
 - we you or your employer provide your tax file number to us, it will only be used for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any eligible termination payment you may be entitled to, and providing information to the Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any surcharge payable on superannuation contributions made by or for you). These purposes may change in the future.
 - it is not an offence if you choose not to quote your TFN. However if you or your employer don't provide us with your TFN, either now or later, you may pay more tax on your benefits than you have to AND a surcharge (which may not have been payable if you had provided your TFN) may be payable on contributions made by or for you. In some circumstances the surcharge may be reclaimed through the ATO. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to. These consequences may change in the future.
 - if you or your employer supply us with your TFN, we may provide it to the trustee of another superannuation fund or to a retirement savings account provider, where that retirement savings account provider or trustee is to receive your transferred benefits in the future. We'll not pass your TFN on to such a trustee or retirement savings account provider if you tell us in writing that you don't want us to do that. We may also give your TFN to the Commissioner of Taxation. Otherwise your TFN will be treated as confidential.

Confirm that:

- if you are making a deposit to your account in eWRAP Super, including a deposit to be converted into a rollover and deposited into a account in eWRAP Pension, you are eligible to do so under superannuation law as set out in the table on page 20.
- if an eligible spouse contribution has been made to your account, you are either in a de facto relationship with your spouse and are legally married or living together on a bona fide domestic basis and your spouse is not entitled to a tax deduction for the contribution.
- you authorise us to give information relating to your account and investments in your account (including disclosure documents for those investments) to your financial planner and acknowledge that your financial planner is your agent for the purpose of receipt of this information.

Agree:

- To provide us with any information we may request which relates to your membership of the account and you further undertake that, should any information you provide change, you will notify us of this change as soon as reasonably possible.
- That if accessing Investor Online, to be bound by the Investor Online terms and conditions, as amended from time to time. You will accept those terms and conditions when you use the service.
- That if accessing Employer Online, to be bound by the Employer Online terms and conditions, as amended from time to time. You will accept those terms and conditions when you use this service.
- That changes to fees and costs, including fees and costs for underlying managed investments, may be accessed by you through Investor Online and that you should only make an investment decision after accessing that information.
- That it is a condition of your participation in eWRAP Super/Pension, including our acceptance of contributions or instructions by or for you relating to your participation in eWRAP Super/Pension, that:
 - we may rely on any information ("information") given to us by or for you, including information in relation to your contributions or your TFN number;
 - we are not required to inform you of your capacity to contribute to eWRAP Super/Pension or the consequences (including adverse consequences) to you, if you:
- make or do not make contributions to eWRAP Super/Pension;
- do not provide information; or

- provide incomplete information; and
 - you comply with any other conditions which are notified to you by us which we reasonably believe are necessary or desirable for compliance with the new tax laws (super simplification tax changes).

Tax file number

We are required to provide you with the following information before you supply your tax file number. Your tax file number is confidential, and you should be aware of the following details before you decide to provide it:

- We can collect your tax file number under the Superannuation Industry (Supervision) Act 1993.
- If you do provide your tax file number to us, it will only be used for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any rollover you may be entitled to, and providing information to the Commissioner of Taxation. These purposes may change in the future. We may use your tax file number and other relevant information to undertake searches of the lost members register and other records held by the Australian Taxation Office and obtain information about superannuation benefits you may have with other superannuation providers.
- It is not an offence if you choose not to quote your tax file number. However if you do not provide us with your tax file number, either now or later, you may pay more tax on your benefits than you have to. You may also pay the highest marginal tax rate on employer contributions and the taxable component of rollovers. You will also not be able to make personal contributions to your account. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to. These consequences may change in the future. Where the contribution has been made in respect of insurance cover, and we are obliged to return the contribution, then your insurance cover will automatically lapse without further notification to you.
- If you supply us with your tax file number, we may provide it to the trustee of another superannuation fund or to a retirement savings account provider, where that retirement savings account provider or trustee is to receive your transferred benefits in the future. We will not pass your tax file number to such a trustee or retirement savings account provider if you tell us in writing that you don't want us to. We may also give your tax file number to the Commissioner of Taxation. Otherwise your tax file number will be treated as confidential.

WealthView eWRAP

Direct debit request service agreement

Asgard Capital Management Ltd ABN 92 009 279 592 ('we' or 'us'), User ID: 057509 Level 38, Central Park, 152 St George's Terrace, Perth, WA 6000.

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System (DDS).

This agreement sets out the terms on which we accept and act under a Direct Debit Request (DDR) you give us to debit amounts from your account under the DDS. It is additional to the arrangement under which you make payments to us.

Ensure that you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your DDR.

When we are bound by this agreement

1. We agree to be bound by this agreement when we receive your DDR complete with the particulars we need to draw an amount under it.

What we agree to and what we can do

2. We only draw money out of your account in accordance with the terms of your DDR.
3. We do not give you a statement of the amounts we draw under your DDR.
4. On giving you at least 14 days notice, we may: change our procedures in this agreement; change the terms of your DDR; or cancel your DDR.
5. You may ask us to: alter the terms of the DDR; defer a payment to be made under your DDR; stop a drawing under your DDR; or cancel your DDR by emailing wealthview.ewrap@asgardwealthsolutions.com.au or writing to the Contact Centre, GPO Box C113, PERTH WA 6839. We will require a new direct debit form if you are changing your financial institution or where you have deferred a direct debit for more than three months.
6. You can dispute any amount we draw under your DDR by calling the Contact Centre on 1800 006 230; or emailing wealthview.ewrap@asgardwealthsolutions.com.au or writing to the Contact Centre, GPO Box C113, PERTH WA 6839.
7. We deal with any disputes under Clause 6 of this agreement as follows. We and our bank review our respective records. If necessary we contact your financial institution to review its records. We advise you and your financial planner in writing within two to four weeks, depending on the nature and extent of the dispute, and the measures taken to resolve it.

8. If the day on which you must make any payments to us is not a business day, we will draw on your account under your DDR on the first business day following that day.
9. If your financial institution rejects any of our attempts to draw an amount in accordance with your DDR, we contact you and your financial planner in writing. After three consecutive rejections we advise you and your financial planner in writing that you can no longer make payments by direct debit. Should we purchase managed investments on your behalf with the proceeds of the DDR, and your financial institution does not honour the DDR, managed investments may have to be sold. We cannot be held responsible for the effect of this buying and selling.
10. We will not disclose to any person any information you give us on your DDR, which is not generally available, unless: you dispute any amount we draw under your DDR and we need to disclose any information relating to your DDR or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the DDS or both of them; you consent to that disclosure; or we are required to disclose that information by law.

What you should consider

11. Not all accounts held with a financial institution are available to be drawn on under the DDS.
12. Before you complete your DDR, it is best to check account details against a recent statement from your financial institution to ensure the details on your DDR are completed correctly.
13. If you are uncertain when your financial institution processes an amount we draw under your DDR on a day, which is not a business day, enquire with your financial institution.
14. It is your responsibility to ensure there are sufficient cleared funds available in your account, by the due date on which we draw any amount under your DDR, to enable us to obtain payment in accordance with your DDR.
15. We request you to direct all requests to stop or cancel your DDR to us initially and all enquiries relating to any dispute under Clause 6 of this agreement to us initially or your financial institution.

How to proceed – WealthView eWRAP Super Account

If you would like to invest in the WealthView eWRAP Super Account, you need to complete each relevant section of the application. Your financial planner will submit your application electronically using adviserNET or the application on the PDS can be completed and sent to us.

1. Existing account details

If you have an existing account with us that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2 'New account details'.

2. New account details

Provide all details requested, unless you have completed section 1.

3. Tax file number

Provide your tax file number. For further information, see page 49 of this PDS.

4. Authority to operate

Indicate if your financial planner will have authority to operate over your WealthView eWRAP Super Account.

5. Residency details

Provide all residency details. If you are not an Australian resident for tax purposes, you must state your country of residence.

6. Employment details

Provide all details requested.

7. Reports and information

Indicate whether your investor report should be sent to you or to your financial planner.

8. Monthly adviser remuneration

Select the monthly adviser remuneration option – either flat dollar remuneration, flat percentage remuneration or sliding scale. Where a percentage is specified, the maximum is 5% (excluding GST)* per asset class.

9. Amount of initial deposit

Where a cheque is enclosed with the application, note the amount of the cheque.

You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request

in the application booklet.

10. Initial deposit details

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Specify the upfront fee (excluding GST) to apply to your rollover and/or contribution.

11. Regular Deposit Plan

If you wish to make regular direct debit deposits from your nominated financial institution, complete this section. You must specify the amount you wish to deposit and the frequency of the required deposit. The minimum deposit is \$100. Also specify the upfront fee (excluding GST) to apply to your regular deposit plan deposits.

You must also complete the direct debit request in the application booklet and forward the original with your application.

12. Other deposits

Nominate the upfront fee (excluding GST) to apply to future deposits.

If you want an alternative fee to apply to a specific future deposit, it can be specified at the time the deposit is made.

13. Nominated beneficiaries

You can nominate a beneficiary for your account. The nomination can be either discretionary or binding. See pages 30 and 31 of this PDS for information on the effect of making a nomination. If you would like to make a binding nomination, complete the binding death benefit nomination in the application booklet.

14. Planner's details

Your financial planner completes this section.

15. Declaration

Read the 'Investor declarations, conditions and acknowledgments' on pages 47 to 49 of this PDS carefully and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. A copy of a relevant Power of Attorney form can be obtained from us.

Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

*The agreed remuneration and the GST amount applicable to it will be deducted from your Cash Account.

WealthView eWRAP

How to proceed – WealthView eWRAP Pension Accounts

If you would like to invest in the WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account, you need to complete each relevant section of the appropriate application. Your financial planner will submit your application electronically using adviserNET or the application on the PDS can be completed and sent to us.

1. Existing account details

If you have an existing account with us that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2 'New account details'.

2. New account details

Provide all details requested, unless you have completed section 1.

3. Tax file number

If you are under 60 years of age you must complete the tax file number declaration in the application booklet and submit it with your pension account application, even if you don't provide your tax file number.

4. Authority to operate

Indicate if your financial planner will have authority to operate over your WealthView eWRAP Pension Account.

5. Residency details

Provide all residency details. If you are not an Australian resident for tax purposes, you must state your country of residence.

6. Pension eligibility

You must nominate the pension eligibility condition that applies to you.

7. Reports and information

Indicate whether your investor report should be sent to you or to your financial planner.

8. Monthly adviser remuneration

Select the monthly adviser remuneration option – either flat dollar remuneration, flat percentage remuneration or sliding scale. Where a percentage is specified, the maximum is 5% (excluding GST)* per asset class.

9. Amount of initial deposit

Where a cheque is enclosed with the application, note the amount of the cheque.

You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

10. Initial deposit details

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Specify the upfront fee (excluding GST) to apply to your rollover and/or contribution.

11. Transfer details

Complete these details if you are transferring funds from your existing WealthView eWRAP – Super and/or Pension Account to this WealthView eWRAP Pension Account.

12 & 13. Pension payment details

Allocated pension account

Nominate how much you would like to receive and the frequency of payment and provide details of the account your pension is to be paid into.

Term allocated pension account

Nominate how much you would like to receive, the term of your pension and the frequency of payment and provide details of the account your pension is to be paid into.

Note: Make sure you complete the tax file number declaration in the application booklet.

*The agreed remuneration and the GST amount applicable to it will be deducted from your Cash Account.

14. Nominated beneficiaries

You can nominate a beneficiary for your account. See pages 30 and 31 of this PDS for information on the effect of making a nomination. The nomination can be either discretionary or binding.

Allocated pension account

If you would like to make a discretionary nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination, complete the binding death benefit nomination in the application booklet.

Term allocated pension account

If you would like to make a discretionary or binding nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination for your nominated dependants, complete the binding death benefit nomination in the application booklet.

15. Planner's details

Your financial planner completes this section.

16. Declaration

Read the 'Declarations, conditions and acknowledgments' on pages 47 to 49 of this PDS carefully and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. A copy of a relevant Power of Attorney form can be obtained from us.

Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.



Closed to all members

Contact us

Talk to your AMP financial planner accredited by AMP Financial Planning

Visit our website at

www.amp.com.au/financialplanning

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Correspondence

Contact Centre

GPO Box C113

Perth WA 6839

Contact Centre

Telephone 1800 006 230