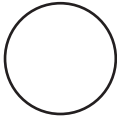




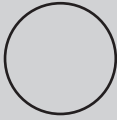
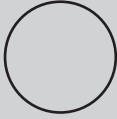
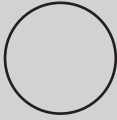

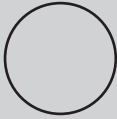


Compare your investment options

	Description	Asset Mix	Risk Profile
PRE-MIXED STRATEGIES	AUSCOAL Aggressive	Investments in shares, property, unlisted equities, infrastructure and other alternatives that aim to maximise returns 	100% Growth assets - High risk - Medium to High volatility - Better suited to longer term investments
	AUSCOAL Growth	Diversified investment aiming to optimise risk/return potential 	80% Growth assets 20% Income assets - Medium to High risk - Medium volatility - Better suited to longer term investments
	AUSCOAL Balanced	Diversified investment aiming to balance risk and return 	60% Growth assets 40% Income assets - Medium risk - Medium volatility - Better suited to medium term investments
	AUSCOAL Stable	Offers diversification across major asset classes with some exposure to growth assets 	40% Growth assets 60% Income assets - Low to Medium risk - Low to Medium volatility - Better suited to medium term investments
ASSET CLASS OPTIONS	Diversified Shares	Australian and International share based investments 	100% Australian and International shares - Diversified to give exposure to Australian and International share markets - High volatility - High risk - Potential for higher returns over longer investment terms
	Australian Shares	Australian share based investment 	100% Australian shares - High volatility - High risk - Potential for higher returns over longer investment terms
	International Shares	International share based investment 	100% International shares - High volatility - High risk - Potential for higher returns over longer investment terms
	Property	Property based investment 	100% Direct Property and Property Trusts - Listed and Unlisted - Medium volatility - Medium risk - Better suited to medium term investments
	Bonds	Australian Bond and International Bond based investment 	100% Australian and International fixed interest and inflation linked bonds - Low to medium volatility - Low to medium risk - Low possibility of negative return - Better suited to short and medium term investments depending on movements in interest rate
	Cash	Cash based investment 	100% Cash - Low volatility - Low risk - Suited to shorter term investments