

Freedom of Choice Portfolio Service

The Freedom of Choice Portfolio Service offers you a comprehensive investment management and administration service that provides investors with a flexible and hassle free way to invest outside super. The Portfolio Service provides you with all the administration and service support you need to make investing easy.

The Portfolio Service enables you to gain access to a broad range of investment choices including over 100 wholesale sector and diversified managed funds and all direct shares listed on the Australian Securities Exchange ('ASX').

The Portfolio Service offers investors enhanced features and functionality that will enable them to achieve a greater level of investment control and flexibility necessary to achieve their overall financial goals.

Who Can Invest?

The service is open to the following investors:

- Individuals over the age of 18
- Companies
- Partnerships
- Incorporated associations
- Superannuation funds
- Trustees authorised to invest in this type of service

Portfolio Service

Key Features

- Competitive fee structure
- Access to a broad range of over 100 wholesale diversified and sector funds
- Access to all direct shares on the ASX
- Extensive range of Socially Responsible Investment options
- Secure on line access to account details and real time consolidated reporting
- Share trading with your choice of broker

Optional Features

- Margin lending
- Regular investment plan
- Regular income plan
- Dollar cost averaging
- Automatic rebalancing
- Cash sweep
- In-specie transfers
- Fee Aggregation

Your Investment Options

Cash Account

The cash account is central to all investments and transactions made within your account. All money deposited and withdrawn from your account, including investment placements, income distributions, withdrawals, fees and charges pass through the cash account. The cash account earns a competitive interest rate and can be used for your asset allocation purposes.

Managed Funds

Managed Choice – Allows you to choose from four diversified investment categories enabling you to eliminate the guess work in selecting your investments. Through utilising the managed choice options you can add a further level of diversification to your investments.

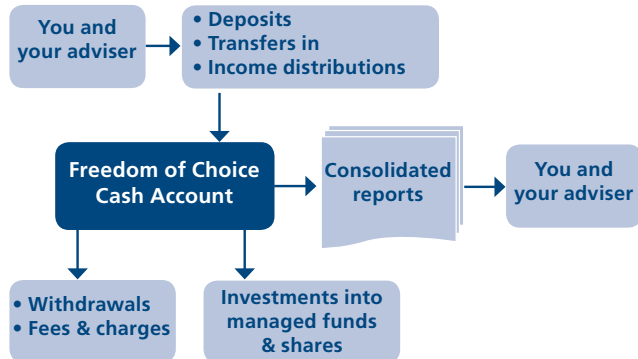
Fund Choice – Allows you to select from over 100 different wholesale sector investment funds, managed by over 30 different investment managers giving you access to a diverse range of asset classes and investment styles.

Shares

Direct Choice – Enables you to invest in all direct shares listed on the ASX. This provides you with greater investment flexibility through allowing you to choose specific Australian companies in which to invest directly.

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How Your Account Works



Portfolio Service and Socially Responsible Investment

The Portfolio Service offers the most comprehensive range of Socially Responsible Investment options available via a wrap product. With 16 SRI options to choose from, the Portfolio Service is able to offer an SRI option to suit all types of investors and all types of investment needs. Our range of SRI products takes into account factors that include environmental, social, ethical and governance considerations when assessing the suitability of investments.

The Freedom of Choice Portfolio Service is certified by the Responsible Investment Association and is the platform of choice for those seeking SRI alternatives.



About Equity Trustees Limited

Equity Trustees Limited (EQT) was established in 1888 by an Act of Parliament to provide secure trustee services to the people of Victoria. EQT is now a publically listed company on the Australian Securities Exchange and manages in excess of \$26 billion FUM for its clients and beneficiaries. Since its formation EQT has expanded its services to meet the wealth management requirements of its clients across Australia. EQT offers four key services across Trust Management, Funds Management, Superannuation, Private Clients & Philanthropy.

How Do I Get Started?

Before you start investing through the Freedom of Choice Portfolio Service you need to obtain a copy of the Freedom of Choice Portfolio Service IDPS Guide. This can be obtained from your financial adviser or alternatively you can contact our client service consultants.

Contact Us

For more information on the Freedom of Choice range of products please contact your financial adviser or our client service consultants on **1800 806 013** or visit our website www.freedomofchoice.com.au

Disclaimer: This document contains general advice about superannuation. It has been prepared without taking account of the objectives, financial situation or needs of any person or organisation. Because of this, before acting on any general advice in this document you should consider whether it is appropriate for you or your organisation, having regard to your own objectives, financial situation and needs. You should also consider obtaining professional advice.

Freedom of Choice Portfolio Service ABN 78 268 283 305

Telephone 1800 806 013 Fax 03 9697 0975

Email enquiries@freedomofchoice.com.au Website www.freedomofchoice.com.au