

Freedom of Choice Corporate Superannuation

Freedom of Choice Corporate Superannuation is a comprehensive corporate superannuation service that provides employees with a flexible and hassle free way to invest within super. Freedom of Choice Corporate Superannuation provides employers with all the administration and service support needed to make investing easy for their employees.

Freedom of Choice Corporate Superannuation enables employees to gain access to a broad range of over 44 wholesale sector and diversified managed funds including a range of Socially Responsible Investment options.

Freedom of Choice Corporate Superannuation offers employees 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.

Types of Accepted Contributions

Freedom of Choice Corporate Superannuation is able to accept the following contributions:

- Concessional contributions
 - Employer contributions
 - Superannuation Guarantee contributions
 - Salary sacrifice contributions
 - Before-tax personal contributions
- Non-concessional contributions
 - After-tax personal contributions
 - Spouse contributions
- Transfers or rollovers from other superannuation funds
- Transitional Employment Termination Payments
- Government co-contributions

Freedom of Choice Corporate Superannuation

Key Features

- Competitive fee structure
- Access to a broad range of over 44 wholesale diversified and sector funds. Choose from either Foundation or Select options
- Secure on line access to account details and real time consolidated reporting
- Investment switching facility
- Full range of group insurance options
- Automatic Acceptance Limits

Optional Features

- Regular investment plan
- Dollar cost averaging
- Automatic rebalancing
- Cash sweep
- In-specie transfers
- Fee Aggregation
- Adviser Switching authority
- Spouse accounts

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 All money deposited and withdrawn from this account, including investment placements, income distributions, withdrawals, fees and charges pass through the cash account.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 asset allocation purposes.

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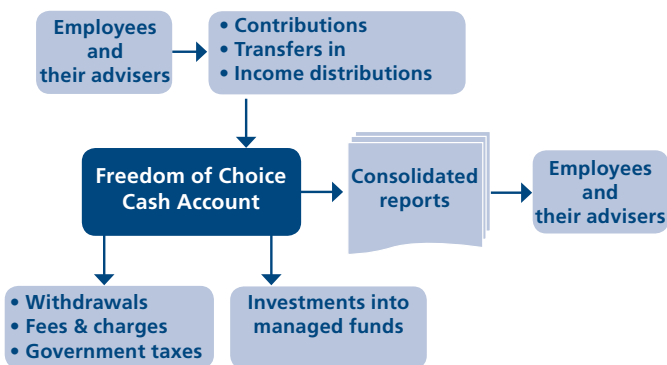
Your Investment Options (cont.)

Managed Funds

Foundation options – For investors wishing to customise their own portfolio these options provide a low cost alternative to investing into diversified or single sector managed funds. There are currently 8 available options to choose from.

Select options – Freedom of Choice Corporate Superannuation also offers a more extensive selection of over 36 leading Australian and international managed fund investment options. These options should be selected if greater investment choice outweighs the need for cost minimisation.

How Your Account Works



Freedom of Choice Corporate Superannuation and Socially Responsible Investment

Freedom of Choice Corporate Superannuation offers a comprehensive range of Socially Responsible Investment options. With 6 SRI options to choose from, Freedom of Choice Corporate Superannuation 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.

Certified by the Responsible Investment Association, Freedom of Choice is the platform of choice for those seeking SRI alternatives.



CERTIFIED BY RIAA

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 publicly 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 Freedom of Choice Corporate Superannuation employers need to obtain a copy of the Freedom of Choice Corporate Superannuation PDS. 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.

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