



Freedom of Choice Personal Super

Freedom of Choice Personal Super is a comprehensive service that provides members with a flexible and hassle free way to invest within super. Freedom of Choice provides members with all the administration and service support needed to make investing easy.

Freedom of Choice enables members to invest directly in the ASX 300 and to gain access to a broad range of over 100 wholesale sector and diversified managed funds including a range of Socially Responsible Investment options.

Freedom of Choice offers members 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 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
- UK Pension transfers
- Transitional Employment Termination Payments
- Government co-contributions

Freedom of Choice Personal Super

Key Features

- Competitive fee structure
- Invest directly in the ASX 300
- Access to a broad range of over 100 wholesale diversified and sector funds.
- Secure on line access to account details and real time consolidated reporting
- Investment switching facility
- Full range of insurance options

Optional Features

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

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 All money deposited and withdrawn from this account, including investment placements, income distributions, withdrawals, fees and charges pass through the cash account.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

Freedom of Choice Personal Super

Your Investment Options (cont.)

Shares

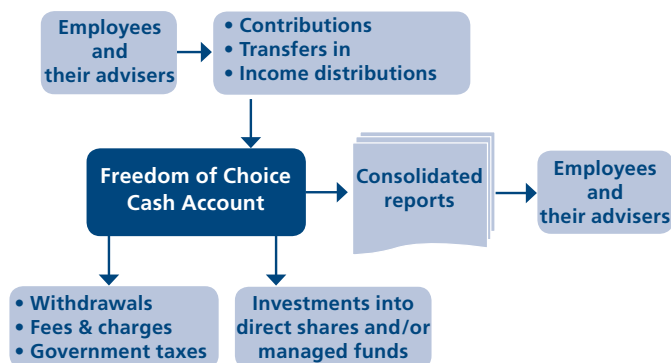
Direct Choice – Enables you to invest in all direct shares listed in the ASX 300. This provides you with greater investment flexibility through allowing you to choose specific Australian companies in which to invest directly.

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.

How Your Account Works



Freedom of Choice & Socially Responsible Investment

Freedom of Choice offers a comprehensive range of Socially Responsible Investment options. With 16 SRI options to choose from, Freedom of Choice 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 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 Freedom of Choice Personal Super, you need to obtain a copy of the Product Disclosure Statement. 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 Superannuation Masterfund ABN 23 621 325 651

Telephone 1800 806 013 Fax 03 9697 0975

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