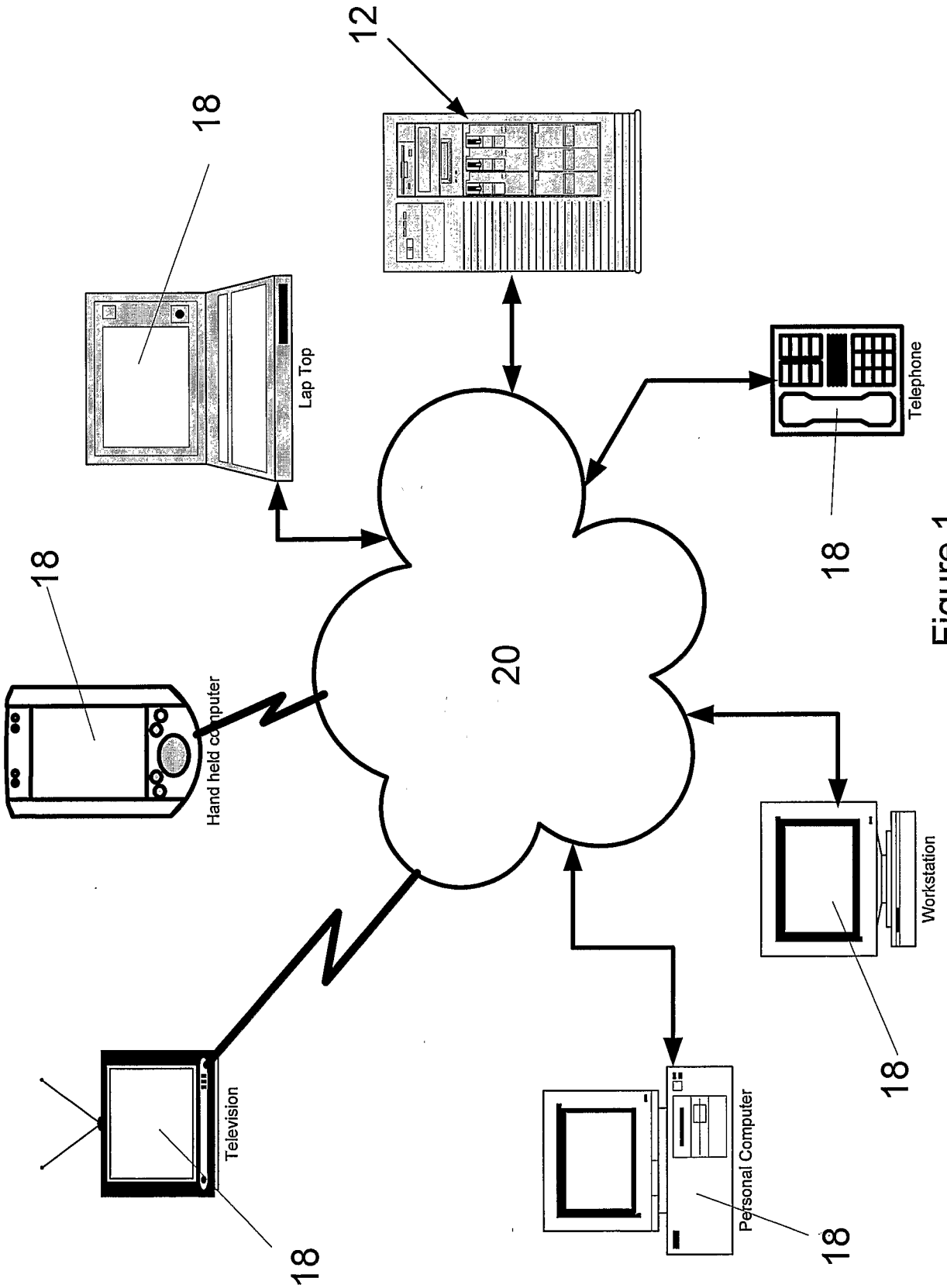

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Figure 1

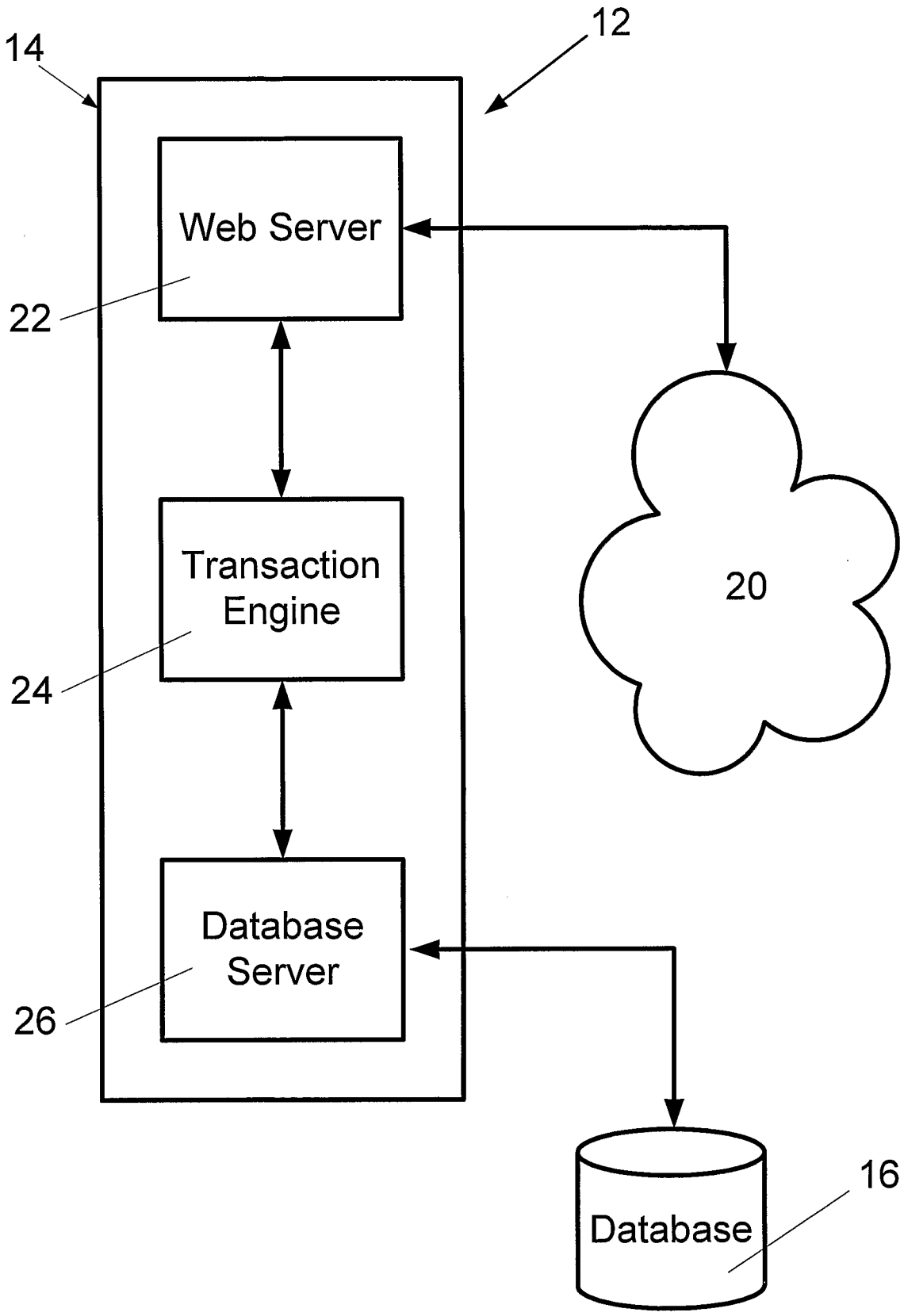

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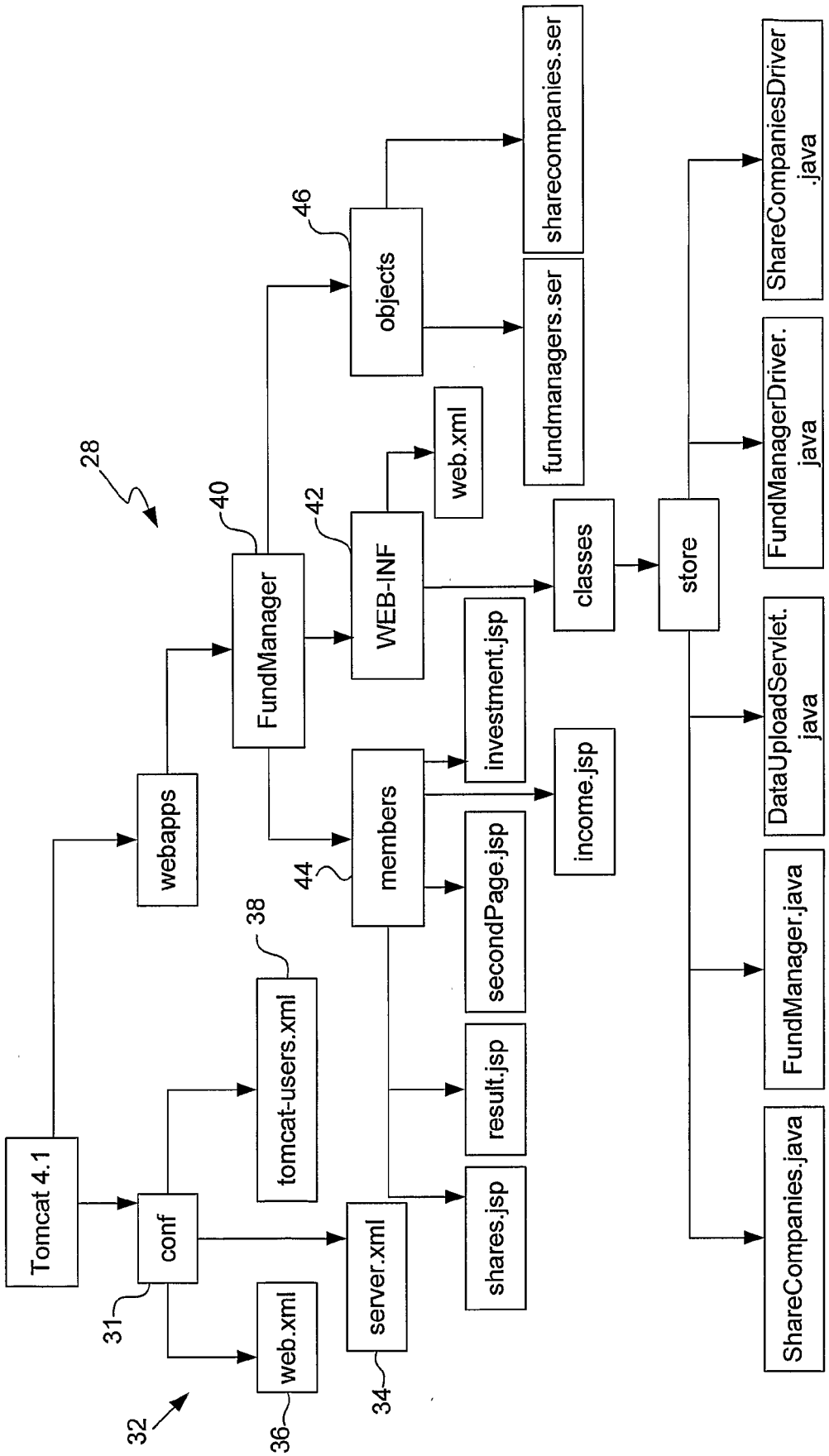

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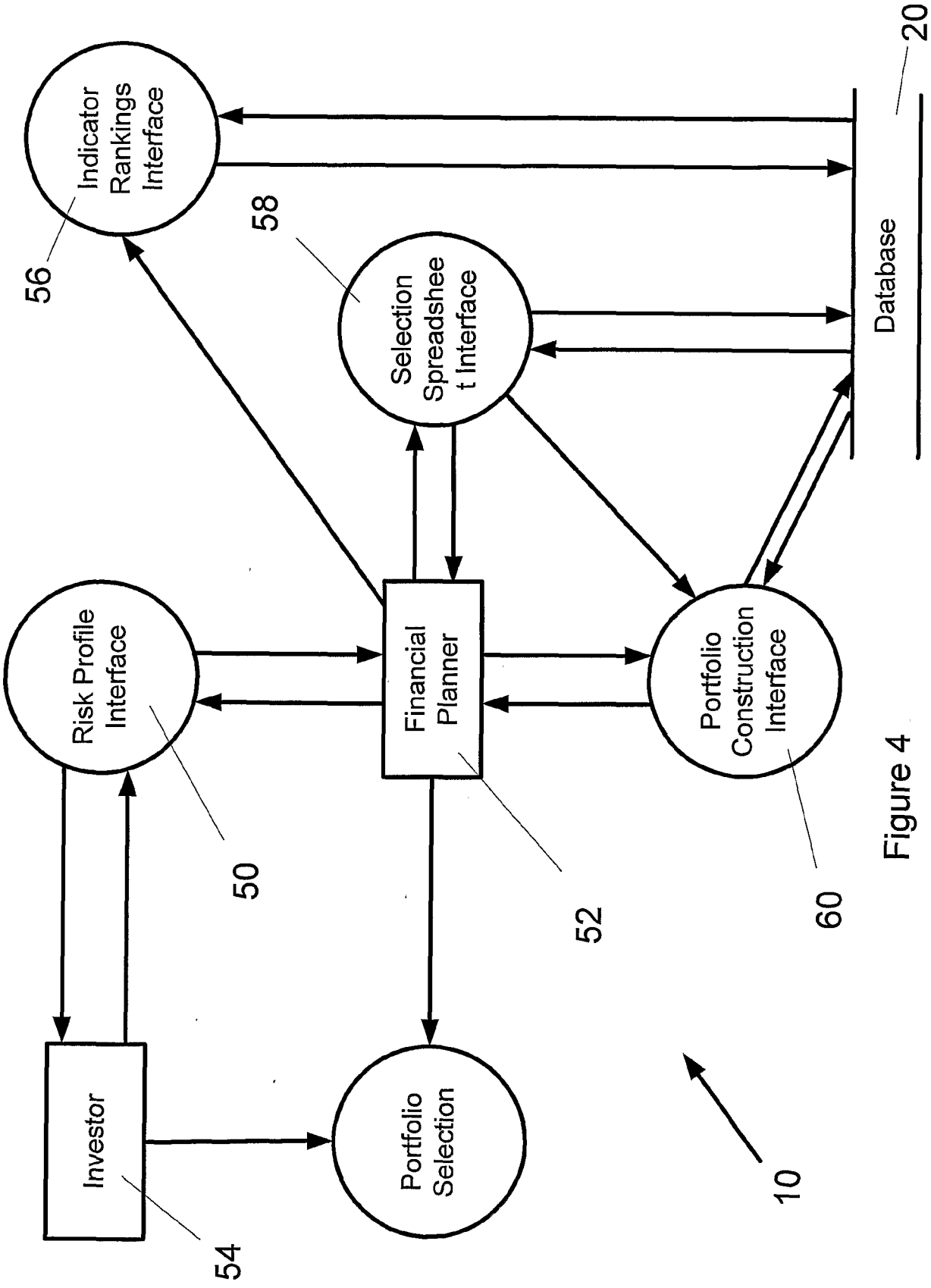

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Figure 4

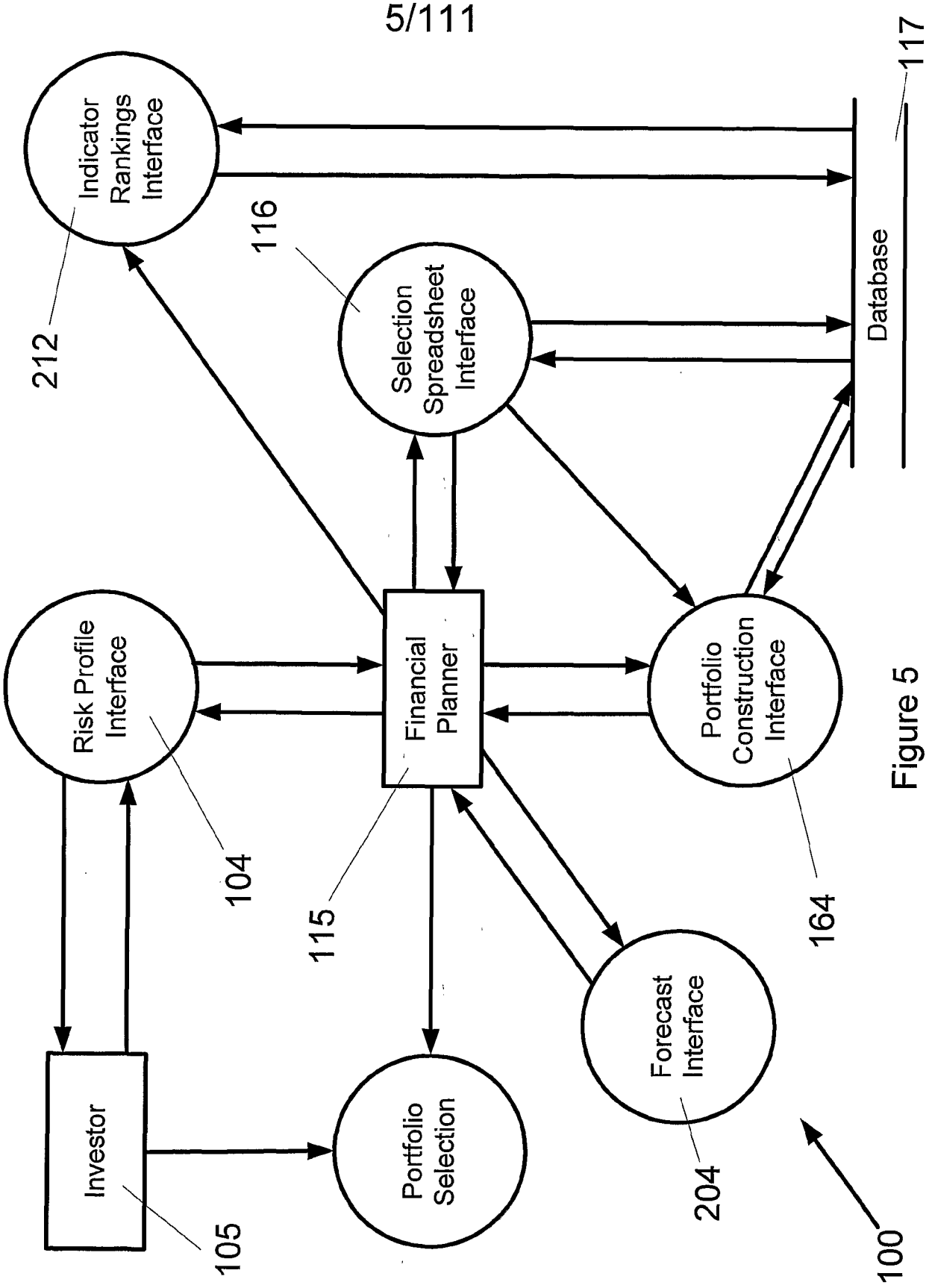

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Figure 5

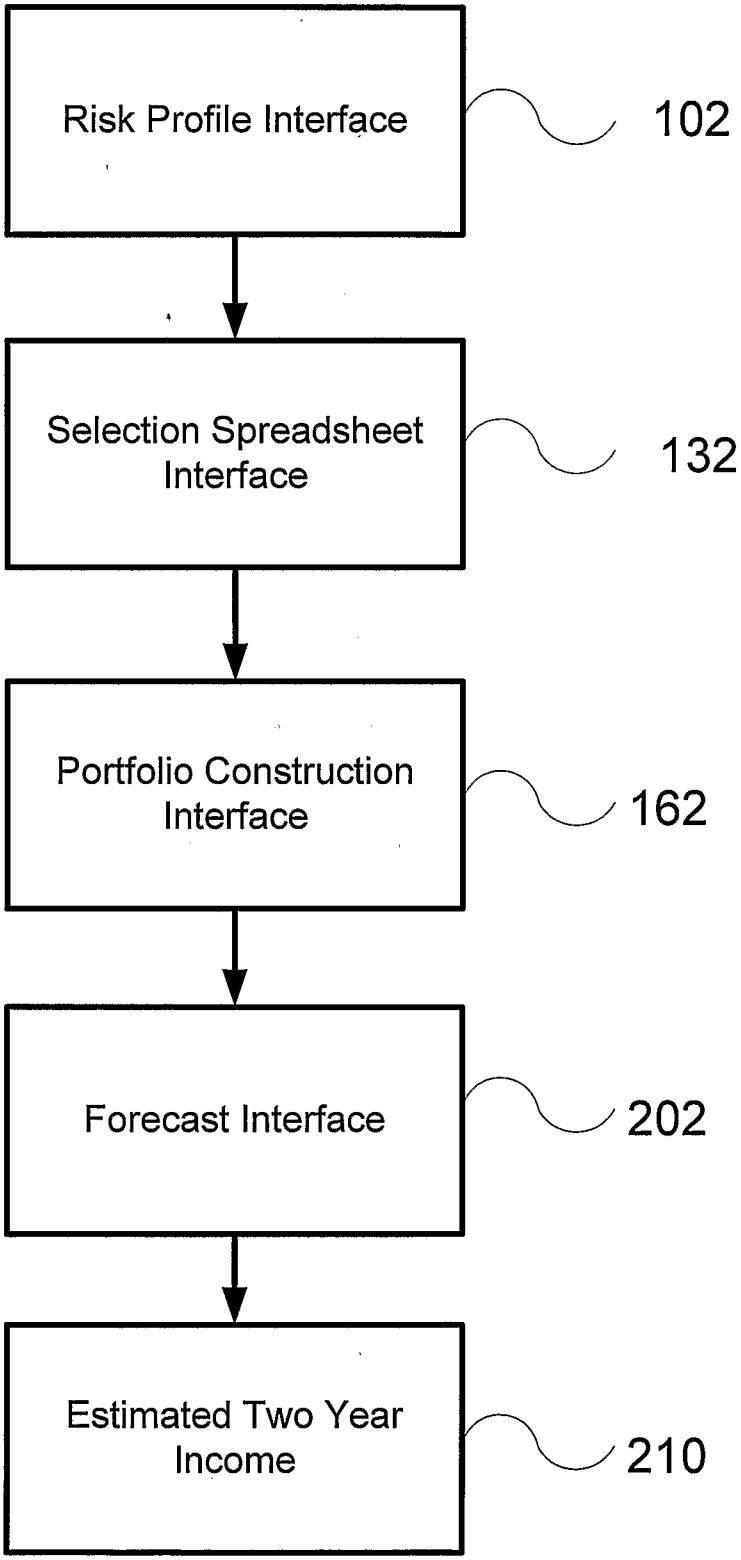

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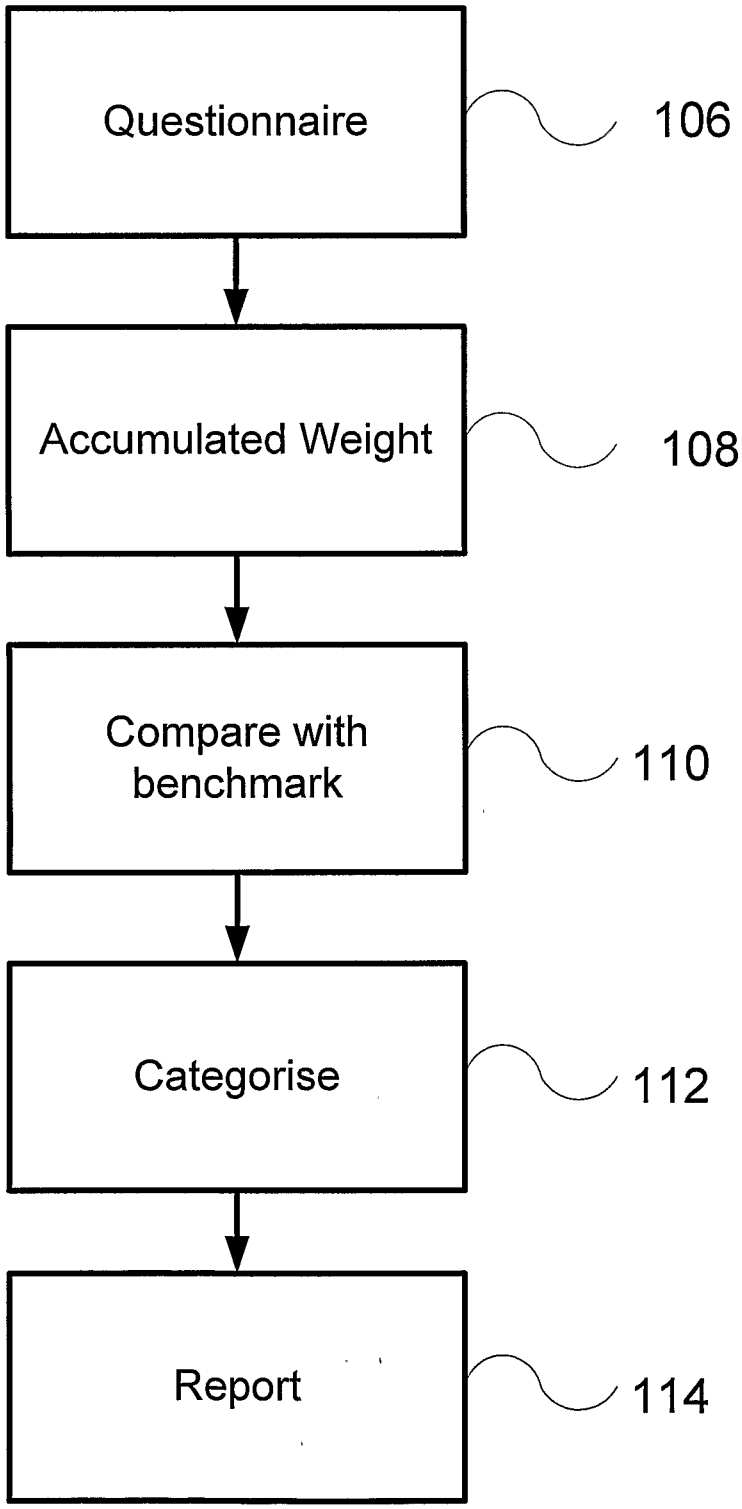

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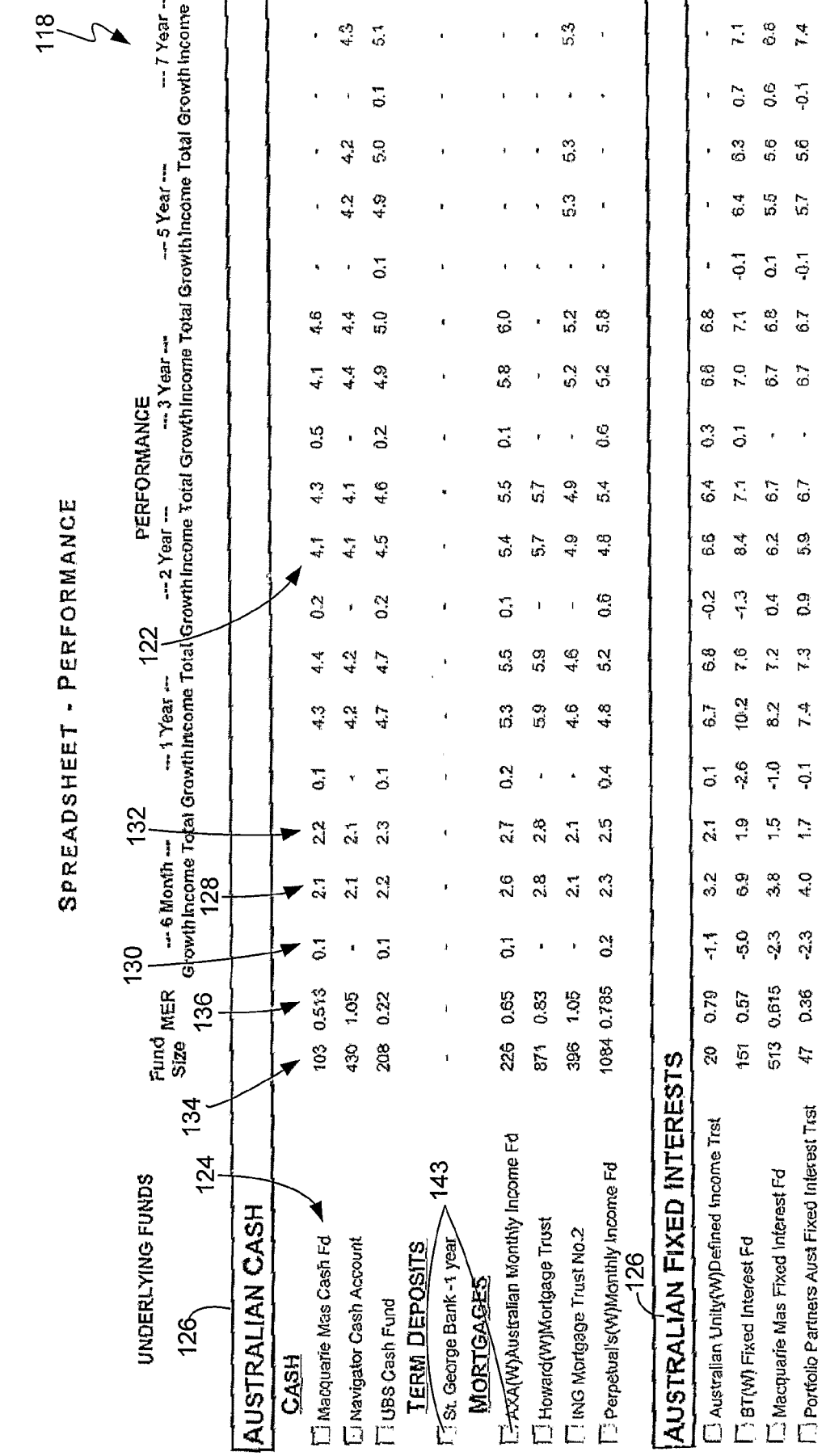

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PERFORMANCE
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--- 1 Year ---
--- 2 Year ---
--- 3 Year ---
--- 5 Year ---
--- 7 Year ---
Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total
AUSTRALIAN CASH
CASH
Macquarie Mas Cash Fd 103 0.513 0.1 2.1 2.2 0.1 4.3 4.4 0.2 4.1 4.3 0.5 4.1 4.6 - - - - - -
Navigator Cash Account 430 1.05 - 2.1 2.1 - 4.2 4.2 - 4.1 4.1 - 4.4 4.4 - 4.2 4.2 - 4.3 4.3
UBS Cash Fund 208 0.22 0.1 2.2 2.3 0.1 4.7 4.7 0.2 4.5 4.6 0.2 4.9 5.0 0.1 4.9 5.0 0.1 5.1 5.2
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AXA(W)Australian Monthly Income Fd 226 0.65 0.1 2.6 2.7 0.2 5.3 5.5 0.1 5.4 5.5 0.1 5.8 6.0 - - - - - -
Howard(W)Mortgage Trust 871 0.83 - 2.8 2.8 - 5.9 5.9 - 5.7 5.7 - - - - - - - - -
ING Mortgage Trust No.2 396 1.05 - 2.1 2.1 - 4.6 4.6 - 4.9 4.9 - 5.2 5.2 - 5.3 5.3 - 5.3 5.3
Perpetual's(W)Monthly Income Fd 1084 0.785 0.2 2.3 2.5 0.4 4.8 5.2 0.6 4.8 5.4 0.6 5.2 5.8 - - - - - -
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AUSTRALIAN FIXED INTERESTS
Australian Unity(W)Defined Income Trst 20 0.79 -1.1 3.2 2.1 0.1 6.7 6.8 -0.2 6.6 6.4 0.3 6.8 6.8 - - - - - -
BT(W) Fixed Interest Fd 151 0.57 -5.0 6.9 1.9 -2.6 10.2 7.6 -1.3 8.4 7.1 0.1 7.0 7.1 -0.1 6.4 6.3 0.7 7.1 7.8
Macquarie Mas Fixed Interest Fd 513 0.615 -2.3 3.8 1.5 -1.0 8.2 7.2 0.4 6.2 6.7 - 6.7 6.8 0.1 5.5 5.6 0.6 6.6 7.4
Portfolio Partners Aust Fixed Interest Trst 47 0.36 -2.3 4.0 1.7 -0.1 7.4 7.3 0.9 5.9 6.7 - 6.7 6.7 -0.1 5.7 5.6 -0.1 7.4 7.2

Figure 8

Portfolio Partners Premier Fixed Income Trst	32	0.36	-2.3	4.4	2.1	1.0	6.8	7.8	1.2	6.2	7.3	0.7	6.6	7.3	-	-	-	-	-	-
Vanguard Australia Fxd Interest Index Fd	1701	0.29	-	-	1.8	-	-	7.6	-	-	7.2	-	-	7.3	-	-	6.1	-	-	-

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INTERNATIONAL FIXED INTERESTS

Credit Suisse Ast Mgm Intl Fixd Intst Fd	503	0.56	-5.5	7.5	1.9	-	8.3	8.3	-3.8	12.0	8.3	0.6	8.1	8.7	-0.6	7.5	7.0	6.7	1.3	8.0
INVESCO(W)Intl Fxd Intst Fd	27	1.07	-	-	-6.9	-	-	-3.7	-	-	1.4	-	-	6.7	-	-	4.2	-	-	8.3
Macquarie Master Global Bond Fd	1	0.769	-2.1	4.2	2.4	3.3	6.1	9.4	-	-	-	-	-	-	-	-	-	-	-	-

UNDERLYING FUNDS	Fund Size	MER	PERFORMANCE --- 6 Month --- Growth	Income	Total	--- 1 Year --- Growth	Income	Total	--- 2 Year --- Growth	Income	Total	--- 3 Year --- Growth	Income	Total	--- 5 Year --- Growth	Income	Total	--- 7 Year --- Growth	Income	Total
Merrill Lynch(W)Intl Bond Fd	47	0.87	-8.5	-	-8.5	-13.7	5.8	-7.9	-8.0	5.1	-2.8	-3.8	7.1	3.3	-3.4	6.6	3.2	1.2	5.7	6.9

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AUSTRALIAN EQUITIES

DIVERSIFIED INCOME

Citigroup(W)Defensive Trust	17	0.685	-	-	4.2	-	-	7.3	-	-	5.0	-	-	5.6	-	-	5.5	-	-	-
Colonial Fst Sta(W)Consvative Fd	1697	0.75	1.8	2.1	3.9	-0.4	4.6	4.2	-1.8	5.1	3.3	-0.3	5.6	5.3	0.8	6.0	6.8	1.8	6.2	8.0
ING Income Plus Trust	95	0.7	-0.1	3.0	2.9	-1.4	4.9	3.5	-2.8	6.1	3.3	-0.8	6.0	5.3	-	5.8	5.7	-	-	-
Macquarie Mas Capital Stable Fd	162	0.82	0.1	3.7	3.9	-0.5	6.0	5.5	-2.0	5.3	3.4	-2.2	6.1	3.9	-0.8	5.7	4.9	0.4	6.3	6.7
Portfolio Partners Conservative Trust	37	0.73	-0.4	4.0	3.6	1.7	5.2	6.9	-1.0	5.5	4.5	-0.9	6.0	5.1	-1.2	6.7	5.5	0.3	6.8	7.1
Portfolio Partners Income Plus Growth Trst	41	0.92	2.9	1.9	4.8	2.4	5.6	8.1	-1.3	6.1	4.8	-1.3	6.5	5.2	-0.1	6.6	6.5	-	-	-
Ventura Capital Stable Fd	9	0.95	-0.1	3.7	3.6	-0.1	5.3	5.2	-	-	-	-	-	-	-	-	-	-	-	-

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DIVERSIFIED DEFENSIVE

Merrill Lynch(W)Mangd Inc Fd	287	0.76	0.5	2.8	3.4	-0.5	5.0	4.5	-2.8	5.2	2.4	-2.2	5.9	3.7	-1.0	5.6	4.6	0.3	6.2	6.6

DIVERSIFIED BALANCED

BT(W)Balanced Returns Fd	277	0.685	6.3	0.3	6.6	3.3	0.4	3.7	-4.5	1.9	-2.5	-5.6	3.1	-2.5	-3.1	5.3	2.3	-1.2	7.1	5.9
Citigroup Tactical Allocation Trust	12	0.93	-	-	10.3	-	-	8.9	-	-	6.1	-	-	6.2	-	-	6.9	-	-	-
Colonial Fst Sta(W)Balncd Fd	1853	0.85	0.1	4.1	4.2	-1.6	6.5	4.8	-3.9	6.3	2.4	-1.4	6.3	4.9	1.7	6.5	8.2	-	-	-
ING(W)Balanced Trust	714	0.9	2.6	2.4	5.0	-1.5	3.7	2.2	-6.9	5.5	-1.4	-4.7	5.4	0.6	-1.9	5.7	3.8	-1.6	6.4	4.8
Perpetual's(W)Divsified Growth Fd	6	0.965	2.6	2.1	4.6	0.2	3.6	3.8	-	-	-	-	-	-	-	-	-	-	-	-
Portfolio Partners Balanced Trst	17	0.83	1.2	0.3	1.5	-2.9	1.9	-1.0	-3.4	4.3	1.0	-1.6	4.8	3.1	-	-	-	-	-	-

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Figure 9

UNDERLYING FUNDS	Fund Size	MER	PERFORMANCE — 6 Month			— 1 Year			— 2 Year			— 3 Year			— 5 Year			— 7 Year		
			Growth	Income	Total	Growth	Income	Total	Growth	Income	Total	Growth	Income	Total	Growth	Income	Total	Growth	Income	Total
Ventura Diversified 60 Fund	24	1.0	1.2	3.9	5.1	-0.1	5.3	5.2	-	-	-	-	-	-	-	-	-	-	-	-
DIVERSIFIED GROWTH																				
AMP Henderson Divsifd Grow Fnd-Cls A Units	142	0.952	1.8	3.8	5.6	-3.2	4.8	1.7	-7.8	3.9	-3.9	-5.8	3.8	-2.0	-1.7	5.3	3.6	-	-	-
BT (W) Future Goals Fd	44	0.95	2.9	5.2	8.1	-3.9	6.4	2.6	-9.5	4.2	-5.3	-9.5	4.0	-5.5	-	-	-	-	-	-
B1(W)Active Balanced Fd	692	1.03	5.5	2.2	7.7	1.2	2.5	3.7	-5.7	2.6	-3.1	-4.4	3.2	-1.2	-1.8	5.0	3.2	1.0	6.0	7.0
Citigroup Diversified Trust	228	0.681	-	-	6.9	-	-	6.3	-	-	2.2	-	-	3.3	-	-	5.0	-	-	-
Colonial Fst Sta (W) Divsified Fd	5476	0.95	1.0	2.3	3.3	-2.8	3.6	0.8	-7.4	4.3	-3.1	-5.7	4.7	-1.0	-0.9	5.4	4.5	2.8	6.2	9.0
Credit Suisse Ast Mgm Capital Gro Fd	1101	0.7	2.0	3.7	5.7	-2.2	5.5	3.4	-6.6	5.1	-3.6	-6.4	4.8	-1.6	-0.7	4.9	4.2	3.2	5.1	8.3
HSBC Diversified Growth (W) Fd	38	0.568	5.6	1.9	7.4	-0.9	2.6	2.9	-8.3	3.5	-4.8	-8.2	4.9	-3.2	-5.2	7.5	2.2	-	-	5.2
ING Tax Effective Income Trust	560	0.95	2.9	2.8	5.8	4.1	4.7	8.8	3.1	4.5	7.6	4.1	5.4	9.5	2.7	5.7	8.4	3.7	5.5	9.2
ICOF (W) Balanced Trust	38	0.817	4.3	2.8	7.1	0.3	4.3	4.6	-6.5	5.0	-1.5	-3.1	4.9	1.8	-	-	-	-	-	-
Macquarie Mas Balanced Fd	118	0.926	2.4	3.7	6.2	-0.8	4.9	4.1	-5.0	4.2	-0.8	-4.8	5.4	0.6	-1.9	5.9	4.0	-0.1	6.7	6.6
Merrill Lynch (W) Balanced Fd	1756	0.77	2.7	3.8	6.5	-4.2	6.6	2.4	-8.5	4.1	-4.3	-6.5	4.3	-2.2	-2.5	5.0	2.5	1.3	5.1	6.4
MLC Investment Trust - Balanced Fd	401	0.99	4.1	3.0	7.1	0.6	4.6	5.2	-7.0	5.9	-1.1	-5.5	6.0	0.5	-2.6	7.0	4.4	-	-	-
Perpetual's (W) Balanced Growth Fd	647	0.965	4.2	2.1	6.3	-0.6	3.6	3.0	-4.1	3.1	-1.0	-2.5	3.2	0.7	1.2	4.5	5.6	-	-	-
Portfolio Partners Diversified Trust	51	0.87	2.2	3.3	5.5	-0.2	3.8	3.6	-6.4	4.8	-1.6	-6.5	6.9	0.2	-1.7	5.9	4.2	-	-	-
UBS Balanced Fd	435	0.7	2.6	2.3	5.5	0.8	4.2	4.9	-1.9	4.5	2.6	-0.6	6.9	6.3	-0.6	7.6	6.8	1.2	8.5	9.7
Ventura Growth 70 Fd	24	0.774	2.8	4.0	6.8	-0.7	4.7	4.0	-	-	-	-	-	-	-	-	-	-	-	-
Zurich Investmnt Mangd Growth Fund	405	0.774	3.2	2.1	5.3	-1.5	3.3	1.8	-5.2	2.8	-2.4	-2.3	2.9	0.5	1.0	3.1	4.1	-	-	-
DIVERSIFIED AGGRESSIVE																				
BT (W) Split Growth Fd	17	1.13	4.3	5.3	9.6	-8.3	5.0	-3.3	-17.9	3.2	-14.7	-19.1	4.1	-15.0	-	-	-	-	-	-
Colonial Frst State (W) High Growth Fund	344	1.16	2.5	1.1	3.7	-4.4	1.6	-2.8	-8.8	1.5	-7.3	-8.4	2.1	-4.3	-	-	-	-	-	-
Fidelity Perpetual (W) Split Gro Fd	115	1.12	5.7	2.4	8.1	-5.4	2.2	-3.2	-12.2	2.0	-10.3	-9.6	2.0	-7.5	-	-	-	-	-	-
ING (W) High Growth Trust	2	0.95	4.2	1.8	6.0	-4.3	2.2	-2.1	-	-	-	-	-	-	-	-	-	-	-	-
IMPUTATION																				
Aberdeen Financials Fd	114	0.875	7.4	3.3	10.7	-0.8	4.8	3.9	0.3	4.3	4.7	5.0	4.9	10.0	5.8	4.4	10.2	-	-	-
Advance Imputation Fund-(W) Units	636	0.92	2.3	3.0	5.3	-1.2	3.5	2.3	-1.8	3.6	1.8	1.3	5.2	6.5	3.4	5.3	8.7	-	-	-
AXA (W) Aust Equity Indust Fd	66	0.85	6.7	1.8	8.4	2.4	3.2	5.5	-3.8	2.4	-1.4	-0.3	2.2	1.9	-	-	-	-	-	-

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Figure 10

UNDERLYING FUNDS	Fund Size	MER	PERFORMANCE — 6 Month — Growth	Income	Total	— 1 Year — Growth	Income	Total	— 2 Year — Growth	Income	Total	— 3 Year — Growth	Income	Total	— 5 Year — Growth	Income	Total	— 7 Year — Growth	Income	Total
BT (W) Imputation Fd	12	1.03	10.6	2.2	12.3	2.1	4.8	6.7	-3.7	5.2	2.5	-0.7	6.8	6.1	-	-	-	-	-	-
HSBC Imputation I (W) Fd	146	0.568	3.7	5.4	9.1	-2.2	8.0	5.8	-5.8	6.4	0.6	-3.6	6.2	2.7	0.9	6.8	7.7	-	-	10.1
ING (W) Blue Chip Imputation Trust	370	0.76	3.3	0.9	6.2	2.5	1.4	3.8	-	-	-	-99.0	-	-	-	-	-	-	-	-
Investors Mutual Australian Share Fund	604	1.045	7.1	1.3	8.4	5.7	2.6	8.3	0.1	2.7	5.8	8.2	2.9	11.1	10.6	3.8	14.3	-	-	-
IOOF Perennial Value Shares Trust	172	0.82	10.4	1.2	11.6	8.4	2.6	11.0	0.0	4.1	10.1	-99.0	-	-	-	-	-	-	-	-
EQUITIES GROWTH																				
AMP Henderson Equity Fund-Class A Units	626	0.972	5.3	1.0	6.3	0.6	3.1	3.6	-5.8	2.5	-3.3	-1.3	2.2	0.9	-	-	-	-	-	-
BT (W) Australian Share Fd	68	1.07	7.6	2.3	9.9	1.5	3.8	5.4	-5.1	2.8	-2.2	-6.0	4.4	-3.7	-4.8	7.6	2.8	-1.0	7.5	6.6
Colonial Fst Sta (W) Aust Share Fd	2691	0.95	6.4	0.9	7.3	2.8	3.0	5.8	-5.3	4.5	-1.8	-3.8	4.9	1.1	2.8	5.4	8.0	5.0	5.8	10.4
Colonial Fst Sta (W) Geared Share Fd	1651	1.1	15.1	1.4	16.5	-5.0	1.2	-3.8	-9.3	1.3	-7.9	-0.7	1.4	0.6	10.1	2.7	12.7	-	-	-
Colonial Fst Sta (W) Imputation Fd	5506	0.95	3.5	4.3	7.9	-1.8	6.0	4.2	-5.5	4.5	-1.0	-1.0	4.3	3.5	5.2	5.3	10.6	3.2	5.5	13.8
Deutsche Aust Equities Alpha Fund	575	0.8	8.4	1.1	9.5	1.5	3.0	4.6	-5.3	2.3	-3.0	-0.7	1.8	1.1	-	-	-	-	-	-
HSBC Active Australian Equity (W) Fd	29	0.858	8.0	-	8.0	4.0	-	4.0	-6.8	5.7	-1.1	-99.0	-	-99.0	-	-	-	-	-	-
ING (W) Australian Share Trust	603	0.9	5.2	1.6	6.8	0.9	3.2	4.1	-5.9	5.4	-0.5	-2.1	5.4	3.4	1.9	6.3	8.2	2.5	6.3	8.7
J B Were Australian Equity (W) Fd	249	0.95	1.9	6.2	8.1	-0.3	3.5	3.3	-4.6	3.1	-1.5	-0.7	3.6	2.9	4.4	4.2	8.6	-	-	-
Macquarie Mas Aust Enhncd Equities Fd	43	0.774	5.8	2.1	7.8	0.0	4.3	5.2	-2.9	3.4	0.5	-1.0	3.3	2.3	3.0	3.5	6.5	4.7	4.4	9.1
Portfolio Partners High Growth Shares Trst	163	1.05	9.7	0.5	10.2	11.8	0.5	12.4	2.5	3.4	5.9	1.8	7.1	6.9	-	-	-	-	-	-
Portfolio Partners Shares Trust	2	0.85	6.0	2.8	8.8	0.9	5.6	6.4	-7.1	1.8	0.1	-4.6	7.3	2.5	-	-	-	-	-	-
Quantitative Investments Alpha TE2 Fd	107	0.84	5.6	1.9	7.4	2.2	2.6	4.9	0.8	2.0	2.8	-99.0	-	-99.0	-	-	-	-	-	-
Schroder (W) Australian Equity Fd	126	0.9	4.7	1.2	5.9	-1.7	1.9	0.2	-	-	-	-99.0	-	-99.0	-	-	-	-	-	-
UBS Australian Shares Fd	1873	0.6	5.4	1.6	6.9	1.8	3.1	5.0	-1.0	2.6	1.7	1.3	4.4	5.7	4.4	5.8	10.2	7.0	6.3	12.3
Vanguard Aust Shares Index Fd	833	0.34	-	-	7.9	-	-	5.5	-	-	-	0.7	-99.0	-	2.2	-	-	6.5	-	-
Ventura Australian Share Fd	13	1.05	6.3	1.7	8.0	2.3	2.0	4.3	-	-	-	-99.0	-	-99.0	-	-	-	-	-	-

126 122 118

Figure 11

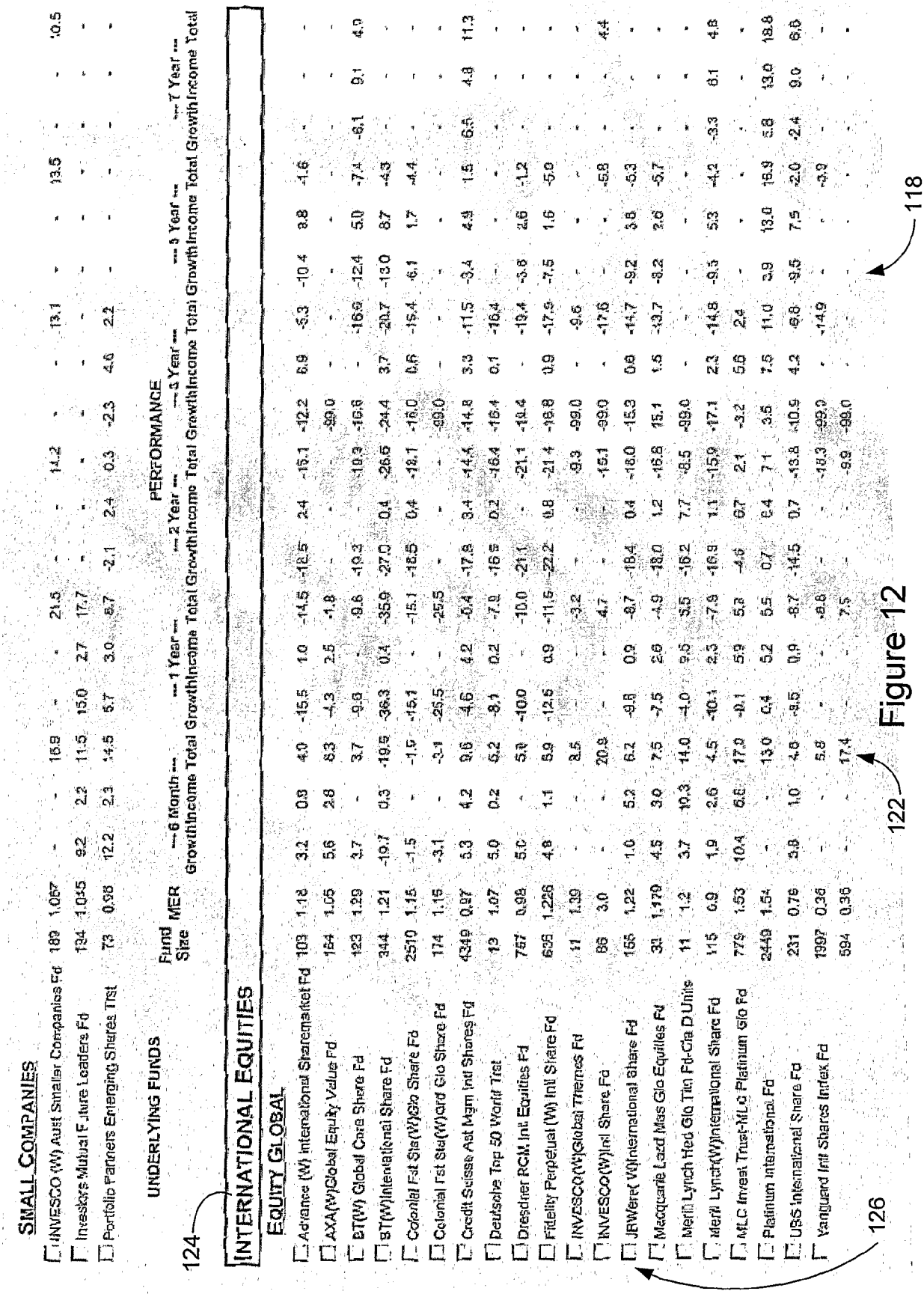

SMALL COMPANIES
INVESCO (W) Aust Smaller Companies Fd 189 1.067 - - 16.9 - - 21.5 - - 14.2 - - 13.1 - - 13.5 - - 10.5
Investors Mutual Future Leaders Fd 134 1.045 9.2 2.2 11.5 15.0 2.7 17.7 - - - - - - - - - - - -
Portfolio Partners Emerging Shares Trst 73 0.98 12.2 2.3 14.5 5.7 3.0 -8.7 -2.1 2.4 0.3 -2.3 4.6 2.2 - - - - - -
UNDERLYING FUNDS
PERFORMANCE
Fund Size
MER
--- 6 Month ---
--- 1 Year ---
--- 2 Year ---
--- 3 Year ---
--- 5 Year ---
--- 7 Year ---
Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total
124
INTERNATIONAL EQUITIES
EQUITY GLOBAL
Advance (W) International Sharemarket Fd 103 1.18 3.2 0.8 4.0 -15.5 1.0 -14.5 -18.5 2.4 -16.1 -12.2 6.9 -5.3 -10.4 3.8 -1.6 - - -
AXA(W)Global Equity Value Fd 164 1.05 5.6 2.8 8.3 -4.3 2.5 -1.8 - - - -99.0 - - - - - - - -
BT(W) Global Core Share Fd 123 1.29 3.7 - 3.7 -9.8 - -9.6 -19.3 - -19.3 -16.6 - -16.9 -12.4 5.0 -7.4 -8.1 9.1 4.9
BT(W)International Share Fd 344 1.21 -19.7 0.3 -19.5 -36.3 0.4 -35.9 -27.0 0.4 -26.6 -24.4 3.7 -20.7 -13.0 8.7 -4.3 - - -
Colonial Fst Sta(W)Glo Share Fd 2510 1.15 -1.5 - -1.5 -15.1 - -15.1 -18.5 0.4 -18.1 -16.0 0.6 -15.4 -6.1 1.7 -4.4 - - -
Colonial Fst Sta(W)Grd Glo Share Fd 174 1.15 -3.1 - -3.1 -25.5 - -25.5 - - - -99.0 - - - - - - - -
Credit Suisse Ast Mgm Intl Shares Fd 4349 0.97 5.3 4.2 9.6 -4.6 4.2 -0.4 -17.8 3.4 -14.4 -14.8 3.3 -11.5 -3.4 4.4 1.5 6.5 4.8 11.3
Deutsche Top 50 World Trst 13 1.07 5.0 0.2 5.2 -8.1 0.2 -7.9 -16.5 0.2 -16.4 -16.4 0.1 -16.4 - - - - - -
Dresdner RCM Int. Equities Fd 757 0.98 5.0 - 5.0 -10.0 - -10.0 -21.1 - -21.1 -19.4 - -19.4 -5.8 2.6 -1.2 - - -
Fidelity Perpetual (W) Intl Share Fd 635 1.226 4.8 1.1 5.9 -12.5 0.9 -11.5 -22.2 0.8 -21.4 -18.8 0.9 -17.9 -7.5 1.6 -5.9 - - -
INVESCO(W)Global Themes Fd 11 1.39 - - 8.5 - - -3.2 - - -9.3 -99.0 - -9.6 - - - - - -
INVESCO(W)Intl Share Fd 86 3.0 - - 20.9 - - 4.7 - - -15.1 -99.0 - -17.6 - - -5.8 - - 4.4
JERWere(W)International Share Fd 165 1.22 1.0 5.2 6.2 -9.8 0.9 -8.7 -18.4 0.4 -18.0 -15.3 0.6 -14.7 -9.2 3.8 -5.3 - - -
Macquarie Lazd Mas Glo Equities Fd 31 1.179 4.5 3.0 7.5 -7.5 2.6 -4.9 -18.0 1.2 -16.8 15.1 1.5 -13.7 -8.2 2.6 -5.7 - - -
Merill Lynch Hed Glo Tkn Fd-Cla D Units 11 1.2 3.7 10.3 14.0 -4.0 9.5 5.5 -16.2 7.7 -8.5 -99.0 - - - - - - - -
Merill Lynch(W)International Share Fd 115 0.9 1.9 2.6 4.5 -10.1 2.3 -7.9 -16.9 1.1 -15.9 -17.1 2.3 -14.8 -9.5 5.3 -4.2 -3.3 8.1 4.8
MLC Invest Trust-MLC Platinum Glo Fd 779 1.53 10.4 6.6 17.0 -9.1 5.9 -3.3 -4.6 6.7 2.1 -3.2 5.6 2.4 - - - - - -
Platinum International Fd 2449 1.54 - - 13.0 0.4 5.2 5.5 0.7 2.4 7.1 3.5 7.5 11.0 3.9 13.0 16.9 5.8 13.0 18.8
UBS International Share Fd 231 0.76 3.8 1.0 4.8 -9.5 0.9 -8.7 -14.5 0.7 -13.8 -10.9 4.2 -9.8 -9.5 7.5 -2.0 -2.4 9.0 6.6
Vanguard Intl Shares Index Fd 1997 0.36 - - 5.8 - - -6.6 - - -16.3 -99.0 - -14.9 - - -3.9 - - -
594 0.36 - - 17.4 - - 7.5 - - -9.9 -99.0 - - - - - - -
126
122
118

Figure 12

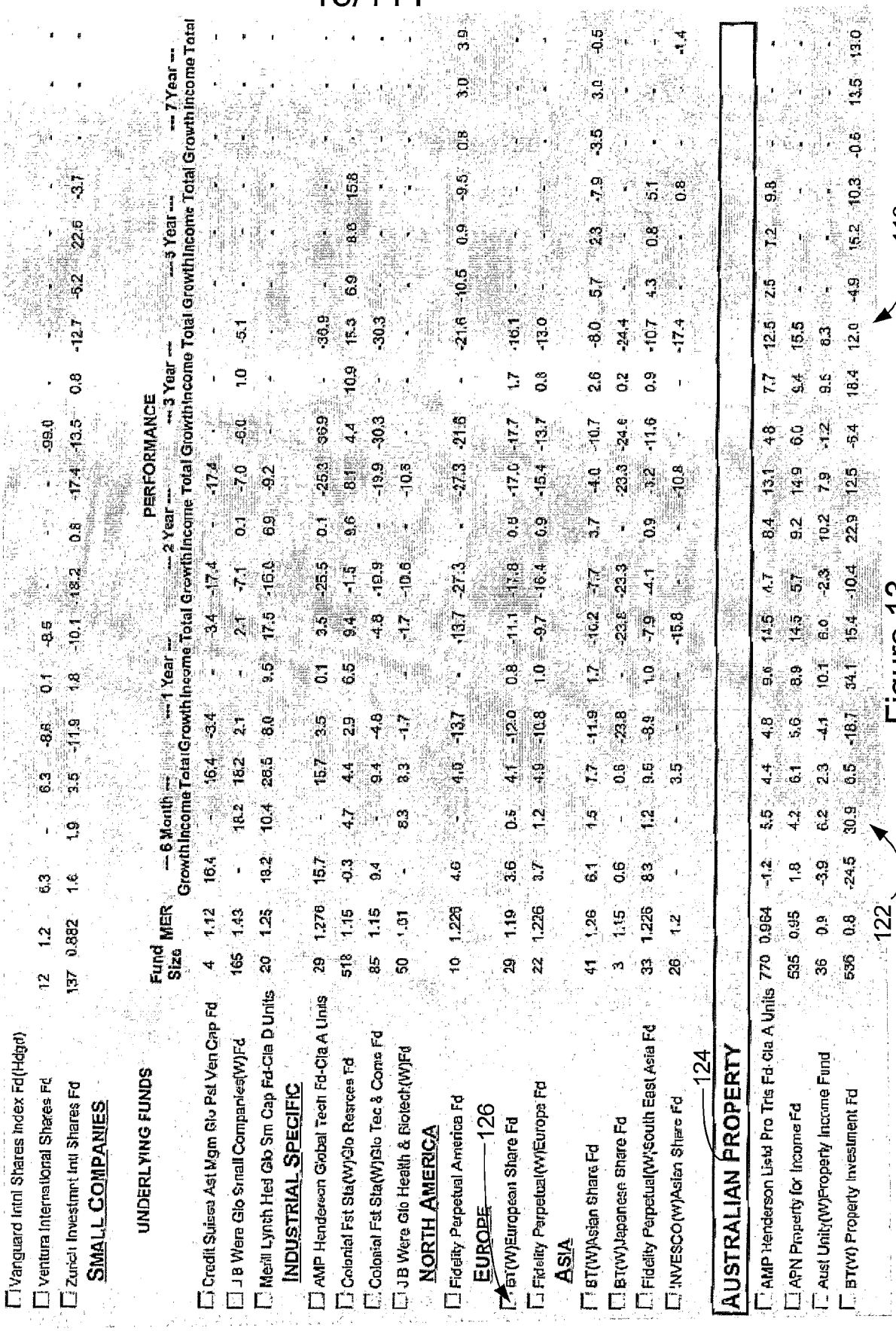

UNDERLYING FUNDS
Fund Size
MER
PERFORMANCE
— 6 Month —
— 1 Year —
— 2 Year —
— 3 Year —
— 5 Year —
— 7 Year —
Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total
Vanguard Intnl Shares Index Fd(Hdgd)
Ventura International Shares Fd 12 1.2 6.3 - 6.3 -8.8 0.1 -8.5 - - -99.0 - - - - - -
Zurich Investment Intl Shares Fd 137 0.882 1.6 1.9 3.5 -11.9 1.8 -10.1 -18.2 0.8 -17.4 -13.5 0.8 -12.7 -5.2 22.6 -3.7 - -
SMALL COMPANIES
Credit Suisse Ast Mgm Glo Pst Ven Cap Fd 4 1.12 16.4 - 16.4 -3.4 - -3.4 -17.4 - -17.4 - - - - - - -
J B Were Glo Small Companies(W)Fd 165 1.43 - 18.2 18.2 2.1 - 2.1 -7.1 0.1 -7.0 -6.0 1.0 -5.1 - - - -
Merill Lynch Hed Glo Sm Cap Fd-Cls D Units 20 1.25 18.2 10.4 28.5 8.0 9.5 17.5 -16.0 6.9 -9.2 - - - - - - -
INDUSTRIAL SPECIFIC
AMP Henderson Global Tech Fd-Cls A Units 29 1.276 15.7 - 15.7 3.5 0.1 3.5 -25.5 0.1 -25.3 -36.9 - -36.9 - - - -
Colonial Fst Sta(W)Glo Resrces Fd 518 1.15 -0.3 4.7 4.4 2.9 6.5 9.4 -1.5 9.6 8.1 4.4 10.9 15.3 6.9 8.6 15.8 - -
Colonial Fst Sta(W)Glo Tec & Comm Fd 85 1.15 9.4 - 9.4 -4.8 - -4.8 -19.9 - -19.9 -30.3 - -30.3 - - - -
JB Were Glo Health & Biotech(W)Fd 50 1.91 - 8.3 8.3 -1.7 - -1.7 -10.6 - -10.6 - - - - - - -
NORTH AMERICA
Fidelity Perpetual America Fd 10 1.226 4.6 - 4.6 -13.7 - -13.7 -27.3 - -27.3 -21.6 - -21.6 -10.5 0.9 -9.5 0.8 3.0 3.9
EUROPE 126
BT(W)European Share Fd 29 1.19 3.6 0.5 4.1 -12.0 0.8 -11.1 -17.8 0.9 -17.0 -17.7 1.7 -16.1 - - - - -
Fidelity Perpetual(W)Europa Fd 22 1.226 3.7 1.2 4.9 -10.8 1.0 -9.7 -16.4 0.9 -15.4 -13.7 0.8 -13.0 - - - - -
ASIA
BT(W)Asian Share Fd 41 1.26 6.1 1.5 7.7 -11.9 1.7 -10.2 -7.7 3.7 -4.0 -10.7 2.6 -8.0 5.7 2.3 -7.9 -3.5 3.0 -0.5
BT(W)Japanese Share Fd 3 1.15 0.6 - 0.6 -23.8 - -23.8 -23.3 - -23.3 -24.6 0.2 -24.4 - - - - - -
Fidelity Perpetual(W)South East Asia Fd 33 1.226 8.3 1.2 9.5 -8.9 1.0 -7.9 -4.1 0.9 -3.2 -11.6 0.9 -10.7 4.3 0.8 5.1 - - -
INVESCO(W)Asian Share Fd 26 1.2 - - - 3.5 - - -15.8 - - -10.8 - - -17.4 - - 0.8 - - -1.4
124
AUSTRALIAN PROPERTY
AMP Henderson Listd Pro Trs Fd-Cls A Units 770 0.964 -1.2 5.5 4.4 4.8 9.6 14.5 -4.7 9.4 13.1 4.8 7.7 12.5 2.5 7.2 9.8 - - -
APN Property for Income Fd 535 0.95 1.8 4.2 6.1 5.6 8.9 14.5 -5.7 9.2 14.9 6.0 9.4 15.5 - - - - - -
Aust Unity(W)Property Income Fund 36 0.9 -3.9 6.2 2.3 -4.1 10.1 6.0 -2.3 10.2 7.9 -1.2 9.5 8.3 - - - - - -
BT(W) Property Investment Fd 536 0.8 -24.5 30.9 6.5 -18.7 34.1 15.4 -10.4 22.9 12.5 -5.4 18.4 12.0 -4.9 15.2 10.3 -0.5 13.5 13.0
122
118

Figure 13

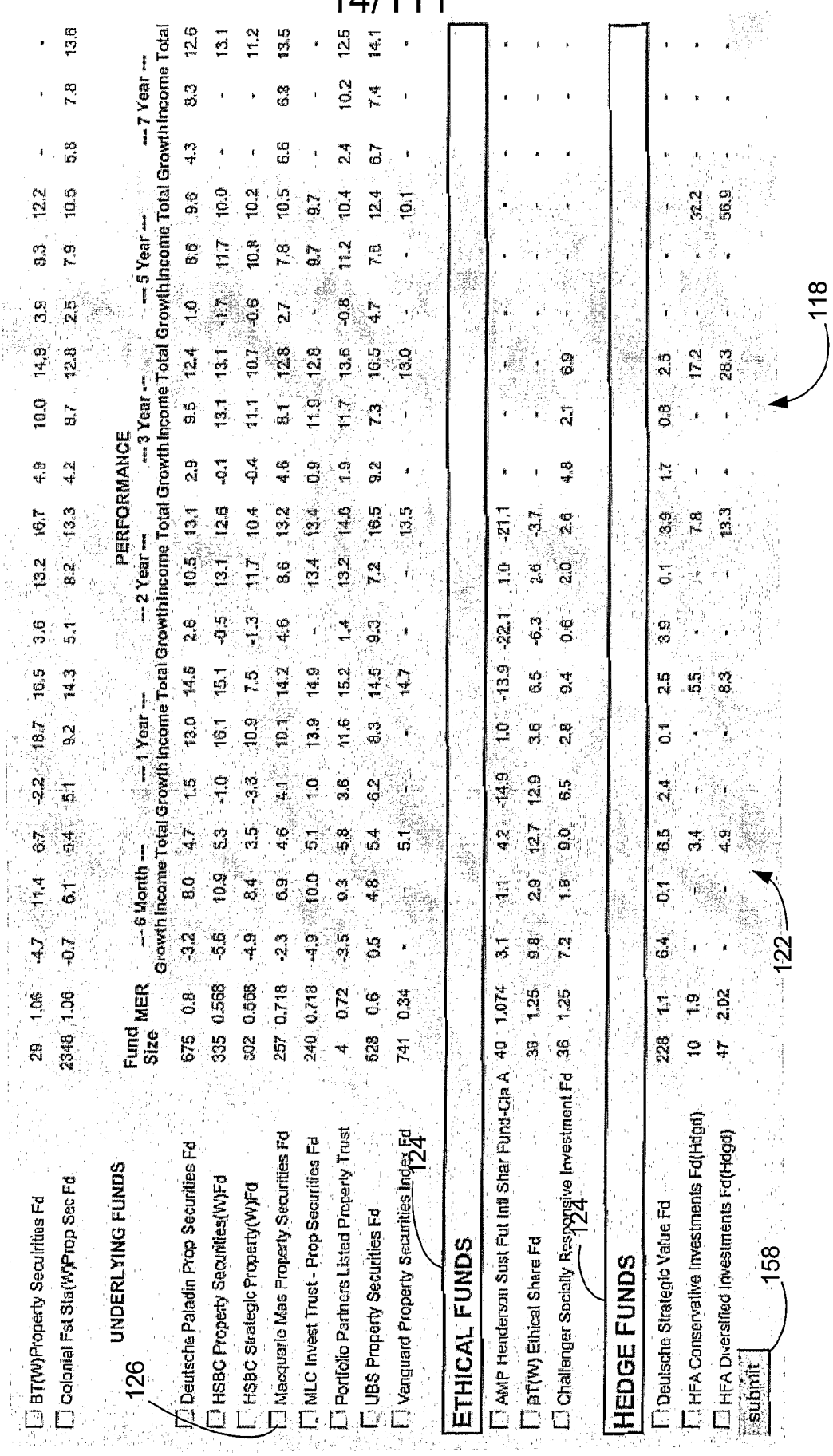

126
UNDERLYING FUNDS
PERFORMANCE
Fund Size
MER
--- 6 Month ---
--- 1 Year ---
--- 2 Year ---
--- 3 Year ---
--- 5 Year ---
--- 7 Year ---
Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total Growth Income Total
BT(W)Property Securities Fd 29 1.06 -4.7 11.4 6.7 -2.2 18.7 16.5 3.6 13.2 16.7 4.9 10.0 14.9 3.9 8.3 12.2 - - -
Colonial Fst Sta(W)Prop Sec Fd 2348 1.06 -0.7 6.1 5.4 5.1 9.2 14.3 5.1 8.2 13.3 4.2 8.7 12.8 2.5 7.9 10.5 5.8 7.8 13.6
Deutsche Paladin Prop Securities Fd 675 0.8 -3.2 8.0 4.7 1.5 13.0 14.5 2.6 10.5 13.1 2.9 9.5 12.4 1.0 8.6 9.6 4.3 8.3 12.6
HSBC Property Securities(W)Fd 335 0.568 -5.6 10.9 5.3 -1.0 16.1 15.1 -0.5 13.1 12.6 -0.1 13.1 13.1 -1.7 11.7 10.0 - - 13.1
HSBC Strategic Property(W)Fd 502 0.568 -4.9 8.4 3.5 -3.3 10.9 7.5 -1.3 11.7 10.4 -0.4 11.1 10.7 -0.6 10.8 10.2 - - 11.2
Macquarie Mas Property Securities Fd 257 0.718 -2.3 6.9 4.6 -4.1 10.1 14.2 4.6 8.6 13.2 4.6 8.1 12.8 2.7 7.8 10.5 6.6 6.8 13.5
MLC Invest Trust - Prop Securities Fd 240 0.718 -4.9 10.0 5.1 1.0 13.9 14.9 - 13.4 13.4 0.9 11.9 12.8 - 9.7 9.7 - - -
Portfolio Partners Listed Property Trust 4 0.72 -3.5 9.3 5.8 3.6 11.6 15.2 1.4 13.2 14.6 1.9 11.7 13.6 -0.8 11.2 10.4 2.4 10.2 12.5
UBS Property Securities Fd 528 0.6 0.5 4.8 5.4 6.2 8.3 14.5 9.3 7.2 16.5 9.2 7.3 16.5 4.7 7.6 12.4 6.7 7.4 14.1
Vanguard Property Securities Index Fd 741 0.34 - - 5.1 - - 14.7 - - 13.5 - - 13.0 - - 10.1 - - -
124
ETHICAL FUNDS
AMP Henderson Sust Fut Intl Shar Fund-Cls A 40 1.074 3.1 -1.1 4.2 -14.9 1.0 -13.9 -22.1 1.0 -21.1 - - - - - - - - -
BT(W) Ethical Share Fd 36 1.25 9.8 2.9 12.7 12.9 3.6 6.5 -6.3 2.6 -3.7 - - - - - - - - -
Challenger Socially Responsive Investment Fd 36 1.25 7.2 1.8 9.0 6.5 2.8 9.4 0.6 2.0 2.6 4.8 2.1 6.9 - - - - - -
124
HEDGE FUNDS
Deutsche Strategic Value Fd 228 1.1 6.4 0.1 6.5 -2.4 0.1 2.5 3.9 0.1 3.9 1.7 0.8 2.5 - - - - - -
HFA Conservative Investments Fd(Hdgd) 10 1.9 - - 3.4 - - 5.5 - - 7.8 - - 17.2 - - 32.2 - - -
HFA Diversified Investments Fd(Hdgd) 47 2.02 - - 4.9 - - 8.3 - - 13.3 - - 28.3 - - 56.9 - - -
Submit
158
122
118

Figure 14

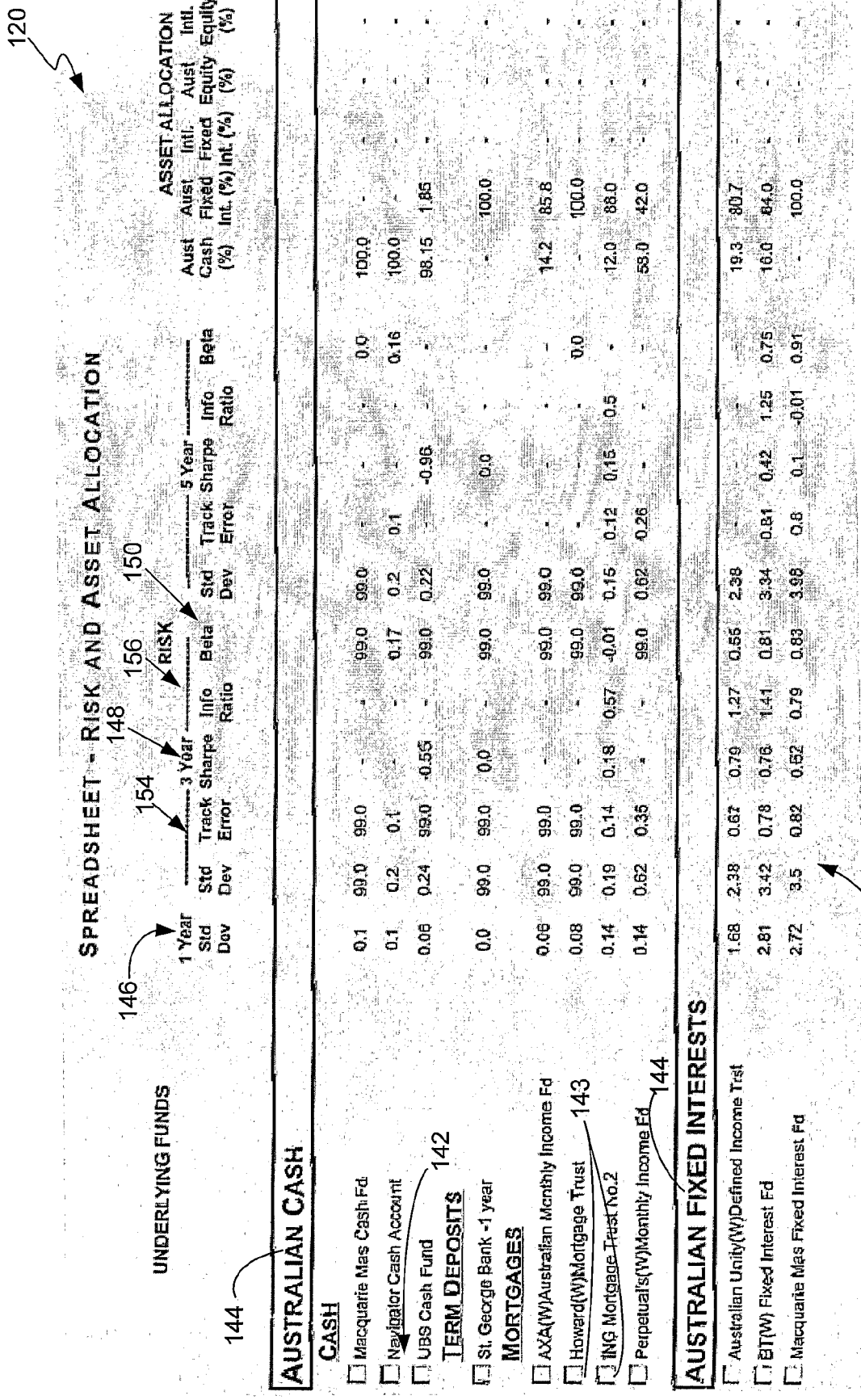
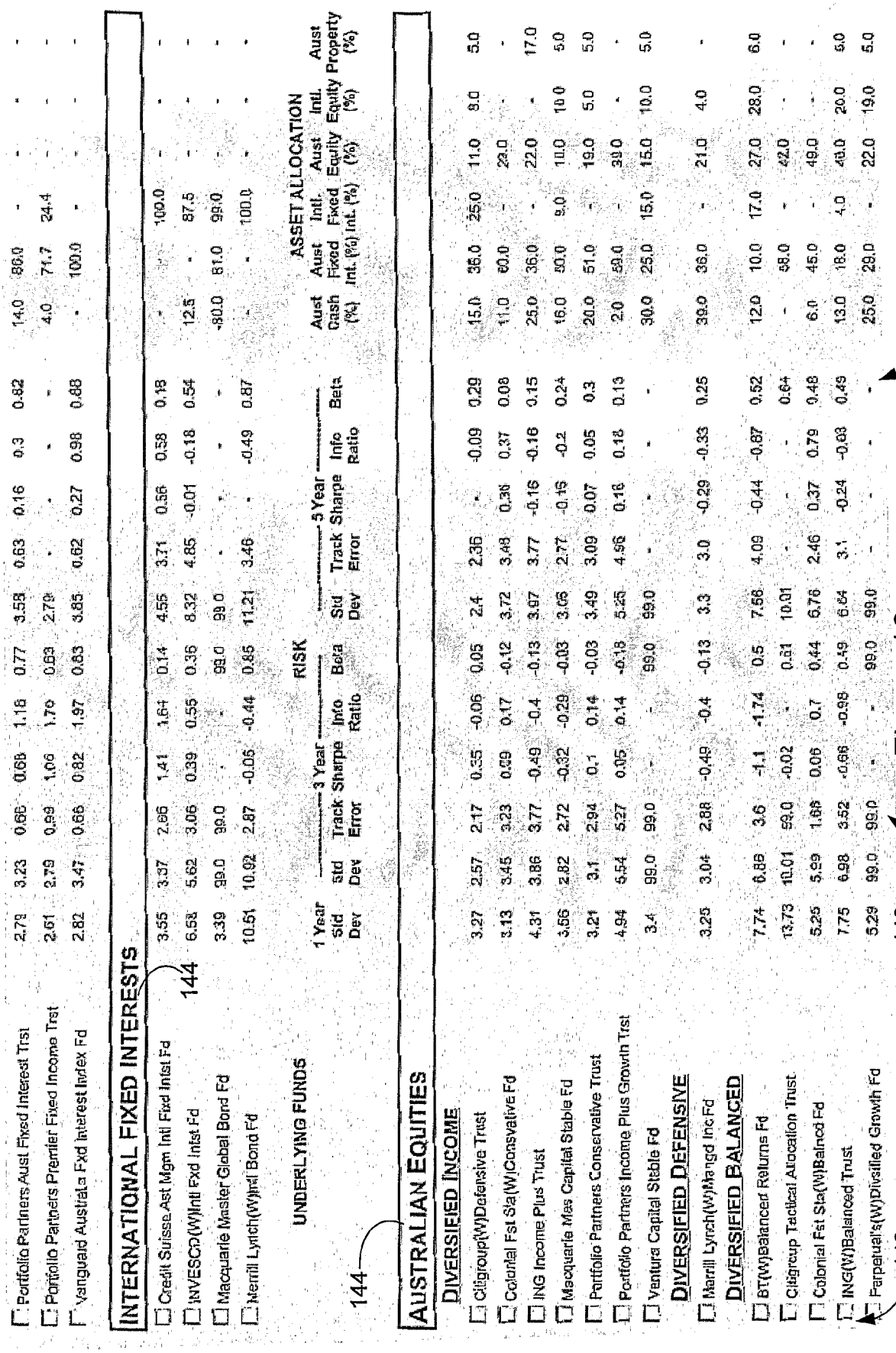

120
SPREADSHEET - RISK AND ASSET ALLOCATION
UNDERLYING FUNDS
146
1 Year Std Dev
154
3 Year Std Dev
Track Error
Sharpe
148
RISK
Info Ratio
Beta
156
150
5 Year Std Dev
Track Error
Sharpe
Info Ratio
Beta
ASSET ALLOCATION
Aust Cash (%)
Aust Fixed Int. (%)
Intl. Fixed Int. (%)
Aust Equity (%)
Intl. Equity (%)
Aust Property (%)
144
AUSTRALIAN CASH
CASH
Macquarie Mas Cash Fd
Navigator Cash Account
UBS Cash Fund
142
TERM DEPOSITS
St. George Bank -1 year
MORTGAGES
AXA(W)Australian Monthly Income Fd
Howard(W)Mortgage Trust
143
ING Mortgage Trust No.2
Perpetual's(W)Monthly Income Fd
144
AUSTRALIAN FIXED INTERESTS
Australian Unity(W)Defined Income Trst
BT(W) Fixed Interest Fd
Macquarie Mas Fixed Interest Fd
140

Figure 15


UNDERLYING FUNDS
RISK
1 Year
3 Year
5 Year
ASSET ALLOCATION
Std Dev
Info Ratio
Beta
Track Error
Sharpe
Aust Cash (%)
Aust Fixed Int. (%)
Intl. Fixed Int. (%)
Aust Equity (%)
Intl. Equity (%)
Aust Property (%)
INTERNATIONAL FIXED INTERESTS
Credit Suisse Ast Mgm Intl Fixed Intst Fd
INVESCO(W)Intl Fxd Intst Fd
Macquarie Master Global Bond Fd
Merrill Lynch(W)Intl Bond Fd
AUSTRALIAN EQUITIES
DIVERSIFIED INCOME
Citigroup(W)Defensive Trust
Colonial Fst Sta(W)Consvative Fd
ING Income Plus Trust
Macquarie Mas Capital Stable Fd
Portfolio Partners Conservative Trust
Portfolio Partners Income Plus Growth Trst
Ventura Capital Stable Fd
DIVERSIFIED DEFENSIVE
Merrill Lynch(W)Mangd Inc Fd
DIVERSIFIED BALANCED
BT(W)Balanced Returns Fd
Citigroup Tactical Allocation Trust
Colonial Fst Sta(W)Balncd Fd
ING(W)Balanced Trust
Perpetual's(W)Diversified Growth Fd
Portfolio Partners Aust Fixed Interest Trst
Portfolio Partners Premier Fixed Income Trst
Vanguard Australia Fxd Interest Index Fd
144
144
140
142
120
Figure 16

UNDERLYING FUNDS	RISK												ASSET ALLOCATION					
	1 Year	3 Year					5 Year											
	Std Dev	Std Dev	Track Error	Sharpe	Info Ratio	Beta	Std Dev	Track Error	Sharpe	Info Ratio	Beta	Aust Cash (%)	Aust Fixed Int. (%)	Int. Fixed Int. (%)	Aust Equity (%)	Intl Equity (%)	Aust Property (%)
Portfolio Partners Balanced Trst	6.42	5.84	2.04	-0.35	-0.56	0.42	5.84	-	-	-	-	11.0	35.0	-	39.0	9.0	5.0
Ventura Diversified 50 Fund	6.03	99.0	99.0	-	-	99.0	99.0	-	-	-	-	15.0	22.0	13.0	20.0	20.0	10.0
DIVERSIFIED GROWTH																	
AMP Henderson Divsifd Grow Fnd-Cls A Units	8.64	7.3	2.78	-0.97	-2.04	0.87	7.93	4.27	-0.37	-0.74	0.54	3.0	16.0	6.0	40.0	28.0	7.0
BT (W) Future Goals Fd	9.92	9.19	4.88	-1.17	-1.81	0.89	9.19	5.52	-	-0.68	0.0	6.0	4.0	7.0	36.0	38.0	9.0
BT(W)Active Balanced Fd	9.86	8.19	3.54	-0.82	-1.46	0.81	8.0	3.37	-0.32	-0.85	0.59	6.0	20.0	4.0	40.0	23.0	7.0
Citigroup Diversified Trust	7.88	6.55	3.6	-0.27	-0.41	0.41	6.75	3.44	-0.08	-0.32	0.45	10.0	17.0	9.0	23.0	20.0	15.0
Colonial Fst Sta (W) Divsified Fd	8.54	7.79	3.79	-0.71	-1.1	0.56	6.71	4.18	-0.09	-0.28	0.0	11.0	16.0	5.0	31.0	32.0	5.0
Credit Suisse Ast Mgm Capital Gro Fd	9.6	8.24	3.84	-0.85	-1.43	0.61	8.71	3.65	-0.16	-0.48	0.63	4.0	17.0	4.0	37.0	28.0	9.0
HSBC Diversified Growth (W) Fd	10.04	8.4	3.04	-1.03	-1.78	0.83	8.43	3.66	-0.41	-1.04	0.62	6.0	53.0	35.0	3.0	-	3.0
ING Tax Effective Income Trust	6.73	7.3	5.22	0.65	1.02	0.35	7.89	5.42	0.35	0.44	0.41	10.0	9.0	-	50.0	-	31.0
IOOF (W) Balanced Trust	9.17	8.04	3.33	-0.49	-0.78	0.59	8.04	0.0	-	0.0	-	1.0	-	-	99.0	-	-
Macquarie Mes Balanced Fd	8.27	7.0	3.33	-0.68	-0.87	0.5	7.1	3.34	-0.25	-0.63	0.5	2.0	29.0	9.0	29.0	21.0	10.0
Merrill Lynch (W) Balanced Fd	10.51	9.03	3.77	-0.85	-1.53	0.68	8.53	4.28	-0.33	-0.71	0.6	6.0	13.0	2.0	40.0	30.0	9.0
MLC Investment Trust - Balanced Fd	8.96	7.74	3.04	-0.62	-1.21	0.57	8.0	2.9	-0.18	-0.6	0.59	0.9	15.4	13.2	32.9	33.4	3.6
Perpetual's (W) Balanced Growth Fd	8.14	7.26	3.0	-0.62	-1.09	0.54	7.79	3.18	-0.02	-0.16	0.55	4.0	18.1	-	47.0	23.1	6.8
Portfolio Partners Diversified Trust	9.12	7.89	3.37	-0.68	-1.14	0.57	7.76	3.11	-0.2	-0.61	0.57	1.0	25.0	-	48.0	20.0	6.0
UBS Balanced Fd	7.62	6.39	2.44	0.03	0.55	0.46	6.44	2.44	0.25	0.46	0.46	9.0	17.0	7.0	34.0	25.0	8.0
Ventura Growth 70 Fd	8.8	99.0	99.0	-	-	99.0	99.0	-	-	-	-	5.0	15.0	10.0	32.0	30.0	8.0
Zurich Investmnt Mangd Growth Fund	7.78	6.33	3.14	-0.79	-1.24	0.45	6.84	3.14	-0.2	-0.59	0.48	7.0	25.0	-	37.0	25.0	6.0
DIVERSIFIED AGGRESSIVE																	
BT (W) Split Growth Fd	12.73	11.89	8.53	-1.75	-2.1	0.89	11.69	11.09	-	-0.84	0.84	3.0	-	-	18.0	78.0	-
Colonial Fst State (W) High Growth Fund	10.99	11.35	5.07	-0.73	-1.18	0.84	11.35	-	-	-	-	6.0	-	-	51.2	42.8	-
Fidelity Perpetual (W) Split Gro Fd	11.9	10.64	6.81	-1.26	-1.66	0.76	10.64	7.66	-	-0.67	0.75	3.0	1.0	-	39.0	57.0	1.0
ING (W) High Growth Trust	11.56	99.0	99.0	-	-	99.0	99.0	-	-	-	-	2.0	-	-	51.0	47.0	-
IMPUTATION																	
Aberdeen Financials Fd	13.39	18.97	10.11	0.25	0.78	1.14	16.25	10.83	0.25	0.41	1.04	1.7	-	-	68.3	-	-

140 142 120

Figure 17

| | | |

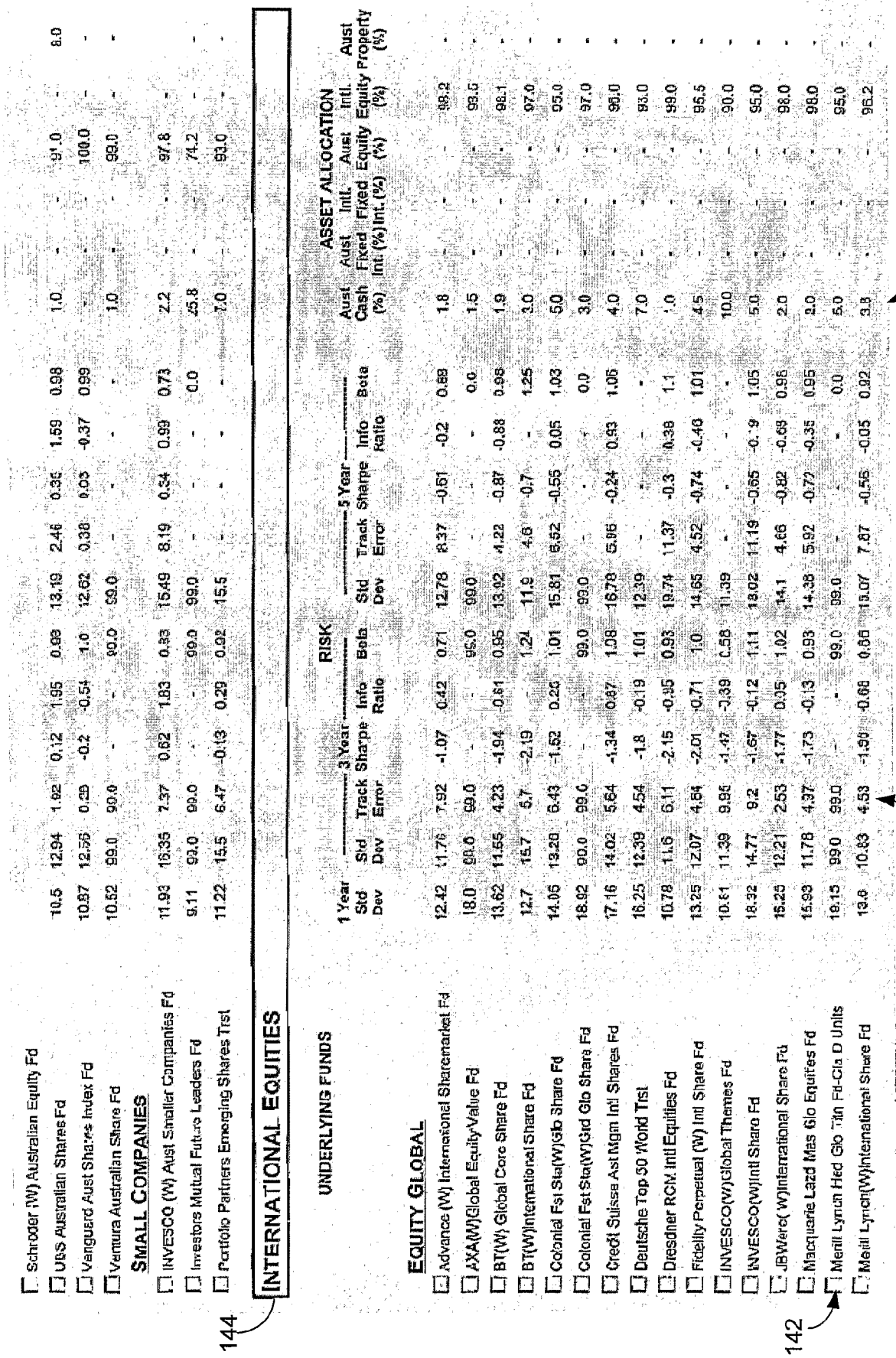

Schroder (W) Australian Equity Fd
UBS Australian Shares Fd
Vanguard Aust Shares Index Fd
Ventura Australian Share Fd
SMALL COMPANIES
INVESCO (W) Aust Smaller Companies Fd
Investors Mutual Future Leaders Fd
Portfolio Partners Emerging Shares Trst
INTERNATIONAL EQUITIES
UNDERLYING FUNDS
RISK
ASSET ALLOCATION
1 Year
3 Year
5 Year
Std Dev
Track Error
Sharpe
Info Ratio
Beta
Aust Cash (%)
Aust Fixed Int. (%)
Intl. Fixed Int. (%)
Aust Equity (%)
Intl. Equity (%)
Aust Property (%)
EQUITY GLOBAL
Advance (W) International Sharemarket Fd
AXA(W)Global EquityValue Fd
BT(W) Global Core Share Fd
BT(W)International Share Fd
Colonial Fst Sta(W)Glb Share Fd
Colonial Fst Sta(W)Gld Glb Share Fd
Credit Suisse Ast Mgm Intl Shares Fd
Deutsche Top 50 World Trst
Dresdner RCM Intl Equities Fd
Fidelity Perpetual (W) Intl Share Fd
INVESCO(W)Global Themes Fd
INVESCO(W)Intl Share Fd
JBWere(W)International Share Fd
Macquarie Lazd Mas Glo Equities Fd
Merill Lynch Hed Glo Tkn Fd-Cls D Units
Merill Lynch(W)International Share Fd
140
142
144
120

Figure 19

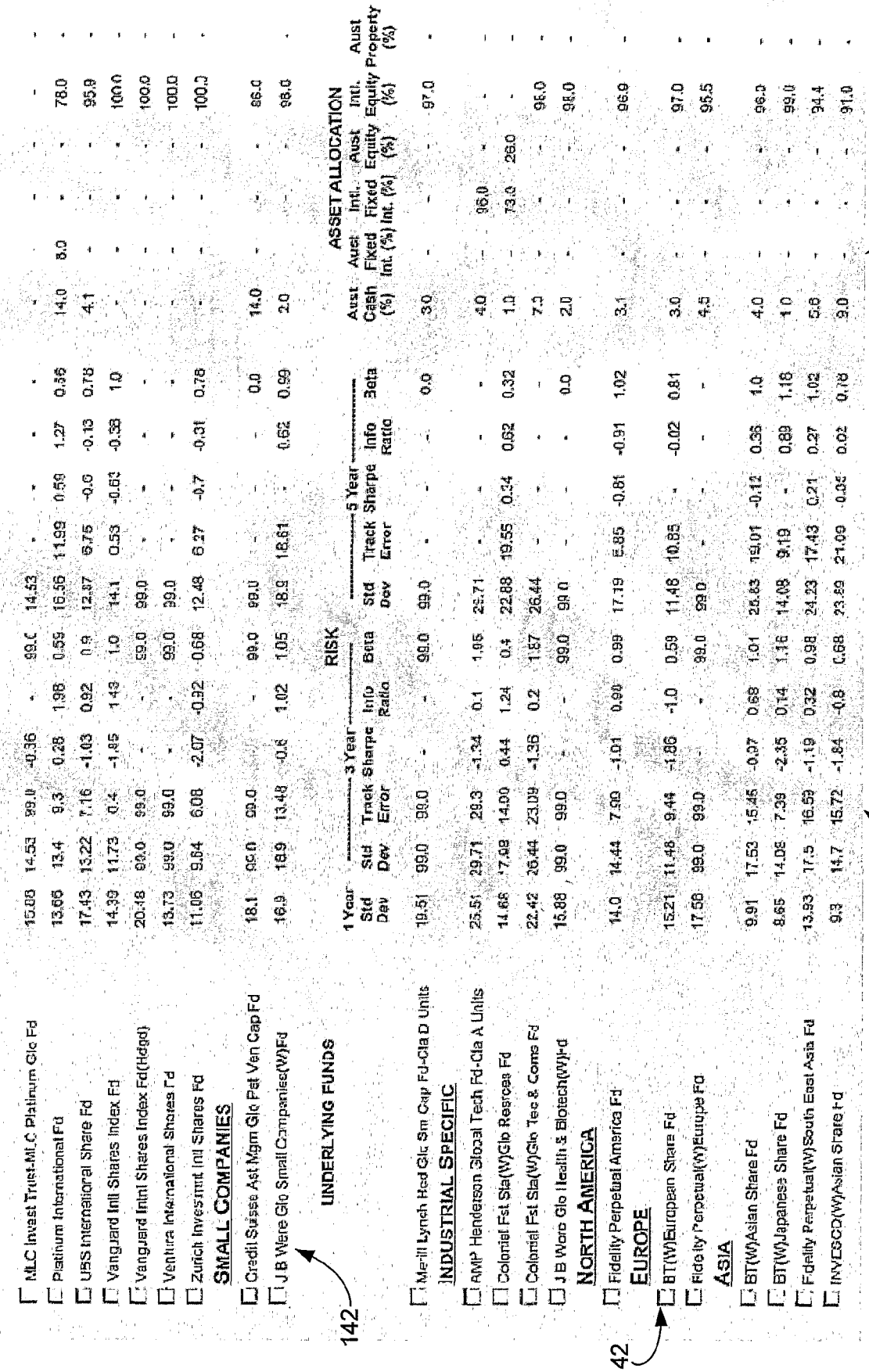

UNDERLYING FUNDS
RISK
ASSET ALLOCATION
1 Year
3 Year
5 Year
Std Dev
Track Error
Sharpe
Info Ratio
Beta
Aust Cash (%)
Aust Fixed Int. (%)
Intl. Fixed Int. (%)
Aust Equity (%)
Intl. Equity (%)
Aust Property (%)
MLC Invest Trust-MLC Platinum Glo Fd
Platinum International Fd
UBS International Share Fd
Vanguard Intl Shares Index Fd
Vanguard Intnl Shares Index Fd(Hdgd)
Ventura International Shares Fd
Zurich Investment Intl Shares Fd
SMALL COMPANIES
Credit Suisse Ast Mgm Glo Pat Ven Cap Fd
J B Were Glo Small Companies(W)Fd
INDUSTRIAL SPECIFIC
Merill Lynch Hed Glo Sm Cap Fd-Cla D Units
AMP Henderson Global Tech Fd-Cla A Units
Colonial Fst Sta(W)Glo Resrces Fd
Colonial Fst Sta(W)Glo Tec & Coms Fd
J B Were Glo Health & Biotech(W)Fd
NORTH AMERICA
Fidelity Perpetual America Fd
EUROPE
BT(W)European Share Fd
Fidelity Perpetual(W)Europe Fd
ASIA
BT(W)Asian Share Fd
BT(W)Japanese Share Fd
Fidelity Perpetual(W)South East Asia Fd
INVESCO(W)Asian Share Fd
142
140
120

Figure 20

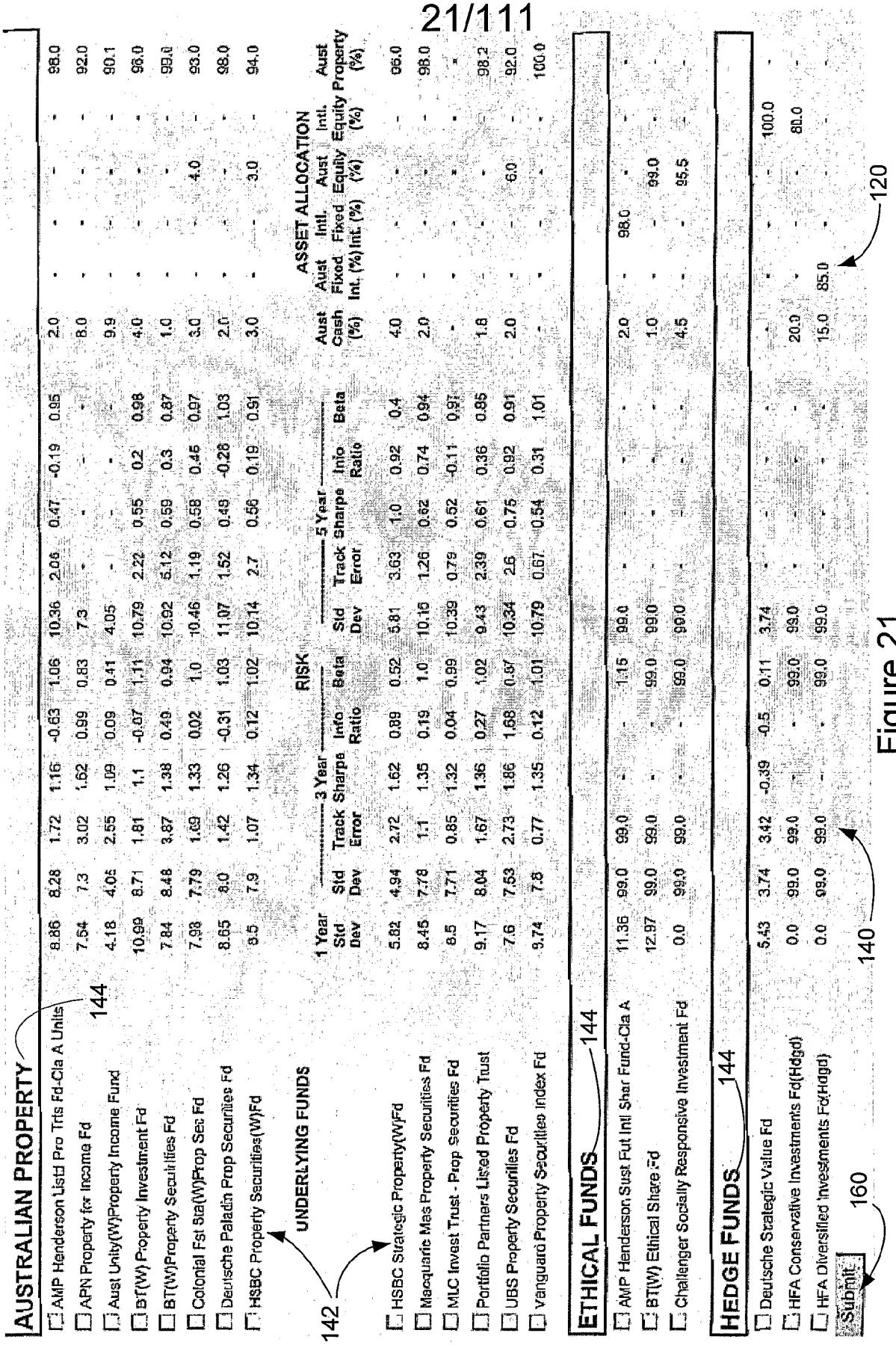

AUSTRALIAN PROPERTY
144
AMP Henderson Listd Pro Trls Fd-Cls A Units
APN Property for Income Fd
Aust Unity(W)Property Income Fund
BT(W) Property Investment Fd
BT(W)Property Securities Fd
Colonial Fst Sta(W)Prop Sec Fd
Deutsche Paladin Prop Securities Fd
HSBC Property Securities(W)Fd
UNDERLYING FUNDS
142
RISK
1 Year
3 Year
5 Year
Std Dev
Track Error
Sharpe
Info Ratio
Beta
ASSET ALLOCATION
Aust Cash (%)
Aust Fixed Int. (%)
Intl. Fixed Int. (%)
Aust Equity (%)
Intl. Equity (%)
Aust Property (%)
HSBC Strategic Property(W)Fd
Macquarie Mas Property Securities Fd
MLC Invest Trust - Prop Securities Fd
Portfolio Partners Listed Property Trust
UBS Property Securities Fd
Vanguard Property Securities Index Fd
ETHICAL FUNDS
144
AMP Henderson Sust Fut Intl Shar Fund-Cls A
BT(W) Ethical Share Fd
Challenger Socially Responsive Investment Fd
HEDGE FUNDS
144
Deutsche Strategic Value Fd
HFA Conservative Investments Fd(Hdgd)
HFA Diversified Investments Fd(Hdgd)
Submit
160
140
120

Figure 21

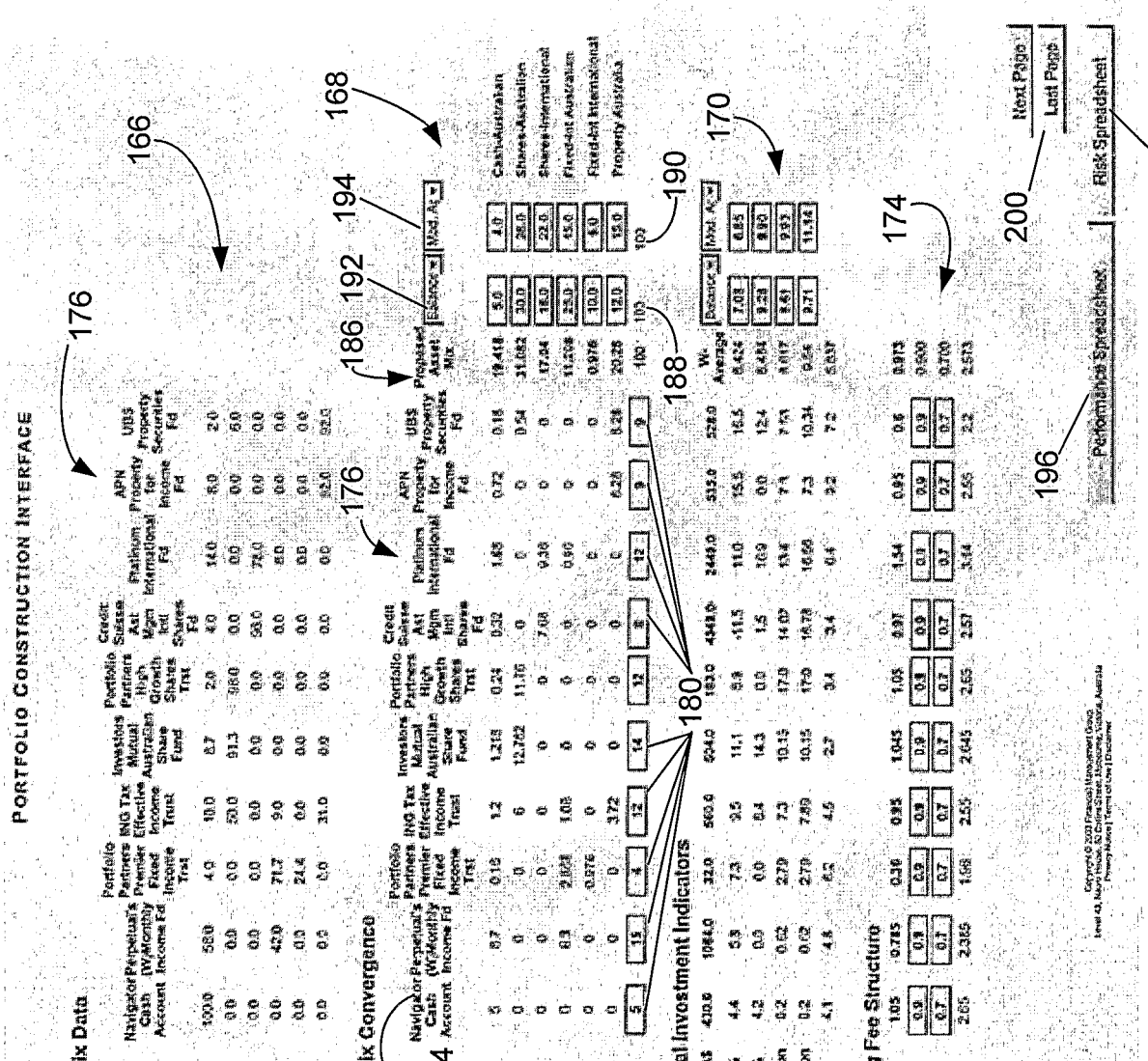

PORTFOLIO CONSTRUCTION INTERFACE
Table 1. Asset Mix Data
Table 2. Asset Mix Convergance
Table 3. Historical Investment Indicators
Table 4. Ongoing Fee Structure
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Performance Spreadsheet
Risk Spreadsheet
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Figure 22

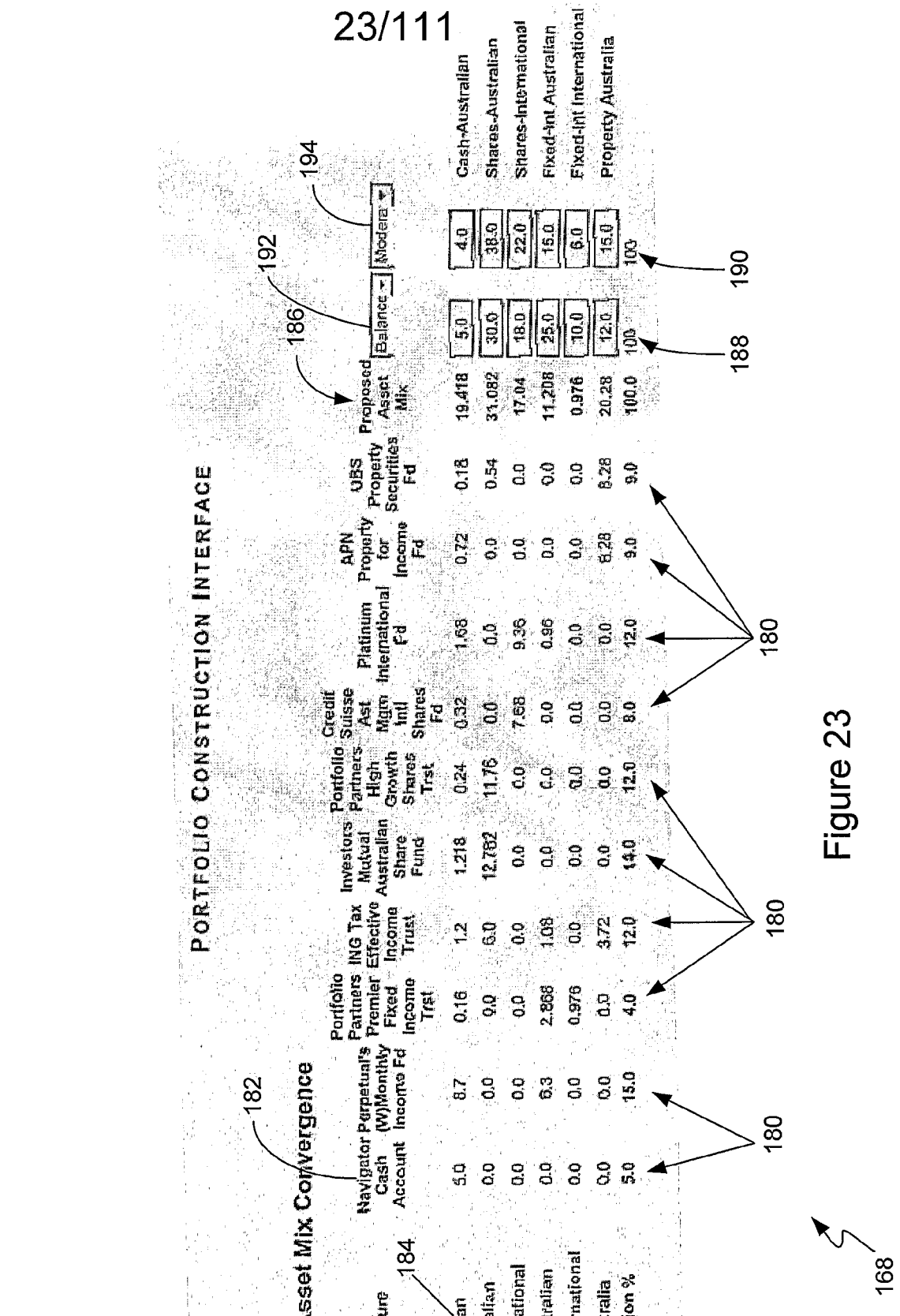

PORTFOLIO CONSTRUCTION INTERFACE
Table 2. Asset Mix Convergence
178
182
184
186
188
190
192
194
168
180
Market Exposure
Navigator Cash Account
Perpetual's (W)Monthly Income Fd
Portfolio Partners Premier Fixed Income Trst
ING Tax Effective Income Trust
Investors Mutual Australian Share Fund
Portfolio Partners High Growth Shares Trst
Credit Suisse Ast Mgm Intl Shares Fd
Platinum International Fd
APN Property for Income Fd
UBS Property Securities Fd
Proposed Asset Mix
Balance
Moderate
Cash-Australian
Shares-Australian
Shares-International
Fixed-Int Australian
Fixed-Int International
Property Australia
Asset Allocation %
5.0 8.7 0.16 1.2 1.218 0.24 0.32 1.68 0.72 0.18 19.418 5.0 4.0
0.0 0.0 0.0 6.0 12.782 11.76 0.0 0.0 0.0 0.54 31.082 30.0 38.0
0.0 0.0 0.0 0.0 0.0 0.0 7.68 9.36 0.0 0.0 17.04 18.0 22.0
0.0 6.3 2.868 1.08 0.0 0.0 0.0 0.96 0.0 0.0 11.208 25.0 15.0
0.0 0.0 0.976 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.976 10.0 6.0
0.0 0.0 0.0 3.72 0.0 0.0 0.0 0.0 6.28 6.28 20.28 12.0 15.0
5.0 15.0 4.0 12.0 14.0 12.0 8.0 12.0 9.0 9.0 100.0 100 100

Figure 23

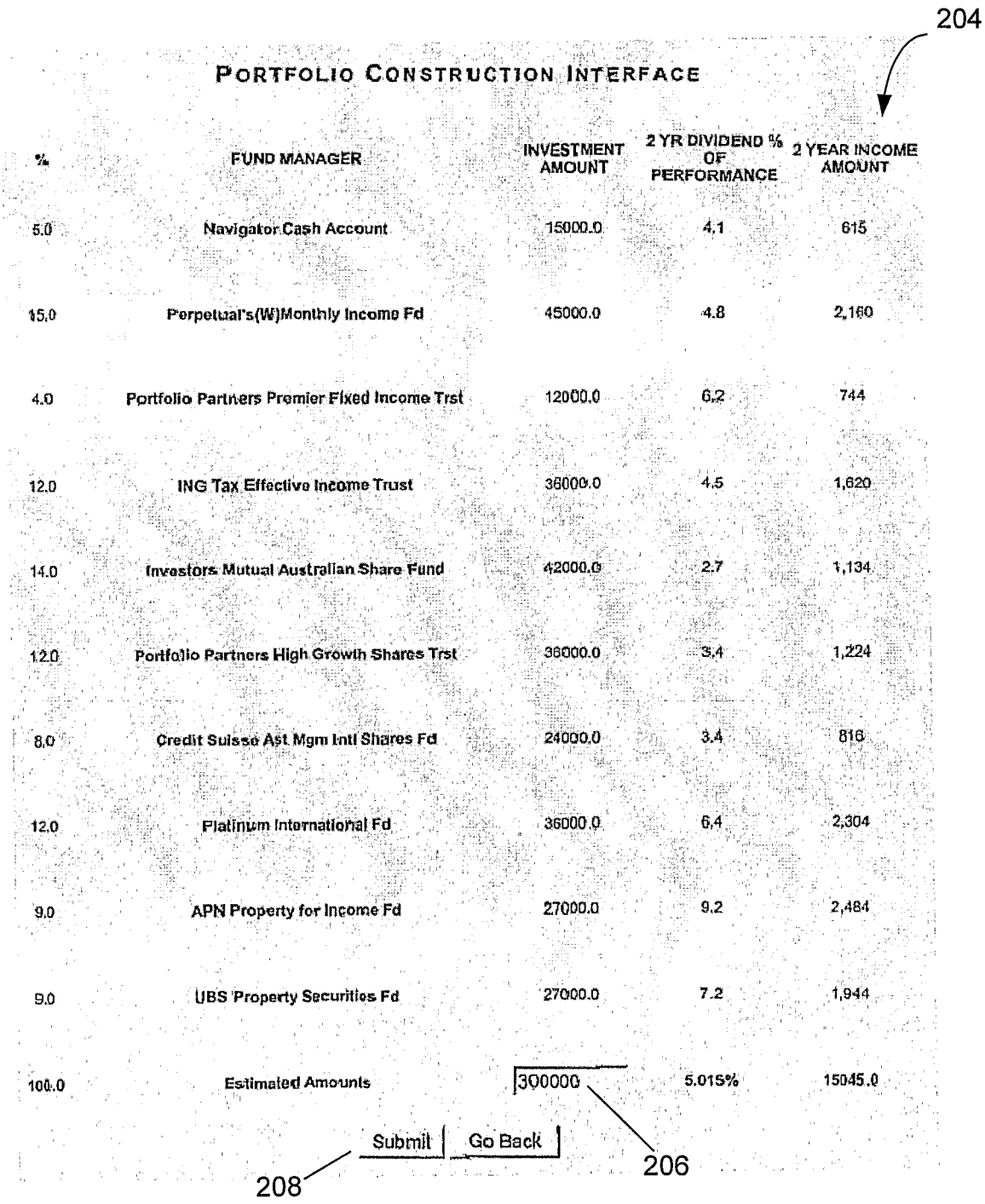

204
PORTFOLIO CONSTRUCTION INTERFACE
% FUND MANAGER INVESTMENT AMOUNT 2 YR DIVIDEND % OF PERFORMANCE 2 YEAR INCOME AMOUNT
5.0 Navigator Cash Account 15000.0 4.1 615
15.0 Perpetual's(W)Monthly Income Fd 45000.0 4.8 2,160
4.0 Portfolio Partners Premier Fixed Income Trst 12000.0 6.2 744
12.0 ING Tax Effective Income Trust 36000.0 4.5 1,620
14.0 Investors Mutual Australian Share Fund 42000.0 2.7 1,134
12.0 Portfolio Partners High Growth Shares Trst 36000.0 3.4 1,224
8.0 Credit Suisse Ast Mgm Intl Shares Fd 24000.0 3.4 816
12.0 Platinum International Fd 36000.0 6.4 2,304
9.0 APN Property for Income Fd 27000.0 9.2 2,484
9.0 UBS Property Securities Fd 27000.0 7.2 1,944
100.0 Estimated Amounts 300000 5.015% 15045.0
Submit
Go Back
208
206

Figure 24

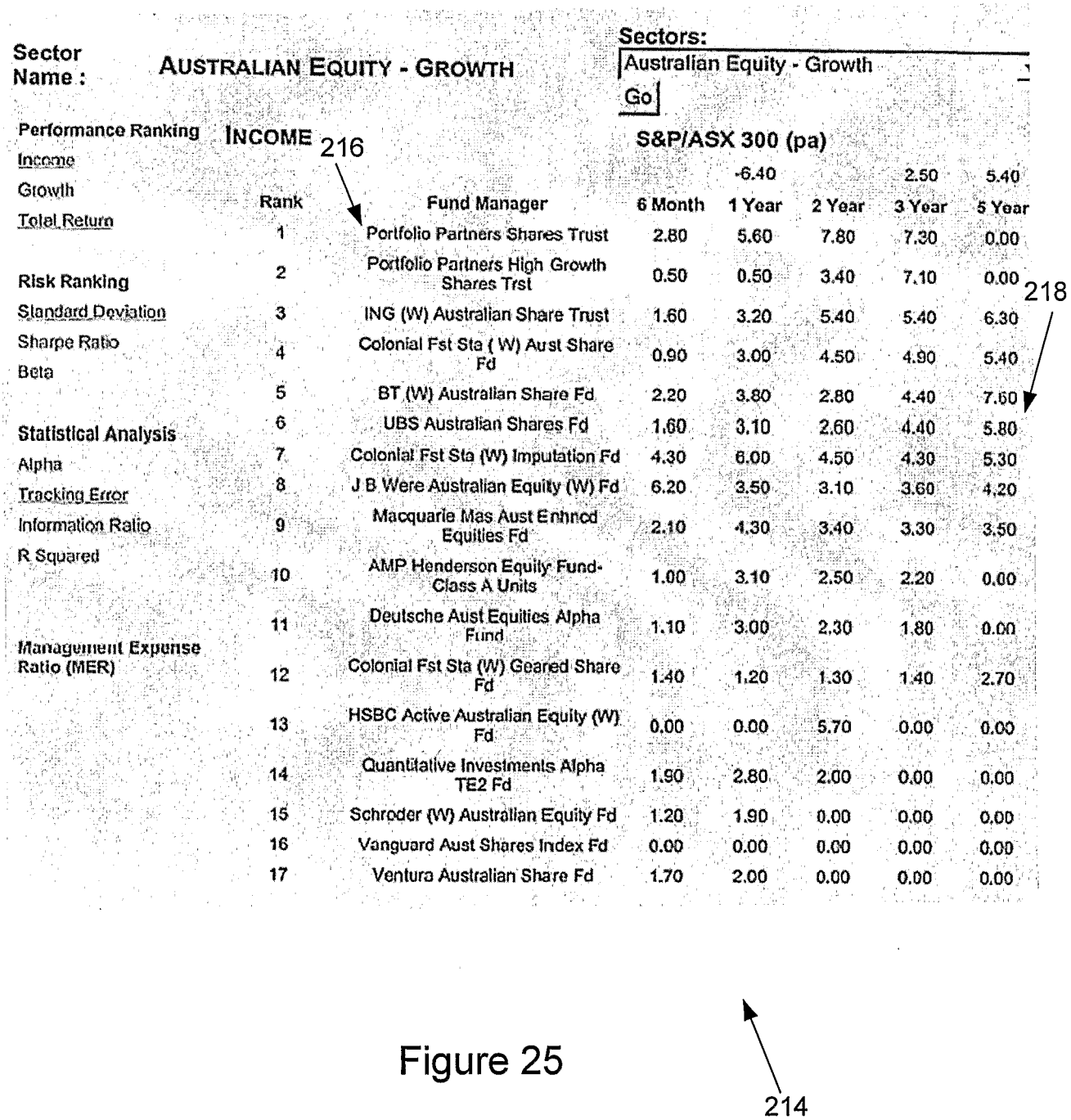

Sector Name :
AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
INCOME
216
S&P/ASX 300 (pa)
Income
Growth
Total Return
-6.40
2.50
5.40
Rank
Fund Manager
6 Month
1 Year
2 Year
3 Year
5 Year
1 Portfolio Partners Shares Trust 2.80 5.60 7.80 7.30 0.00
2 Portfolio Partners High Growth Shares Trst 0.50 0.50 3.40 7.10 0.00
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
3 ING (W) Australian Share Trust 1.60 3.20 5.40 5.40 6.30
4 Colonial Fst Sta (W) Aust Share Fd 0.90 3.00 4.50 4.90 5.40
5 BT (W) Australian Share Fd 2.20 3.80 2.80 4.40 7.60
218
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
6 UBS Australian Shares Fd 1.60 3.10 2.60 4.40 5.80
7 Colonial Fst Sta (W) Imputation Fd 4.30 6.00 4.50 4.30 5.30
8 J B Were Australian Equity (W) Fd 6.20 3.50 3.10 3.60 4.20
9 Macquarie Mas Aust Enhncd Equities Fd 2.10 4.30 3.40 3.30 3.50
10 AMP Henderson Equity Fund-Class A Units 1.00 3.10 2.50 2.20 0.00
11 Deutsche Aust Equities Alpha Fund 1.10 3.00 2.30 1.80 0.00
Management Expense Ratio (MER)
12 Colonial Fst Sta (W) Geared Share Fd 1.40 1.20 1.30 1.40 2.70
13 HSBC Active Australian Equity (W) Fd 0.00 0.00 5.70 0.00 0.00
14 Quantitative Investments Alpha TE2 Fd 1.90 2.80 2.00 0.00 0.00
15 Schroder (W) Australian Equity Fd 1.20 1.90 0.00 0.00 0.00
16 Vanguard Aust Shares Index Fd 0.00 0.00 0.00 0.00 0.00
17 Ventura Australian Share Fd 1.70 2.00 0.00 0.00 0.00
214

Figure 25

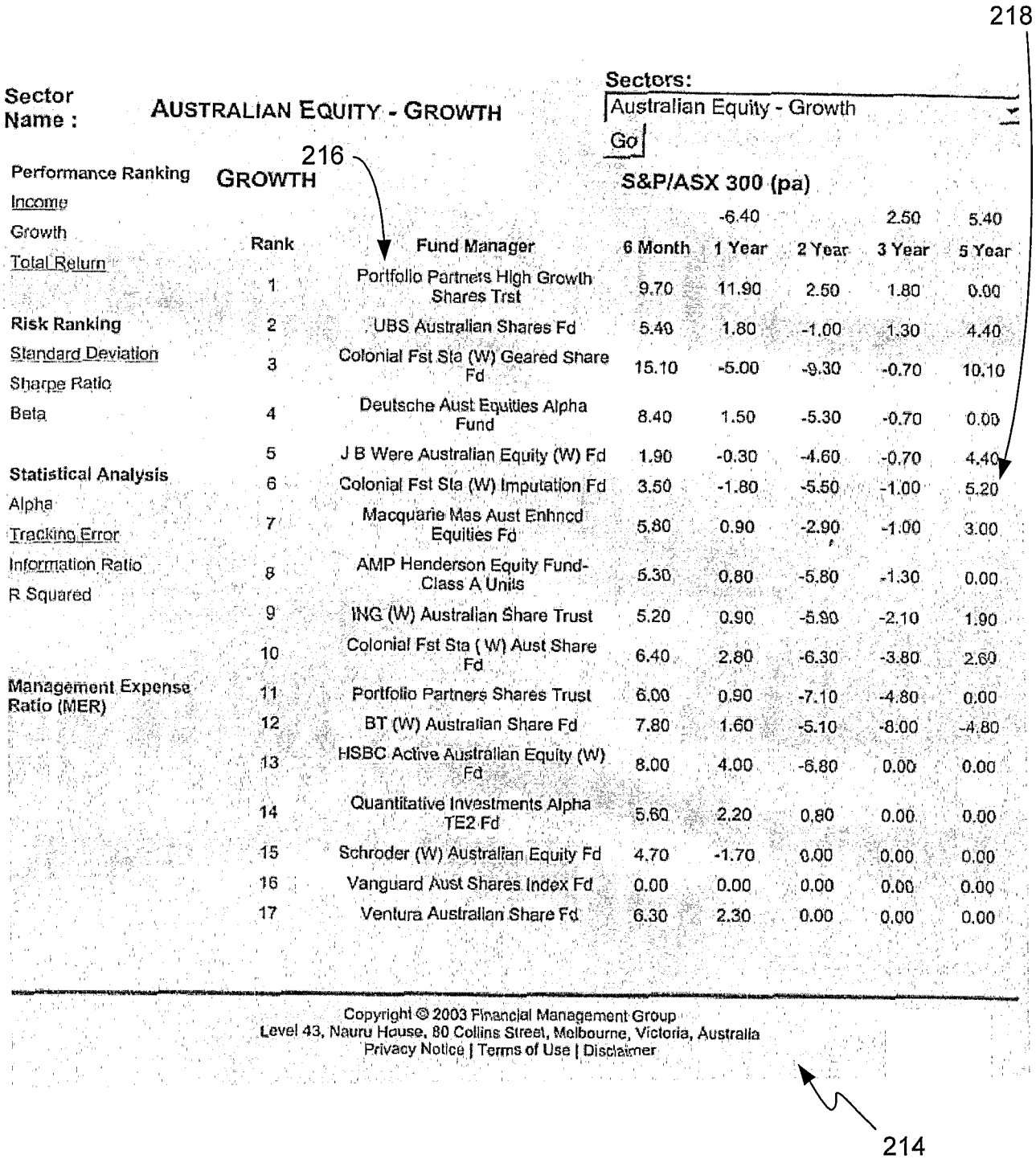

218
Sector Name : AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
216
Performance Ranking
Income
Growth
Total Return
GROWTH
S&P/ASX 300 (pa)
-6.40
2.50
5.40
Rank
Fund Manager
6 Month
1 Year
2 Year
3 Year
5 Year
1 Portfolio Partners High Growth Shares Trst 9.70 11.90 2.50 1.80 0.00
2 UBS Australian Shares Fd 5.40 1.80 -1.00 1.30 4.40
3 Colonial Fst Sta (W) Geared Share Fd 15.10 -5.00 -9.30 -0.70 10.10
4 Deutsche Aust Equities Alpha Fund 8.40 1.50 -5.30 -0.70 0.00
5 J B Were Australian Equity (W) Fd 1.90 -0.30 -4.60 -0.70 4.40
6 Colonial Fst Sta (W) Imputation Fd 3.50 -1.80 -5.50 -1.00 5.20
7 Macquarie Mas Aust Enhncd Equities Fd 5.80 0.90 -2.90 -1.00 3.00
8 AMP Henderson Equity Fund-Class A Units 5.30 0.80 -5.80 -1.30 0.00
9 ING (W) Australian Share Trust 5.20 0.90 -5.90 -2.10 1.90
10 Colonial Fst Sta (W) Aust Share Fd 6.40 2.80 -6.30 -3.80 2.60
11 Portfolio Partners Shares Trust 6.00 0.90 -7.10 -4.80 0.00
12 BT (W) Australian Share Fd 7.80 1.60 -5.10 -8.00 -4.80
13 HSBC Active Australian Equity (W) Fd 8.00 4.00 -6.80 0.00 0.00
14 Quantitative Investments Alpha TE2 Fd 5.60 2.20 0.80 0.00 0.00
15 Schroder (W) Australian Equity Fd 4.70 -1.70 0.00 0.00 0.00
16 Vanguard Aust Shares Index Fd 0.00 0.00 0.00 0.00 0.00
17 Ventura Australian Share Fd 6.30 2.30 0.00 0.00 0.00
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Management Expense Ratio (MER)
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Figure 26

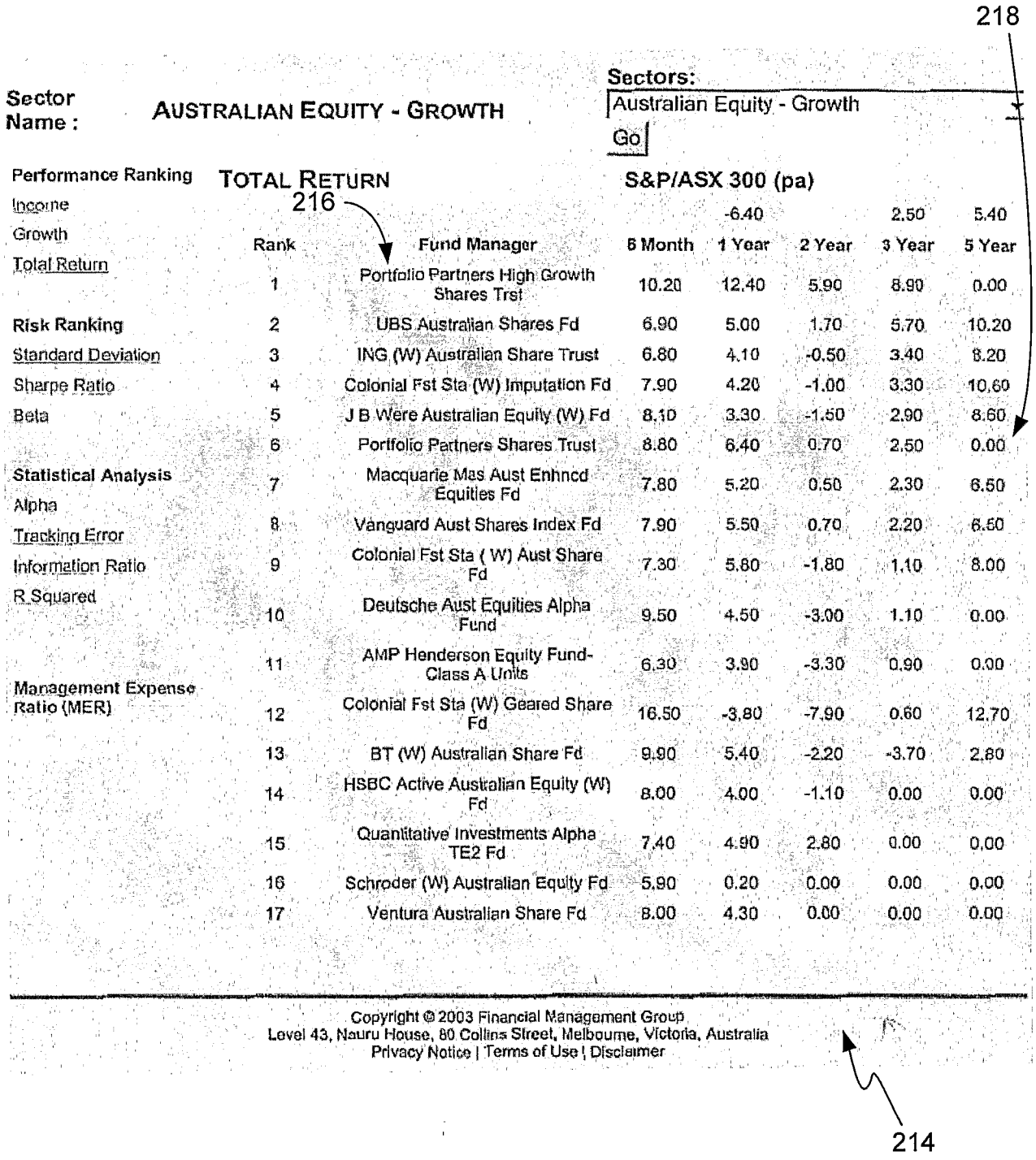

218
Sector Name : AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
TOTAL RETURN
216
S&P/ASX 300 (pa)
-6.40
2.50
5.40
Rank
Fund Manager
6 Month
1 Year
2 Year
3 Year
5 Year
1 Portfolio Partners High Growth Shares Trst 10.20 12.40 5.90 8.90 0.00
2 UBS Australian Shares Fd 6.90 5.00 1.70 5.70 10.20
3 ING (W) Australian Share Trust 6.80 4.10 -0.50 3.40 8.20
4 Colonial Fst Sta (W) Imputation Fd 7.90 4.20 -1.00 3.30 10.60
5 J B Were Australian Equity (W) Fd 8.10 3.30 -1.50 2.90 8.60
6 Portfolio Partners Shares Trust 8.80 6.40 0.70 2.50 0.00
7 Macquarie Mas Aust Enhncd Equities Fd 7.80 5.20 0.50 2.30 6.50
8 Vanguard Aust Shares Index Fd 7.90 5.50 0.70 2.20 6.60
9 Colonial Fst Sta (W) Aust Share Fd 7.30 5.60 -1.80 1.10 8.00
10 Deutsche Aust Equities Alpha Fund 9.50 4.50 -3.00 1.10 0.00
11 AMP Henderson Equity Fund-Class A Units 6.30 3.90 -3.30 0.90 0.00
12 Colonial Fst Sta (W) Geared Share Fd 16.50 -3.80 -7.90 0.60 12.70
13 BT (W) Australian Share Fd 9.90 5.40 -2.20 -3.70 2.80
14 HSBC Active Australian Equity (W) Fd 8.00 4.00 -1.10 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 7.40 4.90 2.80 0.00 0.00
16 Schroder (W) Australian Equity Fd 5.90 0.20 0.00 0.00 0.00
17 Ventura Australian Share Fd 8.00 4.30 0.00 0.00 0.00
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Figure 27

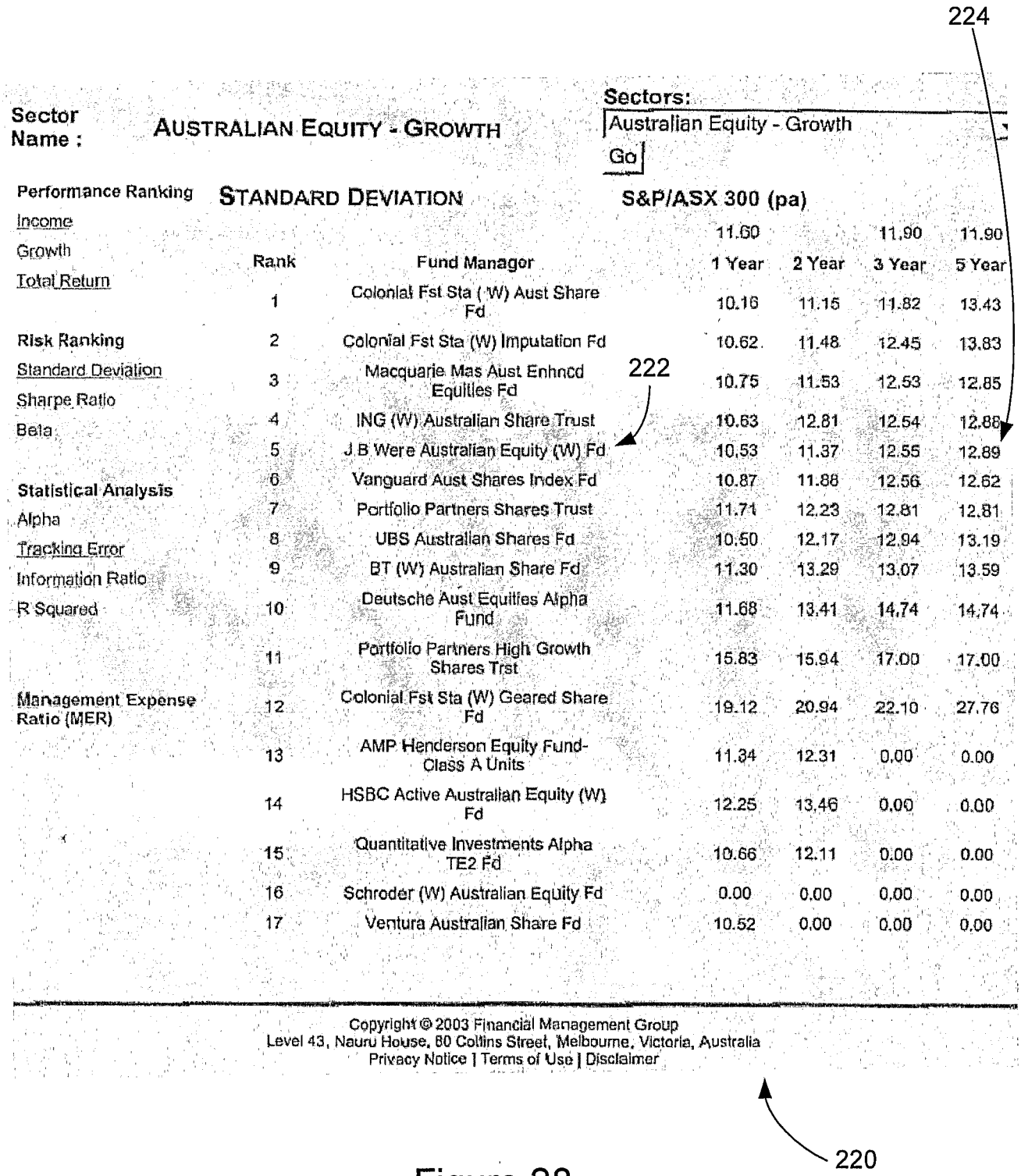

224
Sector Name : AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
STANDARD DEVIATION
S&P/ASX 300 (pa)
11.60 11.90 11.90
Rank
Fund Manager
1 Year
2 Year
3 Year
5 Year
1 Colonial Fst Sta (W) Aust Share Fd 10.16 11.15 11.82 13.43
2 Colonial Fst Sta (W) Imputation Fd 10.62 11.48 12.45 13.83
3 Macquarie Mas Aust Enhncd Equities Fd 10.75 11.53 12.53 12.85
4 ING (W) Australian Share Trust 10.63 12.81 12.54 12.88
5 J.B Were Australian Equity (W) Fd 10.53 11.37 12.55 12.89
6 Vanguard Aust Shares Index Fd 10.87 11.88 12.56 12.62
7 Portfolio Partners Shares Trust 11.71 12.23 12.81 12.81
8 UBS Australian Shares Fd 10.50 12.17 12.94 13.19
9 BT (W) Australian Share Fd 11.30 13.29 13.07 13.59
10 Deutsche Aust Equities Alpha Fund 11.68 13.41 14.74 14.74
11 Portfolio Partners High Growth Shares Trst 15.83 15.94 17.00 17.00
12 Colonial Fst Sta (W) Geared Share Fd 19.12 20.94 22.10 27.76
13 AMP Henderson Equity Fund-Class A Units 11.34 12.31 0.00 0.00
14 HSBC Active Australian Equity (W) Fd 12.25 13.46 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 10.66 12.11 0.00 0.00
16 Schroder (W) Australian Equity Fd 0.00 0.00 0.00 0.00
17 Ventura Australian Share Fd 10.52 0.00 0.00 0.00
222
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Figure 28

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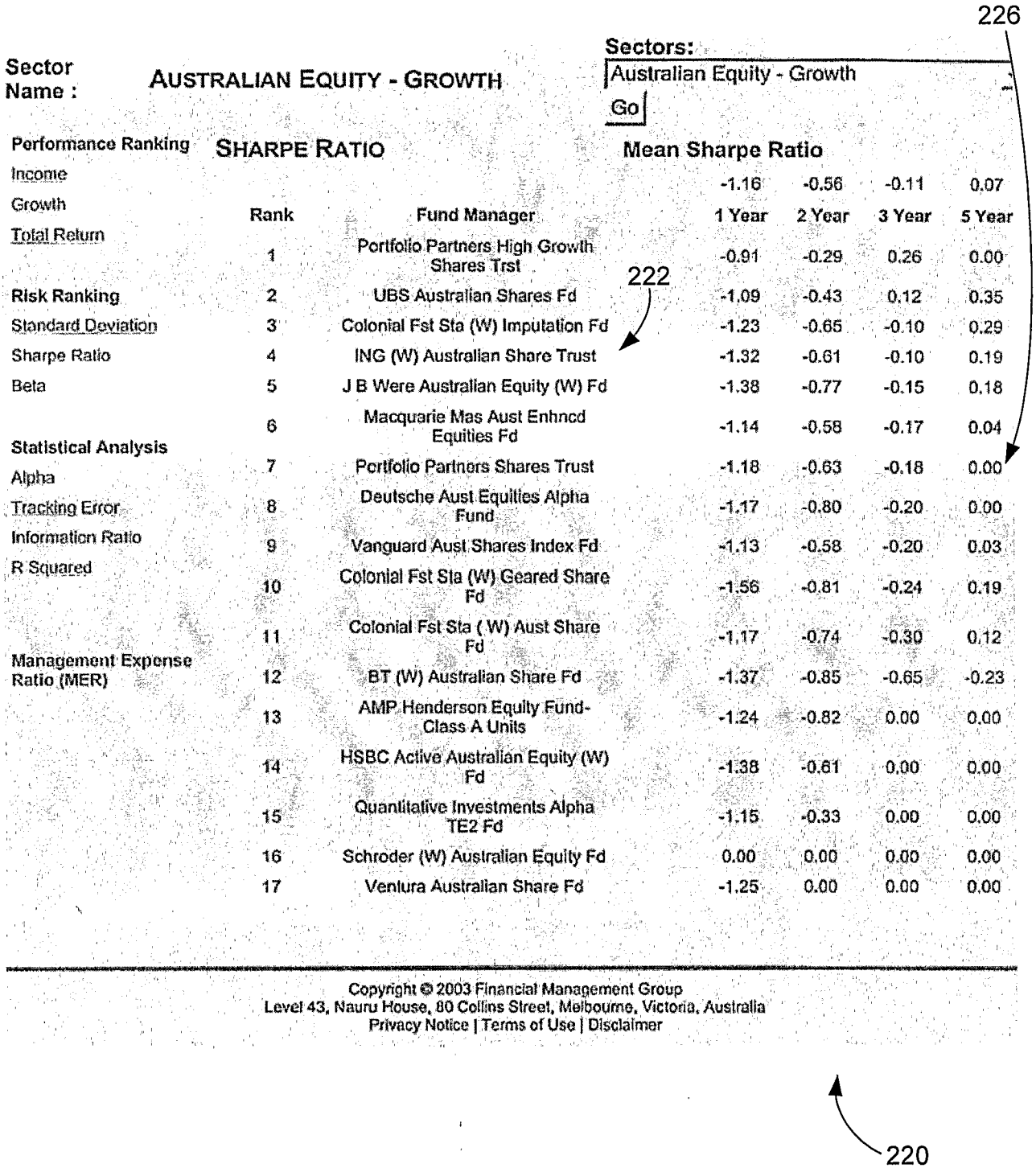


Figure 29

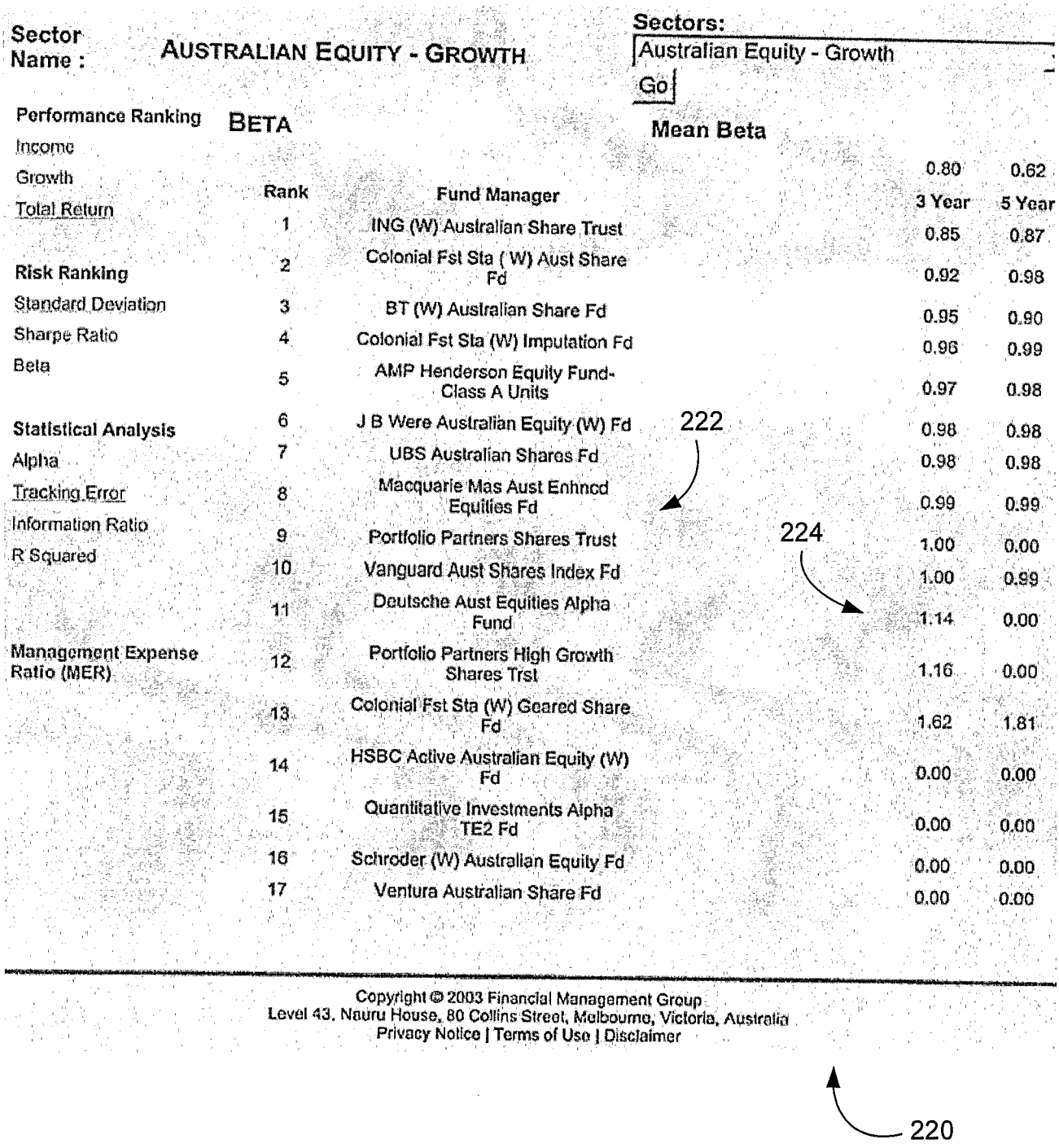

Sector Name : AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
BETA
Mean Beta
0.80 0.62
Rank
Fund Manager
3 Year
5 Year
1 ING (W) Australian Share Trust 0.85 0.87
2 Colonial Fst Sta (W) Aust Share Fd 0.92 0.98
3 BT (W) Australian Share Fd 0.95 0.90
4 Colonial Fst Sta (W) Imputation Fd 0.96 0.99
5 AMP Henderson Equity Fund-Class A Units 0.97 0.98
6 J B Were Australian Equity (W) Fd 0.98 0.98
7 UBS Australian Shares Fd 0.98 0.98
8 Macquarie Mas Aust Enhncd Equities Fd 0.99 0.99
9 Portfolio Partners Shares Trust 1.00 0.00
10 Vanguard Aust Shares Index Fd 1.00 0.99
11 Deutsche Aust Equities Alpha Fund 1.14 0.00
12 Portfolio Partners High Growth Shares Trst 1.16 0.00
13 Colonial Fst Sta (W) Geared Share Fd 1.62 1.81
14 HSBC Active Australian Equity (W) Fd 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 0.00 0.00
16 Schroder (W) Australian Equity Fd 0.00 0.00
17 Ventura Australian Share Fd 0.00 0.00
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224
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Figure 30

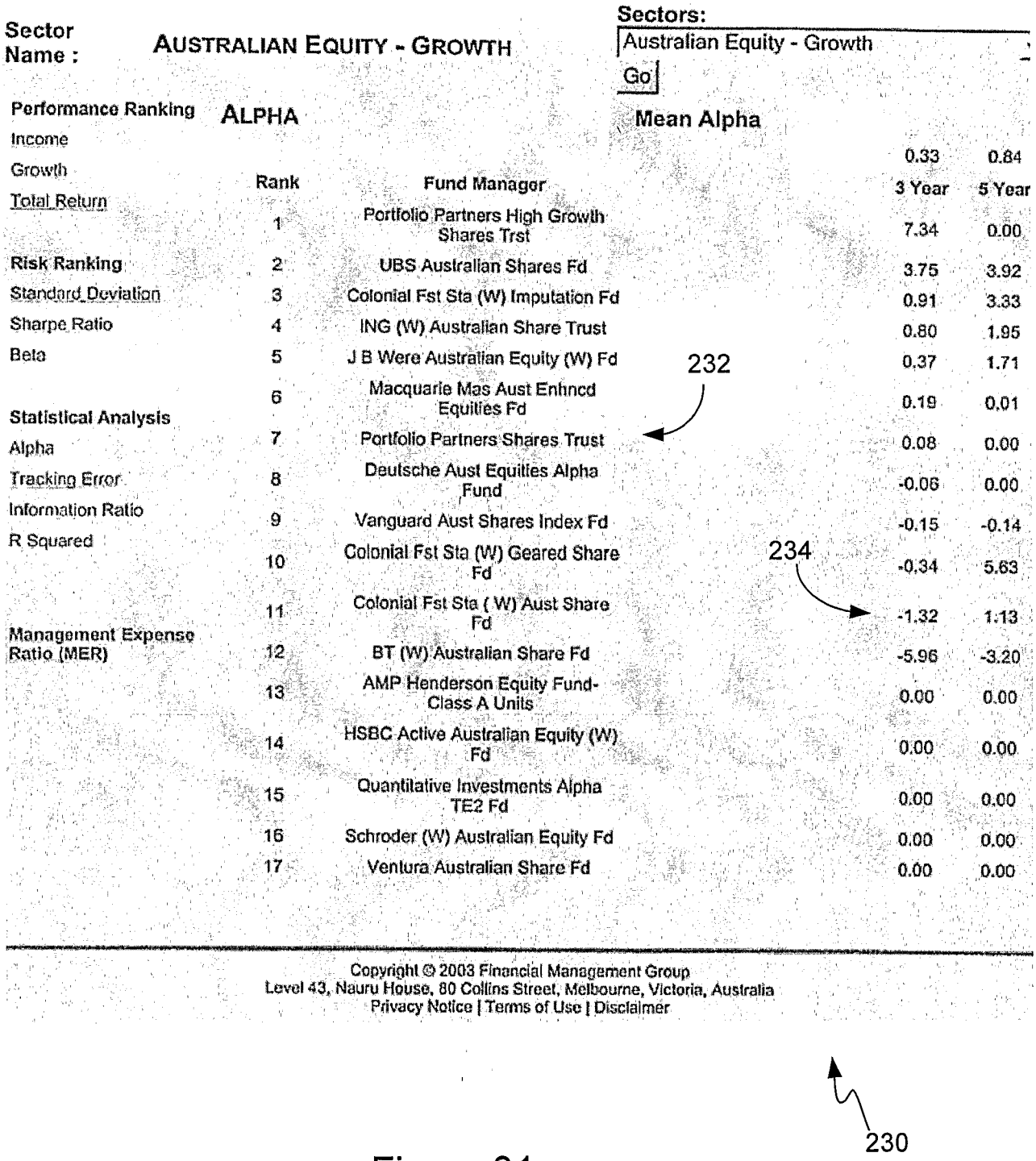

Sector Name :
AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
ALPHA
Mean Alpha
0.33 0.84
Rank
Fund Manager
3 Year 5 Year
1 Portfolio Partners High Growth Shares Trst 7.34 0.00
2 UBS Australian Shares Fd 3.75 3.92
3 Colonial Fst Sta (W) Imputation Fd 0.91 3.33
4 ING (W) Australian Share Trust 0.80 1.95
5 J B Were Australian Equity (W) Fd 0.37 1.71
6 Macquarie Mas Aust Enhncd Equities Fd 0.19 0.01
7 Portfolio Partners Shares Trust 0.08 0.00
8 Deutsche Aust Equities Alpha Fund -0.06 0.00
9 Vanguard Aust Shares Index Fd -0.15 -0.14
10 Colonial Fst Sta (W) Geared Share Fd -0.34 5.63
11 Colonial Fst Sta (W) Aust Share Fd -1.32 1.13
12 BT (W) Australian Share Fd -5.96 -3.20
13 AMP Henderson Equity Fund-Class A Units 0.00 0.00
14 HSBC Active Australian Equity (W) Fd 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 0.00 0.00
16 Schroder (W) Australian Equity Fd 0.00 0.00
17 Ventura Australian Share Fd 0.00 0.00
232
234
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Figure 31

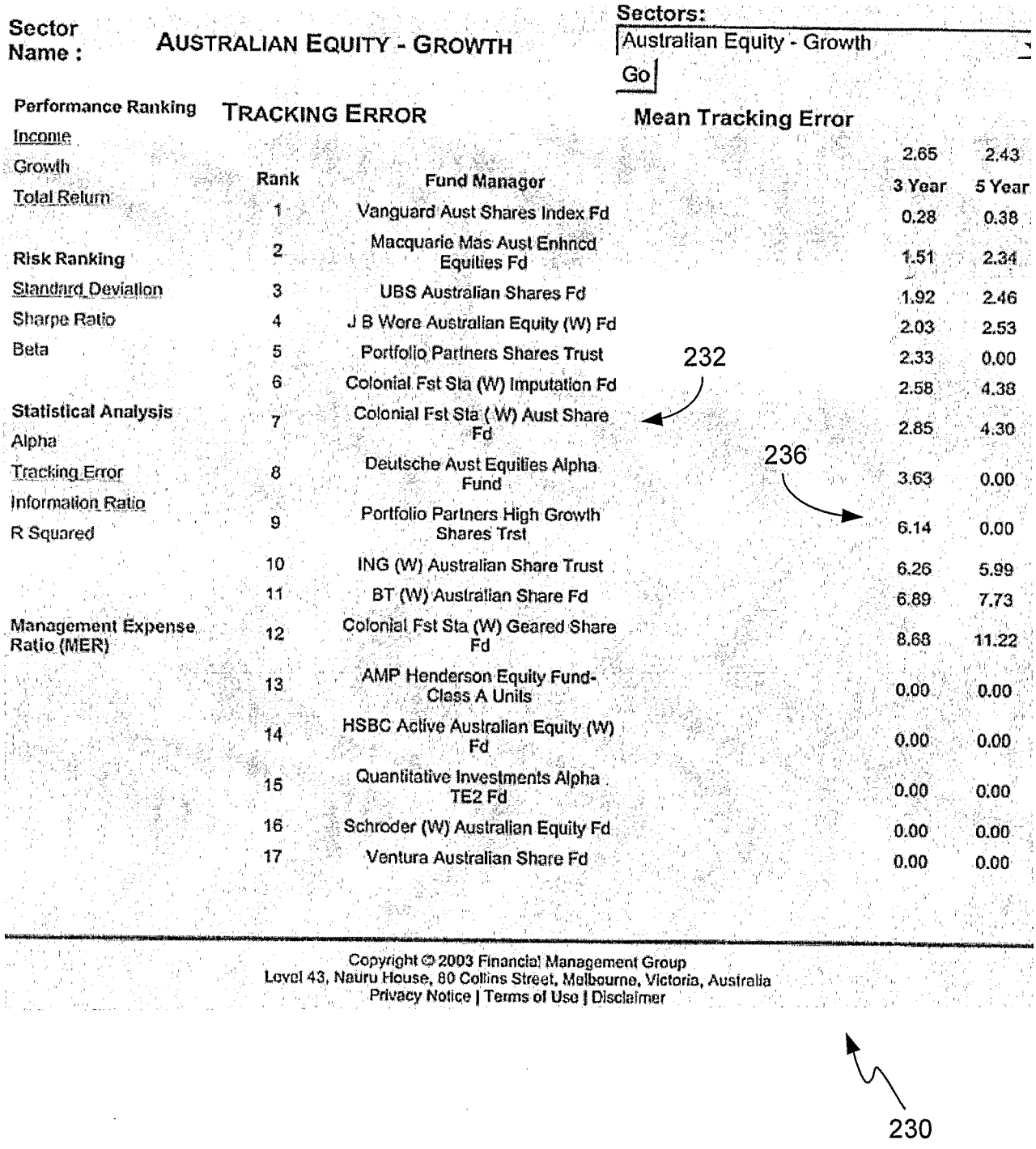

Sector Name : AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
TRACKING ERROR
Mean Tracking Error
2.65 2.43
Rank
Fund Manager
3 Year
5 Year
1 Vanguard Aust Shares Index Fd 0.28 0.38
2 Macquarie Mas Aust Enhncd Equities Fd 1.51 2.34
3 UBS Australian Shares Fd 1.92 2.46
4 J B Were Australian Equity (W) Fd 2.03 2.53
5 Portfolio Partners Shares Trust 2.33 0.00
6 Colonial Fst Sta (W) Imputation Fd 2.58 4.38
7 Colonial Fst Sta (W) Aust Share Fd 2.85 4.30
8 Deutsche Aust Equities Alpha Fund 3.63 0.00
9 Portfolio Partners High Growth Shares Trst 6.14 0.00
10 ING (W) Australian Share Trust 6.26 5.99
11 BT (W) Australian Share Fd 6.89 7.73
12 Colonial Fst Sta (W) Geared Share Fd 8.68 11.22
13 AMP Henderson Equity Fund- Class A Units 0.00 0.00
14 HSBC Active Australian Equity (W) Fd 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 0.00 0.00
16 Schroder (W) Australian Equity Fd 0.00 0.00
17 Ventura Australian Share Fd 0.00 0.00
232
236
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Figure 32

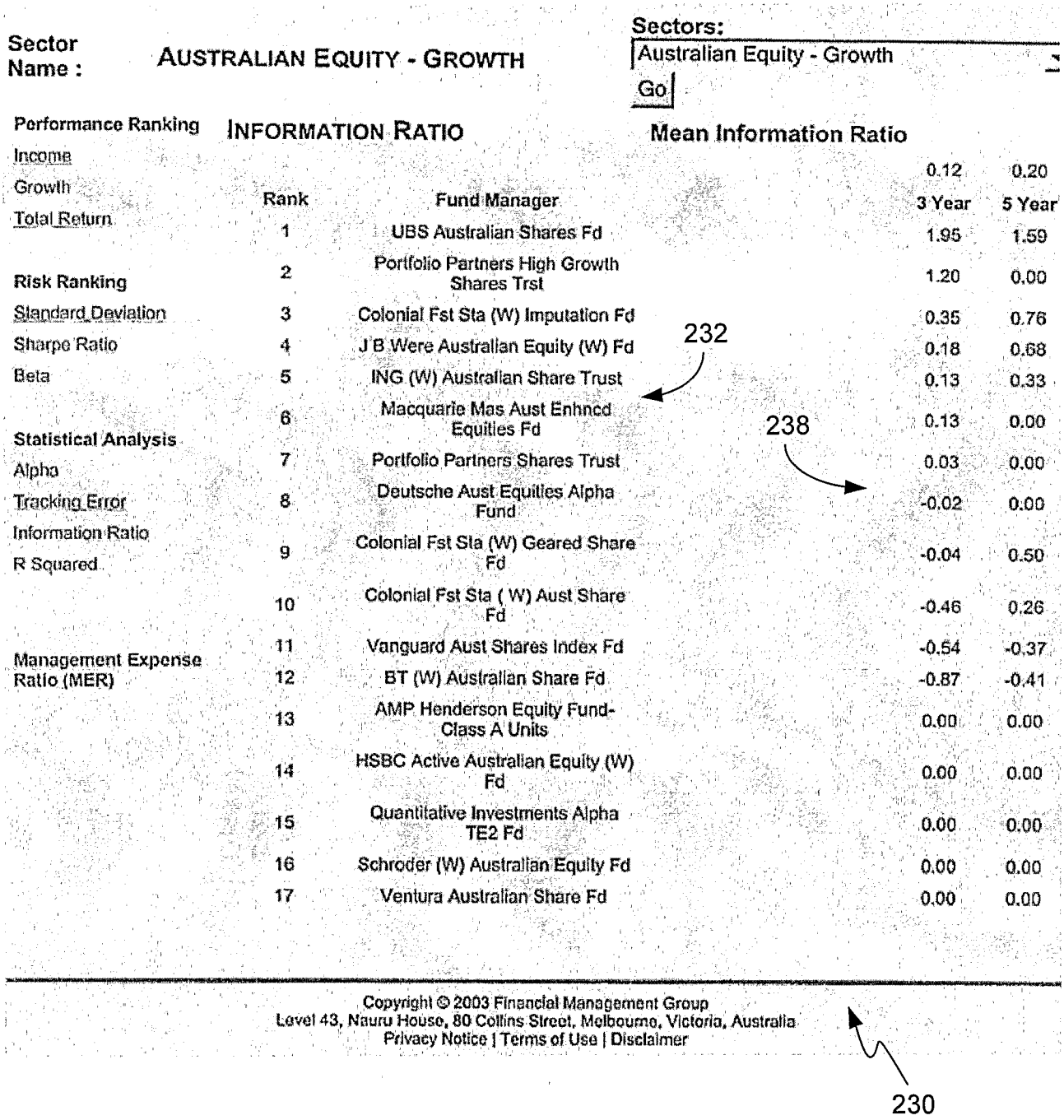

Sector Name : AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
INFORMATION RATIO
Mean Information Ratio
0.12 0.20
Rank Fund Manager 3 Year 5 Year
1 UBS Australian Shares Fd 1.95 1.59
2 Portfolio Partners High Growth Shares Trst 1.20 0.00
3 Colonial Fst Sta (W) Imputation Fd 0.35 0.76
4 J B Were Australian Equity (W) Fd 0.18 0.68
5 ING (W) Australian Share Trust 0.13 0.33
6 Macquarie Mas Aust Enhncd Equities Fd 0.13 0.00
7 Portfolio Partners Shares Trust 0.03 0.00
8 Deutsche Aust Equities Alpha Fund -0.02 0.00
9 Colonial Fst Sta (W) Geared Share Fd -0.04 0.50
10 Colonial Fst Sta (W) Aust Share Fd -0.46 0.26
11 Vanguard Aust Shares Index Fd -0.54 -0.37
12 BT (W) Australian Share Fd -0.87 -0.41
13 AMP Henderson Equity Fund-Class A Units 0.00 0.00
14 HSBC Active Australian Equity (W) Fd 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 0.00 0.00
16 Schroder (W) Australian Equity Fd 0.00 0.00
17 Ventura Australian Share Fd 0.00 0.00
232
238
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Figure 33

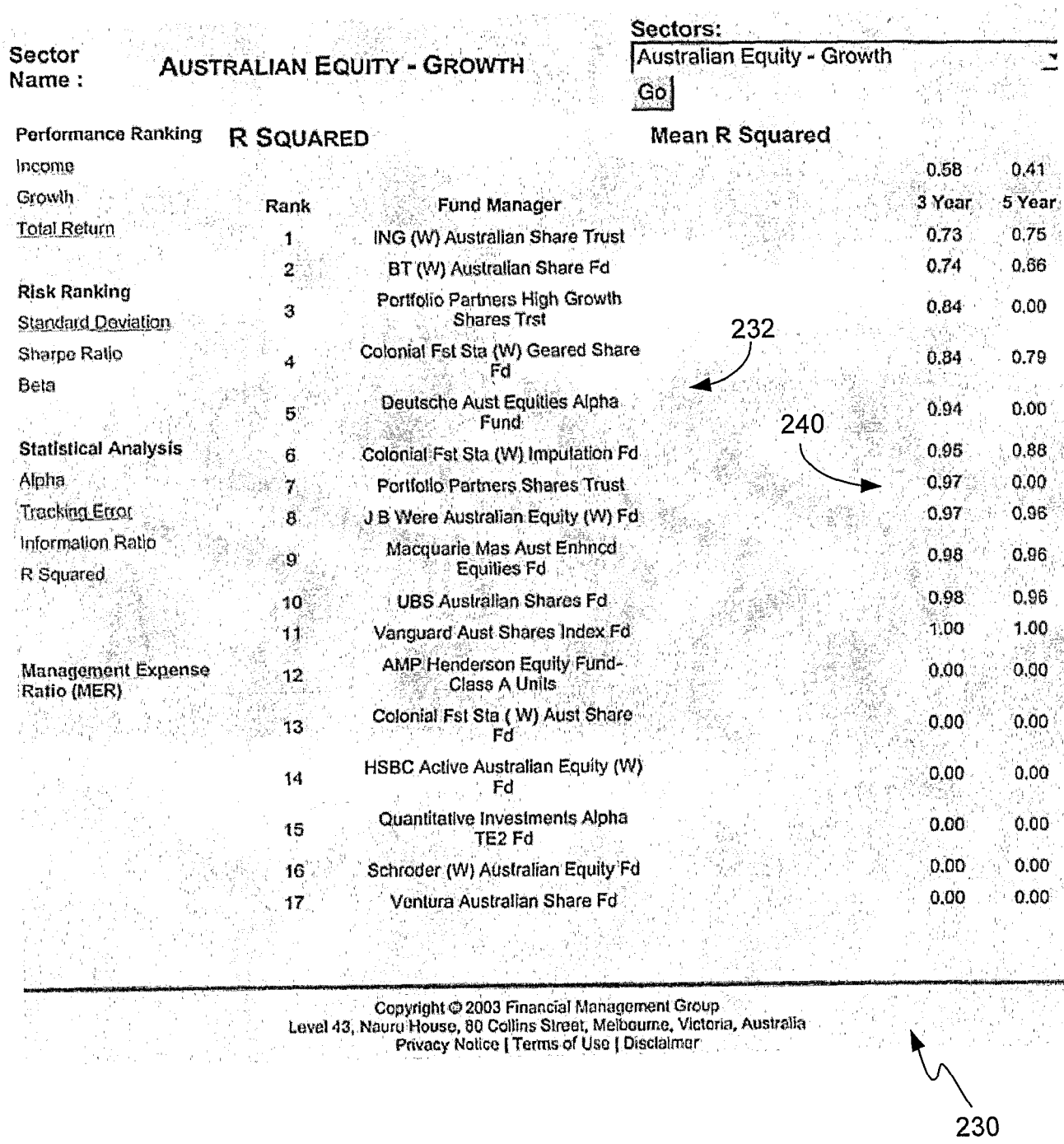

Sector Name :
AUSTRALIAN EQUITY - GROWTH
Sectors:
Australian Equity - Growth
Go
Performance Ranking
Income
Growth
Total Return
Risk Ranking
Standard Deviation
Sharpe Ratio
Beta
Statistical Analysis
Alpha
Tracking Error
Information Ratio
R Squared
Management Expense Ratio (MER)
R SQUARED
Mean R Squared
0.58 0.41
Rank
Fund Manager
3 Year
5 Year
1 ING (W) Australian Share Trust 0.73 0.75
2 BT (W) Australian Share Fd 0.74 0.66
3 Portfolio Partners High Growth Shares Trst 0.84 0.00
4 Colonial Fst Sta (W) Geared Share Fd 0.84 0.79
5 Deutsche Aust Equities Alpha Fund 0.94 0.00
6 Colonial Fst Sta (W) Imputation Fd 0.95 0.88
7 Portfolio Partners Shares Trust 0.97 0.00
8 J B Were Australian Equity (W) Fd 0.97 0.96
9 Macquarie Mas Aust Enhncd Equities Fd 0.98 0.96
10 UBS Australian Shares Fd 0.98 0.96
11 Vanguard Aust Shares Index Fd 1.00 1.00
12 AMP Henderson Equity Fund-Class A Units 0.00 0.00
13 Colonial Fst Sta (W) Aust Share Fd 0.00 0.00
14 HSBC Active Australian Equity (W) Fd 0.00 0.00
15 Quantitative Investments Alpha TE2 Fd 0.00 0.00
16 Schroder (W) Australian Equity Fd 0.00 0.00
17 Ventura Australian Share Fd 0.00 0.00
232
240
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Figure 34

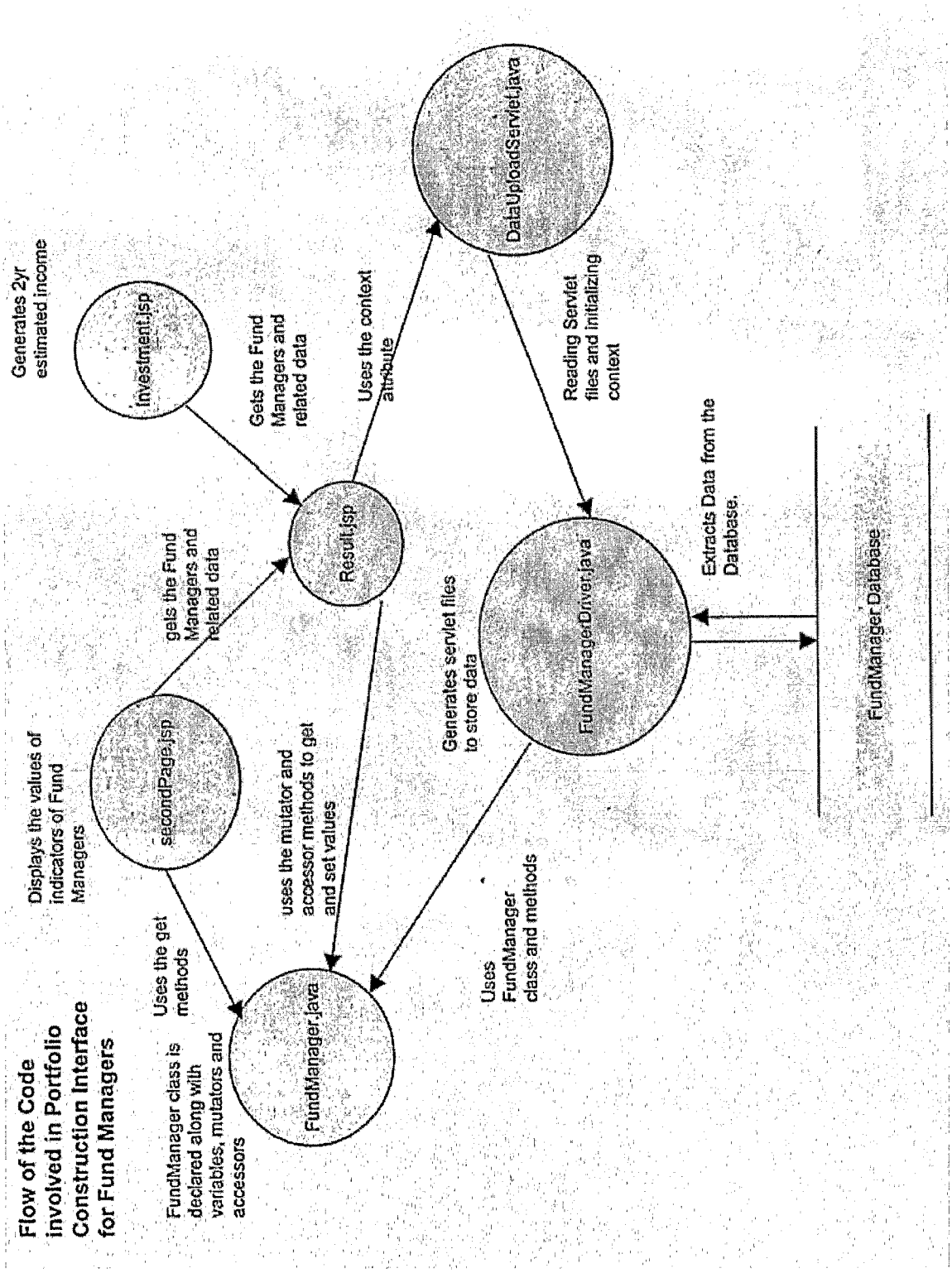

Flow of the Code involved in Portfolio Construction Interface for Fund Managers
FundManager class is declared along with variables, mutators and accessors
FundManager.java
Uses the get methods
Displays the values of indicators of Fund Managers
secondPage.jsp
gets the Fund Managers and related data
Result.jsp
Generates 2yr estimated income
Investment.jsp
Gets the Fund Managers and related data
Uses the context attribute
DataUploadServlet.java
Reading Servlet files and initializing context
uses the mutator and accessor methods to get and set values
Generates servlet files to store data
FundManagerDriver.java
Uses FundManager class and methods
Extracts Data from the Database.
FundManager Database

Figure 35

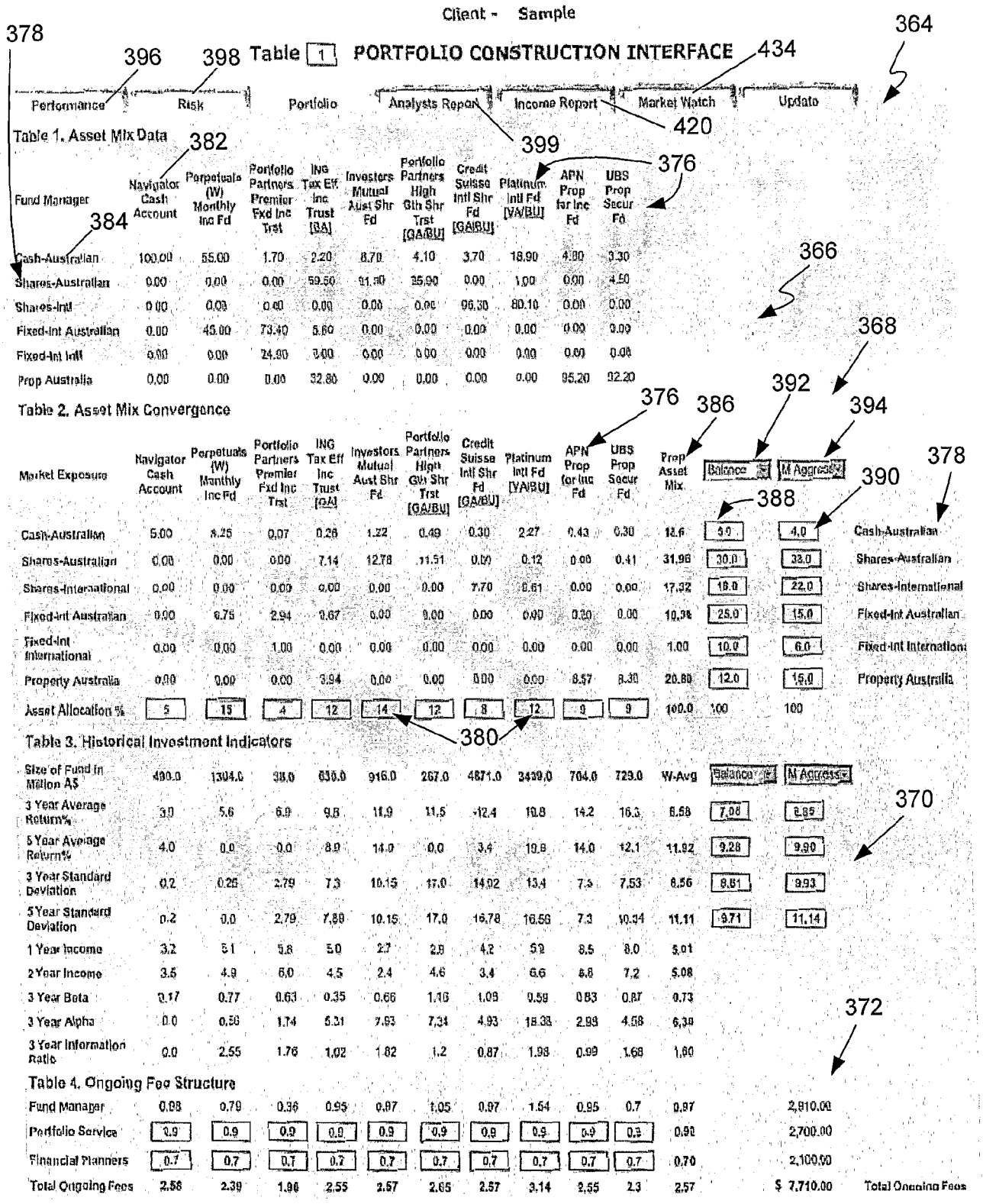

Client - Sample
Table 1 PORTFOLIO CONSTRUCTION INTERFACE
Performance
Risk
Portfolio
Analysts Report
Income Report
Market Watch
Update
Table 1. Asset Mix Data
Table 2. Asset Mix Convergence
Table 3. Historical Investment Indicators
Table 4. Ongoing Fee Structure
Balance
M Aggress
Cash-Australian
Shares-Australian
Shares-International
Fixed-Int Australian
Fixed-Int International
Property Australia
Total Ongoing Fees
364
366
368
370
372
376
378
380
382
384
386
388
390
392
394
396
398
399
420
434

Figure 36

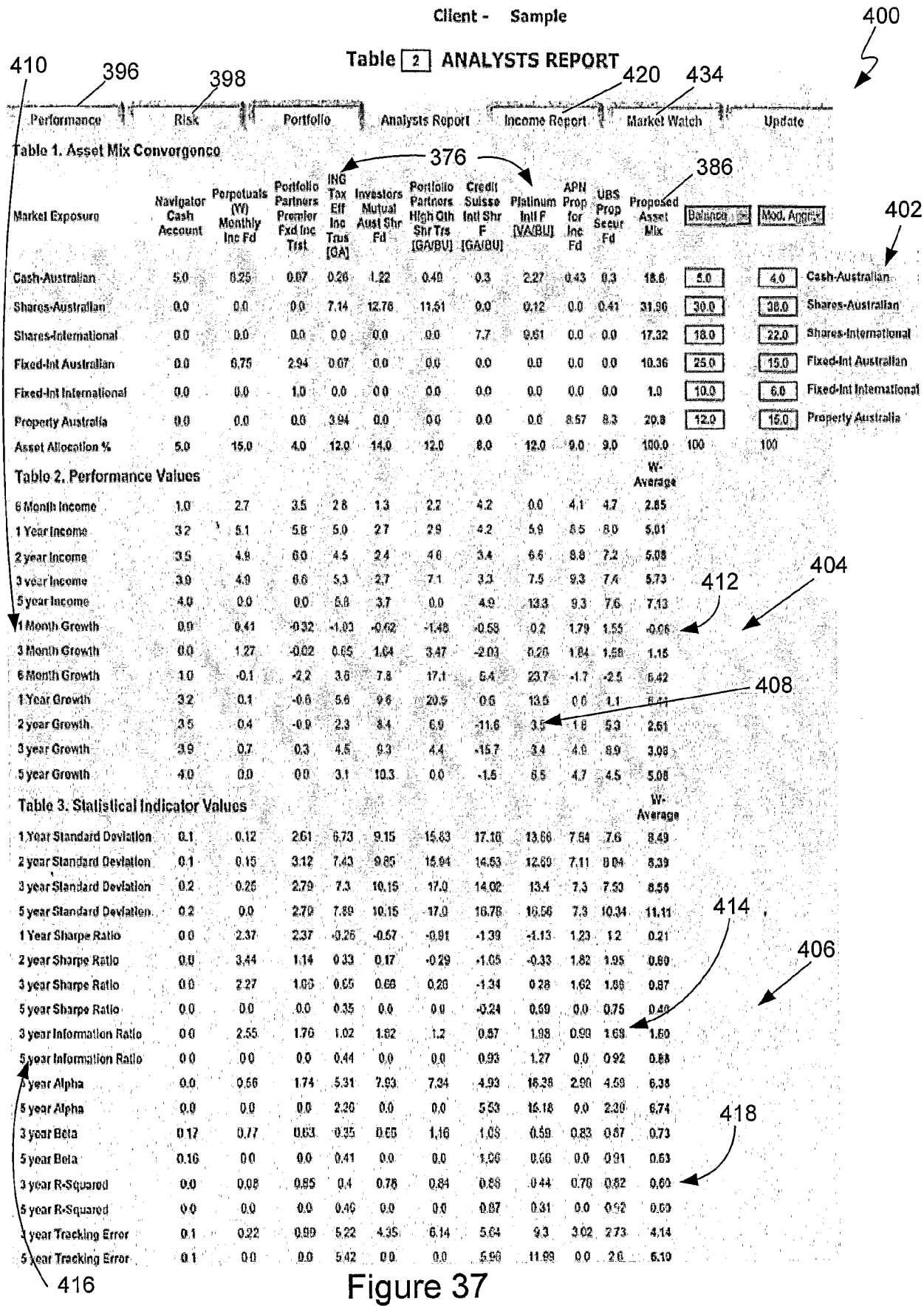
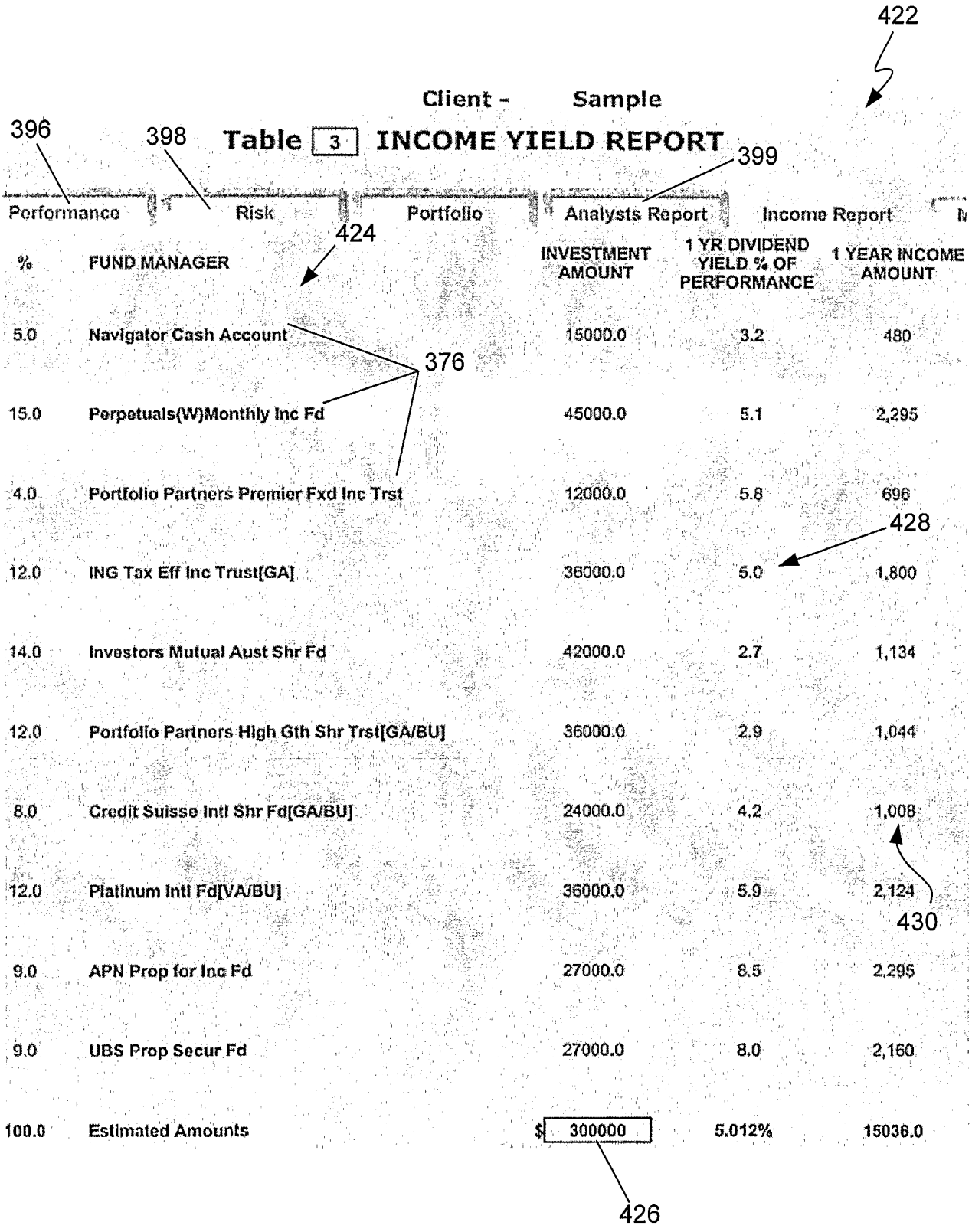

Client - Sample
Table 2 ANALYSTS REPORT
400
410
396
398
420
434
Performance
Risk
Portfolio
Analysts Report
Income Report
Market Watch
Update
Table 1. Asset Mix Convergence
376
386
402
Market Exposure
Navigator Cash Account
Perpetuals (W) Monthly Inc Fd
Portfolio Partners Premier Fxd Inc Trst
ING Tax Eff Inc Trus [GA]
Investors Mutual Aust Shr Fd
Portfolio Partners High Oth Shr Trs [GA/BU]
Credit Suisse Intl Shr F [GA/BU]
Platinum Intl F [VA/BU]
APN Prop for Inc Fd
UBS Prop Secur Fd
Proposed Asset Mix
Balance
Mod. Aggr
Cash-Australian 5.0 0.25 0.07 0.26 1.22 0.49 0.3 2.27 0.43 0.3 10.8 5.0 4.0
Shares-Australian 0.0 0.0 0.0 7.14 12.76 11.51 0.0 0.12 0.0 0.41 31.96 30.0 38.0
Shares-International 0.0 0.0 0.0 0.0 0.0 0.0 7.7 9.61 0.0 0.0 17.32 18.0 22.0
Fixed-Int Australian 0.0 0.75 2.94 0.07 0.0 0.0 0.0 0.0 0.0 0.0 10.36 25.0 15.0
Fixed-Int International 0.0 0.0 1.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 1.0 10.0 6.0
Property Australia 0.0 0.0 0.0 3.94 0.0 0.0 0.0 0.0 8.57 8.3 20.8 12.0 16.0
Asset Allocation % 5.0 15.0 4.0 12.0 14.0 12.0 8.0 12.0 9.0 9.0 100.0 100 100
Table 2. Performance Values
W-Average
6 Month Income 1.0 2.7 3.5 2.8 1.3 2.2 4.2 0.0 4.1 4.7 2.85
1 Year Income 3.2 5.1 5.8 5.0 2.7 2.9 4.2 5.9 8.5 8.0 5.01
2 year Income 3.5 4.9 6.0 4.5 2.4 4.6 3.4 6.6 8.8 7.2 5.08
3 year Income 3.9 4.9 6.6 5.3 2.7 7.1 3.3 7.5 9.3 7.4 5.73
5 year Income 4.0 0.0 0.0 5.8 3.7 0.0 4.9 13.3 9.3 7.6 7.13
1 Month Growth 0.0 0.41 -0.32 -1.03 -0.62 -1.48 -0.58 0.2 1.79 1.55 -0.06
3 Month Growth 0.0 1.27 -0.02 0.65 1.64 3.47 -2.03 0.26 1.84 1.58 1.15
6 Month Growth 1.0 -0.1 -2.2 3.6 7.8 17.1 5.4 23.7 -1.7 -2.5 6.42
1 Year Growth 3.2 0.1 -0.6 5.6 9.6 20.9 0.6 13.5 0.6 1.1 5.41
2 year Growth 3.5 0.4 -0.9 2.3 8.4 6.9 -11.6 3.5 1.8 5.3 2.61
3 year Growth 3.9 0.7 0.3 4.5 9.3 4.4 -15.7 3.4 4.9 8.9 3.08
5 year Growth 4.0 0.0 0.0 3.1 10.3 0.0 -1.5 6.5 4.7 4.5 5.08
Table 3. Statistical Indicator Values
W-Average
1 Year Standard Deviation 0.1 0.12 2.61 6.73 9.15 15.83 17.10 13.66 7.64 7.6 8.49
2 year Standard Deviation 0.1 0.15 3.12 7.43 9.85 15.94 14.63 12.69 7.11 8.04 8.39
3 year Standard Deviation 0.2 0.26 2.79 7.3 10.15 17.0 14.02 13.4 7.3 7.53 8.56
5 year Standard Deviation 0.2 0.0 2.79 7.39 10.15 17.0 16.78 16.56 7.3 10.34 11.11
1 Year Sharpe Ratio 0.0 2.37 2.37 -0.26 -0.67 -0.91 -1.39 -1.13 1.23 1.2 0.21
2 year Sharpe Ratio 0.0 3.44 1.14 0.33 0.17 -0.29 -1.05 -0.33 1.82 1.95 0.89
3 year Sharpe Ratio 0.0 2.27 1.06 0.65 0.68 0.28 -1.34 0.28 1.62 1.88 0.87
5 year Sharpe Ratio 0.0 0.0 0.0 0.35 0.0 0.0 -0.24 0.59 0.0 0.75 0.49
3 year Information Ratio 0.0 2.55 1.76 1.02 1.62 1.2 0.57 1.98 0.99 1.69 1.69
5 year Information Ratio 0.0 0.0 0.0 0.44 0.0 0.0 0.93 1.27 0.0 0.92 0.68
3 year Alpha 0.0 0.56 1.74 5.31 7.93 7.34 4.93 16.26 2.90 4.59 6.38
5 year Alpha 0.0 0.0 0.0 2.30 0.0 0.0 5.53 16.18 0.0 2.30 6.74
3 year Beta 0.17 0.17 0.63 0.35 0.65 1.16 1.05 0.59 0.83 0.87 0.73
5 year Beta 0.16 0.0 0.0 0.41 0.0 0.0 1.06 0.56 0.0 0.91 0.63
3 year R-Squared 0.0 0.08 0.85 0.4 0.78 0.84 0.88 0.44 0.76 0.82 0.60
5 year R-Squared 0.0 0.0 0.0 0.46 0.0 0.0 0.87 0.31 0.0 0.92 0.69
3 year Tracking Error 0.1 0.22 0.99 5.22 4.35 6.14 5.64 9.3 3.02 2.73 4.14
5 year Tracking Error 0.1 0.0 0.0 5.42 0.0 0.0 5.90 11.99 0.0 2.6 6.10
404
412
408
414
406
418
416

Figure 37



%	FUND MANAGER	INVESTMENT AMOUNT	1 YR DIVIDEND YIELD % OF PERFORMANCE	1 YEAR INCOME AMOUNT
5.0	Navigator Cash Account	15000.0	3.2	480
15.0	Perpetuals(W)Monthly Inc Fd	45000.0	5.1	2,295
4.0	Portfolio Partners Premier Fxd Inc Trst	12000.0	5.8	696
12.0	ING Tax Eff Inc Trust[GA]	36000.0	5.0	1,800
14.0	Investors Mutual Aust Shr Fd	42000.0	2.7	1,134
12.0	Portfolio Partners High Gth Shr Trst[GA/BU]	36000.0	2.9	1,044
8.0	Credit Suisse Intl Shr Fd[GA/BU]	24000.0	4.2	1,008
12.0	Platinum Intl Fd[VA/BU]	36000.0	5.9	2,124
9.0	APN Prop for Inc Fd	27000.0	8.5	2,295
9.0	UBS Prop Secur Fd	27000.0	8.0	2,160
100.0	Estimated Amounts	$ 300000	5.012%	15036.0

Figure 38

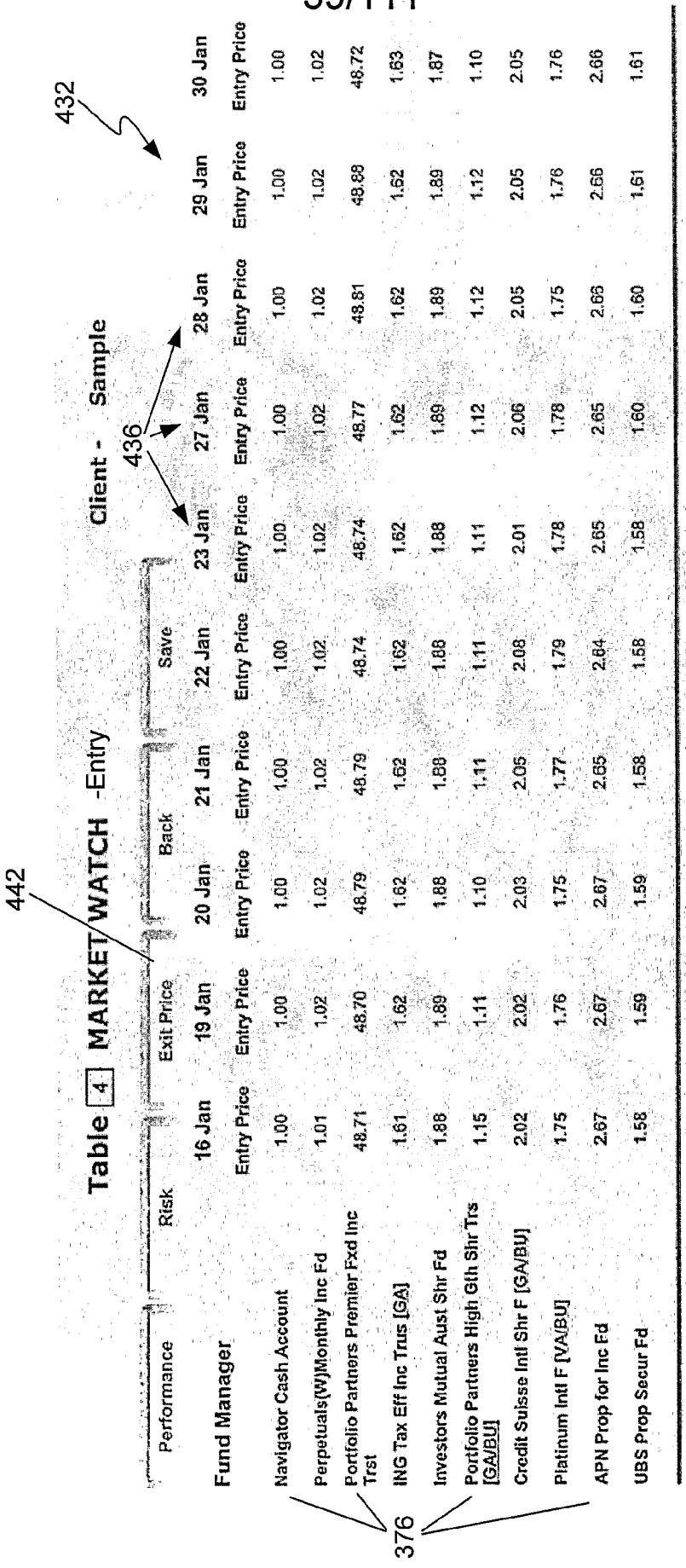

442
Table 4 MARKET WATCH -Entry
Client - Sample
432
436
Performance
Risk
Exit Price
Back
Save
Fund Manager
16 Jan
19 Jan
20 Jan
21 Jan
22 Jan
23 Jan
27 Jan
28 Jan
29 Jan
30 Jan
Entry Price
Navigator Cash Account 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00
Perpetuals(W)Monthly Inc Fd 1.01 1.02 1.02 1.02 1.02 1.02 1.02 1.02 1.02 1.02
Portfolio Partners Premier Fxd Inc Trst 48.71 48.70 48.79 48.79 48.74 48.74 48.77 48.81 48.88 48.72
ING Tax Eff Inc Trus [GA] 1.61 1.62 1.62 1.62 1.62 1.62 1.62 1.62 1.62 1.63
Investors Mutual Aust Shr Fd 1.88 1.89 1.88 1.88 1.88 1.88 1.89 1.89 1.89 1.87
Portfolio Partners High Gth Shr Trs [GA/BU] 1.15 1.11 1.10 1.11 1.11 1.11 1.12 1.12 1.12 1.10
Credit Suisse Intl Shr F [GA/BU] 2.02 2.02 2.03 2.05 2.08 2.01 2.06 2.05 2.05 2.05
Platinum Intl F [VA/BU] 1.75 1.76 1.75 1.77 1.79 1.78 1.78 1.75 1.76 1.76
APN Prop for Inc Fd 2.67 2.67 2.67 2.65 2.64 2.65 2.65 2.66 2.66 2.66
UBS Prop Secur Fd 1.58 1.59 1.59 1.58 1.58 1.58 1.60 1.60 1.61 1.61
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Figure 39

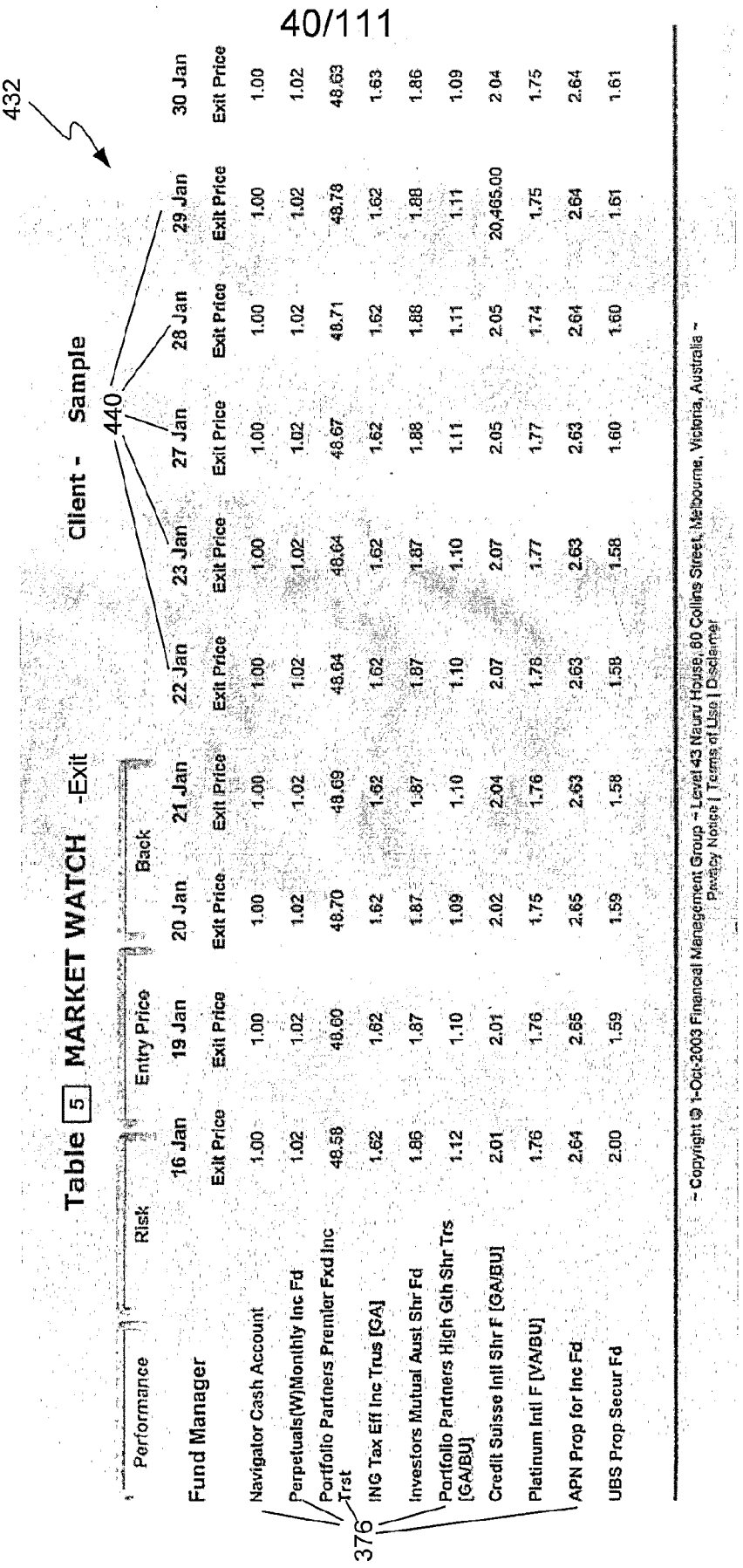

432
Table 5 MARKET WATCH -Exit
Client - Sample
440
Performance
Risk
Entry Price
Back
Fund Manager
16 Jan
19 Jan
20 Jan
21 Jan
22 Jan
23 Jan
27 Jan
28 Jan
29 Jan
30 Jan
Exit Price
Navigator Cash Account 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00
Perpetuals(W)Monthly Inc Fd 1.02 1.02 1.02 1.02 1.02 1.02 1.02 1.02 1.02 1.02
Portfolio Partners Premier Fxd Inc Trst 48.58 48.60 48.70 48.69 48.64 48.64 48.67 48.71 48.78 48.63
ING Tax Eff Inc Trus [GA] 1.62 1.62 1.62 1.62 1.62 1.62 1.62 1.62 1.62 1.63
Investors Mutual Aust Shr Fd 1.86 1.87 1.87 1.87 1.87 1.87 1.88 1.88 1.88 1.86
Portfolio Partners High Gth Shr Trs [GA/BU] 1.12 1.10 1.09 1.10 1.10 1.10 1.11 1.11 1.11 1.09
Credit Suisse Intl Shr F [GA/BU] 2.01 2.01 2.02 2.04 2.07 2.07 2.05 2.05 20,465.00 2.04
Platinum Intl F [VA/BU] 1.76 1.76 1.75 1.76 1.76 1.77 1.77 1.74 1.75 1.75
APN Prop for Inc Fd 2.64 2.65 2.65 2.63 2.63 2.63 2.63 2.64 2.64 2.64
UBS Prop Secur Fd 2.00 1.59 1.59 1.58 1.58 1.58 1.60 1.60 1.61 1.61
376
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Figure 40

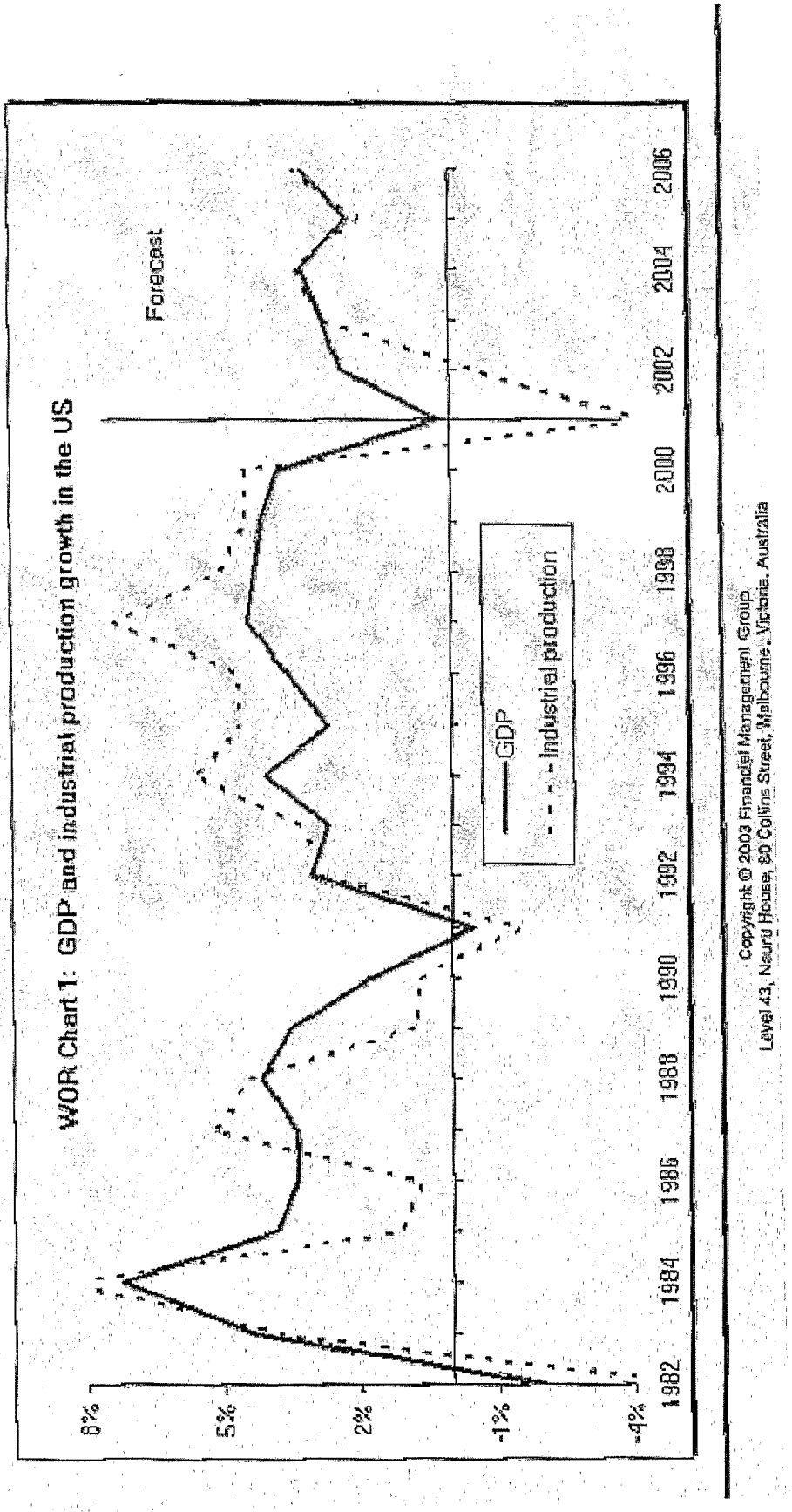

WOR Chart 1: GDP and industrial production growth in the US
Forecast
GDP
Industrial production
8%
5%
2%
-1%
-4%
1982
1984
1986
1988
1990
1992
1994
1996
1998
2000
2002
2004
2006
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Figure 41

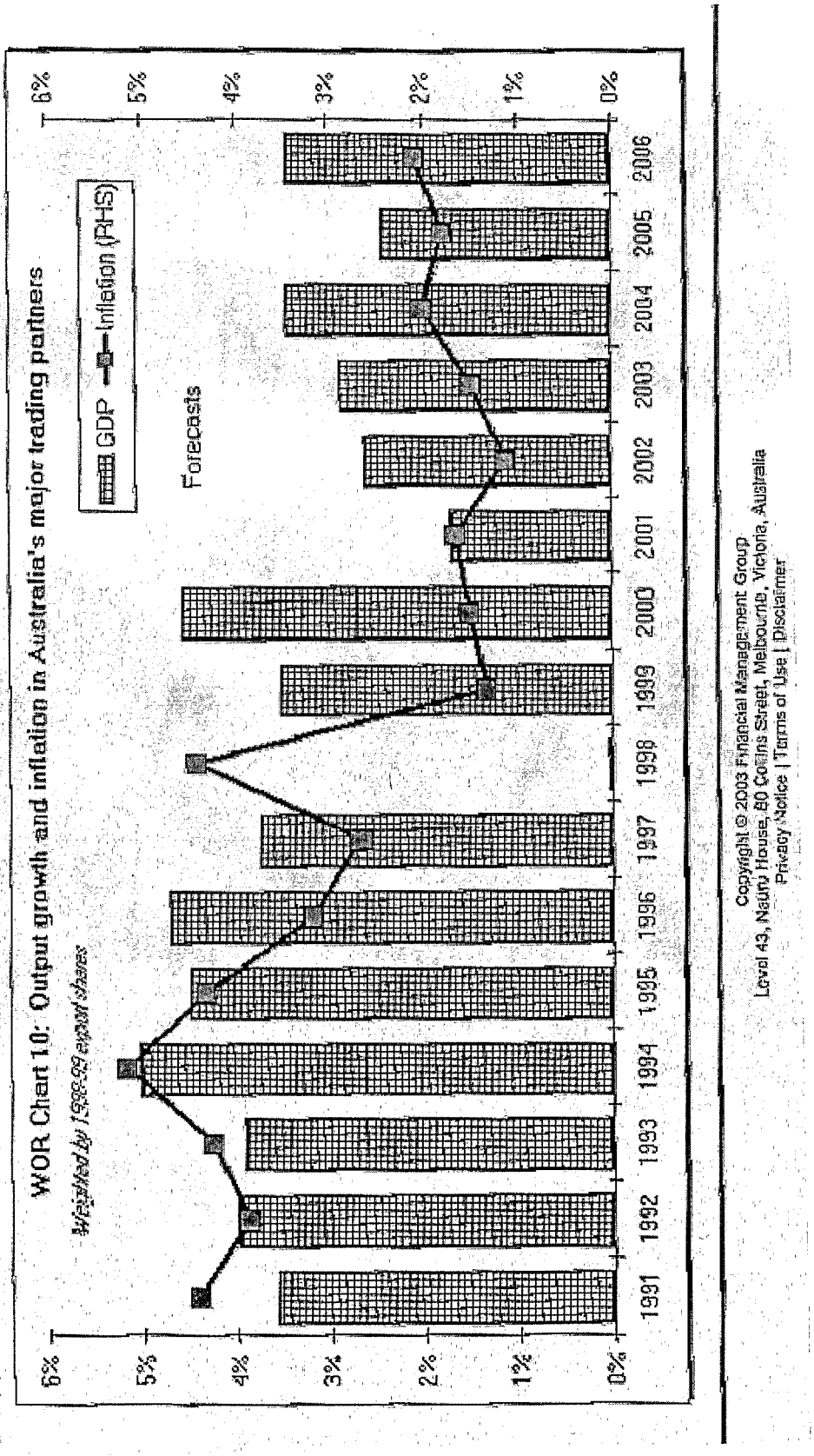

WOR Chart 10: Output growth and inflation in Australia's major trading partners
GDP
Inflation (RHS)
Forecasts
6%
5%
4%
3%
2%
1%
0%
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
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Figure 42

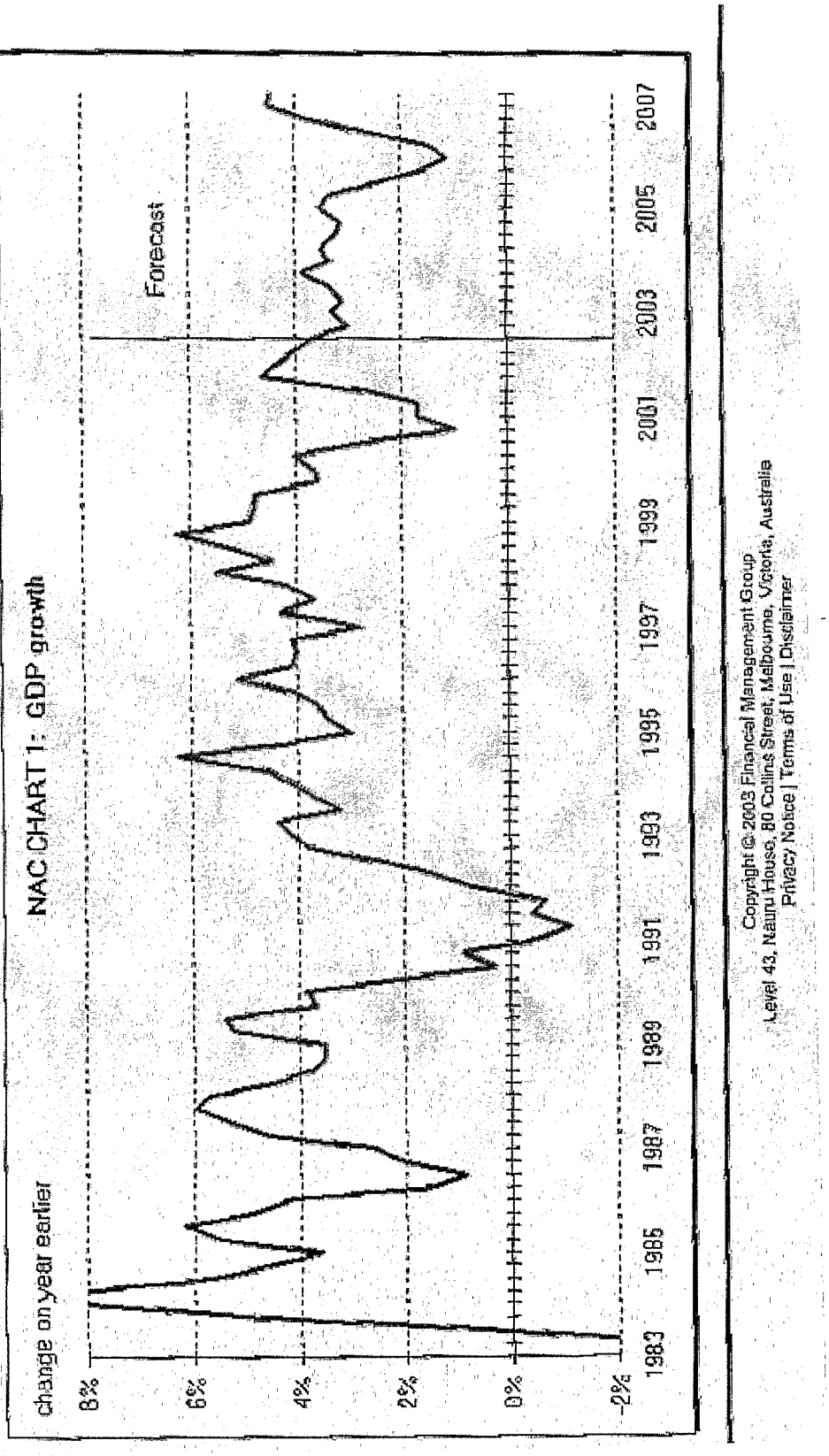

NAC CHART 1: GDP growth
change on year earlier
8%
6%
4%
2%
0%
-2%
1983
1985
1987
1989
1991
1993
1995
1997
1999
2001
2003
2005
2007
Forecast
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Figure 43

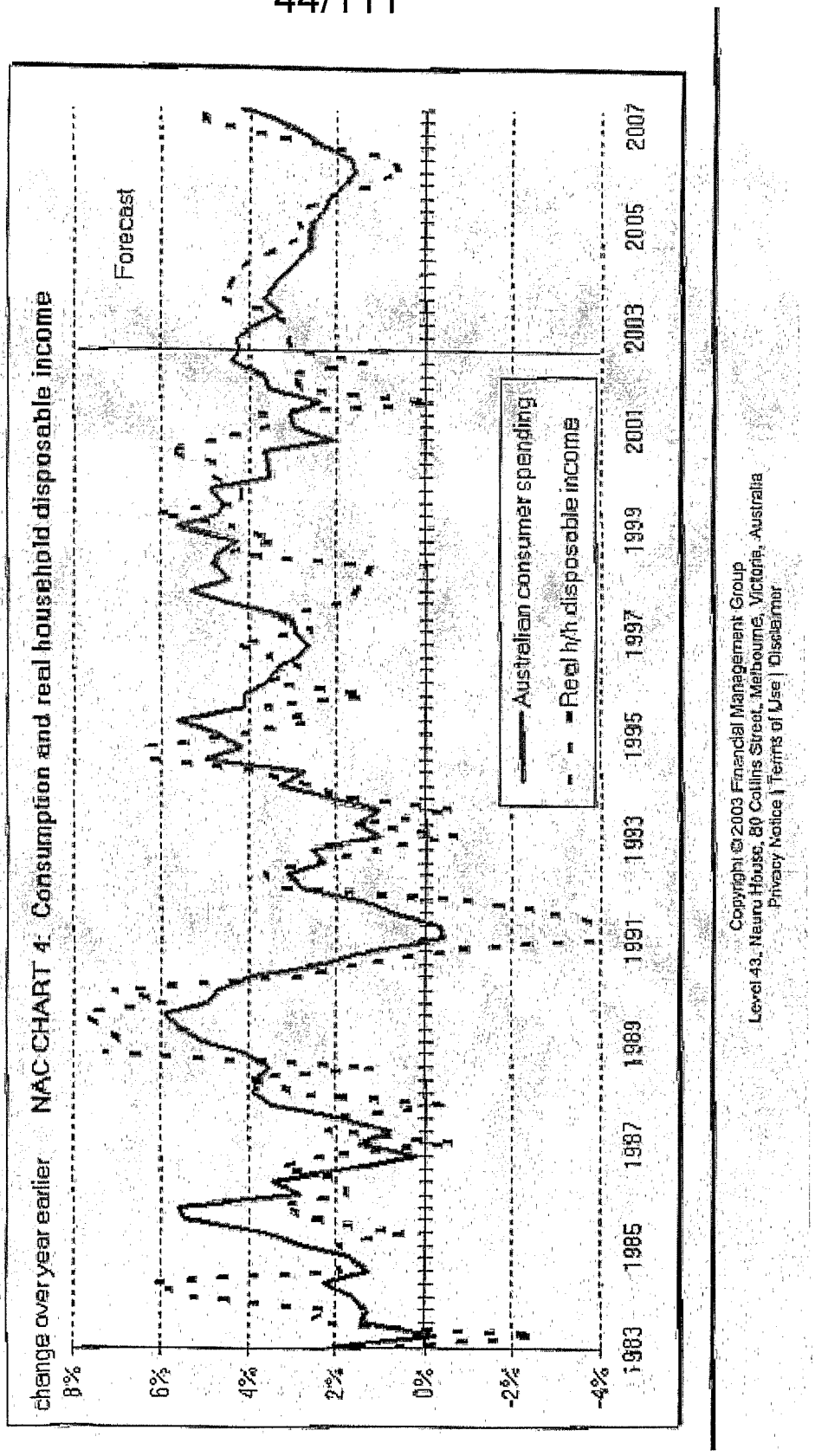

change over year earlier NAC CHART 4: Consumption and real household disposable income
Forecast
8%
6%
4%
2%
0%
-2%
-4%
1983
1985
1987
1989
1991
1993
1995
1997
1999
2001
2003
2005
2007
Australian consumer spending
Real h/h disposable income
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Figure 44

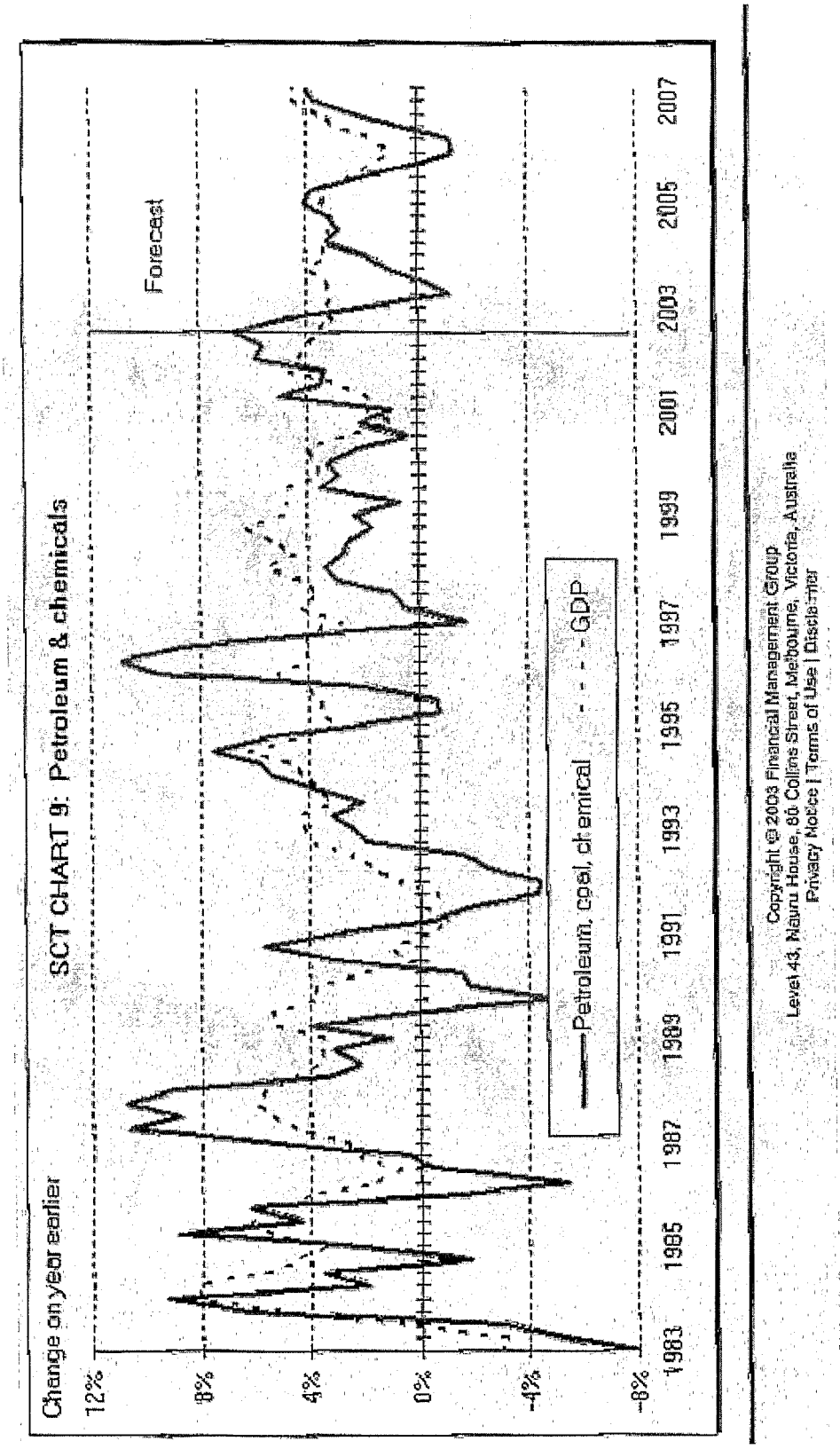

SCT CHART 9: Petroleum & chemicals
Change on year earlier
Forecast
Petroleum, coal, chemical
GDP
12%
8%
4%
0%
-4%
-8%
1983
1985
1987
1989
1991
1993
1995
1997
1999
2001
2003
2005
2007
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Figure 45

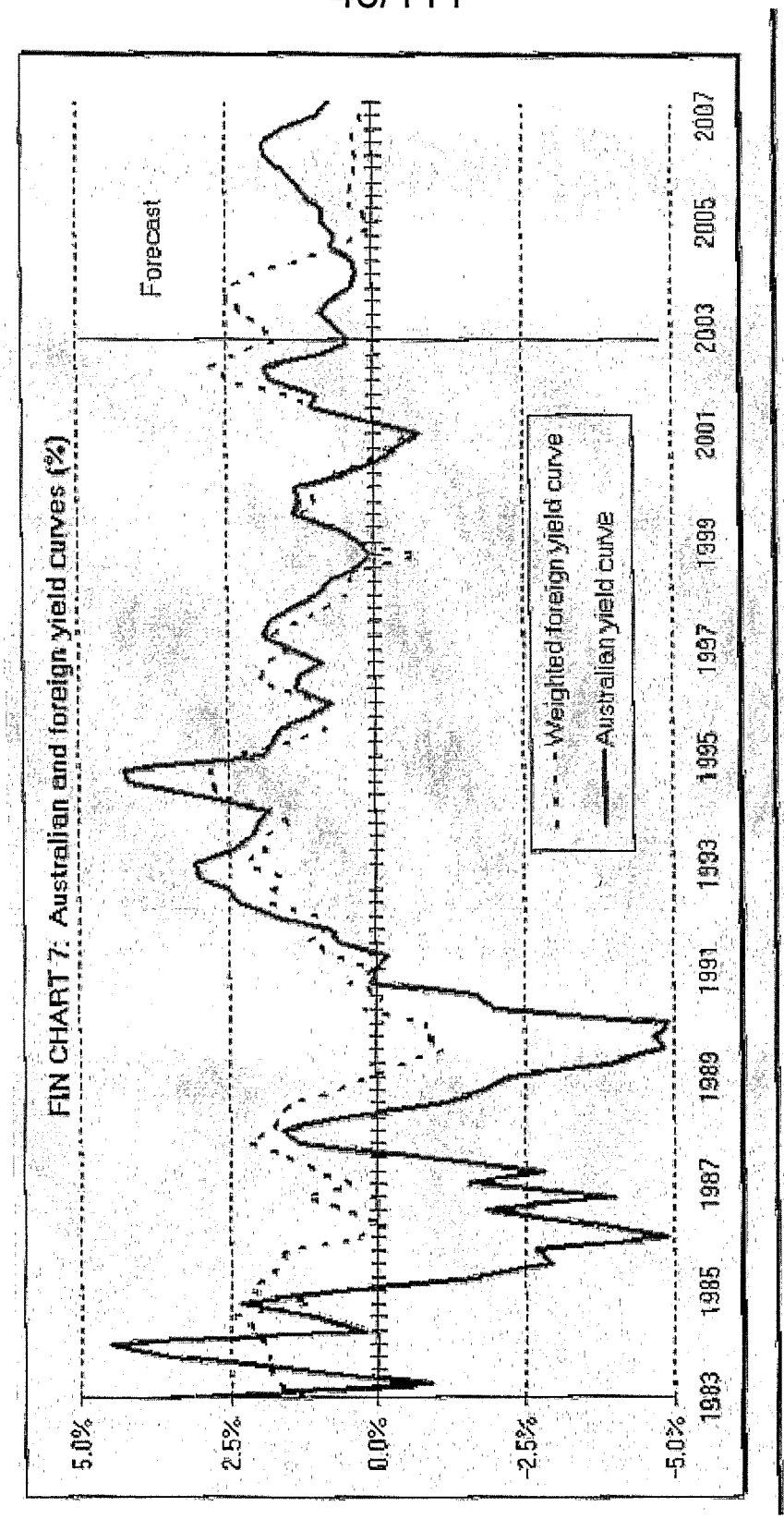

FIN CHART 7: Australian and foreign yield curves (%)
Forecast
Weighted foreign yield curve
Australian yield curve
5.0%
2.5%
0.0%
-2.5%
-5.0%
1983
1985
1987
1989
1991
1993
1995
1997
1999
2001
2003
2005
2007
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Figure 46

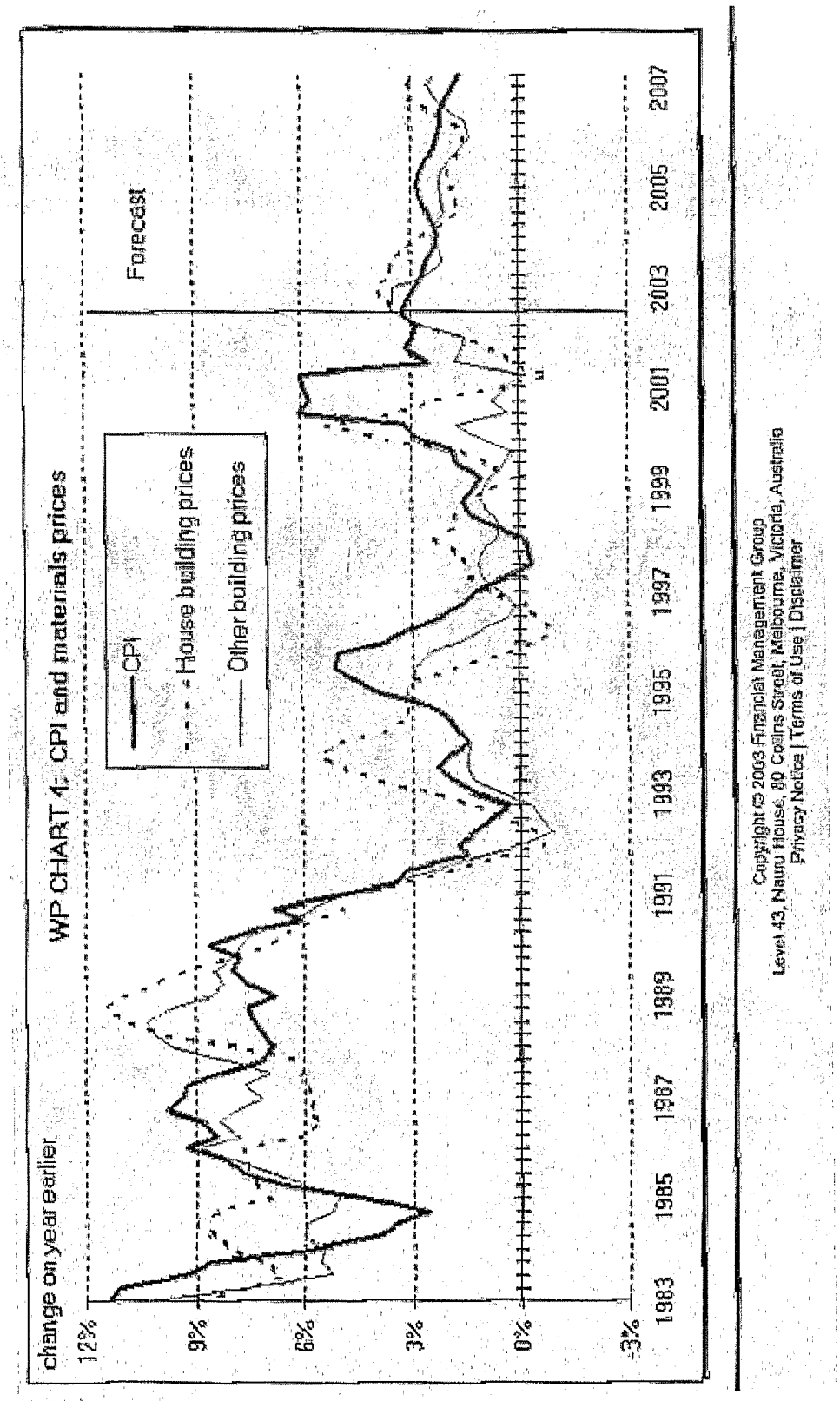

WP CHART 4: CPI and materials prices
change on year earlier
12%
9%
6%
3%
0%
-3%
1983
1985
1987
1989
1991
1993
1995
1997
1999
2001
2003
2005
2007
Forecast
CPI
House building prices
Other building prices
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Figure 47

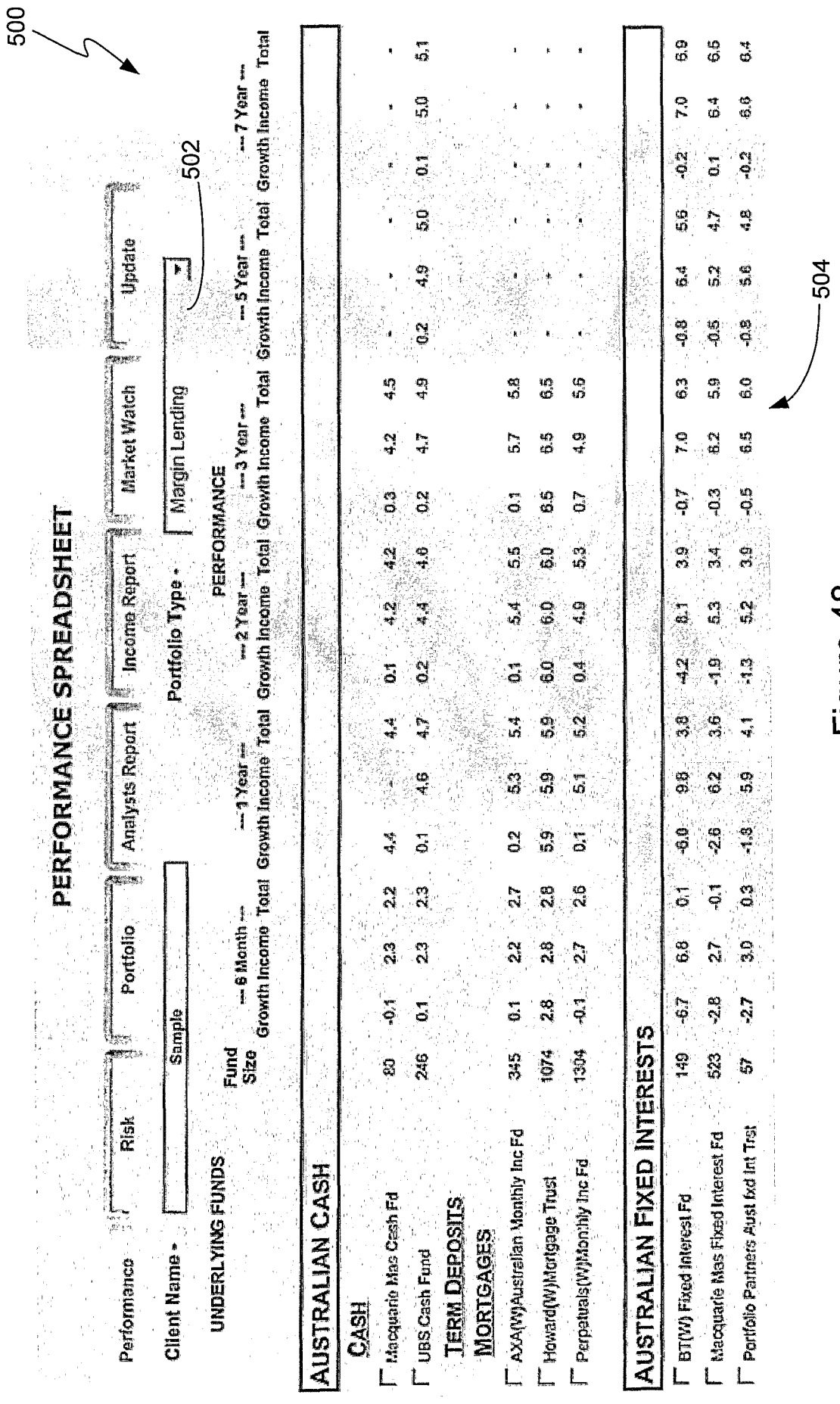

500
PERFORMANCE SPREADSHEET
Performance
Risk
Portfolio
Analysts Report
Income Report
Market Watch
Update
Client Name -
Sample
Portfolio Type -
Margin Lending
502
UNDERLYING FUNDS
PERFORMANCE
Fund Size
6 Month
1 Year
2 Year
3 Year
5 Year
7 Year
Growth Income Total
AUSTRALIAN CASH
CASH
Macquarie Mas Cash Fd 80 -0.1 2.3 2.2 4.4 - 4.4 0.1 4.2 4.2 0.3 4.2 4.5 - - - - - -
UBS Cash Fund 246 0.1 2.3 2.3 0.1 4.6 4.7 0.2 4.4 4.6 0.2 4.7 4.9 0.2 4.9 5.0 0.1 5.0 5.1
TERM DEPOSITS
MORTGAGES
AXA(W)Australian Monthly Inc Fd 345 0.1 2.2 2.7 0.2 5.3 5.4 0.1 5.4 5.5 0.1 5.7 5.8 - - - - - -
Howard(W)Mortgage Trust 1074 2.8 2.8 2.8 5.9 5.9 5.9 6.0 6.0 6.0 6.5 6.5 6.5 - - - - - -
Perpetuals(W)Monthly Inc Fd 1304 -0.1 2.7 2.6 0.1 5.1 5.2 0.4 4.9 5.3 0.7 4.9 5.6 - - - - - -
AUSTRALIAN FIXED INTERESTS
BT(W) Fixed Interest Fd 149 -6.7 6.8 0.1 -6.0 9.8 3.8 -4.2 8.1 3.9 -0.7 7.0 6.3 -0.8 6.4 5.6 -0.2 7.0 6.9
Macquarie Mas Fixed Interest Fd 523 -2.8 2.7 -0.1 -2.6 6.2 3.6 -1.9 5.3 3.4 -0.3 6.2 5.9 -0.5 5.2 4.7 0.1 6.4 6.5
Portfolio Partners Aust fxd Int Trst 57 -2.7 3.0 0.3 -1.8 5.9 4.1 -1.3 5.2 3.9 -0.5 6.5 6.0 -0.8 5.6 4.8 -0.2 6.6 6.4
504

Figure 48

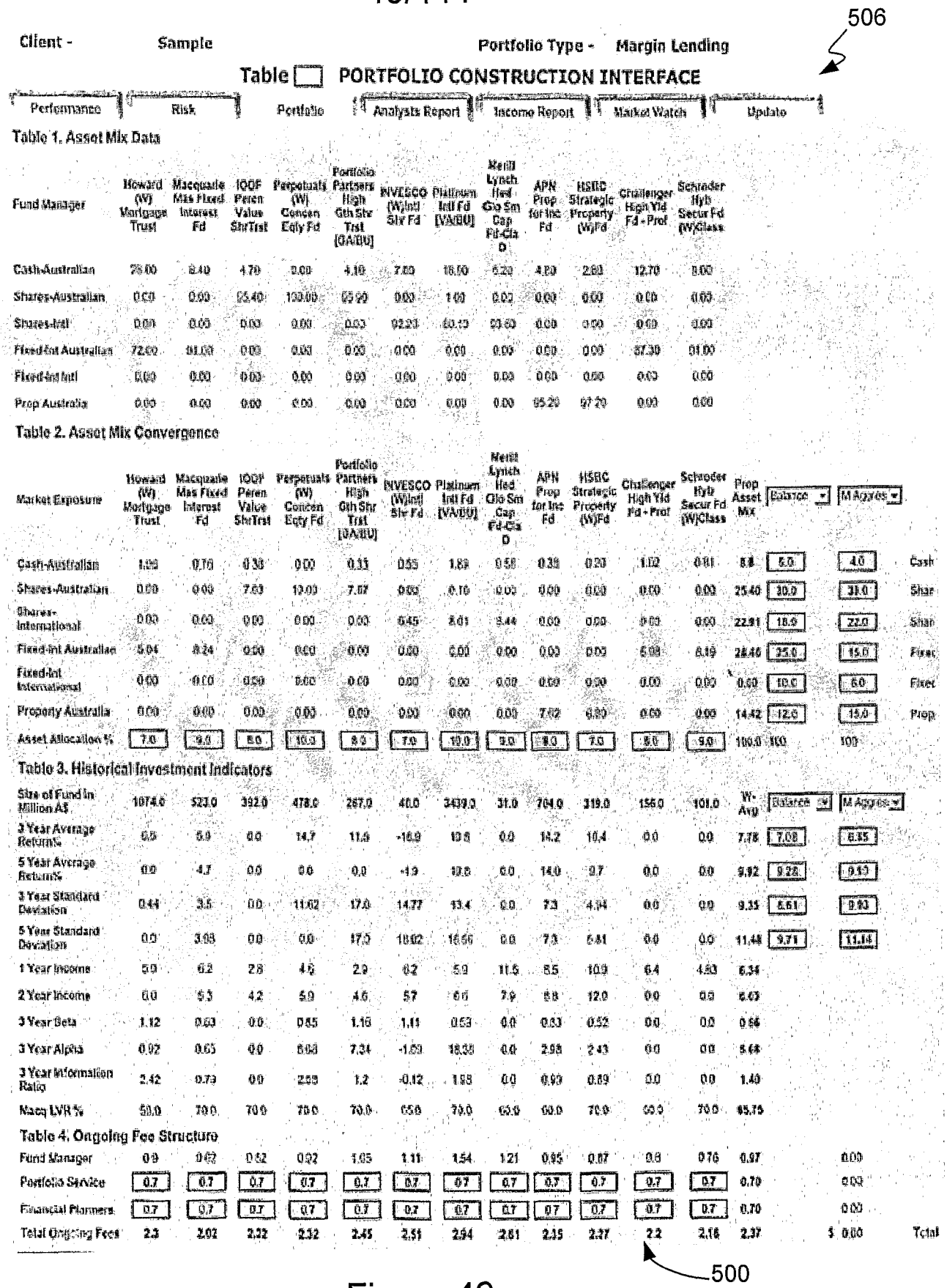

506
Client - Sample
Portfolio Type - Margin Lending
Table PORTFOLIO CONSTRUCTION INTERFACE
Performance
Risk
Portfolio
Analysts Report
Income Report
Market Watch
Update
Table 1. Asset Mix Data
Table 2. Asset Mix Convergence
Table 3. Historical Investment Indicators
Table 4. Ongoing Fee Structure
500

Figure 49

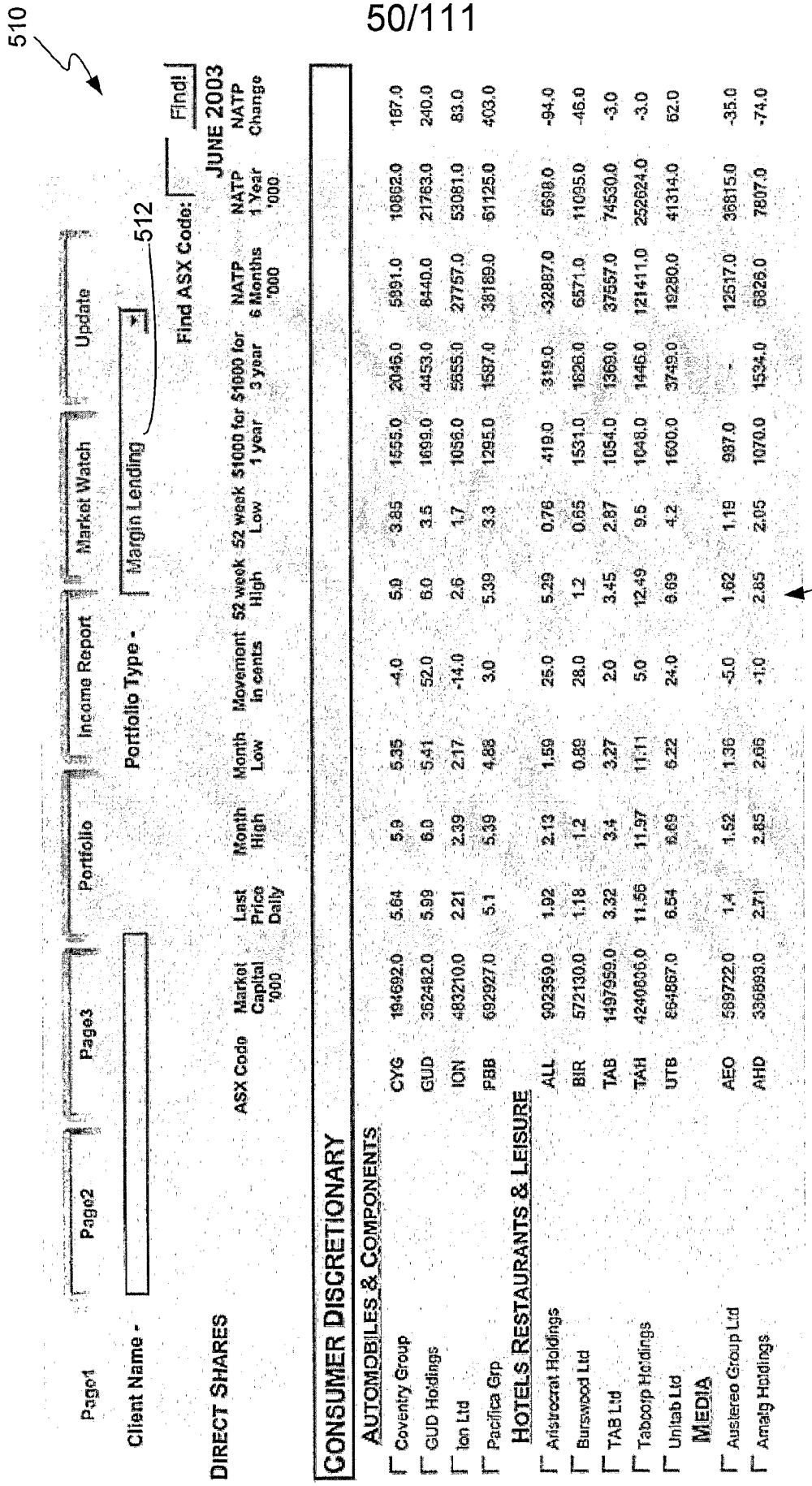

510
Page1
Page2
Page3
Portfolio
Income Report
Market Watch
Update
Client Name -
Portfolio Type -
Margin Lending
512
Find ASX Code:
Find!
DIRECT SHARES
JUNE 2003
ASX Code
Market Capital '000
Last Price Daily
Month High
Month Low
Movement In cents
52 week High
52 week Low
$1000 for 1 year
$1000 for 3 year
NATP 6 Months '000
NATP 1 Year '000
NATP Change
CONSUMER DISCRETIONARY
AUTOMOBILES & COMPONENTS
Coventry Group CYG 194692.0 5.64 5.9 5.35 -4.0 5.0 3.85 1555.0 2046.0 5991.0 10662.0 167.0
GUD Holdings GUD 362482.0 5.99 6.0 5.41 52.0 6.0 3.5 1699.0 4453.0 8440.0 21763.0 240.0
Ion Ltd ION 483210.0 2.21 2.39 2.17 -14.0 2.6 1.7 1056.0 5555.0 27757.0 53081.0 83.0
Pacifica Grp PBB 692927.0 5.1 5.39 4.88 3.0 5.39 3.3 1295.0 1597.0 38189.0 61125.0 403.0
HOTELS RESTAURANTS & LEISURE
Aristocrat Holdings ALL 902359.0 1.92 2.13 1.59 25.0 5.29 0.76 419.0 319.0 -32887.0 5698.0 -94.0
Burswood Ltd BIR 572130.0 1.18 1.2 0.89 28.0 1.2 0.65 1531.0 1626.0 6571.0 11095.0 -46.0
TAB Ltd TAB 1497959.0 3.32 3.4 3.27 2.0 3.45 2.87 1054.0 1369.0 37557.0 74530.0 -3.0
Tabcorp Holdings TAH 4240806.0 11.56 11.97 11.11 5.0 12.49 9.5 1048.0 1446.0 121411.0 252624.0 -3.0
Unitab Ltd UTB 864867.0 6.54 6.69 6.22 24.0 6.69 4.2 1600.0 3749.0 19280.0 41314.0 62.0
MEDIA
Austereo Group Ltd AEO 589722.0 1.4 1.52 1.36 -5.0 1.62 1.19 997.0 - 12517.0 36815.0 -35.0
Amalg Holdings AHD 336693.0 2.71 2.85 2.66 -1.0 2.85 2.05 1070.0 1534.0 6826.0 7807.0 -74.0
514

Figure 50

Client -

Portfolio Type - Margin Lending

510

Table ☐ PORTFOLIO CONSTRUCTION INTERFACE

Page1 | Page2 | Page3 | Portfolio | Income Report | Market Watch | Update

Table 1. Asset Mix Data

Share Companies	TAB Ltd	John Fairfax Holdings	Coles Myer Ltd	Santos Ltd	National Aust Bank	Westfield Hldgs	CSR Ltd	Perpetuals (W) Monthly Inc Fd	Portfolio Partners Premier Fxd Inc Trst	Credit Suisse Intl Fixed Int Fd	INVESCO (W)Intl Shr Fd	Merill Lynch (W)Intl Shr Fd
Cash-Australian	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.0	1.2	4.9	1.8	3.3
Shares-Australian	100.0	100.0	100.0	100.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0
Shares-International	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.2	96.7
Fixed-Int Australian	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.0	73.4	0.0	0.0	0.0
Fixed-Int International	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	24.9	95.1	0.0	0.0
Prop Australia	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 2. Asset Mix Convergence

Market Exposure	TAB Ltd	John Fairfax Holdings	Coles Myer Ltd	Santos Ltd	National Aust Bank	Westfield Hldgs	CSR Ltd	Perpetuals (W) Monthly Inc Fd	Portfolio Partners Premier Fxd Inc Trst	Credit Suisse Intl Fixed Int Fd	INVESCO (W)Intl Shr Fd	Merill Lynch (W)Intl Shr Fd	Proposed Asset Mix	Balance	M Agrees
Cash-Australian	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.05	0.16	0.39	0.20	0.25	6.5	5.0	4.0
Shares-Australian	7.00	8.00	5.00	10.00	9.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.0	32.0	28.0
Shares-International	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.30	7.74	16.0	18.0	22.0
Fixed-Int Australian	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.05	0.01	0.00	0.00	0.00	10.7	25.0	15.0
Fixed-Int International	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.24	7.91	0.00	0.00	9.1	10.0	6.0
Property Australia	0.00	0.00	0.00	0.00	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	10.0	12.0	15.0
Asset Allocation %	7.0	8.0	5.0	10.0	9.0	10.0	0.0	9.0	2.5	8.0	8.0	8.0	109.0	102	100

Table 3. Historical Investment Indicators

Share Companies	TAB Ltd	John Fairfax Holdings	Coles Myer Ltd	Santos Ltd	National Aust Bank	Westfield Hldgs	CSR Ltd	Perpetuals (W) Monthly Inc Fd	Portfolio Partners Premier Fxd Inc Trst	Credit Suisse Intl Fixed Int Fd	INVESCO (W)Intl Shr Fd	Merill Lynch (W)Intl Shr Fd	W-Avg
Income Sustainability (Performance)													
Dividend Yield %	4.5	4.9	3.4	5.2	5.0	1.5	0.5						4.65
Tax Adjusted Dividend Yield %	3.2	2.8	2.0	3.0	3.6	1.2	2.6						2.79
Dividend Growth Rates 1 year %	15.4	13.0	2.0	-	8.0	4.6	-30.2						2.43
Dividend Growth Rates 5 year %	-	0.5	1.6	3.7	9.4	10.2	-5.0						6.07
Dividend Forecast Growth 2 yrs %	12.5	8.2	7.4	-	7.4	24.4	61.5						21.29
Dividend Stability %	100.0	100.0	91.2	65.0	100.0	100.0	93.8						97.51
Dividend Times Cover	1.1	1.1	1.0	1.6	1.2	2.0	12.9						3.00
Franking Credit %	100.0	100.0	100.0	100.0	100.0	50.0	70.0						87.02
Payout Ratio %	91.0	93.0	65.0	-	-	43.0	28.0						61.47
Growth Sustainability (Performance)													
Growth Yield %	0.4	0.4	0.1	5.3	0.0	1.7	101.0						10.32
Real Return on Equity (ROE) %	15.0	11.0	20.0	30.0	155.0	25.6	17.0						42.59
Price Earnings Ratio (P/E)	20.1	23.3	23.6	11.7	16.6	28.4	11.3						10.43
Price Earnings Growth (PEG)	1.6	0.9	1.9	10.0	1.0	1.7	1.4						2.91
Earnings Growth 1 year %	8.2	29.9	45.3	-33.6	22.2	21.7	11.5						12.62
Earnings Growth 5 year %	22.6	0.7	3.0	7.7	8.5	20.1	14.7						11.46
Earnings Stability %	85.1	70.5	82.9	70.0	90.0	90.0	81.4						83.93
$1000 for 1 year	1,054.0	1,178.0	1,322.0	550.0	993.0	1,112.0	1,497.0						1,140.26
$1000 for 3 year	1,303.0	764.0	1,222.0	1,105.0	1,374.0	1,302.0	2,258.0						1,321.22
Revenue 1 year %	17.0	0.2	-0.2	0.6	32.0	17.1	5.1						12.20
Revenue 5 year %	13.9	2.0	5.4	14.0	13.3	12.1	1.5						9.53
NATP Charge	-3.0	131.0	115.0	-17.0	23.0	65.0	251.0						78.45
Operating Profit Margin %	22.5	23.2	4.7	-	-	38.4	20.0						22.03
Net Profit Margin %	6.0	9.0	1.7	-	-	29.2	1.7						
Financial Sustainability													
Capitalisation in '000 Million A$	14,270.6	27,645.4	92,344.2	233,401.0	463,383.5	80,203.7	16,093.4						103,591.70
NTA Growth Rate 1 year %	11.3	12.0	15.1	5.0	-1.5	11.0	-73.4						-3.33
NTA Growth Rate 5 year %	-1.1	7.5	2.2	0.4	11.7	24.1	-10.0						5.70
Debt Equity Ratio	93.0	107.7	52.0	49.5	3.9	60.5	57.3						145.73
Current Ratio	0.4	0.3	1.4	0.9	1.0	1.0	1.2						0.87
Quick Ratio	0.1	0.3	0.6	0.9	0.9	0.9	0.9						0.45
Cashflow Growth 1 year %	21.0	62.4	2.0	24.8	164.0	23.9	-5.2						49.60
Cashflow Growth 5 year %	20.6	4.0	3.4	12.3	59.1	15.1	6.2						16.62

01.0.5. 30 November 2003

	Plot %
Consumer	15.0
Discretionary	
Consumer Staples	9.0
Energy	10.0
Financials	10.0
Health Care	0.0
Industrials	0.0
Information	
Technology	0.0
Materials	0.0
Telecommunications	0.0
Services	
Utilities	0.0
Totals	57.0

Figure 51

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516

Interest Cover	4.6	5.1	8.7	11.5	-	9.4	8.5																		8.38
Capital Expenditure per Share	-16.9	-148.9	-54.1	-	-	-4.6	-8.3																		
%																									
Buy/Sell Opportunity																									
Current Price	3.3	3.2	7.6	5.7	30.8	14.2	2.0																		
Monthly Price Movement in Cents	2.0	8.0	25.0	-12.0	-29.0	-70.0	-2.0																		
52 Week High	3.4	3.4	7.9	6.4	34.5	15.8	2.1																		
52 Week Low	2.9	2.6	5.3	5.2	28.4	12.0	1.3																		
Net Tangible Asset (NTA)	-0.3	-0.8	2.2	-	10.0	2.9	1.1																		2.76
Equity Risk Premium	-0.8	-1.3	-2.3	2.7	0.2	-2.2	103.7																		14.19
Standard Deviation	5.8	7.5	6.5	5.5	7.2	6.2	7.2																		6.54
Beta	0.7	1.5	0.8	5.2	1.5	0.6	1.1																		1.79
Alpha	0.7	-12.5	-5.3	5.2	6.5	8.0	15.5																		3.36
Macq LVR %	70.0	70.0	70.0	70.0	75.0	70.0	70.0																		40.35
Size of Fund in Million A$																									
3 Year Average Return%																									
5 Year Average Return%																									
3 year Standard Deviation																									
5 year Standard Deviation																									
2 year Income																									
Macq LVR %																									

Table 4. Ongoing Fee Structure

Share Companies	TAB Ltd	John Fairfax Holdings	Coles Myer Ltd	Santos Ltd	National Aust Bank	Westfield Hldgs	CSR Ltd	Perpetuals (W) Monthly Inc Fd	Portfolio Partners Premier Fxd Inc Trst	Credit Suisse Intl Fixed Int Fd	INVESCO (W)Intl Shr Fd	Merill Lynch (W)Intl Shr Fd	
Broker Service	0.5	0.5	0.5	0.5	0.5	0.5	0.5						0.00
Fund Manager								0.79	0.36	0.56	1.11	0.92	0.00
Portfolio Service								0.7	0.7	0.7	0.7	0.7	0.00
Financial Planners								0.7	0.7	0.7	0.7	0.7	0.00
Total Ongoing Fees								2.19	1.76	1.96	2.51	2.32	0.00

Figure 52

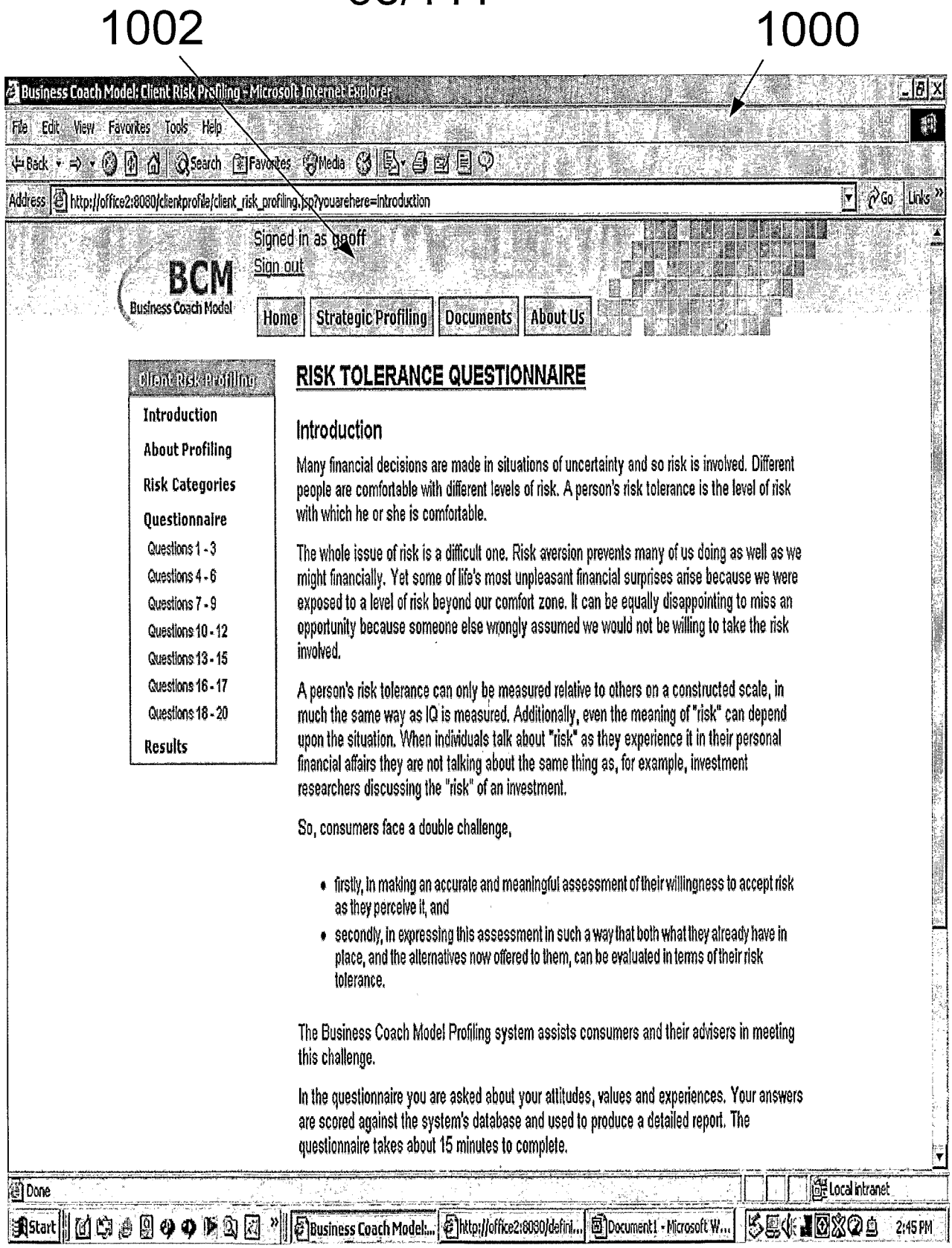

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Go Links
Signed in as geoff
Sign out
BCM
Business Coach Model
Home
Strategic Profiling
Documents
About Us
Client Risk Profiling
Introduction
About Profiling
Risk Categories
Questionnaire
Questions 1 - 3
Questions 4 - 6
Questions 7 - 9
Questions 10 - 12
Questions 13 - 15
Questions 16 - 17
Questions 18 - 20
Results
RISK TOLERANCE QUESTIONNAIRE
Introduction
Many financial decisions are made in situations of uncertainty and so risk is involved. Different people are comfortable with different levels of risk. A person's risk tolerance is the level of risk with which he or she is comfortable.
The whole issue of risk is a difficult one. Risk aversion prevents many of us doing as well as we might financially. Yet some of life's most unpleasant financial surprises arise because we were exposed to a level of risk beyond our comfort zone. It can be equally disappointing to miss an opportunity because someone else wrongly assumed we would not be willing to take the risk involved.
A person's risk tolerance can only be measured relative to others on a constructed scale, in much the same way as IQ is measured. Additionally, even the meaning of "risk" can depend upon the situation. When individuals talk about "risk" as they experience it in their personal financial affairs they are not talking about the same thing as, for example, investment researchers discussing the "risk" of an investment.
So, consumers face a double challenge,
firstly, in making an accurate and meaningful assessment of their willingness to accept risk as they perceive it, and
secondly, in expressing this assessment in such a way that both what they already have in place, and the alternatives now offered to them, can be evaluated in terms of their risk tolerance.
The Business Coach Model Profiling system assists consumers and their advisers in meeting this challenge.
In the questionnaire you are asked about your attitudes, values and experiences. Your answers are scored against the system's database and used to produce a detailed report. The questionnaire takes about 15 minutes to complete.
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Business Coach Model...
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Figure 53

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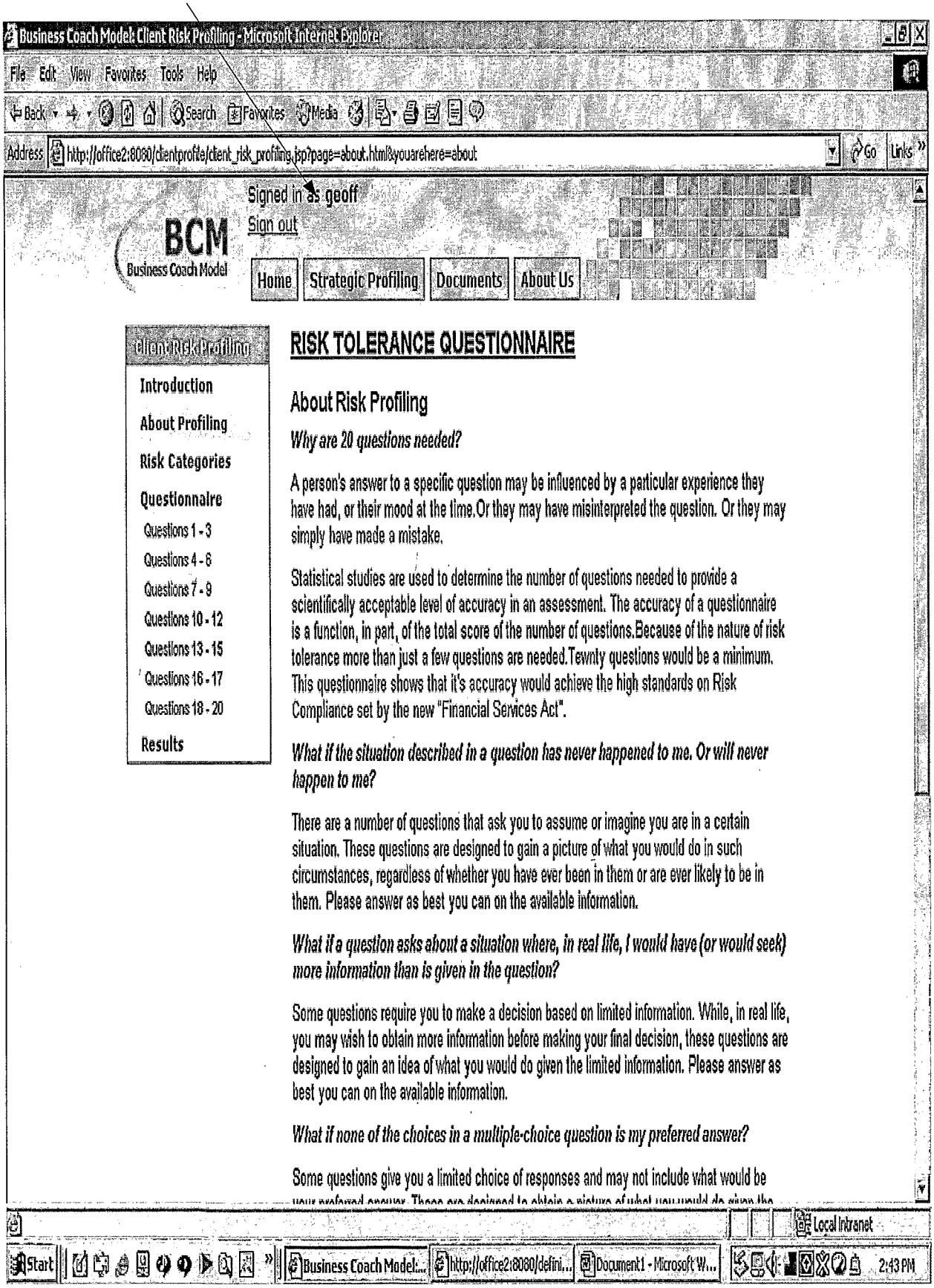


Figure 54

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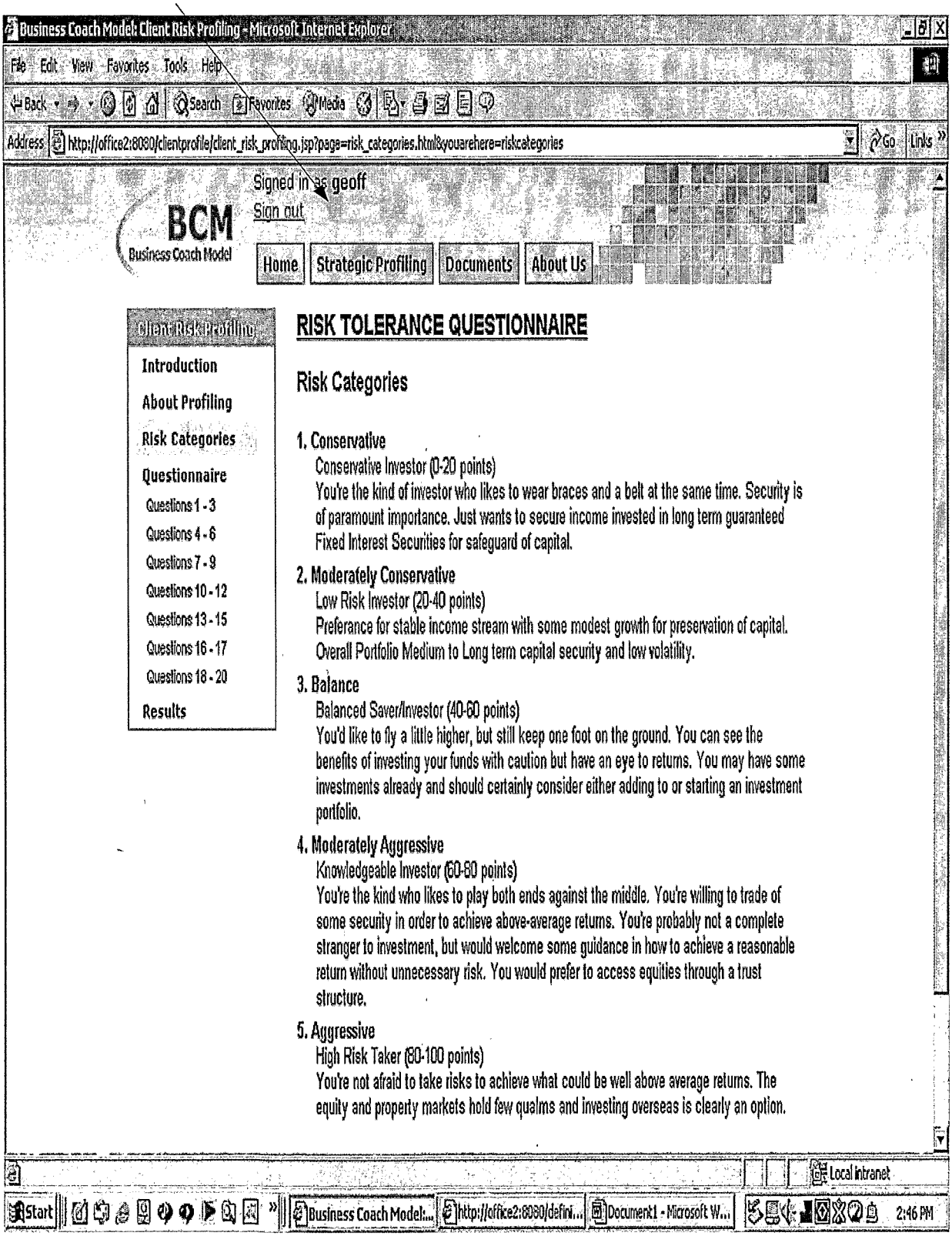


Figure 55

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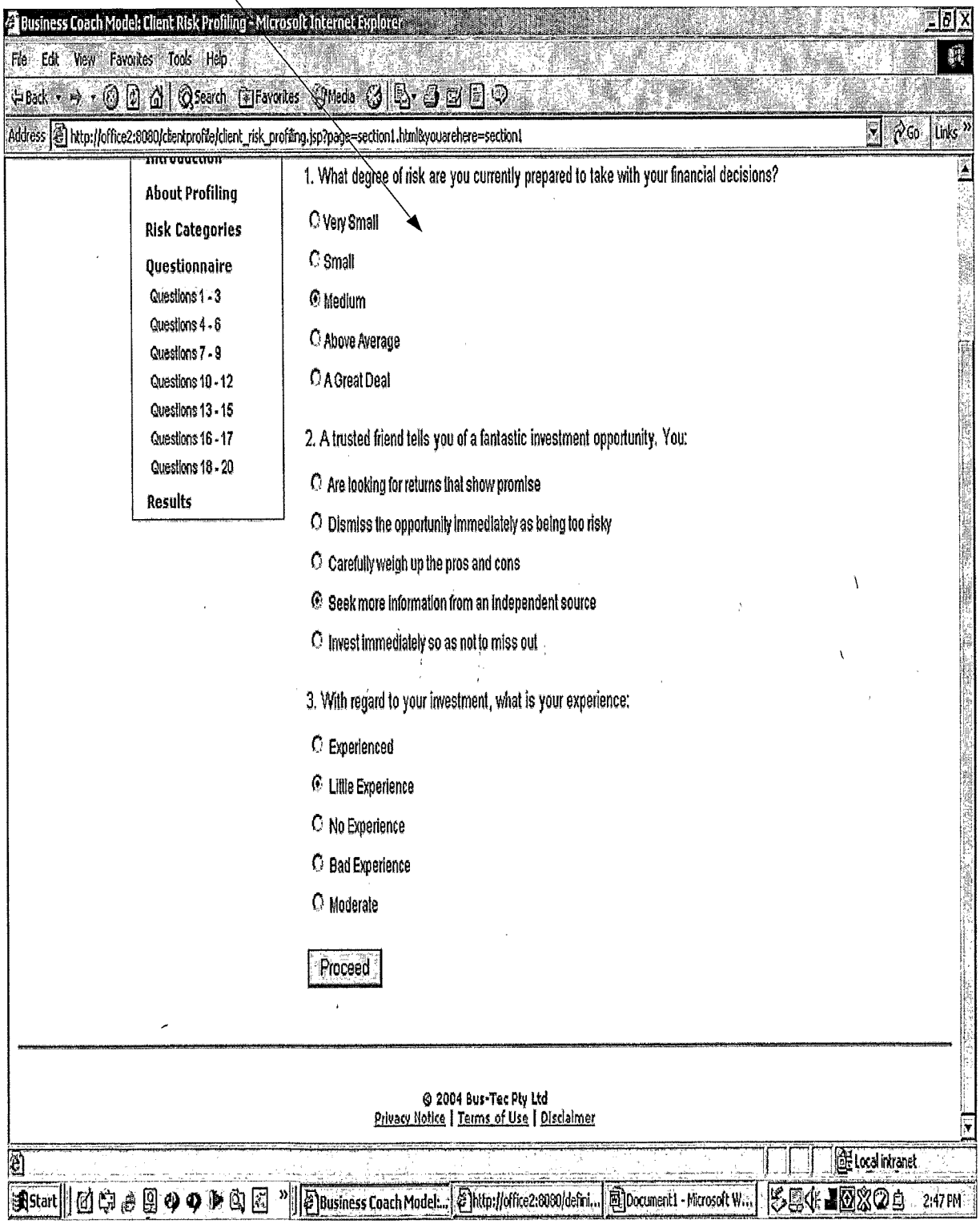


Figure 56

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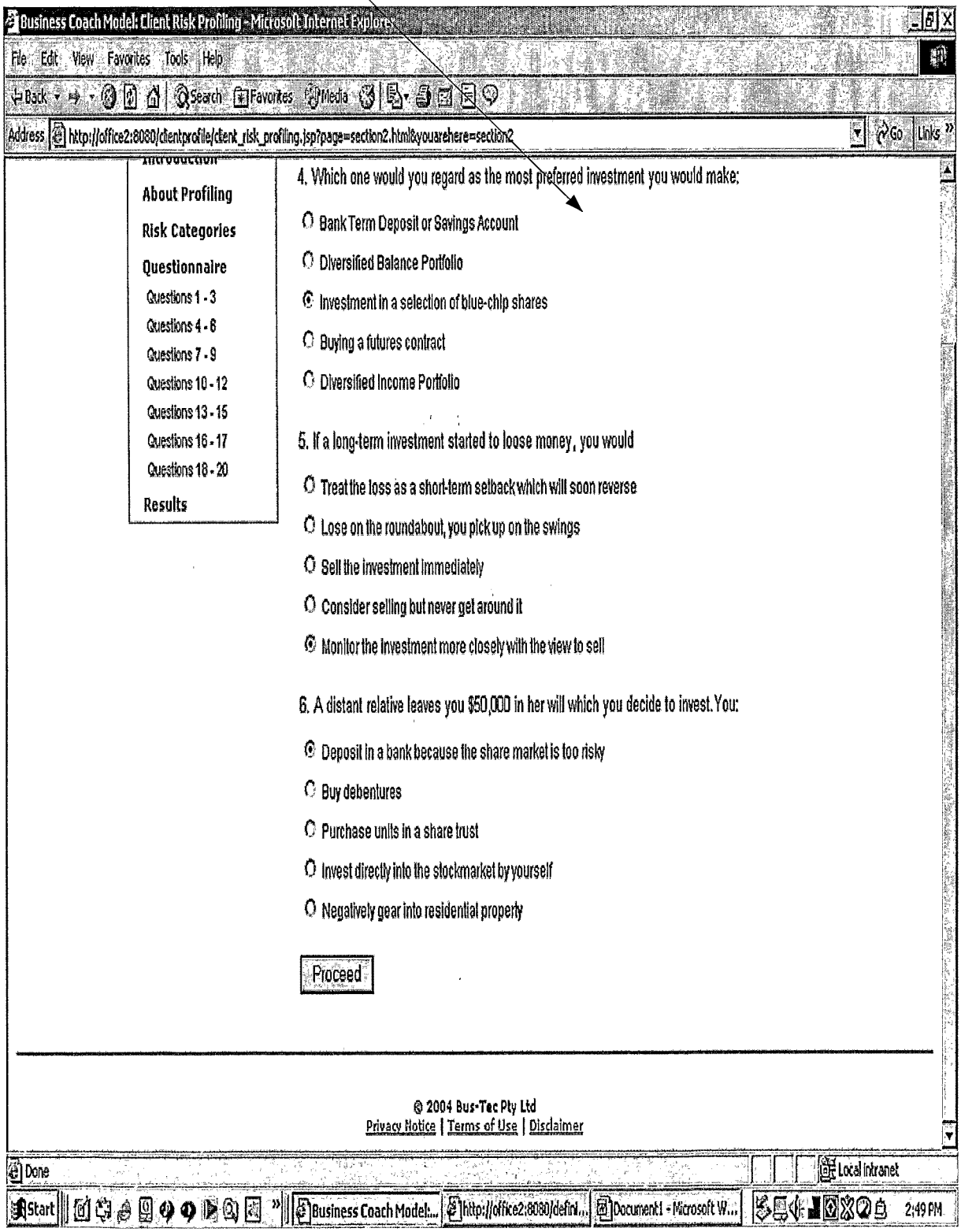


Figure 57

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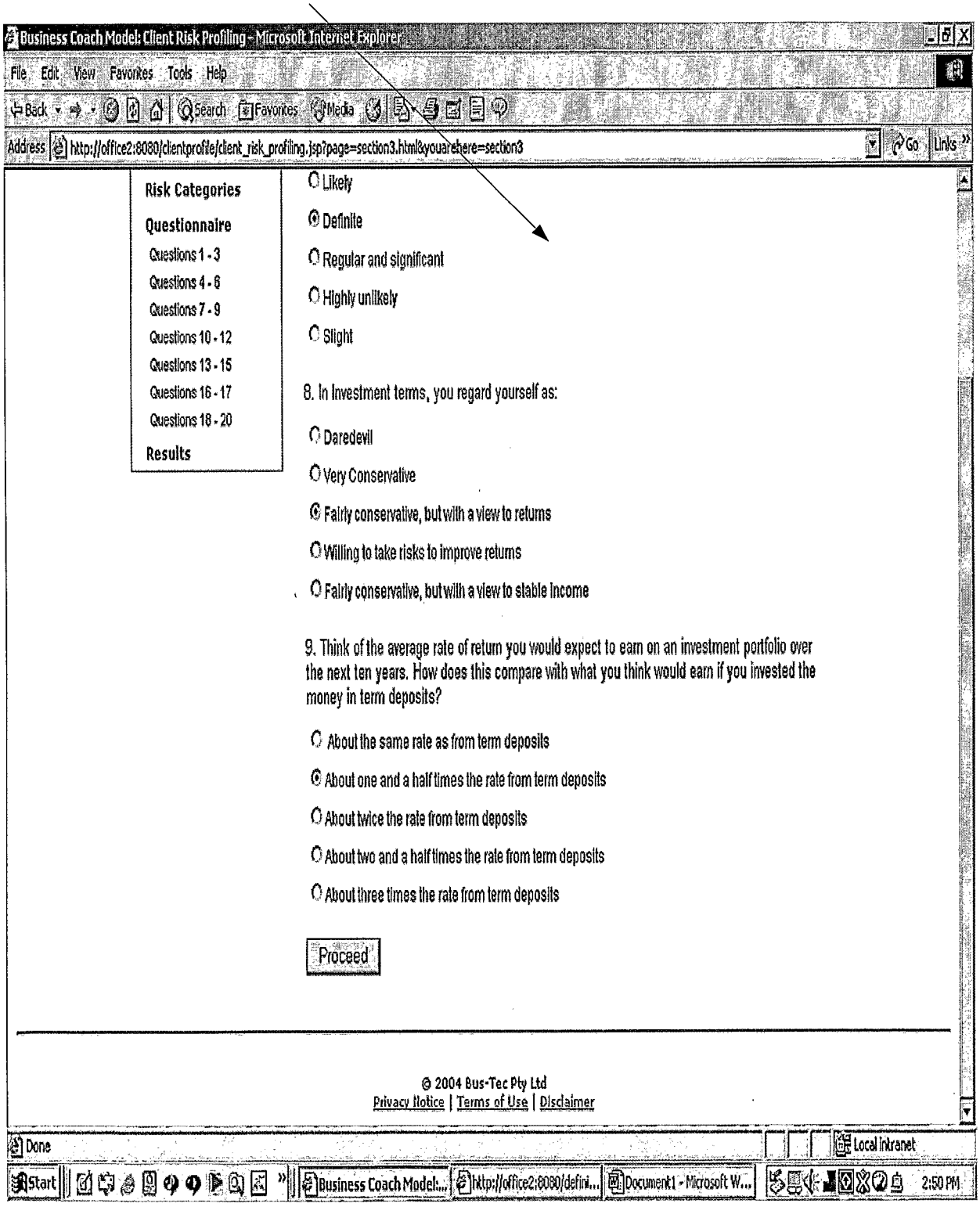


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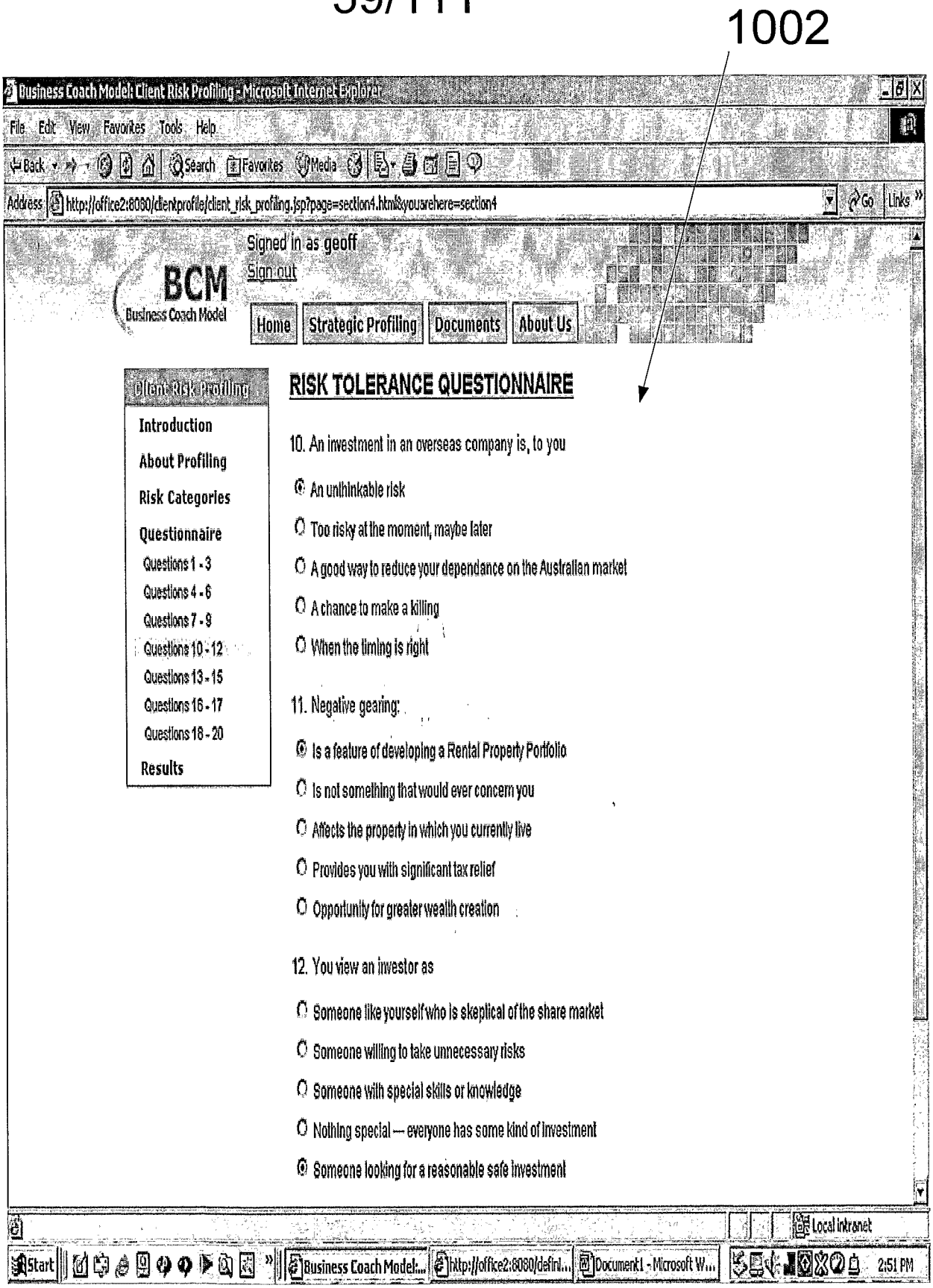

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Go Links
Signed in as geoff
Sign out
BCM
Business Coach Model
Home
Strategic Profiling
Documents
About Us
Client Risk Profiling
Introduction
About Profiling
Risk Categories
Questionnaire
Questions 1 - 3
Questions 4 - 6
Questions 7 - 9
Questions 10 - 12
Questions 13 - 15
Questions 16 - 17
Questions 18 - 20
Results
RISK TOLERANCE QUESTIONNAIRE
10. An investment in an overseas company is, to you
An unthinkable risk
Too risky at the moment, maybe later
A good way to reduce your dependance on the Australian market
A chance to make a killing
When the timing is right
11. Negative gearing:
Is a feature of developing a Rental Property Portfolio
Is not something that would ever concern you
Affects the property in which you currently live
Provides you with significant tax relief
Opportunity for greater wealth creation
12. You view an investor as
Someone like yourself who is skeptical of the share market
Someone willing to take unnecessary risks
Someone with special skills or knowledge
Nothing special — everyone has some kind of investment
Someone looking for a reasonable safe investment
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Figure 59

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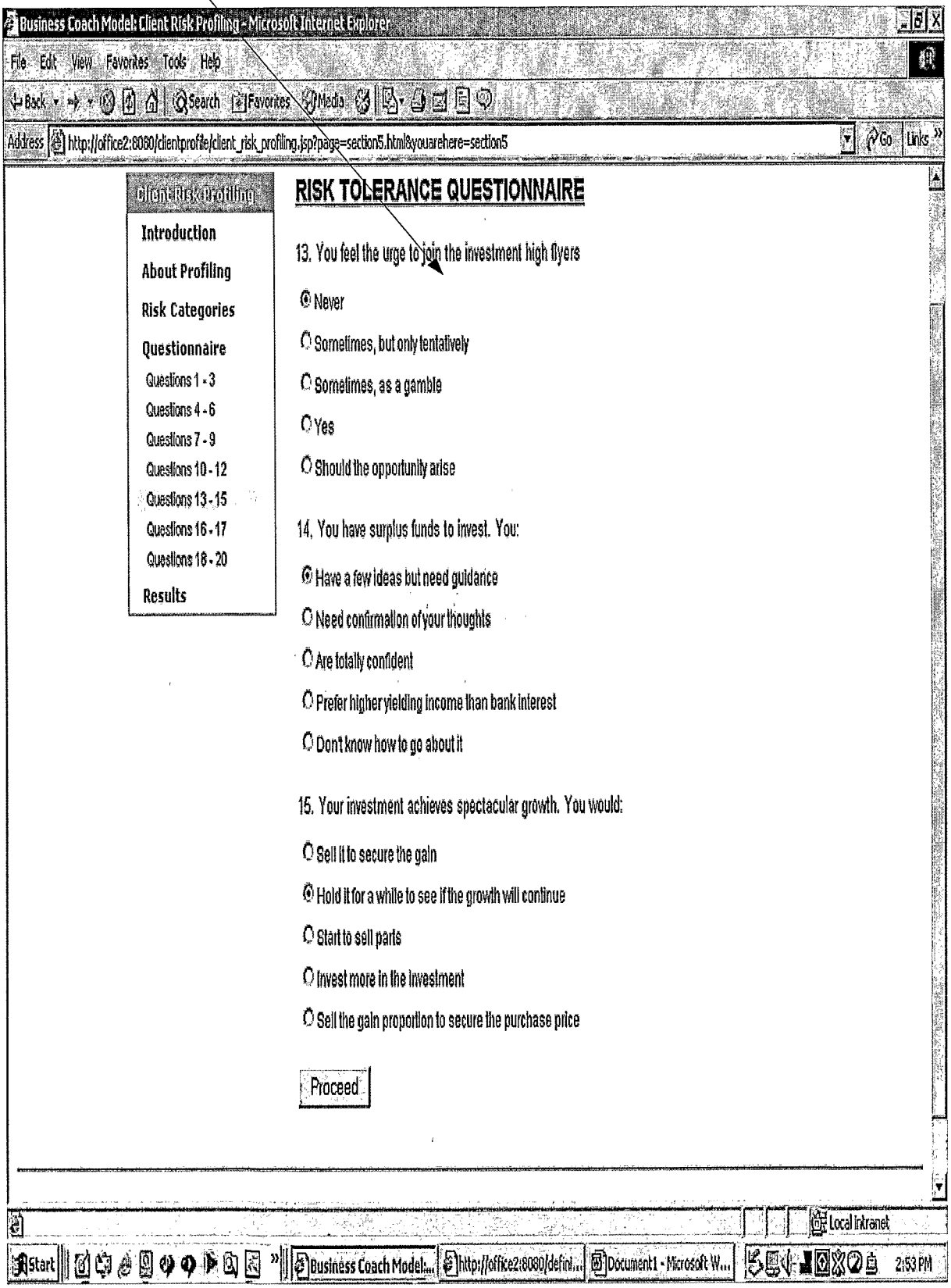


Figure 60

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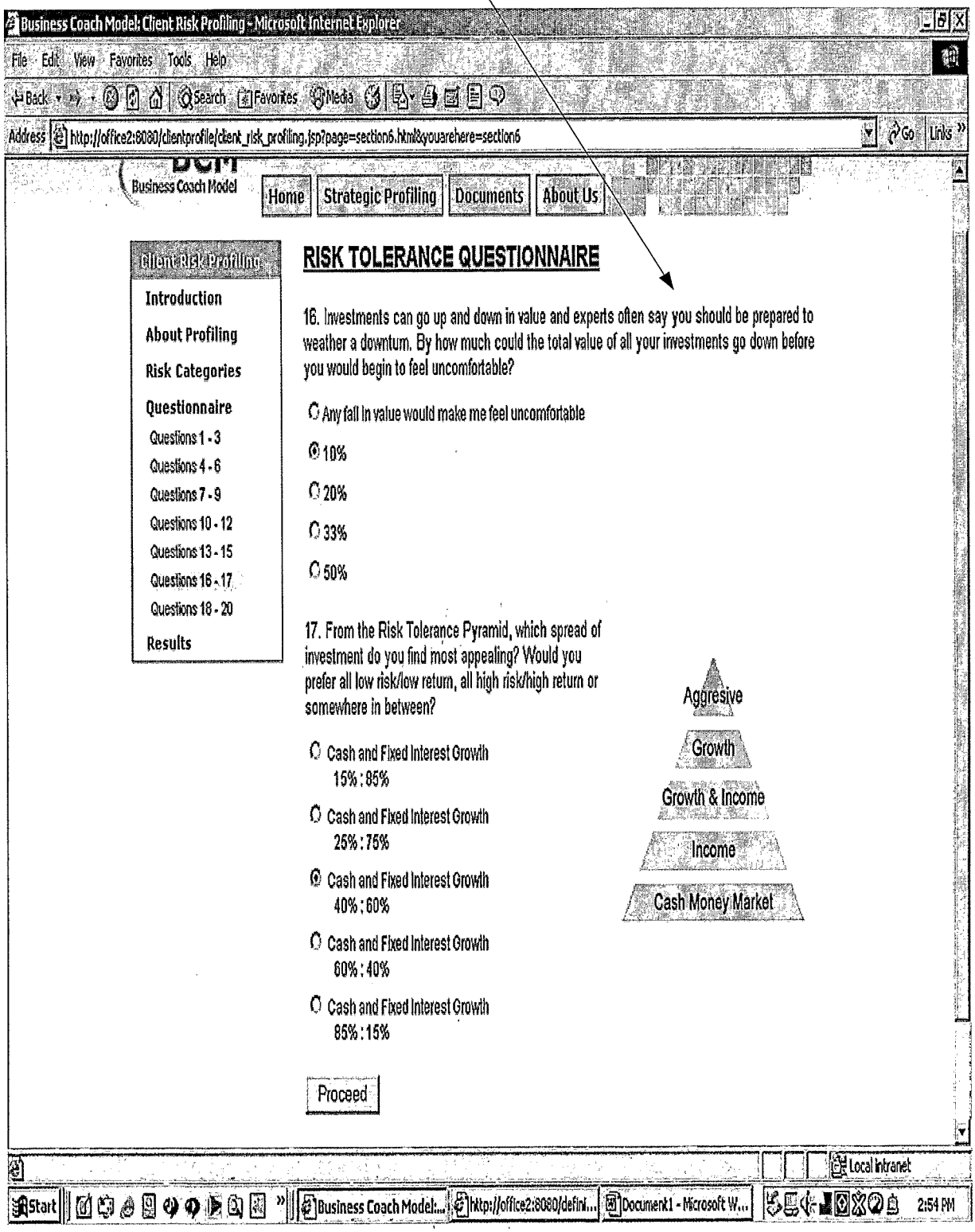
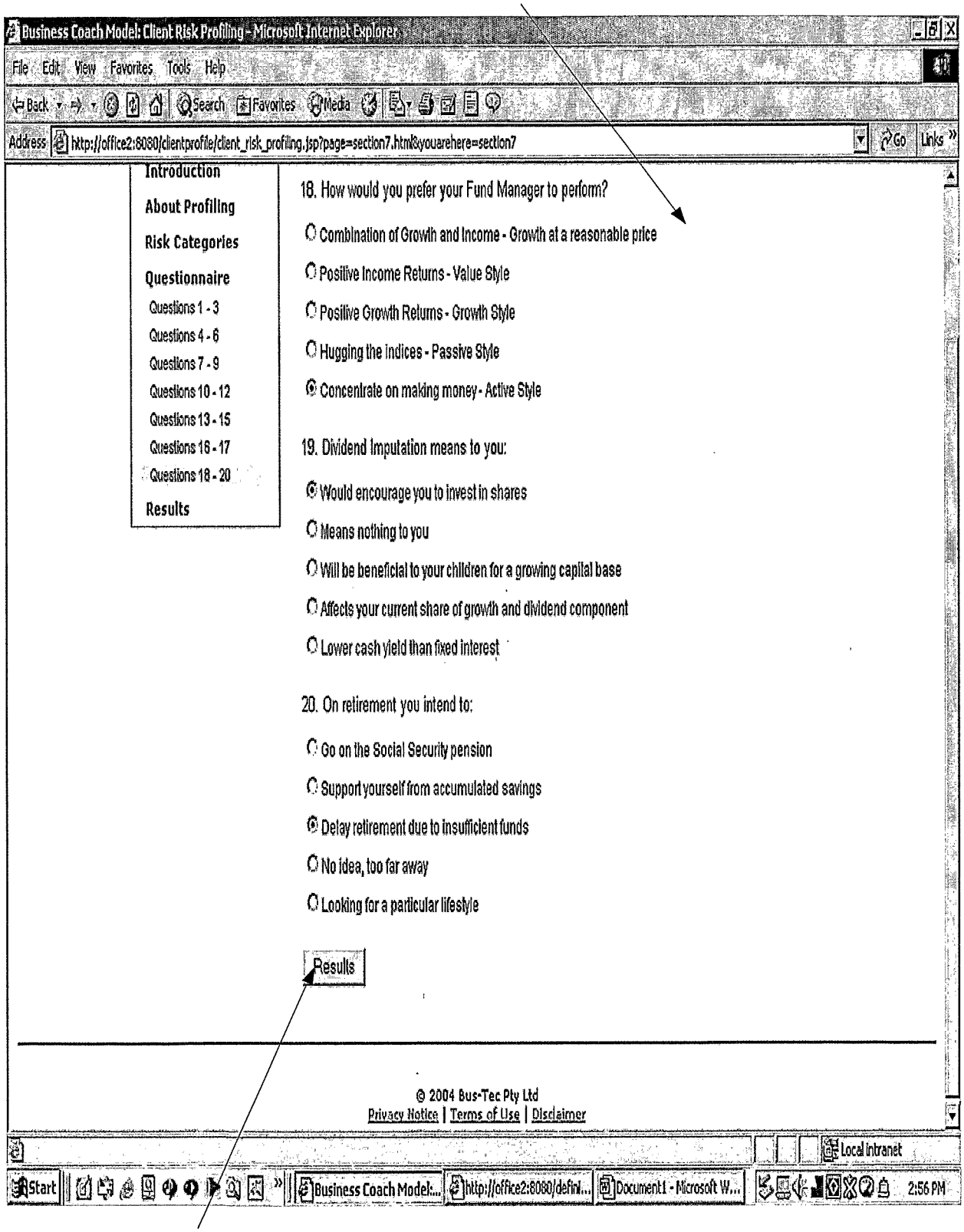


Figure 61

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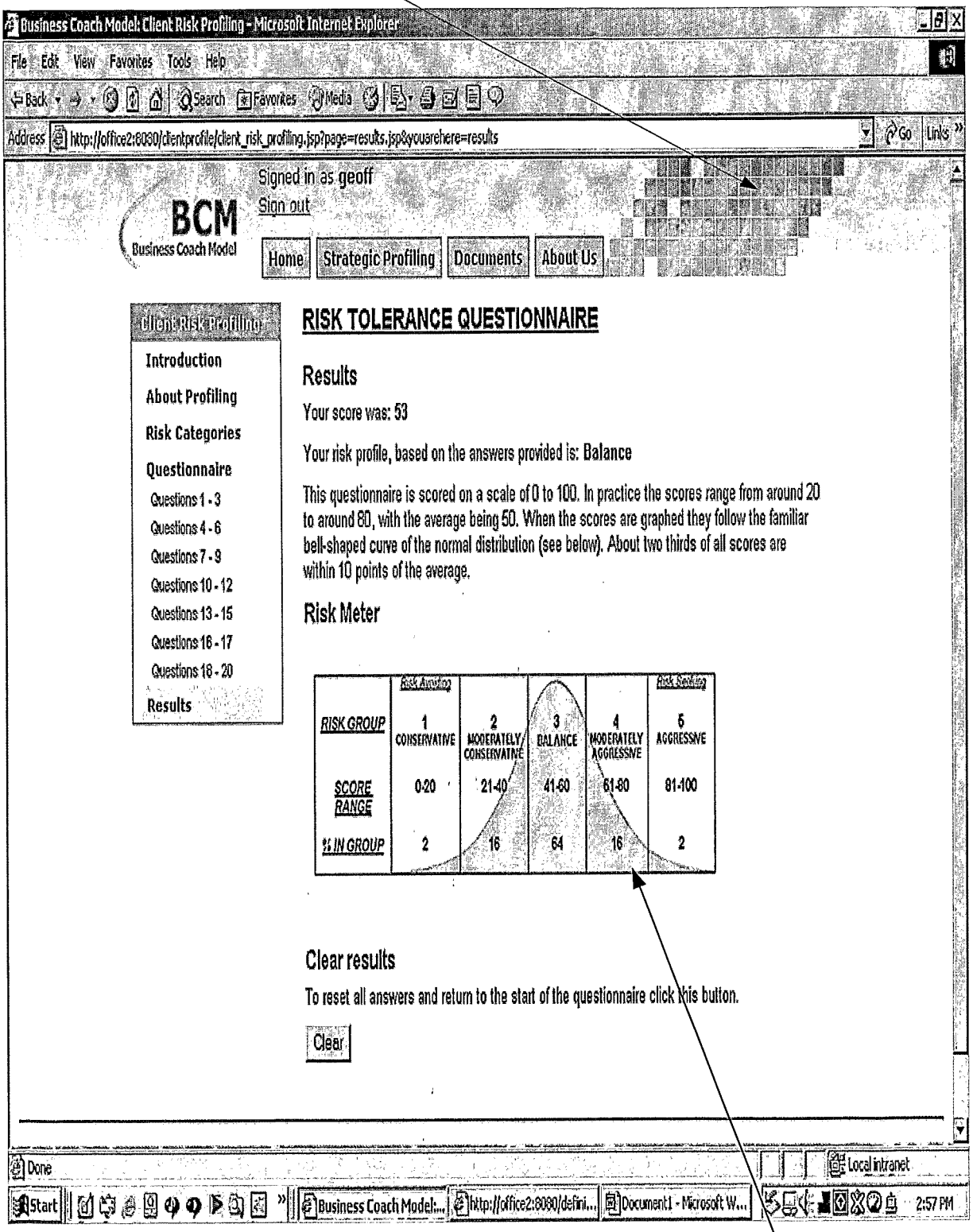
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Figure 62

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Figure 63

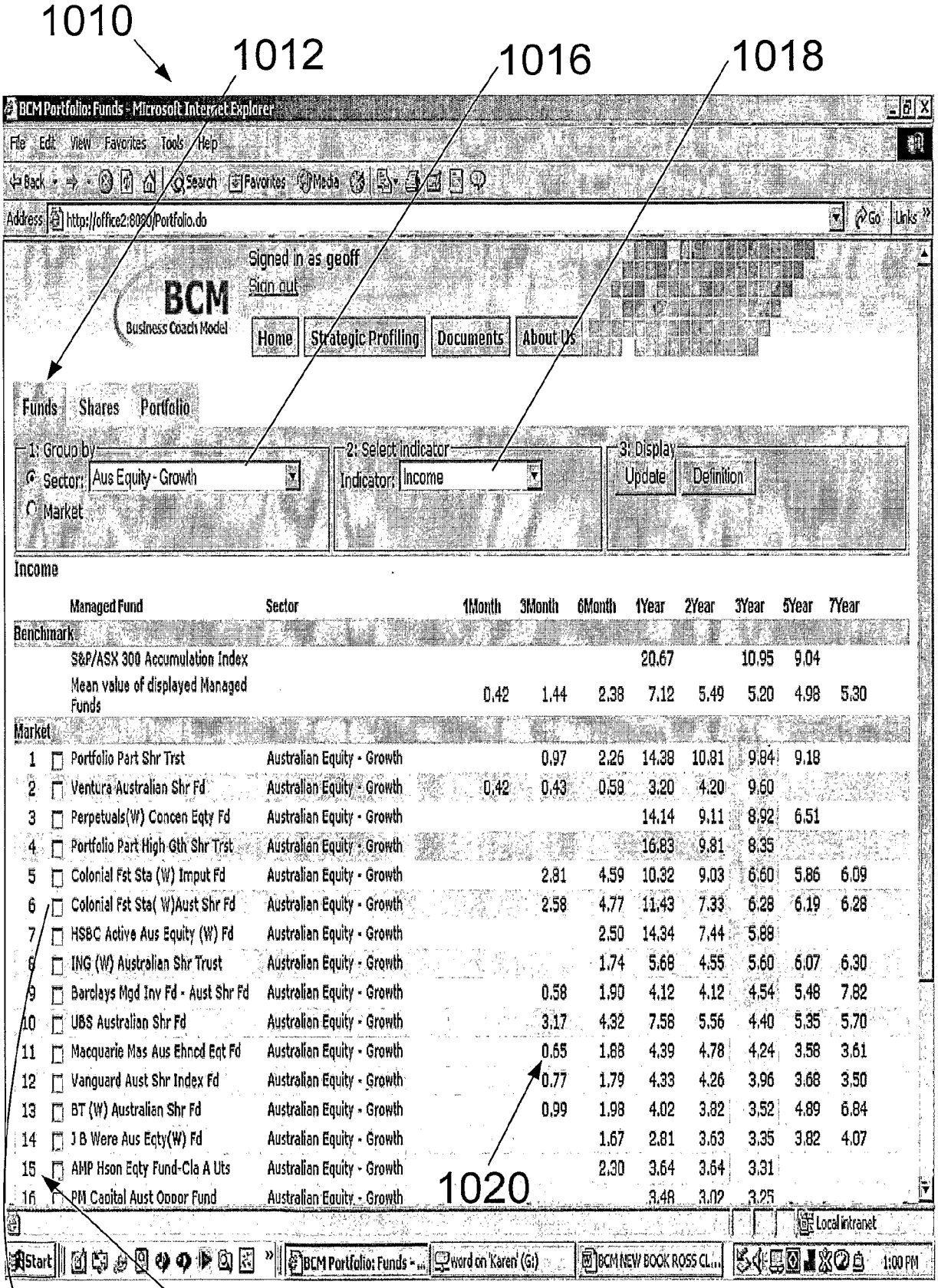

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BCM Portfolio: Funds - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Address http://office2:8080/Portfolio.do
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Sign out
BCM
Business Coach Model
Home
Strategic Profiling
Documents
About Us
Funds
Shares
Portfolio
1: Group by
Sector:
Aus Equity - Growth
Market
2: Select Indicator
Indicator:
Income
3: Display
Update
Definition
Income
Managed Fund
Sector
1Month
3Month
6Month
1Year
2Year
3Year
5Year
7Year
Benchmark
S&P/ASX 300 Accumulation Index
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10.95
9.04
Mean value of displayed Managed Funds
0.42
1.44
2.38
7.12
5.49
5.20
4.98
5.30
Market
1 Portfolio Part Shr Trst Australian Equity - Growth 0.97 2.26 14.38 10.81 9.84 9.18
2 Ventura Australian Shr Fd Australian Equity - Growth 0.42 0.43 0.59 3.20 4.20 9.60
3 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 14.14 9.11 8.92 6.51
4 Portfolio Part High Gth Shr Trst Australian Equity - Growth 16.83 9.81 8.35
5 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 2.81 4.59 10.32 9.03 6.60 5.86 6.09
6 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 2.58 4.77 11.43 7.33 6.28 6.19 6.28
7 HSBC Active Aus Equity (W) Fd Australian Equity - Growth 2.50 14.34 7.44 5.88
8 ING (W) Australian Shr Trust Australian Equity - Growth 1.74 5.68 4.55 5.60 6.07 6.30
9 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 0.58 1.90 4.12 4.12 4.54 5.48 7.82
10 UBS Australian Shr Fd Australian Equity - Growth 3.17 4.32 7.58 5.56 4.40 5.35 5.70
11 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth 0.65 1.88 4.39 4.78 4.24 3.58 3.61
12 Vanguard Aust Shr Index Fd Australian Equity - Growth 0.77 1.79 4.33 4.26 3.96 3.68 3.50
13 BT (W) Australian Shr Fd Australian Equity - Growth 0.99 1.98 4.02 3.82 3.52 4.89 6.84
14 J B Were Aus Eqty(W) Fd Australian Equity - Growth 1.67 2.81 3.63 3.35 3.82 4.07
15 AMP Hson Eqty Fund-Cls A Uts Australian Equity - Growth 2.30 3.64 3.64 3.31
16 PM Capital Aust Oppor Fund Australian Equity - Growth 3.48 3.02 3.25
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Figure 64

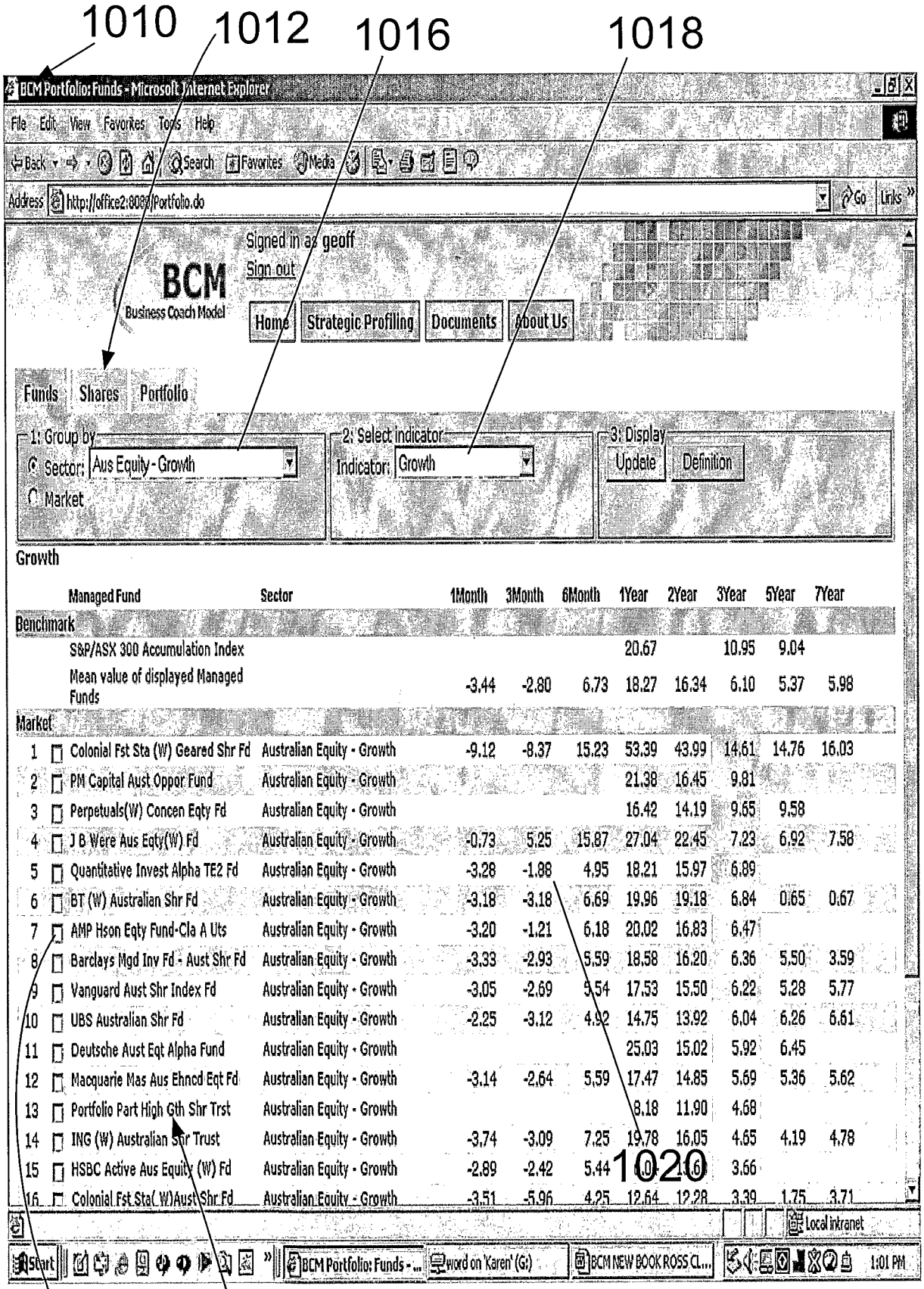

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Business Coach Model
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Strategic Profiling
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About Us
Funds
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Portfolio
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Market
2: Select Indicator
Indicator: Growth
3: Display
Update
Definition
Growth
Managed Fund | Sector | 1Month | 3Month | 6Month | 1Year | 2Year | 3Year | 5Year | 7Year
Benchmark
S&P/ASX 300 Accumulation Index | | | | | 20.67 | | 10.95 | 9.04 |
Mean value of displayed Managed Funds | | -3.44 | -2.80 | 6.73 | 18.27 | 16.34 | 6.10 | 5.37 | 5.98
Market
1 Colonial Fst Sta (W) Geared Shr Fd | Australian Equity - Growth | -9.12 | -8.37 | 15.23 | 53.39 | 43.99 | 14.61 | 14.76 | 16.03
2 PM Capital Aust Oppor Fund | Australian Equity - Growth | | | | 21.38 | 16.45 | 9.81 | |
3 Perpetuals(W) Concen Eqty Fd | Australian Equity - Growth | | | | 16.42 | 14.19 | 9.65 | 9.58 |
4 J B Were Aus Eqty(W) Fd | Australian Equity - Growth | -0.73 | 5.25 | 15.87 | 27.04 | 22.45 | 7.23 | 6.92 | 7.58
5 Quantitative Invest Alpha TE2 Fd | Australian Equity - Growth | -3.28 | -1.88 | 4.95 | 18.21 | 15.97 | 6.89 | |
6 BT (W) Australian Shr Fd | Australian Equity - Growth | -3.18 | -3.18 | 6.69 | 19.96 | 19.18 | 6.84 | 0.65 | 0.67
7 AMP Hson Eqty Fund-Cla A Uts | Australian Equity - Growth | -3.20 | -1.21 | 6.18 | 20.02 | 16.83 | 6.47 | |
8 Barclays Mgd Inv Fd - Aust Shr Fd | Australian Equity - Growth | -3.33 | -2.93 | 5.59 | 18.58 | 16.20 | 6.36 | 5.50 | 3.59
9 Vanguard Aust Shr Index Fd | Australian Equity - Growth | -3.05 | -2.69 | 5.54 | 17.53 | 15.50 | 6.22 | 5.28 | 5.77
10 UBS Australian Shr Fd | Australian Equity - Growth | -2.25 | -3.12 | 4.92 | 14.75 | 13.92 | 6.04 | 6.26 | 6.61
11 Deutsche Aust Eqt Alpha Fund | Australian Equity - Growth | | | | 25.03 | 15.02 | 5.92 | 6.45 |
12 Macquarie Mas Aus Ehncd Eqt Fd | Australian Equity - Growth | -3.14 | -2.64 | 5.59 | 17.47 | 14.85 | 5.69 | 5.36 | 5.62
13 Portfolio Part High Gth Shr Trst | Australian Equity - Growth | | | | 18.18 | 11.90 | 4.68 | |
14 ING (W) Australian Shr Trust | Australian Equity - Growth | -3.74 | -3.09 | 7.25 | 19.78 | 16.05 | 4.65 | 4.19 | 4.78
15 HSBC Active Aus Equity (W) Fd | Australian Equity - Growth | -2.89 | -2.42 | 5.44 | 1.0 | 1.6 | 3.66 | |
16 Colonial Fst Sta(W)Aust Shr Fd | Australian Equity - Growth | -3.51 | -5.96 | 4.25 | 12.64 | 12.28 | 3.39 | 1.75 | 3.71
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Figure 65

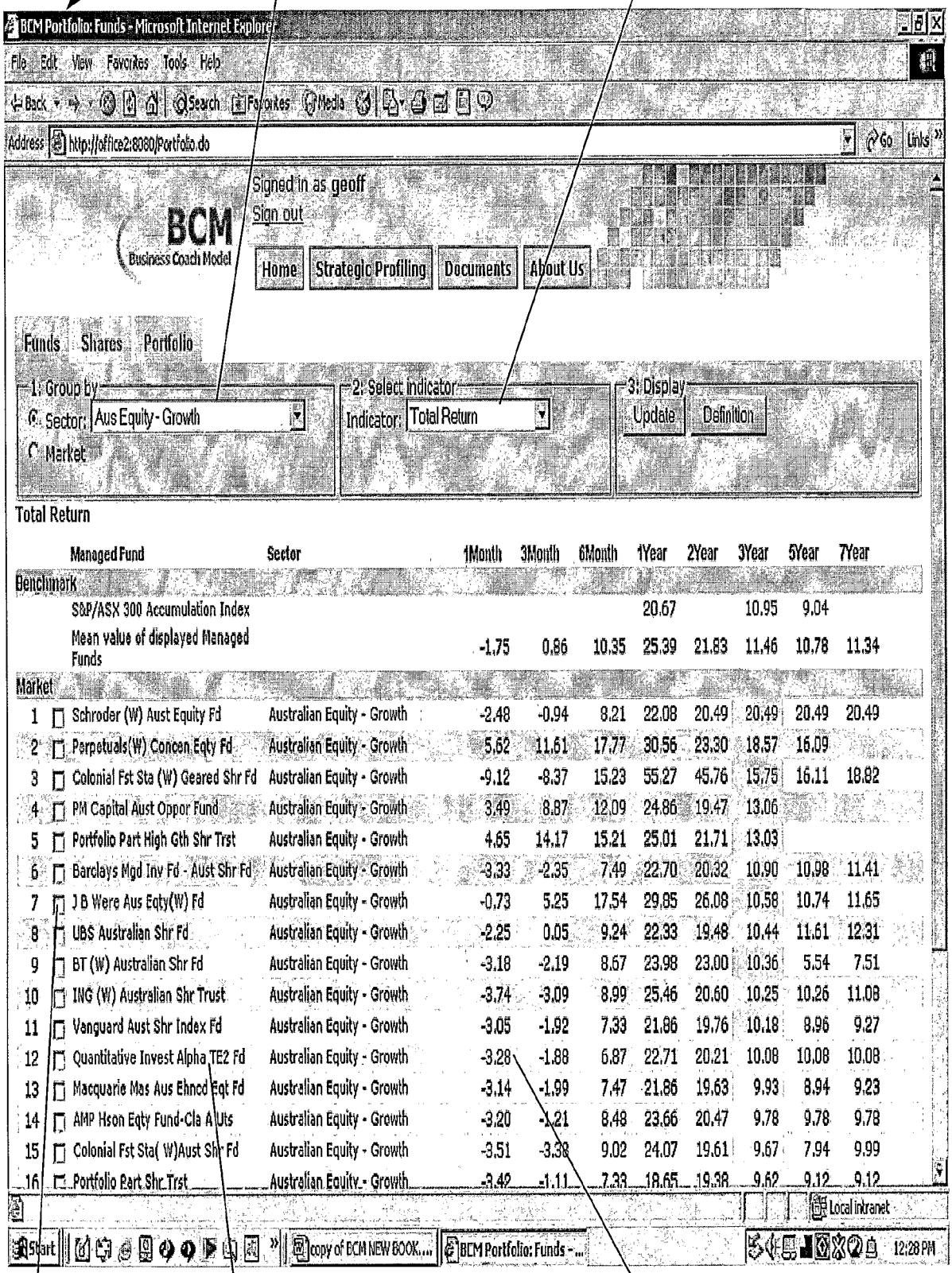

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Total Return
3: Display
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Total Return
Managed Fund
Sector
1Month
3Month
6Month
1Year
2Year
3Year
5Year
7Year
Benchmark
S&P/ASX 300 Accumulation Index
20.67
10.95
9.04
Mean value of displayed Managed Funds
-1.75
0.86
10.35
25.39
21.83
11.46
10.78
11.34
Market
1 Schroder (W) Aust Equity Fd Australian Equity - Growth -2.48 -0.94 8.21 22.08 20.49 20.49 20.49 20.49
2 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 5.62 11.61 17.77 30.56 23.30 18.57 16.09
3 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth -9.12 -8.37 15.23 55.27 45.76 15.75 16.11 18.82
4 PM Capital Aust Oppor Fund Australian Equity - Growth 3.49 8.87 12.09 24.86 19.47 13.06
5 Portfolio Part High Gth Shr Trst Australian Equity - Growth 4.65 14.17 15.21 25.01 21.71 13.03
6 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth -3.33 -2.35 7.49 22.70 20.32 10.90 10.98 11.41
7 J B Were Aus Eqty(W) Fd Australian Equity - Growth -0.73 5.25 17.54 29.85 26.08 10.58 10.74 11.65
8 UBS Australian Shr Fd Australian Equity - Growth -2.25 0.05 9.24 22.33 19.48 10.44 11.61 12.31
9 BT (W) Australian Shr Fd Australian Equity - Growth -3.18 -2.19 8.57 23.98 23.00 10.36 5.54 7.51
10 ING (W) Australian Shr Trust Australian Equity - Growth -3.74 -3.09 8.99 25.46 20.60 10.25 10.26 11.08
11 Vanguard Aust Shr Index Fd Australian Equity - Growth -3.05 -1.92 7.33 21.86 19.76 10.18 8.96 9.27
12 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth -3.28 -1.88 6.87 22.71 20.21 10.08 10.08 10.08
13 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth -3.14 -1.99 7.47 21.86 19.63 9.93 8.94 9.23
14 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth -3.20 -1.21 8.48 23.66 20.47 9.78 9.78 9.78
15 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth -3.51 -3.38 9.02 24.07 19.61 9.67 7.94 9.99
16 Portfolio Part Shr Trst Australian Equity - Growth -3.42 -1.11 7.33 18.65 19.38 9.62 9.12 9.12
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Figure 66

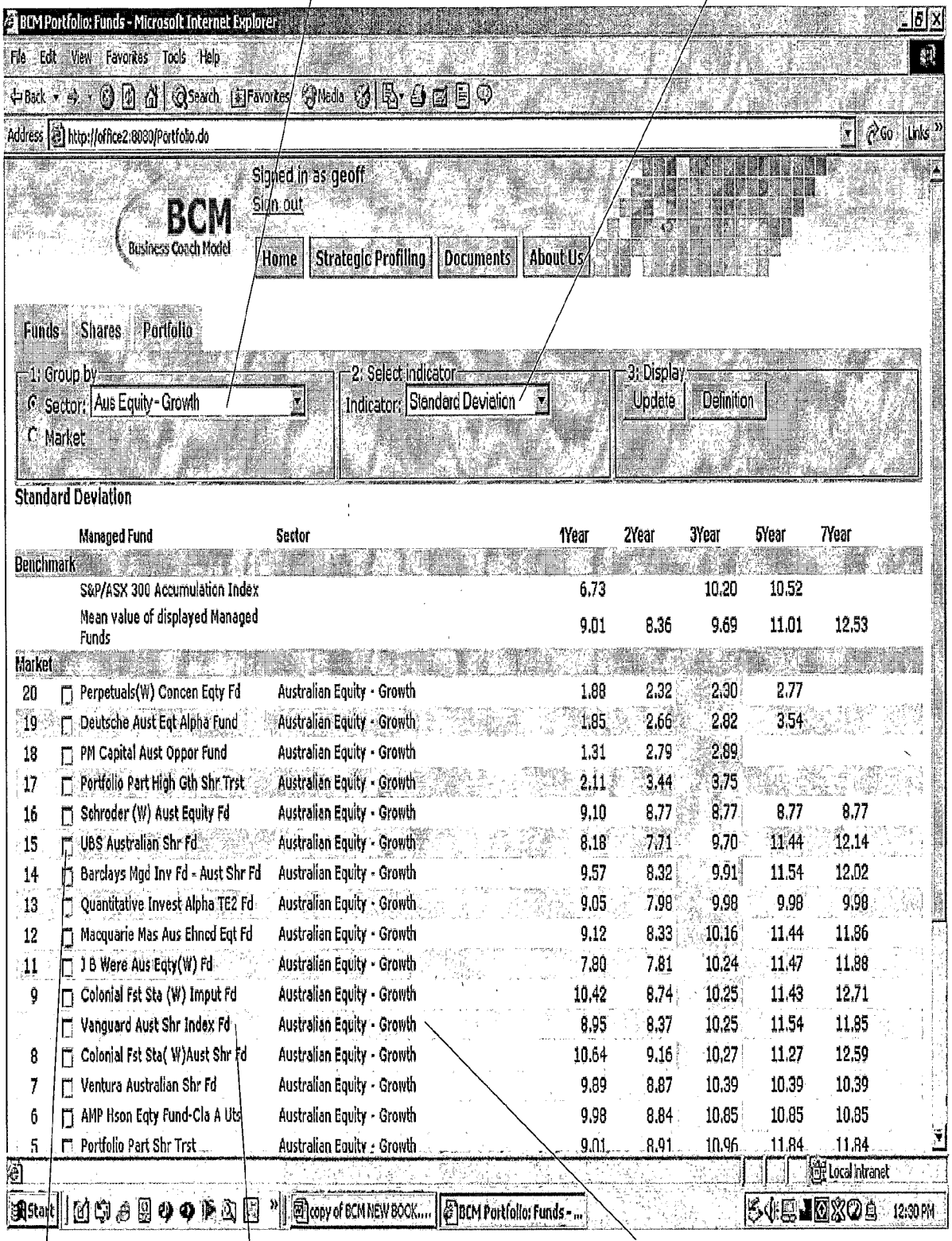

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Sector: Aus Equity - Growth
Market
2: Select indicator
Indicator: Standard Deviation
3: Display
Update
Definition
Standard Deviation
Managed Fund
Sector
1Year
2Year
3Year
5Year
7Year
Benchmark
S&P/ASX 300 Accumulation Index 6.73 10.20 10.52
Mean value of displayed Managed Funds 9.01 8.36 9.69 11.01 12.53
Market
20 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 1.88 2.32 2.30 2.77
19 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth 1.85 2.66 2.82 3.54
18 PM Capital Aust Oppor Fund Australian Equity - Growth 1.31 2.79 2.89
17 Portfolio Part High Gth Shr Trst Australian Equity - Growth 2.11 3.44 3.75
16 Schroder (W) Aust Equity Fd Australian Equity - Growth 9.10 8.77 8.77 8.77 8.77
15 UBS Australian Shr Fd Australian Equity - Growth 8.18 7.71 9.70 11.44 12.14
14 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 9.57 8.32 9.91 11.54 12.02
13 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth 9.05 7.98 9.98 9.98 9.98
12 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth 9.12 8.33 10.16 11.44 11.86
11 J B Were Aus Eqty(W) Fd Australian Equity - Growth 7.80 7.81 10.24 11.47 11.88
9 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 10.42 8.74 10.25 11.43 12.71
Vanguard Aust Shr Index Fd Australian Equity - Growth 8.95 8.37 10.25 11.54 11.85
8 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 10.64 9.16 10.27 11.27 12.59
7 Ventura Australian Shr Fd Australian Equity - Growth 9.89 8.87 10.39 10.39 10.39
6 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth 9.98 8.84 10.85 10.85 10.85
5 Portfolio Part Shr Trst Australian Equity - Growth 9.01 8.91 10.96 11.84 11.84
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Figure 67

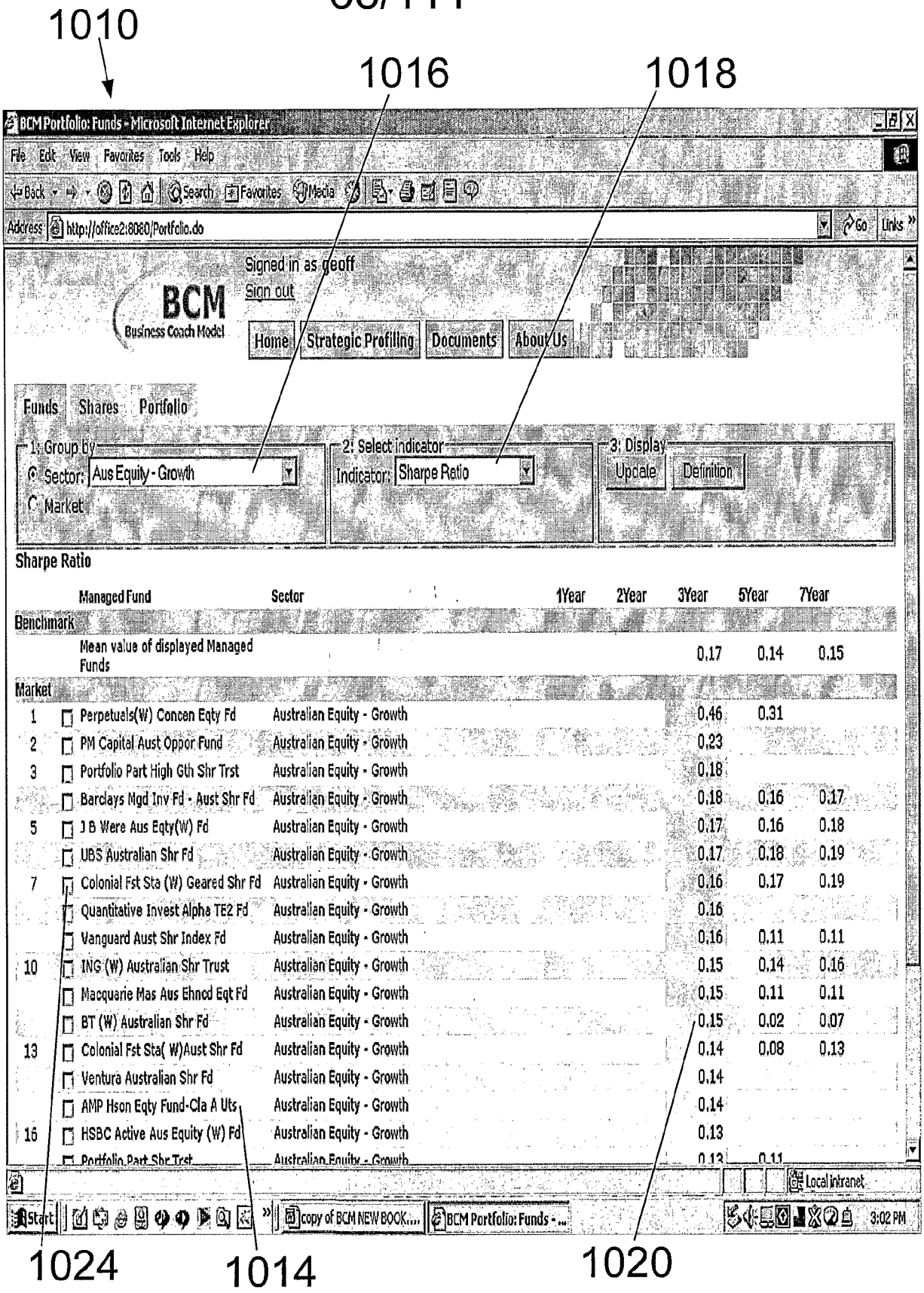

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Sector:
Aus Equity - Growth
Market
2: Select Indicator
Indicator:
Sharpe Ratio
3: Display
Update
Definition
Sharpe Ratio
Managed Fund
Sector
1Year
2Year
3Year
5Year
7Year
Benchmark
Mean value of displayed Managed Funds
0.17
0.14
0.15
Market
1 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 0.46 0.31
2 PM Capital Aust Oppor Fund Australian Equity - Growth 0.23
3 Portfolio Part High Gth Shr Trst Australian Equity - Growth 0.18
Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 0.18 0.16 0.17
5 J B Were Aus Eqty(W) Fd Australian Equity - Growth 0.17 0.16 0.18
UBS Australian Shr Fd Australian Equity - Growth 0.17 0.18 0.19
7 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth 0.16 0.17 0.19
Quantitative Invest Alpha TE2 Fd Australian Equity - Growth 0.16
Vanguard Aust Shr Index Fd Australian Equity - Growth 0.16 0.11 0.11
10 ING (W) Australian Shr Trust Australian Equity - Growth 0.15 0.14 0.16
Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth 0.15 0.11 0.11
BT (W) Australian Shr Fd Australian Equity - Growth 0.15 0.02 0.07
13 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 0.14 0.08 0.13
Ventura Australian Shr Fd Australian Equity - Growth 0.14
AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth 0.14
16 HSBC Active Aus Equity (W) Fd Australian Equity - Growth 0.13
Portfolio Part Shr Trst Australian Equity - Growth 0.13 0.11
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Figure 68

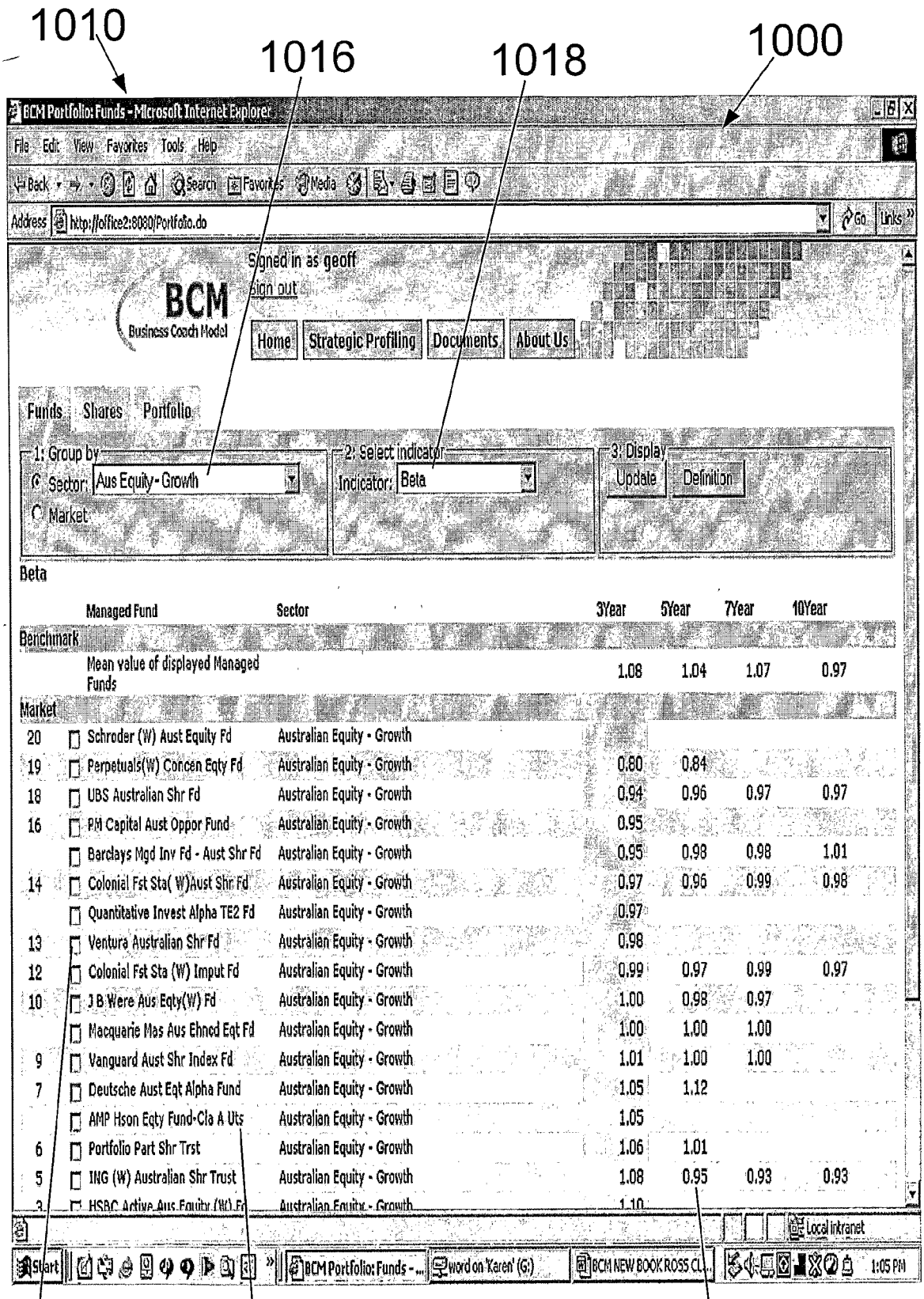

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Sector:
Aus Equity - Growth
Market
2: Select indicator
Indicator:
Beta
3: Display
Update
Definition
Beta
Managed Fund
Sector
3Year
5Year
7Year
10Year
Benchmark
Mean value of displayed Managed Funds
1.08
1.04
1.07
0.97
Market
20 Schroder (W) Aust Equity Fd Australian Equity - Growth
19 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 0.80 0.84
18 UBS Australian Shr Fd Australian Equity - Growth 0.94 0.96 0.97 0.97
16 PM Capital Aust Oppor Fund Australian Equity - Growth 0.95
Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 0.95 0.98 0.98 1.01
14 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 0.97 0.96 0.99 0.98
Quantitative Invest Alpha TE2 Fd Australian Equity - Growth 0.97
13 Ventura Australian Shr Fd Australian Equity - Growth 0.98
12 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 0.99 0.97 0.99 0.97
10 J B Were Aus Eqty(W) Fd Australian Equity - Growth 1.00 0.98 0.97
Macquarie Mas Aus Ehnced Eqt Fd Australian Equity - Growth 1.00 1.00 1.00
9 Vanguard Aust Shr Index Fd Australian Equity - Growth 1.01 1.00 1.00
7 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth 1.05 1.12
AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth 1.05
6 Portfolio Part Shr Trst Australian Equity - Growth 1.06 1.01
5 ING (W) Australian Shr Trust Australian Equity - Growth 1.08 0.95 0.93 0.93
HSBC Active Aus Equity (W) Fd Australian Equity - Growth 1.10
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Figure 69

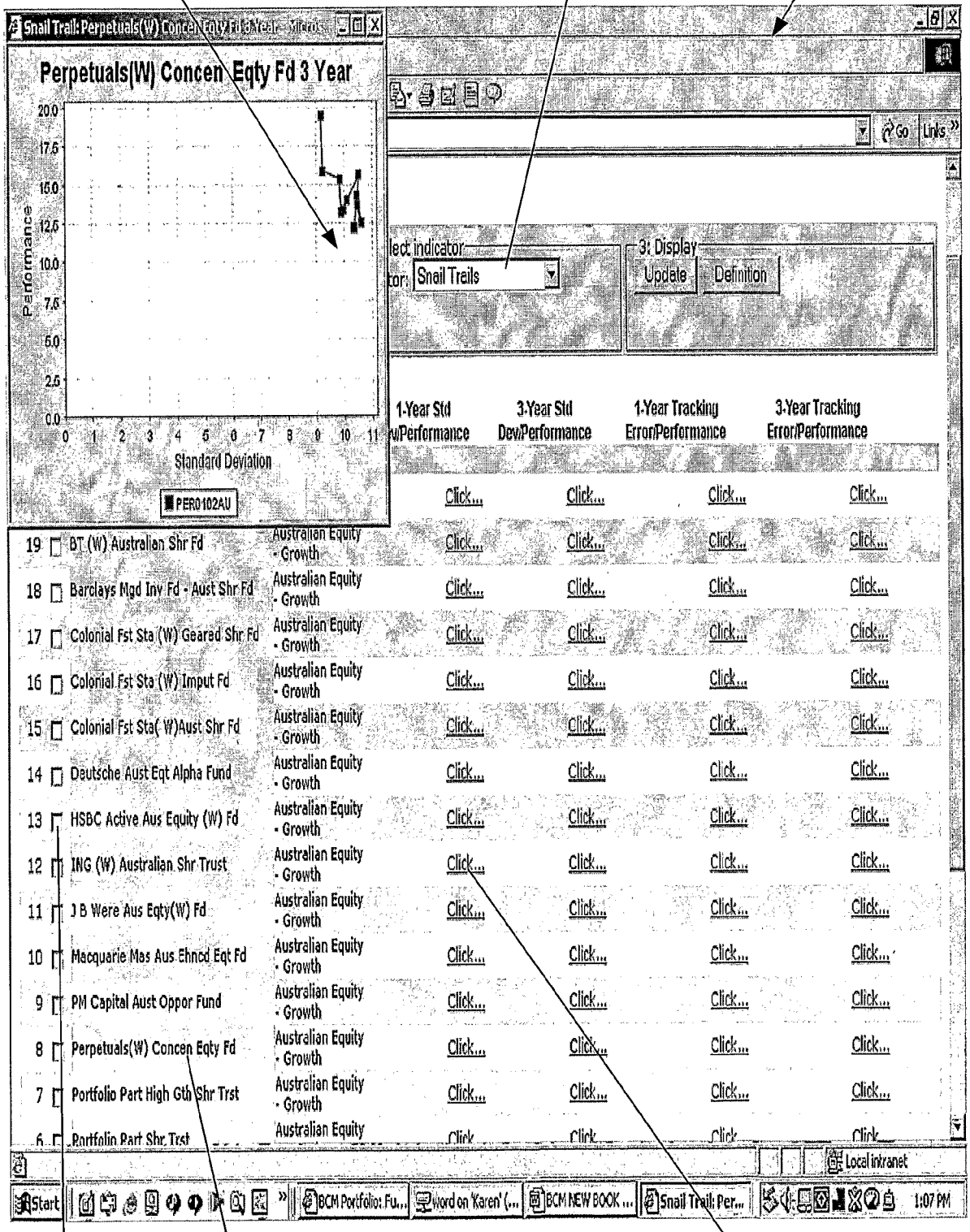

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Perpetuals(W) Concen Eqty Fd 3 Year
Performance
Standard Deviation
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Snail Trails
Update
Definition
1-Year Std Dev/Performance
3-Year Std Dev/Performance
1-Year Tracking Error/Performance
3-Year Tracking Error/Performance
BT (W) Australian Shr Fd
Barclays Mgd Inv Fd - Aust Shr Fd
Colonial Fst Sta (W) Geared Shr Fd
Colonial Fst Sta (W) Imput Fd
Colonial Fst Sta(W)Aust Shr Fd
Deutsche Aust Eqt Alpha Fund
HSBC Active Aus Equity (W) Fd
ING (W) Australian Shr Trust
J B Were Aus Eqty(W) Fd
Macquarie Mas Aus Ehncd Eqt Fd
PM Capital Aust Oppor Fund
Perpetuals(W) Concen Eqty Fd
Portfolio Part High Gth Shr Trst
Australian Equity - Growth
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Figure 70

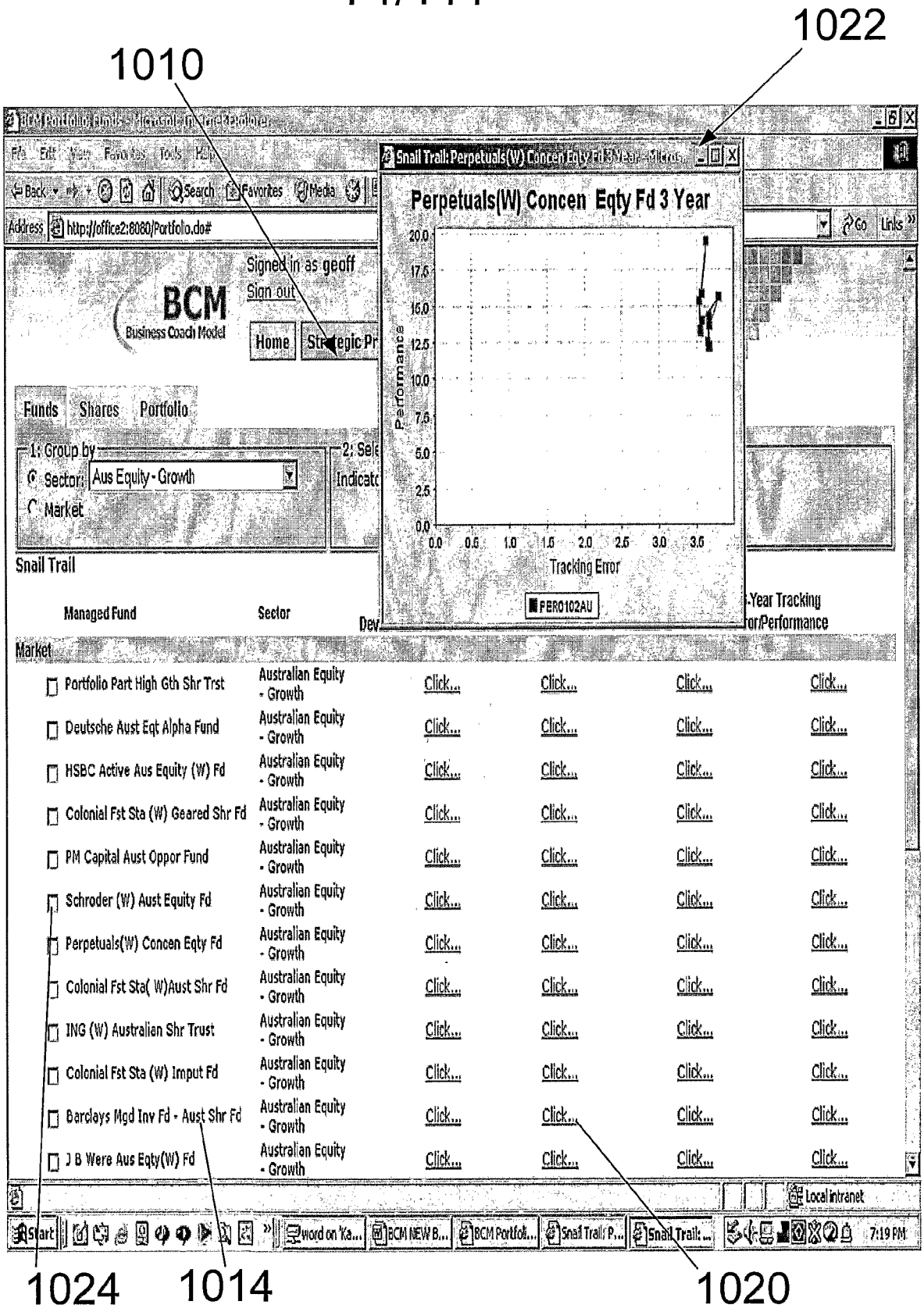

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Perpetuals(W) Concen Eqty Fd 3 Year
Performance
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Market
Snail Trail
Managed Fund
Sector
Market
Portfolio Part High Gth Shr Trst
Deutsche Aust Eqt Alpha Fund
HSBC Active Aus Equity (W) Fd
Colonial Fst Sta (W) Geared Shr Fd
PM Capital Aust Oppor Fund
Schroder (W) Aust Equity Fd
Perpetuals(W) Concen Eqty Fd
Colonial Fst Sta(W)Aust Shr Fd
ING (W) Australian Shr Trust
Colonial Fst Sta (W) Imput Fd
Barclays Mgd Inv Fd - Aust Shr Fd
J B Were Aus Eqty(W) Fd
Australian Equity - Growth
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Figure 71

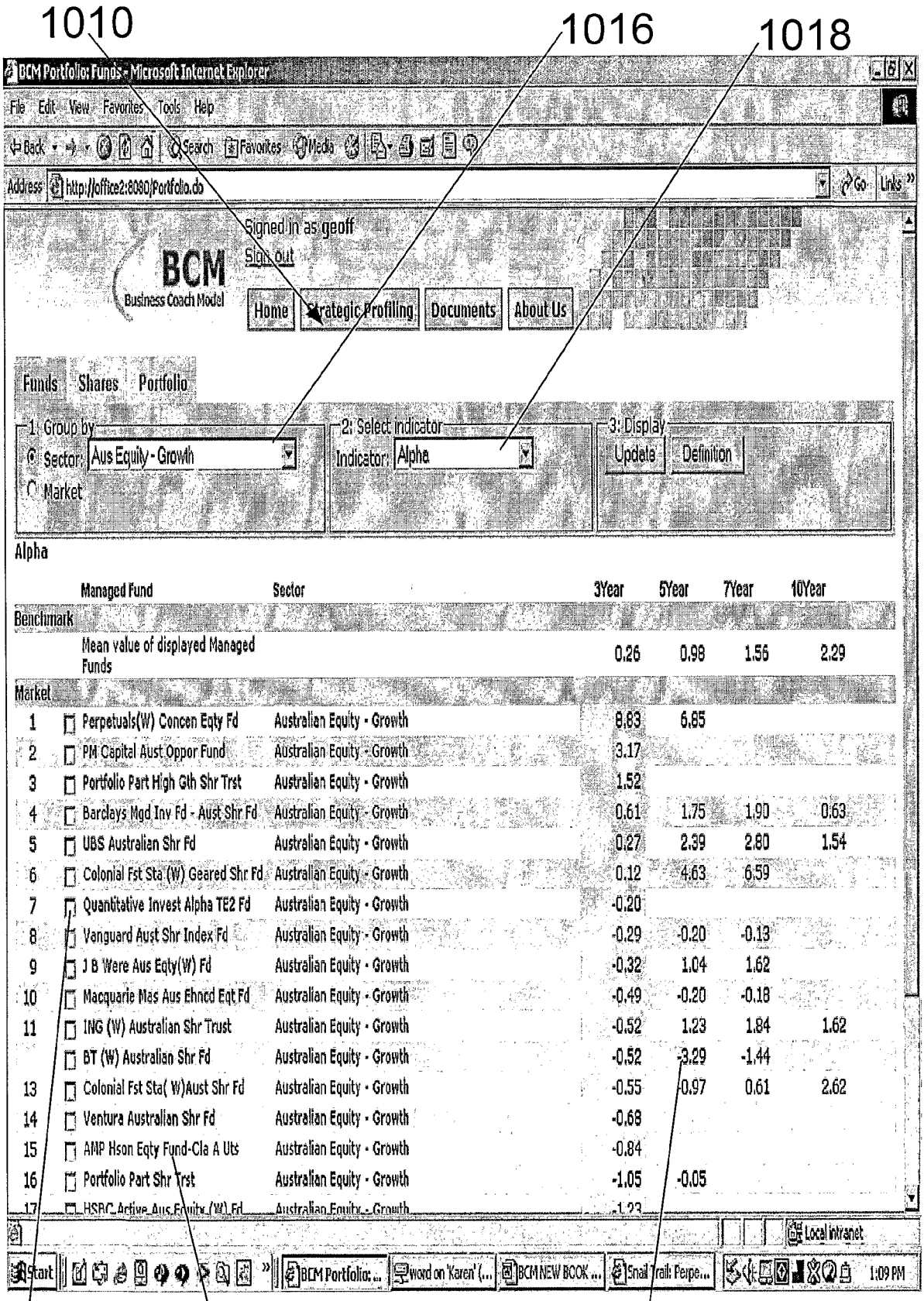

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3: Display
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Alpha
Managed Fund
Sector
3Year
5Year
7Year
10Year
Benchmark
Mean value of displayed Managed Funds
0.26
0.98
1.56
2.29
Market
1 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 8.83 6.85
2 PM Capital Aust Oppor Fund Australian Equity - Growth 3.17
3 Portfolio Part High Gth Shr Trst Australian Equity - Growth 1.52
4 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 0.61 1.75 1.90 0.63
5 UBS Australian Shr Fd Australian Equity - Growth 0.27 2.39 2.80 1.54
6 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth 0.12 4.63 6.59
7 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth -0.20
8 Vanguard Aust Shr Index Fd Australian Equity - Growth -0.29 -0.20 -0.13
9 J B Were Aus Eqty(W) Fd Australian Equity - Growth -0.32 1.04 1.62
10 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth -0.49 -0.20 -0.18
11 ING (W) Australian Shr Trust Australian Equity - Growth -0.52 1.23 1.84 1.62
BT (W) Australian Shr Fd Australian Equity - Growth -0.52 -3.29 -1.44
13 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth -0.55 -0.97 0.61 2.62
14 Ventura Australian Shr Fd Australian Equity - Growth -0.68
15 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth -0.84
16 Portfolio Part Shr Trst Australian Equity - Growth -1.05 -0.05
17 HSBC Active Aus Equity (W) Fd Australian Equity - Growth -1.23
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Figure 72

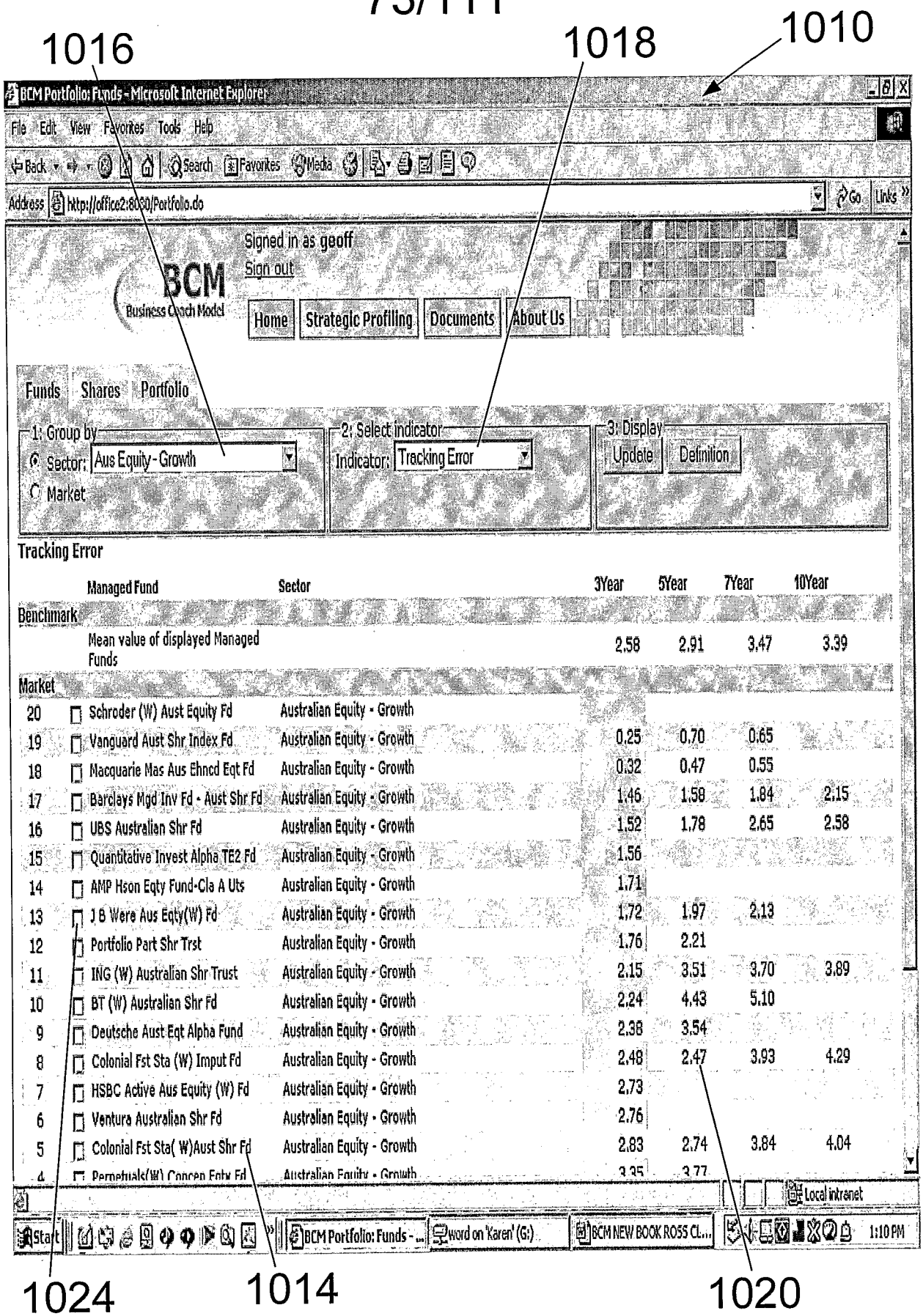

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Indicator:
Tracking Error
3: Display
Update
Definition
Tracking Error
Managed Fund
Sector
3Year
5Year
7Year
10Year
Benchmark
Mean value of displayed Managed Funds
2.58
2.91
3.47
3.39
Market
20 Schroder (W) Aust Equity Fd Australian Equity - Growth
19 Vanguard Aust Shr Index Fd Australian Equity - Growth 0.25 0.70 0.65
18 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth 0.32 0.47 0.55
17 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 1.46 1.58 1.84 2.15
16 UBS Australian Shr Fd Australian Equity - Growth 1.52 1.78 2.65 2.58
15 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth 1.56
14 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth 1.71
13 J B Were Aus Eqty(W) Fd Australian Equity - Growth 1.72 1.97 2.13
12 Portfolio Part Shr Trst Australian Equity - Growth 1.76 2.21
11 ING (W) Australian Shr Trust Australian Equity - Growth 2.15 3.51 3.70 3.89
10 BT (W) Australian Shr Fd Australian Equity - Growth 2.24 4.43 5.10
9 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth 2.36 3.54
8 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 2.48 2.47 3.93 4.29
7 HSBC Active Aus Equity (W) Fd Australian Equity - Growth 2.73
6 Ventura Australian Shr Fd Australian Equity - Growth 2.76
5 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 2.83 2.74 3.84 4.04
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Figure 73

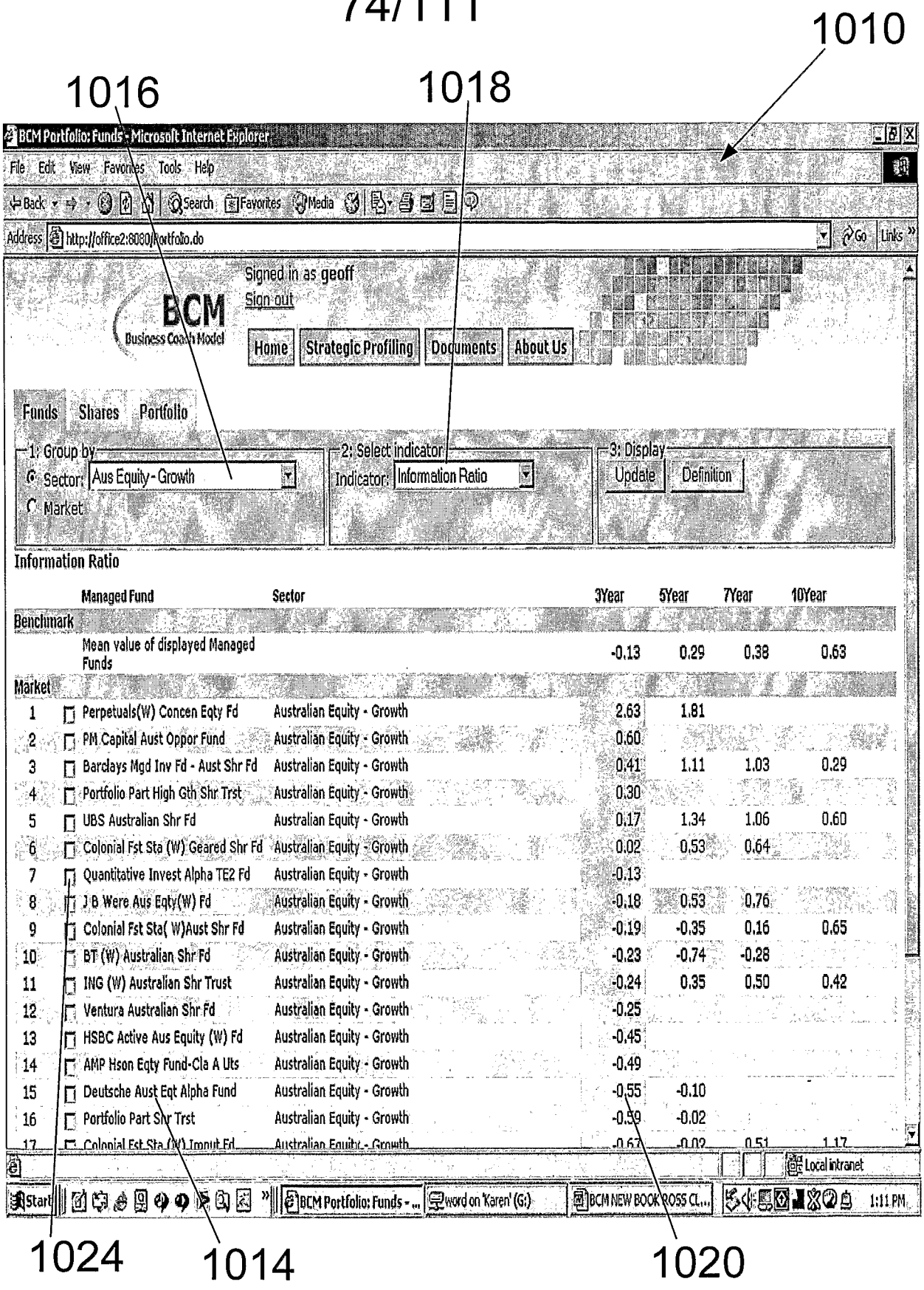

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Sector: Aus Equity - Growth
Market
2: Select indicator
Indicator: Information Ratio
3: Display
Update
Definition
Information Ratio
Managed Fund
Sector
3Year
5Year
7Year
10Year
Benchmark
Mean value of displayed Managed Funds -0.13 0.29 0.38 0.63
Market
1 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 2.63 1.81
2 PM Capital Aust Oppor Fund Australian Equity - Growth 0.60
3 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 0.41 1.11 1.03 0.29
4 Portfolio Part High Gth Shr Trst Australian Equity - Growth 0.30
5 UBS Australian Shr Fd Australian Equity - Growth 0.17 1.34 1.06 0.60
6 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth 0.02 0.53 0.64
7 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth -0.13
8 J B Were Aus Eqty(W) Fd Australian Equity - Growth -0.18 0.53 0.76
9 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth -0.19 -0.35 0.16 0.65
10 BT (W) Australian Shr Fd Australian Equity - Growth -0.23 -0.74 -0.28
11 ING (W) Australian Shr Trust Australian Equity - Growth -0.24 0.35 0.50 0.42
12 Ventura Australian Shr Fd Australian Equity - Growth -0.25
13 HSBC Active Aus Equity (W) Fd Australian Equity - Growth -0.45
14 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth -0.49
15 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth -0.55 -0.10
16 Portfolio Part Shr Trst Australian Equity - Growth -0.59 -0.02
17 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth -0.67 -0.02 0.51 1.17
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Figure 74

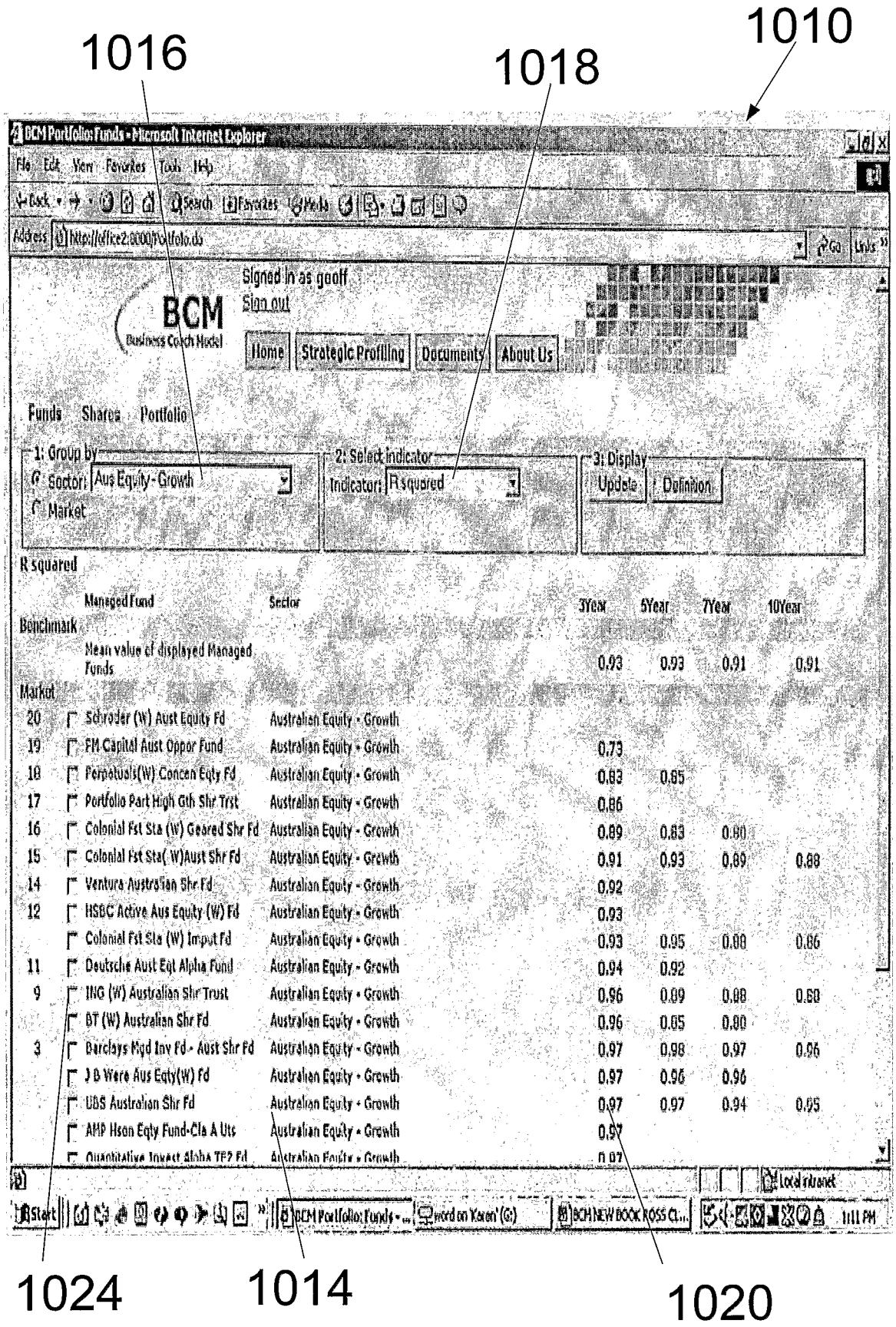

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Funds Shares Portfolio
1: Group by
Sector: Aus Equity - Growth
Market
2: Select Indicator
Indicator: R squared
3: Display
Update
Definition
R squared
Managed Fund
Sector
3Year
5Year
7Year
10Year
Benchmark
Mean value of displayed Managed Funds
0.93
0.93
0.91
0.91
Market
20 Schroder (W) Aust Equity Fd Australian Equity - Growth
19 FM Capital Aust Oppor Fund Australian Equity - Growth 0.73
18 Perpetual(W) Concen Eqty Fd Australian Equity - Growth 0.83 0.85
17 Portfolio Part High Gth Shr Trst Australian Equity - Growth 0.86
16 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth 0.89 0.83 0.80
15 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 0.91 0.93 0.89 0.88
14 Ventura Australian Shr Fd Australian Equity - Growth 0.92
12 HSBC Active Aus Equity (W) Fd Australian Equity - Growth 0.93
Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 0.93 0.95 0.88 0.86
11 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth 0.94 0.92
9 ING (W) Australian Shr Trust Australian Equity - Growth 0.96 0.89 0.88 0.88
BT (W) Australian Shr Fd Australian Equity - Growth 0.96 0.85 0.80
3 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 0.97 0.98 0.97 0.96
J B Were Aus Eqty(W) Fd Australian Equity - Growth 0.97 0.96 0.96
UBS Australian Shr Fd Australian Equity - Growth 0.97 0.97 0.94 0.95
AMP Hson Eqty Fund-Cls A Uts Australian Equity - Growth 0.97
Quantitative Invest Alpha TF2 Fd Australian Equity - Growth 0.97
Start
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Figure 75

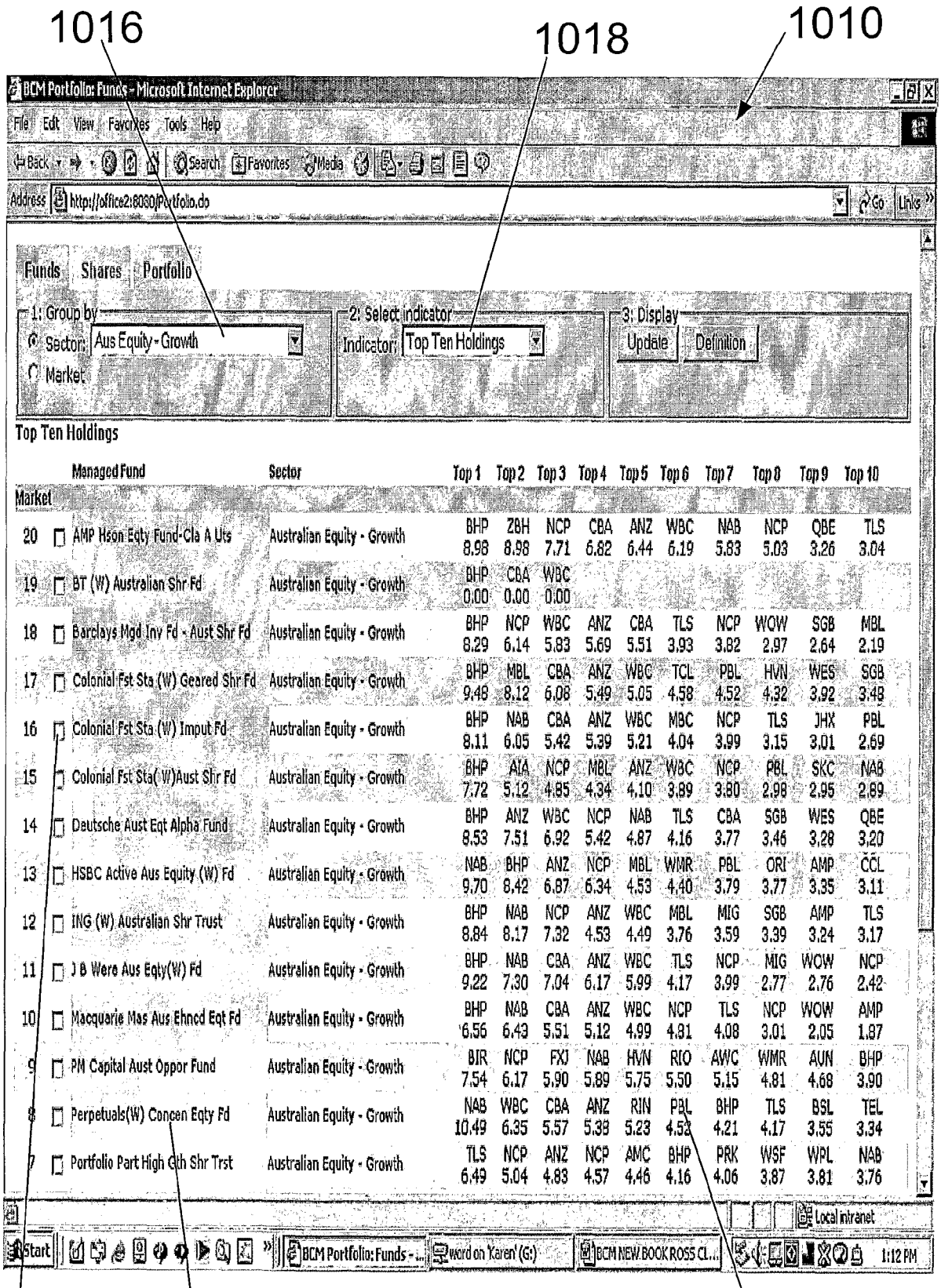

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Funds Shares Portfolio
1: Group by
Sector: Aus Equity - Growth
Market
2: Select indicator
Indicator: Top Ten Holdings
3: Display
Update Definition
Top Ten Holdings
Managed Fund Sector Top 1 Top 2 Top 3 Top 4 Top 5 Top 6 Top 7 Top 8 Top 9 Top 10
Market
20 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth BHP Z8H NCP CBA ANZ WBC NAB NCP QBE TLS
8.98 8.98 7.71 6.82 6.44 6.19 5.83 5.03 3.26 3.04
19 BT (W) Australian Shr Fd Australian Equity - Growth BHP CBA WBC
0.00 0.00 0.00
18 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth BHP NCP WBC ANZ CBA TLS NCP WOW SGB MBL
8.29 6.14 5.83 5.69 5.51 3.93 3.82 2.97 2.64 2.19
17 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth BHP MBL CBA ANZ WBC TCL PBL HVN WES SGB
9.48 8.12 6.08 5.49 5.05 4.58 4.52 4.32 3.92 3.48
16 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth BHP NAB CBA ANZ WBC MBC NCP TLS JHX PBL
8.11 6.05 5.42 5.39 5.21 4.04 3.99 3.15 3.01 2.69
15 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth BHP AIA NCP MBL ANZ WBC NCP PBL SKC NAB
7.72 5.12 4.85 4.34 4.10 3.89 3.80 2.99 2.95 2.89
14 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth BHP ANZ WBC NCP NAB TLS CBA SGB WES QBE
8.53 7.51 6.92 5.42 4.87 4.16 3.77 3.46 3.28 3.20
13 HSBC Active Aus Equity (W) Fd Australian Equity - Growth NAB BHP ANZ NCP MBL WMR PBL ORI AMP CCL
9.70 8.42 6.87 6.34 4.53 4.40 3.79 3.77 3.35 3.11
12 ING (W) Australian Shr Trust Australian Equity - Growth BHP NAB NCP ANZ WBC MBL MIG SGB AMP TLS
8.84 8.17 7.32 4.53 4.49 3.76 3.59 3.39 3.24 3.17
11 J B Were Aus Eqty(W) Fd Australian Equity - Growth BHP NAB CBA ANZ WBC TLS NCP MIG WOW NCP
9.22 7.30 7.04 6.17 5.99 4.17 3.99 2.77 2.76 2.42
10 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth BHP NAB CBA ANZ WBC NCP TLS NCP WOW AMP
6.56 6.43 5.51 5.12 4.99 4.81 4.08 3.01 2.05 1.87
9 PM Capital Aust Oppor Fund Australian Equity - Growth BIR NCP FXJ NAB HVN RIO AWC WMR AUN BHP
7.54 6.17 5.90 5.89 5.75 5.50 5.15 4.81 4.68 3.90
8 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth NAB WBC CBA ANZ RIN PBL BHP TLS BSL TEL
10.49 6.35 5.57 5.38 5.23 4.52 4.21 4.17 3.55 3.34
7 Portfolio Part High Gth Shr Trst Australian Equity - Growth TLS NCP ANZ NCP AMC BHP PRK WSF WPL NAB
6.49 5.04 4.83 4.57 4.46 4.16 4.06 3.87 3.81 3.76
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Figure 76

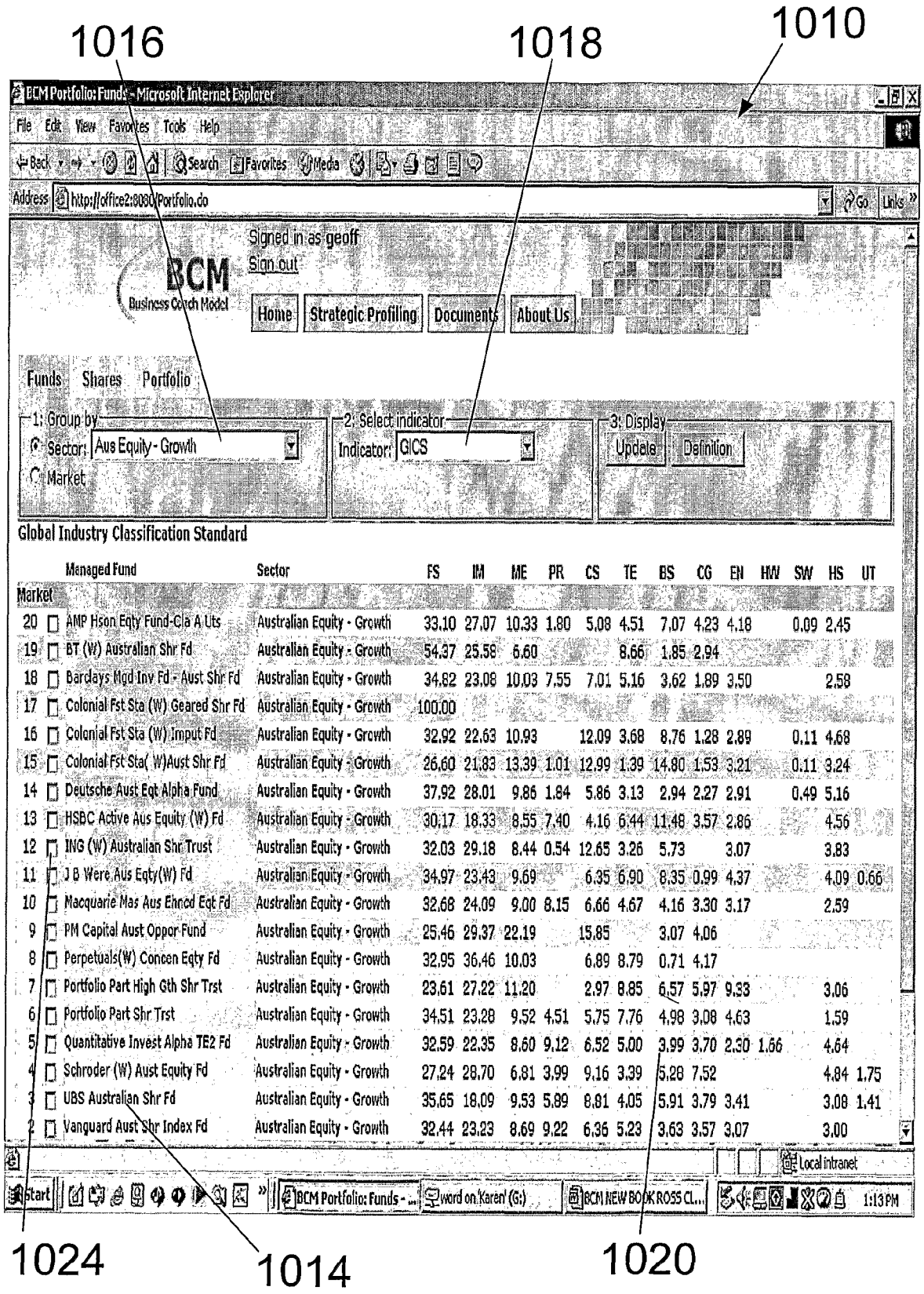

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2: Select indicator
Indicator: GICS
3: Display
Update
Definition
Global Industry Classification Standard
Managed Fund
Sector
FS IM ME PR CS TE BS CG EN HW SW HS UT
Market
20 AMP Hson Eqty Fund-Cls A Uts Australian Equity - Growth 33.10 27.07 10.33 1.80 5.08 4.51 7.07 4.23 4.18 0.09 2.45
19 BT (W) Australian Shr Fd Australian Equity - Growth 54.37 25.58 6.60 8.66 1.85 2.94
18 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 34.82 23.08 10.03 7.55 7.01 5.16 3.62 1.89 3.50 2.58
17 Colonial Fst Sta (W) Geared Shr Fd Australian Equity - Growth 100.00
16 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 32.92 22.63 10.93 12.09 3.68 8.76 1.28 2.89 0.11 4.68
15 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 26.60 21.83 13.39 1.01 12.99 1.39 14.80 1.53 3.21 0.11 3.24
14 Deutsche Aust Eqt Alpha Fund Australian Equity - Growth 37.92 28.01 9.86 1.84 5.86 3.13 2.94 2.27 2.91 0.49 5.16
13 HSBC Active Aus Equity (W) Fd Australian Equity - Growth 30.17 18.33 8.55 7.40 4.16 6.44 11.48 3.57 2.86 4.56
12 ING (W) Australian Shr Trust Australian Equity - Growth 32.03 29.18 8.44 0.54 12.65 3.26 5.73 3.07 3.83
11 J B Were Aus Eqty(W) Fd Australian Equity - Growth 34.97 23.43 9.69 6.35 6.90 8.35 0.99 4.37 4.09 0.66
10 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth 32.68 24.09 9.00 8.15 6.66 4.67 4.16 3.30 3.17 2.59
9 PM Capital Aust Oppor Fund Australian Equity - Growth 25.46 29.37 22.19 15.85 3.07 4.06
8 Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 32.95 36.46 10.03 6.89 8.79 0.71 4.17
7 Portfolio Part High Gth Shr Trst Australian Equity - Growth 23.61 27.22 11.20 2.97 8.85 6.57 5.97 9.33 3.06
6 Portfolio Part Shr Trst Australian Equity - Growth 34.51 23.28 9.52 4.51 5.75 7.76 4.98 3.08 4.63 1.59
5 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth 32.59 22.35 8.60 9.12 6.52 5.00 3.99 3.70 2.30 1.66 4.64
4 Schroder (W) Aust Equity Fd Australian Equity - Growth 27.24 28.70 6.81 3.99 9.16 3.39 5.28 7.52 4.84 1.75
3 UBS Australian Shr Fd Australian Equity - Growth 35.65 18.09 9.53 5.89 8.81 4.05 5.91 3.79 3.41 3.08 1.41
2 Vanguard Aust Shr Index Fd Australian Equity - Growth 32.44 23.23 8.69 9.22 6.36 5.23 3.63 3.57 3.07 3.00
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Figure 77

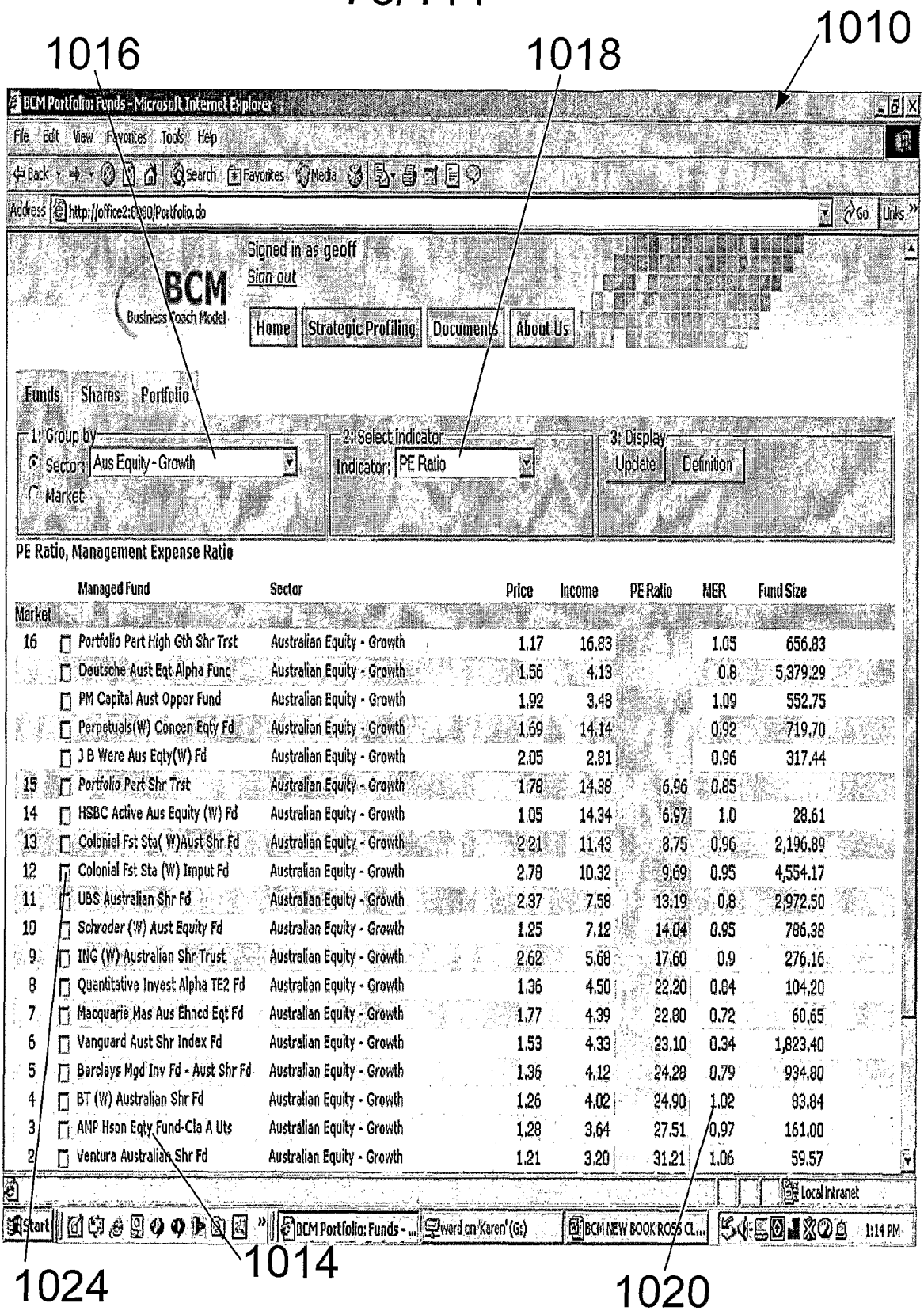

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Sector: Aus Equity - Growth
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2: Select indicator
Indicator: PE Ratio
3: Display
Update
Definition
PE Ratio, Management Expense Ratio
Managed Fund
Sector
Price
Income
PE Ratio
MER
Fund Size
Market
16 Portfolio Part High Gth Shr Trst Australian Equity - Growth 1.17 16.83 1.05 656.83
Deutsche Aust Eqt Alpha Fund Australian Equity - Growth 1.56 4.13 0.8 5,379.29
PM Capital Aust Oppor Fund Australian Equity - Growth 1.92 3.48 1.09 552.75
Perpetuals(W) Concen Eqty Fd Australian Equity - Growth 1.69 14.14 0.92 719.70
J B Were Aus Eqty(W) Fd Australian Equity - Growth 2.05 2.81 0.96 317.44
15 Portfolio Part Shr Trst Australian Equity - Growth 1.78 14.38 6.96 0.85
14 HSBC Active Aus Equity (W) Fd Australian Equity - Growth 1.05 14.34 6.97 1.0 28.61
13 Colonial Fst Sta(W)Aust Shr Fd Australian Equity - Growth 2.21 11.43 8.75 0.96 2,196.89
12 Colonial Fst Sta (W) Imput Fd Australian Equity - Growth 2.78 10.32 9.69 0.95 4,554.17
11 UBS Australian Shr Fd Australian Equity - Growth 2.37 7.58 13.19 0.8 2,972.50
10 Schroder (W) Aust Equity Fd Australian Equity - Growth 1.25 7.12 14.04 0.95 786.38
9 ING (W) Australian Shr Trust Australian Equity - Growth 2.62 5.68 17.60 0.9 276.16
8 Quantitative Invest Alpha TE2 Fd Australian Equity - Growth 1.36 4.50 22.20 0.84 104.20
7 Macquarie Mas Aus Ehncd Eqt Fd Australian Equity - Growth 1.77 4.39 22.80 0.72 60.65
6 Vanguard Aust Shr Index Fd Australian Equity - Growth 1.53 4.33 23.10 0.34 1,823.40
5 Barclays Mgd Inv Fd - Aust Shr Fd Australian Equity - Growth 1.36 4.12 24.28 0.79 934.80
4 BT (W) Australian Shr Fd Australian Equity - Growth 1.26 4.02 24.90 1.02 83.84
3 AMP Hson Eqty Fund-Cla A Uts Australian Equity - Growth 1.28 3.64 27.51 0.97 161.00
2 Ventura Australian Shr Fd Australian Equity - Growth 1.21 3.20 31.21 1.06 59.57
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Figure 78

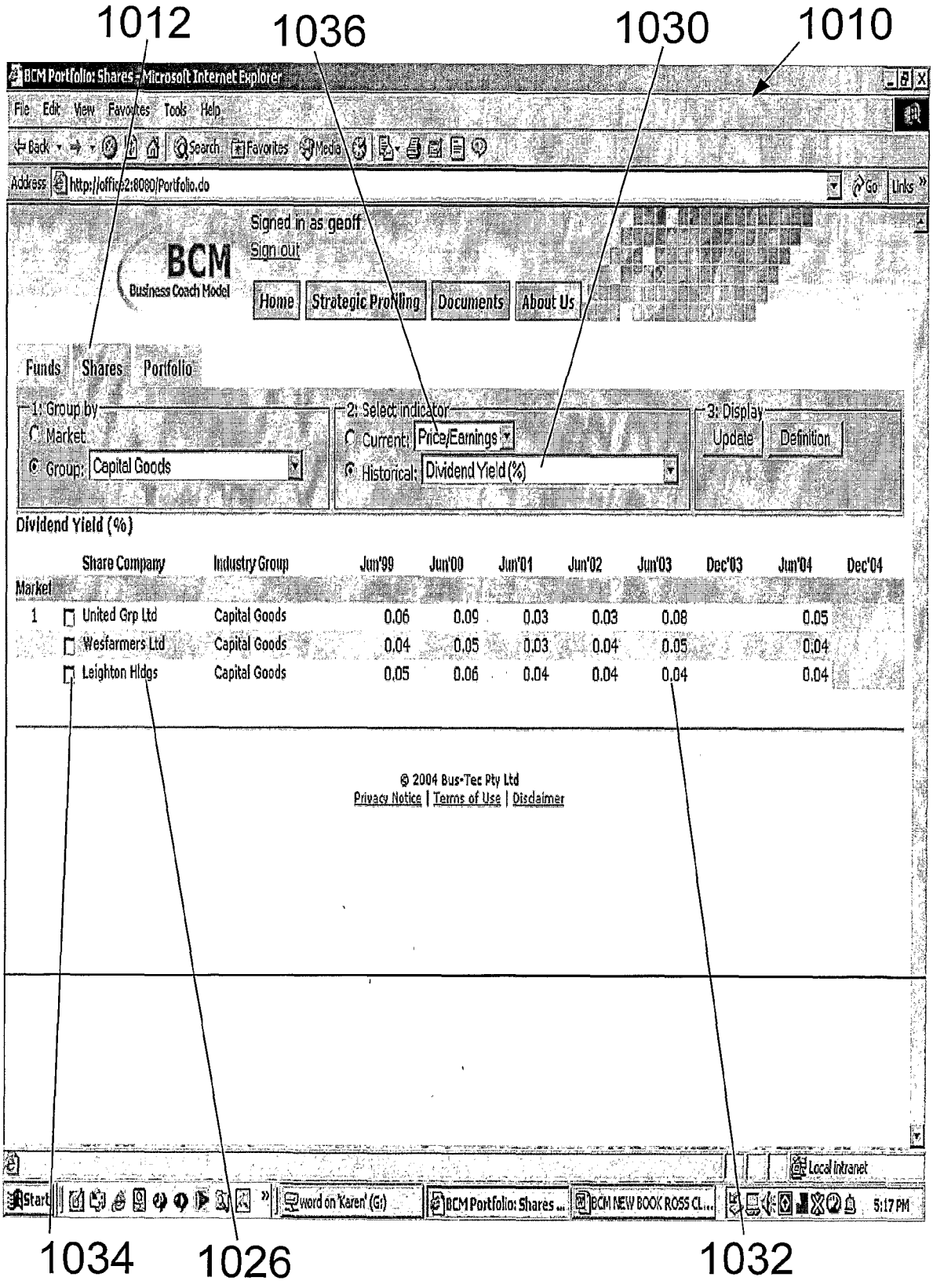

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Group: Capital Goods
2: Select indicator
Current: Price/Earnings
Historical: Dividend Yield (%)
3: Display
Update
Definition
Dividend Yield (%)
Share Company
Industry Group
Jun'99
Jun'00
Jun'01
Jun'02
Jun'03
Dec'03
Jun'04
Dec'04
Market
1 United Grp Ltd Capital Goods 0.06 0.09 0.03 0.03 0.08 0.05
Wesfarmers Ltd Capital Goods 0.04 0.05 0.03 0.04 0.05 0.04
Leighton Hldgs Capital Goods 0.05 0.06 0.04 0.04 0.04 0.04
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Figure 79

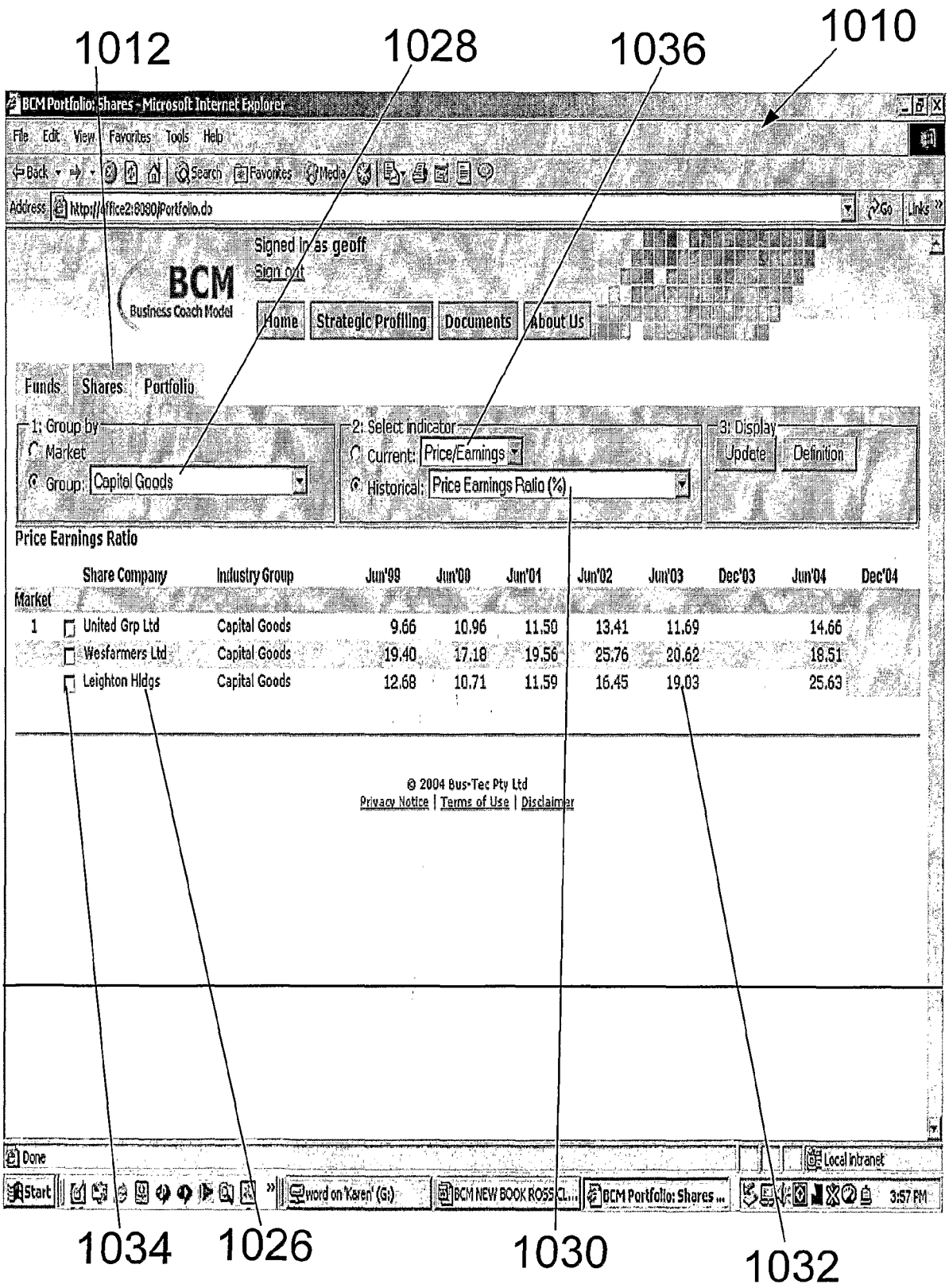

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1: Group by
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Group: Capital Goods
2: Select indicator
Current: Price/Earnings
Historical: Price Earnings Ratio (%)
3: Display
Update
Definition
Price Earnings Ratio
Share Company
Industry Group
Jun'99
Jun'00
Jun'01
Jun'02
Jun'03
Dec'03
Jun'04
Dec'04
Market
1 United Grp Ltd Capital Goods 9.66 10.96 11.50 13.41 11.69 14.66
Wesfarmers Ltd Capital Goods 19.40 17.18 19.56 25.76 20.62 18.51
Leighton Hldgs Capital Goods 12.68 10.71 11.59 16.45 19.03 25.63
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Figure 80

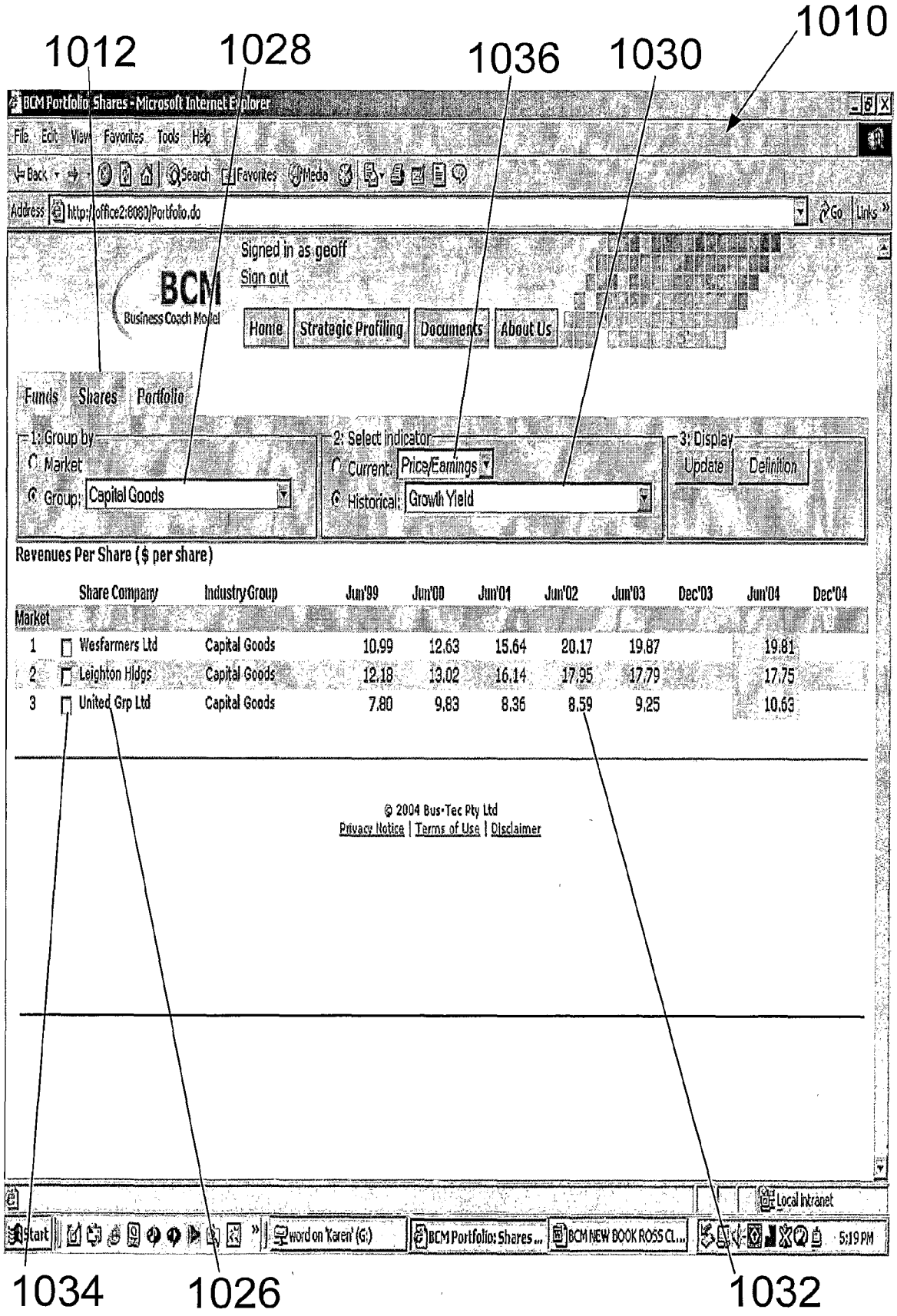

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Market
Group: Capital Goods
2: Select indicator
Current: Price/Earnings
Historical: Growth Yield
3: Display
Update
Definition
Revenues Per Share ($ per share)
Share Company
Industry Group
Jun'99
Jun'00
Jun'01
Jun'02
Jun'03
Dec'03
Jun'04
Dec'04
Market
1 Wesfarmers Ltd Capital Goods 10.99 12.63 15.64 20.17 19.87 19.81
2 Leighton Hldgs Capital Goods 12.18 13.02 16.14 17.95 17.79 17.75
3 United Grp Ltd Capital Goods 7.80 9.83 8.36 8.59 9.25 10.63
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Figure 81

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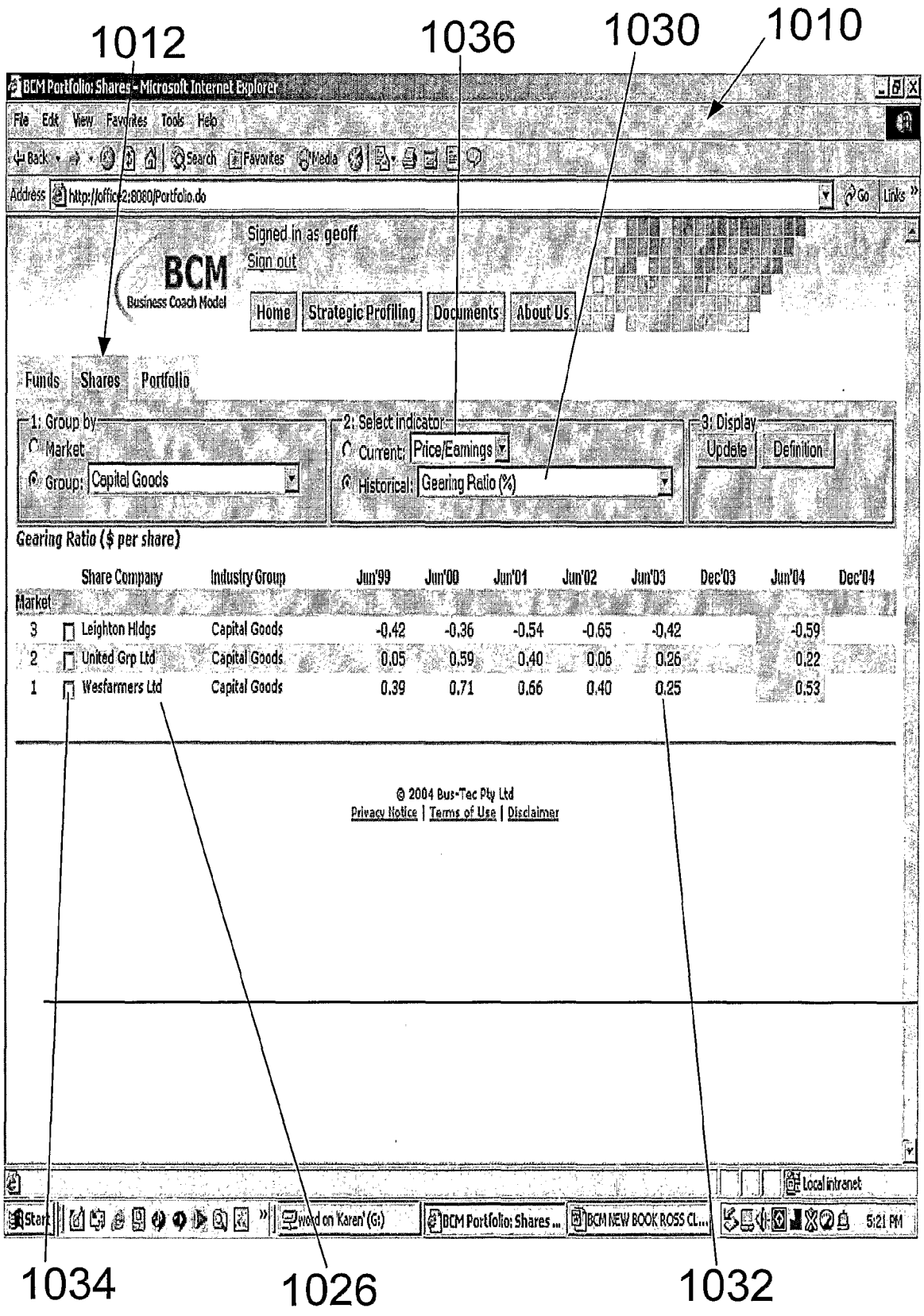


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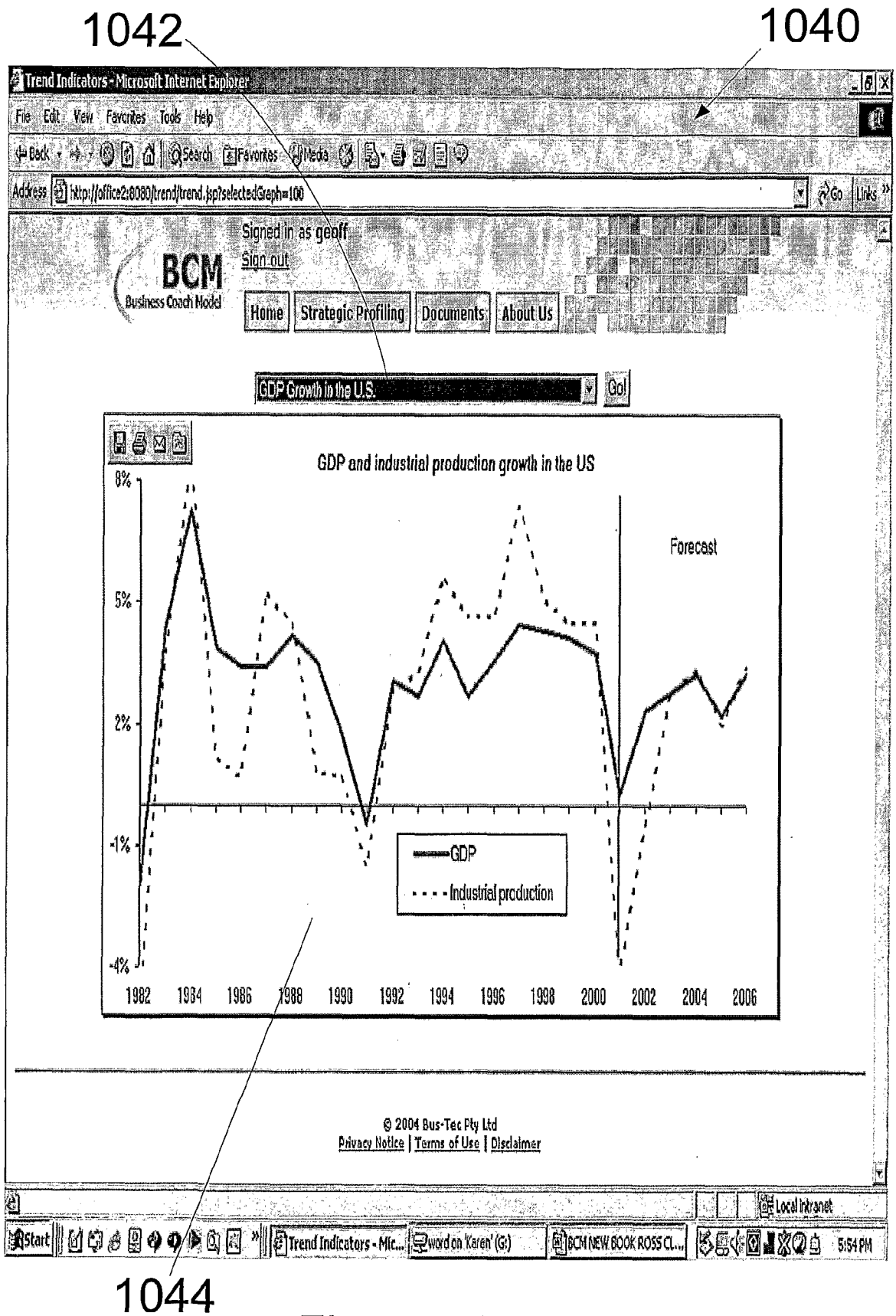

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GDP Growth in the U.S.
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GDP and industrial production growth in the US
8%
5%
2%
-1%
-4%
Forecast
GDP
Industrial production
1982 1984 1986 1988 1990 1992 1994 1996 1998 2000 2002 2004 2006
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Figure 83

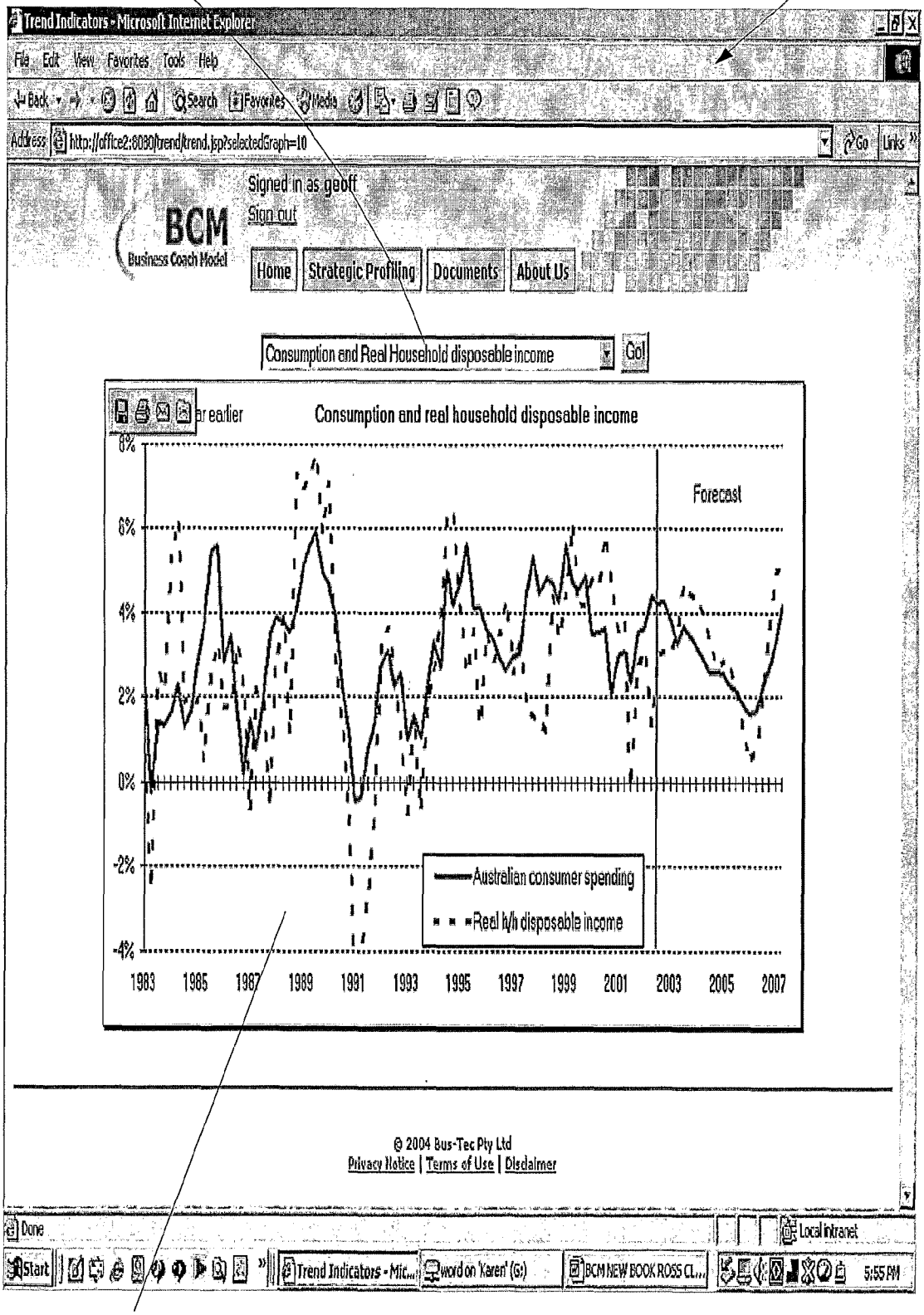

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Consumption and Real Household disposable income
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Consumption and real household disposable income
Forecast
8%
6%
4%
2%
0%
-2%
-4%
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Australian consumer spending
Real h/h disposable income
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Figure 84

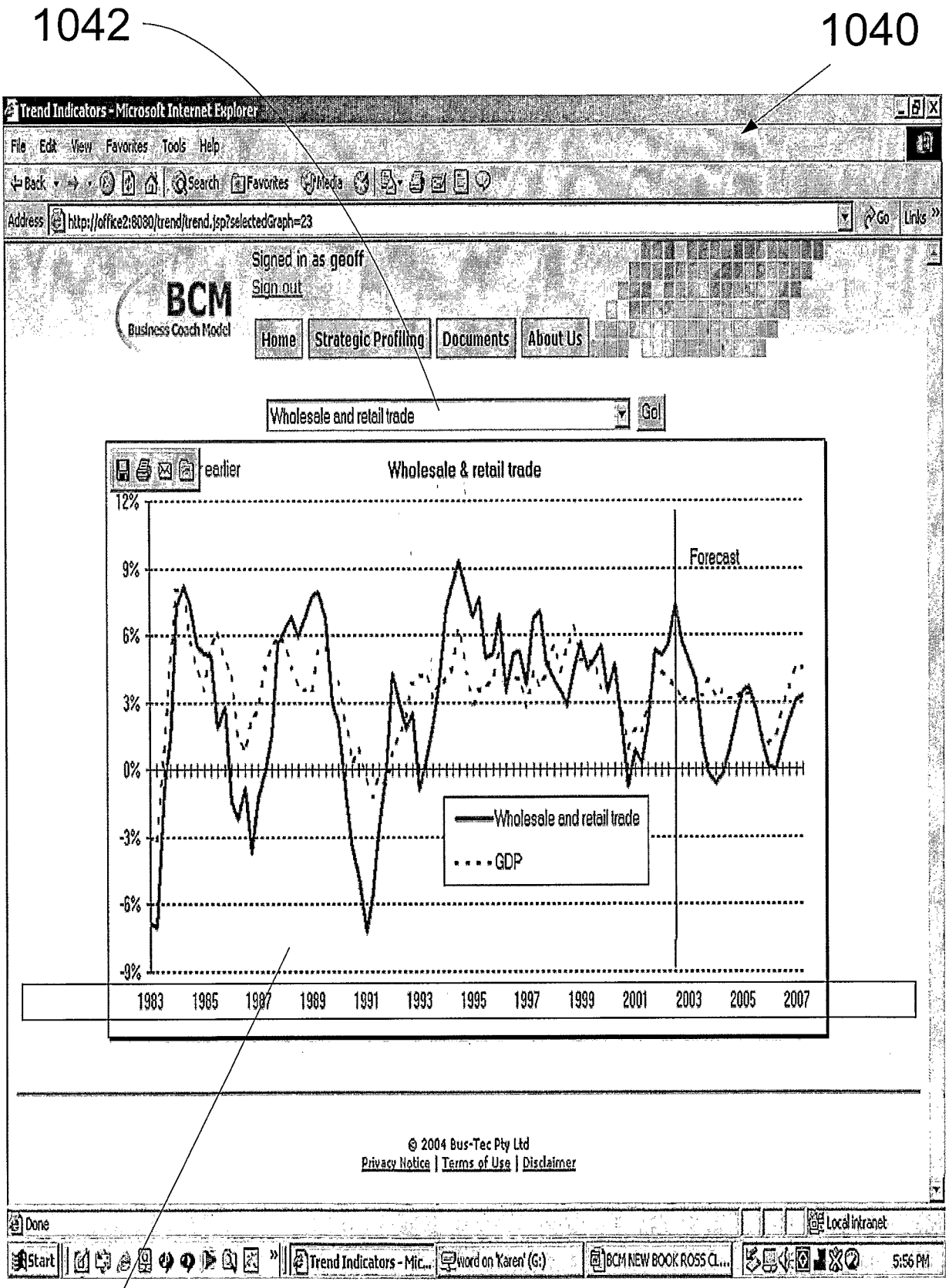

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Forecast
Wholesale and retail trade
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Figure 85

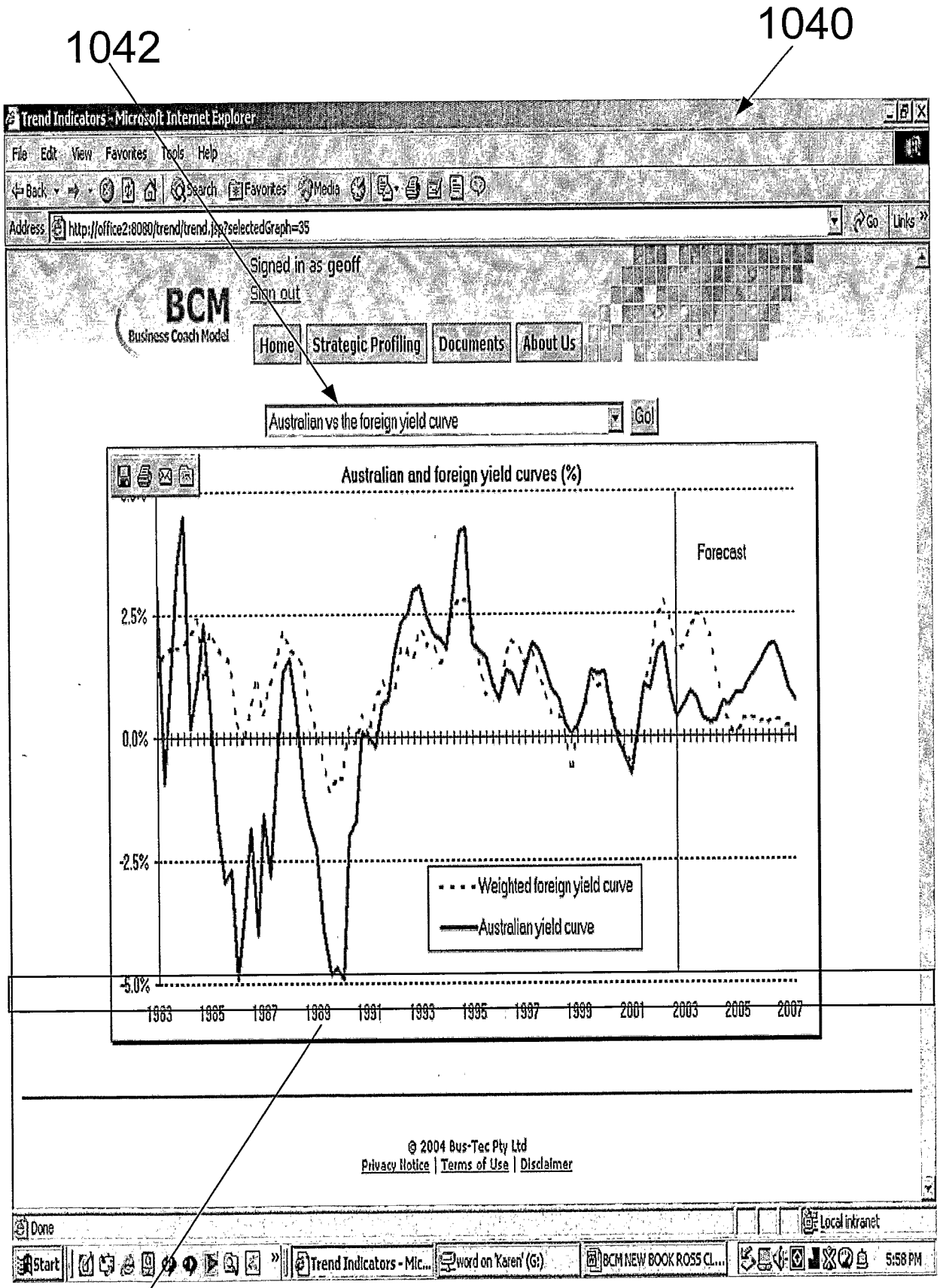

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Australian vs the foreign yield curve
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Australian and foreign yield curves (%)
Forecast
2.5%
0.0%
-2.5%
-5.0%
1983 1985 1987 1989 1991 1993 1995 1997 1999 2001 2003 2005 2007
Weighted foreign yield curve
Australian yield curve
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Figure 86

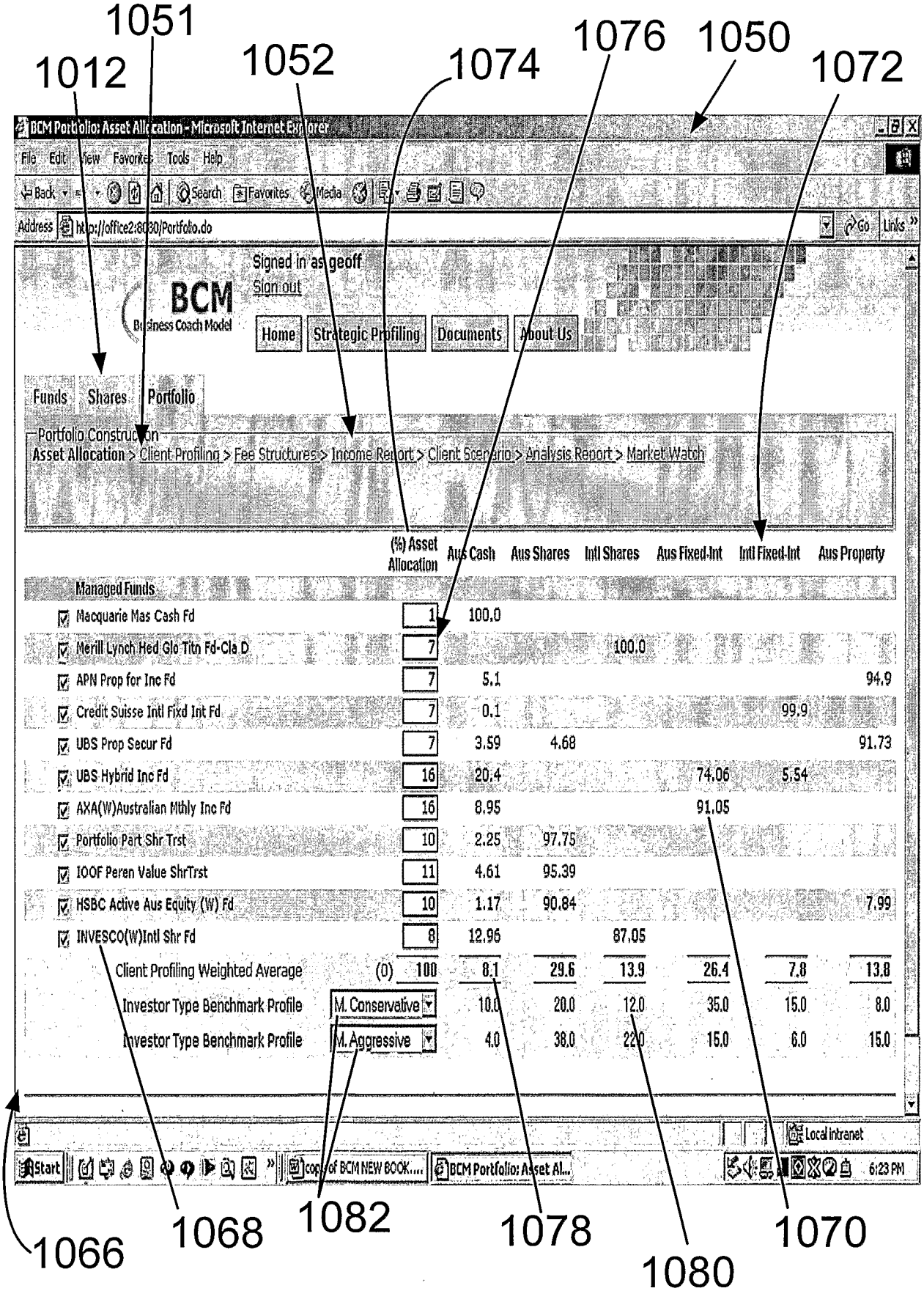

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Portfolio Construction
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Intl Shares
Aus Fixed Int
Intl Fixed Int
Aus Property
Managed Funds
Macquarie Mas Cash Fd 1 100.0
Merill Lynch Hed Glo Titn Fd-Cla D 7 100.0
APN Prop for Inc Fd 7 5.1 94.9
Credit Suisse Intl Fixd Int Fd 7 0.1 99.9
UBS Prop Secur Fd 7 3.59 4.68 91.73
UBS Hybrid Inc Fd 16 20.4 74.06 5.54
AXA(W)Australian Mthly Inc Fd 16 8.95 91.05
Portfolio Part Shr Trst 10 2.25 97.75
IOOF Peren Value ShrTrst 11 4.61 95.39
HSBC Active Aus Equity (W) Fd 10 1.17 90.84 7.99
INVESCO(W)Intl Shr Fd 8 12.96 87.05
Client Profiling Weighted Average (0) 100 8.1 29.6 13.9 26.4 7.8 13.8
Investor Type Benchmark Profile M. Conservative 10.0 20.0 12.0 35.0 15.0 8.0
Investor Type Benchmark Profile M. Aggressive 4.0 38.0 22.0 15.0 6.0 15.0
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Figure 87

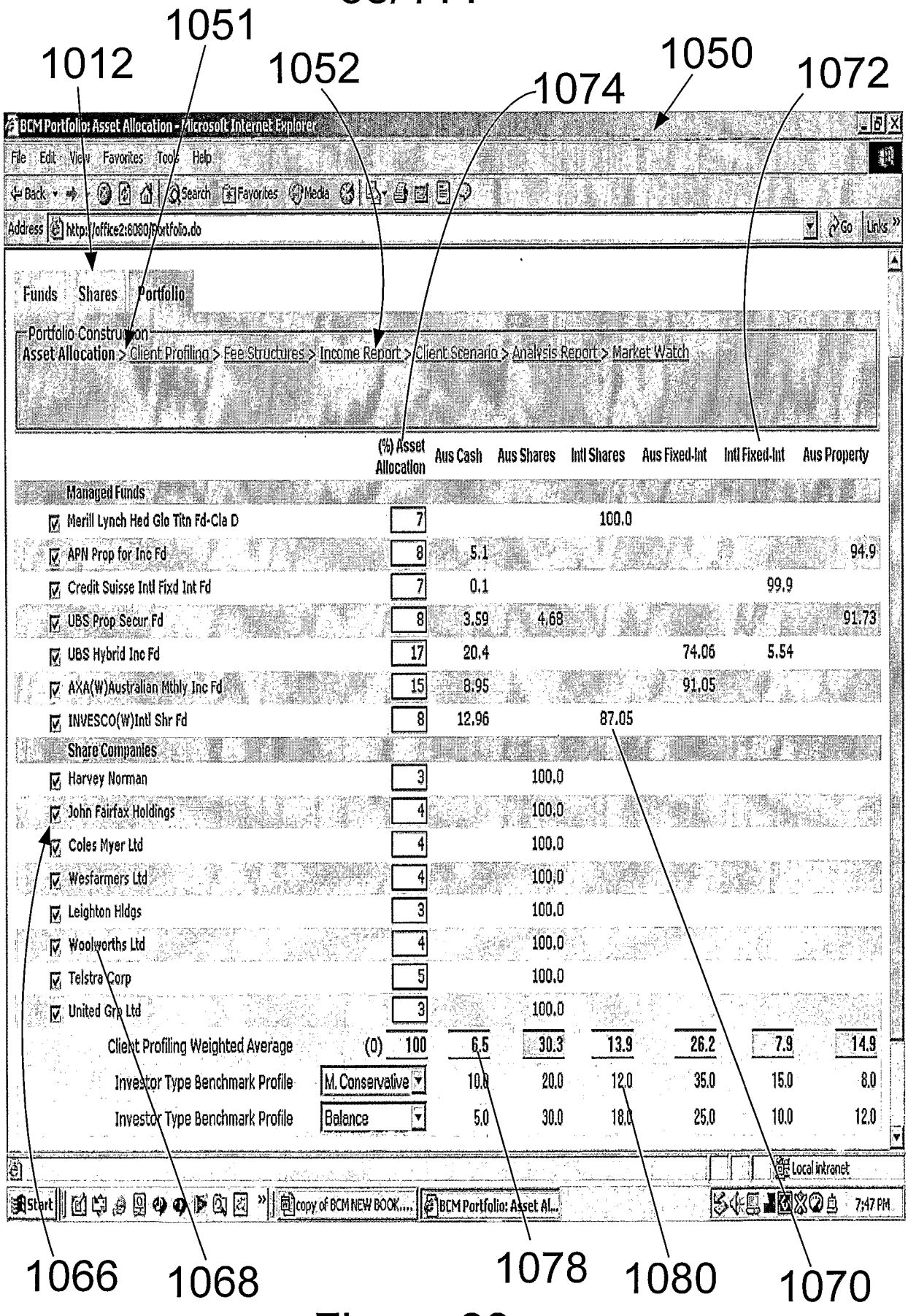

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(%) Asset Allocation
Aus Cash
Aus Shares
Intl Shares
Aus Fixed-Int
Intl Fixed-Int
Aus Property
Managed Funds
Merill Lynch Hed Glo Titn Fd-Cla D 7 100.0
APN Prop for Inc Fd 8 5.1 94.9
Credit Suisse Intl Fixd Int Fd 7 0.1 99.9
UBS Prop Secur Fd 8 3.59 4.68 91.73
UBS Hybrid Inc Fd 17 20.4 74.06 5.54
AXA(W)Australian Mthly Inc Fd 15 8.95 91.05
INVESCO(W)Intl Shr Fd 8 12.96 87.05
Share Companies
Harvey Norman 3 100.0
John Fairfax Holdings 4 100.0
Coles Myer Ltd 4 100.0
Wesfarmers Ltd 4 100.0
Leighton Hldgs 3 100.0
Woolworths Ltd 4 100.0
Telstra Corp 5 100.0
United Grp Ltd 3 100.0
Client Profiling Weighted Average (0) 100 6.5 30.3 13.9 26.2 7.9 14.9
Investor Type Benchmark Profile M. Conservative 10.0 20.0 12.0 35.0 15.0 8.0
Investor Type Benchmark Profile Balance 5.0 30.0 18.0 25.0 10.0 12.0
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Figure 88

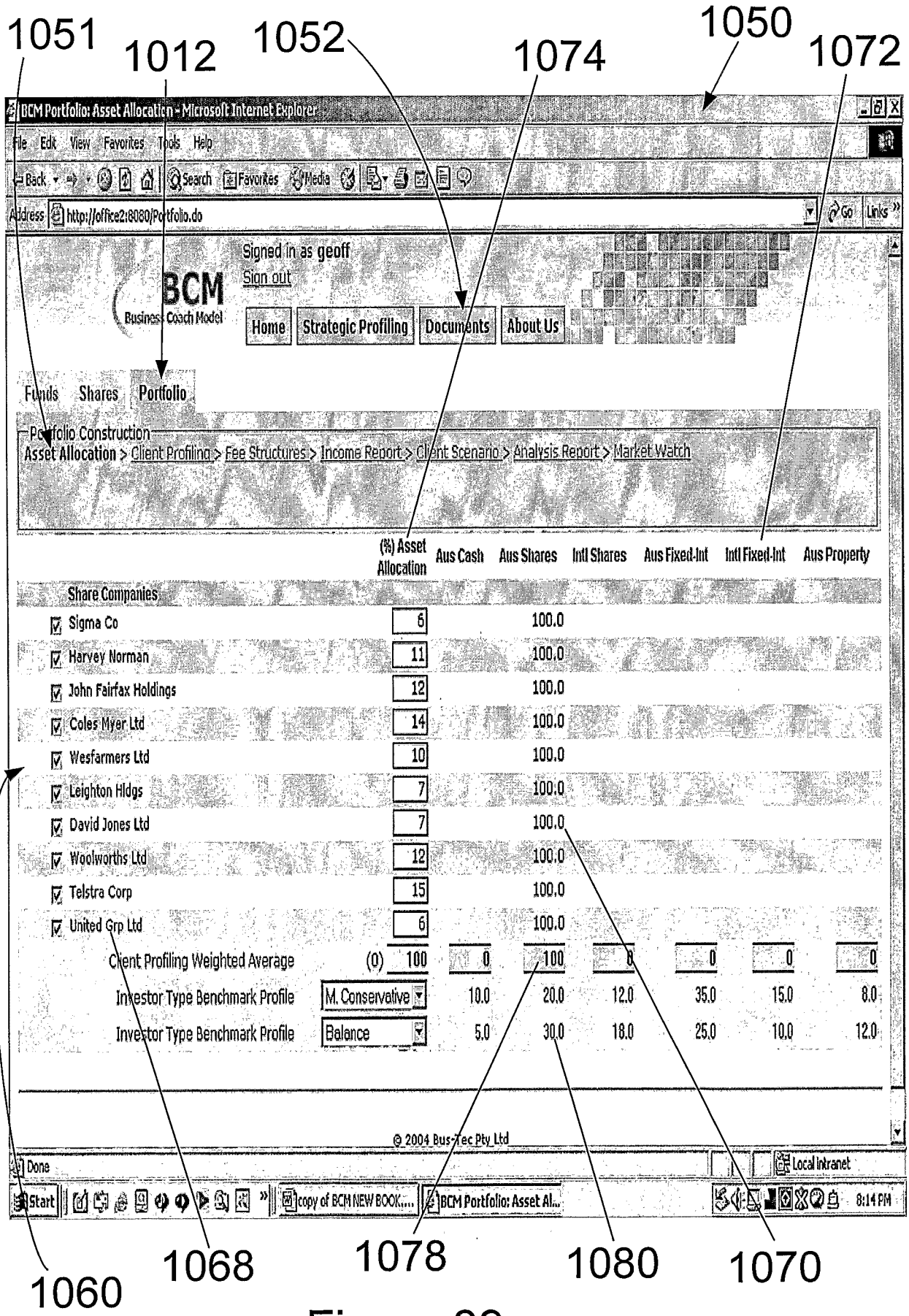

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(%) Asset Allocation
Aus Cash
Aus Shares
Intl Shares
Aus Fixed Int
Intl Fixed Int
Aus Property
Share Companies
Sigma Co 6 100.0
Harvey Norman 11 100.0
John Fairfax Holdings 12 100.0
Coles Myer Ltd 14 100.0
Wesfarmers Ltd 10 100.0
Leighton Hldgs 7 100.0
David Jones Ltd 7 100.0
Woolworths Ltd 12 100.0
Telstra Corp 15 100.0
United Grp Ltd 6 100.0
Client Profiling Weighted Average (0) 100 0 100 0 0 0 0
Investor Type Benchmark Profile M. Conservative 10.0 20.0 12.0 35.0 15.0 8.0
Investor Type Benchmark Profile Balance 5.0 30.0 18.0 25.0 10.0 12.0
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Figure 89

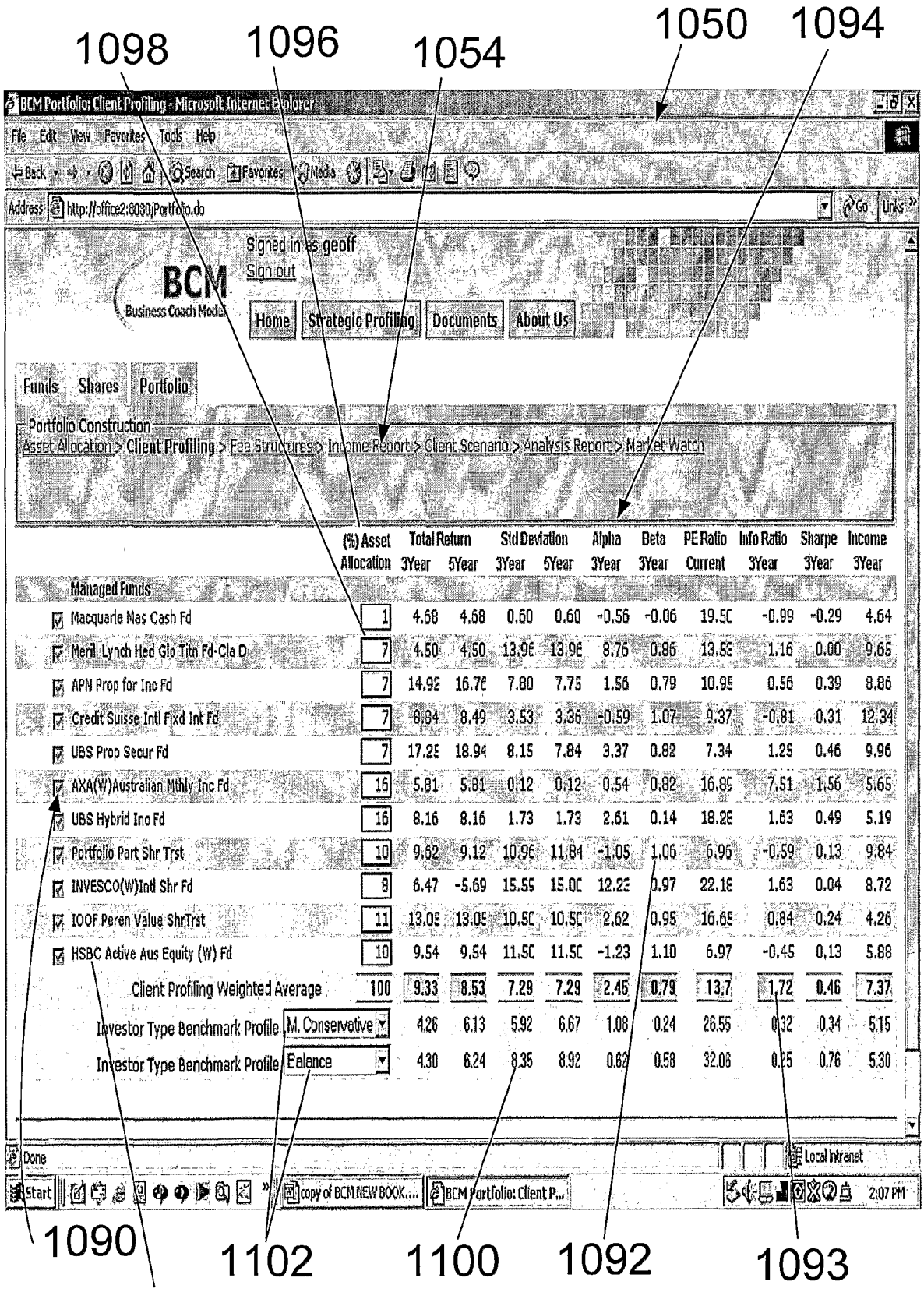

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(%) Asset Allocation
Total Return 3Year 5Year
Std Deviation 3Year 5Year
Alpha 3Year
Beta 3Year
PE Ratio Current
Info Ratio 3Year
Sharpe 3Year
Income 3Year
Managed Funds
Macquarie Mas Cash Fd 1 4.68 4.68 0.60 0.60 -0.56 -0.06 19.50 -0.99 -0.29 4.64
Merill Lynch Hed Glo Tltn Fd-Cla D 7 4.50 4.50 13.96 13.96 8.76 0.86 13.55 1.16 0.00 9.65
APN Prop for Inc Fd 7 14.92 16.76 7.80 7.75 1.56 0.79 10.95 0.56 0.39 8.86
Credit Suisse Intl Fixd Ink Fd 7 8.94 8.49 3.53 3.36 -0.59 1.07 9.37 -0.81 0.31 12.34
UBS Prop Secur Fd 7 17.25 18.94 8.15 7.84 3.37 0.82 7.34 1.25 0.46 9.96
AXA(W)Australian Mthly Inc Fd 16 5.81 5.81 0.12 0.12 0.54 0.82 16.85 7.51 1.56 5.65
UBS Hybrid Inc Fd 16 8.16 8.16 1.73 1.73 2.61 0.14 18.25 1.63 0.49 5.19
Portfolio Part Shr Trst 10 9.52 9.12 10.96 11.84 -1.05 1.06 6.95 -0.59 0.13 9.84
INVESCO(W)Intl Shr Fd 8 6.47 -5.69 15.55 15.00 12.25 0.97 22.15 1.63 0.04 8.72
IOOF Peren Value ShrTrst 11 13.05 13.05 10.50 10.50 2.62 0.95 16.65 0.84 0.24 4.26
HSBC Active Aus Equity (W) Fd 10 9.54 9.54 11.50 11.50 -1.23 1.10 6.97 -0.45 0.13 5.88
Client Profiling Weighted Average 100 9.33 8.53 7.29 7.29 2.45 0.79 13.7 1.72 0.46 7.37
Investor Type Benchmark Profile M. Conservative 4.26 6.13 5.92 6.67 1.08 0.24 26.55 0.32 0.34 5.15
Investor Type Benchmark Profile Balance 4.30 6.24 8.35 8.92 0.62 0.58 32.06 0.25 0.76 5.30
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Figure 90

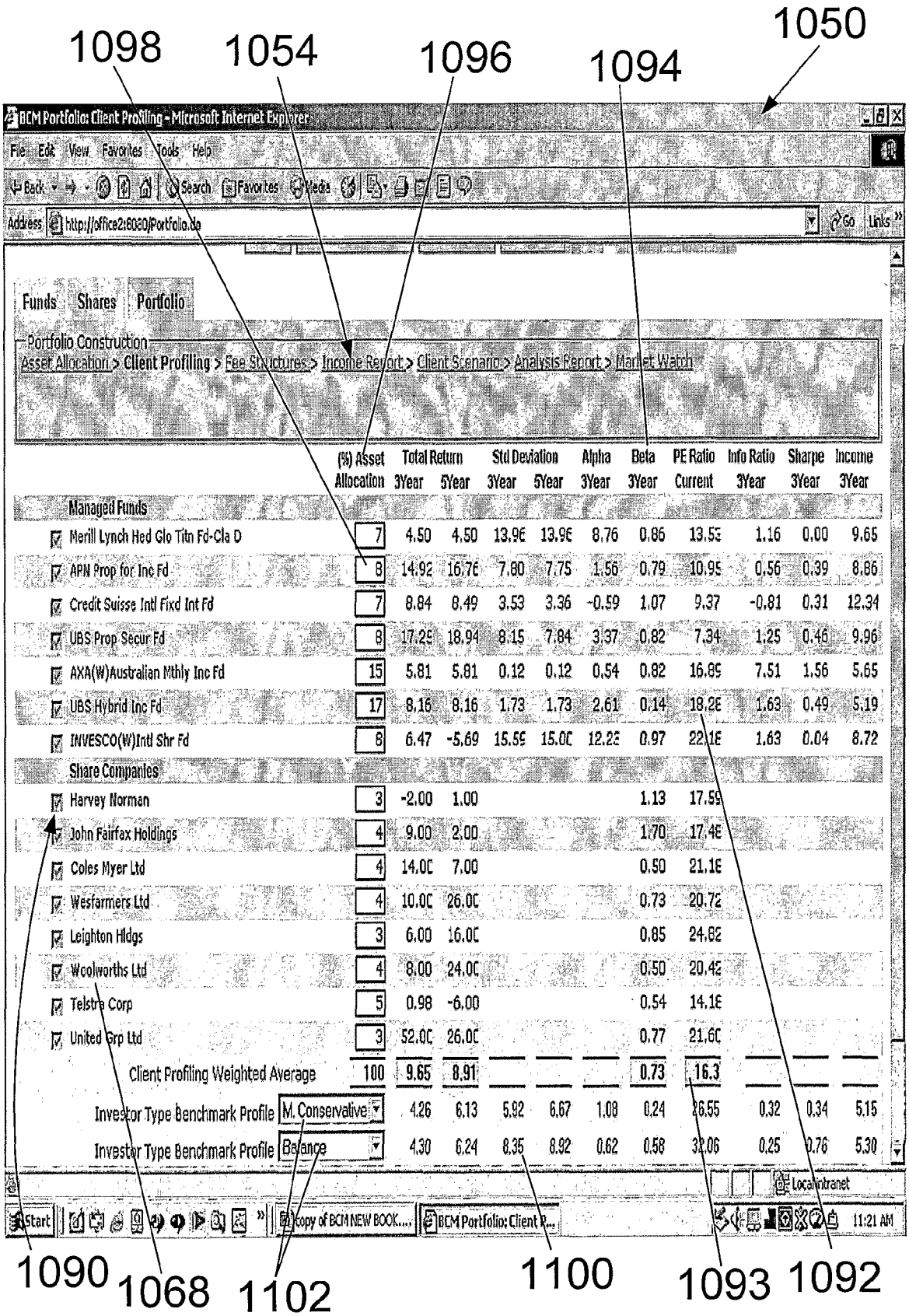

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(%) Asset Allocation
Total Return 3Year 5Year
Std Deviation 3Year 5Year
Alpha 3Year
Beta 3Year
PE Ratio Current
Info Ratio 3Year
Sharpe 3Year
Income 3Year
Managed Funds
Merill Lynch Hed Glo Titn Fd-Cla D 7 4.50 4.50 13.9€ 13.9€ 8.76 0.86 13.5: 1.16 0.00 9.65
APN Prop for Inc Fd 8 14.92 16.7€ 7.80 7.75 1.56 0.79 10.9: 0.56 0.39 8.86
Credit Suisse Intl Fixd Int Fd 7 8.84 8.49 3.53 3.36 -0.59 1.07 9.37 -0.81 0.31 12.34
UBS Prop Secur Fd 8 17.2: 18.94 8.15 7.84 3.37 0.82 7.34 1.25 0.46 9.96
AXA(W)Australian Mthly Inc Fd 15 5.81 5.81 0.12 0.12 0.54 0.82 16.8: 7.51 1.56 5.65
UBS Hybrid Inc Fd 17 8.16 8.16 1.73 1.73 2.61 0.14 18.2€ 1.63 0.49 5.19
INVESCO(W)Intl Shr Fd 8 6.47 -5.69 15.5: 15.0€ 12.2: 0.97 22.1€ 1.63 0.04 8.72
Share Companies
Harvey Norman 3 -2.00 1.00 1.13 17.5:
John Fairfax Holdings 4 9.00 2.00 1.70 17.4€
Coles Myer Ltd 4 14.0€ 7.00 0.50 21.1€
Wesfarmers Ltd 4 10.0€ 26.0€ 0.73 20.72
Leighton Hldgs 3 6.00 16.0€ 0.85 24.6€
Woolworths Ltd 4 8.00 24.0€ 0.50 20.4:
Telstra Corp 5 0.98 -6.00 0.54 14.1€
United Grp Ltd 3 52.0€ 26.0€ 0.77 21.6€
Client Profiling Weighted Average 100 9.65 8.91 0.73 16.3
Investor Type Benchmark Profile M. Conservative 4.26 6.13 5.92 6.67 1.08 0.24 26.55 0.32 0.34 5.15
Investor Type Benchmark Profile Balance 4.30 6.24 8.35 8.92 0.62 0.58 32.06 0.25 0.76 5.30
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Figure 91

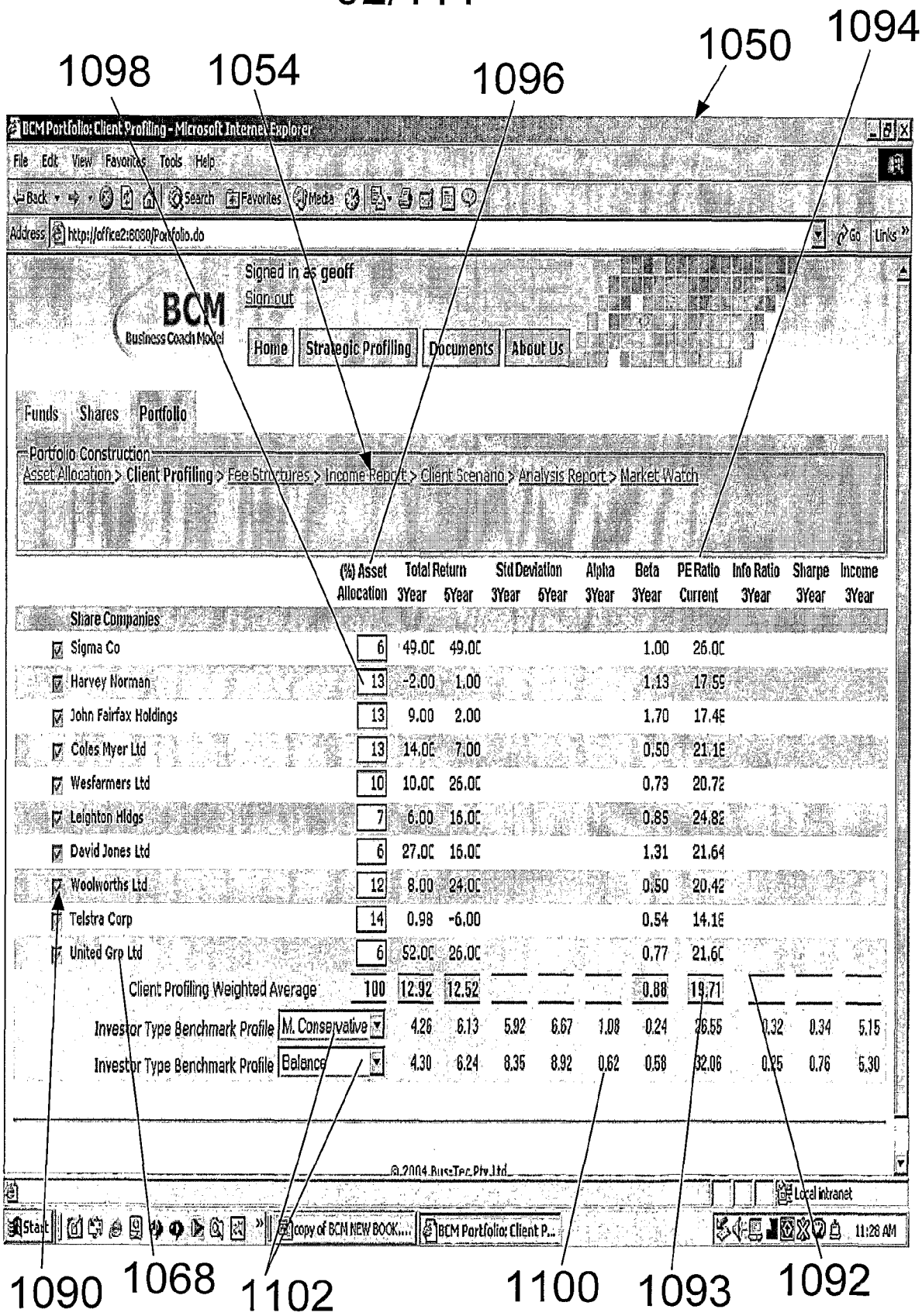

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(%) Asset Allocation
Total Return 3Year
Total Return 5Year
Std Deviation 3Year
Std Deviation 5Year
Alpha 3Year
Beta 3Year
PE Ratio Current
Info Ratio 3Year
Sharpe 3Year
Income 3Year
Share Companies
Sigma Co
Harvey Norman
John Fairfax Holdings
Coles Myer Ltd
Wesfarmers Ltd
Leighton Hldgs
David Jones Ltd
Woolworths Ltd
Telstra Corp
United Grp Ltd
Client Profiling Weighted Average
Investor Type Benchmark Profile
M. Conservative
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Figure 92

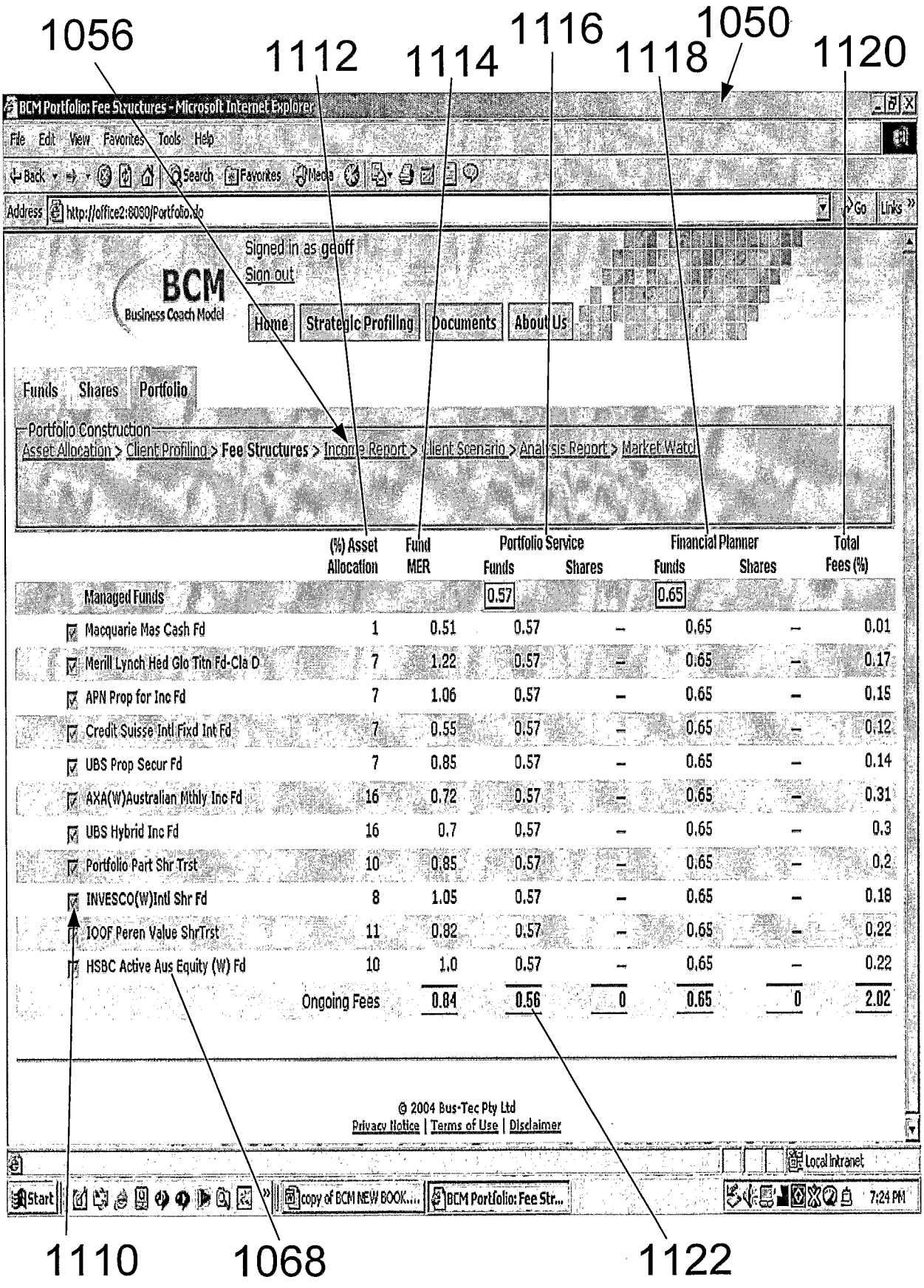

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(%) Asset Allocation
Fund MER
Portfolio Service Funds
Portfolio Service Shares
Financial Planner Funds
Financial Planner Shares
Total Fees (%)
Managed Funds 0.57 0.65
Macquarie Mas Cash Fd 1 0.51 0.57 – 0.65 – 0.01
Merill Lynch Hed Glo Titn Fd-Cla D 7 1.22 0.57 – 0.65 – 0.17
APN Prop for Inc Fd 7 1.06 0.57 – 0.65 – 0.15
Credit Suisse Intl Fixd Int Fd 7 0.55 0.57 – 0.65 – 0.12
UBS Prop Secur Fd 7 0.85 0.57 – 0.65 – 0.14
AXA(W)Australian Mthly Inc Fd 16 0.72 0.57 – 0.65 – 0.31
UBS Hybrid Inc Fd 16 0.7 0.57 – 0.65 – 0.3
Portfolio Part Shr Trst 10 0.85 0.57 – 0.65 – 0.2
INVESCO(W)Intl Shr Fd 8 1.05 0.57 – 0.65 – 0.18
IOOF Peren Value ShrTrst 11 0.82 0.57 – 0.65 – 0.22
HSBC Active Aus Equity (W) Fd 10 1.0 0.57 – 0.65 – 0.22
Ongoing Fees 0.84 0.56 0 0.65 0 2.02
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Figure 93

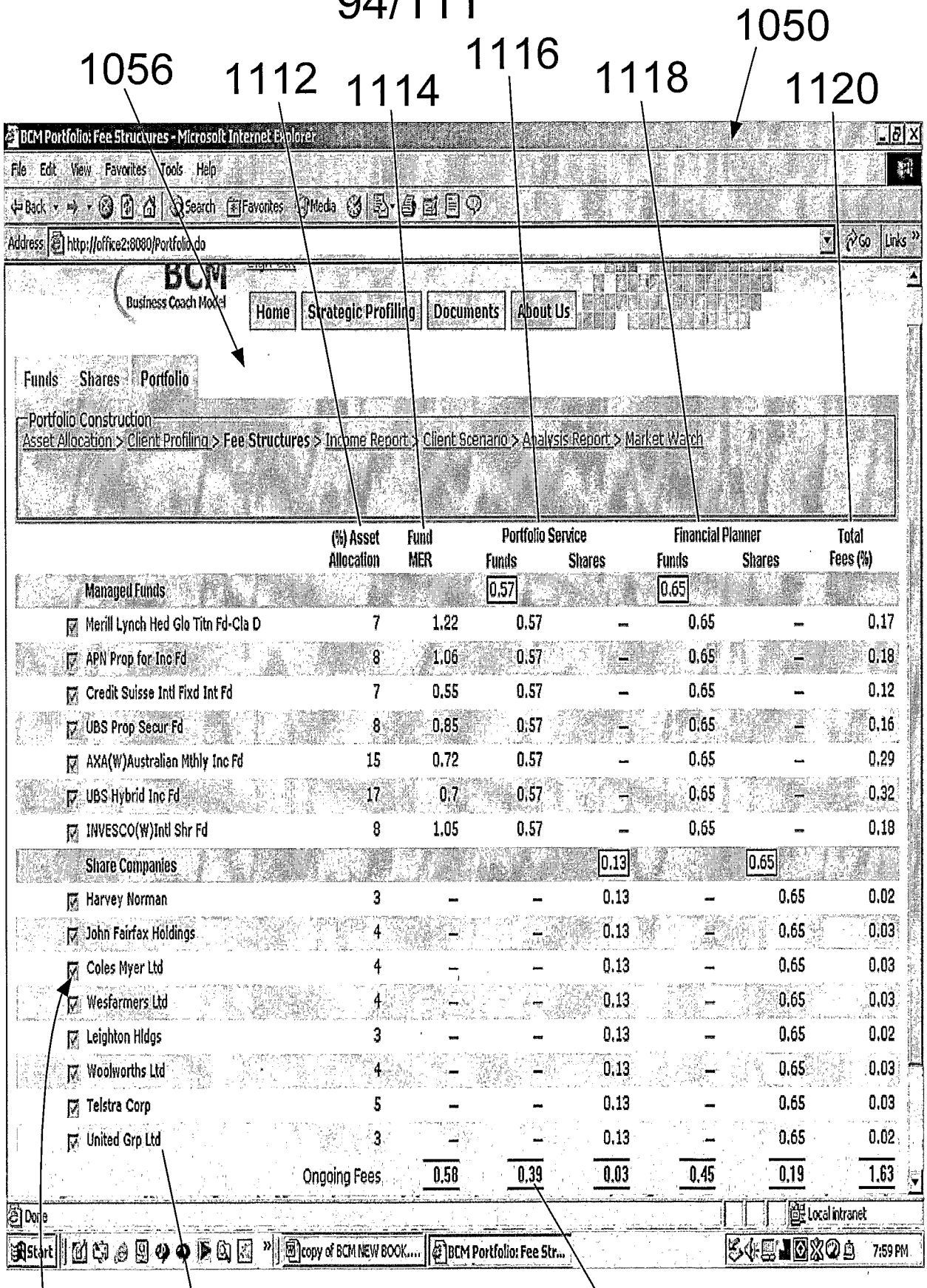

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(%) Asset Allocation
Fund MER
Portfolio Service Fee
Financial Planner
Total Fees (%)
Funds
Shares
Funds
Shares
Managed Funds 0.57 0.65
Merill Lynch Hed Glo Titn Fd-Cla D 7 1.22 0.57 – 0.65 – 0.17
APN Prop for Inc Fd 8 1.06 0.57 – 0.65 – 0.18
Credit Suisse Intl Fixd Int Fd 7 0.55 0.57 – 0.65 – 0.12
UBS Prop Secur Fd 8 0.85 0.57 – 0.65 – 0.16
AXA(W)Australian Mthly Inc Fd 15 0.72 0.57 – 0.65 – 0.29
UBS Hybrid Inc Fd 17 0.7 0.57 – 0.65 – 0.32
INVESCO(W)Intl Shr Fd 8 1.05 0.57 – 0.65 – 0.18
Share Companies 0.13 0.65
Harvey Norman 3 – – 0.13 – 0.65 0.02
John Fairfax Holdings 4 – – 0.13 – 0.65 0.03
Coles Myer Ltd 4 – – 0.13 – 0.65 0.03
Wesfarmers Ltd 4 – – 0.13 – 0.65 0.03
Leighton Hldgs 3 – – 0.13 – 0.65 0.02
Woolworths Ltd 4 – – 0.13 – 0.65 0.03
Telstra Corp 5 – – 0.13 – 0.65 0.03
United Grp Ltd 3 – – 0.13 – 0.65 0.02
Ongoing Fees 0.58 0.39 0.03 0.45 0.19 1.63
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Figure 94

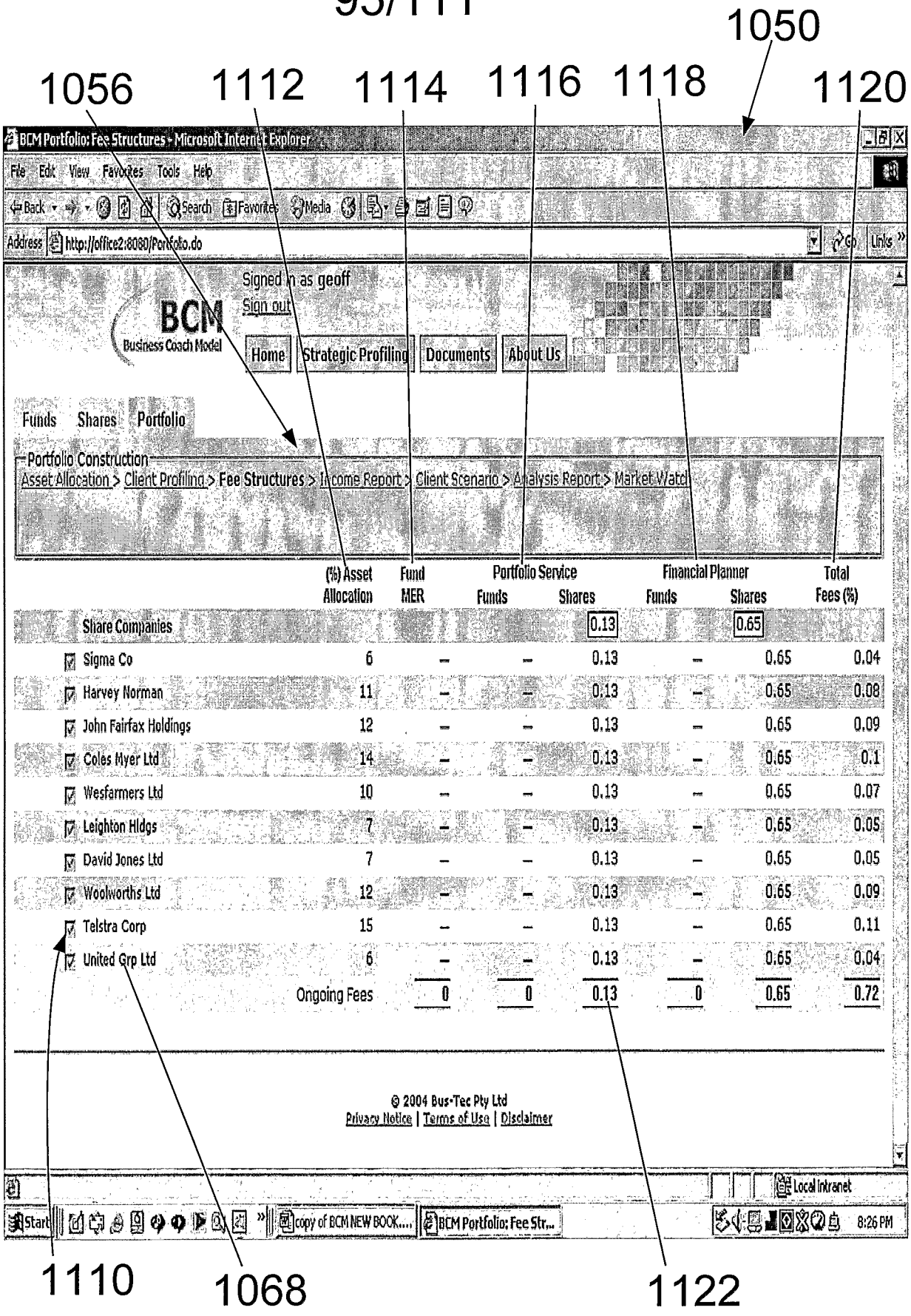

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(%) Asset Allocation
Fund MER
Portfolio Service
Financial Planner
Total Fees (%)
Funds
Shares
Funds
Shares
Share Companies
0.13
0.65
Sigma Co 6 – – 0.13 – 0.65 0.04
Harvey Norman 11 – – 0.13 – 0.65 0.08
John Fairfax Holdings 12 – – 0.13 – 0.65 0.09
Coles Myer Ltd 14 – – 0.13 – 0.65 0.1
Wesfarmers Ltd 10 – – 0.13 – 0.65 0.07
Leighton Hldgs 7 – – 0.13 – 0.65 0.05
David Jones Ltd 7 – – 0.13 – 0.65 0.05
Woolworths Ltd 12 – – 0.13 – 0.65 0.09
Telstra Corp 15 – – 0.13 – 0.65 0.11
United Grp Ltd 6 – – 0.13 – 0.65 0.04
Ongoing Fees 0 0 0.13 0 0.65 0.72
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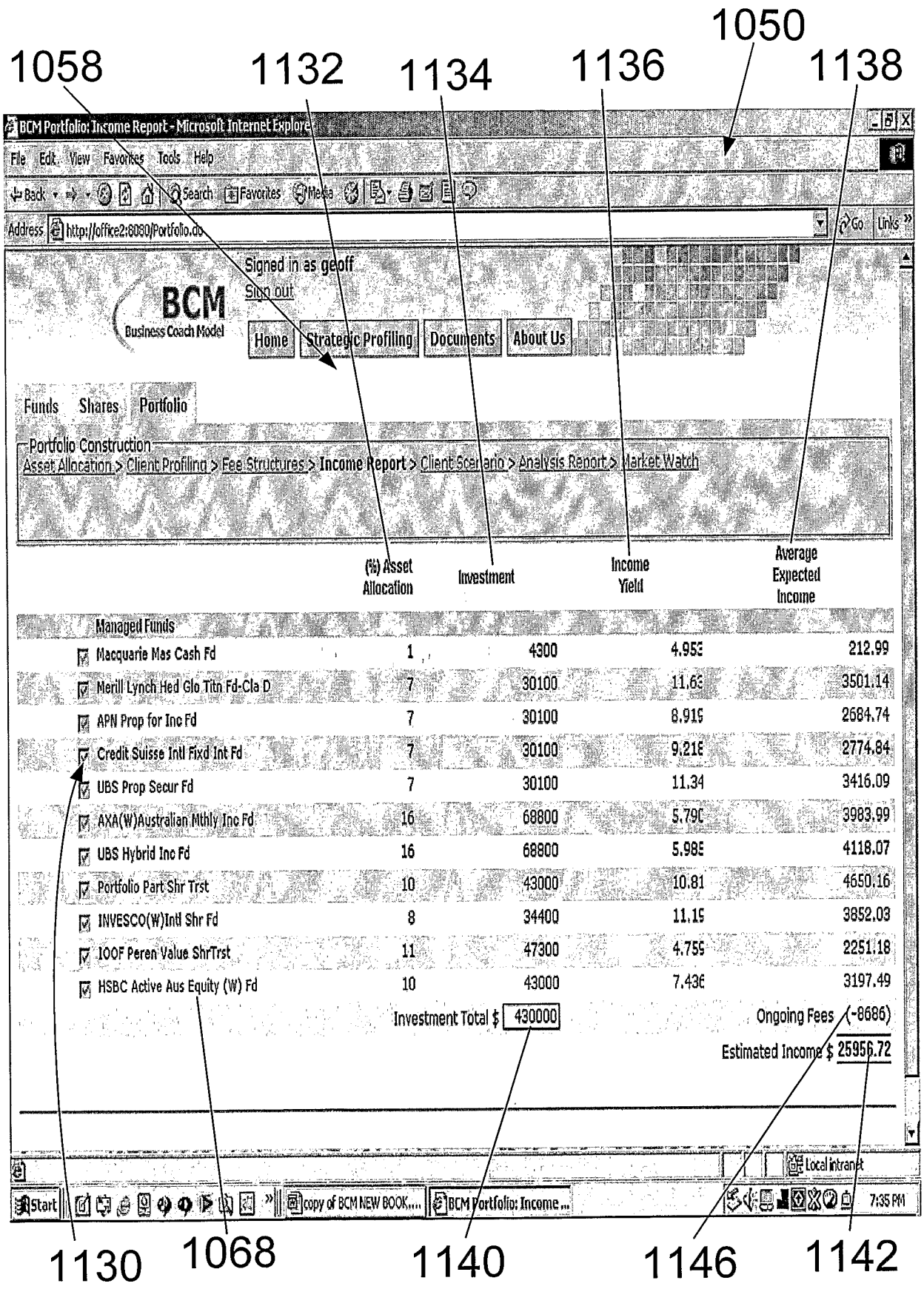

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(%) Asset Allocation
Investment
Income Yield
Average Expected Income
Managed Funds
Macquarie Mas Cash Fd 1 4300 4.95 212.99
Merill Lynch Hed Glo Titn Fd-Cla D 7 30100 11.6 3501.14
APN Prop for Inc Fd 7 30100 8.91 2684.74
Credit Suisse Intl Fixd Int Fd 7 30100 9.21 2774.84
UBS Prop Secur Fd 7 30100 11.34 3416.09
AXA(W)Australian Mthly Inc Fd 16 68800 5.79 3983.99
UBS Hybrid Inc Fd 16 68800 5.98 4118.07
Portfolio Part Shr Trst 10 43000 10.81 4650.16
INVESCO(W)Intl Shr Fd 8 34400 11.1 3852.03
IOOF Peren Value ShrTrst 11 47300 4.75 2251.18
HSBC Active Aus Equity (W) Fd 10 43000 7.43 3197.49
Investment Total $ 430000
Ongoing Fees (-8686)
Estimated Income $ 25956.72
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Figure 96

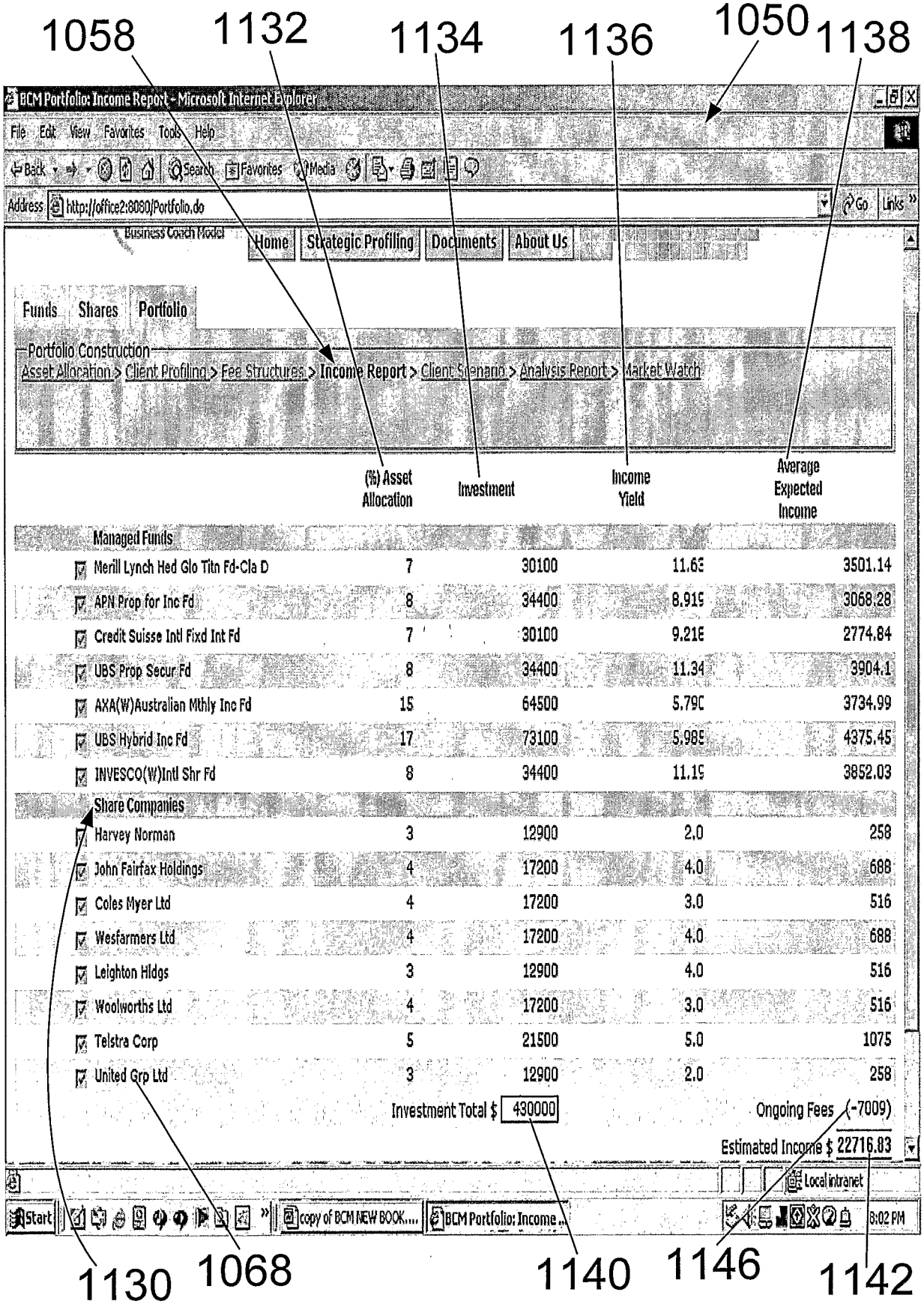

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(%) Asset Allocation
Investment
Income Yield
Average Expected Income
Managed Funds
Merill Lynch Hed Glo Titn Fd-Cla D 7 30100 11.63 3501.14
APN Prop for Inc Fd 8 34400 8.919 3068.28
Credit Suisse Intl Fixd Int Fd 7 30100 9.218 2774.84
UBS Prop Secur Fd 8 34400 11.34 3904.1
AXA(W)Australian Mthly Inc Fd 15 64500 5.79C 3734.99
UBS Hybrid Inc Fd 17 73100 5.989 4375.45
INVESCO(W)Intl Shr Fd 8 34400 11.19 3852.03
Share Companies
Harvey Norman 3 12900 2.0 258
John Fairfax Holdings 4 17200 4.0 688
Coles Myer Ltd 4 17200 3.0 516
Wesfarmers Ltd 4 17200 4.0 688
Leighton Hldgs 3 12900 4.0 516
Woolworths Ltd 4 17200 3.0 516
Telstra Corp 5 21500 5.0 1075
United Grp Ltd 3 12900 2.0 258
Investment Total $ 430000
Ongoing Fees (-7009)
Estimated Income $ 22716.03
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Figure 97

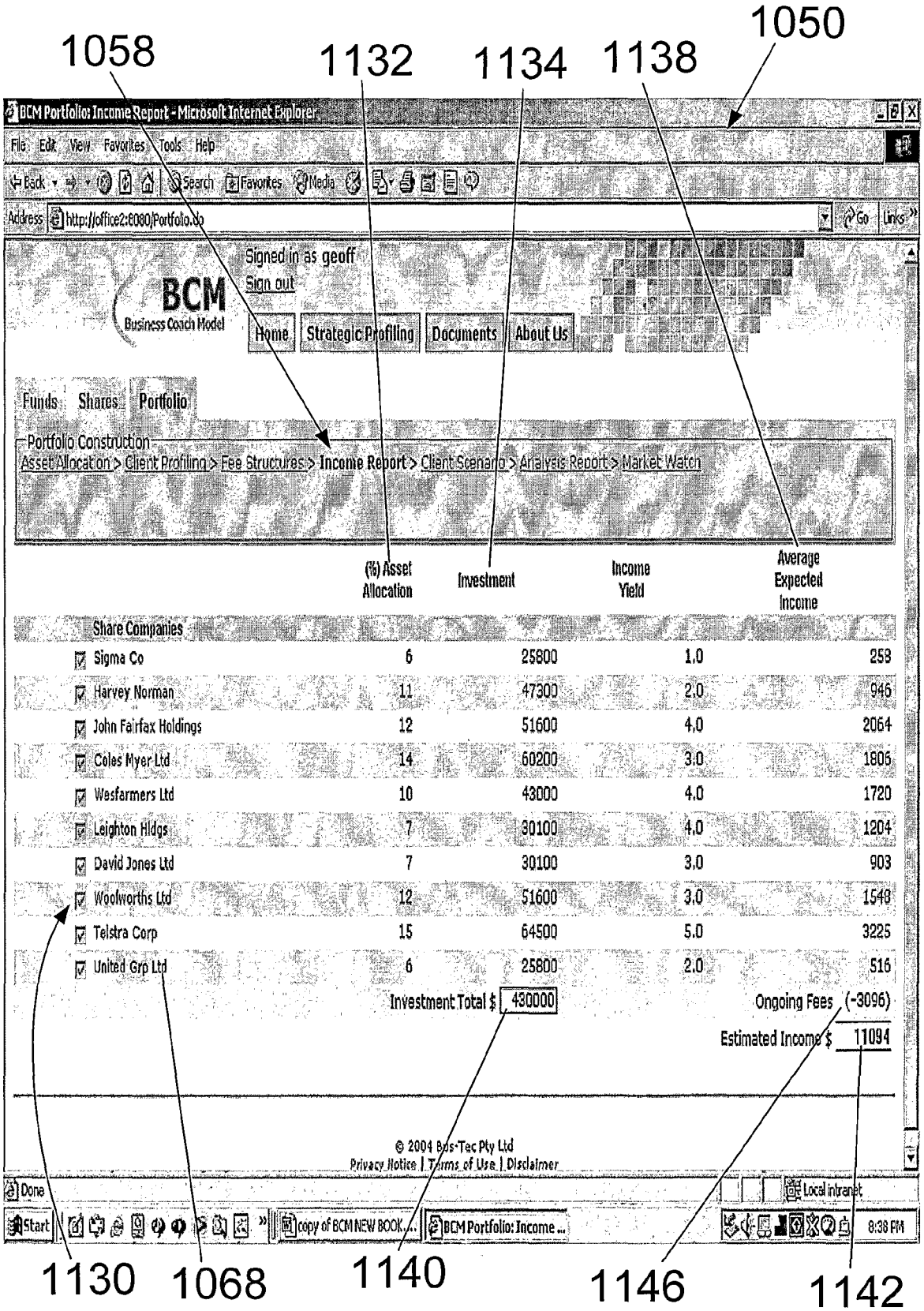

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Asset Allocation > Client Profiling > Fee Structures > Income Report > Client Scenario > Analysis Report > Market Watch
(%) Asset Allocation
Investment
Income Yield
Average Expected Income
Share Companies
Sigma Co 6 25800 1.0 258
Harvey Norman 11 47300 2.0 946
John Fairfax Holdings 12 51600 4.0 2064
Coles Myer Ltd 14 60200 3.0 1806
Wesfarmers Ltd 10 43000 4.0 1720
Leighton Hldgs 7 30100 4.0 1204
David Jones Ltd 7 30100 3.0 903
Woolworths Ltd 12 51600 3.0 1548
Telstra Corp 15 64500 5.0 3225
United Grp Ltd 6 25800 2.0 516
Investment Total $ 430000
Ongoing Fees (-3096)
Estimated Income $ 11094
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Figure 98

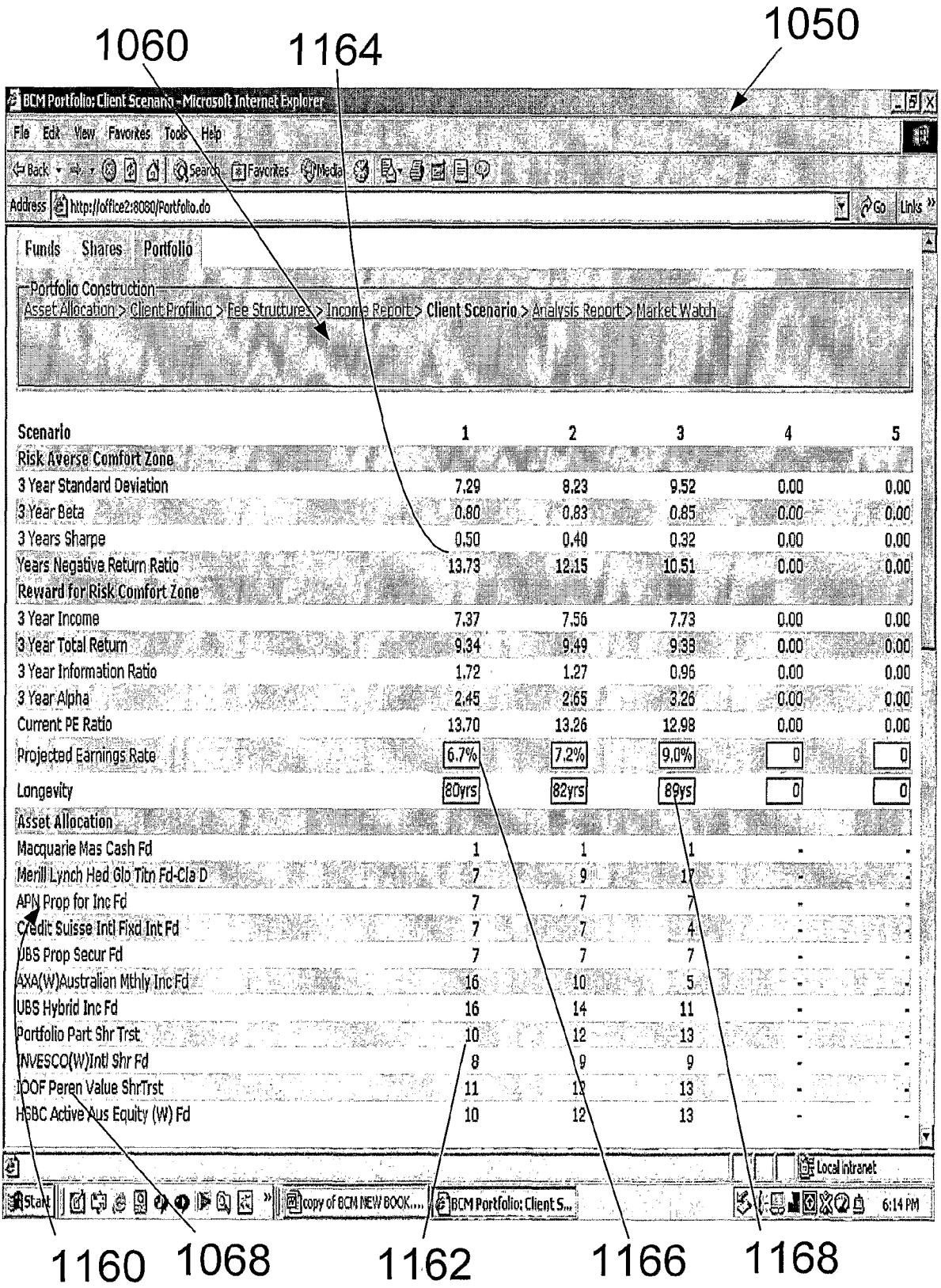

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Funds Shares Portfolio
Portfolio Construction
Asset Allocation > Client Profiling > Fee Structure > Income Report > Client Scenario > Analysis Report > Market Watch
Scenario 1 2 3 4 5
Risk Averse Comfort Zone
3 Year Standard Deviation 7.29 8.23 9.52 0.00 0.00
3 Year Beta 0.80 0.83 0.85 0.00 0.00
3 Years Sharpe 0.50 0.40 0.32 0.00 0.00
Years Negative Return Ratio 13.73 12.15 10.51 0.00 0.00
Reward for Risk Comfort Zone
3 Year Income 7.37 7.56 7.73 0.00 0.00
3 Year Total Return 9.34 9.49 9.38 0.00 0.00
3 Year Information Ratio 1.72 1.27 0.96 0.00 0.00
3 Year Alpha 2.45 2.65 3.26 0.00 0.00
Current PE Ratio 13.70 13.26 12.98 0.00 0.00
Projected Earnings Rate 6.7% 7.2% 9.0% 0 0
Longevity 80yrs 82yrs 89ys 0 0
Asset Allocation
Macquarie Mas Cash Fd 1 1 1 - -
Merill Lynch Hed Glo Titn Fd-Cla D 7 9 17 - -
APN Prop for Inc Fd 7 7 7 - -
Credit Suisse Intl Fixd Int Fd 7 7 4 - -
UBS Prop Secur Fd 7 7 7 - -
AXA(W)Australian Mthly Inc Fd 16 10 5 - -
UBS Hybrid Inc Fd 16 14 11 - -
Portfolio Part Shr Trst 10 12 13 - -
INVESCO(W)Intl Shr Fd 8 9 9 - -
IOOF Peren Value ShrTrst 11 13 13 - -
HSBC Active Aus Equity (W) Fd 10 12 13 - -
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Figure 99

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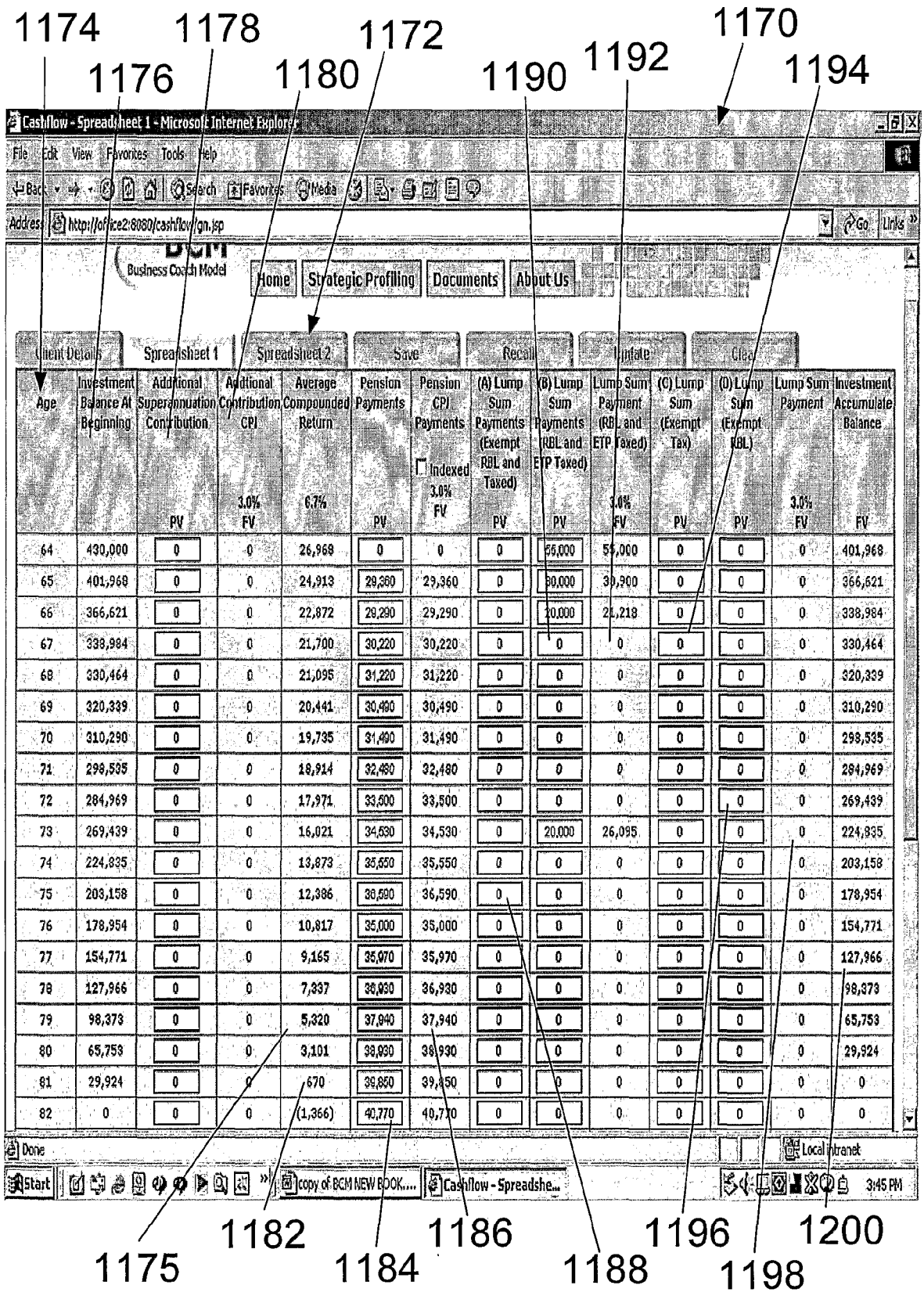
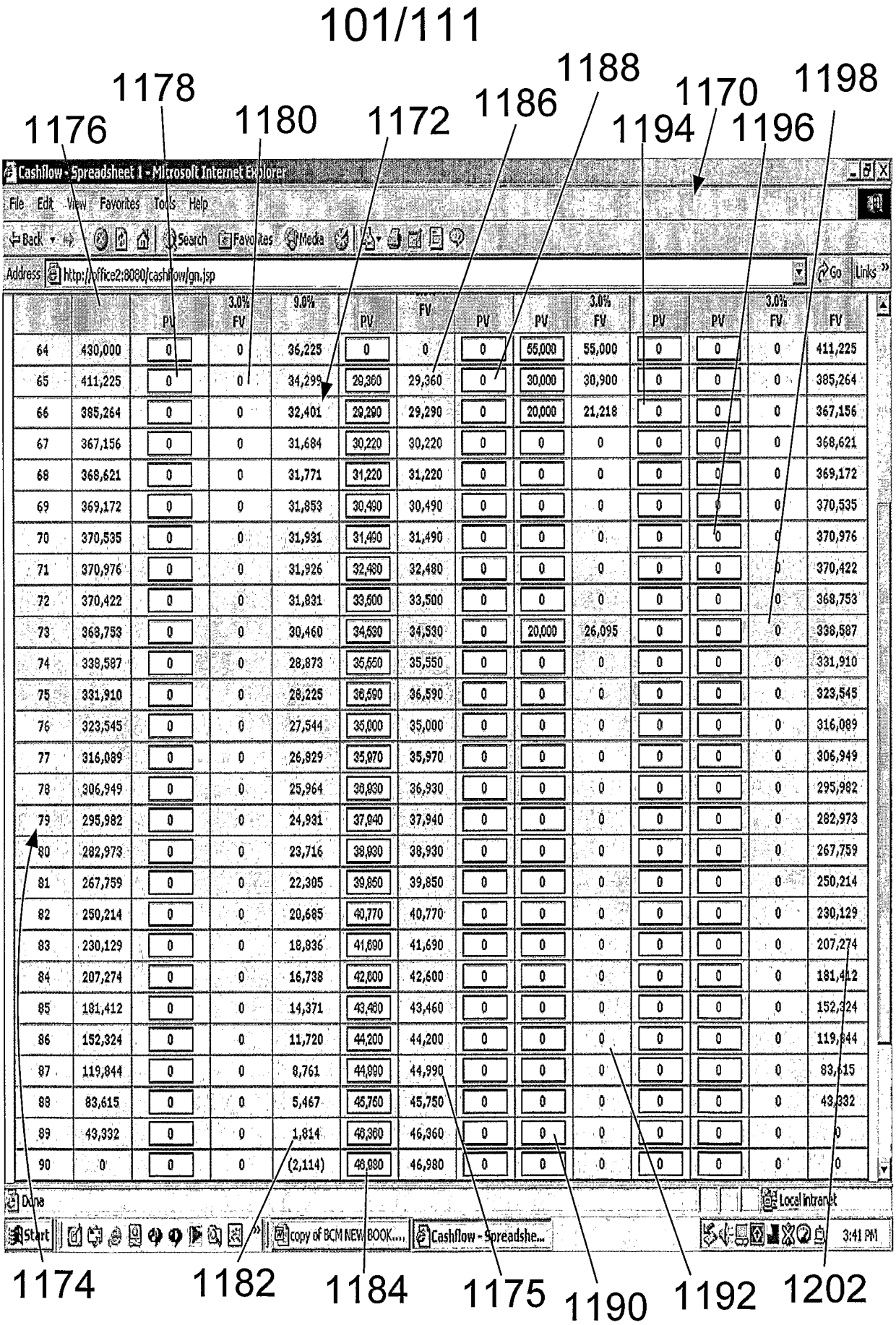


Figure 100



		PV	3.0% FV	9.0%	PV	FV	PV	PV	3.0% FV	PV	PV	3.0% FV	FV
64	430,000	0	0	36,225	0	0	0	55,000	55,000	0	0	0	411,225
65	411,225	0	0	34,299	29,360	29,360	0	30,000	30,900	0	0	0	385,264
66	385,264	0	0	32,401	29,290	29,290	0	20,000	21,218	0	0	0	367,156
67	367,156	0	0	31,684	30,220	30,220	0	0	0	0	0	0	368,621
68	368,621	0	0	31,771	31,220	31,220	0	0	0	0	0	0	369,172
69	369,172	0	0	31,853	30,490	30,490	0	0	0	0	0	0	370,535
70	370,535	0	0	31,931	31,490	31,490	0	0	0	0	0	0	370,976
71	370,976	0	0	31,926	32,480	32,480	0	0	0	0	0	0	370,422
72	370,422	0	0	31,831	33,500	33,500	0	0	0	0	0	0	368,753
73	368,753	0	0	30,460	34,530	34,530	0	20,000	26,095	0	0	0	338,587
74	338,587	0	0	28,873	35,550	35,550	0	0	0	0	0	0	331,910
75	331,910	0	0	28,225	36,590	36,590	0	0	0	0	0	0	323,545
76	323,545	0	0	27,544	35,000	35,000	0	0	0	0	0	0	316,089
77	316,089	0	0	26,829	35,970	35,970	0	0	0	0	0	0	306,949
78	306,949	0	0	25,964	36,930	36,930	0	0	0	0	0	0	295,982
79	295,982	0	0	24,931	37,940	37,940	0	0	0	0	0	0	282,973
80	282,973	0	0	23,716	38,930	38,930	0	0	0	0	0	0	267,759
81	267,759	0	0	22,305	39,850	39,850	0	0	0	0	0	0	250,214
82	250,214	0	0	20,685	40,770	40,770	0	0	0	0	0	0	230,129
83	230,129	0	0	18,836	41,690	41,690	0	0	0	0	0	0	207,274
84	207,274	0	0	16,738	42,600	42,600	0	0	0	0	0	0	181,412
85	181,412	0	0	14,371	43,460	43,460	0	0	0	0	0	0	152,324
86	152,324	0	0	11,720	44,200	44,200	0	0	0	0	0	0	119,844
87	119,844	0	0	8,761	44,990	44,990	0	0	0	0	0	0	83,615
88	83,615	0	0	5,467	45,750	45,750	0	0	0	0	0	0	43,332
89	43,332	0	0	1,814	46,360	46,360	0	0	0	0	0	0	0
90	0	0	0	(2,114)	46,980	46,980	0	0	0	0	0	0	0

Figure 101

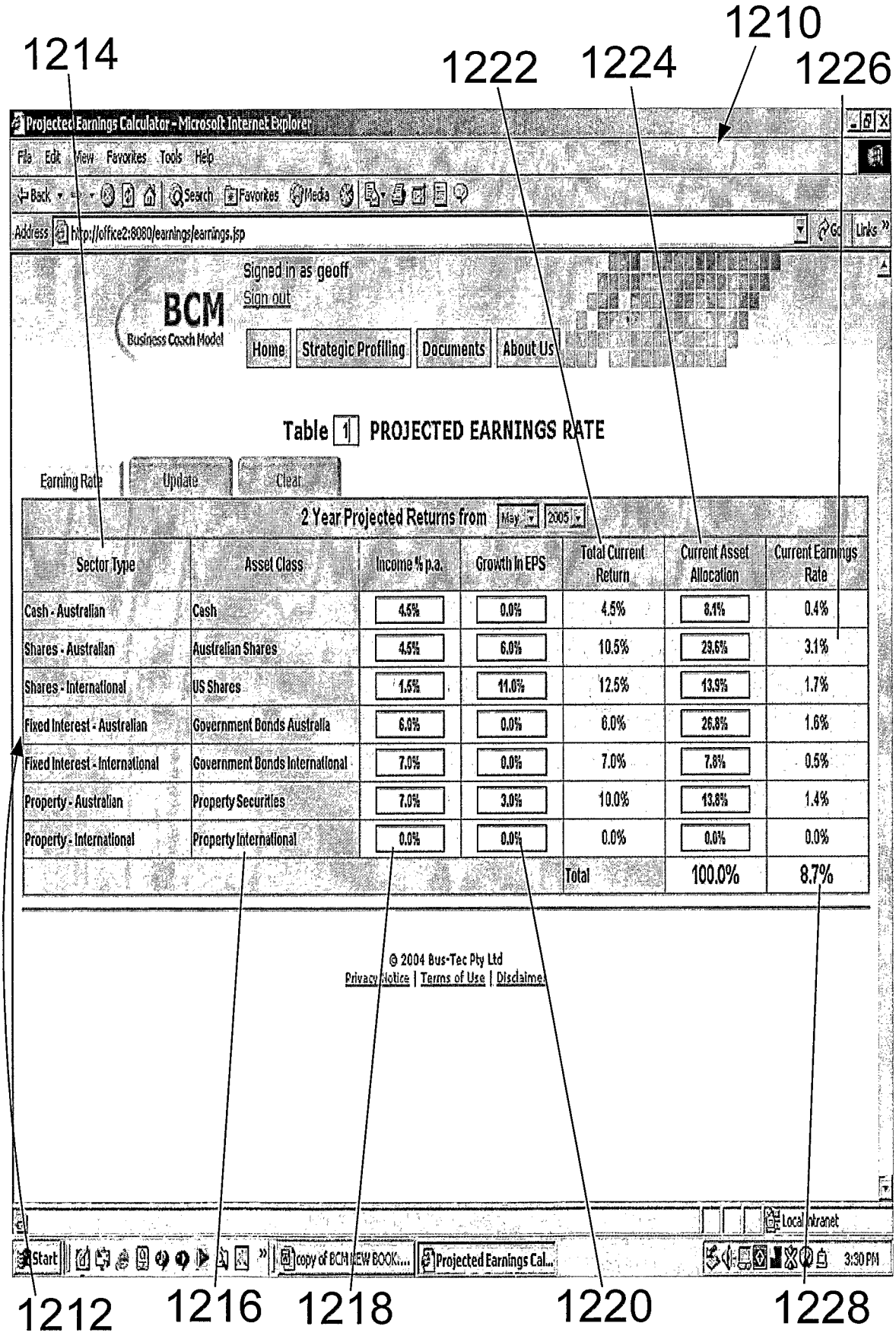

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Table 1 PROJECTED EARNINGS RATE
Earning Rate
Update
Clear
2 Year Projected Returns from May 2005
Sector Type
Asset Class
Income % p.a.
Growth in EPS
Total Current Return
Current Asset Allocation
Current Earnings Rate
Cash - Australian
Cash
4.5%
0.0%
4.5%
8.1%
0.4%
Shares - Australian
Australian Shares
4.5%
6.0%
10.5%
29.6%
3.1%
Shares - International
US Shares
1.5%
11.0%
12.5%
13.9%
1.7%
Fixed Interest - Australian
Government Bonds Australia
6.0%
0.0%
6.0%
26.8%
1.6%
Fixed Interest - International
Government Bonds International
7.0%
0.0%
7.0%
7.8%
0.5%
Property - Australian
Property Securities
7.0%
3.0%
10.0%
13.8%
1.4%
Property - International
Property International
0.0%
0.0%
0.0%
0.0%
0.0%
Total
100.0%
8.7%
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Figure 102

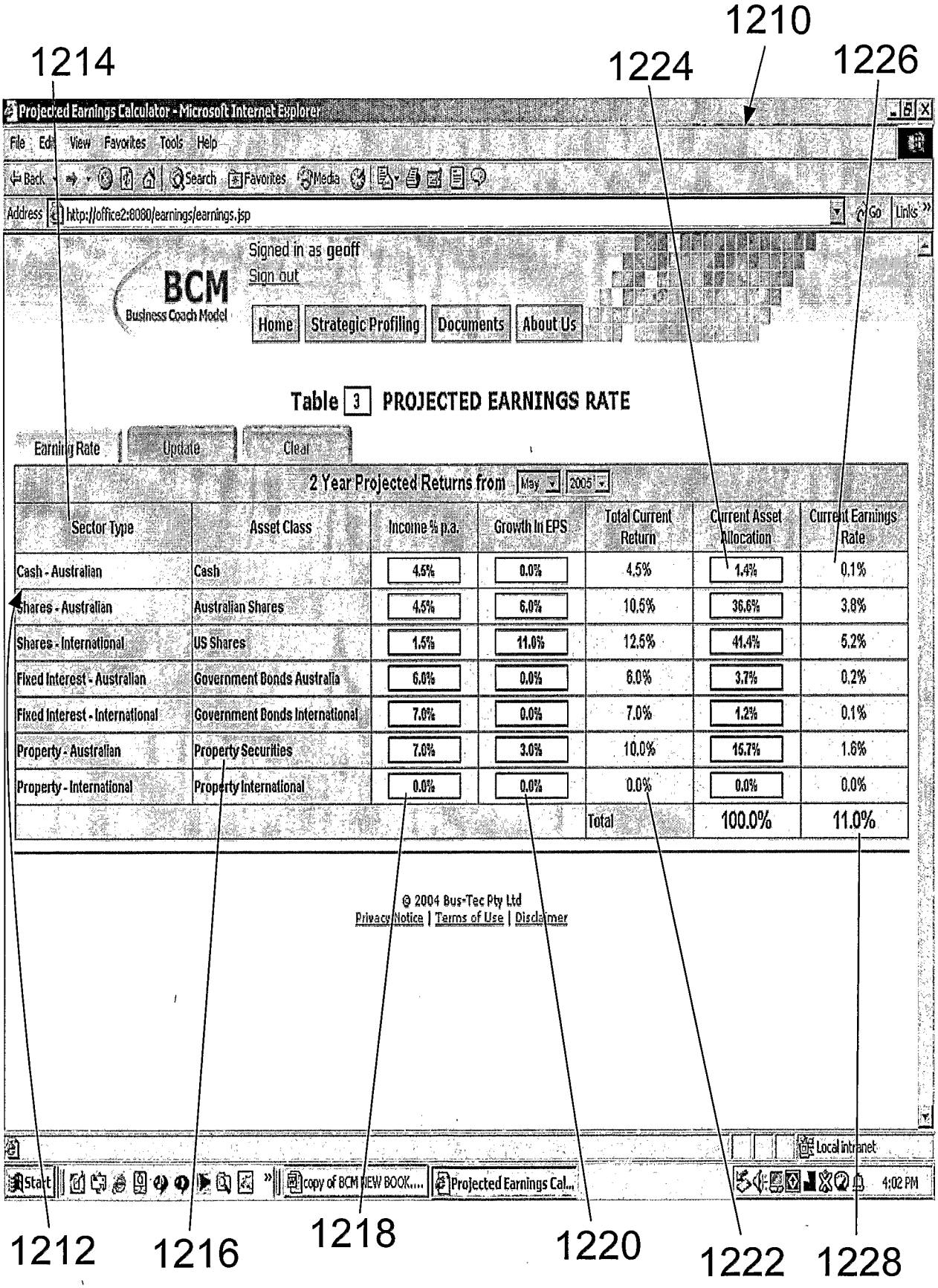

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Table 3 PROJECTED EARNINGS RATE
Earning Rate
Update
Clear
2 Year Projected Returns from May 2005
Sector Type
Asset Class
Income % p.a.
Growth In EPS
Total Current Return
Current Asset Allocation
Current Earnings Rate
Cash - Australian
Cash
4.5%
0.0%
4.5%
1.4%
0.1%
Shares - Australian
Australian Shares
4.5%
6.0%
10.5%
36.6%
3.8%
Shares - International
US Shares
1.5%
11.0%
12.5%
41.4%
5.2%
Fixed Interest - Australian
Government Bonds Australia
6.0%
0.0%
6.0%
3.7%
0.2%
Fixed Interest - International
Government Bonds International
7.0%
0.0%
7.0%
1.2%
0.1%
Property - Australian
Property Securities
7.0%
3.0%
10.0%
15.7%
1.6%
Property - International
Property International
0.0%
0.0%
0.0%
0.0%
0.0%
Total
100.0%
11.0%
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Figure 103

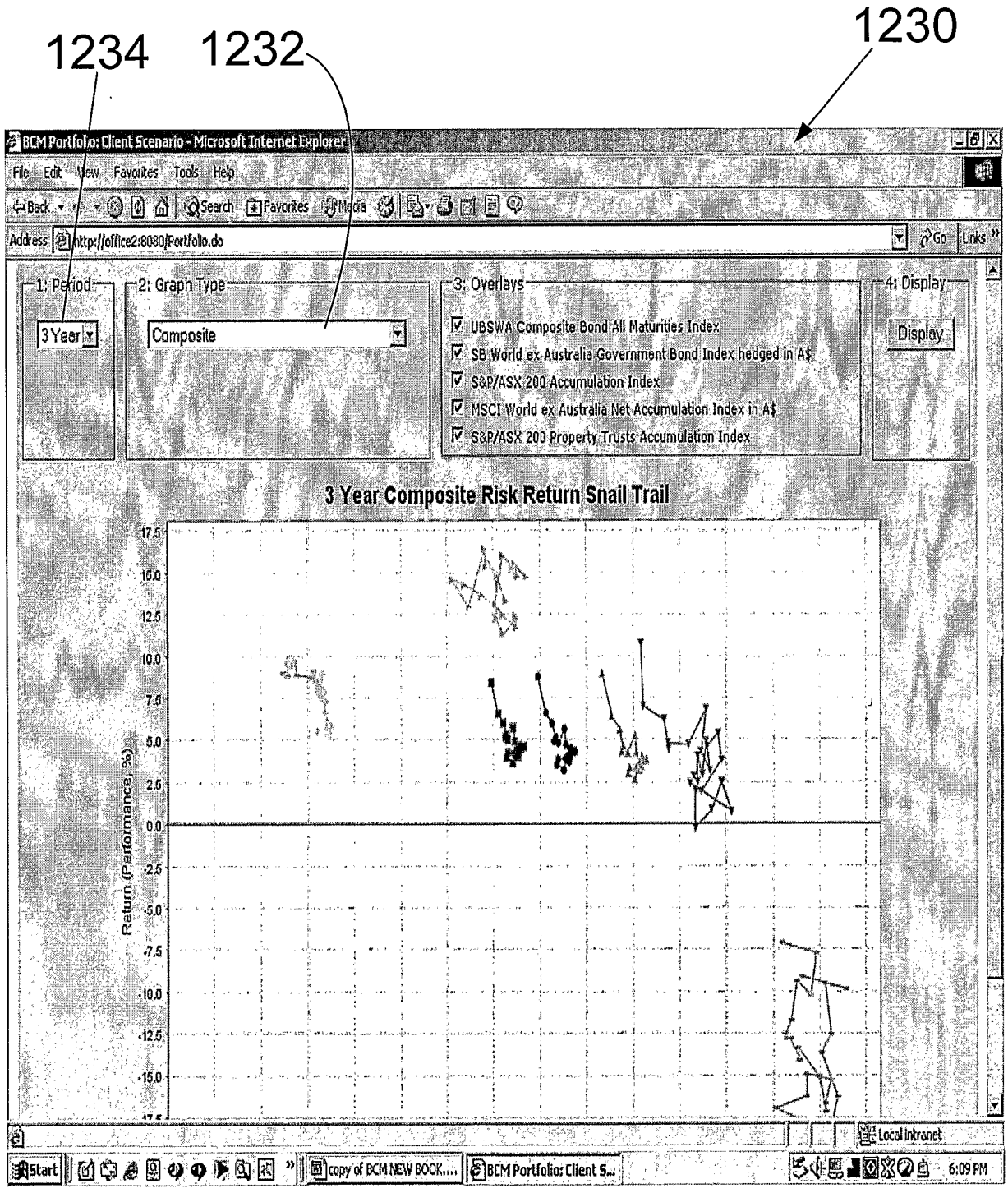

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1: Period
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UBSWA Composite Bond All Maturities Index
SB World ex Australia Government Bond Index hedged in A$
S&P/ASX 200 Accumulation Index
MSCI World ex Australia Net Accumulation Index in A$
S&P/ASX 200 Property Trusts Accumulation Index
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12.5
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Figure 104

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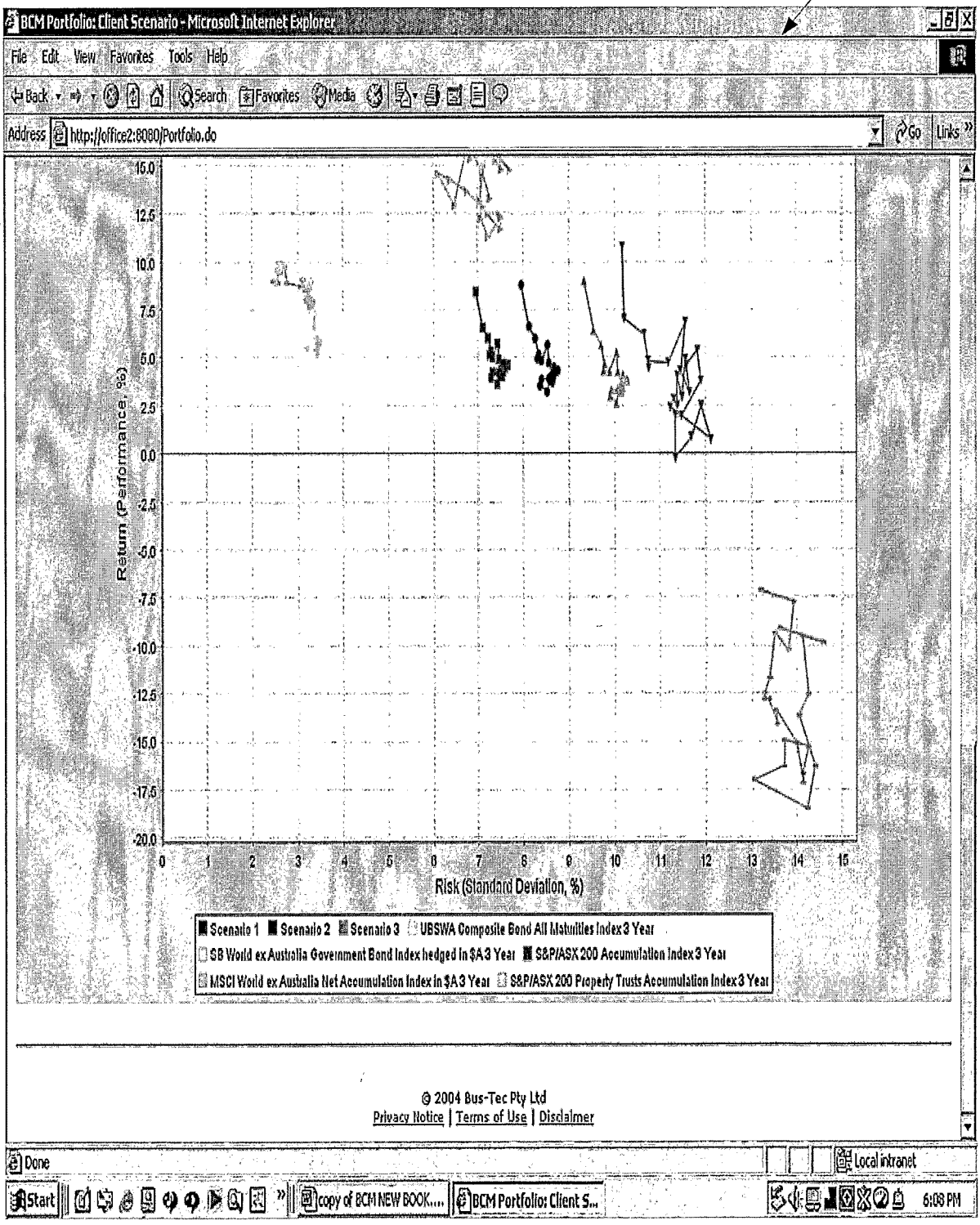


Figure 105

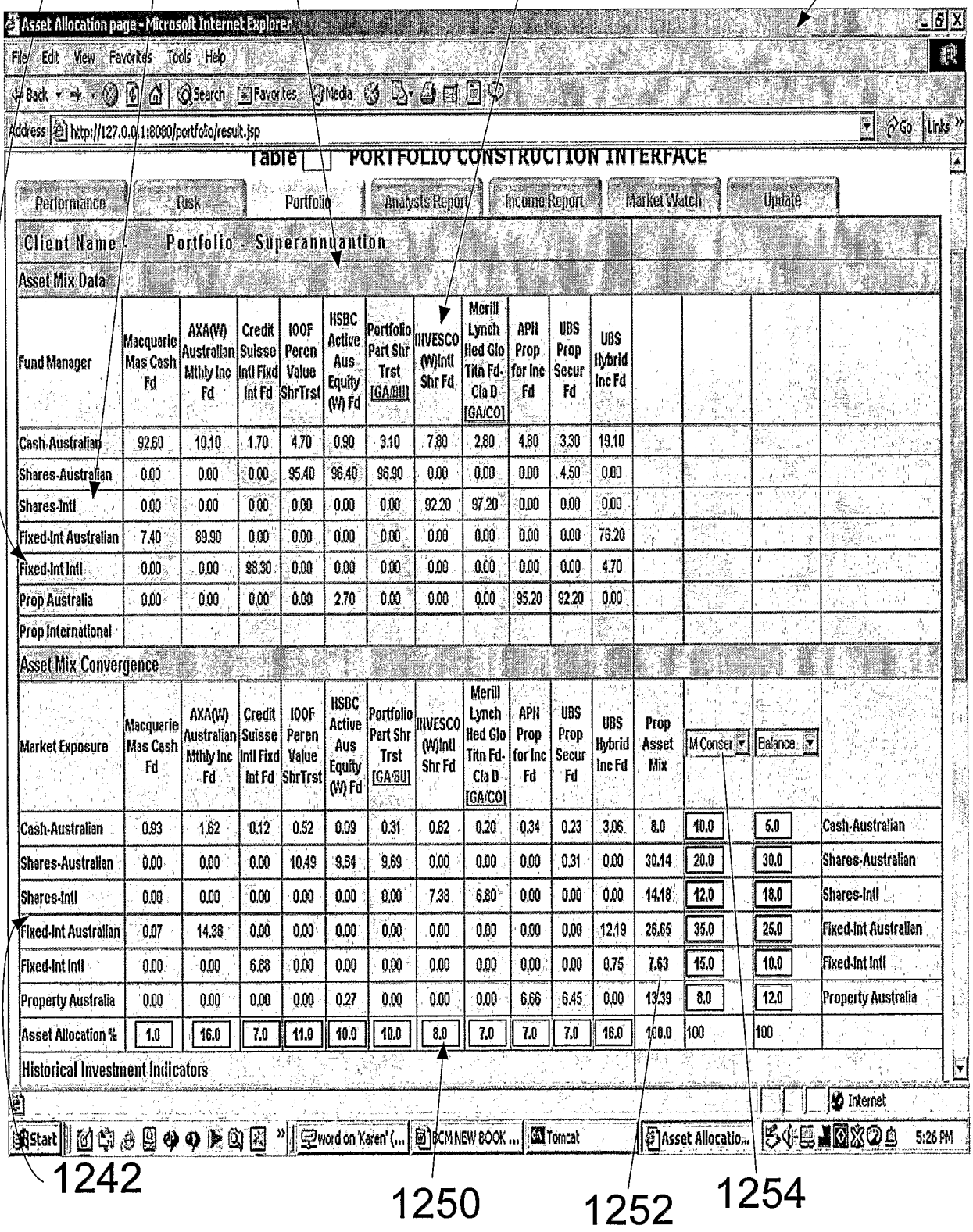

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Asset Allocation page - Microsoft Internet Explorer
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Go Links
Table PORTFOLIO CONSTRUCTION INTERFACE
Performance Risk Portfolio Analysts Report Income Report Market Watch Update
Client Name - Portfolio - Superannuantion
Asset Mix Data
Fund Manager | Macquarie Mas Cash Fd | AXA(W) Australian Mthly Inc Fd | Credit Suisse Intl Fixd Int Fd | IOOF Peren Value ShrTrst | HSBC Active Aus Equity (W) Fd | Portfolio Part Shr Trst [GA/BU] | IIIVESCO (W)Intl Shr Fd | Merill Lynch Hed Glo Titn Fd-Cla D [GA/CO] | APN Prop for Inc Fd | UBS Prop Secur Fd | UBS Hybrid Inc Fd
Cash-Australian | 92.60 | 10.10 | 1.70 | 4.70 | 0.90 | 3.10 | 7.80 | 2.80 | 4.80 | 3.30 | 19.10
Shares-Australian | 0.00 | 0.00 | 0.00 | 95.40 | 96.40 | 96.90 | 0.00 | 0.00 | 0.00 | 4.50 | 0.00
Shares-Intl | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 92.20 | 97.20 | 0.00 | 0.00 | 0.00
Fixed-Int Australian | 7.40 | 89.90 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 76.20
Fixed-Int Intl | 0.00 | 0.00 | 98.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.70
Prop Australia | 0.00 | 0.00 | 0.00 | 0.00 | 2.70 | 0.00 | 0.00 | 0.00 | 95.20 | 92.20 | 0.00
Prop International
Asset Mix Convergence
Market Exposure | Macquarie Mas Cash Fd | AXA(W) Australian Mthly Inc Fd | Credit Suisse Intl Fixd Int Fd | IOOF Peren Value ShrTrst | HSBC Active Aus Equity (W) Fd | Portfolio Part Shr Trst [GA/BU] | IIIVESCO (W)Intl Shr Fd | Merill Lynch Hed Glo Titn Fd-Cla D [GA/CO] | APN Prop for Inc Fd | UBS Prop Secur Fd | UBS Hybrid Inc Fd | Prop Asset Mix | M Conser | Balance
Cash-Australian | 0.93 | 1.62 | 0.12 | 0.52 | 0.09 | 0.31 | 0.62 | 0.20 | 0.34 | 0.23 | 3.06 | 8.0 | 10.0 | 5.0 | Cash-Australian
Shares-Australian | 0.00 | 0.00 | 0.00 | 10.49 | 9.64 | 9.69 | 0.00 | 0.00 | 0.00 | 0.31 | 0.00 | 30.14 | 20.0 | 30.0 | Shares-Australian
Shares-Intl | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7.38 | 6.80 | 0.00 | 0.00 | 0.00 | 14.18 | 12.0 | 18.0 | Shares-Intl
Fixed-Int Australian | 0.07 | 14.38 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12.19 | 26.65 | 35.0 | 25.0 | Fixed-Int Australian
Fixed-Int Intl | 0.00 | 0.00 | 6.88 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.75 | 7.63 | 15.0 | 10.0 | Fixed-Int Intl
Property Australia | 0.00 | 0.00 | 0.00 | 0.00 | 0.27 | 0.00 | 0.00 | 0.00 | 6.66 | 6.45 | 0.00 | 13.39 | 8.0 | 12.0 | Property Australia
Asset Allocation % | 1.0 | 16.0 | 7.0 | 11.0 | 10.0 | 10.0 | 8.0 | 7.0 | 7.0 | 7.0 | 16.0 | 100.0 | 100 | 100
Historical Investment Indicators
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Figure 106

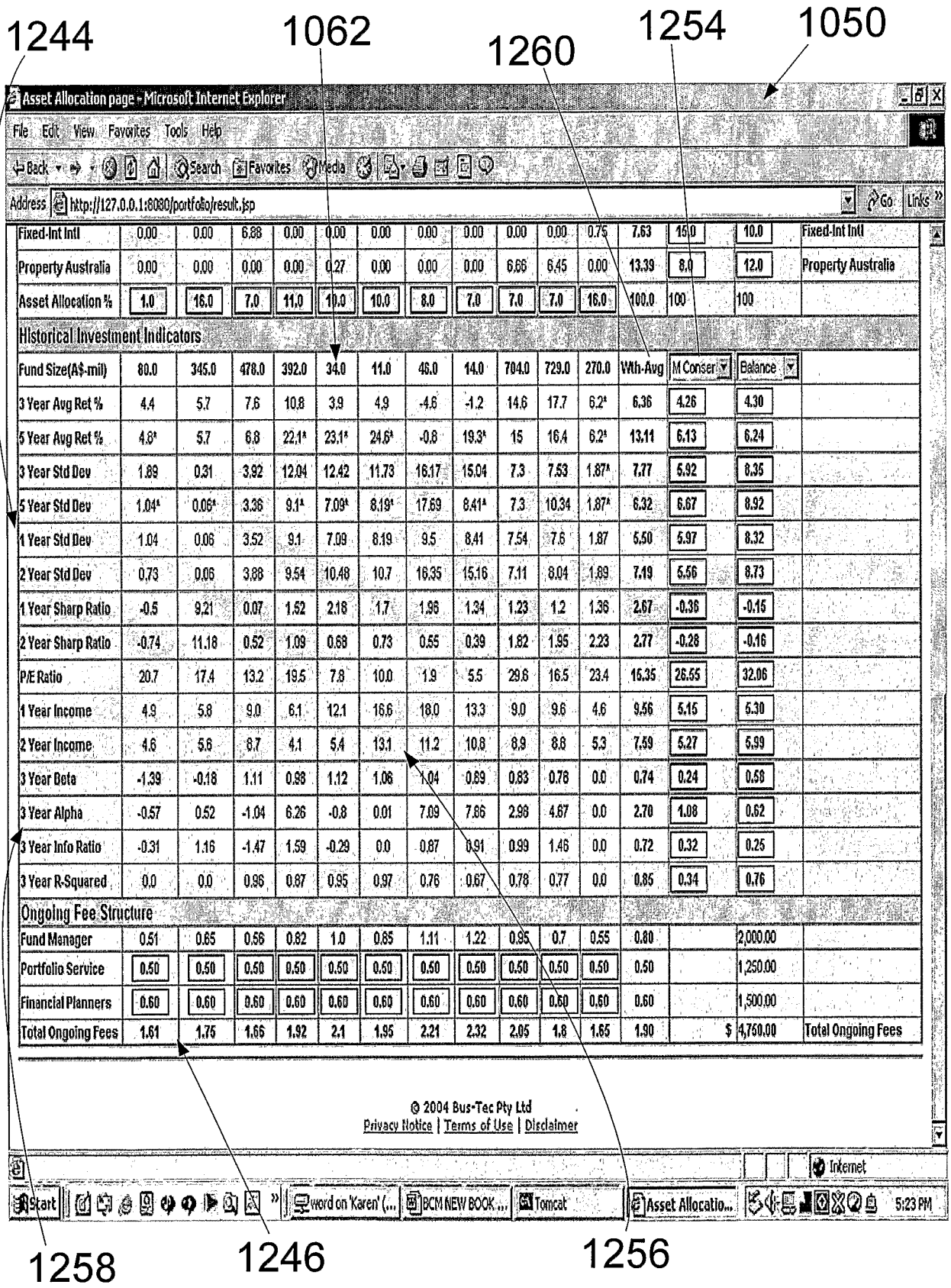

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Asset Allocation page - Microsoft Internet Explorer
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Fixed-Int Intl 0.00 0.00 6.88 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.75 7.63 15.0 10.0 Fixed-Int Intl
Property Australia 0.00 0.00 0.00 0.00 0.27 0.00 0.00 0.00 6.66 6.45 0.00 13.39 8.0 12.0 Property Australia
Asset Allocation % 1.0 16.0 7.0 11.0 10.0 10.0 8.0 7.0 7.0 7.0 16.0 100.0 100 100
Historical Investment Indicators
Fund Size(A$-mil) 80.0 345.0 478.0 392.0 34.0 11.0 46.0 14.0 704.0 729.0 270.0 Wtn-Avg M Conser Balance
3 Year Avg Ret % 4.4 5.7 7.6 10.8 3.9 4.9 -4.6 -1.2 14.6 17.7 6.2* 6.36 4.26 4.30
5 Year Avg Ret % 4.8* 5.7 6.8 22.1* 23.1* 24.6* -0.8 19.3* 15 16.4 6.2* 13.11 6.13 6.24
3 Year Std Dev 1.89 0.31 3.92 12.04 12.42 11.73 16.17 15.04 7.3 7.53 1.87* 7.77 5.92 8.35
5 Year Std Dev 1.04* 0.06* 3.36 9.1* 7.09* 8.19* 17.69 8.41* 7.3 10.34 1.87* 6.32 6.67 8.92
1 Year Std Dev 1.04 0.06 3.52 9.1 7.09 8.19 9.5 8.41 7.54 7.6 1.87 5.50 5.97 8.32
2 Year Std Dev 0.73 0.06 3.88 9.54 10.48 10.7 16.35 15.16 7.11 8.04 1.89 7.19 5.56 8.73
1 Year Sharp Ratio -0.5 9.21 0.07 1.52 2.18 1.7 1.96 1.34 1.23 1.2 1.36 2.67 -0.36 -0.15
2 Year Sharp Ratio -0.74 11.18 0.52 1.09 0.68 0.73 0.55 0.39 1.82 1.95 2.23 2.77 -0.28 -0.16
P/E Ratio 20.7 17.4 13.2 19.5 7.8 10.0 1.9 5.5 29.6 16.5 23.4 16.35 26.55 32.06
1 Year Income 4.9 5.8 9.0 6.1 12.1 16.6 18.0 13.3 9.0 9.6 4.6 9.56 5.15 5.30
2 Year Income 4.6 5.6 8.7 4.1 5.4 13.1 11.2 10.8 8.9 8.8 5.3 7.59 5.27 5.99
3 Year Beta -1.39 -0.18 1.11 0.98 1.12 1.06 1.04 0.89 0.83 0.78 0.0 0.74 0.24 0.58
3 Year Alpha -0.57 0.52 -1.04 6.26 -0.8 0.01 7.09 7.86 2.98 4.67 0.0 2.70 1.08 0.62
3 Year Info Ratio -0.31 1.16 -1.47 1.59 -0.29 0.0 0.87 0.91 0.99 1.46 0.0 0.72 0.32 0.25
3 Year R-Squared 0.0 0.0 0.96 0.87 0.95 0.97 0.76 0.67 0.78 0.77 0.0 0.85 0.34 0.76
Ongoing Fee Structure
Fund Manager 0.51 0.65 0.56 0.82 1.0 0.85 1.11 1.22 0.95 0.7 0.55 0.80 2,000.00
Portfolio Service 0.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50 1,250.00
Financial Planners 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.60 1,500.00
Total Ongoing Fees 1.61 1.75 1.66 1.92 2.1 1.95 2.21 2.32 2.05 1.8 1.65 1.90 $ 4,750.00 Total Ongoing Fees
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Internet
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Figure 107

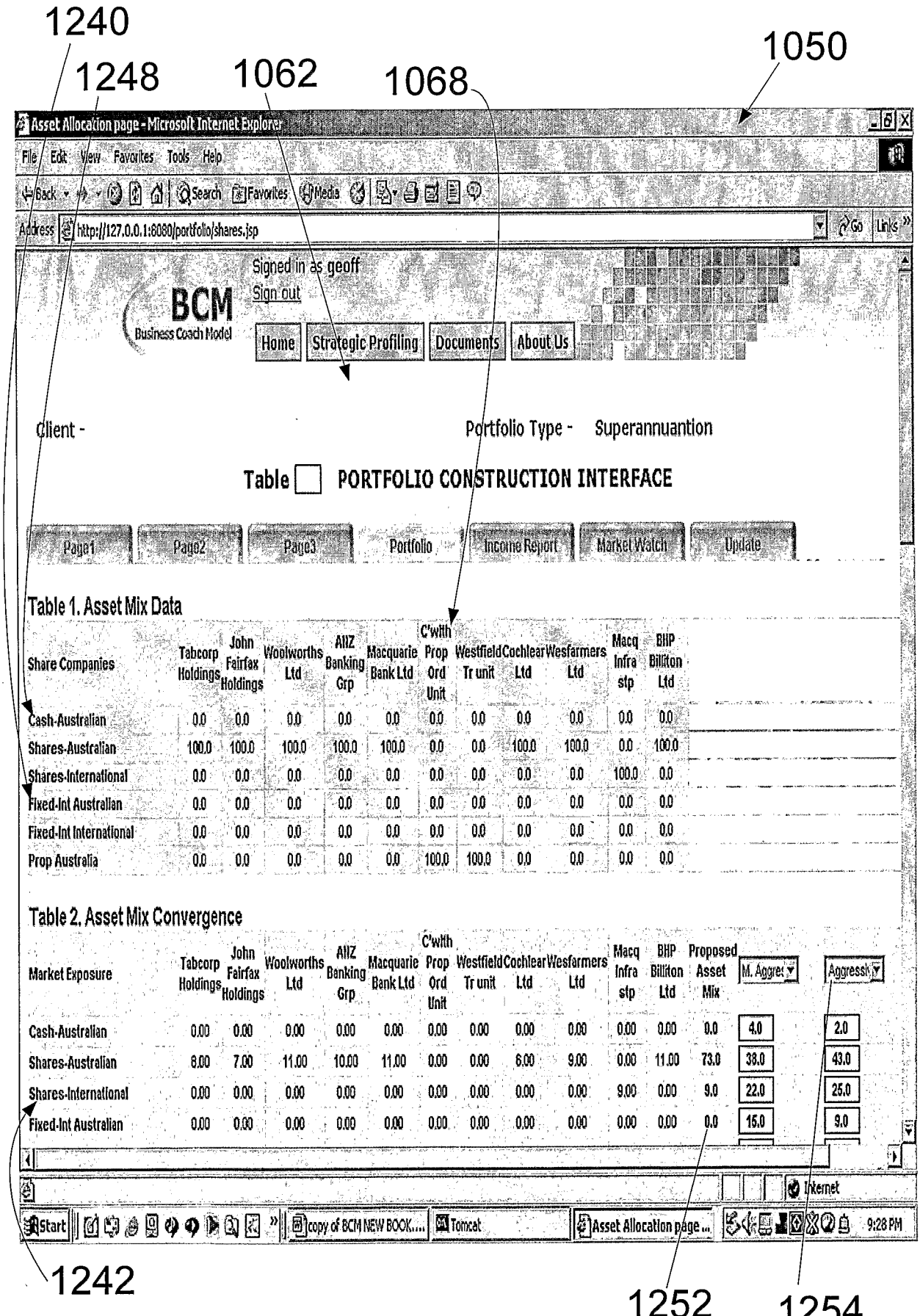

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Portfolio Type - Superannuantion
Table
PORTFOLIO CONSTRUCTION INTERFACE
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Portfolio
Income Report
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Update
Table 1. Asset Mix Data
Share Companies
Tabcorp Holdings
John Fairfax Holdings
Woolworths Ltd
AMZ Banking Grp
Macquarie Bank Ltd
C'wlth Prop Ord Unit
Westfield Tr unit
Cochlear Ltd
Wesfarmers Ltd
Macq Infra stp
BHP Billiton Ltd
Cash-Australian 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Shares-Australian 100.0 100.0 100.0 100.0 100.0 0.0 0.0 100.0 100.0 0.0 100.0
Shares-International 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 100.0 0.0
Fixed-Int Australian 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Fixed-Int International 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0
Prop Australia 0.0 0.0 0.0 0.0 0.0 100.0 100.0 0.0 0.0 0.0 0.0
Table 2. Asset Mix Convergence
Market Exposure
Tabcorp Holdings
John Fairfax Holdings
Woolworths Ltd
AMZ Banking Grp
Macquarie Bank Ltd
C'wlth Prop Ord Unit
Westfield Tr unit
Cochlear Ltd
Wesfarmers Ltd
Macq Infra stp
BHP Billiton Ltd
Proposed Asset Mix
M. Aggres
Aggressiv
Cash-Australian 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0 4.0 2.0
Shares-Australian 8.00 7.00 11.00 10.00 11.00 0.00 0.00 6.00 9.00 0.00 11.00 73.0 38.0 43.0
Shares-International 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 9.00 0.00 9.0 22.0 25.0
Fixed-Int Australian 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0 15.0 9.0
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Figure 108

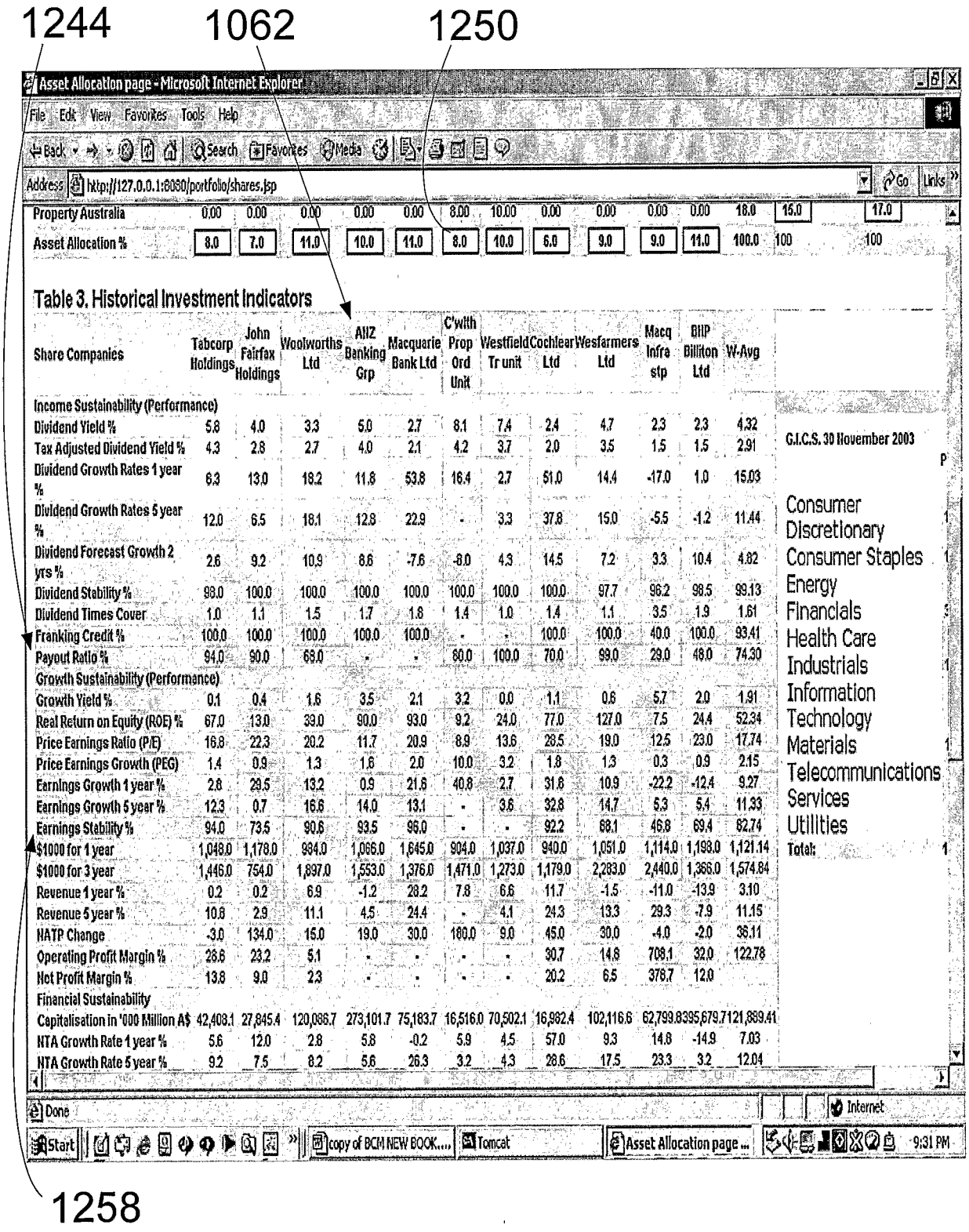

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Asset Allocation page - Microsoft Internet Explorer
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Address http://127.0.0.1:8080/portfolio/shares.jsp
Property Australia 0.00 0.00 0.00 0.00 0.00 8.00 10.00 0.00 0.00 0.00 0.00 18.0 15.0 17.0
Asset Allocation % 8.0 7.0 11.0 10.0 11.0 8.0 10.0 6.0 9.0 9.0 11.0 100.0 100 100
Table 3. Historical Investment Indicators
Share Companies | Tabcorp Holdings | John Fairfax Holdings | Woolworths Ltd | ANZ Banking Grp | Macquarie Bank Ltd | C'wlth Prop Ord Unit | Westfield Tr unit | Cochlear Ltd | Wesfarmers Ltd | Macq Infra stp | BHP Billiton Ltd | W-Avg
Income Sustainability (Performance)
Dividend Yield % 5.8 4.0 3.3 5.0 2.7 8.1 7.4 2.4 4.7 2.3 2.3 4.32
Tax Adjusted Dividend Yield % 4.3 2.8 2.7 4.0 2.1 4.2 3.7 2.0 3.5 1.5 1.5 2.91
Dividend Growth Rates 1 year % 6.3 13.0 18.2 11.8 53.8 16.4 2.7 51.0 14.4 -17.0 1.0 15.03
Dividend Growth Rates 5 year % 12.0 6.5 18.1 12.9 22.9 - 3.3 37.8 15.0 -5.5 -1.2 11.44
Dividend Forecast Growth 2 yrs % 2.6 9.2 10.9 8.6 -7.6 -8.0 4.3 14.5 7.2 3.3 10.4 4.82
Dividend Stability % 98.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 97.7 96.2 98.5 99.13
Dividend Times Cover 1.0 1.1 1.5 1.7 1.8 1.4 1.0 1.4 1.1 3.5 1.9 1.61
Franking Credit % 100.0 100.0 100.0 100.0 100.0 - - 100.0 100.0 40.0 100.0 93.41
Payout Ratio % 94.0 90.0 68.0 - - 80.0 100.0 70.0 99.0 29.0 48.0 74.30
Growth Sustainability (Performance)
Growth Yield % 0.1 0.4 1.6 3.5 2.1 3.2 0.0 1.1 0.8 5.7 2.0 1.91
Real Return on Equity (ROE) % 67.0 13.0 39.0 90.0 93.0 9.2 24.0 77.0 127.0 7.5 24.4 52.34
Price Earnings Ratio (P/E) 16.8 22.3 20.2 11.7 20.9 8.9 13.6 28.5 19.0 12.5 23.0 17.74
Price Earnings Growth (PEG) 1.4 0.9 1.3 1.6 2.0 10.0 3.2 1.8 1.3 0.3 0.9 2.15
Earnings Growth 1 year % 2.8 29.5 13.2 0.9 21.6 40.8 2.7 31.8 10.9 -22.2 -12.4 9.27
Earnings Growth 5 year % 12.3 0.7 16.8 14.0 13.1 - 3.6 32.8 14.7 5.3 5.4 11.33
Earnings Stability % 94.0 73.5 90.6 93.5 96.0 - - 92.2 68.1 46.8 69.4 82.74
$1000 for 1 year 1,048.0 1,178.0 994.0 1,066.0 1,645.0 904.0 1,037.0 940.0 1,051.0 1,114.0 1,193.0 1,121.14
$1000 for 3 year 1,446.0 754.0 1,897.0 1,553.0 1,376.0 1,471.0 1,273.0 1,179.0 2,283.0 2,440.0 1,366.0 1,574.84
Revenue 1 year % 0.2 0.2 6.9 -1.2 28.2 7.8 6.6 11.7 -1.5 -11.0 -13.9 3.10
Revenue 5 year % 10.8 2.9 11.1 4.5 24.4 - 4.1 24.3 13.3 29.3 -7.9 11.15
NATP Change -3.0 134.0 15.0 19.0 30.0 160.0 9.0 45.0 30.0 -4.0 -2.0 36.11
Operating Profit Margin % 28.6 23.2 5.1 - - - - 30.7 14.8 708.1 32.0 122.78
Net Profit Margin % 13.8 9.0 2.3 - - - - 20.2 6.5 378.7 12.0
Financial Sustainability
Capitalisation in '000 Million A$ 42,408.1 27,845.4 120,086.7 273,101.7 75,183.7 16,516.0 70,502.1 16,962.4 102,116.6 62,799.8 395,679.7 121,889.41
NTA Growth Rate 1 year % 5.6 12.0 2.8 5.8 -0.2 5.9 4.5 57.0 9.3 14.8 -14.9 7.03
NTA Growth Rate 5 year % 9.2 7.5 8.2 5.6 26.3 3.2 4.3 28.6 17.5 23.3 3.2 12.04
G.I.C.S. 30 November 2003
Consumer Discretionary
Consumer Staples
Energy
Financials
Health Care
Industrials
Information Technology
Materials
Telecommunications Services
Utilities
Total:
Done
Internet
Start
copy of BCM NEW BOOK....
Tomcat
Asset Allocation page ...
9:31 PM
1258

Figure 109

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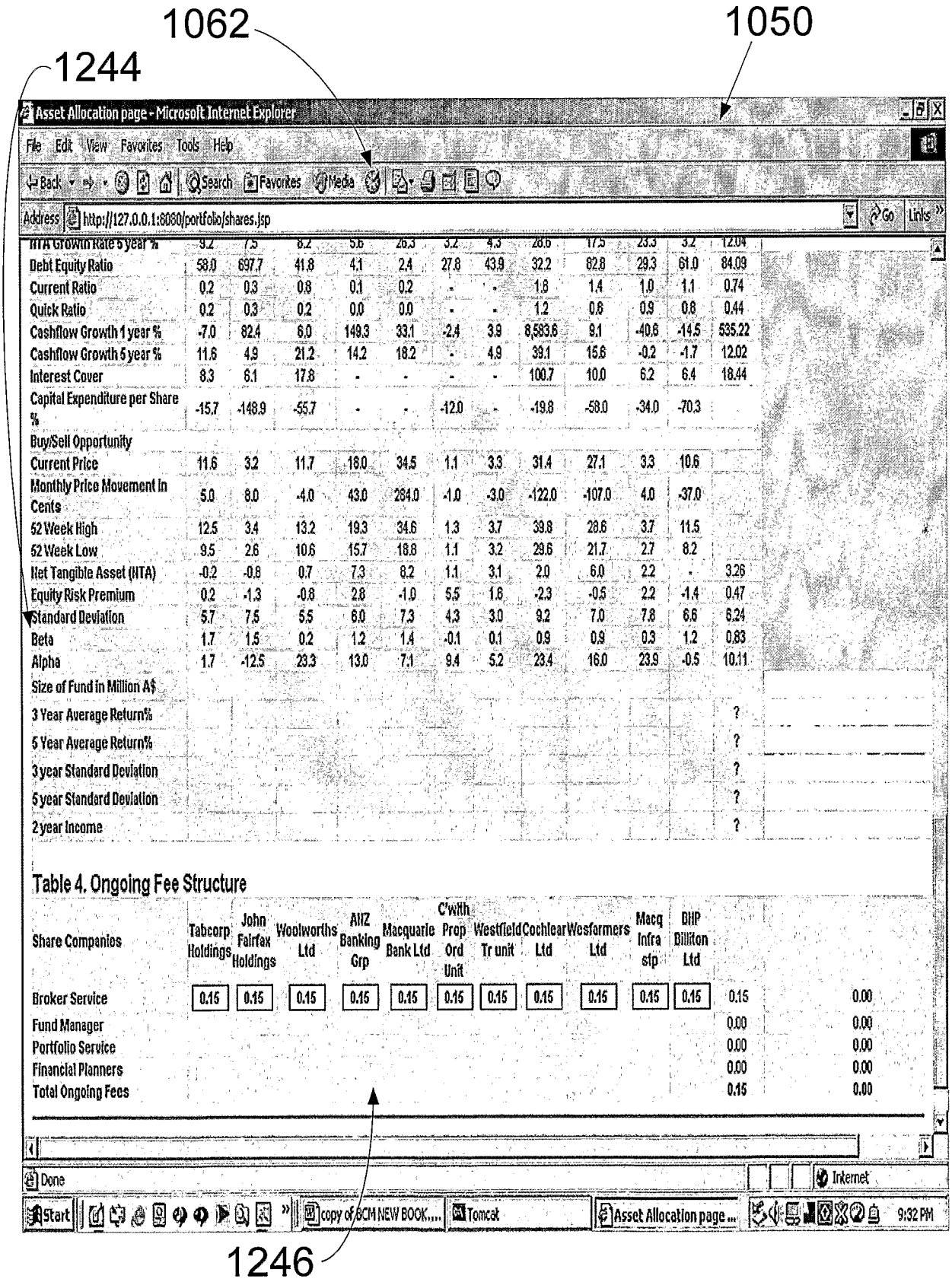


Figure 110

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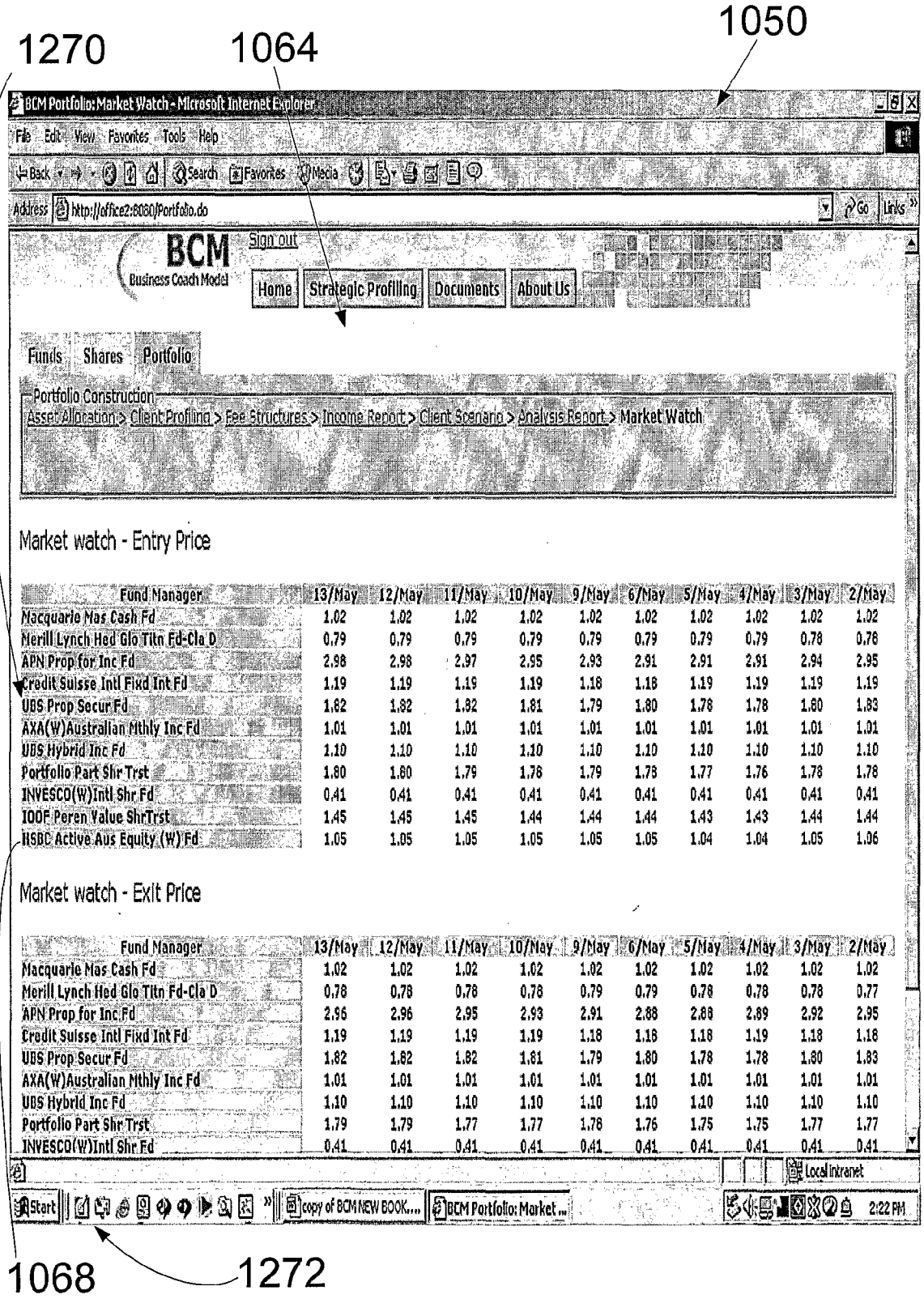


Figure 111