

**Financial Partnership
Portfolio Service**

Personal Superannuation / Allocated Pension / Investments

PART 2: Investment Strategies Booklet



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ABN 53 006 695 021

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This document forms PART 2 of:

- Financial Partnership Portfolio Service Personal Superannuation Product Disclosure Statement
- Financial Partnership Portfolio Service Allocated Pension Product Disclosure Statement
- Financial Partnership Portfolio Service Investments Offer Document

and should be read in conjunction with PART 1: General Information and Application Form.

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DISCLAIMER

Financial Partnership Portfolio Service Personal Superannuation and Financial Partnership Portfolio Service Allocated Pension forms part of the IOOF Portfolio Service Superannuation Fund.

An investment in Financial Partnership Portfolio Service Personal Superannuation or Financial Partnership Portfolio Service Allocated Pension is an investment in a superannuation fund.

An investment in Financial Partnership Portfolio Service Investments is an investment with an Investor Directed Portfolio Service (IDPS).

Investments are subject to investment and other risk. This could involve delays in repayment, loss of income or capital invested. Neither the performance of funds, the repayment of capital or any particular rate of return is guaranteed either by IIML, the investment managers providing investment options or the related companies of the parties mentioned.

IIML provides no assurance that any investment option currently available through Financial Partnership Portfolio Service, including Direct Share Choice, will continue to be available in the future. IIML has the right to suspend or stop investments in a specific investment option no longer available to Financial Partnership Portfolio Service. IIML will attempt to notify you before doing this.

Trustee/Service Operator

IOOF Investment Management Limited (IIML)

ABN 53 006 695 021

Registered Address:

Level 29, 303 Collins Street, Melbourne VIC 3000

SPIN:

IOF0069AU – Financial Partnership Portfolio Service Personal Superannuation

IOF0068AU – Financial Partnership Portfolio Service Allocated Pension

Financial Partnership Client Services

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IMPORTANT NOTICE TO MEMBERS OF:

- **FINANCIAL PARTNERSHIP PORTFOLIO SERVICE PERSONAL SUPERANNUATION**
- **FINANCIAL PARTNERSHIP PORTFOLIO SERVICE ALLOCATED PENSION**

These Product Disclosure Statements are provided in two parts:

- PART 1: General Information and Application Form; and
- PART 2: Investment Strategies Booklet.

You should read both parts before choosing to invest.

If you have not received both parts of the relevant Product Disclosure Statement please contact your financial adviser or **Financial Partnership Client Services** on **1800 000 137**.

If you are already a member of Financial Partnership Portfolio Service Superannuation or Financial Partnership Portfolio Service Allocated Pension and are only using PART 2 to change your investment strategy, you do not need to obtain PART 1 again.

IMPORTANT NOTICE TO CLIENTS OF:

- **FINANCIAL PARTNERSHIP PORTFOLIO SERVICE INVESTMENTS**

The offer document is provided in two parts:

- PART 1: General Information and Application Form; and
- PART 2: Investment Strategies Booklet.

You should read both parts before choosing to invest.

If you have not received both parts of the offer document please contact your financial adviser or **Financial Partnership Client Services** on **1800 000 137**.

If you are already an investor of Financial Partnership Portfolio Service Investments and only using PART 2 to change your investment strategy, you do not need to obtain PART 1 again.

Important notice: Each MIM Fund referred to in this document is a pool of investments within the IOOF Multi Investment Manager Trust (MIM Trust), a managed investment scheme registered by ASIC (ARSN 092 226 891). A reference to a MIM Fund is to such a pool. See the MIM Trust prospectus for further details.

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CHOOSING YOUR INVESTMENT STRATEGY

INVESTMENT OPTIONS

Financial Partnership Portfolio Service offers a wide range of investment options to accommodate your unique needs. These alternatives include both Australian and international investments across varied asset classes. It is recommended that you consult your financial adviser when determining the specific investment options that you would like to include in your investment strategy. In selecting your investment options, the Trustee/Service operator (IIML) also recommends that you carefully review the additional information which your financial adviser will provide to you.

The investment strategy which best suits your needs will depend on a number of factors such as:

- risk and return;
- your age; and
- your investment time frame.

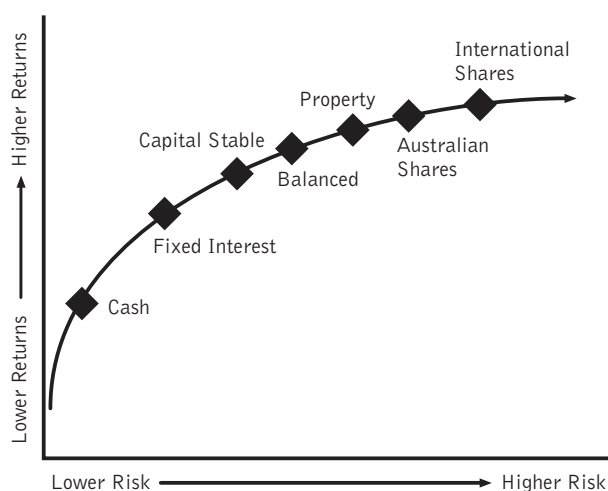
You should speak with your financial adviser about these factors, however, the following will help explain the concepts.

RISK AND RETURN

Investment risk refers to the level of volatility or fluctuation you are prepared to accept in your investment returns (including the potential risk of loss of some of your capital in the short term as a result of market movements). Any investment decision will involve risk. However, it is the level of risk that you are prepared to take which will affect your investment strategy.

Risk and return are strongly related. Generally, the higher the level of risk you are prepared to accept, the higher the potential return from the investment. This higher level of risk will also increase your chances of incurring a loss.

Establishing your risk tolerance is the first step in establishing and managing your investment. As an investor, you need to focus on your investment goals (e.g. retirement income needs) and the time frame over which your investment can be maximised.



Please note: The above table is for indicative purposes only.

AGE AND INVESTMENT TIME FRAME

Usually, your age and relative proximity to retirement will determine your investment time frame, i.e.:

- short term (one to three years);
- medium term (three to five years); or
- long term (more than five years).

Investment markets move up and down over time as will the value of your investment. If you have many years before retirement, you may be prepared to take on more risk in your portfolio. In this situation, you will have time to ride out any short-term fluctuations in investment returns and benefit from the higher expected returns offered by growth investments such as shares.

However, if you are closer to retirement age, you may be investing for the short term. Security may be more important to you than potentially higher returns. Accordingly, you might place a greater emphasis towards placing your investments in short-term assets, such as cash and fixed interest.

INVESTMENT ASSET CLASSES

There are four main asset classes that should be considered when determining your investment strategy:

- cash;
- fixed interest – Australian/international;
- property; and
- shares – Australian/international.

Each asset class has a different risk profile. By allocating your money to more than one investment sector, you can achieve more consistent returns and reduce your exposure to risk. All asset classes have a role to play in the asset selection process.

The following table provides an overview of the investment risk/return trade off. Shares provide the highest potential return, but also have the highest risk of capital loss. Cash, on the other hand, has very little chance of capital loss but returns are very low in comparison.

ASSET CLASS	CHARACTERISTICS	RISK	RETURN
Cash	Lowest level of risk and lowest level of long term average return of all asset classes. Suitable for investors who have a short-term investment outlook.	Low	Low
Fixed Interest – Australian/international	Fixed interest is more volatile than 'cash' but still a relatively stable asset class.	Low/ Moderate	Low/ Moderate
Property	Property investments have a risk that is higher than fixed interest but less than equities (shares).	Moderate/ High	Moderate/ High
Shares – Australian/international	Shares are the most volatile asset class but over long periods of time have achieved, on average, the highest returns.	High	High

INVESTMENT STRATEGIES YOU CAN CHOOSE

Developing and maintaining an investment strategy to suit your financial position is an ongoing process which requires careful consideration of a number of factors including your investment horizon, your risk and return profile and your current financial position. As your financial needs and circumstances change throughout the differing stages of your life, your investment strategy may also need to change to cater for your new financial goals.

Making the right investment decision requires expert advice not only in developing your investment strategy, but also in selecting the most suitable investment managers and investments to incorporate into your portfolio. For more information on the risk/return profile of each investment strategy offered through the Plan/Service, please refer to the section entitled 'Investing through Financial Partnership Portfolio Service' in PART 1: General Information and Application Form. The Trustee/Service Operator strongly recommends that you consult your financial adviser when determining the specific investment options that you would like to include in your investment strategy.

Further information regarding each underlying investment is detailed in the fund manager's underlying disclosure document or product disclosure statement. Your adviser will provide you with a copy, or alternatively you can request a copy, free of charge from **Financial Partnership Client Services** on **1800 000 137**.

Financial Partnership Portfolio Service offers you investment choice. You may choose from a range of diversified investment options managed by a blend of specialist investment managers (Easy Choice), from a variety of diversified and sector specific funds (Investor Choice), or from a selection of direct shares (Direct Share Choice).

Please note: Direct Share Choice is only available for Financial Partnership Portfolio Service Personal Superannuation and Allocated Pension Members.

Diversified and Sectoral Funds

To help simplify your investment selection process, IOOF has developed a selection of Multi Investment Manager ('MIM') Funds. The MIM Funds offer a comprehensive range of funds to suit short, medium and long term investment needs.

The MIM Funds are grouped into two categories – Diversified and Sectoral.

The Diversified Funds provide access to a spread of different asset classes designed to meet particular objectives.

The Sectoral Funds invest in a range of investment managers, which overall, provide asset exposure that are specific to a particular asset class, for example, Australian or international shares.

You can work with your financial adviser to choose the right mix of MIM Funds to meet your objectives.

EASY CHOICE

The Easy Choice investment options offer a range of diversified MIM Funds. These Funds consist of four pre-selected investment offerings, simplifying the investment selection process by representing a blend of specialist investment managers. The Funds are designed to provide a mix of investment styles and investment returns to match risk/return objectives and investment choice. The Funds included are:

- IOOF MIM Capital Enhanced Fund;
- IOOF MIM Conservative Growth Fund;
- IOOF MIM Balanced Growth Fund; and
- IOOF MIM Hi Growth Fund.

The overall investment objective and strategy for each MIM Fund can be found on the following pages. The investment performance of each Fund is set out on page 11 and the Management Expense Ratios (MERs) are outlined on page 13.

IOOF MIM CAPITAL ENHANCED FUND

Investment Objective

To provide a low risk investment over the short to medium term, by investing predominantly in defensive assets.

Suitable Investor Profile

The Fund may be suitable for investors:

- with an investment horizon of one to two years;
- with a low risk tolerance; and
- who are seeking some growth through diversified defensive investments.

Investment Strategy

For reasons of investment efficiency, the Fund primarily gains its exposure to each sector by holding units in other Sectoral Funds but may have some direct holdings.

The Fund provides exposure to income bearing assets, namely cash and fixed interest. The Fund has a small exposure to Australian property, equities and alternative assets. The Fund's asset allocation is designed to provide competitive returns in excess of a fund investing purely in cash, over the medium term.

The Fund is authorised to utilise derivative instruments for risk management purposes, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

Asset Ranges and Neutral Allocations

The current asset ranges and neutral allocations for the Fund are shown below. The underlying investments of the Fund will generally be managed within these ranges and specified percentages. However, IIML may revise the asset ranges and specified percentages, without notice to investors, in response to factors affecting the underlying investments such as changes in economic conditions and market movements. Where a material alteration impacts the nature of the Fund, investors will be given prior notice.

ASSET CLASS	ASSET RANGE	NEUTRAL ALLOCATION
Alternative Assets [†]	0-20%	10%
Australian Equities	0-10%	5%
Diversified Fixed Interest	10-30%	20%
Property	0-10%	5%
Cash	45-75%	60%

At times, due to fluctuations in market values, allocation may vary slightly to the above ranges or specified percentages.

[†]Further information on Alternative Assets is included in the IOOF Multi Investment Manager Trust prospectus.

IOOF MIM CONSERVATIVE GROWTH FUND

Investment Objective

To achieve some capital growth over the medium term by investing in defensive assets with some growth asset exposure.

Suitable Investor Profile

The Fund may be suitable for investors:

- with an investment horizon of three to five years;
- with a low to medium risk tolerance; and
- who are seeking the potential for some capital growth through a portfolio invested mostly in defensive assets.

Investment Strategy

For reasons of investment efficiency, the Fund primarily gains its exposure to each sector by holding units in other Sectoral Funds but may have some direct holdings.

The conservative nature of the Fund means it has a greater exposure to income bearing assets such as cash and fixed interest with some exposure to growth assets such as Australian and international equities and property. There is also some exposure to alternative assets. The Fund's asset allocation is designed to provide competitive returns over the medium term.

The Fund is authorised to utilise derivative instruments for risk management purposes, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

Part of the international currency exposure may be hedged. Currently, the international equity exposure is unhedged. It is the strategy of the Fund that international fixed interest exposure is fully hedged. The Fund has the capacity to apply a currency overlay to manage the Fund's currency risk.

Asset Ranges and Neutral Allocations

The current asset ranges and neutral allocations for the Fund are shown below. The underlying investments of the Fund will generally be managed within these ranges and specified percentages. However, IIML may revise the asset ranges and specified percentages, without notice to investors, in response to factors affecting the underlying investments such as changes in economic conditions and market movements. Where a material alteration impacts the nature of the Fund, investors will be given prior notice.

ASSET CLASS	ASSET RANGE	NEUTRAL ALLOCATION
Alternative Assets [†]	5-35%	20%
Australian Equities	5-20%	15%
Diversified Fixed Interest	10-50%	30%
Cash	10-50%	15%
International Equities	5-20%	10%
Property	0-20%	10%

At times, due to fluctuations in market values, allocation may vary slightly to the above ranges or specified percentages.

[†]Further information on Alternative Assets is included in the IOOF Multi Investment Manager Trust prospectus.

IOOF MIM BALANCED GROWTH FUND

Investment Objective

To achieve capital growth over the medium to long term by investing predominantly in growth assets with some defensive asset exposure.

Suitable Investor Profile

The Fund may be suitable for investors:

- with an investment horizon of five years or more;
- with a medium to high risk tolerance; and
- who are seeking the potential for capital growth through a well diversified portfolio.

Investors need to accept that short term returns of balanced funds can at times be volatile. During periods when share markets deliver weak returns, investors need to remain clear as to their investment objective.

Investment Strategy

For reasons of investment efficiency, the Fund primarily gains its exposure to each sector by holding units in Sectoral Funds and may have some direct holdings.

The growth orientation of the Fund means it has a greater exposure to growth assets such as Australian and international equities and property, with a small exposure to investments in defensive assets such as fixed interest and cash. The Fund has a minor exposure to alternative assets and private equity. The Fund's asset allocation is designed to provide a moderate level of returns over the medium to long term.

The Fund is authorised to utilise derivative instruments for risk management purposes, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

Part of the international currency exposure may be hedged. Currently the international equity exposure is 40% passively hedged. It is the strategy of the Fund that international fixed interest exposure is fully hedged. The Fund has the capacity to change the level and nature of the currency overlay to manage the Fund's currency risk.

Asset Ranges and Neutral Allocations

The current asset ranges and neutral allocations for the Fund are shown below. The underlying investments of the Fund will generally be managed within these ranges and specified percentages. However, IIML may revise the asset ranges and specified percentages, without notice to investors, in response to factors affecting the underlying investments such as changes in economic conditions and market movements. Where a material alteration impacts the nature of the Fund, investors will be given prior notice.

ASSET CLASS	ASSET RANGE	NEUTRAL ALLOCATION
Alternative Assets [†]	0-10%	5%
Australian Equities	30-50%	40%
Diversified Fixed Interest	10-30%	20%
Cash	0-20%	5%
International Equities	10-30%	20%
Property	0-10%	5%
Private Equity [†]	0-10%	5%

At times, due to fluctuations in market values, allocation may vary slightly to the above ranges or specified percentages.

[†]Further information on Alternative Assets and Private Equity is included in the IOOF Multi Investment Manager Trust prospectus.

IOOF MIM HI GROWTH FUND

Investment Objective

To achieve capital growth over the long term by investing predominantly in growth assets.

Suitable Investor Profile

The Fund may be suitable for investors:

- with an investment horizon of five to seven years;
- with a high level of risk tolerance; and
- who are seeking the potential for higher capital growth through a well diversified portfolio.

Investors need to accept that growth fund's short term returns can at times be volatile. During periods when share markets deliver weak returns, investors need to remain clear as to their investment objective.

Investment Strategy

For reasons of investment efficiency, the Fund primarily gains its exposure to each sector by holding units in Sectoral Funds but may have some direct holdings.

Due to the Fund's high growth nature, the majority of the underlying funds invest in growth assets such as Australian and international equities and private equity. The Fund has a small exposure to investments in fixed interest, cash and alternative assets. The Fund's asset allocation is designed to provide a high level of investment returns over the long term.

The Fund is authorised to utilise derivative instruments for risk management purposes, subject to the specific restriction that derivative instruments cannot be used to gear portfolio exposure.

Part of the international currency exposure may be hedged. Currently, the international equity exposure is 40% passively hedged. It is the strategy of the Fund that international fixed interest exposure is fully hedged. The Fund has the capacity to change the level and nature of the currency overlay to manage the Fund's currency risk.

Asset Ranges and Neutral Allocations

The current asset ranges and neutral allocations for the Fund are shown below. The underlying investments of the Fund will generally be managed within these ranges and specified percentages. However, IIML may revise the asset ranges and specified percentages, without notice to investors, in response to factors affecting the underlying investments such as changes in economic conditions and market movements. Where a material alteration impacts the nature of the Fund, investors will be given prior notice.

ASSET CLASS	ASSET RANGE	NEUTRAL ALLOCATION
Alternative Assets [†]	0-20%	5%
Australian Equities	20-60%	35%
Diversified Fixed Interest	0-20%	10%
Cash	0-20%	-
International Equities	30-70%	45%
Private Equity [†]	0-10%	5%

At times, due to fluctuations in market values, allocation may vary slightly to the above ranges or specified percentages.

[†]Further information on Alternative Assets and Private Equity is included in the IOOF Multi Investment Manager Trust prospectus.

INVESTOR CHOICE

The Investor Choice options allow you to construct your own portfolio from more than 90 individual wholesale managed funds. The funds provided allow you to choose from a range of managed or sectoral funds. Further information in relation to these underlying managed funds including the disclosure documents or product disclosure statements can be obtained by contacting your financial adviser, or by calling **Financial Partnership Client Services** on **1800 000 137**.

Included in Investor Choice are a range of IOOF MIM Sectoral Funds. These Funds consist of six pre-selected investment offerings which allow you to make a selection based on your risk and return expectations. The Funds included are:

- IOOF MIM Australian Liquids Fund;
- IOOF MIM Diversified Fixed Interest Fund;
- IOOF MIM Australian Equities Fund;
- IOOF MIM Boutique Australian Equities Fund;
- IOOF MIM Ethical & Socially Responsible Fund; and
- IOOF MIM International Equities Fund.

All investment options within Investor Choice (including the IOOF MIM Funds) fall within the following categories:

- Cash;
- Australian Fixed Interest/Mortgage;
- International Fixed Interest;
- Capital Stable;
- Balanced/Managed Growth; and
- Growth – Managed Property
 - Managed Australian Equity
 - Managed International Equity.

You may select from any of the above categories when making your investment choices. Each investment category has an overall investment objective and strategy, as set out below. The investment performance of the underlying investments which make up each strategy are set out on pages 11 and 12. The Management Expense Ratios (MERs) are outlined on page 13.

Please note: Past performance and charges are not a guide to future performance and charges.

CASH

Investment Objective

The objective of this investment category is to provide a high degree of security and stability, while delivering returns that are consistent with the prevailing market cash rates.

Investment Strategy

Invests in a range of short-term interest-bearing securities including bank bills, bank deposits, Government, corporate and mortgage-backed securities.

AUSTRALIAN FIXED INTEREST/MORTGAGE

Investment Objective

The objective of this investment category is to provide a return that is higher than the available cash rates through holdings of a diversified portfolio of Australian fixed interest or mortgage securities.

Investment Strategy

Fixed interest investments which are offered, invest predominantly in short-dated Government, semi-Government and corporate fixed interest securities. The value of fixed interest investments is linked to the market, and therefore, they may lose value in periods where interest rates rise and alternatively, gains may be achieved in times of decreasing interest rates.

Mortgage funds which are offered, invest into mortgages secured against property and mortgage-backed securities. Liquidity of the funds is maintained through cash holdings which ensure all obligations of the fund can be met. Due to the nature of the fund's underlying security, volatility within the fund will be lower than fixed interest investments, and a secure income stream can be delivered.

INTERNATIONAL FIXED INTEREST

Investment Objective

The objective of this investment category is to provide a return that is higher than the available cash rates through holdings of a diversified portfolio of international fixed interest securities.

Investment Strategy

Fixed interest investments which are offered, invest predominantly in short-dated international Government, semi-Government and corporate fixed interest securities. The value of fixed interest investments is linked to the market, and therefore, they may lose value in periods where interest rates rise and alternatively, gains may be achieved in times of decreasing interest rates. Currency movements will also have an impact on international fixed interest returns.

CAPITAL STABLE

Investment Objective

The objective of this investment category is to provide stability of capital invested and a high probability of achieving positive returns over the short-term.

Investment Strategy

Capital stable investments are characterised by a portfolio of investments that are well diversified across asset classes and have restricted exposure to growth investments. The focus within this type of portfolio is on fixed interest securities providing a higher level of inflation protection.

BALANCED/MANAGED GROWTH

Investment Objective

The objective of this investment category is to provide capital growth over the medium to long term. With higher expected long-term returns comes greater volatility (in the short-term) and a greater probability of negative returns over shorter periods when compared with the capital stable category.

Investment Strategy

Balanced/managed growth investments are characterised by an actively managed portfolio with an emphasis on growth investments, including some exposure to overseas investments.

GROWTH

Investment Objective

The objective of this investment category is to achieve significant growth over the long term. These investments may experience a higher level of volatility (in the short term) and a greater probability of negative returns when compared with all other sectors.

Investment Strategy

The growth category comprises a number of sector funds.

Managed Property funds: invest predominantly in property investments and listed property trusts within Australia. Returns will be affected by movements in property values and in the case of listed property trusts, by movements in the stock market. Movements in both short and long-term interest rates will also affect investment returns.

Managed Australian Equity funds: invest predominantly in listed Australian shares. Returns are affected by movements in the stock market and may be volatile in the short term. In this sector are Specialist Australian Equity funds which invest in specific areas of the equities market. This may make returns more volatile than the stock market as a whole. Also included in this sector are Indexed funds which seek to match the total return of the S&P ASX 300 Accumulation Index.

Managed International Equity funds: invest predominantly in shares listed on stock exchanges in a range of countries outside Australia. Returns in the short term may be volatile and will be affected by movements in global stock markets as well as movements in the value of the Australian Dollar. In this sector are Specialist International Equity funds which invest in specific areas of the equities market or global market. This may make returns more volatile than the global stock market as a whole. Also included in this sector are Indexed funds which seek to match the total return of the MSCI World ex-Australia Accumulation Index.

The Trustee/Service Operator strongly recommends that you consult your financial adviser when determining the specific investment options that you would like to include in your investment strategy. Further information regarding each investment option is detailed in the underlying disclosure document or product disclosure statement. Your adviser will provide you with a copy, or alternatively you can request a copy, free of charge from **Financial Partnership Client Services** on **1800 000 137**.

DIRECT SHARE CHOICE

DIRECT SHARE CHOICE (AVAILABLE TO FINANCIAL PARTNERSHIP PORTFOLIO SERVICE PERSONAL SUPERANNUATION AND ALLOCATED PENSION MEMBERS ONLY)

The Direct Share Choice allows you access to a broad range of shares listed on the Australian Stock Exchange (ASX). The shares available have been selected from the ASX 100 and includes shares in most top Australian companies (based on market capitalisation), as well as access to shares in listed investment and property trusts. The full list of direct shares available can be found on the 'Investment Authority – Direct Share Choice' form.

Investment Objective

To achieve significant growth over the medium to long term through investing in specific share investments. These investments may experience a higher level of volatility (in the short to medium term) and a greater probability of negative returns when compared with other asset classes.

Investment Strategy

Returns are affected by movements in the stock market as well as individual company specific factors. Investment risk will be increased when less shares are held as the benefit of diversification is not achieved.

Eligibility Requirements

You may invest up to 80% of your account balance into direct shares in total and no more than 30% in any one company share. This is assessed at the time of the share purchase. A minimum of \$5000 must be invested for each share parcel.

Each share purchase request must be submitted on the 'Investment Authority – Direct Share Choice' form.

Share Dividends

The Trustee will not participate in Dividend Reinvestment Plans. All dividends received will be paid into the Cash Holding Account.

Ongoing Corporate Actions

From time to time companies will review shareholder entitlements, undertake restructure or announce other corporate actions. On behalf of members, the Trustee will make all decisions in this regard. The Trustee will, at all times, ensure that any decisions made are in the best interests of all members.

Shareholder discount cards will not be available to members.

Share Price

The Investment Authority Form allows you to select a maximum/minimum transaction price for a specific share. The maximum/minimum share price specified will be held for 20 business days after which time the instruction will become invalid.

Alternatively, the 'Investment Authority – Direct Share Choice' form allows you to elect to transact at the prevailing market price.

If your purchase instruction is deemed invalid, then your contribution will remain in the Cash Holding Account.

If your selling instruction is deemed invalid, then your investment in the relevant share parcel will remain.

INVESTMENT OPTIONS AVAILABLE

INVESTMENT OPTION	APIR CODE	COMPOUND RETURN FOR PERIOD ENDING 31 AUGUST 2003					ANNUAL RETURN FOR PERIOD ENDING 31 AUGUST 2003				
		1 Year % p.a	2 Year % p.a	3 Year % p.a	4 Year % p.a	5 Year % p.a	2003 %	2002 %	2001 %	2000 %	1999 %
EASY CHOICE											
IOOF MIM Capital Enhanced Fund ^	IOF0070AU	4.42	4.34	4.47	4.83	5.84	4.42	4.26	4.72	5.92	9.97
IOOF MIM Conservative Growth Fund ^	IOF0071AU	6.20	3.62	NAp	NAp	NAp	6.20	1.10	NAp	NAp	NAp
IOOF MIM Balanced Growth Fund ^	AMG0121AU	5.12	1.31	1.41	3.88	6.43	5.12	-2.36	1.63	11.63	17.29
IOOF MIM Hi Growth Fund ^	AMG0122AU	4.45	-2.25	-4.09	0.07	NAp	4.45	-8.52	-7.68	13.68	NAp
INVESTOR CHOICE											
CASH											
IOOF MIM Australian Liquids Fund ^	AMG0123AU	4.47	4.36	4.77	4.95	5.19	4.47	4.25	5.59	5.50	6.16
IOOF/Perennial Wholesale Cash and Short Term Securities Trust	IOF0047AU	4.73	4.65	4.97	5.00	5.06	4.73	4.58	5.59	5.10	5.30
Macquarie Master Cash "Plus" Fund	MAQ0060AU	4.43	4.18	4.66	4.73	4.75	4.43	3.93	5.61	4.94	4.85
AUSTRALIAN FIXED INTEREST/MORTGAGE											
IOOF/Perennial Wholesale Fixed Interest Trust	IOF0046AU	7.01	6.17	7.46	7.09	6.81	7.01	5.34	10.08	5.97	5.70
Colonial First State Wholesale Australian Bond Fund	FSF0027AU	6.58	5.83	7.23	6.90	6.26	6.58	5.09	10.07	5.93	3.74
Challenger High Yield Fund - IDPS Class #	HOW0141AU	NAp	NAp	NAp	NAp	NAp	NAp	NAp	NAp	NAp	NAp
Challenger Howard Wholesale Mortgage Trust	HOW0005AU	5.74	5.73	NAp	NAp	NAp	5.74	5.72	NAp	NAp	NAp
Citigroup Bond Trust	SSB0122AU	6.82	6.06	7.44	7.09	NAp	6.82	5.31	10.26	6.03	NAp
Macquarie Master Fixed Interest Fund	MAQ0061AU	6.10	5.11	6.66	6.21	5.85	6.10	4.12	9.84	4.86	4.41
INTERNATIONAL FIXED INTEREST											
IOOF MIM Diversified Fixed Interest Fund ^	AMG0124AU	7.94	7.33	8.21	7.52	7.12	7.94	6.72	10.00	5.48	5.53
AMP International Bond Fund - Class A	AMP0254AU	6.60	6.89	7.94	7.06	6.75	6.60	7.19	10.06	4.46	5.54
CAPITAL STABLE											
IOOF/Perennial Wholesale Capital Stable Trust	IOF0100AU	7.05	4.03	5.23	5.78	NAp	7.05	1.10	7.68	7.46	NAp
Barclays Managed Investments Funds - Diversified Stable Fund	BAR0811AU	6.51	4.43	4.98	5.78	6.34	6.51	2.38	6.08	8.22	8.62
Bendigo Conservative Wholesale Fund ^	STL0012AU	7.73	NAp	NAp	NAp	NAp	7.73	NAp	NAp	NAp	NAp
BT Wholesale Conservative Outlook Fund	BTA0805AU	7.08	3.92	3.70	4.37	5.40	7.08	0.85	3.25	6.41	9.62
Colonial First State Wholesale Conservative Fund	FSF0033AU	4.16	3.13	5.17	6.21	7.24	4.16	2.10	9.38	9.38	11.47
Merrill Lynch Wholesale Managed Income Fund	PWA0821AU	4.83	2.70	3.84	4.40	5.05	4.83	0.62	6.15	6.11	7.69
BALANCED/MANAGED GROWTH											
IOOF/Perennial Wholesale Balanced Trust	IOF0104AU	6.05	-0.22	1.90	4.00	NAp	6.05	-6.12	6.28	10.56	NAp
AMP Diversified Growth Fund - Class A	AMP0250AU	2.52	-2.05	-1.77	2.07	4.08	2.52	-6.42	-1.19	14.52	12.48
Barclays Managed Investment Fund - Diversified Growth Fund	BAR0813AU	7.74	2.21	2.13	4.97	7.00	7.74	-3.02	1.96	13.98	15.52
Bendigo Balanced Wholesale Fund ^	STL0013AU	7.35	NAp	NAp	NAp	NAp	7.35	NAp	NAp	NAp	NAp
Bendigo Future Growth Wholesale Fund ^	STL0014AU	7.51	NAp	NAp	NAp	NAp	7.51	NAp	NAp	NAp	NAp
BT Wholesale Balanced Returns Fund	BTA0806AU	5.18	-0.95	-2.37	1.20	3.71	5.18	-6.72	-5.15	12.72	14.38
Citigroup Diversified Trust	JPM0008AU	6.68	3.43	3.23	5.11	6.39	6.68	0.28	2.84	10.94	11.65
Citigroup Tactical Allocation Trust	SSB0130AU	8.79	7.31	6.73	6.71	NAp	8.79	5.85	5.59	6.66	NAp
Colonial First State Wholesale Balanced Fund	FSF0040AU	4.16	2.44	4.63	6.85	9.05	4.16	0.76	9.16	13.80	18.29
Colonial First State Wholesale Diversified Fund	FSF0008AU	1.48	-1.13	-0.92	3.35	6.19	1.48	-3.67	-0.51	17.29	18.37
Credit Suisse Asset Management Capital Growth Fund	CRS0002AU	4.75	-1.95	-1.66	2.64	5.57	4.75	-8.22	-1.08	16.72	18.15
HSBC Balanced Wholesale Fund	HBC0025AU	4.09	-1.04	-1.02	2.48	NAp	4.09	-5.92	-0.98	13.72	NAp
ING Wholesale Balanced Trust	AJF0802AU	3.44	0.06	0.80	3.04	5.08	3.44	-3.21	2.31	10.06	13.65
Merrill Lynch Wholesale Balanced Fund	PWA0822AU	4.13	-2.35	-1.89	1.37	3.33	4.13	-8.42	-0.96	11.81	11.58
MLC Investment Trust - Balanced Fund	MLC0260AU	6.52	0.73	0.43	3.67	6.06	6.52	-4.75	-0.16	14.04	16.14
Perpetual's Wholesale Balanced Growth Fund	PER0063AU	4.74	1.24	0.90	4.64	7.25	4.74	-2.14	0.21	16.71	18.39
Sagitta Rothschild Balanced Wholesale Trust	RFA0815AU	5.32	-0.82	-0.93	2.68	4.84	5.32	-6.61	-0.84	13.96	13.98
UBS Balanced Investment Fund	SBC0815AU	5.68	3.22	5.24	6.99	8.14	5.68	0.81	9.40	12.42	12.85
Zurich Investment Series - Managed Growth Fund	ZUR0059AU	3.62	-1.12	0.63	3.87	5.50	3.62	-5.64	4.23	14.21	12.28
MANAGED PROPERTY											
IOOF/Perennial Wholesale Property Trust	IOF0044AU	9.78	9.46	11.55	10.15	10.25	9.78	9.15	15.84	6.07	10.65
Citigroup Property Securities Trust	SSB0128AU	11.63	10.53	13.02	12.12	NAp	11.63	9.44	18.16	9.47	NAp
Colonial First State Wholesale Property Securities Fund	FSF0004AU	11.85	10.80	12.63	11.62	11.28	11.85	9.76	16.38	8.65	9.90
HSBC Property Securities Wholesale Fund	HBC0008AU	11.85	10.57	12.73	11.65	9.93	11.85	9.31	17.17	8.46	3.32
HSBC Strategic Property Wholesale Fund	HBC0013AU	8.12	9.33	10.84	10.23	10.20	8.12	10.55	13.91	8.42	10.07
JB Were Property Securities Wholesale Fund	JBW0108AU	12.42	12.16	13.61	NAp	NAp	12.42	11.90	16.57	NAp	NAp
Macquarie Master Property Securities Fund	MAQ0063AU	10.77	10.29	12.31	11.44	11.16	10.77	9.82	16.45	8.86	10.04
MLC Investment Trust - Property Securities Fund	MLC0263AU	11.18	10.41	12.22	10.96	10.53	11.18	9.64	15.94	7.26	8.84
Sagitta Rothschild Property Wholesale Trust	RFA0817AU	12.08	9.63	11.44	11.05	11.21	12.08	7.23	15.14	9.90	11.87
Zurich Investment Series - Property Securities Fund	ZUR0064AU	13.18	11.68	13.61	NAv	NAv	13.18	10.20	17.57	NAv	NAv

INVESTMENT OPTIONS AVAILABLE

INVESTMENT OPTION	APIR CODE	COMPOUND RETURN FOR PERIOD ENDING 31 AUGUST 2003					ANNUAL RETURN FOR PERIOD ENDING 31 AUGUST 2003				
		1 Year % p.a	2 Year % p.a	3 Year % p.a	4 Year % p.a	5 Year % p.a	2003 %	2002 %	2001 %	2000 %	1999 %
MANAGED AUSTRALIAN EQUITY											
I00F MIM Australian Equities Fund ^	AMG0125AU	7.06	3.55	5.02	7.29	10.61	7.06	0.15	8.01	14.40	24.99
I00F MIM Boutique Australian Equities Fund ^	AMG0131AU	8.22	3.26	4.49	7.98	NAp	8.22	-1.47	6.99	19.17	NAp
I00F/Perennial Wholesale Australian Equities Trust	I0F0048AU	7.83	-0.72	0.90	3.89	8.02	7.83	-8.60	4.22	13.43	26.23
I00F/Perennial Wholesale Value Shares Trust	I0F0206AU	10.71	11.11	NAp	NAp	NAp	10.71	11.50	NAp	NAp	NAp
Advance Imputation Fund - Wholesale Units	ADV0046AU	4.41	3.15	6.98	9.01	11.27	4.41	1.91	15.07	15.35	20.79
AMP Equity Fund - Class A	AMP0370AU	4.90	-1.41	1.72	NAp	NAp	4.90	-7.34	8.27	NAp	NAp
AXA Wholesale Australian Equity - Industrial Fund	NML0143AU	5.20	-0.31	1.49	5.48	NAp	5.20	-5.53	5.19	18.42	NAp
Challenger Smaller Companies Fund - IDPS Class#	HOW0016AU	NAp	NAp	NAp	NAp	NAp	NAp	NAp	NAp	NAp	NAp
Colonial First State Wholesale Australian Share Fund	FSF0002AU	6.09	-0.40	1.17	4.97	9.95	6.09	-6.48	4.38	17.27	32.33
Colonial First State Wholesale Geared Share Fund	FSF0043AU	-1.66	-6.90	0.56	7.04	16.56	-1.66	-11.87	17.34	29.08	63.90
Colonial First State Wholesale Imputation Fund	FSF0003AU	3.75	0.03	2.94	7.42	12.28	3.75	-3.56	9.02	22.06	34.03
Deutsche Australian Equities Alpha Fund	MGL0114AU	6.02	-0.40	1.40	7.27	NAp	6.02	-6.42	5.08	27.03	NAp
HSBC Active Australian Equity Wholesale Fund	HBC0113AU	5.39	1.26	NAp	NAp	NAp	5.39	-2.72	NAp	NAp	NAp
HSBC Australian Small Companies Wholesale Fund	HBC0006AU	15.65	1.84	4.81	8.78	13.18	15.65	-10.32	11.01	21.60	32.64
HSBC Imputation Wholesale Fund	HBC0011AU	7.55	2.76	3.39	6.01	9.47	7.55	-1.81	4.65	14.28	24.50
ING Wholesale Australian Share Trust	AJF0804AU	5.58	1.01	3.79	6.23	10.41	5.58	-3.35	9.58	13.90	28.85
Investors Mutual Future Leaders Fund	IML0003AU	16.05	NAp	NAp	NAp	NAp	16.05	NAp	NAp	NAp	NAp
JB Were Australian Equities Wholesale Fund	JBW0009AU	4.67	0.57	3.15	6.93	10.86	4.67	-3.37	8.50	19.12	28.09
Merrill Lynch Wholesale Imputation Fund	PWA0823AU	5.23	-2.52	0.73	3.62	7.42	5.23	-9.70	7.56	12.80	24.08
MLC Investment Trust - IncomeBuilder	MLC0264AU	3.14	1.39	3.41	6.16	9.00	3.14	-0.34	7.58	14.85	21.16
Perpetual's Wholesale Industrial Share Fund	PER0046AU	8.78	9.27	9.89	10.68	13.00	8.78	9.75	11.16	13.07	22.76
Sandhurst IML Industrial Share Fund	STL0101AU	7.71	13.52	NAp	NAp	NAp	7.71	19.64	NAp	NAp	NAp
UBS Australian Share Fund	SBC0817AU	6.91	3.13	5.47	9.33	12.43	6.91	-0.53	10.32	21.80	25.71
Zurich Investment Series - Australian Share Fund	ZUR0060AU	6.25	0.58	3.59	6.28	9.36	6.25	-4.78	9.87	14.78	22.60
MANAGED AUSTRALIAN EQUITY INDEXED											
Vanguard Australian Share Index Fund	VAN0002AU	6.87	2.69	2.65	5.75	9.01	6.87	-1.33	2.57	15.62	23.11
MANAGED INTERNATIONAL EQUITY											
I00F MIM Ethical & Socially Responsible Fund ^	AMG0166AU	3.59	-2.06	NAp	NAp	NAp	3.59	-7.39	NAp	NAp	NAp
I00F MIM International Equities Fund ^	AMG0126AU	-4.83	-12.57	-15.77	-8.72	-4.86	-4.83	-19.68	-21.81	16.16	12.28
I00F/Perennial Wholesale International Equity Trust	I0F0045AU	-4.99	-14.27	-9.20	-3.49	0.80	-4.99	-22.65	1.86	15.88	19.96
Advance International Sharemarket Fund - Wholesale Units	ADV0047AU	-11.17	-12.81	-6.28	-1.45	0.24	-11.17	-14.42	8.28	14.60	7.30
AXA Wholesale Global Equity - Growth Fund	NML0318AU	-7.88	-15.94	NAp	NAp	NAp	-7.88	-23.28	NAp	NAp	NAp
AXA Wholesale Global Equity - Value Fund	NML0348AU	-0.40	NAp	NAp	NAp	NAp	-0.40	NAp	NAp	NAp	NAp
Credit Suisse Asset Management International Share Fund	CRS0005AU	3.84	-10.12	-12.13	-2.22	4.33	3.84	-22.21	-16.01	34.74	35.22
Fidelity Perpetual Wholesale International Fund	PER0050AU	-6.53	-16.18	-18.19	-8.50	-3.60	-6.53	-24.84	-22.06	27.99	18.79
HSBC International Equity Wholesale Fund	HBC0012AU	-2.77	-12.71	-15.29	-6.13	-2.35	-2.77	-21.63	-20.22	27.70	14.36
INVESCO Wholesale International Share Fund	GTU0008AU	10.06	-8.85	-18.23	-6.74	-3.70	10.06	-24.51	-34.21	38.40	9.47
JB Were Global Small Companies Wholesale Fund	JBW0103AU	9.91	-1.63	-5.84	NAp	NAp	9.91	-11.96	-13.73	NAp	NAp
JB Were International Wholesale Fund	JBW0014AU	-4.46	-12.99	-14.88	-5.34	-2.84	-4.46	-20.76	-18.54	30.20	7.81
MLC Platinum Global Fund	MLC0317AU	13.11	5.99	2.44	NAp	NAp	13.11	-0.69	-4.30	NAp	NAp
Platinum International Fund	PLA0002AU	11.12	9.44	11.45	19.21	18.42	11.12	7.79	15.57	45.91	15.31
Zurich Investment Series - International Shares Fund	ZUR0061AU	-5.51	-13.19	-12.87	-3.79	-1.17	-5.51	-20.25	-12.22	29.55	10.04
MANAGED INTERNATIONAL EQUITY INDEXED											
Vanguard International Shares Index Fund	VAN0003AU	-5.61	-13.68	-15.25	-6.52	-1.76	-5.61	-21.07	-18.30	25.46	19.84

Performance returns have been sourced from Morningstar Research Pty. Ltd. ABN 83 062 096 342 in accordance with Morningstar's standard disclaimer. A copy of this disclaimer is available from the Trustee/Service Operator on request. All fund performance quoted is net of fund manager fees and gross of Financial Partnership Portfolio Service fees. For Financial Partnership Portfolio Service Personal Superannuation and Allocated Pension the performance data is also gross of applicable superannuation tax.

^Data supplied by the fund manager NAv = Not Available NAp = Not Applicable

#As these are new funds, no previous performance information is available.

Please note: Performance information is current as at the date indicated. For more recent information please contact your financial adviser.

Past performance is not a reliable indicator of future performance.

Source:  MORNINGSTAR

MANAGEMENT EXPENSE RATIOS

INVESTMENT OPTION	APIR CODE	MER as at 30 June 2003 (% p.a.)*
EASY CHOICE		
IOOF MIM Capital Enhanced Fund	IOF0070AU	0.51
IOOF MIM Conservative Growth Fund	AMG0120AU	0.67
IOOF MIM Balanced Fund	AMG0121AU	0.93
IOOF MIM Hi Growth Fund	AMG0122AU	0.71
INVESTOR CHOICE		
CASH		
IOOF MIM Australian Liquids Fund	AMG0123AU	0.35
IOOF/Perennial Wholesale Cash and Short Term Securities Trust	IOF0047AU	0.41
Macquarie Master Cash "Plus" Fund	MAQ0060AU	0.62
AUSTRALIAN FIXED INTEREST/MORTGAGE		
IOOF/Perennial Wholesale Fixed Interest Trust	IOF0046AU	0.47
Challenger High Yield Fund - IDPS Class	HOW0141AU	0.80
Challenger Howard Wholesale Mortgage Trust	HOW0005AU	0.90
Citigroup Bond Trust	SSB0122AU	0.40
Colonial First State Wholesale Australian Bond Fund	FSF0027AU	0.45
Macquarie Master Fixed Interest Fund	MAQ0061AU	0.62
INTERNATIONAL FIXED INTEREST		
IOOF MIM Diversified Fixed Interest Fund	AMG0124AU	0.49
AMP International Bond Fund - Class A	AMP0254AU	0.77
CAPITAL STABLE		
IOOF/Perennial Wholesale Capital Stable Trust	IOF0100AU	0.72
Barclays Managed Investments Funds - Diversified Stable Fund	BAR0811AU	0.69
Bendigo Conservative Wholesale Fund	STL0012AU	0.95
BT Wholesale Conservative Outlook Fund	BTA0805AU	0.87
Colonial First State Wholesale Conservative Fund	FSF0033AU	0.75
Merrill Lynch Wholesale Managed Income Fund	PWA0821AU	0.78
BALANCED/MANAGED GROWTH		
IOOF/Perennial Wholesale Balanced Trust	IOF0104AU	0.82
AMP Diversified Growth Fund - Class A	AMP0250AU	0.95
Barclays Managed Investment Fund - Diversified Growth Fund	BAR0813AU	0.79
Bendigo Balanced Wholesale Fund	STL0013AU	0.95
Bendigo Future Growth Wholesale Fund	STL0014AU	0.95
BT Wholesale Balanced Returns Fund	BTA0806AU	0.89
Citigroup Diversified Trust	JPM0008AU	0.69
Citigroup Tactical Allocation Trust	SSB0130AU	0.64
Colonial First State Wholesale Balanced Fund	FSF0040AU	0.85
Colonial First State Wholesale Diversified Fund	FSF0008AU	0.95
Credit Suisse Asset Management Capital Growth Fund	CRS0002AU	0.70
HSBC Balanced Wholesale Fund	HBC0025AU	0.98
ING Wholesale Balanced Trust	AJF0802AU	0.90
Merrill Lynch Wholesale Balanced Fund	PWA0822AU	0.80
MLC Investment Trust - Balanced Fund	MLC0260AU	0.99 [^]
Perpetual's Wholesale Balanced Growth Fund	PER0063AU	0.97
Sagitta Rothschild Balanced Wholesale Trust	RFA0815AU	1.09
UBS Balanced Investment Fund	SBC0815AU	0.70
Zurich Investment Series - Managed Growth Fund	ZUR0059AU	0.77
MANAGED PROPERTY		
IOOF/Perennial Wholesale Property Trust	IOF0044AU	0.82
Citigroup Property Securities Trust	SSF0128AU	0.71
Colonial First State Wholesale Property Securities Fund	FSF0004AU	0.81
HSBC Property Securities Wholesale Fund	HBC0008AU	0.86
HSBC Strategic Property Wholesale Fund	HBC0013AU	0.87
JB Were Property Securities Wholesale Fund	JBW0108AU	0.77
Macquarie Master Property Securities Fund	MAQ0063AU	0.72
MLC Investment Trust - Property Securities Fund	MLC0263AU	0.87 [^]

INVESTMENT OPTION	APIR CODE	MER as at 30 June 2003 (% p.a.)*
MANAGED PROPERTY CONT.		
Sagitta Rothschild Property Wholesale Trust	RFA0817AU	0.81
Zurich Investment Series - Property Securities Fund	ZUR0064AU	0.79
MANAGED AUSTRALIAN EQUITY		
IOOF MIM Australian Equities Fund	AMG0125AU	0.69
IOOF MIM Boutique Australian Equities Fund	AMG0131AU	0.71
IOOF/Perennial Wholesale Australian Equities Trust	IOF0048AU	0.82
IOOF/Perennial Wholesale Value Shares Trust	IOF0206AU	0.82
Advance Imputation Fund - Wholesale Units	ADV0046AU	0.92
AMP Equity Fund - Class A	AMP0370AU	0.97
AXA Wholesale Australian Equity - Industrials Fund	NML0143AU	0.85
Challenger Smaller Companies Fund - IDPS Class	HOW0016AU	0.95
Colonial First State Wholesale Australian Share Fund	FSF0002AU	0.96
Colonial First State Wholesale Geared Share Fund	FSF0043AU	1.10
Colonial First State Wholesale Imputation Fund	FSF0003AU	0.96
Deutsche Australian Equities Alpha Fund	MGL0114AU	0.80
HSBC Active Australian Equity Wholesale Fund	HBC0113AU	1.00
HSBC Australian Small Companies Wholesale Fund	HBC0006AU	1.04
HSBC Imputation Wholesale Fund	HBC0011AU	0.90
ING Wholesale Australian Share Trust	AJF0804AU	0.90
Investors Mutual Future Leaders Fund	IML0003AU	0.95 [†]
JB Were Australian Equities Wholesale Fund	JBW0009AU	0.95
Merrill Lynch Wholesale Imputation Fund	PWA0823AU	0.77
MLC Investment Trust - Income Builder	MLC0264AU	0.97 [^]
Perpetual's Wholesale Industrial Share Fund	PER0046AU	0.92
Sandhurst IML Industrial Share Fund	STL0101AU	0.95
UBS Australian Share Fund	SBC0817AU	0.80
Zurich Investment Series - Australian Share Fund	ZUR0060AU	0.77
MANAGED AUSTRALIAN EQUITY INDEXED		
Vanguard Australian Share Index Fund	VAN0002AU	0.34
MANAGED INTERNATIONAL EQUITY		
IOOF MIM Ethical & Socially Responsible Fund	AMG0166AU	1.38
IOOF MIM International Equities Fund	AMG0126AU	0.72
IOOF/Perennial Wholesale International Equity Trust	IOF0045AU	1.23
Advance International Sharemarket Fund - Wholesale Units	ADV0047AU	1.18
AXA Wholesale Global Equity - Growth Fund	NML0318AU	1.04
AXA Wholesale Global Equity - Value Fund	NML0348AU	1.01
Credit Suisse Asset Management International Share Fund	CRS0005AU	0.97
Fidelity Perpetual Wholesale International Fund	PER0050AU	1.23
HSBC International Equity Wholesale Fund	HBC0012AU	1.19
INVECO Wholesale International Share Fund	GTU0008AU	1.08
JB Were Global Small Companies Wholesale Fund	JBW0103AU	1.43
JB Were International Wholesale Fund	JBW0014AU	1.22
MLC Platinum Global Fund	MLC0317AU	1.53 [^]
Platinum International Fund	PLA0002AU	1.54
Zurich Investment Series - International Shares Fund	ZUR0061AU	0.88
MANAGED INTERNATIONAL EQUITY INDEXED		
Vanguard International Shares Index Fund	VAN0003AU	0.36

* MERs have been sourced directly from the fund managers as at 30 June 2003, unless otherwise indicated.

[^] Data as at 31 May 2003

[†] This figure excludes GST and performance fee.

Please note: MER information is current as at the date indicated.

For more recent information please contact your financial adviser. Past charges are not a guide to future charges.

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STEP 3: Investment Instructions

CASH HOLDING ACCOUNT (Compulsory for New Applicants)

Standard minimum holding

Please note: The minimum holding in your Cash Holding Account must be the higher of:

- \$500; OR
 - 2% of total account/portfolio value for Standard Entry Fee option, and 3% of total account/portfolio value for Deferred Entry Fee option.
- plus any payment obligations.

For more information please refer to the section entitled 'Account Features' in the current:

- Financial Partnership Portfolio Service Personal Superannuation Product Disclosure Statement;
- Financial Partnership Portfolio Service Allocated Pension Product Disclosure Statement;
- Financial Partnership Portfolio Service Investments Offer Document.

OR

Nomination of higher minimum holding

If you wish to nominate a higher minimum holding, please indicate this amount (\$ or %):

Please note: We recommend you speak to your financial adviser prior to completing this section.

If no allocation is made to the Cash Holding Account on initial application, then proportionate amounts will be taken from each managed fund investment option selected to satisfy the minimum Cash Holding Account requirements.

INITIAL OR ADDITIONAL CONTRIBUTION/DEPOSIT

Indicate the percentage allocation (%) for your initial or additional contribution/rollover/deposit against your selected managed fund options on the table in Step 4.

Please note: The total percentage allocation must equal 100% **not including** the minimum Cash Holding Account requirements.

DOLLAR COST AVERAGING (DCA)

Indicate the total DCA amount against the investment option(s) you have chosen on the table in Step 4.

Your DCA will take effect monthly.

Indicate the number of instalments you wish to make.

No. of instalments

Instalments are processed at the 5th or 20th of every month (or nearest business day).

Please indicate on which of these dates you would like your request processed:

First instalment to commence on: 5th of month

OR

20th of month

Please note: The minimum monthly investment for DCA is \$1,000.

STANDING INSTRUCTIONS

Investments

Indicate in the Standing Instruction 'Investments' column in Step 4 which investment option(s) you wish your excess cash to be deposited into.

Redemptions

Indicate in the Standing Instruction 'Redemptions' column in Step 4 which investment option(s) you wish to redeem to top-up your Cash Holding Account.

Please note: Standing Instruction proportions must be expressed as a percentage and the total must add to 100%, otherwise the Standing Instruction will be invalid.

STEP 4: Investment Instructions Table

Please note: The total percentage allocation must equal 100% **not including** the minimum Cash Holding Account requirements.

Please note: The percentage allocation must be in whole figures.

ASSNO		APIR Code	Initial or Additional Contribution/Deposit OR Change of Existing Investment Strategy	Total Dollar Cost Averaging Amount	Standing Instruction	
					Investments	Redemptions
EASY CHOICE						
UU1023	I00F MIM Capital Enhanced Fund	I0F0070AU	%	\$	%	%
UU1024	I00F MIM Conservative Growth Fund	I0F0071AU	%	\$	%	%
UU1015	I00F MIM Balanced Growth Fund	AMG0121AU	%	\$	%	%
UU1016	I00F MIM Hi Growth Fund	AMG0122AU	%	\$	%	%
INVESTOR CHOICE						
CASH						
UU1018	I00F MIM Australian Liquids Fund	AMG0123AU	%	\$	%	%
UU0100	I00F/Perennial Wholesale Cash & Short Term Securities Trust	I0F0047AU	%	\$	%	%
UU0121	Macquarie Master Cash 'Plus' Fund	MAQ0060AU	%	\$	%	%
AUSTRALIAN FIXED INTEREST/MORTGAGE						
UU0099	I00F/Perennial Wholesale Fixed Interest Trust	I0F0046AU	%	\$	%	%
UU1000	Challenger High Yield Fund – IDPS Class	H0W0141AU	%	\$	%	%
UU0086	Challenger Howard Wholesale Mortgage Trust	H0W0005AU	%	\$	%	%
UU0176	Citigroup Bond Trust	SSB0122AU	%	\$	%	%
UU0045	Colonial First State Wholesale Australian Bond Fund	FSF0027AU	%	\$	%	%
UU0122	Macquarie Master Fixed Interest Fund	MAQ0061AU	%	\$	%	%
INTERNATIONAL FIXED INTEREST						
UU1020	I00F MIM Diversified Fixed Interest Fund	AMG0124AU	%	\$	%	%
UU1001	AMP International Bond Fund – Class A	AMP0254AU	%	\$	%	%
CAPITAL STABLE						
UU0107	I00F/Perennial Wholesale Capital Stable Trust	I0F0100AU	%	\$	%	%
UU0014	Barclays Managed Investment Funds – Diversified Stable Fund	BAR0811AU	%	\$	%	%
UU0182	Bendigo Conservative Wholesale Fund	STL0012AU	%	\$	%	%
UU0029	BT Wholesale Conservative Outlook Fund	BTA0805AU	%	\$	%	%
UU0047	Colonial First State Wholesale Conservative Fund	FSF0033AU	%	\$	%	%
UU0166	Merrill Lynch Wholesale Managed Income Fund	PWA0821AU	%	\$	%	%
BALANCED/MANAGED GROWTH						
UU0108	I00F/Perennial Wholesale Balanced Trust	I0F0104AU	%	\$	%	%
UU0011	AMP Diversified Growth Fund – Class A	AMP0250AU	%	\$	%	%
UU0015	Barclays Managed Investment Funds – Diversified Growth Fund	BAR0813AU	%	\$	%	%
UU0183	Bendigo Balanced Wholesale Fund	STL0013AU	%	\$	%	%
UU0184	Bendigo Future Growth Wholesale Fund	STL0014AU	%	\$	%	%
UU0030	BT Wholesale Balanced Returns Fund	BTA0806AU	%	\$	%	%
UU0119	Citigroup Diversified Trust	JPM0008AU	%	\$	%	%
UU0179	Citigroup Tactical Allocation Trust	SSB0130AU	%	\$	%	%
UU0049	Colonial First State Wholesale Balanced Fund	FSF0040AU	%	\$	%	%
UU0044	Colonial First State Wholesale Diversified Fund	FSF0008AU	%	\$	%	%
UU0033	Credit Suisse Asset Management Capital Growth Fund	CRS0002AU	%	\$	%	%
UU0067	HSBC Balanced Wholesale Fund	HBC0025AU	%	\$	%	%
UU0009	ING Wholesale Balanced Trust	AJF0802AU	%	\$	%	%
UU0167	Merrill Lynch Wholesale Balanced Fund	PWA0822AU	%	\$	%	%
UU0129	MLC Investment Trust – Balanced Fund	MLC0260AU	%	\$	%	%
UU0158	Perpetual's Wholesale Balanced Growth Fund	PER0063AU	%	\$	%	%
UU0172	Sagitta Rothschild Balanced Wholesale Trust	RFA0815AU	%	\$	%	%
UU1012	UBS Balanced Investment Fund	SBC0815AU	%	\$	%	%
UU0193	Zurich Investment Series – Managed Growth Fund	ZUR0059AU	%	\$	%	%
GROWTH						
MANAGED PROPERTY						
UU0097	I00F/Perennial Wholesale Property Trust	I0F0044AU	%	\$	%	%
UU0178	Citigroup Property Securities Trust	SSB0128AU	%	\$	%	%
UU0043	Colonial First State Wholesale Property Securities Fund	FSF0004AU	%	\$	%	%
UU0061	HSBC Property Securities Wholesale Fund	HBC0008AU	%	\$	%	%
UU1003	HSBC Strategic Property Wholesale Fund	HBC0013AU	%	\$	%	%
UU1009	JB Were Property Securities Wholesale Fund	JBW0108AU	%	\$	%	%
UU0123	Macquarie Master Property Securities Fund	MAQ0063AU	%	\$	%	%

STEP 4: Investment Instructions Table continued

Please note: The total percentage allocation must equal 100% **not including** the minimum Cash Holding Account requirements.
 Please note: The percentage allocation must be in whole figures.

ASSNO		APIR Code	Initial or Additional Contribution/Deposit OR Change of Existing Investment Strategy	Total Dollar Cost Averaging Amount	Standing Instruction	
					Investments	Redemptions
GROWTH continued						
MANAGED PROPERTY						
UU0130	MLC Investment Trust – Property Securities Fund	MLC0263AU	%	\$	%	%
UU0173	Sagitta Rothschild Property Wholesale Trust	RFA0817AU	%	\$	%	%
UU0195	Zurich Investment Series – Property Securities Fund	ZUR0064AU	%	\$	%	%
MANAGED AUSTRALIAN EQUITY						
UU1017	IOOF MIM Australian Equities Fund	AMG0125AU	%	\$	%	%
UU1019	IOOF MIM Boutique Australian Equities Fund	AMG0131AU	%	\$	%	%
UU0101	IOOF/Perennial Wholesale Australian Equities Trust	IOF0048AU	%	\$	%	%
UU0112	IOOF/Perennial Wholesale Value Shares Trust	IOF0206AU	%	\$	%	%
UU0007	Advance Imputation Fund – Wholesale Units	ADV0046AU	%	\$	%	%
UU0012	AMP Equity Fund – Class A	AMP0370AU	%	\$	%	%
UU0148	AXA Wholesale Australian Equity – Industrials Fund	NML0143AU	%	\$	%	%
UU1007	Challenger Smaller Companies Fund – IDPS Class	HOW0016AU	%	\$	%	%
UU0041	Colonial First State Wholesale Australian Share Fund	FSF0002AU	%	\$	%	%
UU0050	Colonial First State Wholesale Geared Share Fund	FSF0043AU	%	\$	%	%
UU0042	Colonial First State Wholesale Imputation Fund	FSF0003AU	%	\$	%	%
UU0128	Deutsche Australian Equity Alpha Fund	MGL0114AU	%	\$	%	%
UU0069	HSBC Active Australian Equity Wholesale Fund	HBC0113AU	%	\$	%	%
UU0059	HSBC Australian Small Companies Wholesale Fund	HBC0006AU	%	\$	%	%
UU0064	HSBC Imputation Wholesale Fund	HBC0011AU	%	\$	%	%
UU0010	ING Wholesale Australian Share Trust	AJF0804AU	%	\$	%	%
UU1002	Investors Mutual Future Leaders Fund	IML0003AU	%	\$	%	%
UU0117	JB Were Australian Equities Wholesale Fund	JBW0009AU	%	\$	%	%
UU0168	Merrill Lynch Wholesale Imputation Fund	PWA0823AU	%	\$	%	%
UU0131	MLC Investment Trust – Income Builder	MLC0264AU	%	\$	%	%
UU0154	Perpetual’s Wholesale Industrial Share Fund	PER0046AU	%	\$	%	%
UU0185	Sandhurst IML Industrial Share Fund	STL0101AU	%	\$	%	%
UU0175	UBS Australian Share Fund	SBC0817AU	%	\$	%	%
UU1008	Zurich Investment Series – Australian Share Fund	ZUR0060AU	%	\$	%	%
MANAGED AUSTRALIAN EQUITY INDEXED						
UU0189	Vanguard Australian Shares Index Fund	VAN0002AU	%	\$	%	%
MANAGED INTERNATIONAL EQUITY						
UU1021	IOOF MIM Ethical/Socially Responsible Fund	AMG0166AU	%	\$	%	%
UU1022	IOOF MIM International Equities Fund	AMG0126AU	%	\$	%	%
UU0098	IOOF/Perennial Wholesale International Equities Trust	IOF0045AU	%	\$	%	%
UU0008	Advance International Sharemarket Fund – Wholesale Units	ADV0047AU	%	\$	%	%
UU0149	AXA Wholesale Global Equity – Growth Fund	NML0318AU	%	\$	%	%
UU1011	AXA Wholesale Global Equity – Value Fund	NML0348AU	%	\$	%	%
UU0034	Credit Suisse Asset Management International Shares Fund	CRS0005AU	%	\$	%	%
UU0156	Fidelity Perpetual Wholesale International Fund	PER0050AU	%	\$	%	%
UU0065	HSBC International Equity Wholesale Fund	HBC0012AU	%	\$	%	%
UU0053	INVECO Wholesale International Share Fund	GTU0008AU	%	\$	%	%
UU0118	JB Were Global Small Companies Wholesale Fund	JBW0103AU	%	\$	%	%
UU1010	JB Were International Wholesale Fund	JBW0014AU	%	\$	%	%
UU0132	MLC Platinum Global Fund	MLC0317AU	%	\$	%	%
UU0159	Platinum International Fund	PLA0002AU	%	\$	%	%
UU0194	Zurich Investment Series – International Shares Fund	ZUR0061AU	%	\$	%	%
MANAGED INTERNATIONAL EQUITY INDEXED						
UU0190	Vanguard International Shares Index Fund	VAN0003AU	%	\$	%	%

Managed funds added since this form was printed

			%	\$	%	%
			%	\$	%	%
			%	\$	%	%

STEP 5: Partial Switch Instructions

I/We wish to switch between investment options as indicated below:

FROM Investment Options

Fund Name	APIR Code	% of Account Balance OR \$ Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total*		<input type="text"/>

TO Investment Options

Fund Name	APIR Code	% of Account Balance OR \$ Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total*		<input type="text"/>

* Please ensure that the total amounts are equal or add up to 100%.

Please note: Switch request cannot be finalised until proceeds from all fund managers involved have been deposited into your Cash Holding Account.

STEP 6: Adviser Declaration and Details (Adviser to Complete)

ADVISER DETAILS

Dealer Group

Adviser Name

Adviser Number

Telephone

ADVISER REMUNERATION

Additional contributions/deposits will retain the original fee structure unless instructed otherwise.

ADVISER DECLARATION

In submitting this Investment Authority:

- I confirm that I have advised the applicant/investor (whose details appear in Step 1) concerning their investment in the Plan/Service and transaction instructions specified in this Investment Authority;
- I confirm that I have provided the applicant/investor with all necessary information concerning the Plan/Service including any risks associated with underlying investment options; and
- I confirm that I have provided the applicant/investor with copies of the current disclosure documents, or product disclosure statements, for each of their selected investment options (including any updated/replacement disclosure documents or product disclosure statements for investments made via a Regular Savings/Contributions Plan).

Adviser Signature

Date / /

Dealer Stamp

Adviser Comments:

STEP 7: Applicant/Member/Investor Declaration

I/We request the Trustee/Service operator, IOOF Investment Management Limited (IIML) ABN 53 006 695 021, to process the transaction instructions specified in the Investment Authority.

I/We confirm that I/we have received, read and understood the current Investment Strategies Booklet and the prospectus or Product Disclosure Statement of the underlying investment option(s) I/we have selected.

I/We declare that I/we have obtained financial advice from a licenced financial adviser concerning my/our investment option(s) within:

- Financial Partnership Portfolio Service Personal Superannuation; or
- Financial Partnership Portfolio Service Allocated Pension; or
- Financial Partnership Portfolio Service Investments.

I/We understand that my/our investment does not constitute an investment with IIML or any of its related or associated entities.

Applicant/Member/Investor 1 Signature



Date

/ /

Applicant/Member/Investor 2 Signature if applicable (for Financial Partnership Portfolio Service Investments only)



Date

/ /

Company Seal (if company) if required

Financial Partnership Client Services: 1800 000 137

STEP 2: Listed Australian Stocks (continued)

ASSNO	ASX Code	Stock Name	Buy	Sell	Number of shares	OR	Investment Amount \$	At Market Price (tick)	OR	At Maximum /Minimum Price \$
E00021	CPU	Computershare Limited								
E00022	CSL	CSL Limited								
E00023	CSR	CSR Limited								
E00025	FCL	Futuris Corporation Limited								
E00026	FGL	Foster's Group Limited								
E00027	FOA	Foodland Associated Limited								
E00028	FXJ	Fairfax (John) Holdings Limited								
E00032	HVN	Harvey Norman Holdings Limited								
E00033	IAG	Insurance Australia Group Limited								
E00034	ILU	Iluka Resources Limited								
E00036	JHX	James Hardie Industries NV								
E00037	LEI	Leighton Holdings Limited								
E00038	LHG	Lihir Gold Limited								
E00039	LLC	Lend Lease Corporation Limited								
E00040	LNN	Lion Nathan Limited								
E01009	MAP	Macquarie Airports								
E00041	MAY	Mayne Group Limited								
E00042	MBL	Macquarie Bank Limited								
E00044	MIG	Macquarie Infrastructure Group								
E00045	MIM	M.I.M. Holdings Limited								
E00046	NAB	National Australia Bank Limited								
E00047	NCM	Newcrest Mining Limited								
E00048	NCP	News Corporation Limited (The)								
E00049	NCPDP	News Corporation Limited (The) (pref, Fully Paid)								
E00050	ORG	Origin Energy Limited								
E00051	ORI	Orica Limited								
E01010	OST	Onesteel Limited								
E00052	PBL	Publishing & Broadcasting Limited								
E00053	PPT	Perpetual Trustees Australia Limited								
E00054	PPX	Paperlinx Limited								
E00055	PRK	Patrick Corporation Limited								
E00056	QAN	Qantas Airways Limited								
E00057	QBE	QBE Insurance Group Limited								
E01000	RIN	Rinker Group Limited								
E00058	RIO	Rio Tinto Limited								
E00059	RMD	Resmed Inc								
E00061	SGB	St George Bank Limited								
E00063	SHL	Sonic Healthcare Limited								
E00064	SRP	Southcorp Limited								
E00065	STO	Santos Limited								
E00066	SUN	Suncorp-Metway Limited								

STEP 2: Listed Australian Stocks (continued)

ASSNO	ASX Code	Stock Name	Buy	Sell	Number of shares	OR	Investment Amount \$	At Market Price (tick)	OR	At Maximum /Minimum Price \$
E00067	TAB	TAB Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00068	TAH	Tabcorp Holdings Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00069	TCL	Transurban Group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00070	TEL	Telecom Corporation of New Zealand Ltd	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00071	TLS	Telstra Corporation Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00072	TOL	Toll Holdings Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E01011	WAN	West Australian Newspapers Holdings Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00073	WBC	Westpac Banking Corporation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00074	WES	Wesfarmers Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00077	WMR	WMC Resources Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00078	WOW	Woolworths Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00079	WPL	Woodside Petroleum Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00080	WSF	Westfield Holdings Limited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
LISTED AUSTRALIAN PROPERTY TRUSTS										
E00017	CEP	Centro Properties Group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E01003	CPA	Commonwealth Property Office Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00029	GAN	CFS Gandel Retail Trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00031	GPT	General Property Trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00035	IPG	Investa Property Group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00043	MGR	Mirvac Group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00062	SGP	Stockland Trust Group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00075	WFA	Westfield America Trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
E00076	WFT	Westfield Trust	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
INCOME SECURITIES										
IS0002	MBLHA	Macquarie Bank Income Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
IS0001	NABHA	NAB Income Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
IS0003	PBLHA	PBL Income Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>
IS0005	WOWHA	Woolworths Income Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

STEP 3: Adviser Declaration and Details (Adviser to complete)

ADVISER DETAILS

Dealer Group
Adviser Name
Adviser Number
Telephone

ADVISER REMUNERATION

Additional contributions/rollovers/transfers will retain the original fee structure unless instructed otherwise.

ADVISER DECLARATION

In submitting this Investment Authority:

- I confirm that I have advised the applicant (whose details appear in Step 1) concerning their investment in the Plan and transaction instructions specified in this Investment Authority;
- I confirm that I have provided the applicant with all necessary information concerning the Plan including any risks associated with underlying investments; and
- I confirm that I have provided the applicant with copies of the current disclosure document for each of their selected investment options.

Adviser Signature

Date / /

Dealer Stamp

Comments:

Adviser Services: 1800 659 634

STEP 4: Applicant/Member Declaration

I request the Trustee, IOOF Investment Management Limited (IIML) ABN 53 006 695 021 to process the transaction instructions specified in this Investment Authority.

I have received, read and understood the current Investment Strategies Booklet.

I declare that I have obtained financial advice from a licensed financial adviser concerning my investment options within;

- Financial Partnership Portfolio Service Personal Superannuation; or
- Financial Partnership Portfolio Service Allocated Pension.

I understand that my investment does not constitute an investment with IIML or any of its related or associated entities.

Applicant/Member Signature

Date / /

Financial Partnership Client Services: 1800 000 137



Trustee/Service Operator

IOOF Investment Management Limited (IIML)
(ABN 53 006 695 021)

Registered Address: Level 29, 303 Collins Street, Melbourne Victoria 3000

Sponsor/Promotor

Financial Partnership Pty Ltd
(ABN 24 100 668 282)

Registered Address: Suite 5, 24 Lakeside Drive, Burwood East Victoria 3151

Financial Partnership Client Services

Postal Address: GPO Box 264C Melbourne Victoria 3001

Telephone: 1800 000 137

Facsimile: (03) 8614 4490

Email: Financial_Partnership@ioof.com.au

Web site

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