

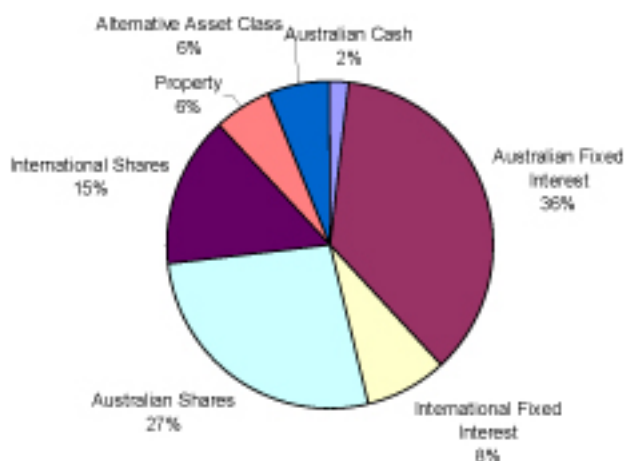


Helping you achieve your lifestyle and financial goals

MODERATE INVESTOR

A moderate investor is seeking better than basic returns with low risk over a moderate time frame. They are willing to accept modest exposure to less aggressive growth investments to achieve a higher return than the conservative portfolio and cash.

ASSET ALLOCATION:



Australian Cash	2%
Australian Fixed Interest	36%
International Fixed Interest	8%
Total Defensive Assets	46%
Australian Shares	27%
International Shares	15%
Property	6%
Total Growth Assets	48%
Alternative Asset Class	6%
TOTAL	100%