

Funds Benefits

Funds at a Glance

Balanced Fund

The Balanced Fund aims to provide capital growth over the medium to long term together with regular income.

- Distributions are made quarterly
- Gain exposure to a professional managed portfolio of diversified assets
- Distribution return may be partially tax advantaged through franked dividends

Equity Fund

The Equity Fund aims to provide investors with better than market average capital growth over the medium to long term including tax effective income, while prudently managing investment risks.

- The Equity Fund is invested in Australian and international shares
- Distributions are made half-yearly
- Distribution return may be partially tax advantaged through franked dividends

Leaders Imputation Fund

The Leaders Imputation Fund aims to provide investors with the opportunity for capital growth over the medium to long term together with tax effective dividend income derived from franked dividends.

- Gain exposure to a portfolio of leading Australian shares
- Distribution return may be tax advantaged through franked dividends
- Distributions to investors are generally made quarterly

International Share Fund

The International Share Fund aims to achieve returns in excess of the Morgan Stanley Capital World Index (ex Australia) over rolling 5 year periods.

- Gain exposure to a diversified portfolio of international shares
- Distributions to investors are generally made semi-annually

Property Fund

The Property Fund aims to provide exposure primarily to listed property trusts, for some tax effective income and capital growth potential over the long term. The Property Fund aims to provide investors with a total return in excess of the S&P/ASX 200 Property Trust Accumulation Index over a 5 year period.

- Gain exposure to property trusts listed on the Australian Stock Exchange
- The Fund may also invest in direct property
- Distributions are generally made quarterly and may be tax advantaged

Income Plus Fund

The Income Plus Fund invests in the Mercer Income Plus Fund which aims to provide income with a difference. Through an innovative multi-manager approach that combines traditional and alternative asset classes, the Income Plus Fund's objective is to achieve a return (before fees) of at least 2.5% per annum above UBSWA Bank Bill Index over rolling five year periods. The Income Plus Fund aims to distribute income monthly.

The content of this brochure describes in summary form the following Investment Growth Funds:

Balanced Fund

Equity Fund

Leaders Imputation Fund

International Share Fund

Property Fund

Income Plus Fund

Investment Growth Funds – Main Features

- Gain exposure to a diversified portfolio of assets including Australian and international shares and property
- Redemptions can be made in person or by fax
- No establishment or contribution fee
- No withdrawal or termination fees
- Access to specialised external investment managers
- BPay deposits available
- Savings Plan/Direct Debit available
- Minimum investment of \$2000
- Income Plus Fund, minimum investment of \$1000



**Tasmanian
Perpetual
Trustees**

Burnie	17 Cattley Street	P: (03) 6440 8440	F: (03) 6440 8446
Devonport	53 Best Street	P: (03) 6498 7533	F: (03) 6498 7536
Glenorchy	366 Main Road	P: (03) 6214 7800	F: (03) 6222 1266
Hobart	29 Murray Street	P: (03) 6222 1222	F: (03) 6222 1266
Kings Meadows	Shop 27 Centro Meadow Mews	P: (03) 6336 6955	F: (03) 6348 1166
Kingston	Shop 1 Kingston Plaza	P: (03) 6211 8755	F: (03) 6222 1266
Launceston	23 Paterson Street	P: (03) 6348 1111	F: (03) 6348 1166
Rosny	11 Bayfield Street	P: (03) 6233 1533	F: (03) 6222 1266
Ulverstone	21 Reibey Street	P: (03) 6490 8333	F: (03) 6498 7536

info@tptl.com.au www.tasmanianperpetual.com.au

Tasmanian Perpetual Trustees Limited ABN 97 009 475 629 AFS Licence 234630
is a wholly owned subsidiary of MyState Limited ABN 26 133 623 962

Wills | Investments | Lending | Financial Planning | Trustee Services

rethinkfinancial.com.au 07/2010



**Tasmanian
Perpetual
Trustees**

Investment Growth Funds

Investment Growth Funds

The Investment type:

Tasmanian Perpetual Trustees has adopted a multi-manager approach to investing for the Investment Growth Funds.

This approach allows Tasmanian Perpetual Trustees to select a combination of specialist investment managers with different styles and philosophies. This provides the Investment Growth Funds with diversity and mitigates against risks associated with using a single manager.

Tasmanian Perpetual Trustees undertakes a rigorous due diligence process when selecting and reviewing investment managers. The selection, review and replacement of investment managers is carried out by Tasmanian Perpetual Trustees own experienced investment team. Managers are reviewed on a quarterly basis with the review process focusing on:

- performance against benchmark and peers;
- continuity in investment philosophy and style; and
- maintenance of the agreed investment approach.

Derivatives may be used by external investment managers for hedging, or as an alternative to holding physical securities.

Investors acquire units in Tasmanian Perpetual Trustees Funds, they do not acquire direct interests in the funds managed by the external investment managers.

Why would you invest in an Investment Growth Fund?

Managed Funds enable investors to pool resources, and as a result, have the ability to invest in various types of assets which would not generally be available to any one retail investor. These investments are then managed by a professional fund manager who has access to research information and specialist knowledge and skills.

Investment Growth Funds often suit investors who are willing to take a longer term outlook and are looking for income return that may be tax-advantaged, and has the potential for capital growth. Investment Growth Funds also provide access to a diversified portfolio of assets for a fraction of the cost of acquiring them individually, yourself.

Professional fund managers charge fees for management and administration, however Tasmanian Perpetual Trustees' management fees are amongst the lowest for comparable products and returns are net of all fees and charges.

Important Information

Tasmanian Perpetual Trustees may change the external investment managers at any time. Investors will be notified in writing when an external investment manager is changed and we will issue a Supplementary Product Disclosure Statement (SPDS). The SPDS will be issued as soon as possible after any change of investment manager takes place.

Investments in any of the Funds contained in this brochure are not deposits with, or liabilities of, any of the external managers or their related entities. Investments in any of the Funds are subject to investment risk, including possible delays in repayment and loss of income and principal invested. None of the external managers guarantee the performance or the repayment of capital from any of the Funds offered in this brochure.

While this brochure is intended to give you a basic understanding of the features and differences of the Investment Growth Funds, detailed information about the Investment Growth Funds is contained in a document called a Product Disclosure Statement or PDS, available by contacting any branch of Tasmanian Perpetual Trustees.

After reading this brochure, should you consider investing in one of the Investment Growth Funds, you will need to obtain and read a copy of the relevant PDS to enable you to make a fully informed decision. If you then wish to open an investment account, you will need to complete the application form issued with this PDS.

The information in this brochure is of a general nature and does not take into account the investment objectives, financial situation and particular needs of any investor. Before making any investment decision, investors should consider taking professional advice.

About Tasmanian Perpetual Trustees

Tasmanian Perpetual Trustees Limited, a major Tasmanian provider of quality financial products and services, manages the Investment Growth Funds for many Tasmanians. The actual investment management is delegated to a range of specialist external investment managers, whose performance is monitored and reviewed regularly by Tasmanian Perpetual Trustees.

Established in 1887, Tasmanian Perpetual Trustees is a Trustee Company authorised under the Tasmanian *Trustee Companies Act 1953*. Tasmanian Perpetual Trustees is a wholly owned subsidiary of MyState Limited. Additionally, generations of Tasmanians have known Tasmanian Perpetual Trustees as a respected name in the provision of Estate Planning and Trustee services, delivering the highest standards of personal and professional service.