



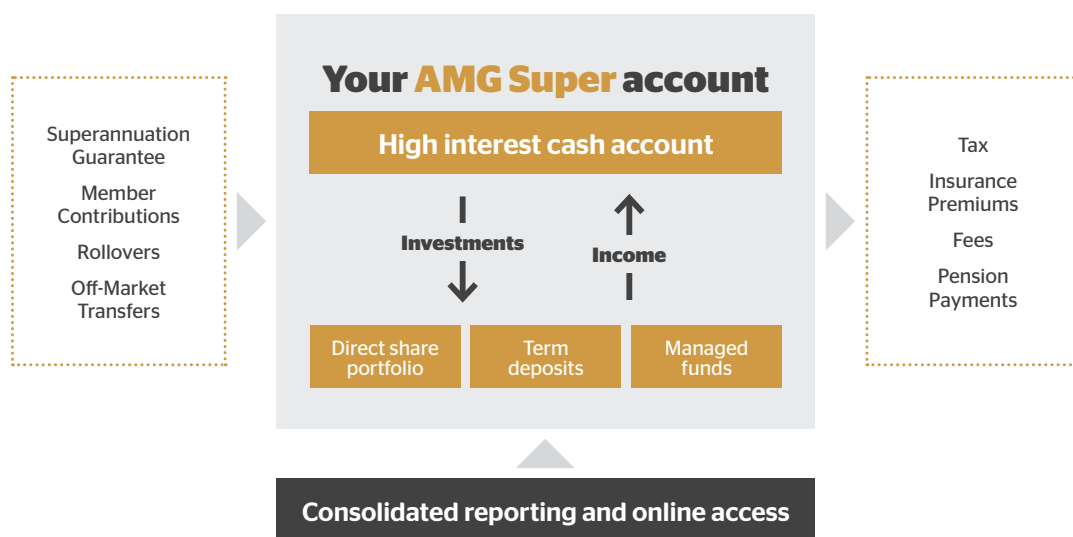
The **flexible** alternative to a SMSF

AMG Super has been designed to deliver the same flexibility as a SMSF, without the administrative burden. This allows you to take control of your super without the hassle.

About AMG Super

AMG Super (AMG) is an APRA regulated and compliant retail superannuation platform. AMG has been specifically designed to provide an unrivalled level of investment flexibility, allowing members to more effectively manage their superannuation.

AMG Super was established in 2000 and is part of the DDH Graham Group, which has funds under administration of over \$12 billion.



Independent Ratings

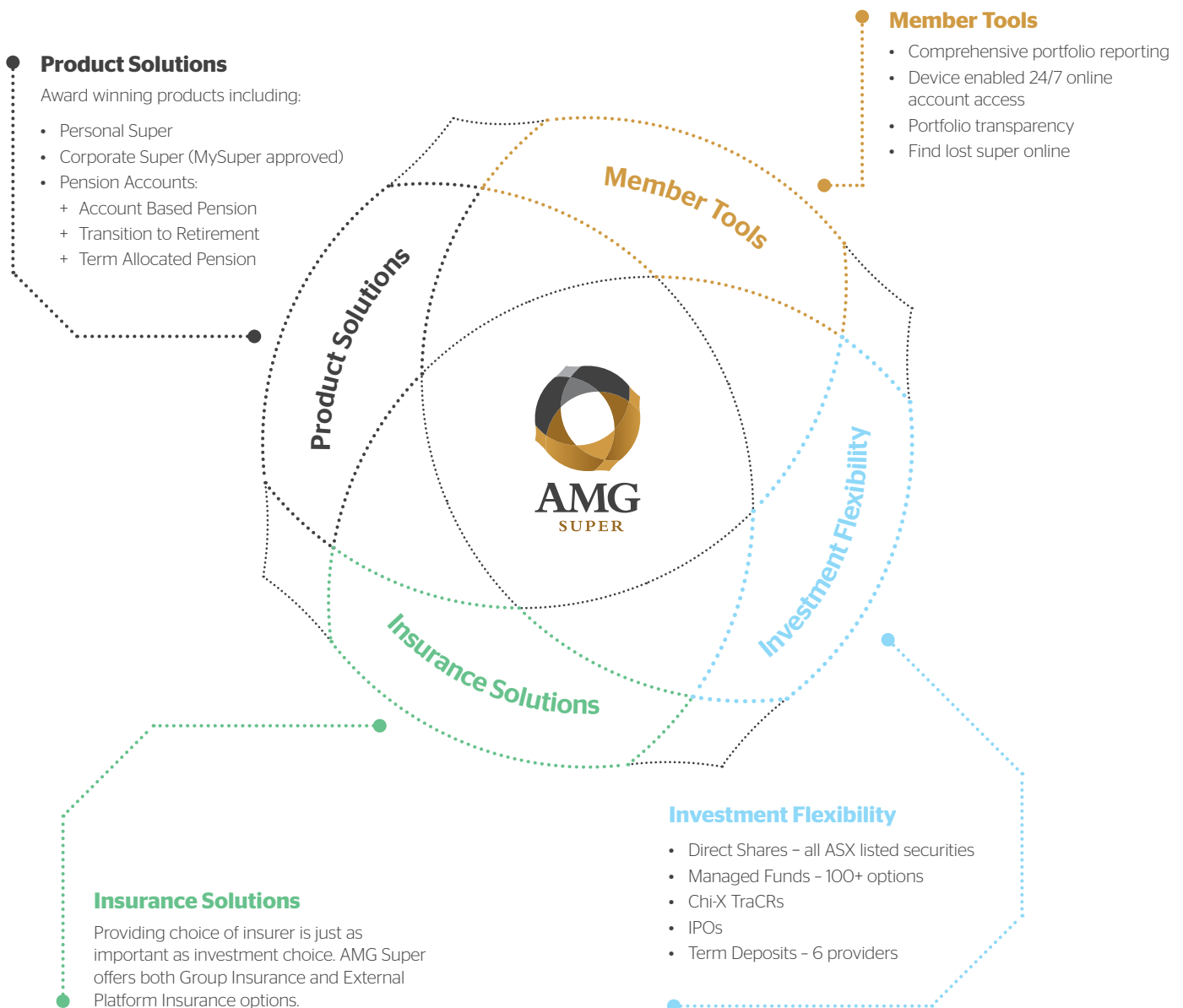
AAA rated by Rainmaker's Selecting Super.

5 Quality Stars rating by Heron Partnership.



amgsuper.com.au

Take control of your super



Flexibility to choose the right insurance provider for your needs.

Fund your Death, TPD and Income Protection through your AMG Super account.

1. AMG Insurance

- Group Life policy through Hannover Life Re
- Competitive premiums
- Insurance transfer capability; matching existing group insurance levels of cover with AMG Group Insurance upon full balance rollover

2. External Platform Insurance

- Ability to fund individual retail policies through a member's AMG account
- Approved providers:
 - + AIA
 - + TAL
 - + Zurich
- Any insurer via rollover

Investment flexibility is at the core of AMG Super's product design.

AMG Super's Direct Share flexibility is unique in the market place with features such as:

- Ability to invest in anything listed on the ASX including ETFs, LICs, Hybrids, Alternatives and Warrants
- Individual HIN in the designation of each member, CHES sponsored by broker
- Ability to participate in corporate actions and IPOs
- Franking credits allocated to members when the dividends are paid
- Ability to Off-Market Transfer (OMT) shares into and out of AMG Super, as a rollover or contribution
- Buy and sell same day

Product Summary and Costs

Product	Accumulation Account	Pension Account
Investments		
All ASX Listed Securities	Yes	Yes
Term Deposits (6 providers)	Yes	Yes
100+ Managed Funds	Yes	Yes
Chi-X TraCRs	Yes	Yes
Individual HIN for each investor	Yes	Yes
Participation in Corporate Actions	Yes, through broker	Yes, through broker
When are Franking Credits allocated	When dividend paid	When dividend paid
Participation in IPOs	Yes	Yes
Off-Market Transfers	In & out	In & out
Fees		
Admin Fees		
First \$250K:	0.68% pa	0.68% pa
\$250K - \$500K:	0.48% pa	0.48% pa
\$500K - \$750K:	0.28% pa	0.28% pa
\$750K - \$1M:	0.10% pa	0.10% pa
Over \$1M:	Nil	Nil
	Cap - \$3,850	Cap - \$3,850
Member Fee	\$65 pa	\$65 pa
Transaction Cost	Nil	Nil
Family Discounting	Yes, 0.10% discount on first \$500K	Yes, 0.10% discount on first \$500K
Fail Trade Fee	Nil	Nil
Insurance		
Insurance available	Death, TPD, IP	N/A
Automatic transfer with rollover	Yes	N/A
Retail Insurance options: AIA, TAL, Zurich	Yes	N/A
Binding Beneficiary Nominations	Yes	Yes
Reversionary Pension	N/A	Yes
Engagement & Reporting		
Online Access 24/7	Yes	Yes
Portfolio Reporting	Yes	Yes

Make the most of your super

- Salary sacrifice to increase your account balance and reduce income tax
- Find lost super easily online
- Self-employed members can gain taxation deductions for contributions
- Easily consolidate all of your super funds



More Information

For further information, please contact your adviser directly or refer to the Product Disclosure Statement available on the AMG Super website at www.amgsuper.com.au.

Disclaimer: The offer to invest in AMG Super will be made in the relevant Product Disclosure Statement (PDS) which is available from www.amgsuper.com.au or by phoning 1300 264 264. Anyone wishing to invest in the fund will need to read the details and complete the application forms in the relevant PDS. A complete description of fees and charges is detailed in the relevant AMG Super PDS, including underlying investment fees charged by investment managers. Please note this is general advice only and should not be considered as personal investment advice. No consideration has been made to your current circumstances, attitude to risk and goals and objectives. You should seek financial, legal and taxation advice prior to undertaking any investments.