



The **flexible** alternative to a SMSF

AMG Super has been designed to deliver the same flexibility as a SMSF, without the administrative burden.

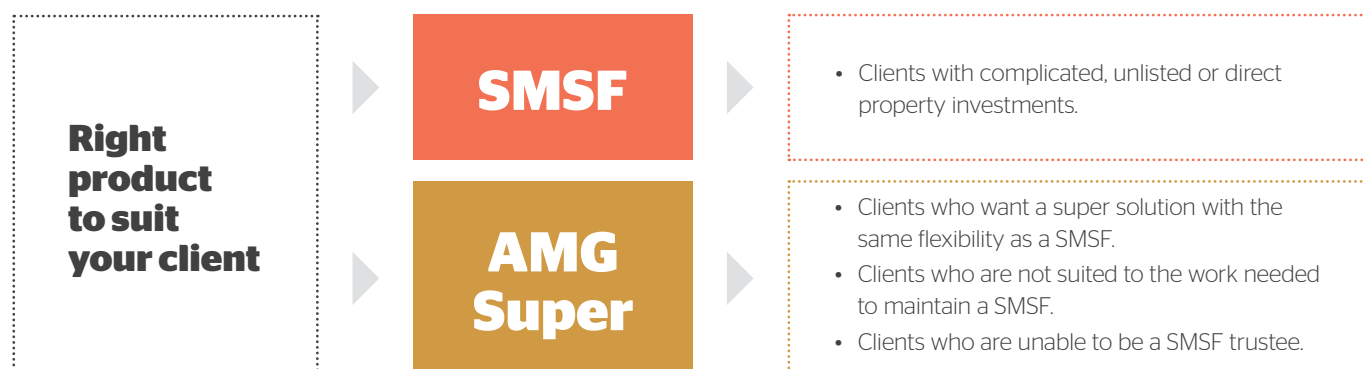
About AMG Super

AMG Super (AMG) is a retail superannuation platform designed specifically for the stockbroking and financial planning industries. AMG offers an unrivalled level of investment flexibility, which allows advisers to more effectively manage their clients' superannuation.

Background

AMG Super was established in 2000 and is part of the DDH Graham Group. DDH Graham Limited (DDH) is a funds management and administration company with funds under administration of over \$12 billion. DDH has a strong reputation throughout the Australian marketplace for delivering value and personalised service.

Where does **AMG** fit into your business?



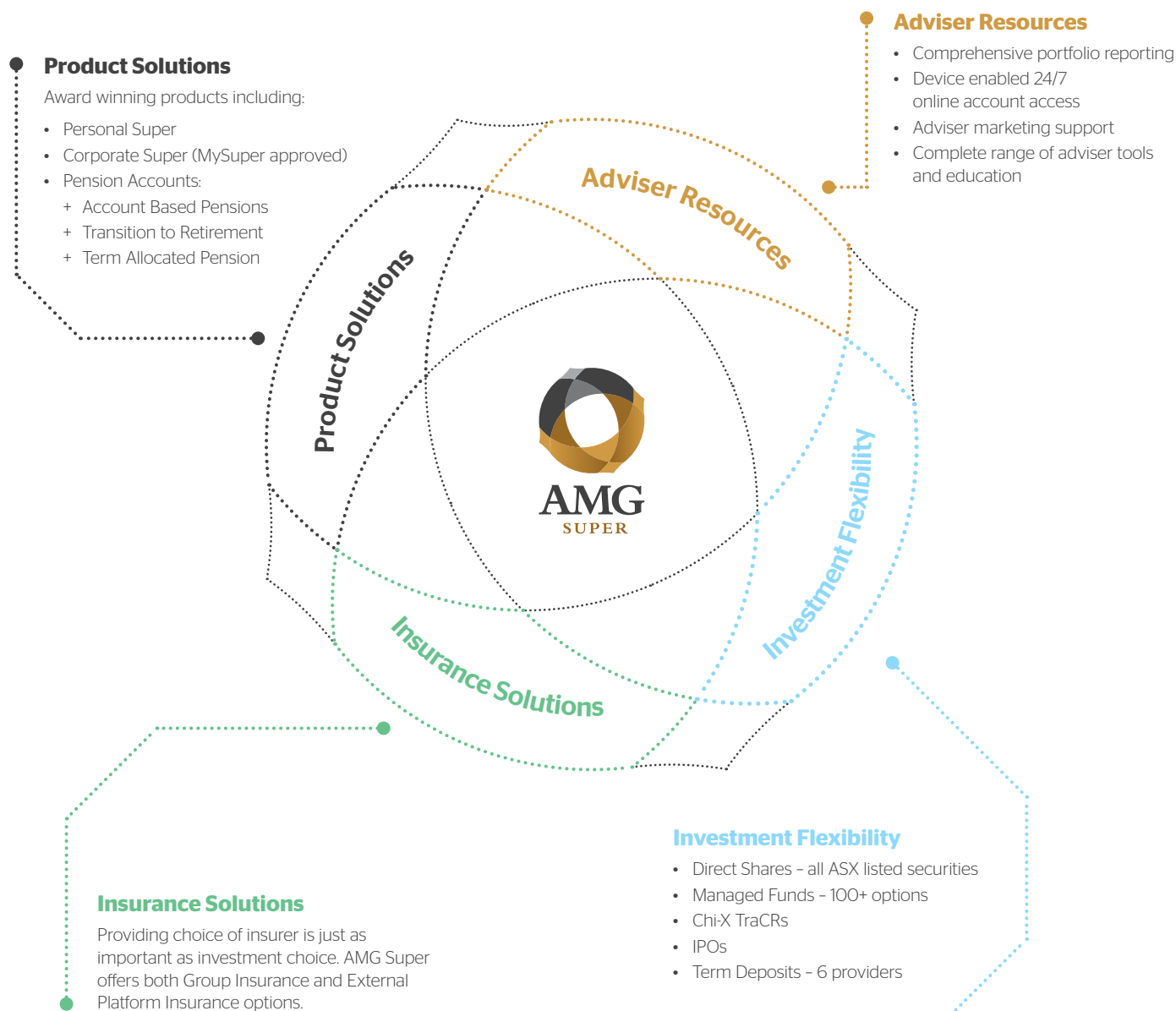
Independent Ratings

AAA rated by Rainmaker's Selecting Super.

5 Quality Stars rating by Heron Partnership.



Take control of your clients' super, with the *complete* super platform solution



Flexibility to choose the right insurance provider for your clients.

AMG provides advisers with the flexibility to fund their clients' insurance needs through their AMG Super account, utilising AMG Group Insurance or External Platform Insurance.

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 client'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'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 for each member that is CHESSE sponsored by broker
- Ability to contra-trade
- Ability to participate in corporate actions
- Ability to participate in IPOs
- Franking credits allocated to members when the dividend is paid
- Ability to Off-Market Transfer (OMT) shares into and out of AMG Super

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
International Direct Shares	No	No
Individual HIN for each investor	Yes	Yes
Broker sponsored HIN	Yes	Yes
Assets held on broker's PID	Yes	Yes
Contra-trading	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
Dividend Reinvestment Plan	Available with individual approval	Available with individual approval
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/Other Fixed Costs	\$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
Service	Access to administrator not just call centre	Access to administrator not just call centre

Who are the right prospects for AMG Super?

AMG Super is designed to complement your existing SMSF solution. Clients who would suit AMG Super include:

- Clients who seek the control but not the compliance burden of a SMSF
- Clients whose balances are too low for a SMSF to be cost effective
- Non-residents who cannot be complying trustees for a SMSF
- SMSF exit strategy - including death of trustee
- Succession planning - the children or family members of existing clients
- Existing clients whose super you don't currently manage
- Potential corporate super opportunities



Your AMG Super relationship contacts:

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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.