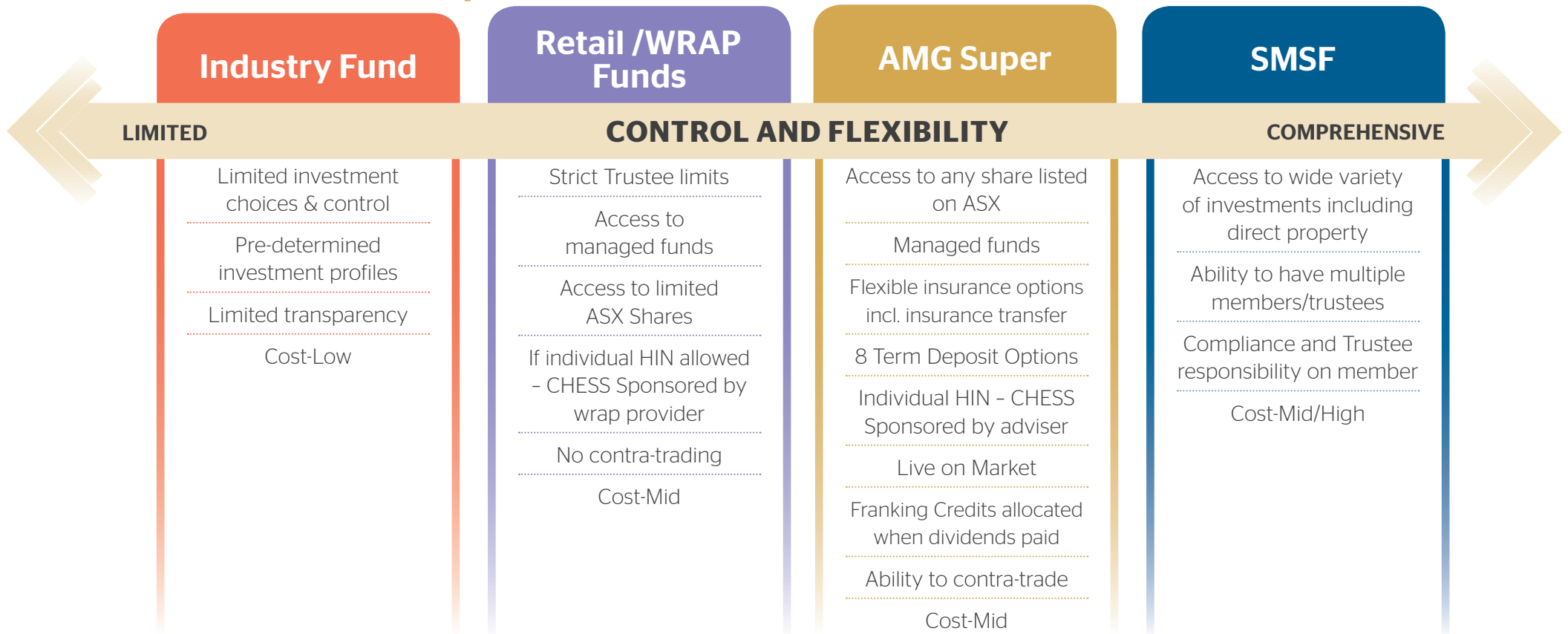


Super Product Mix



The above diagram illustrates the varying levels of control and investment flexibility that are available through the different Super Platforms on the market.

Industry funds generally provide low administration fees, however, generally the investment choices available are limited and do not allow a member to construct a personalised portfolio.

Retail and WRAP funds may offer a much larger array of investment options, particularly in relation to managed funds and in some instances offer direct shares. Where direct shares are offered, they are often limited to the ASX 200-300 or where this list is more expansive, there are restrictive investment rules.

AMG Super matches and exceeds the investment options of Retail products, particularly in relation to Direct shares. Through an adviser, AMG Super allows members to create a portfolio of shares just like in a SMSF without the trustee burden and cost associated with running a SMSF. The minimum balance required to establish a share trading portfolio is only \$20,000.

Self-Managed Super Funds (SMSF) can provide the highest level of control and flexibility to members, including the ability to purchase direct property, subject to investment strategy and to utilise complex derivative investment instruments. Generally, however, the balance required to make a SMSF a viable Super option is high, due to setup and ongoing costs.

