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EQUITYSUPER – Product Disclosure Statement

A large magnifying glass is centered on the page, with its lens focusing on a globe. The globe is slightly blurred, suggesting a focus on the magnifying glass. The background is a soft, green, textured surface.

Investment Engine Strategy Performance

Diversified Strategies

Annual performance^{#1}
over optimum time frames^{#2}

Asset allocation Strategic^{#3}/Tactical^{#4}

	Strategic	Tactical
Australian Equities	Aust. & Intl. Equities = 40%	32%
International Equities		6%
Listed/Direct Property	20%	17%
Alternative Assets	0%	0%
Australian Fixed Interest	40%	33%
International Fixed Interest/Direct Assets ^{#5}	0%	5%
Cash	0%	7%

Actual performance^{#1} to 30/06/2011
Actual performance to 30/06/2010
Actual performance to 30/06/2009
Actual performance to 30/06/2008
Actual performance to 30/06/2007

Annual performance^{#1} over 5 years
(to 30/06/2011)

Investment manager fees^{#6}

Capital Guaranteed	Conservative (Investment Engine ②)	Moderate (Investment Engine ② plus)	Balanced (Investment Engine ③)	Growth (Investment Engine ⑤)	High Growth (Investment Engine ⑦)
4.94% p.a. over 5 years	9.54% p.a. over 2 years	4.94% p.a. over 3 years	3.66% p.a. over 3 years	1.82% p.a. over 5 years	4.92% p.a. over 7 years
30/06/2011 Strategic Tactical Aust. & Intl. 32% Equities = 40% 6% 20% 17% 0% 0% 40% 33% 0% 5% 0% 7%	30/06/2011 Strategic Tactical 12% 14% 10% 14% 5% 3% 6% 5% 25% 25.5% 20% 17% 22% 21.5%	30/06/2011 Strategic Tactical 24% 25% 18% 22.5% 6% 4% 8% 5% 22% 23.5% 12% 8% 10% 12%	30/06/2011 Strategic Tactical 34% 36.5% 24% 27.5% 7% 6% 10% 5% 14% 16% 6% 2% 5% 7%	30/06/2011 Strategic Tactical 44% 45.5% 30% 33.5% 7% 6% 10% 5% 5% 5% 2% 0% 2% 5%	30/06/2011 Strategic Tactical 50% 50% 40% 44.5% 10% 0% 0% 0% 0% 0% 0% 0% 0% 5.5%
3.70% 3.47% 3.81% 6.75% 7.04%	7.41% 11.71% 0.27% -2.70% 9.12%	9.10% 12.42% -5.79% -7.00% 12.25%	9.39% 12.83% -9.77% -10.45% 15.24%	10.07% 13.39% -14.43% -13.09% 17.89%	10.24% 12.77% -16.22% -14.59% 19.60%
4.94% p.a.	5.02% p.a.	3.82% p.a.	2.82% p.a.	1.82% p.a.	1.25% p.a.
2.06%	0.31%	0.41%	0.46%	0.55%	0.60%

Sector Strategies

Annual performance^{#1}
over optimum time frames^{#2}

Actual performance^{#1} to 30/06/2011
Actual performance to 30/06/2010
Actual performance to 30/06/2009
Actual performance to 30/06/2008
Actual performance to 30/06/2007

Annual performance^{#1} over 5 years
(to 30/06/2011)

Investment manager fees^{#6}

Cash	Australian Fixed Interest	International Fixed Interest	Australian Property Securities	Australian Equities	International Equities
4.46% p.a. over 1 year	10.64% p.a. over 3 years	8.82% p.a. over 3 years	-5.59% p.a. over 5 years	8.74% p.a. over 7 years	1.08% p.a. over 7 years
4.46% 4.69% 4.16% 5.66% 5.70%	5.55% 10.89% 15.69% 1.63% 3.24%	7.84% 16.35% 2.70% 2.67% 5.17%	14.28% 21.62% -36.56% -28.12% 18.34%	13.13% 14.83% -16.28% -13.40% 26.89%	6.30% 9.55% -20.48% -16.25% 15.62%
4.93% p.a.	7.28% p.a.	6.83% p.a.	-5.59% p.a.	3.63% p.a.	-2.16% p.a.
0.00%	0.28%	0.43%	0.39%	0.47%	0.76%

Notes

- ^{#1} Earnings have had tax deducted and are after fees charged by Investment Engine fund managers.
^{#2} This represents the likely number of years required for optimum earnings, considering risk.

- ^{#3} Strategic asset allocations represent the long-term view of independent asset consultants van Eyk Research Limited.
^{#5} Direct assets are only available in the Capital Guaranteed strategy. All other diversified strategies invest in international fixed interest instead of direct assets.

- ^{#4} Tactical allocations may vary significantly from strategic allocations for investments in growth assets during business cycles to take advantage of opportunities and/or reduce risk. Wealthpac actively manages allocations in the short-term so members can comfortably choose a long-term view.

- ^{#6} Investment manager fees are at 30 June 2011.

Disclaimer

Investment values can rise and fall. Past performance is not necessarily indicative of future performance.



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