



27 March 2015

<name and address>

WealthFocus Super and Pension Plan

Client number <client number>

Account number <account number>

<salutation>

Investment option/s to be closed and wound up

We are writing to advise that we will no longer be offering the following investment option/s (Option/s) in which you are invested on WealthFocus:

<Fund Name>

<Fund Name>

<Fund Name>

<Fund Name>

<Fund Name>

We periodically review the investment options offered. Due to the Option's/Options' relatively small size on WealthFocus we believe its/their ongoing management is no longer viable and it is in the best interests of investors to wind it/them up.

How will you be affected?

The Option/s is/are now closed to transaction requests. However, scheduled withdrawals, such as insurance premiums and pension payments, will continue to be paid. Should you have a regular savings plan, it will be updated to remove the option/s being wound up and replace it/them with the option/s that your investment will be moved to.

Effective 6 May 2015, your holding in the winding up Option/s will be switched to a similar option/s as follows:

Option to be wound up	Gross management cost	Option that your investment will be moved to	Gross management cost
Alphinity Australian Share	1.98%	Schroder Australian Equity	1.98%
AMP Capital Sustainable Share	1.98%	Perpetual Ethical SRI	2.28%
CFS Balanced	1.98%	Perpetual Diversified Growth	1.88%
Ibbotson International Shares Active (Unhedged)	2.18%	MFS Global Equity	2.03%
Ironbark GTP Global Equity Thematic	2.18%	MFS Global Equity	2.03%
Premium China	3.03%	Platinum Asia	2.78%
Schroder Global Emerging Markets	2.38%	Platinum Asia	2.78%
Templeton Global Equity	2.18%	Platinum International	2.78%

If you would prefer your money to be switched to another/other option/s of your choice please complete and return the enclosed switch form to us by no later than 24 April 2015. The choice of investment options is shown in the Product Disclosure Statement available from our website or by calling us. Please note that you may only choose to switch into one continuing option for each winding up option.

More information

If you would like more information, please phone us on 1800 022 033 between 8.30am and 6pm (Sydney time) or speak to your financial adviser.

Yours sincerely



Paul Statham
General Manager, Operations & Business

SAMPLE