

**ASGARD**

**INFINITY**

**eWRAP**

The fully customisable,  
pay-only-for-what-you-use platform.



**Asgard**

HELPING SHAPE YOUR BUSINESS

# What's inside

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# Welcome to Infinity

Because your clients and your advice comes in all shapes and sizes

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Asgard Infinity eWRAP is a fully customisable, low-cost platform that's a smart solution for a wide range of clients.

Infinity starts with a low-cost Core offer and provides the choice of a range of optional features so that you can customise the platform to suit your client's specific needs.

The good news is, clients only pay for the features they need, which may mean lower fees for many of your clients – especially for those starting out with lower balances. Our highly flexible adviser remuneration options also give you the freedom to set up the fee arrangements that best suit you and the way you service your clients.

## Helping shape your business

For over 25 years Asgard has worked closely with advisers to support their unique way of doing business. We thrive on collaborating with you, and strive to constantly evolve our products to suit you and your clients' needs.

Here are four reasons why Infinity has been designed to help you shape your business for success.

### The main features of Infinity eWRAP include:

- a low-cost Core offer with a simple, transparent fee structure
- the ability to choose from 3 managed investment menus – Core, Select or the Full eWRAP menu
- access to a suite of two insurance offerings to select the level of cover and policy terms that best suits your client's needs
- access to an extensive range of optional features, and clients only pay for the features they use
- the ability to move client's assets to the fully featured eWRAP without triggering a CGT event
- a range of structures: super, pension and investment (including SMSF).

# INFINITY

# Why Infinity?

## 1. A fully customisable platform solution

Your clients can start out with a simple low-cost Core offer or you can choose optional features from an extensive range. You have the choice of three managed investment menus, equities, term deposits, insurance and margin lending across investment, super and pension (as applicable). So you can easily control the features your clients have, and they only pay for the options they use. It means you can offer a truly customised platform solution that is shaped to clients' individual needs.

## 2. Lower and fairer costs for your clients

Compared to other retail platforms, Infinity is a very cost-effective alternative. It's low-cost Core offer provides great value even when compared to industry super funds.

As a key benefit for clients that hold cash or term deposits in their portfolio, no administration fee will apply to that portion of their investments, which makes it really attractive for fee-conscious investors.

## 3. A platform for life that changes as your clients' needs change

Infinity is a smart solution for many of your clients and when their needs change or their portfolio grows, they can seamlessly transition from Infinity to the fully featured eWRAP or vice versa. For example, a new client may start out with a small investment portfolio with Infinity, and as their needs evolve, you can easily transition them to eWRAP with no cost, no Capital Gains Tax (CGT), no buy/sell spread and no time out of the market. Your client even retains the same account number and transaction history.

Infinity and eWRAP platform provide the ideal combination to ensure your clients have a platform that will support their needs through all their life stages.

## 4. Save time with our unique features and functionality

Infinity gives you access to the tools that make it possible to advise individually and administer collectively. One of the really unique, time saving features of Infinity is 'packages'. You can set up 'packages' for each of your different client segments and decide on the features and fee arrangements appropriate for that segment. This reduces the time required to set-up and manage individual client accounts. As well as reducing administration time, this feature helps with compliance. You can be confident that all the features and fees you've selected for each client segment are always going to be set up correctly.

## All your clients wealth creation and protection needs in one place

### The features of Infinity Core

- An eCASH online bank account or Cash Account with a competitive interest rate.
- Access to the new Core managed investment menu with a range of actively managed funds and low-cost index funds.
- Highly competitive administration fees.
- Access to Investor *Online*: offering your clients 24-hour access to their account details.
- A flexible adviser remuneration structure, which allows you to choose from dollar, percentage or tiered percentage fees to suit your business model and the way you service your clients.

### Optional features

- A CASH Connect bank account with an ATM card, branch access, cheque book and the option of a Visa Debit card (Investment only).
- Additional managed investment menus which include a Select menu with over 80 managed investments, or a Full menu with over 400 managed investments.
- Share accounts – either Sponsored (Investment only) or Custodial.
- Fixed Term Deposits with competitive rates across a variety of terms, monthly interest payments and no administration fee.
- eWRAP margin lending (Investment only).
- A suite of integrated insurance options from a number of providers gives you flexibility to choose the insurance policy that best suits your clients needs.

# How Infinity works

Start with a low-cost Core offer, and choose from a full range of optional features to match your client's individual needs.

## Core Features

### Core managed fund menu

First \$750K = 0.30% pa  
Over \$750K = 0.00% pa

### Core Cash Account

or

### Core eCASH account



add any optional features

### Managed funds menus

#### Select menu (add 0.15%)

Over 80  
managed funds

or

#### Full menu (add 0.20%)

Over 400  
managed funds

### Cash account

Cash Connect  
(add \$150 pa)

### Term deposits

3mth, 6mth, 1yr,  
5yr terms  
(no admin fee)

### Margin lending

eWRAP  
Margin Lending  
(add 0.05%)

### Share account

Sponsored shares  
(add 0.10%)

or

Custodial shares  
(add 0.10%  
and \$300 pa)

### Insurance

BT Protection Plans

or

AIA's Priority  
Protection for  
Platform Investors

## Key

- ☐ Available in Infinity Investment only
- ☒ Available in Infinity Super only

Fees are calculated on the combined value of managed funds and shares.

No administration fee is payable for investments in cash and term deposits (CASH Connect feature fees still apply). Otherwise a minimum administration fee of \$75 pa applies.

# Investment choices

## Choice, diversity, flexibility

With a choice of three managed investment menus, Infinity gives you the flexibility and control to tailor a solution to meet your clients' unique needs.

### The Core menu

Infinity has a low-cost Core offer, which meets the requirements of clients with lower balances and less complex needs. The Core menu offers a range of managed funds including:

- Advance Diversified Multi Blend funds
- BT Wholesale Plus funds
- BT Index Funds
- Blackrock Index funds.

The Advance multi-manager funds and BT Wholesale Plus funds provide access to actively managed investments that are diversified across sectors, ensuring the Core menu offers diversified portfolios to suit clients with all risk tolerances.

BT Index Funds provide the lowest cost options for clients seeking to track an index or diversify across sectors. BT offers index portfolios to provide low cost options to suit all clients' risk tolerances

The Advance, BT and Blackrock managed funds are also available on the Select and Full menus.

### Select menu

For clients that need a broader investment menu, the Select managed investment menu offers a range of over 80 diversified managed investments for a 0.15% p.a. fee in addition to the Core administration fee. These funds cover all asset classes to enable you to increase the diversification of your clients' investments.

The funds on the Select menu are also available on the Full menu.

### Full menu

The full eWRAP investment menu is available for an additional 0.20% p.a. on top of the Core administration fee. It provides access to over 400 managed funds with a range of fund managers and multiple options for each asset class. The Full menu also includes specialist funds that allow you to provide the best possible investment recommendations to your clients.

## Shares and Infinity

For those clients who hold direct equities in their portfolios, Infinity offers a cost-effective means to bring them on platform.

With a **custodial share account**, Asgard becomes the custodian of the shares, with your clients retaining beneficial ownership. Asgard manages all paperwork relating to the shares, such as corporate actions, to relieve you from time consuming administration tasks. Generally, clients will be able to participate in corporate actions and you can do this on their behalf, through bulk transactions for all clients. Custodial share accounts are available for an annual fee of only \$300 in addition to the 0.10% p.a. optional feature administration fee.

Through Infinity Investment, there is also the option of holding a **sponsored share account**, which will give you the benefits of consolidated reporting of your clients' portfolios, while you and your clients maintain full control of all the administration of those shares.

Infinity has been recognised for its commitment to excellence and has won many awards rated highly in the industry, including Chant West's award for Advised Product of the Year 2016.



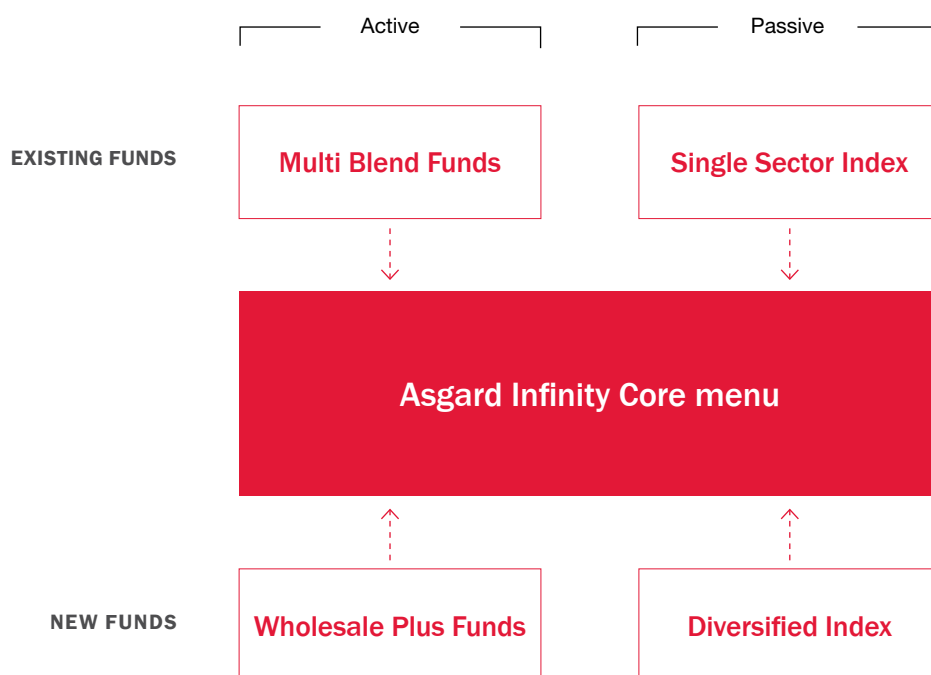
Chant West Advised  
Product of the Year 2016



# The Infinity core menu

## Same price, more options

The new Asgard Infinity Core menu provides you with the flexibility to suit your risk preferences even as your needs and lifestyle change. Choose between two sets of actively managed diversified funds as well as a suite of index options, both diversified and single sector.



The **Wholesale Plus diversified funds** offer further access to active investment management, spread across a range of asset classes and complementing the existing Advance Diversified Multi Blend funds currently on the menu.

The **BT Diversified Index funds** are invested in market indices across asset classes and present a value for money portfolio to suit your risk preferences.



# Online efficiency

Infinity is fully integrated with our award-winning AdviserNET online portal. This powerful online resource for advisers delivers real business efficiencies and straight through processing functionality in a secure environment. AdviserNET provides a complete set of functions to streamline client servicing from account opening and monitoring, to online trading and administration. Just some of the efficiencies enabled by AdviserNET include the ability to:

- administer clients' accounts and portfolios in real time
- create risk-based portfolio templates to manage clients in groups
- create customised portfolio reports
- download a broad range of reports to help you manage your business with Asgard
- trade shares and participate in corporate actions
- take advantage of a range of technical, marketing and product support tools.

AdviserNET is also linked with our award-winning AdviserNETgain financial planning software solution. This provides a unique level of integration that links SOA production through to advice implementation tasks without the need to re-enter client information.



## Administer clients collectively

Setting up an Infinity account is made easy with a simple 4 step process to select the required account features and remuneration structure for each new client.

You can also build 'Packages' to customise an appropriate account mix for each of the different client segments or service models your business may have. Combining these Packages with investment portfolio templating enabled by AdviserNET will dramatically reduce the administrative burden of setting up and managing Infinity accounts.

### Creating an Infinity Package at a dealer group, practice or adviser level allows you to pre-select:

- one of Infinity's managed investment menus
- any optional account features
- your adviser remuneration arrangement
- a name and short description for each Package.

Package	Details	Administration fees	Adviser remuneration
<input checked="" type="radio"/> <b>Strategic Defensive - Investment</b> <i>"Select menu including TD's"</i> Date: Status: Current	<b>Asgard Infinity eWRAP Investment Account (AWR) (Owner: Adviser)</b> eCASH Select menu Term deposits	<b>\$ Based fees</b> \$0.00 pa <b>% Based fees</b> First \$750,000.00 0.4091% pa Over \$750,000.00 0.1364% pa	\$100.00 pa 0.25% pa 1.00% pa 0.50% pa
<input type="radio"/> <b>Young Investors</b> <i>"Investment account for younger gen, high income"</i>	<b>Asgard Infinity eWRAP Investment Account (AWR) (Owner: Adviser)</b>		



# Insurance offers

## Multiple insurance providers

Asgard has partnered with two of Australia's leading insurance providers, BT and AIA Australia (AIA), to offer a suite of integrated insurance options with flexible commission options.

Infinity's unique choice of insurance providers helps you tailor a solution to best meet your client's needs from a range of insurance benefits. You also have the added flexibility to structure their cover inside or outside of super.

Infinity's suite of integrated insurance options consists of:

1. BT Protection Plans (individual policy) – available through super accounts.
2. AIA's Priority Protection for Platform Investors (individual policy) – available through super accounts.
3. Asgard Personal Protection Package (group policy) – closed to new members\*.

## BT Protection Plans (individual policy)

- Provides comprehensive Term Life, Total and Permanent Disablement (TPD) (stand alone or bundled, with a choice of Any Occupation, Home Duties and General Cover definitions), and Income Protection cover through super.
- Living Insurance and Own Occupation TPD are available outside of super or can be connected to super policies with 'Flexible Linking Plus' and 'Super Plus TPD'.
- Income Protection Plus benefits and Business Overheads Cover are also available outside of super. Income Protection Plus can also be connected to super policies with 'Income Linking Plus'.
- Offers a 5% Multi-Policy discount, an additional 10% Platform super discount on premiums funded through Infinity Super, Large Sum Insured discounts, and Loyalty Benefits.
- Ongoing development to provide innovative features such as Income protection for Homemakers and industry leading cover limits for high net worth individuals.

## AIA's Priority Protection for Platform Investors (individual policy)

- Developed by specialist insurance manufacturer (AIA), to offer a complete risk solution to cater for clients' superannuation life insurance needs.
- Provides comprehensive Term Life, TPD (stand alone or bundled) and Income Protection cover through super.
- Additional Trauma, Own Occupation TPD cover and Income Protection Plus benefits can be connected to super policies with 'Superannuation PLUS' and 'Super Extras' options.
- Offers up to a 12.5% bundled discount and up to a 30% large sum insured discount on Life Cover through Infinity Super.
- Provides market leading male and female cancer definitions.

## Benefits of Insurance through Infinity

- AdviserNET provides a consolidated view of clients' portfolios and insurance policies\*
- Premium deductions are automated to support your business efficiency
- Upfront and level commission options provide new ways to structure your fees
- Infinity's pay-only-for-what-you-use pricing and competitive insurance premiums helps you deliver a lower fee outcome for clients.

\* AdviserNET view of clients' individual insurance policies is only available for those funded through Infinity Super.

## All your clients wealth creation and protection needs in one place

BT Protection Plans		AIA's Priority Protection for Platform Investors
Insurer	Westpac Life Insurance Services Limited	AIA Australia Limited
Available through Super	✓	✓
Available through Investment	✗ <sup>^</sup>	✗ <sup>^</sup>
Linking of policies held within super and outside of super	✓ Via Flexible Linking Plus, Super Plus TPD and Income Linking Plus	✓ Via SuperannuationPLUS and Super Extras
Cover types	<ul style="list-style-type: none"> <li>• Term Life</li> <li>• TPD</li> <li>• Income Protection</li> </ul> <p><i>Through Flexible Linking Plus, Super Plus TPD and Income Linking Plus (outside of super)</i></p> <ul style="list-style-type: none"> <li>• Living Benefit</li> <li>• Super Plus TPD Benefit</li> <li>• Super Plus IP Benefit</li> <li>• Children's Benefit</li> <li>• Needlestick Benefit</li> <li>• TPD Buy Back</li> <li>• Double TPD</li> <li>• Living Buy Back</li> <li>• Double Living Benefit</li> <li>• Living Reinstatement</li> <li>• Waiver of Life premium</li> <li>• Business Cover</li> </ul>	<ul style="list-style-type: none"> <li>• Term Life</li> <li>• TPD</li> <li>• Income Protection</li> </ul> <p><i>Through Superannuation PLUS and Super Extras (outside of super)</i></p> <ul style="list-style-type: none"> <li>• Crisis Recovery</li> <li>• Crisis Recovery Buy-back</li> <li>• Crisis Reinstatement</li> <li>• Double Crisis Recovery</li> <li>• Family Protection</li> <li>• TPD</li> <li>• Accidental TPD</li> <li>• Universal TPD</li> <li>• TPD Buy-back</li> <li>• Waiver of Premium</li> <li>• Double TPD</li> <li>• Double Universal TPD</li> <li>• Needlestick Injury</li> </ul>
Application acceptance	<ul style="list-style-type: none"> <li>• Long form application</li> </ul>	<ul style="list-style-type: none"> <li>• Short form takeover terms for policies issued by AIA Australia Limited.</li> <li>• Long form application</li> </ul>

<sup>^</sup>Cover is available through Infinity Investment via direct debit payment of premiums from eCash or CASH Connect accounts.

## Flexible remuneration

Infinity's suite of insurance options gives you a choice of commission options to give you greater control over your income stream and flexibility on how you charge your clients.

Type	Year 1 (incl. GST)	Renewal (incl. GST)
BT Protection Plans		
Upfront	88%	22%
Level	30.25%	30.25%

Type	Year 1 (incl. GST)	Renewal (incl. GST)
AIA's Priority Protection for Platform Investors		
Level	30%	30%
Hybrid	88%	22%

# Infinity fees and flexible adviser remuneration

## For all shapes and sizes

As a completely flexible and customisable platform, Infinity is priced to suit a range of client needs and support the different adviser remuneration arrangements you may have in place with your clients.

### Infinity Core – Administration fees and adviser remuneration/fees

The low-cost Core offer has a simple and transparent fee structure.

Core offer	Administration fee <sup>#</sup>	Adviser remuneration/fees
First \$750,000	0.30%	Flat %, Sliding scale, or Flat \$ fee
Over \$750,000	0.00%	Flat %, Sliding scale, or Flat \$ fee

### Infinity optional features – Administration fees and adviser remuneration/fees

Optional features are priced separately, giving you the flexibility to tailor a solution to suit your client's needs, and set appropriate fees for your advice on the additional features:

Optional feature	Availability			Administration fee <sup>#</sup>	Adviser remuneration/fees
	Super	Pension	Investment		
<b>Managed funds</b>					
Select menu (over 80 funds)	✓	✓	✓	0.15%	Flat %* or Flat \$ fee
Full menu (over 400 funds)	✓	✓	✓	0.20%	
<b>CASH Connect bank account</b>			✓	\$150 pa	Flat %* or Flat \$ fee
<b>Shares</b>					
Sponsored			✓	0.10%	Flat %* or Flat \$ fee
Custodial	✓	✓	✓	0.10% + \$300 pa	
<b>Term deposits</b>	✓	✓	✓	0.00%	Flat \$ fee
<b>Margin lending</b>			✓	0.05%	Flat \$ fee

Note:

<sup>#</sup> No administration fee is payable for investments in cash and term deposits (Cash Connect feature fees still apply). Otherwise, a minimum administration fee of \$75 pa applies. All % based administration fees will be applied to the combined value of shares and managed investments. Administration fees shown are inclusive of GST and net of RITC (where applicable).

\* Adviser remuneration on optional features is charged on the value of the relevant asset type.

# A platform for life

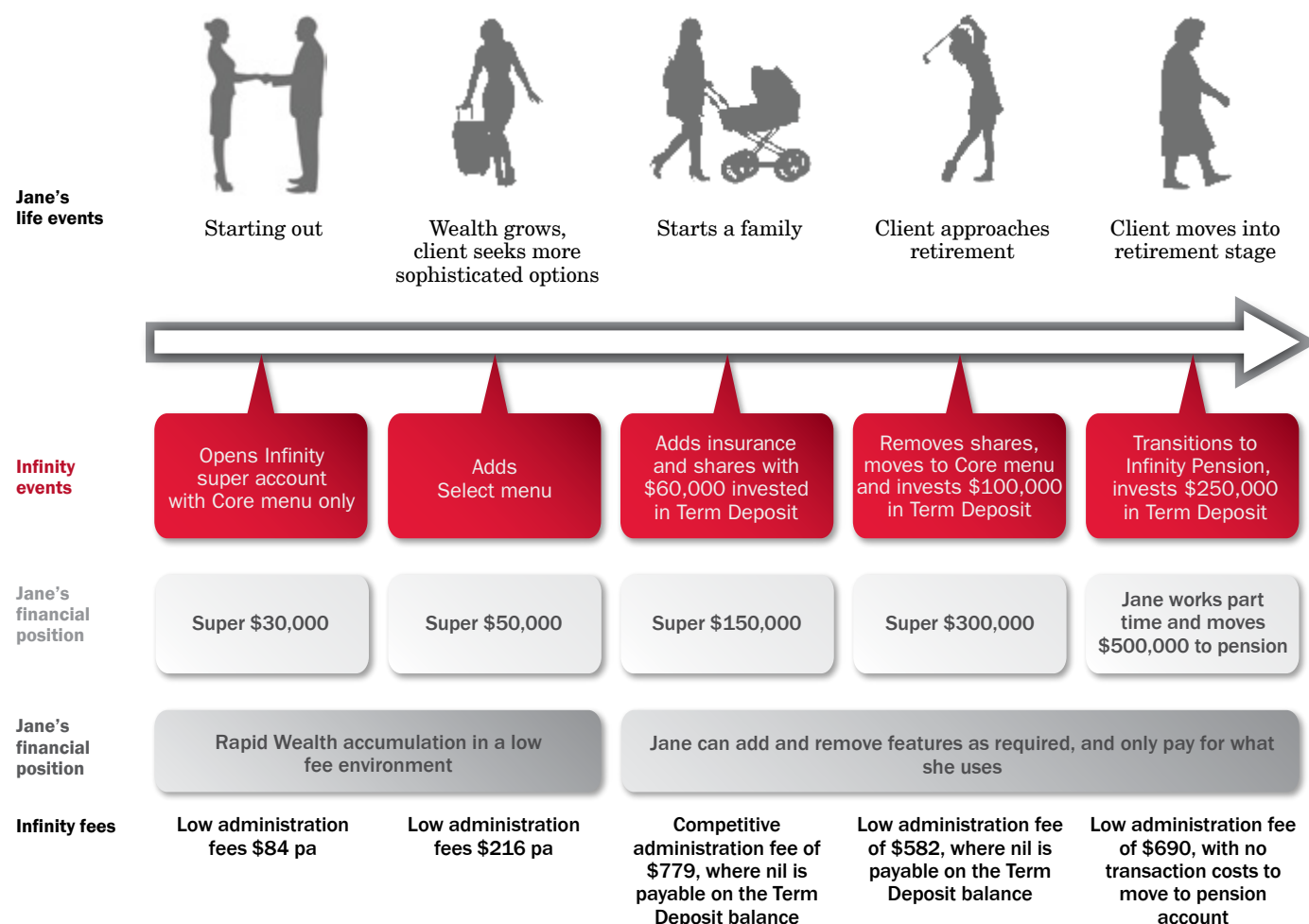
## As life takes shape, so does Infinity

Infinity offers a smart solution to a range of client needs through their different life stages. Here's an example of how they work.

Jane is 25, a junior lawyer in her first job with a large law firm. She has \$30,000 in super but no other savings.

She is looking for a trusted adviser to look after all of her financial matters for the rest of her life.

Jane's adviser recommends Infinity, enabling her to only pay for the features she needs at any time, and to change those features as her circumstances change.



The above example is used for demonstration purposes only and assumes only the minimum cash balance is held within the account. Fees exclude any investment management costs. Total fees payable depend on the investment options and optional features selected. You should refer to the PDS or the fee estimator on AdviserNET for fees that will apply to your client's individual circumstances.



# C Client strategies

## Opportunities to grow your business with new client segments

Infinity provides the opportunity for you to develop your business by helping you tap into new client segments.

### Investors starting out with a low account balance

- Infinity is a perfect solution for clients with lower balances, or those starting to build their wealth.
- It's priced to compete with industry super funds.
- It provides an opportunity for existing clients to consolidate their super with a low fee platform.

## Specific investment needs

### Managed funds, shares and term deposits

- Infinity's pay-for-what-you-use pricing model suits clients who don't need a full range of investment choices.
- The award winning AdviserNET adviser portal provides an efficient way to manage clients that only invest in specific asset classes.
- Low Core menu pricing, no administration fee on cash and term deposits, and pay-for-what-you-use pricing provide lower fees to appeal to clients that have gone off platform due to costs.

### The growing self managed super fund segment

- The flexibility of Infinity provides complete control over account features and costs. It's ideal for SMSFs that are often price sensitive and seek out customisation.
- The ability to select specific investment features will also appeal to SMSFs that only use limited asset classes such as shares.

### Clients transitioning to retirement

- Infinity allows you to transition clients from super to pension seamlessly with no CGT event or time out of the market.
- No administration fee on cash and term deposits will appeal to clients transitioning to retirement who typically hold more of these assets.

### Children of existing clients

- Infinity provides an opportunity for you to engage with the children and grandchildren of your existing clients.
- As clients needs grow over time, Infinity allows you to recommend an account that starts with Core features, add more features as required and ultimately convert seamlessly to an eWRAP account.
- Adding account features and conversion to an eWRAP account can be performed with minimum paperwork, with the same account number and transaction history being maintained.

### Self-employed

- Infinity is an effective solution for contractors, small businesses and tradespeople,
- It provides a price competitive alternative to industry super funds and other low-cost options.
- Clients have quick and easy 24 hour access to their account information via Investor *Online*.

### Super consolidation

- Infinity provides a smart choice for existing clients to consolidate their super with a low fee platform.
- It can help you to engage with inactive clients through consolidation of their multiple super accounts (including industry super).
- You can also expand your wealth protection advice to these clients with Infinity's suite of integrated insurance options.

# Getting started – tools and training

To find out more about Infinity and how you can use it to build your business, contact your local Business Development Manager.

Our Training and Transitions team can provide convenient and flexible training options for you and your staff.

Alternatively, visit [www.asgard.com.au/infinity](http://www.asgard.com.au/infinity) for a range of tools and information and to find out more about training. Your Asgard Business Development Manager is always available to help with any queries or support you require.

Call your nearest Asgard office:

New South Wales and ACT 1800 608 761

Victoria and Tasmania 1800 731 804

Queensland 07 3220 4890

South Australia 08 8230 2349

Western Australia 08 9415 5688

CONTACT & BOM | REGISTER FOR TRAINING

**INFINITY**  
eWRAP

**Asgard**  
HELPING SHAPE YOUR BUSINESS

WHAT IS INFINITY? | TOOLS & INFO | GETTING STARTED | ABOUT ASGARD

**One platform for life**

Infinity grows with your clients. Infinity eWRAP and the fully featured eWRAP platform ensure clients have a platform that will support their changing needs throughout all their life stages.

**Infinity is here!**

Find out how you can get **started** today.

**Register for training**

Register for convenient online training sessions where you'll learn everything you need to get started with Infinity.

**Register now**

**View the Infinity PDS**

We've created a range of Infinity brochures, user guides and support material for you and your team.

**Find out more**

**Watch the Infinity demo**

**Asgard INFINITY eWRAP**

Our demo provides a good overview of Infinity eWRAP, how it works, and why it's the smart platform choice for you and your clients.

**View here**

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**Visit [www.asgard.com.au/infinity](http://www.asgard.com.au/infinity)**





#### IMPORTANT INFORMATION

Asgard Capital Management Limited (ABN 92 009 279 592, AFSL Number 240695) (Asgard) is the operator and custodian of Infinity eWRAP Investment. BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) is the trustee of Infinity eWRAP Super/Pension and is the issuer of interests in Infinity eWRAP Super/Pension. Asgard is the administrator and custodian of Infinity eWRAP Super/Pension.

A Product Disclosure Statement (PDS) or Financial Services Guide (FSG) is available for Infinity eWRAP and can be obtained by calling 1800 731 804. The PDS or FSG should be obtained and considered before deciding whether to acquire, continue to hold or dispose of Infinity eWRAP.

The insurer of BT Protection Plans and Asgard Personal Protection Package (APPP) is Westpac Life Insurance Services Limited (ABN 31 003 149 157, AFSL Number 233728) (WLIS). BT Protection Plans and Asgard Personal Protection Package (APPP) are issued by WLIS, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited (ABN 77 000 049 472, AFSL Number 233731) (WSAL) as trustee of the Westpac MasterTrust (ABN 81 236 903 448, SFN 281 412 940, SPIN WFS0341AU, RSE Registration Number R1003970). For terms and conditions relating to BT Protection Plans, including fees, limits and exclusions, please refer to the BT Protection Plan Product Disclosure Statement, available at [bt.com.au](http://bt.com.au). For terms and conditions relating to APPP contact us.

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Unless otherwise disclosed in the offer document or PDS for the relevant financial product, none of the BT Protection Plans, an interest in the Westpac MasterTrust, investments through an Infinity eWRAP account, or cover provided under APPP or Priority Protection for Platform Investors (PPPI), are deposits with, investments in, or other liabilities of, Westpac or any other company within the Westpac Group.

Neither Westpac nor any other company within the Westpac Group stands behind or otherwise guarantees the benefits payable in relation to BT Protection Plans, PPPI or APPP, or with respect to Infinity eWRAP, the capital value or investment performance of the specific investments selected or the account generally. Investments through the Infinity eWRAP are subject to investment risk, including possible delays in repayment and loss of income and principal invested.

AIA Australia Limited (ABN 79 004 837 861 AFSL 230043) (AIA) is the issuer of PPPI under life insurance policies issued to the BTFM as trustee for Infinity eWRAP Super/Pension to provide one or more life insurance benefits for members of Infinity eWRAP Super/Pension as the insured persons.

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