

I'd like to know more about my

Employee Super Account

“The Asgard Employee Super Account gives you choice and flexibility with your retirement savings”

The benefits of the Asgard Employee Super Account

- **Wide range of investment choices.** There's something to suit everyone from the most cautious investor to those keen on high risk/return investments.
- **Group buying power.** By being part of an employer-sponsored superannuation plan, you benefit from having your balances pooled together for the purpose of calculating Administration fees.
- **Cost-effective insurance premiums and flexible cover.** Asgard Employee Super Account includes options to protect you and your family in the event of death or various types of disablement. By being part of an employer-sponsored superannuation plan, you can access this cover at group rates, and can usually access automatic cover without the need for any forms or medicals.
- **24-hour access to your account.** Visit www.asgard.com.au and log into Investor *Online* to view your account balance, transaction history and insurance cover at any time.
- **Asgard Benefits package.** As an additional benefit, we've negotiated a suite of discounts to reward our members, including movie tickets, health insurance, gym membership, and many others. Log into Investor *Online* and click on the Asgard Benefits link on the right-hand side.
- **Spouse and Family Accounts.** Your spouse and other family members can also open an account in the Asgard Employee Super Account, and receive the same fee discounts as you do. They can also apply for cost-effective insurance cover through super as well.
- **Flexible beneficiary nominations.** You can nominate one or more dependants to receive your super in the event of your death. Asgard allows you to do either binding or non-binding nominations to suit your circumstances.
- **Access to expert financial advice.** Help is at hand to plan your retirement and to ensure you have the appropriate level of cover to suit your individual needs. View your Welcome Letter or half-yearly Investor Report for your adviser's contact details.
- **Speak to our superannuation-trained consultants.** You can call the Asgard Contact Centre on 1800 998 185 for help with general queries or information about your super account.

Superannuation is one of the most tax effective ways for you to save for your retirement and for many Australians their superannuation fund will be one of the biggest assets they ever own. The choices you make now about your super fund can have a significant impact on the final amount you'll have when you retire.

With an Asgard Employee Super Account you have complete control over your investment decisions. We offer a range of managed investments to suit both experienced and novice investors. With the help of the financial adviser for your account, you can choose the managed investments that suit your investment needs and objectives, depending on whether you want to:

- select pre-set portfolios, managed investments or shares
- establish your own investment profile
- actively manage your portfolio each time you invest.

Investment choice

The Asgard Employee Super Account enables you to choose between:

- Asgard Separately Managed Accounts – Funds (Asgard SMA – Funds): Select one of our five preset portfolios of managed investments that are tailored to meet specific investment risk tolerance levels. There's a portfolio to suit you, no matter whether you are a cautious investor or are willing to take greater risks for a higher return on your money; or
- Asgard Managed Profiles: Design your own investment profile specific to your individual investment needs and objectives from over 330 managed investments and a broad selection of shares listed on the S&P/ASX 300 index.

Flexibility

You can switch between Asgard SMA – Funds and Asgard Managed Profiles at any time. You can also change your investment strategy at any time within Asgard SMA – Funds by selecting a different portfolio and within Asgard Managed Profiles by changing investments (or the percentages allocated to your investments). Any investments

you hold which are common to your new portfolio or profile will be automatically transferred without the need to sell down the investments.

Expertise

Benefit from the expertise of experienced investment managers. More information on the investment managers can be found in the product disclosure statement for each of the managed investments and cash products accessible through your account. These are available from the financial adviser for your account.

Wholesale prices and fee rebates

The managed investments available in Asgard Employee Super are typically not available to retail investors directly and generally have lower investment manager charges than retail funds. We have also been able to negotiate rebates on the fees charged by some of the investment managers. Members with an open account at the time the rebate is credited, will benefit from these rebates.

Financial planning support

You have access to the skills of a financial adviser, giving you the opportunity to receive professional advice on an investment strategy to suit your goals. Your welcome letter from us will tell you who the financial adviser for your account is and how to contact them.

Spouse and Family Accounts

We've introduced spouse and family accounts for Asgard Employee Super.

This means that spouses and family can receive the same fee discount as the member in the Asgard Employee Super employer plan. Spouses and family may also apply for insurance through Asgard Employee Super.

Spouses will be offered insurance at group rates and family will apply via the Asgard Personal Protection Package and be subject to personal rates. Both spouses and family will be individually underwritten.

Keeping you informed

We understand the importance of providing you with up-to date information about your investments as such, we'll send you detailed reports containing all your investment information twice a year. We'll also send you an Annual Report which details important information and abridged financial statements. Axis our half-yearly magazine will keep you up-to-date with the latest market and superannuation news.

You can also access information on your Asgard accounts anywhere, any time, over the internet through Investor *Online*. Investor *Online* is fast, secure and gives you up-to-date information about your account, such as, your account balances, investments held, transaction details, insurance details and asset allocation.

Insurance

To help protect your lifestyle and investments in the event of a personal crisis, we offer a range of insurance options through Asgard Employee Super, including Life Protection, Life and Total and Permanent Disablement Protection and Salary Continuance.

Automatic Acceptance gives you cover without the need for you to provide a personal statement or any underwriting evidence. You can be automatically covered if your employer nominates a benefit design and you meet certain criteria.

Important Information

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695, is the trustee of the Asgard Employee Super Account ABN 90 194 410 365. The information contained in this flyer is current as at October 2009. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. The taxation position described is a general statement and should only be used as a guide. It does not constitute tax advice and is based on current tax laws and our interpretation. Your individual situation may differ and you should seek independent professional tax advice. Information about the relationships between Asgard Capital Management Ltd and other St George Group companies and the remuneration (including commission) or other benefits that they and any other person can receive in respect of, or that is attributable to, the financial services they provide is set out in the general Financial Services Guide issued by Asgard Capital Management Ltd. You can contact Asgard Investor Services on 1800 998 185 or write to us at PO Box 7490, Cloisters Square, PERTH WA 6850. © BT Financial Group 2009.

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