

An overview for investors



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Helping to build a solid financial future ...

The number of investment products on offer has increased dramatically in recent years, and so has the amount of time required to select, monitor and administer them.

Today, many people's investment portfolios encompass a cash management fund, a range of direct shares and managed funds, listed property trusts, a superannuation or pension fund, and perhaps an investment property. It is a diverse mix that requires a lot of attention if it's to be managed well.

All of which makes keeping control of our finances an often onerous and challenging task.

This is where Symetry comes in.

Using advanced technology, the Symetry Portfolio Service automates many cumbersome and time-consuming tasks, eliminating a lot of the labour involved in administering an investment portfolio.

We work in close collaboration with your financial adviser. Your adviser consults with you and designs an individualised financial plan that suits your exact needs. Then, once you have approved your financial plan, your adviser organises Symetry to build and administer the selected portfolio of investments on your behalf. Your investment portfolio can be altered whenever required to meet your changing needs.

In addition to your investment portfolio, you can use Symetry to report on your 'lifestyle' assets too, such as your home, holiday house, cars, artworks, and so on. In this way, your Symetry account will always provide you and your adviser with a complete picture of your overall financial situation.

In terms of paperwork, rather than the many and varied statements and reports you'd receive if you held all these investments separately outside a portfolio service, you will receive consolidated and easy-to-read portfolio reports at regular intervals plus one detailed annual tax report to aid in completing your tax return. In between, you and your adviser both have secure online access, 24 hours a day, 7 days a week, to full details of your portfolio and a wide range of printable online reports.

So you can have as much, or as little, involvement with your investments as you choose.

... from the ground up

How Symetry fits in

The best way to explain how Symetry works is by using an analogy. Say you wanted to build your dream home. You would consult and employ a professional team of experts to do this for you. It's the same when you want to implement a new financial plan.

Your adviser is like an independent architect, designing a plan to suit your needs and then liaising on your behalf with the builder (Symetry) who, in turn, coordinates the efforts of all the necessary sub-contractors (individual investments and managers) required to fulfil your plan.

This is a streamlined and efficient process. Each party is free to concentrate on its own particular area of expertise, yet all work collaboratively in your interest to help build and maintain a successful portfolio of investments.

Let's look at each party's role throughout the process in more detail.

■ Your adviser: Initial concepts to final blueprint

Just as an architect is the most appropriate person to seek advice from when you want to design and build your dream home, so is a financial adviser generally the best person to consult when you want to design and build a solid financial future.

Your financial adviser should discuss your financial objectives and your current and future needs with you, so as to gain a clear picture of your requirements. Advisers understand the various investment products available and should explain them to you and provide recommendations on the most suitable combination for your needs.

These recommendations will be contained in a formal written financial plan. You will have the opportunity to ask questions and make adjustments. Then, when you are happy with the final plan, your adviser will ask you to approve it. It becomes your financial blueprint.

■ Symetry: Project manages portfolio construction according to the blueprint

If you choose Symetry to build and administer your investment portfolio, you and your adviser will complete the necessary paperwork.

After we receive your application, Symetry project manages the building of your investment portfolio. We organise each individual investment on your behalf, liaising as required with investment managers and with your adviser. We also set up any special plans you wish to use (eg regular savings, regular withdrawals, income reinvestment).

By taking on the time-consuming administrative role, Symetry makes a valuable contribution to the overall efficiency and cost effectiveness of your investment portfolio.

The Symetry Portfolio Service gives you:

- > access to a diversified investment portfolio spread across a wide range of investments of your choice
- plus**
- > the convenience of having your portfolio administered through a single point

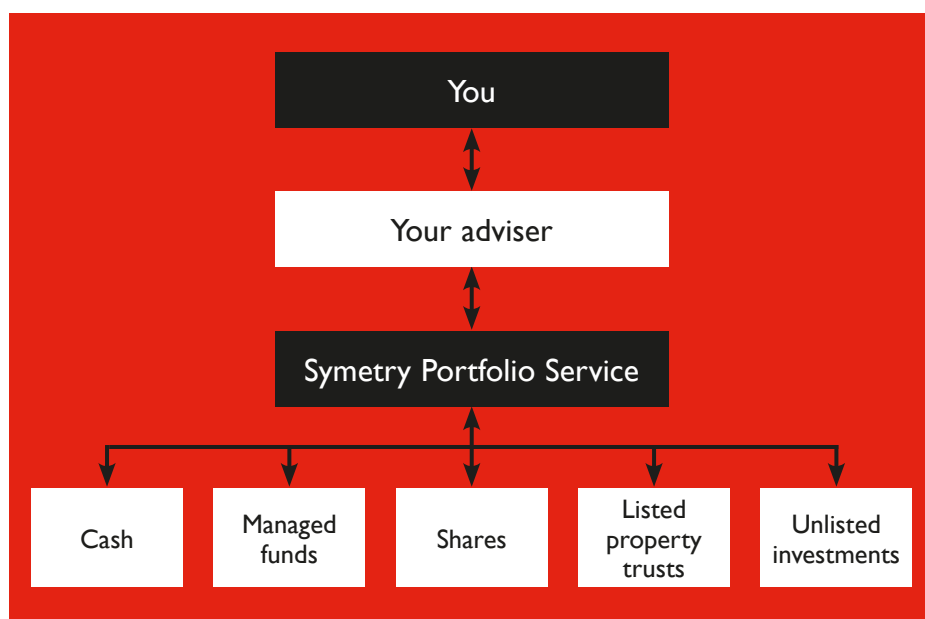
... leaving you free to spend your spare time
on the more enjoyable things in life.

■ Symetry: Administers and reports on your portfolio

Symetry and your financial adviser remain in regular communication, monitoring and administering your portfolio. Your adviser notifies us of any changes you have agreed to make and we make those changes accordingly. We also provide your adviser with secure online access to your account details, including performance, investment management data and various reports, as well as detailed ongoing research on the various investment products that are available.

You will receive consolidated reports covering your entire portfolio and one detailed annual tax report to assist in the preparation of your tax return. In addition, you may choose to have secure online access to your account details and various reports at all times.

Symetry keeps together in the one place all the information you need about your investments and other assets. Having these details at your fingertips makes it easier for you to achieve your financial objectives, because you always know exactly where you stand.



■ You and your adviser: Adjust your plan when needed

Just as changing circumstances within your family can make it necessary to upgrade or adapt your home, your changing requirements throughout life may require adjustments to your financial plan.

Through good plan design, and ongoing refinement of the plan to suit your changing needs, a financial adviser can help add significant value to your financial position over time.

Advantages of choosing Symetry

■ Wide choice of investments

Symetry provides access to over 400 funds managed by leading international and domestic fund managers. These funds can be combined in any way to accommodate your personal financial plan. Many of the funds are wholesale funds, which not only means you get a broader range to choose from (many aren't normally available to individual investors), but you'll often pay lower fees than you would for a retail equivalent.

Through Symetry you can also invest in ASX-listed securities including shares, as well as warrants and floating rate notes traded on CHESS, and closed end property trusts. You can also participate in floats and corporate actions. Our panel of stockbroking companies settle trades through Symetry, which means your adviser can trade shares instantly on your behalf without having to rely on third party administrators.

A margin lending service is available, enabling you to boost your investment potential through borrowing to invest if you wish. Margin lending can increase losses (if any) and you should talk to your adviser about this strategy.

■ Sophisticated management and reporting of tax issues

Symetry's advanced system contains sophisticated tax functionality, which can offer real benefits when it comes to optimising your tax position. For example, if you wish to sell some investments, your adviser can nominate which individual parcels of managed investments or shares are to be sold. You can also generally carry forward tax losses.

The annual tax report shows the income received during the year and sets out the components of each distribution and the relevant imputation and foreign tax credits, as well as any non-taxable income. A comprehensive capital gains tax report provides details of any investments sold during the year, making it easier to prepare tax returns.

■ Regular investments and retirement savings together in one place

The Symetry Portfolio Service encompasses several components which include an investment services component, for regular investment money, and a personal retirement fund, for your superannuation savings or for drawing a pension income during retirement. Investments in all services can be consolidated into a single set of reports.

■ Transfer existing investments into Symetry

One of the key benefits of Symetry is that it provides a custodial arrangement where you retain the ownership of your investments. This generally allows you to transfer investments in and out of Symetry without triggering a capital gains tax liability, often resulting in substantial tax savings.

If you have existing investments, whether held separately or in another administrative service, you can transfer them into and out of Symetry Delegate in specie (ie as is, without having to sell them), provided the investments are on our approved product list. There is no charge to transfer investments into Symetry. Your adviser can give you the current approved product list.

Transferring investments into Symetry assists you and your adviser by reducing paperwork and administration. You have everything in one place, being reported on together, which makes it easier to monitor your overall financial position.

■ High quality reporting

Comprehensive real-time reporting is available to you and your adviser online at all times. No matter whether you're at work, home, or even overseas, you can generate reports online which will give you:

- > current value of your overall portfolio
- > past performance of your investments
- > proportion of your investments held in key asset classes
- > information needed to complete your tax return.

Both our online reports and our hard copy mailed reports are highly regarded for being user-friendly and relevant to investor and adviser needs. Because all your investments are consolidated into one report, you are freed from having to read, sort and combine information from a multitude of financial institutions.

■ Value for money

Symetry charges no fees to establish your account, no switching fees and no transfer fees to transfer in your existing investments. If you maintain an account balance of \$25,000 or more, there are no account-keeping fees either. Our management fees are clearly explained in the offer documents. The wide range of time-saving services and other benefits we offer means Symetry provides excellent value for money.

■ Convenient, easy access

With Symetry, you can view your entire financial position at a glance. It's reassuring to know you can see exactly where you're at, 24 hours a day, 7 days a week.

Through your adviser, you can quickly make changes to your investment portfolio online. So if the markets are moving and you need to respond, your adviser can adjust your portfolio immediately.

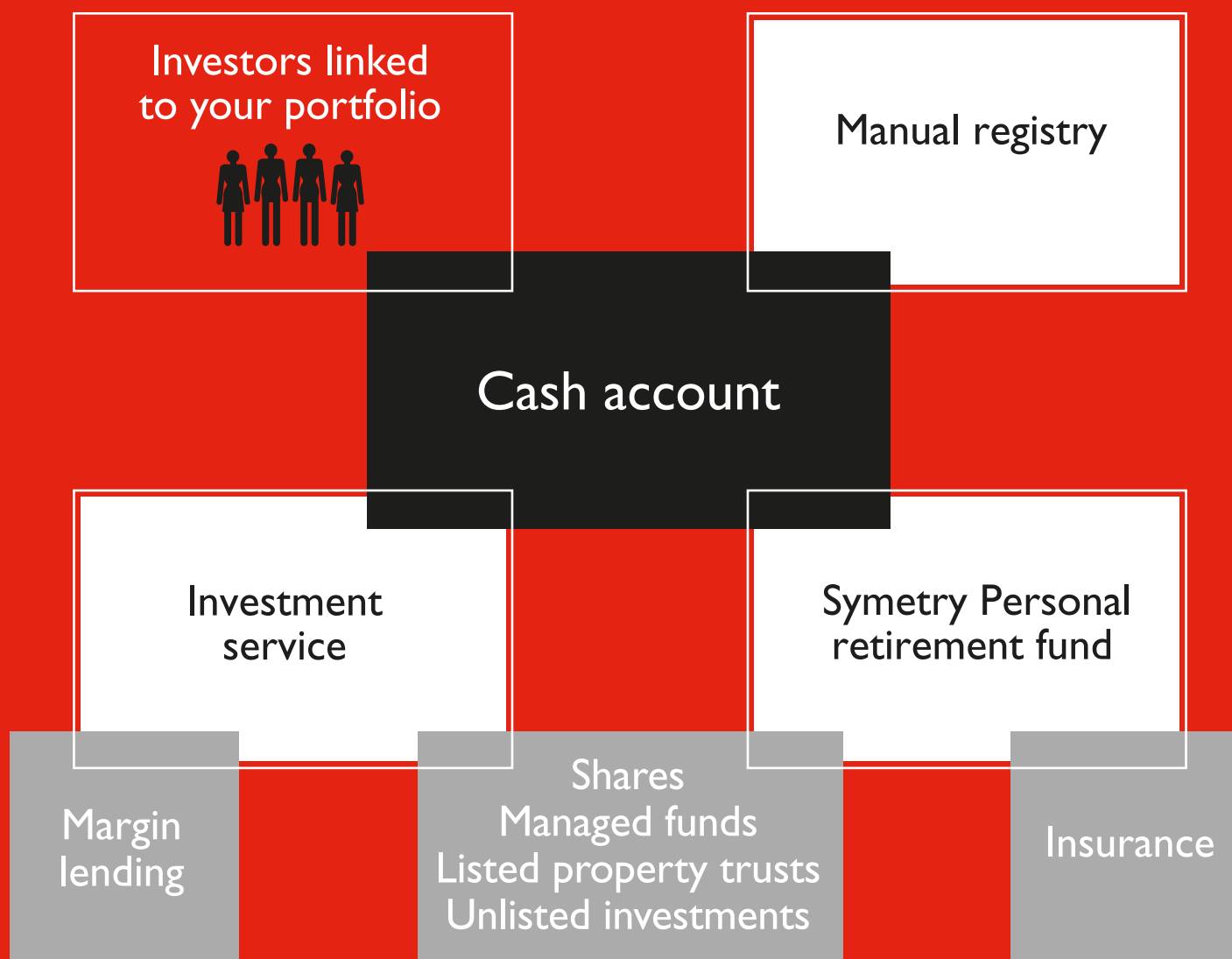
■ Your adviser focuses on strategy, not paperwork

With Symetry looking after the administration of your investment portfolio, your adviser is free to focus on developing the best financial strategy for you. And because Symetry is internet-based, your adviser can implement any investment decisions directly, in real time, without needing to wait while a form is submitted and processed. This time advantage could prove particularly valuable in times of fluctuating markets.

■ Owned by the Commonwealth Bank

Symetry is part of the Wealth Management division of the Commonwealth Bank of Australia, which is one of the largest financial services institutions in Australia.

An inside look at Symetry



The Symetry Portfolio Service has four main components. You can use one or more of the components. Your adviser will recommend the best combination for your needs.

1 Cash account

The advantage of having a cash account at the core of your Symetry portfolio is that it provides an easily accessible source of funds. It also enables you to move money quickly and easily between various investments, giving you direct control over your cashflow.

The cash account pays a competitive interest rate. A minimum balance must be maintained so that all fees, charges and taxes can be met from the account.

Your cash account is used to:

- > receive cash deposits and pay cash withdrawals
- > buy investments
- > receive the proceeds when you sell investments
- > receive any investment income
- > pay fees, charges and taxes.

2 Investment service

The investment service component, Symetry Delegate, can be used by individuals, self-managed super funds, companies, trusts and joint investors. It provides a simple and effective tool for developing and monitoring an entire portfolio of investments. In consultation with your adviser, you can invest in a wide range of managed funds, shares and other listed securities, as well as warrants and floating rate

notes traded on CHESS, and closed end property trusts. You also have access to floats and corporate actions.

Symetry Delegate can help investors who want managed investments at wholesale prices and direct shares within their self-managed super funds. Symetry Delegate offers the benefits of consolidated reporting, and can reduce the costs and the paperwork often associated with self-managed super funds.

A margin lending service is available, enabling you to boost your investment potential using borrowed funds.

Margin lending can increase losses (if any) and you should talk to your adviser about this strategy.

3 Personal retirement fund

This component contains two options:

- > a superannuation fund provides a simple and convenient way to save for retirement using a broad range of approved investments. It enables you to include direct shares in your superannuation portfolio without having to set up a self-managed super fund. Your employer and your spouse may also contribute on your behalf. Within this option you can include insurance cover for death, total and permanent disability, and salary continuance. The Symetry Lifetime Super Fund can be considered as an alternative to establishing self-managed super funds, particularly for investors who want wide investment choice but don't want the extra paperwork or trustee responsibility that

comes with managing their own super fund.

- > a pension service provides for the payment of a regular income stream when you retire (via an allocated pension or term allocated pension) using a broad range of approved investments. It also offers a non-commutable pension to allow you to transition into retirement.

4 Manual registry

Using this component you and your adviser can enter details of assets and liabilities held outside Symetry, to have them included in our consolidated reporting to you. This will give you a full picture of your overall financial situation.

The types of assets that can be recorded and reported in the manual registry include:

- > 'lifestyle' assets and liabilities such as your home, car, boat, personal loans, collections
- > 'investment' assets and liabilities such as investment properties, shares and managed funds (held outside Symetry), term deposits, artworks, business interests.

Investors linked to your Symetry Portfolio Service
You are able to link a number of investors to your portfolio, which can include family members, partners, companies, superannuation funds, trusts and partnerships. This allows consolidated reporting for all investors linked to your portfolio.

How to get started

Step 1

Consult your adviser

Your financial adviser will work with you to clarify your personal objectives and design a financial plan to meet your needs.

Your adviser can explain the benefits of the Symetry Portfolio Service plus answer any questions you may have.

Step 2

Establish your portfolio with Symetry

Your Symetry portfolio can be established and all investments made using one application form. If you would like to move any existing investments into Symetry, your adviser will arrange the transfer.

Step 3

Operate your Symetry portfolio

Your financial adviser is the sole person you will deal with regarding your Symetry portfolio. We take instructions only from your adviser. You will receive most information about your account electronically, except for the annual investor statement and annual taxation reports, which you will receive in hard copy.

Whenever you need to update your personal information or make changes to your investment portfolio simply get in touch with your adviser who will arrange this for you.

You and your adviser should monitor and review your arrangements on a regular basis to ensure your range of investments continues to meet your needs. Following each review, if any changes are required to your investment portfolio, your adviser will notify us and we will make the necessary changes.

The information in this booklet is dated 1 July 2008. This document is not advice. It provides general information only and does not take into account a person's individual objectives, financial situation or needs. You should assess whether the information is appropriate for you and consider talking with a financial adviser before making an investment decision. Shares mentioned should not be considered as recommendations.

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Product Disclosure Statements (PDSs) and other offer documents describing the product are available from your financial adviser. The PDS or offer document should be considered before making a decision about the product. Applications can only be made on the application form contained in the current PDS or offer document. Past performance is no indication of future performance.

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