



PRODUCT PROFILE



Bond Issuer AXA, AMP & MLC
Facilitator The Outlook Group Pty Ltd
Credit Rating Issuer Rated AA by Standard & Poors
Category Super
Sub Category Fixed Interest
Index Compare with 5 & 10yr Commonwealth Bond rate
Commenced Facilitator trading since 7/1999
APIR Code N/A (Directly held Life Policies)
Fund Status Open. No PDS required. Investor is buying 2nd Hand Policies

Manager
 AXA, AMP & MLC manage approximately \$16bn in Life Co. Statutory assets, which back the T Zero & T Zero Plus securities (actual policies).

Objectives
 To out perform the bond rate by 2-4.5% over the duration of the policies. The bonds are Zero Coupon (Growth Only) with Tax Exempt or Tax Paid returns. They carry Capital Guarantees and a AA Credit Rating with no fees or charges.

Tax Paid/Tax Exempt
 Super or Pension fund investors are exempt from tax on gains as the Life Company has already paid tax on its earnings in the Statutory No. 1 Fund. T Zero & T Zero Plus gains are exempt irrespective of the policy duration chosen by the investor

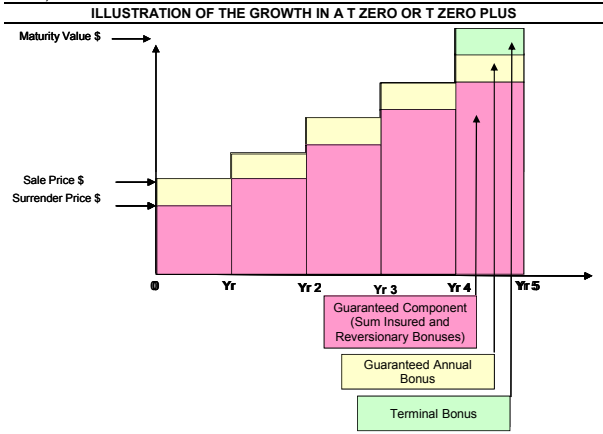
Strategy
 The product outperforms its peers as the Life Co. assets backing the returns are a Balanced Fund. These assets drive the Fixed Interest Return as well as a subsidy left in the policy from the original owner.

Fees	%
Entry	Nil
Additions	Nil
Exit	Nil
Switching	Nil
Reinvest	Nil
Manager	Nil
Administration	Nil
Trustee	Nil

Capital Guarantees
 The policies come with significant Capital Guarantees. The Sum Insured and Annual Bonuses are guaranteed. The Terminal Bonus paid on the last day of the policy is not guaranteed

Performance as at 12 August 2010

	5yr	10yr
Total	7.79%	7.79%
Income	NIL	NIL
Growth	7.82%	7.82%
Index (Commonwealth Bond)	5.25%	5.55%



Investment Amounts
Minimum Total Investment \$15,000.00
Minimum Withdrawal At least one policy
Minimum Reg Contributions (T Zero Plus only) Likely 1-2% of Purchase Price

Minimum Account Balance N/A
Cheque Payee T Zero Pty Ltd

Brokerage N/A

Ongoing NIL %

Unit Price
Exit Price (for valuations) Supplied regularly as a Dollar Value & Unit linked

Income Distributions N/A (Zero Coupon Bond)

Fund Size

Product Size AXA \$5bn, AMP \$8bn, MLC \$3bn

Pool Size \$16bn

