



PRODUCT PROFILE

Trustee One AR Pty Ltd (a member of One Investment Group)

Underlying policy issuers AMP Life, Comminsure, MLC

Life Company Policy issuers' Credit Rating Issuer Rated A by Standard & Poors/AM Best

Category Non Super

Sub Category Fixed Interest/Alternative

Index Compare with 5 & 10 yr Commonwealth Bond rates

Commenced Mar-19

APIR Code N/A

Fund Status Wholesale Investors only- Open

Manager Aussie TEP Management Pty Ltd

Objectives To out perform the bond rate (expressed in Pre-Tax Top Marginal tax-payer Rates), by 3.5 % . The TEPs are Zero Coupon (Growth Only) with Tax Exempt or Tax Paid returns. TEPs carry Capital Guarantees and a A Credit Rating with no fees or charges (other than their annual premiums)

Tax Paid/Tax Exempt

Non Super Investors are not taxed annually on the growth (bonuses) of the Investment. Investors in 5 year policies are exempted from CGT and taxed on the gain but given a 30% tax credit. Investors in 10yr policies are 100% tax exempt on all gains.

Strategy The Aussie TEP Fund expects to outperform its counterparts 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 8.00%-0.00% over 0-5 years as a unitholder + 0.25% buy/sell

Switching N/A

Reinvest Nil

Manager 0.8%pa paid monthly

Administration Monthly fee

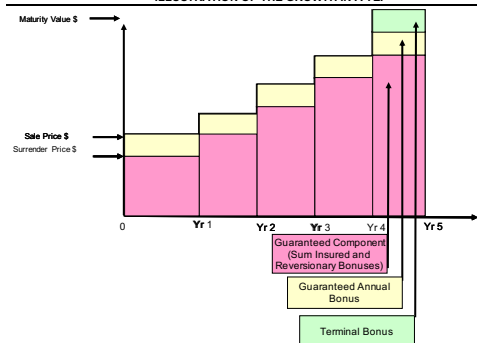
Trustee Monthly fee

Capital Guarantees The underlying TEPs come with significant Capital Guarantees (90-110% of their purchase price). The Sum Insured and Annual Bonuses of a TEP are guaranteed. The Terminal Bonus paid on the last day of the policy is not guaranteed

Indicative yields (Top Marginal Tax Rates) before fees

	Durations	
	5yr	10yr
Total Income	6.42%	8.17%
Income Growth	NIL	NIL
	6.42%	8.17%
Index (Commonwealth Bond) 26-3-19	1.44%	1.77%

ILLUSTRATION OF THE GROWTH IN A TEP



Investment Amounts Wholesale/Professional Investors Only

Minimum Total Investment \$100,000

Minimum Account Balance \$100,000

Minimum Reg Contributions Nil

Distribution Reinvestment Option? Yes

Redemptions End of Sept, Dec, Mar, June

Appliaction for Units Payee One AR Pty Ltd

Brokerage N/A

Ongoing N/A

Unit Price

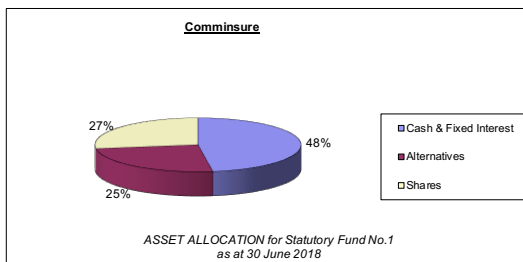
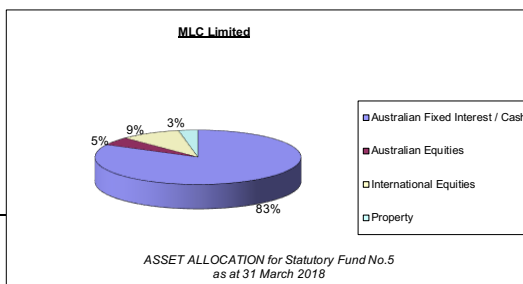
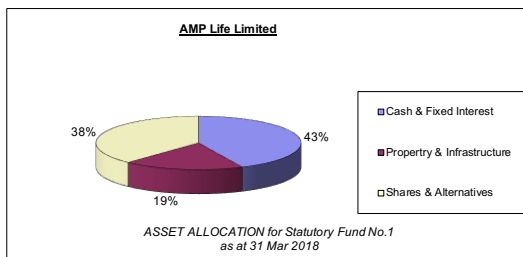
Exit Price (for valuations) Monthly

Income Distributions In years when TEPs mature

Fund Size Target \$20m (initial raise), no Maximum

TEP Product Size (Est) AMP \$8bn, MLC \$1.5bn, Comminsure \$1.6bn

Pool Size \$13bn



Disclaimer

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