



PRODUCT PROFILE

Bond Issuer AMP, Cominsure & MLC
Facilitator The Outlook Group Pty Ltd
Credit Rating Issuer Rated AA by Standard & Poors
Category Non 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
 AMP, Cominsure & MLC manage approximately \$11bn in Life Co. Statutory assets, which back the T Zero & T Zero Plus securities (actual policies).

Objectives
 To out perform the bond rate by 3-5 % 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

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 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

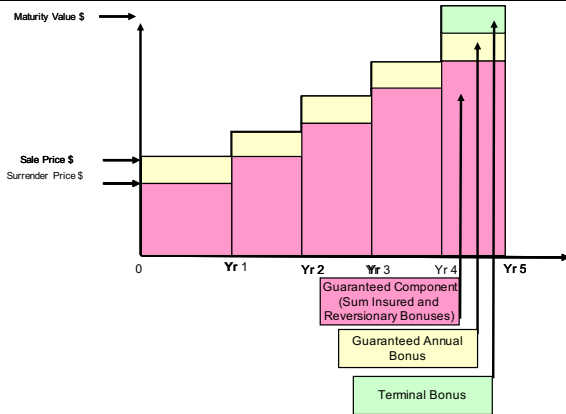
Capital Guarantees

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

Yields Offered as at 15/10/18 (Top Marginal Tax Rates)

	Durations	
	5yr	10yr
Total Income	6.42%	8.17%
Growth	NIL	NIL
Index (Commonwealth Bond)	2.21%	2.66%

ILLUSTRATION OF THE GROWTH IN A T ZERO OR T ZERO PLUS



Disclaimer

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Investment Amounts

Minimum Total Investment \$50,000.00
Minimum Withdrawal At least one policy
Minimum Reg Contributions (T Zero Plus only) Likely 1-2% of Purchase Price

Minimum Account Balance N/A
Settlement 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 AMP \$8bn, MLC \$1.5bn, Cominsure \$1.6bn

Pool Size \$13bn

