

AGEST's Investment options

Online video learning series

▶ You have a choice.

We're looking after your retirement money

Take a moment to understand the options available and then make a choice, if you wish.

▶ 12 investment options for you to choose from

You can choose any combination of our options

If you wish, you can choose different combinations for: your account balance and future contributions.

▶ the Balanced option is our default option

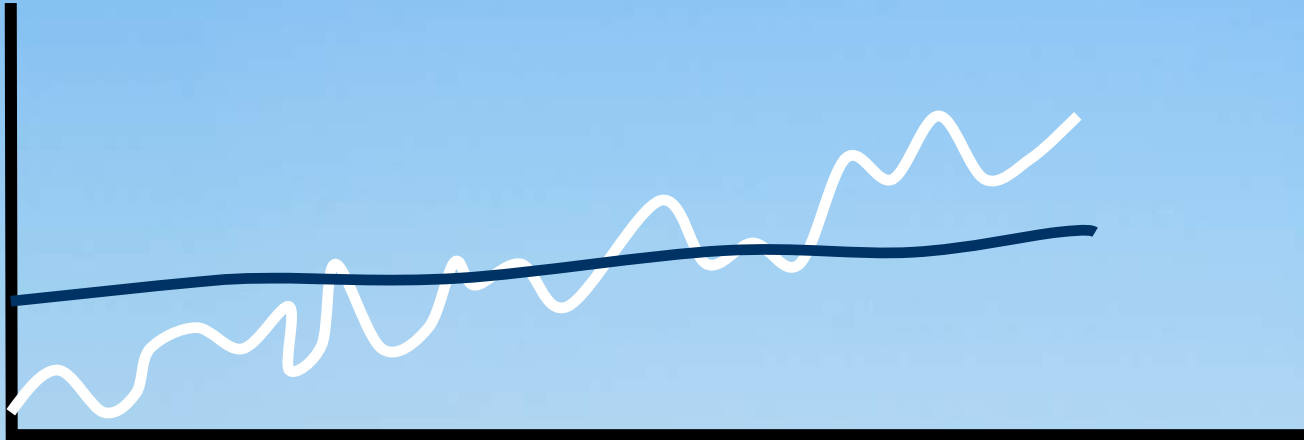
If you do not make a choice, that is where your account will be invested

You can change your investment options at any time.

▶ Each option is different, so returns are unlikely to be the same

Carefully consider the features of each option before you make a choice.

▶ Can you tolerate volatility?
Shares vs cash



Consider the type of investor
you are.

▶ 2008 sharemarkets
Extreme volatility

Australia	USA	UK	Japan
-38%	-38%	-31%	-42%

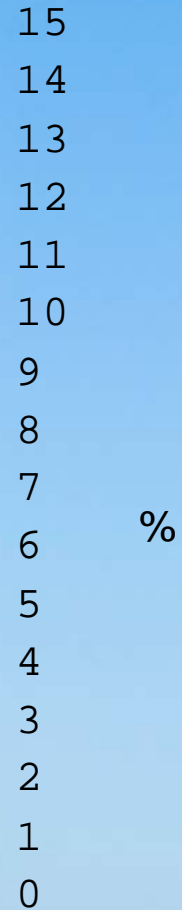
▶ The Balanced option
Long-term perspective

Spread across many sectors,
including shares, property, bonds,
infrastructure etc

▶ The Balanced option

Long-term perspective

Historical
annualised return
since 1990



Fund opened
1990

Dec-93 Dec-96 Dec-99 Dec-02 Dec-05 Dec-08

▶ The Balanced option

Strong long-term returns

Survey ranking*	1 year	3 years	5 years
	3rd	8th	6th

* SuperRatings SR50 Survey
50 largest open funds (31/12/2008)

- ▶ To explore your investment options further, download:
 - > Our Product Disclosure Statement (PDS)
 - > Quarterly investment option fact sheets