

How Much is Enough?

Protecting your family's future.

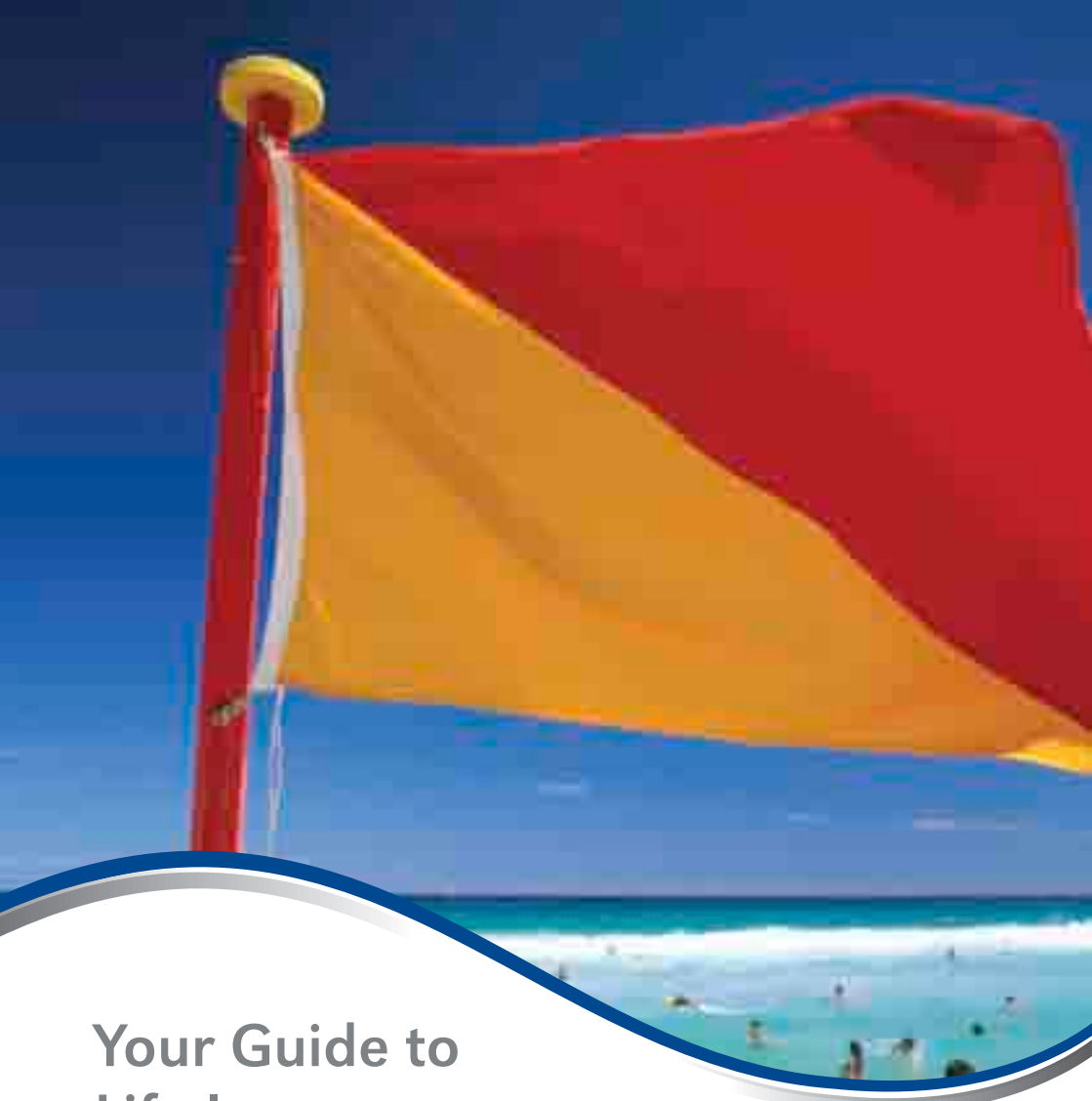


infocus
Money Management

For Life

This guide has been developed to give you a better understanding of the different types of life insurance products available such as life cover, total and permanent disablement, trauma, income protection and business expenses.

Please note that the calculators contained in this guide provide estimates only.



Your Guide to Life Insurance

You can't always protect yourself and your loved ones from life's uncertainties. Although we don't like to think about it, we know that traumatic and tragic events may not always only happen to other people.

It is important to protect your home and car. And most people do. But it is also important to protect your life, your ability to earn an income, your health and your business

interests. Protecting loved ones from financial hardship should be an integral part of any financial plan.

Working with your Infocus Financial Adviser, you can then develop a comprehensive risk management plan and decide how much is enough to keep you and your family financially secure.



What is Life Cover Insurance?

Life Cover is also commonly known as term life, or life insurance. Life Cover provides a lump sum on your death or on the diagnosis of terminal illness. Life Cover provides financial support when it's needed most, giving your loved ones financial security and freedom to make choices about their future.

The right amount of Life Cover differs from person to person. With the help of your Infocus Financial Adviser you can calculate an appropriate sum insured for your circumstances which will reflect your debts and the ongoing income requirements of your dependants.

Some life insurance companies offer added benefits and features. So when you do your research and talk to your adviser, look out for extras such as:

- **funeral advancement benefit** - this pays an advanced portion of the sum insured to cover funeral costs

- grief support services - confidential grief counselling at an independent counselling organisation.

You can generally buy your Life Cover within your super, or outside of super depending on the type of cover. Discuss with your Infocus Financial Adviser about which option is right for you.

How much is enough?

How much Life Cover you need depends on several factors. Use the Life Cover insurance Calculator in this guide to help calculate the approximate amount you may need. Of course, your Infocus Financial Adviser can help accurately assess your circumstances and calculate the appropriate level of cover to protect you and your family.

How much does it cost?

Life Cover premiums vary according to many factors, including your age and lifestyle. For example, for a 40-year-old non-smoking man, a life cover policy of around \$1.13 million may be under \$20.00 per week - or about the price of a cup of coffee a day. The cost of Life Cover can sometimes be reduced if it is bought as part of a package also including TPD and Trauma cover.

Life Cover calculator

(a) Ongoing income required - refer to ongoing income replacement table on page 16.

	Per annum	x	Years	=	Total
Spouse	\$ <input type="text"/>	x	<input type="text"/>	=	\$ <input type="text"/>
Child/children	\$ <input type="text"/>	x	<input type="text"/>	=	\$ <input type="text"/>
Other dependants	\$ <input type="text"/>	x	<input type="text"/>	=	\$ <input type="text"/>
(a) Total =					\$ <input type="text"/>

(b) Lump sum to eliminate or reduce debt

\$

Mortgage (residence)	\$ <input type="text"/>
Mortgage (investment properties)	\$ <input type="text"/>
Shares or other investments	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>
Credit cards	\$ <input type="text"/>
(b) Total =	\$ <input type="text"/>

(c) Lump sum for additional expenses

\$

Children's education	\$ <input type="text"/>
Funeral expenses	\$ <input type="text"/>
Medical expenses	\$ <input type="text"/>
(c) Total =	\$ <input type="text"/>

(d) Assets that could be converted to cash

\$

Superannuation	\$ <input type="text"/>
Investments	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
(d) Total =	\$ <input type="text"/>

(e) How much Life Cover insurance is enough? $a + b + c + d$ - existing Life Cover

(a) Total + (b) Total + (c) Total + (d) Total =	\$ <input type="text"/>	-
Existing Life Cover insurance	\$ <input type="text"/>	
Total Life Cover insurance shortfall =	\$ <input type="text"/>	

What is Total & Permanent Disability Insurance?

Total and Permanent Disability insurance (TPD) provides a lump sum if you suffer an illness or injury that leaves you totally and permanently disabled. TPD insurance benefits are often used to eliminate debts, pay for medical expenses or fund any permanent lifestyle changes resulting from disablement.

TPD products vary in their definitions of what 'totally and permanently disabled' means. It is important to do your research, speak to a financial adviser, and be sure you have a product that allows you to claim under one of the following four definitions:

1. Unlikely to ever work in your 'own' or 'any' occupation again.
2. Permanently unable to perform two of the following 'Activities of Daily Living' without someone else's physical help:
 - bathing and showering
 - dressing and undressing
 - eating and drinking
 - maintaining continence
 - getting in and out of bed (or a chair or wheelchair).
3. Loss of sight or use of limbs.
4. Suffer significant cognitive impairment (dementia-type illnesses).

What is the difference between an 'own' or 'any' occupation definition?

Most companies allow you to choose whether you want coverage against being unlikely to be able to work in your 'own' occupation or in 'any' other occupation again, after suffering an illness or injury. For example, a surgeon who injures her hands in a car accident may not be eligible for benefits under an 'any' occupation definition, as she is still qualified (and able) to work as a general practitioner.

However, if the surgeon has an 'own' occupation policy, she may be eligible to claim, as she is unlikely to ever work as a surgeon again. 'Own' occupation TPD provides a greater level of coverage. Why not discuss this with your Infocus Financial Adviser to help you choose the best definition for your personal circumstances.

How much does it cost?

TPD premiums vary according to many factors including your age and occupation. A 30-year old male electrician or female registered nurse could buy a TPD policy worth around \$640,000 for as little as just \$2 a day - or roughly the equivalent cost of a takeaway pizza once a week. The cost of TPD can sometimes be reduced if it is bought as part of a package also including Life Cover and Trauma.

How much is enough?

How much Total and Permanent Disability insurance you require depends on a number of different factors. Use the TPD calculator (below) as a guide and your Infocus Financial Adviser can assist you to accurately assess your circumstances and calculate the appropriate level of cover to protect you and your family.

Total Permanent Disability insurance calculator

(a) Ongoing income required - refer to ongoing income replacement table on page 16.

	Per annum	Years	Total
You require	\$ <input type="text"/>	x <input type="text"/>	= \$ <input type="text"/>
(a) Total =			\$ <input type="text"/>

(b) Lump sum to eliminate or reduce debt \$

Mortgage (residence)	\$ <input type="text"/>
Mortgage (investment properties)	\$ <input type="text"/>
Shares or other investments	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>
Credit cards	\$ <input type="text"/>
(b) Total =	\$ <input type="text"/>

(c) Lump sum for additional expenses \$

Medical expenses	\$ <input type="text"/>
Lifestyle and home modification costs	\$ <input type="text"/>
Cost of a carer	\$ <input type="text"/>
(c) Total =	\$ <input type="text"/>

(d) Assets that could be converted to cash \$

Investments	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
(d) Total =	\$ <input type="text"/>

(e) How much TPD insurance is enough? a + b + c + d - existing TPD insurance

(a) Total + (b) Total + (c) Total + (d) Total =	\$ <input type="text"/>	-
Existing TPD insurance	\$ <input type="text"/>	
Total TPD insurance shortfall =	\$ <input type="text"/>	

What is Trauma Insurance?

Trauma insurance or Recovery insurance provides you with a lump sum on the diagnosis (or occurrence) of one of a list of specified serious medical conditions and procedures. Each insurance company maintains their own list, but they generally include serious medical conditions such as cancer, heart attack or stroke.

Trauma insurance is designed to provide you with money when you need it most. You can use the money how you choose, for example to cover medical costs and treatment, or to reduce debt. Some people choose to make a permanent lifestyle change, such as reducing their working hours, so they can spend more time with family.

About Trauma insurance

Differences between policies Medical definitions vary between insurance companies, so make sure you do your research and seek assistance from your Infocus Financial Adviser when choosing a policy. What one company defines as a 'severe burn' may not be considered 'severe' enough by another.

Some companies also offer partial payments, depending on the level of severity of your condition. Most policies will cover you for the following list of illnesses and injuries:

- aplastic anaemia
- blindness
- cancer
- cardiomyopathy
- chronic kidney (renal) failure
- chronic liver failure
- chronic lung failure
- coma
- coronary artery

- angioplasty - triple vessel
- coronary artery surgery
- deafness
- dementia
- encephalitis
- heart attack
- heart surgery (open)
- HIV - medically acquired
- HIV - occupationally acquired
- intensive care
- intracranial benign tumour
- loss of speech
- major head trauma
- major organ transplant
- meningitis
- motor neurone disease
- multiple sclerosis
- muscular dystrophy
- out of hospital cardiac arrest
- paralysis
- parkinson's disease
- primary pulmonary hypertension
- repair or replacement of aorta
- repair or replacement of valves
- severe burns
- stroke

How much does it cost?

Trauma premiums vary according to many factors including your age and occupation. A 45-year-old female registered nurse could buy a Trauma policy worth around \$150,000 for a little as \$2 a day - roughly the equivalent weekly cost of renting a couple of DVDs.

The cost of Trauma cover can sometimes be reduced if it is bought as part of a package also including Life Cover and Trauma.

How much is enough

How much Trauma insurance you require depends on a number of different factors. Use the Trauma calculator (right) as a guide. Your Infocus Financial Adviser can assist you

to accurately assess your circumstances and calculate the appropriate level of cover to protect you and your family.

Trauma insurance calculator

(a) Ongoing income required - refer to ongoing income replacement table on page 16.

	Per annum	Years	Total
You require	\$ <input type="text"/>	x <input type="text"/>	= \$ <input type="text"/>
(a) Total =			\$ <input type="text"/>

(b) Lump sum to eliminate or reduce debt \$

Mortgage (residence)	\$ <input type="text"/>
Mortgage (investment properties)	\$ <input type="text"/>
Shares or other investments	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>
Credit cards	\$ <input type="text"/>
(b) Total =	\$ <input type="text"/>

(c) Lump sum for additional expenses \$

Medical expenses	\$ <input type="text"/>
Lifestyle and home modification costs	\$ <input type="text"/>
Cost of a carer	\$ <input type="text"/>
(c) Total =	\$ <input type="text"/>

(d) Assets that could be converted to cash \$

Investments	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
(d) Total =	\$ <input type="text"/>

(e) How much Trauma insurance is enough? a + b + c + d - existing Trauma insurance

(a) Total + (b) Total + (c) Total + (d) Total =	\$ <input type="text"/>	-
Existing Trauma insurance	\$ <input type="text"/>	
Total Trauma insurance shortfall =	\$ <input type="text"/>	



What is Children's Trauma Insurance?

Children's Trauma insurance or Child Cover provides you with a lump sum payment should your child suffer one of a list of specified medical conditions or procedures. The benefit is paid on diagnosis or occurrence of the illness or injury.

Children's Trauma is designed to ease the financial pressure on families. Benefits are often spent on medical treatment, rehabilitation, replacing income if a parent takes time off work, or to take the family on holiday, during what is often a very stressful time for them.

Differences between policies

As with adult Trauma insurance, each insurance company maintains their own list of illnesses and injuries, but most include:

- blindness
- brain damage
- cancer
- cardiomyopathy
- chronic kidney failure
- deafness
- encephalitis
- intensive care
- intracranial benign tumour
- loss of limbs or sight
- loss of speech
- major head trauma
- major organ transplant
- meningitis
- paralysis
- severe burns
- stroke

Medical definitions also vary between insurance companies, so do your research and talk to Your Infocus Financial Adviser before deciding on a policy. Also it may be worth looking for a policy that has a continuation option - which means that after your child turns a particular age, the policy can be converted to an adult version.

How much does it cost?

In some instances, if it is bought with another Life Cover, TPD, Recovery or Recovery Stand Alone policy, the child cover option may be premium-free up to \$10,000 cover.

Additional cover may cost as little as \$1 per month for each \$10,000. For example, \$50,000 of cover could cost just \$4 per month for each eligible child.

How much is enough?

How much Children's Trauma insurance you require depends on a number of different factors. Use the Children's Trauma calculator (right) as a guide.

Of course, your Infocus Financial Adviser can assist you to assess your circumstances and calculate the appropriate level of cover to protect you and your family.

Children's Trauma insurance calculator

(a) Ongoing income required - refer to ongoing income replacement table on page 16.

	Per annum	Years	Total
You require	\$ <input type="text"/>	x <input type="text"/>	= \$ <input type="text"/>
(a) Total =	\$ <input type="text"/>		

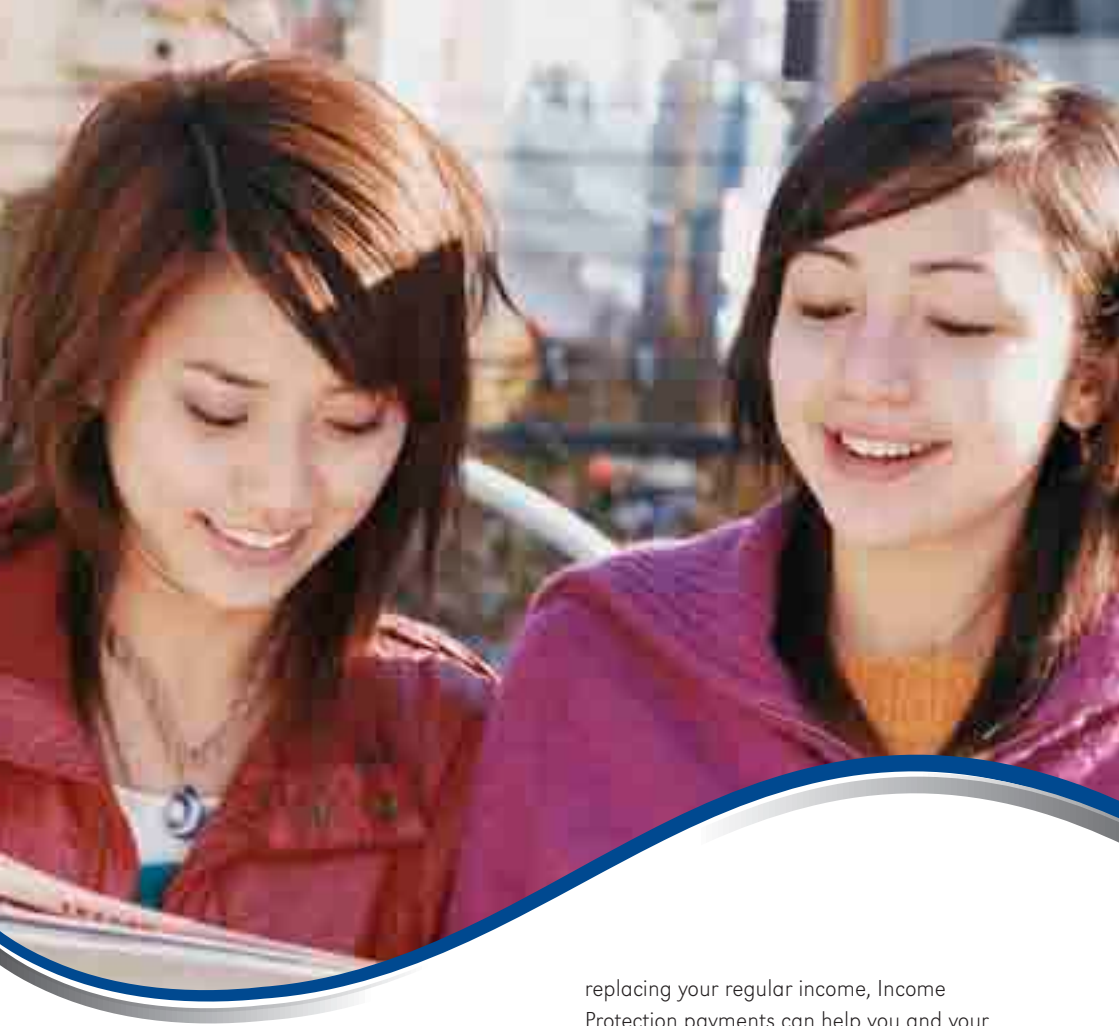
(b) Lump sum for expenses

\$

Medical expenses	\$ <input type="text"/>
Rehabilitation costs	\$ <input type="text"/>
Hotel accommodation costs	\$ <input type="text"/>
Transportation costs	\$ <input type="text"/>
Lifestyle and home modification costs	\$ <input type="text"/>
(b) Total =	\$ <input type="text"/>

(e) How much Children's Trauma insurance is enough? a + b - existing Trauma insurance

(a) Total + (b) Total =	\$ <input type="text"/>	-
Existing Trauma insurance	\$ <input type="text"/>	
Total Children's Trauma insurance shortfall =	\$ <input type="text"/>	



What is Income Protection?

Income Protection pays a monthly amount while you are unable to produce an income as a result of illness or injury. Many policies will cover up to 75% of your salary if you are totally or partially disabled. By

replacing your regular income, Income Protection payments can help you and your family maintain a level of financial normality.

Income Protection gives you the financial freedom to focus on your recovery or treatment, without worrying about regular expenses.

Income Protection policies are very flexible and can be tailored to suit your individual and family circumstances.

Waiting periods

The 'waiting period' is the time between you becoming unable to work and receiving your first income protection payment. You can generally choose a waiting period between

fourteen days and two years. A shorter waiting period usually means a higher premium.

Benefit periods

The benefit period is the period during which you receive your income protection payments. You can generally choose between a two or five year benefit period or up to age 60 or 65.

Agreed value and indemnity contracts.

You can apply for an 'agreed value' contract or an 'indemnity' contract

An agreed value contract usually means that the monthly payment stipulated in your policy will be the amount you receive if you make a claim. An indemnity contract means the monthly payment will be assessed when you make a claim, and is generally based on your average income over the twelve months prior to making the claim.

Included and optional extras

Most Income Protection policies include certain benefits at no extra charge, and optional benefits for an additional cost. Included benefits might be:

- a recurring disability benefit
- an elective surgery benefit
- a specific injury benefit
- a death benefit

Additional benefits might include:

- an accommodation benefit
- a bed confinement benefit
- a crisis benefit
- a family assist benefit

Definitions

There are three main types of Income Protection policies.

1. 'Hours based' policies

Pay benefits if you are unable to perform your regular duties, but will still allow you to work up to 10 hours per week without offset of the income earned.

2. 'Duties based' policies

Pay benefits if you are unable to perform one or more of your regular duties.

3. 'Loss of income based' policies

Pay benefits if you suffer a loss of income as a direct result of your illness or injury.

Your Infocus Financial Adviser will help determine the right product and strategy for you.

How much is enough?

How much Income Protection insurance you require depends on a number of different factors. In most cases, the maximum you can insure yourself for is 75% of your gross income. Premiums for Income Protection are generally tax deductible. However, tax is payable on benefit payments. Your Infocus Financial Adviser will be able to help you determine the appropriate level of cover to insure your income.

How much does it cost?

Premiums for income protection vary considerably, depending particularly on your age, the amount covered, and the waiting period chosen. For example, a 40-year-old female registered nurse earning \$28,544 per annum could buy income protection that would pay a benefit of \$1,750 a month for approximately \$25.00 a week - about the equivalent of buying a lunchtime sandwich each weekday.

What is Business Expenses Insurance?

Business Expenses insurance pays a monthly benefit to cover fixed business costs if you suffer an illness or injury and are unable to work. It works on a similar principle to income protection, as it pays a monthly benefit. However, its purpose is significantly different.

Business Expenses insurance is designed to cover the fixed day-to-day costs (up to the monthly benefit) of running your business in your absence, such as the cost of a locum, rent, staff salaries, equipment expenses, loans and other business overheads like electricity and cleaning bills.

Waiting periods

You can generally choose a waiting period between 14 and 90 days, after which your benefit becomes payable. A shorter waiting period usually means a higher premium. Like Income Protection, Business Expenses policies are very flexible and can be tailored to suit your individual needs and circumstances.

“But I already have Business Interruption insurance...”

Business Interruption insurance is different from Business Expenses insurance. Business Interruption insurance is not related to your health or ability to work, but pays you a monthly amount to cover the cost of fixed business expenses if a ‘trigger’ event occurs. Trigger events for Business Interruption insurance include things like fire or water damage.

How much is enough?

How much Business Expenses insurance you need depends on several factors. Use the Business Expenses calculator (opposite) as a guide. Your financial adviser can help accurately assess your circumstances and calculate the appropriate level of cover to protect you, your business and your family.

How much does it cost?

As with Income Protection, Business Expenses insurance premiums vary considerably, depending particularly on your age, occupation, the amount covered, and the waiting period chosen. For example, a 30-year-old female hairdresser could buy Business Expenses cover of \$4,615 a month for under \$5.00 - about the equivalent cost of a decent bottle of wine once a week.

Business expenses monthly benefit calculator

(a) Salaries and related costs

\$ per month

Salaries of employees who do not generate any business income

Payroll tax and Superannuation (SG) on the above salaries

(a) Total =

(b) Premises**\$ per month**

Rent or interest/fees on a loan to finance premises [^]	\$ <input type="text"/>
Insurance of premises [^]	\$ <input type="text"/>
Property rates/taxes [^]	\$ <input type="text"/>
Security costs [^]	\$ <input type="text"/>
Repairs and maintenance [^]	\$ <input type="text"/>
(b) Total =	\$ <input type="text"/>

(c) Services**\$ per month**

Telephone: land line* and mobile [^]	\$ <input type="text"/>
Utilities: gas, electricity, water [^]	\$ <input type="text"/>
Cleaning and laundry [^]	\$ <input type="text"/>
(c) Total =	\$ <input type="text"/>

(d) Equipment**\$ per month**

Lease or financing costs (premises and car)	\$ <input type="text"/>
Registration and insurance of vehicles and equipment	\$ <input type="text"/>
Repairs and maintenance of equipment	\$ <input type="text"/>
(d) Total =	\$ <input type="text"/>

(e) Other**\$ per month**

Regular advertising costs	\$ <input type="text"/>
Accounting and auditing fees	\$ <input type="text"/>
Bank fees and interest fee	\$ <input type="text"/>
Professional association dues and subscriptions	\$ <input type="text"/>
(e) Total =	\$ <input type="text"/>

(f) How much Trauma insurance is enough? a + b + c + d + e - existing business insurance

(a) Total + (b) Total + (c) Total + (d) Total + (e) Total =	\$ <input type="text"/>	-
Existing Business insurance	\$ <input type="text"/>	
Total Business insurance shortfall =	\$ <input type="text"/>	

[^] indicates that the item is not insurable if your office is your residential address. Mobile phone excluded.

Life Insurance Products: A Summary

The table below gives a brief summary of the insurance products described in detail in the previous pages.

Type of cover	What does it do?
Life Cover	Also called 'life insurance' or 'term life'. Pays your beneficiaries a lump sum when you die or become terminally ill.
Total and Permanent Disability (TPD)	Pays a lump sum if you become totally and permanently disabled.
Trauma also called 'Recovery insurance'	Pays a lump sum if you are diagnosed with either a serious illness such as cancer, heart attack or stroke, or undergo major surgery such as a coronary artery bypass. Children's Trauma cover is also available, which pays a lump sum if your child suffers a serious medical condition.
Income Protection	Provides an ongoing monthly payment of up to 75% of your pre-tax income if you are temporarily unable to work due to illness or injury.
Business Expenses	Reimburses business owners on a monthly basis to cover fixed business costs (such as rent, staff wages and electricity) if you are temporarily unable to work due to illness or injury.

Next steps

Ask your Infocus Financial Adviser. Not only can your fully qualified Infocus Financial Adviser help you determine 'how much is enough', but they can also help you:

- decide on which of the products or combination of products summarised opposite are most suitable for your individual needs and
- structure the policy to best suit your circumstances
- keep your financial plan up to date as your life changes.

Finding the right product for you

There are dozens of life insurance products on the market, with differing benefits and definitions of what constitutes a payable claim. Deciding which product will provide the best protection for you and your family can be confusing, but your Infocus Financial Adviser can help.

Structuring your policies

Packaged products

Some companies will package several insurance products into one. Packages could include combinations such as Life Cover, TPD and Trauma. There are advantages and disadvantages in packaged structures. For example, premiums might be cheaper, but you may only be able to claim for one benefit.

Some products also have a 'buy back' feature. This allows you, after making a claim, to 'buy back' those benefits you didn't claim on. So if you suffered an illness or injury and claimed on your Trauma insurance, you could 'buy back' your Term Life and TPD policies over time.

Save money on your policy

Paying your premiums quarterly, half-yearly or annually, rather than monthly, can save you money.

Life Cover and TPD can be taken out through superannuation. Is this a good option for you?

There are pros and cons with both strategies. If a policy is owned through superannuation, your premiums can be paid out of your pre-tax salary and are effectively cheaper, but benefits may be taxable when your claim is paid. There can also be more restrictions around who can receive the benefits.

Ownership structures

Alternatives to superannuation ownership include: self-ownership - you own the policy

on your own life cross-ownership - you and your spouse own each other's policy, business ownership - used if you are a business owner and your policy is for business purposes.

Wills and estate planning

The last thing any of us want to do is leave our family to have to deal with any confusion about our intentions for our estate. Your Infocus Financial Adviser can refer you to a specialist who can organise your Will and manage estate planning issues, to ensure your intentions are met and your estate is distributed without disputes.

Keep your plan up to date

It's a good idea to meet with your Infocus Financial Adviser at least once a year to keep your cover current, and inform them promptly of any major life events that could increase or alter your need for insurance.

Such events could include increasing your mortgage, getting married or having a child.

Your Infocus Financial Adviser can help at every stage of your financial planning process - when developing, implementing or regularly reviewing your plan.

Important note

This material is current as at February 2008 and may be subject to change. This material is not intended to constitute personal advice and must not be relied on as such. It has been prepared without taking into account your objectives, financial situation or needs. You should consider obtaining independent advice from your Infocus Financial Adviser before making any decision about matters in the material including seeking your own tax advice specific to your circumstances. Tax legislation or its interpretation may change in the future.

Source: Asteron Life Limited ABN 64 001 698 228 AFSL 237903.

Ongoing Income Replacement

Use this matrix below to determine the ongoing income required for all calculators in this guide.

Ongoing income replacement table: Lump sum insurance required.

Annual Income Required (before tax)						
Income Replacement (yrs)	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000
5	\$88,000	\$132,000	\$175,000	\$263,000	\$351,000	\$439,000
10	\$158,000	\$237,000	\$317,000	\$475,000	\$633,000	\$791,000
15	\$215,000	\$322,000	\$430,000	\$644,000	\$859,000	\$1,074,000
20	\$260,000	\$390,000	\$520,000	\$780,000	\$1,041,000	\$1,301,000
25	\$297,000	\$445,000	\$593,000	\$890,000	\$1,186,000	\$1,483,000
30	\$326,000	\$487,000	\$652,000	\$977,000	\$1,303,000	\$1,629,000
35	\$349,000	\$524,000	\$698,000	\$1,048,000	\$1,397,000	\$1,746,000
40	\$368,000	\$552,000	\$736,000	\$1,104,000	\$1,472,000	\$1,840,000

Assumes: 7% pa investment earnings (after fees before tax) and 2.5% pa inflation rate
 Therefore 4.5% pa net rate of return (after fees before tax)
 Annual income amount required is before income tax and is in future dollar terms.

For Life



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Important information

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