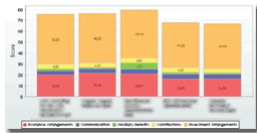




Product Comparator

What is the Product Comparator?



The product comparator currently contains data on over 90 superannuation products. Product specification can be updated by Production Issuers as and when changes are introduced to enable up to date and relevant key feature comparisons. It is an ideal tool to compare “from” and “to” products using weighted analysis.

The key features are generated based on the 7 areas of importance (approximately 150 aspects assessed and rated):

- Organisation & product overview
- Investment arrangements
- Insurance arrangements
- Communications
- Ancillary benefits
- Contributions
- Fees & charges

Key features show factual information on each product and is complimented with Heron Advisor view or summary commentary. Each product is rated out of a possible score of 100 based on weighted scores of these features.

How to use the Product Comparator

1. Subscribers to the Product Comparator module gain access via the left-hand menu. Navigate to the 'Product Comparator 'to begin.

2. Step 1 – Criteria

Products may be limited by filters (Type of fund, Scored well for, Has features) to restrict the display of matching products, which is beneficial if you have specific product criteria you wish to compare.

Type of fund - Can be limited to Retail, Corporate, Industry or All (Retail, Corporate and Industry) funds.

Scored well for – This drop down list can be limited to Insurance, Communication, Ancillary Benefits, Contributions or Investments. Selecting an item in this filter will return a maximum of 10 results (as assessed and rated by Heron Advisor) depending on what options have been selected in the Type of fund and Has features filters. For example, selecting a Retail(Type of Fund), Insurance (Scored Well For) and Direct Shares (Has Features) filter will return the top ten products for Retail funds with Direct Shares that scored well for Insurance.



Has Features - Checkboxes that can be selected are Salary Continuance Insurance, Non-commutable Pension Available and Direct Shares.

Step 2 – Products Available

Allows you to click on the provider name and select the products you are interested in. You may select up to 5 products to consider in this comparison. This limit is imposed to ensure printed reports are presented in a readable manner.

Step 3 – Your Selected Products

Lists the provider(s) you selected in Step 2. If you have made an error, the 'Clear Selection' button allows you to re-select products.

Product Comparison - Select Funds

1. Criteria	2. Products Available	3. Your Selected Products
<p>You may apply any combination of the following filters to only show matching products.</p> <p>Type of fund: <input checked="" type="radio"/> All, <input type="radio"/> Retail, <input type="radio"/> Corporate, <input type="radio"/> Industry</p> <p>Scored well for: ... Select One ...</p> <p>Has features: <input type="checkbox"/> Salary Continuance Insurance, <input type="checkbox"/> Non-commutable Pension Available, <input type="checkbox"/> Direct Shares</p>	<p>Click on the provider name and select the checkbox for the products you are interested in. You may select up to 5 products to consider in this comparison.</p> <ul style="list-style-type: none"> <input type="checkbox"/> AMO Universal Super - Employer <input type="checkbox"/> AMO Universal Super - Pension <input type="checkbox"/> AMO Universal Super - Personal <input type="checkbox"/> AMP - CustomSuper <input type="checkbox"/> AMP - Flexible Lifetime Super <input type="checkbox"/> AMP - SignatureSuper <input type="checkbox"/> ANZ - Corporate Super MT <input type="checkbox"/> AON - Aon Master Trust <input type="checkbox"/> AON - Aon Master Trust - Personal Division <input type="checkbox"/> ARF - ARF Employer Sponsored Fund <input type="checkbox"/> ARF - ARF Personal Super <input type="checkbox"/> ASSET - Asset Super <input type="checkbox"/> AXA - Generations <input type="checkbox"/> AXA - Summit 	<p>The following products will appear on your comparison report.</p> <p>No product selected</p> <p>No product selected</p> <p>No product selected</p> <p>No product selected</p> <p>No product selected</p> <p style="text-align: right;"> <input type="button" value="Next >"/> <input type="button" value="Clear Selection"/> </p>

Click 'Next' to submit this information and view Product Comparator results.

- The scores for each product are displayed in the Scores Graph and Scores Table. Holding your mouse over different points on the graph will display underlying data.

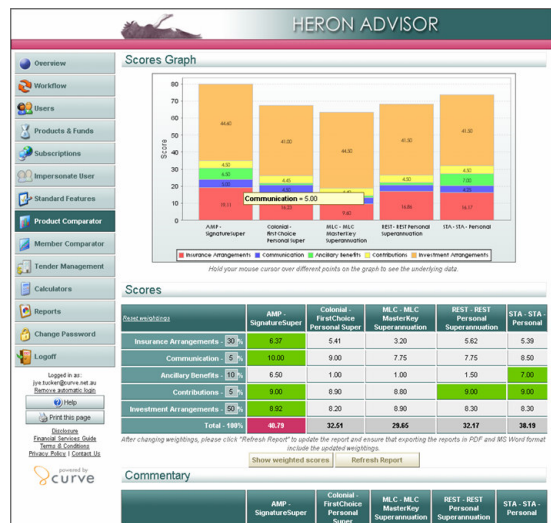
Scores

Scores are generated based on default weighted features (which have been set by Heron Advisor):

- Insurance (Weighting 30%)
- Communication (Weighting 5%)
- Ancillary Benefits (Weighting 5%)
- Contributions (Weighting 5%)
- Investments (Weighting 55%)

Each feature is scored out of a maximum of 10 – the highest scoring feature for each product is shaded in green. Based on the default weightings, each product is then given total score – with the highest scoring product shaded in pink.

Users have the ability to alter the weightings to reflect more accurately upon the different circumstances and goals to every adviser and individual. This feature tailors very specifically to the needs of the client as it can often





change ultimate outcomes and dramatically affects recommendations. Weighting adjustments are entered into the system and results appear immediately.

Change default weightings - You may change the default weightings by clicking the "Show weighted scores" button. The weightings for each feature are displayed in a textbox and you may enter the weighted percentages that apply to you. After changing weightings, please click "Refresh Graph" to update the report and ensure that exporting the reports in PDF and MS Word format include the updated weightings.

Use your own weightings – You may "Save" the weightings you have entered by selecting the "Always use these weightings" button.

Show Default Weightings – You may restore default weightings by clicking the "Show Default Weightings" button.

Hide Weightings – You may hide the weightings textboxes by clicking the "Show raw scores" button

Commentary and Features

Clicking on a heading under the Commentary or Features list will return detailed comparative information.

The Commentary is composed by Heron Advisor and provides information about a product and provider. The Features list contains over 150 results for key features of a product. Heron Advisor rates and assesses these features based on actual questions and responses from product providers.

Product providers have direct access to change features or update information on their product. Heron Advisor is immediately notified of any updates the product providers have made. Whilst assessing these changes, a message will appear over the particular questions that have been updated, to indicate to users that the item is being reassessed. Once complete, Heron Advisor may alter any score and amend our commentary to reflect the change and the updated information is immediately accessible to subscribers.

Exporting Comparison Report

Subscribers to the Product Comparator have the ability to download the information displayed on screen to include in Statements of Advice (PDF file) or

Features (Click each heading to expand the feature lists)

Organisation and Product Overview	AMP - Signature Super	Colonial - First Choice Personal Super	MLC - MLC Master Key Superannuation	REST - REST Personal Superannuation	STA - STA Personal
Issue Date of Last PFS	01/11/2004	30/05/2005	01/04/2005	01/10/2004	01/04/2005
Last Date Reviewed by Heron	05/07/2005	25/07/2005	06/08/2005	05/08/2005	05/08/2005
Name of Trustee	AMP Superannuation Ltd	Colonial First State Investments Limited	M.C. Nominees Pty Limited	Rest Employees Superannuation Pty Limited	Savignt Australia PL
Associated Companies	AMP Ltd and its subsidiary companies e.g. AMP Life Limited, AMP Capital Investors Ltd	Commonwealth Bank Australia	National Australia Bank	n/a	Superpartners, F.S. Members Equity, Super Members Investments Pty Ltd
Email Address	signaturepaper@amp.com.au	contactus@colonialfirststate.com.au	nicksivisor@mlc.com.au	contact@rest.com.au	info@sta.com.au
Website Address	www.amp.com.au	www.colonialfirststate.com.au	mlc.com.au	www.rest.com.au	www.sta.com.au
Call Centre Phone Number	1300366019	13 13 36	132 662	1300 300 779	1300 369 118
Can a member transfer assets without the need to terminate employment? i.e. full portability available	Yes	n/a	Yes	Yes	Yes
Data provided by Means of Provision in Company	Research Manager	Manager Platforms	Product Manager	Administration Manager	Product Manager
Data Last Updated	01/11/2004	04/07/2005	15/07/2005	17/06/2005	15/07/2005

Insurance Arrangements

Communication

Ancillary Benefits

Fees and Charges

Contributions

Investment Arrangements

Export

Download of Advice Attachment
 Download a PDF file containing all information presented in the comparison report above.
 This file includes Heron Advisor branding and is intended to communicate an independent comparison with associated product information. This file may be included as an attachment to a Statement of Advice, and can be printed or emailed. Please note that this file cannot be edited and should be provided as-is. You will need Adobe Acrobat Reader installed to view this file.

Product Information Download
 Download a Microsoft Word™ file containing all information presented in the comparison report above.
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 As such, all Heron Advisor branding is removed from this version and the responsibility for compliant use of this information rests solely with the individual/company downloading the document from this system.
 You will need Microsoft Word (or another RTF-capable editor) installed to view this file.

Export PDF Export MS Word



Product Information Download (Word file). Heron Advisor provides a default template for these reports – though these templates can be customised to

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The Product Information Download (Word file) Downloads a Microsoft Word™ file containing all information presented in the comparison report above. This file contains all graphs, commentary and feature information and can be freely edited so that you may use this information as part of your advice in a way that best suits your purpose. As such, all Heron Advisor branding is removed from this version and the responsibility for compliant use of this information rests solely with the individual/company downloading the document from this system. Click "Export MS Word" to download the Product Information file.