

plans for life
peace of mind**Who manages the Public Trustee Investment Funds?**

QIC which is owned by the Queensland Government, has been chosen to manage the investment of the Public Trustee Investment Funds. QIC is one of the largest and most experienced wholesale fund managers in Australia with over \$50.7 billion under management.

With their proven experience in market analysis and by investing in a diversified range of assets, QIC works with The Public Trustee to provide competitive returns to our investors, within controlled levels of risk.

How does the Public Trustee Investment Fund work?

When you invest in the Public Trustee Investment Fund you have access to all six Funds that we offer. You may wish to invest in one or more of these Funds, depending on your personal financial objectives. As you will see from the table, each of the Funds has its own aim and there are recommended time frames for achieving the investment objectives of each Fund.

As an investor, or unit holder, you will pool your funds with a large number of other investors. Our professional fund manager, QIC, then decides which assets to buy. The value of the units in the Fund/s in which you invest is calculated daily and income is distributed quarterly. You may either choose to have these distributions reinvested or paid out to you, depending on your personal financial objective.

Benefits of investing with The Public Trustee

Investing in the Public Trustee Investment Funds will provide you with a range of benefits, including:

- Easy access to your money. You can withdraw part or the whole of your investment at any time. Funds are available within 5 business days.
- Switching money between Funds easily and without penalty.
- Increasing your investment at any time, either through lump sum payments, regular payroll deductions or direct debits.
- Achieving the same rate of return as other investors in your Fund, regardless of the amount you invest (unlike a term deposit).

Investing made easy

At The Public Trustee it is our aim to make investing achievable for everyone, so we provide all investors with two simple options.

Depending on your personal financial needs you have the option to either invest with a minimum lump sum of \$2000 or take advantage of our regular investment option.

The regular investment option allows you to invest as little as \$1000 and then contribute towards your investment with a direct debit or minimum regular payroll deduction of \$50.

You can add extra lump sums to your investment at any time regardless of the investment option you choose.

What fees do I pay?

No entry, exit or switching fees apply.

A competitive annual investment management fee applies to each Fund.

Information Memorandum

For more information about how to invest in the Public Trustee Investment Funds our Information Memorandum sets out the full details of the Funds and contains an application form. Please read the entire Information Memorandum and contact The Public Trustee of Queensland if you have any questions.

An Information Memorandum can be obtained by visiting any office of The Public Trustee of Queensland, by calling 1800 066 774 or by visiting our website www.pt.qld.gov.au.

Other Public Trustee Services

The Public Trustee of Queensland provides a wide range of other professional and reliable trustee services to the community, which include:

- FREE Wills
- Enduring Powers of Attorney
- Deceased Estate Administration
- Probate Service
- Disability Services
- Trusts
- Auctions - Property & Real Estate
- Motor Vehicles

More Information?

For further information contact your Financial Adviser

**Your Privacy**

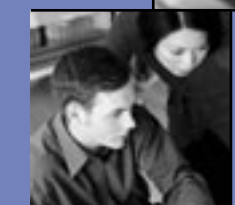
The Public Trustee has implemented the Queensland Government Privacy Scheme for the collection, storage, use and disclosure of personal information. Details of the Queensland Government Privacy Scheme are available on our website www.pt.qld.gov.au/legal/privacy.htm or from any Public Trustee of Queensland office.

Disclaimer

All care has been taken to ensure the information contained in this brochure is correct at the time of printing. However, no warranty of accuracy or reliability is given and no responsibility arising in any way for errors or omissions is accepted by The Public Trustee.

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For further information please call toll free the Public Trustee Investor Hotline: **1800 066 774**
Fax: (07) 3213 9150
www.pt.qld.gov.au
invhelp@pt.qld.gov.au

Investment Funds

FUNDS

Effective
30 June 2006

Investment

