



merlea
investments

Invest With The Power of Knowledge





Concepts of Merlea's Investment Process



Presenter - Brian Nash
Director/Authorised Representative
Merlea Investments Pty Ltd
Australian Financial Services Licensee No. 226415



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Agenda

- Who is Merlea Investments
- Clients –what they want
- Using Asset Allocation to control risk
- Tools used to assess markets
- Sample of funds and shares
- The benefits to you



Who is Merlea Investments?

- Holder of own Australian Financial Services License.
- Independent investment advisers and financial planners.
- Commissions rebated.
- Charge is by annual fees and/or hourly charges.



Some Reasons For Developing Our System

- Fund Managers have own agenda and benchmarks.
- Financial planners are responsible for the design of portfolios.
- As economic and market conditions change so does risk.
- To be informed is to be pre-warned.
- A belief that major corrections have come from left field.



Summary of some key economic forecasts

	Average % Change on Previous Calendar Year												Annual Total		Year Average			
	Gross Domestic Product		Household Consumption		Business Investment		Gross Operating Profits		Industrial Production		Consumer Prices		Wage Cost Index		New Housing Approvals (thousand units)		Unemployment Rate (%)	
Economic Forecasters	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
Melbourne Institute	0.4	2.0	1.1	2.1	-9.2	4.9	1.5	7.8	-3.7	1.2	1.7	2.0	3.5	3.1	130	145	5.9	6.7
Macquarie Research	0.3	2.5	1.3	2.1	-8.8	-12.2	na	na	na	na	1.4	2.3	3.6	3.0	148	155	5.8	7.5
Goldman Sachs JB Were	0.3	2.7	1.7	2.8	-13.5	-10.3	-9.5	1.3	-3.8	2.2	1.8	2.7	3.9	3.4	145	175	6.6	7.6
JP Morgan Chase	0.2	1.4	0.4	0.8	-8.1	-7.7	na	na	na	na	1.7	2.3	3.7	3.3	140	155	6.3	8.5
Access Economics	0.1	1.3	0.6	1.2	-7.2	-18.2	-13.9	-8.7	0.8	1.6	1.7	2.3	4.2	3.6	135	150	6.1	7.6
ANZ Group	0.0	0.4	0.9	0.9	-9.5	-15.4	-13.1	-2.5	na	na	1.7	2.7	3.6	3.2	134	158	6.1	8.0
BT Funds Management	0.0	2.0	1.0	2.0	-7.0	-7.0	-7.0	0.0	na	na	1.8	2.5	3.7	3.5	142	155	5.9	7.0
Commonwealth Bank	0.0	2.3	1.1	3.0	-6.0	-6.4	-10.5	4.0	na	na	1.9	2.5	3.8	3.6	139	164	6.2	6.8
Nomura Australia	-0.2	1.8	1.0	0.9	-12.8	-6.5	-15.0	3.5	-4.0	1.9	1.2	1.7	3.5	3.0	135	140	6.3	8.0
RBC Capital Markets	-0.2	1.7	1.0	1.2	-8.5	-4.8	na	na	na	na	1.7	1.9	3.8	3.8	na	na	5.8	6.5
Moody's Economy.com	-0.5	1.2	0.3	0.1	na	na	na	na	-1.3	1.6	1.4	1.8	na	na	na	na	6.4	7.9
National Australia Bank	-0.5	1.0	0.5	0.6	-13.0	-7.0	-12.7	-0.3	na	na	1.9	2.3	3.5	2.8	140	153	5.7	7.5
Westpac Banking Corp	-0.6	1.0	1.2	1.3	-10.0	-13.0	na	na	na	na	1.7	2.4	3.9	3.8	140	150	6.3	8.5
IHS Global Insight	-0.6	0.9	0.7	0.9	na	na	na	na	-6.0	0.9	1.4	2.2	na	na	na	na	6.8	7.6
UBS	-0.8	1.6	1.6	1.8	-12.1	-8.2	na	na	na	na	2.0	1.9	3.7	3.2	131	157	6.3	7.5
Econ Intelligence Unit	-1.6	0.3	-1.7	-0.8	na	na	na	na	-5.8	0.2	1.4	1.9	na	na	na	na	6.0	7.8
Consensus (Mean)	-0.2	1.5	0.8	1.3	-9.2	-8.6	-10.0	0.6	-3.4	1.4	1.6	2.2	3.7	3.3	138	155	6.2	7.6
Last Month's Mean	-0.7	1.5	0.4	1.4	-6.8	-7.3	-10.0	0.3	-1.9	1.5	1.7	2.3	3.9	3.4	139	157	6.2	7.5
3 Months Ago	-0.3	1.7	0.3	1.4	-6.9	-7.5	-7.4	-0.6	-0.6	1.9	2.1	2.4	3.9	3.4	139	156	6.1	7.2
High	0.4	2.7	1.7	3.0	-3.2	4.9	1.5	7.8	0.8	2.2	2.0	2.7	4.2	3.8	148	175	6.8	8.5
Low	-1.6	0.3	-1.7	-0.8	-13.5	-18.2	-15.0	-8.7	-6.0	0.2	1.2	1.7	3.5	2.8	130	140	5.7	6.5
Standard Deviation	0.5	0.7	0.8	1.0	3.1	5.7	5.3	4.9	2.4	0.7	0.2	0.3	0.2	0.3	5	9	0.3	0.6
Comparison Forecasts																		
IMF (Apr. '09)	-1.4	0.6									1.6	1.3					6.8	7.8
OECD (Nov. '08)	1.7	2.7	1.7	2.7							3.3	2.4					5.3	6.0



Summary of some key market forecasts continued

Australia												
* % change over same quarter of previous year	2008				2009				2010			
	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Qtr 1	Qtr 2	Qtr 3	Qtr 4
Gross Domestic Product*	3.4	3.0	2.2	0.8	0.4	-0.2	-0.6	0.0	0.0	1.0	2.1	2.8
Industrial Production*	2.9	3.9	3.5	0.2	-3.5	-4.1	-3.9	-1.2	0.5	1.4	2.0	1.9
Consumer Prices*	4.2	4.5	5.0	3.7	2.5	1.5	0.9	1.6	2.1	2.1	2.2	2.4
Trade Balance (A\$bn)	-7.8	-2.1	1.0	4.2	5.1	-2.3	-5.0	-5.8	-5.7	-5.7	-5.6	-5.6
90-day Dealer Bill Rate, % ¹	7.8	7.8	7.2	4.1	3.1	3.1	2.8	2.8	2.8	3.1	3.2	3.5



Research

Fund Managers

Morningstar

Adviser

Share Research

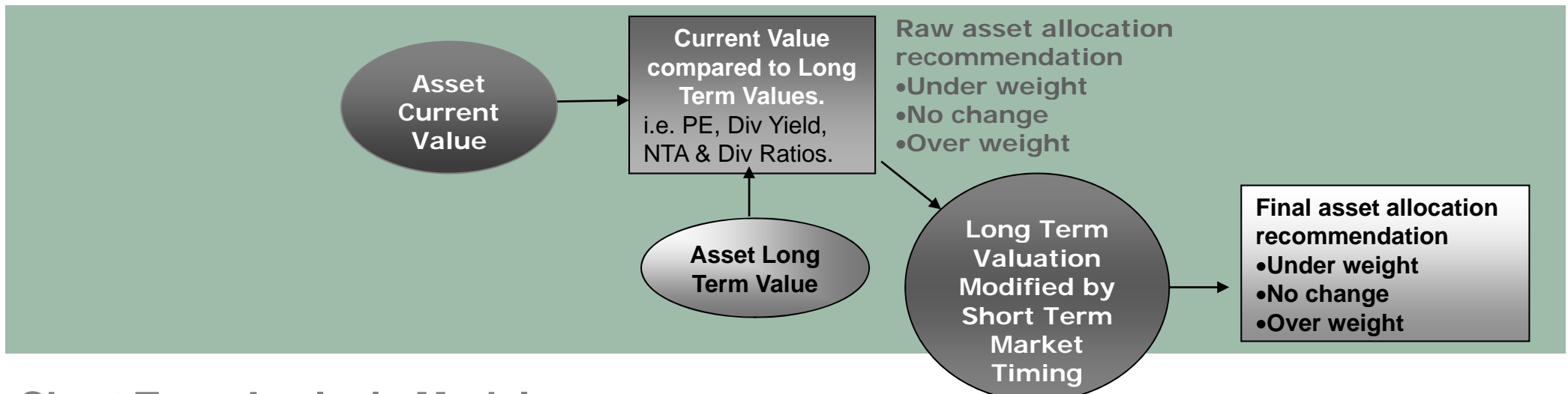
Aegis Research

Our System

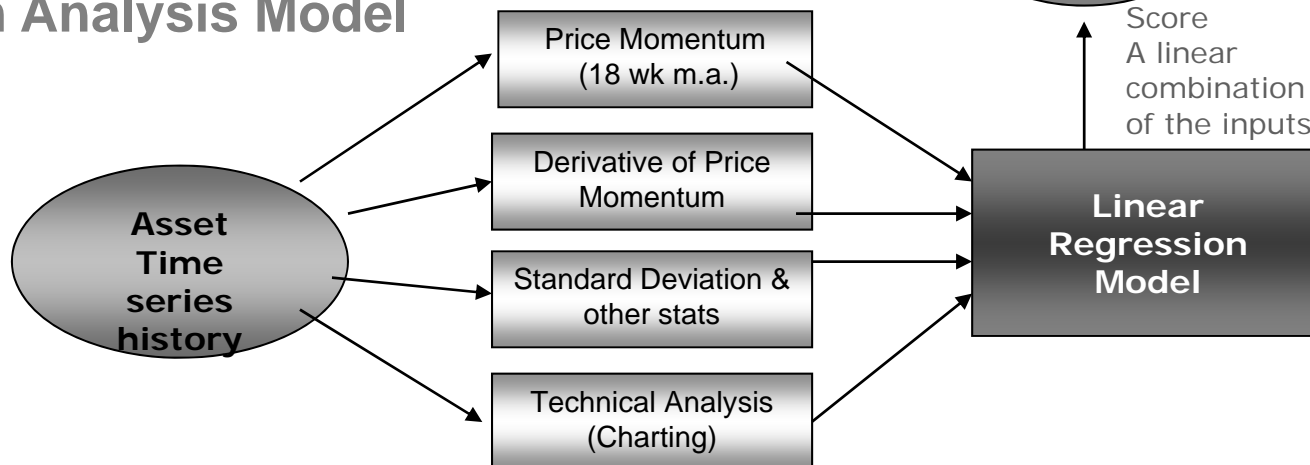
Used to measure
risk, volatility
& economic situation



Long Term Analysis Model – Benchmark to the 10 Year Bond



Short Term Analysis Model





Clients – What They Want!

Investor Survey

- High Returns
- Low Risk
- Low Tax
- Low Fees



What Clients Want





What Clients Want

RETURN	High	<i>Client Comfort Zone</i>	* International Shares * Australian Shares
	Low	* Cash	* Fixed Interest * Property * Balanced
		Low	High

RISK



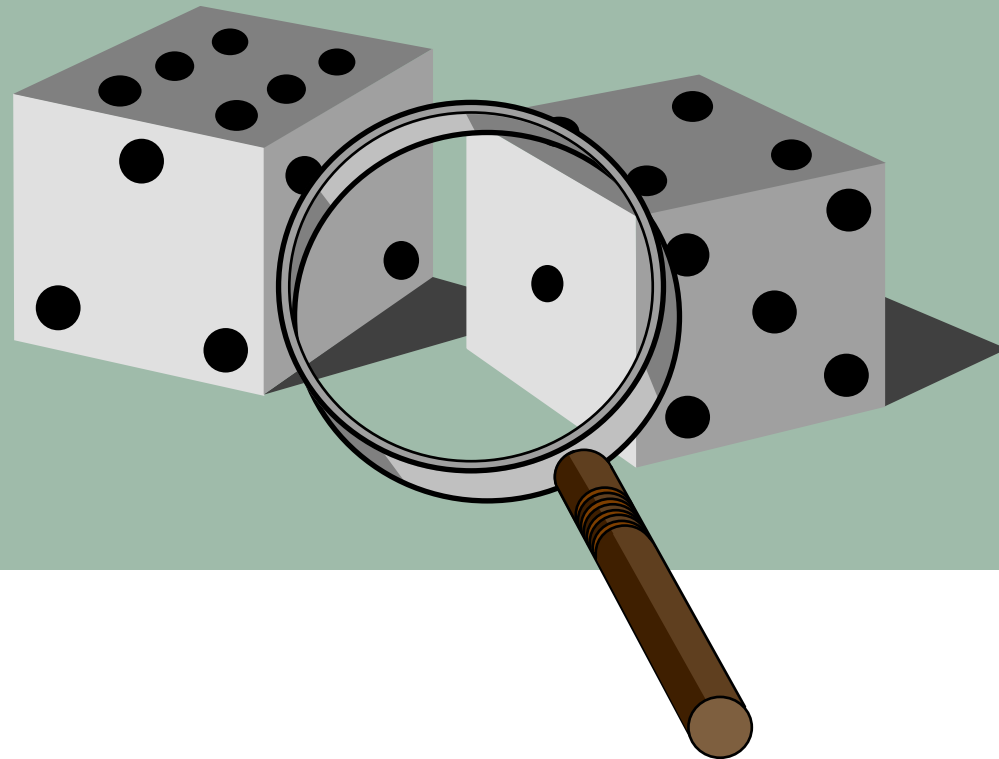
The Greed / Fear Cycle



1986 - 1987	Shares
1987 - 1990	Unlisted Property
1988 - 1991	Capital Guaranteed
1991 - 1992	Cash
1991 - 1994	Capital Stable
1993	S.E. Asia Shares
1995 - 1997	Shares
1997 - 1998	Balanced
1999 - 2000	Technology
2000 - 2002	Listed Property
2003 - 2004	Bonds
2007 - 2008	Property trust/Shares

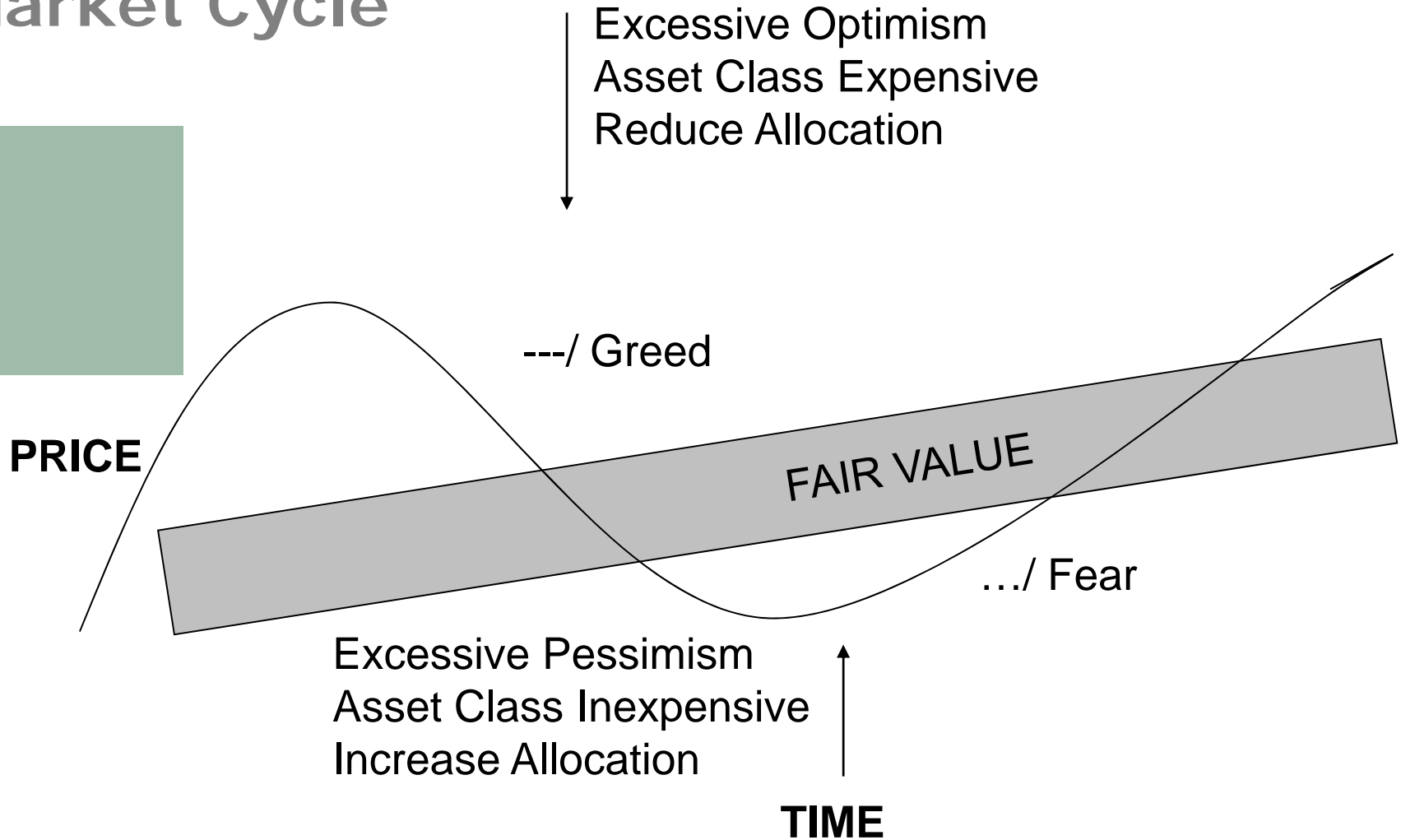


Using Asset Allocation to Control Risk





A Market Cycle





Main Investment Areas

Four basic market sectors.

- Bonds
- Cash
- Property (listed and unlisted)
- Shares



Asset Allocation Models

	SHARES	BONDS	PROPERTY	CASH	
LOW RISK					
Inflation High	35	30	20	15	
Inflation Low	35	30	20	15	
Tilts	0	Sell gov bonds and weight to corps bond	10 Remain underweight due capital raisings	25	
MODERATE RISK					
Inflation High	50	20	25	5	
Inflation Low	50	20	25	5	
Tilts	0	Sell gov bonds and weight to corp bonds	10 Remain underweight due capital raisings	20	
HIGH RISK					
Inflation High	65	2.5	30	2.5	
Inflation Low	65	2.5	30	2.5	
Tilts	0	Sell gov bonds and weight to corp bonds	10 Remain underweight due capital raisings	22.5	
ANYTIME					
Inflation High	10	20	10	60	

Bill Rate = 4.18%

We recommend the anytime risk model for new or cautious clients.
Recommend portfolio is the low risk low inflation model



Assumptions

Inflation:	Low	Risk	Shares	Bonds	Property	Cash
10 Year Bonds:	5.55%	High Risk:	65.0	2.5	30.0	2.5
90 Day Bill Rate:	4.18%	Moderate Risk:	50.0	20.0	25.0	5.0
Portfolio Value:	100,000	Low Risk:	35.0	30.0	20.0	15.0
Dividend Yield:	3.45%	All Times:	10.0	20.0	10.0	60.0
Property Yield:	7.20%					

Rise and Fall

	Shares	Bonds	Property	High	Moderate	Low	All
Fall Scenario	9.0	3.0	4.5	-2.629	-1.381	-.011	2.733
	12.0	4.0	6.0	-5.054	-3.456	-1.661	2.083
	15.0	5.0	7.5	-7.479	-5.531	-3.311	1.433

Rise Scenario

	Shares	Bonds	Property	High	Moderate	Low	All
	9.0	3.0	4.5	11.921	11.069	9.890	6.633
	12.0	4.0	6.0	14.346	13.144	11.540	7.283
	15.0	5.0	7.5	16.771	15.219	13.190	7.933



5yr performance comparison

Performance Summary

Models	Capital Safe	Low Risk	Moderate Risk	High Risk	Your Choice
Cash	60.0%	15.0%	5.0%	2.5%	5.0%
Aust FI	15.0%	20.0%	15.0%	2.5%	0.0%
Global FI	5.0%	10.0%	5.0%	0.0%	0.0%
Aust Shares	10.0%	35.0%	40.0%	55.0%	50.0%
Global Shares	0.0%	0.0%	10.0%	10.0%	45.0%
LPTs	10.0%	20.0%	25.0%	30.0%	0.0%
Totals	100.0%	100.0%	100.0%	100.0%	100.0%

Time Period	Start Year	End Year	Years
	>=2001	<=2005	5

Results	Capital Safe	Low Risk	Moderate Risk	High Risk	Your Choice	Merlea Recs	Perfect Timing
Return (%pa)	5.6%	8.1%	8.2%	9.8%	3.2%	8.1%	11.8%
Accum Value of \$100K	\$ 131,605	\$ 147,561	\$ 148,532	\$ 159,607	\$ 117,178	\$ 147,561	\$ 174,316
Highest	9.3%	17.2%	19.9%	24.2%	16.9%	17.2%	24.2%
Lowest	3.4%	0.8%	-3.0%	-5.3%	-17.9%	0.8%	3.4%
Std Dev	2.4%	6.1%	8.5%	10.8%	14.4%	6.1%	8.1%
Prob. of Neg return	0%	0%	20%	20%	40%	0%	0%

"Merlea Recs" represents the return based on Merlea recommended models for each calendar year
 "Perfect Timing" represents the result if the best of the 4 models was selected in each calendar year



22 yr comparison

Performance Summary

Models	Capital Safe	Low Risk	Moderate Risk	High Risk	Your Choice
Cash	60.0%	15.0%	5.0%	2.5%	5.0%
Aust FI	15.0%	20.0%	15.0%	2.5%	0.0%
Global FI	5.0%	10.0%	5.0%	0.0%	0.0%
Aust Shares	10.0%	35.0%	40.0%	55.0%	50.0%
Global Shares	0.0%	0.0%	10.0%	10.0%	45.0%
LPTs	10.0%	20.0%	25.0%	30.0%	0.0%
Totals	100.0%	100.0%	100.0%	100.0%	100.0%

Time Period	Start Year	End Year	Years
	>=1984	<=2005	22

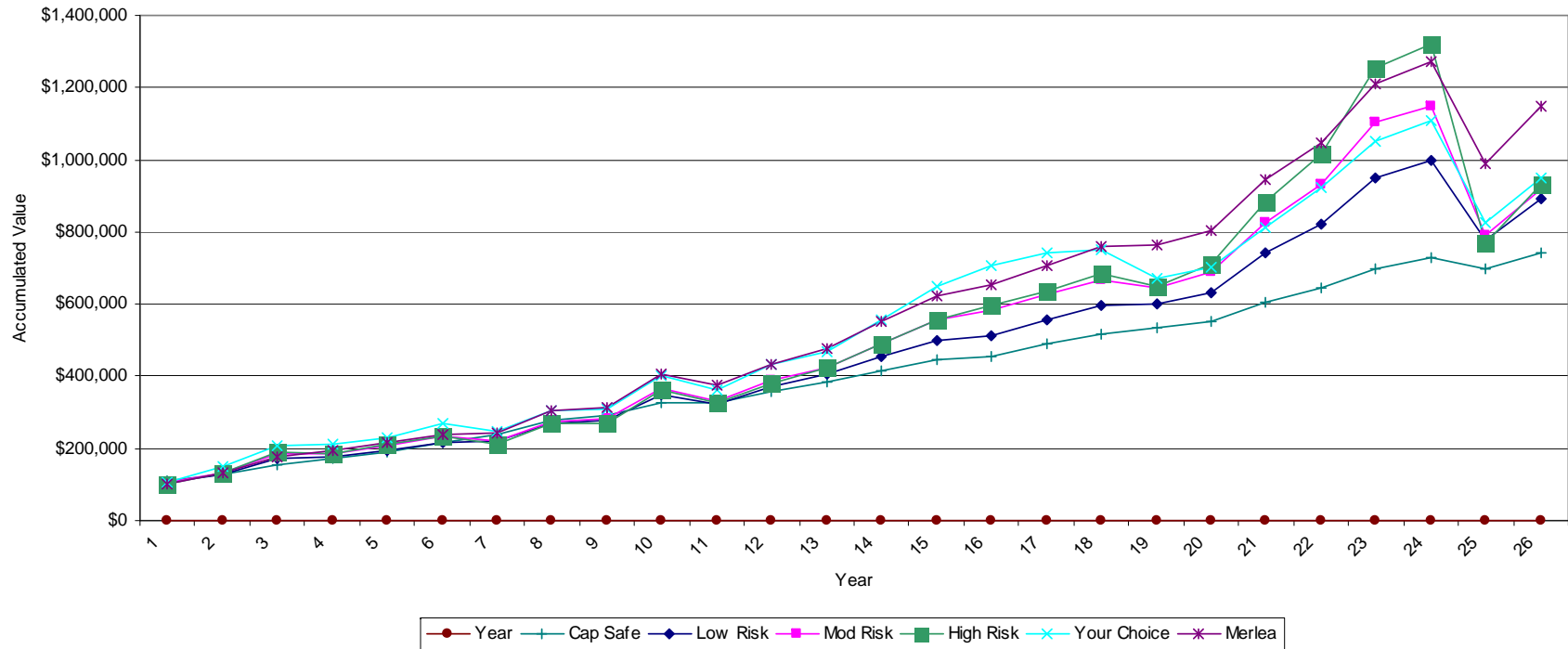
Results	Capital Safe	Low Risk	Moderate Risk	High Risk	Your Choice	Merlea Recs	Perfect Timing
Return (%pa)	8.8%	10.0%	10.7%	11.1%	10.9%	11.3%	14.5%
Accum Value of \$100K	\$ 643,480	\$ 821,554	\$ 930,328	\$ 1,017,209	\$ 970,377	\$ 1,044,877	\$ 1,983,539
Highest	22.3%	32.5%	37.5%	42.9%	53.3%	32.5%	42.9%
Lowest	-1.3%	-7.8%	-8.9%	-9.6%	-17.9%	-7.8%	-1.3%
Std Dev	5.3%	9.4%	11.6%	13.9%	17.8%	10.6%	10.8%
Prob. of Neg return	5%	5%	14%	23%	27%	5%	5%

"Merlea Recs" represents the return based on Merlea recommended models for each calendar year
 "Perfect Timing" represents the result if the best of the 4 models was selected in each calendar year



Comparative Returns

Comparative Returns



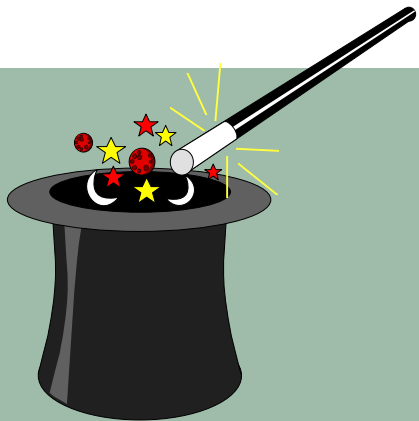


Power of Re-weighting

- Cost/tax effective
- Reduces risk
- Increases Return
- Consistent rate of return



Tools used to assess Markets





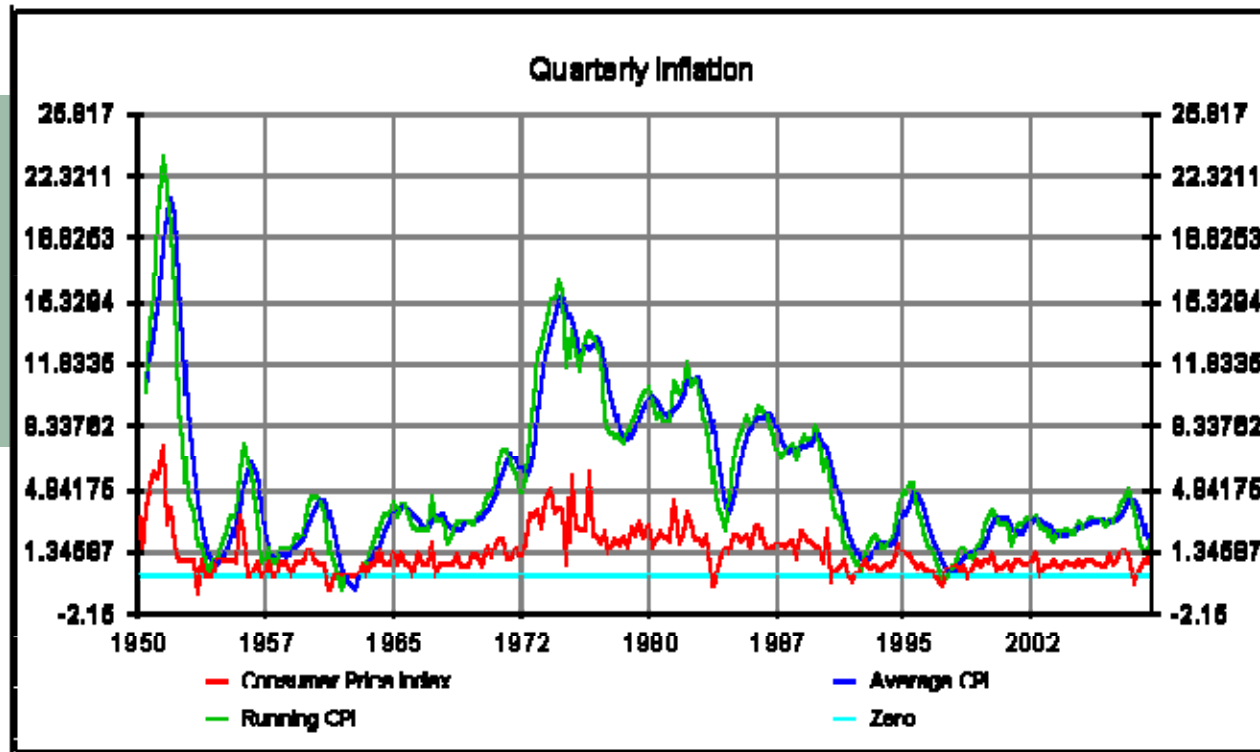
Economic Analysis

Some of the economic fundamentals used.

- 10 Year Bonds Fair Value
- 90 Day Bills
- \$A versus \$US
- Commodity Prices
- PE Ratios
- Industrial Average Dividend Yield versus 10yr Bonds
- Industrial Average Dividend Yields

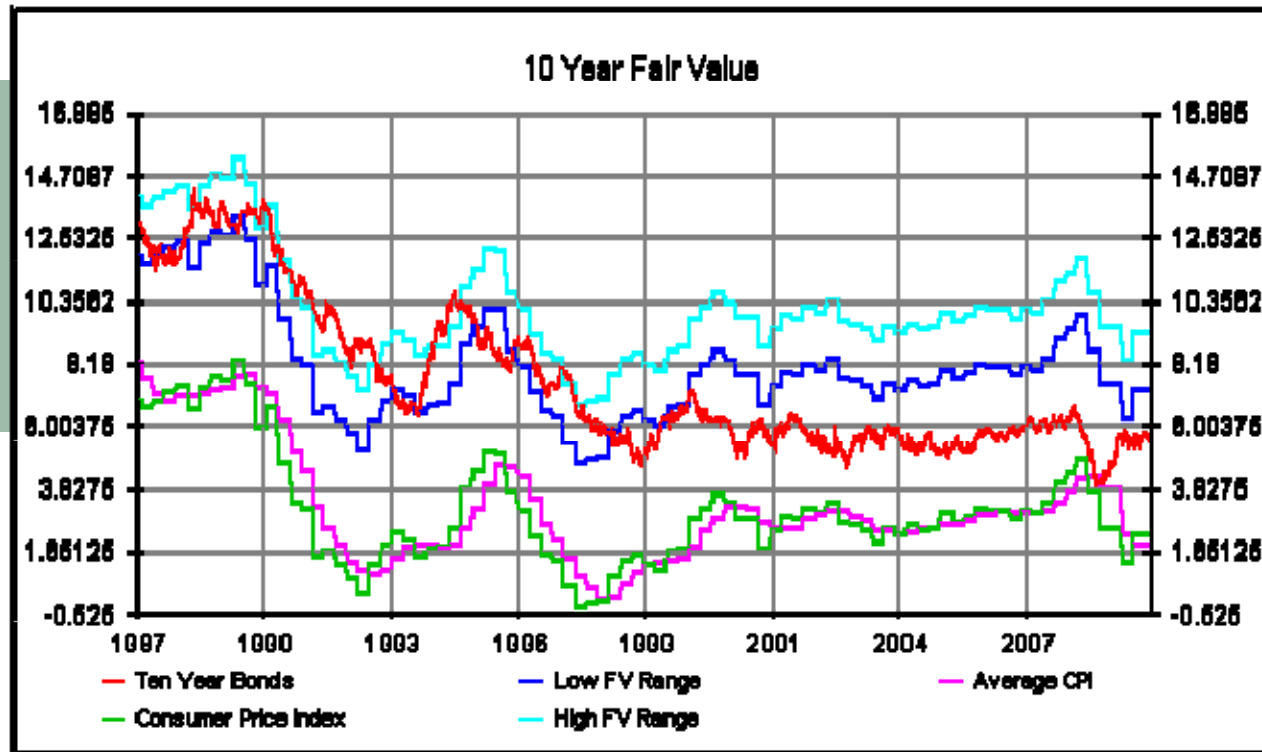


Inflation





10 yr Bonds fair value





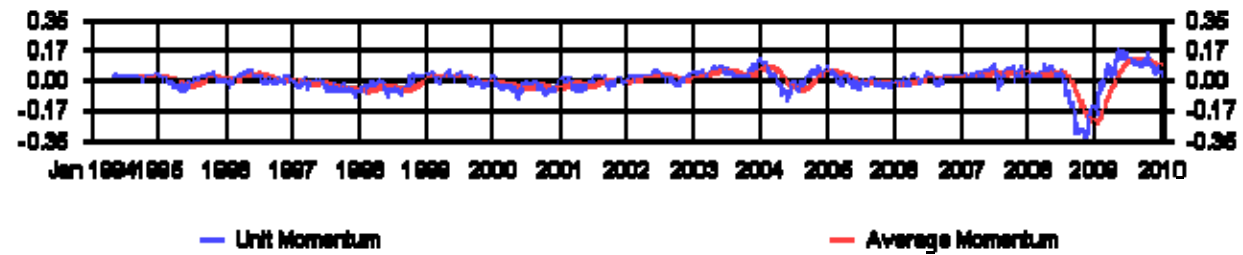
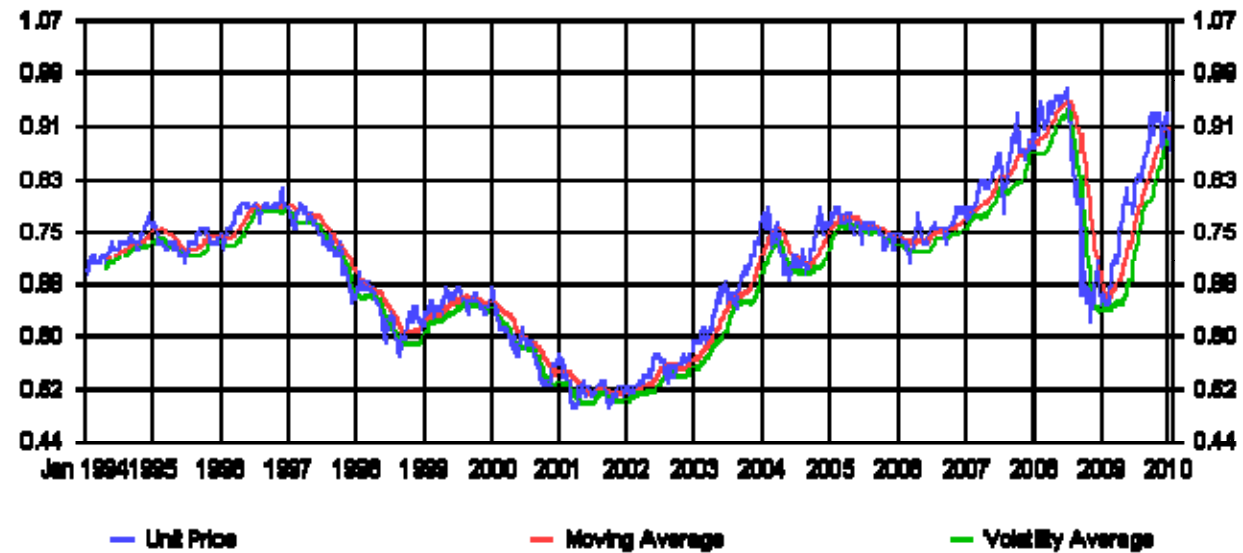
10 Yr Bonds vs. 90 Day Bills





AUD vs. USD

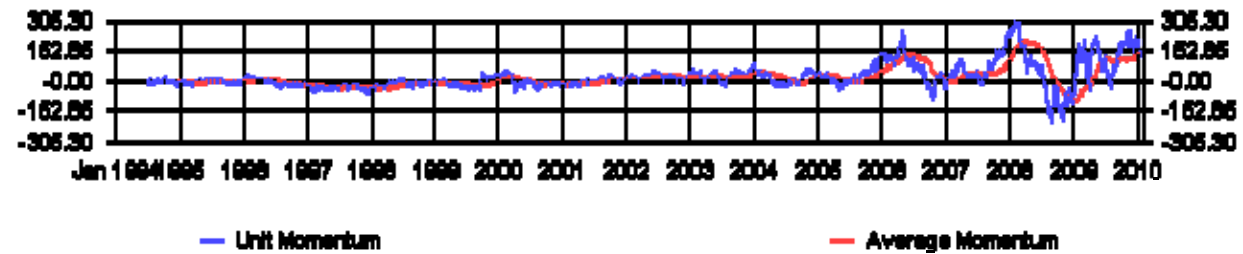
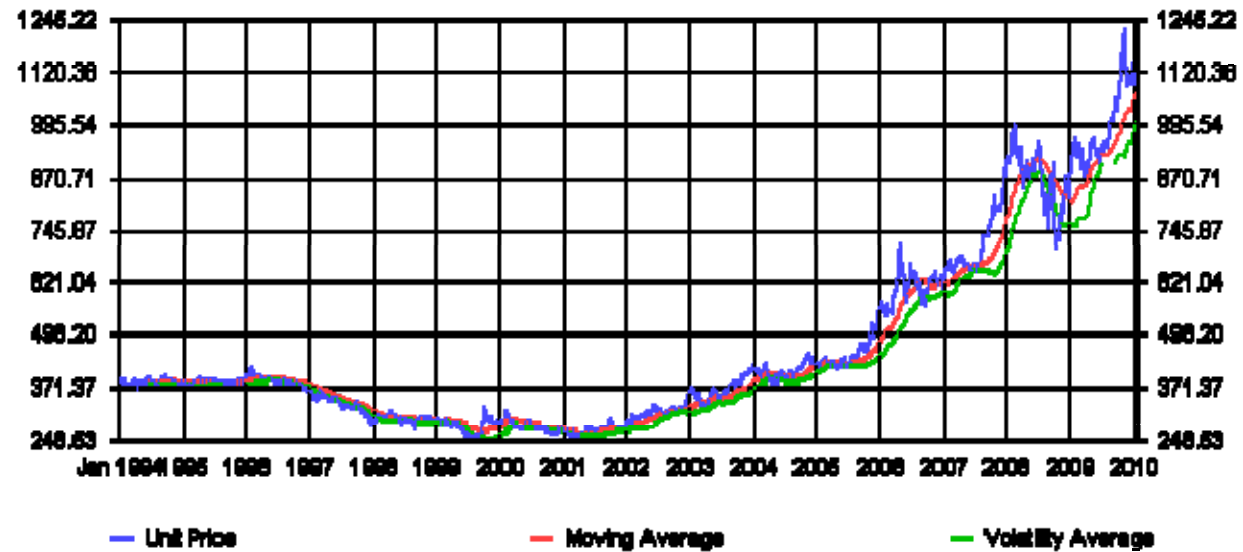
AUD -> USD





Gold

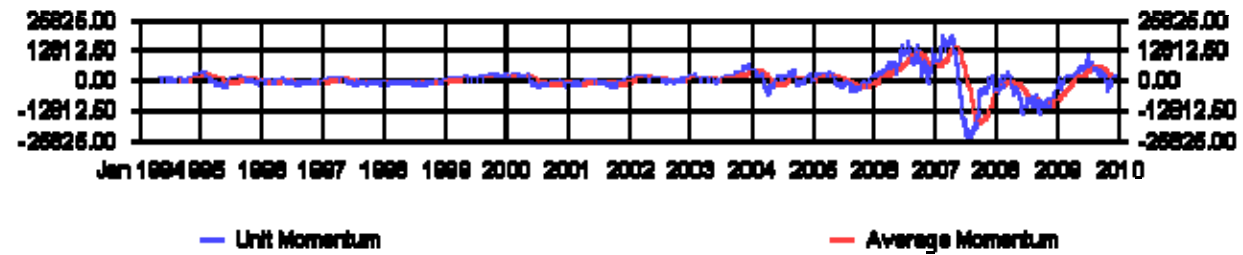
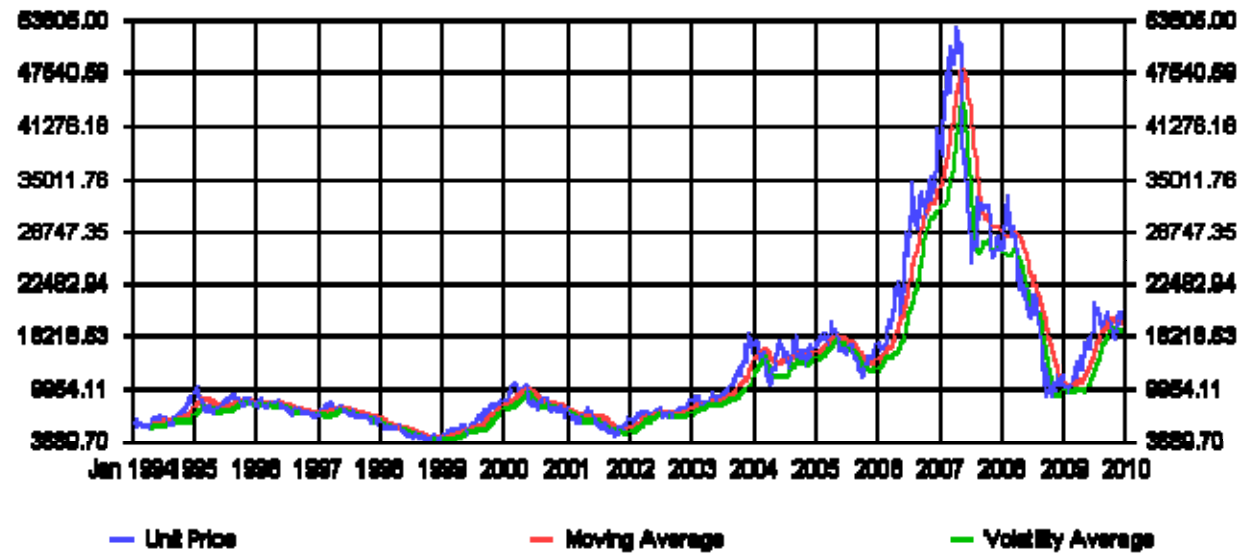
Gold





Nickel

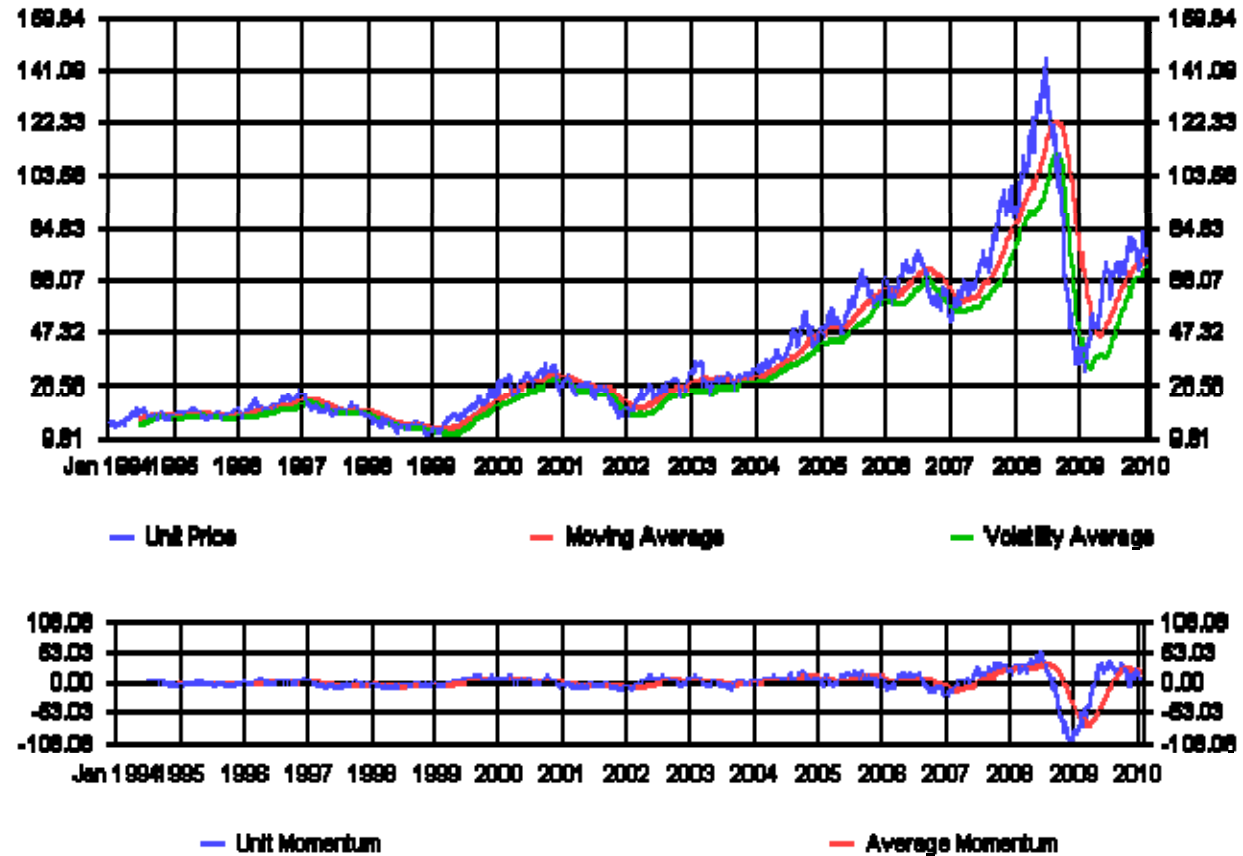
Nickel





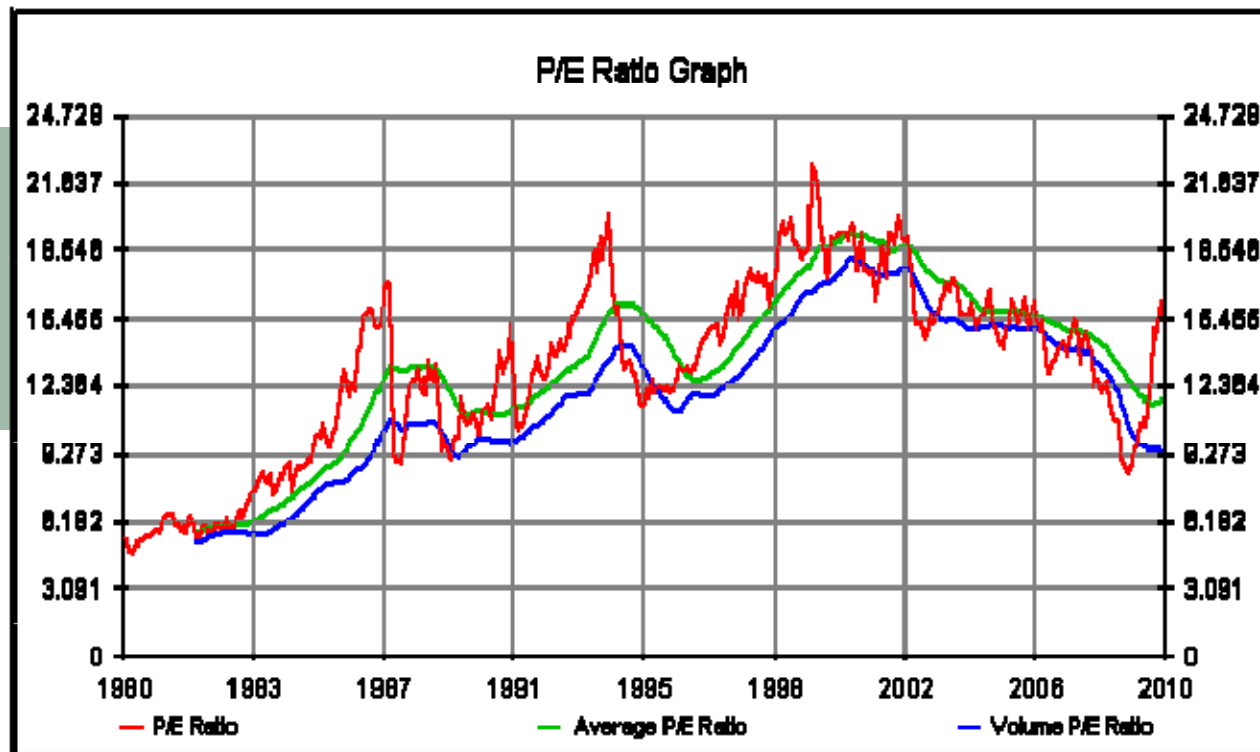
West Texas Oil

West Texas Oil



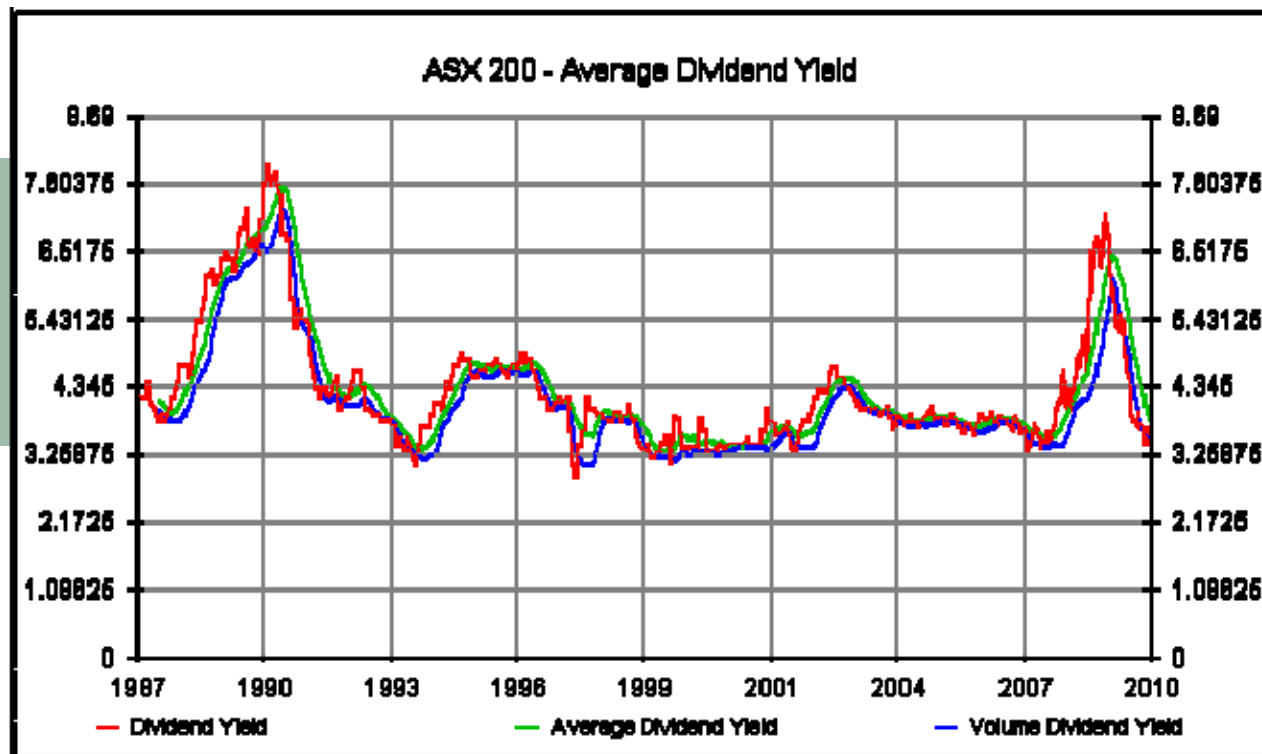


ASX200 P/E



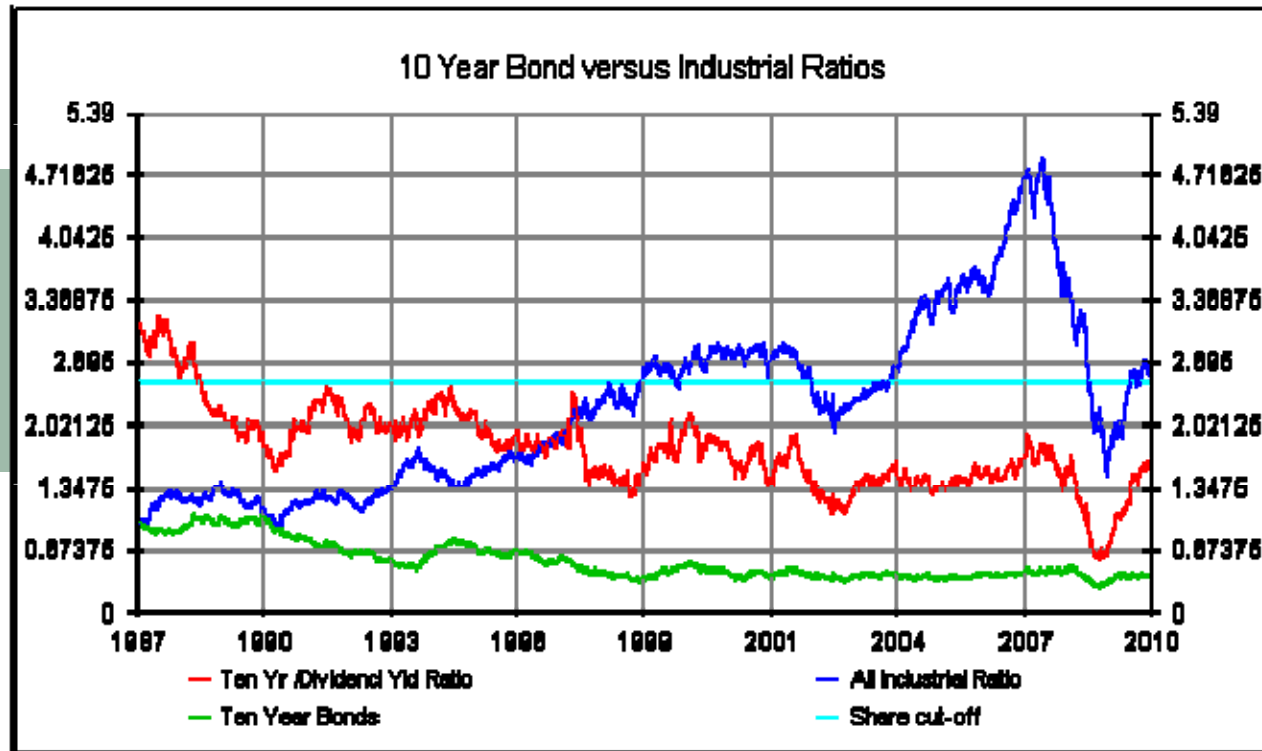


ASX 200 Div Ylds



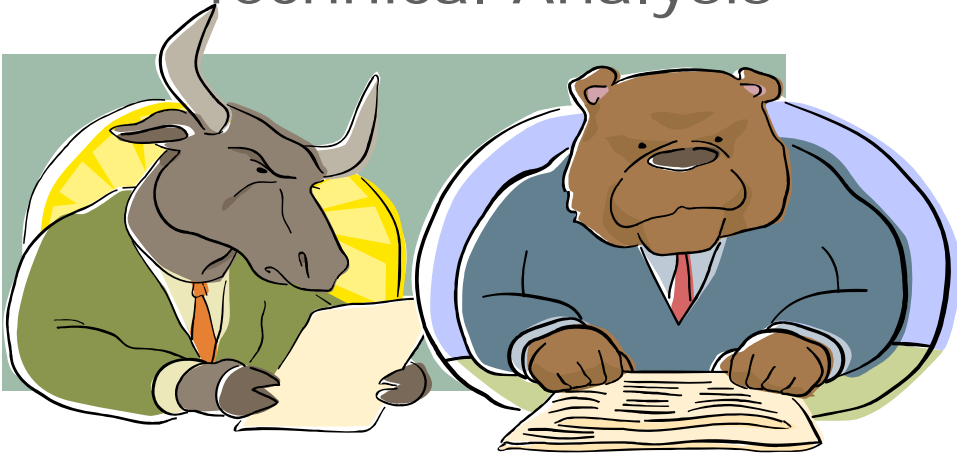


Industrial Ylds Vs 10 Yr Bonds





Technical Analysis



- Trend Lines Moving Averages
- Indice Rankings
- Volatility Models
- Momentums



INDICES RANKING
BEST RISK/REWARD

Code	Product	Price	Growth PA.	Risk	Best Risk Reward	High/Risk High/Reward	Action
XHJ	S&P /ASX 200 Health Care 35	8593.3	10.711	0.019	574.086	0.2	SA
XEJ	S&P /ASX 200 Energy 10	14565	16.762	0.039	429.127	0.655	SA
XSJ	S&P /ASX 200 Consumer Staples 30	7453.4	8.747	0.025	346.135	0.221	TSP
XMJ	S&P /ASX 200 Materials 15	11731	14.242	0.047	300.411	0.675	SA
DOWJON	Dow Jones	10374	6.729	0.024	284.094	0.159	SA
XTI	ASX 100 Industrials	3452.7	4.568	0.018	255.085	0.082	SA
XXJ	S&P /ASX Fniancials-x-property trusts	5380.7	5.605	0.022	252.028	0.125	SA
XTL	20 Leaders	2797	5.797	0.024	246.194	0.137	SA
XTR	ASX 100 Resources	6939.3	8.789	0.036	241.495	0.32	SA
NASDAQ	Nasdaq	2235.9	7.479	0.032	232.33	0.241	SA
XMT	Mid Cap 50 Industrials	4044.3	4.641	0.021	223.99	0.096	SA
SP500	S & P 500	1105.2	5.439	0.025	219.468	0.135	SA
XTO	ASX Top 100	3766.7	5.019	0.024	207.599	0.121	SA
XJO	S&P/ASX 200	4594.1	4.893	0.025	197.228	0.121	SA



SAMPLE SHARES RANKINGS

Best Risk/ Reward

Code	Product	Price	Growth PA.	Risk	Best Risk Reward	High/Risk High/Reward	Action
CSL	CSL Limited	34.46	26.997	0.033	808.082	0.902	SA
SHL	Sonic Healthcare Limited	13.51	20.905	0.027	769.507	0.568	FFL
TOL	Toll Holdings Limited	7.1	18.619	0.051	363.776	0.953	FFL
WBC	Westpac Banking Corporation	25.69	11.315	0.039	287.002	0.446	SA
QBE	QBE Insurance Group Limited	23	12.589	0.044	284.904	0.556	SA
RIO	Rio Tinto Limited	69.4	9.011	0.062	144.373	0.562	TSP
ORI	Orica Limited	24.79	5.501	0.039	141.451	0.214	TSP
BXB	Brambles Limited	6.99	4.857	0.035	139.901	0.169	ACC
AMC	Arcor Limited	5.93	-3.063	0.038	-80.11	-0.117	TSP



SAMPLE Managed Funds Ranking

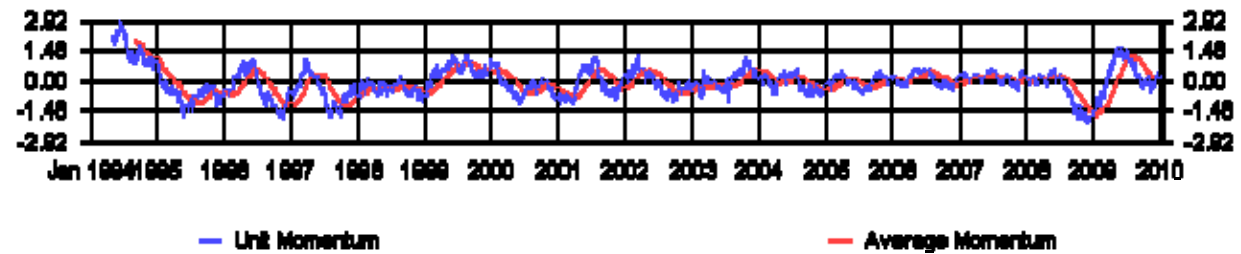
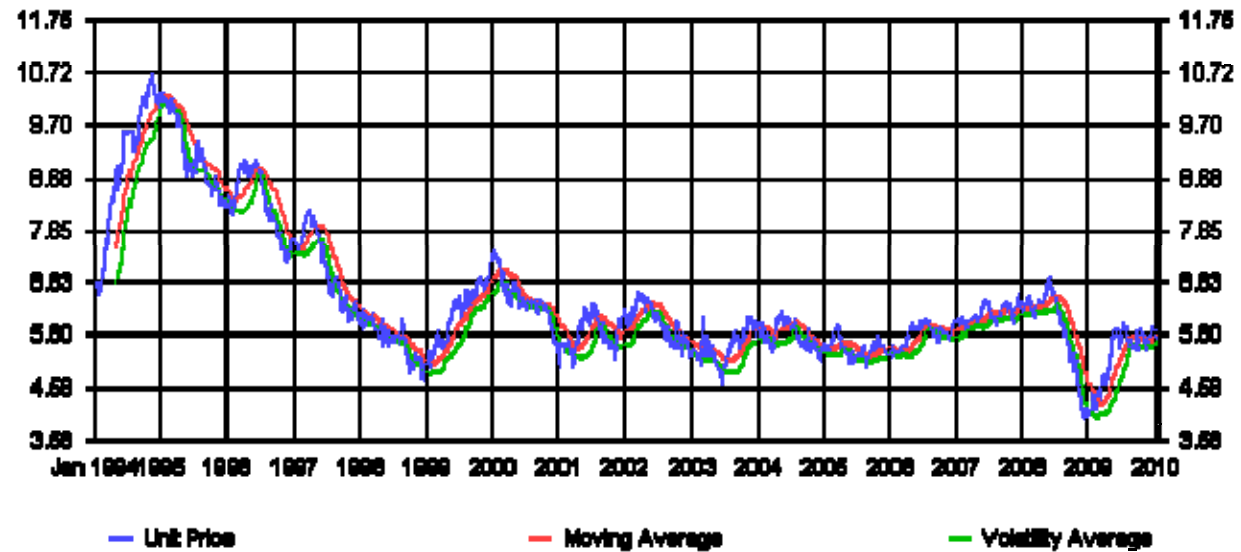
Best Risk/ Reward

Code	Product	Price	Growth PA.	Risk	Best Risk Reward	High/Risk High/Reward	Action
BTA0005AU	BT Cons Out Fd TP	3.76	5.158	0.007	729.719	0.036	SA
MLC0097AU	MLC MKey Unit Tr IncBld	2.32	5.733	0.021	276.661	0.119	ACC
IML0002AU	Investors Mutual Aus Share	2.16	4.379	0.018	243.629	0.079	ACC
PER0039AU	Perpetual Inv Ch Smaller Cos	2.34	5.937	0.028	215.104	0.164	SA
PER0011AU	Perpetual Industrial Share	1.71	4.384	0.021	209.694	0.092	ACC
PER0063AU	Perpetual W'sale Bal Growth	1.32	2.278	0.011	207.519	0.025	SA
VAN0010AU	Vanguard Index Aust Shares	1.76	4.844	0.027	181.142	0.13	SA
VAN0002AU	Vanguard Aust Sh Index Wsale	1.76	4.542	0.026	177.104	0.117	ACC
IML0004AU	Investors Mutual Ind Share	1.22	2.34	0.016	141.898	0.039	SA
FSF0006AU	Col First State Bal Fd	1.23	1.411	0.011	134.039	0.015	ACC



Ten Year Bonds

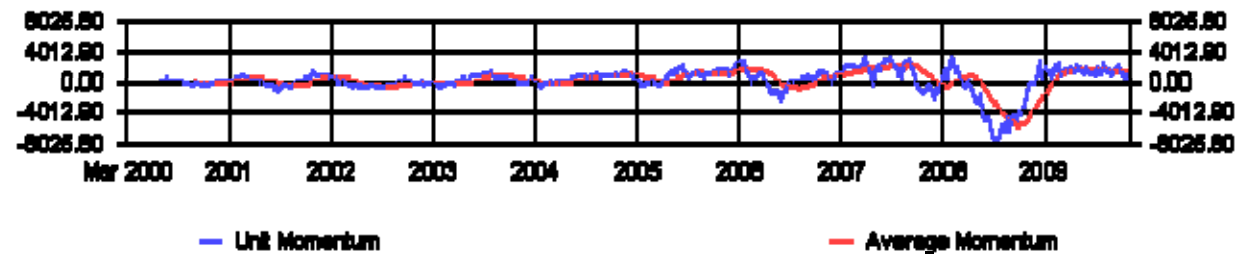
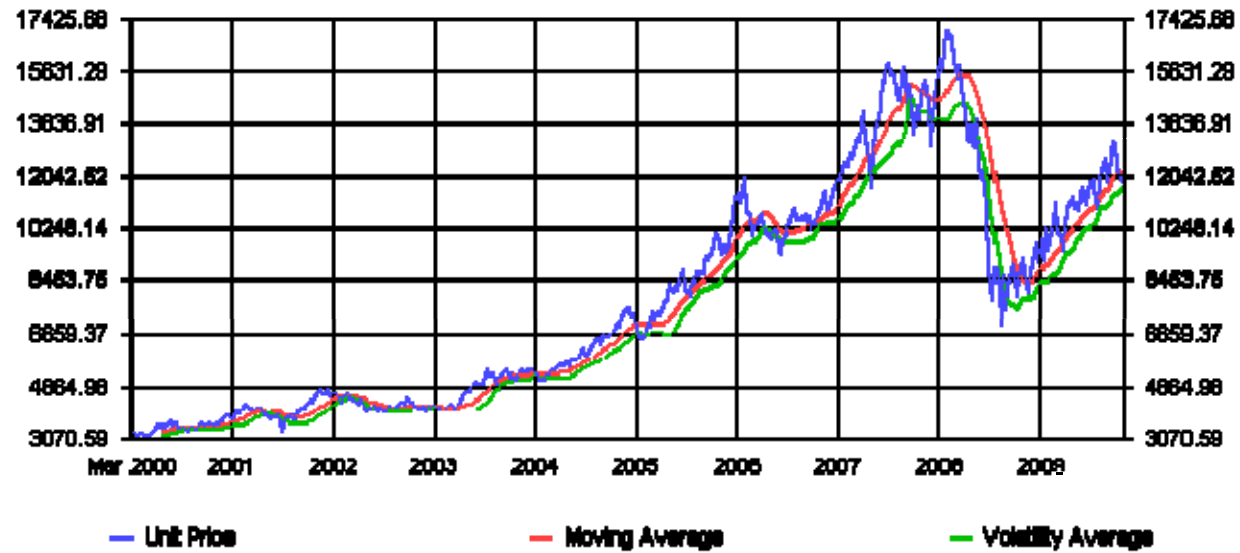
10 Year Bond





S&P /ASX 200 Materials 15

Materials

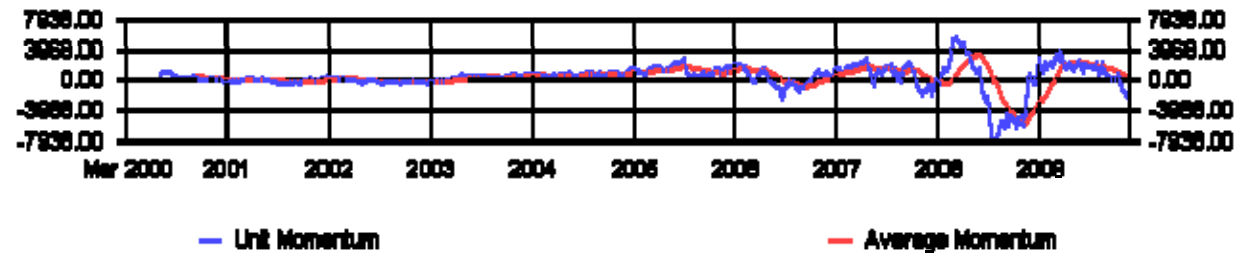
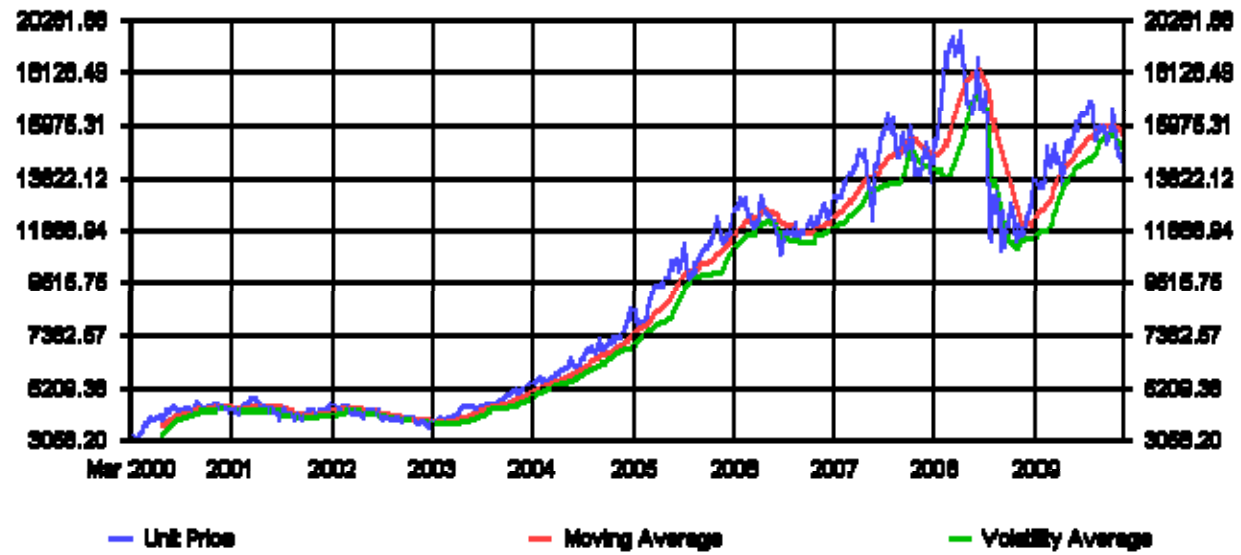




Energy Index



S&P /ASX 200 Energy 10

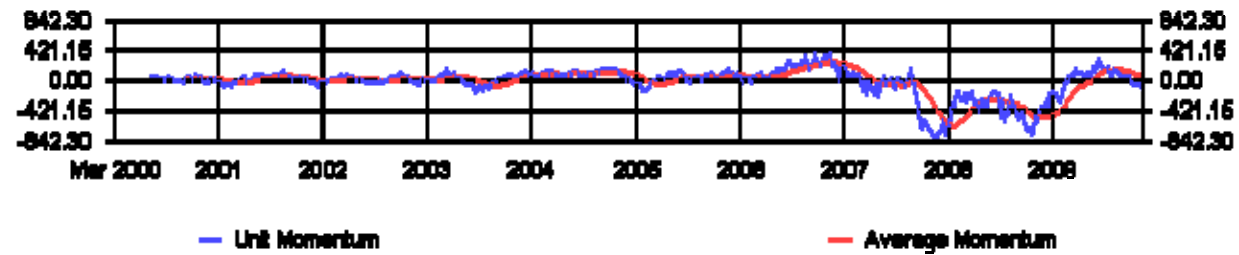
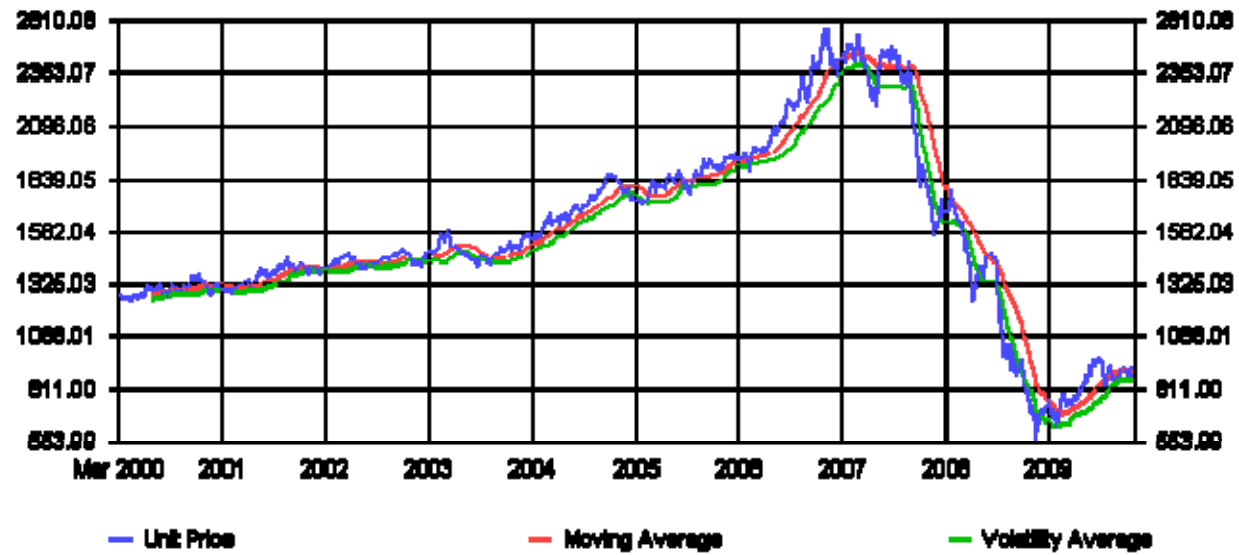




Property Trust



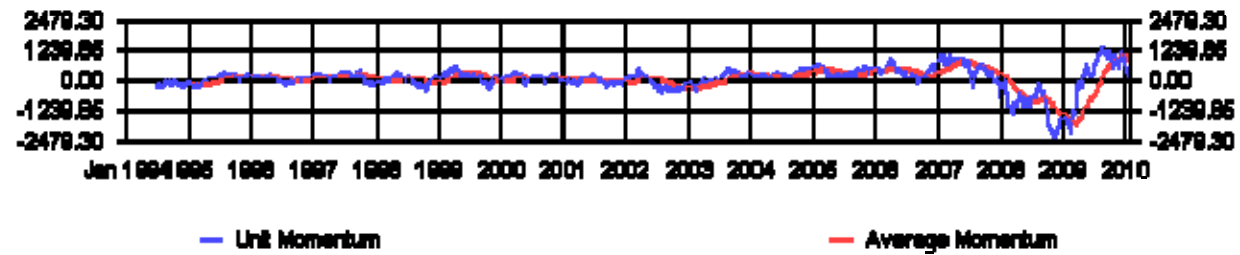
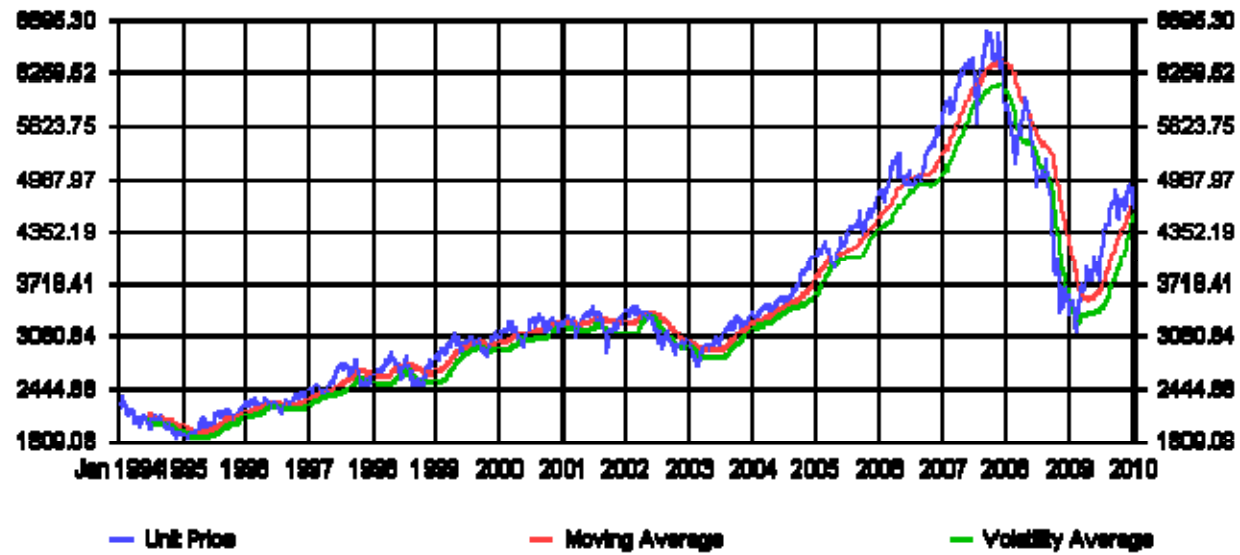
S&P /ASX 200 Property Trusts





All Ordinaries

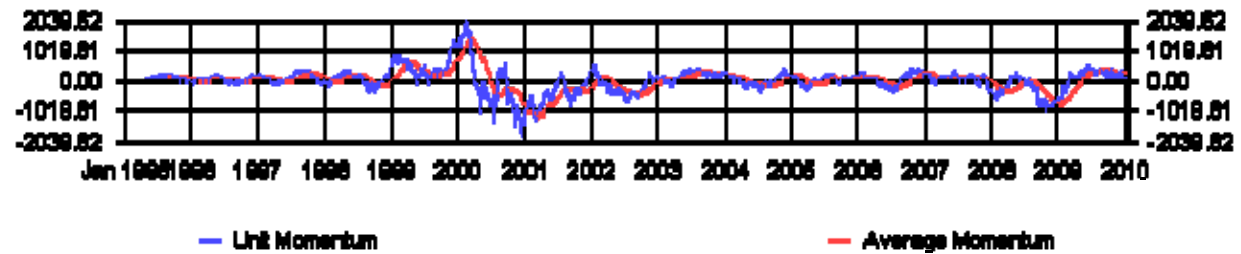
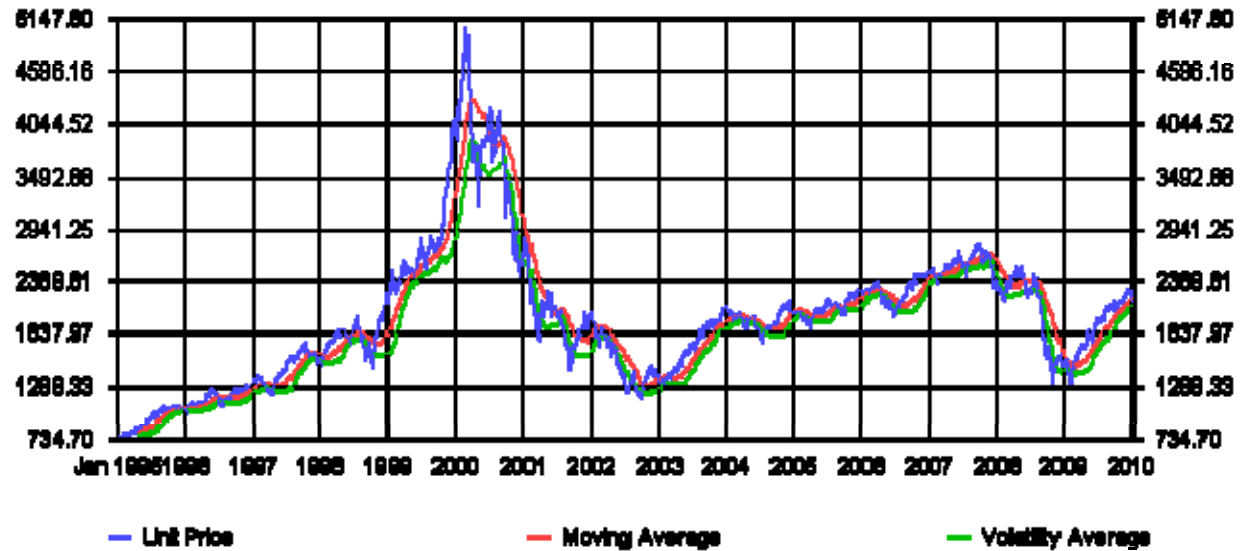
All Ordinaries





Nasdaq

Nasdaq





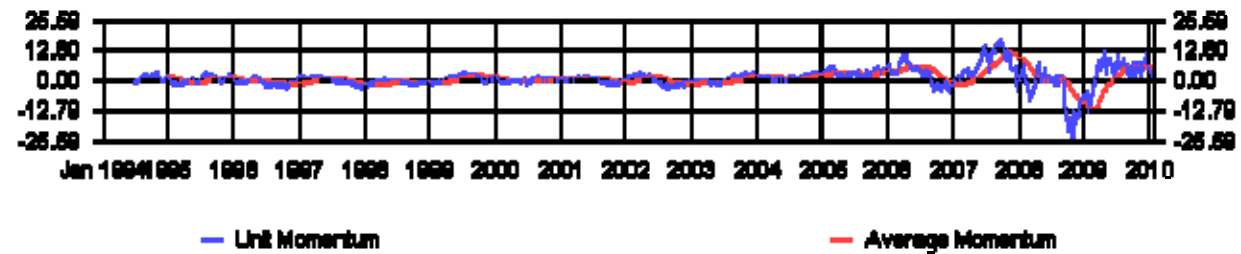
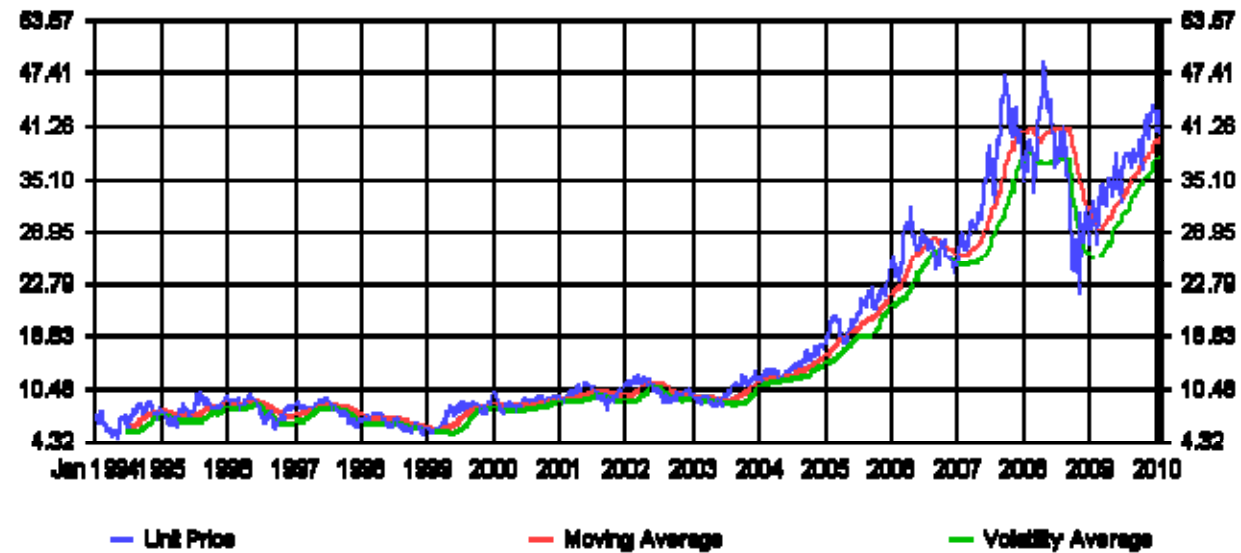
Sample Funds & Shares





Example: BHP

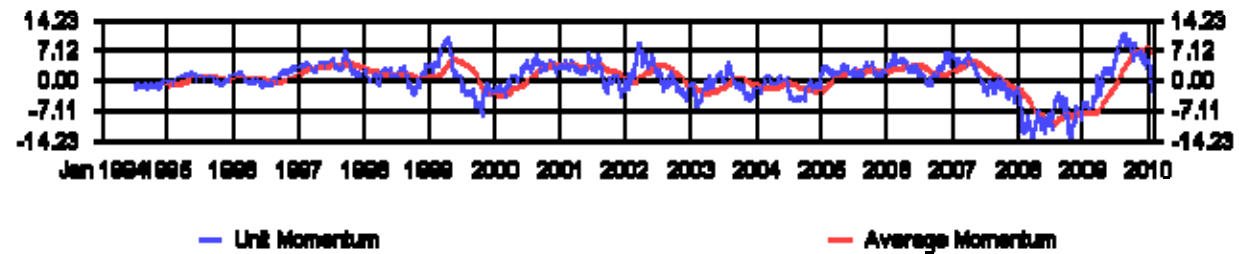
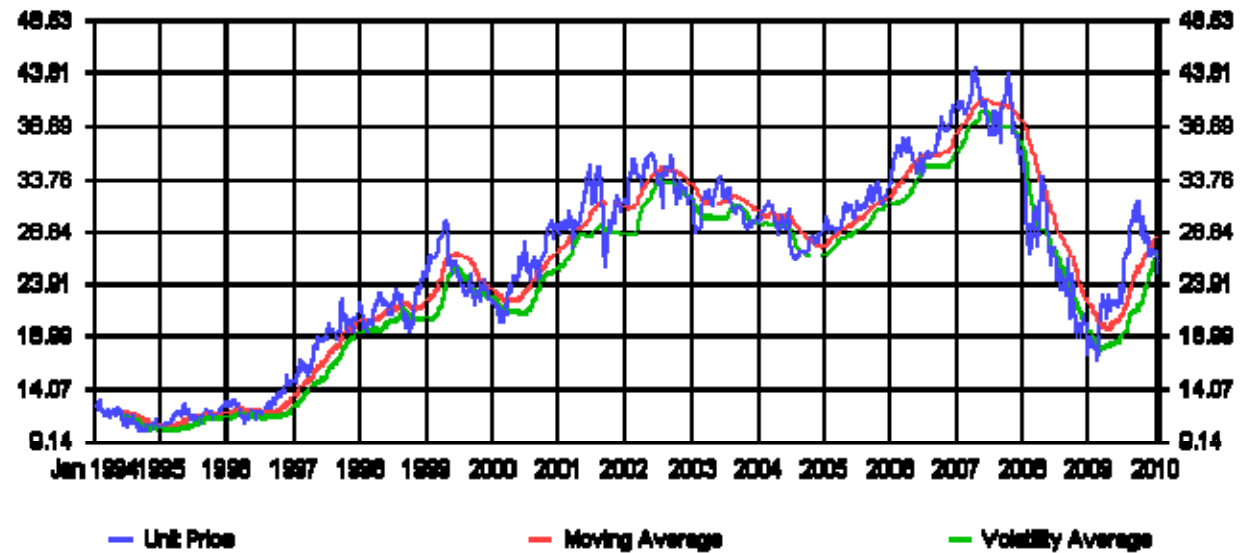
BHP Billiton Limited





Example: NAB

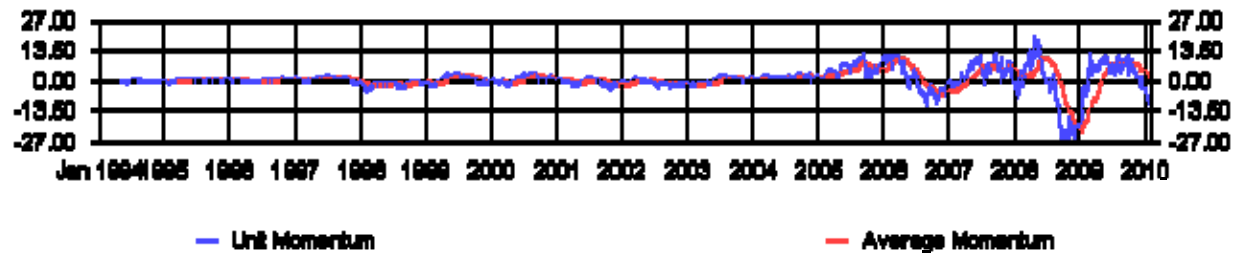
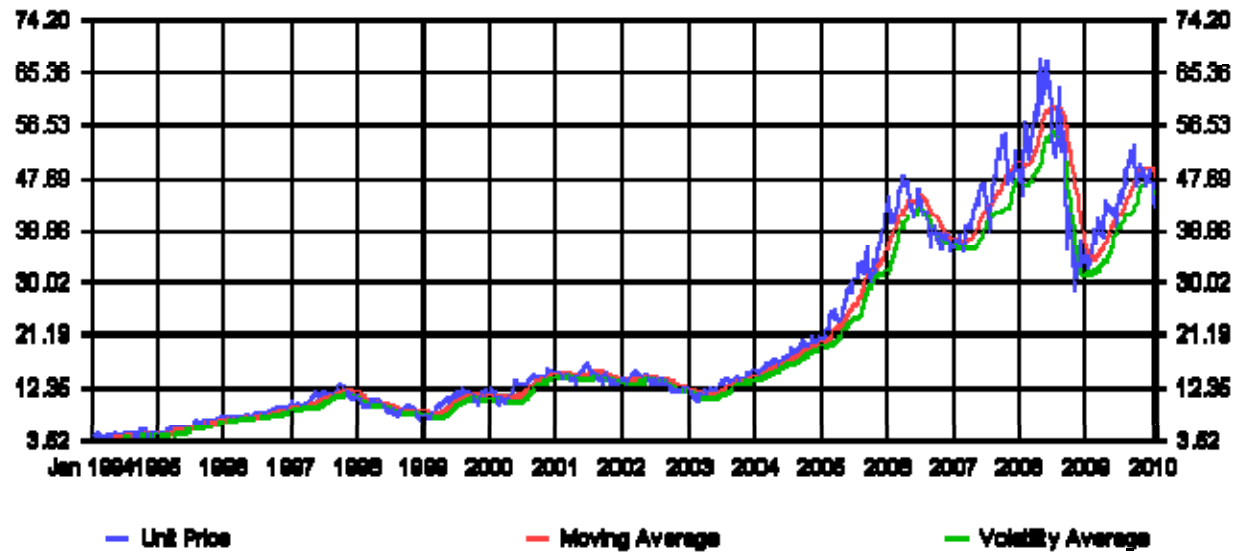
National Australia Bank Limited





Example: WPL

Woodside Petroleum Limited





Example: SKI

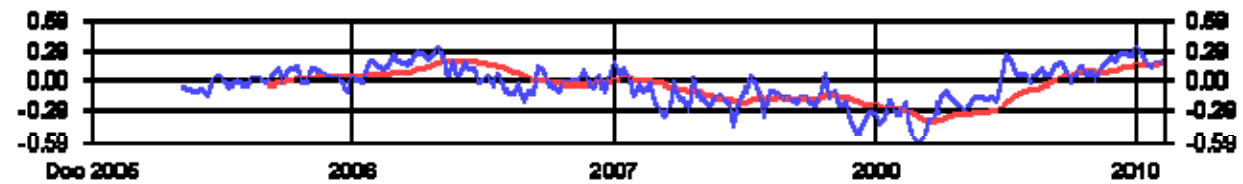
Spark Infrastructure Group



— Unit Price

— Moving Average

— Volatility Average



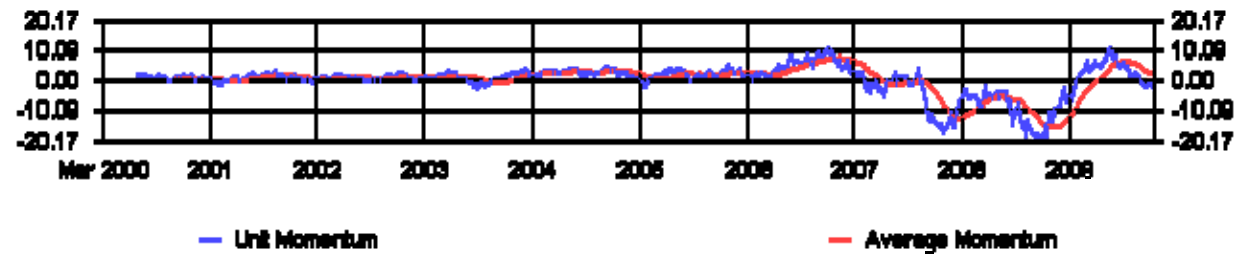
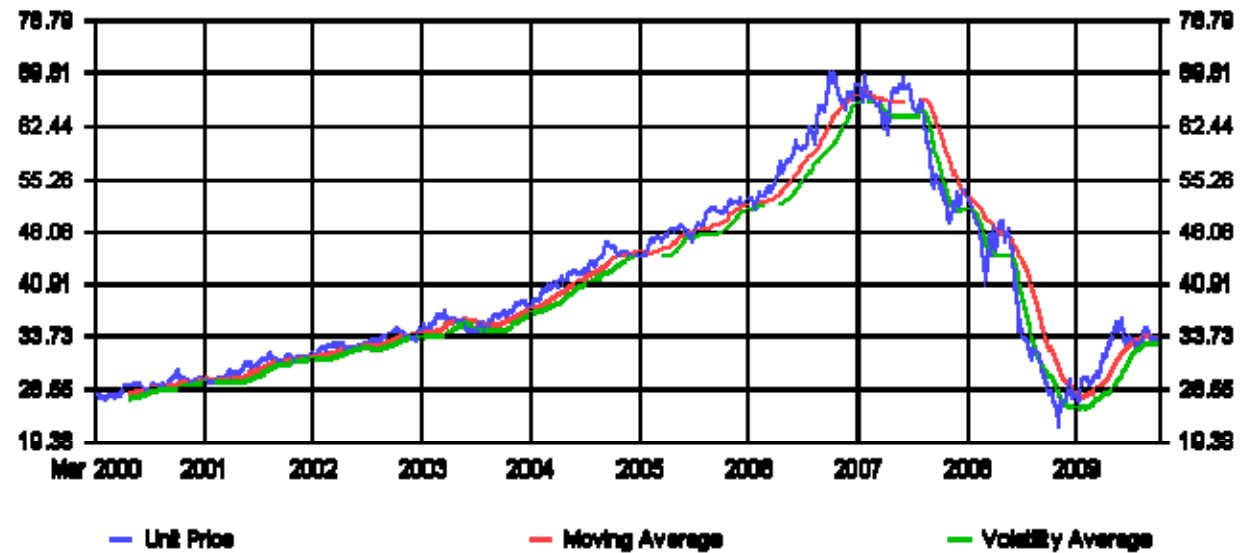
— Unit Momentum

— Average Momentum



Example: MLC

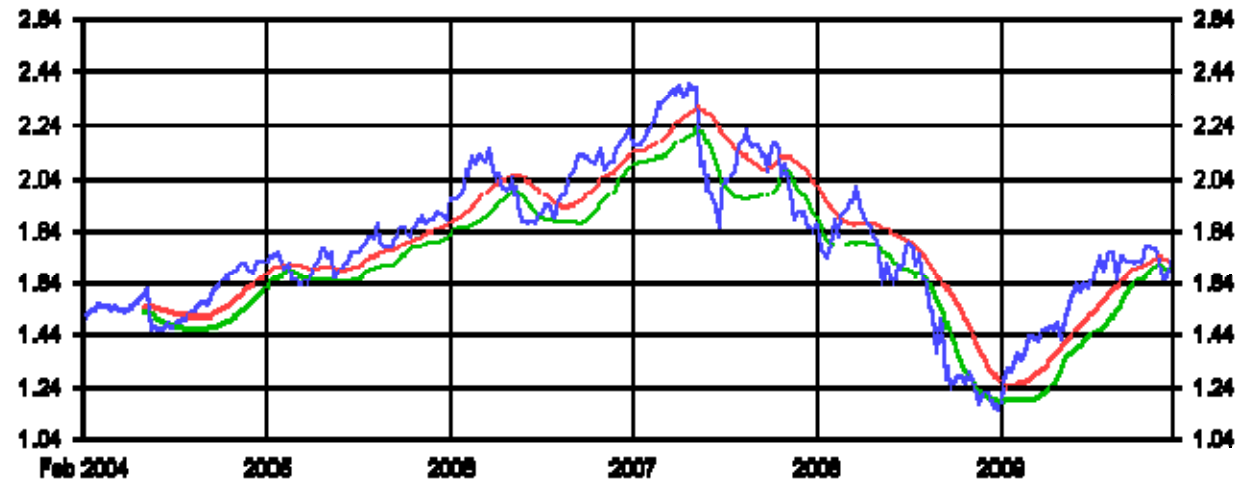
MLC MKey Sup GS Prop Sec





Example:
Perpetual

Perp Wools Concentrat Eq Fd



— Unit Price — Moving Average — Volatility Average

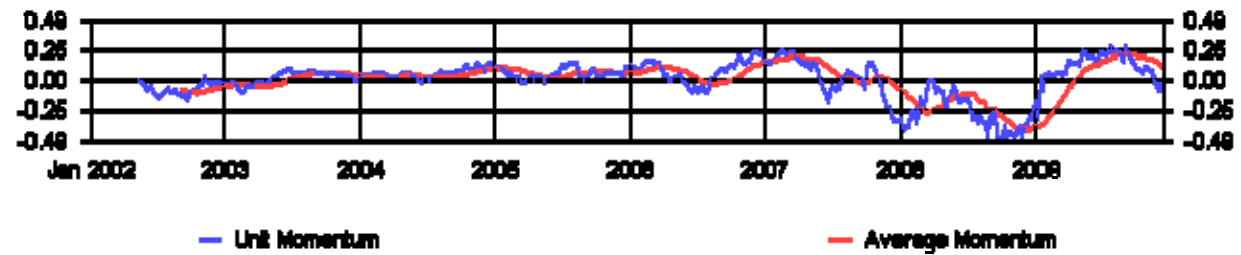
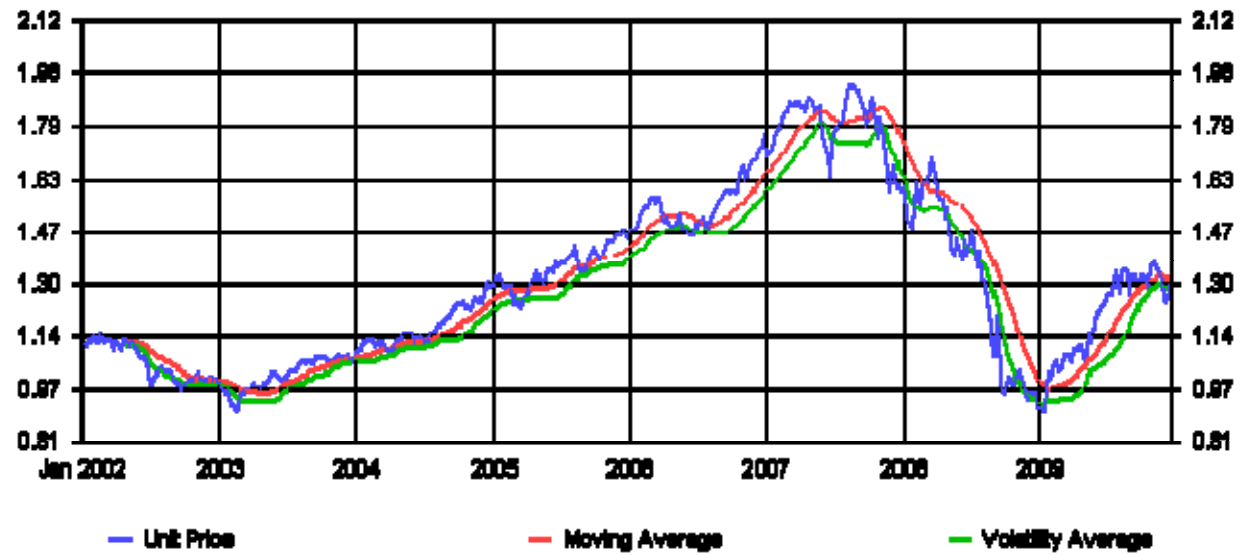


— Unit Momentum — Average Momentum



Vanguard 100 Aust Share Index

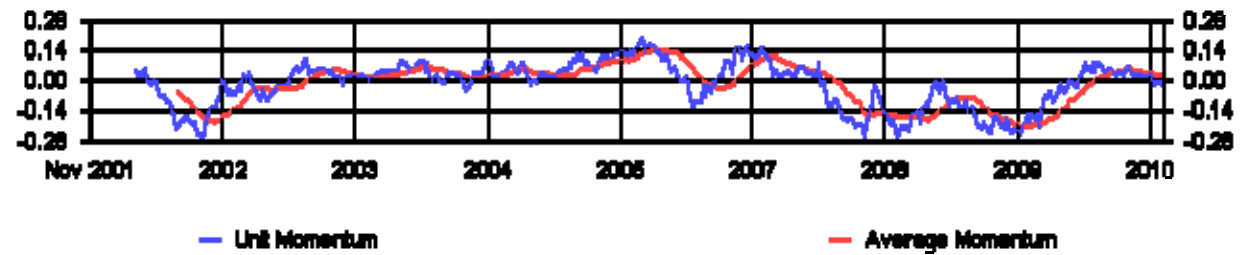
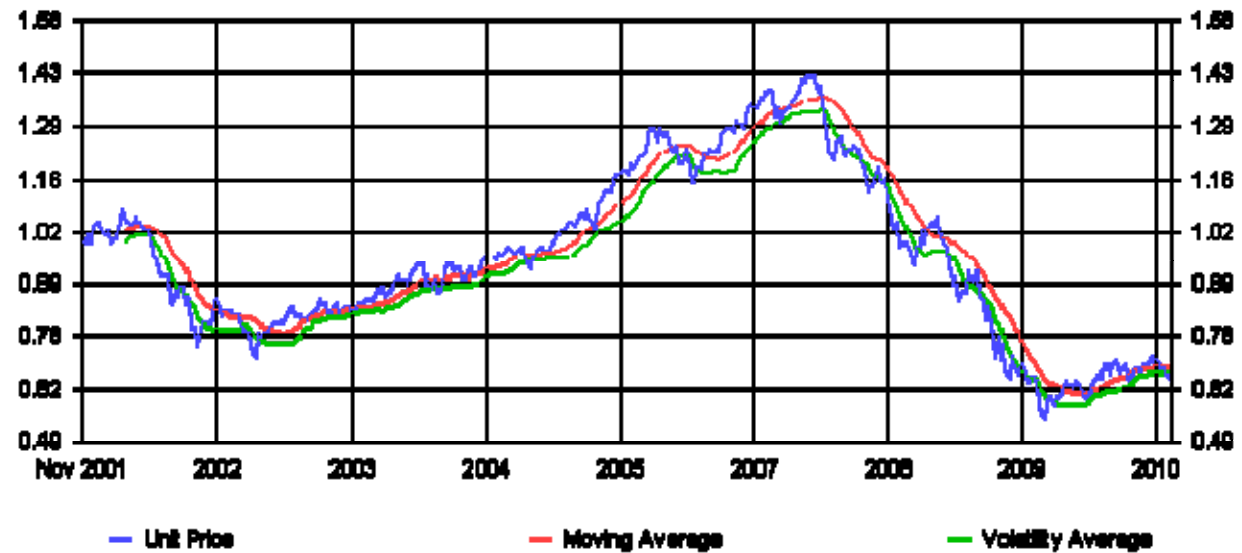
Example: Vanguard





Example: AXA

AXA Weekly Global Equity Value





Benefits of system:

- We are pro-active and not re-active.
- The focus is on risk and not performance.
- Investing is done in a controlled manner.
- 80% of a portfolios performance comes from being in the right asset class at the right time.



Benefits to Adviser:

- Provide ongoing research & education
- Greater control for clients
- Expanded fee base
- Access to markets previously beyond your reach
- Tool of Trade
- Marketing point of difference
- Can be used in conjunction with other research
- Enhances compliance



Benefits to Client:

- Quality information delivery
- Consistent approach & methodology
- No platform required
- Unbiased advice
- Provides research & education for clients
- Weekly communications



Costs:

- Adviser Package – from \$1,000 to \$3,000 + GST.
- Dealer Groups - we can tailor a package from \$5,000 + GST
- Additional costs for:
 - Seminars
 - Portfolio Design/review

Refer to Fee Schedule for further information of service offering.



Questions ?





Recommendation Process



Presenter - Brian Nash
Director/Authorised Representative
Merlea Investments Pty Ltd
Australian Financial Services Licensee No. 226415



Recommendation Process

We offer the following services to you for your clients:

- Portfolio Design
- Portfolio Maintenance
- Portfolio Assessment & Recommendations.



Details of Process

- Emphasis on ASX/200 for stocks
- Research backed Asset Allocation basis
- Emphasis on sustainable yield- driven stocks .
- Use of consensus Broker Reports from Aegis Research
- Willingness to stay in cash



Quarterly Portfolio Templates

Merlea prepares portfolio templates for Shares & Managed Funds:

- Low Risk
- Moderate Risk
- High Risk



Assistance with preparation of SoA's

- We provide template text to include in SoA's for your clients
- Assistance in developing/ reviewing recommendations.



Client Service Agreement sent to Adviser

Ongoing Client Service

Merlea Investments Pty Ltd will monitor the clients existing funds and recommendations.

We will email weekly share/managed funds instructions intended for the monitored clients.

You will receive the following documents on a weekly basis:

Share list, 50 Leaders, Indices, Newsletter

These documents may then be forwarded to the monitored clients.

"Contact me anytime" facility via email or phone



Example of our monitoring system

Existing Funds							
Product Name ▲	Product Code	Last Action	Action Date	Holding	Avg. Price	Notes	
				0.00	\$0.00		
AUSTRALIAN INFRASTRUCTURE GROUP	AIX	NA	24/03/2006	3233	\$2.45		
COMMONWEALTH PROPERTY OFFICE FUND	CPA	NA	11/11/2005	10624	\$1.21		
EUROPEAN INVESTORS GLOBAL PROPERTY TRUST	EIG	NA	6/04/2006	13000	\$1.00		
HFA ACCELERATOR PLUS LIMITED	HAP	NA	2/12/2005	9000	\$1.10		
MACARTHURCOOK PROPERTY SECURITIES FUND	MPS	NA	2/03/2006	5800	\$1.04		
NATIONAL AUSTRALIA BANK INCOME SECURITIES	NABHA	NA	28/10/2005	280	\$100.24		
NATIONAL AUSTRALIA BANK LIMITED	NAB	TAP	25/11/2005	120	\$32.75		
ORICA LIMITED STEP-UP CIVV PREFERENCE	ORIPB	NA	31/03/2006	280	\$100.00		
PREFERRED CAPITAL LTD PERP EXCH. (PERLS III)	PCAPA	NA	13/04/2006	139	\$200.00		
SANTOS FUELS - CONV.PERP.FLOAT.RATE PREFS	STOPB	NA	19/10/2005	278	\$101.50		
SEVEN NETWORK LTD RESET 3 CONV PREFS	SEVPC	NA	11/11/2005	282	\$99.40		
SUNCORP METAWAY FLOATING CAP NOTE	SUNHB	NA	11/11/2005	288	\$98.00		
TABCORP HOLDINGS LIMITED	TAH	NA	7/04/2006	519	\$15.19		

Purchase Funds							
Product Name ▲	Product Code	Rec. Total	Balance	Last Action	Action Date	Avg. Price	Notes
*							
▶ ABC LEARNING CENTRE LIMITED	ABS	\$13,140.00	\$13,140.00	NA		\$0.00	
AMCOR LIMITED	AMC	\$13,200.00	\$0.00	BUY	20/01/2006	\$0.00	
AUSTRALIAN GAS LIGHT	AGL	\$13,200.00	\$13,200.00	NA		\$0.00	
AUSTRALIAN INFRASTRUCTURE ...	AIX	\$13,200.00	\$5,280.00	ACC	20/03/2006	\$0.00	
AWB LIMITED	AWB	\$13,200.00	\$13,200.00	NA		\$0.00	
COLES MYER LIMITED	CML	\$13,140.00	\$13,140.00	NA		\$0.00	
COMMONWEALTH BANK OF AUST...	CBA	\$13,200.00	\$13,200.00	NA		\$0.00	
COMMONWEALTH PROPERTY OF ...	CPA	\$13,280.00	\$0.00	BUY	9/11/2005	\$0.00	
DB RREEF TRUST	DRT	\$13,280.00	\$13,280.00	NA		\$0.00	
EUROPEAN INVESTORS GLOBAL ...	EIG	\$13,000.00	\$0.00	BUY	22/03/2006	\$0.00	
HFA ACCELERATOR PLUS LIMITED	HAP	\$9,900.00	\$0.00	BUY	4/11/2005	\$0.00	



Benefits of Recommendation Process

- Weekly personalised recommendations provided to clients
- Easily implemented
- Advice provided electronically
- Expand fee base
- Admin procedures simplified
- Clients perceive a value proposition



Costs:

\$500 + GST per client for:

- weekly personalised instructions for your client
- Access to our weekly articles
- “call me anytime’ facility via email or phone
- Access to quarterly templates
- Additional planning/modeling reports prepared for advisers or clients will be charged from \$550 per Statement of Advice (incc. GST)



Questions ?

