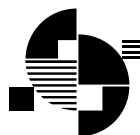


MODEL CHOICE



AVAILABLE THROUGH

- **ASGARD ALLOCATED PENSION ACCOUNT**

DESCRIPTION

Model Choice offers a selection of model portfolios tailored to suit individual risk profiles. ASGARD selects the investment products for each model portfolio from a range of managed investments (from the ASGARD Investment Marketplace) and monitors the overall asset

allocation for each portfolio. The table below shows the managed investments currently used for each model portfolio, though these may change over time at ASGARD's sole discretion.

MODEL CHOICE PORTFOLIO						
Code	Fund Name	Conservative	Cautious	Prudent	Assertive	Aggressive
Cash						
MMI	Money Market Investment Account	25	10	10	10	10
Australian Fixed Interest						
AAFIIF	Advance Aust Fixed Int. Index Fund - W/S	70	60	25	10	
International Fixed Interest						
AIFIIF	Advance Int'l Fixed Int. Index Fund - W/S			5	5	
Australian Shares						
AASIF	Advance Aust Shares Index Fund - W/S	5	15	35	40	45
International Shares						
AISIF	Advance Int'l Shares Index Fund - W/S		5	15	25	40
Property						
AAPSIF	Advance Aust Prop Sec Index Fund - W/S		10	10	10	5
		100	100	100	100	100

- Note: (1) The actual asset allocation achieved by the recommended portfolios may vary due to changing asset allocations within the funds.
- (2) ASGARD Product Brochures are also available on all of the individual investment products for each model portfolio.

Disclaimer: This investment product brochure has been compiled utilising the resources of ASSIRT Pty Ltd (ACN 009 182 263) ("ASSIRT"). It is based on information believed to be reliable and received from the fund manager and sources within the market. No representation is given, warranty made or responsibility taken as to its accuracy, timeliness or completeness and neither ASGARD, ASSIRT nor their associated companies will be liable to the reader in contract or tort (including for negligence) or otherwise for any loss or damage arising as a result of reliance by the reader (except in so far as any statutory liability cannot be excluded). Past performance may not be indicative of future performance.

Disclosure: ASSIRT may provide some fund managers mentioned in this publication with investment data, research software, consulting and other services. In the event of any person subscribing for the securities referred to, ASGARD and an authorised representative may receive a commission, fee or other benefit or advantage. Details can be obtained from a current ASGARD prospectus. A prospectus for the ASGARD Allocated Pension Account is held by the Australian Securities and Investments Commission. The date of prospectus current at the time of publication is 01/09/98. Copies of ASGARD prospectuses can be obtained from ASGARD or a financial adviser. Deposits or contributions can only be accepted on the application form attached to a current prospectus. ASGARD and ASSIRT are wholly owned subsidiaries of SEALCORP Holdings Limited (ACN 009 143 597) ("SEALCORP") which is a wholly owned subsidiary of St. George Bank Limited ("St. George"). St. George also owns Advance Asset Management Ltd. ASGARD is a licensed dealer in securities. ASSIRT is a licensed investment adviser. © ASGARD.