

# ASGARD AVAILABLE PRODUCTS SUMMARY SHEET AS AT 1 JUNE 1999

## INTRODUCTION

The investment funds listed on the attached pages are those presently accessible via the ASGARD Investment Funds Account, Trustee Funds Account, Allocated Pension Account, Superannuation Accounts and Rollover Service.

Representation on this list is not a form of recommendation. It is the responsibility of each investor and adviser to determine the suitability of any investment(s) selected.

## INFORMATION

ITEM	DEFINITION
<b>MER</b>	Management Expense Ratio (generally determined according to IFA Practice Note No. 11).
<b>Buy/Sell Spread</b>	Is the maximum total spread (combining both buying and selling spread), reflecting costs associated with brokerage, stamp duty, etc.
<b>Income Accrual Dates</b>	Dates to which income accrues, after which distributions are paid.
<b>Gearing Allowance</b>	The profile percentage of any investment available for inclusion in calculating a valuation for gearing purposes.

## NOTES

\* The Management Expense Ratio (MER) shown is the Manager's latest estimate.

\*\* MER inclusive of fee rebate.

β The product codes and interest rates for the Fixed Term products change monthly. The code of the currently available product will reflect the maturity month (MM) and year (YY).

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ASGARD Capital  
Management Ltd  
(A.C.N. 009 279 592)  
Licensed Dealer in Securities  
A SEALCORP Company  
Toll Free 1800 998 185

Sydney  
Level 3  
345 George Street  
Sydney  
New South Wales 2000  
Tel: (02) 9320 0288  
Fax: (02) 9262 4080

Melbourne  
Level 41  
55 Collins Street  
Melbourne  
Victoria 3000  
Tel: (03) 9654 5688  
Fax: (03) 9654 5677

Brisbane  
Level 21  
345 Queen Street  
Brisbane  
Queensland 4000  
Tel: (07) 3229 5888  
Fax: (07) 3229 5877

Perth  
Level 38  
152 St. George's Terrace  
Perth  
Western Australia 6000  
Tel: (08) 9265 5688  
Fax: (08) 9481 4834

Adelaide  
Level 25  
91 King William Street  
Adelaide  
South Australia 5000  
Tel: (08) 8233 5821  
Fax: (08) 8233 5824

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## ASGARD SUPERANNUATION ACCOUNTS AND ROLLOVER SERVICE

Product Code		MER (%) 30/06/98	Buy/Sell Spread (%)
<b>INCOME - CASH</b>			
F1MMYYB	1 Year Fixed Term - Bank Deposit	Nil	Nil
F2MMYYB	2 Year Fixed Term - Bank Deposit	Nil	Nil
MLCDF	Macquarie Life Cash Fund	0.5	Nil
MMI	Money Market Investment Account	Nil	Nil
NUSCFB	Norwich Super Fund - Cash	0.5	Nil
WCSCP	Westpac Corporate Super - Cash Plus	0.79	Nil
<b>INCOME - FIXED INTEREST</b>			
<b>ENHANCED CASH</b>			
CECPST	County Enhanced Cash PST	0.5	0.6
<b>AUSTRALIAN FIXED INTEREST</b>			
APSTAFII	Advance PST - Aust Fixed Interest Index Portfolio	0.2*	0.16
MLFIF	Macquarie Life Fixed Interest Fund	0.6	Nil
<b>INTERNATIONAL FIXED INTEREST</b>			
APSTIFI	Advance PST - International Fixed Interest Index Portfolio	0.2*	0.2
<b>MORTGAGE FUNDS</b>			
CMBMF	Colonial First State Bricks and Mortar Fund	1.00*	Nil
HMMT	Heine Monthly Income Trust (50% profile limit)	0.9	Nil
<b>EQUITY - AUSTRALIAN SHARES</b>			
<b>DIVERSIFIED EQUITY</b>			
APSTASI	Advance PST - Australian Shares Index Portfolio	0.25*	0.9
APSTAS	Advance PST - Australian Shares Portfolio	0.90	Nil
BTPSTAU	BT Wholesale PST - Australian Share Portfolio	0.95*	0.25 cpu (max)
FSEPST	Colonial First State PST - Australian Share option	0.90	0.8
HHASPST	Hambros Hopkins Australian Shares PST	0.90*	1.08
HSBCAEPS	HSBC Australian Equity PST	0.93	0.68
MLAEFF	Macquarie Life Aust. Enhanced Equities Fund	0.70	0.9
RASPST	Rothschild Australian Share Superannuation Trust	0.99*	1.0
TPSTAS	Tyndall PST - Australian Share Option	0.9**	0.9
<b>INDUSTRIAL EQUITY</b>			
MAEPST	Merrill Lynch Mercury Australian Equity PST	0.63	0.44
PISFPST	Perpetual's PST - Industrial Share Option	0.9	0.96
PPSTSC	Perpetual's PST - Smaller Companies Share Inv	0.9	0.96
<b>EQUITY - INTERNATIONAL SHARES</b>			
<b>GLOBAL EQUITY</b>			
APSTISI	Advance PST - International Shares Index Portfolio	0.3*	0.8
APSTIS	Advance PST - International Sharemarket Portfolio	1.0	Nil
BTPSTI	BT Wholesale PST - International Share Portfolio	1.15*	0.25 cpu (max)
CSISPST	Credit Suisse International Shares PST	1.02	0.6
GTPISF	INVESCO International PST	1.01	Nil
PPSTINT	Perpetual's PST - International Share Option	1.0	0.3
<b>SOUTH EAST ASIAN EQUITY</b>			
GTASF	INVESCO Asian PST	0.98	Nil
PPSTSEA	Perpetual's PST - South East Asia Share Option	1.0	0.63
<b>EQUITY - PROPERTY</b>			
<b>PROPERTY SECURITIES</b>			
APSTAPSI	Advance PST - Australian Property Securities Index Portfolio	0.2*	1.2
APSTPS	Advance PST - Property Securities Portfolio	0.65	Nil
FSPSTP	Colonial First State PST - Property Securities	0.612	0.8
RPPSPST	Rothschild Property Superannuation Trust	0.70*	1.1

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## ASGARD SUPERANNUATION ACCOUNTS AND ROLLOVER SERVICE Continued

Product Code		MER (%) 30/06/98	Buy/Sell Spread (%)
<b>MULTI SECTOR 30</b>			
ANZNLF	ANZ Super Pool - Protected Growth Fund	0.70	Nil
BSITCSF	Barclays Super Funds - Diversified Stable	0.60	0.8
BTCSF	BT Wholesale Capital Stable Fund	0.85*	Nil
FSPSTCS	Colonial First State PST - Cap Stable option	0.65	0.3
CNASUTCS	County SCT - June Protected Growth	0.713**	0.56
MLCSF	Macquarie Life Capital Stable Fund	0.87	0.34
MMMLCS	Mercantile Mutual M/L Capital Stable	0.78	Nil
RFACSST	Rothschild Conservative Superannuation Trust	0.745*	1.1
<b>MULTI SECTOR 50</b>			
APSTCS	Advance PST - Capital Stable Portfolio	0.65**	Nil
CFMPSTS	Commonwealth Funds Management PST Capital Stable	0.64	Nil
WCSPST	HSBC Capital Stable PST	0.88	0.52
MLCCSF	MLC Capital Stable Fund	0.55	0.3
NUSBCF	Norwich Super Fund - Capital Stable	0.80	Nil
SBCCS	UBS Brinson Stable Growth Fund	0.80	Nil
WGSMS	Westpac Corporate Super - Managed Stable	0.92	0.3
<b>MULTI SECTOR 70</b>			
AWFM	Advance PST - Managed Portfolio	0.70	Nil
BTMF	BT Wholesale Managed Fund	0.90*	Nil
MBAEF	Maple-Brown Abbott Pooled Super Trust	0.59	0.66
MMLSBO	Mercantile Mutual Superannuation Balanced Option	0.78	Nil
PWPF	Merrill Lynch Mercury Balanced Pooled Super Trust	0.74	0.44
MLCSIF	MLC Balanced Fund	0.63	0.6
NUSMFB	Norwich Super Fund - Balanced	0.80	Nil
JPMASF	Salomon Smith Barney Balanced Trust	0.71	Nil
WGSCG	Westpac Corporate Super - Balanced	0.95	0.5
ZILF	Zurich Managed Growth Fund	0.66	0.4
<b>MULTI SECTOR 70+</b>			
BAPPF	Barclays Super Funds - Diversified Growth	0.60	0.5
CFMPSTG	Commonwealth Funds Management PST Managed Growth	0.65	Nil
CNASUTGF	County SCT - Growth Fund	0.684**	0.86
WSUT	HSBC Growth Pooled Superannuation Trust	0.89	0.86
MMMLMG	Mercantile Mutual M/L Managed Growth	0.78	Nil
CRF	MLC Growth Superannuation Fund	0.66	0.6
NMFM	NMFM Superannuation Fund	0.796	Nil
NUGSF	Norwich Super Fund - Growth	0.80	Nil
RFASIT	Rothschild Balanced Superannuation Trust	0.797*	1.1