

Prepaid Funeral Plan

Investment Objective

All amounts invested into the Plan are held in the Fund whose objective is to provide investors with competitive returns by investing in Authorised Investments as stipulated by the Funds' Rules and in accordance with the Investment Strategy of each Investment Option. The approved investment ranges are monitored by our Investment Manager(s) in accordance with the Benefit Fund Rules and the applicable investment policy.

Capital Guarantee

We offer a capital guarantee only for the Capital Guaranteed investment option. The offer is only able to be taken up when you first open your Plan. The capital guarantee means that all your contributions (less fees and duties payable) and declared bonuses are guaranteed to be paid on maturity, no matter how the investment market is performing.

Capital Guarantee explained

Capital Guarantee means that all money paid into the Funeral Benefit Capital Guaranteed Fund plus declared bonuses, less duties and fees (Away From Home Cover and funeral director GST and administration fees that may have been deducted) is secure. The guarantee is supported by a conservative investment policy which is monitored closely by Foresters Financial and its Actuary and by the solvency reserves that Foresters Financial maintains in accordance with the *Life Insurance Act 1995* (Cth) and the APRA Prudential Standards issued under that Act.

Asset Allocation Ranges per Investment Option

The investment options provide a range of investments with differing investment risks, which allow your assigned funeral director to select an option to match their risk tolerance for the funding of your prepaid funeral contract under the Plan. Investment in the different investment assets available under each investment option may be in direct investments or through approved unit trusts or managed investment schemes.

Current Investment Information

You can obtain up-to-date investment information, including the asset allocation and historical bonus rates for the Capital Guaranteed Option and unit prices for the market-linked investment options of the Fund, by visiting www.forestersfinancial.com.au or by calling us on 1800 645 326 (free call).

Please note: Past performance cannot be taken as a guide to future returns. Future bonus rates of the Capital Guaranteed option of the Fund and unit prices for the

market-linked investment options of the Fund are not guaranteed and may be subject to fluctuations.

Changing Your Investment Option (Switching)

Your investment in the Plan can be transferred in its entirety between any of the four (4) market-linked investment options by your assigned funeral director, at any time. Only one investment option at any one time can be selected for the Plan. The Plan may incur underlying transaction costs each time a switch is made.

Please note that investors switching out of the Capital Guaranteed investment option are unable to switch back into the Capital Guaranteed investment option. Investors in the market-linked investment options are also unable to switch into the Capital Guaranteed investment option.

For the market-linked investment options, the unit price that applies at the time a switch application is processed, is discussed further on page 8. To switch between investment options, the assigned funeral director must complete a switch form which can be found at www.forestersfinancial.com.au and sent to: Foresters Financial, PO Box 7702, Melbourne VIC 3004 or via email: service@forestersfinancial.com.au.

Investment Options	Capital Guaranteed	Sustainable	Balanced	Growth	High Growth
Risk Profile	Low	Medium	Medium	High	High
Investment Strategy	To invest in a range of mainly cash and fixed interest assets to provide a stable and consistent return.	To invest in a range of defensive and growth assets, with a focus on Environmental, Social and Governance considerations.	To invest in a range of defensive and growth assets, with a moderately higher weighting to defensive assets.	To invest in a range of defensive and growth assets, with a higher weighting to growth assets.	To primarily invest in a range of growth assets.
Investment Objective	Aim to return better than the Reserve Bank of Australia (RBA) cash rate over the long-term.	Aim to return CPI +2% over the long-term.	Aim to return CPI +2% over the long-term.	Aim to return CPI +3% over the long-term.	Aim to return CPI +4% over the long-term.

Investment Options	Capital Guaranteed		Sustainable		Balanced		Growth		High Growth	
	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range	Strategic Asset Allocation	Target Range
Defensive Assets										
Cash	57%	0-100%	3%	0-60%	3%	0-60%	3%	0-40%	3%	0-20%
Fixed Interest	39%	0-100%	51%	20-60%	51%	20-60%	33%	10-40%	12%	0-20%
Total Defensive Assets	96%	0-100%	54%	40-60%	54%	40-60%	36%	20-40%	15%	0-20%
Growth Assets										
Equity	4%	0-5%	34%	20-50%	34%	20-50%	46%	30-70%	66%	50-90%
Property	0%	0%	4%	0-20%	4%	0-20%	8%	0-30%	9%	0-30%
Alternatives	0%	0%	8%	0-10%	8%	0-10%	10%	0-15%	10%	0-20%
Total Growth Assets	4%	0-5%	46%	40-60%	46%	40-60%	64%	60-80%	85%	80-100%
Total Asset Allocation	100%		100%		100%		100%		100%	