

Investment

ARC PERSONAL PLAN

An introduction

FEATURES + BENEFITS

About the ARC Personal Plan

The ARC Personal Plan is a flexible super product that has been designed to meet the needs of self-employed persons, employees and other individuals.

Why invest in ARC Personal Plan?

ARC Personal Plan is a great vehicle to use for:

- Consolidating multiple super accounts
- Retirement saving for employees and self-employed persons
- Clients that wish to exercise super choice of fund
- Setting up a spouse account to receive a tax offset

In addition it provides:

- Simplicity and flexibility with its investment options
- Free investment switches
- Online access to their account balances
- Comprehensive life insurance cover
- A regular contribution plan from as little as \$100 per month
- Super contributions splitting
- No minimum amount for additional contributions

Investment Choice

TOWER's multi-manager investment options are managed by Russell Investment Management Ltd (Russell) (ABN 53 068 338 974, AFSL 247185), a member of the Russell Investment Group of companies which is the world's largest multi-manager.

TOWER's investment strategy for the multi-manager investment options is to invest in the underlying Russell funds or other funds that Russell oversees on behalf of TOWER. In relation to its funds, Russell in turn selects the underlying investment managers for its funds and regularly monitors the investment managers or underlying funds.

There are 26 investment options from which to choose, including:

- 5 multi-manager diversified options
- 4 multi-manager sector options
- 17 single manager sector options

Free Consolidation Service

On your instruction, TOWER will chase up and consolidate all your super accounts into one account with ARC Personal Plan.

Three easy steps:

1. Complete the ARC Personal Plan Transfer Authority Form for each super fund you wish to transfer to ARC Personal Plan
2. Return the form(s) to the Administration Manager, ARC Master Trust, PO Box 142 Milsons Point NSW 1565
3. Our Client Service Team will do the rest and follow up the transfer into ARC on a regular basis and will confirm its arrival to both the adviser and the client.

ARC website (www.arcmt.com.au)

The ARC website is a great tool designed specifically for advisers and members of the Fund and allows:

Advisers to:

- see the details of each client in ARC Personal (eg account balance, insurance information, transaction history, address, date of birth)
- generate client reports that can be used for client reviews and marketing purposes (eg detailed client listing, client listing by investment option, total funds under management for the product)

Clients to:

- access the latest available asset allocation and investment performance details of each investment option
- update address details online
- learn more about super through the comprehensive member education section
- request an investment switch

Fees and Charges

Fees and other costs	Amount
Establishment fee	Nil
Contribution fee	Up to 4% on each contribution, transfer and rollover.
Termination fee	\$65.00
Administration fee	Value of the ARC Personal Plan
	Fee amount
	First \$150,000 1.40% pa
	Next \$250,000 1.05% pa
	Next \$600,000 0.75% pa
	Amounts over \$1,000,000 0.45% pa
	Minimum monthly fee \$12.00
Investment Management fees	The Investment Management fees differ between each investment option. The amount you pay for specific investment options is shown in Part 2 – Investment Menu of the Product Disclosure Statement (PDS).
Investment switch fee	Nil

This table is a summary of the fees applicable to the ARC Personal Plan. For a full explanation of fees and other costs of the ARC Personal Plan, please refer to the 'Fees and other costs' section in the ARC Personal Plan Part 1 – General Information Product Disclosure Statement (PDS).

Insurance benefits

Clients may decide to include TOWER's comprehensive insurance cover as part of the ARC Personal Plan.

TOWER provides the following benefits:

- Death
- Total and Permanent Disablement
- Income Protection

Our insurance is offered through TOWER Australia Ltd, winner of:

- AFR Smart Investor Risk Insurer of the Year 2007, and
- Money Management Risk Company of the Year 2006.



Adviser Remuneration

The table below outlines the maximum adviser remuneration, although we can dial down the remuneration.

Adviser remuneration	Amount
Upfront Commission	Up to 4% (plus GST) on each contribution, transfer and rollover. This amount can be negotiated between the client and adviser in increments of 0.5%.
Ongoing Commission	Value of the ARC Personal Plan
	Maximum Commission Rate (% pa)
	First \$150,000 0.55
	Next \$250,000 0.44
	Next \$600,000 0.33
	Amounts over \$1,000,000 0.22
	This amount can be negotiated between the client and adviser and may be reduced by 25%, 50%, 75% or 100%.
Adviser Service Fee	Up to 1% (plus GST) of the ARC Personal Plan. This amount can be negotiated between the client and adviser in increments of 0.5%.

Need More Information?

Further information can be found in the ARC Personal Plan PDS – Part 1, which can be obtained by contacting the Investment Distribution team or contacting one of our Customer Service Consultants on 1800 101 014 or by visiting www.toweradviser.com.au