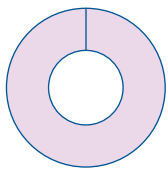
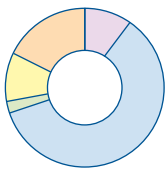
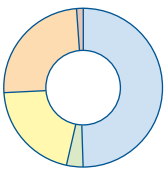
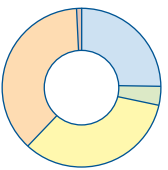
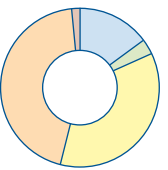
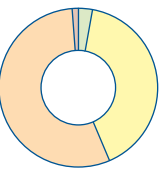


Your Investment Options

The table below details the investment options for the Northern Territory Government and Public Authorities' Superannuation Scheme (NTGPASS), current as at March 2009.

Managed Cash	Conservative	Cautious	Growth	Assertive	Aggressive
To provide greater assurance on the security of assets by investing in cash investments with an expectation to achieve low long term returns	To provide limited ups and downs in investment value by investing primarily in cash and fixed interest	To provide a balanced mix of assets, steady long term returns and a low level of investment volatility	To invest proportionately more in shares and property than cash and fixed interest with an expectation to achieve medium to high long term returns	To invest primarily in shares and property with limited exposure to fixed interest investments, accepting higher volatility with an expectation to achieve higher returns over the long term	To invest wholly in shares and property, accepting high volatility with an expectation to achieve higher long term returns
Return Objective	Return Objective	Return Objective	Return Objective	Return Objective	Return Objective
A high probability that the net return will exceed the increase in the CPI over 5 year rolling periods by at least 0.5% pa	A high probability that the net return will exceed the increase in the CPI over 5 year rolling periods by at least 2% pa	A high probability that the net return will exceed the increase in the CPI over 5 year rolling periods by at least 2.5% pa	A high probability that the net return will exceed the increase in the CPI over 5 year rolling periods by at least 3% pa	A high probability that the net return will exceed the increase in the CPI over 5 year rolling periods by at least 3.5% pa	A high probability that the net return will exceed the increase in the CPI over 5 year rolling periods by at least 4% pa
Risk Objective	Risk Objective	Risk Objective	Risk Objective	Risk Objective	Risk Objective
A low chance of a negative annual return	The expected frequency of a negative annual return should not exceed 1 in 7 years, on average	The expected frequency of a negative annual return should not exceed 1 in 4.5 years, on average	The expected frequency of a negative annual return should not exceed 1 in 4 years, on average	The expected frequency of a negative annual return should not exceed 1 in 3.5 years, on average	The expected frequency of a negative annual return should not exceed 1 in 3 years, on average
Asset Mix	Asset Mix	Asset Mix	Asset Mix	Asset Mix	Asset Mix
<p>Managed Cash</p> 	<p>Conservative</p> 	<p>Cautious</p> 	<p>Growth</p> 	<p>Assertive</p> 	<p>Aggressive</p> 
<p>0% growth assets</p> <ul style="list-style-type: none"> ○ Property 0% ○ Australian shares 0% ○ Global shares 0% ○ Private markets 0% <p>100% defensive assets</p> <ul style="list-style-type: none"> ○ Cash 100% ○ Fixed interest 0% 	<p>30% growth assets</p> <ul style="list-style-type: none"> ○ Property 2% ○ Australian shares 10% ○ Global shares 18% ○ Private markets 0% <p>70% defensive assets</p> <ul style="list-style-type: none"> ○ Cash 10% ○ Fixed interest 60% 	<p>50% growth assets</p> <ul style="list-style-type: none"> ○ Property 3% ○ Australian shares 21% ○ Global shares 25% ○ Private markets 1% <p>50% defensive assets</p> <ul style="list-style-type: none"> ○ Cash 0% ○ Fixed interest 50% 	<p>75% growth assets</p> <ul style="list-style-type: none"> ○ Property 3% ○ Australian shares 34% ○ Global shares 37% ○ Private markets 1% <p>25% defensive assets</p> <ul style="list-style-type: none"> ○ Cash 0% ○ Fixed interest 25% 	<p>85% growth assets</p> <ul style="list-style-type: none"> ○ Property 3% ○ Australian shares 36% ○ Global shares 45% ○ Private markets 1% <p>15% defensive assets</p> <ul style="list-style-type: none"> ○ Cash 0% ○ Fixed interest 15% 	<p>100% growth assets</p> <ul style="list-style-type: none"> ○ Property 3% ○ Australian shares 41% ○ Global shares 55% ○ Private markets 1% <p>0% defensive assets</p> <ul style="list-style-type: none"> ○ Cash 0% ○ Fixed interest 0%
Recommended minimum investment term	Recommended minimum investment term	Recommended minimum investment term	Recommended minimum investment term	Recommended minimum investment term	Recommended minimum investment term
Short term	Short term (3 years)	Medium term (5 years)	Medium to long term (7 years)	Long term (10 years)	Long term (10 years)

1 The net return is after investment management fees and taxes have been deducted.

2 The minimum investment term is the average time until you are planning on spending your superannuation money in retirement.