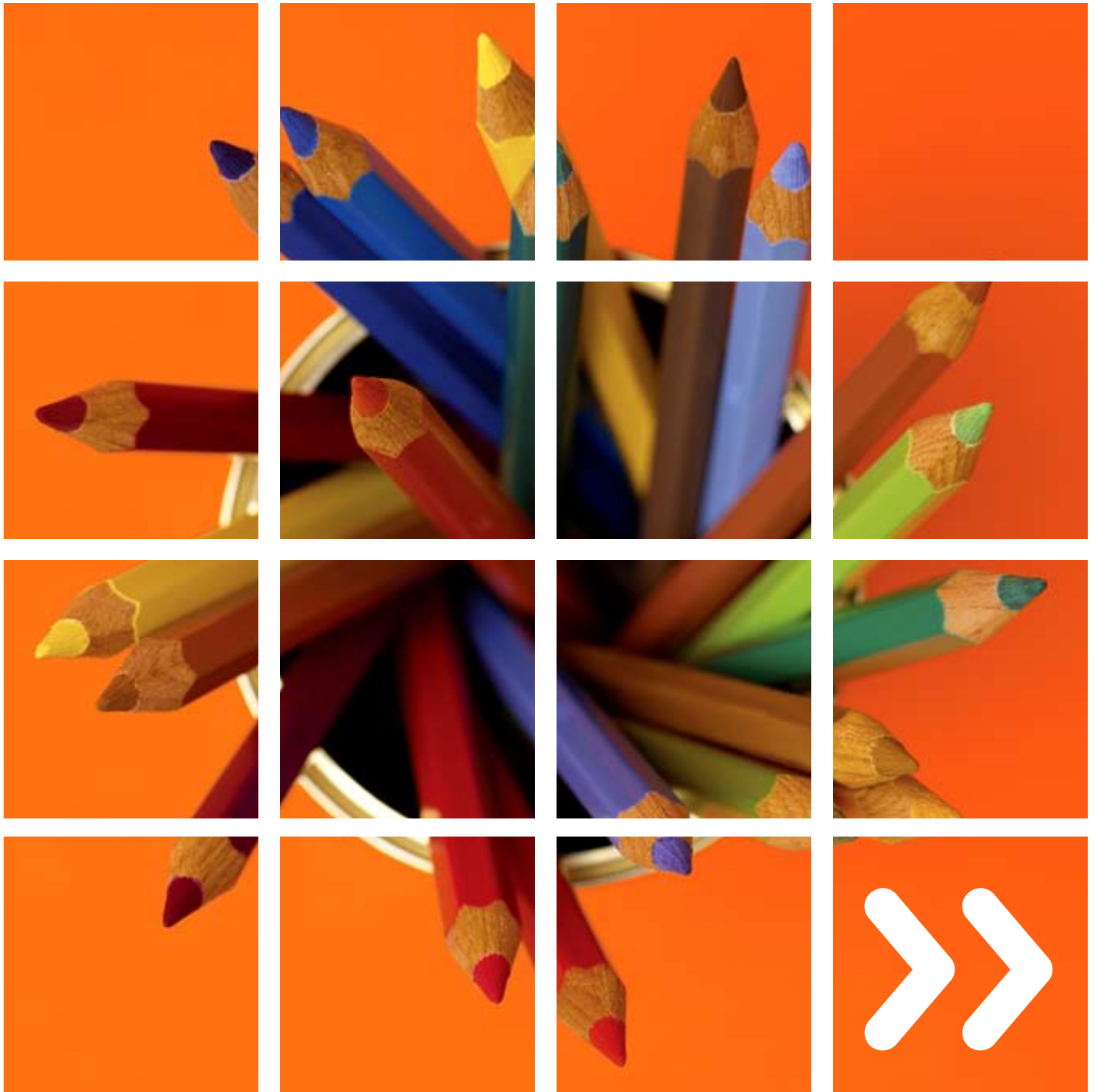


Determine your investor profile

Trying to make a decision about where to invest your superannuation?



It's time to make some investment decisions



How much could you survive on when you retire?

The current age pension is approximately \$13,000 per year for a single person, which equates to around \$250 per week. It's even less if you're part of a couple. Who knows if it will even exist by the time some of us retire.

Now, more than ever, we're healthier and living longer.

This means we've got more energy, time and mobility to travel, get active, socialise, be entertained and take up new interests. Sound fun? Well the sad reality is that these 'fun' activities cost money.

So imagine how frustrating it would be to find that despite your body brimming with good health and longevity, you don't have the means to afford anything except pay the bills.

And then imagine that for the next twenty or thirty years!

Isn't it easier to do nothing?

Some people want a retirement that reaches beyond just 'surviving', but feel overwhelmed or frightened at the steps they need to take to make this happen. **So they do nothing.**

Some people think that if their employer is already contributing to super on their behalf, they don't have to worry. **So they do nothing.**

Some people assume that their super account is invested in the right way for their individual situation. **So they do nothing.**

So, if you decided to take action, where could you start?

How much super you have in retirement will depend to a large degree on the decisions you make about investment funds. Make certain your investment strategy is right!

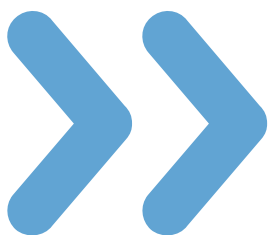
Let's remind you of the fundamentals first.

What is super and why is it important?

Super is a long term savings plan that you undertake throughout the course of your working life to ensure you can live comfortably in retirement. Most Australian employees receive an amount of 9% of their salary, called the 'superannuation guarantee' which is contributed to a super fund by their employer. The best part is the fact that Australians receive many tax benefits for contributing into super. As far as saving for your retirement goes, there are more reasons to invest 'in' super than 'outside' of it.

When you become a member of a super fund, your account will be automatically invested in what is known as a 'default' investment strategy. The default investment strategy may not be appropriate for your personal circumstances and needs.

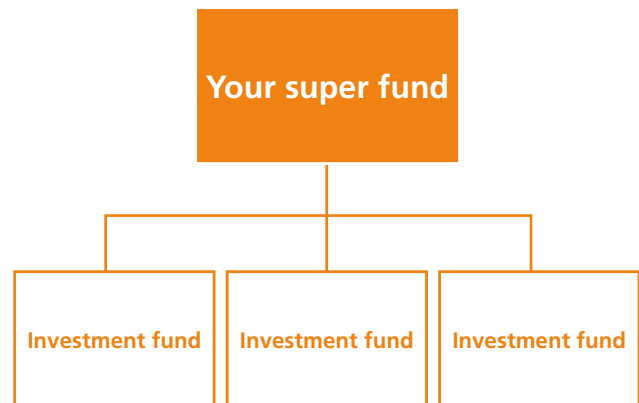
You can switch from the 'default' investment strategy by choosing one or a combination of investment funds on offer.



"Is my super account invested in the right way for my situation?"

Most super funds offer you the ability to choose an investment strategy for your account. This can be done by choosing within the range of 'investment funds' a super fund offers.

How it works



Each investment fund has its own investment objective and methodology for achieving this objective. Different investment funds may invest in different types of assets, such as cash, fixed interest, property or shares, or even a combination of these (called diversification). History shows that all methods have different returns and levels of risk, to suit a variety of investors and economic climates.

"What investment risk might I experience?"

All investments have associated risks. It's important to determine the level of risk you are prepared to accept as this will affect your investment strategy. Generally, the higher the level of risk you are prepared to accept, the higher the potential return from the investment. Conversely, a higher level of risk will also increase your chances of incurring a loss in the short term, including the potential loss of some of your initial investment amount as a result of market movements.

Need help choosing?

Choosing the right investment strategy is not as complicated as it seems. This questionnaire can provide guidance on the type of investor you might be. You're only nine questions away.

1 "I have a good understanding of investments and financial markets"

Things to consider before answering

What is your general interest in economic news and financial matters?

Do you regularly read the finance section of the newspaper or magazines such as Personal Investment or Business Review Weekly?

Does your job, any training or study you've completed or experience with investments equip you with investment knowledge or financial skills?

Circle your score

Agree — I have a good understanding.	5
Somewhat agree — I have a reasonable understanding.	4
Somewhat agree and somewhat disagree — I have some understanding but it is incomplete.	3
Somewhat disagree — I have some, but an overall patchy understanding.	2
Disagree — I have very little understanding.	1

3 "I am willing to accept risk to achieve higher investment returns"

Things to consider before answering

The previous questions focus on the state of your financial knowledge and your feelings about your finances specifically. This question asks you to look more broadly.

History generally teaches us that, over the long term, taking measured risk is more likely to bring higher returns. However, this is not certain to happen. You are equally likely to experience ups and downs on the way through.

Circle your score

Agree — I am willing to take a significant amount of risk to achieve higher returns.	5
Somewhat agree — I am prepared to tip the balance in favour of returns over risk protection.	4
Somewhat agree and somewhat disagree — Returns and risk protection rate equally to me.	3
Somewhat disagree — While I am prepared to take some risk, I weight risk protection higher than returns.	2
Disagree — I would much prefer to take only a small amount of risk.	1

2 "I feel that my financial position is strong enough to accept a degree of risk"

Things to consider before answering

How much & how stable is the income you earn?

How much do you have left after you pay your bills and other expenses?

How much super or other savings have you accumulated?

Are there other sources of funds you can access should the need arise?

Circle your score

Agree — I am in a strong financial position relative to my needs and wants. I feel I can take measured risk in search of greater investment returns.	5
Somewhat agree — I am doing well enough but there are clear limits as to how much risk I feel I can take.	4
Somewhat agree and somewhat disagree — My financial position is reasonable, allowing me to take some risk. However, I need to be better off before placing too much risk in my investments.	3
Somewhat disagree — Although my financial position is improving I have some way to go before I could take much risk with my investments.	2
Disagree — My financial position is not strong enough to allow me to take risk in my investments.	1

4 "I feel I have a lot of control over my financial future"

Things to consider before answering

Do you take an active role in managing your financial affairs; making plans and seeing them through?

Do you feel your own efforts most often determine the results you achieve?

The answers below are not meant to be good or bad but an honest assessment of how you operate.

Circle your score

Agree — I tend to plan ahead and work systematically to achieve my aims, and I assume a large amount of responsibility in managing my finances.	5
Somewhat agree — I am reasonably organised in terms of planning and sticking to my plans, but I could be more disciplined. I am aware of my financial situation but could watch it more closely.	4
Somewhat agree and somewhat disagree — I run hot and cold when looking ahead and sticking to plans, but generally I am not too bad. I keep half an eye on my finances but should be more involved.	3
Somewhat disagree — I make an occasional effort to put plans together but I don't see them through that often. I look at my finances infrequently.	2
Disagree — I tend to live day-to-day and let things take care of themselves.	1

5 Which of the following best describes your investment preferences?

Things to consider before answering

Everyone has a range of objectives they seek to satisfy in an investment but some rate higher than others.

Circle your score

I want to maintain the value of my investments above all other considerations	2
I want relatively stable returns with the potential for modest growth in value over the longer term	4
I am generally seeking growth in the value of my investments over the longer term but I prefer a spread of asset types to reduce volatility	6
I am focused on growth in the value of my investments over the longer term but want some modest protection to take the sharpest edges off risk	8
I want to maximise the growth in the value of my investments and am willing to accept high volatility in pursuit of this goal	10

8 How would you react if the value of your investments suddenly fell by 25%?

Things to consider before answering

Although it doesn't happen often, share markets have at times suddenly fallen in value by large amounts.

Nearly everyone would regret or be annoyed if this occurred but not everyone would change their investment strategy. It is your willingness to take action that is at the heart of this question.

Circle your score

I would move all my money to a safer form of investment	2
I would move most of my money to a safer form of investment	4
I would move some of my money to a safer form of investment	6
I would leave things as they were or be tempted to buy some more of that investment	8
I would buy more of that investment	10

6 How long before you anticipate needing access to a significant part (more than half) of your funds?

Things to consider before answering

Superannuation is generally thought of as a long term investment, but this depends on your age and when you intend to retire.

The stability of your industry or employer are factors that may affect your response. A shaky situation may make you unwilling to look too far ahead.

Circle your score

Less than 2 years	1
Between 2 and 4 years	2
Between 4 and 6 years	3
Between 6 and 8 years	4
More than 8 years	5

9 What share of your portfolio would you prefer to be invested in 'growth' assets?

Things to consider before answering

Growth assets (shares and property) are generally more volatile and carry greater risk than defensive assets (fixed interest and cash). Portfolios with more growth assets will fluctuate more in value.

The proportion of growth assets you hold will greatly influence the amount of growth and volatility experienced in your investment. Growth assets, though, usually provide more protection against the effects of inflation and are often more tax effective.

Circle your score

None or very little	2
35% (one third)	4
65% (more than half)	6
80% (most)	8
100%	10

7 If you were seeking a long term investment plan to meet your goals, how often would you be prepared to accept a negative return (fall in value) before you would want the plan changed?

Things to consider before answering

There are different ways of thinking about risk, for example, volatility, or how bumpy the ride may be.

Another measure of risk is the frequency of loss or fall in value. The more frequently this occurs, the riskier an investment generally is. Some people regard loss as a more tangible form of risk.

Circle your score

Never	1
Once in every 20 years	2
Once in every 10 years	3
Once in every 7 years	4
Once in every 5 years	5

Now, add up your score for each question

Question 1	
Question 2	
Question 3	
Question 4	
Question 5	
Question 6	
Question 7	
Question 8	
Question 9	
Total score	



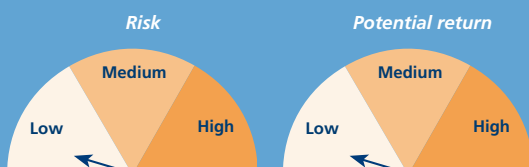
Turn over to see your results

What does my score mean?

If your total is:	You could be considered a:
Less than 18	'Defensive' investor
Between 18 - 30	'Conservative' investor
Between 30 - 42	'Moderate' investor
Between 42 - 54	'Growth' investor
More than 54	'High growth' investor

If you fall between profiles, consider reviewing details of both profiles

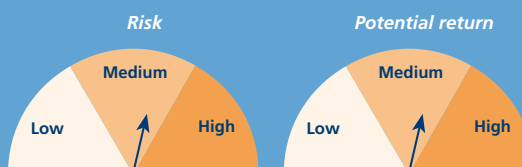
Defensive



Investment funds in this profile are more likely to suit you if you seek to maintain the original value of your investment and you are prepared to accept lower returns for lower risk.

Asset classes: mainly includes low risk assets such as cash and fixed interest (e.g. Australian and international Fixed interest, mortgages).

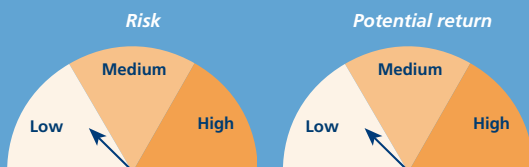
Growth



Investment funds in this profile are more likely to suit you if you seek high long-term returns and accept the higher possibility of sustained negative returns over short periods.

Asset classes: mainly includes assets such as property and shares and a smaller allocation to cash and fixed interest.

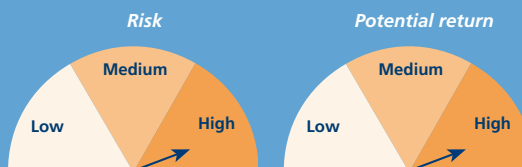
Conservative



Investment funds in this profile are more likely to suit you if you seek relatively stable returns and accept some risk through a diversified portfolio containing more than one asset class.

Asset classes: predominantly includes asset classes such as cash and fixed interest and a small allocation to asset classes such as shares (e.g. Australian and international shares) and property (e.g. listed property trusts and direct property).

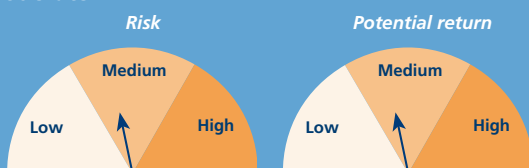
High growth



Investment funds in this profile are more likely to suit you if you seek to maximise long-term returns and accept the possibility of greater volatility and short-term capital losses.

Asset classes: mainly includes assets such as shares and property.

Moderate

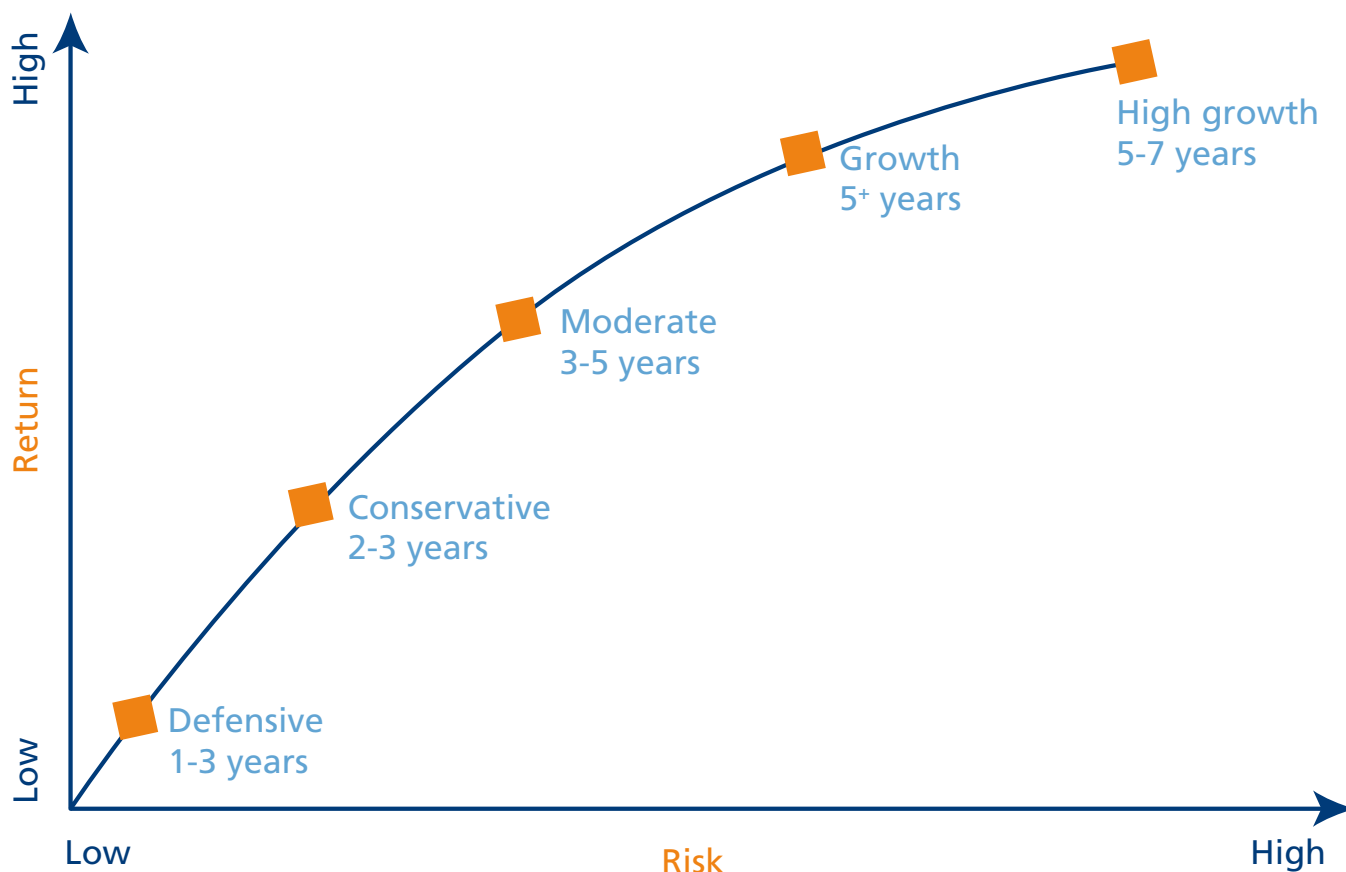


Investment funds in this profile are more likely to suit you if you seek higher medium-term returns and accept the possibility of negative returns over short periods.

Asset classes: includes an exposure to all asset classes including cash, fixed interest, property and shares.

What is the risk and return?

The graph below shows the potential risk and return for each of the investment profiles described previously. For each investment profile the suggested investment time frame is shown. This is the minimum period generally required for an investment fund to meet its objectives. The investment profiles sitting higher on the return axis are more likely to experience returns that may vary significantly and may be negative over short-term periods. However they are more likely to produce higher returns over the long term.



What now?

Now you're closer to learning what type of investor you are, you can consider making an investment decision that's right for you. Follow these steps:

1. You can confirm your investor profile by seeking personal financial advice.
2. Read the Investment Information Book (which forms part of the Product Disclosure Statement) applicable to your superannuation fund to learn about the investment funds suited to your profile. Refer to the back cover for information on accessing a PDS.
3. Make an investment choice online or using the appropriate form in the Investment Information Book

Remember, this is a guide only, not a substitute for financial advice. You should speak to your financial adviser before you make any investment decisions.



For more information on your Corporate Super account or to obtain a copy of the PDS:

Telephone

1800 627 625, weekdays between 8:30am and 5:30pm (Sydney time, excluding national public holidays)

Email

corpsuper@ing.com.au

Website

www.ing.com.au

Fax

02 9299 7449

For more information on your Integra Super account or to obtain a copy of the PDS:

Telephone

133 665, weekdays between 8:00am and 8:00pm (Sydney time, excluding national public holidays)

Email

customer@ing.com.au

Website

www.ing.com.au

Fax

02 9234 6668



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The Trustee

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Important notes/disclaimer

This risk profiler is current as at July 2006 and is not intended to provide you with personal financial advice but is rather only intended to assist you in deciding what type of investor you are. Before you make any investment decision you must read the current Product Disclosure Statement for the relevant product and consider speaking to a financial adviser.