

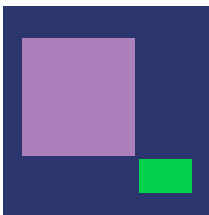
OneVue Unified Managed Account (UMA)



Introduction

Dated 1 April 2011





Important Information

OneVue Limited ABN 18 072 262 312 (“OneVue”), manages and takes responsibility for the operation of OneVue UMA. OneVue is the sole entity responsible for the information in this Introduction. No other party takes any such responsibility. When we say “we”, “our”, or “us” we are referring to OneVue Limited.

OneVue UMA is a service that enables access to other products and services that we describe in this Introduction. In describing these products and services we are not providing you with personal financial advice because we do not know, and have not taken into account, your personal circumstances, objectives or needs. In considering the information that we provide in this document you should take your personal circumstances, objectives and needs into account before taking any action. You may wish to discuss these matters with a financial adviser.

This Introduction describes investment choices that you can access using OneVue UMA:

- (i) Parts A & B: the Product Disclosure Statement (“PDS”) for the Separately Managed Account, issued by OneVue as the Responsible Entity. Part B of the PDS is a separate document that must be provided to you and must be read together with Part A.
- (ii) Part C: The Service Guide for the Other Assets & Liabilities Service
- (iii) Part D: The Financial Services Guide & IDPS Guide for the UMA Wrap Service
- (iv) The Application Booklet and Application Form

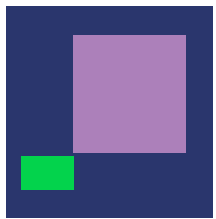
Before making a decision to use OneVue UMA you should carefully read and consider each of the relevant disclosure documents referred to above. If any of the above documents have not been provided to you, you can get a copy by going to www.onevue.com.au, emailing service@onevue.com.au or phoning 1300 790 235. If you have any questions about any of the above documents, you should speak with your financial adviser before you act.

OneVue is not responsible for and accepts no liability for any advice which is given to you by your financial adviser in connection with any investment or service that you decide to access through OneVue UMA.

SMSF Services

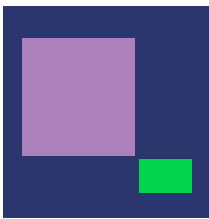
You may also choose to establish a self managed superannuation fund (SMSF) and have that fund administered using the SMSF Services described in this Introduction. You are able to do so using a separate SMSF establishment and administration service (“OneStepSMSF”).

How OneStepSMSF works and its terms and conditions are disclosed in separate documents which do not form part of this Introduction. If you are considering establishing a self managed superannuation fund and wish that the fund be administered, you can ask your financial adviser for copies of the OneStepSMSF Service Guide. OneVue is not responsible for the contents of this Guide.



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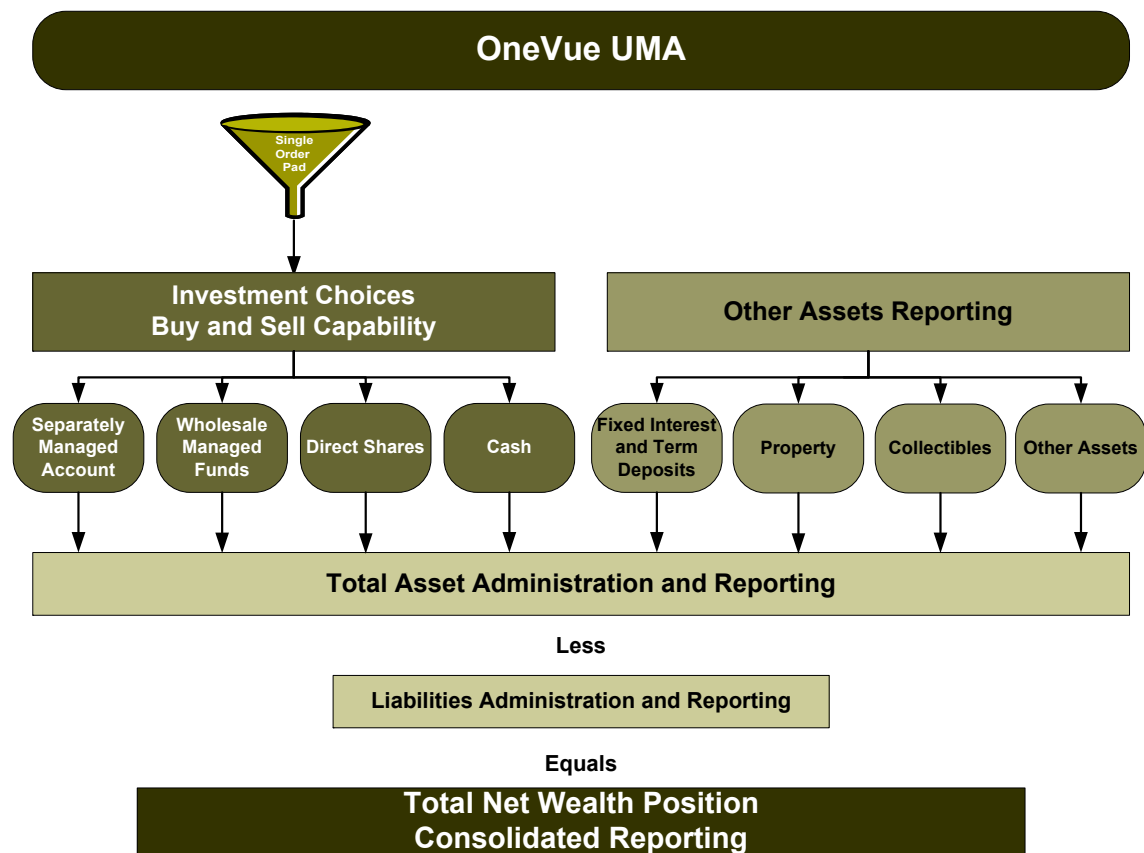


OneVue UMA Key Features

OneVue UMA is a unique service that enables you to:

- Take a consolidated view of all of the assets and liabilities that you hold within the service
- Make investments into Separately Managed Accounts, Direct Shares and Wholesale Managed Funds
- Administer Retail Managed Funds, direct property including the family home and investment properties, collectibles, and even the most complex financial instruments such as warrants and stapled securities via the assets and liabilities service and
- Together with your adviser, transact upon and administer your portfolio online using the Online Order Pad

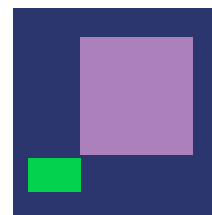
OneVue UMA also offers administration, transaction and reporting services for Self-Managed Superannuation Funds (SMSFs).



Who is offering OneVue UMA to you?

OneVue Limited ("OneVue")

OneVue is an independently-owned provider of portfolio management and administration services. OneVue holds Australian Financial Services Licence (AFSL) 245525.



What are the benefits of becoming a OneVue UMA client?

One of the key benefits of becoming a OneVue UMA client is that you can save an enormous amount of time and money by holding all your assets and liabilities in the one place.

During the year, and most importantly, at the end of the financial year, you are not chasing down disparate pieces of information from a large number of service providers, wasting both valuable time and money. OneVue UMA not only administers but reports on all your assets and liabilities across tax entities regardless of asset class, product type or legal structure.

When you get to the end of the financial year the information that you require is readily available for you to discuss with your financial adviser and accountant. Clients invested in an SMSF via OneVue UMA have the added advantage of accessing and printing SMSF reports (including portfolio valuations) on a regular basis throughout the year.

Other benefits of becoming a OneVue UMA client include:

1. You have a single and complete service covering all of your assets and liabilities including:

- Separately Managed Account (SMA)
 - Professionally managed portfolios
 - Personally Directed Share Portfolios
- ASX Listed Securities
- Warrants and Stapled Securities
- ETFs and iShares
- International Listed Securities
- Cash
- Fixed Interest and Term Deposits
- Property and Mortgages
- Collectibles
- Agriculture Schemes
- Liabilities
 - Margin Loans
 - Mortgages
 - Investment Loans
- A range of other assets and liabilities

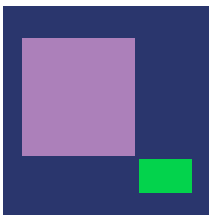
Ask your adviser about the full range of assets and liabilities that can be managed and reported on in OneVue UMA.

2. You have an online consolidated view of what you own

With OneVue UMA you have a single point of access via the Other Assets & Liabilities Service to view your consolidated portfolio for an individual tax entity or consolidated across all your tax entities online, 24 hours a day 7 days a week.

3. Your adviser can easily transact upon your instructions

Your adviser can have access to your OneVue UMA account via the Online Order Pad. Your adviser can create an asset and liabilities mix using the extensive list of available investment options to best achieve your agreed investment objectives. The order pad seamlessly integrates with the preferred product and service providers of OneVue UMA.



4. Reduced paperwork and administration

With direct investment ownership, there can be a considerable amount of time and cost in maintaining, reporting and tax-optimising your portfolio. With OneVue UMA these functions are all provided which can save you and your adviser time and money.

5. You directly own your investments

As you are the beneficial owner of your investments in the Separately Managed Account or UMA Wrap Service you can see where your funds are invested, giving you and your adviser greater control and visibility over your total wealth.

6. OneVue UMA offers custodial services

Custodial services are where the appointed custodian provides the safe-keeping and processing of your investments including making corporate action decisions on your behalf. These are provided for the Separately Managed Account Professionally Managed, and Personally Directed Share Portfolios and the UMA Wrap Service. The benefit of this service is that your investments are held securely and administration time and costs can be reduced.

7. OneVue UMA also offers non-custodial services (Other Assets & Liabilities Service)

The non-custodial service provided by OneVue UMA for your Direct Shares, Retail Managed Funds and other assets is delivered via a 'mailbox service' whereby OneVue UMA receives all of the paperwork related to these investments on your behalf. OneVue UMA will send your adviser any critical paperwork relating to corporate actions where your input is needed in the decision making process and for signing the documentation.

8. Comprehensive tax reports enable you to better manage your end-of-year tax return

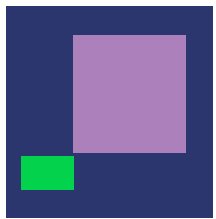
Easily accessible portfolio reports including your current tax position are available online enabling you and your adviser to plan for your year end tax, upcoming retirement or other changes in your personal circumstances. After the end of the financial year, you will receive a taxation summary report containing the information you need for your tax return. Your tax adviser can utilise this information for your tax return – saving you both time and money.

9. Comprehensive and timely SMSF management and reporting

OneVue UMA provides additional reporting and management services for SMSFs. Having online access enables your adviser to manage your SMSF member contributions and expense allocations. OneVue UMA, via the Other Assets & Liabilities Service, can also provide you and your adviser with interim member balances (unaudited) and end-of-year member balances (audited). This allows you and your adviser to be kept up to date to ensure your SMSF investments and contributions comply with the latest SMSF regulations.

Note: the services described in this document allow you to manage and track your investment portfolios. The choice of investments managed through these services remains the responsibility of the investor or the investor's licensed adviser.

Links to External brokers are also available via the Online Order Pad, however shares purchased outside the service are not administered via OneVue UMA and do not benefit from the consolidated reporting.



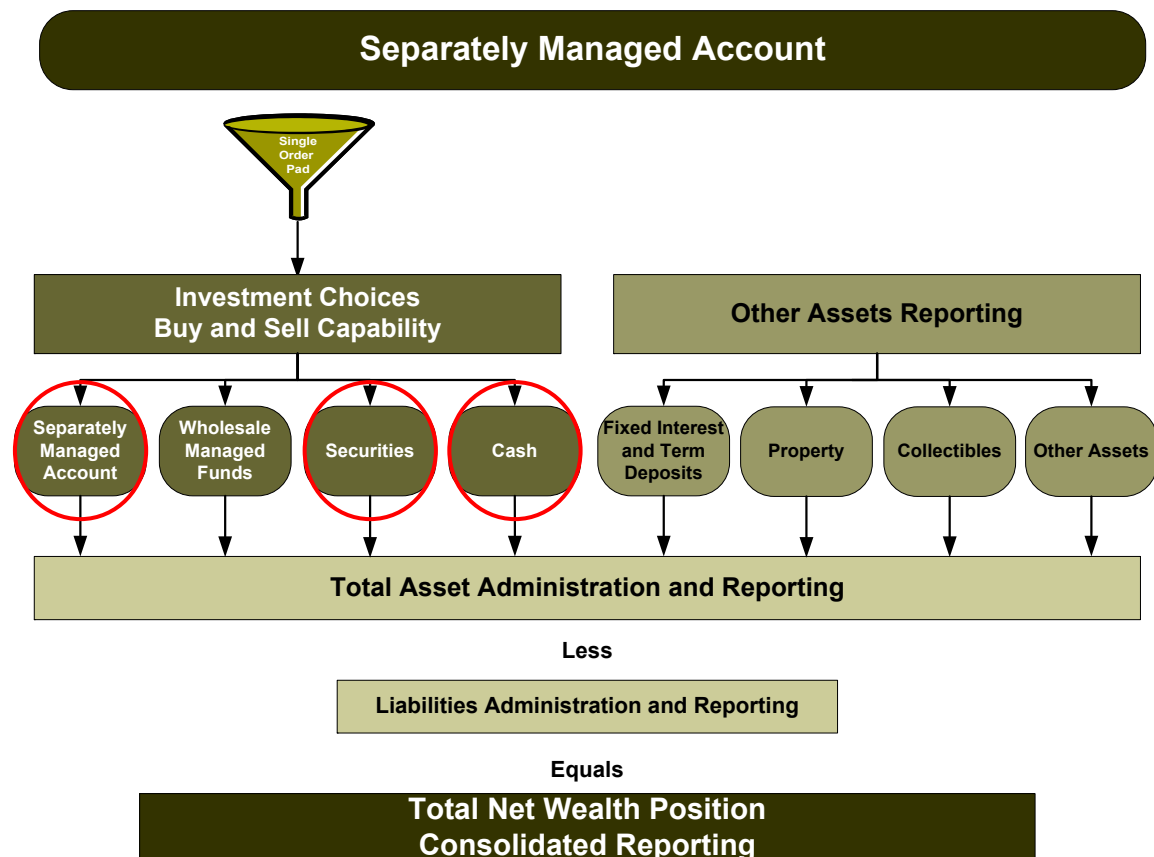
What products and services can you access through OneVue UMA?


1. OneVue UMA Products and Services: Separately Managed Accounts (SMA)

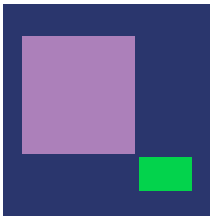
The **Professionally Managed Model Portfolios** offered by the SMA allow you to choose portfolios of listed shares where you retain the beneficial ownership of the underlying investments. Professional investment managers are responsible for managing the portfolios in accordance with portfolios that set out the key investment parameters. They choose and manage the asset allocation and security selection on your behalf within each portfolio to meet the stated investment objective.

You choose the underlying investments in a **Personally Directed Share Portfolio**, enabling you to select individual investments, including direct shares and cash. When you establish a Personally Directed Share Portfolio you benefit from consolidated reporting and tax statements as well as having the administration handled for you.

OneVue is the issuer of the Separately Managed Account. If you are considering investing via Professionally Managed Model Portfolios please refer to OneVue UMA Separately Managed Account Product Disclosure Statement (Part A is attached to this Introduction and Part B is available separately). Part B provides more information about each of the Professionally Managed Model Portfolios. If you do not have a copy of Part B you can obtain one by going to www.onevue.com.au or by contacting us.



 Denotes services available through the Separately Managed Account



2. OneVue UMA Products and Services: Other Assets & Liabilities Service

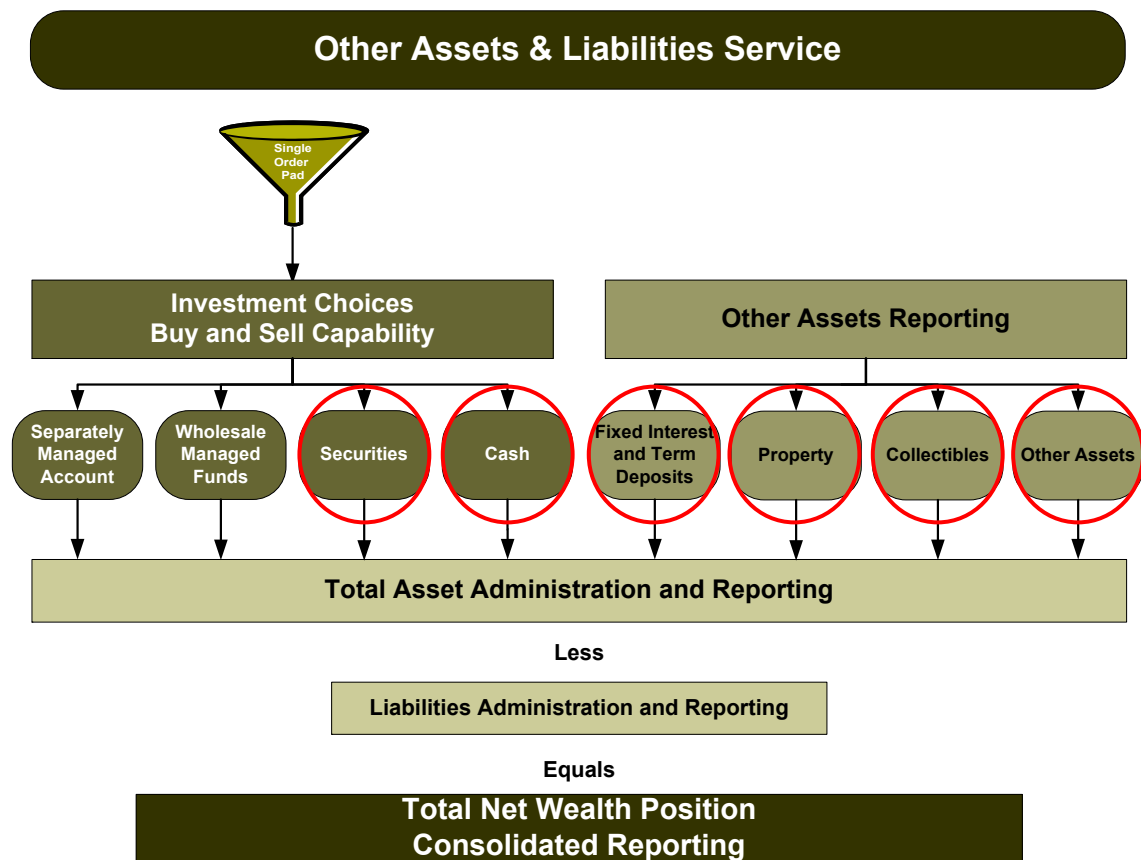
The Other Assets & Liabilities Service provides you with a fully consolidated view of your wealth across multiple investment entities including SMSFs, trusts, companies and partnerships. By becoming a OneVue UMA client you can get a consolidated view of, and report on, the following assets:


- Direct Shares
- Cash
- Fixed Interest and Term Deposits
- Property, including the family home and investment properties
- Collectibles
- Other assets including more complex instruments such as Warrants and Stapled Securities

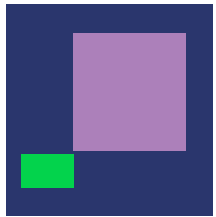
The Other Assets & Liabilities Service enables your adviser to transact via the Online Order Pad and then report on and administer all your investments including any other assets and liabilities you may wish to hold, including UMA-held direct shares.

Tax reporting is also a differentiator. We consolidate your holdings via a double entry accounting system supported by a team whose focus is on data integrity, tax compliance and reporting.

See Part C for further details of how to use the Other Assets & Liabilities Service for integrated administration and reporting for your assets and liabilities.



 Denotes services available through the Other Assets & Liabilities Service



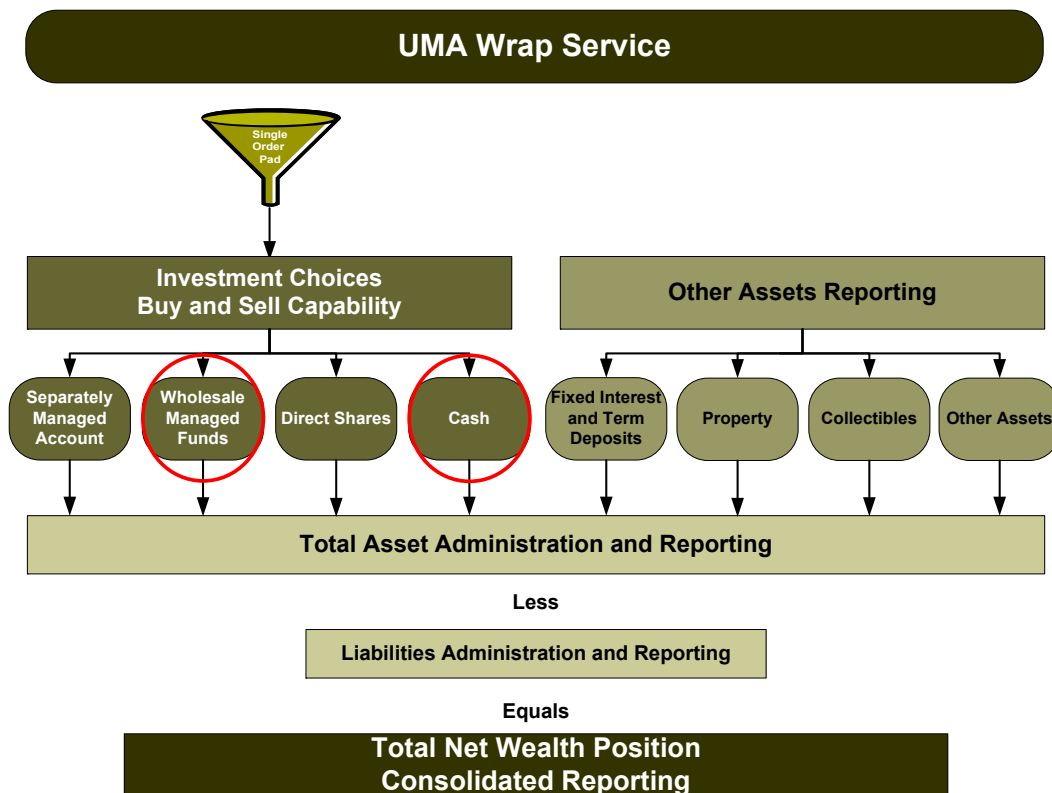
3. OneVue UMA Products and Services: UMA Wrap Service


The OneVue UMA Wrap Service is an IDPS service offering you and your adviser access to an extensive range of wholesale managed funds at competitive rates from leading investment managers. This gives you investment flexibility, choice and allows you to diversify your exposure across a range of investments.

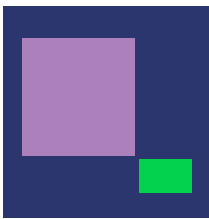
These managed fund investments are held on your behalf in the name of the custodian enabling you to retain full beneficial ownership of all your investments. Most funds are available on a wholesale basis with fees that are generally lower than those charged by retail funds.

Your investments held within the UMA Wrap Service are incorporated into your OneVue account to provide your consolidated investment report.

See Part D for further details.



 Denotes services available through the UMA Wrap Service



4. OneVue UMA Products and Services: SMSF Services

OneVue UMA gives you access to Australia's first fully-integrated SMSF service for investors, *OneStepSMSF*, enabling your adviser to establish and manage your SMSF easily and cost-effectively.

If you are an SMSF investor, you and your adviser have access to:

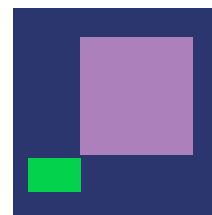
- a streamlined and automated SMSF establishment process
- a centralised documentation storage facility
- simplified documentation amendment process
- SMSF administration services
- current fund financials and fund reports
- view, transact and report upon your SMSF member balances on a daily basis

You can also easily access interim balances, end-of-year member balances, financial reporting, statement of taxable income, and regulatory documents for your SMSF investments. Your adviser can access your fund documents from one place 24 hours a day 7 days a week.

Complex Superannuation Fund							
Portfolio Summary	Details	Holdings By Investment	Holdings By Security	Asset Allocation	Bank Transactions	External Investments	SMSF Member Balances
Total Unaudited Fund Balance @ 15-Aug-2010							
Member Balances	Name	Type					
Member 1	Complex Mr Bob	Accumulation	\$469,682	53.86%			
Member 1	Complex Mr Bob	Account based pension 1	\$0	0.00%			
Member 2	Complex Mrs Jae	Accumulation	\$402,402	46.14%			
All Members			\$872,084	100.00%			

Note: this is an illustration only.

Go to www.onevue.com.au for more information about *OneStepSMSF*.



5. OneVue UMA Products and Services: Term Deposit Hub

OneVue offers an innovative, fully transactional term deposit hub, which fits neatly into the OneVue UMA.

The OneVue term-deposit hub powered by MoneyMarket.com.au has been designed specifically to help remove the time-consuming administration associated with moving funds between term-deposit providers.

The term deposit hub delivers rates from more than 20 major Australian banks, international banks, regional banks and credit unions.

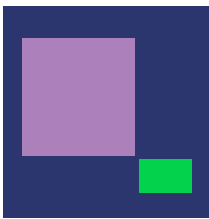
When a term deposit matures, your adviser is able to switch your term deposit to a different institution and the funds are transferred automatically with same-day value. Investors receive the most competitive rate at each rollover without any loss of interest during the transfer.

All fund movements are always bank to bank and remain in the name of the client.

Benefits to clients and their advisers:

- Same day portability of funds between institutions
- No transaction fees
- No paperwork and automatic completion of all application forms and contract notes after the initial OneVue Australian Money Market platform account is opened
- Full history of financial transactions at the end of the tax year
- Reporting of income and portfolio movements and performance
- Accrued interest is directed into the term deposit and appears in your OneVue UMA reports

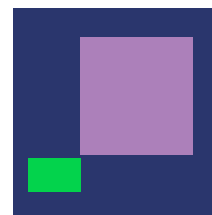
Your adviser can obtain an application form for the term deposit hub online.



What makes OneVue UMA unique?

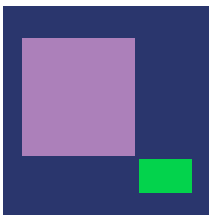
One of the unique advantages of being a OneVue UMA client is that you can save time and money. You have access to consolidated reporting of all your UMA held investments enabling you to have one true view of your financial wealth. Features of most value are the level of detail available on investments and the timeliness of the information received.

<p>What types of assets and liabilities can be managed and reported on through OneVue UMA?</p>	<ul style="list-style-type: none"> ▪ Separately Managed Account (SMA) <ul style="list-style-type: none"> ○ Professionally managed Portfolios ○ Personally Directed Share Portfolios ▪ ASX Listed Securities ▪ Warrants and Stapled Securities ▪ ETFs and iShares ▪ International Listed Securities ▪ Cash ▪ Fixed Interest and Term Deposits ▪ Property and Mortgages ▪ Collectibles ▪ Agriculture Schemes ▪ Liabilities <ul style="list-style-type: none"> ○ Margin Loans ○ Mortgages ○ Investment Loans ▪ A range of other assets and liabilities <p>Ask your adviser about the full range of assets and liabilities that can be managed and reported on in OneVue UMA.</p>
<p>What features can your adviser access?</p>	<ul style="list-style-type: none"> ▪ the ability to transact on SMAs, shares and wholesale managed funds ▪ management of your other assets ▪ comprehensive tools for better managing your investments ▪ library of online reports ▪ direct access to market information
<p>What reporting is available to both you and your adviser?</p>	<ul style="list-style-type: none"> ▪ 24/7 online access to your portfolio including: ▪ reporting on your portfolio ▪ tax reporting – comprehensive accounting and taxation reporting ▪ IAS / BAS reports to support your IAS/BAS returns preparation
<p>What additional reporting can SMSF investors access?</p>	<ul style="list-style-type: none"> ▪ interim member balances (unaudited) ▪ end-of-year member balances (audited) ▪ financial reporting ▪ Statement of Taxable Income ▪ regulatory returns ▪ centralised fund document storage



How to become a client of OneVue UMA

How do you become a client of OneVue UMA?	You can open a OneVue UMA account by: <ul style="list-style-type: none">▪ making a cash investment▪ transferring existing assets
What is the Minimum Initial Contribution to OneVue UMA?	\$25,000
Who can open a OneVue UMA account?	Australian residents investing as: <ul style="list-style-type: none">▪ Individuals over the age of 18▪ Trustees of Self Managed Super Funds (SMSFs)▪ Companies▪ Trustees of Trusts▪ Partnerships▪ Associations
What fees do I pay?	The total fees paid vary according to the services utilised. For a comprehensive list of fees associated with OneVue UMA please refer to the appropriate fee schedules in Parts A to C and the IDPS Guide.



Opening a OneVue UMA account

When you open a OneVue UMA account you may select and use the following products and services:

1. Separately Managed Account (SMA)

Before using your Separately Managed Account you must first read the Product Disclosure Statement (PDS) – Part A of the PDS is contained in this document, Part B will be provided to you separately. If you do not receive Part B of the PDS you can get a copy by going to www.onevue.com.au or by contacting us. You should not consider making an investment through the SMA without thoroughly reading and understanding the content of the PDS. Your adviser can assist you with any questions you may have in relation to investing in the SMA. This service will be automatically opened for you when you open your OneVue UMA account.

2. Other Assets & Liabilities Service

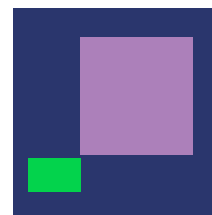
This will give you and your adviser access to extensive administrative and reporting capabilities to help you better manage your total wealth portfolio. A Macquarie Cash Management Account will need to be opened and funds deposited before you can transact on this service (we call this your UMA Cash Account).

3. UMA Wrap Service

To open this account you must first read the information contained in the IDPS Guide. You must select this service on the OneVue UMA Application Form.

4. Macquarie Cash Management Account (CMA) - your UMA Cash Account

Details of how to open a Macquarie CMA are contained in the Macquarie CMA Product Information Statement available from your adviser or by contacting us. You should carefully read and consider the Product Information Statement before taking any action. The Macquarie CMA is a bank account issued by Macquarie Bank Limited ABN 46 008 583 542.



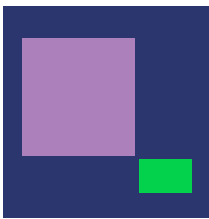
What do I need to do to become a OneVue UMA Client?

Your adviser plays a key role in ensuring that you understand the benefits and risks associated with becoming a OneVue client and that you have read all the documentation required before opening an account with us.

To make it easier for you to discuss what is required of you when choosing to invest in OneVue products or services we have provided the table below to assist you through the process.

Your checklist for getting access to services ✓

Have Access To:	Can Transact via On-Line Order Pad	Ensure that you:
Separately Managed Accounts (SMA)	A selection of Professionally Managed Model Portfolios and Personally Directed Share Portfolios.	<ul style="list-style-type: none"> ✓ Complete the Application Form after reading the Product Disclosure Statement (PDS) in Parts A and B of this Service Guide ✓ Send the Application Form to us. ✓ If paying by cheque, attach cheque made payable to OneVue Managed Account
Other Assets & Liabilities Service including Listed Securities Trading	Listed ASX Securities, Other Assets and Liabilities administered and reported within the Service	<ul style="list-style-type: none"> ✓ Read this OneVue Service Guide – Part C ✓ Complete the Application Form Sections 1 - 9 and 13 - 17 ✓ Select Other Assets & Liabilities Service on the Application Form ✓ Select the broker(s) you and your adviser wish to use from the panel of brokers available on the UMA Online Order Pad in Section 8 of the Application Form ✓ If you do not already operate a Macquarie CMA then you will be required to open one in the name under which you will be operating your OneVue account
Term Deposit Hub	Term deposits and rates from more than 20 institutions	<ul style="list-style-type: none"> ✓ Tick Term Deposit Hub on Section 1 of the UMA Application Form ✓ Complete the Term Deposit Hub application form ✓ Provide a Direct Debit Authority or cheque as per instructions on the Application Form



Have Access To:	Can Transact via On-Line Order Pad	Ensure that you:
UMA Wrap Service	A comprehensive menu of Wholesale Managed Funds.	<ul style="list-style-type: none"> √ Read Part D of this Service Guide √ Complete the Application Form in this Service Guide including the direct debit authority if required √ If paying by cheque, attach a cheque made payable to UMA Wrap Trust Account for the total amount you wish to invest in the UMA Wrap Service and attach to the Application Form √ Send the Application Form directly to OneVue
Direct Security Trading via Direct to Broker Link	Listed ASX Securities held out of the Service. No administration or reporting provided.	<ul style="list-style-type: none"> √ If you do not already have an existing account with a broker available via the Direct to Broker facility you will need to establish a trading account directly with one the available brokers. Please ensure that the broker account you establish is in the same name as your OneVue Account √ Select the broker(s) you and your adviser wish to use from the Panel of Brokers available on the UMA Online Order Pad in Section 8 of the OneVue Application Form √ Select Other Assets & Liabilities Service on the OneVue Application Form. You will then be provided a link to your preferred broker(s) via the OneVue On-Line Order Pad Order Pad √ Send your OneVue Application Form to OneVue
SMSF Service	You may transact on all the above mentioned products via the OneStepSMSF Service.	<p>If you are establishing an SMSF and wish to benefit from the SMSF Service you will be required to:</p> <ul style="list-style-type: none"> √ Open a Macquarie CMA to facilitate the payment of all necessary paperwork and fees associated with creating a new SMSF √ If you wish to then transact on any of the above products please follow the processes outlined above to start transacting

Contact Us

OneVue UMA

Reply Paid 1926

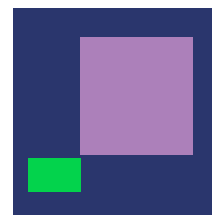
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Glossary

ASIC: Australian Securities and Investments Commission.

ASX: Australian Securities Exchange.

ASX listed securities: Includes shares and any other form of securities listed or about to be listed on the ASX. Throughout this document they will be referred to as 'securities'.

Broker Sponsored: Shares that are registered on CHESS with an authorised Broker Participant.

CGT: Capital Gains Tax.

CHESS: ASX's Clearing House Electronic Sub-Registry System which provides the central register for electronic transfer of share ownership.

Custodian: An organisation whose objective is to safeguard and maintain assets, for example, cash and securities, on behalf of other people.

Listed securities: Means securities owned by an individual in their name under a Broker Sponsored arrangement (Non-Custodial). A listed security investment is beneficially owned.

ETF: Exchange-traded funds trade like shares on a stock exchange. An ETF seeks to replicate the performance of a share market index.

IDPS: Investor Directed Portfolio Service.

In-specie: Means "in its actual form".

iShares: A brand of ETFs.

Locked: A locked holding remains in your Personally Directed Model Portfolio as unavailable for sale until your Nominated Representative provides instructions to sell the holdings.

Managed Investment Scheme or Managed Fund: Means a type of investment vehicle that pools the assets of multiple investors into a single vehicle with a common investment objective and strategy.

Net Asset Value: The closing value of a portfolio on any business day.

Non-Custodial service: Services where there is no appointed custodian.

OneVue Managed Account: (ARSN 112 517 656), A Registered Managed Investment Scheme ('the Scheme').

Order Pad: An online facility that enables your adviser to carry out transactions on your behalf.

Personally Directed Share Portfolio: Means an investor selected portfolio of ASX-listed securities available through OneVue UMA Separately Managed Account Product Disclosure Statement (Refer Parts A & B). The Personally Directed Share Portfolio is a portfolio of locked listed securities and cash for which OneVue UMA handles the administration on a custodial basis and provides consolidated reporting and tax statements.

Portfolio: The separate account or accounts for each client.

Professionally Managed Model Portfolio: The investment models used by Professional Investment Managers.

Professional Investment Manager: An Investment Manager that has been appointed to manage a portfolio.

Registered Managed Investment Scheme ('Scheme'): is a Managed Investment Scheme that has been registered with ASIC.

Securities: Includes shares and any other form of securities listed or about to be listed on the Australian Securities Exchange.

SMA or Separately Managed Account: A professionally managed investment vehicle which enables you to retain beneficial ownership of your underlying investments.

SMSF: Self Managed Superannuation Fund.

UMA Wrap Service: Means the investor directed portfolio service described in the IDPS Guide.

Unlocked: A holding that has been unlocked when your Nominated Representative provides an instruction to sell the holding.

Wholesale managed funds: Means managed funds available through the UMA Wrap Service.

