



# INNOVATION EXCELLENCE

## IN THIS REPORT:

We highlight 7 banking, 1 share trading, 1 superannuation and 1 insurance product that show outstanding innovation in their fields and deserve due recognition.

## THE 'GOOD OL' DAYS': WERE THEY REALLY THAT GOOD?

The search for better products and better ways to do things seems to be in the human genome, as we continually strive to innovate and invent our way through life.

The majority of goods and services we use on an everyday basis have all been invented or improved by someone. Apart from the gigantic inventions such as rocket ships and airbuses, it's the innovations that are not quite as spectacular that make a big improvement to the lives of the majority.

Where would we be without someone coming up with the first colour TV, the clunky computer and, of course, the item that set us all free – the mobile phone?

Technology has morphed into super technology and marched on to underpin much of what we enjoy today.

Computer technology, it seems, has taken over everything, even our cars.

The financial sector hasn't been left behind either. It's been quietly beavering away to make many innovation inroads. Indeed the banking equivalent of the moon landing has to be the introduction of automatic teller machines (ATMs). A machine that spits out money without demanding the filling in of a form – heaven!

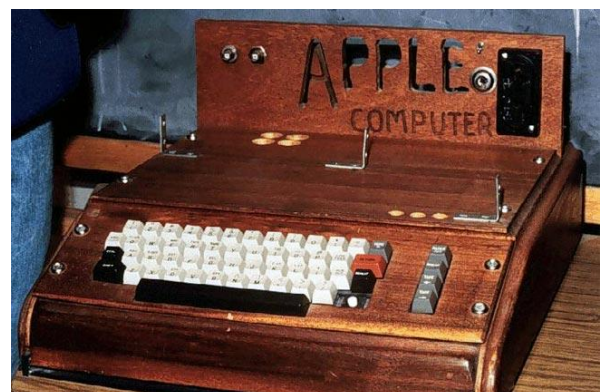


Since then, the banking and insurance industries have marched ahead, rolling out innovation after innovation.

We now have banking convenience 24 hours a day via direct debit, bpay, automatic bank transfers, eftpos, internet banking, line-of-credit mortgages and phone banking. Bank branches are also more accessible than ever, with many opening longer to suit working customers and even visiting those customers, instead of vice versa.

The cash society has now turned into the card society, with credit and debit cards taking the place of cash in the wallets of many. What will come next in the world of financial services?

Innovation is very much alive in this sector. New products that lower costs and increase benefits are continually being introduced. CANSTAR CANNEX applauds this innovation on behalf of consumers and for the third year, is recognizing the leaders in excellence with ten outstanding winners chosen from 45 products worthy of consideration



**Who would have thought that THIS could turn into THIS?**



**OUR TOP WINNERS**

**Innovation Excellence**

Financial services are generally not recognized as leaders in the field of innovation, yet we see a multitude of fantastic innovations every year that truly deserve encouragement through recognition.

We thought this way three years ago when we first introduced the CANSTAR GANNEX Innovation Excellence awards and we haven't changed our view since.

This year we are awarding Innovation Excellence accolades to a very diverse range of products and

services that address many consumer problems with the accuracy of a world champion darts thrower.

Each of the products listed below from the banking, insurance and superannuation industries cuts through for innovation shown in a particular area of offering or segment of the market. Slick improvements are noted in existing and often saturated product areas, as well as products that open up new frontiers. These innovations, whether large or small, are important and certainly valuable to all who use financial services products.

We congratulate all winners.

**HOW DID WE DO IT?**

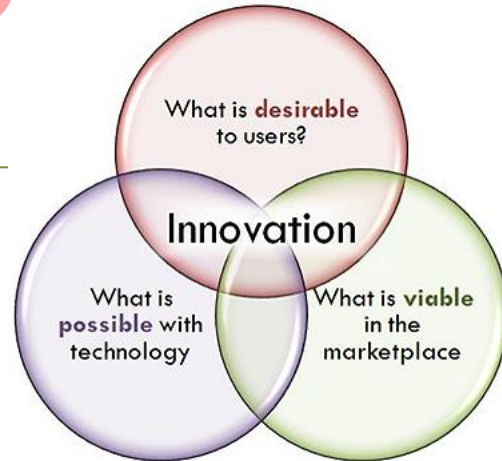
To be categorized as innovative, we felt a product or service should definitely be a first and perhaps open up a whole new market.

Degree of uniqueness and difference to existing competitors was also important, as was the disruption factor.

How significant the impact of this product or service was to the market was also measured in the final score.

And, of course, something that's truly innovative can't help but have that 'WOW' factor. Does it stop you in your tracks, make you gasp 'why didn't I think of that?' or simply do something that goes way beyond your expectations for that style of product or service? When ascertaining level of innovation, the WOW factor is very definitely something we can all relate to.

Finally, we scored products and services on their overall impact. We looked at how many people would benefit from the innovation, ease and expense of application, along with potential to change lives. A big ask, you might say but the degree of innovation was determined by how many ticked the appropriate boxes.





Innovation Excellence

# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)



## AMP Superannuation – Member Benefits Report

Launched February 2010

At last, a superannuation company that's put some real effort into cutting through the mumbo jumbo of superannuation! AMP's new Member Benefits Report program (MBRP) is a breath of fresh air. It's actually clear, easy to understand and gives members a number of options to help them understand their super position now and in the future.

AMP Member Benefits Report is the first of its kind in Australia to contain personalized projections for individual members. There are over 40 'what if' variations a member can play around with to check on scenarios such as salary sacrificing, contribution caps and a member's investing risk.

The report makes great use of graphs and tables so you can easily see key information such as projections of how much money you will have at retirement, and what your income stream will be like, based on your current salary. It's terrific for educational, as well as tracking purposes.

AMP Member Benefits Report program integrates both print and online mediums. You can log in to your report which uses dynamic programming technology to convert raw data into meaningful messages. Getting up-to-date information this way means you can read the report, identify opportunities or shortfalls and take action on your own terms.

The reports are also produced as a high quality booklet and mailed to each member's home address. In fact, reports have already been provided to all 280,000 AMP CustomSuper and SignatureSuper members across 2,705 direct and financial planner-managed accounts.

AMP is to be congratulated for creating a superannuation platform that is educational, insightful and best of all, simple. There's no doubt this is the new benchmark for other providers to follow.

[www.amp.com.au](http://www.amp.com.au)

1300 658 355

### How much super have you saved?

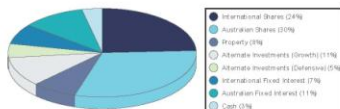
A snapshot of your current position.

Your Superannuation is invested through AMP. Below is a snapshot of the actual investment option(s) where your money is invested within the ABC Company Superannuation Plan.

OPTION	INVESTMENT OPTIONS	AMOUNT	%
Option 1	AMP Balanced Growth	\$7,564.00	24.7%
Option 2	Future Directions Balanced	\$23,000.00	75.3%
		\$30,564.00	100%

Each investment option (above) invests in one or more types of assets. The asset classes your money is invested in are outlined below. Each asset is broadly categorised as defensive or growth, depending on their risk and return characteristics. For example, over the long term growth assets generally achieve higher investment returns than defensive assets, however they also contain a higher level of risk.

How you are currently invested



ASSET CLASS	AMOUNT	%	TYPE OF ASSET	
Cash	\$1,068.20	3.5%	Defensive	
Australian Fixed Interest	\$3,312.96	10.8%	Defensive	
International Fixed Interest	\$2,264.20	7.4%	Defensive	
Alternate Investments (Defensive)	\$1,531.28	5%	Defensive	
Alternate Investments (Growth)	\$3,292.56	10.8%		Growth
Property	\$2,363.32	7.7%		Growth
Australian Shares	\$9,317.40	30.5%		Growth
International Shares	\$7,414.08	24.3%		Growth
	\$30,564.00	100%	26.8%	73.2%

You should think about your expectations and your attitude to risk regarding your superannuation investments. Over time your goals or attitude to risk may change therefore your investment strategy may need to change as well. You can access additional information on the recent market volatility at [www.amp.com.au/volatility](http://www.amp.com.au/volatility).

### Checkpoint 4

#### Things to consider

John, below are some points to help you identify how you can make the most of your super.

- 1 You are 40 years of age and have an investment time-frame of 25 years until you turn 65. This is a good opportunity to ensure you are comfortable with your long-term investment strategy.
- 2 As shown on page 8, you are projected to have \$388,000 by age 65 (in today's dollars). Your super is projected to give you 36% of your current annual income in retirement.
- 3 Your current approach to investing contributions is Balanced (page 7). We can help you determine if this is the most appropriate risk profile for you.
- 4 You have \$600,000 in Death and TPD Cover. Given your stage of life, would this cover your debts and future earnings if something happened to you?
- 5 Our records indicate you have been with ABC Company for approximately 20 years. Do you have money in other super accounts from previous jobs?
- 6 Esmay Sample is your nominated beneficiary. Is this accurate?



YOUR GUIDE TO PRODUCT EXCELLENCE



# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)

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## ANZ Business Insights

Launched April 2010

ANZ has leveraged its vast card transaction information to provide a remarkable service for small business owners or those considering opening a business in a certain area.

Using aggregated card transactions ANZ's Business Insights gives customers a unique insight into their own businesses and how they compare against the local competition.

The reports are interactive and include sales patterns and trends, business performance relative to the local area and industry, as well as using Google maps to identify the areas where your customers come from.

The service is a first in Australia and incorporates tips on how business owners can use these insights to improve their marketing efforts and grow their businesses.

ANZ Business Insights are free of charge to registered users. When a customer joins up, they are entitled to a complimentary review of their business with an ANZ business banker. This helps ensure the customer is using and interpreting the reports the correct way for their needs.

The information received can be extremely powerful in helping with planning, staffing changes, sales, marketing and identifying local trends.

Business Insights allows customers to securely access monthly reports from the convenience of their own computer. Any innovation that helps business owners grow by supplying timely intelligence on their business has got to be worth applauding.

<http://www.anz.com>  
1800 801485



**ANZ Business Insights offer a range of interactive online tools to help you disseminate business data that relates to you.**



YOUR GUIDE TO PRODUCT EXCELLENCE



# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)

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**ANZ goMoney™**  
Launched August 2010

In this era of apps, ANZ has developed the ultimate application for iPhone users. It's called ANZ goMoney and we love it because it elevates mobile banking to a whole new level.

Of course, you can do the usual phone banking things like check balances and your transaction history up to 30 days, but the look and experience of the application is, in our opinion, leading the market.

However, what really makes ANZ goMoney stand out is the ability to transfer money to a person with no more than the recipient's mobile phone number.

It's the perfect mobile-to-mobile payment system for those on the go. For instance, if you're short of cash and your friend pays for lunch, you can reimburse your friend straight away without having to go to a branch or an ATM. Alternatively, it's an easy way to pay the babysitter or the neighbour's kid who mows your lawn without having to remember BSB and account numbers. ANZ goMoney is another major step towards a cashless society.

Payments can be made this way, regardless of whether the recipient is an ANZ customer or not. Naturally, if a recipient is already a registered user of ANZ goMoney, the process is quicker. They will simply get an SMS notifying them that the money will be automatically transferred into their account.

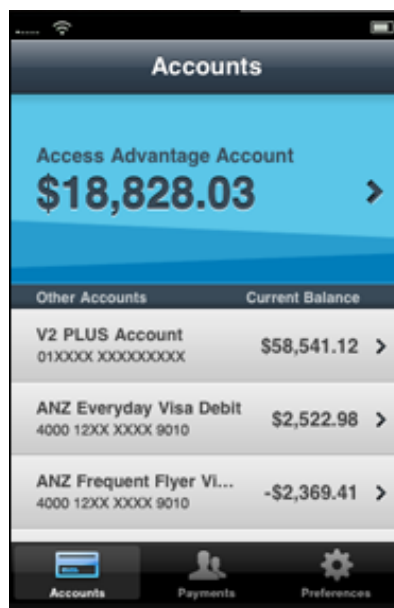
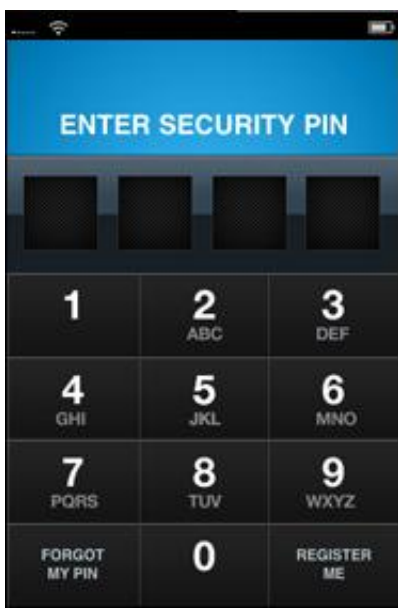
ANZ goMoney also stands out from its competitors by using a 4-digit PIN to let you login – no cumbersome user names and passwords. It is important to note that just because you are using a PIN to log in doesn't mean you are compromising on security. ANZ ensures the PIN number is secure and unique to you and your phone.

The ANZ goMoney application is free to ANZ customers. You can even personalize your bank accounts with photos from your iPhone. ANZ has further plans for this tool, including rolling out a version in New Zealand this week.

<http://www.anz.com/gomoney>

02 9351 2423

**ANZ goMoney™ is Australia's first mobile-to-mobile payment app, complete with secure 4-digit PIN log in**





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# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)

**bankwest**



## **Bankwest Business Zero Transaction Account**

Launched August 2010

Bankwest created a lot of consumer interest when they first launched their Zero Transaction Account. This account introduced customers to fee-free everyday banking and the concept proved a winner.

Now, Bankwest has rolled out this account to the business fraternity, a market segment that often complains of having to pay more for banking products than 'ordinary' customers. Bankwest is addressing those concerns head on with its Business Zero Transaction Account.

This account is Australia's first maintenance and transaction business account that charges zero fees. That's right – no establishment fees, no monthly account-keeping fees and no transaction fees whether you use any of the unlimited electronic withdrawals, paper transactions or even over-the-counter transactions. There are also no restrictions with this account, such as a requirement to have a minimum opening balance.

There's no doubt business customers, including trusts, non-profit organisations and superannuation funds will be drawn to the Business Zero Transaction Account. Apart from its lack of common fees, we are impressed with the fact that the account still offers all the bells and whistles of a day-to-day trading account that business needs. These are things like cheque access, periodic payments, direct debit facilities, online banking, BPAY facility, phone banking, Bankwest debit cards, deposit book and sweep facility. There is also an optional overdraft facility on the account, subject to approval of course.

Bankwest deserves a pat on the back for taking the initiative and giving business a break from banking fees.

<http://www.bankwest.com.au/business>

☎ 13 7000



**Business banking is no longer a 'cost', as Bankwest demolishes all fees on its flagship, day-to-day Business Zero Transaction Account.**



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# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)

**CommonwealthBank**



## Property Guide iPhone App

Launched July 2010

The Commonwealth Bank's Property Guide iPhone App takes much of the legwork out of searching for the perfect home. You simply point your iPhone at a property you like the look of and it will tell you how much that property sold for in the past and if it is for sale now.

You can also view current property listings, detailed suburb profiles revealing demographics, median price, buying/selling conditions, property hotspots and capital growth trends.

For people looking to buy a home this tool will prove invaluable for property viewings. You can see instantly when the house last sold and how much for, as well as the history for every home in the street – a real estate agent's nightmare!

The Property Guide app goes further as it steps you through the process of buying a home, from search to settlement. It contains things like a home loan calculator, a function that allows you to contact a Commonwealth Bank lender and a facility to track the status of your favourite properties.

This is an amazing app and it is free to download, even if you're not a Commonwealth Bank customer. It's way above others on the market because of the depth of information it offers through partnerships with property heavyweights, RP Data and Realestate.com.au.

The development and launch of this Property Guide iPhone App by the Commonwealth Bank proves the value of thinking out side the square.

\*Due to legislation in Victoria only 40% of properties have sales information history.

[www.commbank.com.au](http://www.commbank.com.au)

☎ 13 22 21



YOUR GUIDE TO PRODUCT EXCELLENCE



# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

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## E\*TRADE Australia – Global Shares Launched March 2010

E\*TRADE Australia continues to beat the innovation drum on behalf of investors. Last year, E\*TRADE won an Innovation Excellence award for its Tax Tools feature. This year E\*TRADE has risen to the top for innovation again, this time with its Global Shares platform.

E\*TRADE's Global Shares is an industry first that enables retail investors to trade and manage a global portfolio of Australian and international shares, online, from a single account. There's no need to have a separate account just for international shares.

Once upon a time, international equities used to be the domain of only sophisticated and institutional investors. E\*TRADE's Global Shares has broken down those barriers to include self-directed retail investors. It enables you to buy and sell shares from 11 major international exchanges.

Global Shares is fully integrated with the E\*TRADE online share trading account and the ANZ E\*TRADE Cash Investment Account. That means you can trade international shares using Australian dollars. In fact, Global Shares helps manage the exchange rate fluctuations by providing tools that enable investors to toggle between the foreign currency and Australian dollars. Investors can also view the value of their entire global portfolio in Australian dollars based on the foreign exchange rates at the time.

For an investor who is itching to take advantage of the strong Aussie dollar, E\*TRADE's Global Shares platform has certainly raised the bar.

[www.etrade.com.au](http://www.etrade.com.au)  
1300 658 355

The screenshot shows the E\*TRADE Australia website interface. At the top, there is a navigation bar with the E\*TRADE AUSTRALIA logo on the left and links for QUOTES, Help Centre, Open an Account, and LOG OFF on the right. Below this is a main menu with buttons for Home, My Accounts, My Portfolio, Trading, Quotes & Research, Products, and Tools & Education. A secondary menu includes Markets, Global Markets, Indicators, News, Charts, Shares, Options, Economy, Analyst Research, Trading Ideas, and Tools. The main content area is titled "Global Markets: Overview" and features a search bar with "Enter Code:", "NASDAQ Stock Exchange", and "Quote" dropdowns, along with a "GO" button and "Find Code" and "Help" links. A "Login Details" box on the right indicates the user is logged in as "Example User". The central part of the page displays a table with the following data:

Markets	Index	Date	Today's Close	Previous Close	Change Amount	Change %
Canada	S&P TSX	05/04/2011	14,270.53	14,218.35	52.18	0.37
Hong Kong	Hang Seng	04/04/2011	24,150.58	23,801.90	348.68	1.46
Japan	Nikkei 225	05/04/2011	9,615.55	9,718.89	-103.34	-1.06
United Kingdom	FTSE 100	05/04/2011	6,007.06	6,016.98	-9.92	-0.16
United States	S&P 500	05/04/2011	1,332.63	1,332.87	-0.24	-0.02
United States	NASDAQ	05/04/2011	2,791.19	2,789.19	2.00	0.07
United States	DJA	05/04/2011	4253.78	4265.89	-12.11	-0.28
United States	DJI	05/04/2011	12,393.90	12,400.03	-6.13	-0.05



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# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)



MACQUARIE

## Macquarie Life Active

Launched June 2010

Macquarie has turned the life insurance sector upside down with its introduction into the market of Life Active, a simple, integrated product that pays out as you need it.

Macquarie Life Active is a genuine all-in-one insurance package that provides lump sum cover not only for death and terminal illness but also for a whole range of things it calls 'health events'. These can be anything from accidents and injuries to long-term illnesses and very serious conditions like heart attack, stroke, cancer, digestive conditions, severe depression and many others.

The difference with Life Active and traditional life insurance policies is in the payout process. Traditional life insurance policies cover you for the same events but when something happens – if you are diagnosed with a cancer, for example – a traditional policy will pay you the full amount covered. This lump sum may not be needed if the severity of the cancer is quite low. Macquarie's Life Active policy, on the other hand, pays you according to the severity of the 'health event'. Using the cancer example, it means Macquarie Life will pay you a percentage of your insured amount in line with the initial diagnosis. Should the cancer become more intense, further payments will be made.

By staggering payments from 5% to 100% in the appropriate circumstances, Macquarie's Life Active policy balances two desirable factors – a high level of coverage for policy holders and a lower premium structure.

Life Active is not a product you buy off the shelf. The best person to help in the decision making process is a licensed financial planner who can align the correct approach for your individual needs.

However, the best part about Macquarie's Life Active is that it opens up life insurance to many more people who thought they couldn't afford life insurance. It's also bound to make financial planners a lot happier, as they can now deliver life insurance at a lower cost, or bump up a client's existing coverage for the same cost. Either way, the consumer is the winner, thanks to a cleverly-thought-out strategy from Macquarie Life.

<http://www.macquarie.com.au/mgl/au/advisers/campaigns/insurance/macquarie-life-active>

© 1800 005 057



**Life insurance for less or more life insurance for the same premium. Macquarie's Life Active is a double win for consumers and financial planners.**



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## INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)



### NAB Credit Card Payment Handling

Launched September 2010

Last year we awarded a special Banking Leadership accolade to NAB for its bold move in abolishing over-the-limit bank fees across the board and slashing its late-payment fee from \$30 to \$5. Even with this fee, NAB has instigated free SMS or email reminders for up to 7 days prior to a bill being due.

We're pleased to report that NAB has continued on this dedicated customer-focus path and, certainly from the consumer's point of view, fully deserves its Innovation Award this year for the raft of changes it has implemented on all of its nine credit cards.

The changes are to do with allocation of repayments to credit cards. Instead of the usual bank practice of allocating repayments to the lowest interest rate balance and leaving the higher balances owed to rake in more interest for the banks, NAB is doing the opposite. It is allocating payments to the highest interest rates first to help customers reduce the amount of interest they pay.

This change really benefits those customers with balance transfer deals or with other card providers. Many people get into trouble by spending on the card before they have paid off the balance transfer in full. The new spending will attract a much higher interest rate, often around 18-19%. However, they can't pay off this expensive debt until the balance transfer amount is paid off in full. The changes made by NAB remove this catch as you now always pay off the most expensive debt first.

This is a fairer, more transparent way of helping customers keep on top of their debts and to manage their money more effectively. NAB is proving a master at this.

<http://www.nab.com>

13 22 65

**If NAB has its way there will be no more customers drowning in credit card debt. Its payment allocation on all cards now goes towards the debt incurring the highest rate and not the other way round. Balance transfer deals too have changed from the outstanding amount at the end of the term being charged at cash advance rates to now being treated as an ordinary purchase.**





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# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)



## Suncorp Bank Budget Tracker Launched November 2010

The Suncorp Bank Budget Tracker is the first fully integrated budgeting tool available in the market and is securely accessed through Suncorp's internet banking platform.

It's a free service to help personal and business banking customers manage their money more easily by bringing together in one place a view of their accounts, from deposits to lending that are managed through internet banking.

Budget Tracker allows customers to perform a variety of tasks and 'What if' analysis using their own real financial information and save them to determine the impact of future savings or spending behaviours.

Graphical displays of current income and expenses are useful, as are the comparison and budgetary tools.

Yes, there are a number of stand-alone budgeting tools and calculators already in the market but we like Suncorp's Budget Tracker because it is an integrated budgeting tool. By that we mean that spending and savings are automatically updated in real time. There's no need to feed manual data in to the tracker.

Suncorp Bank's Budget Tracker is pretty clever, too. It can categorise expenses, according to how you use the tool, or you can manually re-categorise, split or exclude transactions. It can also preset budgets based on average expenditure for each category.

Budget Tracker really does take the effort, uncertainty and complexity out of managing money.

<http://www.suncorp.com.au/Bank.budgeting%2ftool/>

© 13 11 75

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You are here: Home > Personal Banking > Ways to Bank > Internet Banking > Budget Tracker

## Suncorp Bank Budget Tracker

A free online tool to help you manage your budget. Budget Tracker allows you to view all the accounts you manage through Suncorp Bank Internet Banking in one place.

Call us on 13 11 75

Find a branch

Register Now





# INNOVATION EXCELLENCE AWARDS – FINANCIAL SERVICES

(SORTED ALPHABETICALLY)

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## Rate Tracker Home Loan Launched September 2010

You could be forgiven for not knowing about the home loan interest rate brouhaha if you lived under a rock but it seems the whole of Australia's home loan borrowers were in uproar after last November's 25 basis point rate rise. The reason for the ire was that 50% of home lenders raised their rates above the official cash rate. Top of the scale was a 45 basis point rise.

To its credit Queensland Teachers Credit Union decided to do something about the situation. It created a unique home loan that's perfect for those anxious to protect themselves from lenders raising rates in the future above the Reserve Bank's official cash rate.

The Rate Tracker home loan from Queensland Teachers Credit Union mirrors the official cash rate, whether it is up or down. There are other loans in the market that do the same thing but the difference with this loan is that it tracks the cash rate for the life of the loan, not some honeymoon period, after which it reverts back to a 'normal' rate setting arrangement.

The Rate Tracker Home Loan doesn't compromise on features either. It still retains premium features such as redraw, split loans, offset and extra repayments without penalty.

This loan is the first of its type in Australia and, no doubt, will appeal to borrowers who like to keep tabs on their money and thus want more certainty with their investment or residential loan.

It's a bold move by Queensland Teachers' Credit Union and reinforces their belief of putting people before profits. Naturally, the loan will appeal predominantly to Sunshine State residents but it is available nationally. And no, you don't have to be a teacher to apply!

[www.qtcu.com.au](http://www.qtcu.com.au)  
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Home loans | Car loans | Personal loans | Secured overdrafts | Calculators | Rates | Fees

## Stop chasing your tail!

HOME LOANS
Home loans homepage
Smart Starter Package
Rate Tracker
Mortgage Breaker
Gold Star Premium
Secured overdraft
Compare loan features
Hardship Applications
TOOLBOX
Calculators
Interest rates
Fees and charges
Apply online
Hardship Applications

### Switch to our new Rate Tracker Home Loan

It doesn't matter whether it's your first home or your fifth.

Whether you are buying your new home to live in, or as an investment. Buying a home is always a huge decision and choosing the right home loan can seem very complex and confusing.

To make things even harder, some home loans don't follow the Reserve Bank's interest rate changes - in fact, some change their rates to suit themselves!

If that sounds a bit 'ruff' to you, there is something you can do. Switch to our new Rate Tracker Home Loan.

### How does it work?

The Rate Tracker is a variable home loan that tracks against the official cash rate, so when the official cash rate moves, your home loan interest rate automatically moves too.



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Superseded