



A relationship you can trust and a lifetime superannuation plan designed to cater for your changing needs. Through integrated superannuation and allocated pension plans, the Connelly Temple Super Savings Plan offers the features and benefits a member may need to plan for their future.

Key features

- You can nominate Connelly Temple Super Savings Plan (CT SSP) to receive compulsory (Superannuation Guarantee) contributions under Choice of Fund legislation.
- Extensive investment choice from leading Australian and overseas investment managers.
- Flexible insurance cover options to protect the most important people in your life.
- 24 hour online access to:
 - your account balance, investment options, asset allocation and transaction history
 - investment performance and unit prices, from the Wealth Matters website via www.asteron.com.au

Investment choice

CT SSP offers access to over 50 investment options, which fall into four categories:

- Multi-manager multi-sector options (diversifying across investment managers and asset classes).
- Multi-manager single sector options (diversifying across investment managers/concentrating on one asset class).
- Single-manager multi-sector options (single investment manager diversifying across asset classes).
- Single-manager single sector options (single investment manager concentrating on one asset class).

Choose any combination of investment options covering different asset classes and investment styles.

The investment managers currently offered through CT SSP are:

AMP Capital Investors Limited	ING Australia Limited	Russell Investment Management Limited (Ventura)
Asteron Life Limited	Intech Fiduciaries Limited	Schroder Investment Management Australia Limited
Barclays Global Investors	INVESCO Australia Limited	Tasman Asset Management Limited
BT Funds Management Limited	Investors Mutual Limited	Tyndall Investment Management Limited
Challenger Financial Services Ltd	Macquarie Investment Management Limited	Vanguard Investments Australia Ltd
Colonial First State Investments Limited	Merrill Lynch Investment Managers Limited	Zurich Financial Services Limited

Credit Suisse Asset Management (Australia) Limited	MLC Investment Management Limited
Deutsche Asset Management (Australia) Limited	Perpetual Investment Management Limited

A minimum of: 3% of your account balance, and the balance required to meet all current outstanding fees and charges and/or future commitments over the coming period, must be maintained in your Cash account.

Contributions and rollovers

- \$10,000 minimum investment for deferred contribution fee option.
- No minimum amount per investment option.
- Unlimited selection of investment options from the investment menu.
- Two convenient payment options for lump sum contributions: direct debit or cheque.
- CT SSP can accept:
 - All personal contributions
 - Employer voluntary and salary sacrifice contributions
 - Government co-contributions
 - Employer golden handshakes
 - Employer Superannuation Guarantee/Award contributions
 - Spouse contributions
 - Personal rollovers from other superannuation funds
 - Capital gains tax-exempt component from the sale of small business assets.

Insurance

CT SSP offers the following types of insurance cover:

- Death only cover
- Death and Total and Permanent Disablement cover
- Income Protection cover.

Additional features

- Use Asteron’s super consolidation service to bring together your multiple superannuation accounts – establish a single investment strategy and save time and money.
- No switching fee for the first two investment switches each calendar year.
- Ability to make binding or non binding death benefit nominations.

Fees

CT SSP is priced to reflect the services and flexibility it offers. The fees provide for flexible Adviser remuneration to reflect the level of service and advice you require from your Adviser.

Establishment Fee

Nil

Contribution Fee*

- Upfront Option
Up to 4.1% of amounts invested.

OR

- Deferred Option (available to investments of \$10,000 or more, net of Contribution Fees and taxes)
0.307% per quarter of amounts invested deducted over 4 years.

Withdrawal Fee

\$40 per lump sum withdrawal.

Termination Fee

Nil, however see 'Contribution Fee – Deferred Option' above if your investment is closed before the end of four years.

Member Fee

\$51.25 pa

Administration fee*

Calculated as a percentage of your account as follows:

Account balance	(% pa)
First \$50,000	1.640
Next \$100,000	1.435
Next \$100,000	1.127
Next \$250,000	0.922
Over \$500,000	0.666

Investment Manager Fee

Between 0.30% and 1.53% pa depending on the investment option(s) selected as charged by the underlying investment managers.

Investment Switching Fee

Two free switches each calendar year, then \$40 per additional switch.

Expense recoveries

0.2% pa of your account balance.

Transaction costs (buy/sell spread)

0 – 1.74% of amounts invested/withdrawn, depending on the investment option(s) selected.

Adviser Service Fee*

Up to 1.025% pa of your account balance.

Insurance premiums*

Premiums are based on the type and amount of cover, and individual factors such as your age, gender, occupation, smoking status, health and any hazardous pursuits.

We may also deduct certain other expenses. Please refer to the 'Fees and other costs' section of the CT SSP Product Disclosure Statement for more information.

* These fees include Adviser remuneration.

Asteron

Asteron specialises in wealth creation and life insurance. As a member of the ASX-listed Promina Group, one of Australasia's largest general insurance and financial services companies, we can draw on over 170 years of experience in financial services.

Almost one million customers across Australia and New Zealand entrust Asteron with \$7 billion in funds under administration and \$25.9 billion in funds under supervision.**

At Asteron, we understand that your financial needs change over time. Our solutions have been designed to be flexible enough to meet your current and future needs.

Today our key business activities include a full range of financial solutions, including superannuation services, retirement solutions, financial planning, risk insurance and (in New Zealand) trustee services.

**Figures are as at 31 December 2004.

Trustee responsibility

CT SSP is part of the Connelly Temple Public Superannuation Fund. Asteron Portfolio Services Limited, as Trustee, is responsible for its operation.

The Connelly Temple Public Superannuation Fund is a complying superannuation fund under the Superannuation Industry (Supervision) Act 1993.

How to apply

Complete the Application attached to the current Product Disclosure Statement (PDS) for CT SSP. You can obtain a current PDS from your Financial Adviser or from Asteron Client Services on 1300 361 755. You can also download a copy from the Connelly Temple website via www.asteron.com.au

Important Note

The information contained in this Product Summary is not intended to replace the information contained in the Product Disclosure Statement (PDS) for CT SSP dated 11 March 2004.

This Product Summary has been prepared without taking into account your individual objectives, financial situation or needs. You should seek appropriate advice and read the PDS before making any decision in relation to this product.

Issuer

Asteron Portfolio Services Limited
ABN 61 063 427 958
AFS Licence No. 237905
Level 23 2 Market Street Sydney NSW 2000



AT YOUR FINANCIAL SERVICE