

Cash Deposit Fund

ARSN 093 367 518

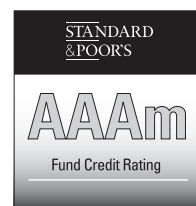


Product Disclosure Statement

Australian Executor Trustees Limited
ABN 84 007 869 794 AFSL No. 240023
Dated 5 July 2006



Australian
Executor Trustees



Australian Executor Trustees Limited

ABN 84 007 869 794 AFSL No. 240023

44 Pirie Street Adelaide SA 5000

tel 08 8238 6206 fax 08 8410 0182

www.aetlimited.com.au freecall 1800 641 393

Australian Executor Trustees is committed to safeguarding your long term financial security through quality service and prudent management of your personal assets.

- Common Funds
- Estate Planning and Wills
- Executor and Trustee Services
- Financial Planning Service
- Personal Portfolio Service
- Personal Management Service
- Powers of Attorney
- Safe Deposits
- Private Superannuation Funds
 - Accumulation
 - Allocated Pension
 - Complying Pensions
- Self-Managed Superannuation Funds
 - Accumulation
 - Allocated Pension
 - Complying Pensions

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Supplementary Product Disclosure Statement (SPDS)

This SPDS, dated 29 September 2006, is supplemental to the Product Disclosure Statement (PDS) dated 5 July 2006 for the Cash Deposit Fund issued by Australian Executor Trustees Limited (AET). This SPDS should be read together with the PDS.

Background

This SPDS is being issued to update the PDS with regard to a change to the investment manager of this Fund, and a change to the fees charged.

Change to investment manager and underlying investments

Investment management of the AET Cash Deposit Fund has transferred to United Funds Management Limited ABN 65 073 186 419 (United). The investment manager is responsible for the investment management to the Fund. United, like AET, is a wholly owned subsidiary of Australian Wealth Management Limited ABN 111 116 511. Investments in the AET Cash Deposit Fund will be invested into the United Cash Management Fund. The AET Cash Deposit Fund will maintain its Standard & Poor's AAAM rating. United will not charge a fee for its investment management services.

Change to management fees

At present, the total management cost for investors of the AET Cash Deposit Fund comprises an investment management fee (capped at 1% plus GST), plus reimbursable expenses. The investment management fee will not change; however, reimbursable expenses are likely to increase, reflecting the costs of administering the underlying investments within the United Cash Management Fund.

It is expected that the total management cost will increase by an estimated 0.19% p.a., or \$1.90 p.a. for every \$1,000 in income earned.

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Australian Executor Trustees Limited

Australian Executor Trustees Limited is the Responsible Entity of the Australian Executor Trustees Cash Deposit Fund ('the Fund'). As the Responsible Entity it has the responsibility to administer the Fund and make the investment decisions.

Australian Executor Trustees Limited is a wholly owned subsidiary of Australian Wealth Management Limited.

We provide a comprehensive range of investment management, estate planning and administration, superannuation and trustee services.

These services are enhanced through our specialist advice in the areas of wills, retirement planning and powers of attorney to offer you a complete solution to the management, preservation and transfer of your wealth.

We have provided personal financial services for people and businesses throughout Australia for over 120 years. The company is a prominent authorised trustee company in all mainland Australian states and territories, and holds an Australian Financial Services Licence.

Registered office and principal place of business

44 Pirie Street
Adelaide SA 5000

Fund enquiries 08 8238 6206

Facsimile 08 8410 0182

FREECALL 1800 641 393

www.aetlimited.com.au

Auditor

PricewaterhouseCoopers
91 King William Street
Adelaide SA 5000

Important information

- Reference to 'PDS' means the Australian Executor Trustees Cash Deposit Fund Product Disclosure Statement.
- This PDS does not take into account the investment objectives, financial situation or needs of any particular investor. You should not base your decision to invest in the Australian Executor Trustees Cash Deposit Fund solely on the information in this PDS. You should consider the Australian Executor Trustees Cash Deposit Fund's suitability in view of your financial position and objectives and needs, and you may want to obtain advice from an Australian Financial Services Licence holder or authorised representative before making an investment decision.
- This PDS has been prepared and issued by Australian Executor Trustees Limited ABN 84 007 869 794 and is dated 5 July 2006.
- This PDS has not been and is not required by the Corporations Act to be lodged with the Australian Securities & Investments Commission (ASIC).
- Australian Executor Trustees Limited will notify ASIC that the PDS is in use in accordance with S1015D of the Corporations Act.
- Australian Executor Trustees Limited is referred to in this PDS as 'Australian Executor Trustees', 'the Responsible Entity', 'we', 'our' or 'us'. A reference to a financial adviser is to a person who holds an Australian Financial Services Licence or is an authorised representative of an Australian Financial Services Licensee under the Corporations Act.
- Neither ASIC nor any of its officers take any responsibility for the contents of this PDS.
- Where this PDS is distributed in electronic form a paper copy of this PDS and Application form are available on request from Australian Executor Trustees without charge.

- The offer of units in the Australian Executor Trustees Cash Deposit Fund is only available to persons receiving this PDS as a hard copy or electronically, within Australia.
- Further information about the Australian Executor Trustees Cash Deposit Fund is available by contacting Australian Executor Trustees, using the details on the inside cover of this PDS.
- This PDS is prepared for your information. It is not intended to be a recommendation by us, any associate of us, or any other person to invest in the Australian Executor Trustees Cash Deposit Fund.
- The Constitution refers to the Fund's deed dated 1 June 1988 (as amended) which is lodged with ASIC.
- You should be aware that investment in the Fund is subject to investment risk, which may result in possible delays in repayment and loss of capital invested and income. The performance of the Fund, the repayment of your original investment and payment of income are not guaranteed by any person including Australian Executor Trustees and its related companies.

The Fund

The Australian Executor Trustees Cash Deposit Fund is a common fund established on 1 June 1988. The Fund is a registered Managed Investment Scheme within the meaning of Section 9 of the Corporations Act. It is a unit trust that pools the money of individual investors.

The Fund is required to comply with the requirements of the Corporations Act and the Trustee Companies Act 1988 (South Australia) as amended.

The Fund's operations are governed by a Compliance Plan and by a Constitution.

Summaries of these documents appear on pages 12 and 13.

Key features of the Fund

- Rated 'AAAm' by Standard & Poor's, the highest rating available for a cash management fund.
- The Fund invests in quality liquid securities with maturities of no more than 12 months including bank bills, bank deposits and government securities and floating rate notes rated 'AAA' with a final legal maturity not exceeding more than two years.
- Income is calculated daily and paid monthly.
- Monthly income can be reinvested.
- Minimum initial investment: \$1,000.
- Subsequent minimum investment or withdrawal: \$500 (\$100 for the Regular Savings Plan – see page 9 for more details on the Regular Savings Plan).
- Minimum account balance: \$1,000.
- Deposit book.
- Direct crediting facility.
- Regular Savings Plan.
- 48 hours' call after five business days of cheque deposit.
- Telephone withdrawal facility.
- Monthly statement.
- No entry or exit fees.
- Management fee (inclusive of the net impact of GST). See page 5.
- Total ongoing expenses (Management Expense Ratio was 1.047% for the period ended 31 December 2005).

Cash Deposit Fund

Investment objective

To provide a regular income stream, while preserving the capital value of the initial investment, and to maintain the Standard and Poors' 'AAAm' Cash Fund rating.

Fund size

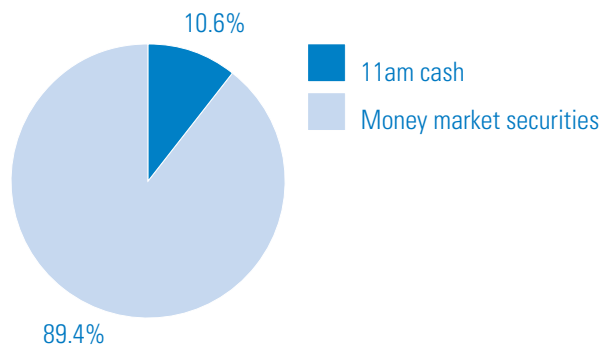
\$445.1 million as at 31 December 2005

Investment strategy

Asset class	Range	Neutral position	Position as at 31 December 2005
11am cash	5 – 15%	10	10.6%
Money market securities	80 – 90%	85	89.4%
Australian fixed interest	0 – 10%	5	0.0%

Over the period of this PDS the asset mix and weighting of the Fund is not expected to vary substantially from that specified above.

Investments as at 31 December 2005



Investments of the Fund

The Fund may invest only in investments which are authorised under the terms of the Fund's Constitution. Irrespective of the amount you invest, your money is spread over all of the authorised investments of the Fund.

The Fund's Constitution provides that, subject to any restrictions in the Product Disclosure Statement (and certain other limitations), the Fund may invest in any form of investments in which a trustee is authorised by the Trustee Act 1936 (SA) (as amended from time to time) to invest trust monies. In general, this means that funds can be invested in any form of investment provided that Australian Executor Trustees exercises appropriate care, diligence and skill. In so investing, Australian Executor Trustees must take into account a range of factors including the purpose of the Fund, capital and income risks, likely returns, liquidity of investments, taxation, the costs and the need for diversification.

Standard & Poor's has assigned its 'AAAm' rating to the Fund, which indicates that the safety of the Fund is excellent and that it has a superior capacity to maintain principal value and limit exposure to loss. In order to maintain the 'AAAm' rating, the Fund must comply with certain Standard & Poor's criteria. The 'AAAm' rating criteria is available by contacting us on 1800 641 393.

In general, this requires the Fund to be invested in high quality liquid securities with maturities of not more than 12 months (money market). The Fund also invests in floating rate notes rated 'AAA' with a final legal maturity not exceeding more than two years. The 'AAAm' rating is subject to regular scrutiny by Standard & Poor's.

The Constitution prohibits borrowing.

In addition, the investment powers of the Fund do not include the power to invest in or lend any money to Australian Executor Trustees or its associates (except an Australian bank or eligible money market dealer) or associated schemes.

Fees and other costs

Consumer advisory warning

Did you know?

Small differences in both investment performances and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your Fund's balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance, or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investment Commission (ASIC)** website (www.fido.asic.gov.au) has a managed investment fee calculator to help you check out different fee options.

The document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the Fund assets as a whole.

Taxes are set out in a separate section of this document.

You should read all of the information about fees and costs, as it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid
Fees when you move your money in or out of the Fund		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee The fee on each amount contributed to your investment contributed by you or your employer	Nil	Not applicable
Withdrawal fee The fee to close your investment	Nil	Not applicable
Termination fee The fee to close your investment	Nil	Not applicable
Management costs		
The fees and costs for managing your investment	<p>The Management cost for the Fund is 1.055%.¹</p> <p>The amount is comprised of the following fees:</p> <p>(1) a Management Fee 1.025% of the value of the Fund</p> <p>+</p> <p>(2) Reimbursable Expenses (as at 31 December 2005 this figure was 0.03% of the value of the Fund, but this may change). Please see the Additional explanation of fees and costs for further details of Fund expenses.</p> <p>For a worked dollar example of the fees, see 'Example of annual fees and costs' on page 7.</p>	<p>The management fee is calculated monthly and is based on the current asset value of the Fund. It is deducted monthly in arrears from the income of the Fund. Please refer to 'Management fee' on page 6 for more information.</p> <p>Expenses will be charged as they are incurred and shall be deducted from the income of the Fund. Please refer to 'Expenses' on page 6 for more information.</p> <p>All fees and expenses are not debited from your holding, as they are deducted from the Fund's income before it is distributed to you.</p>
Service fees²		
Switching fee The fee for changing investment options	Nil	Not applicable

1. This fee includes an amount payable to an adviser. Please see 'Adviser service fee' under the heading 'Additional explanation of fees and costs'.

2. Please see details on page 6 regarding adviser remuneration under the heading 'Additional explanation of fees and costs'.

All fees and costs expressed in this document are inclusive of GST, but net of Reduced Input Tax Credits (RITCs).

Additional explanation of fees and costs

Management fee

A management fee of 1.1% of the capital value of the Fund [inclusive of Goods and Services Tax (GST)] is charged against the income of the Fund as at the first day of each month. While GST is charged on our management fee, the Fund will receive credits [called Reduced Input Tax Credits (RITCs')] from the Australian Taxation Office equal to 75% of the GST paid. This means our management fee becomes 1.025% that we divide by 12 months to calculate our monthly management fee. Please note the GST component may change depending upon the Fund's expenses and RITCs' received.

Expenses

All operating costs properly incurred in the conduct of the Fund are levied against the income of the Fund. GST will be payable on most expenses but a credit will be obtained in most circumstances from the Australian Taxation Office (ATO) equal to 75% of the GST paid.

These operating costs may include:

- preparation of any PDS, the Constitution and any supplemental deeds
- legal and audit fees, printing, advertising costs
- costs incidental to making Fund investments and maintaining 'AAA' rating
- expenses of meetings (if any)
- ASIC fees.

For the year ended 31 December 2005, the effective operating costs (after taking into account RITCs received) represented 0.03% of the value of the Fund. We advise that the Fund's expenses may increase or decrease during the period you hold your investment.

Management Expense Ratio (MER)

The MER is the total of the administration costs (including the management fee) payable out of the returns on your investment, calculated as a proportion of the average net asset value of the Fund.

The MER for the year ended 31 December 2005 was 1.047%.

Adviser service fee

Your adviser may be paid commission out of one or more of the fees listed above. It is important to note that this amount is paid by Australian Executor Trustees, and does not represent an extra payment from the investor.

Automatic deduction dishonour fee

A dishonour fee of \$20 will be imposed if there are insufficient funds to satisfy the automatic deduction from an external account you hold with another financial institution for your Regular Savings Plan.

Taxation

For a general overview of the impact of taxation on your investment refer to the 'Taxation' section on page 14.

Fee changes

Australian Executor Trustees charges fees (including its management fee) in accordance with the Trustee Companies Act 1988 (South Australia). Australian Executor Trustees may vary the fees charged as permitted by the Trustee Companies Act 1988 (as amended from time to time). Australian Executor Trustees must give investors not less than 1 month's written notice of any increase in fees or commissions.

Example of annual fees and costs

This table gives an example of how the fees and costs of the Fund can affect your investment over a one year period. You should use this table to compare this product with other managed investment products. The example assumes an account balance of \$50,000 invested in the Fund, assuming no variation in the value of your investment over this period.

In practice:

- the actual fee we charge is based on the value of your investment
- your investment balance and the value of the Fund will vary.

Example	Balance of \$50,000 with total contributions of \$5,000 during the year
Contribution fees	For every additional \$5,000 you put in, you will not be charged a contribution fee.
PLUS management costs 1.055%	And, for \$50,000 you have in the Fund, you will be charged \$527.50 in management fees for the year.
Equals cost of fund	If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you will be charged fees of \$527.50 ¹ . This amount is deducted from the Fund's income before it is distributed to you.

1. All management costs are deducted from the Fund's income and not deducted directly from your account. This means that the management costs represent the indirect cost ratio of the Fund. The additional \$5000 is not included for calculation of this figure.

The example above assumes that no income is earned throughout the year.

How the fees and expenses affect your return

Example based on \$50,000 average balance for one year*

Estimated gross return	5.68%	\$2,840
Estimated management costs	1.06%	\$530
Net return (distributed to an investor's account)	4.62%	\$2,310

* This is an illustrative example only. The rate of return is not a forecast or indication of likely future returns. The figure shown is an illustration and may vary from the Fund's actual return.

The example above assumes that the return is not reinvested throughout the year.

Performance of the Fund

The Fund's performance can vary from time to time.

To obtain up to date performance information on the Fund please call our **FREECALL** number on **1800 641 393**. These performance figures are not indicative of any future performance of the Fund.

No guarantee of future returns is implied or given.

As an Investment and Financial Services Association (IFSA) member, we will maintain an alternative form of Remuneration Register. This register is publicly available by contacting us. The register outlines some of the alternative forms of remuneration (including any incentive or referral payments if they apply) that we may pay to, or receive from licensees, fund managers or representatives.

Investment risks

Investment risk can be defined as the level of uncertainty as to future investment returns and capital repayment. Every investment runs the risk that its value and income will fluctuate.

The value of your investment may be affected by factors such as:

- financial market volatility
- economic cycles and climate
- inflation (the real value of your investment falls if it performs at a level below the inflation rate)
- political events
- tax

- interest rates (generally associated with cash and bonds – if interest rates rise, the value of the investment may fall)
- foreign exchange rates
- credit risk (generally associated with cash and bonds – if interest rates rise, the value of the investment may fall).

Generally, the higher an investment's expected return, the higher the expected risk.

It is important that you understand the risks before you invest. A financial adviser can explain to you the risks and provide you with advice appropriate to your needs and circumstances.

Investing into the Fund

Initial investment

An investment may be made by completing the Application form attached to this PDS and delivering or posting it with a cheque made payable to 'Australian Executor Trustees Cash Deposit Fund' to your nearest Australian Executor Trustees office. The minimum initial investment is \$1,000.

Certificates of investment will not be issued for investments made. However, confirmation of your transactions will be made in accordance with the Corporations Act.

We will maintain a register of your details and investments you hold in the Fund. An investor may inspect its details during normal office hours free of charge. We may close this register at any time and without notice but not for longer than 30 days in aggregate in any calendar year.

Additional investments

Subsequent investments can be made by cheque, with a minimum investment required of \$500 (unless Australian Executor Trustees determines otherwise).

Australian Executor Trustees does not accept payments of cash from investors into the Fund.

A dishonour fee of \$20 will be imposed if your payment cheque is dishonoured. This is an expense that we pass on to you given a financial institution charges us.

Incomplete or late applications

If your application is incomplete, then we retain the application monies in a trust account before depositing them into the Australian Executor Trustees Cash Deposit Fund pending receipt of the necessary information for 30 days. If we do not receive this information we will return it to you with your initial deposit plus any interest accrued.

Australian Executor Trustees has discretion under the Constitution to refuse any application and is not bound to give reasons or grounds for such refusal. Where such a refusal occurs, we will return your investment monies as soon as practicable after receipt plus interest accrued to you.

Australian Executor Trustees cannot accept investment monies on an out-of-date Application form.

If your Application form is out-of-date we will retain your application monies in a trust account for you pending receipt from a completed current Application form. We will forward to you a current PDS with the Application form if you have not received this document. If we have not received a new Application form within 30 days, we will return your monies plus any interest adjustment for interest accrued to you.

Features of the Fund

Deposit book

At your request you will be issued with a deposit book that enables you to deposit cheques directly into the Fund's account through any branch of National Australia Bank Limited (the Bank) for your benefit.

Deposited amounts will be credited to your account no later than the next business day following the receipt of the funds by the Bank.

Minimum deposits of \$500 are required under this facility.

If you would like a deposit book please complete the appropriate section in the Application form attached to this PDS.

Direct crediting facility

Arrangements can be made for additional payments to be received via Australian Executor Trustees direct crediting facility. Payments such as dividends, interest, salary and pensions can be made directly to the Fund using electronic funds transfer facilities.

To utilise this facility you need to provide the following information to the person or institution making the payment:

- Australian Executor Trustees BSB number 082-395
- your eight digit account number (from your monthly statement). Precede with a zero eg, if your account number is 12345678, you will need to enter 012345678
- your instructions to credit the Australian Executor Trustees Cash Deposit Fund account.

This facility is operated by Australian Executor Trustees through the Bank.

Regular Savings Plan

You can arrange for a regular and automatic deduction to be made from an account you hold with another financial institution. That amount will be credited to the Fund's account on the specified date(s) or the next business day if the specified day is on a weekend or public holiday. The specified dates at present are the 7th and 21st of each month and investors will be notified of any changes to this arrangement. You may nominate either or both of these specified dates.

If you wish to utilise this facility please complete the Direct Debit Request (on page 25 of this PDS).

If you wish to amend your instructions, additional forms will be supplied to you on request.

In relation to this facility:

- there is a minimum payment amount of \$100
- a dishonour fee of \$20 will be imposed if there are insufficient funds to satisfy the automatic deduction
- you must give Australian Executor Trustees 14 days' notice to change your authority.

Please refer to the Direct Debit Request Service Agreement on page 27 for further details regarding this facility.

Income

The Fund pays an investor any net income that accrues daily for the Fund. Payment of any net income is made monthly. The Fund's net income is calculated (after any fees, commission, operating expenses or taxes have been deducted) in proportion to the fund's invested and the number of days of the month on which an investor held units in the Fund. The Constitution does not require any profits or losses for realisation of investments to be taken into account in this calculation.

The options for payment of income are:

- reinvestment in the Fund
- payment into a nominated bank, building society or credit union account in Australia.

Investors may change their option for payment of income by notification in writing.

If you wish to reinvest your income you will need to advise us on page 20 of your Application form, or advise us in writing. Where you reinvest your income, you will receive additional units at the current value of reinvestment. Where requested, we will notify you of the allocation of units within 7 days of an allocation date.

Australian Executor Trustees distributes net income within seven days of each allocated income date, being the last day of each calendar month in South Australia or such other day as Australian Executor Trustees decides.

Where an investor withdraws part of their funds, income earned on the funds withdrawn will be included in the next monthly distribution of income. Where an investor withdraws all of their funds, any net income earned on the funds of the investor withdrawn will be included in their net redemption value.

Reports

You will receive:

- a monthly periodic statement detailing the amount deposited and withdrawn and income earned during the previous month
- within 3 months after the end of each financial year we will send to you a copy of the Statement of Accounts and Auditor's Report for the Fund for the financial year. Otherwise, the Statement of Accounts and Auditor's Report for the Fund are available for inspection upon request at all of Australian Executor Trustees' offices, and copies will be provided to investors free of charge upon request.

Withdrawal of investments

An investor in the Fund has the right to withdraw his/her investment subject to any limitations set out in the Fund's Constitution. In general, an investor will be entitled to withdraw from the Fund provided the request meets the following criteria:

- Investments in the Fund are for a minimum period of five business days and thereafter 48 hours' notice of withdrawal is required. We note that it may not be possible to process all withdrawal requests we receive within 48 hours. We reserve the right to extend this period if required.
- The minimum withdrawal is \$500 (unless Australian Executor Trustees decides otherwise).
- Funds may be withdrawn in part or in total by written notice or telephone request to Australian Executor Trustees.
- No withdrawal request will be accepted unless the correct identification information is given (including account number and name, and signed in accordance with the operating instructions of the investor's account).

- Payment will be made by cheque mailed to or collected by the investor, or as transfer to a bank, building society or credit union account in Australia nominated on the Application form. We will not take responsibility for any person that has access to your account nominated. Changes to those instructions must be made in writing.
- No third party cheques will be drawn without prior written authority of the investor
- Payment will not be made in cash
- An investor ceases to have any right to income from the repayment date calculated for payment.

We reserve the right to suspend withdrawals under the terms of the Constitution.

Telephone

- Withdrawals can be made by telephone if you have completed a telephone instruction authorisation.
- You may establish a convenient telephone withdrawal facility for your account unless your account is in joint names and more than one party is required to sign withdrawal forms.
- When making a telephone withdrawal or requesting account balance information, you will be asked to quote your investor number, name and address and your unique security code.
- The security code may comprise letters of the alphabet, numbers or a combination of both, and be up to nine characters long.
- The Constitution contains a release and indemnity to us for use of telephone withdrawals. This covers us for telephone instructions made by you or someone acting or purported to be acting for you (whether or not you knew about such instructions).

Valuation of investments

The Fund is divided into units. The issue and withdrawal price per unit is \$1.00 as at and from the date of this PDS.

The Constitution provides that investments in and withdrawals from the Fund must be made on the basis of the current unit value.

The purchase of units in the Fund gives each investor an undivided beneficial interest in the whole Fund in proportion to the number of units held by the investor from time to time.

While no guarantee can be given, the capital value of each unit in the Fund is not generally expected to vary.

In the event of a profit or loss of a capital nature arising from an investment of the Fund, that profit or loss will be borne by all investors in proportion to the value of their investment in the Fund when the profit or loss is realised. This means a unit price may rise or fall below the nominal value paid for a unit.

Labour standards, environmental, social or ethical considerations

Decisions about the selection, retention or redirection of investments in the Fund are primarily based on economic factors and we do not take into account labour standards, environmental, social or ethical considerations when making those decisions.

Rights of investors

Investors are entitled (among other rights specified in the Constitution of the Fund or in the Corporations Act) to:

- receive an annual financial report containing an audited statement of the accounts of the Fund
- share in the distribution of net assets if the Fund is wound up
- convene meetings.

While the Constitution provides that no investor shall be under any obligation personally to indemnify Australian Executor Trustees or any creditor of the Fund in the event of there being any deficiency of assets of the Fund beyond the amounts they have respectively subscribed, investors should note that the law in this area is uncertain.

We also do not take responsibility for the acts or omissions of you or your financial adviser.

Responsible Entity

Australian Executor Trustees is the Responsible Entity for the Fund and must manage the Fund in accordance with the Corporations Act and the Fund's Constitution.

Australian Executor Trustees is also the custodian of the property of the Fund. As such, it must ensure the segregation of the Fund's property from Australian Executor Trustees' own assets and from assets of

other schemes for which Australian Executor Trustees is the custodian or responsible entity.

We are entitled to be indemnified from the Fund to the extent that the Fund's Constitution and Corporations Act allows this, including for any payment that is made in accordance with the constitution.

Compliance

As the Fund is a Managed Investment Scheme it has a Compliance Plan which sets out the measures Australian Executor Trustees must apply in operating the Fund to ensure compliance with the Corporations Act and the Fund's Constitution.

The Compliance Plan has been lodged with ASIC.

A copy will be provided to you free of charge upon request.

The Compliance Plan contains various provisions relating to compliance matters including:

- Australian Executor Trustees' responsibilities for the day to day management of the Fund, including its obligation to keep proper books of accounts, to maintain a register of investors and to ensure that all Fund property is clearly identified and held separately from property of other funds

- investors' rights, such as to receive income, to receive accounts and to inspect relevant parts of the register
- investment powers of the Responsible Entity
- valuation of the Fund and its assets
- general rules relating to applications and withdrawals by investors
- procedures for meetings of investors
- complaint handling procedures
- audit of the Fund
- winding up of the Fund.

Constitution

The Constitution regulates the operation and administration of the Fund. The Constitution has been lodged with ASIC. A copy will be provided to you free of charge upon request. The Constitution addresses the following issues:

- requirement that the Fund be unitised, and the procedure for valuing the units in the Fund
- way in which Australian Executor Trustees can invest the Fund
- procedure by which an investor must apply to participate in the Fund
- method by which the income of the Fund is to be calculated and apportioned between investors
- method by which capital profits or losses of the Fund are to be apportioned between investors
- procedure by which an investor can withdraw or redeem his or her interest in the Fund
- various requirements in relation to Australian Executor Trustees' administration of the Fund, including the keeping of registers, the obtaining of a credit rating for the Fund, the keeping of proper accounts, the auditing of those accounts, and regular reporting to investors
- fees to which Australian Executor Trustees is entitled, and the right of Australian Executor Trustees to be reimbursed for expenses incurred in administering the Fund
- that Australian Executor Trustees will not be the subject of any claim by an investor in relation to its operation of the Fund except in certain limited circumstances
- way in which the Fund will terminate or can be terminated, and the manner in which the Fund would then be wound up
- procedure for changing the Constitution
- appointment and payment of compliance committee members (required by law)
- manner in which we may appoint an agent
- procedures governing the calling and holding of meeting of investors
- our retirement and the appointment of a new responsible entity.

Additional information

Liability to investors

Except for any liabilities expressly imposed on Australian Executor Trustees under the provisions of the Constitution, Australian Executor Trustees shall not be bound to make any capital payment to or for the benefit of investors except out of the Fund in accordance with the Constitution.

Electronic PDS

During the life of this PDS, Australian Executor Trustees will distribute the PDS electronically. If you invest on the basis of an electronic PDS, Australian Executor Trustees will send you a paper PDS free of charge upon request. Australian Executor Trustees internet site address can be found on the inside cover of this PDS.

Taxation

This tax information is of a general nature only and based on tax laws that were current at the time of issue of this PDS. Investing, switching, exiting and other dealings with investments have tax and often social security implications which can be complex and which are invariably particular to an investor's circumstances. It is important to seek professional advice before you invest in or deal with your investment.

Generally, the Fund will not pay tax on the income or gains as Australian Executor Trustees will distribute all of the Fund's income to unitholders each financial year.

Income

Any of the Fund's income that an investor becomes entitled to during a financial year (including reinvested income) may form part of their assessable income for that year.

Investors' quarterly transaction statements for the period ended 30 June each year will contain the total amount of income received from the Fund for that financial year.

Disposal of units

Under the capital gains tax provisions, any net capital gain arising from the disposal of investment units may form part of the investor's assessable income and should be included in the calculation of their net capital gain or loss.

Some investors may be eligible for the discount capital gain concession upon disposal of their units if the units are held for 12 months or more.

It is particularly important that investors obtain individual taxation advice about the availability and the impact of the discount capital gain concession.

Tax File Number (TFN) and Australian Business Number (ABN)

It is not compulsory to provide your TFN or ABN, and it is not an offence if you decline to provide them. However, tax will be deducted from investors' quarterly income distributions at the highest marginal tax rate plus Medicare levy if investors have not either provided Australian Executor Trustees with them or confirmed their exemption from providing such number.

Privacy Disclosure Statement

Australian Executor Trustees, Australian Wealth Management Limited and its other related companies must comply with the Privacy Act. The Privacy Act regulates, amongst other things, the collection, storage, quality, use and disclosure of personal information.

Australian Executor Trustees collects personal information from you to provide you with the products and services you request. If you do not provide us with the information, Australian Executor Trustees cannot provide you with these products or services.

In order to manage and administer your investment we may disclose the information to your financial adviser, organisations to whom we outsource our mailing and information technology functions and, if required by law, to government regulatory bodies.

We may also use your personal information to provide you with information about other products and services offered by Australian Executor Trustees and Australian Wealth Management Limited. In order to do this, we may disclose your personal information to other members of the Australian Wealth Management Group, its distribution network, and to third party distributors and suppliers.

If you do not wish to receive such products and services information, please tick the relevant box in the Application form attached to this PDS.

Otherwise, by completing the Application form attached to this PDS, you consent to us using or disclosing your personal information for such purpose.

You have the right to access your personal information, amend it or prevent it from being used for such purposes as stated above. To do so, please notify us in writing.

Responsible Entity's interest

Units in the Fund are not held by Australian Executor Trustees or any other member of the Australian Wealth Management Group other than in a representative capacity.

Directors' interests

No director of Australian Executor Trustees has or had within the last two years any interest in the Fund, the offer of interests in the Fund or in any property acquired or proposed to be acquired in connection with the Fund or such offer other than as an investor in the Fund from time to time.

Experts' consents

PricewaterhouseCoopers have given their written consent to the inclusion of their name as the Auditor of Australian Executor Trustees and the Fund on page 1 of this PDS and have not withdrawn that consent.

PricewaterhouseCoopers' involvement in the preparation of this PDS has been limited to consenting to the inclusion of their name as the Auditor of Australian Executor Trustees and the Fund.

Standard & Poor's Information Services (Australia) Pty Limited (Standard & Poor's) has given its written consent to be named in this Product Disclosure Statement (PDS) with the statements about the rating of the Fund in the form and context in which they have been reviewed. Other than giving that consent, Standard & Poor's has not authorised or caused the issue of this PDS. Standard & Poor's only role in relation to the preparation of this PDS has been to review the statements about the rating of the Fund. Standard & Poor's makes no representations or warranties as to the completeness or appropriateness of any other information contained in this PDS.

Standard & Poor's holds an Australian Financial Services Licence Number 258896.

A fund credit rating is and must be construed solely as a statement of opinion and not a statement of fact or recommendation to purchase, sell or hold any financial product(s). Ratings are subject to change without notice.

Standard & Poor's does not perform an audit in connection with any rating and may, on occasion, rely on unaudited financial information. The rating may be changed, suspended, or withdrawn as a result of changes in, or unavailability of, such information, or based on other circumstances.

Standard and Poor's has assigned 'AAAm' rating to the Fund, which indicates the safety of the Fund is excellent and that it has a superior capacity to maintain principal value and limited exposure to loss.

General

No application has been made, nor is proposed to be made, for the units to which this PDS relates to be listed for quotation on a stock market or a securities exchange.

The performance of the Fund, the repayment of monies deposited in the Fund and the payment of income on those monies are not guaranteed by Australian Executor Trustees, or any other member of Australian Wealth Management Limited.

A Register of Investors of the Fund is maintained at the registered office of Australian Executor Trustees in Adelaide, South Australia.

Complaints resolution

Australian Executor Trustees is a member of the Financial Industry Complaints Service Limited (FICS), an external industry complaints resolution scheme.

If you have a complaint about any aspect of your investment in the Fund, you can call us on **1800 641 393** or write to us:

**Complaints Officer
Australian Executor Trustees Limited
GPO Box 546
Adelaide SA 5001**

We will acknowledge your complaint within five business days. We will normally then respond in more detail to your complaint within 20 business days of receiving it. However some matters are more complex and can take a little longer time to resolve. If that is the case, we will keep you informed of our progress.

If you are not satisfied with the response from us in relation to your complaint, or if you consider that we have not responded to you in a timely manner, you can contact FICS directly on **1300 780 808** or write to them:

**Financial Industry Complaints Service Limited
PO Box 579
Collins Street West
Melbourne VIC 8007**

and indicate the nature of your complaint.

Cooling-off period

You have 14 days to request us to redeem all of your units and obtain repayment of your investment. This 14 day period starts from the earlier of either:

- the time you receive confirmation that we have accepted your application
- five days after your account has been established.

You must notify Australian Executor Trustees in writing that you wish to exercise your 'cooling-off rights'.

You cannot exercise your 'cooling-off rights' if you have exercised any other right or power you have in relation to your investment in the Fund.

Examples of the exercise of such rights or powers are the exercise of:

- the right to make withdrawals (redeem units) from the Fund
- voting rights at meetings of unit holders.

If you exercise your 'cooling off rights' the amount refunded may be less than the amount of your investment. The amount refunded may be adjusted to reflect any applicable tax that may be payable and reasonable administration and transaction costs.

The Constitution of the Fund specifies other rights and powers of investors.

Updated Fund information

Certain information (see below) in the PDS is subject to change from time to time. That information may be updated by Australian Executor Trustees providing a written report. The updated information is accessible upon request by contacting Australian Executor Trustees on **08 8238 6206** or **FREECALL 1800 641 393**, in which case a paper copy will be

sent to you free of charge. Alternatively, if you contact Australian Executor Trustees on these numbers you can arrange to pick up the written report from any Australian Executor Trustees office at a time convenient to you.

The only information that may be updated is information which is not 'materially adverse'.

'Materially adverse' information is information which:

- (a) is misleading or deceptive as it appears in the PDS
- (b) has been omitted from the PDS where it was required by the Corporations Act to be included
- (c) has arisen since the PDS was prepared which would have been required by the Corporations Act to have been included in the PDS if it had arisen before the PDS was prepared, and in each of paragraphs (a), (b) and (c), the relevant information (or its omission) is materially adverse from the point of view of a reasonable person, deciding as a retail client, whether to acquire an interest in the Fund.

The information that will be updated in this way, provided it qualifies as information that may be updated in this way on the basis of the above criteria, is:

- quarterly rates of return for the Fund over the last five years (updated quarterly)
- average annual rate of return over the previous five years (updated annually)
- changes to the investment strategy of the Fund (updated where necessary)
- size of the Fund (updated monthly)
- changes to the composition of the Fund, including classes of investment, proportions and amounts (updated monthly)
- changes to the directors of Australian Executor Trustees (updated where necessary).

Continuous Disclosure Statement

The Fund is a 'disclosing entity' under the Corporations Act and is subject to certain regular reporting and disclosure requirements.

Copies of documents lodged with ASIC in relation to a disclosing entity may be obtained from, or inspected at, an ASIC office.

You may obtain the following documents from us:

- the annual report most recently lodged with ASIC by us in respect of the Fund

- any half-year financial report lodged with ASIC by us in respect of the Fund after the lodgement of the abovementioned annual report and before the date of this PDS
- any continuous disclosure notices given by us in respect of the disclosing entity after the lodgement of the abovementioned annual report and before the date of this PDS.

Please contact us if you require a copy of any of the above documents, and we shall forward you a copy free of charge within five days of receiving your request.

Audited accounts

The following documents can be made available for inspection on request at our office during normal business hours:

- a copy of the statement of accounts and auditors report last prepared in relation to the Fund; and
- a copy of the accounts and auditors report in relation to Australian Executor Trustees presented to the last annual general meeting.

How to invest

Please complete the Application form included in this PDS.

Investor details

Write surname and given names, business/partnership name, company name, trust name, deceased estate name, or superannuation fund name in block letters.

Signatories

Investor	Required signature(s)	Required documents
Individuals	Applicant to sign	N/A
Joint	All applicants to sign	N/A
Business/partnership	Proprietors/principals	Certificate of Registration
Company	Authorised officer(s) of the company	Certificate of Incorporation
Trust	Trustee(s) or authorised officer(s) of the trustee	Trust Deed
Deceased estate	Executor(s) of the estate	Will of the deceased
Superannuation fund	Trustee(s) of the fund or authorised officer(s) of the trustee	Trust Deed

Power of Attorney

If signed by an attorney, the attorney certifies that the Power of Attorney under the authority of which this application is signed has not been revoked. The attorney is required to supply a copy of the Power of Attorney.

Dealers

May be signed by the holder of an Australian Financial Services Licence as the agent of the applicant if the licensee certifies that it holds such licence and that it has authority from the applicant to sign on the applicant's behalf.

Cheques

Cheques are to be made payable to 'Australian Executor Trustees Cash Deposit Fund' and crossed 'Not Negotiable'.

Lodgement of Application form

Application form may be lodged at:

- our Adelaide office
- you may deliver your Application form to your investment adviser who may then lodge it at Australian Executor Trustees.

Need help?

Please call **1800 641 393** or contact your financial adviser.

Australian Executor Trustees Cash Deposit Fund Application form

Do not use this Application form unless it is attached to the Product Disclosure Statement dated 5 July 2006.

Investor details

Individual and joint applicants

Investor 1

Title Surname

Given names

Date of birth Gender
 / /

Investor 2

Title Surname

Given names

Date of birth Gender
 / /

Other applicants

Account name

Contact details

Street address

Suburb State Postcode

Mailing address (if same as above write 'as above')

Suburb State Postcode

Home telephone Work telephone Mobile telephone

Investment details

New investment Additional investment

The minimum initial investment amount is \$1,000 and \$500 for additional investments

Investment amount
\$

Income instructions

- Reinvest in the Fund
- Credit to bank, building society or credit union account (as below)

Account number	Financial Institution/Branch
<input type="text"/>	<input type="text"/>
BSB number	Account name
<input type="text"/>	<input type="text"/>

Withdrawal instructions

- Pay by cheque to investor's address
- Credit to bank, building society or credit union account (if different from Income instructions)

Account number	Financial Institution/Branch
<input type="text"/>	<input type="text"/>
BSB number	Account name
<input type="text"/>	<input type="text"/>

Telephone withdrawal facility

If more than one of the parties to a joint account (or signatories to a company or trust account) are required to sign withdrawal forms, withdrawals cannot be made by telephone.

Telephone withdrawal facility required?

- Yes No

(If yes, please complete the security code and withdrawal instructions.)

My/Our security code is to be (maximum 9 characters)

I/We wish to utilise the Deposit Book Facility

- Yes No

If you wish to utilise the Regular Savings Plan please complete the Direct Debit Request (Form DDR) on page 23.

Joint applications

Joint applications to be signed by all parties and, unless authority given, all parties to sign withdrawal notices.

- either to sign all to sign any (number) may sign

Important

Before signing the Application form, investors should read the PDS (dated 5 July 2006) to which this relates.

This Application form must not be issued, circulated or distributed unless accompanied by and as part of the PDS.

If this Application form is out-of-date or incomplete, I/We authorise Australian Executor Trustees Limited to hold my/our application monies in a trust account within the Australian Executor Trustees Limited Cash Deposit Fund pending receipt from me/us of a completed current Application form.

This PDS is available electronically. If you invest on the basis of an electronic PDS, Australian Executor Trustees Limited, on request, will send you a paper PDS free of charge.

I/We confirm that the above information is correct to the best of my/our knowledge and I/we agree to be bound by the Constitution of the Fund and in particular, the indemnities and releases in favour of Australian Executor Trustees Limited in relation to telephone instructions.

I/We acknowledge that neither Australian Executor Trustees Limited nor any member company of the Australian Wealth Management Limited guarantees the performance of the Fund, nor do they guarantee the repayment of capital from the Fund.

I/We confirm that I/we have read and understood the Privacy Disclosure Statement contained in the PDS.

If you do not wish to receive information on other products and services offered by Australian Executor Trustees Limited and Australian Wealth Management Limited, please tick this box

Signed by individual or joint applicants

Signature Investor 1 Date / /

Signature Investor 2 Date / /

Signed by (please print name) On behalf of (please print investor's name)

pursuant to a Power of Attorney or agent agreement dated / / which I certify has not been revoked.

Signature Date / /

Signed on behalf of a company

Director

Director and/or Secretary Date / /

ABN - - -

Adviser use only

By stamping this application you are confirming that you hold a current AFS Licence and are authorised to deal in and/or advise on this cash product.

Adviser name

(1) a) Dealer group

and

b) Dealer branch (city or suburb of the dealer group office you operate through)

or

(2) Australian Executor Trustees Adviser ID

Adviser signature

Date

Adviser/dealer stamp

Office use only

Date received

Receipt number

Broker

Date

Australian Executor Trustees Cash Deposit Fund Agent Appointment form

By completing this form, you can appoint an agent of your choice to complete and sign the Application form and to operate your account.

Account number

I/We hereby appoint (Name)

of (Street)

(Suburb)

(State)

(Postcode)

to be my/our agent subject to the Constitution of the Fund with respect to deposit and withdrawal of monies in the Fund.

Signature of agent

Date

Where the agent is a partnership or body corporate:

Signature(s) of authorised officer(s)

Date

Signature of Investor 1

Date

Name of Investor 1

Signature of Investor 2

Date

Name of Investor 2

(NOTE: This appointment will only be effective from the date it is received by Australian Executor Trustees.)

Adviser/dealer stamp

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Australian Executor Trustees Cash Deposit Fund Regular Savings Plan – Direct Debit Request

Date

To: Australian Executor Trustees Limited
44 Pirie Street, Adelaide SA 5000

I/We (surname or company name)

Given names or ABN/ARBN

request you, until further notice in writing, to debit to my/our account described in the Schedule below any amount which Australian Executor Trustees Limited (User ID121501) may debit me/us through the direct debit system.

I/We acknowledge that:

- 1 there is a minimum deposit amount of \$100
- 2 a dishonour fee of \$20 is payable if there are insufficient funds available to meet the deduction
- 3 14 days' notice must be given to Australian Executor Trustees Limited if I/we wish to change our initial arrangements.

The Schedule

Insert name of account which is to be debited

Name of financial institution

BSB number

Account number

Amount of cash contribution

\$

Date of contribution 7th or 21st or 7th and 21st

Please note that your bank account will be debited on the day nominated or the next business day if the nominated day is on a weekend or public holiday.

I/We confirm that I/we have read and understood the Direct Debit Request Service Agreement contained in the PDS.

Investor signature(s)

Date

(If joint account all signatures are required)

Investor address

Street address

Suburb

State

Postcode

Office use only

Entered by	Date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Authorised by	Date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Australian Executor Trustees Cash Deposit Fund Direct Debit Request Service Agreement

Definitions

account means the account held at **your financial institution** from which **we** are authorised to arrange for funds to be debited

agreement means this Direct Debit Request Service Agreement between **you** and **us**

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia

debit day means the day that payment by **you** to **us** is due

debit payment means a particular transaction where a debit is made

direct debit request means the direct debit request between **us** and **you**

direct debit system means that the request will be processed through the Bulk Electronic Clearing System (BECS)

us or **we** means Australian Executor Trustees Limited (the Debit User) **you** have authorised by signing a **direct debit request**

you means the customer who signed the **direct debit request**

your financial institution is the financial institution where **you** hold the **account** that **you** have authorised **us** to arrange to debit.

1. Debiting your account

- 1.1 By signing a **direct debit request**, **you** have authorised **us** to arrange for funds to be debited from **your account**.
You should refer to the **direct debit request** and this **agreement** for the terms of the arrangement between **us** and **you**.
- 1.2 **We** will only arrange for funds to be debited from **your account** as authorised in the **direct debit request**.
- 1.3 If the **debit day** falls on a day that is not a **banking day**, **we** may direct **your financial institution** to debit **your account** on the following **banking day**.

If **you** are unsure about which day **your account** has or will be debited **you** should ask **your financial institution**.

2. Changes by us

We may vary any details of this **agreement** or a **direct debit request** at any time by giving **you** at least fourteen days' written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, **you** may change the arrangements under a **direct debit request** by contacting **us** on 1800 882 218.
- 3.2 If **you** wish to stop or defer a **debit payment** **you** must notify **us** in writing at least seven (7) days before the next **debit day**. This notice should be given to **us** in the first instance.
- 3.3 **You** may also cancel **your** authority for **us** to debit **your account** at any time by giving **us** seven (7) days notice in writing before the next **debit day**. This notice should be given to **us** in the first instance.

4. Your obligations

- 4.1 It is **your** responsibility to ensure that there are sufficient clear funds available in **your account** to allow a **debit payment** to be made in accordance with the **direct debit request**.
- 4.2 If there are insufficient clear funds in **your account** to meet a **debit payment**:
 - (a) **you** may be charged a fee and/or interest by **your financial institution**
 - (b) **you** may also incur fees or charges imposed or incurred by **us**, being a dishonour fee of \$20
 - (c) **you** must arrange for the **debit payment** to be made by another method or arrange for sufficient clear funds to be in **your account** by an agreed time so that **we** can process the **debit payment**.

- 4.3 **You** should check **your account** statement to verify that the amounts debited from **your account** are correct.
- 4.4 If Australian Executor Trustees Limited is liable to pay goods and services tax (GST) on a supply made in connection with this **agreement**, then **you** agree to pay Australian Executor Trustees Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If **you** believe that there has been an error in debiting **your account**, **you** should notify **us** directly on 1800 882 218 and confirm that notice in writing with **us** as soon as possible so that **we** can resolve **your** query quickly.
- 5.2 If **we** conclude as a result of our investigations that **your account** has been incorrectly debited **we** will respond to **your** query by arranging for **your financial institution** to adjust **your account** (including interest and charges) accordingly. **We** will also notify **you** in writing of the amount by which **your account** has been adjusted.
- 5.3 If **we** conclude as a result of our investigations that **your account** has not been incorrectly debited **we** will respond to **your** query by providing **you** with reasons and any evidence for this finding.
- 5.4 Any queries **you** may have about an error made in debiting **your account** should be directed to **us** in the first instance so that **we** can attempt to resolve the matter between **us** and **you**. If **we** cannot resolve the matter **you** can still refer it to **your financial institution** which will obtain details from **you** of the disputed transaction and may lodge a claim on **your** behalf.

6. Accounts

You should check:

- (a) with **your financial institution** whether direct debiting is available from **your account** as direct debiting is not available on all accounts offered by financial institutions
- (b) **your account** details which **you** have provided to **us** are correct by checking them against a recent **account** statement
- (c) with **your financial institution** before completing the **direct debit request** if you have any queries about how to complete the **direct debit request**.

7. Confidentiality

- 7.1 **We** will keep any information (including **your account** details) in **your direct debit request** confidential. **We** will make reasonable efforts to keep any such information that **we** have about **you** secure and to ensure that any of **our** employees or agents who have access to information about **you** do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 **We** will only disclose information that **we** have about **you**:
- (a) to the extent specifically required by law
 - (b) for the purposes of this **agreement** (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If **you** wish to notify **us** in writing about anything relating to this **agreement**, **you** should write to Australian Executor Trustees Limited, 44 Pirie Street, Adelaide SA 5000.
- 8.2 **We** will notify **you** by sending a notice in the ordinary post to the address **you** have given **us** in the **direct debit request**.
- 8.3 Any notice will be deemed to have been received on the third **banking day** after posting.

Australian Executor Trustees Cash Deposit Fund Tax File Number (TFN) Authority

Please note that quotation of your Tax File Number (TFN) is optional. However, if the TFN or exemption is not quoted then Australian Executor Trustees is obliged to deduct tax at the top marginal tax rate from your interest payments.

- I/We authorise the application of the TFN(s) listed below to all accounts in my/our name
- I/We authorise the application of the TFN(s) listed below to this account only
- I/We authorise Australian Executor Trustees to use the TFN(s) already on file

Single person, trust, partnership or company

Tax File No - - or Exemption

Joint account

Tax File No - - or Exemption

Investor details

Investor 1

Title Surname Given names

Investor 2

Title Surname Given names

Contact details

Street address

Suburb State Postcode

Signature of Investor 1 Date / /

Signature of Investor 2 Date / /

Notes

- Collection of TFN information is authorised and its use and disclosure are strictly regulated by the tax laws and the Privacy Act.
- If you are claiming an exemption, please note the following:
 - Pensioner – in the space for exemption please write the full name of the pension you are receiving, eg age pension
 - Child under 16 – in the space for exemption, please write the child's date of birth
 - Trust Account – the exemption must apply to the name in which the account is held
 - Exempt organisations – please write 'Not lodging' and the reason why the organisation is not required to lodge a tax return in the space provided for exemption.

