

Wise Investment

Funds available after 31 March 2014

Wise Investment is a unit-linked, market-valued life insurance policy issued by Asteron Life Limited.

Wise Investment is a life insurance policy for the purpose of the Securities Act 1978 and the Securities Regulations 2009.

Wise Investment is not a Portfolio Investment Entity and is closed to new investors.

Managed Fund

About this fund

This is a broadly diversified fund that aims to achieve consistent growth over the medium to long term. This fund provides exposure to shares listed on the New Zealand, Australian and other international stock exchanges, as well as New Zealand, Australian and international fixed interest securities. The growth focus of shares is balanced with stability produced by fixed interest and cash.

Investment objects and strategy

- to maximise medium to long term returns.
- to invest in a judicious mix of equity type assets, anchored by a range of fixed interest securities.
- to use strict stock selection disciplines.

Who should invest

- investors seeking diversification and who want to leave investment allocation decisions to a professional manager,
- investors with a medium to long term investment timeframe.

Performance

to 31 December 2013

6 months	5.14%
1 year	10.17%
3 years (pa)	6.11%
5 years (pa)	5.83%
7 years (pa)	1.82%

Fund size (million)

\$1.8

Asset allocation

as at 31 December 2013

5.5%	Short term
24.9%	Trans-Tasman Shares
25.4%	NZ Fixed Interest
29.6%	International Shares
14.6%	International Fixed Interest

Refer over page for information on Investment Management Fees and Notes.

Investment Management Fees

An investment management charge is levied on each fund. This charge is based on the total assets of each fund and is deducted before unit prices are calculated. The charge is 1.2% per annum for the Wise Fixed Interest Fund and 1.5% per annum for all other Wise Funds. Hence any investor moving from the Wise Fixed Interest Fund to the Wise Managed Fund will in future be paying a higher investment management charge.

Notes

1. The performance of each fund is calculated from the movement in the sell price of units over the period shown.
2. Performance returns for periods of less than one year are non-annualised. Returns for periods of one year or more are shown as compound annual rates of return.
3. Returns for "Non-PIE" funds are calculated after tax and investment management fees have been deducted but before any policy charges or other fees which may apply.
4. Returns shown are historical and are not necessarily an indication of future performance.
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