



Investment Objective

The investment objective is to deliver competitive returns to Funeral Bond holders in the medium to longer term with guaranteed security of capital and bonuses once allocated.

Payment of Benefits

Benefits can only be paid upon the death of the KeyInvest Funeral Bond holder and applications for payment of benefits must be in writing on a KeyInvest claim form. A certified copy of the death certificate, the legal will and confirmation that a funeral service has been conducted may be required.

Assigned Funeral Bonds

If you have made arrangements for your funeral with a funeral director; you may elect to assign your KeyInvest Funeral Bond to a funeral director. KeyInvest will pay the benefit to the funeral director directly upon receipt of evidence of the funeral being conducted from the funeral director.

Un-assigned Funeral Bonds

If you have not assigned your KeyInvest Funeral Bond, the benefit will be paid to your estate.

However, the Executor of your estate can provide us with instructions to pay the funeral director who provides your funeral.

About KeyInvest

KeyInvest is a Financial Services and Retirement Living organisation founded on a long and proud history of caring for the welfare of our customers and members.

Our origins date back to 1878 as the Independent Order of Odd Fellows (IOOF) and for many decades we have provided a range of financial and investment services to help our customers achieve their goals.

Now, as KeyInvest, we continue this tradition with a focus on life events providing retirement living, property loans, long term investments and savings plans to tens of thousands of Australians.

The Next Step

If you would like more information or wish to invest in a KeyInvest Funeral Bond, contact your financial adviser to obtain a copy of the Disclosure Statement (DS).

For further information or to download a DS visit www.keyinvest.com.au



KEYINVEST
your future your lifestyle

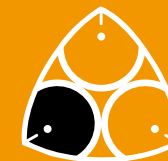
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KEYINVEST

Funeral Bond

A capital guaranteed investment



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What is the KeyInvest Funeral Bond?

The KeyInvest Funeral Bond is a capital guaranteed tax paid investment, designed to help meet your funeral expenses - funerals can easily cost thousands of dollars and for many people create unnecessary stress during a time of grief.

At KeyInvest, we've been helping people prepare for their funeral for many years. We understand that while this is not an event that anyone looks forward to, it's important to ensure that family and friends are not left to struggle with the cost of a funeral when they should be spending time remembering you.

With the KeyInvest Funeral Bond you can ease the burden on loved ones by arranging for the payment of your funeral expenses. You, your family and loved ones are provided with a sense of comfort and security as your needs and those of your family are looked after.

Personal Profile Guide

If you are reviewing your personal or business affairs, you may find the KeyInvest Personal Profile Guide an easy way to collate a range of information to help your family or Executor in the event of your passing.

The Personal Profile Guide allows you to record extensive family information, legal and financial details as well as funeral wishes on one, easy to use document. In just a few minutes you can record enough information to save many hours or days for your family or Executor searching for this information.

The Personal Profile Guide is free and available from leading financial advisers, www.keyinvest.com.au, or by phoning KeyInvest on 1300 658 904.

KeyInvest Funeral Bond Features and Benefits

- A capital guarantee covers the investment as well as any contributions and annual bonuses, once allocated.
- No restrictions by health or age.
- \$500 minimum contribution.
- No contribution restriction, however the investment should not exceed your anticipated funeral costs.
- Individual or joint ownership is permitted.
- A 30 day cooling off period.
- Investments of up to \$10,250 (indexed annually) will generally be treated as an asset exempt from Centrelink's Income and Assets Test (as from 1 July 2008).
- A tax paid investment.
- A regular contribution plan available.
- The KeyInvest Funeral Bond fund is managed by Perennial Investment Partners on behalf of KeyInvest.



Investment Information

The market value of assets invested in the KeyInvest Funeral Bond fund at 30 June 2008 was \$45 million.

Nature of Investment

The KeyInvest Funeral Bond fund asset allocation as at 30 June 2008 was:

Nature of Investment	Permitted Allocation	Actual Allocation
Australian Registered 1st Mortgages	0-25%	0%
Australian Listed Mortgage Trusts	0-25%	0%
Australian Listed Shares	0-40%	8%
Australian Fixed Interest	0-80%	41%
Cash	20-100%	51%

Fund Performance Year to June 30	Declared Bonus (after Tax)
2008	2.00%
2007	4.00%
2006	3.75%
2005	3.75%
2004	3.75%