



LIFE EVENTS BOND

KEYINVEST
your future your lifestyle
ESTABLISHED 1878

Performance report as at 30 September 2011

Investment Options	APIR code	Exit Unit Price	Return for specific period ¹				Compound annual return % ¹	
			1 month	3 months	6 months	1 year	2 years	Since inception (17/6/09)
DIVERSIFIED FUNDS								
Russell Balanced	IOF0138AU	1.1086	-0.85%	-2.44%	-7.43%	-3.31%	0.56%	4.82%
Russell Growth	IOF0140AU	1.0931	-1.34%	-5.51%	-10.29%	-5.46%	-0.95%	4.31%
Russell High Growth	IOF0139AU	1.0648	-1.07%	-5.92%	-10.90%	-6.20%	-1.96%	3.42%
SECTOR FUNDS								
Russell Australian Shares	IOF0137AU	1.0610	-3.11%	-9.35%	-13.70%	-8.68%	-4.48%	3.15%
Russell International Shares	IOF0136AU	0.9059	2.95%	-7.32%	-9.39%	-5.87%		-6.37% ²
Russell Australian Cash	IOF0142AU	1.0448	-0.22%	3.05%	1.00%	2.31%	1.95%	1.92%

¹ Performance figures are after tax and net of management fees.

² Since inception date for the International Shares option is 31 March 2010.

The Life Events Bond is issued by KeyInvest Ltd (KeyInvest), ABN 74 087 649 474, AFSL No 240667.

Performance figures are based on the exit unit prices as at the date of this report. Returns are only quoted where the investment option was available for the whole period.

Unit prices may rise and fall in line with the underlying assets. Past performance is not a reliable indicator of future performance. Neither KeyInvest nor the underlying investment manager(s) guarantee the performance of the Life Events Bond. No representation is given in relation to the accuracy or completeness of the information provided.

This information is general in nature and has been prepared without considering your objectives, financial situation or needs. Any potential investor should consider the appropriateness of this product for your individual circumstances. If you are acquiring a product you should obtain a Product Disclosure Statement (PDS) before making any decision about whether to acquire the product.

About KeyInvest

KeyInvest is an Australian Financial Services organisation offering Financial Services and Retirement Living. As a specialist provider of Investment and Funeral Bonds, our Financial Products are accessed by over 11,000 financial advisers across Australia.

Previously known as IOOFSA, KeyInvest's history dates back to 1878, when funds were pooled together to provide members and their families with sickness and death benefits. Now as KeyInvest we are continuing our tradition of helping people with a focus on saving for life events. KeyInvest is a licensed Friendly Society regulated by Australian Prudential Regulation Authority (APRA).

For more information call 1300 658 904 or visit www.keyinvest.com.au