

# Trifecta

## 4 year (callable), capital guaranteed\* securities linked to Global Equities, Global Property and Foreign Exchange rates.

The ABN AMRO Trifecta Securities (Trifecta) represent an innovative investment linked to a portfolio of specific baskets of Global Equities Indices, Global Property Indices and Foreign Exchange rates.

Unlike a traditional investment where the asset weightings are selected at the outset of the investment, Trifecta employ an innovative hindsight investment mechanism whereby the asset allocation is made at maturity, and is significantly biased towards the asset basket with the highest performance over the investment term. In short, 60% of the investment amount is allocated automatically to the best performing asset basket, and 20% to each of the two other asset baskets.<sup>1</sup>

### Borrow up to 100% with no margin calls.

Investors may apply to borrow up to 100% (for approved borrowers) of the purchase price. As the loan is an investment loan there will be no margin calls providing interest payments are kept up to date.

### Flexible interest options.<sup>2</sup>

#### 1. Variable interest monthly in arrears

Variable interest will begin to accrue from the day that the loan is drawn. Interest is to be paid monthly in arrears by direct debit.

\$50,000 to \$249,999	8.95% p.a.
\$250,000 to \$499,999	8.65% p.a.
\$500,000 plus	8.45% p.a.

#### 2. Interest fixed for 1 year, paid in advance

Interest will be fixed for 1 year from the day that your loan is drawn. Interest is to be paid upfront by direct debit.

\$50,000 to \$249,999	9.00% p.a.
\$250,000 to \$499,999	8.70% p.a.
\$500,000 plus	8.50% p.a.

#### Paying your interest.

Interest is to be paid by direct debit.

#### Minimum loan.

The minimum loan amount is \$50,000.

#### Maximum loan.

The maximum loan is \$1,000,000.

#### Term of the loan.

The term of the loan matches the term of the investment (i.e. approximately 4 years).

#### Other features of the Investment Loan.

The security for the loan will be a mortgage in favour of Leveraged Equities over your investment in Trifecta and all other assets in the Platform account in which such investment is held (if applicable).

Applications can be made by Australian residents in individual names, joint names, companies or trusts.

<sup>1</sup>Source: ABN AMRO Australia Pty Limited.

<sup>2</sup>Indicative interest rates as at 4 June 2007 and subject to change.

\*Capital guarantee of the issue price at the maturity date. The capital guarantee does not apply if investors sell their instruments prior to the maturity date or if the instruments are redeemed early following an early maturity event. In these cases the maturity value or sale proceeds may be less than the issue price. Capital guarantee is provided by ABN AMRO Bank NV.



Leveraged Equities

A subsidiary of Adelaide Bank

## Application Fees.

The establishment fees include:

Company Application fee	Please include a cheque - \$150.00
Trust Opinion fee (waived if a Solicitor's Trust Opinion is provided)	Please include a cheque - \$250.00
Registration fees (Tasmanian clients only)	Please include a cheque - \$75.00. Paid by us to register your margin loan with the stamp duty office.

## Break costs.<sup>3</sup>

Year 1 – 1.5% of amount borrowed
Year 2 – 1% of amount borrowed
Year 3 and 4 – 0.5% of amount borrowed

An additional fee is charged when you request to have either your fixed or prepaid investment loan converted to a variable rate or to discharge your loan - \$250.00.

## At maturity the Investment Loan is full recourse.

When the investment matures, the redemption proceeds will be paid into your Leveraged Equities Investment Loan. If this value is greater than the loan, the loan will be repaid and any surplus will be paid to you. If there is a shortfall between the value of the investment and the loan, you will need to pay Leveraged Equities the shortfall.

## How to apply.

Complete the Leveraged Equities Investment Loan application form which incorporates the statement of position and the direct debit authorisation. These will need to be completed before the loan is finalised.

If you require a loan application form, please ask your Financial Adviser or call Leveraged Equities on 1300 307 807.

The completed loan application form, together with the application form for Trifecta, can be sent directly to Leveraged Equities at the address below:

Leveraged Equities Ltd  
Level 3, 24 York Street  
Sydney NSW 2000  
GPO Box 5388  
Sydney NSW 2001

**For more information, speak with your  
Financial Adviser or contact Leveraged Equities on 1300 307 807.**

<sup>3</sup>Additional fees may apply

Approval for use of a Leveraged Equities Investment Loan to invest in this ABN AMRO Trifecta is not a recommendation by Leveraged Equities to invest in Trifecta. Please note that Leveraged Equities does not provide financial planning or taxation advice. We recommend that you obtain your own independent professional advice on the risks and suitability of this type of investment and the taxation implications as they apply to your individual circumstances. Terms and conditions are available on application. Lending criteria apply. Information is correct as at 4 June 2007 and is subject to change.