

Personal Choice eWRAP – Investment @ a glance

Account Features			
Minimum suggested Account value	\$100,000		
Investment options	Cash, managed investments, fixed interest and shares		
Cash account	Choice of two cash accounts		
Margin Lending	Internal eWRAP & external St George Margin Lending available		
Managed Investments			
Investment Options	Choose from more than 300 managed investments and term deposits		
Minimum buy/sell	\$100 per managed investment		
Regular buy/sell	Minimum \$100 per managed investment per month or quarter		
Shares			
Investment options	Choose from all CHESS approved ASX listed securities		
Broker	E*Trade or broker panel		
Minimum buy/sell	No minimum, subject to broker and/or ASX restrictions		
Regular buy/sell	Not available		
Fees and charges (includes GST)			
Administration Fees <i>Applied to the balance of your investments only and not applied to your Cash Account balance Calculated daily and charged monthly in arrears.</i>		Managed funds only	Shares only
	First \$100,000	0.8014% p.a.	0.8600% p.a.
	Next \$150,000	0.5964% p.a.	0.6400% p.a.
	Next \$500,000	0.3075% p.a.	0.3300% p.a.
	Next \$2,250,000	0.1025% p.a.	0.1100% p.a.
	Over \$3 million	Nil	
<i>If you hold both managed investments and shares through your account, the actual effective percentage administration fee charged will range between the percentages shown in the two columns depending on the respective values of the managed investments and shares that you hold.</i>			
Minimum daily Administration fee	\$2.35 calculated on a minimum balance of \$100,000		
E*Trade Share Brokerage	\$30.80 for trades less than \$30,000 0.11 % of trade for trades greater than \$30,000		
Upfront Fee	Nil		
Adviser Service Fee	Nil		
Transaction fee <i>2020 DIRECTINVEST's fee for executing your buy/sell instructions</i>	\$11 per transaction for a buy or a sell transaction. Important note: A sale of one investment and the purchase of another are by definition two transactions. These transactions charges are in addition to any brokerage incurred for executing share trades.		
Investor Reporting			
Electronic	Continuous electronic access via Investor Online Quarterly & annual PAYG statements		
Paper	Annual investor report Annual tax report		

The information provided in this summary is correct as at 15 June 2011, 2020 DIRECTINVEST takes no responsibility for incorrect figures. This is a summary only and you should read the product disclosure statement before deciding to invest.