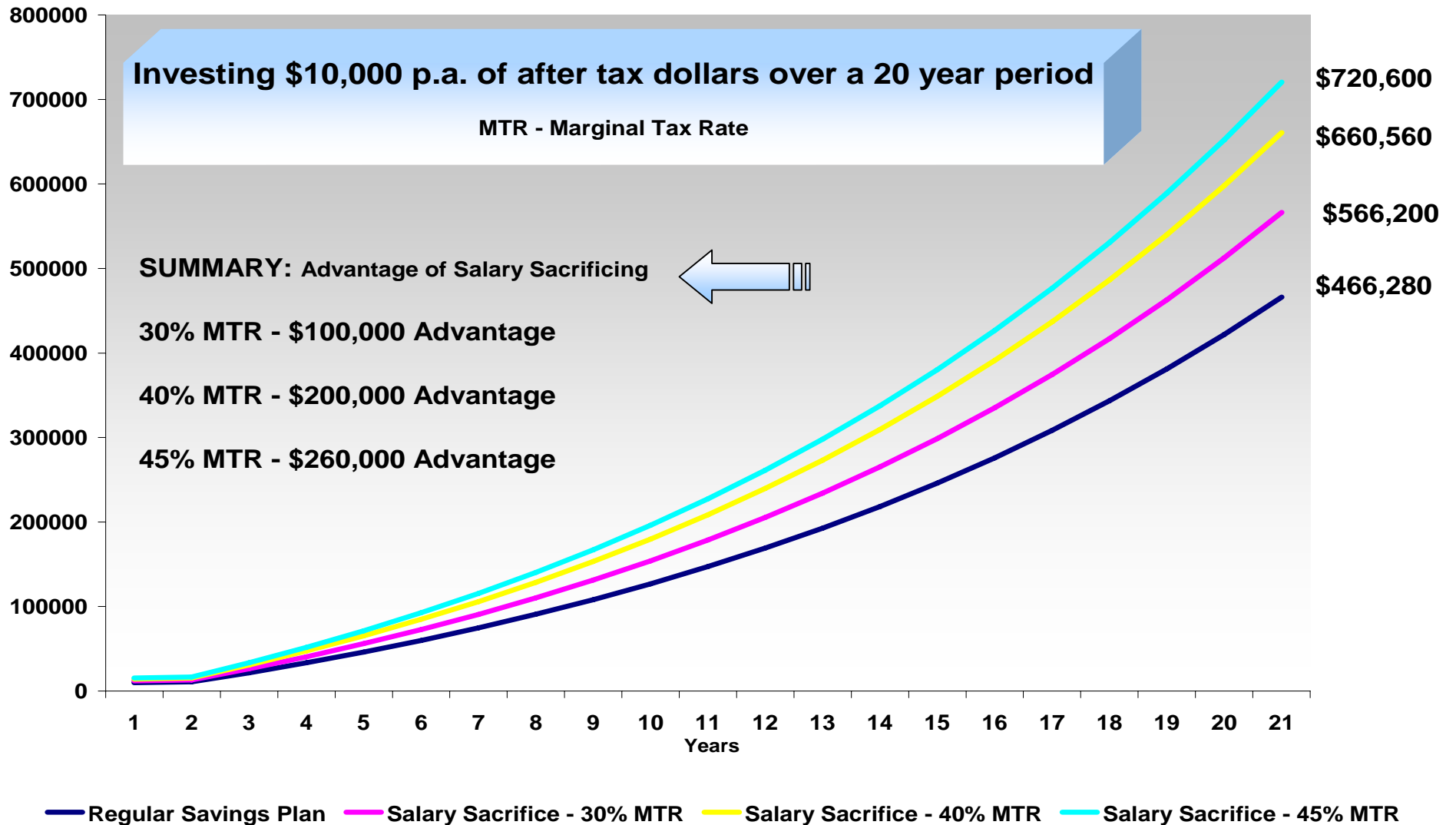


SALARY SACRIFICING ADVANTAGE



The above scenarios are based on identical after tax cash flows.
 The strategies exclude any tax advantages on earnings within Superannuation.
 For all other assumptions and strategy summary please feel free to contact us.