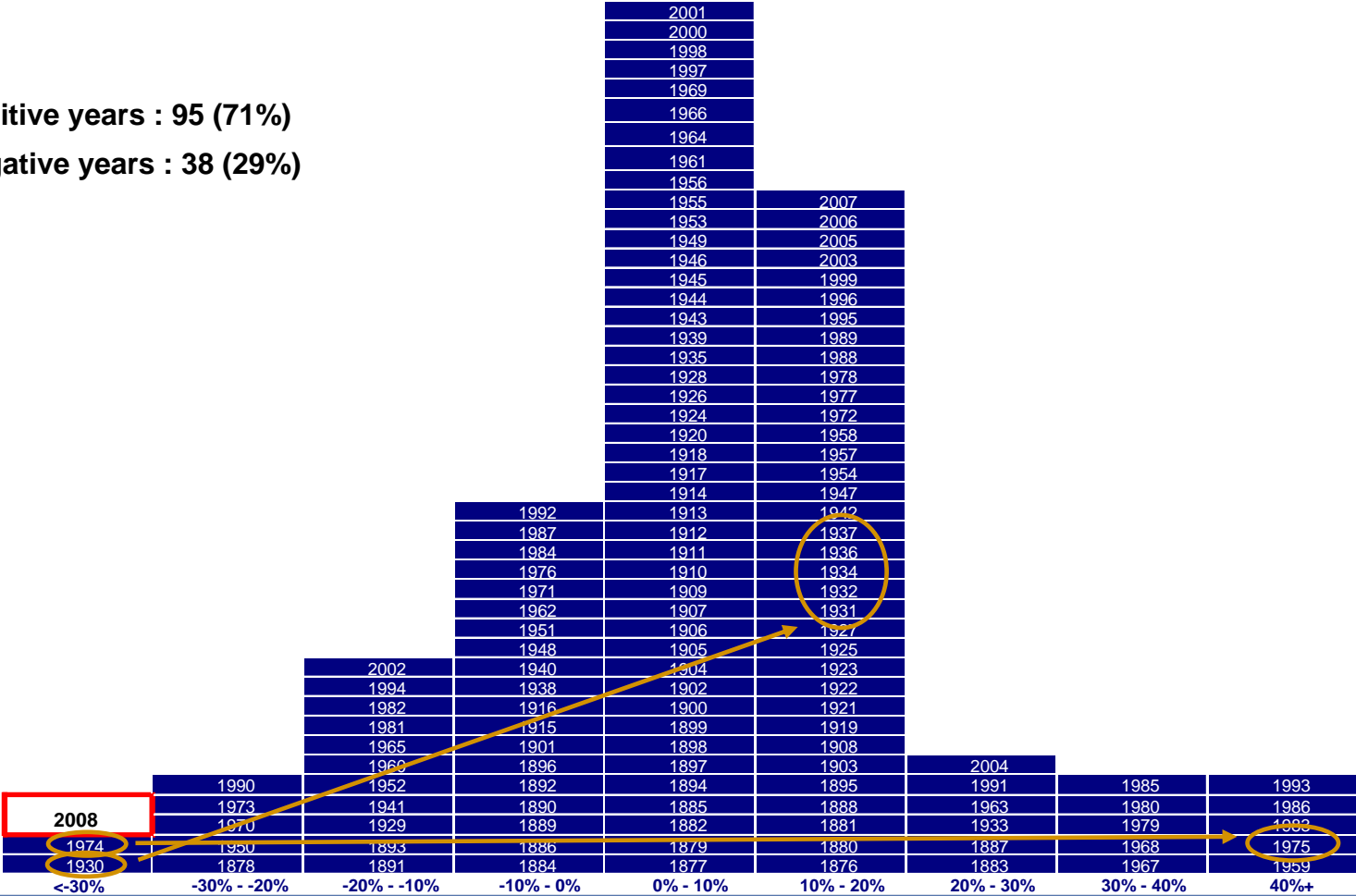


Markets have always recovered

Blended All Ordinaries Index: Annual Performance (1876-2008)

Positive years : 95 (71%)
 Negative years : 38 (29%)



Sharemarkets indicate better returns...

Even if it takes the Australian sharemarket 5 years to recover, this still equates to an average annual return of 15.5 per cent (plus dividends). This is far higher than the current average return investors receive from cash.

Index high

6845.4

Index now

3331.7

Years to return to high

Annualised return %

3

27.1

5

15.5

7

10.8

10

7.5

Source: Bloomberg & ipac. S&P/ASX300 Price Index (excluding dividends)
Index high is at 1 November 2007 Index today is at 23 February 2009 Past performance is not necessarily indicative of future performance



redefining /
financial services