

Comprehensive Super, Pension, Investment & Insurance List - Feb 2011

Jamie Kennedy - Research Analyst, Research & Compliance

For use with *Reasonable Basis* v3.08 or above

Midwinter's super, pension and investment platform has grown to 745 superannuation, 264 pension and 144 investment platforms this month.

This means Midwinter's database contains 1,253 different platforms - easily Australia's most comprehensive product database.

This document lists all available platforms for the following types of products:

- ❄ Superannuation (745 platforms in total)
- ❄ Pension (265 platforms in total)
- ❄ Investments (144 platforms in total)
- ❄ Insurance – Group (224 insurances available)
- ❄ Insurance – Retail (176 insurances available)

Superannuation platforms

- ❄ ACAST (Mercer Wealth Solutions)
- ❄ Accountants Superannuation Fund
- ❄ ACP Retirement Fund - SMA
- ❄ Advance Pooled Superannuation Trust
- ❄ Advance Retirement Savings Account
- ❄ Advance Retirement Suite
- ❄ AET Private Super Fund
- ❄ Akzo Noble Superannuation Fund
- ❄ Alcoa Super
- ❄ Allianz Australian Superannuation Fund
- ❄ AMCOR Superannuation Fund
- ❄ AMG Universal Superannuation Fund
- ❄ AMP CustomSuper (Large Option)
- ❄ AMP CustomSuper (Medium Option)
- ❄ AMP CustomSuper (Small Option) Type A
- ❄ AMP CustomSuper (Small Option) Type B
- ❄ AMP Eligible Rollover Fund
- ❄ AMP Flexible Lifetime - Super
- ❄ AMP Flexible Lifetime Super Easy
- ❄ AMP Flexible Super - Employer Sponsored - Choice Investment - Essentials Protection
- ❄ AMP Flexible Super - Employer Sponsored - Choice Investment - Flexible Protection
- ❄ AMP Flexible Super - Employer Sponsored - Core Investment - Essentials Protection
- ❄ AMP Flexible Super - Employer Sponsored - Core Investment - Flexible Protection
- ❄ AMP Flexible Super - Employer Sponsored - Select Investment - Essentials Protection
- ❄ AMP Flexible Super - Employer Sponsored - Select Investment - Flexible Protection
- ❄ AMP Flexible Super - Personal - Choice Investment - Essentials Protection
- ❄ AMP Flexible Super - Personal - Choice Investment - Flexible Protection
- ❄ AMP Flexible Super - Personal - Core Investment - Essentials Protection
- ❄ AMP Flexible Super - Personal - Core Investment - Flexible Protection
- ❄ AMP Flexible Super - Personal - Select Investment - Essentials Protection
- ❄ AMP Flexible Super - Personal - Select Investment - Flexible Protection
- ❄ AMP Flexible Super Employer Sponsored - Choice Investment - Essentials Protection
- ❄ AMP Flexible Super Employer Sponsored - Choice Investment - Flexible Protection
- ❄ AMP Investment Linked Personal Super
- ❄ AMP Retirement Saving Account
- ❄ AMP Signature Super
- ❄ AMP SuperLeader
- ❄ AMPAK Personal Superannuation Plan
- ❄ ANZ Corporate Superannuation (below \$250k)
- ❄ ANZ Corporate Superannuation (over \$250K)
- ❄ ANZ One Answer Personal Super
- ❄ ANZ One Answer Personal Super (DEF)
- ❄ ANZ One Answer Personal Super - Basic Cover
- ❄ ANZ One Answer Personal Super - Customised Cover
- ❄ ANZ One Answer Personal Super - One Care Cover
- ❄ ANZ One Answer Personal Super Select
- ❄ ANZ Personal Superannuation Bond - Plan A
- ❄ ANZ Personal Superannuation Bond - Plan B
- ❄ ANZ Private Portfolio SuperWrap
- ❄ ANZ Staff Superannuation (Retained Benefits)
- ❄ ANZ Staff Superannuation Current Staff
- ❄ ANZ Staff Superannuation Spouse Account
- ❄ ANZ Super Advantage
- ❄ ANZ Super Advantage NEF
- ❄ ANZ Superannuation Pool Funds
- ❄ ANZ Superannuation Savings Account
- ❄ AON Eligible Rollover Fund
- ❄ AON Master Trust - Corporate
- ❄ AON Master Trust - Personal Division
- ❄ Asgard Elements Superannuation Fund
- ❄ Asgard Employee Super M-Profiles (Plan 10m to 20m)
- ❄ Asgard Employee Super M-Profiles (Plan 1m to 5m)
- ❄ Asgard Employee Super M-Profiles (Plan 500k to 1m)
- ❄ Asgard Employee Super M-Profiles (Plan 500K)
- ❄ Asgard Employee Super M-Profiles (Plan 5m to 10m)
- ❄ Asgard Employee Super M-Profiles (Plan More 20m)
- ❄ Asgard Employee Super SMA (Plan 10m to 20m)
- ❄ Asgard Employee Super SMA (Plan 1m to 5m)
- ❄ Asgard Employee Super SMA (Plan 500k to 1m)
- ❄ Asgard Employee Super SMA (Plan 5m to 10m)
- ❄ Asgard Employee Super SMA (Plan More 20m)
- ❄ Asgard Employee Super SMA (Plan under 500K)

- * ASGARD eWrap Super Account
- * Asgard Managed Profiles
- * Asgard Separately Managed Accounts
- * Aspire Superannuation Master Trust
- * Aspire Superannuation Master Trust - DEF
- * Asset Super (Employer)
- * Asset Super (Personal)
- * AssetChoice SuperWrap
- * AssetChoice SuperWrap (related accounts)
- * AssetChoice SuperWrap Essentials
- * AssetLink SuperWrap
- * Astarra Pooled Superannuation Trust
- * Astarra Superannuation Plan
- * Asteron Optimum Corporate Super (Members after Dec 2006)
- * Asteron Optimum Corporate Super (Members before Dec 2006)
- * Asteron Optimum Corporate Super Standard Pacific (Members after March 2007)
- * Asteron Optimum Corporate Super Standard Pacific (Members before March 2007)
- * Asteron Optimum Personal Super
- * Asteron Optimum Professional Superannuation Plan
- * Asteron Partnership Superannuation Plan
- * Asteron Wealthstar Business Super (Plan 500k to 1-5m)
- * Asteron Wealthstar Business Super (Plan above 1-5m)
- * Asteron Wealthstar Business Super (Plan under 500k)
- * Asteron Workforce Superannuation
- * AUSCOAL (COALSUPER - QCOS)
- * AUSfund
- * AUST Q (Allied Unions Superannuation Trust (Queensland))
- * AustChoice Super - Individual Portfolios
- * AustChoice Super - Ready Made Portfolios
- * Australia Post Superannuation Scheme - Member Savings
- * Australia Post Superannuation Scheme - Permanent Employees
- * Australia Post Superannuation Scheme - Rollover
- * Australian Catholic Superannuation and Retirement Fund
- * Australian Child Care Super Fund
- * Australian Christian Superannuation
- * Australian Eligible Rollover Fund (ERF) Plan A
- * Australian Eligible Rollover Fund (ERF) Plan B
- * Australian Eligible Rollover Fund (ERF) Plan M
- * Australian Eligible Rollover Fund (ERF) REST
- * Australian Enterprise Super (AES) Employer
- * Australian Enterprise Super (AES) Personal
- * Australian Ethical Retail Superannuation Fund Employer
- * Australian Ethical Retail Superannuation Fund Personal
- * Australian Government Employees Superannuation Trust (AGEST)
- * Australian Meat Industry Superannuation Fund (AMIST)
- * Australian YMCA Superannuation Fund
- * AustralianSuper
- * AustralianSuper - Corporate Division
- * AustSafe Superannuation Fund
- * Auswide Superannuation
- * Avenue Retirement Service
- * Aviva Australian Staff Super Plan (Pre & Self Select)
- * Aviva Australian Staff Super Plan (Staff Only Funds)
- * Aviva Super Solutions Employer Service Business Super
- * AvSuper for Accumulation Members
- * AvSuper Public Offer Account
- * AXA AXcess Managed Portfolio - Investor Select
- * AXA AXcess Managed Portfolio - Summit Select
- * AXA Corporate Super Bond Series 1
- * AXA Corporate Super Bond Series 2
- * AXA Flexipol Super Plan
- * AXA Generations Personal Super
- * AXA Generations Personal Super (DEF)
- * AXA Goldline Personal Superannuation Plan
- * AXA North Superannuation and Pension
- * AXA North Superannuation and Pension Nil Trail
- * AXA Personal Superannuation Bond
- * AXA Protection and Savings Plan (PSAV)
- * AXA Provider Personal Retirement Plan
- * AXA Provider Top Up Retirement Plan
- * AXA Retirement Bond
- * AXA Retirement Security Plan
- * AXA Retirement Security Plan Series 2
- * AXA Retirement Security Plan Series 3
- * AXA Retirement Security Plan Series 4
- * AXA Simple Super
- * AXA Simple Super Fund Rollover Plan
- * AXA Special Purpose Plan
- * AXA Super Directions For Business
- * AXA Super Directions For Business Rollover Section
- * AXA Super Directions Personal Super Plan
- * AXA Super Directions Personal Super Plan (Exit Fee)
- * AXA Super Directions Personal Super Plan (Nil Entry - Exit)
- * AXA SuperGuard
- * AXA SuperGuard II
- * AXA SuperGuard Plus
- * AXA Tailored Super - Diversified and Sector Portfolios
- * AXA Tailored Super - Multi-manager portfolios
- * AXA Tailored Super - Security Plus
- * AXA Tailored Super Fund Rollover Plan
- * Beacon Managed Profiles - Super
- * Beacon Separately Managed Accounts - Super
- * Beacon Superannuation Service
- * Beacon Superannuation Service DEF
- * Bendigo Superannuation Plan (Employer Plan)
- * Bendigo Superannuation Plan (Personal)
- * BHP Billiton No 2 Superannuation Plan (Plum)
- * BHP Billiton Superannuation Fund
- * BlackRock Customised Portfolio Service
- * Blueprint Retirement Plan
- * Blueprint Retirement Plan (DEF1)
- * Blueprint Retirement Plan (DEF2)
- * Bluescope Steel Super Fund - Retained Benefits and Spouse Accounts
- * Bluescope Steel Superannuation Fund - Members
- * BNP Superannuation Plan
- * BOC Gas Superannuation Fund
- * Boral Super (The Plum Superannuation Fund)
- * bsf Bookmakers Superannuation Fund
- * BT Business Super
- * BT Classic Lifetime - Personal Super
- * BT Employee Super - Count Members
- * BT Lifetime - Personal Super
- * BT Lifetime - Personal Super (NEF)
- * BT Lifetime Super - Employer Plan (\$250k and below)
- * BT Lifetime Super - Employer Plan (below \$10m)
- * BT Lifetime Super - Employer Plan (below \$1m)
- * BT Lifetime Super - Employer Plan (below \$5m)
- * BT Lifetime Super - Employer Plan (over \$10m)
- * BT Personal Portfolio Service Superannuation
- * BT Portfolio SuperWrap
- * BT Portfolio SuperWrap (related accounts)
- * BT Private SuperWrap
- * BT Retirement Selection - Personal Super Plan
- * BT Super for Life - Savings
- * BT Superannuation Investment Fund
- * BT Superannuation Savings Fund
- * BT SuperWrap
- * BT SuperWrap (related accounts)
- * BT SuperWrap Essentials
- * Buss(Q) Building Super Personal Plan
- * Buss(Q) Employer Sponsored
- * C-wrap SuperWrap
- * C-wrap SuperWrap (related accounts)
- * Campbell Arnott's Superannuation Plan Accumulation Members
- * Care Super Personal Plan

- * Catholic Super
- * Catholic Superannuation and Retirement Fund
- * CBH Superannuation Fund
- * Cbus Industry Superannuation
- * Cbus Personal Super
- * Cbus Self Employed Superannuation
- * Cbus Self Select
- * CFS First Choice Employer Super (below \$1m)
- * CFS First Choice Employer Super (below \$5m)
- * CFS First Choice Employer Super (over \$5m)
- * CFS First Choice Personal Super
- * CFS First Choice Wholesale Personal Super
- * CFS FirstWrap Plus Super and Pension
- * CFS FirstWrap Super and Pension
- * Challenger Guaranteed Personal Super
- * Challenger Superannuation Choice
- * Christian Super
- * CitiChoice SuperWrap Personal Super Plan
- * Citicorp Retirement Fund Personal Super (Both Options)
- * Citicorp Retirement Fund Personal Super Plan Cash Investment Option
- * Citicorp Retirement Fund Personal Super Plan Guaranteed Option
- * City Super (Brisbane City Council)
- * ClearView Superannuation and Rollovers
- * Clemenger Superannuation Plan - Active Members
- * Clemenger Superannuation Plan - Retained Benefits Division
- * Clough Superannuation Fund
- * Club Plus Superannuation Scheme
- * Club Super
- * Coal Industry Superannuation Fund - Accumulation
- * Colonial (Legal and General) Umbrella Financial Plan
- * Colonial First State Rollover and Superannuation Fund
- * Colonial Managed Investment SuperPlan
- * Colonial Personal SuperCARE
- * Colonial Personal SuperPlan
- * Colonial Retirement Saver
- * Colonial Retirement Saver Plus
- * Colonial Select Corporate Superannuation
- * Colonial Select Personal Superannuation (PAYG Over 3 Yrs)
- * Colonial Select Personal Superannuation (PAYG Over 5 Yrs)
- * Colonial Select Personal Superannuation (Upfront Entry)
- * Colonial Self Managed Super
- * Colonial Super GuaranteeCARE
- * Colonial Super Retirement Fund Wealth Portfolio Super
- * Colonial SuperChoice Master Trust Corporate Superannuation
- * Colonial SuperChoice MasterTrust Corporate Superannuation DEF
- * Colonial SuperChoice MasterTrust Personal Superannuation
- * Colonial SuperChoice MasterTrust Personal Superannuation DEF
- * Colonial Superlink
- * Colonial Superlink Plus
- * Colonial SuperUnits
- * Colonial Superwise
- * Colonial Superwise - Series 4
- * Colonial Superwise - Series 5
- * Combined Fund
- * Comet SuperWrap
- * Comet SuperWrap Essentials
- * Commonwealth Life Superannuation Mastertrust
- * Commonwealth Personal Superannuation and Rollover Plan
- * Commonwealth Superannuation Savings Account
- * Commonwealth Superannuation Scheme (CSS)
- * Commonwealth SuperOption
- * Commonwealth SuperSelect
- * Compass eWRAP Super Pension
- * Compass Superannuation Master Trust
- * Compass Superannuation Master Trust - DEF
- * Concept One Super
- * Connect Super
- * Connelly Temple Employer Super Plan
- * Connelly Temple Super Savings Plan
- * Credit Suisse Pooled Superannuation Trusts
- * Credit Suisse Super and Rollovers
- * CSR Superannuation Fund Division Three
- * CSR Superannuation Fund Division Two
- * CUE Super Plan
- * Dimensional Australian Resident Trust
- * DIY Master Plan
- * Dominion Employee Superannuation Plan
- * Dominion Employer Superannuation Plan
- * Dominion Superannuation Master Trust
- * Dominion Superannuation Master Trust - DEF
- * DPM Retirement Service Superannuation Service (DEF1)
- * DPM Retirement Service Superannuation Service (DEF2)
- * DPM Retirement Service Superannuation Service EF
- * EDS Australian Superannuation Fund Accumulation
- * EDS Australian Superannuation Fund Retained Benefits
- * Electricity Supply Industry Superannuation Fund
- * EmPlus Superannuation Fund
- * encircle Superannuation
- * Energy Industries Superannuation Scheme (Future Plus)
- * Enterprise Super
- * EquipSuper Corporate Superannuation Plan
- * EquipSuper Personal
- * ESSPLAN Accumulation Fund (Emergency Services)
- * ESSPLAN Beneficiary Account (Emergency Services)
- * Executive Choice Master Fund
- * FAI Life Personal Superannuation Plan
- * FC One Retirement Builder
- * FC One Retirement Builder (DEF1)
- * FC One Retirement Builder (DEF2)
- * Fiducian Corporate Superannuation Service
- * Fiducian Superannuation Service
- * FinSuper (AustralianSuper)
- * First Quest Retirement Service
- * First Quest Retirement Service (DEF)
- * First State Police Blue Ribbon Super
- * First State Private Sector - Employer Sponsored
- * First State Public Sector - Employer Sponsored
- * First State Super Ambulance Officers Super
- * First State Super Employer Sponsored Division
- * First State Super Personal Division
- * FIRST Super
- * Flexible Benefits Super Fund
- * Flexible Benefits Super Fund (The)
- * Fosters Group Super - Retained Benefits
- * Freedom of Choice Personal Super Plan
- * Freedom of Choice Personal Super Plan (DEF Option A)
- * Freedom of Choice Personal Super Plan (DEF Option B)
- * FSP Super Fund
- * FSP Super Fund (DEF)
- * Fuji Xerox Australia Superannuation Plan (Mercer Wealth Solutions)
- * FuturePlus Super (Formally Aust Public Super Trust)
- * Garnet Superannuation Fund - Accumulation Division
- * GESB Super
- * go SuperWrap Personal Super Plan
- * Grosvenor Pirie Master Superannuation Fund (Series 2)
- * Guildsuper
- * Health Industry Plan
- * Health Super
- * Hesta Super Fund
- * Holcim Super (Division 2)
- * Holcim Super (Division 3)
- * Holden Employees Superannuation Fund (Contributory Benefit)
- * Holden Employees Superannuation Fund (Retained Benefit)
- * Horizon Superannuation Plan - Active Members
- * Horizon Superannuation Plan - Retained Benefits Division
- * HostPlus Executive

- * HostPlus Superannuation Fund
- * HP - EDS Retained Fund
- * HP Super (Plum Superannuation Fund)
- * Hunter Hall Ethical Superannuation Fund
- * IAccess Investor Choice - Personal Superannuation
- * IAccess Pathways - Personal Superannuation
- * IAG and NRMA Superannuation Plan
- * IBM Australian Limited Superannuation Fund
- * Imagine Wealth Employer Superannuation Plan (\$1m - \$2m)
- * Imagine Wealth Employer Superannuation Plan (\$2m - \$5m)
- * Imagine Wealth Employer Superannuation Plan (Below \$1m)
- * Imagine Wealth Employer Superannuation Plan (Over \$5m)
- * Imagine Wealth Personal Superannuation Plan
- * Imagine Wealth Superannuation Master Trust
- * Imagine Wealth Superannuation Master Trust DEF
- * Independent Superannuation Preservation Fund
- * ING One Answer Personal Select
- * ING Personal Retirement Plan
- * Intrust Core Super Fund
- * Intrust Executive Super Fund
- * Intrust Select Super Fund
- * Investment Exchange Retirement Service
- * Investor Portfolio Service SuperWrap
- * IOOF Flexi Trust (Opt1) EF
- * IOOF Flexi Trust (Opt2) Nill Cont Fee
- * IOOF Life Track Superannuation Fund
- * IOOF LifeTrack Corporate Superannuation Fund
- * IOOF LifeTrack Employer Superannuation Fund
- * IOOF LifeTrack Personal Superannuation
- * IOOF One Corporate Solutions (\$1 m to \$5m)
- * IOOF One Corporate Solutions (\$10m and above)
- * IOOF One Corporate Solutions (\$5 m to \$10m)
- * IOOF One Corporate Solutions (Below \$1 m)
- * IOOF Port Service Corporate Super
- * IOOF Portfolio Service Employee Superannuation
- * IOOF Portfolio Service Personal Superannuation
- * IOOF Portfolio Service Personal Superannuation (DEF)
- * IOOF Portfolio Service Personal Superannuation (ex Global One)
- * IOOF Portfolio Service Personal Superannuation (ex Master Plan)
- * IOOF Portfolio Service Wholesale Personal Superannuation
- * IOOF Pursuit Core Personal Superannuation
- * IOOF Pursuit Select Personal Superannuation
- * IOOF Wholesale Retirement Solutions
- * IPAC iSelect SuperWrap
- * JR Superannuation Fund - Employer Division
- * JR Superannuation Fund - Personal Division
- * Labour Union Co-Operative Retirement Fund (LUCRF)
- * Law Employees Superannuation Fund (LESF)
- * Legalsuper (Legal Industry Superannuation Scheme (LISS))
- * Legg Mason The Corporate Superannuation Master Trust
- * Legg Mason The Portable Superannuation Plan
- * Leighton Superannuation Fund (Plum Superannuation Fund)
- * Lgsuper (Queensland Local Government Superannuation)
- * Linear Managed Accounts
- * Local Government Superannuation Scheme
- * Local Super SA-NT (Marketlink and Elected Members)
- * Local Super SA-NT (Salarylink)
- * Lutheran Church of Australia Staff Superannuation Fund
- * M SuperWrap
- * M SuperWrap - Related Accounts
- * M SuperWrap Essentials
- * Macmahon Employees Superannuation Fund
- * Macquarie ADF Superannuation Fund
- * Macquarie Super Accumulator
- * Macquarie SuperOptions
- * Macquarie Wrap - Super and Pension Manager
- * MakeaChoice Superannuation Mastertrust
- * MakeaChoice Superannuation Mastertrust - DEF
- * Managed Australian Retirement Super
- * Maritime Super (Seafarers) Contributory Accumulation Fund
- * Maritime Super (Stevedores Division) Accumulation Basic
- * Maritime Super (Stevedores Division) Accumulation Plus
- * Maritime Super (Stevedores Division) Accumulation Standard
- * Masterplan Managers Personal Superannuation Plan
- * MasterSuper Employee Members
- * MasterSuper Personal Members
- * Matrix Superannuation Master Trust
- * Matrix Superannuation Master Trust - DEF
- * MAX Super Fund
- * MaxiTRANS Superannuation (Active Members)
- * MaxiTRANS Superannuation (Retained Members)
- * Meat Industry Employees Superannuation Fund (MIESF)
- * Media Super
- * Media Super (ex-JUST Super Members)
- * Medical and Associated Professions Superannuation Fund
- * Mentor Employer Superannuation Plan
- * Mentor Personal Superannuation Plan
- * Mentor Superannuation Master Trust
- * Mentor Superannuation Master Trust (DEF)
- * Mercer Wealth Solutions Portfolio Service
- * Mercer Wealth Solutions Super Trust - Corporate Super Division
- * Mercer Wealth Solutions Super Trust - Corporate Super Division (Retained Benefit)
- * Mercer Wealth Solutions Super Trust - Personal Superannuation Division
- * Military Superannuation - Benefits Fund
- * Millennium Master Trust
- * MLC Capital Guaranteed Personal Superannuation Bond
- * MLC Capital Guaranteed Rollover Annuity
- * MLC Employee Retirement Plan
- * MLC MasterKey Bus Super (plan size 1m to 2m)
- * MLC MasterKey Bus Super (plan size 2m to 5m)
- * MLC MasterKey Bus Super (plan size 500k to 1m)
- * MLC MasterKey Bus Super (plan size above 5m)
- * MLC MasterKey Bus Super (plan size below 500k)
- * MLC MasterKey Custom Superannuation
- * MLC MasterKey Personal Super (Ex Business Super Members)
- * MLC MasterKey Super
- * MLC MasterKey Super Fundamentals
- * MLC MasterKey Superannuation (Five Star)
- * MLC MasterKey Superannuation (Gold Star)
- * MLC Navigator Access Super
- * MLC Navigator Retirement Plan
- * MLC Navigator Retirement Plan (DEF1)
- * MLC Navigator Retirement Plan (DEF2)
- * MLC Navigator Super Solutions Lump Sum Option (EF)
- * MLC Navigator Super Solutions Lump Sum Option (NEF)
- * MLC Navigator Super Solutions Lump Sum Option (SF)
- * Money Management Service SuperWrap
- * MTAA Super
- * mx SuperWrap
- * My Choice (Personal Plan and Employer)
- * Mya SuperWrap
- * NAB Staff Superannuation Pool A (Employee)
- * NAB Staff Superannuation Pool A (RBA and Eligible Spouse Member)
- * National Preservation Trust
- * Nationwide Superannuation Fund (Active Members)
- * Nationwide Superannuation Fund (Retained Members)
- * Navigator Business Super
- * Nestle Australia Group Superannuation Fund
- * netwealth Super Wrap Employer (DEF) Plan Size \$2.5m to \$5m
- * netwealth Super Wrap Employer (DEF) Plan Size 0-500k
- * netwealth Super Wrap Employer (DEF) Plan Size 1m to 2-5m
- * netwealth Super Wrap Employer (DEF) Plan Size 500k to \$1m
- * netwealth Super Wrap Employer (DEF) Plan Size 5m to 10m
- * netwealth Super Wrap Employer (EF) Plan Size 0-500k
- * netwealth Super Wrap Employer (EF) Plan Size 1m to 2-5m

- * netwealth Super Wrap Employer (EF) Plan Size 2.5m to 5m
- * netwealth Super Wrap Employer (EF) Plan Size 500K to 1m
- * netwealth Super Wrap Employer (EF) Plan Size 5m to 10m
- * netwealth Super Wrap Personal (DEF)
- * netwealth Super Wrap Personal (EF)
- * Newcastle Permanent Superannuation Plan
- * Non Government Schools Superannuation Fund
- * Nortel Networks Australia Superannuation Plan Accumulation Category
- * Norwich Union Savings Plan
- * Norwich Union Superannuation Trust
- * Norwich Union Superannuation Trust NEF
- * NSW Electrical Superannuation Scheme
- * O-I Superannuation Fund - Active Members
- * O-I Superannuation Fund - Retained Benefit
- * OAMPS Corporate Fund (plan above 5m)
- * OAMPS Corporate Fund (plan below 1m)
- * OAMPS Corporate Fund (plan between 1m - 2-5m)
- * OAMPS Corporate Fund (plan between 2-5m - 5m)
- * OAMPS Integrated Super Fund
- * OAMPS Super Fund - Industry Fund
- * OAMPS Super Fund - Master Fund
- * Officers Superannuation Fund (Ordinary & Spouse Members)
- * Officers Superannuation Fund (Post Employment Members)
- * Omniport Superannuation Service
- * On Q SuperWrap
- * On Q SuperWrap Essentials
- * OnePath Corporate Superannuation (above \$250k)
- * OnePath Corporate Superannuation (below \$250k)
- * OnePath Integra Super Employer Plan (1_5m to 5m)
- * OnePath Integra Super Employer Plan (250k to 500k)
- * OnePath Integra Super Employer Plan (500k to 1_5m)
- * OnePath Integra Super Employer Plan (above 5m)
- * OnePath Integra Super Employer Plan (Below 250k)
- * OnePath Integra Super Personal
- * OnePath One Answer Frontier Personal Super
- * OnePath One Answer Personal Super
- * OnePath One Answer Personal Super NEF
- * OnePath PortfolioOne Super and Allocated Pension Service
- * OnePath PortfolioOne Super and Allocated Pension Service - (Net Option)
- * OnePath PortfolioOne Super and Allocated Pension Service - (Option A)
- * OnePath PortfolioOne Super and Allocated Pension Service - (Option B)
- * OneSteel Superannuation Fund (Defined Contribution)
- * OptiMix Superannuation
- * OptiMix Superannuation (NEF)
- * Optus Superannuation Fund
- * Oracle Superannuation Plan (Active Members)
- * Oracle Superannuation Plan (Retained Members)
- * Perpetual Cash Management Fund
- * Perpetual Pooled Super Trust
- * Perpetual Select Superannuation Plan
- * Perpetual WealthFocus Super Plan
- * Perpetual Wholesale Funds
- * Personal Choice eWrap Super
- * Personal Financial Service SuperWrap- Classic Portfolio
- * Personal Financial Service SuperWrap- Personal Super Plan
- * Pilkington (Australia) Superannuation Scheme
- * Pinnacle Personal Superannuation Fund
- * Plan B Superannuation Fund (Employer)
- * Plan B Superannuation Fund (Personal)
- * Platform2 SuperWrap
- * Plum Personal Superannuation Fund
- * Police Superannuation Scheme (PSS)
- * Police Superannuation Scheme Deferred Member (PSS)
- * Portfolio Administrator SuperWrap
- * Portfolio Administrator SuperWrap Essentials
- * PortfolioCare Super Service Employee Account
- * PortfolioCare Super Service Personal Account
- * Portfoliofocus Essentials (Aviva) Superannuation Service
- * Portfoliofocus Essentials (Oasis) Employer Superannuation Plan
- * Portfoliofocus Essentials (Oasis) Personal Superannuation Plan
- * Portfoliofocus Essentials (Oasis) Superannuation Master Trust
- * Portfoliofocus Essentials (Oasis) Superannuation Master Trust - DEF
- * Portfoliofocus Premium Retirement Service DEF1
- * Portfoliofocus Premium Retirement Service DEF2
- * Portfoliofocus Premium Retirement Service EF
- * Praemium SMARTwrap Super Account
- * Premium Investment Online
- * Premium Online SuperWrap
- * PremiumChoice Retirement Service
- * PremiumChoice Retirement Service (DEF1)
- * PremiumChoice Retirement Service (DEF2)
- * Prime Super
- * Printing Industry Superannuation Fund (My Choice)
- * Private Client Service SuperWrap
- * Prudential Wealth Portfolio
- * Public Sector Superannuation Accumulation Plan
- * Public Sector Superannuation Scheme
- * Qantas Superannuation Plan Division 11
- * Qantas Superannuation Plan Division 6
- * Qantas Superannuation Plan Division 8
- * Qld Coal - Oil Shale Mining Industry Superannuation Fund (AUSCOAL)
- * QSuper Accumulation Account
- * Quadrant Investment Choice Fund
- * Quadrant Personal Super Fund
- * Queensland Independent Education and Care Superannuation Trust (QIEC)
- * Queensland Nickel Superannuation
- * RAC Superannuation Fund
- * RACV Superannuation Fund - Retained Benefit
- * RBF Tas
- * RecruitmentSuper (Easy Choice)
- * RecruitmentSuper (Easy Super)
- * RecruitmentSuper (SelectSuper)
- * Rei Super
- * Rei Super Elite
- * Rest Industry Superannuation
- * Rest Personal Superannuation
- * Retirement Benefit Fund (RBF)
- * Rio Tinto Staff Superannuation
- * Russell SuperSolution Employer Division (General Electric)
- * Russell SuperSolution Personal Division
- * Russell SuperSolution Private Division
- * SA Ambulance Service Superannuation Scheme
- * Salic Super
- * Savings and Loan Members Superannuation Fund
- * SCM Optimal Choice Funds
- * ShareInvest A Share Market Portfolio Service
- * ShareInvest Separately Managed Accounts Wrap
- * Shell Aust Super Fund (Option 1 - 2)
- * Shell Aust Super Fund (Option 3 - Restricted Members)
- * Sisters of Mercy - Award and SG
- * Smart Super SMSF
- * Smartsave 1st Super Personal
- * Smartsave Australia First Super
- * Smartsave Employer
- * Smartsave Personal Super and Smart Pensions
- * SMF Eligible Rollover Fund
- * SMSF - E Super Fund
- * SMSF - ipac Diversified Investment Strategies
- * SMSF - WealthPlus Super
- * Solar SuperWrap
- * Solar SuperWrap (related accounts)
- * Solar SuperWrap Essentials

- * Spec Personal Super
- * Spec Select Super
- * Spectrum Super
- * Spectrum Super Employer \$1mil to \$3mil
- * Spectrum Super Employer \$3mil to \$5mil
- * State Authorities Super Scheme (SASS)
- * State Authorities Super Scheme Deferred Member (SASS)
- * State Super Personal Retirement Plan
- * State Superannuation Scheme (SSS)
- * State Superannuation Scheme Deferred Member (SSS)
- * Statewide Superannuation Trust (Employer)
- * Statewide Superannuation Trust (Public Offer)
- * Strategy Employer Superannuation Plan
- * Strategy Personal Superannuation Plan
- * Strategy Retirement Fund
- * Strategy Retirement Fund - DEF
- * Summit (Investor Select) - Personal Superannuation Plan
- * Summit (Investor Select) - Personal Superannuation Plan (Exit Fee)
- * Summit (Select) - Personal Superannuation Plan
- * Summit (Select) - Personal Superannuation Plan (Exit Fee)
- * Summit Generations Personal Super
- * Summit Generations Personal Super (DEF)
- * SunCorp Easy Personal Super (CF)
- * SunCorp Easy Personal Super (NCF)
- * SunCorp Easy Super Employer
- * Suncorp Lifesaver Super
- * Suncorp Master Trust Super Bond
- * Suncorp Staff Superannuation Plan
- * SunCorp WealthSmart Business Super
- * Suncorp WealthSmart Personal Super
- * Suncorp WealthSmart Personal Super (DEF)
- * Sunsuper Solutions
- * Super Eligible Rollover Fund
- * Super Money Eligible Rollover Fund
- * Super Safeguard Eligible Rollover Fund
- * Super Safeguard Eligible Rollover Fund (New Pool)
- * Super Solutions Employer Service Business Super
- * Super Synergy Fund
- * SuperChoice Personal Superannuation and Pension
- * SuperSA Flexible Rollover
- * SuperSA Lump Sum Scheme
- * SuperSA Triple S (SSS)
- * SuperTrace Eligible Rollover Fund
- * SWMS SuperWrap
- * Symetry Lifetime Super
- * Symetry Lifetime Super DEF
- * Synergy Retirement Service
- * Synergy Retirement Service (DEF)
- * Tailored SMSF and Managed Account Solutions
- * Tasplan Personal
- * Tasplan Super
- * Telstra Super Corporate Plus
- * Telstra Super Personal Plus
- * Tenix Superannuation Plan (Plum Superannuation Fund)
- * The Aviation Industry Superannuation Trust (TAIST)
- * The Executive Superannuation Fund
- * The Industry Super Fund
- * The Portfolio Service Super Essentials
- * The Portfolio Service Superannuation Plan
- * The Templetons Master Plan - Employer Superannuation
- * The Templetons Master Plan - Personal Superannuation
- * The Transport Industry Superannuation Trust (TISF)
- * TICSuper
- * Top Quartile Superannuation Trust
- * Tower Arc MT Corporate Superannuation (plan 150k to 250k)
- * Tower Arc MT Corporate Superannuation (plan 400k to 1m)
- * Tower Arc MT Corporate Superannuation (plan below 150k)
- * Tower Arc MT Corporate Superannuation (plan greater 1m)
- * Tower Arc MT Personal Superannuation
- * Tower Blue Ribbon Series Executive Superannuation
- * Tower Employer Sponsored Superannuation Fund (Contributing Members)
- * Tower Employer Sponsored Superannuation Fund (Non Contributing Members)
- * Tower Personal Superannuation Plan (Series 1) (Contributing Members)
- * Tower Personal Superannuation Plan (Series 1) (Non Contributing Members)
- * Tower Personal Superannuation Plan (Series 2) (Contributing Members)
- * Tower Personal Superannuation Plan (Series 2) (Non Contributing Members)
- * Tower Preferred Choice Corporate Super
- * Tower Preferred Choice Super
- * Tower Prestige Superannuation Bond EF
- * Tower Prestige Superannuation Bond NEF
- * Tower Superannuation Bond EF
- * Tower Superannuation Bond NEF
- * Tower Superannuation Rollover Master Plan (Series 2)
- * Toyota Employees Superannuation Trust
- * TransPersonal
- * Transuper
- * Tranzact Total Super - SMSF
- * TWUSUPER
- * Unilever Super
- * UniSuper Accumulation Super (1) Members
- * UniSuper Accumulation Super (2) Members
- * United Technologies Corporation Retirement Plan - Accumulation Benefit
- * Uniting Church Superannuation Plan
- * Van Eyk - Blueprint Retirement Plan
- * Vanguard Personal Superannuation Plan
- * Vantage Portfolio Solutions Super
- * VicSuper Scheme
- * Victorian Bar Superannuation Fund
- * Victorian Independent Schools Superannuation Fund
- * Virgin Super For Business
- * Virgin Super Personal
- * Vision Super Personal Plan
- * Vision Super Saver
- * WALGSP WA Local Government Superannuation Plan
- * wealth-e-account SuperWrap
- * wealth-e-account SuperWrap Essentials
- * Wealthpac Superannuation Service - Employer
- * Wealthpac Superannuation Service - Personal
- * Wealthtrac Employer Superannuation Plan (Below 1m)
- * Wealthtrac Employer Superannuation Plan (Plan between 1m & 2m)
- * Wealthtrac Employer Superannuation Plan (Plan between 2m & 3m)
- * Wealthtrac Employer Superannuation Plan (Plan between 2m & 5m)
- * Wealthtrac Employer Superannuation Plan (Plan over 5 mill)
- * Wealthtrac Personal Superannuation Plan
- * Wealthtrac Superannuation Master Trust
- * Wealthtrac Superannuation Master Trust - DEF
- * WealthView eWrap Super
- * WealthWrap SuperWrap
- * Wesfarmers Group Super Plan (Mercer Wealth Solutions)
- * Wesfarmers Group Super Plan (Mercer Wealth Solutions) (Retained Benefit)
- * West State Super (GESB)
- * Westpac Lifetime Superannuation Service
- * Westpac Lifetime Superannuation Service (NEF)
- * Westpac Personal Superannuation Plan
- * Westpac Simple Super
- * Westpac Staff Super Accumulation Plan
- * Westscheme

- * WHSP Superannuation Fund
- * William Adams Employees Superannuation Fund
- * Woodside Superannuation Plan
- * Zurich i_super_invest Superannuation

- * Zurich Retirement Plan
- * Zurich Superannuation Plan
- * Zurich Superannuation Plan (DEF)

Pension platforms

- * Advance Retirement Suite - Allocated Pension
- * AET Private Super Fund (Pension)
- * AMCOR Account Based Pension
- * AMG Universal Superannuation Fund - Account Based Pension
- * AMIST Pension
- * AMP Flexible Lifetime - Allocated Pension
- * AMP Flexible Super - Retirement - Choice Investment
- * AMP Flexible Super - Retirement - Core Investment
- * AMP Flexible Super - Retirement - Select Investment
- * AMP Signature Super - Allocated Pension
- * ANZ Allocated Pension - A
- * ANZ Allocated Pension - B
- * ANZ Flexible Income Plan - Plan A
- * ANZ Flexible Income Plan - Plan B
- * ANZ One Answer Allocated Pension
- * ANZ One Answer Allocated Pension (DEF)
- * ANZ One Answer Allocated Pension Select With Reversionary Pensioner
- * ANZ One Answer Allocated Pension Select Without Reversionary Pensioner
- * ANZ Staff Superannuation (Account Based Pension)
- * ANZ Staff Superannuation Account Based Pension
- * ANZ Staff Superannuation Pension
- * AON Master Trust -Allocated Pension
- * Asgard Elements Pension
- * Asgard eWrap Pension Account
- * Asgard Managed Profiles - Pension
- * Asgard Separately Managed Accounts - Pension
- * Aspire Superannuation Master Trust - Allocated Pension
- * Aspire Superannuation Master Trust - Allocated Pension DEF
- * Asset Flexible Pension
- * AssetChoice SuperWrap Allocated Pension Plan
- * AssetLink SuperWrap - Pension
- * Astarra Personal Pension Plan
- * Asteron Optimum Professional Superannuation Plan - Allocated Pension
- * Asteron Wealthstar Allocated Pension
- * Asteron Wealthstar Allocated Pension DEF
- * AUSCOAL Account Based Pension
- * AustChoice Account Based Pension - Individual Portfolios
- * AustChoice Account Based Pension - Ready Made Portfolios
- * Australia Post Superannuation Scheme - Pension
- * Australian Government Employees Superannuation Trust Allocated Pension (AGEST)
- * Australian YMCA - Account Based Income Stream
- * AustralianSuper Pension
- * AustSafe Super - Account Based Pension
- * AustSafe Superannuation Fund - Pension
- * Auswide Pension
- * AVSuper - Pension
- * AXA Generations Personal Pension (DEF)
- * AXA Generations Personal Pension (EF)
- * AXA North Personal Pension
- * AXA North Personal Pension (Nil Trail)
- * AXA Retirement Directions - Allocated Pension (Entry fee)
- * AXA Retirement Directions - Allocated Pension (Exit fee)
- * AXA Retirement Directions - Allocated Pension (Nil Entry and Nil Exit)
- * Beacon Pension Service
- * Beacon Pension Service DEF
- * Bendigo Superannuation Plan (Pension)
- * BHP Billiton Superannuation Fund Pension Division
- * BluePrint Retirement Plan - Pension Service
- * BluePrint Retirement Plan - Pension Service (DEF1)
- * BluePrint Retirement Plan - Pension Service (DEF2)
- * BT Lifetime - Flexible Pension
- * BT Lifetime - Flexible Pension NEF
- * BT Personal Portfolio Service Pension
- * BT Super for Life - Retirement
- * BT SuperWrap - Allocated Pension
- * BT SuperWrap Essentials - Allocated Pension
- * Buss(Q) Retirement Pension
- * Care Super Pension Account
- * Catholic Super Pension Plan
- * Cbus Super Income Stream
- * CFS First Choice Pension
- * CFS First Choice Wholesale Pension
- * CFS FirstWrap Plus Super and Pension - Pension
- * CFS FirstWrap Super and Pension - Pension
- * CFS Personal Pension Plan
- * Challenger Guaranteed Allocated Pension
- * Challenger Life Fixed Rate - Allocated Pension (EF)
- * Challenger Life Fixed Rate - Allocated Pension (NEF)
- * Christian Super - Pension
- * CitiChoice SuperWrap Pension Plan
- * City Super - Pension
- * Club Plus Allocated Pension
- * Club Super Account Based Pension
- * Colonial Flexible Income Retirement Plan
- * Combined Fund - Pension
- * Commonwealth PensionSelect
- * Compass Superannuation Master Trust - Allocated Pension
- * Compass Superannuation Master Trust - Allocated Pension DEF
- * Dominion Superannuation Master Trust - Pension
- * Dominion Superannuation Master Trust - Pension DEF
- * Energy Industries Superannuation Scheme Account Based Pension
- * Enterprise Super - Allocated Pension
- * EquipSuper Account Based Pension
- * EquipSuper Allocated Pension
- * ESI Super Income Stream
- * ESS Super Income Stream
- * FC One Retirement Builder Pension Service (DEF1)
- * FC One Retirement Builder Pension Service (DEF2)
- * FC One Retirement Builder Pension Service EF
- * Fiducian Account Based Pension
- * First State Super - Income Stream
- * First Super - Allocated Pension
- * Freedom of Choice - Pension
- * Freedom of Choice Pension (DEF Option A)
- * Freedom of Choice Pension (DEF Option B)
- * FuturePlus Super - Account Based Pension
- * GESB Retirement Income Allocated Pension
- * GuildPension
- * Harwood Superannuation Fund - Allocated Pension
- * Health Super Pensions
- * Hesta Super Income Stream
- * HIP Super Pension
- * HostPlus Pension Plan
- * IAG & NRMA Superannuation Plan - Allocated Pension
- * IBM Account Based Pension
- * Imagine Wealth Superannuation Master Trust - Pension
- * Imagine Wealth Superannuation Master Trust - Pension DEF

- * ING One Answer Pension Select
- * ING Personal Retirement Plan
- * Intrust Super Stream Pension
- * Investment Exchange Retirement Service - Pension
- * IOOF LifeTrack Cashback Pension
- * IOOF Portfolio Service Allocated Pension
- * IOOF Portfolio Service Allocated Pension (ex Global One)
- * IOOF Portfolio Service Allocated Pension DEF
- * IOOF Portfolio Service Wholesale Allocated Pension
- * IOOF Pursuit Core Allocated Pension
- * IOOF Pursuit Select Allocated Pension
- * Ipac Access Pathways - Allocated Pension
- * Ipac IAccess Investor Choice - Allocated Pension
- * IRIS Super Income Stream
- * Labour Union Co-Operative Retirement Fund (LUCRF) - Pension
- * Legalsuper Pension
- * LGSuper Pension
- * Local Government Rollover and Account Based Pension Plan
- * Local Super - Access Pension
- * Lutheran Super - Account Based Pension
- * Macquarie ADF Superannuation Fund - Allocated Pension Plan
- * Macquarie SuperOptions - Pension Plan
- * Macquarie Wrap - Super and Pension Manager (Pension)
- * MakeaChoice Superannuation Mastertrust - Pension
- * MakeaChoice Superannuation Mastertrust - Pension DEF
- * Maritime Super Allocated Pension
- * Matrix Superannuation Master Trust - Allocated Pension
- * Matrix Superannuation Master Trust - Allocated Pension DEF
- * Media Super Pension
- * Mentor Superannuation Master Trust - Allocated Pension
- * Mentor Superannuation Master Trust - Allocated Pension (DEF)
- * Mercer Wealth Solutions Portfolio Service - Allocated Pension Account
- * Mercer Wealth Solutions Super Trust - Allocated Pension Division
- * MLC MasterKey Allocated Pension
- * MLC MasterKey Custom Superannuation - Pension
- * MLC MasterKey Pension
- * MLC MasterKey Pension (Five Star)
- * MLC MasterKey Pension (Gold Star)
- * MLC MasterKey Pension Fundamentals
- * MLC Navigator Access Super - Pension
- * MLC Navigator Retirement Plan Pension (DEF1)
- * MLC Navigator Retirement Plan Pension (DEF2)
- * MLC Navigator Retirement Plan Pension EF
- * MLC Navigator Super Solutions - Account Based Pension (EF)
- * MLC Navigator Super Solutions - Account Based Pension (NEF)
- * MLC Navigator Super Solutions - Account Based Pension (SF)
- * MTAA Super Pension
- * mx SuperWrap Pension
- * Navigator Access Super - Pension
- * Navigator Super Solutions - Account Based Pension (EF)
- * Navigator Super Solutions - Account Based Pension (NEF)
- * Navigator Super Solutions - Account Based Pension (SF)
- * netwealth Super Wrap Standard Income Stream (DEF)
- * netwealth Super Wrap Standard Income Stream (EF)
- * Non Government Schools Superannuation - Account Based Pension
- * NSW Electrical Superannuation Scheme - Pension
- * NTGPASS - Allocated Pension
- * OAMPS Superannuation - Pension
- * OnePath One Answer Frontier Pension with Reversionary Pensioner
- * OnePath One Answer Frontier Pension without Reversionary Pensioner
- * OnePath One Answer Pension EF
- * OnePath One Answer Pension NEF
- * OnePath PortfolioOne Pension
- * OnePath PortfolioOne Pension Operater Fee
- * OneSteel Super - Account Based Pension
- * Optimix Allocated Pension
- * Perpetual Select Pension Plan
- * Perpetual WealthFocus Pension Plan
- * Personal Choice eWrap Pension
- * Pinnacle Personal Superannuation Fund - Account Based Pension
- * Plan B Superannuation Fund (Pension)
- * Platform2 SuperWrap Pension Plan
- * Plum Pension
- * Portfolio Administrator SuperWrap - Pension
- * Portfolio Administrator SuperWrap Essentials - Pension
- * PortfolioCare Pension Service
- * Portfoliofocus Essentials (Aviva) Pension Service
- * Portfoliofocus Essentials (Oasis) Superannuation Master Trust - Pension
- * Portfoliofocus Essentials (Oasis) Superannuation Master Trust - Pension DEF
- * Portfoliofocus Premium Retirement Service - Pension (DEF 1)
- * Portfoliofocus Premium Retirement Service - Pension (DEF 2)
- * Portfoliofocus Premium Retirement Service - Pension (EF)
- * Praemium SMARTwrap Pension Account
- * Premium Investment Online - Pension (Not for Public use)
- * Premium Online SuperWrap Pension
- * Prime Super Allocated Income Stream
- * Qantas Superannuation Plan - Pension Division 14
- * Qantas Superannuation Plan Division 9
- * QiecSuper - Account Based Pension
- * QSuper Allocated Pension
- * QSuper Pension
- * Quadrantsuper - Pension
- * REI Super Elite Pension
- * Rest Pension
- * Rio Tinto Retirement Division - Account Based Pension
- * Russell Private Active Pension
- * SMARTpension
- * Smartsave Smart Pension
- * Solar SuperWrap Pension
- * Spectrum Super - Pension Division
- * State Super Allocated Pension (\$1m)
- * State Super Allocated Pension (over \$1m)
- * Statewide Pension
- * Statewide Superannuation Pension Plan
- * Strategy Retirement Fund - Pension
- * Strategy Retirement Fund - Pension DEF
- * Summit (Investor Select) - Personal Pension
- * Summit (Investor Select) - Personal Pension (Exit Fee)
- * Summit (Select) - Personal Pension
- * Summit (Select) - Personal Pension (Exit Fee)
- * Summit Generations Personal Pension (DEF)
- * Summit Generations Personal Pension (EF)
- * SunCorp Easy Super Pension (CF)
- * SunCorp Easy Super Pension (NCF)
- * SunCorp WealthSmart Pension
- * SunCorp WealthSmart Pension (DEF)
- * SunSuper Retirement Pension
- * Super SA Income Stream
- * SWMS SuperWrap Pension Plan
- * Symetry Allocated Pension
- * Synergy Lifetime Super Fund - Account Based Pension
- * TasPension
- * Telstra Super RetireAccess
- * The Portfolio Service Retirement Income Plan
- * Toyota Employees Superannuation Trust (Pension Section)
- * Toyota Super - Pension Section
- * TransPension
- * UniSuper Flexi Pension
- * Uniting Church Superannuation - Account Based Pension
- * Vanguard Personal Pension Plan
- * Vantage Portfolio Solutions Pension
- * VicSuper - Pensions
- * Victorian Independent Schools (VISSF)- Account Based Pension

- * Vision Income Streams - Allocated Pension
- * WALGSP WA Local Government Superannuation Plan - Income Stream
- * wealth-e-account SuperWrap Essentials Pension Plan
- * wealth-e-account SuperWrap Pension Plan
- * Wealthtrac Superannuation Master Trust - Allocated Pension
- * Wealthtrac Superannuation Master Trust - Allocated Pension DEF
- * WealthView eWrap Pension

- * Westpac Flexible Income Plan
- * Westpac Flexible Income Plan (DEF)
- * Westscheme Pension
- * William Adams Employees Superannuation Fund - Account Based Pension
- * Zurich Account Based Pension
- * Zurich Account Based Pension (DEF)

Investments platforms

- * AET Portfolio Management Service
- * AMP Flexible Investment
- * AMP Flexible Lifetime (Series 2)
- * AMP Personalised Portfolio
- * ANZ Investment Bond - Plan A
- * ANZ Investment Bond - Plan B
- * ANZ One Answer Investment Portfolio
- * ANZ One Answer Investment Portfolio (DEF)
- * ANZ One Answer Investment Portfolio Select
- * Asgard Elements - Investments
- * Asgard eWrap Investment Account (Managed Investments)
- * Asgard eWrap Investment Account (Shares Only)
- * Asgard Managed Profiles
- * Asgard Separately Managed Accounts
- * Aspire Investment Service
- * Aspire Investment Service (DEF)
- * AssetChoice
- * AssetLink
- * AustChoice Investment Service
- * AVIVA SMA
- * AXA Generations Investment
- * AXA Generations Investment (NEF)
- * AXA North Investment
- * AXA North Investment Nil Trail
- * Beacon Managed Fund and Share Service (EF)
- * Beacon Managed Fund and Share Service (NEF)
- * BlackRock Discovery Investment Services Customised Equity
- * BT Investment Funds
- * BT Portfolio Wrap
- * BT Portfolio Wrap (related accounts)
- * BT Wrap
- * BT Wrap (related accounts)
- * BT Wrap Essentials
- * CFS FirstChoice Investments
- * CFS FirstChoice Wholesale Investment
- * CFS FirstWrap Investments
- * CFS FirstWrap Plus Investment
- * CitiChoice
- * Colonial First State Managed Investment
- * Comet Wrap
- * DPM Investment Service (DEF1)
- * DPM Investment Service (DEF2)
- * DPM Investment Service EF
- * FC One Investment Builder
- * FC One Investment Builder (DEF1)
- * FC One Investment Builder (DEF2)
- * Fiducian Investment Service
- * Galaxy Investment Wrap (EF)
- * Galaxy Investment Wrap (NEF)
- * Global Specialist Series (DEF)
- * Global Specialist Series (EF)
- * go Wrap
- * ING One Answer Investment Portfolio Select
- * Investment Exchange Wealth Service
- * Investor Portfolio Service Wrap
- * Investor Portfolio Service Wrap Essentials
- * IOOF Portfolio Service Personal Investments

- * IOOF Portfolio Service Personal Investments (ex One)
- * IOOF Pursuit Core Investment
- * IOOF Pursuit Select Investment
- * IPAC iAccess Investment - Investor Choice
- * IPAC iAccess Investment - Pathways
- * IPAC Strategic Investment Service
- * Linear Managed Accounts
- * M Wrap
- * M Wrap (related accounts)
- * M Wrap Essentials
- * Macquarie Wrap - Investment Manager
- * MAN OM-IP AHL 2010
- * Matrix Portfolio Service (DEF) (over 1-5m)
- * Matrix Portfolio Service (DEF) (under 1.5m)
- * Matrix Portfolio Service (EF) (over 1-5m)
- * Matrix Portfolio Service (EF) (under 1.5m)
- * Mentor Portfolio Service
- * Mentor Portfolio Service (DEF)
- * Merit Wealth Wrap
- * MLC MasterKey Custom Investment Services
- * MLC MasterKey Investment Service
- * MLC MasterKey Investment Service Fundamentals
- * MLC MasterKey Unit Trust
- * MLC Navigator Investment Plan
- * MLC Navigator Investment Plan (DEF1)
- * MLC Navigator Investment Plan (DEF2)
- * mx Wrap
- * mya Wrap
- * Navigator Access Investment
- * netwealth Wrap Service (DEF)
- * netwealth Wrap Service (EF)
- * On Q Wrap
- * On Q Wrap Essentials
- * OnePath Investment Savings Bond
- * OnePath Investment Savings Bond (NEF)
- * OnePath One Answer Frontier Investment Portfolio
- * OnePath One Answer Investment Portfolio
- * OnePath One Answer Investment Portfolio NEF
- * OneVue Managed Account
- * Optimix Trust
- * Optimix Trust (NEF)
- * Perpetual Select Investment Funds
- * Perpetual WealthFocus Advantage
- * Perpetual WealthFocus Investment Funds
- * Personal Choice eWrap Investment
- * Platform2 Wrap
- * Portfolio Administrator - Investment
- * Portfolio Administrator - Investment Essentials
- * PortfolioCare Investment Service
- * Portfoliofocus Essentials (Aviva) Investment Service
- * Portfoliofocus Essentials (Oasis) Investment Service
- * Portfoliofocus Premium Investment Service
- * Portfoliofocus Premium Investment Service (DEF1)
- * Portfoliofocus Premium Investment Service (DEF2)
- * Powerwrap Investment Account
- * Praemium SMARTwrap
- * PremiumChoice Investment Service

- * Private Client Service Wrap
- * Ralton Separately Managed Accounts
- * Russell Private Investment Series
- * Solar Investment Wrap
- * Solar Investment Wrap (related accounts)
- * State Super Investment Fund (\$1m)
- * State Super Investment Fund (over \$1m)
- * Strategy Portfolio Service
- * Strategy Portfolio Service (DEF)
- * Summit Generations Investment
- * Summit Generations Investment (NEF)
- * Summit Money Master Investor Select
- * Summit Money Master Investor Select (Exit Fee)
- * Summit Money Master Summit Select
- * Summit Money Master Summit Select (Exit Fee)

- * Suncorp Easy Invest
- * Suncorp Easy Invest (Nil Entry)
- * SWMS Investor Wrap
- * Symetry Delegate
- * Synergy Investment Plus
- * Synergy Investment Plus (DEF)
- * The Portfolio Service Investment Essentials
- * The Portfolio Service Personal Investment Plan
- * Vantage Portfolio Solutions Investments
- * wealth-e-account Wrap
- * wealth-e-account Wrap Essentials
- * Wealthtrac Portfolio Service
- * Wealthtrac Portfolio Service (DEF)
- * WealthView eWrap - Investment

Insurance – group

- * Accountants Super
- * ACCSF
- * ACSRf: Industry Members
- * ACSRf: Personal Members
- * AESuper: Employer Sponsored Members
- * AESuper: Personal Members
- * AGESt: Employer Sponsored Members
- * AGESt: Personal Members
- * AMIST
- * AMIST: Personal Division
- * AMP Custom Super
- * AMP Flexible Lifetime Super Corporate
- * AMP Flexible Lifetime Super Easy Employer
- * AMP Flexible Lifetime Super Easy Personal
- * AMP Flexible Lifetime Super Personal
- * AMP Flexible Super (Essential Protection) Employer
- * AMP Flexible Super (Essential Protection) Personal
- * AMP Flexible Super (Flexible Protection) Employer
- * AMP Flexible Super (Flexible Protection) Personal
- * AMP Signature Super: Corporate Division
- * AMP Signature Super: Personal Division
- * AMP Super Leader
- * ANZ OneAnswer
- * ANZ OneAnswer - OneCare Super
- * ANZ Super Advantage - Employer Sponsored
- * ANZ Super Advantage - Personal
- * ANZ Super Savings Account: Employer
- * ANZ Super Savings Account: Personal
- * AON Master Trust: Corporate Division
- * AON Master Trust: Personal Division
- * Asgard Elements Super
- * Asgard Employee Super
- * Asgard eWrap Super
- * ASSET Super
- * Asteron: Optimum Corporate Super
- * Asteron: Optimum Personal Super
- * AusCoal
- * AUST(Q)
- * AustralianSuper: Industry Fund
- * AustralianSuper: Personal Division
- * AustSafe Super Industry
- * AustSafe Super Personal
- * Auswide Employer Super
- * Auswide Personal Super
- * AvSuper Public Offer
- * AvSuper Voluntary
- * AXA Generations Personal Super
- * AXA North Personal Superannuation Plan
- * AXA Summit Employer Sponsored
- * AXA Summit Personal Super

- * AXA Super Directions for Business
- * AXA Super Directions Personal Super
- * BT Business Super
- * BT Lifetime Employer Super
- * BT Lifetime Personal Super
- * BT Super for Life
- * BT SuperWrap Essentials: Life Protection Plans
- * BT SuperWrap: Life Protection Plans
- * BUSSQ Employer Division
- * BUSSQ Personal Division
- * CARE Industry Fund
- * CARE Personal Super Plan
- * Cbus Industry Fund
- * Cbus Personal Super
- * Chifley FuturePlus Corporate
- * Chifley FuturePlus Personal
- * Christian Super
- * Club Super
- * ClubPlus: Industry Division
- * ClubPlus: Personal Division
- * Concept One
- * CONNECT Super
- * CSF Employer Sponsored
- * CSF Personal Plan
- * Cuesuper
- * Electricity Industry Superannuation Scheme
- * Energy Industries Super Scheme Pool A
- * equisuper: Employer Super
- * equisuper: Personal Super
- * ESI Super
- * ESSSuper Accumulation Plan
- * First State Police Blue Ribbon Super
- * First State Super Employer
- * First State Super Personal
- * FIRST Super Industry Division
- * FIRST Super Personal Division
- * FirstChoice Employer Super
- * FirstChoice Personal Super
- * FirstChoice Wholesale Personal Super
- * FirstWrap Plus: LifeProtect
- * Freedom of Choice: Employer
- * Freedom of Choice: Personal
- * GESB Super
- * Guild Retirement Fund
- * Health Super
- * HESTA Industry
- * HESTA Personal
- * HIP
- * HOSTPLUS Employer Sponsored
- * HOSTPLUS Executive

- * HOSTPLUS Personal Super Plan
- * Intrust Core Super Member
- * Intrust Executive
- * IOOF Portfolio Service Employer Super
- * IOOF Portfolio Service Personal Super
- * IOOF Pursuit Core Personal Super
- * IOOF Pursuit Select Personal Super
- * Legalsuper: Employer Sponsored Members
- * Legalsuper: Personal Members
- * Legg Mason: Portable Plan
- * LESF
- * Local Government Super Scheme - Accumulation
- * Local Government Super Scheme - Executive
- * Local Super Marketlink : NT Members
- * Local Super Marketlink : SA Members
- * LUCRF
- * Macquarie Super Accumulator
- * Macquarie Wrap Super Manager
- * Macquarie Wrap SuperOptions
- * MAP Super Fund: Employee
- * MAP Super Fund: Personal
- * MAP Superannuation Plan
- * MARF
- * Maritime Super (Seafarers division) Accumulation
- * Maritime Super(Stevedores div) Accum. Standard
- * Maritime Super(Stevedores div) Accumulation Basic
- * Maritime Super(Stevedores div) Accumulation Plus
- * Master Super Employees
- * Media Super Employer Sponsored
- * Media Super Personal
- * Mercer Super Trust: Personal Super Division
- * MIESF
- * MLC Masterkey Super: Life Cover Plus
- * MLC Masterkey Business Super
- * MLC Masterkey Custom Super
- * MLC MasterKey Super Fundamental: Life Cover Plus
- * MLC TERP
- * MTAA
- * Nationwide: Employer Sponsored Division
- * Nationwide: Personal Division
- * Navigator Access Super - Protection First
- * Navigator Business Super
- * Navigator Personal Retirement - Protection First
- * NCSF
- * NESS
- * netwealth Super Wrap Employer Sponsored Super
- * netwealth Super Wrap Personal Super
- * NGS Super
- * NGS Super Personal Plan
- * OAMPS CCF Super Fund
- * OAMPS Integrated Super Fund Employer
- * OAMPS Super Fund: Employer
- * OAMPS Super Fund: Personal
- * OnePath Integra: Employer Plan
- * OnePath Integra: Personal Plan
- * OnePath OneAnswer Personal Super
- * Perpetual Select
- * Perpetual WealthFocus
- * Plum Superannuation: Personal Division
- * PortfolioCare Elements Super
- * PortfolioCare eWRAP Super
- * PortfolioCare Super Service Employer
- * PortfolioCare Super Service Personal
- * Prime Super
- * Public Sector Superannuation Accumulation Plan
- * QIEC Super
- * QSuper: Accumulation (Government Employees)
- * QSuper: Accumulation (Non-Government Employees)
- * Quadrant Super: Investment Choice
- * Quadrant Super: Personal Division
- * Recruitment Super Easy Choice
- * Recruitment Super Select Super
- * Rei Super
- * Rei Super Elite
- * REST: Industry Members
- * REST: Personal Members
- * Russell Supersolution: Personal
- * Skandia Global Retirement Solutions
- * Skandia One Corporate
- * Skandia One Retirement Solutions
- * Skandia Wholesale Retirement Solutions
- * Smartsave Employer Super
- * Smartsave Personal Super
- * SPEC Select
- * Spectrum Super: Employer
- * Spectrum Super: Personal
- * Statewide
- * Strategy Retirement Fund (Oasis) Employee
- * Strategy Retirement Fund (Oasis) Personal
- * Suncorp Easy Super Employer
- * Suncorp Easy Super Personal
- * Sunsuper Solutions
- * Super SA Triple S
- * SuperSA: Triple S Ambulance
- * SuperSA: Triple S Police
- * Synergy Lifetime Super Fund
- * TAIST
- * Tasplan
- * Tower ARC Corporate Plan IT Super
- * Tower ARC Personal
- * TWU Super Employer Sponsored
- * TWU Super: TransPersonal
- * TWU Transuper
- * UniSuper: Accumulation 1
- * UniSuper: Accumulation 2
- * VicSuper Beneficiary Account
- * VicSuper Scheme
- * Vision Super Saver
- * VISSF
- * WA Local Government Superannuation Plan
- * Washington H Soul Pattinson Employee Members
- * Washington H Soul Pattinson Personal Members
- * Wealth-e-account
- * Wealthpac: Employer
- * Wealthpac: Personal
- * Wealthsmart Business Super
- * Wealthsmart Personal Super
- * Wealthtrac Super Master Trust: Employee Division
- * Wealthtrac Super Master Trust: Personal Division
- * WealthView eWRAP Super
- * Westscheme
- * Zurich Superannuation Plan
- * Zurich Wealth Protection

Insurance - retail

- * AIA Australia - Business Expenses Plan
- * AIA Australia - Crisis Recovery - Cancer and Coronary
- * AIA Australia - Crisis Recovery - Cancer Plus
- * AIA Australia - Crisis Recovery - Comprehensive Crisis
- * AIA Australia - Crisis Recovery - Coronary Plus
- * AIA Australia - Income Protection Plan
- * AIA Australia - Income Protection Plan PLUS
- * AIA Australia - Life Cover Plan
- * AIA Australia - Life Cover w Cancer and Coronary
- * AIA Australia - Life Cover w Cancer Plus
- * AIA Australia - Life Cover w Comprehensive Crisis
- * AIA Australia - Life Cover w Coronary Plus
- * AIA Australia - Total Permanent Disablement
- * AMP - Business Overheads
- * AMP - Death Cover
- * AMP - Income Protection Advanced
- * AMP - Income Protection Basic
- * AMP - Income Protection Standard
- * AMP - Total and Permanent Disablement Cover
- * AMP - Trauma Cover Optimum
- * AMP - Trauma Cover Optimum with Partial Package
- * AMP - Trauma Cover Standard
- * AMP - Trauma Cover Standard with Partial Package
- * Asgard - Business Expenses Protection
- * Asgard - Critical Trauma Protection
- * Asgard - Income Protection
- * Asgard - Life Protection
- * Asgard - TPD Only
- * Asgard - Trauma Protection
- * Asteron - Business Expenses
- * Asteron - Income Advantage
- * Asteron - Income Advantage with Extras Package
- * Asteron - Income Protector
- * Asteron - Income Protector with Extras Package
- * Asteron - Income Shield
- * Asteron - Life Cover
- * Asteron - Recovery Package
- * Asteron - Recovery Package w Recovery Plus
- * Asteron - Recovery Stand Alone
- * Asteron - Recovery Stand Alone w Recovery Plus
- * Asteron - TPD Stand Alone
- * AXA - Business Expenses Insurance Plan
- * AXA - Income Insurance Plan
- * AXA - Income Insurance Plan Super
- * AXA - Income Insurance Plus Plan
- * AXA - Income Insurance Premier Plan
- * AXA - Income Insurance Senior Professionals Plan
- * AXA - Life Insurance Plan
- * AXA - Life Insurance Plan w Trauma Insurance Plus
- * AXA - Life Insurance Plan with Trauma Insurance
- * AXA - Life Insurance Superannuation Plan
- * AXA - Total and Permanent Disability Insurance Plan
- * AXA - Trauma Insurance Plan
- * AXA - Trauma Insurance Plus Plan
- * BT - Income Protection
- * BT - Income Protection Plus
- * BT - Standalone Living Insurance
- * BT - Standalone Total and Permanent Disablement
- * BT - Term Life
- * BT - Term Life with Living Benefit
- * CommInsure - Business Overheads Cover
- * CommInsure - Income Care
- * CommInsure - Income Care Plus
- * CommInsure - Total Care Plan - Life Care
- * CommInsure - Total Care Plan - TPD Cover
- * CommInsure - Total Care Plan - Trauma and Life Care
- * CommInsure - Total Care Plan - Trauma Cover
- * CommInsure - Total Care Plan - Trauma Plus and Life Care
- * CommInsure - Total Care Plan - Trauma Plus Cover
- * Macquarie - Active Cover - Death Cover & Health Events
- * Macquarie - Active Cover - Disability Income Insurance
- * Macquarie - Active Cover - Disability Income Insurance w Extra
- * Macquarie - Business Expense Insurance
- * Macquarie - Disability Income Insurance
- * Macquarie - Disability Income Insurance with Extras Benefit
- * Macquarie - Life Insurance
- * Macquarie - Life Insurance with Trauma
- * Macquarie - Life Insurance with Trauma Plus
- * Macquarie - TPD Insurance
- * Macquarie - Trauma Insurance
- * Macquarie - Trauma Plus Insurance
- * Metlife - LifeCare Trauma Insurance
- * Metlife - Term Life
- * Metlife - Term Life Insurance (Guaranteed Rates)
- * Metlife - Term Life Insurance (Variable Rates)
- * Metlife - Term Life w Trauma Insurance
- * MLC - Income Protection Plus Super
- * MLC - Life Cover Plus Super
- * MLC - MLC Business Expenses
- * MLC - MLC Critical Illness Plus
- * MLC - MLC Critical Illness Plus w EBO Partial Package
- * MLC - MLC Income Protection Farmer
- * MLC - MLC Income Protection Farmer w Extra Benefits
- * MLC - MLC Income Protection Plus
- * MLC - MLC Income Protection Plus w Extra Benefits
- * MLC - MLC Income Protection Standard
- * MLC - MLC Life Cover Plus
- * MLC - MLC Life Cover Plus, CI Plus w EBO Partial Package
- * MLC - MLC Life Cover Plus, Critical Illness Plus
- * MLC - MLC Life Cover Plus, Critical Illness Standard
- * MLC - MLC Life Cover Standard
- * MLC - MLC Life Cover Standard, Critical Illness Plus
- * MLC - MLC Life Cover Standard, Critical Illness Standard
- * MLC - MLC Life Cover Std, CI Plus w EBO Partial Package
- * MLC - MLC SA Life Cover Plus, TPD and CI Plus
- * MLC - MLC SA Life Cover Plus, TPD&CI Plus w EBO Partial Package
- * MLC - MLC SA Life Cover Std, TPD and CI Plus
- * MLC - MLC SA Life Cover Std, TPD&CI Plus w EBO Partial Package
- * MLC - MLC Special Risk Income Protection Plus
- * MLC - MLC Special Risk Income Protection Plus w Extra Bfts
- * MLC - MLC Special Risk Income Protection Standard
- * MLC - MLC Total and Permanent Disability Insurance
- * MLC - Personal Life Protection
- * MLC - Personal Salary Protection
- * MLC - Protectionfirst Flexible Recovery Money
- * MLC - Protectionfirst Flexible Recovery Money w Severe Illness Bft
- * MLC - Protectionfirst Income Business Expenses
- * MLC - Protectionfirst Income Excell
- * MLC - Protectionfirst Income Excell Super
- * MLC - Protectionfirst Income Gold
- * MLC - Protectionfirst Income Gold w Platinum Benefit
- * MLC - Protectionfirst Life
- * MLC - Protectionfirst Life Super
- * MLC - Protectionfirst Recovery Money
- * MLC - Protectionfirst Recovery Money w Severe Illness Benefit
- * MLC - Protectionfirst SA Recovery Money w Severe Illness Bft
- * MLC - Protectionfirst Stand Alone Recovery Money
- * MLC - Protectionfirst Stand Alone Recovery Money - TPD
- * OnePath - Life Cover Super
- * OnePath - OneCare Business Expense Cover - Guaranteed
- * OnePath - OneCare Business Expense Cover - Indemnity
- * OnePath - OneCare Income Secure Comprehensive

- * OnePath - OneCare Income Secure Professional
- * OnePath - OneCare Income Secure Special Risk
- * OnePath - OneCare Income Secure Standard
- * OnePath - OneCare Life Cover
- * OnePath - OneCare TPD Cover
- * OnePath - OneCare Trauma Cover Comprehensive
- * OnePath - OneCare Trauma Cover Premier
- * OnePath - OneCare Trauma Cover Premier w Maximiser
- * OnePath - Super Income Secure Standard
- * Suncorp - Business Expenses (Lifeguard)
- * Suncorp - Income Advantage (Lifeguard)
- * Suncorp - Income Advantage with Extras Package (Lifeguard)
- * Suncorp - Income Protector (Lifeguard)
- * Suncorp - Income Protector with Extras Package (Lifeguard)
- * Suncorp - Income Shield (Lifeguard)
- * Suncorp - Life Cover (Lifeguard)
- * Suncorp - Recovery Package (Lifeguard)
- * Suncorp - Recovery Package w Recovery Plus (Lifeguard)
- * Suncorp - Recovery Stand Alone (Lifeguard)
- * Suncorp - Recovery Stand Alone w Recovery Plus (Lifeguard)
- * Suncorp - TPD Stand Alone (Lifeguard)
- * TOWER - Accelerated Protection Business Expense Insurance
- * TOWER - Accelerated Protection Critical Illness Premier
- * TOWER - Accelerated Protection Critical Illness Standard
- * TOWER - Accelerated Protection Income Protection Optimal
- * TOWER - Accelerated Protection Income Protection Premier
- * TOWER - Accelerated Protection Income Protection Standard
- * TOWER - Accelerated Protection Life Insurance
- * TOWER - Accelerated Protection Life with CI Premier
- * TOWER - Accelerated Protection Life with CI Standard
- * TOWER - Accelerated Protection TPD Insurance
- * Zurich - Business Expenses Insurance Plus
- * Zurich - Income Replacement - Basic Cover
- * Zurich - Income Replacement - Basic Cover w Extra Bfts
- * Zurich - Income Replacement Insurance Plus
- * Zurich - Income Replacement Insurance Plus w Extra Bfts
- * Zurich - Protection Plus-Death Cover
- * Zurich - Special Risk Income Replacement Insurance Plus
- * Zurich - Super Income Replacement Insurance Plus
- * Zurich - Super Term Life Insurance Plus
- * Zurich - TPD Cover
- * Zurich - Trauma Basic Cover
- * Zurich - Trauma Extended Cover
- * Zurich - Trauma Extended Cover w. Top Up

Contact Details

Midwinter Financial Services Pty Ltd
Level 6, 99 Elizabeth St
Sydney NSW 2000
www.midwinter.com.au
info@midwinter.com.au
Toll free 1300 882 938
ACN 121 020 620

To access your free trial of Midwinter's *Reasonable Basis* please click on this link – [Reasonable Basis Free Trial](#) - and call **1300 882 938** for your access code.

This is intended as general advice only and does not have regard to an investor's objectives, financial situation or needs. Before acting, investors should consider the advice in light of their own circumstances.

Midwinter Financial Services Pty Ltd has endeavoured to ensure that the information contained in this communication is accurate, but to the maximum extent permitted by the Law, disclaims all liability for errors or omissions.

All superannuation and taxation information is based on our understanding, and the continuation, of current taxation and superannuation legislation. The case studies included have been created to illustrate a specific concept only.

Justifying
your advice just
got a whole lot
easier with...

 *reasonable basis*