



DOMINION SUPERANNUATION PLAN

Investment Options

For the
DOMINION Employer Superannuation Plan

Product Disclosure Statement
Part 2 of 2 Parts – Investment Options

Issued 1 March 2011

This document is a Product Disclosure Statement ('PDS') which contains important information about the superannuation product being offered.



This product is issued by:
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as Trustee of the Dominion Superannuation Plan.

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This Product Disclosure Statement ('PDS') relates only to investment in either the Dominion Employer Superannuation Plan or the Dominion Personal Superannuation Plan (each referred to as the 'Plan') and consists of two parts:

Part 1: General Information including various forms for the Dominion Employer Superannuation Plan (Employer or Employee's guide); or the Dominion Personal Superannuation Plan;

Part 2: Investment Options brochure (this document).

If you have not received both parts you should contact your Adviser, Dominion Client Services on 1300 554 498 or by email at contactus@oasiasset.com.au

Both parts of the PDS should be read carefully before making a decision to invest in the Plan.

This PDS is intended for:

- employers who are considering the use of the Dominion Employer Superannuation Plan;
- employees who are members of the Dominion Employer Superannuation Plan; and
- individuals who are considering becoming or are members of the Dominion Personal Superannuation Plan.

Employers please note that this PDS is written from a member's perspective. References to 'you' and 'your' generally refer to your employees. The terms 'we', 'us' and 'our' in this Product Disclosure Statement refer to Oasis Fund Management Limited.

Interests to which this PDS relates will only be issued on receipt of an application form issued together with this PDS. If the PDS is offered electronically (e.g. via email or the Internet), then the offer to apply for this product is only available to applicants receiving the PDS within this jurisdiction.

About this Product Disclosure Statement

Product Disclosure Statement for the Dominion Superannuation Plan

This PDS describes the main features of the investment options offered in the Plan.

Oasis Fund Management Limited (the 'Trustee'), ABN 38 106 045 050, AFS 274331, issued this PDS on 1 March 2011. In the event of any material occurrence that results in the information becoming false or misleading, the Trustee will withdraw, replace or amend this PDS. Amendments will be made by issuing a supplementary PDS.

The Trustee holds an RSE Licence (L0001755), that was granted by the Australian Prudential Regulation Authority (APRA).

Obtaining advice before investing

If you require information or advice about your specific financial needs and objectives you should consult your Adviser (see below), a financial services licensee or an authorised representative of a financial services licensee.

Note: If you are a member of the Dominion Employer Superannuation Plan, your employer is not permitted to give you financial product advice or recommend any financial product unless licensed to do so.

Your Adviser

The term 'Adviser' refers to either a financial services licensee or an authorised representative of a financial services licensee or both.

Your employer's Adviser (the Dominion Employer Superannuation Plan only)

If you are a member of the Dominion Employer Superannuation Plan, your employer uses the services of a professional Adviser to provide:

- initial and ongoing advice and guidance; and
- education and financial planning services, in relation to the Plan.

If you require assistance with your Plan membership, you should first consult your employer. Depending on the assistance required, your employer may refer you to their Adviser.

Your employer's Adviser will receive payment for providing these services. The amount they receive is included in certain fees charged to your account. For further information regarding fees, refer to the 'Fees and other costs' section in Part 1 of this PDS.

Your Adviser (the Dominion Personal Superannuation Plan only)

The Adviser selling this product to you may receive remuneration or payments for this sale. Your Adviser has to meet their expenses from this remuneration and also relies on it to provide an income.

For more information about fees, refer to the 'Fees and other costs' section in Part 1 of the PDS.

Benefits and risks of investing in the Plan

The Plan offers you:

- flexibility to save for your retirement in a tax effective environment;
- the ability to tailor your investment strategies according to your own specific risk/return requirements; and
- a comprehensive choice of Death Only, Death and Total & Permanent Disablement and Salary Continuance insurance cover.

If you leave the Plan, you may receive less than the amount you invested due to the impact of investment returns, fees and taxes charged.

If you need more information

You can obtain further information about the Plan and the Trustee free of charge by contacting Dominion Client Services on 1300 554 498, by email at contactus@oasiasset.com.au or by writing to the Trustee at the correspondence address shown on the cover page.

Important notice

Investments in the Plan are subject to investment risk. The level of this risk is dependent on the investments you have chosen. Investment risks include potential delays in processing withdrawals, reduction in your investments and potential loss of retirement income.

The Trustee does not guarantee your investments or the returns on any of your selected investments. The inclusion of an investment in the Plan's menu is not a recommendation or advice by the Trustee.

The information contained in the PDS is general in nature and does not take into account your individual circumstances. To determine if the Plan is appropriate to your individual circumstances you should seek professional advice.

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Investment Options – Part 2

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About the investment options

The Dominion Employer and Personal Superannuation Plan (the 'Plan') offers a broad choice of investment options for you to design your own tailored investment portfolio. It provides the opportunity for you to access these investment options through one investment vehicle in a cost efficient manner. There are 22 managed investments provided by leading investment managers.

You can design your own portfolio by selecting a combination of managed investments from our list of investment options. We strongly recommend consulting with your Adviser when deciding on your investments. Your Adviser should consider your circumstances and attitude to risk and return and tailor a portfolio to meet your objectives.

Trustee's selection process for managed investments.

The Trustee's approach to selecting managed investments includes:

- reviewing the past performance of the managed investments to ensure that the investment and/or investment manager has a proven track record;
- reviewing the level of funds under management held in the managed investments;
- reviewing the stability of the management team within the investment manager;
- reviewing the reasonableness of the investment manager's fees and ensuring that they are competitive;
- reviewing the reasonableness of the managed investment's asset allocation and ensuring that the volatility and the sector classification are consistent; and
- ensuring that the level of service, including the reporting provided by the investment manager in relation to a managed investment, enables the Trustee to provide quality service to members and to comply with relevant laws.

Neither the Trustee nor the investment managers guarantee repayments of capital or any particular rate of return.

Investment options

The Plan offers you a carefully selected range of managed investment options from some of the leading investment managers in Australia and around the world. Your managed investment choices include multi sector options, which are diversified across a number of asset sectors (cash, fixed interest, property and shares), and single sector options, which invest in one specific asset sector only.

Responsibilities of the Trustee & members in relation to investment strategy

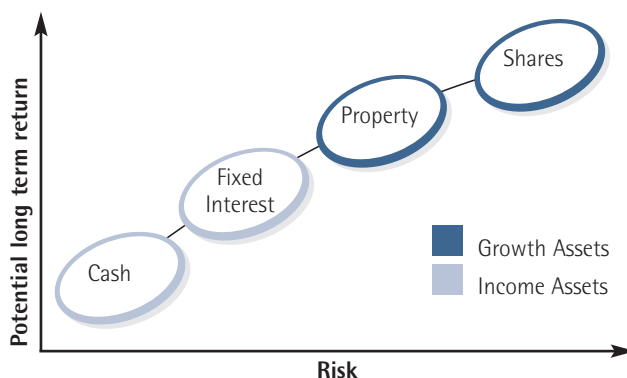
For further information about the responsibilities of the Trustee and members in relation to investment strategy refer to Part 1 of this PDS.

Risk and return

In general, asset sectors such as property and shares offer the potential for higher long term returns and have traditionally produced more volatile returns. These asset sectors are generally considered to be higher risk due to the increased chance of a capital loss, particularly in the short term.

Asset sectors such as cash and fixed interest, which traditionally produce more stable but lower long term returns and less chance of capital loss, are generally considered to be lower risk.

The graph below illustrates in broad terms the relationship between investment risk and return.



Note:

- The value of your investment is not guaranteed and may rise and fall in response to factors such as:
 - financial market volatility;
 - economic cycles;
 - political events and Government policy; and
 - interest and foreign exchange rate movements.
- When choosing an investment option, past performance should not be taken as an indication of likely future performance.

Diversifying to reduce risk

Investments are affected differently by economic, political and other factors. One method of reducing risk is to diversify your investment by selecting a range of:

- asset sectors (cash, fixed interest, property, shares);
- investment markets (Australian and international);
- investment managers; and
- investment management styles.

By not having all your eggs in one basket, diversification helps reduce the risk of suffering a short term fall in value and fluctuations in investment value and returns.

The Trustee recommends you contact your Adviser if you require more specific guidance and information on your investment options and appropriate risk reduction measures.

Your risk/return preferences

Individuals have different preferences when it comes to risk and return. Those seeking to maximise returns may be less concerned about short term losses because of a higher tolerance to risk or a longer investment time horizon. Those seeking to preserve their capital may be more concerned about short term losses because of a lower tolerance to risk or a shorter time horizon, e.g. approaching retirement.

Investment Authority

The Investment Authority (at the back of the Part 1 Employee PDS or Part 1 Personal PDS) gives you the opportunity to select how your contribution or rollover will be invested. Your Adviser can recommend the appropriate mix to suit your long term goals and risk profile. You can change your investment selections at any time without charge (a buy/sell spread or brokerage may apply) by providing a Switch form to the Trustee.

Any additional contributions or rollovers you make to the Plan will be invested in accordance with your current Investment Instructions. If you wish to change the way further contributions or rollovers are invested, you will need to provide a Switch form to the Trustee.

We strongly recommend you consult your Adviser prior to making any changes to ensure your investment selections will continue to match your long term goals.

Disclosure documents

The managed investment options that you acquire through the Plan each have a separate disclosure document. The Trustee must be satisfied that you have received the necessary disclosure documents for the managed investments that you make in the Plan prior to carrying out your investment instructions. You agree when you acquire new managed investments through the Plan that you will either obtain the necessary disclosure documents from our website at www.tfsa.com.au or that your Adviser has provided you with the necessary disclosure documents.

Managed investment menu – multi sector funds

The managed investment choices available are as follows:

The managed investment menu allows you to select from 22 managed investments provided by leading investment managers. Together with your Adviser, you choose the mix of managed investments that suit your risk profile and investment objectives.

| CONSERVATIVE | |
|--|-----------|
| Investment Objectives: To provide a secure return over the short term with little risk of capital loss. | |
| Main Investment Areas: | |
| <ul style="list-style-type: none"> • Cash • Australian fixed interest • International fixed interest • Australian shares • International shares • Property | |
| Key Features: | |
| Suggested minimum time frame: 3 to 5 years | |
| Volatility: Moderate | |
| Growth Potential: Moderate | |
| Asset Allocation – Long Term Ranges:* | |
| Cash | 0% to 80% |
| Australian Fixed Interest | 0% to 80% |
| International Fixed Interest | 0% to 75% |
| Australian Shares | 0% to 40% |
| International Shares | 0% to 40% |
| Property | 0% to 20% |
| Other | n/a |
| Estimated investment management fee range:** 0.62% – 0.65% | |
| Estimated Buy/sell range:** 0.10% – 0.30% | |

| GROWTH | |
|--|-----------|
| Investment Objectives: To provide a moderate to high return over the medium to long term through significant exposure to growth assets while using diversification to reduce volatility. | |
| Main Investment Areas: | |
| <ul style="list-style-type: none"> • Cash • Australian fixed interest • International fixed interest • Australian shares • International shares • Property | |
| Key Features: | |
| Suggested minimum time frame: 4 to 6 years | |
| Volatility: Moderate to High | |
| Growth Potential: Moderate to High | |
| Asset Allocation – Long Term Ranges:* | |
| Cash | 0% to 30% |
| Australian Fixed Interest | 0% to 60% |
| International Fixed Interest | 0% to 20% |
| Australian Shares | 0% to 65% |
| International Shares | 0% to 60% |
| Property | 0% to 30% |
| Other | n/a |
| Estimated investment management fee range:** 0.70% – 1.04% | |
| Estimated Buy/sell range:** 0.34% – 0.40% | |

| HIGH GROWTH | |
|---|------------|
| Investment Objectives: To provide a high return over the medium to long term through significant exposure to growth assets. | |
| Main Investment Areas: | |
| <ul style="list-style-type: none"> • Cash • Australian shares • International shares • Property | |
| Key Features: | |
| Suggested minimum time frame: 5 years or more | |
| Volatility: High | |
| Growth Potential: High | |
| Asset Allocation – Long Term Ranges:* | |
| Cash | 0% to 10% |
| Australian Fixed Interest | n/a |
| International Fixed Interest | n/a |
| Australian Shares | 30% to 60% |
| International Shares | 15% to 55% |
| Property | 0% to 30% |
| Other | n/a |
| Estimated investment management fee range:** 0.99% | |
| Estimated Buy/sell range:** 0.60% | |

* Based on the investment strategies of the underlying investments.

** Based on the most recently available investment management fees and buy/sell spreads of the underlying investments.

Further details about the managed investments, including historical returns and investment management fees, are contained in the disclosure documents, which are available free of charge from your Adviser or the website at www.tfsa.com.au

Managed investment menu – single sector funds

The managed investment choices available are as follows:

To assist you with your selection, the managed investment menu is divided into categories that reflect the type of assets that the Investment Managers invest in. There is a choice of Investment Managers in each section, covering all asset sectors such as cash, fixed interest, property, Australian and international shares.

The managed investment menu has been selected by the Trustee so that you and your Adviser have a broad range of leading experienced Investment Managers to choose from when designing your own portfolio.

| CASH | |
|---|------------|
| Investment Objectives: To provide a secure return over any time frame with minimal risk of capital loss. | |
| Main Investment Areas: <ul style="list-style-type: none"> • Cash • Australian fixed interest | |
| Key Features: Suggested minimum time frame: Any Volatility: Low Growth Potential: Low | |
| Asset Allocation – Long Term Ranges:* | |
| Cash | 0% to 100% |
| Australian Fixed Interest | 0% to 100% |
| International Fixed Interest | n/a |
| Australian Shares | n/a |
| International Shares | n/a |
| Property | n/a |
| Other | n/a |
| Estimated Investment management fee range:** | 0.32% |
| Estimated Buy/sell range:** | 0.00% |

| FIXED INTEREST | |
|---|------------|
| Investment Objectives: To provide a higher return than cash through exposure to Australian and international fixed interest. | |
| Main Investment Areas: <ul style="list-style-type: none"> • Cash • Australian fixed interest • International fixed interest | |
| Key Features: Suggested minimum time frame: 2 to 3 years Volatility: Low to Moderate Growth Potential: Low to Moderate | |
| Asset Allocation – Long Term Ranges:* | |
| Cash | 0% to 100% |
| Australian Fixed Interest | 0% to 100% |
| International Fixed Interest | 0% to 80% |
| Australian Shares | n/a |
| International Shares | n/a |
| Property | n/a |
| Other | n/a |
| Estimated Investment management fee range:** | 0.40% |
| Estimated Buy/sell range:** | 0.05% |

| PROPERTY | |
|--|---------------|
| Investment Objectives: To provide a moderate to high return over the medium to long term through exposure to property. | |
| Main Investment Areas: <ul style="list-style-type: none"> • Cash • Property | |
| Key Features: Suggested minimum time frame: 4 to 5 years Volatility: Moderate Growth Potential: Moderate to High | |
| Asset Allocation – Long Term Ranges:* | |
| Cash | 0% to 10% |
| Australian Fixed Interest | n/a |
| International Fixed Interest | n/a |
| Australian Shares | n/a |
| International Shares | n/a |
| Property | 90% to 100% |
| Other | n/a |
| Estimated Investment management fee range:** | 0.65% – 0.85% |
| Estimated Buy/sell range:** | 0.40% – 0.50% |

* Based on the investment strategies of the underlying investments.

** Based on the most recently available investment management fees and buy/sell spreads of the underlying investments.

Further details about the managed investments, including historical returns and investment management fees, are contained in the disclosure documents, which are available free of charge from your Adviser or the website at www.tfsa.com.au

AUSTRALIAN SHARES

Investment Objectives:

To provide a high return over the long term through exposure to Australian shares.

Main Investment Areas:

- Cash
- Australian shares

Key Features:

Suggested minimum time frame: 5 to 7 years
 Volatility: High
 Growth Potential: Moderate to High

Asset Allocation – Long Term Ranges:*

| | |
|------------------------------|------------|
| Cash | 0% to 100% |
| Australian Fixed Interest | n/a |
| International Fixed Interest | n/a |
| Australian Shares | 0% to 100% |
| International Shares | n/a |
| Property | n/a |
| Other | n/a |

Estimated Investment management

fee range:** 0.80% – 1.82%

Estimated Buy/sell range:** 0.40% – 0.60%

INTERNATIONAL SHARES

Investment Objectives:

To provide a high return over the long term through exposure to international shares.

Main Investment Areas:

- Cash
- International shares

Key Features:

Suggested minimum time frame: 6 to 7 years
 Volatility: High
 Growth Potential: High

Asset Allocation – Long Term Ranges:*

| | |
|------------------------------|------------|
| Cash | 0% to 100% |
| Australian Fixed Interest | n/a |
| International Fixed Interest | n/a |
| Australian Shares | n/a |
| International Shares | 0% to 100% |
| Property | n/a |
| Other | n/a |

Estimated Investment management

fee range:** 0.90% – 1.54%

Estimated Buy/sell range:** 0.50% – 0.60%





Directory



For immediate assistance please consult your Adviser
or call Dominion Client Services on 1300 554 498.

Trustee

Oasis Fund Management Limited
ABN 38 106 045 050
AFSL 274331
RSE L0001755

Administrator

Oasis Asset Management Limited
ABN 68 090 906 371
ACN 090 906 371

Corporate Address

347 Kent Street
Sydney NSW 2000

Correspondence Address

Dominion Employer Superannuation

OR

Dominion Personal Superannuation
Locked Bag 1001,
Wollongong DC NSW 2500

Client Services

Telephone: 1300 554 498
Facsimile: (02) 4224 1901
Email: contactus@oasiasset.com.au

Website

www.tfsa.com.au

Custodian of the Plan

The Hongkong and Shanghai Banking Corporation Ltd
AFSL 301737
HSBC Centre
Level 32
580 George Street
Sydney NSW 2000

Insurer

OnePath Life Limited
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AFSL 238341
347 Kent Street
Sydney NSW 2000

Auditors of the Plan and the Trustee

KPMG
Level 3
63 Market Street
Wollongong NSW 2500

Bankers of the Plan

Westpac Banking Corporation

For more information please contact:

Dominion Client Services

Telephone: 1300 554 498

8.30am to 6.00pm Monday to Friday – Sydney Time

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