



PHONE 131 817

Apply

## Essentials

### Life insurance that operates like an investment

- Offers 2 life insurance policies – Foundation Plans and Children's Foundation Plans – that operate as simple investments over a 10 year term
- Offers a tax-effective way to invest a lump sum or save to meet long term financial goals like education
- Minimum investment is \$3,000, or \$1,000 with a regular savings plan of \$100 a month
- Minimum additional contributions are \$100 monthly or \$1,000 each
- Plans are managed by experts to save you time and maximise returns.

Two life insurance policies are available with this product:

- Foundation Plans provide a tax-paid benefit after 10 years to the person you nominate as the life insured
- Children's Foundation Plans ensure ownership transfers to a nominated child on the date of your choice
- You have a choice of 4 professionally managed investment options that invest in a mix of income and growth assets.

Read the [Currency Hedging Announcement - April 2009 \(PDF 333kb\)](#).

For a paper copy of the PDS, call 131 817 or [email an expert](#).

### Things you should know

1. Fees are current as at 2 October 2002.
2. The returns shown are net of fees and tax on earnings. Investment returns shown are historical. Investments can go up and down and past performance is not a reliable indicator of future performance. Future performance is not guaranteed and unit prices will rise and fall in line with the value of the underlying assets.

Westpac Life Insurance Ltd ABN 31 003 149 157 (Westpac Life) is the issuer of interests in the Westpac Foundation Plans. A Product Disclosure Statement (PDS) is available for the Westpac Foundation Plans and can be downloaded above, or obtained by calling 131 817 or from any Westpac branch. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in the Westpac Foundation Plans.

A Financial Services Guide for Westpac Life can be downloaded above, or obtained by calling 131 817 or from any Westpac branch.

An investment in these products is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. The Bank is not the issuer of the products. Neither the Bank nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of the products.



<http://www.westpac.com.au/personal-banking/investments/managed-funds/westpac-foundation-plans/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

## Fees

### Fees for Westpac Foundation Plans

Fee	Amount
Contribution fee	Up to 3% per contribution for all funds except Money Market Fund which is nil
Withdrawal fee	First 2 withdrawals per calendar year are free then \$73.00 <sup>1</sup> each
Switching fee	Unlimited free switches
Issuer fee	1.39% to 1.7% p.a. depending on the fund
Administration fee	\$5.68 monthly if your balance is less than \$15,000 Nil if your balance is \$15,000 or more

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## Performance

You choose the funds that best meet your needs. Below are fund options and historical returns <sup>2</sup> as at 31 December 2011.

*Performance rates % p.a.*

Fund options	Type	1yr	3yr	5yr	7yr	10yr
<a href="#">Balanced Growth Fund</a>	Total	(0.60)	4.39	(0.71)	2.07	2.42
<a href="#">Moderate Growth Fund</a>	Total	1.76	3.76	0.90	2.34	2.63
<a href="#">Conservative Growth Fund</a>	Total	2.60	3.25	1.73	2.55	2.68
<a href="#">Money Market Fund</a>	Total	2.22	1.79	2.68	2.72	2.60

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## Links

- > <http://www.westpac.com.au/personal-banking/investments/managed-funds/westpac-foundation-plans/foundation-plans-apply/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > Balanced Growth Fund  
<http://www.westpac.com.au/personal-banking/investments/read-up-on/balanced-growth-fund/>
- > Conservative Growth Fund  
<http://www.westpac.com.au/personal-banking/investments/read-up-on/conservative-growth-fund/>
- > Currency Hedging Announcement - April 2009 (PDF 333kb)  
<http://www.westpac.com.au/docs/pdf/aw/ic/currency-hedging-announcement-04>
- > email an expert  
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