

# Breaking NEWS Bulletin

NEWSLETTER FOR MEMBERS

## SENTINEL & MEPF MEMBER INVESTMENT CHOICE

### CHANGES TO CAPITAL PROTECTION PORTFOLIO

The Capital Protection Portfolio (CPP), provided by the Funds as part of the Member Investment Choice portfolios, will undergo a number of changes effective 1 April 2011. The main features of the new Capital Protection Portfolio are:

Description	Existing CPP	New CPP
Capital is 100% protected at end of	12 months	Every month
Can monthly growth be negative?	Yes	No
Investment growth vests	After 12 months	Every month
New investments may be made	Every quarter	Every month
Early termination allowed only due to	Death & Disability	Any Fund benefit
Guarantee forfeited if	Terminated early	None if at month end
Equity asset allocation	65%	65%
Fixed Income asset allocation	35%	35%
Asset Management fee (deducted from returns)	0.25%	0.65%

Members are reminded that:

- The Capital Protection Portfolio does not form part of the Life Stage Model.
- This portfolio is specifically designed for conservative to moderate risk appetite investors and those close to retirement who are averse to volatility and risk of capital loss.
- The option to investment in this portfolio must be exercised in writing by completing the Member Investment Choice Option Form.

**Please contact the Funds if you require any further information regarding Member Investment Choice.**

March 2011



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