

## DIY Resource Comparison

This table shows the various resource attributes that make up the Lifestyle Investment Planning DIY toolset. The shaded areas of the table identify the component resources required to obtain a similar, composite toolset, with the associated costs (inclusive of GST). The savings are evident from the totals.

Service or Resource Provider	Cost Per year	Research Recommendations						Model Portfolios			Monitor & Admin
		Intra-day Review of Recomms	Broker, Analyst Consensus	Equity Research	Managed Fund Research	Alert Changed Recomms	Summary Table (WERCS)	Model Portfolios	Alert Model Changes	Price Range, News Alerts	Full Tax Reports & Administration
Westpac Broking (Standard)	\$0			S&P ASX 50							
E-trade (Standard)	\$66		Yes	Yes, limited. (1)		Yes				SMS & e-mail	
Sanford Securities (Premium)	\$120				limited(1)			Weekly Report	Weekly Report	SMS & e-mail	
Westpac Broking (Premium)	\$240			Yes, limited. (1)		Yes		Yes			
Aegis Equity Research	\$599		Yes	Yes		Yes		Yes	Yes		
Aspect Huntley (Your Money Weekly)	\$487		Yes, but not tabular								
Aust. Stock Report	\$690			Yes							
Fat Prophets	\$695										
InvestmentWise	\$690										
InvestorWeb	\$399	Yes		Yes	Yes	Yes		Yes	Yes		
Lincoln Indicators	\$1,199										
Rivkin Report	\$799										
Thomson Financial	n.a.										
Van Eyk Research	n.a.	Yes		Yes	Yes			Yes	Yes		
<b>SUB-TOTAL</b>	<b>\$1,064</b>										
<b>DIY Basic</b>	<b>\$660</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Unique</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	
SuperEasy-PAS	\$335										Partial DIY
Praemium Portfolio Services	\$500										DIY Entry (2)
Standard Accountants	\$300										Tax Return
<b>SUB-TOTAL</b>	<b>\$635</b>										
<b>TOTAL</b>	<b>\$1,699</b>										
<b>DIY Plus</b>	<b>\$1,320</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Unique</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>

- NOTES:**
- (1) Broker-supplied research generally limits either the scope, or level of detail of the company/product research provided to clients.
  - (2) Praemium has initial set-up cost of \$5,000 and \$200 per tax entity after initial 25. The listed cost is an approximated average.
  - (3) Prices are current as at 31 April 2005.