



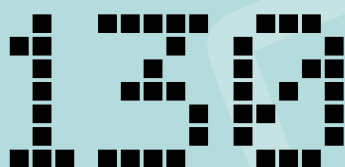
## Accelerated returns plus the reassurance of capital protection

We know that global sharemarkets have the potential for substantial growth, especially over five year periods or longer. But lately we've also seen that markets can be volatile, particularly during short time frames. Fortunately, over medium to long-term periods (five years or more) investors with patience tend to do very well. Sell-offs in the market tend to be unpredictable, but when they occur they can provide a great buying opportunity for investors. We believe right now (and the coming months) is one of those times.

With GLOBAL Series 5 you can now invest in international sharemarkets and get the best of both worlds - accelerated returns plus the reassurance of knowing that your capital will be repaid at the end of the investment term\*.

Sound too good to be true? With GLOBAL Series 5 you really do get it all - a choice of two different unit types, both with a boosted exposure to key international sharemarkets, plus either full or partial capital protection at maturity.

### globalseries5



5 year term

#### BOOSTER UNITS

- **GROWTH:** 130% of the rise in the Liontamer Global Index (i.e. 1.3 times the rise)
- **100% CAPITAL PROTECTION** at maturity\*  
This means for each \$1 unit, \$1 is repaid at maturity
- **TERM:** 5 year term (+/- 6 months\*)
- **INDEX:** Liontamer Global Index
- **MINIMUM INVESTMENT:** \$5,000
- **CURRENCY:** NZ dollars

#### 130% BOOSTER EXPLAINED

When you invest in booster units, the returns you earn will be accelerated. You will receive 130% of the rise in the Global Index at maturity. Another way of explaining this is that your returns are boosted by 1.3 times. Along the way, you have the comfort of knowing that your capital is fully protected.

**An example:** let's take an investor who buys 10,000 units (\$1 each) and assume the index increases by 60% in value. At maturity, the booster units will pay 1.3 times the return i.e. 60% growth is boosted to 78%.

The investment grows to \$17,800 at maturity:

1.3 x boost

60% growth

Full capital protection

\$1,800	} 60% x 1.3 =78% =\$7,800
\$6,000	
\$10,000	} \$10,000 investment repaid
5 year term	

**Suitability:** the booster units are for investors who have a cautious/balanced approach to investing. There is the peace of mind of full capital protection at maturity.

### globalseries5



5 year term

#### SUPER-BOOSTER UNITS

- **GROWTH:** 170% of the rise in the Liontamer Global Index (i.e. 1.7 times the rise)
- **90% CAPITAL PROTECTION** at maturity\*  
This means for each \$1 unit, 90 cents is repaid at maturity. The extra 10 cents is used to obtain a boosted level of growth
- **TERM:** 5 year term (+/- 6 months\*)
- **INDEX:** Liontamer Global Index
- **MINIMUM INVESTMENT:** \$5,000
- **CURRENCY:** NZ dollars

#### 170% SUPER-BOOSTER EXPLAINED

When you invest in super-booster units, the returns you earn will have an even higher level of acceleration. You will receive 170% of the Global Index at maturity. Another way of explaining this is that you multiply the return by 1.7 times. This is possible because the units have less capital protection. For every \$1 unit, 90 cents is repaid at maturity.

**An example:** let's take an investor who buys 10,000 units (\$1 each) and assume the index increases by 60% in value. At maturity your super-booster units pay 1.7 times the return i.e. 60% growth is boosted to 102%.

The investment grows to \$19,200 at maturity:

1.7 x boost

60% growth

90% capital protection

\$4,200	} 60% x 1.7 =102% =\$10,200
\$6,000	
\$9,000	} \$9,000 of capital repaid
5 year term	

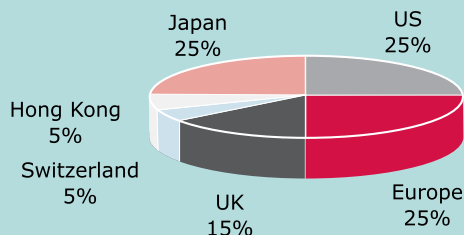
**Suitability:** the super-booster units are for investors who have a more aggressive approach (as the units have less protection). If the markets perform strongly, these units should outperform the booster units.

\***Capital protection at maturity:** means you will receive back 100% for booster units, or 90% for super-booster units, of the combined amount invested and early bird interest (earned during the offer period) less any entry fee charged (up to 3%). Capital protection only applies at maturity. Early withdrawals may result in investors receiving back significantly less than they put in, due to market movements and the fund's establishment costs. There is a more detailed description of capital protection in the Investment Statement and the limited circumstances when capital protection may not be available.

#**Term:** Liontamer has the discretion to reduce or increase the maturity date by six months, depending on market movements during the offer period. The term will be set on or before the strike date. Investors will be advised of the term on their investment certificate.

## THE LIONTAMER GLOBAL INDEX

The Liontamer Global Index tracks six of the world's most important markets via their major indices. The fund allocates an exposure to each market according to a fixed weighting.



Levels of the Liontamer Global Index are averaged monthly in the final year.\*

## CAPITAL PROTECTION

One of the concerns that many investors express to us is the risk of eroding their capital. For that reason alone, some feel they can't afford to invest in the sharemarkets, even though they'd love to access the potential returns which can be made. At Liontamer, we specialise in taking the fear out of investing and opening up a world of new opportunity with capital protected investments.

### Who provides the protection?

A capital protected investment gives you peace of mind because the fund will own investments which are either 90% or 100% protected at maturity by KBC Bank (based in Belgium). KBC Bank are known as the 'Fund Asset Provider'. Regardless of how the sharemarkets perform, KBC Bank are legally liable to repay 90% or 100% of the original value of the investments owned by the fund. Given their important role KBC Bank's credit rating is an important factor.

### Why are credit ratings important?

We're keen to encourage our investors to understand the value of a good credit rating and its importance in the capital protection of our funds. A credit rating is an indicator of a bank's financial strength and its ability to meet its obligations. KBC Bank has an AA- credit rating from the well known ratings agency, Standard & Poor's. For perspective, an AA- rating is about the same as our major banks in New Zealand.

## KBC GROUP – KEY STATISTICS

KBC Bank provide capital protection for the GLOBAL Series 5 fund. They are part of the wider KBC Group.

### KEY STATISTICS

Number of employees	Over 50,000
Number of customers	More than 11 million
Global Fortune 500 company	Ranked 246 in the world in 2007
Market capitalisation	NZ\$60 billion (larger than NZ's top 50 companies combined)
Standard & Poor's credit rating	KBC Bank: AA- KBC Group: A+

As at December 2007

## LIONTAMER'S CREDENTIALS

Having launched 25 capital protected funds for thousands of investors, we believe our depth and breadth of experience and skills are unmatched in the New Zealand retail market. Liontamer is majority owned by KBC Asset Management, a member of the KBC Group – a Global Fortune 500 company.

## WHY INVEST IN GLOBAL SHAREMARKETS?

New Zealand accounts for just 0.1% of global investment markets, so investing internationally opens up enormous new opportunities and benefits:

**Country diversification:** spreading your investments across different geographic regions is a well known technique for controlling and dispersing risk.

**Company diversification:** a global sharemarket index gives you access to hundreds of the world's top companies within different industries. This can help give more consistent returns than a very concentrated selection.

**Inflation proofing:** growth investments are important because they help inflation-proof your capital. It's an important consideration, even in retirement.

## WHAT ELSE DO I NEED TO KNOW?

**EARLY MATURITY FEATURE:** if the financial instruments underlying the fund reach a value of \$1.60 in the first three years, they will be liquidated and the fund will mature early. This provides a way for investors to exit if there is exceptional performance.

**EARLY EXIT:** this is a hold-to-maturity investment and capital protection only applies at the end of the term. Early exits are possible on a quarterly basis at the discretion of Liontamer. Unless there are exceptional circumstances behind the reason for your withdrawal (or the early maturity feature is triggered) the maximum value of your units prior to maturity is \$1 (less any break costs of the underlying investments held by the fund and a 2% early exit fee). By withdrawing early, you will get back less than you invested.

**EARLY BIRD INTEREST:** during the offer period, your investment will be kept on deposit and earn a high rate of interest which is used to purchase additional units for you.

**ENTRY FEE:** 3%, unless rebated by your financial adviser. This is a charge paid by you.

**ANNUAL MANAGEMENT FEE:** none.

**EXIT FEE:** a fee of 2% applies to early withdrawals before maturity and all repurchases.

**CURRENCY:** this is a New Zealand dollar investment. Your investment has no exposure to currency fluctuations between the New Zealand dollar and the currencies of the indices in the Liontamer Global Index.

**ISSUE PRICE OF UNITS:** \$1.00

**CLOSING DATE:** this is a limited offer; speak to your financial adviser about the closing date.

**CONTACT DETAILS:** financial advisers and brokers can contact Liontamer on 0800 210 450 or email [adviser\\_relations@liontamer.com](mailto:adviser_relations@liontamer.com).

## OUR COMMUNICATION WITH YOU

- Within a week of your application form and cheque arriving, we'll send you a confirmation letter
- Ten days after the start date of the fund, we send you an investment certificate
- Each month the hold-to-maturity value of your fund is updated on our website [www.liontamer.com](http://www.liontamer.com)
- Each quarter we launch a new fund and have an optional service where we'll let you know about it
- Each year, in early July we issue our annual newsletter



LIONTAMER IS A MEMBER  
OF THE KBC GROUP

[www.liontamer.com](http://www.liontamer.com)

