

Ms Sample Member
5/19 Green Place
LUNA PARK NSW 2999

Your Adviser's Details
My Adviser
Advisory Services Ltd
PO Box 999
SYDNEY NSW 2000
Telephone 02 9999 1111
Email advice@advisory.com.au

Your Statement

For the period 07 February 2003 to 30 October 2003

Account Number 1234567

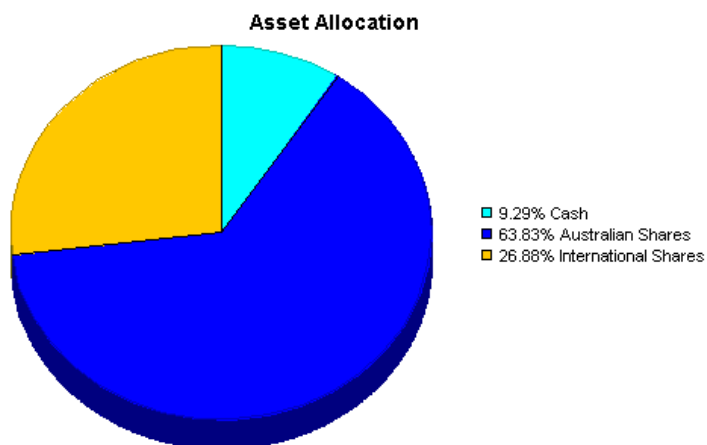
Your Investment Portfolio Status

This is how your money was invested on 30 October 2003.

Investment	Units Held	Unit Price \$	Unit Price Date	Amount \$
Colonial W/S Imputation Fund	4123.379097	2.4783	23 Oct 2003	10,218.97
Platinum Int'l Fund	3071.296750	1.6965	23 Oct 2003	5,210.45
Cash Account	463.560000	1.0000	30 Oct 2003	463.56
Your Account Balance as at 30 October 2003				\$15,892.98

It is important to note that the investment amounts shown above do not represent your total withdrawal benefit. Your total withdrawal benefit is shown on the " General Information About Your Account" page of this statement.

Asset Allocation Report



	Cash	Fixed Int. Aust.	Fixed Int. Int'l.	Shares Aust.	Shares Int'l.	Prop'ty	Other	Actual	Percent
Colonial W/S Imputation Fund									
...	0.74%	0.00%	0.00%	99.26%	0.00%	0.00%	0.00%	\$10,218.97	64.30%
Platinum Int'l Fund									
	18.00%	0.00%	0.00%	0.00%	82.00%	0.00%	0.00%	\$5,210.45	32.78%
Cash Account									
	100%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$463.56	2.92%
Total									
	\$1,477.06	\$0.00	\$0.00	\$10,143.35	\$4,272.57	\$0.00	\$0.00	\$15,892.98	100.00%
Percent									
	9.29%	0.00%	0.00%	63.83%	26.88%	0.00%	0.00%	100.00%	100.00%

If you have any queries about this statement please contact your adviser,
My Adviser on 02 9999 1111 or Client Services on 1300 552 477.

General Information About Your Account



Investor Name Ms Sample Member

Your Account Number 1234567

Your Benefit Entitlements

Your Preserved Benefit	\$15,892.98
Your Restricted Non-preserved Benefit	\$0.00
Your Unrestricted Non-preserved Benefit	\$0.00
Your Total Withdrawal Benefit	\$15,892.98
Total Death Benefit	\$15,892.98

This is the Total Withdrawal Benefit you are entitled to as at 30 October 2003.

Tax File Number (TFN) recorded Yes

If your TFN is not recorded the highest tax rate will be charged on your benefit.

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Your Consolidated Transaction Statement

For the period 07 February 2003 to 30 October 2003



	Amount \$	
Opening Balance	0.00	
Rollovers		
Personal Choice Master Plan	13,400.20	This is the amount you have transferred from other funds to your account during this statement period.
Net Investment Earnings	2,588.71	
Contributions Tax & Gov't Charges	-95.93	Please see the Key Features Statement for information on Contribution Fees, Management Fees and Government Taxes & Charges.
Closing Balance	\$15,892.98	

Important Notice for all Members

Exiting Wealthtrac Superannuation Master Trust

The Trustee processes interest earned on the cash account and Reduced Input Tax Credits (RITCs) that are received from the Tax Office, monthly. At the time a member leaves the fund by either encashing or transferring their savings to another superannuation fund, the Trustee will not have finalised the distribution of interest or RITCs to their account. Subsequently, the Trustee re-calculates the tax components of the interest and RITCS, notifies the relevant Government Authorities and forwards the amount to either the exited member or their new superannuation fund. In many circumstances, this amount is significantly less than the cost of the processing. Consequently, as from 1 December 2003, where the interest or RITC amount is less than \$25, the Trustee will retain this benefit. Where the interest or RITC amount exceeds \$25 the existing process will continue to be followed.

Member information

As you may know, you can receive a statement on your account free of charge via the internet at www.wealthtrac.com.au or simply by telephoning either your adviser or client services. Wealthtrac Superannuation Master Trust enables you to select a time period for which you want to review your transactions, flexibility that is not widely offered within the superannuation industry. With this flexibility for reviewing your superannuation savings, we will no longer be mailing you a 31 December statement. Limiting mailouts to 30 June only is consistent with most superannuation funds.

Should you have any questions in relation to the above please contact Client Services on 1300 552 477.

Transaction Details by Investment



Colonial W/S Imputation Fund

Date	Transaction	Units	Unit Price	Amount \$
07 Feb 2003	Opening Balance	0.000000		\$0.00
06 Mar 2003	Investment Allocation	0.000000		\$8,710.13
07 Mar 2003	Investment Allocation	4043.324668	2.1542	\$0.00
15 Jul 2003	Investment Allocation	0.000000		\$39.40
16 Jul 2003	Investment Allocation	16.669487	2.3636	\$0.00
22 Jul 2003	Investment Allocation	0.000000		\$149.43
23 Jul 2003	Investment Allocation	63.384942	2.3575	\$0.00
	Growth			\$1,320.01
30 Oct 2003	Closing Balance	4123.379097	2.4783	\$10,218.97

Platinum Int'l Fund

Date	Transaction	Units	Unit Price	Amount \$
07 Feb 2003	Opening Balance	0.000000		\$0.00
06 Mar 2003	Investment Allocation	0.000000		\$4,288.06
07 Mar 2003	Investment Allocation	3013.182510	1.4231	\$0.00
15 Jul 2003	Investment Allocation	0.000000		\$19.40
16 Jul 2003	Investment Allocation	12.173695	1.5936	\$0.00
22 Jul 2003	Investment Allocation	0.000000		\$73.56
23 Jul 2003	Investment Allocation	45.940545	1.6012	\$0.00
	Growth			\$829.43
30 Oct 2003	Closing Balance	3071.296750	1.6965	\$5,210.45

Cash Account

Date	Transaction	Units	Unit Price	Amount \$
07 Feb 2003	Opening Balance	0.000000		\$0.00
03 Mar 2003	Rollover	13400.200000	1.0000	\$13,400.20
06 Mar 2003	Investment Redemption	-12998.190000	1.0000	-\$12,998.19
31 Mar 2003	Income Distribution			
	Cash Account	5.630000	1.0000	\$5.63
01 Apr 2003	Income Distribution			
	Colonial W/S Imputation Fund	95.090000	1.0000	\$95.09
30 Apr 2003	Income Distribution			
	Cash Account	1.170000	1.0000	\$1.17
31 May 2003	Income Distribution			
	Cash Account	1.020000	1.0000	\$1.02
30 Jun 2003	Income Distribution			
	Cash Account	1.010000	1.0000	\$1.01
07 Jul 2003	Income Distribution			
	Colonial W/S Imputation Fund	291.530000	1.0000	\$291.53
09 Jul 2003	Income Distribution			
	Platinum Int'l Fund	235.080000	1.0000	\$235.08
15 Jul 2003	Investment Redemption	-58.800000	1.0000	-\$58.80
22 Jul 2003	Investment Redemption	-222.990000	1.0000	-\$222.99
31 Jul 2003	Income Distribution			
	Cash Account	1.750000	1.0000	\$1.75
31 Aug 2003	Income Distribution			
	Cash Account	1.340000	1.0000	\$1.34
30 Sep 2003	Income Distribution			
	Cash Account	1.680000	1.0000	\$1.68
01 Oct 2003	Income Distribution			
	Colonial W/S Imputation Fund	86.590000	1.0000	\$86.59

If you have any queries about this statement please contact your adviser,
My Adviser on 02 9999 1111 or Client Services on 1300 552 477.

Transaction Details by Investment



Cash Account

Date	Transaction	Units	Unit Price	Amount \$
	Contribution Tax and Gov't Charges	-95.930000	1.0000	-\$95.93
	Management Fee	-282.620000	1.0000	-\$282.62
30 Oct 2003	Closing Balance	463.560000	1.0000	\$463.56

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Investment Performance

Portfolio Name	1 Year Return	3 Year Return	5 Year Return	As At Date
Colonial W/S Imputation Fund	9.87%	3.03%	11.08%	30 Sep 2003
Platinum Int'l Fund	19.40%	10.81%	19.81%	30 Sep 2003
Cash Account	4.05%	Not Available	Not Available	30 Sep 2003

These performance figures are based upon the latest supplied to the Wealthtrac Superannuation Master Trust by the fund managers. If the latest available figures are more than two months old no returns are provided.

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Preservation

Generally you cannot take your Preserved Benefit in cash until you retire after preservation age (there are limited exceptions). All contributions and earnings, after 1 July 1999, are required to be preserved. Some contributions to your account before that date may not be preserved. If you accrued the following benefits prior to 1 July 1999, they can be accessed prior to your retirement:

- A Restricted Non-preserved Benefit can be paid to you (less any applicable tax) when you leave your employer.
- An Unrestricted Non-preserved Benefit can be paid to you (less any applicable tax) at any time.

Superannuation Surcharge

The ATO may apply a Surcharge of up to 15% to certain superannuation contributions where income exceeds the limits set by the ATO. This Surcharge will also be applied if you have not provided your Tax File Number.

Contribution Received

The contributions shown are those received in the period 07 February 2003 to 30 October 2003. Any contributions received after this date will be shown on your next Statement.

Net Investment Earnings

Net Investment Earnings is the amount of Growth, Income Distributions and associated tax benefits, less any Management Fees.

Insurance Cover

You may apply to alter your insurance cover, however, this may require you to undergo underwriting, i.e., lodgement of a personal statement or medical assessment. If your circumstances change or if your account balance is not sufficient to pay your insurance premium, your cover may cease. Your insurance is renewed on the 1st of March each year.

Reduced Input Tax Credit (RITCs)

This is a tax credit that the Trust is able to claim from the ATO. The effect of this tax credit is that it reduces the rate of GST payable on the charges in the Trust to 2.5%. These RITCs have been taken into account in calculating the charges in the Trust.

Contact details for the Trustee of the Wealthtrac Superannuation Master Trust:

Oasis Asset Management Ltd ABN 68 090 906 371
Level 4, 60 Miller Street, North Sydney, NSW 2060
Phone: 1300 552 477 Fax: 02 4228 2360