

press clip



CAPITAL
PROTECTION

Offering investment safety when markets are falling but, more appealingly, allow investors to ride rising markets, sometimes with gearing.

77. Trinity3 Capital Protection

Bendigo and Adelaide Bank's Trinity3 provides investors with access to discretionary investments such as shares and managed funds, model portfolios (through an SMA structure) and cash products. A key feature of the new platform is the capital protection mechanism available for model portfolios: as their value increases, so does the continuous protection to provide a higher lock-in level for the investor. It differs from others available because it does not require a fixed term commitment, so investors are able to request redemption at any time.

78. Axa North

This offers investors a 100 per cent capital protection guarantee with terms ranging from five to 20 years, as well as a guaranteed retirement income stream for life. Both available through an online platform that allows transactions, contributions and switches throughout the term. Allows investors to stay positioned in the growth assets of their choice. Access an investment menu that spans 130 underlying funds, and the addition of direct equity access and a margin lending facility.



GO GREEN

INVESTMENT

Show your heart with a punt in green stocks, or load up to install solar hot water and solar energy systems.

79. Bendigo Generation Green loans

Save the planet and save on interest rates and fees. Bendigo's rate for going green is 7.3 per cent cheaper than most, and can be applied to a greater number of uses than just hot water panels on the roof.

80. Ceramic Fuel Cells (CFU)

A speculative buy in a pioneer fuel cell company. In December, it won a conditional order of \$6.7m for up to 200 integrated power and heat generators from Germany's EWE, dependent on EWE getting partial funding under a German government program. Profit and dividends might seem a distant prospect, but it's a chance to show your colours.

81. National Australia Bank

Customers can borrow upwards of \$4000 to buy a solar water or energy system from solar company Ingenero, in all states except Western Australia and the Northern Territory, though these will come in time. NAB says the loan can run for up to seven years, although there are no early exit fees.



GEARED
INVESTMENTS

82. Colonial First State Wholesale Geared Australian Share Fund

A geared investment where the fund organises the borrowing, there is no loan paperwork nor, more importantly, margin calls for the investors to worry about. The fund can double as an effective way for superannuation and self-managed super funds to access geared investments. Since inception, the fund has returned 15.3 per cent net of fees, which is a 6.5 per cent a year excess return over the S&P/ASX 100 Accumulation Index as at November 30.



HOME LOANS

Home loan lending rates are stalled but could well tick up in 2011. Look for the deals with online loans and at packages that throw in the lot.

83. ANZ Simplicity Plus home loan.

A no-frills home loan with no monthly administration charges and a low variable interest rate for the life of the loan. Allows the flexibility of making additional repayments at any time. Check out the others, for example CBA's HomePath, for rates and other features.



TRAVEL

84. Travel Money card

A debit card loaded with foreign currency at a time you choose to get the best exchange rate, in up to nine currencies. It is an alternative to using your own debit or credit