

Decisions for the investor living with a maturity ladder portfolio

DO YOU WANT TO MOVE TO A NEW RUNG ON YOUR LADDER PORTFOLIO?

YES

Do you want to invest all of the funds?

YES

NO

When the Face Value is returned at maturity, use what you need and reinvest the rest. Select one of the options below for your funds to invest

Review the options below and select the one that best suits your needs.

A

Reinvest funds equally in each remaining bond in your 'Maturity Ladder portfolio

B

Reinvest in longest dated bond in your Maturity Ladder portfolio

C

Reinvest in a Maturity Ladder "extender" XTB

Option A Key Points

- No new XTBs required.
- Portfolio becomes shorter dated each year.
- Receive more money back each year, as more invested in longer bonds.

Option B Key Points

- No new XTBs required.
- Portfolio becomes longer dated over time.
- Ultimately, 100% of portfolio will be in longest dated XTB.

Option C Key Points

- New XTB added to portfolio.
- Contact us for details of the recommended "extender" XTB.

When the first XTB matures, the Face Value of \$100 per unit will be returned.

NO

Do you want to reinvest into something new?

YES

NO

Consider your range of investment options, including other XTB portfolios

- Maturity Ladder Series 4
- Concentrated High Yield
- High Yield
- Monthly Income

Spend your money on mortgage repayments, school fees, or that holiday, as you'd planned when you first invested.

Note: All new investors considering a maturity ladder portfolio should use the current series.