



## Aviva Savings

This report includes:

- |           |                         |
|-----------|-------------------------|
| Nulife    | Dimension               |
| Nulife II | Financial Security Plan |
| Nulink    | Executive Dimension     |
| Blueprint | Savings Plan            |

**Annual Report 2008/09**



## Disclaimer

Norwich Union Life Australia Limited ('NULAL') has made every attempt to ensure the accuracy of the information included in this Annual Report and the 2008/09 Annual Statement. However, some of the underlying information can change quickly and policyholders should be aware their data may also change. In addition, NULAL has in some cases, relied on information provided by third parties and NULAL does not accept responsibility as to the accuracy and completeness of this information provided from another source.

NULAL excludes, to the maximum extent permitted by law, any liability which may arise as a result of the contents, including but not limited to any errors or omissions.

The Annual Report does not constitute a recommendation or financial advice. The Annual Report has not been prepared to take into account the particular investment objectives, financial situation and needs of any person. Before acting on any information contained in the Annual Report a policyholder needs to consider, with or without the assistance of a financial adviser whether the product is appropriate in light of their particular investment needs objectives and financial circumstances.



1300 4 AVIVA (1300 4 28482)  
between 8.30am and 6.00pm  
Melbourne time



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Melbourne Victoria 3001



Facsimile (03) 9820 1534

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Your life insurance policy ('the Policy') is issued by Norwich Union Life Australia Limited ('NULAL') ABN 34 006 783 295 Australian Financial Services Licence Number ('AFSL No.')

241686.  
NULAL is a part of the Aviva Australia group (also referred to as 'Aviva' and 'Aviva Australia'). Aviva Australia is currently in the process of being sold by its parent, Aviva plc Group, to the National Australia Bank group ('NAB'). The sale has received regulatory approval and is expected to be complete by 1 October 2009. Following completion of the sale, Aviva Australia will be owned by NAB and the Aviva name will be used under licence from the Aviva plc Group.

Further details about the sale will be made available at [aviva.com.au](http://aviva.com.au)

The assets for each of the investment strategies offered are managed on behalf of NULAL by Aviva Investors Australia Limited ('Aviva Investors') ABN 85 066 081 114 AFSL No. 234483. Aviva Investors is a member of the Aviva plc Group and from the date of sale, will no longer be related to Aviva Australia.

Policies invested in the Capital Guaranteed investment strategy form part of NULAL's No.1 Statutory Fund. Monies invested in unit linked funds form part of NULAL's No.3 Statutory Fund.

## Section one

# About Aviva

### **Aviva – helping you to grow your investment portfolio**

Aviva Australia has over 150 years of continuous operation in Australia. Today our main activities are life insurance, investments and superannuation. Our funds under administration and management are \$17.1 billion as at 30 June 2009.

Aviva Australia has a reputation for high quality service and highly rated products.

### **Your investment**

You should read this report in conjunction with your Annual Statement for information on your individual investment.

If you have any enquiries about your investment including current details of investment strategies, contribution options or insurance cover please call Client Services on 1300 428 482.

## Section two

# Investment information

### **Important information about your investment.**

The range of investment choices available to you in each of the products provides you with the opportunity to tailor your future financial needs your way. There are choices likely to suit everyone – from the very conservative to the more aggressive investor.

You have the choice of selecting from a single investment fund or a combination of funds to suit your financial needs.

### **Choosing your investment funds**

You can set your own investment goals and then choose the most appropriate investment fund, or a combination of investment funds, for your investment.

A combination of investment funds can be chosen by allocating a percentage of each investment contribution to the selected investment fund.

When you are choosing your investment funds there are a variety of issues to consider. Some of these include:

- your attitude to risk
- the prevailing economic conditions
- your age
- how long until you intend to access your policy value.

Of course your goals may change and the appropriate investment funds selected can be changed accordingly.

We recommend that you review your investment goals, in consultation with your financial adviser, at least once a year to ensure the selected investment funds are still appropriate.

### **Risk profile of the investment funds**

The relationship between the amount of risk that you are willing to take and the potential return on your investment is known as your 'risk profile'. In general, investment funds that earn high returns, such as Growth, carry the highest risk. Not only can the rate of return fluctuate, but the value of your capital can rise or fall. For investment funds that generally earn lower returns, such as Cash, the capital value is less likely to fluctuate.

Diversification (spreading your investments across a number of asset classes) can help to reduce the overall risk of your portfolio.

### **Capital Guaranteed Fund & Cash Fund investments**

A capital guaranteed or cash fund generally provides a lower risk investment, and therefore tends to receive a lower but steady rate of return. Lower returns mean that over time your benefit may grow at a slower rate than benefits invested in other investment funds, which offer higher returns for higher risk. However, it also means that the capital value of your investment is less likely to fluctuate.

You may wish to compare the rates of return achieved by other investment funds with your guaranteed investment. You should bear in mind that a capital guaranteed or cash fund offers greater protection for your capital investment while maintaining a steady rate of growth.

## **Investment guarantees**

### **1. The Capital Guaranteed Fund**

This guarantees the return of both capital and declared interest (once allocated), net of switches, withdrawals, fees and tax (if applicable).

### **2. The Cash Fund (Guaranteed Cash)**

This offers a guarantee ensuring that the unit price upon either withdrawal or switching from the Cash Fund will always be the highest price achieved during the term of that investment.

## **How your benefits are calculated**

This depends on your investment options:

### **1. Capital Guaranteed Fund**

Benefits paid are determined by the account balance at the date of withdrawal, including any interim interest earned from the last interest rate declaration. Interim interest is calculated on the daily account balance.

### **2. Other Investment Funds**

Your benefit is determined by the number of units withdrawn multiplied by the unit price at the date of withdrawal.

Lump sum benefits paid are generally the account balance less exit fees and taxation (if applicable).

## **How your investment returns are calculated**

### **Unit prices**

Each investment fund (other than the Capital Guaranteed Fund) has its own unit price. Unit prices are calculated daily by NULAL on the following basis:

The assets of each investment fund are valued each Melbourne working day (or at a greater frequency if considered appropriate). Assets are valued as follows:

- listed shares at the latest sale price quoted on the Australian Stock Exchange (or other Exchange as appropriate)
- fixed interest securities at market value
- other assets on the appropriate basis at the time.

The value of the investment fund is adjusted to take into account:

- any liabilities of the fund
- tax which may be payable including tax on unrealised capital gains and
- the management fee.

The unit price is the value of the investment fund determined above, divided by the number of units in the investment fund.

The value of units may rise and fall. NULAL reserves the right to withhold the declaration of daily unit prices in exceptional circumstances, for example, where NULAL is unable to calculate daily unit prices for one or more of the available investment options or may decide that it is in the best interest of members not to do so. Switching, redemption and investment requests will not be processed while NULAL has suspended calculation of the unit price for that option.

## Interest rate on the Capital Guaranteed Fund

The Capital Guaranteed Fund has its return calculated once a year on 30 June. At any time in the future NULAL may change the frequency of declaring the interest rate on this option.

The method of calculating the declared rate for the Capital Guaranteed Fund is as follows:

- firstly, the gross investment earnings are determined, including investment income, realised and unrealised investment gains and losses received over the declaration period
- deductions are made from the gross investment earning rate for fund earnings tax (including deferred taxation on unrealised capital gains or losses, if applicable) and the management fee, to determine the net investment earning rate.

At the time of declaring a rate NULAL will have regard to the following issues:

- the net investment earning rate over the declaration period,
- the size of the Interest Equalisation Reserve (see below) at the declaration date, and
- the likely future economic outlook and the likely investment earning rate.

### Interim interest rate

If a full withdrawal or full switch is made, interim interest is credited for the period between the last declaration date and the date of withdrawal. When setting the interim rate NULAL will have regard to similar issues to those considered when setting the declared rate.

Interim rates are not guaranteed and may be changed at any time without prior notice.

The new interim rate will apply from the last declaration date (as set out above).

## Interest Equalisation Reserve

Investment earnings can be volatile. In order to produce smoother declared rates, an amount will be paid into an Interest Equalisation Reserve when the net investment earning rate exceeds the declared earning rate. Conversely, an amount will be taken out of the Interest Equalisation Reserve when the net investment earning rate is below the declared earning rate. The Interest Equalisation Reserve is maintained such that all the net earnings of Capital Guaranteed Fund policyholders' assets are attributable, over time, to continuing Capital Guaranteed Fund policyholders.

The Australian Prudential Regulation Authority ('APRA') has prescribed industry limits on the size of the Interest Equalisation Reserve. This will limit the amount of smoothing of declared rates when investment earning rates are volatile.

The upper and lower limits of the Interest Equalisation Reserve are prescribed so that the aggregated Capital Guaranteed surrender value must not fall below 95% or rise above 103% of the Capital Guaranteed policyholders' assets.

It is a policy of NULAL not to declare a negative earning rate for the Capital Guaranteed Fund.

## Restrictions

Restrictions may be placed on access to or switches into or out of certain investment funds from time to time. In the event NULAL elects to close an investment fund in which you have invested, you will be given the opportunity to select an alternative fund. If you do not make a valid selection, NULAL will select an alternative fund that most closely resembles the closed fund.

## Section three

# Investment performance

### **Outlines the investment objective, asset allocation and investment performance of the investment funds offered.**

Please refer to your 2009 Annual Statement which outlines your current investment funds and the opening and closing balances for each of those funds between 1 July 2008 and 30 June 2009 respectively.

## Investment Strategy

### Cash Fund

**Objective:** The Cash Fund is a safe portfolio with assets spread across a range of short term securities comprising cash deposits, fixed interest and Government and bank backed securities. The Administrator guarantees that the unit price upon redemption from the Cash Fund will be the highest over the period you have invested in the Cash Fund.

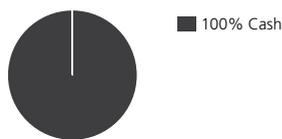
**Strategy:** To invest in a diverse range of Australian cash and fixed interest securities.

### Growth Fund

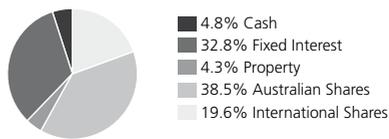
**Objective:** The Growth Fund has a high proportion of assets in selected share and property investments with medium to long term growth potential. It invests in a broad range of assets in order to maximise potential capital growth. It is an actively managed fund with a higher level of volatility, but it is expected to have a higher return over the long term.

**Strategy:** By maintaining a high proportion of the fund's assets in equities and property, it is expected in the long term, to achieve high returns. The fund also invests in overseas assets to diversify investments and further manage risk.

Asset allocation at 30 June 2009



Asset allocation at 30 June 2009



### Returns % p.a.\*

One year to	Return
30/06/2009	2.68
30/06/2008	3.29
30/06/2007	3.41
30/06/2006	3.06
30/06/2005	3.21
5 year compound average <sup>†</sup>	3.13

### Returns % p.a.\*

One year to	Return
30/06/2009	-5.83
30/06/2008	-9.50
30/06/2007	10.65
30/06/2006	10.15
30/06/2005	9.45
5 year compound average <sup>†</sup>	2.60

\* Excludes NULIFE policies which only offer the Capital Guaranteed Fund.

† The average earnings shown is the compound average over 5 years, unless the investment option has been available for a lesser period.

### Notes:

Past Performance should not be taken as an indication of future performance.

## Investment Strategy

### Balanced Fund

**Objective:** The Balanced Fund has a blend of capital growth and income producing assets and is expected to produce consistent growth over the medium to long term, whilst maintaining a lower level of risk than the Growth Fund because of the reduced exposure to shares.

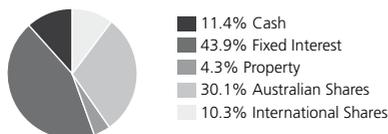
**Strategy:** To maintain a balanced spread of investment between growth and debt assets.

### Capital Guaranteed Fund

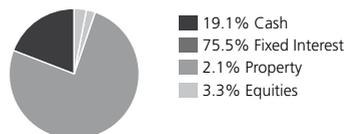
**Objective:** The Capital Guaranteed Fund is designed for investors seeking immediate security with relatively steady positive returns over the term of investment. The fund is conservatively managed and carries a guarantee of return of both capital and interest, once allocated, net of switches and withdrawals.

**Strategy:** To invest a high proportion of the fund in fixed and other interest bearing securities with smaller amounts invested in property and shares. Reserves are maintained and applied for the purpose of smoothing future returns to investors.

Asset allocation at 30 June 2009



Asset allocation at 30 June 2009



### Returns % p.a.\*

One year to	Return
30/06/2009	-3.00
30/06/2008	-5.90
30/06/2007	8.70
30/06/2006	7.76
30/06/2005	8.67
5 year compound average†	3.05

### Returns % p.a.\*

One year to	Return
30/06/2009	1.30
30/06/2008	2.80
30/06/2007	5.70
30/06/2006	5.50
30/06/2005	5.50
5 year compound average†	4.14

\* Excludes NULIFE policies which only offer the Capital Guaranteed Fund.

† The average earnings shown is the compound average over 5 years, unless the investment option has been available for a lesser period.

#### Notes:

Past Performance should not be taken as an indication of future performance.

## Section four

# Your questions answered

If you have an enquiry about your account, please firstly read the questions and answers section below. Should your question remain unanswered please call Client Services on 1300 428 482 quoting your policy number.

Insurance cover may be added to most policies, subject to the completion of an insurance proposal and to the life proposed to be insured being an acceptable risk.

It is important that you contact your adviser should you wish to review your insurance needs.

### **For policies with insurance cover**

(See the policy details section of your statement if you are unsure whether you have any insurance cover under your plan.)

#### **What policy details can I check?**

The 'Policy Details' section within the enclosed Annual Statement tells you the name of the person who is insured, policy number, the type of policy and details regarding the annual premium made.

#### **How do I know what insurance cover I have within my policy?**

If you have insurance cover it will be stated in the 'Insurance Details' section of your Annual Statement. This section details the benefit payable in the event of a claim for each type of insurance selected. It also details how the benefit is calculated.

#### **Policies with Reducing Cover**

This section illustrates, when compared to the previous Annual Statements, how the amount of insurance changes as the closing account balance of the policy changes. The total amount paid in the event of a claim consists of the greater of the account balance and selected insurance cover, net of cash loans.

#### **Policies with Level Cover**

This section illustrates, when compared with the previous Annual Statements, how the benefit payable in the event of a claim consists of the account balance and the amount of selected insurance cover, net of cash loans. Level Cover is only available on contracts issued after 1989.

#### **Can I continue my insurance cover if I withdraw from my policy?**

If you withdraw from your policy for any reason other than being totally and permanently disabled, you may request NULAL to issue an individual insurance policy for death or death and total and permanent disability cover equivalent to the amount of cover you are entitled to in addition to your account balance. Your request to NULAL must be received by NULAL before or on the date your withdrawal benefit is paid by NULAL.

Any individual policy issued to you will be subject to the terms and conditions available from NULAL at the time you withdraw from your policy (including those relating to AIDS). One of the benefits of a continuation option is that insurance coverage will continue with limited evidence of health status and other underwriting requirements. Your insurance cover under your policy will cease from the date that NULAL processes your withdrawal benefit unless you request and are granted individual insurance cover.

## **For Savings/Investments elements:**

### **Why are some of the contribution amounts shown in the statement different from my records?**

Your Annual Statement is a summary of transactions from 1 July 2008 to 30 June 2009.

1. A payment near to the end of the financial year (30 June 2009) might not have been processed until after 30 June 2009.
2. If premiums are deducted from your salary, NULAL may not have received them by 30 June 2009.

Any payments that were processed after the end of the financial year and are not included in this Statement will be recorded in your next Annual Statement. In turn some transactions that were processed during this financial year may have been requested reversals of transactions from previous financial years. Should you have any queries please call Client Services on 1300 428 482 quoting your policy number.

### **Why is there a difference between the closing account balance and the withdrawal value in Section 2?**

The closing account balance is the full value of your policy. If you elect to end the policy early, then the full value of your policy may not be payable. The reason for this is that costs are incurred in establishing your policy and rather than charge the costs as an up front fee, NULAL spreads the recovery of them over an agreed period. These fees are discussed more fully under fees and charges. If you end the contract prior to the end of the agreed term NULAL has not had the opportunity to recover these fees and as such will charge a one off amount to recover the remaining balance outstanding. If you have an Establishment Account, NULAL retains interest earned as a way of recovering the costs incurred in establishing your policy.

### **Does a taxation rebate apply to investment bonds?**

For policyholders who have money paid out from their investment bond 10 years after commencement, a rebate of 30% applies for tax payable on the investment earnings of that money.

The information in this publication reflects our understanding of existing legislation, rulings etc as at 1 July 2009. While it is believed the information is accurate and reliable, this is not guaranteed in any way. The information is not, nor is it intended, to be comprehensive or a substitute for advice on specific circumstances.

## Section five

# Fees and charges

The following information is to be read in conjunction with your Annual Statement and is a reminder of the particulars detailed in your Policy Document provisions.

## Establishment costs

### Initial establishment costs

NULAL incurs various initial set up costs as part of the process of establishing your policy. These initial costs are recovered by NULAL over time from the value of your policy.

A number of different methods have been used to recover these costs over the years, from one-off deductions, to regular deductions over a period of time to the more recent form of gradual expense recovery involving retention of investment earnings by NULAL over a period of time.

NULAL has fully recovered the initial set up costs on all policies established under both the one-off deduction and regular deduction methods. However, initial costs incurred on policies established under the more recent method of retaining investment earnings may not yet have been fully recouped.

The gradual expense recovery approach involves NULAL retaining investment earnings on a certain part of your investment for a period of time in order to recover the initial set up costs. Depending on your policy type, the part of your investment that NULAL retains investment earnings on is referred to in your Policy Document as either 'Establishment Level' or 'Establishment Account'.

Calculation of your Establishment Level or Establishment Account is directly affected by the costs incurred in setting up your policy and the period of time in which these costs are being recovered. At the time of calculation, this establishment portion will not exceed two times the annual premium. The duration of time that retention of investment earnings continues for is directly linked to the length of time in which costs are being recouped.

This period of time is noted in your Policy Document and may be up to the full policy term of your contract. The rate of retention is also explained in your Policy Document and may be up to the full amount of your investment earnings on the establishment portion of your investment.

### On premium increase

Similar to the initial set up costs detailed above, an increase in establishment costs is incurred by NULAL upon processing an increase to your regular premium level. This cost is generally comprised of the same factors as for the initial set up costs.

The method of expense recovery for contracts established prior to the retention method is via a one-off charge deducted from the value of your investment. The charge directly reflects the cost incurred as a result of increasing your regular premium and will not exceed 1.15 times the annual premium increase.

On the other hand, contracts formed under the gradual expense recovery approach will usually incur an increase to the existing Establishment Level or Establishment Account, thereby recovering costs in the same manner as the initial investment.

## Ongoing costs

### Annual policy fee

The annual policy fee is a dollar amount deducted from the value of your investment on every policy anniversary. If relevant, the current amount applicable is reflected on your Annual Statement under 'Notes regarding Section 2'. NULAL reserves the right to increase this fee each year by a rate up to the change in the Consumer Price Index ('CPI').

### Contribution charge

The contribution charge is calculated as a percentage rate of the regular premiums contributed to your policy. The percentage rate is reflected on your Annual Statement under 'Notes regarding Section 2'. NULAL reserves the right to increase this charge up to the maximum rate applicable on your contract, but not before your policy has been in force for at least 5 years. This maximum percentage rate is reflected on your Annual Statement, in brackets next to your current contribution rate percentage.

### Additional payment fee

A fee of up to 5% is deducted from any one-off additional payments made to your policy. The maximum percentage rate for such payments is similar to that applicable for regular premiums.

### Investment account management fee

A 1% p.a. fee is deducted from all unit linked funds before the unit prices are published. For some products, this fee can be increased to 1.5% p.a. at NULAL's discretion. The management fee on the Capital Guaranteed Fund can be up to 15% of the net investment earnings. Again, this is deducted before the interest rate is declared.

### Investment switching fee

An investment switching fee may apply to monies transferred within your policy from one investment fund or option(s) to another. NULAL does not currently impose a charge on investors switching between investment options. However, there is provision for a fee of up to 2% of the amount switched to be applied.

## Insurance cost

The cost for optional insurance cover is calculated by applying a pre-determined rate of insurance premium to the respective amount of cover being provided. Depending on the product type and nature of the insurance, the calculation will be affected by some or all of the following particulars:

- age (the rate will increase annually according to increasing age)
- gender
- smoker or non-smoker
- medical condition
- type of insurance (ie. reducing cover combined with investment OR level cover)
- occupation
- optional benefits
- present value of investment.

Actual premium rates applying to insurance cover are available in your Policy Document, or can be obtained from your financial adviser or NULAL upon request.

## Termination costs

### Withdrawal fee

A withdrawal fee may apply to your policy. However this fee will only be charged upon early termination of your contract.

The difference between the opening or closing account balance and the opening or closing withdrawal value (reflected on your Annual Statement under Section 2: 'Basic details of your account') equals the withdrawal fee (termination penalty) applicable to your policy at that time. The withdrawal fee at any given time represents any initial and subsequent establishment costs yet to be recovered by NULAL via the gradual expense recovery approach explained in the Establishment Costs section. This termination penalty will eventually reduce to zero.

At the time of termination, the withdrawal fee will not exceed the portion of your investment that NULAL has established for gradual expense recovery.

## Other Management Costs and Total fees you paid

These two items on your Annual Statement detail the fees charged to your account.

- 'Other management costs' is your estimated share of 'common fund' costs. These are not new charges, but are the ongoing costs, fees and expenses that are deducted from your investments by either NULAL or the manager of an underlying managed investment before the unit prices for your investments (or declared earning rate for a few investment options) are set.
- 'Total fees you paid' then adds together the costs charged to your account by transactions shown on your Statement (as shown in previous years), less any rebates shown, plus the amount of Other Management Costs - to give you a picture of the total costs and charges for your investment, for the first time.

Legislation for how these items are to be arrived at means that they are estimated on a comparable basis by all investment managers.

Talk to your adviser or Client Services regarding this information about your existing costs.

A snapshot of the total of all the direct and indirect fees you have paid in the year is shown in your annual statement as 'Total fees you paid'.

The direct charges to your account described on pages 11 to 13, are shown as transactions in your annual statement. We now show an estimate\* of 'before unit price' Management Fee for the investment in your account, in your annual statement, as 'Other management costs'.

\* This has been calculated following guidelines contained in relevant regulations. Your 'Total fees you paid' amount adds together the total of any fee transactions, and your 'Other management costs'.

## Tax deduction for fees

All fees (except investment manager charges) are paid from the policy for the Member. The Administrator benefits from tax deductions arising from these fees, and has set the levels of fees for the Trust taking this benefit into account. There is no further benefit to members for the deductions.

## Further information

Further information about these deductions, or other charges, can be obtained by contacting Client Services.

## Section six

# Further information

### The Insurer

Norwich Union Life Australia Limited ('NULAL') issues the Policy through which the investment options are provided.

### Making enquiries and complaints

Enquiries and complaints should firstly be made through Client Services, as we may be able to resolve the problem over the phone. Client Services can be contacted on 1300 428 482 and if we are unable to resolve your complaint over the phone we will ask you to put it in writing. Our postal address is:

Norwich Union Life Australia Limited  
Complaints Officer  
GPO Box 2567W  
MELBOURNE Victoria 3001

If our internal procedures cannot satisfactorily resolve the complaint within 45 days, the Financial Ombudsman Service ('FOS') is an external, independent and free complaints service available to investors.

### Financial Ombudsman Service ('FOS')

FOS can assist with life insurance complaints and has the power to make determinations which are binding on the insurer. The Service can be contacted on 1300 780 808 (local call cost).

Mail: GPO Box 3, Melbourne Victoria, 3001  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)  
Facsimile: (03) 9613 6399

### Keeping in touch

It is very important that you advise us if you change your personal details. While address details may be changed over the phone, other details such as beneficiary nominations must be changed in writing. To ensure prompt service, please quote your policy number whenever you contact us.

### Information available on request

If you would like any further information about your investment (including details of benefits or fees and charges), please contact Client Services on 1300 428 482.

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Through funding and volunteer support of Aviva's flagship charity, the combined efforts of Aviva and our people have assisted in bringing joy and smiles to the faces of over 520 children and 410 family members, since our launch in May 2008.

Camps and fun days have been, and continue to be, supported Australia-wide. A highlight has been the Aviva Tennis Hot Shots clinic, with tennis ambassador Alicia Molik being a major hit with the kids.



Aviva's flagship charity initiative is part of the Aviva Guiding Star program, which provides a way to support Australian charities through financial contributions and staff involvement to achieve lasting changes and improvements in the community.

Camp Quality believes in bringing optimism and happiness to the lives of children and families affected by cancer through fun therapy.

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Proudly supporting  
**Camp Quality**

in bringing optimism and happiness  
to the lives of children and families  
living with cancer

