

You've made some investment choices before, but you may not feel quite as good about them as you once did.

We offer first mortgage security, stability and interest paid monthly.

A Smart Choice

Perhaps you should consider something that will give you a little more, and help you achieve your financial goals.

Financial markets react quickly and sometimes unpredictably to political and economic events. Where Wall Street goes the others follow and you can't control that.

What you can control is your decision to invest in the Classic Investment Offer. You can minimise the volatility and maximise your returns.

We're committed to the radical notion that customers ought to understand where they are investing, and we have done everything possible to simplify and clarify the entire process. That way it's easier for you to make an educated decision to make your money work harder.

The Classic Investment Offer is a professionally managed investment, which offers both security and a dependable monthly income.

presented by
**Classic
Holidays**



**Classic
Investments**



For more information, to register or arrange for a private meeting with an advisor, call us.

Toll Free: 1300 650 658

Email Us: info@classicinvestments.com.au

Website: classicinvestments.com.au

PO Box 384
Coolangatta Qld 4225

If you are visiting or reside on the Gold Coast or Brisbane, an advisor will be happy to come to your home, or meet at a place convenient to you.

Call early to avoid disappointment.

**FIRST MORTGAGE SECURITY.
ZERO LOSSES, ZERO FEES.**

Past performance cannot be relied upon when considering any future investment. Investors Exchange Limited ACN 116 489 420 (IEL) holds AFSL 299024 and is the issuer of the product disclosure statement (PDS) for a Classic Investment Offer for the Investors Exchange Investment Fund ARSN 120 933 093 (IEIF). The IEIF is a managed investment scheme investing in loans. An investment with the IEIF is not a bank deposit and carries the risk of investors not getting all or part of their investment back. This information is general advice and not personal advice and you should consider the IEIF PDS available on our website at www.classicinvestments.com.au or by calling 1300 650 658 before making any investment decision.

In 2013 we have returned a minimum of **8.8%pa** to investors.

8.8%pa

Would you like more spending money for your holiday?



How SMART is your money?

Find out more... classicinvestments.com.au

We're confident you'll agree this would make a sound addition to your investment portfolio.

Since the Classic Investment Offer was launched in December 2010, we have successfully managed millions of dollars for our investors.

On top of that, Zero losses and Zero fees. All of our Investors have received the rates offered, and had their capital repaid **in full** at maturity.

Classic's continued sales growth ensures an ongoing demand for our investment offers.

We have offers in Australian and New Zealand dollars.

About Classic Holidays

Established in 1978, Classic Holidays is an integrated resort management, holiday ownership and timeshare financing group headquartered on Australia's Gold Coast. We manage 19 resorts/clubs, servicing almost 50,000 member families.

We've become renowned, not only as industry leaders but for delivering on our promises and offering a level of customer service that goes above and beyond. We are recognised worldwide as leaders in our industry.

In fact, one of the reasons we're 100% confident about offering the Classic Investment Offer to you, is that since 2005, the Classic Group has successfully loaned millions to thousands of happy customers to help them to purchase their dream holiday lifestyle.

Your Questions Answered



Is my investment secure?

This investment has registered first mortgage security, a robust compliance plan and a history of paying investors their interest and capital in full with zero losses or fees. Speak to our advisors for full details.

What will you do with my money?

Your money is put into the Classic Investment Offer (Investors Exchange Investment Fund ARSN 120933 093) which is professionally managed by Investors Exchange Ltd (IEL) ACN 116 489 420 (the Responsible Entity), which holds an Australian Financial Services License (#299024). The fund you are investing in is registered with ASIC as a managed investment scheme and the Fund's Constitution and Compliance Plan have met very stringent regulatory requirements in order to be registered. The funds are used to help finance new purchasers of timeshare products provided by Classic.

What management fees does IEL charge?

None. There are no entry or exit fees, under the terms of its loan obligations to IEL, Freedom has agreed to pay IEL a capital raising fee and to meet costs associated with running the Fund.

How does Freedom make money?

Freedom lends at a rate of 10% to 14.8%pa to the purchasers of timeshare [average loan \$10,000] who make monthly principal and interest repayments to Freedom, typically over a period of between 5 and 7 years.

Can the rate of interest I receive vary?

You receive a fixed interest rate, paid monthly in arrears. Unlike some other funds where you have no real knowledge or control of how or where your money is being invested, the Classic Investment Offer is investing in only one product, which lends at a fixed rate so your returns are not subject to any market volatility. Of course, this assumes that Freedom meets its interest payment obligations.

When are distributions paid?

Interest is payable monthly in arrears within 5 days of the last day of the month.

What investment advice can you give me?

We cannot give you personal advice about this investment. We can only provide general advice, which has been prepared without taking account of your objectives, financial situation or needs and you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. We will provide you with a Product Disclosure Statement relating to the product and you should consider the Statement before making any decision about whether to acquire the product.

Member Case Study

I have been really happy with the service that we have received from Classic Investments. Their returns are more competitive than anywhere else and they have been very efficient with their monthly payments back to us. Julia, Brisbane QLD