

Get **SMART...** and future proof your business today

Praemium SMARTwrap Investments is a low cost investment platform that offers a comprehensive choice of wholesale managed funds, access to ASX listed securities*, ease of administration and consolidated reporting.

Praemium SMARTwrap Investments has been designed to assist you with streamlining your business processes, so you can spend more time seeing clients and developing strategies, and less time on administration and paperwork.

Transition from commission to fee for service and future proof your business:

- A rebate can be paid through the pricing model;
- 'Switch off' the rebate when required;
- A competitive fee structure gives you the ability to charge a reasonable strategic advice fee whilst keeping the total cost reasonably low for your clients;
- Have confidence in the underlying technology platform – Praemium is the provider of choice to hundreds of fee-for-service financial advisers and accountants; and
- You can have more control of the value chain.

Reduce your clients' cost of investing:

- A low 'Factory Gate' price, tiering down;
- There is no additional charge on cash holdings which are consolidated for reporting purposes; and
- You have the option to link V-Wrap portfolios for a low flat fee for ASX-listed securities and other assets, and benefit from consolidated reporting across all investments.

Provide a comprehensive list of investment options for your clients:

- More than 650 wholesale managed funds are available for investment;
- ASX-listed securities*; and
- Cash is held in the client's individual Cash Account.

Benefit from an efficient online application process and online trading

- Easy to follow online application form;
- Online trading for managed funds; and
- Online trading for ASX-listed securities.

Attract accountant referrals:

- Give your client's accountant access to quality tax reports;
- Interfaces with commonly used SMSF compliance packages at tax lot level are available;
- Discretion on CGT disposal allocation method for securities and CGT optimisation; and
- The adviser and the accountant have the ability to work from a consolidated central point.



* Currently available to V-Wrap users only.

**To find out more about Praemium SMARTwrap Investments,
call your Praemium State Manager on 1800 702 488**

www.praemium.com.au

SMARTwrap Investments Key Features - Short Summary

FEATURE	SUMMARY
Choice of managed funds	There are currently more than 650 wholesale managed funds from leading Australian and International managers to choose from.
SMARTwrap Investments Account Minimums	Initial Investment: \$20,000 Minimum balance: \$20,000 Additional lump sum investment: \$1,000 Additional regular investment: \$100 per month Lump sum withdrawal: \$1,000 per withdrawal Regular withdrawal: \$100 per month
Cash Account Minimum balance**	\$1,000
Account funding	Accounts can be funded with cash, through the transfer of existing units in managed funds or a combination of both.
Regular Investment Plan	Fixed nominated amounts can be invested each month into the Account holdings from the Cash Account.
Regular Withdrawal Plan	Amounts can be transferred on a monthly basis from the Account to the Cash Account.
Online reporting – white-labelling facility is available	SMARTwrap Investments offers a wide range of online reports, which can be downloaded by the client or their adviser: <ul style="list-style-type: none"> • Account holdings and transactions • Account valuations • Asset allocations • Performance reports • Cash transactions to and from the Cash Account • Investment transactions • Current tax positions Further reporting (including consolidated reporting) options are also available for linked V-Wrap investment portfolio(s).
Online transactions	Advisers can transact on behalf of their clients online: <ul style="list-style-type: none"> • Initial and additional investments • Switches between managed funds • Withdrawals
Annual reports	A detailed consolidated tax statement will be available each year.
Choice of tax accounting method	<ul style="list-style-type: none"> • Minimise gain • Maximise gain • FIFO • Manual parcel selection

** The current provider for the Cash Account is Bendigo & Adelaide Bank Limited. Cash Account products offered by other providers will be added soon.

Fees & charges – Praemium SMARTwrap Investments¹

Per Portfolio	'Factory Gate' Investment Administration Fee (inclusive of GST and net of RITC)	PDS Investment Administration Fee (inclusive of GST, Adviser rebate and net of RITC)
\$0 - \$250,000	0.328%	0.840%
\$250,001 - \$500,000	0.226%	0.738%
\$500,001 - \$750,000	0.143%	0.400%
\$750,001 - \$1,000,000	0.113%	0.215%
\$1,000,001 - \$2,000,000	0.051%	0.102%
\$2,000,001 -	Capped at \$2,535	Capped at \$6,502

¹ Additional transaction fees may apply at the Account level along with fees payable by adviser firms for the establishment of the Praemium SMARTwrap service, including branding of interfaces and training. Third party charges (e.g. the Cash Account fees) may also apply. Please refer to the Praemium SMARTwrap Investments PDS for more information.

This document describes financial products that Praemium Australia Pty Ltd ACN 117 611 784 AFSL 297956 intends to promote following the issue of a disclosure documents (PDS). No investments in Praemium SMARTwrap may be offered or made until the PDS is issued by the Responsible Entity of that Managed Investment Scheme (MIS), and an application form has been made available for that purpose in accordance with that PDS.

The information in this document is an overview and does not contain all information necessary for investment decisions. This information has been prepared for use by financial advisers and their staff. It is not suitable for use by retail investors. In making investment decisions investors should rely on their own examination of Praemium SMARTwrap Investments and consult with their own legal, tax, business and/or financial advisers in connection with any acquisition of financial products.