

Get SMART... and future proof your business today with Praemium SMARTwrap Super

Praemium SMARTwrap Super is a competitively priced personal superannuation and pension platform that offers a comprehensive investment choice of wholesale managed funds, access to ASX listed securities, ease of administration and consolidated reporting.

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

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

- Competitive pricing model offers advisers and clients a range of flexible fee options;
- A transitional adviser remuneration fee that can be retained by the adviser or assigned back to the client;
- 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 to maximise their savings for retirement:

- 'Factory Gate' price, tiering down on Administration Fee; and
- Competitive fee structure for other fees and costs.

Provide a comprehensive list of investment options for your clients:

- With an accessible pool of more than 700, 190 wholesale managed funds are available for investment right now and additional funds will be incorporated subject to demand and trustee approvals; and
- ASX-listed securities.

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.

Fees & Costs – Praemium SMARTwrap Super¹

Administration Fee – all asset types:

Per Portfolio	'Factory Gate' SMARTwrap Super Admin Fee (inclusive of GST)	PDS SMARTwrap Super Admin Fee (inclusive of GST)
\$0 - \$250,000	0.493%	1.0045%
\$250,001 - \$500,000	0.359%	0.8713%
\$500,001 - \$750,000	0.215%	0.4715%
\$750,001 - \$1,000,000	0.165%	0.2665%
\$1,000,001 - \$2,000,000	0.072%	0.1230%
\$2,000,001 -	Capped at \$3,800	Capped at \$7,764.50

Trustee Fee:

0.082% p.a. of your Account balance

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



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

www.praemium.com.au

SMARTwrap Super Key Features - Short Summary

FEATURE	SUMMARY
Superannuation Account	A portable personal superannuation Account suitable for compulsory employer contributions as well as personal and spouse contributions, and additional rollovers.
Pension Account	A choice of pension options including an account-based pension payable upon retirement or the satisfaction of some other condition of release, and a transition to retirement pension. A pension can be acquired with superannuation benefits accumulated in SMARTwrap Super and/or amounts transferred from other sources.
Consolidated investment portfolios	Investments within the Superannuation Account and Pension Account are administered via a consolidated portfolio that offers a choice of managed funds holdings via a managed investment scheme; ASX-listed securities through a broker sponsor arrangement; and a minimum cash holding via an individual Cash Account to meet cash flow needs.
Choice of managed funds & ASX listed securities	Choose from: <ul style="list-style-type: none"> • Over 190 wholesale managed funds from leading Australian and International managers to choose from right now, with many more available subject to demand and trustee approvals; and • A range of shares, managed investments and other securities listed on the ASX, in the SMARTwrap Super's Investment List.
Superannuation Account minimums	Initial Investment: \$20,000 Minimum balance: \$20,000 Additional lump sum contribution: No minimum Additional regular contribution: \$100 per month If a Member's total Superannuation Account falls below \$20,000 the Trustee may transfer the Account to an ERF.
Pension Account minimums	Initial Contribution: \$50,000 Minimum balance: Nil
Cash Account minimum	\$1,000 to be held in a Cash Account which forms part of every Superannuation or Pension Account held in SMARTwrap Super. In addition to this minimum, there is a requirement to maintain a minimum of 6 months liquidity in the Cash Account to meet fees and costs and any pension payments.
Managed fund minimums	Generally, there is no minimum investment amounts for individual managed funds, however, some managers may impose minimum restrictions – please refer to the PDS for each relevant managed fund.
Regular contribution facility	Fixed nominated amounts can be contributed each month into the Superannuation Account (no less than \$100 per month).
Insurance	SMARTwrap Super offers comprehensive and cost effective Group Insurance cover, including death, death and TPD, and salary continuance benefits. You may apply to the Trustee to retain existing individual cover.
Reporting	SMARTwrap Super offers a wide range of online reports provided via V-Wrap: <ul style="list-style-type: none"> • Investment holdings • Investment valuations • Performance reports • Cash transactions to and from the Cash Account • Investment transactions • Distributions • Asset allocations The Trustee issues an Annual Report after the end of each financial year available online, or on request. The Trustee will also provide each Member with a comprehensive Annual Statement of Benefits, by 31 December each year.
Online transactions	Advisers can transact on behalf of their clients online using V-Wrap: <ul style="list-style-type: none"> • Initial and additional investments • Switches through the purchase and sale of managed funds and ASX listed securities

DISCLAIMER: This document is issued by Praemium Australia Pty Ltd, AFSL 297956 ACN 92 117 611 784. The information provided in this document about Praemium SMARTwrap Super is an overview and has been prepared for use by financial advisers and their staff.

Any general advice has been prepared without taking into account the objectives, financial situation or needs of any retail investor. Before acting on the advice, consider its appropriateness and the Praemium SMARTwrap Super Product Disclosure Statement (PDS).

Praemium SMARTwrap Super is a financial product issued by The Trust Company (Superannuation) Limited the trustee of the Powerwrap Master Plan, ABN 82 890 650 204.

An investment in Praemium SMARTwrap Super is not a deposit with or other liability of Praemium Limited (Praemium) or any other company in the Praemium group of companies. It is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither Praemium nor any of its respective directors, officers, employees, associates or its subsidiaries guarantee or give any assurance in regard to the capital value, income return or performance of any investment offered in Praemium SMARTwrap Super.

AFS Licensees and their Authorised Representatives can obtain a copy of the PDS from <http://www.praemium.com.au/Praemium-SMARTwrap-Documents-Forms.html>. Retail investors should contact their financial advisers.