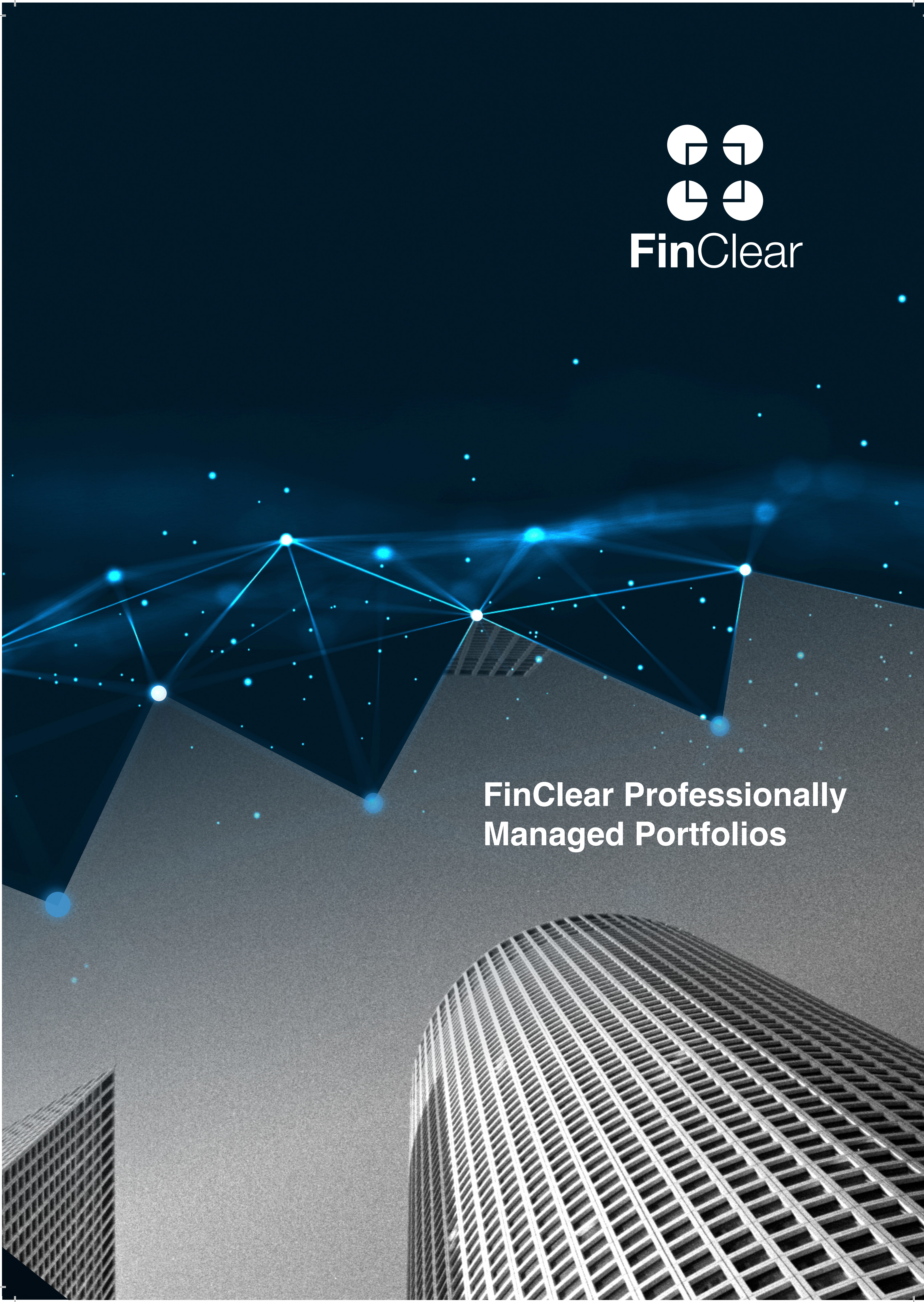


FinClear

FinClear Professionally Managed Portfolios

Why choose a Professionally Managed Portfolio?

By choosing a Professionally Managed Portfolio for clients - based on their own investment objectives and risk profile – advisers and their clients immediately benefit in three ways:

1. Professionally Managed

Professional managers make day-to-day investment decisions for you.

2. Admin Lite

Reduce your administration burden, a historical challenge when offering clients a direct equities-based portfolio. No need to place trades, act on corporate actions, produce ROA's etc.

3. Direct Ownership

Enable client direct ownership of shares and ETFs, giving them direct access to company dividends and imputation credits that can improve tax outcomes.

Why choose FinClear?

On FinClear, you can invest through either an SMA or an MDA, whatever works best for you. These are just as convenient as a traditional wrap platform product, but more efficient and cost effective. When you choose FinClear you get:

Fixed Price

You'll remove the burden of day-to-day investment decisions through a single fixed fee.

More Time

Reduce your administration burden, a historical challenge when offering clients a direct equities-based portfolio.

Wide Choice

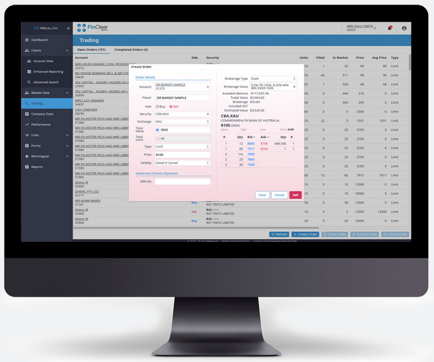
Access a range of fund managers, including some of the world's largest

When it comes to managing your client's listed investments, the choice is clear. FinClear.

On-platform vs off-platform?

Wrap platforms work really well for some investors and offer a wide choice of product and capability. However, they can be expensive and often have bundled pricing clients are required to pay, regardless of the services they use.

The **FinClear HIN platform** is a cost effective alternative to wrap platforms. Rather than invest directly in managed funds or international stocks via custoday, clients can achieve the same outcome at a lower cost via an ETF or a Listed Investment Company ("LIC"). We also provide a range of reporting and data feeds to external systems (e.g. Class, Xplan, etc.) for advisers to obtain a consolidated view of unlisted and listed assets owned by a client.



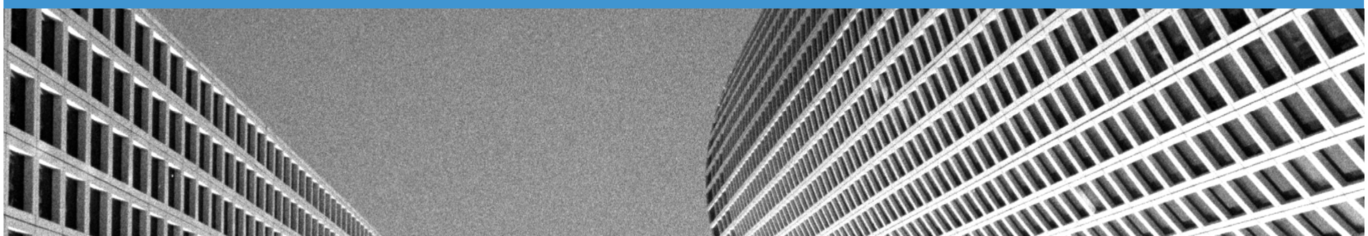
How does it work?

In 3 easy steps you can have your clients invested in a Professional Managed Portfolio on FinClear.

*All FinClear Professionally Managed Portfolios come with 0% brokerage**

Step 1

Select a FinClear Professionally Managed Account

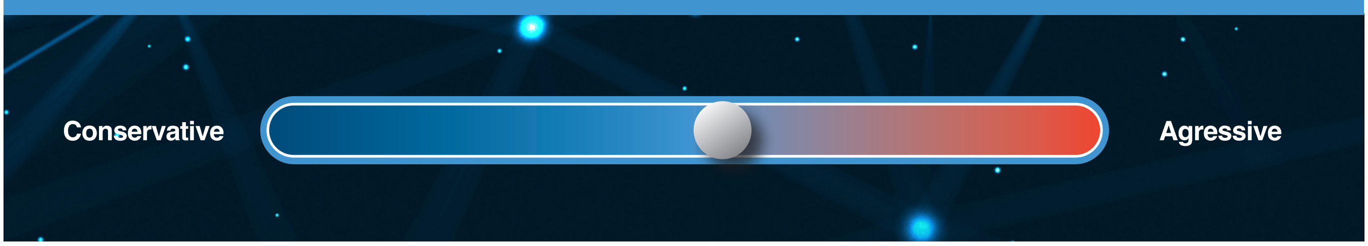


Step 2

Choose your investment manager

Step 3

Choose your model portfolio



Want to know more?

FinClear's Professionally Managed Portfolio solution combines the trading expertise of an ASX market participant (FinClear) and the knowledge and market insights of a professional investment manager to deliver both you as an adviser and your client an efficient, transparent HIN-based portfolio solution in a cost effective way.

Depending on your client's financial circumstances, goals, needs and objectives a FinClear – Professionally Managed Portfolio can offer the following benefits:

Ease

Less paperwork and fewer investments decisions required.

Simple, transparent, cost effective fee structure

FinClear's single, transparent fee delivers competitive pricing with:

- ✓ **NO hidden fees**
- ✓ **NO brokerage costs**
- ✓ **NO entry or exit fees**

Access to professional investment managers

Utilise an independent investment manager's research, experience and intellectual property in order to best meet your client's investment goals, needs and objectives.

Agility

Managed Portfolios offer the advantages of dynamic asset allocation, allowing managers to take advantage of emerging opportunities and manage risk.

Fast, automatic rebalancing

Ease of maintaining the correct portfolio weightings in each sector.

Liquidity

As all investments are ASX listed in the FinClear Professionally Managed Portfolio structure, they can be sold quickly if required.

Direct ownership

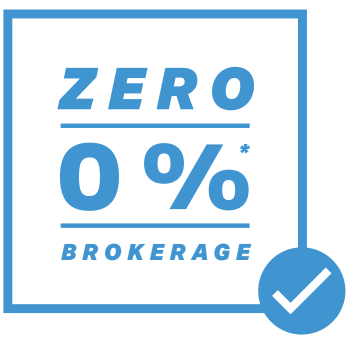
All investments are held on your client's own individual Holder Identification Number (HIN), so they retain full legal and beneficial ownership and are privy to all underlying holdings providing full transparency. This may not be the case under a custodial type arrangement.

Tax benefits

Individual tax reporting and control of your client's tax liability; franking credits, income, withholding tax and capital gains discounts are retained by the individual.

Portability

No need to sell shares and trigger capital gains if you wish to move into another managed portfolio.



Fees (including GST)

FinClear Managed Account	Fee PA	GST PA
FinClear – Professionally Managed Portfolio (PMP)	30 bps (min $300)	3 bps (min $30)
FinClear – Professionally Managed Portfolio (PMP) – ETF Series	20 bps (min $300)	2 bps (min $30)
Investment Manager Fees	Please refer to the Investment Manager Fee Schedule	

brokerage included in the above bp fees

FinClear.com.au
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