Guide to Investment Services

CommSec
Adviser Services

TRADING SOLUTIONS

We've taken the strength of the market leading CommSec trading platform and enhanced it with additional features for advisers trading on behalf of their clients. Combine this with expert support from our dedicated Adviser Service Team and you'll begin to understand how the CommSec Adviser Services adviser trading platform can help you do more with your client trading.

CASH MANAGEMENT

Incorporating the Commonwealth Bank's Accelerator Cash Account (ACA) and Term Deposit, our Cash Management Service acts as a single investment cash flow hub for investors and their advisers.

Convenience and features combined with the ability for advisers to view client balances and transactions[1] and transact on their behalf[2] make this account the natural choice for investors and their advisers.

INVESTMENT LENDING

Combining a wide range of accepted managed funds, ETFs, SMAs, platforms and Australian equities with class-leading features, our investment loan offers the flexibility to help meet investor needs and potentially accelerate their investment returns.

Established as Colonial Geared Investments in 1996 and backed by the Commonwealth Bank of Australia, the CommSec Adviser Services Investment Loan has built a strong reputation on features and value for money.

OUR APPROACH

We work closely with our partners to understand their needs and develop solutions.

DEBT OPTIMISATION AND HOME LENDING

Our CALIA+ product is a flexible, all-in-one facility that enables your clients to take advantage of the equity locked up in their home and existing investment portfolios.

By consolidating existing home, investment and personal loans into a single facility, you and your clients can better understand their overall financial position and take advantage of new investment opportunities as they arise.

PORTFOLIO SERVICES

A complete portfolio solution providing streamlined administration, simplified tax reporting and corporate actions management available through the CommSec Adviser Services website.

It's designed to relieve the burden of administering your clients' investment portfolios, allowing you to focus on making investment decisions and monitoring the performance of the portfolios.

DYNAMIC MODEL PORTFOLIOS

Solutions from our Investment Management team.

Our Investment Management team are a specialist provider of direct investment portfolio construction services, portfolio management and research services to the intermediary market.

SELF MANAGED SUPER FUNDS

Looking after your clients' SMSFs can be a time consuming process, so it's good to know that there's a way to make managing and reporting on their SMSF easier.

Our powerful SMSF solutions bring together our trading and portfolio services with CommBank's cash and term deposit accounts – to give you and your clients what they need to easily manage their SMSF.

[1] Not all software packages supported. Check with your Business Development Manager to see if your package is supported.
[2] With signed Authority to Operate.

Who we are

CommSec Adviser Services is one of Australia's leading providers of investment services to financial intermediaries.

We provide products and services to financial advisers, brokers, accountants and financial institutions offering trading, gearing, cash and portfolio services to Australian investors.

A RICH HERITAGE

CommSec Adviser Services brings together the unique strengths of the pioneers in wholesale broking and gearing: IWL, Virtual Broker, JDV, AUSIEX, Echelon and Colonial Geared Investments.

Our team comprises some of the most experienced people in the financial services industry. We're not just an IT company or product manufacturer - we're planners and brokers first and foremost, providing end-to-end trading and gearing solutions to our partners.

This means we communicate with our partners in their language to better understand their needs and develop the most effective solutions.

Collectively, we work with hundreds of Dealer Groups, advisers and some of the largest financial institutions and investment platforms in Australia.

SECURITY & SCALE

CommSec Adviser Services is part of the Commonwealth Bank of Australia Group. This allows us to leverage the Group's expertise, resources and commitment to ongoing product investment to ensure our products are second to none.

So you can rest easy knowing you'll benefit from the strength and security that comes with working with one of Australia's leading financial institutions.

Our Approach

Working with our clients over so many years, we have grown to intimately understand the everyday challenges they face in effectively managing their clients and running a business. This places us in the unique position of being able to both provide powerful products and services, but also to provide relevant support to our clients.

We understand that not all Planning Practices are the same and don't believe in a "one-size-fits-all" approach.

That's why many of our products and services allow for a certain level of customisation, from branded confirmation notes and reports to data feeds integrated into your platform or website.

When we brought IWL into our business, we also welcomed in the experience and technology behind Sanford Securities.

In December 1999, Sanford Securities launched Virtual Broker, one of Australia's first and most advanced Adviser trading platforms.

Since then, we've continued to build on this success through our commitment to innovation and product investment to ensure we stay ahead of the curve.

BENEFITS OF COMMSEC ADVISER SERVICES

1 **HERITAGE**

Our roots in wholesale investment solutions can be traced back to 1994.

2 **EXPERIENCE**

We bring together the skill of many of the pioneers in wholesale broking and gearing.

No matter what size or type of Planning Practice, Dealer Group or Broking Firm you are, we have a solution suited to your needs.

3 **SERVICE**
Superior service from our dedicated teams through one convenient phone number.

4 **PRODUCTS**
We have a broad range of products to meet almost any investment need.

5 **CONVENIENCE**
Access all our products, services and logins in one convenient place.

Trading Solutions

OUR LICENSE, YOUR BRAND

Leverage our scale and expertise to offer your advisers and their clients a market leading online share trading website without the usual high cost of entry and capital overheads.

Plus, all trades execute and settle on our ASX Participant ID (PID), which means CommSec Adviser Services is responsible for associated Market Participant costs and compliance obligations.

Enhance your client offering by providing them with branded contract notes and reporting.

Our trading service is fully supported by our experienced Adviser Desk and back office administration to ensure an optimal experience for both Advisers and clients.

For more information and to view the trading platform, visit **www.CommSecAdviserServices.com.au**

FEATURES AND BENEFITS

COMMSEC WEBSITE DNA ENHANCED WITH ADVISER FEATURES

Enjoy the experience and innovation of the leading CommSec online trading platform plus additional features for advisers trading on behalf of clients.

INTEGRATE YOUR BUSINESS

Integrate CommSec Adviser Services Trading with your planning software via data feeds to XPLAN, VisiPlan, Coin and Class Super.

CUSTOMISABLE FOR YOUR BUSINESS

Add your branding to client confirmations and reports, tailor brokerage and customise the homepage to suit your needs.

VIEW ACCESS FOR CLIENTS

Let clients keep track of their own portfolio while you stay in control of their investments.

STRAIGHT THROUGH PROCESSING

Get trades to market faster with straight through processing.

DEDICATED ADVISER SUPPORT

Benefit from the support of our dedicated adviser services team.

FLEXIBLE INFORMATION PACKAGES

Customise research and market data services to suit your needs with our enhanced information service packages.

EXECUTE MORE TRADES IN LESS CLICKS

Save time and trade efficiently with 'Multi-Stock, Single Client' or 'Single Stock, Multi-Client'.

Summary	A CommSec Adviser Services branded direct trading site offering a standard set of products and services.
Designed For	Boutique and small to medium IFA practices and Stockbroking Firms looking for an ‘out of the box’ direct trading solution.
Products	• ASX listed equities • Warrants • Exchange Traded Options • Initial Public Offering / Capital Raising • Option to link to an Accelerator Cash Account for settlement and account visibility • Model Portfolios • Option to link to an Investment Loan • Portfolio Services • One Off Issuer Share Sales
Functionality	• Branded confirmation notes & reports • Dial Up/Down brokerage • Basis of advice capture • Adviser Assistant; Client and Dealer Group access • Xplan; Visiplan; COIN; Class Super data feeds • Dynamic market data (webIRESS) • Conditional orders • Watchlists & Alerts • Delayed and real-time market data and news • 'Multi-Stock, Single Client' or 'Single Stock, Multi-Client' trading
Support	• Dedicated Adviser Service Desk for phone trading and support • Client and Adviser account origination and maintenance services • Reporting at client, Adviser and Dealer Group level • Billing and invoicing • Direct Debit; BPAY®; Cheque; Third Party Margin Lenders; DvP and Custodial settlement facilities • Algorithmic trading support for large or complex orders

Cash Management

A SAFE, SIMPLE AND POWERFUL CASH MANAGEMENT SERVICE FOR INVESTORS

Incorporating the Commonwealth Bank's Accelerator Cash Account (ACA) and Term Deposit products, the Cash Management Service acts as a convenient, fully-featured cash hub for advisers and their clients.

Developed specifically with investors and Self-Managed Super Funds in mind and administered by CommSec Adviser Services, the flexible ACA helps maximise investment opportunities while the Term Deposit helps to lock in market-competitive returns.

Add to this the ability to view client balances and transactions through adviser planning software[2] and authority for advisers to transact on the client's behalf[3] and it's easy to see why the Cash Management Services are a natural choice for advisers looking to manage and administer their client's cash flow simply and efficiently.

The ACA and Term Deposit can operate in unison for an effective cash flow management solution, or as standalone accounts depending on the client's needs.

FEATURES AND BENEFITS

COMPETITIVE RATE

Speak to your BDM, Financial Adviser, Broker or Administrator to find out what great rate we can offer.

STRENGTH

Benefit from the strength and experience of the Commonwealth Bank – Australia's leading account provider for SMSFs.[1]

MANAGE CLIENT CASHFLOW

Transfer your clients funds seamlessly to any Australian account.

SERVICE

Expert support from the dedicated CommSec Adviser Services team, access to client account information, data feeds and cash flow management tools.

CONVENIENCE

Enjoy the convenience of one cash management account to manage all your investment cash flow needs.

NO ACCOUNT KEEPING FEES

No account keeping fees means more cash to fund your investments.

PREFERRED BROKERAGE BUNDLES

Discounted brokerage rate of $25 or 0.11%*~ when linking your clients' trading accounts to their ACAs.

Designed For	• **Advisers & Planners** wanting a robust Cash Management service for their clients • **Accountants and Self Managed Super Fund (SMSF) administrators** looking for a solution with class-leading features for their clients • **Full-Service brokers** looking for a cash management settlement account for their clients	
Product	**Accelerator Cash Account (ACA)**	**Term Deposit**
Functionality	**For advisers:** • Balance and transaction visibility through planning software[2] • Adviser transaction capability[3]: - Transfer client funds between linked client Commonwealth Bank accounts - Transfer client funds to any third party account - Request statement reprints - Seamlessly integrate your clients' Cash accounts with your administration planning software via data feeds • Batch Fee Collection allows you to debit pre-arranged fees from your clients' ACA online when you have a signed Authority to Operate in place. **For clients:** • Competitive at-call interest rates calculated daily, paid monthly • No account keeping fees • 24/7 account access through NetBank, ATMs, EFTPOS, telephone banking or any Commonwealth Bank branch • No minimum ongoing balance requirement and no minimum transaction amount • Flexible deposit and withdrawal options utilising direct debits or BPAY® • Annual interest earned available on NetBank account summary pages	**For advisers:** • Balance and transaction visibility through planning software[2]. • Adviser transaction capability[3] - Transfer client funds between linked client Commonwealth Bank accounts - Transfer client funds to any third party account - Place money on term deposit for a fixed term that suits client's needs[4] **For clients:** • Enjoy the security of a fixed rate of return for the nominated term • Competitive, guaranteed interest rate • Selection of terms available from 1 month to 60 months • Flexible interest payment options • 24/7 access to account balance and transaction history through NetBank • Manage maturity instructions through NetBank (for registered clients) • No monthly account keeping fees
Support	**For advisers:** • Adviser Service Team available 8.30am to 6.00pm Monday to Friday. • Dedicated Relationship Manager and/or Business Development Manager. **For clients:** • 24/7 client account access via NetBank. • Exceptional service and support through Commonwealth Bank branches and telephone banking.	

[1] Source: Investment Trends 2014 SMSF Investor Report, based on overall market share.
[2] Not all software packages supported. Check with your Business Development Manager to see if your package is supported.
[3] With signed Authority to Operate.
[4] Prepayment adjustment and administration fees apply.
* Discounted brokerage applies to clients who establish a new 'bundle' from 1 December 2014. A new 'bundle' can be established by linking a new or existing CommSec Adviser Services trading account with one or more new or existing Accelerator Cash Account, Investment Loan or Portfolio Services accounts. Please also ensure your existing Financial Services Guide reflects our pricing as applicable.
~ Whichever is greater.
BPAY is registered to BPAY Pty Ltd ABN 69 079 137 518

Investment Lending

MULTIPLY YOUR INVESTMENT POWER

Since 1996, CommSec Adviser Services have been providing award-winning and innovative gearing solutions to Australian investors.

Our Investment Loan can be an effective way for you to offer your clients greater value through investment strategy diversification.

For your clients, it has the potential to:

- Increase the size of their investment portfolio;
- Diversify their investments;
- Access cash without selling existing investments;
- Reduce their taxable income; and
- Help them reach their financial goals sooner.

FEATURES AND BENEFITS

EXPERIENCE

Formerly Colonial Geared Investments, we've been providing award-winning and innovative gearing solutions to Australian investors since 1996.

NATIONAL SUPPORT TEAM

Our dedicated Adviser Service Team, Relationship Managers and national network of BDMs ensure support is never far away.

STRENGTH

CommSec Adviser Services Investment Loans are backed by Australia's biggest bank, the Commonwealth Bank of Australia.

EXTENSIVE ACCEPTED SECURITIES LIST

Enjoy investment flexibility with over 500 shares, 2,000 managed funds and 80 platforms on our accepted securities list.

SERVICE

We've built our business on understanding advisers and their clients so that we can better meet your needs.

ADVISER RESOURCES

Our client report centre, case studies, lending simulators and data feeds into your planning software help you better manage your client's investments.

HOLISTIC INVESTMENT MANAGEMENT

View and manage your clients' Investment Loans alongside their CommSec Adviser Services Trading and Accelerator Cash Accounts.

REAL TIME PRICING AND LOAN STATUS

You can quickly view a client's loan position with real time information shown in a single screen on our website.

Designed For	Advisers and Planners wanting to offer their clients a flexible investment loan that: • unlocks the equity in their existing shareholdings so they can build a larger portfolio and multiply the opportunity for capital gains; • allows them to diversify into a greater number of assets; • enables them to quickly take advantage of market opportunities; • has the potential to generate higher capital gains over the medium to long term; • can increase an income stream from greater exposure to dividends and capital gains; and • can enable tax effective investment opportunities[1].
Product	CommSec Adviser Services Investment Loan
Functionality	• Wide range of accepted securities with over 500 shares, 2,000 managed funds and 80 platforms/ portfolio services • No application fees for most application types (excluding Trust Applications) • Choice of competitive variable and fixed interest rates (for a variety of terms including one, two, three or five years) with interest payable yearly in advance or monthly in arrears • Online access to account information for you and your client via the CommSec Adviser Services website • Regular gearing option available • 10 % buffer to allow for market fluctuations before a margin call is triggered • A commitment to responsible lending • Quickly view a client's loan position with real time information shown in a single screen on our website • Identify which loans require attention at a glance with visual loan cues • Differentiate between 5% and 10% buffer loan types and easily identify bonus stocks
Support	• Account Managers specialising in gearing solutions for advisers and their clients • Dedicated Adviser Service Team • Investment lending strategies • Relationship Managers for high value adviser support • Access to CommSec Premium Research • Investment lending simulators including 'Geared vs non-geared', 'What-If', 'Cash flow neutral gearing' & 'Gearing break-even' • Business development support including regional servicing via our national team of Business Development Managers • Training and education material including case studies • Client seminars

[1] Taxation outcomes can vary according to individual circumstances and are subject to changes in legislation.

Debt Optimisation and Home Lending

MANAGE DEBT AND INVESTMENT IN A SINGLE SOLUTION

CALIA+ is a flexible, all-in-one facility that will enable your clients to take advantage of the equity locked up in their home and other assets.

It allows clients to combine the equity they have in residential and rural property, shares, managed funds and cash into one, easy to manage facility.

By consolidating existing home, investment and personal loans into a single facility, CALIA+ can help clients to better understand their overall financial position and take advantage of personal and investment opportunities that may arise in the future.

FEATURES AND BENEFITS

EXPERIENCE

Formerly Colonial Geared Investments, we've been providing award-winning and innovative gearing solutions to Australian investors since 1996.

NATIONAL SUPPORT TEAM

Our dedicated Adviser Service Team, Relationship Managers and national network of BDMs ensure support is never far away.

STRENGTH

CALIA+ loans are backed by Australia's biggest bank, the Commonwealth Bank of Australia.

STREAMLINED

Combine equity from residential and rural property, shares, managed funds and cash into one, easy to manage facility.

SERVICE

We've built our business on understanding advisers and their clients so that we can better meet your needs.

FLEXIBLE

No set repayments plus the ability to add or remove sub-accounts and change your credit limit means you can structure the loan to suits your needs.

Designed For	Advisers, Planners and other intermediaries wanting to offer their clients a flexible investment loan that: • unlocks the equity in their existing shareholdings so they can build a larger portfolio and multiply the opportunity for capital gains; • has the potential to generate higher capital gains over the medium to long term; • can earn another income stream from dividends and capital gains; and • can enable tax effective investment opportunities[1].
Product	CALIA+
Functionality	• Global borrowing limit consolidates client loans together for easier management • Consolidated Account Statement helps with taxation planning and reporting • Flexible repayments • 24/7 CALIA+ account access through Australia's largest banking network including NetBank, ATMs, EFTPOS, telephone banking or any Commonwealth Bank branch • Streamlined administrative process with fast application turnaround • Open up a CommSec Adviser Services Investment Loan and see information for both accounts on a single statement • Tailor accounts in joint names, single names or a combination of both • Borrow up to 80% of the value of property offered as security • Option of opening up to 12 sub-accounts under a global borrowing limit (e.g. CALIA+ Variable Loan, CALIA+ Fixed Loan and investment loan)
Support	• Dedicated Relationship Managers • CALIA+ debt optimisation & indicative assessment calculator • Online access to client account information via the CommSec Adviser Services website • Dedicated adviser website • Gearing Strategies / Loan Restructuring / Debt Recycling initiatives • Business development support including regional servicing via our national team of Business Development Managers • Training and Education material including case studies • Client seminars

[1] Taxation outcomes can vary according to individual circumstances and are subject to changes in legislation.

Portfolio Services

TIME SAVING, EFFICIENT AND EFFECTIVE

Today's financial environment is becoming increasingly complex. This, combined with a shift from managed funds to direct equities means that the time required to effectively manage and administer client investments can be onerous.

Add to this the complexity that direct equities brings to portfolio reporting, plus the associated risk and compliance obligations, and you'll understand the value of outsourcing your Portfolio Administration requirements.

Portfolio Services is our complete portfolio solution providing streamlined administration, simplified tax reporting and corporate actions management for your advisers and their clients through the CommSec Adviser Services website.

It's designed to relieve the burden of client portfolio administration, giving advisers more time to spend on providing quality service to their clients.

Take Portfolio Services as a standard offering, or let us work with you to create a portfolio solution tailored specifically to your needs.

FEATURES AND BENEFITS

COMPLETE PORTFOLIO ADMINISTRATION

We manage your mail administration, dividend direction and reinvestment and Initial Public Offerings (IPOs) so you don't have to.

ACCESS TO DIVERSE INVESTMENTS

Offer a complete investment management choice with access to a wide variety of investment classes.

CORPORATE ACTIONS & IPO MANAGEMENT

View and act on corporate actions and IPOs quickly and easily through the CommSec Adviser Services website.

VALUE FOR MONEY

Competitive fees ensure your clients receive value for money. Plus management fees can be offset against income earned on their portfolio.

TAX AND PERFORMANCE REPORTING

View a comprehensive range of client tax and performance reports online through the CommSec Adviser Services website.

END-TO-END SOLUTION

Bundle your portfolio solution with one of our online trading packages for a complete advice and execution solution for your clients.

Designed For	Investment or Super Platforms, Financial Planning Practices and Stockbroking Firms requiring: • a comprehensive portfolio administration solution, without the need to develop and maintain their own solution or infrastructure OR • a tailored portfolio administration and/or tax reporting solution integrated into their existing Platform or website; and/or online corporate actions management
Products	Portfolio Services reporting is compatible with a wide range of investments, enabling you to support a diversified investment choice for your clients: • ASX Equities/Property Trusts/Warrants/Options/Convertible Notes • International Equities • Wholesale Managed Funds • Retail Managed Funds • Listed Trusts • Fixed Interest Securities • Cash Management Trust (CMTs) • Exchange Traded Options • Term Deposits
Functionality ***(Some or all services may be offered depending on your requirements)***	• Choose from: - Seamless access to the Portfolio Services website from your site via Single Sign On; OR - Retain control of the user experience via your own web pages with automated data integration with your existing Platform or website • Automated data feeds - Fully integrated solution with automatic data exchange between your platform and our Portfolio Services - No need for duplicate data entry and no risk of data error • Comprehensive reporting - Allows advisers and brokers to make better informed client portfolio investment decisions • Online corporate actions management - View client entitlement notifications online - Lodge corporate action instructions and nominate participation electronically - Share registry correspondence management • Initial Public Offerings - View and act on all IPOs • Adviser and client logins - Give your clients view-only access to view holdings and reports while retaining full control of the portfolio with view and trade permissions • Tax parcel management and reporting - Our proprietary tax engine manages data at individual tax parcel level and uses ‘minimise gain’ parcel matching to minimise your client’s capital gains tax liability - Comprehensive tax reports detailing all investment-related transactions after financial year end • Service fee management - Service fees are calculated daily and the client charged on a monthly basis
Support	• Administration of all client investments including: - Mail administration service - Processing dividends and other income to the cash management trust account - Managed fund applications - Notification of all corporate actions - Processing corporate actions based on your selected options - Dividend Reinvestment Plans - Initial Public Offering applications

Dynamic Model Portfolios

SOLUTIONS FROM OUR INVESTMENT MANAGEMENT TEAM

Our Investment Management team are specialist providers of direct investment portfolio construction services, portfolio management and research services to the intermediary market.

With our Dynamic Model Portfolios, you can insource your direct investment research, portfolio construction, management and performance reporting to the CommSec Investment Management team at a low cost, while allowing you to maintain custody of your client relationship.

FEATURES AND BENEFITS

CommSec Adviser Services now issue a broad range of objective-based Dynamic Model Portfolios. Choose one, or a combination of portfolios to suit your clients needs.

SCALABILITY AND EFFICIENCY

Manage the direct investment component of your business efficiently, compliantly and cost effectively.

TRADE EXECUTION SERVICE

If required, we can execute the trades for you using the latest trading technology.

BESPOKE & TAILORED PORTFOLIOS

For a more individual investment approach we also offer tailored direct equity, hybrid or Exchange Traded Fund (ETF) portfolios based on the individual objectives of your client.

SMSF CAPABILITY

Dynamic Model Portfolios are designed with SMSFs in mind.

INSOURCING OF DIRECT INVESTMENT EXPERTISE

Leverage the experience of our portfolio consultants and their access to specialist research and information tools such as Bloomberg and Morningstar.

SOA AND ROA

All Dynamic Model Portfolios are supplied with template wording and independent research you can insert into your advice documents.

Designed For

Advisers and Stockbrokers looking to add greater value to their clients' investment portfolios and insource their equities research.

Portfolios

BALANCED	GROWTH	INCOME	ETF	BESPOKE
Core Satellite + Tactical	**Core Satellite + Tactical**	**Core + Income + Tactical**	**Strategic + Tactical Asset Allocation**	**Flexible and Tailored**
Large Cap ASX200	Large and Mid-Cap ASX200	Large Cap ASX200	Australian Listed ETFs	Large Cap ASX100+
15-25 stocks	15-25 stocks	15-25 stocks	Global Asset Allocation	Equities, ETF's or Hybrid Securities
Moderate Turnover	Moderate Turnover	Moderate Turnover	Low Turnover	Low Turnover
High Yield + Franking	Moderate Yield + EPS Growth	High Yield + High Franking	Risk Adjusted Yield + Alpha	Tailored to client needs
Objective-Based	Objective-Based	Objective-Based	Strategic and Objective-Based	Strategic and Objective-Based
Benchmark ASX200	Benchmark ASX200	Benchmark ASX200	Absolute Return	Total Return
Monthly Performance Reports	Monthly Performance Reports	Monthly Performance Reports	Quarterly Reports and Commentary	Quarterly Reports and Commentary

Services

- Access to all Dynamic Australian Equity, ETF, and Hybrid Model Portfolios
- Full research, basis of advice support and template SOA wording
- Customised monthly/quarterly Model Portfolio reports with sector updates, stock or asset commentary and associated analysis
- Bespoke portfolio review and construction service for clients requiring a more tailored solution than Model Portfolios
- Daily CommSec Investment Management newsletter or morning bulletin
- Ad hoc market sensitive company and RBA announcements
- Phone, email and research support from the Investment Management team
- Full trade execution capability including bulk or algorithmic trading

Support

- A dedicated team to help you service your clients' equity needs
- Direct adviser telephone line
- Access to third party research
- 'Morning Minutes' – a daily wrap-up of the overnight markets, Australian commodities, corporate activities for the day and more
- 'Newsflash' – Up to date company and RBA announcements
- 'Monthly Newsletter' detailing economic and market updates and upcoming economic calendar events

SMSFs

SELF MANAGED SUPER FUNDS (SMSFs)

Looking after your clients' SMSFs can be a time consuming process, so it's good to know that there's a way to make managing and reporting on their SMSF easier.

Our powerful and award winning[4] SMSF solutions bring together our trading and portfolio services with Commonwealth Bank's cash and Term Deposit accounts – to give you and your clients what they need to easily manage their SMSF.

FEATURES AND BENEFITS

SIMPLE STREAMLINED ADMINISTRATION

Simplify your SMSF administration with our Portfolio Services solution and our data feed integration

DATA FEED INTEGRATION

The ability to seamlessly integrate your clients' Trading and Cash accounts with your administration planning software via data feeds to BGL, XPLAN, VisiPlan, Coin, Class Super and more[3].

CASH FLOW VISIBILITY AND CONTROL

Using our CommBank Accelerator Cash Account as the cash hub means you have complete visibility and control of your clients' cash flow and the ability to transact on their behalf when opportunities arise[1].

MAXIMUM RETURN

Clients with a CommBank Accelerator Cash Account can enjoy a competitive variable interest rate on balances in their account

LEADING SMSF PROVIDER

As Australia's leading bank account provider for SMSFs[2], you can be confident that you will benefit from the strength, experience and security of one of Australia's leading financial institutions.

DYNAMIC MODEL PORTFOLIOS

Our Dynamic Model Portfolios are designed with SMSFs in mind, access a full suite of Dynamic Australian equity, ETF and Hybrid model portfolios.

1 With signed Authority To Operate.
2 Investment Trends April 2014 Self Managed Super Fund: Investor Report Vol 2.
3 Not all software packages supported. Check with your Business Development Manager to see if your package is supported.
4 SMSF Adviser Magazine SMSF Awards Winner 'Investment Platform Provider' 2015.

Designed For	Advised SMSF clients. We know that SMSFs provide individuals with greater control over their super - but with control comes increased responsibility and complexity. Our leading SMSF account solutions have been designed with you and your clients' in mind, making things a little easier for everyone.
Features	You and your clients will have access to the valuable products needed to manage their SMSFs: • CommBank Accelerator Cash Account • CommBank Term Deposit • Share trading account • Portfolio Services
Support	• A dedicated Adviser Service Team to assist with any enquiries. • A dedicated Relationship Manager and/or Business Development Manager to support you whenever you need.

Talk to us today

Let us work with you to define your needs and recommend a solution.

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CommSec Adviser Services