# Guide to Investment Services

CommSec Adviser Services

## OUR APPROACH

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

## 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.

## 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 SERVICE

CommSec Adviser Services and Colonial First State have come together to create a unique way to administer your clients' portfolios. This innovative solution will provide a cost-effective administration service to help you manage custodial and directly held assets together all in one place.

## COMMSEC INVESTMENT MANAGEMENT

CommSec Investment Management is a specialist provider of Australian Equity Managed Accounts and Bespoke and Model Portfolios. Concentrating on the intermediary market the team's key strengths include portfolio construction, portfolio management and research services.

## 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'.

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| **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<br>• Warrants<br>• Exchange Traded Options<br>• Initial Public Offering / Capital Raising<br>• Option to link to an Accelerator Cash Account for settlement and account visibility<br>• Model Portfolios<br>• Option to link to an Investment Loan<br>• Portfolio Services<br>• One Off Issuer Share Sales |
| **Functionality** | • Branded confirmation notes & reports<br>• Dial Up/Down brokerage<br>• Basis of advice capture<br>• Adviser Assistant; Client and Dealer Group access<br>• Xplan; Visiplan; COIN; Class Super data feeds<br>• Dynamic market data (webIRESS)<br>• Conditional orders<br>• Watchlists & Alerts<br>• Delayed and real-time market data and news<br>• 'Multi-Stock, Single Client' or 'Single Stock, Multi-Client' trading |
| **Support** | • Dedicated Adviser Service Desk for phone trading and support<br>• Client and Adviser account origination and maintenance services<br>• Reporting at client, Adviser and Dealer Group level<br>• Billing and invoicing<br>• Direct Debit; BPAY®; Cheque; Third Party Margin Lenders; DvP and Custodial settlement facilities<br>• 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.

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

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| **Designed For** | Advisers and Planners wanting to offer their clients a flexible investment loan that:<br>• unlocks the equity in their existing shareholdings so they can build a larger portfolio and multiply the opportunity for capital gains;<br>• allows them to diversify into a greater number of assets;<br>• enables them to quickly take advantage of market opportunities;<br>• has the potential to generate higher capital gains over the medium to long term;<br>• can increase an income stream from greater exposure to dividends and capital gains; and<br>• 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<br>• No application fees for most application types (excluding Trust Applications)<br>• 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<br>• Online access to account information for you and your client via the CommSec Adviser Services website<br>• Regular gearing option available<br>• 10 % buffer to allow for market fluctuations before a margin call is triggered<br>• A commitment to responsible lending<br>• Quickly view a client's loan position with real time information shown in a single screen on our website<br>• Identify which loans require attention at a glance with visual loan cues<br>• 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<br>• Dedicated Adviser Service Team<br>• Investment lending strategies<br>• Relationship Managers for high value adviser support<br>• Access to CommSec Premium Research<br>• Investment lending simulators including 'Geared vs non-geared', 'What-If', 'Cash flow neutral gearing' & 'Gearing break-even'<br>• Business development support including regional servicing via our national team of Business Development Managers<br>• Training and education material including case studies<br>• 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.

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



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

# Portfolio Service

Portfolio Service is a cost-effective and innovative solution allowing you to manage your clients' custodial and directly held assets in one place. Portfolio Service offers an extensive range of investment options including cash, direct listed securities, managed accounts, managed funds and term deposits.

Designed to overcome the challenges of managing assets off-platform, Portfolio Service's combination of investment choice, functionality and flexibility will enable you to deliver outstanding service to your clients with sophisticated investment needs.

## FEATURES AND BENEFITS

### EFFICIENCY

Consolidated performance and tax reports covering custodial and directly held assets.

### CONTROL

Equities and cash held in client name. Perfect for SMSFs.

### VISIBILITY

View key information at your fingertips with an intuitive adviser dashboard.

### FLEXIBILITY

Choose to absorb the cost, or pass on to clients, depending on your business model.

### SERVICE

Enjoy superior support from our expert team every step of the way.

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| **Who can apply?** | • Individuals<br>• Joint investors<br>• Companies<br>• Trusts<br>• Self-managed super funds (SMSFs) |
| **Investment options** | Portfolio Service offers an extensive range of investment options that include:<br>• **Cash management**<br>The CBA Accelerator Cash Account (ACA) serves as the central cash hub of Portfolio Service providing everyday banking features for clients[2], and view and transactional capabilities for advisers.<br>• **Listed securities trading**<br>Experience our market leading trading platform built on CommSec DNA and enhanced with special adviser features.<br>• **Managed funds**<br>Choose from a wide range of managed funds from a number of professional managers for easy portfolio diversification and enjoy comprehensive managed fund research by Morningstar.<br>• **Term deposits**<br>Access term deposits from a range of financial institutions offering competitive interest rates and terms of up to five years.<br>• **Managed accounts[1]**<br>Increase your administrative efficiency by outsourcing the day-to-day management of your clients' portfolios to professional portfolio managers. |
| **Features** | **Applications and transactions**<br>• A single streamlined account application form.<br>• Easy and efficient online transactions.<br>**Dashboards and reporting**<br>• View key client information, important notifications and track applications through our intuitive adviser dashboard<br>• Comprehensive reporting is provided and includes portfolio valuation, asset allocation, performance, capital gains, income and tax reports.<br>**Capital gains management**<br>• Take advantage of our capital gains reporting to determine a client's capital gain/loss position.<br>• Use our tax optimisation tool to manage a client's capital gain/loss with the option of first in, first out (FIFO), last in, first out (LIFO) or a manual parcel selection methodology.<br>**Portfolio management**<br>• Our manual registry feature allows you to record assets and liabilities held outside of Portfolio Service to gain a more complete picture of your client's position.<br>• You can transfer investments in-specie into the Trading Account and the Managed Investments Account, subject to approval.<br>**Data feeds**<br>• Integrate your business with data feeds into your planning software.<br>• We offer a range of data feeds into COIN, XPLAN, BGL, Platformplus and Class.<br>**Model portfolios**<br>• Efficiently manage your clients' investments with our model portfolio functionality.<br>• Control the investment experience with adviser or licensee group created model portfolios.<br>**Corporate actions, IPO and income management**<br>• All share registry correspondence including dividend statements, corporate actions and shareholder notices will be managed for you.<br>• Participate in IPOs and corporate actions quickly and easily through our online portal with no need to provide us with paperwork, signatures or manual payments.<br>**Regular facilities**<br>• A regular investment and sell facility is available for managed funds, managed account portfolios1 and linked model portfolios.<br>• Available on monthly, quarterly, half yearly or yearly frequencies.<br>**Investor and third party access**<br>• Investor access enables clients to monitor their portfolio easily and efficiently, as well as view and print a range of client reports. The site is optimised for tablet, laptop, smartphone and PC.<br>• Third party access is available to accountants and other third parties such as SMSF administrators allowing them to view and print client reports.<br>**Fee structure to suit your business model**<br>• Enjoy a flat fee structure for our administration and reporting service.<br>• Licensee groups can choose to absorb the administration fee, or pass it on to clients, depending on your business model. |

[1] Managed accounts will be available after the initial launch of Portfolio Service.

# CommSec Investment Management

CommSec Investment Management is a specialist provider of Australian equity managed accounts and model portfolios. Concentrating on the intermediary market the team's key strengths include portfolio construction, portfolio management and research services.

The team uses primary research and a long-term approach when investing in high-quality businesses. The analysis places particular emphasis on competitive advantage, free cash flow and financial position to invest in businesses at fair prices.

## FEATURES AND BENEFITS

CommSec Adviser Services now offers Managed Accounts and Model & Bespoke Portfolios depending on your client's objectives and risk profile.

### SCALABILITY AND EFFICIENCY

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

### TRADE EXECUTION SERVICE

The CommSec Investment Management team takes away the uncertainties surrounding trade executions.

### SMSF CAPABILITY

Managed Accounts and Model Portfolios are designed with the growing numbers of SMSF's in mind.

### INSOURCING OF DIRECT INVESTMENT EXPERTISE

Leverage the expertise of our Investment Manger's and their access to research and information tools such as Bloomberg and Morningstar.

### CONSISTENT INVESTMENT APPROACH

CommSec Investment Management's approach to investing in each company is kept consistent across all our portfolios and services.

### DIRECT ACCESS TO THE INVESTMENT TEAM

Using CommSec Adviser Services for your investment management you will have direct access to the Investment Management team to answer any question you many have.

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| **Managed Accounts** | CommSec Investment Management's Managed Accounts are an efficient and cost effective way for your clients to access professionally managed investment portfolios. The CommSec Investment Management team controls all investment decisions which reduces the administrative and compliance burdens to you. |
| **Model Portfolios** | CommSec Investment Management offers a number of pre-defined portfolios to suit your clients' investment objectives and risk profiles. Our low-cost Australian Equity portfolios are constructed incorporating top-down and bottom-up analysis. Each portfolio is regularly reviewed in line with the investment strategy by the team who also provide regular performance reports. |
| **Bespoke Portfolio** | CommSec Investment Management offers a bespoke portfolio solution whereby a portfolio is constructed to suit your client's circumstances. You and your client can have as much, or as little involvement in the construction as you desire. Once implemented, the team will keep you informed of significant events such as recommendation changes, corporate actions and major announcements. |

Managed Accounts offer the Balanced, Growth and Income portfolios with Model Portfolios offering all five options.

Importantly, all portfolios include the provision of independent research, as well as the basis of advice for all recommendations. This is designed so that the information can be easily incorporated into your advice documents, if required.

| 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 |

The Portfolios names above represent the goal/aim of the underlying strategy.

# 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.

Accelerator Cash Account and Term Deposit are products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ('CBA'). Share Trading and Portfolio Services are provided by Australian Investment Exchange Ltd ABN 71 076 515 930 AFSL 241400 ('AUSIEX') a wholly owned but not guaranteed subsidiary of CBA. Consider if the terms and conditions, available on application, are appropriate for your clients. Fees and charges apply.

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| **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:<br>• CommBank Accelerator Cash Account<br>• CommBank Term Deposit<br>• Share trading account<br>• Portfolio Services |
| **Support** | • A dedicated Adviser Service Team to assist with any enquiries.<br>• A dedicated Relationship Manager and/or Business Development Manager to support you whenever you need. |

VISIT **CommSecAdviserServices.com.au**
CALL **1800 252 351**

# Talk to us today

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

**PHONE**
1800 252 351
+61 2 8397 1801 (outside Australia)

**EMAIL**
CommSecAdviserServices@cba.com.au

**VISIT**
CommSecAdviserServices.com.au

**HOURS**
8.30am - 6.00pm
Mon-Fri (Sydney Time)



CommSec Adviser Services