



The experience and innovation of the CommSec online trading platform enhanced with additional features for you and your adviser.

SHARE TRADING EXPLAINED

Share trading involves buying and selling a 'share' in the ownership of a company listed on a stock exchange. These 'shares' are also known as equities or stocks.

Owning a share in a company entitles you to share in the company's profits (known as a dividend).

The value of your share will also go up or down in line with supply and demand for that stock. This means the value of the shares you own may potentially increase or decrease in value.

Investing in shares is a common investment choice for many Australians. It's easy to see why when you consider the benefits:

- Equities are usually easily accessible and can cater to a wide range of investment strategies
- You don't need much money to get started. In fact you can start your own portfolio from as little as \$500
- Transaction costs can be lower than other investments such as property
- You can earn income from dividends paid or reinvest them to purchase more shares in that stock
- Whether you're looking for a regular income or long-term growth, there may be shares to suit you

ABOUT COMMSEC ADVISER SERVICES TRADING

COMMSEC WEBSITE DNA ENHANCED WITH ADDITIONAL FEATURES FOR CLIENTS WITH ADVISERS

The CommSec Adviser Services platform is built on the DNA of the CommSec website, enhanced with additional features for advisers and their clients.

CommSec Adviser Services gives your adviser the tools and resources to effectively manage your trading while you stay involved with view access to your portfolio information.

LINK TO THE COMMBANK ACCELERATOR CASH ACCOUNT AND ENJOY THE BENEFITS

Link your trading account to a CommBank Accelerator Cash Account (ACA) and receive the following benefits:

- Seamless trade settlement
- Enhanced visibility for your adviser of your account balances and transactions to help them make faster, more informed investment decisions for you
- Automatically pay dividends directly into your linked CommBank ACA

ADVANCED TOOLS AND RESEARCH

CommSec Adviser Services' advanced research and market data services enable you and your adviser to make informed investment decisions and respond quickly to market movements.

“ INVESTING IN SHARES IS A COMMON INVESTMENT CHOICE FOR MANY AUSTRALIAN'S. ”

CommSec Adviser Services offers a range of different products for your adviser to choose from (where applicable) to suit your investment strategy:

• Australian Shares

A 'share' of ownership in a publically-listed company. Australian shares can form an important part of any diversified investment portfolio.

• Exchange Traded Options

Also known as 'Options' or 'ETOs', Exchange Traded Options are a sophisticated investment product that allow your adviser to protect your portfolio in a falling market and generate extra income in a rising market.

• Warrants

A warrant is a derivative security that gives the holder the right to purchase securities (usually equity) from the issuer at a specific price within a certain time frame.

• Conditional Orders

A conditional order allows your adviser to implement specific trading strategies by placing an order with certain rules or 'conditions' that need to be satisfied before the order is submitted.

• Initial Public Offering (IPOs) / Capital Raising

Invest in a private company as it lists (floats) on the ASX, or invest in new stock issued by a company already listed on the ASX. CommSec Adviser Services provides your adviser with priority access to new offers when they become available.

AMPLIFY YOUR TRADING

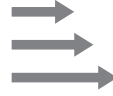
Maximise your time and create business efficiencies by bundling your clients' trading account with our new Portfolio Service. It is a single solution that brings together directly held assets (Listed securities and cash) and custodial held investments (Term deposits, managed funds and managed accounts) in one place for whole-of-portfolio insights, performance and tax reporting.

WHY CHOOSE COMMSEC ADVISER SERVICES TRADING



VIEW ACCESS

Stay involved and keep track of your portfolio while your adviser stays in control of your investments.



STRAIGHT THROUGH PROCESSING

Get trades to market faster with straight through processing.



CONFIDENCE

From trading through a platform that shares its DNA with CommSec – a trading website used by over 1.4 million Australians.



MULTIPLY THE BENEFITS

Link your CommSec Adviser Services trading account to a CommBank Accelerator Cash Account for easy trade settlement and enhanced visibility for your adviser.



CONVENIENCE

Access your holdings and portfolio information online from anywhere in the world. Twenty-four hours a day, seven days a week.



BEST POSSIBLE TRADE OUTCOMES

CommSec Adviser Services trades on both the ASX and Chi-X Australia ensuring you receive the best outcome (generally price and speed) for your trades possible.

FOR MORE INFORMATION ON HOW OUR SHARE TRADING ACCOUNT CAN HELP YOU, SPEAK TO YOUR FINANCIAL ADVISER.

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Important information:

CommSec Adviser Services is a brand of Commonwealth Bank of Australia (CBA) ABN 48 123 123 124 AFSL and Australian credit licence 234945. Share trading is a service provided by Australian Investment Exchange Ltd (AUSIEX) ABN 71 076 515 930 AFSL 241400, a Participant of the ASX Group and Chi-X Australia. AUSIEX is a wholly owned but non-guaranteed subsidiary of CBA. The Commonwealth Bank Accelerator Cash Account and Term Deposit products are provided by CBA. The information is not a recommendation and in issuing this brochure, it is not possible to take into account the investment objectives, financial situation or particular needs of any individual recipient. Investors should obtain individual financial advice from their adviser to determine whether the information contained in this publication is appropriate to their investment objectives, financial situation or particular needs before acting on such information. Fees and charges apply. Please consider the terms and conditions available from your adviser.

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