Why Commsec Adviser Services?

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

About Commsec Adviser Services

Dynamic Model Portfolios

Dynamic Model Portfolios are direct investment portfolios, managed in-line with a pre-defined investment strategy and mandate.

Unlike many of the “static” model portfolios used on platforms today, weightings within CommSec Adviser Services Model Portfolios are dynamic in nature, meaning that they evolve with the market and underlying direction of each investment.

By utilising 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.

Issued in the first week of every month, all our Dynamic Model Portfolios include the provision of independent research as well as the basis of advice for all recommendations.
Features and Benefits

▶ **Scalability and Efficiency**
Manage the direct investment component of your business efficiently, compliantly and cost effectively.

▶ **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.

▶ **Diversify Your Business**
Expand your value proposition to clients at a low cost, rather than outsource to a third-party broker.

▶ **Trade Execution Service**
If required, we can execute the trades for you using the latest trading technology.

▶ **Bespoke Portfolios**
If you are looking 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.

Types of Dynamic Model Portfolios

<table>
<thead>
<tr>
<th>BALANCED</th>
<th>GROWTH</th>
<th>INCOME</th>
<th>ETF</th>
<th>BESPOKE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Satellite</td>
<td>Core Satellite</td>
<td>Core + Income</td>
<td>Strategic + Tactical Asset Allocation</td>
<td>Flexible and Tailored</td>
</tr>
<tr>
<td>+ Tactical</td>
<td>+ Tactical</td>
<td>+ Tactical</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Core Satellite**
  - Large Cap ASX200
  - 15-25 stocks
  - Moderate Turnover
  - High Yield + Franking
  - Objective-Based
  - Benchmark ASX200
  - Monthly Performance Reports

- **Growth**
  - Large and Mid-Cap ASX200
  - 15-25 stocks
  - Moderate Turnover
  - Moderate Yield + EPS Growth
  - Objective-Based
  - Benchmark ASX200
  - Monthly Performance Reports

- **Income**
  - Large Cap ASX200
  - 15-25 stocks
  - Moderate Turnover
  - High Yield + High Franking
  - Objective-Based
  - Benchmark ASX200
  - Monthly Performance Reports

- **ETF**
  - Australian Listed ETFs
  - Global Asset Allocation
  - Risk Adjusted Yield + Alpha
  - Strategic and Objective-Based
  - Absolute Return
  - Quarterly Reports and Commentary

- **Bespoke**
  - Large Cap ASX100+
  - Equities, ETFs or Hybrid Securities
  - Low Turnover
  - Tailored to client needs
  - Strategic and Objective-Based
  - Total Return
  - Quarterly Reports and Commentary
The Commsec Adviser Services
Dynamic Model Portfolios Process

01 Ensure your client has a CommSec Adviser Services trading account and linked Commonwealth Bank Accelerator Cash Account (ACA). Complete and return the relevant CommSec Adviser Services account application form to establish them if required. Transfer existing holdings to the trading account or transfer funds into the linked ACA.

02 Contact the CommSec Investment Management team at CommSecInvestmentManagement@cba.com.au and request a Dynamic Model Portfolios Implementation Form.

03 Choose the appropriate Dynamic Model Portfolio for your client, complete the form and return to us.

04 We’ll issue you with client-specific transaction reports, research and supporting Statement of Advice wording within 48 hours of receipt.

05 Deliver the advice to your client and obtain relevant authorities to proceed with trades. Email the confirmation back to us. We will then confirm the transactions via email, and place the trades. Alternatively, you can place the trades yourself using the CommSec Adviser Services Trading Platform using the multi-line order pad.

06 You’ll receive comprehensive monthly Dynamic Model Portfolios reports with associated commentary, performance and relative statistics. We’ll also send you daily email market updates and stock-specific announcements for any stocks in your portfolios.

07 Any changes to the Dynamic Model Portfolios are communicated to you as they happen.

START OFFERING DYNAMIC MODEL PORTFOLIOS TODAY
Call our Investment Management team on (03) 9675 6854 8.30am - 6.00pm Monday-Friday (Sydney Time) or visit CommSecAdviserServices.com.au for more information.

Important: Advisers and Dealer Groups using Dynamic Model Portfolios must have a current Dealer Group Agreement with CommSec Adviser Services for the use of its trading platform, cash accounts and Investment Management service. Please contact CommSec Adviser Services Investment Management team on (03) 9675 6854 (8:30am-5:30pm Monday to Friday) for further information.

Important Information: Investment Management, Share Trading and Portfolio Administration and Reporting are services provided by Australian Investment Exchange Ltd (AUSSX) ABN 71 076 515 930, AFSL 241400, a Participant of the ASX Group and Chi-X Australia. Lending products under the CommSec Adviser Services brand are provided by Commonwealth Bank of Australia (CBA) ABN 48 123 126 124, AFSL and Australian credit licence 234945. AUSSX is a wholly owned but non-guaranteed subsidiary of CBA. CBA and its subsidiaries do not guarantee the obligations or performance of AUSSX or the products or services it offers. Investment Loans are administered by its wholly owned but non-guaranteed subsidiary Commonwealth Securities Limited (CommSec) ABN 60 067 254 399, AFSL 238814, a participant of the ASX Group and Chi-X Australia. The Commonwealth Bank Accelerator Cash Account and Term Deposit products are provided by CBA. This information is provided for AFSL holders only. The services outlined in this document do not take account of the objectives, financial and taxation situation or needs of any particular individual. For this reason, you and your client(s) should, before acting on the information, consider the appropriateness of the information, having regard to your objectives, financial and taxation situation and needs, and if necessary seek appropriate professional advice. Fees and Charges apply for services provided by the CommSec Adviser Services Investment Management team. CAS6003 (03/17)