ADVISER USE ONLY
NOT FOR DISTRIBUTION TO RETAIL CLIENTS

HUB24

DISCOVER THE BENEFITS

WELCOME

All the features of a traditional wrap platform combined with our award-winning managed portfolio functionality. Our market-leading solution is proof that not all platforms are equal.

1. About HUB24

- Get to know HUB24

2. Technology designed with advisers in mind

- Helping create efficiencies
- Tax optimisation tools
- Stay connected

3. Access to professionally managed portfolios

- Discover our award-winning managed portfolio functionality

4. A broad and unbiased investment menu

- Snapshot of product features
- Flexible trading options
- A choice of fees

5. Support the way you want it

- Discover the benefits for your clients
- Contact us

ABOUT HUB24

Our technology is smarter so you can move faster.

HUB24 is a fully integrated solution for super, pension, investment, margin lending and insurance. We provide a broad range of leading products and professional managers, allowing you to design solutions to meet your clients' retirement, savings and insurance needs.

Access your business and client reporting anywhere, anytime with our mobile app, manage corporate actions online, model tax outcomes and leverage our specialists to help you seamlessly transition your clients.

Our market-leading platform continues to be recognised by the industry for adviser satisfaction, functionality and user experience.

Investment Trends WINNER

2017 Platform Competitive Analysis and Benchmarking Report

Best Navigation and User Interface

HUB24

Investment Trends WINNER

2017 Planner Technology Report

Ease of Use/Navigation: Platform

HUB24

Investment Trends WINNER

2017 Platform Competitive Analysis and Benchmarking Report

Best Mobile Platform

HUB24

Investment Trends WINNER

2017 Planner Technology Report

Overall Satisfaction: Platform

HUB24*

*Joint Winner

Investment Trends WINNER

2017 Platform Competitive Analysis and Benchmarking Report

Best Platform Managed Accounts Functionality

HUB24

HUB24

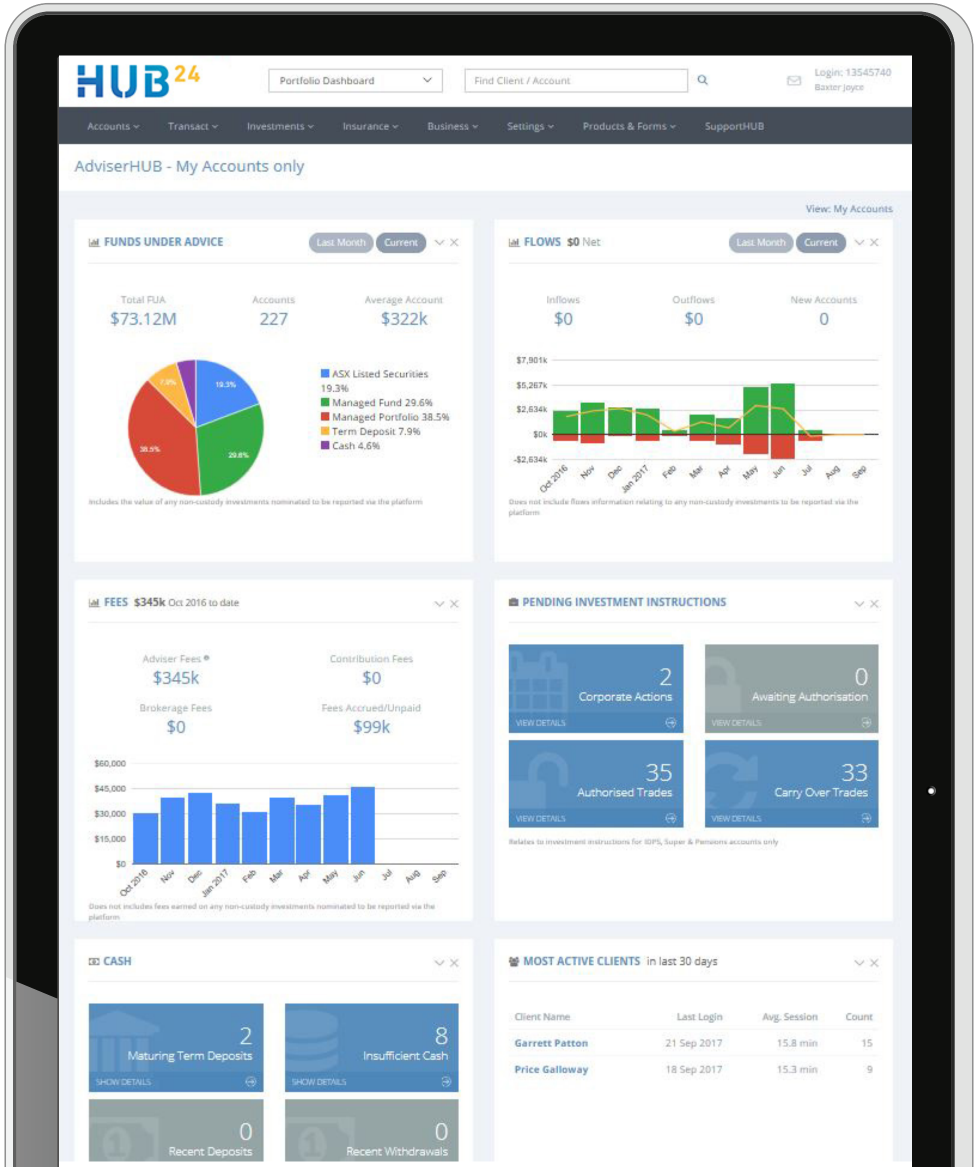
TECHNOLOGY DESIGNED WITH ADVISERS IN MIND

AdviserHUB gives you access to tools designed with your needs in mind – making the complex, simple. Our technology is designed to help you:

- Easily navigate the platform via user friendly screens and account-centric navigation
- Trade efficiently through bulk trading and reporting
- Create model portfolios and rebalance, in bulk, across your client base

And also offers:

- Data feeds link to COIN, XPLAN, Class and BGL, and any EPI supported application
- A choice of trading options to manage costs and investment timing
- Automated non-custody asset reporting
- An approved panel of external broker trading



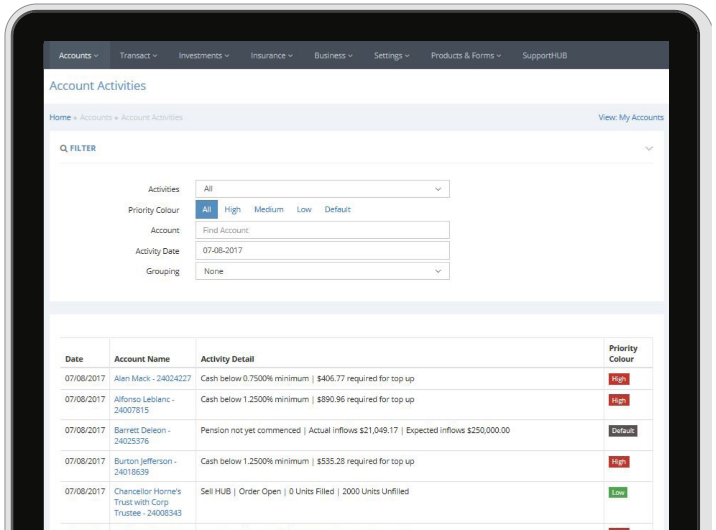
HUB24

HELPING CREATE EFFICIENCIES IN YOUR BUSINESS

Making things easy for you is at the core of everything we do. That's why our platform offers business management and reporting tools to help you optimise outcomes for your clients.

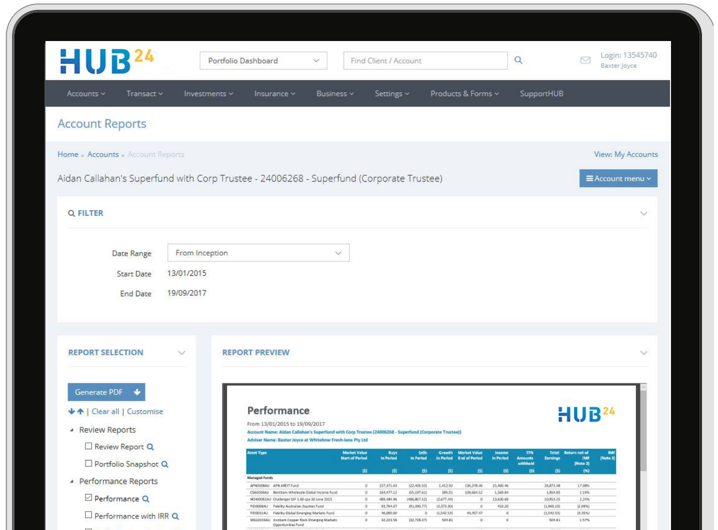
STREAMLINING ADMINISTRATION

- Our tailored daily activities email keeps you up to date with important client alerts, allowing you to choose from over 50 possible account activity types
- Online portfolio management reduces the need for complicated spreadsheets, with our dashboard overview giving you an overall view of your clients' investments
- Generate an ROA for your client at the same time as placing a trade in the system, through our aggregated trading functionality.



CUSTOMISE YOUR REPORTING

- Our reporting functionality allows you to build a customised reporting pack from over 40 available reports, either for individual clients or in bulk, and 19 business reports
- Email reports directly to your clients from the ready-made email templates available on the desktop
- Use our eStatements functionality to access tax and member statements
- For clients invested in a managed portfolio on the HUB24 platform, performance reports can be generated at the client/account level
- Monitor your clients' HUB24 super contributions using the tracker available on your AdviserHUB dashboard.



TAX OPTIMISATION TOOLS – SIMPLIFYING TAX MANAGEMENT

Calculating the tax impact of an investment decision can can be time consuming and complicated, that's why we've created tools to help you get the best tax outcomes for your clients. Our functionality includes:

- Model potential realised gains or losses before the assets are switched
- Tax parcels are held and managed at a whole-of-account level
- Automatic tax parcel selection methodology can be applied across an account
- In-specie transfers
- Netting of all asset changes within an account before trading

AN EXAMPLE

The HUB24 platform can estimate the CGT effect of any portfolio manager change, before you confirm any changes.

NEW PORTFOLIO CHOICES	ESTIMATED GAIN/LOSS	ESTIMATED CGT (@35% MARGINAL TAX RATE)
Portfolio A	$6500	$2240
Portfolio B	$4000	$1400
Portfolio C	$2400	$0

STAY CONNECTED

Access your business and client reporting anywhere, anytime with our mobile app, manage corporate actions online, and model tax outcomes.

1 ADVISERHUB

Your practice or licensee interface to monitor accounts, generate reports and manage all trades, issues and corporate actions.

2 INVESTORHUB

Your clients' gateway to view and report on all their account holdings, accessible on your computer or mobile device.

3 SUPPORTHUB

Our online service centre allows you to search for answers, electronically submit a request and track its progress to resolution. Access to our full library of user guides, videos and training materials.

4 MANAGERHUB

A portfolio management interface for professional managers and licensees that streamlines managed portfolio control and reporting.

ACCESS TO PROFESSIONALLY MANAGED PORTFOLIOS

Managed portfolios are a flexible and efficient way to have your investment strategy managed professionally, while allowing underlying investments to be held in your client's account.

Offering a combination of the benefits of investing directly with professional investment management, within a structure that can be more cost effective and efficient than investing in direct shares or a managed fund.

They provide access to professional portfolio construction across a variety of asset classes and investment strategies, while combining some of the benefits of traditional managed funds and holding investments directly, by:

- Providing full transparency and portability of assets, as underlying investments are held in your client's account
- Allowing you to change portfolios with minimal cost and effort, or take back control of assets at any time
- Minimising unnecessary buys and sells, which may reduce trading fees, transaction costs, and CGT
- Giving you access to leading Australian and global investment managers

We offer a range of managed portfolio structures, that cover a variety of asset classes and investment strategies, allowing you to build investment and retirement solutions that are tailored to your clients' individual needs. This includes MIS Portfolios and Tailored Portfolios.

Not all benefits apply to all managed portfolio structures. Your HUB24 BDM can work with you to decide which structure best suits your clients and your business.

MANAGED PORTFOLIOS ON HUB24

We offer a wide range of managed portfolio options to give you the flexibility to tailor an investment strategy to suit your client's individual needs.

Depending on whether your clients are invested in the Core Menu or Choice Menu you may have access to a broad range of 'ready built' managed portfolios that are managed by external professional investment managers or investment consultants, or a select range of portfolios that have been tailored for your clients.

We offer a range of managed portfolio structures, including:

SUPER FUND AND IDPS PORTFOLIOS

Choose from our off-the-shelf range of portfolios offering you a broad selection of investment styles and asset classes including international portfolios, or customise a solution for your clients with a licensee or outsourced investment manager.

TAILORED PORTFOLIOS

For advisers authorised to manage their clients' investments in line with an agreed investment program, without being required to obtain client instructions, within HUB24's IDPS and Superannuation products.

MIS PORTFOLIOS

Operates as a non-unitised registered managed investment scheme, which can allow you to choose a third party RE (Responsible Entity).

Our award-winning[1] managed portfolio functionality offers a number of ways to enhance your clients' investment experience.

CLIENT DIRECTED CUSTOMISATION

Clients are able to direct their adviser to customise managed portfolios, including the ability to substitute one security for another or for cash.

PORTFOLIO MANAGER CUSTOMISATION

Portfolio managers have the ability to implement a change in managed portfolio weightings (known as Progressive Portfolio Implementation or 'PPI') by introducing one or more substitute investment(s). The manager can temporarily apply this change to new purchases of the managed portfolio, without impacting existing holders of the standard managed portfolio.

[1] Investment Trends Competitive analysis and benchmarking report 2017 – Winner best managed portfolio solution. Investment Trends Planner Tech Survey 2017 – Adviser advocacy rating.

DISCOVER OUR AWARD-WINNING MANAGED PORTFOLIO FUNCTIONALITY

Our managed portfolio solution can help reduce the admin and compliance burden of managing multiple clients, while integrated tools allow you to easily model and optimise tax outcomes for your clients.

We offer a broad menu of Australian, international and diversified managed portfolios from professional managers and asset consultants.

Our managed portfolio functionality allows you to:

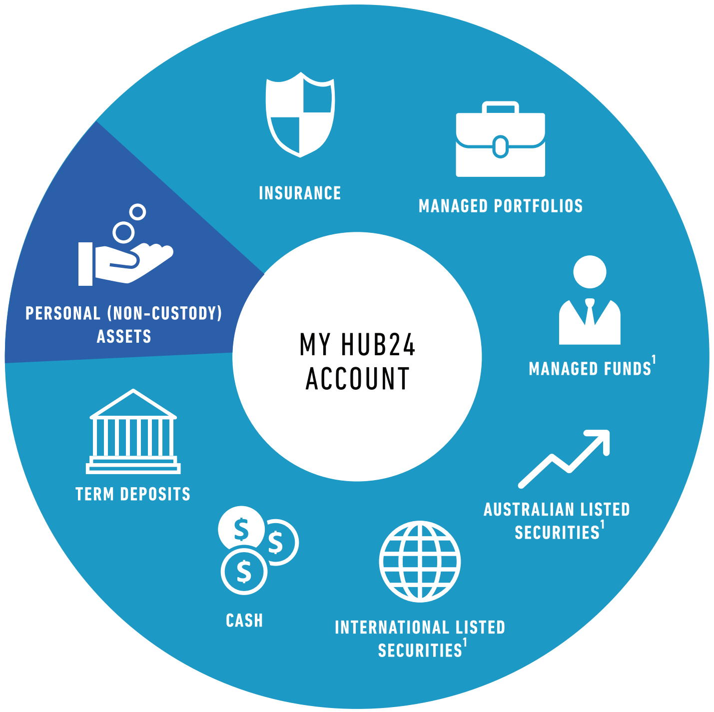
- Transfer both direct equities and managed funds into managed portfolios within your client's HUB24 account
- Exclude or substitute investments for individual clients invested in managed portfolios
- Switching between managers doesn't require full sell down of underlying assets
- Available on IDPS, Super and Pension

A BROAD AND UNBIASED INVESTMENT MENU

HUB24 does not manufacture investments therefore we won't tell you what products to use.

You have the choice of two investment menus allowing you to tailor a portfolio to meet your client's individual needs.

Our Core Menu provides access to over 30 professionally managed portfolios (Australian), a variety of term deposits, and a selection of margin lending and insurance providers. Our Choice Menu gives you access to a broader investment menu that includes over 1000 managed funds, ASX (including ETFs and LICs) and international listed securities on over 15 exchanges, a variety of term deposits, over 100 professionally managed portfolios (Australian and international), plus a selection of margin lending and insurance providers.



[1]Only available under the Choice Menu.

A BROAD AND UNBIASED INVESTMENT MENU

Our Choice Menu offers your clients a full suite of investment options, while our Core Menu provides access to a select range of investments with the benefit of lower fees.

	IDPS (CHOICE)	IDPS (CORE)	SUPER (CHOICE)	SUPER (CORE)
Managed Funds	1000+	-	650+	-
Managed Portfolios (Domestic & Global)	100+	40 (Domestic only)	60+	35 (Domestic only)
ETFs*	All ASX listed ETFs	-	Majority of ASX listed ETFs	-
Listed Investment Companies*	All ASX listed LICs	-	Majority of ASX listed LICs	-
Exchange Traded Bonds	51 XTBs	-	51 XTBs	-
ASX listed securities*	All ASX listed securities	-	All ASX listed securities (limits apply)	-
International listed securities	Approx. 290 across 15 exchanges	-	Approx. 290 across 15 exchanges	-
Term deposits	4 providers/ 3 different terms	4 providers/ 3 different terms	4 providers/ 3 different terms	4 providers/ 3 different terms

*Updated regularly – refer applicable investment menu for current securities. Include Hybrids, Stapled Securities, FRNs and Convertibles.

PRODUCT SNAPSHOT: SUPER AND PENSION

	SUPER AND PENSION (CHOICE)	SUPER AND PENSION (CORE)
Minimum initial deposit*	$20,000	$20,000
Minimum cash balance	1.25% of your account balance	1.25% of your account balance
Additional contributions	$100 minimum per contribution (Super only)	$100 minimum per contribution (Super only)
Withdrawals	No minimum (subject to eligibility)	No minimum (subject to eligibility)
Regular savings and payment plan	$100 minimum per contribution (Super only)	$100 minimum per contribution (Super only)
Methods of contribution	Cheque, direct debit, BPAY®, electronic funds transfer, in specie transfers (subject to Trustee approval)	Cheque, direct debit, BPAY®, electronic funds transfer, in specie transfers (subject to Trustee approval)
Methods of withdrawal	Electronic funds transfer	Electronic funds transfer
In specie transfers	Listed securities or managed funds (subject to approval)	Cash, investments from the Core Menu selection, other investments approved by the Administrator or Trustee for use in the Core Menu held outside the Fund into your client's account.
Cash facility	HUB24 Cash account and/or external linked bank account	HUB24 Cash account and/or external linked bank account
Types of investments	Managed portfolios, managed funds, Australian and international listed securities, ETFs, LICS, listed hybrids, term deposits and cash	Managed portfolios (from the Core Menu selection), term deposits, cash, and other investments made available from time to time by us for the Core Menu
Margin lending providers	Not applicable	Not applicable
Insurance options	Group or Retail insurance	Group or Retail insurance
Insurance providers	TAL (Group), AIA, ANZ OneCare, TAL and Zurich	TAL (Group), AIA, ANZ OneCare, TAL and Zurich
Insurance types	Death, Total and Permanent Disablement (TPD) and Income Protection	Death, Total and Permanent Disablement (TPD) and Income Protection
Trading options	Direct market trading or daily aggregated trading	Direct market trading or daily aggregated trading

*The minimum initial deposit amount may be higher based on certain arrangements between you and your Dealer Group

HUB24

PRODUCT SNAPSHOT: IDPS

	IDPS (CHOICE)	IDPS (CORE)
Minimum initial deposit*	$20,000	$20,000
Minimum cash balance	0.75% of your account balance	0.75% of your account balance
Additional contributions	$100 minimum per contribution	$100 minimum per contribution
Withdrawals	$100 minimum per withdrawal	$100 minimum per withdrawal
Regular savings and payment plan	$100 per month minimum	$100 per month minimum
Methods of contribution	Cheque, direct debit, BPAY®, electronic funds transfer (EFT), or in specie transfer	Cheque, direct debit, BPAY®, electronic funds transfer (EFT), or in specie transfer
Methods of withdrawal	Electronic funds transfer or in specie transfer	Electronic funds transfer or in specie transfer
In specie transfers	Listed securities or managed funds (subject to approval)	Cash, investments from the Core Menu selection, other investments approved by the Operator for use in the Core Menu held outside the Service into your client's account.
Cash facility	HUB24 Cash account and/or external linked bank account	HUB24 Cash account and/or external linked bank account
Types of investments	Managed portfolios, managed funds, Australian listed securities, international listed securities, ETFs, LICS, listed hybrids, term deposits and cash	Managed portfolios from the Core Menu selection, term deposits, cash, other investments made available from time to time by us for the Core Menu
Margin lending providers	Leveraged, CommSec	Leveraged, CommSec
Insurance options	Retail insurance	Retail insurance
Insurance providers	AIA, ANZ OneCare, TAL , Zurich	AIA, ANZ OneCare, TAL , Zurich
Insurance types	Death, Total and Permanent Disablement (TPD), Trauma and Income Protection	Death, Total and Permanent Disablement (TPD), Trauma and Income Protection
Trading options	Direct market trading or daily aggregated trading	Direct market trading or daily aggregated trading

*The minimum initial deposit amount may be higher based on certain arrangements between you and your Dealer Group

IT'S YOUR CHOICE WITH FLEXIBLE TRADING OPTIONS

Our trading functionality provides you with a choice of trading options to suit cost or timing needs.

Aggregated trading allows you to reduce costs, while our Direct Market trading lets you can trade straight through to the ASX.

Direct Market Trading

- Straight through to ASX
- At Market or At Limit
- Live market data – share price and market depth
- Order history and account holdings
- Brokerage of 11bps subject to a $22 minimum

Aggregated Trading

- Adjusted VWAP for 11.30am to 4pm approx.
- Brokerage of 11bps subject to a $11 minimum (no minimum if within a managed portfolio)
- Netting of trades – can reduce CGT and brokerage costs
- Lodge prior to 11am daily

FLEXIBLE FEE OPTIONS

Choose from several options to tailor to your clients, while building a transparent fee structure.

1. Adviser Service Fee

A flat dollar or % fee payable to the Adviser. Can be tiered based on account size, and $ based can be indexed.

2. Adviser Porfolio Fee

The fee may be an ongoing percentage and/or a fixed dollar amount of up to 1.1% p.a. on the total account balance.

3. Dial-up Brokerage

A $ or % dial up on share trades.

4. One-Off Advice Fees

A flat $ fee.

5. Contribution Fees

A % fee on new deposits.

SUPPORT THE WAY YOU WANT IT

Making things easy for you is at the core of everything we do.

That's why we offer a range of support services, including a dedicated sales team, professional phone based support, and a range of channels so you can choose the most convenient way to contact us.

Dedicated BDM

Professional call centre support

Online chat functionality

Digital support via our SupportHUB app

Educational videos, face to face training, and webinars

DISCOVER THE BENEFITS FOR YOUR CLIENTS

With HUB24, your clients can stay connected to their investments.

Our award-winning InvestorHUB is a dedicated online portal that empowers clients to take better control of their finances, making wealth creation a more dynamic and accessible experience. Key benefits include:

TRANSPARENCY

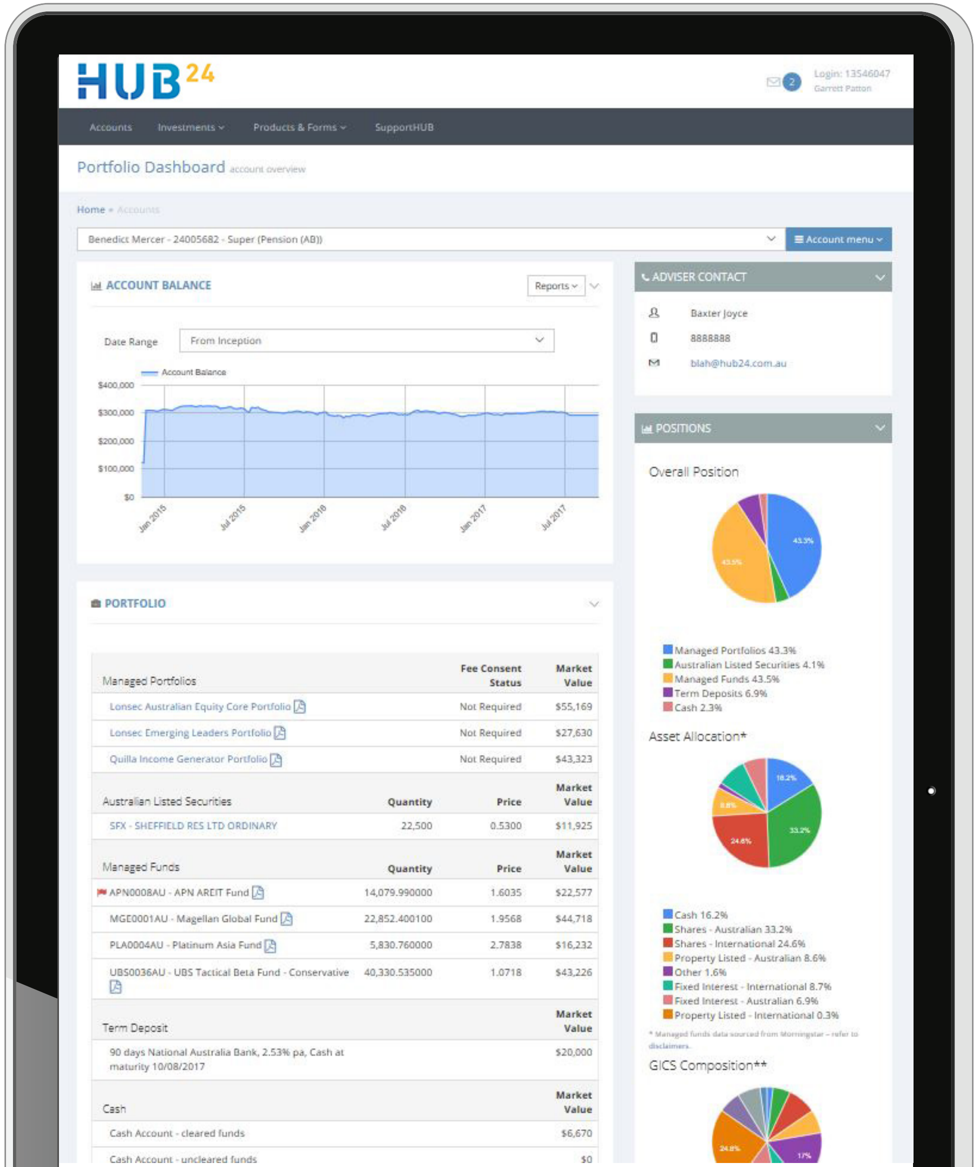
- Access to InvestorHUB via online and mobile access
- Simple to navigate
- Consolidated view on all custodial and non custodial assets
- Easy to access adviser generated reports

COST SAVINGS

- Netting of asset trades within your client's account can reduce transaction fees
- Tax optimisation tools

DIVERSIFICATION

- Access the expertise of professional managers



TAKE THE FIRST STEP TODAY

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