

ADVISER USE ONLY  
NOT FOR DISTRIBUTION TO RETAIL CLIENTS

# HUB 24



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.

Discover the benefits	▶
Welcome	▶
1. About HUB24	▶
2. Technology designed with advisers in mind	▶
Helping create efficiencies in your business	▶
Tax optimisation tools – simplifying tax management	▶
Stay connected	▶
3. Access to professionally managed portfolios	▶
Discover our award-winning managed portfolio functionality	▶
4. A broad and unbiased investment menu	▶
Product snapshot	▶
It's your choice with flexible trading options	▶
Flexible fee options	▶
5. Support the way you want it	▶
Discover the benefits your clients	▶
Take the first step today	▶

### 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.



2017 Platform Competitive Analysis and Benchmarking Report

**Best Navigation and User Interface**

HUB24



2017 Planner Technology Report

**Ease of Use/Navigation: Platform**

HUB24



2017 Platform Competitive Analysis and Benchmarking Report

**Best Mobile Platform**

HUB24



2017 Planner Technology Report

**Overall Satisfaction: Platform**

HUB24\*  
\*Joint Winner



2017 Platform Competitive Analysis and Benchmarking Report

**Best Platform Managed Accounts Functionality**

HUB24

Discover the benefits	▶
Welcome	▶
1. About HUB24	▶
2. Technology designed with advisers in mind	▶
Helping create efficiencies in your business	▶
Tax optimisation tools – simplifying tax management	▶
Stay connected	▶
3. Access to professionally managed portfolios	▶
Discover our award-winning managed portfolio functionality	▶
4. A broad and unbiased investment menu	▶
Product snapshot	▶
It's your choice with flexible trading options	▶
Flexible fee options	▶
5. Support the way you want it	▶
Discover the benefits your clients	▶
Take the first step today	▶

## TECHNOLOGY DESIGNED WITH ADVISERS IN MIND

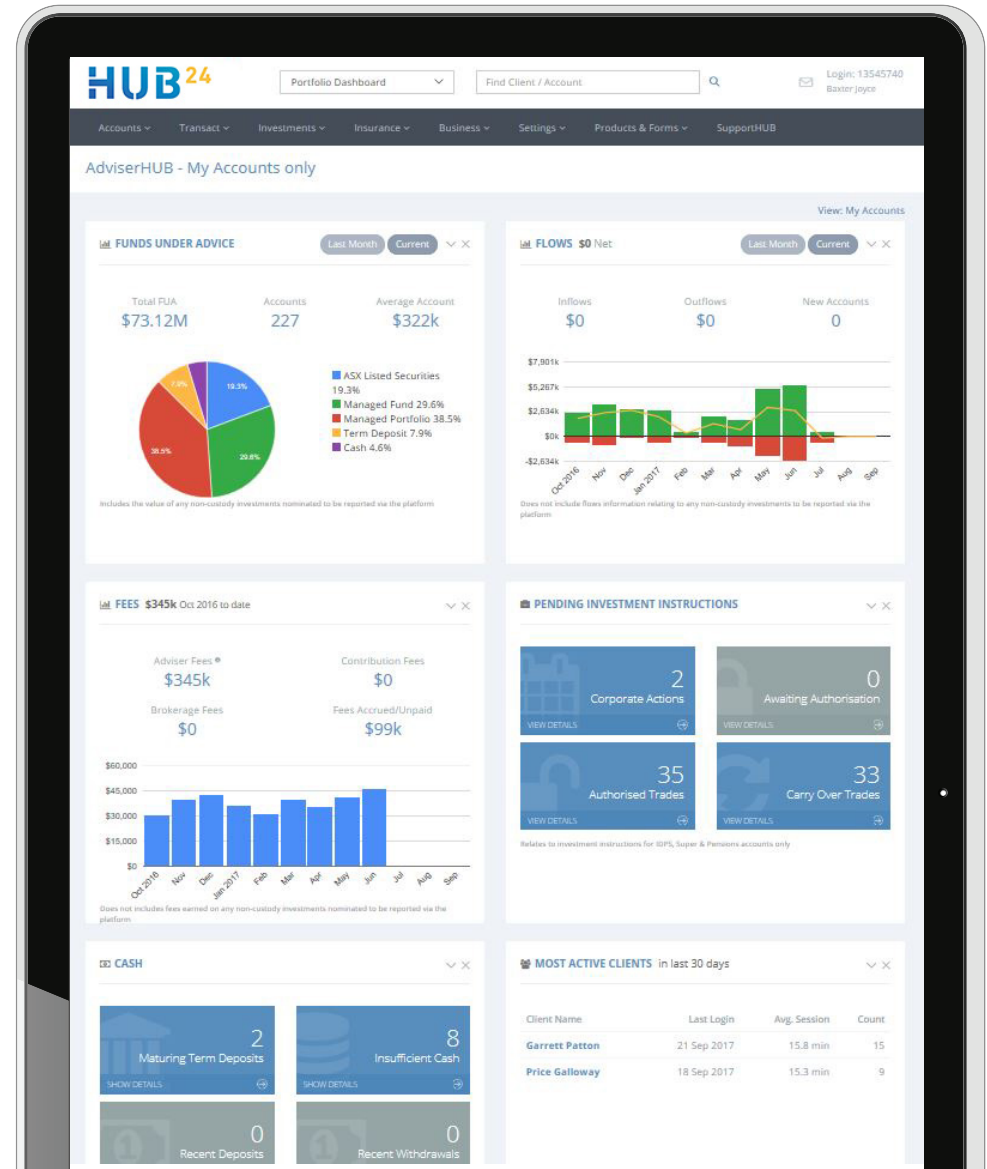
- Discover the benefits ▶
- Welcome ▶
- 1. About HUB24 ▶
- 2. Technology designed with advisers in mind ▶
- Helping create efficiencies in your business ▶
- Tax optimisation tools – simplifying tax management ▶
- Stay connected ▶
- 3. Access to professionally managed portfolios ▶
- Discover our award-winning managed portfolio functionality ▶
- 4. A broad and unbiased investment menu ▶
- Product snapshot ▶
- It's your choice with flexible trading options ▶
- Flexible fee options ▶
- 5. Support the way you want it ▶
- Discover the benefits your clients ▶
- Take the first step today ▶

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



## HELPING CREATE EFFICIENCIES IN YOUR BUSINESS

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



Discover the benefits your clients



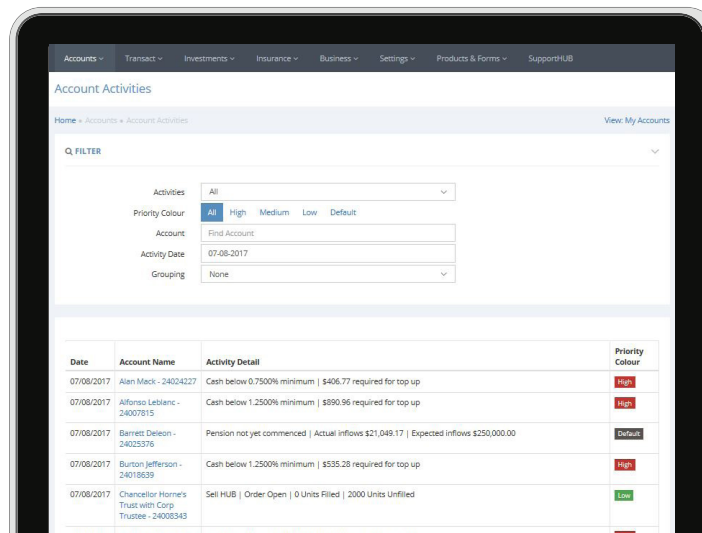
Take the first step today



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.

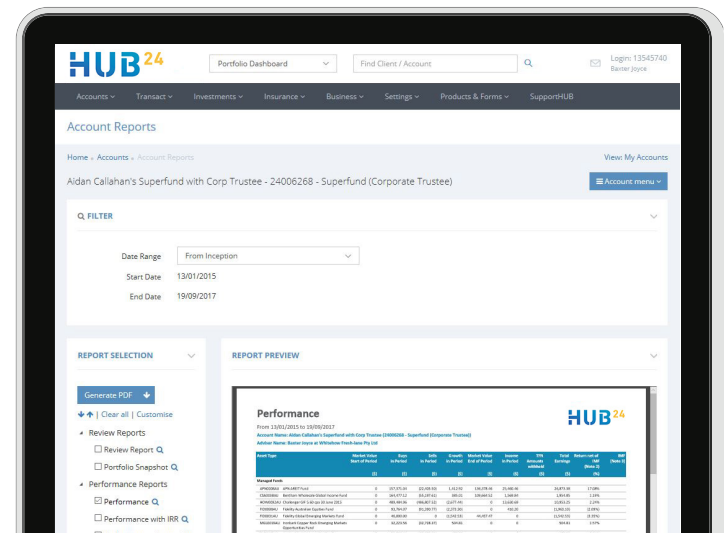
### STREAMLINING ADMINISTRATION

- ✓ 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

- Discover the benefits 
- Welcome 
- 1. About HUB24 
- 2. Technology designed with advisers in mind 
- Helping create efficiencies in your business 
- Tax optimisation tools – simplifying tax management 
- Stay connected 
- 3. Access to professionally managed portfolios 
- Discover our award-winning managed portfolio functionality 
- 4. A broad and unbiased investment menu 
- Product snapshot 
- It's your choice with flexible trading options 
- Flexible fee options 
- 5. Support the way you want it 
- Discover the benefits your clients 
- Take the first step today 

Calculating the tax impact of an investment decision 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

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



Discover the benefits your clients



Take the first step today



## 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

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



Discover the benefits your clients



Take the first step today



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





## DISCOVER OUR AWARD-WINNING MANAGED PORTFOLIO FUNCTIONALITY

- Discover the benefits ▶
- Welcome ▶
- 1. About HUB24 ▶
- 2. Technology designed with advisers in mind ▶
  - Helping create efficiencies in your business ▶
  - Tax optimisation tools – simplifying tax management ▶
  - Stay connected ▶
- 3. Access to professionally managed portfolios ▶
  - Discover our award-winning managed portfolio functionality ▶
- 4. A broad and unbiased investment menu ▶
  - Product snapshot ▶
  - It's your choice with flexible trading options ▶
  - Flexible fee options ▶
- 5. Support the way you want it ▶
  - Discover the benefits your clients ▶
  - Take the first step today ▶

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

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



Discover the benefits your clients

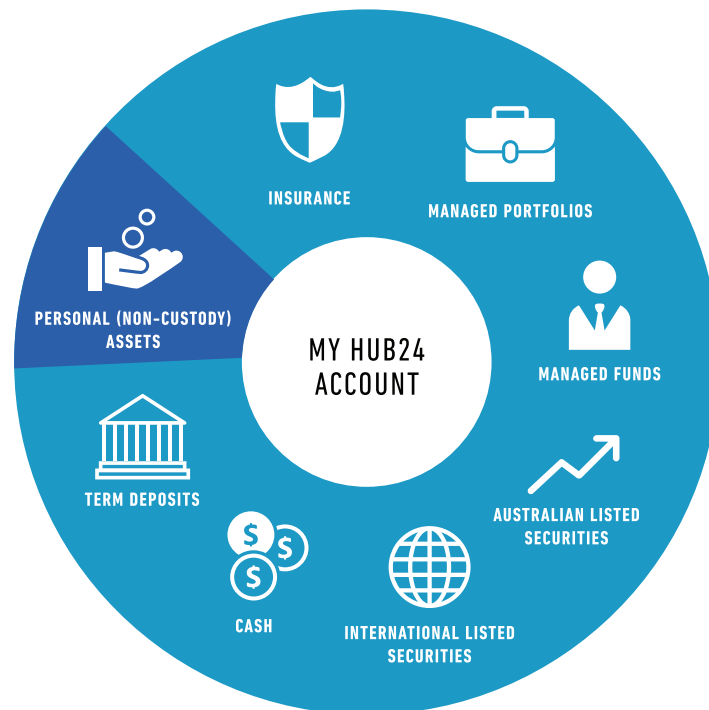


Take the first step today



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

Our broad menu provides access to over 1000 managed funds, ASX (including ETFs and LICs) and international listed securities on over 15 exchanges, a variety of term deposit, margin lending and insurance providers and over 100 professionally managed portfolios (Australian and international), allowing you to tailor a portfolio to meet your client's needs.



	IDPS	SUPER
Managed Funds	1000+	500+
Managed Portfolios (Domestic & Global)	100+	60+
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

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

## PRODUCT SNAPSHOT

Discover the benefits	▶
Welcome	▶
1. About HUB24	▶
2. Technology designed with advisers in mind	▶
Helping create efficiencies in your business	▶
Tax optimisation tools – simplifying tax management	▶
Stay connected	▶
3. Access to professionally managed portfolios	▶
Discover our award-winning managed portfolio functionality	▶
4. A broad and unbiased investment menu	▶
Product snapshot	▶
It's your choice with flexible trading options	▶
Flexible fee options	▶
5. Support the way you want it	▶
Discover the benefits your clients	▶
Take the first step today	▶

	INVESTMENT (IDPS)	SUPER AND PENSION
Minimum initial deposit*	\$20,000	\$20,000
Minimum cash balance	0.75% of your account balance	1.25% of your account balance
Additional contributions	\$100 minimum per contribution	\$100 minimum per contribution (Super only)
Withdrawals	\$100 minimum per withdrawal	No minimum (subject to eligibility)
Regular savings and payment plan	\$100 per month minimum	\$100 minimum per contribution (Super only)
Methods of contribution	Cheque, direct debit, BPAY®, electronic funds transfer (EFT), or in specie transfer	Cheque, direct debit, BPAY®, electronic funds transfer, in specie transfers (subject to Trustee approval)
Methods of withdrawal	Electronic funds transfer or in specie transfer	Electronic funds transfer
In specie transfers	Listed securities or managed funds (subject to approval)	Listed securities or managed funds (subject to approval)
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, managed funds, Australian listed securities, international listed securities, ETFs, LICs, listed hybrids, term deposits and cash
Margin lending providers	Leveraged, CommSec	not applicable
Insurance options	Retail insurance	Group or Retail insurance
Insurance providers	AIA, TAL and Zurich	TAL (Group), AIA, TAL and Zurich
Insurance types	Death, Total and Permanent Disablement (TPD), Trauma, Income Protection and Business Expenses	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

## IT'S YOUR CHOICE WITH FLEXIBLE TRADING OPTIONS

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



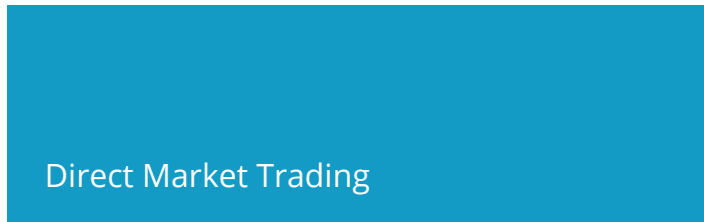
Discover the benefits your clients



Take the first step today

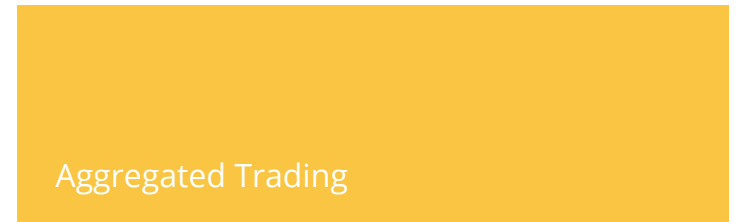


Our trading functionality provides you with a choice of trading options to suit cost or timing needs.



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



- ✓ 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.

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



Discover the benefits your clients



Take the first step today



### 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 Portfolio 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

Discover the benefits



Welcome



1. About HUB24



2. Technology designed with advisers in mind



Helping create efficiencies in your business



Tax optimisation tools – simplifying tax management



Stay connected



3. Access to professionally managed portfolios



Discover our award-winning managed portfolio functionality



4. A broad and unbiased investment menu



Product snapshot



It's your choice with flexible trading options



Flexible fee options



5. Support the way you want it



Discover the benefits your clients



Take the first step today



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

- Discover the benefits ▶
- Welcome ▶
- 1. About HUB24 ▶
- 2. Technology designed with advisers in mind ▶
  - Helping create efficiencies in your business ▶
  - Tax optimisation tools – simplifying tax management ▶
  - Stay connected ▶
- 3. Access to professionally managed portfolios ▶
  - Discover our award-winning managed portfolio functionality ▶
- 4. A broad and unbiased investment menu ▶
  - Product snapshot ▶
  - It's your choice with flexible trading options ▶
  - Flexible fee options ▶
- 5. Support the way you want it ▶
  - Discover the benefits your clients ▶
  - Take the first step today ▶

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

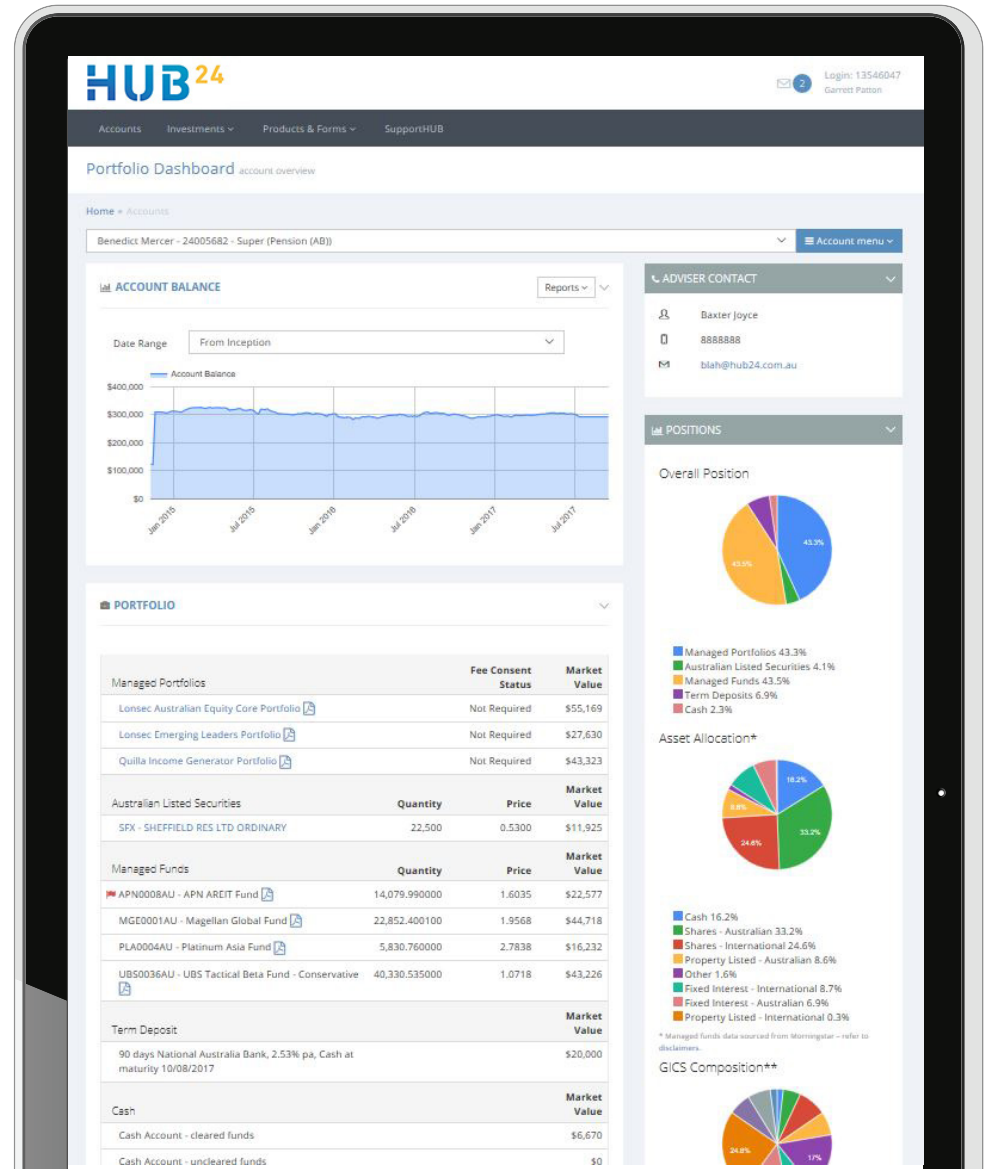
### COST SAVINGS

- ✓ 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

Discover the benefits	▶
Welcome	▶
1. About HUB24	▶
2. Technology designed with advisers in mind	▶
Helping create efficiencies in your business	▶
Tax optimisation tools – simplifying tax management	▶
Stay connected	▶
3. Access to professionally managed portfolios	▶
Discover our award-winning managed portfolio functionality	▶
4. A broad and unbiased investment menu	▶
Product snapshot	▶
It's your choice with flexible trading options	▶
Flexible fee options	▶
5. Support the way you want it	▶
Discover the benefits your clients	▶
Take the first step today	▶



Phone  
1300 854 994



LinkedIn  
HUB24 Ltd



Visit our BDM team  
[hub24.com.au/bdm-team](http://hub24.com.au/bdm-team)



Twitter  
@HUB24\_Ltd

Disclaimer: This document is provided and prepared by HUB24 Custodial Services Ltd ABN 94 073 633 664, AFSL 239 122 (HUB24). It and the opinions and views expressed are current as at 14 August 2017. Views and opinions expressed are, however, subject to change. It is only for viewing by holders of Australian Financial Services Licences and their representatives (including authorised representatives) and is not for retail clients. HUB24 is the operator of HUB24 Invest (an investor directed portfolio service) and a promoter and service provider of HUB24 Super which is a regulated superannuation fund. The trustee of and issuer of interests in HUB24 Super is Diversa Trustees Limited ABN 49 006 421 638, AFSL 235 153, RSE Licence No. L0000635. The information in this document is intended to be general information only and not financial product advice. It does not consider any person's objectives, financial situation or needs. Accordingly, before acting on any of this information, the reader should consider the appropriateness of the information having regard to their or their clients' objectives, financial situation and needs. Disclosure documents (including the IDPS Guide and Product Disclosure Statement, as applicable and managed portfolios disclosure documents) for HUB24 Invest and HUB24 Super are available at: [www.hub24.com.au](http://www.hub24.com.au)