

Build your financial future with Wealthtrac



Welcome to Wealthtrac, a 'wrap' administration service across superannuation, retirement and investment, that provides a broad range of financial products and services through an extensive network of professional financial advisers.

Wealthtrac's range of features includes:

- comprehensive investment choice
- ability to trade certain shares online through your adviser
- flexible investment management
- comprehensive insurance offerings
- helpful and efficient customer service
- competitive pricing
- consolidated reports on your investments.

What is a wrap service?

A wrap service (or account) allows investors to centralise their investments by consolidating various investments under one administrative umbrella, such as pension, superannuation and investments.

As everything is 'wrapped' into one service, you and your adviser will have a complete picture of your assets and liabilities.



Create your future

The Wealthtrac suite of products comprises:

- Wealthtrac superannuation
- Wealthtrac allocated pension
- Wealthtrac portfolio service
- Wealthtrac employer and personal superannuation.

Wealthtrac superannuation

Wealthtrac superannuation offers a flexible and tax effective means of saving for your retirement where you, your employer or spouse can make contributions. It's suitable for you if you are an employee, self-employed or are considering rolling over your superannuation savings prior to retirement.

Wealthtrac allocated pension

The Wealthtrac allocated pension allows members who have reached preservation age (55) to invest superannuation savings and regularly draw down an annual pension. You can nominate the level of payments you wish to receive and alter them at any time, provided that they are above the minimum limits set by the Government.

Members who are over preservation age and less than 65 years of age can access a regular income stream in the form of a transition to retirement (TTR) allocated pension without having to permanently retire from the workforce.

The Wealthtrac portfolio service

The Wealthtrac portfolio service is an investor directed portfolio service (IDPS). An IDPS provides an administration and reporting service that offers access to a range of investments. You decide in which assets to invest, but authorise your adviser to invest on your behalf. This service can be used by individuals, self-managed super funds, trusts and joint investors.

With an IDPS, you can acquire, hold and withdraw from a broad range of investments. It offers the benefits of consolidated reporting, tax advantages, a single point of contact for all of your investment options, administration of your account, including an end-of-year tax statement. You can also diversify your investment across different types of asset classes with the aim of reducing risk and maximising return.

Benefits to you

Wealthtrac is packaged with a comprehensive range of investor benefits to help you get more out of your investments.

Comprehensive investment choice

Wealthtrac works with some of Australia's leading fund managers to provide you access to more than 300 managed funds within investment options that span a range of asset classes, including Australian and international shares, fixed interest, term deposits, listed property and other listed securities.

Access to share trading

Wealthtrac provides you with access to the full Australian Securities Exchange (ASX) for listed securities through the portfolio service. It also offers a direct online shares service for investors in superannuation. You will have access to 200 or so of the top ASX stocks and selected exchange traded funds (ETFs). Your adviser can place orders at any time the ASX is open and receive electronic confirmation of transactions made. Contact your financial adviser for more information.

Flexible investment management

You can choose to have your investments rebalanced automatically on a quarterly, half-yearly or on an annual basis. This allows you to maintain control over your investments to ensure they are aligned with your financial goals.

Dollar cost averaging is also a useful technique that aims to take the guesswork out of when to invest. It works by investing at regular intervals and averaging out the cost of the units you buy in a fund over time. This may help manage and spread the risk of investing.

Competitive and transparent fees

Wealthtrac offers access to managed investments on a wholesale basis, which have fees that are lower than those that an investor would normally be charged if they invested on a retail basis.



No switching fee

You can switch your investments at any time and at no cost.

Regular communication and consolidated reporting

Wealthtrac provides you with regular reports concerning the value of your investments and the transactions on your accounts, including taxation statements. Importantly, the reports are provided on a consolidated basis to enable you and your adviser to form an overall picture of your financial position.

You will be able to view the current value of your investments in Wealthtrac at any time via our website at www.wealthtrac.com.au. This facility also allows you to communicate via email with Wealthtrac Client Services at contactus@wealthtrac.com.au.

Flexibility in making contributions

Wealthtrac allows you, your employer and/or your spouse the flexibility and convenience to make contributions via cheque, EFT/Easy Payment, BPAY or Direct Debit Request (DDR).

Comprehensive insurance offerings

Insurance should be considered as a key element of your overall financial plan. It can provide both you and your family with financial security and peace of mind by easing the potential financial strain, should you become disabled or pass away.

By investing in Wealthtrac superannuation and electing one or more of the flexible insurance options, you may find that insurance through superannuation is more cost and tax-effective for you, based on your financial situation.

Group Insurance and OneCare Insurance* are the flexible insurance options available to you through Wealthtrac superannuation.

Group Insurance comprises:

- Death Only Cover (including Terminal Illness)
- Death & Total and Permanent Disablement (TPD) Cover
- Salary Continuance Cover

OneCare Insurance comprises:

- Life Cover (including Terminal Illness)
- TPD Cover
- Extra Care Cover (including Accidental Death and Terminal Illness)
- Income Secure Cover.

You should discuss insurance cover with your financial adviser to find out how to protect yourself and those close to you through Wealthtrac superannuation.

* Not available through Wealthtrac employer and personal superannuation.

Online account reporting

Upon joining Wealthtrac, you will be issued with a login to MoneyOne®, an online service where you can easily and securely keep track of your investments, download product disclosure statements and other up-to-date information relating to your account balances and investment details.

Our client services team

Any enquiries you may have regarding your Wealthtrac account can be directed to our Client Services team, a team of individuals who are dedicated to consistently delivering high service standards.



Contact details

Wealthtrac Client Services will be able to assist you, should you have any questions about your account.

Phone 1300 552 477 between 8.30 am and 6.00 pm AEST, Monday to Friday

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