

SERVICE OFFERING

Tim Harbort

Senior Adviser

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Bell Potter Securities Limited

A Licensed Securities Dealer

AFSL 243480 ABN 25 006 390 772

BELL POTTER

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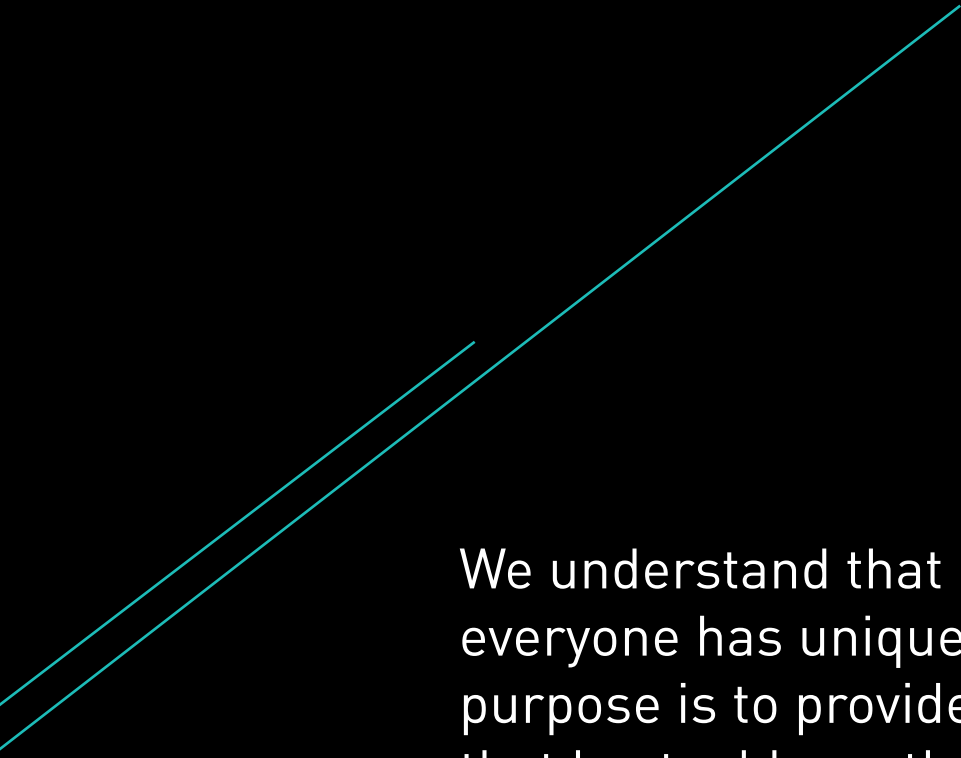
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About Bell Potter

Bell Potter Securities is a leading Australian stockbroking, investment and financial advisory firm that provides a comprehensive offering of financial services to a diversified client base that includes individuals, institutions and corporations.

Founded in 1970 by Colin Bell, Bell Potter has grown to a total staff of 600 and operates across eleven offices in Australia and has offices in London, New York and Hong Kong.

Bell Potter is a part of the Bell Financial Group of companies (ASX:BFG).



We understand that no people are alike: everyone has unique financial needs. Our purpose is to provide personalised advice that best address those needs.

We have a strong track-record of providing focused investment solutions which meet our client's investment goals: to build and preserve their wealth.

Whether you are an experienced and hands-on investor or looking for a helping hand, we can help you by delivering a level of advice appropriate for your needs.

We invite you to learn about our service offering.

OUR TEAM

INVESTMENT ADVICE

Tim Harbort
Private Client Adviser



Tim Harbort is a Senior Adviser with Bell Potter Securities Limited and is accredited to advise in Australian and International Equities, Level 1 and 2 Derivatives, Fixed Interest Securities, Listed and Unlisted Managed Investments, Superannuation, Government Bonds and Debentures.

Tim provides professional, customised advice regarding equity investments, specialising in portfolio management and stock selection.

Tim provides services to private clients including:

- Stockbroking services;
- Opportunities for participation in IPOs, placements and other corporate transactions;
- Invitations to exclusive seminars and events, including sharemarket overviews and superannuation strategy seminars; and
- Access to Bell Potter's secure website, including 24-hour access to your portfolio, highly regarded research, live share price data and customised watchlists and end-of-day data.

In delivering advice and views on markets, Tim is supported by an experienced team of investment and asset class specialists.

Tim Harbort
Private Client Adviser

Investment advice

Marianna Cooke, Dealers Assistant

Services & product specialists

Jeremy Tyzack, Head of Technical Financial Advice
Rowan Fell, Head of Bell Potter Capital
Sonia Magnallanes, Head of Portfolio Administration
Geoff Louw, Head of Futures and FX
Tim Maxwell, Head of Futures and FX

Asset specialists

Hayden Nicholson, ETF/LIC Specialist
Barry Ziegler, Head of Retail Fixed Income

Corporate

James Unger, Head of Corporate Finance
Tim Griffin, Head of Syndication

Research

Peter Quinton, Head of Research Services
Chris Savage, Head of Research
Bell Potter team of 20 analysts
Citi and Morningstar research teams

INVESTMENT ADVICE

Marianna Cooke Dealers Assistant

Marianna is a Dealers Assistant at Bell Potter Securities with over 17 years of experience in financial markets. Marianna is an integral part of our business, managing all aspects of account opening and administration. She builds strong relationships with our clients and holds a wealth of knowledge in administration and operations relating to the financial services industry. Marianna is RG146 accredited.

RESEARCH

Peter Quinton Head of Research Services

Peter Quinton joined Bell Potter in 2000 as Head of Research Services. He has over 48 years' experience in stockbroking, encompassing a number of senior management positions centred on writing and marketing reports on investment strategy and asset allocation.

Peter is a Senior Fellow of The Financial Services Institute of Australasia and an Affiliate of the Australian Stock Exchange. He is a Bachelor of Commerce (University of Melbourne) and holds a post-graduate degree in management.

TECHNICAL FINANCIAL ADVICE

Jeremy Tyzack Head of Technical Financial Advice

Jeremy joined Bell Potter in 2011, and has a wealth of industry experience and technical knowledge across a wide range of financial planning strategies. He specialises in asset allocation, superannuation including Self-Managed Super Funds (SMSFs), retirement planning, trusts, wealth generation and estate planning.

He holds a Bachelor of Commerce (Finance & Financial Planning), has completed various post-graduate studies, and is a Certified Financial Planner CFP® member with the FPA.

FIXED INCOME

Barry Ziegler Head of Retail Fixed Income

Barry has had over 40 years' experience in fixed income markets in Australia. He has worked at many organisations including ANZ Savings Bank; official money market dealer Short Term Discount Limited as a bond trader; and established the fixed income capabilities for the retail stockbroking division of Citibank, which has evolved into Morgan Stanley Smith Barney. Over 20 years, his roles have included fixed income portfolio advising, research analysis, bond trading and product development.

LISTED MANAGED FUNDS

Hayden Nicholson Specialist Exchange Traded Funds and Listed Investment Companies

Hayden Nicholson is a research analyst who specialises in strategy and fundamental analysis of listed managed investments including Listed Investment Companies (LICs) and Exchange Traded Funds (ETFs). At Bell Potter, Hayden provides comprehensive coverage of the ETF and LIC sectors, producing a range of highly regarded reports covering investment fundamentals, asset class structure and cost, and the role of managed investments in portfolios. He holds a Bachelor of Commerce (Finance & Economics) from the University of Melbourne.

PORTFOLIO ADMINISTRATION SERVICE

Sonia Magallanes - Head of Portfolio Administration Service

Sonia Magallanes is a skilled investment administrator with over 16 years' financial services experience. Sonia joined Bell Potter in 2016 after long standing tenures in Portfolio Administration at Tolhurst and Patersons Securities. She has extensive experience in investment administration and operations, fund accounting, tax and financial reporting. Sonia holds a Bachelor of Business (Accounting).

SERVICE OVERVIEW

We work close with you to understand your financial situation and investment objectives before you invest, and offer advice on a range of direct investment including:

Australian shares

Access the Australian sharemarket with the experience, market insights and research capabilities of one of Australia's leading full service stockbrokers.

We provide fast and efficient Execution, Clearing and Settlement services for listed securities on the Australian Securities Exchange (ASX) on behalf of clients. Bell Potter is also a participating member of the National Stock Exchange of Australia (NSX).

International shares

Bell Potter's international shares service enables you to trade securities listed on major exchanges around the world with the same ease and convenient settlement as investing in Australian shares.

The service delivers an efficient and cost effective way for you to diversify your portfolio with access to all major global share markets.

Our stockbroking service is underpinned by:

STRENGTH & EXPERIENCE

As part of one Australia's largest stockbroking and financial advisory firms, we offer a comprehensive range of products and services across multiple asset classes, backed by market leading technology, robust operating systems and effective compliance programs.

TRUSTING RELATIONSHIPS

Our team builds long term, trusting relationships centred on the delivery of quality advice and open communication to help you achieve your financial goals through every stage of life.

COMMUNICATION & REPORTING

We keep in close contact with you at all times and propose regular portfolio reviews. You will also have a login to Bell Potter's Client Access portal, including 24-hour access to your portfolio, highly regarded research, share price data and customised watchlists.

Fixed income

Fixed income products are an essential part of any well-diversified portfolio. Fixed income offers a range of investment fixed interest products with different risk profiles, meaning different products will suit different investors. We can help you choose the most appropriate option for your circumstances, and provide advice and execution services on a full range of fixed income instruments.

Listed managed investments

Gain efficient exposure to an actively managed and diversified portfolio of securities. Our team of specialists provide research coverage for both Australian and international exchange traded funds (ETFs), listed investment companies (LICs) and listed investment trusts (LITs) on a retail and wholesale basis.

Equity futures, options and warrants

Our derivative accredited Advisers can help you navigate the complex but potentially profitable world of futures and options.

INVESTMENT SPECIALISTS

Your Bell Potter adviser is supported by an experienced team of investment and asset class specialists in fixed income, listed managed funds and technical financial advice.

QUALITY RESEARCH

We provide coverage of Australia's top ASX listed companies and an array of smaller, mid-cap and emerging companies, in addition to global research from Citi Group and Morningstar.

INVESTMENT OPPORTUNITIES

We are a market leader in the Australian equities small and mid-cap sectors and have access to a broad range of large-cap equity offerings through our strategic partnership with Citigroup.

SERVICE LEVELS

Our service options are designed to provide you with the knowledge and experience appropriate for your needs.

	Option 1
	Our entry level service applied to all new accounts.
Stockbroking services	<p>Direct market access to domestic and all major global share markets, 24 hours a day.</p> <p>Access to an adviser with trade execution.</p> <p>Opportunities to participate in IPOs, placements and other corporate transactions.</p> <p>Access to experts in fixed income, listed managed funds and technical financial advice.</p>
Online access	A login to Bell Potter's Client Access portal, including 24-hour access to your portfolio, highly regarded research, live share price data, conference access and customised watchlists.
Research	Bell Potter research on top ASX listed stocks as well as coverage of an array of mid-cap, small and emerging companies.
Communication	Yearly portfolio review, upon request.
Reporting	Standard reporting including Portfolio Valuation, Statement of Transactions, Cash Transactions, Holdings and Movement reports.
Portfolio administration	N/A
Planning	Available upon request (additional fees apply).
Annual fees	\$990 p.a. including GST.*
Brokerage	1.10% with a minimum of \$126.50 including GST.

Option 2

A premium service including investment planning and unrestricted adviser access.

Direct market access to domestic and all major global share markets, 24 hours a day.

Access to an adviser with trade execution.

Opportunities to participate in IPOs, placements and other corporate transactions.

Access to experts in fixed income, listed managed funds and technical financial advice.

A login to Bell Potter's Client Access portal, including 24-hour access to your portfolio, highly regarded research, live share price data, conference access and customised watchlists.

Bell Potter research on top ASX listed stocks as well as coverage of an array of mid-cap, small and emerging companies.

Citi and Morningstar global research, economic analysis and strategy reports.

Unrestricted access.

Quarterly portfolio review, upon request.

Unrestricted time to discuss investment recommendations and your portfolio strategy

Standard reporting including Portfolio Valuation, Statement of Transactions, Cash Transactions, Holdings and Movement reports.

Quarterly report detailing your investment activity, income, expenses, and realised and unrealised capital gains and losses.

Comprehensive annual tax report that you can simply forward to your accountant.

Administration of a wide range of investments including domestic and international shares, managed funds, cash, fixed interest and client controlled assets.

Corporate action management.

Mailbox service.

A comprehensive investment plan customised to meet your specific risk profile, investment objectives and short to long-term financial goals.

First \$1 million 0.85% p.a.

Next \$2 million 0.55% p.a.

Balance above \$3 million 0.44% p.a.

Minimum quarterly fee \$531.25

\$126.50 including GST flat rate brokerage.

Option 3

A premium service including investment planning, unrestricted adviser access and 20 complimentary trades.

Direct market access to domestic and all major global share markets, 24 hours a day.

Access to an adviser with trade execution.

Opportunities to participate in IPOs, placements and other corporate transactions.

Access to experts in fixed income, listed managed funds and technical financial advice.

A login to Bell Potter's Client Access portal, including 24-hour access to your portfolio, highly regarded research, live share price data, conference access and customised watchlists.

Bell Potter research on top ASX listed stocks as well as coverage of an array of mid-cap, small and emerging companies.

Citi and Morningstar global research, economic analysis and strategy reports.

Unrestricted access.

Quarterly portfolio review, upon request.

Unrestricted time to discuss investment recommendations and your portfolio strategy

Standard reporting including Portfolio Valuation, Statement of Transactions, Cash Transactions, Holdings and Movement reports.

Quarterly report detailing your investment activity, income, expenses, and realised and unrealised capital gains and losses.

Comprehensive annual tax report that you can simply forward to your accountant.

Administration of a wide range of investments including domestic and international shares, managed funds, cash, fixed interest and client controlled assets.

Corporate action management.

Mailbox service.

A comprehensive investment plan customised to meet your specific risk profile, investment objectives and short to long-term financial goals.

First \$1 million 1.25% p.a.

Next \$2 million 0.80% p.a.

Balance above \$3 million 0.55% p.a.

Minimum quarterly fee \$875.00

\$126.50 including GST flat rate brokerage.

* Fees for this service may be tax deductible - please confirm this with your taxation specialist

Next steps

If you have any questions about our service offering, or would like some help deciding on the level of service that is right for you, please don't hesitate to contact me.

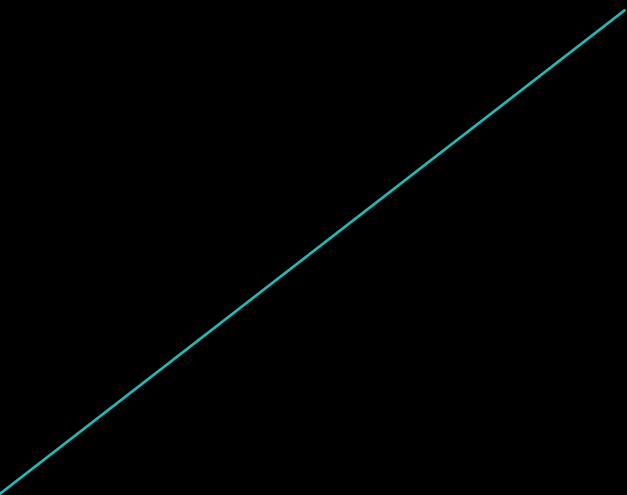
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Disclaimer: This booklet has been provided for information purposes only. The booklet does not take into account the investment objectives, financial situation and needs of any particular investor. These matters should be considered when deciding whether the investment is appropriate. Before opening an account with Bell Potter you will need to carefully consider the appropriate Product Disclosure Statement or information booklet.

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