
BELL POTTER

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Bell Potter Securities Limited
A Licensed Securities Dealer
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ABOUT

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

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

Bell Potter is a part of the Bell Financial Group of companies (ASX:BFG) and is led by an experienced management team.

We have a strong understanding of the needs of investors and the nature of the Australian market because we are locally owned and managed.

Bell Potter offers a comprehensive range of services that satisfy the unique needs of our clients including stockbroking, research, portfolio administration, at-call facilities, portfolio lending, technical financial advice, superannuation, fixed income, term deposits, derivatives, foreign exchange and corporate services.

We cultivate long-standing relationships with our clients through the delivery of high-quality advice and open communication.

54

YEAR HISTORY

Since 1970 we have helped clients protect and grow their wealth with quality advice.

325

ADVISERS

An experienced team of private client advisers and specialist institutional advisers.

\$44b

FUND UNDER ADVICE

We serve a diverse range of individuals, institutions, corporates and not-for-profits.

Find more information about Bell Potter at our website www.bellpotter.com.au.



TEAM

INVESTMENT ADVICE

Tim Harbort
Senior Adviser



Tim Harbort is a Private Client 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 joined Bell Potter in 2015, having previously worked at BBY Ltd as a Private Client Adviser. He holds a Bachelor of Business from Queensland University of Technology, majoring in Banking & Finance with a Funds Management extension. Tim also holds a Professional Diploma of Stockbroking granted by the Stockbrokers Association of Australia and a Graduate Diploma of Financial Planning from Kaplan.

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

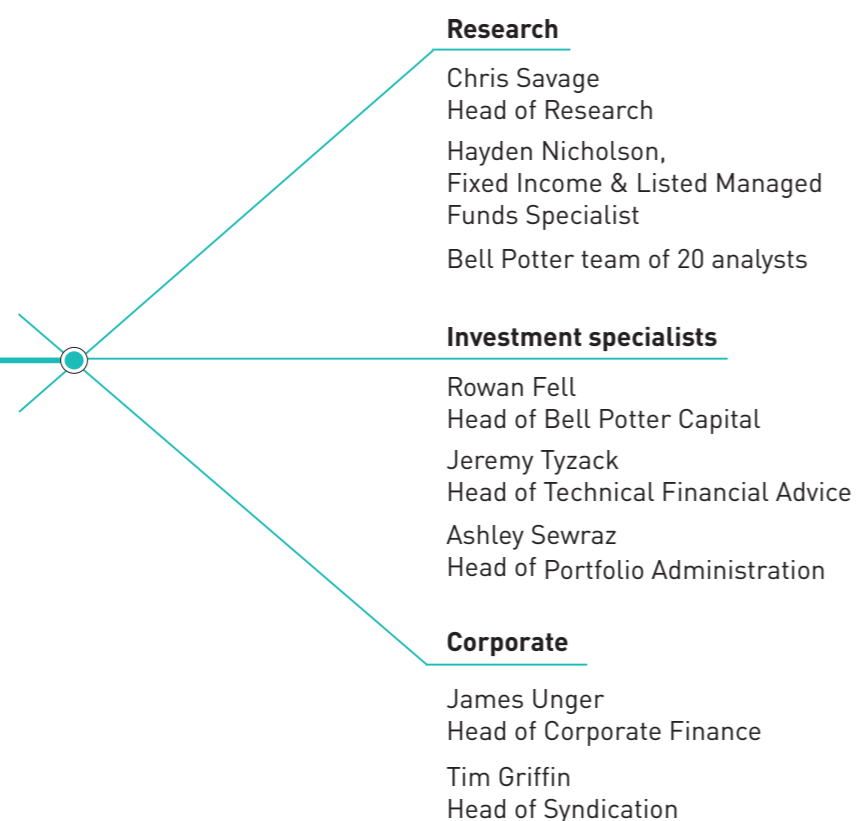
Tim provides services to private clients including:

- Stockbroking services;
- Opportunities for participation in IPOs, placements and other corporate transactions;
- Invitations to exclusive seminars and conferences; 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

Marianna Cooke
Dealers Assistant



INVESTMENT ADVICE

Marianna Cooke
Dealers Assistant

Marianna is a Dealers Assistant at Bell Potter Securities with over 18 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

Chris Savage
Head of Research

Chris Savage has over 25 years' experience as a research analyst and has covered various sectors including technology, telecommunications, media, engineering & construction and mining services.

As Bell Potter's Head of Research, Chris oversees a team of 20 analysts.

Prior to joining Bell Potter, Chris worked at Goldman Sachs, LINWAR and BNP Equities. Chris started on the buy-side with Credit Suisse Asset Management in 1994 before making the switch to the sell-side in 1996.

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 & LISTED MANAGED FUNDS

Hayden Nicholson
Fixed Income & Listed Managed Funds Specialist

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

Ashley Sewraz
Head of Portfolio Administration Service

Ashley Sewraz is a skilled investment administrator with over 16 years' financial services experience. Ashley joined Bell Potter in 2021 after spending nine years working in and managing the Portfolio Administration team at Xplore Wealth, now part of Hub24. He has extensive experience in Investment Administration, Operations and Tax Reporting. Ashley holds a Bachelor of Actuarial Science and is a CFA Charterholder.

INVESTMENT ADVICE

We've built a reputation for creating long term, trusting relationships with our clients centred on the delivery of quality advice and open communication.

Our team of Private Client Advisers work with our clients to understand their financial situation and investment objectives before they invest, and offer advice on a range of direct investment including:

- Australian listed shares;
- International listed shares;
- Equity options, warrants and futures (from accredited derivatives specialists); and
- Interest rate products.

Our Advisers provide advice and execution services for clients looking to trade in securities and derivatives. Advisers have access to in-depth research and a full range of services and products including portfolio administration, portfolio lending, at-call facilities and personal superannuation.

As a client, you can gain access to public equity offerings and other securities issues available through our corporate finance activities. If you are a wholesale client or sophisticated investor, you can also access placement issues handled by the firm.

Bell Potter clients have a strong understanding of their asset allocation through close communication with their adviser, tailored monthly reports, high-quality research and access to a private client access portal with live, comprehensive portfolio and market information.

Understanding risk

Having considered the client's specific situation, it becomes our role to design a strategy to help you achieve your goals in the most effective way possible. Any strategy must be formulated within established parameters.

All investments have some degree of risk. Risk can be defined as the chance that a client's objectives will not be met within a given target and time frame.

It is important that time is taken to correctly establish an investor risk profile, as this will ultimately determine an overall investment strategy for the available investment funds. It is not our aim to avoid risk altogether (which is not possible) but to manage reasonable investment risks in order to achieve the desired objectives over the client's investment time horizon.

Corporate governance

Bell Potter has strong compliance and internal control procedures enforced by our legal and compliance department to ensure protection of our services and our clients. These procedures include supervision of advice which adheres to all ASIC and ASX requirements.

In addition, as part of an ASX-listed company, Bell Potter is required to have a Corporate Governance policy. Bell Potter's Corporate Governance Statement is available from the company's website www.bellfg.com.au.



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 investments 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 invest in international shares 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.

FIXED INCOME

Fixed income products are an essential part of any well-diversified portfolio. There are 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.

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.

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

As a client-focused research house, Bell Potter's team of analysts provide a broad, relevant and insightful research offering. We provide coverage of Australia's top ASX listed companies and an array of smaller, mid-cap and emerging companies.

INVESTMENT OPPORTUNITIES

We are a market leader in the Australian equities small and mid-cap sectors. Based on Bell Potter's size, we are offered roles in a broad range of large-cap equity offerings conducted in the marketplace.

RESEARCH

Quality research to help you make better-informed investment decisions.

As a client-focused research house, the dedicated Bell Potter team of analysts provide a broad, relevant and insightful research offering to the Australian marketplace.

Bell Potter's team is one of the largest-resourced research commitments by an Australian broking firm. The objective of our research is to be timely and thought-provoking, and our quality in-depth investment ideas aim to add value to our clients' portfolios.

In undertaking our comprehensive company research, our analysts travel globally to seek out investment opportunities that we feel will further add value to our clients' portfolios.

How to access our research?

Research is available on our private client portal Bell Potter Client Access (see page 29). Get in touch with your adviser to subscribe to any of the investor reports mentioned below.

Investor reports

The Bell Potter research team produce a range of reports to ensure clients stay up to date with all the latest share market news and events. Clients have access to the following investor reports:

Morning Bell

A concise summary of the main domestic indices, overnight closes on overseas indices, key commodity spot prices, local interest rates and foreign exchange rates. It also includes a summary of key company research and market events.

Market Minute

An Australian midday market update including a market recap, best and worst performers, sector performance, trading updates and calendar.

Weekly Bell

A weekly newsletter featuring research highlights, a financial calendar, upcoming dividends and corporate actions.

Monthly Bell

A monthly report including local and international market commentary, global economic commentary, company profiles and favoured Australian equities, international equities and fixed income panels.

Quarterly Review

A quarterly market review, investment environment and share market outlook.

Analyst Outlook & Stock Picks

A bi-annual report detailing our analysts outlook for their respective sectors and favoured stock picks.

Our research offering includes:

- Australian equities coverage of ~150 ASX-listed companies
- Sector analysis
- Domestic and global market commentary
- Domestic and global economics
- Investor reports
- Hybrid and fixed income, and
- Exchange traded funds (ETFs), listed investment companies (LICs) and listed investment trusts (LITs).






CORPORATE ACCESS




Bell Potter clients have access to a wide range of corporate offerings such as IPOs, capital raisings and placements.

Some recent transactions include:




Listed companies

 <p>Frontier Digital Ventures (FDV)</p> <p>A\$15m Placement & SPP Joint Lead Manager & Bookrunner April 2023</p>	 <p>AVJennings (AVJ)</p> <p>A\$30m ANREO Lead Manager & Bookrunner Oct 2023</p>	 <p>Bubs Australia (BUB)</p> <p>A\$28m Placement & SPP Lead Manager & Bookrunner November 2023</p>
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 <p>4D Medical (4DX)</p> <p>A\$45m Placement & SPP Lead Manager & Bookrunner May 2023</p>	 <p>IPD Group (IPD)</p> <p>A\$65m Placement & ANREO Lead Manager & Bookrunner November 2023</p>	 <p>Liontown Resources (LTR)</p> <p>A\$392m Placement & SPP Joint Lead Manager and Bookrunner October 2023</p>
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 <p>Chalice Mining (CHN)</p> <p>A\$80m Placement & SPP Lead Manager & Bookrunner May 2023</p>	 <p>Immutep (IMM)</p> <p>A\$80m Placement & ANREO Joint Lead Manager and Bookrunner May 2023</p>	 <p>Boss Energy (BOE)</p> <p>A\$215m Placement & SPP Joint Lead Manager and Bookrunner December 2023</p>
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Hybrids & Debt Securities


 <p>Commonwealth Bank of Australia PERLS XVI</p> <p>Joint Lead Manager June 2023</p>	 <p>NAB Capital Notes 7</p> <p>Joint Lead Manager August 2023</p>	 <p>Westpac Capital Notes 10</p> <p>Joint Lead Manager November 2023</p>
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Our strong distribution network ensures we participate in almost all large-scale transactions available in Australia. Our Corporate Finance team are involved in small to mid-cap transactions in growth sectors.

 <p>Nickel Mines (NIC)</p> <p>A\$298m Placement & SPP Joint Lead Manager and Bookrunner January 2023</p>	 <p>Acusensus (ACE)</p> <p>A\$20m IPO Lead Manager & Bookrunner January 2023</p>	 <p>Mesoblast (MSB)</p> <p>A\$65m Placement Lead Manager and Bookrunner April 2023</p>
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 <p>Dronesield (DRO)</p> <p>A\$40m Placement & SPP Joint Lead Manager and Bookrunner February 2023</p>	 <p>Burgundy Diamond Mines (BDM)</p> <p>A\$193m Placement & SPP Joint Lead Manager and Bookrunner June 2023</p>	 <p>Curvebeam AI (CVB)</p> <p>A\$25m IPO Joint Lead Manager and Bookrunner August 2023</p>
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 <p>Imugene (IMU)</p> <p>A\$65m Placement & SPP Lead Manager and Bookrunner August 2023</p>	 <p>EBR Systems (EBR)</p> <p>A\$35m Placement & SPP Joint Lead Manager and Bookrunner June 2023</p>	 <p>The Environmental Group (EGL)</p> <p>A\$9m Placement & SPP Joint Lead Manager and Bookrunner April 2023</p>
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 <p>ANZ Capital Notes 8</p> <p>Co-Manager March 2023</p>	 <p>Macquarie Group Capital Notes 6</p> <p>Co-Manager July 2022</p>	 <p>Commonwealth Bank of Australia PERLS XIV</p> <p>Joint Lead Manager April 2022</p>
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EQUITIES

Bell Potter offers access to the Australian sharemarket with the experience, market insights and research capabilities of one of Australia's leading full service stockbrokers.

Our Advisers provide advice and execution services for clients looking to trade in securities and derivatives. Advisers have access to in-depth research and a full range of services and products including portfolio administration, at-call facilities, portfolio lending and personal superannuation.

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).

As a client, you can gain access to public equity offerings and other securities issues available through our corporate finance activities. If you are a wholesale client or sophisticated investor, you can also access placement issues handled by the firm.

International Equities

Bell Potter's international equities service enables you to efficiently invest in international shares with the same ease and convenient settlement as investing in Australian shares.

Direct market access

We provide access to all major global share markets, 24 hours a day

Broker sponsorship

Citibank is our global custodian for all international securities. Holdings are held in an omnibus account with a sub-register administered by Bell Potter.

Simple account opening

Clients only need an active domestic account to begin investing.

Comprehensive reporting

Consolidated reports including holdings, transactions, and dividends, with cost and current market value of your holdings in both purchased currency and AUD.

Flexible settlement options

Transactions and settlements in local currency (base) or AUD. We can also settle to platforms or wraps.

Competitive rates

We offer competitive fees and brokerage for our clients - see the Bell Potter Financial Services Guide for more information.

Support

We have a dedicated international equities team available for client support.

Lending available

Lending for international shares is available at competitive rates.

How it works?

Citibank is our global custodian for all international securities. Holdings are held in an omnibus account with a sub-register administered by Bell Potter.

FIXED INCOME

Fixed income as an asset class performs in ways to protect a portfolio that equities and cash cannot. The performance of fixed income investments typically has a low correlation to the sharemarket - meaning a fixed income portfolio can potentially reduce volatility of an overall portfolio.

Fixed income offers a range of investment products with different risk profiles, meaning different products will suit different investors. Your adviser will help you incorporate fixed interest investments into your broader investment strategy.

Cash

Investors typically hold cash in at-call deposit accounts in order to have immediate access to fund ongoing expenses.

Bell Potter has a range of at-call facilities offering competitive interest rates. The Bell Financial Trust and Bell Potter Cash Management Service provide you with direct bank accounts in your name with "at-call" convenience, which means you can readily access your funds and take advantage of opportunities as they arise.

The accounts are directly linked to your share trading account, allowing easy settlement and the ability to have dividend and interest payments credited directly to the account.

Our preferred at-call facilities include:

Bell Financial Trust

The Bell Financial Trust is an ideal addition to your investment portfolio. It is designed to act as both a core at-call hub account for your share trading with Bell Potter as well as an at-call investment account which offers a competitive interest rate.

With a combination of functionality and flexibility Bell Potter's Financial Trust allows you to efficiently manage your flow of at-call funds with a direct link to your equities and/or derivative trading accounts ensuring seamless settlement.

Key benefits include competitive interest rates, at-call access, no minimum account balance and no account keeping or withdrawal fees.

To learn more about at-call facility rates, go to bellpotter.com.au/what-we-do/personal/at-call-facilities/

Macquarie Cash Management Service

The Macquarie Cash Management Service is an ideal financial product for investment portfolios, providing at call access and competitive returns.

With easy-to-use features it is tailored to facilitate share trading, investment settlement and monitoring of your portfolio.

The account provides services and reporting tools to make it simple for you and your adviser to monitor and manage your cashflow in one central system. You and your adviser have a comprehensive view of your position enabling you to act on investment opportunities immediately. Other key benefits include competitive interest rates, detailed reporting, and no ongoing, account or management fees.

Term deposits

Term deposits offer a simple way for your money to be invested for a fixed term with a fixed rate of interest over that term. The rate of return is usually higher than a regular transaction account and there are many term deposits to choose from.

Bell Potter can help you find the right term deposit for you. Our fixed income experts work with your Bell Potter adviser to assess your requirements and compare the different investments on offer.

We can purchase term deposits on your behalf from a range of providers at competitive rates. If you already hold term deposits in your portfolio we can help you manage any rollovers and redemptions.

Government bonds

Government bonds are the lowest risk assets issued in the country, providing a safe and reliable flow of income distribution over the life of their investment with lower risk attached than shares.

International bonds

International bonds give you access to global debt securities that are generally not available to domestic investors. You can benefit from more investment opportunities as well as diversified exposure to non-financial issuers. Unhedged investments also provide exposure to movements in foreign exchange markets.

ASX-listed hybrid securities

Hybrid securities combine the characteristics of fixed income securities and equity capital. You will benefit from a fixed income style of security that has the potential to increase yield albeit with a modest uptick in risk when compared with a bank deposit or Government bond.

Bell Potter's strong national presence ensures we participate in some of the best equity and hybrid issues in the Australian market. You can see new issues which Bell Potter have participated in on page 14-15.

Listed corporate debt securities

Similar to government bonds, corporate bonds are an attractive option if you seek to increase your earning potential on your fixed income investments in comparison to term deposits and bank bills. While Government bonds are guaranteed by the Commonwealth or the State Government of the issue, the scheduled payments of income and face value at maturity of corporate debt securities rely on the financial strength of the issuer.

Foreign currency deposits

We can offer clients the ability to allocate a portion of their portfolio to foreign currency deposits in order to take advantage of currency movements.

In conjunction with Bell FX, our foreign exchange business, we can offer bank deposits in a range of currencies including USD, GBP, HKD, EUR and JPY.

Bell Potter provides comprehensive fixed income research and advice to investors including:

- Research coverage of listed debt and hybrid securities
- Weekly and monthly fixed income publications, including regular updates describing new structural features that emerge
- A rollover and redemption service for your existing investments
- Expert advice and execution services on a full range of fixed income instruments
- Access to over-the-counter (OTC) wholesale bond market, and
- Competitive term deposits (sourced from our panel of major banks and lenders).



PORTFOLIO ADMINISTRATION

Our Portfolio Administration Service (PAS) is a comprehensive wealth administration service that incorporates investment administration and tax reporting. It is designed to be used in conjunction with customised advice provided by your adviser, who also provides trade execution and access to research.

PAS delivers the best of both worlds: we take care of all paperwork associated with administering your investment portfolio – while you keep all the benefits associated with owning your own share portfolio.

With PAS you enlist the expertise of an investment adviser who provides personal advice and a portfolio structured around your financial and investment objectives. You are also supported by a team of experienced investment administrators that take care of all the day-to-day administration associated with your investments.

Key features of our service:

<p>Customised investment advice provided by your adviser</p> <p>Your Bell Potter adviser works with you to understand your financial situation and investment objectives before you invest, and offers advice on a range of direct investments.</p>	<p>Comprehensive administration</p> <p>Bell Potter is able to administer a wide range of investments including domestic and international shares, managed funds, cash, fixed interest and client-controlled assets.</p>	<p>Ease and convenience</p> <p>Bell Potter processes the associated paperwork, liaises with registries on your behalf, and reconciles your investment income, leaving you free to focus on your investment strategy.</p>
<p>Centralised investment portfolio</p> <p>Centralising your portfolio administration through PAS enables you to keep track of all your investments with a single contact point.</p>	<p>Comprehensive reporting and online access</p> <p>Bell Potter will send you a quarterly report detailing your investment activity, income, expenses, and realised and unrealised capital gains and losses. Bell Potter also provides a comprehensive annual tax report.</p>	<p>Mailbox service</p> <p>All correspondence regarding your investments is sent directly to Bell Potter.</p>
<p>Control</p> <p>You retain control and beneficial ownership over your investments at all times.</p>	<p>Corporate action management</p> <p>You'll be able to take up corporate actions (e.g. rights issues and share purchase plans) with a single phone call or email.</p>	<p>Improved decision making</p> <p>Up-to-date and accurate information will assist in making informed decisions.</p>

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

TECHNICAL FINANCIAL ADVICE

Whether you need general ad-hoc advice or would like a financial plan that considers your complete financial situation, we can help.

Our team of experts can help you with financial planning advice, superannuation advice, aged care planning, retirement planning advice, estate planning advice and accessing benefits.

We begin with a conversation about you, your family, goals and lifestyle at a non-obligation consultation. From there we apply our experience and expertise to develop strategies that are consistent with your situation, objectives and risk profile, and meet your short, medium and long term goals.

Our advice is clear, straightforward and transparent — ensuring that you are always well informed and on track, even if your financial situation or personal circumstances change.

Our team of experts provide advice on a range of financial matters including:

Financial strategies	Superannuation	Retirement planning
Budgeting and saving for the future	Reviewing your super arrangements	Transitioning from work to retirement
Developing an asset allocation strategy	Rolling over or consolidating your super	Accessing allocated or account based pensions
Reducing and managing debt	Growing your super	Reviewing your super arrangements
	Establishing or growing your self-managed super fund (SMSF)	Maximising the benefits of your superannuation concessions
	Transitioning to retirement (TTR) strategy	Debt reduction strategies
	Salary sacrifice strategies	
Estate planning	Aged care planning	Accessing benefits
Understanding and preparing your will	Exploring available living options, including location, amenities and health care needs	Maximising your social security benefits through Centrelink and the Department of Veteran's Affairs
Appointing your Power of Attorney	Understanding the costs	
Nominating beneficiaries for your superannuation	Structuring your finances	
Maximising tax allowances and exemptions	Ensure your will and power of attorney are organised	

SUPERANNUATION

Bell Potter has a comprehensive range of super and retirement services that can be used to help manage your superannuation investments – no matter how big or small.

We offer you a simple way to take charge of your superannuation. Our complete superannuation and retirement solutions allow you to establish your own superannuation fund, with up to four members.

Onerous fund duties like record keeping, accounting and reporting are all taken care of; leaving you free to pursue your own investment strategy tailored to meet your retirement needs.

Our two in-house solutions include:

Bell Potter Personal Super Solutions (BPPSS)

BPPSS does the investment administration, super administration, tax lodgment and audit so clients can focus purely on investing their superannuation with their adviser.

Bell Potter SMSF Command (BPSC)

BPSC provides super administration, tax lodgement and audit. While it does provide fund and investment reporting, it does not incorporate investment administration.

Key features of our SMSF solutions:

Expertise	Flexibility	SMSF administration & reporting
Bell Potter's superannuation specialists can prepare a superannuation strategy individually tailored to your situation and financial objectives, regardless of which stage of life you are currently at. Our service includes holistic financial advice without restriction and for no additional cost. This advice goes beyond superannuation to provide the guidance in all areas of your financial life.	Our solutions have the flexibility to administer and report on a wide variety of investment assets, including Australian shares, international shares, managed funds, direct property, cash and client controlled other investments. SMSFs can also offer the flexibility of borrowing within your fund for investment.	Our solutions relieve some of the administrative burden associated with running an SMSF. Super Solutions records all your transactions and income as well as corporate actions such as rights issues or term deposit maturities, deals with share registries and reconciles income on your investments. The administration team monitor and take care of these matters on your behalf according to your instructions, and report on the outcome.
Investment control	Pool your super	Potential tax benefits
SMSF members have control over when they acquire and sell their superannuation investments. This hands-on approach can mean that you can quickly adjust your investment portfolio if market conditions or your circumstances change.	An SMSF allows you to pool your resources with up to three other members. This increased pool may allow you to access superannuation investment opportunities that may not be available otherwise.	Assets held within the superannuation can offer significant tax advantages over non-superannuation investments. Please consult your taxation specialist for tax advice.

LENDING

Increase your participation in the share market and accumulate wealth faster through gearing.

Bell Potter Portfolio Lending is a margin lending service offered by Bell Potter Capital. Used as part of a comprehensive investment strategy, responsible gearing can significantly enhance your ability to create wealth through greater participation in the share market. Gearing has the potential to help you own a more diversified portfolio and may have tax advantages for certain investors.

We can help assess whether margin lending is the right financial tool for your requirements, which gearing strategy might best suit your investment objectives, and ensure that you understand the risk and benefits associated with margin lending.

Key features of our lending service:

Multiply investment potential

Use your loan to buy more approved domestic or international shares or managed funds for your portfolio, increasing your potential capital growth and income.

Competitive market offering

Our typical loan-to-value ratio (LVR) for blue chip domestic securities is between 70% and 75%.

We offer very competitive variable, fixed and pre-paid rates.

Invest tax effectively¹

Depending on your own personal tax situation a margin loan may help maximise the after tax return on your investments by: 1) increasing your exposure to franking credits 2) claiming interest costs on your loan as a tax deduction, and 3) bringing forward your deductions by using our prepaid rates.

Tailored solutions

Whether you would like to invest in an upcoming IPO, exercise options or purchase a property, the Bell Potter team can facilitate the right portfolio lending option appropriate to your needs.

Flexibility

There are no establishment, maintenance or administration fees or minimum balance requirements. The Bell Potter portfolio lending facility can remain undrawn until required at no cost to the client.

Tools to monitor your portfolio

You can view your holdings, portfolio performance and receive notifications via our Client Access website.

Ownership

You remain beneficial ownership of the stocks in your portfolio (unless you are in default).

Diversification

Create a more diversified portfolio without having to sell existing holdings.

Multiple currency options

Lending is available in all major currencies.

¹ Prior to opening a facility, we recommend that you speak to your financial adviser and seek your own independent tax advice.

Super Lending

Bell Potter Super lending is a specialised gearing product designed to meet the borrowing requirements of SMSF's that fits within the exemptions provided in Section 67A of the SIS Act 1993. Where the use of gearing is consistent with a SMSF's investment strategy, a Bell Potter Super Lending facility offers SMSF trustees the ability to borrow with many of the benefits and characteristics of a traditional margin lending arrangement. When combined with the tax-effective nature of a SMSF to hold and accumulate long-term savings for retirement, superannuation gearing is a powerful long-term investment strategy trustees may like to consider.





FOREIGN EXCHANGE

Bell Potter offers a customised foreign exchange service that genuinely competes with banks and large financial institutions.

Our experienced foreign currency specialists deliver competitive rates with precise execution, accurate settlement and truly personalised service.

Whether you regularly exchange foreign currency as part of your business or need to transfer funds as a result of a recent overseas purchase or sale, Bell Potter can work with you to achieve the best possible solution.

Business FX solutions

Payments without the overheads

If your business makes regular foreign currency payments, our spot dealing service delivers reliable, accurate and secure settlement without the costs of dealing with a large institution.

Standard settlements

We maintain a database of your regular offshore suppliers and work with you to create standard settlement instructions for fast, efficient and trouble-free settlement.

Foreign currency accounts

If you regularly make and receive payments in the same currency, a foreign currency account helps you save on exchange costs.

Dealing forward - hedging

We can tailor a hedging strategy that makes use of the full range of sophisticated FX tools and techniques available to deliver the outcomes needed by your business.

Personal FX solutions*

Secure and efficient transfer of funds

Reduce the uncertainty when you move to a new country, or send money overseas to families or relatives, with secure and convenient transfers at the most competitive rates.

Regular payments made easy

With competitive rates, fee-free transactions and direct access to accredited FX dealers, you can make regular payments at a time and date - and a rate - that's right for you.

Overseas property purchases

Exchange rate variations, bank fees and commissions can have a significant impact on the final price you'll pay for your overseas property. Our foreign exchange specialists will work with you to minimise currency risk and find the best rate.

* Wholesale clients only

COMMUNICATION & REPORTING

Effective communication is essential, and Bell Potter will keep in close contact with you to ensure that we fully understand your approach, expectations, objectives and guidelines relating to the management of your investment assets.

Portfolio reviews

We propose regular formal portfolio reviews and updates regarding investment opportunities. We are always available to answer any queries you might have, whether they relate to investment or operational matters, and are committed to attending local and interstate face-to-face meetings as required.

Online access

You will be provided a login to Bell Potter Client Access, which features portfolio valuations, live equities and market quotes, research, comprehensive market information and customised watchlists. (See more information opposite.)

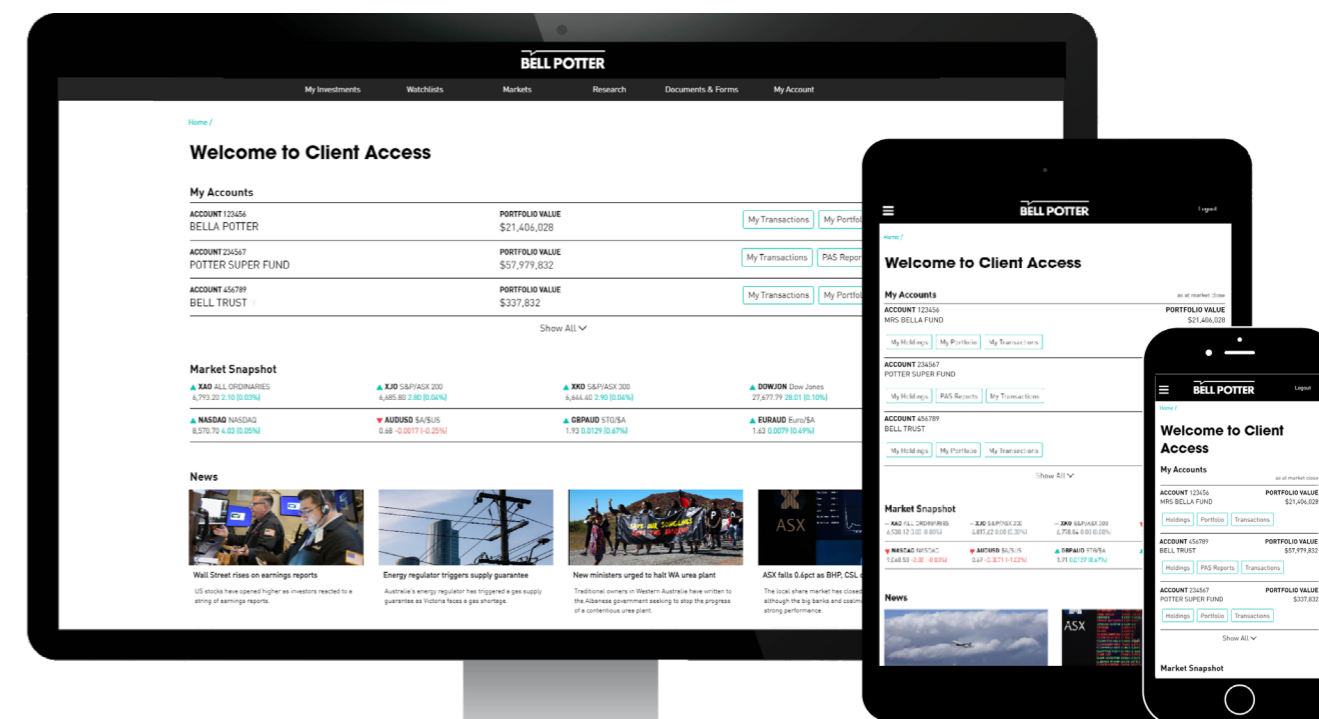
Reporting

You are provided the following reports:

Reports	When?
<p>Standard reporting for all Bell Potter clients</p> <ul style="list-style-type: none"> Standard Bell Potter reports to give you an overview of your portfolio and transactions: Portfolio Valuation report Statement of Transactions report Cash Transactions report Holdings report Movement report 	<p>Available 24-7 on Bell Potter Client Access at clientaccess.bellpotter.com.au</p>
<p>Additional reports for Portfolio Administration Service (PAS) clients</p> <ul style="list-style-type: none"> Quarterly report A quarterly report that details your investment activity, income, expenses, and realised and unrealised capital gains and losses. Annual tax report A comprehensive annual tax report that you can simply forward to your accountant. 	<p>Available after fiscal quarter ends (1 January, 1 April, 1 July, 1 October).</p> <p>Annual tax reports for clients holding no trust/stapled/unlisted/client-controlled investments are expected to be available by mid-September or earlier. All other reports are expected to be available by mid-October, subject to the receipt of underlying securities pricing and tax information.</p>

You can elect to receive your reports by email or post, depending on your preferences. Simply let your adviser know your preference.

Bell Potter Client Access



Bell Potter Client Access is a secure, online portal for you to manage your investments.

It has everything you need in one place, allowing you to:

- View your portfolio
- Check statements and transactions
- Create watchlists
- Access market-leading research
- Join virtual conferences, and
- Keep up to date with markets.

Secure at all times

We take our responsibility to protect your privacy and security seriously.

Your private details sit securely behind the Client Access login screen. Accessed only by your email address and a password that's unique to you.

How do I set up an account?

Go to clientaccess.bellpotter.com.au and follow the simple step-by-step instructions to register your account.

Alternatively, get in contact with your Bell Potter adviser who can set up the account on your behalf.

Please note, your account will only be visible once your account has been activated - you will receive confirmation from us when this happens.

Can I preview Client Access?

Yes, you are able to set up a trial account to preview the portal.

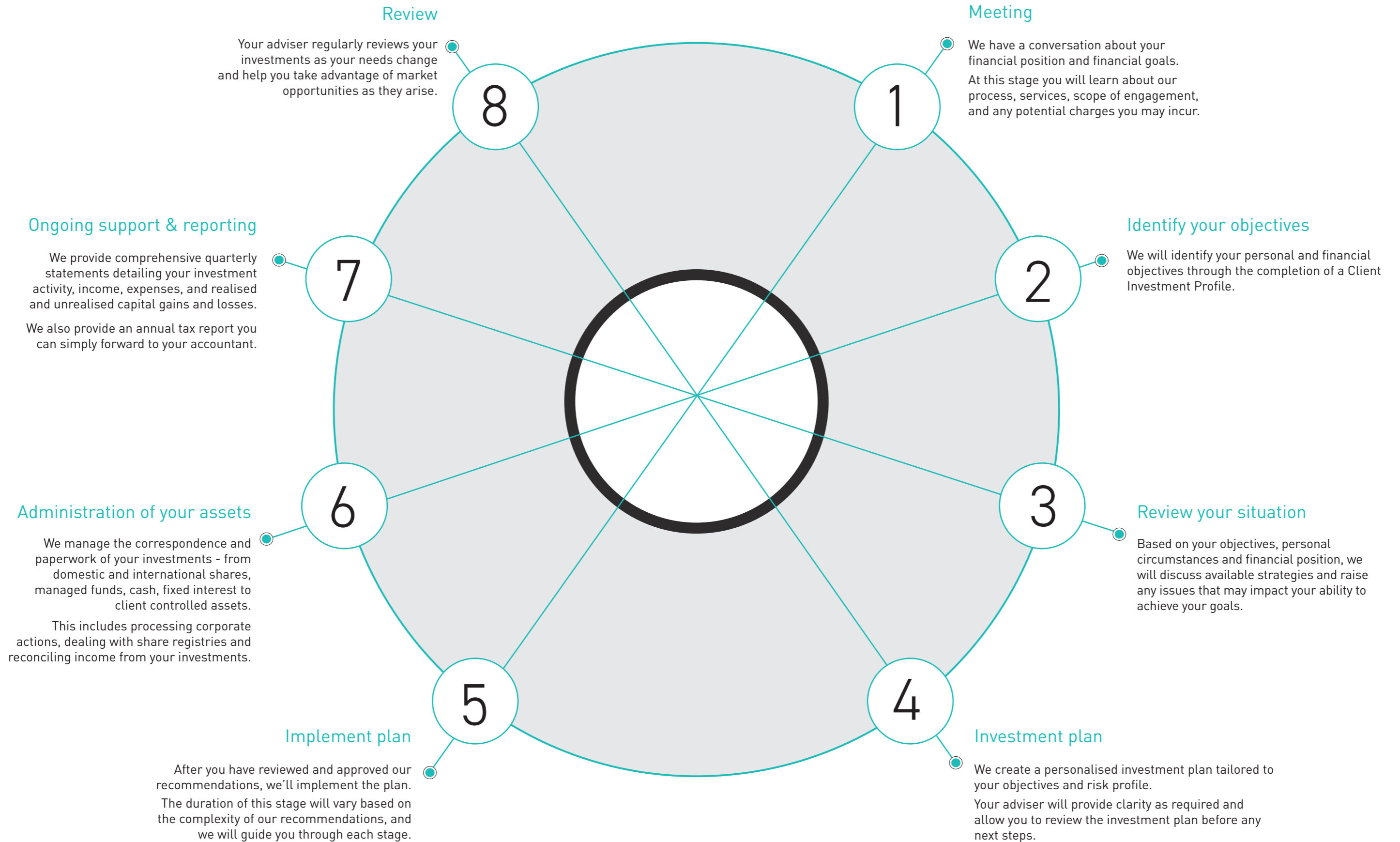
Go to clientaccess.bellpotter.com.au and follow the simple step-by-step instructions to register your account.

Need help with your registration?

Our team are available to help with any technical issues.

Contact your Bell Potter adviser, email support@bellpotter.com.au or call 1300 023 557.

PROCESS



CONTACT

In summary, Bell Potter offers its clients:

- **Expert advice**
Personalised investment advice on a range of investments from an experienced adviser.
- **Flexible range of investments**
An extensive range of products and services such as international shares, lending, cash and portfolio administration.
- **Quality research**
Access to highly regarded research on top ASX listed stocks as well as coverage of an array of mid-cap, small and emerging companies.
- **Investment opportunities**
A wide range of corporate offerings such as IPOs, capital raisings and placements available through our corporate finance activities.
- **Online access**
The Bell Potter Client Access portal features portfolio valuations, live equities and market quotes, research, comprehensive market information and customised watchlists.

Please do not hesitate to contact me should you have any questions or would like to discuss Bell Potter's offering further.



Tim Harbort
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tharbort@bellpotter.com.au

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