BELL POTTER PRIVATE WEALTH SERVICE

The complete wealth management solution for you

Bell Potter Private Wealth Service, your trusted partner in investment management and portfolio administration.

PEACE OF MIND WITH YOUR COMPLETE WEALTH SOLUTION

BELL POTTER

PRIVATE WEALTH SERVICE

ACCESS TO A BROAD INVESTMENT UNIVERSE

An extensive range of asset classes and investment types allows you and your adviser to execute a precise investment strategy to meet your investment objectives.

PORTFOLIO TRANSPARENCY AT YOUR FINGERTIPS

You can view your portfolio at any time of day using the Bell Potter Client Portal including access to Bell Potter's investment and market research.

COMPREHENSIVE TAX AND PERFORMANCE REPORTING

Enjoy the convenience of consolidated reporting that provides a complete overview of your investment portfolio with Bell Potter – including both custodial holdings and directly held shares. You can also request ad hoc reports on your valuation, tax or performance position to support decision making throughout the year.

SIMPLE FEE STRUCTURE

The Private Wealth Service has a simple, competitive fee structure. This is transparently outlined for you when joining and detailed in your reporting. Some of this fee may be tax deductible. The tax consequences will depend on your circumstances. You should seek advice on these from an independent tax adviser.

ADMINISTRATION TAKEN CARE OF FOR YOU

Our team oversees all investment administration on your behalf, tailored to your requirements, so you can enjoy peace of mind and extra time.

WELCOME TO BELL POTTER

Co-CEOs Arnie Selvarajah and Dean Davenport

Since 1970, Bell Potter has been dedicated to growing, securing and preserving the wealth of Australian investors across generations. During that time, we've earned a proud reputation for market acumen, excellence in company research and investment strategy, and high integrity advice.

Our aim is to create an enduring and trusted relationship with you and your family – delivering responsible wealth management that brings lasting peace of mind.

When you entrust us with investing and managing your wealth, we take personal responsibility for achieving the best outcomes for you over the long term.

We take our role as guardian of your wealth very seriously, because we know it's personal.

BUILT FOR EVOLVING WEALTH NEEDS

The Bell Potter Private Wealth Service combines over 50 years of investment advisory and research expertise with an award-winning technology platform to deliver a seamless and comprehensive investment experience.

The personalised investment strategy you develop with your Bell Potter adviser is implemented using the Private Wealth Service technology platform.

This platform empowers you to manage your wealth seamlessly through every stage of life, adapting as your goals and circumstances evolve. It offers a comprehensive solution tailored to your financial needs - whether you are focused on building, preserving or transferring wealth.

With the flexibility to support your long-term objectives, the Private Wealth Service enables you and your adviser to manage a wide range of investment scenarios.

These include:

- Wealth accumulation
- Superannuation structuring
- Retirement income strategies
- Intergenerational wealth transfer
- Corporate investment portfolios; and
- Not-for-profit investment management.

By consolidating your investments on a single, integrated platform, you and your adviser gain greater visibility, control and investment agility - ensuring your wealth is managed with precision and purpose.

KEY FEATURES

01 EXTENSIVE INVESTMENT MENU

As a Private Wealth Service client, you will have access to compelling opportunities across global markets.

Drawing on our deep stockbroking heritage and industry-leading research, we offer a curated investment menu designed to help you build a resilient and high-performing portfolio.

The service provides seamless access to the full spectrum of asset classes, including:

- Listed securities across domestic and international markets for growth and income
- Fixed income; bond, high-yield instruments, and term deposits for lower volatility returns
- Listed and direct property exposure
- Alternative investments to enhance diversification and capture non-correlated returns; and
- Cash and foreign exchange for liquidity and currency diversification.

Through the service, you will gain exposure to:

- Participate in IPOs and placements for early-stage growth potential
- Major international public and private markets
- A broad selection of managed funds and ETFs tailored to various investment strategies
- Exclusive wholesale investment opportunities not usually available to retail investors
- Exposure to alternative assets such as private capital, hedge fund strategies, infrastructure, and structured solutions; and
- The ability to strategically leverage portfolios through gearing solutions.

Whether you're seeking income, growth or diversification, our platform empowers you to invest with confidence and clarity.

02 PERSONALISED PORTFOLIO ADMINISTRATION

The Private Wealth Service specialises in meeting the needs of high net worth and sophisticated investor portfolio administration.

In administering your portfolio, we:

- Manage the execution of your instructions for corporate actions
- Manage the mail correspondence for your investments, and
- Consolidate your investments and provide valuations.

03 SUPPORT FOR ALL INVESTMENT NEEDS

The Private Wealth Service supports all types of investment needs, including:

- Individual and joint arrangements
- Family offices
- Trusts
- Companies
- Charities and not-for-profit organisations
- Self-managed super funds; and
- Superannuation in both pension and accumulation phases.

In addition, we can consolidate reporting across entities, to provide a holistic household or family office service.

04 COMPREHENSIVE REPORTING AND ANALYSIS

Gain deeper insight into your portfolio, with detailed quarterly and annual reports designed to support confident, informed investment decisions.

Each report provides:

- A consolidated view of your holdings and valuation
- Performance breakdowns, highlighting top contributors and detractors
- Asset allocation, both current position and historical trends
- Income tracking, including franking credits and foreign income; and
- Capital gains position, both realised and unrealised.

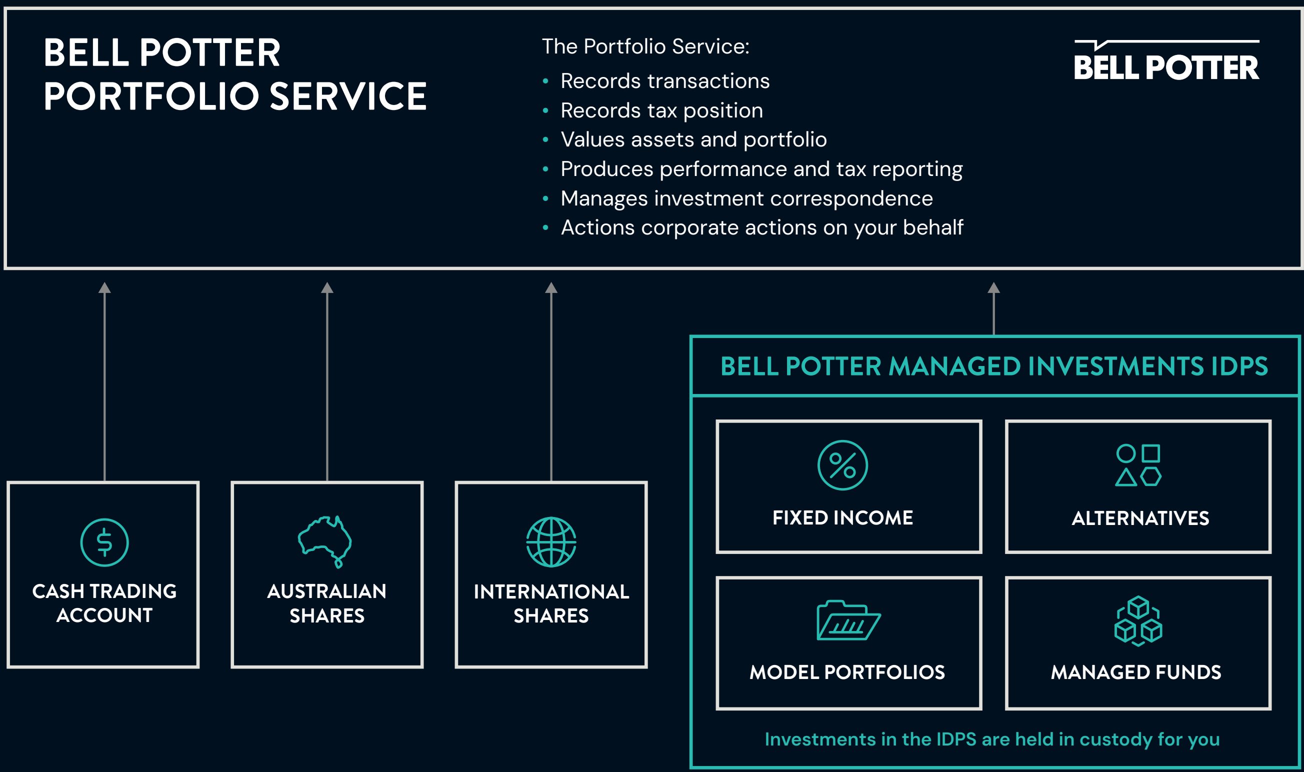
To streamline your tax lodgement process, an annual tax statement is provided for you and your accountant.

05 ACCESS TO YOUR PORTFOLIO AND RESEARCH

The Private Wealth Service brings together all your holdings into a single view so you and your adviser can evaluate your portfolio’s performance, and make informed decisions faster.

Bell Potter's digital client portal provides you with your portfolio's latest valuation at any time. You can see individual investment transaction history and performance as well as Bell Potter's latest investment research.

HOW DOES THE PRIVATE WEALTH SERVICE WORK?



The Private Wealth Service includes the following components:

PORTFOLIO SERVICE

A complete administration and reporting service for your investment portfolio. The service tracks your investment movements to accurately report on your portfolio's performance and tax position. In addition, the service actions events relating to your holdings in line with your instructions and handles your investment mailbox.

CASH TRADING ACCOUNT

The hub of your Private Wealth Service, the Cash Trading account facilitates investment transactions and the daily reconciliation of your portfolio.

AUSTRALIAN SHARES

Shares are held directly by you and sponsored by Bell Potter Securities.

INTERNATIONAL SHARES

Shares are traded through Bell Potter's partnership with CitiGroup and held in custody for you.

BELL MANAGED INVESTMENTS IDPS

Through our partnership with Praemium Australia, we can offer Bell Potter Managed Investments, an investor directed portfolio service (IDPS). The IDPS holds investments in custody on your behalf, simplifying investment administration and providing access to a broader universe of investment opportunities often only available to wholesale or institutional investors.

The IDPS provides access to:

Bell Potter Investments – an extensive range of managed funds, fixed income, approved unlisted investments and term deposits; and

Bell Potter Managed Accounts – a range of professionally managed model portfolios.

You can access more information about the IDPS by reading the Bell Potter Private Wealth Service Client Guide (Client Guide) which contains the Product Disclosure Statements for Bell Potter Investments and Bell Potter Managed Accounts. You can request a copy of the Client Guide from your adviser.

FEES

Our fees are agreed upfront and charged on a tiered basis, reflecting the complexity of your portfolio and advice needs. The Private Wealth Service Fee (Service Fee) is charged on a quarterly basis and transparently disclosed in your quarterly portfolio report.

SERVICE FEE TIER	SERVICE FEE PLUS BROKERAGE	FULL-SERVICE FEE NO BROKERAGE
First $1m	0.85% pa	1.25% pa
Next $2m	0.55% pa	0.80% pa
Next $4m	0.44% pa	0.55% pa
Balance over $7m	Agreed with your adviser based on portfolio complexity.	
Minimum Service Fee	$4,000	$6,000
Notes	Fees include GST. Brokerage is payable per trade. Refer to the Financial Services Guide for brokerage rates.	Fees include GST.

WORKED EXAMPLE:

A $2 million portfolio under the Full-Service Fee option would incur a fee of $20,500 per annum: 1.25% on the first $1 million ($12,500) and 0.80% on the next $1 million ($8,000).

Fees may be tax deductible; please confirm this with your taxation specialist.
Your adviser can help you choose the option best suited to your objectives and portfolio.
If you decide to invest in the Bell Potter Managed Investments IDPS, there may be additional fees.
These fees are outlined in the Bell Potter Private Wealth Service Client Guide.

GETTING STARTED

The Private Wealth Service is available to clients with a Bell Potter adviser and a combined investment portfolio value of $500,000 or more.

STEP 1

BUILD YOUR WEALTH STRATEGY

Your Bell Potter adviser will work with you to create a personalised investment plan tailored to your investment objectives and risk appetite.

STEP 2

IMPLEMENT YOUR WEALTH STRATEGY

To implement your wealth strategy, you will first need to complete the Private Wealth Service application form, including the Limited Power of Attorney. The Limited Power of Attorney allows Bell Potter to take care of the day-to-day administration of your portfolio.

On completion of the application form, we will commence onboarding you to the service by:

- Establishing the Cash Trading Account to be the hub of your investment portfolio
- Initiating any asset transfers and capturing asset history, to ensure we can accurately report on your tax and investment position in the future; and
- Establishing your login credentials for the client portal.

STEP 3

MONITOR YOUR WEALTH STRATEGY

Remain up to date with access to your portfolio via our secure client portal. View your current holdings, track performance, and explore the latest Bell Potter investment research and market news - all in one place.

Each quarter, you'll receive a detailed report summarising portfolio activity and performance. At the end of the financial year, we'll provide a comprehensive tax and performance report, along with ongoing strategy reviews to ensure your investment approach remains aligned with your goals.

With personalised advice, flexible structures, and hands-on support, we help you grow, manage and protect your wealth at every stage.

BELL POTTER

For more information contact your Bell Potter adviser or Freecall 1300 023 557.

IMPORTANT INFORMATION

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 an investment is appropriate. Before opening a Bell Potter Private Wealth Service account you will need to carefully consider the appropriate Product Disclosure Statement or information booklet.

Praemium Australia Limited (ABN 92 117 611 784, AFSL 297956)
is the operator of the Bell Potter Managed Investments IDPS.