BELL POTTER

INVESTING IN THE BELL POTTER MANAGED INVESTMENTS IDPS

Setting up the account, making the first investment and in-specie transfers – for Advisers

WHO THIS GUIDE IS FOR

This guide is for Private Wealth Service (PWS) Advisers investing on behalf of a client through the Bell Potter Managed Investments IDPS, which sits within the Private Wealth Service (PWS). It covers setting up the IDPS account, funding it and making the first investment, and transferring assets in-specie.

BEFORE YOU START

The client must already be an established Bell Potter Securities client (AML/KYC met) with a PWS account established. To onboard a new client and set up the PWS account, use the PWS Onboarding Guide first. This guide begins once the PWS account is in place.

THE PROCESS AT A GLANCE

Onboarding runs across six phases. Do not move to the next phase until the current one is complete; steps that gate the process are flagged as you go.

1. **Set up** – Complete and submit the Bell Potter IDPS application in Praemium.
2. **Fund** – Transfer client funds into the Cash Operating Account (trading or SMA, as required).
3. **Evaluate** – Review the Investment Menus, Recommended List and Lonsec research.
4. **Recommend** – Send the SOA / Basis of Advice, Client Guide and relevant PDS to the client.
5. **Execute** – Place the fund or model order on the Praemium Adviser Portal.
6. **Manage** – Handle additional investments, in-specie transfers, switching and withdrawals.

PART 1 - SET UP YOUR IDPS ACCOUNT

A Bell Potter IDPS account cannot be created as a stand-alone account. The client must already have an established PWS account, and the IDPS account must be in the same entity name and account type as the PWS account. Once the PWS account is visible in the Reporting and Administration section of Praemium, the IDPS application can begin.

BEFORE YOU START THE APPLICATION

- Use the PW Adviser Services email - privatewealthservice@bellpotter.com.au — in every applicant email field (individual and corporate).
- Do not complete the Service Fees section - client fees are charged via the PWS account.
- Ignore the Margin Lending, CHESS Registration and AML/CTF investor identification sections - these are not applicable to the IDPS account.
- Link the FUSION money market account as the nominated bank account to enable fund transfers and ensure accurate transaction matching and reconciliation.

SELECTING THE ADVISER

- Advisers can create and submit applications for their own clients. Each Adviser has been allocated a DA that has access to establish accounts on the advisers behalf.
- Select the adviser from the search box on the Applications > Adviser screen. If you cannot find the adviser, your user level may not have the right access - contact the Private Wealth Adviser Service Team.

ADDING THE APPLICANT

- Create a new applicant or search for an existing one.Applicants are either individual (including joint holders and trustees) or corporate (companies and corporate trustees).
- For individuals: enter name, contact details, date of birth, phone, TFN and politically exposed person (PEP) status.
- For corporations: enter company, incorporation and tax details, plus the primary contact. At least a Sole Director, or two Directors, or one Director and one Company Secretary / Authorised Officer must be recorded as a signatory.

SELECTING THE ACCOUNT TYPE

The IDPS account type must match the PWS account type.

ACCOUNT TYPE	DESCRIPTION
Individual	A managed account for a single individual.
Joint	A managed account for more than one individual (joint investors and signatories).
SMSF — individual trustee	An SMSF trust account where individuals act as trustee. Signatories must be trustees.
SMSF — corporate trustee	An SMSF trust account where a company acts as trustee. Signatories must be office holders.
Trust — individual trustee	A non-SMSF managed account where individuals act as trustee. Signatories must be trustees.
Trust — corporate trustee	A non-SMSF managed account where a company acts as trustee. Signatories must be office holders.
Company	A company applicant. Signatories must be office holders of the company.

BANK ACCOUNTS & INITIAL INVESTMENT

- A Cash Operating Account (held through ANZ) is set up automatically for transactions, income, contributions, withdrawals and fees. Details are provided once the application is submitted.
- Nominate the expected initial investment amount. The minimum initial investment is $20,000. A Minimum Cash Operating Account Balance of $500 must be retained thereafter.
- Select Bonds and/or Term Deposits only if the client intends to invest in them. Depending on selections, additional forms may be attached to the application for signing.

NOTE

Financial institutions validate bank account names as part of anti-scam protections. Ensure the bank account name matches the name recorded with the investor's financial institution, or payments may be rejected.

FINALISING AND SUBMITTING

- Click Finalise once all details are complete - details cannot be changed after this step. This generates a pre-populated PDF of the application.
- IDPS applications must be submitted as a paper application (not Digital Acceptance) - download the pre-populated form, obtain the client's signature, upload the signed copy, and submit for approval.
- This creates a workflow item for Praemium to email Bell Potter Middle Office, who complete the account authorisation and the LPOA required to operate it. The adviser receives a confirmation email once the account is established, with funding instructions.

NOTE

Once approved, Middle Office links the PWS account with the new IDPS trading and SMA accounts under a consolidated portfolio view - no action is required from the adviser.

PART 2 - MAKE YOUR FIRST INVESTMENT

STEP 1 · FUND THE ACCOUNT

- Funding differs slightly depending on whether the client is investing in managed funds or model portfolios (SMA).

For managed fund trading

- Confirm funds are held in the client's linked cash account on FUSION; if not, arrange a client deposit first.
- Fund the IDPS Cash Operating Account (ANZ) via direct deposit from the linked FUSION cash account (fastest option) using the account details in Adviser Portal > Client > Payments or the account establishment email from Praemium.
- The recipient account name will show as "Powerwrap Limited OBO [Client account name]" - this is expected. Funds are visible on the Adviser Portal the next business day, at which point a managed fund buy order can be placed via Investments/Trading.

For the SMA sub-account (model portfolios)

- Fund the ANZ Cash Operating Account as above nd wait until funds are received (typically the next business day).
- Each IDPS account includes a SMA sub-account by identified by the SMA prefix in the account number. Funding can only be initiated from the ANZ Cash Operating Account via Adviser Portal, as the SMA account BSB and account number are not published.
- The following business day, transfer from the Cash Operating Account into the SMA sub-account via the Adviser Portal. Funds are visible the next business day, when trades can be placed via Investments/Trading.

REQUIRED

Maintain a Minimum Cash Operating Account Balance of $500 at all times to cover fees and costs. If the balance falls below this, investments may be sold down proportionally to restore it, without prior authorisation from the client or adviser.

STEP 2 - EVALUATE THE INVESTMENT OPTIONS

- Review the Investment Menus.
- Review the Bell Potter Research list of Recommended Funds for the relevant asset class.
- Review Lonsec Research — only consider investments rated 'Investment Grade' or above.

HOW / WHERE

Private Wealth tab on the Client Profile in FUSION - links to the PWS Intranet - where you will find the PWS Client Guide (inc. IDPS PDS), Investment Menus, Lonsec Research, and the Bell Potter Recommended List.

STEP 3· MAKE THE RECOMMENDATION

Send the client the documents that support the recommendation:

- A Statement of Advice (retail clients), including a Basis of Advice — either Bell Potter written (Recommended Funds only) or a Lonsec one-pager (for Investment Grade funds outside the Recommended List).
- If the fund is not Investment Grade, a Basis of Advice with rationale in light of the client's best interest must be submitted to and reviewed by the CIO before proceeding.
- A PDF of the Client Guide (which includes the IDPS PDS), and the PDS of the underlying investment fund proposed (sourced from the fund manager's website — double-check the correct fund).
- Save the email correspondence and all attachments to the Client Profile on FUSION.

STEP 4· EXECUTE THE TRANSACTION

- Confirm the IDPS account is set up (Part 1) and funds have reached the Cash Operating Account or SMA sub-account as required (Step 1).
- Place the managed fund order, or model portfolio investment, via the Adviser Portal. Managed fund orders are submitted via Adviser Portal > Investments; model (SMA) investments are placed once funds are available in the SMA sub-account.

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PART 3 · IN-SPECIE TRANSFERS

This section covers in-specie transfers into and out of an established IDPS account. For the initial migration of a new client's existing portfolio during onboarding, see the PWS Onboarding Guide.

TRANSFERRING HOLDINGS IN

- Add any existing managed funds to be transferred using Add Managed Fund Transfer+, including the asset and current custodian details. An in-specie transfer form will be generated after submission and is typically signed by Middle Office; client signature is only required in limited circumstances.
- Add any eligible investments to be transferred into the IDPS account during the application. Transfers must be in the same name as the IDPS account and may take a few weeks to complete, particularly for managed funds and international securities.
- Trading and daily rebalancing will be paused until Praemium has received and processed all transfer assets. Once the transfer is complete, the model portfolio will resume participating in daily rebalancing.

TRANSFERRING HOLDINGS OUT

- Transfers out require the client to specify the investment name, number and destination account. Written approval from the loan provider may also be required if the assets are geared.
- Original transfer documents are forwarded to Praemium by the Adviser Services. Transfer-out fees apply - see Fees at a glance.

ONGOING MANAGEMENT

ADDITIONAL INVESTMENTS

- Additional Managed Account investments can be made at any time, by funding the Cash Operating Account or transferring in Eligible Investments. Once received funds are generally Invested into the selected Model Portfolio(s) at the next daily rebalance (generally the next business day).

SWITCHING & WITHDRAWALS

- Switching: the adviser instructs the sale of one investment and purchase of another from the Investment Menu, via the IDPS account.
- Withdrawals: requested at any time via the IDPS account, subject to a $100 minimum withdrawal and the $500 Minimum Cash Operating Account Balance. Generally actioned within two business days; where a sell-down is required, payment is made once the transaction settles to the Cash Operating Account.

REPORTING

- All investor reporting is available online via the IDPS account and as part of the Bell Potter Private Wealth Service client reporting suite.

FEES AT A GLANCE

The following fees apply to the Bell Potter Managed Investments IDPS. Full details are set out in the IDPS Guide within the PWS Client Guide. These are separate from the PWS Service Fee (the advice fee), which is covered in the PWS - Adviser Introduction and PWS - Adviser FAQs.

ONGOING FEES - ALL ACCOUNTS

FEE	AMOUNT	COMMENTS
Account Keeping Fee	$8 per month ($96 p.a.)	Charged only if the client holds assets in the IDPS. Deducted from the IDPS Cash Operating Account.
Cash Admin Fee	Up to 1.5% on funds held in the IDPS Cash Operating Account	Absorbed in the interest rate earned - no explicit fee deducted. Minimum cash balance $500.
Expense Recovery Fee	Up to $150 p.a.	Deducted annually from the IDPS Cash Operating Account.

FEES AT A GLANCE (CONT.)

ONGOING FEES - INVESTMENT RELATED

FEE	AMOUNT	COMMENTS
Model Portfolios — international securities	0.09% p.a.	Only where a model portfolio holds international listed securities.
Fixed income admin fee	0.05% p.a.	Only where a fixed income standalone asset is held. Deducted monthly.
Managed fund MER	Set by fund manager	Deducted by the fund manager prior to striking the unit price. No explicit fee deducted.
Managed Account cash admin fee	Up to 1.4% on Managed Account cash	Only charged if the client has a Managed Account investment (i.e. model portfolio). Factored/absorbed in the interest rate earned, so no explicit fee deducted.
Managed Account — model manager fee	0–1%, plus possible performance fee	Only where investing in a model. The manager may also charge a performance fee.

ONE-OFF FEES

FEE	AMOUNT	COMMENTS
Managed funds	$20.50 per buy or sell	Charged by Praemium — separate to the fund manager's buy/sell spread.
Fixed income (domestic & intl)	0.03% execution + $100 settlement per transaction	Charged by Praemium where investing in fixed income.
In-specie transfer OUT	$38.50 per managed fund; $100 per fixed income; $29 domestic share; $22 intl share in / $44 intl share out (Managed Accounts)	Charged on transfers out only. No fee on transfers in, except intl share transfers into a Managed Account.
Managed Accounts — brokerage	~0.099% + $0.55 settlement (ASX); 0.1364% + $2.64 (intl)	Brokerage applies per trade within a Managed Account.
Foreign currency	0.22% exchange rate + $70 transfer fee	Applies to foreign currency conversions.

FREQUENTLY ASKED QUESTIONS

How do I see all of my client's accounts and holdings in Praemium?

In the Adviser Portal, views are automatically consolidated by client — selecting a client shows everything for them, with breakdowns for the PWS account and the IDPS account (trading and SMA).

In Reporting & Admin and when running reports, view the Portfolio Valuation by consolidated portfolio or individually per account. Search by client name, partial name with *, or portfolio ID.

What can I do in the Adviser Portal?

Dashboard (add widgets); Clients (view details and portfolio, view assets, request payments to the client's Bell Potter CMT account, move cash between the Cash Operating Account and SMA cash); Investments (analyse FUM, submit buy/sell orders, view the Investment Menu); Applications (create new IDPS applications); Reports; Support Centre; and Resources (PDS and account-maintenance forms).

How do I check my application status?

Click the New Business widget in the Adviser Portal to see applications and their status. Use filters to view by status, and refresh to update the view.

How is the IDPS account linked to the PWS account?

Adviser Services will create a consolidation portfolio and link the PWS account, the IDPS trading account and the IDPS SMA account to the Portfolio Links template. (The IDPS consolidated account remains a standalone product and is not linked directly to the PWS account).

Can we use digital signatures or Praemium's Digital Acceptance?

Do not use the Digital Acceptance option - it invites investors to accept applications through the Praemium Investor Portal, which Bell Potter clients do not use. Use the paper application process instead.

QUICK REFERENCE CHECKLIST

- Client is an established Bell Potter Securities client with a PWS account (see the Onboarding Guide).
- IDPS application completed and submitted as a paper application, with the client's signed forms uploaded.
- Adviser Services authorises the IDPS account and LPOA.
- Minimum initial investment of $20,000 funded into the Cash Operating Account.
- Investment options evaluated against the Recommended List and Lonsec research.
- SOA / Basis of Advice, Client Guide and PDS sent to, and received back from, the client.
- Managed fund or model portfolio investment placed via the Adviser Portal.
- Minimum Cash Operating Account Balance of $500 maintained on an ongoing basis.

RELATED DOCUMENTS

The documents below are referenced in this guide.

- PWS New Client Onboarding Guide
- PWS Adviser Introduction
- PWS Adviser FAQs
- PWS Client Guide (incl. IDPS PDS)
- Investment Menus
- Bell Potter Recommended List & Lonsec Research

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SUPPORT & TRAINING

CONTACT	ASSISTS WITH	PHONE	EMAIL
Private Wealth Adviser Service Team	Onboarding & operational enquiries	1800 961 412	privatewealthservice@bellpotter.com.au
Bell Potter Training Team	Praemium reporting enquiries	(03) 9235 1824	_training@bellpotter.com.au

Classification: Confidential -Internal Use Only. This guide is a practical summary and does not replace the PWS Client Guide, the IDPS PDS or the New Client Onboarding Guide, which remain the authoritative references.