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ADVISER INTRODUCTION

Understanding the Private Wealth Service, spotting candidates, and starting the conversation – for Advisers and Dealer's Assistants

PURPOSE OF THIS GUIDE

This guide helps Advisers and Dealer's Assistants understand the Private Wealth Service (PWS), identify suitable clients and the moments to start a conversation, and position the service with confidence. Use it alongside the PWS - Client Brochure and ahead of client conversations. Common operational questions are answered in the PWS - Adviser FAQs.

WHY THIS MATTERS NOW

Bell Financial Group is repositioning the business from a transaction-led stockbroking model to holistic, relationship-based wealth management. The Private Wealth Service (PWS) is the platform underpinning this shift, and it replaces the Portfolio Administration Service (PAS).

- Nearly all eligible PAS clients have already been transitioned onto PWS, apart from a small number still to move across.
- The transition is a natural, low-pressure reason to reconnect with clients about the enhanced service.
- It also creates an opportunity to look beyond your PAS book — many clients who were never on PAS are strong candidates for PWS.

DON'T STOP AT YOUR PAS BOOK

A significant number of advisers have clients who were never on PAS but who would be excellent candidates for PWS today. Use the transition as a prompt to review your entire book against the candidate profile and life-event triggers in this guide.

WHAT IS THE PRIVATE WEALTH SERVICE?

The Private Wealth Service (PWS) is Bell Potter's comprehensive welath management service, combining personalised advice, portfolio management, and consolidated reporting through a single integrated platform. It enables advisers to deliver ongoing strategic guidance, helping clients manage, grow and transfer wealth with greater clarity and confidence.

PRIVATE WEALTH SERVICE	TRADITIONAL BROKERAGE
Holistic, relationship-based wealth management	Fee earned per transaction, tied to activity
Transparent recurring fee, charged quarterly	Revenue unpredictable and event-driven
Bespoke strategy across investments, structure, tax, super and estate planning	Relationship focused on buy/sell moments
Broad access — global funds, REITs, infrastructure, alternatives, private markets	Narrower access — primarily listed equities
Regular, proactive portfolio oversight	Reactive — responds to events only
Adviser fully aligned to long-term client outcomes	Incentive not always aligned with outcomes

KEY FEATURES AND BENEFITS

A broader investment universe

Beyond direct equities, PWS clients gain access to opportunities not typically available through a standard brokerage account:

- Initial Public Offerings (IPOs) and placements
- Managed funds and Exchange Traded Funds (ETFs)
- International public and private markets
- Alternative assets, real assets and infrastructure
- Model portfolios (Bell Potter Managed Accounts)
- Gearing solutions, where appropriate

Personalised, advice-led strategy

Every decision is made in the context of the client's goals. Advisers can bring in specialist guidance across tax, superannuation, structuring, retirement and estate planning — not just portfolio construction.

Consolidated reporting and clarity

A single, integrated view of the client's holdings, replacing multiple platforms and statements: portfolio valuation and holdings; performance insights and attribution; asset allocation (current and historical); income and tax reporting, including franking credits; transaction history; and Bell Potter research and market insights.

Less admin, more time

Bell Potter manages corporate actions, investment correspondence and portfolio administration on the client's behalf — reducing the burden on clients and freeing up adviser time.

Alignment of interests

A transparent, tiered recurring fee replaces reliance on transactional brokerage, aligning the adviser's incentive with the client's long-term outcomes rather than trading activity.

WHO IS A GOOD CANDIDATE FOR PWS?

PWS suits a wide range of client structures, not just individuals with large listed share portfolios. Consider clients who are:

- Individuals and joint account holders
- Families and family offices
- Trusts and foundations
- Companies with investment portfolios
- Self-managed super funds (SMSFs)
- Charities, philanthropic entities and not-for-profits

ELIGIBILITY GUIDELINE

Clients with a Bell Potter adviser and a combined investment portfolio value of $500,000 or more. The threshold can be met collectively across a family group.

LIFE EVENTS AND TRIGGERS

PWS is built around six core support areas, each associated with life events that signal a client may benefit from a portfolio review. Use this table to scan your client book - including clients who were never on PAS.

SUPPORT AREA	LIFE EVENTS & TRIGGERS TO WATCH FOR
Wealth accumulation	Salary increase, bonus or vesting of shares/options; sale of a business or property; inheritance or windfall; a liquidity event (IPO, trade sale, redundancy payout); consolidating investments held across multiple brokers or platforms.
Superannuation structuring	Approaching or reaching preservation age; consolidating multiple super accounts; reviewing contribution strategy or unused concessional cap carry-forward; transition-to-retirement; reviewing insurance held inside super.
Retirement income strategies	Approaching retirement or reducing hours; redundancy or unplanned exit; starting an account-based pension; reviewing income needs and drawdown; assessing Age Pension or other entitlements.

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SUPPORT AREA	LIFE EVENTS & TRIGGERS TO WATCH FOR
Intergenerational wealth transfer	Updating or establishing a Will and estate plan; marriage, divorce or blended family; birth of children or grandchildren; ageing parents needing aged-care planning; gifting, education funding or family trust distributions; philanthropic goals.
Corporate investment portfolios	Surplus cash on the balance sheet; proceeds from a capital raise, M&A or asset sale; change in directors or investment committee; review or absence of an investment policy statement; group restructuring or new entity.
Not-for-profit investment management	Change in trustees, board or committee; a large bequest, donation or grant; review of investment policy or governance; upcoming compliance, audit or regulatory review; consolidated reporting across multiple funds or entities.

IF YOU ONLY SAY THREE THINGS

A simple, client-ready summary you can lead with in any conversation:

1 ACCESS TO GLOBAL LEADING INVESTMENT OPPORTUNITIES

Beyond individual shares - specialist funds, international markets, REITs, infrastructure, alternatives, real assets and private markets. More ways to generate consistent returns.

2 WE ARE ACTIVELY REVIEWING YOUR PORTFOLIO OVER TIME

Ongoing monitoring, proactive rebalancing and continuous optimisation. We’re working for you all the time - not just when there’s a transaction.

3 LET’S FOCUS ON STRATEGY FIRST — AND LET THAT DRIVE PORTFOLIO DECISIONS

Beyond individual shares - specialist funds, international markets, REITs, infrastructure, alternatives, real assets and private markets. More ways to generate consistent returns.

NAVIGATING THE CONVERSATION

Tailor your approach to the client in front of you.

THE LONG-TERM RELATIONSHIP CLIENT

Established, trusts you, transactional for years. Lead with the relationship - frame PWS as formalising what you already do, and delivering significantly more.

SAMPLE LANGUAGE

"You've always been more than a transaction to me. PWS formalises that — one comprehensive fee, and I'm fully focused on your complete financial picture: your investments, tax, super and retirement strategy, all coordinated."

THE FEE-SENSITIVE CLIENT

Focused on cost, questions the value of switching. Reframe cost as value — compare what they pay in transactions against a single transparent fee, and note that PWS can offer a lower brokerage rate while delivering significantly more.

SAMPLE LANGUAGE

"Let's look at what you paid in brokerage last year. With PWS we can actually reduce that rate - and you'd receive far more in return: broader investments, active oversight, tax coordination and a full financial strategy."

THE SOPHISTICATED INVESTOR

High net worth, complex needs, values expertise and access. Lead with breadth of service — access to specialists across tax, structuring, estate planning and investment strategy, and to more sophisticated investment options.

SAMPLE LANGUAGE

"PWS gives us the framework to bring in the right specialists — tax, structuring, estate planning - and access investment opportunities across private markets, alternatives and real assets that simply aren't available in a standard brokerage arrangement."

YOUR NEXT STEPS

- Review your full client book - not just former PAS clients - against the candidate profile and triggers above.
- Shortlist clients where a trigger event has occurred, or is likely in the next 6–12 months.
- Prepare a short, personalised note on why PWS is relevant for each client before contacting them.
- Book a PWS discovery conversation, using the three key messages as your starting point.
- When you're ready to onboard, use the PWS - Onboarding Guide and contact Adviser Services if you need assistance.

RELATED DOCUMENTS

The documents below are referenced in this guide. Replace each placeholder with the intranet link.

- PWS - Adviser FAQs
- PWS - New Client Onboarding Guide
- Investing in the Bell Potter Managed Investments IDPS
- PWS - Client Brochure
- PWS - Client Flyer

SUPPORT & TRAINING

CONTACT	ASSISTS WITH	PHONE	EMAIL
Private Wealth Adviser Service Team	Onboarding & operational enquiries	1800 961 412	privatewealthservice@bellpotter.com.au
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