



EXPAND Essential

Adviser use only

Key features available on Expand Essential

	Super	Pension	Investment
Investment options			
Managed investments	22 ready-made portfolios diversified across asset classes, fund managers and investment styles.		
Separately Managed Account (SMA)	10 model portfolios professionally managed, including investments in multiple asset classes and investment structures such as managed investments, ETFs and cash investments.		
Cash Account	<ul style="list-style-type: none"> The Cash Account is used to process all cash transactions that occur within the account. Clients are required to allocate at least 1% to the Cash Account as part of their Deposit Instructions and elect a minimum percentage allocation to their Cash Account. If we are required to top-up their Cash Account, we will top-up to the lower of their dollar-based or percentage-based minimum (1% default). 		
Plans			
Regular Contribution/Regular Savings Plan	Yes, no minimum per frequency	n/a	Yes, minimum \$100 per frequency
Regular Withdrawal Plan	No	Yes, regular pension payment	Yes, minimum \$100 per frequency
Other product minimums			
Initial investment	No minimum applies	\$10,000	\$1,000 or \$500 with a Regular Savings Plan
Lump sum withdrawals	No minimum applies		Lesser of \$100 or your account balance
Account balance	No minimum applies, note that \$10,000 minimum is required to be maintained for an internal partial rollover, or \$6,000 for a partial withdrawal or external rollover.		\$500
Investment option limits	<ul style="list-style-type: none"> Managed investments – no minimum applies. SMA – variable by model portfolio on initial investment. 		
Insurance			
Group insurance – TAL	Death Death & Total & Permanent Disablement (TPD) Income Protection	n/a	n/a
Retail insurance – AIA, MLC Limited, TAL and Zurich	Death Death & Total & Permanent Disablement (TPD) Income Protection	n/a	n/a

	Super	Pension	Investment
Fees and costs¹			
Administration Fee	Account balance \$0 – \$1,000,000 Above \$1,000,000 Maximum Administration Fee (excluding Account Keeping Fee)		Administration Fee 0.10% Nil \$1,000 pa
Account Keeping Fee	\$90 per account		
Interest retained on Cash Account	Interest is also retained on the Cash Account, estimated to be between 0.50% and 1.20% on the balance of the Cash Account.		
Administration costs paid from the reserve	Other administration costs paid from reserves estimated between 0% and 0.03% pa of your account balance.		n/a
Advice fees			
Advice Fee – Upfront	Up to 5.5% of each contribution/deposit made		
Advice Fee – Ongoing	<ul style="list-style-type: none"> • A flat percentage fee of up to 2.2% pa of account balance, or • A tiered percentage fee up to maximum of 2.2% pa (maximum 7 tiers), and/or • A flat dollar fee of up to \$18,000 pa 		
Advice Fee – One-off	<ul style="list-style-type: none"> • Maximum 10% of the account balance up to a fee of \$11,000, or • A maximum fee of \$3,300 where the fee is greater than 10% of the account balance 		
Advice Fee – Insurance	<ul style="list-style-type: none"> • A flat percentage fee of up to 50% pa of the insurance premium for each type of cover, or • A flat fee of up to \$18,000 pa 	n/a	n/a
Other Features			
Standing instructions	Deposit instructions <ul style="list-style-type: none"> • Percentage allocation Income preferences <ul style="list-style-type: none"> • Reinvest (default) • Retain in Cash Account • Income instruction – percentage • Automatic Income Distribution Facility (Investment only) Cash Account (top up) preferences <ul style="list-style-type: none"> • Pro-rata (default) • Redemption instruction – percentage • Pecking Order 		
Automatic re-weight facility	Yes. Quarterly, half-yearly and yearly.		
Tax optimisation	There are three tax optimisation methods available: <ul style="list-style-type: none"> • First in, first out: The parcel(s) with the oldest purchase date at the time of submitting are selected for disposal first. • Minimise gain/maximise loss: The parcel(s) with the lowest estimated capital gains/highest estimated capital losses are selected for disposal first. • Maximise gain/minimise loss: The parcel(s) with the highest estimated capital gains/lowest estimated capital losses are selected for disposal first. 		

¹ For full details on fees and costs, please refer to the relevant disclosure document.

	Super	Pension	Investment
Periodic Reporting			
Quarterly report	No	No	The Service provides continuous up to date electronic access instead of quarterly reports.
Annual Statement	Yes	Yes	Yes
Tax statement	No	No	Yes
Estate planning			
Estate planning options	<ul style="list-style-type: none"> • Binding Death Benefit Nomination • Non-Binding Death Benefit Nomination • Non-lapsing binding death benefit nomination 	<ul style="list-style-type: none"> • Binding Death Benefit Nomination • Non-Binding Death Benefit Nomination • Reversionary • Non-lapsing binding death benefit nomination 	n/a
Online functions			
Access levels	<ul style="list-style-type: none"> • Adviser and support users – view and edit • Dealer group – view access only 		
Standing instructions	Manage clients' standing instructions: <ul style="list-style-type: none"> • Deposit instructions • Income preferences • Cash Account (top up) preferences 		
Trading	Buy, sell or re-weight eligible investment options		
Client reports	Run individual and bulk client reports		
Other	<ul style="list-style-type: none"> • Application forms² • Beneficiary nominations (super and pension only)³ • Advice Fees (including renewal process)³ • Withdrawals • Regular Withdrawals • eComms selection • Ability to set tax optimisation method • Update client contact details • Update pension payments 		
Performance / Rate of return (ROR)	Account performance (ROR) and investment performance available		
Online functions for clients			
Client reports	<ul style="list-style-type: none"> • Clients are able to generate reports 		
Online forms	<ul style="list-style-type: none"> • Add, amend review and revoke beneficiary nominations • Choice of Fund form 	n/a	
Contact details	Ability to edit contact details		
Communications preferences	Ability to edit communications preferences (e.g. opt to receive communications electronically or on paper)		
Additional functionality	You can contact ClientFirst to give your client transaction authority to: <ul style="list-style-type: none"> • complete trades and update tax optimisation method • make withdrawals online • set up regular withdrawals online³ 		
Mobile app	Making it easier for clients to securely view their account online at any time		

² DocuSign functionality available.

³ For Investor Directed Portfolio Service only.

Ratings and awards



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For more information

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