



# EXPAND Extra

Adviser use only

## Expand Extra

A next generation platform that works how you work.

### Intuitively manage your clients' accounts

#### Create customised portfolios

The wide range of investment options available through Expand Extra allows you to build and administer customised portfolios that suit your clients' individual needs and goals.

Expand Extra clients have access to:

- over 500 managed investments
- listed investments:
  - for Super and Pension the majority of listed investments in the S&P All Ordinaries Index including a range of Exchange Traded Products plus other listed investments approved by the Trustee from time to time
  - for Investment the majority of fully paid ordinary, preference and equity shares, stapled securities, Exchange Traded Products (ETPs), Hybrids, Listed Investment Trusts (LITs) and Listed Investment Companies (LICs) listed on the Australian Securities Exchange (ASX).
- Separately Managed Account (SMA):
  - Single sector model portfolios
  - Multi-asset model portfolios
- Managed Discretionary Account capability
- term deposits with ANZ, NAB and Adelaide Bank
- fixed term annuities
- a choice of margin lenders.

### The right cover for every client

Expand Extra gives you access to a comprehensive insurance offering, making it easy for you to find the right insurance cover for your clients. In addition to simple yet effective group cover from TAL<sup>3</sup>, you can choose retail cover from four leading insurers.

Insurers available	Retail insurance policies	Cover available
AIA <sup>1</sup>	AIA Australia Priority Protection	Death, total and permanent disablement. Income protection. Severity based (Zurich Active only).
MLC Limited <sup>2</sup>	MLC Life Insurance	
TAL <sup>3</sup>	TAL Accelerated Protection	
Zurich <sup>4</sup>	Zurich Wealth Protection and Zurich Active	

All retail insurance policies are highly integrated, making it easy to fund your clients' insurance cover through the platform.

### High quality MLC investments team

Expand provides you access to investments managed by the MLC Asset Management team. The range includes MLC MultiActive, MLC MultiSeries, MLC Index Plus, MLC Real Return and MLC Managed Account Strategies.

\* For more information visit [www.myexpand.com.au/awards-ratings](http://www.myexpand.com.au/awards-ratings)

## Keep costs down

### Capped fees

Provide your clients with transparency, along with an added incentive to increase their account balance. For balances above \$1 million, the Administration Fee maximum is \$1,925 per annum (excludes Account Keeping Fee).

### Family fee aggregation

Expand Extra offers family fee aggregation to help limit the amount of the Administration Fee your clients pay. Family fee aggregation is available to immediate family members (spouse, son, daughter, partner, father, mother, brother, sister, grandparents and the spouses of immediate family members and eligible related IDPS entities) and allows up to eight accounts to be linked. Please note that the fee aggregation discount only applies if all clients have the same adviser.

### Administration fees

#### Super, Pension and Investment

First \$250,000	0.45%
Next \$250,000	0.12%
Next \$500,000	0.10%
Amounts above \$1,000,000	Nil
Maximum Administration Fee (excluding Account Keeping Fee)	\$1,925
Account Keeping Fee (pa)	\$180
Interest retained on Cash Account	0.50% - 1.20%
Administration costs paid from the reserve	0% - 0.03% pa (super and pension only)

### An example of savings available through family fee aggregation over 12 months

Client	Relationship	Product	Account balance	Normal Administration Fee	Administration Fee with aggregation	Savings
Harry Smith	Father	Pension	\$750,000	\$1,675	\$656.25	\$1,018.75
Mary Smith	Mother	Pension	\$750,000	\$1,675	\$656.25	\$1,018.75
Mary Smith	Mother	Super	\$10,000	\$45	\$8.75	\$36.25
Tom Smith	Son	IDPS	\$200,000	\$900	\$175.00	\$725.00
Tom Smith	Son	Super	\$40,000	\$180	\$35.00	\$145.00
Sue Smith	Daughter in-law	Super	\$250,000	\$1,125	\$218.75	\$906.25
Sarah Smith-Jones	Daughter	Super	\$100,000	\$450	\$87.50	\$362.50
Peter Jones	Son in-law	IDPS	\$100,000	\$450	\$87.50	\$362.50
<b>Totals<sup>5</sup></b>			<b>\$2,200,000</b>	<b>\$6,500</b>	<b>\$1,925.00</b>	<b>\$4,575.00</b>

The Smith Jones family will save \$4,575 per year with family fee aggregation.

## Built for tomorrow

IOOF Online is our secure adviser portal to Expand's technology – designed to meet your needs now and into the future. Transform your business with intuitive functionality that adapts as your business evolves.



### Adviser and client access

Secure access for you and your clients, from any device at any time.



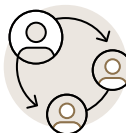
### Monitor insurance

Making sure your clients are protected has become easier with a detailed snapshot of your clients' existing cover – group and retail. Monitor their inactivity status under the Protect Your Super legislation.



### Family fee aggregation

Instantly link client accounts making it easier for them to save on fees and removing the need for manual forms.



### Beneficiaries

Add, change or remove beneficiaries with an intuitive online process.



### Tax optimisation

Choose to apply one of three tax optimisation methods to deliver the best outcome for your clients' individual circumstances:

- First in, first out
- Minimise gain/maximise loss
- Maximise gain/minimise loss.



### Online application forms

Set up accounts online for super, pension and investment, with account numbers created instantly.



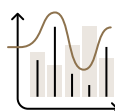
### Online trading

With the convenience of monitoring and transacting on all investments in one place, the ability to buy and sell simultaneously, straight-through-processing and built-in validations, you can administer your clients' accounts quickly and efficiently.



### Comprehensive reporting

Create a range of useful reports on your clients' accounts or for a segment of your client base.



### Activity monitor

This adviser dashboard allows you to efficiently manage key aspects of your clients' accounts all in one area.

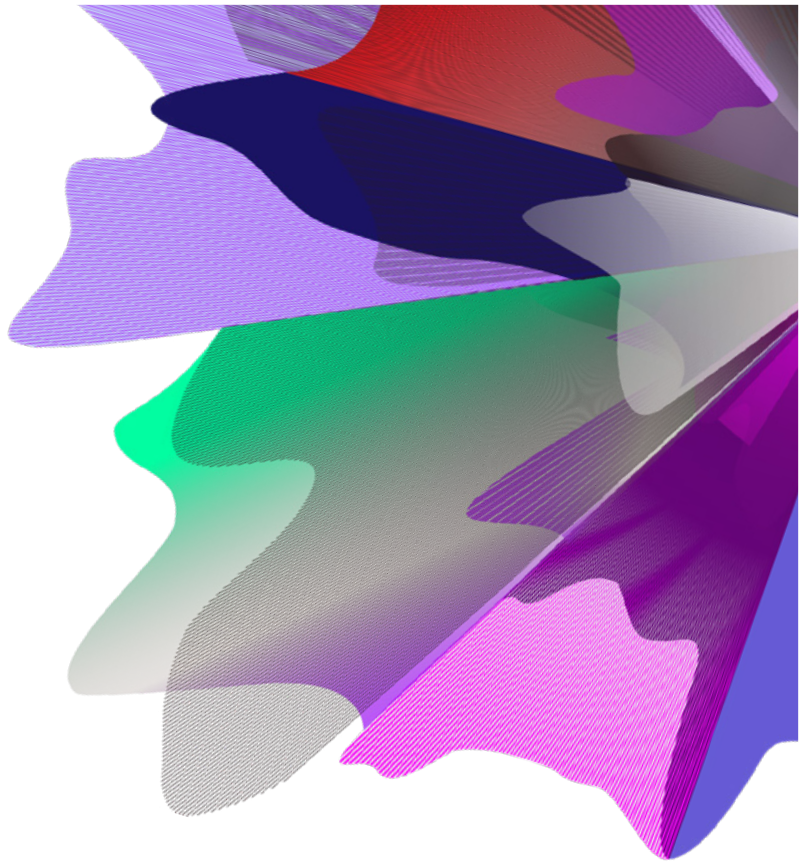
Experience the difference of proprietary technology, designed and built for advisers.

## Ongoing service and support

We pride ourselves on being proactive, responsive and easy to deal with. That's why we offer you with ongoing service and support that is tailored to your needs:

- Resolve simple queries straight away by calling our dedicated ClientFirst team who are available for you all day, every business day.
- Tap into the knowledge of your local Business Development Manager who is on-hand to help you get the most out of Expand.

We continuously invest in our products to benefit advisers and clients – now and for the years to come.



Experience Expand. Contact [advisoryrelationships@insigniafinancial.com.au](mailto:advisoryrelationships@insigniafinancial.com.au)

- 1 AIA Australia Priority Protection for Platform Investors is provided by AIA Australia Limited ABN 79 004 837 861, AFSL 230043.
- 2 MLC Life Insurance is provided by MLC Limited ABN 90 000 000 402, AFSL 230694.
- 3 TAL Accelerated Protection is provided by TAL Life Limited ABN 70 050 109 450, AFSL No. 237848.
- 4 Zurich Wealth Protection and Zurich Active are provided by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510.
- 5 The above calculations do not include the Account Keeping Fee, Interest retained on Cash Account or Administration costs paid from the reserve.

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