

EXPAND Extra

Adviser use only

Key features available on Expand Extra

	Super	Pension	Investment
Investment options			
Managed investments	Over 500		
Separately Managed Account (SMA)	<ul style="list-style-type: none">• The single sector model portfolios gives clients access to listed securities such as Australian shares, listed property, and listed fixed income.• The multi-asset model portfolios are professionally managed, including investments in multiple asset classes and investment structures including managed investments, listed securities, ETFs and cash investments.		
Listed investments	S&P All Ordinaries Index (plus any other securities approved from time to time by the Trustee)	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.	
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).		
Maturing Investments	A selection of term deposits and fixed term annuities.		
Plans available			
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
Automatic Income Distribution Facility	n/a	n/a	\$100 per quarter or half year
Other product minimums			
Initial investment	No minimum applies	\$20,000	\$10,000 or \$2,500 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.		\$2,000
Investment option limits	<ul style="list-style-type: none">• Managed investments – no minimum applies• Listed investments – a minimum value of \$500 is required per listed investment trade• Maturing investments – a minimum of \$5,000 per investment• SMA – variable by model portfolio on initial investment.		

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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
Fees and costs ¹			
Administration Fee	Account balance First \$100,000 Next \$300,000 Next \$300,000 Next \$300,000 Above \$1,000,000 Maximum Administration Fee (excluding Account Keeping Fee)	Administration fee (pa) 0.45% 0.25% 0.12% 0.10% Nil \$1,860	
Account Keeping Fee	\$150 pa		
Interest retained on Cash Account	Interest is also retained on the Cash Account, estimated to be between 0.50% and 1.40% 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
Brokerage	<ul style="list-style-type: none">Listed investments: 0.12% of the gross trade, subject to a minimum of \$18.50.Listed investments – Managed Discretionary Accounts: Brokerage of 0.12% of the value of the transaction applies to each order to buy or sell a listed investment within a Managed Discretionary Account with a minimum charge of \$5.50. This brokerage is deducted from the model cash holding at the time of the transaction.		
Family Fee Aggregation	Yes, up to eight accounts		
Advice fees			
Advice Fee – Ongoing or Fixed Term Arrangement	<ul style="list-style-type: none">A flat percentage fee of up to 2.2% pa of account balance; orA tiered percentage fee up to maximum of 2.2% pa (maximum 7 tiers); and/orA flat dollar fee of up to \$18,000 pa <p>For Fixed Term Arrangements, the fee can either be deducted from the client's' account monthly in arrears or as a single payment on the last day of the month of the agreed start date.</p>		
Advice Fee – One-off	<ul style="list-style-type: none">Maximum 10% of the account balance up to a fee of \$11,000; orA maximum fee of \$3,300 where the fee is greater than 10% of the account balance		
Other Features			
Corporate actions	<ul style="list-style-type: none">Voluntary corporate actions – yes (limited only)Mandatory corporate actions – yes		
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 AccountIncome instruction – percentageAutomatic Income Distribution Facility (investment only) Cash Account (top up) preferences <ul style="list-style-type: none">Pro-rata (default)Redemption instruction – percentagePecking order		
Managed Discretionary Accounts (MDAs)	Managed Discretionary Account services available through financial advisers from approved dealer groups only.		
Automatic reweight facility	Listed securities and managed investments. Quarterly, half-yearly and yearly.		

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


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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.		
SMA portability	<ul style="list-style-type: none">• Australian securities that are held by (or for) your investment clients can be transferred into the platform before transfer into the SMA and still retain the beneficial interest in those assets.		
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	<ul style="list-style-type: none">• Buy, sell or reweight eligible investment options• Certain eligible corporate actions• Invest your portfolio in accordance with MDA models managed by your appointed MDA provider• Establish an automatic reweight facility		
Activity Monitor	This adviser dashboard allows you to efficiently manage key aspects of your clients' accounts all in one area.		
Client reports	Run individual and bulk client reports		
Other functionalities	<ul style="list-style-type: none">• Application forms²• Beneficiary nominations (super and pension only)³• Advice Fees (including renewal process)³• Regular Withdrawals (applies to Investment only)• Communication preferences• Create and modify family fee groups• Initiate withdrawals to your clients' nominated bank account• Ability to set tax optimisation method• Update client contact details• Update client pension payments• Ability to initiate a direct debit• Submit an intent to claim a tax deduction		

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Online functions for clients			
Client reports	<ul style="list-style-type: none">• Clients are able to generate reports		Clients and individuals associated with an account (such as directors, trustees, company secretaries) can 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 out or opt in to receive notifications via email or by paper)		
Additional Functionality	You can contact us to give your client transaction authority to: <ul style="list-style-type: none">• complete trades and participate in certain eligible corporate actions• select tax optimisation method• make withdrawals online• set up regular withdrawals online³• update their pension details• submit a notice of intent to claim a tax deduction (coming soon)		
Mobile app	Making it easier for clients to securely view their account online at any time		


2 DocuSign functionality available (coming soon).

3 For Investor Directed Portfolio Service only.

Ratings and awards



Expand platform



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