

INTRODUCING OUR PREMIUM INVESTMENT PORTFOLIO SERVICE (PIPS)



Managing and maximising investments requires the wisdom of experience, and AustAsia Financial Planning has more than most. Thanks to a hard-earned reputation for integrity and performance, many clients have entrusted to us to manage and administer their investments, with more than \$100 million in funds under management.

PIPS is designed to serve investors who don't have the time nor inclination to manage their own investments and is much more than just an actively managed portfolio and advice service.

It is our blue-ribbon portfolio service that will give you the peace of mind that goes with having a highly qualified team to assist you, combined with the assurance that your portfolio is administered and recorded accurately. Accounting Standard reporting can also help keep your accounting costs down.

We manage over \$100 million in funds and our clients include retail investors, superannuation funds, corporations, foundations and charities.

PIPS can be broadly described as:

1. An investment and advice service, including shares and property;

2. A cashflow service with full cash flow analysis and projections; and
3. A reporting service.

Our success has been built on the highly individualised nature of our service, with our focus on the end game and nurturing long-term relationships with our clients. We deliver a complete and personalised portfolio management service.

We have been assisting our clients for many years with the management of their financial affairs. For many clients, PIPS is integral for the ongoing management, analysis and administration of their investments.

Our commitment is to give you more time to enjoy the things in life that really matter.



AustAsia Group
Business, Finance & Taxation Solutions

www.austasiagroup.com

Why PIPS? What are the key features and benefits?

Tailored Investment Advice

We will work with you to tailor an individually customised investment mix that takes into account your investment strategy and risk profile, in order to help you achieve your long-term financial goals. With PIPS, you retain control of the decision-making process.

We can tailor your portfolio to include Australian and International exposure including shares and Exchange Traded Funds (ETFs).

As every client is unique, PIPS is not a one-size-fits all approach.

Active Portfolio Management

We keep on top of your investments and propose any changes, always with your investment goals in mind.

We seek out investment opportunities and specifically tailor your portfolio to what you want to achieve.

As a PIPS client, you may be entitled to corporate opportunities that may not be available to the general public, including new floats (Initial Public Offerings) and placements.

You also have priority access to our Investments Team.

Portfolio Reporting

You will receive a **monthly Portfolio Valuation and a full Quarterly Report and Review, with recommendations specifically tailored for you.**

Cashflow Analysis and Reporting

We provide **month-by-month cashflow forecasts so you can see when income is expected to flow into your bank account**, including any tax refunds due. **Also included is an aggregated annual amount so you can see how much income is projected to be received for the whole year.**

We can help you with gifting money, inheritances, reporting to Centrelink and many other issues. Just tell us what you'd like to do and we will find a solution that best suits your needs.

Retain Control and Flexibility

Unlike other services, you retain direct ownership of your investment portfolio. This means that **stock is registered in your name** and you can buy or sell at your discretion, retain your voting rights as a shareholder, and you're entitled to participate in Rights Issues, Share Purchase Plans, Share Buybacks or any other corporate actions.

We place orders for shares on your behalf, so we **know** what price you are paying for buying a stock, or what price you will receive for selling a stock. It is not left up to the fund managers and product providers.

Keeping It Simple

PIPS makes monitoring your investments easy. We report on your investment portfolio in a clear format and help you understand your tax position without you having to do the time-consuming reconciliations from multiple statements, reports and systems.

You will receive a full Quarterly Review with investment options and Monthly Portfolio Statements to ensure that you know exactly what your position is and where your money is invested.

Accountant Strength Reporting

Simplify your end of year tax reporting.

PIPS provides a comprehensive suite of accountant strength reports, easily accessible for the completion of annual financials. Our data directly feeds into our accounting software, which can contain your accounting fees and minimise your responsibility to retain records as we'll keep them for you.

Convenience

Information is at your fingertips with 24 hour, online access to your portfolio via the Patersons Securities portal, where you can view and print reports.

Capital Gains Tax Management

The best decisions cannot be made without accurate and up-to-date information. Understanding your up-to-date Capital Gains Tax positions allow us to have a complete picture of your circumstances when we're advising you.

Capital Gains Tax optimisation can materially affect after-tax returns on your investments.

Taking the Work Out of Investing

PIPS provides full administration and comprehensive record keeping, including a mail house service to take care of the administration matters of your portfolio.

We manage your investment paperwork and ensure that you actually receive the dividends you are entitled to. We also can take up any Rights Issues, Share Purchase Plans, Share Buybacks or any other corporation actions on your behalf, so it doesn't matter how far away from home you are.

Forget about filing paperwork, keeping records of transactions and income statements, banking cheques and updating direct debt credit instructions. PIPS makes managing your investments easier.

Ease of Transition for Super Funds

When you are ready to retire, PIPS offers simple and easy transition from accumulation of super to pension phase.

Your own personal pension fund can pay you a regular pension payment or you can take it in lump sums. It can be specifically tailored to your needs.

Estate Planning

As PIPS is so flexible, we can work with the Executor of your Estate and/or your dependants to ensure a smooth transition if/when required.

Charge for PIPS and Tax Deductibility

The charge for PIPS is 1.25%pa (+GST) on the value of your portfolio, charged monthly. We arrange for this fee to be deducted from your cash account so you never have to worry about organising payment for us.

In most cases, fees are tax deductible.

Annual Meeting

You are entitled to an annual meeting (like your very own AGM), where we can review not only your investments and performance, but any other topics that you would like to discuss.

Next steps: getting started with PIPS

- 1 Call us on 08 9227 6300 or email us at investments@austasiagroup.com.
- 2 Our Investments team will prepare the required documentation (which includes a Letter of Engagement and our Financial Services Guide) to set up your PIPS account and the Patersons/AAG Intermediary Account Form, so that you can access direct shares with ease.
- 3 Review and sign the forms provided and complete any missing information.
- 4 Once your PIPS account has been established, you will receive a Welcome Pack from us.
- 5 If you are already a client of AAG's Accounting Service, we can access details of your existing investments including the cost and history of holdings to be included in your portfolio. Otherwise, your accountant will be able to provide these details to us.

We look forward to building a long and successful investment partnership with you and welcome you to PIPS.

How can we help you?



AustAsia Group
Business, Finance & Taxation Solutions

AustAsia House, 412 Newcastle Street, West Perth WA 6005

PO Box 332, Leederville WA 6903

T: (08) 9227 6300 **F:** (08) 9227 6400 **E:** clientservices@austasiagroup.com

www.austasiagroup.com



Important information and disclaimer

This publication has been prepared by AustAsia Financial Planning Pty Ltd AFSL 229454, AustAsia Accounting Services Pty Ltd Registered Tax Agent No 7587 3005 and AustAsia Finance Brokers Pty Ltd, Australian Credit Licence No 385068.

Any advice in this publication is of a general nature only and has not been tailored to your personal circumstances. Accordingly, reliance should not be placed on the information contained in this document as the basis for making any financial investment, insurance or other decision. Please seek personal advice prior to acting on this information.

Information in this publication is accurate as at the date of writing, 7 November 2018. In some cases the information has been provided to us by third parties. While it is believed the information is accurate and reliable, the accuracy of that information is not guaranteed in any way.

Opinions constitute our judgement at the time of issue and are subject to change. Neither the Licensee nor any member of AustAsia Group, nor their employees or directors give any warranty of accuracy, not accept any responsibility for errors or omissions in this document.

Any general tax information provided in this publication is intended as a guide only and is based on our general understanding of taxation laws. It is not intended to be a substitute for specialised taxation advice or an assessment of your liabilities, obligations or claim entitlements that arise, or could arise, under taxation law, and we recommend you consult with a registered tax agent.