




PORTFOLIO MANAGER SERVICES

Achieve the right balance
in your investment portfolio

And your life





To succeed, it helps to have the right advice and an ongoing commitment

Securing your future or building your wealth to fulfill life-long goals involves important decisions. Especially if you have the futures of others to consider.

So who can give you the advice you need? And who can you realistically expect to be there along the way?

At Equity Trustees, we've been advising our clients about investing for the long term for a long time. We've helped five generations of Australian families manage their wealth...so they can get on with enjoying life.

Portfolio Manager offers a highly personalised level of service and advice

Equity Trustees Portfolio Manager services enable you to grow your wealth without being burdened by administration. But that's only a very small part of what we can do for you.

The services we provide add meaning to that often-misused word, 'personalised'. What's more, our experience and expertise working with generations of successful Australian families means we're better able to anticipate your financial needs rather than simply respond to them.

We're serious and sincere about helping you achieve a balance in your investment portfolio – and your life.

In 1888, the Parliament of Victoria passed an act so Equity Trustees could be established to 'remove much of the uncertainty and insecurity that occurred when private individuals were appointed as trustees'.

PORTFOLIO MANAGER

Investment advice for long-term performance

Astute and prudent

If maintaining the right balance between the financial and the personal is your priority, we can help you achieve it. In ways that may surprise you.

Through our experience as a professional executor and trustee, we have developed an investment process that complies with our stringent legal obligations. We believe this is not only prudent for estates and trusts, but also for our private clients. Why? Because it covers all aspects of the investment process including measuring performance, the fees you pay and the taxation consequences of any investment decision.

Real versus relative returns

One of the key aspects of our investment process is to focus on maintaining and increasing your wealth after both inflation and taxation are taken into account. We understand you want investment advisors who are focused on increasing your wealth, and that is what we endeavour to achieve for you.

You know who to call

If you ever need help or assistance with any aspect of your portfolio, simply call your Client Relationship Manager at Equity Trustees.

They are directly involved in every recommendation made on your behalf by our team of specialists – from investments to tax and every aspect in between.

Like everyone at Equity Trustees, they work on salary, not commission. So we will never offer you an investment for our own short-term gain. Our goals are linked with yours – the long term growth in the value of your portfolio.

If there's a fee or charge involved, you will know about it upfront

And whether or not it's tax deductible

Costs for our Portfolio Manager services are based on the value of funds under management and service fees on any property-related revenue we manage for you.

We have minimum fees scaled to the type of service you choose: Custody, Advisory or Total Care. Service options with Custody and Advisory are charged on a fee-for-service basis.

Our fee structure is not unique, we're just upfront about what we charge and why. You may find this a refreshing difference to what you've experienced elsewhere.

Many of our fees are tax deductible. This is important because it can reduce the after-tax cost of our service.



CUSTODY PORTFOLIO MANAGER

YOU
YOU
YOU

Control your portfolio and make all financial decisions

Maintain relationships with your other service providers
(such as your accountant, financial advisor or broker)

Get a clear picture of your investments with cost-effective administration and reporting

Equity Trustees will:

Appoint a dedicated Client Relationship Manager

You may phone them whenever you have questions

Administer and manage all investment documentation

Such as providing safe custody and managing your investment documentation, collecting investment returns and keeping records for you

Collect investment income daily

Receive dividends, interest, rent payments etc and operate a Cash Management Trust Account for you to facilitate securities transactions

Act as custodian for your assets

We will manage the registration and safe-keeping of your investments

Issue statements each quarter

Consolidated statements of your investments including annual Capital Gains Tax and dividend imputation records, and financial year reports

Enable direct payments to your bank account



Simple, cost effective
administration

ADVISORY PORTFOLIO MANAGER

YOU
YOU

Control all decision-making and implementation

Retain full discretion over relationships with other service providers (such as your accountant, financial advisor or broker)

Equity Trustees will:

Appoint a dedicated Client Relationship Manager

You will receive all Custody services – plus we will...

Provide investment advice

Provide regular consultations to structure an appropriate investment portfolio for your circumstances

Monitor portfolio performance and advise you on suggested changes

Provide recommendations on your portfolio including: annual portfolio structure review; buy/sell/hold recommendations; new issues/takeovers of company shares

Provide highly personalised service

We can tailor our service to your individual requirements, considering all your requests and working to your requirements – rather than making you fit into ours.

Your personal
investment advisor



TOTAL CARE PORTFOLIO MANAGER

YOU **Appoint us to completely manage your daily financial and personal needs**

Equity Trustees will:

Appoint a dedicated Client Relationship Manager

You will receive all Advisory services – plus we will...

Provide comprehensive asset management and personal services

We will make all investment decisions on a discretionary basis, but these decisions will only be made in accordance with the investment guidelines we establish with you

Consistently review, maintain and manage your portfolio

This includes monitoring the portfolio to ensure it remains in line with the agreed guidelines

Handle all paperwork and administration

We will manage this for your personal and financial needs: make payments, including nominated bills and accounts; handle health insurance claims; assist with day-to-day affairs (if required)

Provide Will preparation and Estate Planning

Where Equity Trustees is sole or joint executor

Prepare and lodge tax returns

Manage property

Real estate sales, purchases, rental and insurance



Comprehensive asset and personal affairs management

Manage your wealth, your way

We offer three different levels of Portfolio Manager services:

Custody, Advisory and Total Care

Each one provides personalised, secure and astute solutions to suit your needs and time of life. They are designed to enhance your investment opportunities and reduce your administrative burden.

Whichever level you choose, we will administer your investments and consult with you and/or your nominated advisors and agents as required.

Our aim is to help you achieve your investment goals, including capital growth, security and cash flow.

Further options

In addition to the benefits of our Custody and Advisory Portfolio Manager packages shown overleaf, the following Total Care services are offered on a fee-for-service basis to our Custody and Advisory clients.

- Estate Planning
- Superannuation advice
- Preparation/lodgement of tax returns
- Property Management
- Monthly/customised reporting
- Bill paying



Like to know more? Here are answers to questions we're often asked

Q How do I establish my Equity Trustees Portfolio Manager account?
Call Equity Trustees on (03) 8623 5000 and ask for one of our Client Relationship Managers. They can explain in detail the process for establishing an account and having your assets transferred to our care.

Q What reports will I receive?
Easy-to-follow reports consolidating the value of your portfolio assets are automatically prepared every quarter. An annual report will also consolidate your Capital Gains Tax and dividend imputation records, as well as financial year information. Additional details on investment holdings are provided to Advisory and Total Care service clients.

Q When is my investment portfolio reviewed?
If you choose our Custody service, we do not review your portfolio. For Advisory service clients, we prepare at least one written review each year. During the year, you will often be contacted by your Client Relationship Manager to update you on events that have an impact on your portfolio. If you choose Total Care, your strategy will be reviewed on an ongoing basis.

Q Why do I get a Cash Management Trust Account with my Portfolio Manager service?
This account helps you manage your cash flow and collect daily investment income (e.g. dividends, interest and rental cheques).

It also enables us to buy and sell investments on your behalf (on instruction from you) and provide regular income for you if required. We also pay any fees and taxes related to your Portfolio Manager service from your Cash Management Account. All interest earned is calculated daily and credited monthly or re-invested subject to your instructions.

Q How do I add to or withdraw from my Portfolio Manager account?
Simply mail, fax or email written instructions to your Client Relationship Manager.

Q How do I buy or sell investments if I choose the Advisory service?
Your Client Relationship Manager will buy or sell investments according to your instructions.

Q How are bonuses, rights issues, etc handled?
Your Client Relationship Manager will contact you, provide advice (where applicable) and act according to your instructions.

Q How does a Power of Attorney work?
It's basically an authority to act on your behalf – that can be revoked at any time. A General Power of Attorney ceases to operate if you're incapacitated through illness, accident or advancing years. An Enduring Power of Attorney enables your attorney to handle your affairs through any period of incapacity or until you revoke the power, or die. If you choose our Total Care service, we can act for you under an Enduring or General Power of Attorney, solely or jointly with others you nominate.

Q Do I need to appoint you as my attorney?
This depends on the level of service you choose. Please consult one of our Client Relationship Managers for more information.

Q Like to know more?
Just ask one of our Client Relationship Managers.

Let us help you achieve the balance you want

At Equity Trustees, we take the time to gain a good understanding of your long-term goals before offering advice to help you achieve them.

We've been helping individuals and families manage their wealth since 1888. Prudently and responsibly.

To arrange a meeting with one of our Client Relationship Managers, or to request more information, please call (03) 8623 5000 or email equity@eqt.com.au





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