

WEALTH O₂

Unconflicted
Wealth Management
Technology







A BREATH OF FRESH AIR FOR CLIENTS AND THEIR ADVISERS


What is WealthO₂?

WealthO₂ is a privately owned technology and service company. We are not affiliated with any Bank or Institution.

We provide software and a service that is not conflicted, is low cost, drives efficiency and provides independent financial advisers the tools to implement scalable yet tailored advice and more easily demonstrate value to their clients.

Our suite of solutions can be used standalone, in combination or all together to provide efficiencies in managing Managed Accounts and Managed Discretionary Accounts; trading Managed funds; and providing clients with a fresh, new alternative for their Super and Pension.

| | | |
|----------|---|--|
| SERVICES |  MA Operator | EFFICIENT, LOW COST ADVISER SOFTWARE SOLUTION |
| |  MDA Operator | AUTOMATED, FLEXIBLE, MORE EFFICIENT MANAGED DISCRETIONARY ACCOUNTS |
| PRODUCTS |  uXchange | EASY, LOW-COST, HIGH- EFFICIENCY MANAGED FUND TRADING |
| |  Super Simplifier | SMSF-LIKE SUPER WITH THE TRANSPARENCY, WITHOUT THE COST |



W E A L T H O₂

SINGLE TECHNOLOGY
SOLUTION

Solutions & services



WE OFFER SOLUTIONS AND SERVICES TO ADVISERS FOR:

- ✓ Portfolio Management and Managed Discretionary Accounts (**MDA Operator**)
- ✓ Wholesale or Record of Advice based managed accounts (**MA Operator**)
- ✓ Retail clients can access wholesale managed funds (**uXchange**);
- ✓ Superannuation and Pension (**Super Simplifier**).



How are we different?

WealthO₂ is unconflicted as we have no investment products, and we do not charge the advisers or investment managers to provide their expertise in asset allocation and model management, lowering the additional costs typically associated with a managed account.

WealthO₂'s portfolio administration service is not a product, it's a service. For all portfolios outside of **Super Simplifier** we charge the adviser not the client (who can on charge, separating advice from other service fees).

WealthO₂ does not make money off your client's cash. There are no hidden fees. The client gets all the interest from the CMA that outside of Super Simplifier is held legally by your client.

WealthO₂ has no lean on the client's assets and does not net transactions. All listed assets are held in the client's name on HIN at the broker. All managed funds are held beneficially in a segregated **uXchange** account and all TD's and At calls are held in the client name through their Australian Money Market account.

uXchange facilitates rebates to clients for MER discounts agreed with the fund managers for your portfolios.

Super Simplifier is "on HIN" providing greater transparency on the client's assets. **Super Simplifier** applies security level holding limits allowing you to apply your models or IMA to your client's portfolio as easily as that of a SMSF.

WealthO₂ is a partner to Advisers to enable greater efficiency and scalability to the practice, whilst removing the conflicts often associated with the portfolio administration and advice implementation.



WealthO₂ proven capability

(Aug 19)

- ✓ AFSL
- ✓ ASIC
- ✓ GS007

BUILT IN COMPLIANCE & AUDIT

\$1.5bn

FUNDS UNDER
ADMINISTRATION

~58

ADVISER GROUPS
USING WO2

MORE THAN
\$420m

uXchange FUA

MORE THAN
\$350m

SUPER SIMPLIFIER FUA

What services are available and at what cost?

Our portfolio administration service is maximum 15bps per portfolio capped,[^] with min per account fee of \$350. Grouping applies for up to 2 accounts.

MDA Provider Services \$10pm per MDA Client Portfolio plus 3bps pa.

For listed assets, brokerage applies based on the AFSL agreement with the selected Broker.

For managed funds, the **uXchange** fee per transaction charged to client is 0.1% (subject to a \$10 min and \$50 max) and any shortfall of an annual relationship fee of \$100.

Our Tax reporting service is unbundled and is \$275 per annum per client portfolio.

For **Super Simplifier** the client pays our fee, the Trustee and Super administration fee, for a total of 35bps capped at 500k and family grouping and RITC on adviser fees is applicable.

[^]A cap is applied and tiers

All Fees are quoted excluding GST

| STRUCTURE | MANAGED DISCRETIONARY ACCOUNTS | RECORD OF ADVICE | WHO PAYS WO2 |
|--|--|------------------|---|
| Retail Personal Super / Pension Super Simplifier | Investment Managers' Models or your Models or bespoke portfolios | | Client pays (includes Trustee, Admin and WO2) 35bps capped at \$500k, Family Grouping, RITC |
| SMSF | | | AFSL pays WealthO2 (Max 15bps with min \$350) |
| Individual/Trust | | | |
| Company | | | |

MDA using Our or Your Deal Authority; You are Adviser

You are Adviser and Deal Authority

Adviser practice benefits



EASE OF MANAGING PORTFOLIOS AND MONITORING ADVICE

- Models and strategies - seamless flow through to Clients
- Intra day alerts on rebalance requirements with accurate holdings
- Tactical vs strategic asset allocation alerts
- Workflows for notifications of client responses



CLIENTS' BEST INTERESTS

- Daily alerts and ability to react on client portfolio
- Reduced time to market lag for client execution
- Barriers to rebalance (like ROA/execution) removed
- Automated controls on constraints, min parcel & 45 day rule



ENHANCED CLIENT SERVICING & REPORTING

- Ease of customised electronic communications to clients (ad hoc or scheduled)
- Sophisticated GIPS performance reporting
- Word based correspondence template engine for instant control and changes
- Client portal designed by Advisers for optimum client experience



LESS ADMIN / STAFF / RISKS

- Reduced effort in onboarding (automated account set up)
- Automation of bulk ROA's from generation through to execution
- Model management and asset allocation & performance monitoring
- Execution as a service and contract notes via data feeds automatically



SPEED TO IMPLEMENTATION OF CLIENTS SOA

- Automated Broker, uXchange, Super and CMA account set up
- Templates for risk based portfolio application
- No overnight processes

Features

Our technology enables scalability and efficiency for your adviser practice through automation of ROA, bulk rebalancing, intraday trade execution, automated client communications, reporting and investment portfolio construction tools.

WealthO₂ has built in compliance for both the implementation of Managed Discretionary Accounts, Record of Advice based managed accounts and AFSL APL control.

WealthO₂ MA
and MDA Operator
is not a product,
**it's a service for
advisers**

MANAGED ACCOUNTS / MODEL PORTFOLIOS IN WEALTHO₂

- ✔ Advisers can create and manage model portfolios themselves, or use models from third-parties, such as, Bellmont, Morningstar, etc.
- ✔ Models can include managed funds, ASX listed securities, ETFs and cash products
- ✔ Can create a model portfolio of models
- ✔ Access to both fixed and floating models
- ✔ Can include benchmarks for each model
- ✔ Can set minimum trade sizes at an individual client level
- ✔ Can set tolerance bands at both an individual security and asset class level
- ✔ Can set individual client preferences, such as substitutions, do not buys, do not sells, etc.
- ✔ Bulk rebalancing is available and bulk trades are placed intra day and rebooked to client accounts

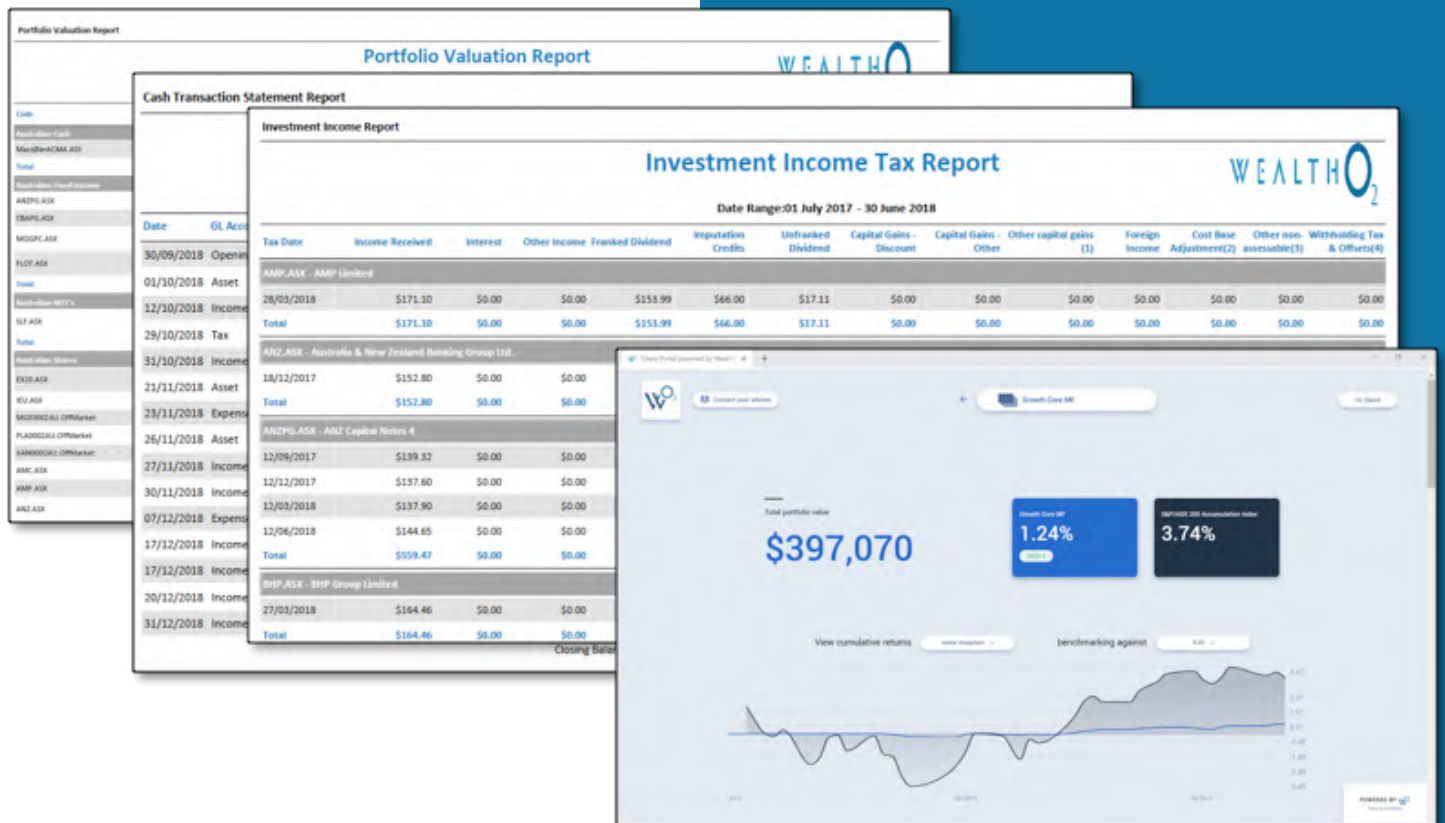
Investment analytics

WealthO₂ provides advisers with access to a broad range of performance & investment analytics.



OTHER KEY FEATURES

- ✔ Online application process for Broker, CMA and uXchange (or Super)
- ✔ Customisable Record of Advice and workflow integrated with execution and document audit
- ✔ Investment Analytics of security, model and client performance
- ✔ Report generation and scheduling
- ✔ Online / mobile client portal with Advisers branding
- ✔ Personal unlisted assets



Tax Reporting

(optional service)

WealthO₂ provides two levels of tax related reporting to advisers and their clients.

Our **Core+** tax reporting service provides comprehensive annual and periodic tax reporting that takes into account all income and CGT events on your client's portfolios, and provides election of CGT methodology.

Our standard reporting service is targeted at client with simple reporting needs and advisers who have an accounting engine we feed the data to. Elements of our **Core+** reporting are available to client's under Standard.



WEALTH MANAGEMENT TECHNOLOGY

WEALTH O_2



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For further information on the services individually as well as FSG & PDS:

mdaoperator.com.au · maoperator.com.au · uxchange.com.au · supersimplifier.com.au