



Tailored SMSF
and managed
account
solutions.

multiport.com.au

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Taking the hassle out of administering your investments

Multiport is a leading provider of self managed super and managed account administration, reporting and compliance services. We are dedicated to providing the highest level of service for a transparent and competitive fee.

We take the hassle out of administering self managed super funds and managed accounts so that trustees, investors and their advisers can focus on investing and implementing financial strategies. By combining a wealth of experience with the use of the latest technology Multiport provides fund and portfolio information online, 24 hours a day, 7 days a week.

The Multiport solution can be tailored to suit your needs. Administration packages can include all or selected aspects of self managed super fund (SMSF) and individually managed account (IMA) administration, making it one of the most comprehensive and best value services available today.



What is self managed super?

All superannuation funds are designed to provide retirement benefits to the members of that fund, and must operate in accordance with the Superannuation Industry (Supervision) Act.

The difference between a self managed super fund (SMSF) and other types of superannuation funds is that the members of an SMSF are also the trustees (or the directors of a corporate trustee) for the fund.

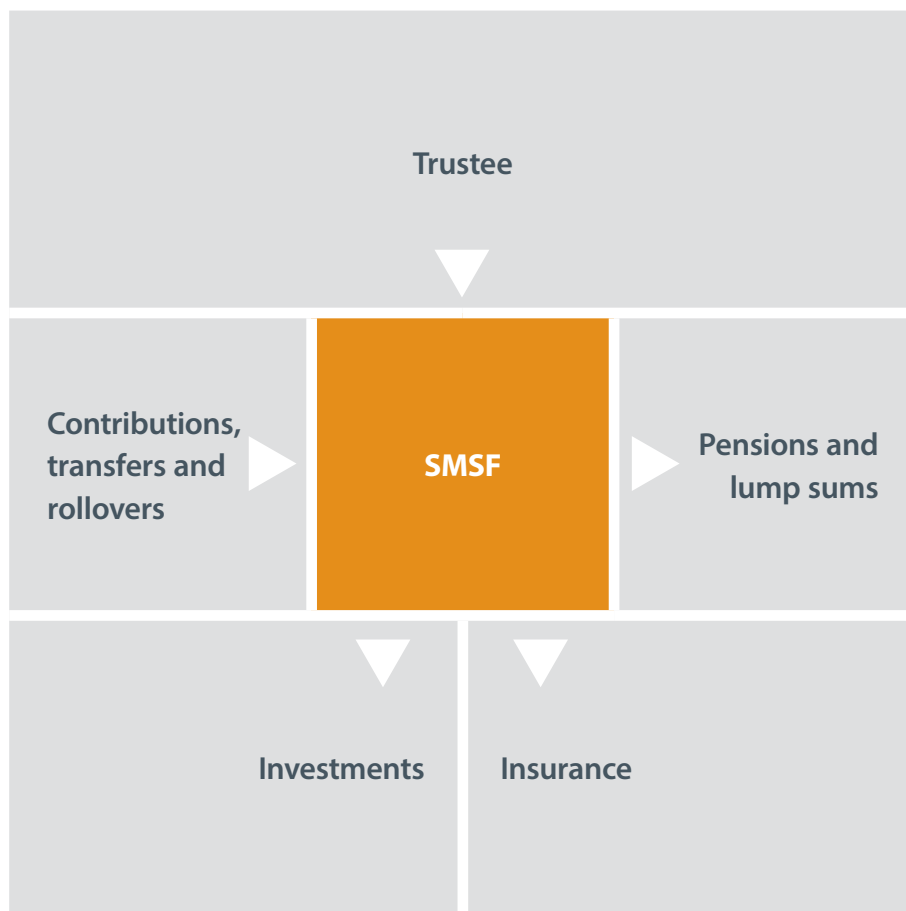
A superannuation fund is an SMSF when the following conditions are met:

- it has fewer than 5 members
- each member of the fund is a trustee of the fund
- no member of the fund is an employee of another member of the fund, unless those members are related
- no trustee of the fund receives any remuneration for his or her services as a trustee.

An SMSF can also have a company as a trustee (known as a corporate trustee) if:

- the fund has fewer than 5 members
- each member of the fund is a director of the company
- no member is an employee of another member (unless related), and
- the Company or its Directors do not receive any form of remuneration for their services as a trustee.

The SMSF is established under a trust deed, which is known as the fund's Governing Rules, which outlines what the trust can and cannot do. It also outlines the duties and responsibilities of the trustees and members of the fund.



What is an individually managed account?

An individually managed account (IMA) is an industry term used to describe a variety of investment portfolio solutions.

An IMA can simply be a portfolio of investments owned by an individual, company, family trust or any other entity and where the investment portfolio is tailored to each investor's requirements. The portfolio can be operated by the owner or subject to the advice of a financial adviser. Investors can make investment decisions on each transaction or may authorise an investment specialist or adviser to execute transactions on their behalf, in line with an agreed investment strategy. IMA accounts may also operate where discretion is given to an investment manager to manage the portfolio and make changes without reference to the portfolio owner.

Individually Managed Accounts are a highly effective personalised form of investment that can combine the advantages of a professionally managed portfolio of shares, managed funds, property, cash and other financial assets with the flexibility and advantages of direct ownership of the assets.

Note: For clients using the IMA Ultimate service for the investment portfolio administration of an SMSF, all compliance and taxation work will be handled by your accountant.

Who would use the Multiport Individually Managed Account Service?

- Individuals
- Companies
- Trusts
- Charitable Foundations
- Deceased Estates.



What are the benefits of self managed super?

SMSFs can offer some advantages over other superannuation funds. The key differences are:

- transparency of the underlying assets and strategy of the portfolio
- you have more control over your fund, as you are the trustee
- you have the ability to have direct investments (eg shares)
- there are generally broader investment options
- greater retirement and estate planning options.

Things to consider

There is a lot to consider before you decide to set up an SMSF. This includes, among other things:

- your super balance
- the fees and costs
- the number of members joining the fund and their ages
- how much time you have to spend on your SMSF
- your retirement goals
- your investment preferences
- your risk profile.

What is the role of trustees?

Trustees of SMSFs are responsible for the administration, management and compliance of the fund. Ultimately, responsibility and accountability for running the fund in a prudent manner lies with the trustees. A written acknowledgement that the trustees are aware of their role and responsibilities is initially required by the Australian Tax Office.

A trustee of an SMSF must act in accordance with:

- the provisions of the Superannuation Industry (Supervision) Act 1993 (SIS Act),
- the clauses of the superannuation fund trust deed, and
- other general rules, for example those imposed under tax law and trust law.

Trustees are required to:

- act honestly in all matters
- exercise the same degree of care, skill and diligence as an ordinary prudent person
- act in the best interest of the fund members
- keep the assets of the fund separate from other assets (eg the trustee's personal assets)
- retain control over the fund
- develop and implement an investment strategy
- allow members access to certain information.

Significant penalties can be imposed on trustees who fail to meet their obligations, so careful consideration needs to be given to your own objectives, situation and needs. You should obtain professional financial advice prior to commencing an SMSF.

All trustees must also declare that they have not been convicted of a dishonest act, are bankrupt or insolvent or disqualified from acting as a trustee.

Trustees may choose to employ a professional administrator such as Multiport to take care of the day-to-day administration and reporting for the SMSF as well as compliance and tax reporting.

Refer to page 10 for more information about some of the investment rules.

Our services at a glance

Multiport offers a broad, flexible solution for administering SMSFs by providing a comprehensive range of administration and compliance packages. Multiport can also tailor a package to suit specific needs. We offer a similar administration service for individually managed accounts (IMAs).

What are the features of the Multiport Service?

- Daily administration
- Constant revaluation of investments
- Online access to investment portfolio reports
- Consolidated reporting for multiple investment portfolios
- Act as mail house so that all investment documentation is received and kept electronically
- Stockbroker of choice
- Investments of choice (on a non-custodial basis)
- Daily update of cash account transactions
- Unlimited transactions
- Fixed dollar administration fee based on the number of assets held by the fund
- Full compliance service for Self-managed SMSFs
- Comprehensive taxation reports for investment portfolios.

A range of package options to suit your requirements

What is Daily Administration?

Daily administration means keeping fund and portfolio records up to date daily to ensure accurate data is available on the Multiport website 24 hours a day, 7 days a week. Multiport acts as the mailing address for all documentation in relation to the SMSF or investment portfolio and receives cash account data daily. This means that potential breaches of compliance can be picked up as they occur and be promptly rectified.

Multiport's range of administration packages provide trustees with the flexibility that best fits their particular circumstances.

SMSF Platinum

The complete SMSF administration service. This package includes daily administration and all accounting, tax and compliance requirements including the preparation of financial accounts and taxation returns. Independent audit services are available if required.

SMSF Platinum Extra

A daily administered SMSF administration service that includes SMSF compliance services.

Financial accounts and tax returns are prepared by the appointed fund accountant and independent audit services are also available.

IMA Ultimate

A complete daily administration service for investment portfolios that includes tax reporting. The service can be used by any entity including SMSFs where compliance and accounting are handled elsewhere.

The following table summarises each package option:

| Package | Service | | | | | | Download capacity |
|---------------------|--------------------------|----------------------|------------------|----------------|--------------------------|--------------------------------------|--------------------|
| | Portfolio administration | Daily administration | Client reporting | SIS compliance | Tax returns | Audit | |
| SMSF Platinum | ✓ | ✓ | ✓ | ✓ | ✓ | Nominated by trustee | Visiplan Xplan |
| SMSF Platinum Extra | ✓ | ✓ | ✓ | ✓ | External accountant | Nominated by trustee | Visiplan Xplan BGL |
| IMA Ultimate | ✓ | ✓ | ✓ | N/A | Tax summary ¹ | Nominated by trustee when applicable | Visiplan Xplan |

¹ A tax summary will be provided to the client's accountant in the preparation of a tax return.

A cash account with electronic data transfer must be used for each of the above package options. Speak to your adviser or contact us to understand which cash account options are available.

SMSF support services

In addition to the range of SMSF and portfolio administration services available, Multiport offers a range of specialised SMSF services.

SMSF establishment

Multiport provides all documentation necessary to create a complying SMSF, including the trust deed, consents, resolutions, member applications and product disclosure statement.

SMSF trust deed reviews

Multiport can examine trust deed articles and provide a written report on whether the provisions cater for changes in Superannuation Law as well as current benefit and funding strategies.

SMSF trust deed amendments

Multiport can arrange trust deed amendments to ensure that the fund deed is in line with current Superannuation Law.

SMSF gearing services

Multiport offers a range of SMSF gearing packages to assist trustees with borrowing to invest in property with a limited recourse borrowing arrangement (LRBA) through their SMSF. We can assist with the documentation and compliance work in relation to both third party and related party loans by SMSFs.

Where Multiport provides ongoing management, the LRBAs can be tracked separately through a secondary portfolio under the SMSF. The portfolio includes details of the assets held by the LRBAs, debt, instalments, income and expenses.

Corporate trustee establishment

Multiport can assist with the establishment of companies intended to act as trustee for an SMSF. This includes Australian Securities and Investments Commission (ASIC) registration and application for an Australian Business Number (ABN) if applicable. Where Multiport is the registered address for the company, all ASIC documentation and tasks are carried out by Multiport.

Partial years

Multiport can undertake the completion of all administration, compliance, financial accounts and tax work related to partial years where the SMSF is transferred to the Multiport SMSF service.

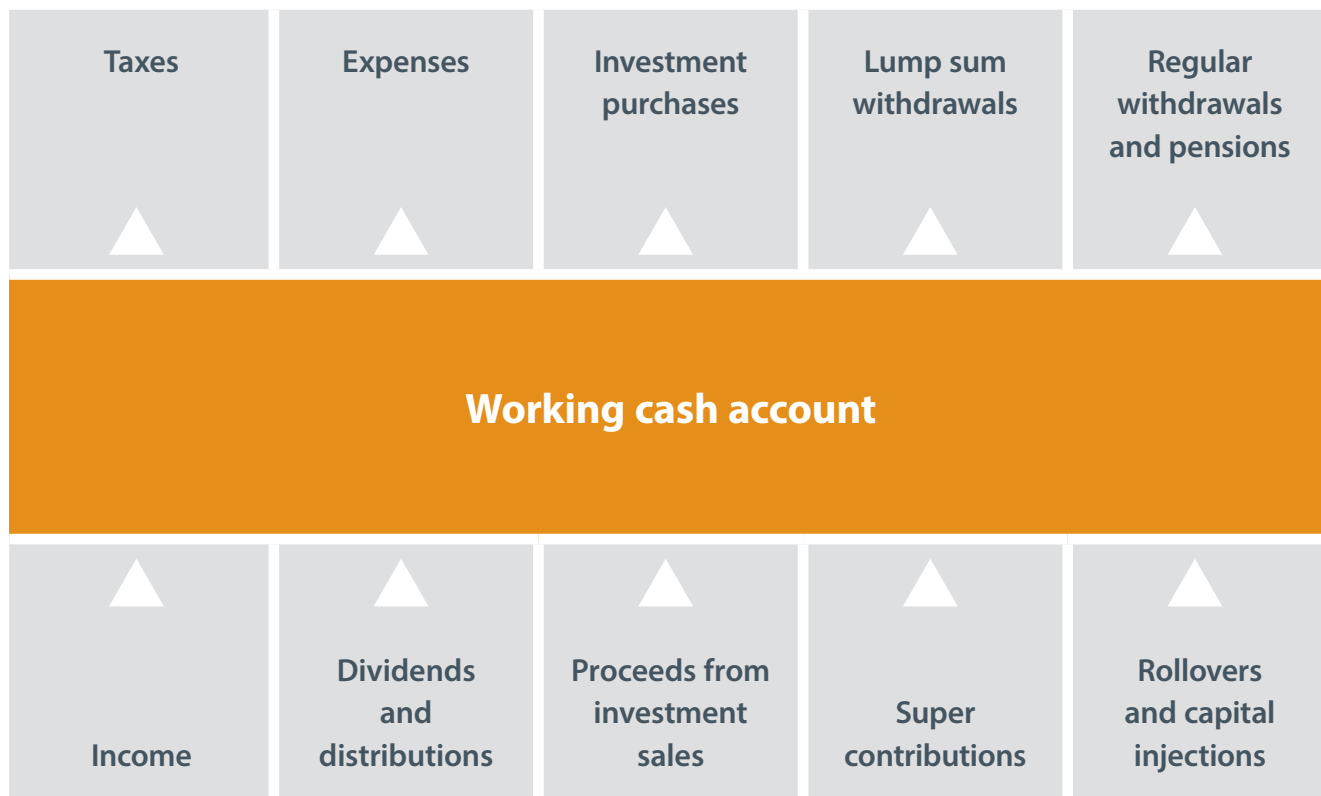
SMSF consulting and technical support

The Multiport daily SMSF administration services include complementary technical support. Multiport can provide support to service providers and their clients who do not use these administration services on a fee for service basis.

Operating your cash account

Each SMSF or IMA has a working cash account in the name of the entity or portfolio. Upon establishment, Multiport will arrange the opening of a cash account which will be selected from one of the institutions we work with to receive daily electronic downloads of data. The working cash account is reconciled on a daily basis which allows us to monitor and process all transactions in or out of the fund or portfolio either that day or within one business day of the transaction occurring.

Please speak to your adviser or contact us to understand which cash account options are available.



Allowing Multiport signing authority on your account allows us to facilitate tax payments, investment purchases, payment of insurance premiums, periodic payments and one-off transfers when required.

Contributions and benefits

Putting money in

Once established, an SMSF is able to accept contributions and rollovers from other superannuation institutions.

Contributions can be made to the fund in a number of ways:

- by electronic funds transfer
- by cheque forwarded to our office
- transfer of assets.

Under the SMSF Platinum and SMSF Platinum Extra services, Multiport can facilitate contributions by providing Super Choice Fund Nomination forms so that employers can direct contributions to the SMSF's working cash account. Confirmation of how the contribution is to be treated is required at the time the contribution is made. This ensures that the contribution is allocated to the correct member, its tax treatment is correct and that contribution levels may be monitored throughout the financial year.

Where contributions are made by transfer of assets (ie in specie transfers), Multiport can assist to ensure that the transaction is carried out in such a way that all compliance obligations are met.

We also prepare the paperwork necessary to rollover balances from other superannuation accounts.

Taking money out

Under the SMSF Platinum and SMSF Platinum Extra services, withdrawals will be made upon request from a member, where preservation rules and conditions of release are met. Benefits can be paid as a lump sum or in the form of a pension.

Lump sum benefit payments

Upon request of a lump sum withdrawal we will calculate and prepare minutes and documentation applicable to the withdrawal at no additional fee. Required documentation will be provided to the member for lodgement in their personal income tax return.

Receiving a pension

The service allows a member to receive their benefit in the form of a range of pensions including:

- account based pensions
- transition to retirement pensions.

Through the service, a pension can commence upon request from a member. For no additional fee we will prepare trustee minutes as well as calculate and prepare documentation applicable to the pension.

Pension reviews

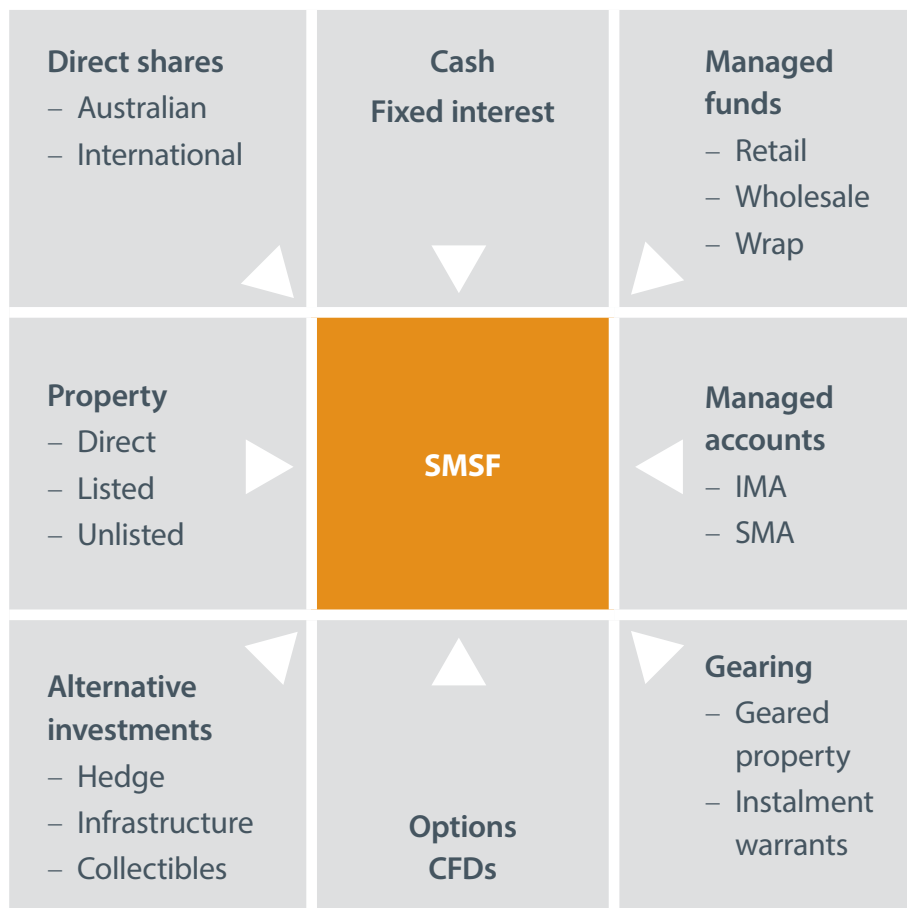
Multiport will carry out pension reviews annually to calculate minimum pension levels, and maximum pension levels where required. All pension members will receive correspondence at the beginning of each financial year detailing their approximate member balance and the minimum pension level applicable for that financial year.

A wide range of investment options

Our service allows advisers and their clients complete freedom when investing. There are no investment restrictions or preferred list of investments or stock brokers when using our service.

Additionally, investments are held in the name of the investing entity whether that is an SMSF or investment portfolio – there is generally no third party custodian involved.

The service caters for the following wide range of investments:



It is a requirement under superannuation law for an SMSF to develop and implement an investment strategy. One of the features of the Multiport service is to assist with the preparation of these documents and monitor the fund's asset allocation to determine whether it is in line with the fund's nominated strategy.

Under super regulations there are some investments rules for SMSFs. The trustee must:

- ensure the investments are made at arm's length and that certain assets are not acquired from related parties
- keep the assets of the fund separate from other assets (eg the trustee's personal assets)
- not borrow against trust assets (except in limited circumstances)
- not lend money or provide financial assistance to members or their relatives, and
- not invest in in-house assets which exceed the 5% in-house asset threshold. An in-house asset is an asset of the fund that is a loan to or an investment in a related party or related trust of the fund.

Insurance and tax within your SMSF

Consideration of the use of insurance is a compulsory aspect of the written investment strategy for an SMSF. A range of insurance policies can be held through your SMSF with the ability to fund premiums with superannuation benefits. Policies can include:

- death
- total and permanent disability
- income protection.

Where premiums are paid by the fund, the SMSF must be listed as the policy holder/owner on the policy.

Within the superannuation environment, tax is payable on taxable contributions, investment earnings and realised capital gains on investments. The table below broadly outlines how the tax is assessed for both accumulation and pension funds.

| | Tax treatment on income received by fund ² | | Tax treatment on benefits paid from the fund ² | |
|---------------------|--|--|---|--|
| | Contributions | Investment earnings | Pension payments | Lump sum withdrawals |
| Accumulation | <p>Concessional contributions: Taxed at 15%</p> <p>Non-concessional contributions: Not taxed</p> <p>Excess contributions tax is payable if you exceed contributions caps</p> | <p>Income: Taxed at 15%</p> <p>CGT: Taxed at 10% if asset is held for more than one year before capital gain is realised</p> | Not applicable | <p>Over age 60: Tax free</p> <p>Tax-free component: Nil</p> <p>Preservation age to age 60:</p> <p>Tax-free component: Nil</p> <p>Taxable component: No tax payable on amount up to low rate cap. Amount above low rate cap taxed at a concessional rate (including medicare levy)</p> |
| Pension | Not applicable | Tax free | <p>Over age 60: Tax free and not included as part of assessable income</p> <p>Under age 60: Pension income forms part of assessable income and is taxed at your marginal tax rate with tax offsets applicable</p> | <p>Under preservation age:</p> <p>Tax-free component: Nil</p> <p>Taxable component: Taxed at a concessional rate (including medicare levy)</p> |

² Tax on superannuation is complex and the above table is not a comprehensive guide.

Under the SMSF Platinum and Platinum Extra services, Multiport will arrange for the lodgement of annual/quarterly instalments to the ATO from the fund's cash account.

Managing the compliance burden

The trustees of an SMSF are ultimately responsible for the management of their fund so it is important that all aspects of compliance and investment management are addressed. Heavy fines and taxation penalties may be imposed on funds assessed as being non-compliant, and this is occurring more and more frequently as the Australian Taxation Office (ATO) takes a more active role in the regulation of SMSFs.

A fund may be deemed non-compliant if, for example:

- it borrows money to invest except for limited recourse borrowing arrangements
- it breaches the sole-purpose test
- it breaches in-house assets test rules
- it holds assets in a name other than that of the trustees of the fund
- it loans money to members of the fund
- it acquires assets that the fund is prohibited from acquiring from a related party.

Multiport can ease the burden by using the latest technology to keep fund investments and transactions up to date and identify potential breaches of compliance. This means that possible breaches can be identified as they occur and rectified without delay.

Detailed reporting and online delivery of information

On a quarterly basis, we will provide detailed client investment portfolio reports. The investment portfolio reports cover:

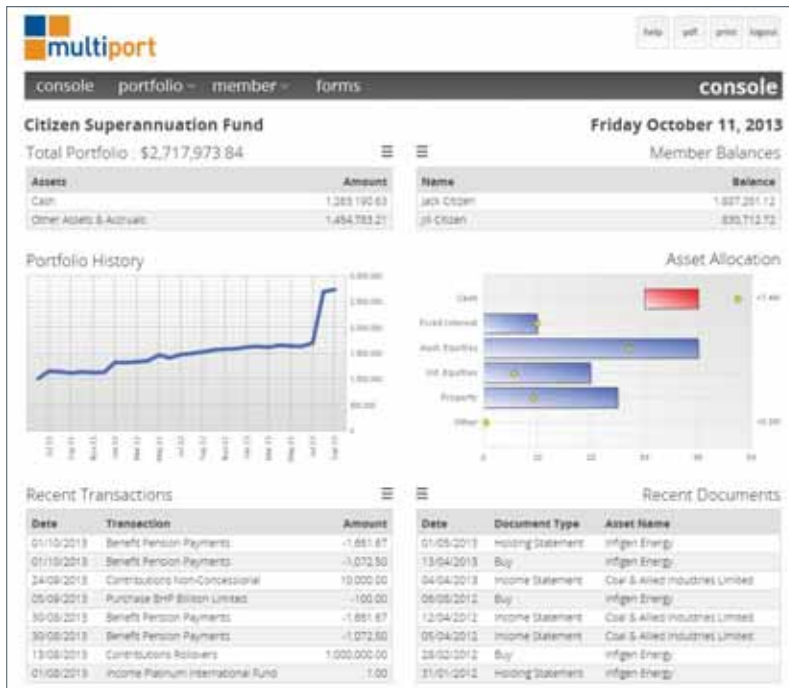
- portfolio valuation
- asset allocation
- cash flow
- overall investment performance
- specific asset performance
- contributions and benefits
- transaction statement and capital gains report.

Online access to your fund

With daily administration and constant revaluation of investments, you have secure, online access to the Multiport Console to track the latest transactions and valuations for each of your investments.

Examples of what information can be viewed via the website are shown on the following pages.

Console summary



This screen gives you a snapshot of your portfolio including portfolio value, member balances, portfolio history, asset allocation, recent transaction and documents.

Current details

current portfolio

Portfolio: Citizen Superannuation Fund | As At: 07/10/2013 | Show Sell | Show Asset N | Summary

| Asset | Ticker | Asset Category | Units | Price | Price Date | Value |
|--|-----------|---------------------------|-------------|----------|------------|---------------------|
| 15 Samole Street Sydney | | Property | | | | 250,000.00 |
| ANP Banking 24 month Term Deposit | | Fixed Interest Securities | | | | 200,000.00 |
| ANP Capital (VI) Global Equity - Value Fund | NMLO340AU | Unit Trusts | 55,022.2695 | 0.8236 | 05/10/2013 | 45,934.25 |
| ANZ Limited | ANZ | Domestic Shares | 854.00 | 30.76 | 04/10/2013 | 26,269.04 |
| Aable Computer Inc | AAPLUS | Overseas Shares | 57.00 | 514.3786 | 07/10/2013 | 29,319.53 |
| Bankwest 30 Day Term Deposit | | Fixed Interest Securities | | | | 10,621.00 |
| BHP Billion Limited | BHP | Domestic Shares | 3,276.00 | 35.13 | 04/10/2013 | 115,095.88 |
| CPS FC - CPS Index Australian Share Fund | FSP0238AU | Unit Trusts | 3,480.00 | 1.1044 | 03/10/2013 | 3,843.31 |
| Citizen Artwork | | Other Assets | | | | 10,000.00 |
| Commonwealth Bank Ltd | CBA | Domestic Shares | 3,000.00 | 71.76 | 04/10/2013 | 215,260.00 |
| Interactive Brokers Cash Account | | Cash | | | | 20,000.00 |
| International Business Machines Corp | IBM.US | Foreign Assets | 133.00 | 196.0431 | 07/10/2013 | 26,074.40 |
| Macquarie Cash Management Account | | Cash | | | | 1,243,192.63 |
| Macquarie Group Limited | MQG | Domestic Shares | 2,960.00 | 48.55 | 04/10/2013 | 144,679.00 |
| Microsoft Corporation | MSFT.US | Overseas Shares | 961.00 | 36.0733 | 07/10/2013 | 34,671.74 |
| Platinum International Fund | PLA0002AU | Unit Trusts | 19,120.306 | 1.849 | 02/10/2013 | 35,353.45 |
| Tatts Group Bonds | TF5HA | Fixed Interest Securities | 550.00 | 104.00 | 04/10/2013 | 57,200.00 |
| Telstra Corporation Limited | TLS | Domestic Shares | 10,000.00 | 4.95 | 04/10/2013 | 49,500.00 |
| Westpac Banking Corporation | WBC | Domestic Shares | 5,800.00 | 32.42 | 04/10/2013 | 188,036.00 |
| Total Investments | | | | | | 2,703,058.28 |
| Accrued Income: ANZ Limited | | | | | | 623.42 |
| Accrued Income: BHP Billion Limited | | | | | | 3,607.78 |
| Accrued Income: CPS FC - CPS Index Australian Share Fund | | | | | | 13.93 |
| Accrued Income: Commonwealth Bank Ltd | | | | | | 10,920.00 |
| Accrued Income: Macquarie Group Limited | | | | | | 3,725.00 |
| Accrued Income: Platinum International Fund | | | | | | 321.93 |
| Accrued Income: Tatts Group Bonds | | | | | | 1,606.53 |
| Accrued Income: Telstra Corporation Limited | | | | | | 1,400.00 |
| Accrued Income: Westpac Banking Corporation | | | | | | 9,563.00 |
| Accrued Purchase: BHP Billion Limited | | | | | | -133.00 |
| Total Portfolio | | | | | | 2,731,377.82 |

Click on any asset to load the asset history in a new window.

This screen shows the latest valuations for all investments within a fund or portfolio. Investment history information for individual assets may be accessed by clicking on an investment.

Comparison

multiport

console portfolio member forms **comparison**

Portfolio: Citizen Superannuation Fund From: 30/06/2013 To: 07/10/2013 Summary

| Asset | 30/06/2013 | | | 07/10/2013 | | | Price Change % |
|--|------------|--------|---------------------|------------|--------|---------------------|----------------|
| | Units | Price | Amount | Units | Price | Amount | |
| 15 Samole Street Sydney | | | 250,000.00 | | | 250,000.00 | |
| AMP Banking 24 month Term Deposit | | | 200,000.00 | | | 200,000.00 | |
| AMP Capital (W) Global Equity - Value Fund [NVL0340AU] | 53,022.27 | 0.77 | 40,933.19 | 53,022.27 | 0.83 | 43,934.25 | 7.33 |
| ANZ Limited [ANZ] | 854.00 | 28.58 | 24,407.32 | 854.00 | 30.76 | 26,269.04 | 7.63 |
| Apple Computer Inc [AAPL US] | 57.00 | 425.79 | 24,270.23 | 57.00 | 514.58 | 29,319.58 | 20.80 |
| Bankwest 90 Day Term Deposit | | | 10,621.00 | | | 10,621.00 | |
| BHP Billiton Limited [BHP] | 3,075.00 | 31.37 | 96,462.75 | 3,276.00 | 35.13 | 115,095.80 | 11.99 |
| CPS PC - CPS Index Australian Share Fund [PSR0233AU] | 3,400.00 | 1.02 | 3,552.04 | 3,400.00 | 1.10 | 3,743.31 | 8.20 |
| Citizen Artwork | | | 10,000.00 | | | 10,000.00 | |
| Commonwealth Bank Ltd [CBA] | 3,000.00 | 69.18 | 207,540.00 | 3,000.00 | 71.76 | 215,280.00 | 3.73 |
| Interactive Brokers Cash Account | | | 20,000.00 | | | 20,000.00 | |
| International Business Machines Corp [IBM US] | 133.00 | 211.56 | 28,136.99 | 133.00 | 196.05 | 26,074.40 | -7.33 |
| Macquarie Cash Management Account | | | 244,742.14 | | | 1,243,190.63 | |
| Macquarie Group Limited [MQG] | 2,990.00 | 41.87 | 124,772.60 | 2,990.00 | 48.55 | 144,679.00 | 15.95 |
| Microsoft Corporation [MSFT US] | 961.00 | 37.43 | 35,974.66 | 961.00 | 36.00 | 34,671.74 | -3.62 |
| Platinum International Fund [PLA0002AU] | 19,120.31 | 1.74 | 33,349.64 | 19,120.31 | 1.85 | 35,353.45 | 6.01 |
| Tatts Group Bonds [TTPH4] | 590.00 | 104.00 | 61,200.00 | 590.00 | 104.00 | 61,200.00 | 0.00 |
| Telstra Corporation Limited [TLS] | 10,000.00 | 4.77 | 47,700.00 | 10,000.00 | 4.95 | 49,500.00 | 3.77 |
| Westpac Banking Corporation [WBC] | 5,000.00 | 23.00 | 115,000.00 | 5,000.00 | 32.42 | 162,100.00 | 12.26 |
| Total Investments | | | 1,627,166.60 | | | 2,703,058.28 | |
| Accrued Income: ANZ Limited | | | 0.00 | | | 623.42 | |
| Accrued Income: BHP Billiton Limited | | | 1,700.13 | | | 3,687.70 | |
| Accrued Income: CPS PC - CPS Index Australian Share Fund | | | 18.90 | | | 18.90 | |
| Accrued Income: Commonwealth Bank Ltd | | | 4,920.00 | | | 10,920.00 | |
| Accrued Income: Macquarie Group Limited | | | 0.00 | | | 3,725.00 | |
| Accrued Income: Platinum International Fund | | | 821.90 | | | 821.90 | |
| Accrued Income: Tatts Group Bonds | | | 848.51 | | | 1,696.58 | |
| Accrued Income: Telstra Corporation Limited | | | 0.00 | | | 1,400.00 | |
| Accrued Income: Westpac Banking Corporation | | | 0.00 | | | 5,560.00 | |
| Accrued Purchase: BHP Billiton Limited | | | -32.00 | | | -133.00 | |
| Total Portfolio | | | 1,635,456.28 | | | 2,731,377.82 | |

You have been logged in as johndobson since 11:52 AM

This screen allows you to view the latest value of assets held by the fund or portfolio with the values shown relating to the date range selected.

Asset allocation



This screen compares Target Asset Allocation (as defined by the Investment Strategy for the fund) with the actual allocation and the dollar adjustment required to bring the allocation back to target.

Bank statement

| Date | Category | Transaction | Cash Out | Cash In | Balance |
|------------|-----------------|--|------------|----------|------------|
| 31/12/2012 | Opening Balance | | | | 272,295.07 |
| 01/01/2013 | Income | Macquarie Cash Management Account | | 160.00 | 272,455.07 |
| 01/01/2013 | Fee | Macquarie Cash Management Account | 100,000.00 | | 272,455.07 |
| 08/01/2013 | Income | Profit/Loss on Options | | 610.00 | 273,065.07 |
| 01/02/2013 | Benefit | Pension Payments | 2,000.00 | | 270,915.07 |
| 01/02/2013 | Income | Macquarie Cash Management Account | | 280.00 | 271,165.07 |
| 02/02/2013 | Benefit | Pension Payments | 1,000.00 | | 270,165.07 |
| 02/02/2013 | Benefit | Pension Payments | 2,250.00 | | 267,915.07 |
| 03/02/2013 | Benefit | Pension Payments | 2,250.00 | | 265,665.07 |
| 04/02/2013 | Benefit | Pension Payments | 2,250.00 | | 263,415.07 |
| 05/02/2013 | Benefit | Pension Payments | 2,250.00 | | 261,165.07 |
| 06/02/2013 | Benefit | Pension Payments | 2,250.00 | | 258,915.07 |
| 07/02/2013 | Benefit | Pension Payments | 2,250.00 | | 256,665.07 |
| 08/02/2013 | Benefit | Pension Payments | 2,250.00 | | 254,415.07 |
| 08/02/2013 | Benefit | Pension Payments | 2,250.00 | | 252,165.07 |
| 12/02/2013 | Income | Profit/Loss on Options | | 600.00 | 252,765.07 |
| 13/02/2013 | Surplus | Surplus - Advising/Advised Client Info | | 555.00 | 253,320.07 |
| 25/02/2013 | Income | Profit/Loss on Options | | 1,210.00 | 254,530.07 |
| 01/03/2013 | Benefit | Pension Payments | 2,250.00 | | 252,280.07 |
| 01/03/2013 | Income | Macquarie Cash Management Account | | 300.00 | 252,580.07 |
| 01/03/2013 | Benefit | Pension Payments | 1,000.00 | | 251,580.07 |
| 01/03/2013 | Benefit | Pension Payments | 2,000.00 | | 249,580.07 |
| 22/03/2013 | Income | Tetra Corporation Limited | | 1,400.00 | 250,980.07 |
| 28/03/2013 | Surplus | Surplus - Advising/Advised Client Info | | 180.00 | 251,160.07 |
| 01/04/2013 | Income | Macquarie Cash Management Account | | 450.00 | 251,610.07 |
| 01/04/2013 | Benefit | Pension Payments | 1,000.00 | | 250,610.07 |
| 01/04/2013 | Benefit | Pension Payments | 2,250.00 | | 248,360.07 |
| 01/04/2013 | Benefit | Pension Payments | 2,000.00 | | 246,360.07 |
| 05/04/2013 | Income | Tata Grovo Bonds | | 741.25 | 247,101.32 |
| 01/05/2013 | Benefit | Pension Payments | 1,000.00 | | 246,101.32 |
| 01/05/2013 | Income | Macquarie Cash Management Account | | 600.00 | 246,701.32 |
| 01/05/2013 | Contributors | Member Concessional | | 5,000.00 | 251,701.32 |
| 01/05/2013 | Benefit | Pension Payments | 2,250.00 | | 249,451.32 |
| 03/05/2013 | Contributors | Non-Concessional | | 5,000.00 | 254,451.32 |

This screen allows you to view transactions coming in and out of the working cash account.

Logging into the website also allows you to access a range of reports to enable you to track contributions, benefit payments and the total gain or loss for each asset held by the portfolio.

Member balances

| | Jack Citizen | Jill Citizen |
|--------------------------------|--------------|--------------|
| Opening Balance @ 01/07/2011 | 407,032.93 | 407,178.88 |
| Concessional Contributions | 62,841.30 | 72,820.55 |
| Non-Concessional Contributions | 213,734.50 | 177,000.00 |
| Member Contributions | 0.00 | 0.00 |
| Rollovers | 1,000,000.00 | 208,176.51 |
| Benefits | -223,275.09 | 628,295.37 |
| Insurance Premiums | -5,001.00 | 0.00 |
| Expenses | 0.00 | 0.00 |
| Earnings | 961,826.22 | 288,152.17 |
| Closing Balance @ 30/06/2013 | 1,887,281.12 | 630,712.72 |

This screen summarises member balances, contributions, rollovers, benefits and more.

Fees and other costs

Ongoing administration fees are charged monthly in arrears at a fixed dollar fee based on gross portfolio value. The portfolio is not limited to the number of transactions that may be carried out during a period, the number of assets or asset type.

Fees will vary subject to which Multiport service is selected so please refer to the relevant price schedule.

For details of fees visit multiport.com.au, speak to your financial adviser or accountant or contact Multiport on **1300 364 672**.

Getting started

Application forms to establish a self managed super fund (SMSF) or individually managed account (IMA) or to transition an existing SMSF or investment portfolio to the Multiport service can be found at multiport.com.au

What happens after we receive your new SMSF application?

Following receipt of your application form, we will prepare an establishment kit which will contain all documentation applicable to the fund's establishment and ongoing administration. This package also includes the nominated cash account application. To further expedite the process of setting up your fund, we will have applied for the Australian Business Number (ABN) and Tax File Number (TFN) on receipt of your application form.

Once the signed documents are returned to us, we then take care of the initial set up, including:

- provision of rollover compliance documents
- lodgement of the cash account application.

What happens when you transition your existing SMSF to the Multiport Service?

After receipt of your application, we will prepare an administration kit which will contain all documentation required to transition the fund over to the Multiport service. This includes the nominated cash account as well as a termination letter to the previous administrator/accountant requesting that a copy of all fund documentation and the last audited financial statements and tax return be sent to our office.

Change of address forms are also prepared to redirect all investment and insurance correspondence to our office.

Once the last audited financial statements and tax return have been received, transactions from the date of the last return are recaptured and the fund is reconciled to its current state.

What happens after we receive your new IMA application?

Upon receipt of your application, we will prepare an establishment kit which contains all documentation applicable to the administration of an investment portfolio. This includes the nominated cash account application.

Once the cash account has been opened you can begin to invest.

How to contact Multiport

Completed application forms can be sent to:

Multiport Pty Ltd

PO Box N316

Grosvenor Place Sydney NSW 1220

Scanned application forms can be emailed to help@multiport.com.au

Should you require assistance with the application process or you would like more information, contact Multiport on **1300 364 672**.

Disclaimer The information contained in this document provides a general guide to our services only. Changes in circumstances may occur at any time and may impact on the accuracy, reliability or completeness of the information and we exclude liability for any decision taken on the basis of the information shown in or omitted from this document. Multiport Pty Ltd has taken reasonable care in producing the information found in this document.

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POSTAL ADDRESS

PO Box N316
Grosvenor Place
Sydney NSW 1220

TELEPHONE

1300 364 672

multiport.com.au



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