

If you have big plans for the future
then you'll need a strong platform
to build on.

How the FSP Portfolio Services platform works



FSP Portfolio Services proudly supports investment access to leading Fund Managers such as:



FSP Prestige Plus:

Operator
FSP Portfolio Administration Limited
ABN: 72 093 403 608 AFSL: 244524
Phone: (02) 9253 8500
Fax: (02) 9253 8616
Level 34, Australia Square
264-278 George Street
Sydney NSW 2000
www.fspgroup.com.au

FSP Super Fund:
RSE Registration No: R1056860

Trustee
FSP Super Pty Ltd
RSE L0003001
ABN: 25 091 778 639 AFSL: 244312
Phone: (02) 9253 8500
Fax: (02) 9253 8616
Level 34, Australia Square
264-278 George Street
Sydney NSW 2000
www.fspgroup.com.au

Administration Enquiries:

FSP Customer Care
Locked Bag 3460
GPO Melbourne 3001
Freecall: 1800 333 664
Fax: (03) 9804 0398
fspcustomer@avanteos.com.au

The content of this brochure has been prepared without taking into account your individual objectives, financial situation or needs. Because of that, before acting you should consider the appropriateness of what is included in this document, having regard for your own objectives, financial situation and needs. Before making any decision about whether or not to acquire or continue to hold a financial product mentioned in this brochure, you should obtain and consider the latest disclosure document for the product. You should also obtain advice from your qualified financial adviser.

FSP Portfolio Services

A stronger platform for your future



The enduring strength of FSP Portfolio Services is the flexibility and choice we deliver - over your investments, your super and your future.

What is a portfolio service?

A portfolio service, also known as an “administration platform” or “wrap account”, is a central administration point for your investments, enhancing the overall quality and control of your total portfolio.

It streamlines the key processes of buying, selling and reporting of your investments, making it a lot easier to track the total value of your portfolio and the payment of distributions and dividends.

The FSP Portfolio Services

There are two main accounts within FSP Portfolio Services:

- FSP Super Fund – for your personal superannuation investment needs.
- FSP Prestige Plus – for your other investments, including any Self Managed Superannuation Fund investments.

Both these services use Avanteos Investments Limited as the chosen professional administrator and custodian. Avanteos is a wholly owned subsidiary of the Commonwealth Bank with over \$10 billion in funds under management.

Access + Visibility + Responsiveness = Control

Access – to a wide range of wholesale managed funds, Australian listed securities and unlisted investments – to optimise choice and enhance diversification.

Visibility – with streamlined, consolidated reporting and online access to your portfolio for both you and your adviser, you have a clear and concise view of your portfolio at all times.

Responsiveness – when your needs change, markets change or opportunities arise, you need to be able to respond quickly and easily. FSP Portfolio Services allows you to do precisely that – by enabling you to view your account online 24/7 and allowing your adviser to easily switch between investments and transact, as agreed with you.

And that all adds up to greater control for you over your investments, your super and your future.

Other key features and facilities for you

Easy switching between investments

FSP Portfolio Services gives you the flexibility to switch investments within FSP Prestige Plus or FSP Super Fund, without the need for additional application forms.

Track all assets held outside your Portfolio Service

You are able to record any assets and liabilities you hold outside your Portfolio Service in the Manual Registry, allowing you to see an instant snapshot of your current situation using the consolidated reporting facility.

Online access to your account

View your account balance, asset allocation, transaction history, income statement and capital gains report any time, any day, through your online access via the FSP Portfolio Services website.

Easy access to your money

In your FSP Prestige Plus account, you can set up regular automatic payments to be paid directly into your nominated bank account.

Easy transition from super to retirement

When you move into retirement and decide to draw a regular income stream, your super fund account can easily convert into a pension account without the need to sell any underlying investments, therefore avoiding potential capital gains liability.

Super consolidation

If you have superannuation with other institutions and want to consolidate them into your FSP Super Fund account, we will liaise with those institutions directly on your behalf to facilitate the transfer.

Insurance

As a member of the FSP Super Fund, you can incorporate death cover, death with total and permanent disablement and/or salary continuance – to help protect you and your family in the event of sickness, accident or death.

Gearing

Through FSP Prestige Plus, your adviser can arrange a margin lending facility on your account. This will enable you to borrow money to use for investment purposes and amplify your investing power

Who is FSP Portfolio Services?

FSP Portfolio Services is an Australian owned financial services group, with interests in financial planning, superannuation, portfolio administration and funds management.

FSP Portfolio Services strong belief is that business success depends on the strength of our customer relationships and on helping financial advisers deliver superior financial outcomes for their clients.

The role of your Financial Adviser

FSP Portfolio Services has been designed to enable your adviser to work with you to get the most out of your investments, in line with your goals and objectives and agreed financial plan.

FSP Portfolio Services can only be offered to you if your adviser, after considering your individual needs and circumstances, believes it is the most appropriate solution for you.

In order to set up an FSP Super Fund or Prestige Plus account, you need to authorise your adviser to do so. Your authority is also required should any changes or transactions be made on your account.

FSP Portfolio Services provides a robust and dynamic infrastructure to administer your investment portfolio well into the future.

Why FSP Portfolio Services?

FSP Portfolio Services delivers all the features and benefits you should expect from a premium quality portfolio service and a great deal more – giving you the FSP Advantage. The FSP Advantage includes:

Independent structure

Instead of building and operating our own administration platform, we have chosen to contract the services of an external professional administrator and custodian. This means that FSP Portfolio Services is totally independent to the administration platform – giving an added layer of protection over your interests generally not available with other platforms. Ultimately, if they can't maintain and deliver the high standards we expect, we have the option to choose another provider who will.

Active online trading

The active online transacting available to your adviser – means your adviser can action your request almost as soon as you give the signed ok.

Acceptance of UK pensions

The FSP Super Fund is one of only a few super funds in Australia that is approved and registered to accept UK Pension funds! This means that on transfer of your overseas benefit, you will avoid paying a UK penalty tax rate of at least 40%.

Refund of Contributions Tax

The Trustee of the FSP Super Fund may refund the tax you have paid on your deductible superannuation contributions, upon your death to your dependants. This can have the potential to really boost the total end payout they will receive.

Transition service

FSP Portfolio Services in-specie transition service allows you to transfer assets such as direct shares into your FSP Super Fund or Prestige Plus account without the need to sell them down. This avoids having 'time out of the market' and for Prestige Plus clients, may also avoid a capital gains tax liability.

Optimise your tax position

In the FSP Prestige Plus account, you have the ability to optimise your tax position on selling investments by being able to maximise capital gains and losses to suit your situation – known as CGT Parcel Selection.

Boutique service

It's reassuring to know your investments are being looked after by a committed team of professionals who are dedicated to providing you and your adviser with high quality, proactive service and innovative products.

Diversified investments

Access to a wide range of investments including ASX listed securities; unlisted property trusts and over 300 managed funds from leading fund managers such as;

Abacus Property Group	MLC
AXA	Perpetual Investments
Black Rock - Merrill Lynch	UBS
Colonial First State	van Eyk
Deutsche Asset Mgt	Vanguard
ING	Zurich

You will also have access to special investment opportunities not normally available in your everyday super fund or investment account.

Streamlined consolidated reporting

FSP Portfolio Services offers you a total administrative service where all reporting is consolidated and centralised, freeing you from the hassles of paperwork. If you have an FSP Prestige Plus investment, a report will be sent to you and your adviser at tax time, providing you with all the information necessary to lodge your tax return for your investments. You will also receive quarterly reports including a portfolio valuation, transaction statement and asset allocation. FSP Super Fund members receive an Annual Member Benefit statement.

The FSP Advantage

- Independent structure
- Active online trading
- Acceptance of UK pensions
- Refund of Contributions Tax
- Transition service
- Optimising your tax position
- Personalised, boutique service
- Diversified investments
- Streamlined consolidated reporting