

Asgard

“Your guide to
investment
platforms”



Like an investment supermarket, a platform gives you access to a broad list of investment products offered through many different retail fund managers at wholesale prices.



Heidi is a Business Development Consultant within our Distribution and Sales team. She spends her time helping advisers reach their business goals.



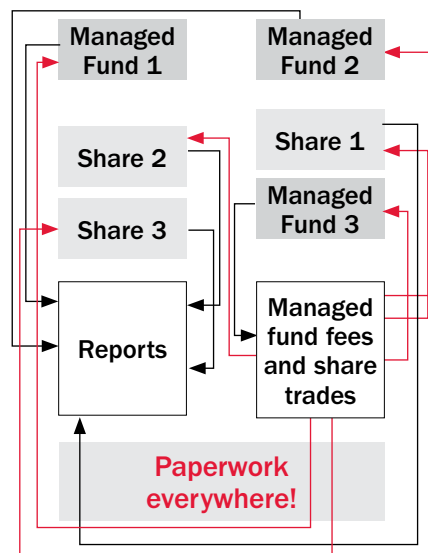
Many people choose to invest through a platform to gain access to a range of shares and managed investments, usually at wholesale prices.

What is a platform?

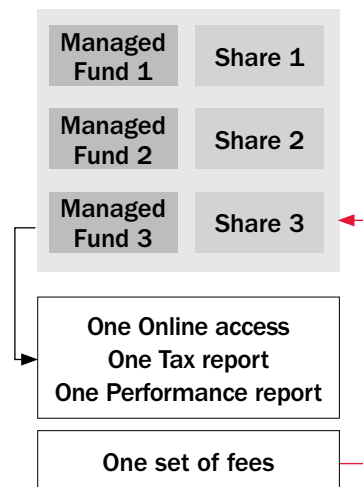
Platforms (variously labelled as ‘wraps’, master trusts or investor-directed portfolio services (IDPSs) are all designed for one purpose: to simplify the administration, management and reporting of the increasingly complex portfolios investors are accumulating.

Essentially, platforms are administration facilities for investment and superannuation money. They simplify the investment process because they consolidate all the investment reporting and administration for you, and send you regular portfolio valuations and tax statements.

Without a platform



With a platform



Benefits of the platforms

Some of the benefits of platforms include:

Choice

A platform will give you access to a range of investments across all of the major asset classes – shares, property, cash and fixed interest. Depending on the product you choose, you may have anything from a limited choice of managed funds, right up to a choice of hundreds of managed funds, shares and cash options.

Flexibility

You're in control of where your money is invested, and with your financial adviser, you can create the financial strategy that's best suited to your financial needs and goals.

Reporting

One major difference between investing through a platform and investing directly is the comprehensive and consolidated reporting provided.

You can have 15 managed funds and 15 share investments yet receive just one regular report detailing and summarising all of your financial information. This is particularly useful when it comes to calculating your tax. Your capital gains tax liabilities and your franking credits will be consolidated and calculated for you.

Wholesale prices

Investing through a platform often allows you access to a range of wholesale managed investments that are not available to investors with less than \$100,000 to invest.

Online access

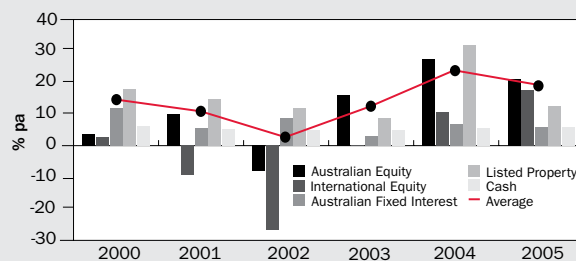
Most platforms also give you online access to your account, so you can see how your portfolio is performing and access other information 24/7.

The benefits of diversification

Diversifying your investments means spreading them around. Many people invest across each of the main asset classes (shares, property, cash and fixed interest), and also invest in a number of securities within each asset class. By placing your money across a number of different asset classes and investments, the good returns you receive from one investment can offset any negative returns from another. The graph below shows how a balanced portfolio can smooth your investment return. The line is the return you

would have received had you invested in a basket of all the asset classes rather than any particular one. The highs and lows have been smoothed out along the way, providing you with a more consistent return.

Having a variety of shares can smooth your investment return
Annual asset class performance to June



Source: St.George Investment Solutions

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For more than 20 years, we've been working behind the scenes with financial advisers to create products and services to match your financial needs. In fact, we're one of Australia's largest financial services groups, managing more than \$34 billion for 400,000 Australians. For more information go to www.asgard.com.au

“Platforms reduce your administrative burden so you and your adviser have more time to concentrate on helping you realise your goals.”

A brief history of platforms

Platforms arose out of a need to simplify the investment process for investors and advisers alike. Previously, diversifying by investing in multiple retail managed investments involved large volumes of paperwork. You completed multiple application forms, multiple reports, capital gains and other taxes were difficult to calculate, and the whole process was extremely unwieldy.

Platforms reduce your administrative burden so you and your financial adviser have more time to concentrate on helping you realise your goals (rather than completing excess paperwork).

Want to know more?

If you'd like to know more about investment platforms, just speak to your financial adviser.

Important information

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