



# MDA Platform Feature Summary

## HUB24

### Features

HUB24 support Investment Management to provide MDA service through their MDA Facility.

They provide a broad range of features including:

- ◆ Access to an extensive range of managed funds
- ◆ Direct Investment in listed Australian and Global Equities
- ◆ The ability to combine multiple Model Portfolios in a single account
- ◆ The ability to have both Model Portfolios and non-model portfolios in a single account
- ◆ Extensive online reporting including investment breakdown, performance reporting and annual tax summary
- ◆ Family fee grouping for super or investment

#### HUB24 do not offer

- ◆ Investor specified exclusions for specific stocks or funds
- ◆ HUB24 Super does not provide in-specie transfer of assets to other platforms

### Products

The following Investment Management products are available through HUB24:

#### Executive Series MDA Models:

- |                  |       |
|------------------|-------|
| ◆ High Growth    | (EHG) |
| ◆ Growth         | (EGR) |
| ◆ Balanced       | (EBL) |
| ◆ Conservative   | (ECV) |
| ◆ Capital Stable | (ECS) |

#### Prosperity Series MDA Models:

- |                  |       |
|------------------|-------|
| ◆ High Growth    | (PHG) |
| ◆ Growth         | (PGR) |
| ◆ Balanced       | (PBL) |
| ◆ Conservative   | (PCV) |
| ◆ Capital Stable | (PCS) |

#### Focus Series MDA Models:

- |                       |       |
|-----------------------|-------|
| ◆ Australian Equities | (FAE) |
| ◆ Emerging Companies  | (FEC) |
| ◆ Global Equities     | (FGE) |
| ◆ Property Securities | (FPS) |



## Fees

| HUB24 Super (Menu)                                                                                                                                                                                                   | HUB24 Investments (Menu)                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Choice Menu                                                                                                                                                                                                          | Choice Menu                                                                                                                                                                                                          |
| <b>Per account fee:</b> \$NIL p.a.                                                                                                                                                                                   | <b>Per account fee:</b> \$NIL p.a.                                                                                                                                                                                   |
| <b>Value based fee: (Min \$450p.a.)</b><br>First \$250,000 0.37% p.a.<br>\$250,001 - \$500,000 0.25% p.a.<br>\$500,001 - \$1,000,000 0.17% p.a.<br>\$1,000,001 - \$1,100,000 0.05% p.a.<br>More than \$1,100,000 NIL | <b>Value based fee: (Min \$450p.a.)</b><br>First \$250,000 0.37% p.a.<br>\$250,001 - \$500,000 0.25% p.a.<br>\$500,001 - \$1,000,000 0.17% p.a.<br>\$1,000,001 - \$1,100,000 0.05% p.a.<br>More than \$1,100,000 NIL |
| <b>Expense recovery fee:</b><br>0.025% p.a. of the account balance, maximum at \$87.50 per quarter                                                                                                                   | <b>Expense recovery fee:</b><br>0.01% p.a. of the account balance, maximum of \$25 per quarter                                                                                                                       |
| <b>Transaction Account fees:</b><br>1.75%                                                                                                                                                                            | <b>Transaction Account fees:</b><br>1.75%                                                                                                                                                                            |
| <b>MDA Transaction Fee (listed securities):</b><br>0.10% of the transaction value                                                                                                                                    | <b>MDA Transaction Fee (listed securities):</b><br>0.11% of the transaction value                                                                                                                                    |

Source: HUB 24 product disclosure statement

| MDA Fee Example:<br>IM Executive Series Balanced Fund \$500,000 |                                                       |
|-----------------------------------------------------------------|-------------------------------------------------------|
| Entry costs: NIL                                                | Entry costs: NIL                                      |
| <b>Estimate for first year</b>                                  | <b>Estimate for first year</b>                        |
| <b>Per account fee:</b> NIL                                     | <b>Per account fee:</b> NIL                           |
| <b>Value based fee:</b> \$1,550                                 | <b>Value based fee:</b> \$1,550                       |
| <b>Expense recovery fee (0.025%):</b><br>\$125                  | <b>Expense recovery fee (0.01%):</b><br>\$50          |
| <b>Transaction Account Fees:</b> \$109                          | <b>Transaction Account Fees:</b> \$109                |
| <b>Portfolio Transaction Fees:</b> Nil                          | <b>Portfolio Transaction Fees:</b> Nil                |
| <b>Investment Management MDA Fee (0.45%):</b> \$2,250           | <b>Investment Management MDA Fee (0.45%):</b> \$2,250 |
| <b>Indirect costs (ICR-0.79%):</b><br>\$3,950                   | <b>Indirect costs (ICR-0.79%):</b><br>\$3,950         |
| <b>Adviser Service Fee Est (0.5%):</b><br>\$2,500               | <b>Adviser Service Fee Est (0.5%):</b><br>\$2,500     |
| <b>TOTAL = \$ 10,434</b>                                        | <b>TOTAL = \$ 10,359</b>                              |

NOTE: this is general example. Your 'Statement of Advice' will provide a personalised estimate.

## Resignation options

Should you choose to cease using the Investment Management MDA service you must advise us in writing and choose from the following options in respect to your HUB24 MDA Portfolio(s)::

- ◆ Cease management but retain the investments in an un-managed account
- ◆ Sell all the investments. Please note this may result in capital gains tax

## Onboarding Checklist

Provide Statement of Advice including MDA Investment Program

Provide Financial Services Guide

Provide Financial Services Guide (IM)

Provide this MDA Platform Feature Summary (Investment Management)

Provide the applicable MDA Portfolio Model Profile(s) (Investment Management)

Sign and return SOA Authority to Proceed

Sign and return the HUB24 MDA Fee authority form (HUB)

Sign and return MDA Contract (Investment Management)