



MDA Platform Feature Summary

BT Panorama

Features

BT Panorama provide MDA services as a “Tailored Portfolio” solution.

They provide a broad range of features including:

- ◆ Access to an extensive range of managed funds
- ◆ Direct investment in listed Australian 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

BT Panorama do not offer

- ◆ Investor specified exclusions for specific stocks or funds
- ◆ Model Portfolios using direct access to listed International Equities
- ◆ BT Super does not provide in-specie transfer of assets to other platforms

Products

The following Investment Management products are available through BT Panorama:

Executive Series MDA Models:

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



Fees

BT Panorama Super (Full Menu)	BT Panorama Investments (Full Menu)
Per account fee: \$540p.a.	Per account fee: \$540p.a.
Value based fee: \$0 - \$1,000,000 = 0.15% p.a. Over \$1,000,000 = Nil	Value based fee: \$0 - \$1,000,000 = 0.15% p.a. Over \$1,000,000 = Nil
Expense recovery fee: Up to \$95p.a. per account plus 0.03%p.a. of the account balance	Expense recovery fee: Up to \$80p.a. per account.
Transaction Account fees: 1.27%p.a.	
MDA Transaction Fee (listed securities): 0.11%-0.20% of the transaction value	MDA Transaction Fee (listed securities): 0.11%-0.20% of the transaction value

Source: BT Panorama Product Disclosure Statement(s)

MDA Fee Example: IM Executive Series Balanced Fund \$500,000	
Entry costs: NIL	Entry costs: NIL
Estimate for first year:	Estimate for first year:
Per account fee: \$540	Per account fee: \$540
Value based fee (0.15%): \$750	Value based fee (0.15%): \$750
Expense recovery fee: \$95+150	Expense recovery fee: \$80
Transaction Account Fees: \$26	
Portfolio Transaction Fees: Nil	Portfolio Transaction Fees: Nil
Investment Management MDA Fee (0.45%): \$2250	Investment Management MDA Fee (0.45%): \$2250
Indirect costs (ICR ~0.79%): \$3950	Indirect costs (ICR ~0.79%): \$3950
Adviser Service Fee Est (0.5%): \$2500	Adviser Service Fee Est (0.5%): \$2500
TOTAL = \$ 10,261	TOTAL = \$ 10,070

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 BT Parorama Tailored Portfolios:

- ◆ 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 (Investment Management)

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 BT Panorama Portfolio management fee consent (BTP)

Sign and return MDA Contract (Investment Management)