

For advice businesses,  
investors and investments,  
great and small.



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Praemium Integrated  
Managed Accounts Platform



Welcome to the **upgrade**



## 01 Integrated Managed Accounts Platform

# The next generation.

By simple definition a Managed Account is an investment account overseen by a professional investment manager on behalf of an investor/s. Today they come in various forms and are fast becoming the most popular investment solution in the market.

In the early 1990's when investors and their financial advisers were looking for a solution to consolidate all of their investments in one simple set of reports along came Master Trusts. These early investment solutions evolved to investment wrap platforms, managed account solutions and wrap platforms with managed accounts features tacked on, each improving the investor and financial adviser experience.

With the rapidly changing needs of today's and tomorrow's investors and the largest historical global transfer of wealth in motion, these

solutions are no longer contemporary and a next generation investment solution is required by advice businesses for their clients.

By facilitating various forms of managed accounts on an integrated technology platform with highly engaging investor and adviser tools, advice businesses can be transformed and exceptional wealth management experiences delivered to today's and tomorrow's clients.

Praemium with its unique proprietary technology built and enhanced since 2001 services nearly 500,000 investors, 1000 financial institutions and advice businesses globally. Our clients are recognising that we tick all the boxes with the next generation Praemium integrated managed accounts platform including all forms of Managed Accounts for all forms of retirement and investment savings – Welcome to the upgrade!

More than

# A\$110 Billion

of investment portfolios reported on

*Praemium is the only platform with almost no limits to the advice businesses, investors and investment assets it can support.*

# Integrated Managed Accounts Platform

Evolution of the 5th Generation Platform



Technology Generation



# Innovation is in our DNA.

Since the beginning, we have crafted and optimised our Managed Account platform in collaboration with financial professionals, building the ideal functionality you need to provide better service to all your clients great and small. Supported by a market leading rebalancing, corporate actions and tax engine and the broadest range of customisable reports, considered the best in the industry.

With Praemium you don't just meet your clients expectations, but exceed them.

To grow your business and provide the service and advice your clients deserve you need a next generation platform, engaging with Praemium is one giant step in the right direction.





03 **Rigorously Refined**

# We tick all the boxes.

As the first company to offer SMA technology in Australia, it's always been our goal to provide the best possible adviser technology too. A single platform that can offer the most efficient and optimised investment experience to any kind of advice business. Fundamental to this goal is giving advisers the flexibility to offer the benefits of our platform to almost any kind of investor.

For nearly two decades we have collaborated with advisers from around the world to build and refine the ultimate user experience and platform functionality.

While it's a never ending process, our latest upgrade is the summation of what you have been asking for. So we are pleased to announce the greatest leap forward in our platform's history: the integrated Managed Accounts platform.

No one else has a Managed Account platform with the level of functionality as Praemium. Here's what the platform offers.

Our market-leading (Separately Managed Accounts) SMA with access to more than 350 Model Portfolios managed by 80+ professional investment managers under custody.

For advisers and investors who want to tailor their Managed Accounts offer, we enable the Praemium (Individually Managed Accounts) IMA. It has the functionality of the SMA combined with other single investment assets under custody including a broad range of Australian Equities, Managed Funds, International Securities, XTB's and ETP's.

Our non-custodial solution Praemium (Virtual Managed Accounts) VMA has unmatched corporate actions, tax and multi-asset reporting capabilities accepting data feeds for all ASX securities, 9,000 managed funds, 5,000 international securities across 40 global

exchanges, 700+ Australian and international fixed interest assets. With over 32 standard reports and 230+ customisation options, we have our clients reporting requirements totally covered.

The Praemium (Unified Managed Accounts) UMA is the ultimate Managed Accounts view and account consolidation, ideally suited to SMSFs through combining the features of the Praemium SMA, IMA and VMA via the one integrated Managed Account platform.

Having the ability to facilitate these on one integrated technology platform is a significant step beyond traditional wrap platforms and a major differentiator for your business.





## Less pen pushing. More wealth creating.

Praemium's SMA provides a broad choice of domestic and international model portfolios professionally managed to a defined strategy. With transparency for investors and business transformation efficiencies for advisers it offers;

- Superannuation/pension, SMSF investment and savings solutions
- Access to > 350 professionally managed model portfolios (domestic and international) and 80 Investment Managers
- Comprehensive investor and adviser reporting with 24/7 transparency of investment holdings

These model portfolios are actively managed by Investment Managers and rebalanced automatically by Praemium's world-class rebalancing engine and integrated Managed Accounts platform.

### The Praemium SMA features:

- Low minimum investment and value for money at all account sizes.
- Competitive admin fees and low brokerage through aggregated trading.
- Beneficial ownership of investments.
- The industry benchmark in corporate actions, performance and tax reporting.
- Customisations via substitutions, exclusions or locking of investment holdings.
- Digital acceptance of applications and in specie transfer of assets.
- A truly innovative digital Investor Portal available via any wifi or web-enabled device.
- A competitive interest rate on Managed Account cash holdings.

## Made to measure managed accounts.

### Your menu for a more customised portfolio.

Praemium's IMA enables advice businesses to develop customised or bespoke portfolios of single investment assets for clients or blended with SMA model portfolios. The Praemium IMA experience includes:

- Superannuation/pension, SMSF and ordinary investment and savings solutions.
- A broad range of single investment assets, including domestic and international listed securities, exchange-traded products (ETPs), XTBs, hybrids, unlisted managed funds and cash.
- Access to > 350 professionally managed model portfolios (domestic and international) and 80 Investment Managers with automatic rebalancing to ensure clients are in-line with the chosen strategy.
- Comprehensive investor and adviser reporting of investment holdings, corporate actions, performance and tax positions.

Accessed via Praemium's SMA and Super SMA PDS and Investment Guides, Praemium's IMA experience also features:

- Beneficial ownership of investments and individual tax positions.
- Further customisations via substitutions, exclusions or locking of investment holdings.
- Digital acceptance of applications and in specie transfer of assets.
- A market-leading digital Investor Portal using any wifi or web-enabled device.
- A very competitive interest rate on Managed Account cash holdings.
- Value for money at all account sizes.



## The non-custodial Managed Accounts solution.

VMAs are investment and SMSF portfolios managed and administered for clients by your business using Praemium's non-custodial (Virtual) Managed Accounts solution.

### The Praemium VMA includes:

- Broad investment asset coverage including all ASX-listed securities, more than 4000 international securities on 40 exchanges and many types of unlisted investments, bonds, managed funds and CMAs.
- Your choice of external execution and custody.
- Unique performance benchmarking supported by an unmatched range of market indices.
- The broadest range of investment data feeds with other assets maintenance functions (e.g. property and collectibles).

Praemium is the market leader in complex corporate actions management, performance analytics, asset allocation, tax and multi-asset investment reporting.

### Praemium VMA also provides:

- High-quality client and business reporting tools, including Investor Portal, Report Publisher and Export Centre.
- Access to more than 32 standard client reports and 230 customisation options.
- Administrator access levels for dealer group or institutional oversight and competitive pricing with client billing tools.
- Praemium's VMA Administration and SMSF Services enable you to move to a fully outsourced business model.

## The Ultimate Managed Accounts view.

### Single client view across all investment assets.

Praemium's UMA allows high net worth clients with a wide range of investments to consolidate their holdings in a single managed account while also providing the ultimate in transparency.

### The Praemium UMA offers advice businesses and their clients:

- One consolidated reporting view across custodial (SMA/IMA) and non-custodial (VMA) assets.
- An ideal solution for SMSF and high net worth investors who have both listed and unlisted investments.
- The option to outsource SMSF and VMA administration back to Praemium to enhance efficiencies.

The Praemium integrated Managed Accounts platform is market-leading for both custody (SMA and IMA) and non-custody (VMA) with complex corporate actions management, performance analytics, asset allocation, tax and multi-asset investment reporting.

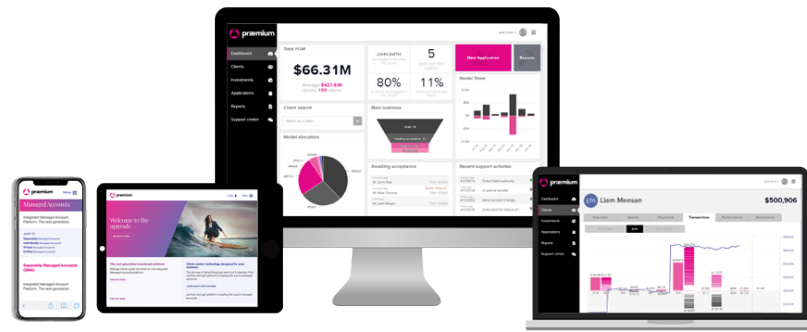
### The Praemium UMA also provides:

- Investment portfolios tailored by you to the unique needs of your clients with easy transition of existing to the platform.
- A leading edge digital Investor Portal using any wifi or internet enabled device.
- Market-leading reporting and data management tools (Investor Portal, Report Publisher, Export Centre) for customisable and bespoke business reporting.
- One integrated managed accounts platform covering custodial and non-custodial options (SMA or IMA + VMA = UMA) provides great flexibility to offer a differentiated service proposition across all client segments.



# The Platform

Your great leap forward



Praemium's platform technology is so highly regarded that it's grown in usage in 17 years across the globe to almost 1000 financial institutions and over 500 thousand investors.

Through technology, we have taken a highly complex, time-consuming process and simplified it. Big time. Praemium has the most advanced, robust and accurate technology engine and functionality to support our unique, integrated Managed Accounts Platform.

## Engine

**Adviser Portal – a whole new adviser experience.**

Imagine an environment where managed account applications can be digitally accepted, investment portfolios established and edited simply, CGT 'what if' positions automatically visualised. Imagine an adviser dashboard customised to your own business requirements across all managed accounts, summarising client engagement activity, FUM levels, accounts and assets with easy search across your entire base, with ongoing interactive support with the platform service centre. With Praemium's Adviser Portal it becomes a reality.

Praemium's Adviser Portal helps to you save time on implementation and administration so you can focus more on what your clients really value, high quality engagement about their goals, strategy, plans and progress.

**Managed Account automation – world class rebalancing, trading and corporate actions.**

To facilitate high quality, Managed Account solutions requires next generation technology

that can robustly and cost efficiently execute high volumes of investment transactions, supported by sophisticated corporate actions management. Praemium's unique, integrated Managed Accounts platform provides a level of automation that increases accuracy, lowers costs and improves efficiency, saving your clients and your business time and money.

**For example:**

Praemium's world class SMA and IMA auto rebalancing engine and corporate actions management ensure that your client portfolios are always in line with Model Manager investment strategies. Praemium's aggregated trading (netting) approach across its total custodial FUM, means lower trading charges.

**Corporate actions processing and tax – recalculated, reconciled and ready to roll.**

Whether it's our custodial SMA and IMA, our non-custodial VMA or consolidated UMA our team ensures fast and accurate application of corporate actions for all ASX-listed securities and over 4,000 internationally listed securities on 40 exchanges.

Praemium's unique technology platform can recalculate an investment portfolio back and forth through time to build a full picture of your client's tax position at any time in their investment history. If a corporate action changes, as they frequently do, the platform can go back in time, apply or change your client's corporate event choice, then move forward to today at the click of a button.

**VMA data feeds and transaction reconciliation – non-custodial managed accounts made easy.**

Praemium facilitates a broad range of external custodial and non-custodial data feeds of transactions into Praemium's VMA covering domestic and international listed and unlisted investments across all asset classes.

Praemium's VMA transaction matching tool will automatically match over 80% of your transactions, making the few remaining transactions immediately noticeable and easy to action, making account reconciliation simple. This can be further simplified with the use of Praemium's outsourced administration service.

**APIs – open integration with your other solutions.**

With the Praemium API Development hub, you have the tools you need to integrate with most internal or external solutions or systems to further unify client experiences or leverage data in the way you choose.

## Reporting

**Investor Portal – engage with clients the way they want.**

Spend less time on portfolio updates and more on strategy, goals and progress. Give your clients a meaningful way to digitally engage with their wealth management, professionally branded with your logo.

**With Praemium's Investor Portal you can:**

- Provide your clients with a window into their investments, including a deep dive into underlying holdings.
- Give them 24/7 access to their information from any wifi or internet enabled device.
- Show up-to-date market valuations, additions and withdrawals, asset and portfolio performance data.
- Have your clients' statements, research and reports delivered electronically.

**Performance Benchmarking – track portfolio performance to client goals, easily.**

Tracking the performance of your client's investment portfolio to their agreed strategy and goals can be a challenging task.

Praemium's unique performance benchmarking tools enable you to compare your client's portfolio performance against a large collection of market indices, or create your own custom or composite benchmark index.

It is also the perfect support for goals-based advice and targeting of absolute returns. If you're not using Praemium, you may not really know your portfolio's true performance.

**Report Publisher – simplify large and customised reporting events.**

Praemium takes the hassle out of big reporting events. Report Publisher features over 50 out-of-the-box report templates that contain hundreds of optional customisations.

Administrators can build report layouts and save client lists so that major periodic reporting events are always ready to run and easily published via Investor Portal.

**Export Centre – access and interrogate your data like never before.**

It's simple to understand more about your clients with easy data access, export and population of management reports.

Make better business decisions with Praemium's Export Centre, which gives you the power to access and interrogate your data like never before.

## Services

**VMA and SMSF administration - outsource to Praemium and simplify life even more.**

While Praemium's market-leading integrated Managed Accounts platform already does all the investments administration and reporting heavily lifting for SMA and IMA and a high percentage for the non-custodial VMA and UMA, we can take it one step further.

Praemium's unique VMA and SMSF administration services are designed for Institutions, Brokers and Dealer Groups who may be feeling overwhelmed by the complexity, cost, risk and scale of ongoing administration of their clients' portfolios.



# Integrated Managed Accounts Platform

Combining the features of the Praemium SMA, IMA and VMA via the one integrated Managed Account platform.

## Non-custodial (VMA)

Investment Assets  
(incl. data feeds & corporate actions)

- Australian equities
- International equities
- ETPs
- Managed funds

- Australian & international fixed interest
- Term deposits & CMAs
- Personal assets (incl property)

## Execution and Administration

Your choice of:

- External execution and custody
- VMA & SMSF Administration - in-house or outsourced to Praemium

- Regulatory overlay - None, MDA, IDPS, Other

## Custodial and Non-custodial (UMA)

Unified Managed Accounts

Single view

SMA or IMA + VMA = UMA

## Custodial (SMA+)

SMA+

> 80 Investment Managers

> 350 Professional managed models

## IMA

- Australian equities
- International equities
- ETPs

- Managed funds
- Hybrids
- XTBs

### Engine

Adviser Portal / Dashboard

World Class Rebalancer

Class Actions & Tax

Investment Data Feeds & Reconciliation

Open APIs

### Reporting

Investor Portal

Performance Benchmarking

Report Publisher

Data Export Centre

Help Centre & Resource

### Services

VMA Administration

SMSF Administration



# Time is the new currency

## Summary

*How you spend it will  
determine the success of  
your advice business.*

Spend too much time on unproductive administration and you will struggle to give your clients the service they demand. Spend it on things they value and you will not only please existing clients but also attract new ones.

That's why you need to get serious about the only integrated Managed Account platform. You need to upgrade to Praemium.

Time is money. To spend it more wisely, get in touch with Praemium today at [www.praemium.com](http://www.praemium.com)





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