



EXEL SUPER

e s s e n t i a l s

Exelsuper Essentials is a state-of-the-art superfund that is powered by Separately Managed Account (SMA) technology. This means your individual superannuation portfolio has access to a wide variety of shares and other listed securities and is managed and monitored by the professional investment team at Exelsuper.

Exelsuper Essentials alleviates the extensive administration burden associated with managing direct investment portfolios. In Exelsuper Essentials you receive the benefit of professional investment management and low management costs, and maintain portfolio transparency of the assets within your super fund account.

How does it work?

Exelsuper has designed a number of model portfolios to suit an investor's risk profile and stage of life. Each model will provide low-cost access to a diversified mix of investment assets. These models, managed by expert investment managers at Exelsuper, enable you and your adviser to design an investment portfolio to suit your specific requirements. Once invested, you will be able to see the shares and other securities that you hold. You and your adviser will have online access to up-to-date reports on your portfolio. You will have the ability to view your portfolio performance and valuations, review your dividends and associated franking credits, and see all investment trades and any fees and costs, 24 hours a day, 7 days a week.

Where does an SMA invest my funds?

Exelsuper Essentials offers model portfolios that can invest in the following asset classes:

- Australian shares
- Ethical investments
- Listed property
- Alternative investments
- International shares
- Fixed income
- Hybrid securities
- Diversified
- Cash

More reasons it matters to you...

Safe custody.

The safe custody of your investments is essential for your peace of mind. We partner with some of the world's most prestigious and reputable financial institutions to provide the security our clients expect.

Beneficial ownership.

You as a member of the superannuation fund have "beneficial ownership" of your investments, which means that the underlying shares in your portfolio are held by a regulated trustee on your behalf. This is in contrast to traditional super funds, where you have no direct link to the underlying shares.

No inherited liability.

Many traditional super funds pool their assets across the fund, and as trades occur in the fund it builds up gains or losses during the year. In such a structure you may incur an "embedded capital gain", which is a tax liability you inherit based on previous trades by the investment manager even if your units have not increased in value. In the SMA structure the assets are owned by you so you do not inherit any gains from trades that benefited other investors.

Tax effective.

Exelsuper Essentials enables you and your adviser to optimise your tax outcomes. Superannuation tax is calculated at the individual member level, which ensures that imputation credits, discounted capital gains and any capital losses are carried forward before calculating capital gains tax.

Lower trading costs.

When investor portfolios are to be updated, all trades in a security are first netted across all investor holdings participating in that change. A single net trade is then sent to market and brokerage costs are shared pro rata across all participating investors. Trades are executed at wholesale rates, giving you managed investments with extremely low brokerage costs.

Lower admin costs.

Establishing and maintaining your own self-managed super fund requires you to be responsible for administration and other obligations, which can be expensive. Exelsuper Essentials gives you transparency and control, with administration taken care of by the Fund Trustee and its appointed specialists.

Less paperwork.

Investing directly in the share market is a lot of work. Contract notes, tax paperwork, corporate actions instructions and share price monitoring are just the beginning. With Exelsuper Essentials all you have to do is select the right model portfolio(s) and we take care of the rest.

The Exelsuper Essentials PDS is issued by Diversa Trustees Limited ("Trustee") ABN 49 006 421 638 AFSL 235153 in its capacity as trustee of the Praemium SMA Superannuation Fund ("Praemium SuperSMA" or "the Fund") ABN 75 703 857 864, an APRA-regulated superannuation fund. Praemium Australia Limited ("Praemium") ABN 92 117 611 784 is the Sponsor of the Praemium SuperSMA. You should consider the relevant PDS in deciding whether to acquire or to continue to hold an interest in the Fund. Praemium, the Trustee, Exelsuper and their officers, employees and agents believe that the information in this document is correct at the time of compilation, but no warranty of accuracy or reliability is given and no responsibility arising in any other way for errors or omissions (including responsibility to any person by reason of negligence) is accepted by Praemium, the Trustee, Exelsuper and their officers, employees or agents. This document contains general information only and is not intended to represent general or specific investment or professional advice.

Telephone: 1300 558 713

Email: service@exelsuper.com.au

Website: www.exelsuper.com.au

EXEL[Ⓞ]SUPER
essentials