



VMAPS

# VENTURA MANAGED ACCOUNT PORTFOLIOS

INVESTOR - KEY FEATURES

Helping you get where you want to go

VENTURA FM

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It is our fundamental belief that all humans live to feel the emotions of their desired experiences. We understand not everything that counts can be counted.

That is why it is our ambitious mission to assist all Australians in their quest to establish and maintain financial independence to enable such experiences.

To deliver on this mission, we have created a next generation portfolio management solution that can be tailored to individual investor circumstances and goals. Through our scale and experience, our investors gain access to the thoughts and expertise of the world's leading asset managers.

Whether an investor is starting out, a sophisticated investor, or anywhere in between, we have professionally managed investment solutions that help ease the burden of the five key areas to building and maintaining investment portfolios; research, asset selection, blending of assets, monitoring selected assets for quality and valuation, and implementation.

**We have operated for over  
15 years and are proudly  
Australian owned and operated,  
and are passionate about the  
value of advice.**

# BUILT BY ADVISERS, FOR INVESTORS

We are at the leading edge of change in providing Australian investors listed investment portfolios that have the added benefit of being professionally managed to each investors own investment objectives.

By world standards (as a percentage of population), Australians are significant investors in direct equities, demonstrating a high and increasing level of engagement in their own financial affairs.

Planning for a financial future can be daunting for clients and research has shown that providing investors with peace-of-mind, and greater personal understanding of their goals and priorities is paramount in determining the true value of advice. Clients who report the best experience and highest level of engagement understand the role of their financial adviser is to manage a diverse team of professional specialists to implement tailored advice to meet their individual objectives.

Built on the intelligence of financial advice professionals, Ventura Managed Account Portfolios (VMAPS) provide investors with a diversified investment portfolio via a comprehensive range of professionally managed Investment Models. These models may include listed investments such as shares, exchange traded funds (ETFs), listed investment companies (LICs) and Australian Real Estate Investment Trusts (AREITS) as well as managed funds. The range of Investment Models include: – diversified models which provide exposure to a broad range of asset classes including cash, fixed interest, property and equities (both Australian and international); and – sector models which provide exposure to a specific sector across various asset classes including cash, fixed interest, property and equities (both Australian and international).

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Supported by professional financial advice, VMAPS offer investor benefits of:

- Beneficial ownership of the investments in their portfolio (including payment of dividends)
- Personal tax positions (including franking credits)
- Transparency of portfolio holdings with quality online reporting
- Low cost trading of portfolio holdings
- Professional portfolio construction and management

With no minimum investment amount, the VMAPS solution offers choice of insurer and is available for Superannuation & Pension, or as ordinary, Non-Superannuation monies (including Self-Managed Superannuation Funds).

# ONE OBJECTIVE, MANY PROFESSIONALS

Whether it's renovating a house, paying for a child's education, saving for retirement or travelling overseas, everyone's financial goals are different. At Ventura, we work with advice professionals to help investors achieve what is important to them.

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We fundamentally believe that the real Value of Advice is developing a structure and strategy for clients to best achieve their goals, and then to manage financial behaviour of clients while monitoring and managing the specialist providers engaged to execute on the advice.

Working together with Ventura will give you the opportunity to strengthen your total client value proposition through; more meaningful client conversations, defining and managing investment risks, and delivering a tailored investment portfolio to match the true desires of your client.

The investment environment has become more complex since the Global Financial Crisis. Allocating investor capital will continue to require significant allocation of time and resources to the five key components of building and maintaining investment portfolios:

- i. Capital Market research
- ii. Asset selection
- iii. Blending of the assets selected
- iv. Implementation
- v. Monitoring of assets

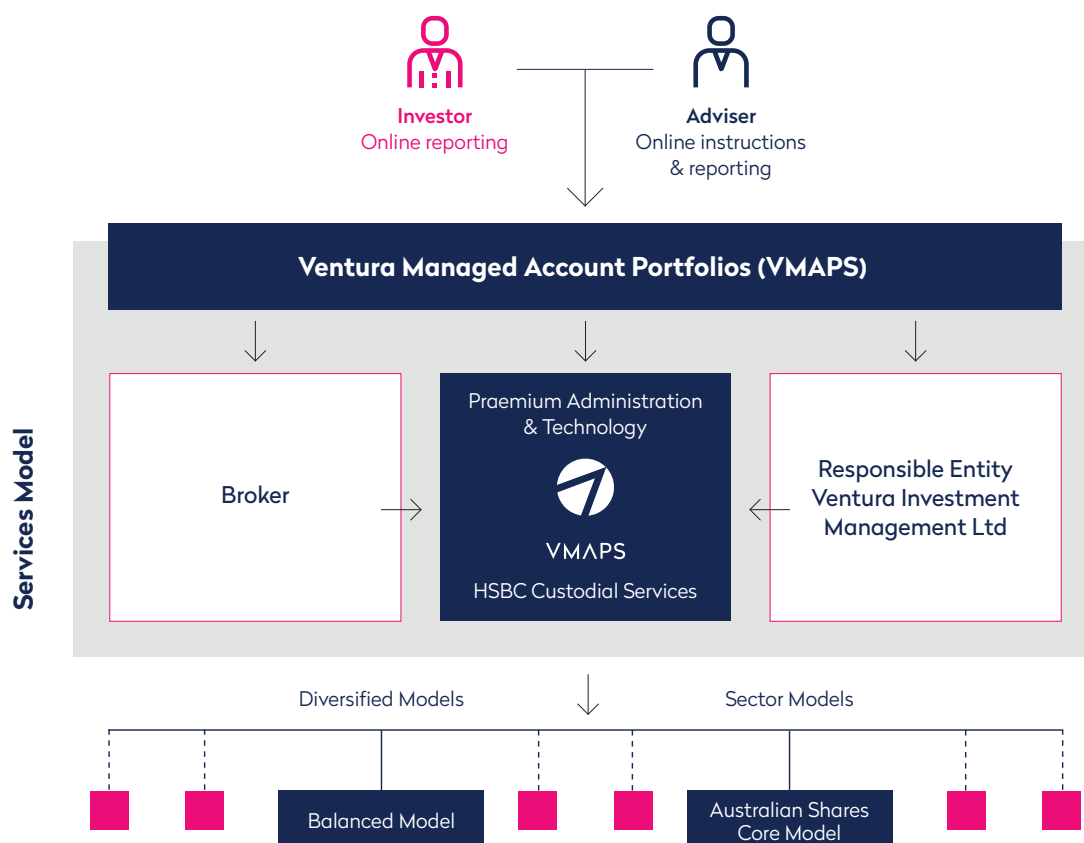
Consumers today are demanding more transparency in all aspects of their lives; investing is no different.

VMAPS offers the ability to deliver complete transparency of the number of shares you hold with the companies you are invested in, all while retaining the benefit of having a professional manage your investment.

Intraday valuations are available via our secure 24/7 online portal, together with a number of informative reports.

# VMAPS AND OUR SPECIALIST PARTNERS

In delivering quality investment solutions it is important to find leading specialist providers to ensure the highest quality of investor outcome is achieved.



## Responsible Entity

Ventura Management Limited (VIML) is the responsible entity and issuer of the PDS for the Ventura Managed Account Portfolios (VMAPS). Established in 2001, VIML has assisted in the managing of investor assets for over 10 years. VIML is a wholly owned subsidiary of Centrepont Alliance Limited (CAF), a diversified financial services business, listed on the Australian Stock Exchange.

## Administrator

Ventura has contracted with Praemium to provide the administration services for VMAPS. Praemium is a market leading provider of investment portfolio technology and management solutions with strengths in multi-asset administration. Its technology specialises in corporate action processing, CGT optimisation, and sophisticated tax and investment reporting.

## Custodian

HSBC Bank Australia Limited ABN 48 006 434 162 AFSL No. 232 595 (HSBC) has been appointed as the custodian for the Scheme. HSBC's role as custodian is limited to holding and maintaining assets of the Scheme on behalf, and as agent, of the Responsible Entity.

## Trustee

Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235 153) specialises in superannuation trustee services and is regulated by the Australian Prudential Regulation Authority. DIVERSA TRUSTEES LIMITED is the trustee and all investments in VMAPS Super are held by DIVERSA TRUSTEES LIMITED, on investors behalf.

## Model Managers

For the purpose of managing the asset selection within the investment models of VMAPS, VIML has appointed specialist investment managers. Information on each Model Manager can be obtained by contacting Ventura.

# KEY FEATURES

## Investment Minimums

Minimum initial investment	No minimum
Minimum additional investment	No minimum – you can make additional investments at any time
Minimum regular contribution	\$100 per month
Minimum cash account balance	1% of your Account
Minimum trade size	The default is currently \$200 per investment, per trade and will apply where you have not set a minimum trade size. You have the option to determine a minimum trade size for your account.

## Administration Fee

Account balance	Fee rate p.a
First \$300,000	0.38%
Next \$300,000	0.28%
Next \$400,000	0.12%
Next \$1,000,000	0.10%
Next \$1,000,000	0.03%
Balance over \$3,000,000	Nil

## Superannuation fund fees

Fund accounting fee	\$12 per month
Operational risk reserve levy	0.06% pa

## Model Management Fee

Depending on Model	0.00% to 0.85% depending on the Investment Model
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## Indirect Cost Ratio

Depending on Model	Up to 2% depending on the Investment Model
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## Transactions

Brokerage	0.05% plus GST (where netting applies it may reduce this fee)
Settlement Fee	\$1.21 per securities transaction

## Deposit options

Cash	Direct debit, BPAY, Cheque
Investment Transfer	Allows you to transfer in CHESS-eligible listed Australian securities – consult your financial adviser for further detail

## Other Features

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**Beneficial ownership** – The custodian is the legal owner and you are the beneficial owner of the investments in your Account.  
**Income** – Flexibility to pay investment income into your nominated bank account or have income from investments added to your Account and for this income to be included in the next rebalance.

**Multiple insurers** – Investors can choose from a range of insurance providers.

**Fee payment option** – elect to top up your cash account for the amount of fees paid via direct debit from your nominated external bank account.

**Margin Lending** – Investment through margin lending arrangements is available. Consult your financial adviser for further detail.  
**Substitution** – Enables you to substitute individual investments with another ASX listed security, cash or reinvest evenly across other securities and cash in the Investment Models (Customisation non Superannuation only).

**Investment Model weighting** – If you select more than one Investment Model you have the choice of applying Investment Model weightings on a floating or fixed basis. This will default to floating where no selection is made.

**Minimum holding lock facility** – The convenience to lock your holdings at a level of your choice; when rebalancing the nominated security holding will be maintained at or above your selected level.

**Comprehensive reporting** – All reporting is conveniently made available online.

## NOTES



# THE FULL SUITE OF INVESTMENT SOLUTIONS OFFERED BY VENTURA

No matter your client's stage in life, or attitude towards investment risk, we have managed investment solutions that will assist your clients to establish and maintain financial independence and achieve what is most important to them.

To deliver on this mission, we have created two series of investment solutions that can be tailored to each investor's circumstances and goals. Through our scale and expertise, investors will gain access to some of the world's leading asset managers.



VMAPS

**Ventura Managed Account Portfolios (VMAPS)** provide investors with multi-asset and/ or single-asset class models of (predominantly) ASX listed investments. Investors have the benefit of complete portfolio transparency and beneficial ownership of the securities in your portfolio, while retaining the added benefit of having the portfolio professionally managed.



VENTURA

**Ventura** offers nine managed fund solutions to provide the complete solution for the core of your investment portfolio. These include five Diversified Funds and four Sector Funds to suit each investor's objectives, investment time frames and level of risk. Ventura applies innovative strategies, which are usually reserved for the world's largest investors to focus on optimising the return for each investor.

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Each series of investment solutions are managed by highly experienced and qualified investment specialists, who follow a rigorous, disciplined investment process.

For more information call us on **1300 738 421** or go to **[www.venturaFM.com.au](http://www.venturaFM.com.au)**.

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