

GLOBAL PORTFOLIO ADMINISTRATION SERVICE



CLIENT REFERENCE GUIDE

About Mason Stevens

Mason Stevens was founded in 2010 in response to growing demand from retail and wholesale investors for direct access to investment markets globally.

Our service allows clients to transact and report on any security, in all major currencies. This includes global shares, global fixed income, derivatives, commodities, multi-currency cash and managed funds. Our administration service is complimented by some of the most experienced investment professionals in the market, who assist professional advisers with their investment decisions. Today, we offer investment and administration services to many of Australia's leading Financial Advisory groups.

Mason Stevens is a privately owned company led by some of Australia's most experienced finance and investment professionals. We are not aligned with any institution, and are 85% owned by staff. The remaining 15% shareholding is held by a number of private seed investors. Mason Stevens strong financial position is a function of the success we deliver to our clients.

Mason Stevens holds an Australian Financial Services License (AFSL 351578), and is a licensed Responsible Entity, Custodian, and Managed Discretionary Account operator. This means we have specific capital requirements which provide our clients with added protection.

Why has your Financial Adviser partnered with us?

- We are trusted as we always act in our clients' best interests.
- Global access across all asset classes and security types, as well as exclusive investment opportunities.
- Unique investment insight and research.
- Simple administration and 24/7 secure online reporting for clients.
- Highest level of client care – our focus is on assisting professional advisers deliver high quality portfolios and outcomes.

Invest Globally

We offer our clients the ability to invest in domestic assets well as in global equities, global fixed income and other key asset classes anywhere in the world, in all major currencies.

Our service is completely bespoke, with Financial Advisers and clients having the ability to operate investment portfolios on a security by security basis. Alternatively, they can utilise the expertise of select model portfolio investment managers, or both.

Whether it's accessing international shares, fixed income, Australian shares or managed funds, all investments are available via our transparent and efficient administration solution. Coupled with the ability to transact and settle in any currency, we offer Financial Advisers and their clients unparalleled reach, flexibility and peace of mind.

You gain unparalleled global reach and flexibility



Capability Highlights

Portfolio construction

In order to create bespoke portfolios, we provide Financial Advisers with comprehensive portfolio construction capabilities including projected cash flows and return/exposure statistics.

Efficient execution

One of the biggest hidden costs of investing can be inefficient, inflexible execution of transactions. To mitigate this, we execute all transactions in-house using dedicated dealing desks and we utilise one of the widest networks of equity brokers and fixed income counterparties in Australia.

Transparency

Our investment and execution capability spans across all asset classes and security types globally. As a result, we are not beholden to any one particular solution and we aim to ensure that our Financial Advisers have the best solution that meets individual client needs. Our pricing also reflects this philosophy – it is clear, transparent and free from conflicts of interest.

Relationships

Relationships with our partners is at the heart of what we do. We work closely with our Advisers and their clients to deliver high quality outcomes. We earn trust over time by consistently delivering high quality outcomes for clients and remaining at the forefront of investment markets and technology.

Online secure access to your portfolio

We provide full view of your assets through our 24/7 secure online reporting capability. We offer a range of functionality and reporting including full tax reporting. Both you and your Financial Adviser have access to your portfolio online. So as your Financial Adviser utilises our administration service to execute a portfolio rebalance, a share purchase or undertake a corporate action, you have complete view of these changes.

Reporting across all your entities

Our reporting allows for consolidation of multiple entities in one single report. For example, you can consolidate your self-managed super fund, individual accounts, and family trust holdings all on a single report.

Safety and Security

Mason Stevens is a licensed Custodian, Responsible Entity and Managed Account Operator. The safety and security of client assets is of paramount importance to us.

This section outlines the controls that are in place to ensure the security of Mason Stevens account holders, and is designed to provide you with a non-technical summary of the way in which client assets are held in custody, reconciled and administered. You should also read the terms of the Account Opening Form if you require more detailed information.

Who holds my assets?

We appoint the National Australia Bank (NAB) as our primary sub-custodian and nominee of client assets. We also utilise a separate global custodian in respect of a very small number of specialised assets.

Mason Stevens holds all client property on trust for the client on the terms set out in the Deed for Custody Trusts. The Mason Stevens Client Terms provides details of our obligations in relation to the provision of Custody services. Mason Stevens becomes the legal owner of client property however the client retains beneficial ownership. A copy of the Mason Stevens Deed for Custody Trusts and Client Terms are available on request.

An important feature of the Mason Stevens custody agreement which enhances account holder protection, includes a prohibition on the use of any client assets for stock lending, collateralisation (where a borrower pledges an asset as recourse to a loan), or any other purpose that puts account holder assets at risk.

What about my cash?

With our service you are not required to set up new bank accounts. You can simply transfer cash from your existing nominated external bank account and your Mason Stevens account each day. Clients receive interest on Australian dollar balances periodically and in accordance with the account terms.

Account holders can convert cash between currencies within their Mason Stevens account on request. For example, a client may convert Australian dollars to US dollars in order to buy US shares.

Checks and Balances

Mason Stevens has a series of strict processes in place to ensure the security of client monies, outlined below.

- Cash payments are only permitted between a client's Mason Stevens account and their nominated bank account.
- Payments to third parties, and third party bank accounts are not permitted.
- Strict controls are in place to ensure the veracity of all instructions that are received, including telephone call confirmation for particular types of instructions.

Reconciliation

A critical role for any custodian is to ensure reconciliation of the records for each client account. Mason Stevens has a system in place whereby the assets of Mason Stevens account holders undergo a rigorous daily reconciliation and checking process.

Transparency

With our online 24/7 client portal, you can review your portfolio holdings and valuations at any time.

Our Managed Accounts Service allows your Financial Adviser to spend more time focusing on the most important tasks – achieving your personal, lifestyle and financial goals.

Contact your Adviser

Further detailed information is available on request. If you would like to know more, speak to your Financial Adviser.

This reference guide is owned by Mason Stevens Limited (ACN 141 447 207), (AFSL 351578). Any content provided in this reference guide is for the purpose of providing general information only.

Investment in securities including derivatives involves risk. Securities by nature have rises and falls, and past performance is not a reliable indicator of future performance. Mason Stevens is only providing general advice in this presentation. You should consider this information, along with all of your other investments and strategies when assessing the appropriateness of the information to your individual circumstances. Mason Stevens and its associates and their respective directors and other staff each declare that they may hold interests in securities and/or earn brokerage, fees or other benefits from transactions arising as a result of information contained in this presentation. Mason Stevens ensures that the information provided in this document is as accurate and complete as possible but does not warrant its accuracy or reliability. Opinions and or information may change without notice and Mason Stevens is not obliged to update you if the information changes. Mason Stevens and its associated companies, authorised representatives, agents and employees exclude to the full extent by law, liability of whatever kind, including negligence, contract, fiduciary duties or otherwise, to investors or anyone else in respect of any loss or damage, including indirect or consequential loss or damage, foreseeable or not, arising from or in connection with this presentation. The relevancy of this document is designed to illustrate the range of products and services that Mason Stevens offer, it may also provide potential investment outcomes for a particular investment strategy. The document uses a broad number of simplifying assumptions to do this. As such the output of the document should not be taken as an indication of any actual performance of any particular investment. Any investment return(s) and yield assumptions used in the document do not represent a prediction or forecast of actual performance of any product or service offered by Mason Stevens Limited.