

FIRST SAMUEL ADDS VALUE WHERE OTHERS CANNOT

ESSENTIAL WEALTH MANAGEMENT SERVICES	FIRST SAMUEL	INDUSTRY SUPER FUNDS	FINANCIAL PLANNER	STOCKBROKER	DO IT MYSELF
Highly customised service	✓	✗	✗	✓	✓
Integrated wealth management service	✓	✗	✗	✗	✗
Fees and costs consistent with your needs	✓	In some cases	✓	In some cases	In some cases
Your own private client adviser	✓	✗	✓	✓	✗
Ongoing comprehensive personal financial advice	✓	✗	✓	✗	✗
Superannuation & non-superannuation advice	✓	✗	✓	✗	✗
Investment taxation advice	✓	✗	✓	In some cases	✗
Updates on changes to superannuation, personal tax, etc laws	✓	✗	✓	✗	✗
Almost unlimited customisation of investments	✓	✗	✗	✓	In some cases
20-year plus published performance history	✓	In some cases	✗	✗	✗
Tailored Investment Portfolio	✓	✗	✗	✓	✓
Actively managed portfolios	✓	In few cases	In rare cases	✓	In some cases
Investment decisions made by experts	✓	✓	✓	✓	✗
Direct Investments	✓	In few cases	In few cases	✓	✓
Superannuation & non-superannuation investments	✓	✗	✓	✓	✓
Direct access to your professional portfolio manager	✓	✗	✗	✓	✗
Ability to optimise tax payable	✓	✗	In some cases	✗	✗
Daily updated, secure online reporting	✓	✗	In most cases	✓	In rare cases
Daily updated year-to-date performance	✓	✗	In some cases	In some cases	In rare cases
Independent audit certificate, including GS007 certification	✓	✗	✗	✗	✗
Weekly investment commentary	✓	✗	In some cases	In some cases	✗
Monthly investment video	✓	✗	In some cases	In some cases	✗
Annual Accountant's Pack	✓	✗	In some cases	In some cases	✗

1. A traditional retail financial planner providing financial services utilising a regulated platform or public offer managed funds. 2. The provision of financial advice, investment management and custody & administration as a collective offering. 3. Taxation advice on investment assets as permitted under the definition of a tax (financial) advice. 4. 'Professional portfolio manager' refers to the company's CIO or equivalent person holding CFA or comparable qualification. 5. A comprehensive audit, including appropriateness of controls for an account managed on a discretionary basis.