



# Our relationship with HUB24

## What you need to know about our partner platform

**Over the past 6 months Strategem have undertaken extensive research into finding a partner platform that will provide the maximum value for our clients when it comes to investment portfolios.**

**At the end of this process we made the decision to partner with HUB24 as we believe they offer the most extensive services and best meet the needs of our clients.**

- ◆ HUB24 Limited is a company listed on the Australian Securities Exchange, established in 2007 by a team with a very strong track record of delivering market-leading solutions in the financial services industry.
- ◆ HUB24 is a fully integrated platform solution for super, pension, investments and insurance.
- ◆ HUB24 offers a comprehensive range of investment options, with enhanced transaction and reporting solutions, for all types of investors – individuals, companies, trusts, associations or self-managed super funds.
- ◆ The HUB24 platform technology allows you to combine your investments in one place, within one account. This includes managed funds, international and Australian listed securities, insurance, managed portfolios and term deposits.
- ◆ This means you get a clear overview of your portfolio, making your investments, and their performance, more transparent.
- ◆ With HUB24, you can stay connected to your investments. Their award-winning InvestorHUB is a dedicated online portal that empowers you to take better control of your finances, making wealth creation a more dynamic and accessible experience.

# Your questions answered ...

## Why would I invest via a platform like HUB24?

Investing via a platform such as HUB24 provides a range of benefits such as:

- Access to a broader range of investments and professional managers. For example, via HUB24 you can access domestic and international shares, term deposits and a wide range of specialist fund managers across different asset classes. This provides the flexibility to invest your portfolio to suit your specific needs both now and into the future, effectively future proofing our ability to manage your investment requirements.
- Ease of access – InvestorHUB provides easy and comprehensive access for you to view and report on all your investments (and insurance) in the one place via both a mobile app and online portal, including where single or multiple accounts are held within a family group.
- Comprehensive reporting – HUB24 provides access to ~40 account reports such as portfolio summaries, realised / unrealised CGT reports, transaction reporting and asset allocation reports.

## Am I paying more just to make your (the Adviser's) work easier?

In addition to the above, implementing our clients' investment strategies via a platform such as HUB24 delivers many benefits to you the investor such as:

- Allowing us to execute our investment decisions more rapidly across all our clients thus ensuring all clients get the benefit of these decisions at the time they are relevant.
- It allows investment decisions to be implemented more efficiently without lag, thus ensuring opportunities and risks are managed effectively, resulting in better alignment of your portfolio to target weightings.
- Providing more trading options such as aggregated trading which can deliver netting benefits and faster settlement of trades
- Delivering automated tax optimisation across all trades
- Providing a single consolidated and audited tax statement across all assets held in custody with HUB24.

## Is my money secure with HUB24? I've never heard of them.

For the protection of your assets, HUB24 has appointed sub-custodians to hold your assets in trust, providing segregation and security for you and other investors.

HUB24 has engaged some of the world's largest custodians in the form of BNP Paribas, HSBC & Ausmaq to fulfil these sub-custodial services. Additionally, HUB24 is ASX listed and currently administers over \$15.8 billion in funds and is one of the fastest growing platforms in the market.

## Will HUB24 communicate directly with me?

HUB24 will communicate directly with you to keep you informed of activity on your account/s and with reference to tax and annual statements for example. They also communicate directly with your Adviser to ensure your account is suitably managed and maintained.

Under HUB24's custodial arrangement however, you will no longer directly receive paperwork related to corporate actions in the mail. These will be channelled via your Adviser to manage as part of your ongoing portfolio management.

## Do I still get access to dividends and distributions?

Yes, you will continue to receive any dividends and distributions on stocks or managed funds you hold within your HUB24 account. These can be reinvested or directed to the cash account and paid out.

## Do I retain ownership of shares I hold via HUB24

Under our custodial arrangements, you retain beneficial ownership of the shares you hold via HUB24, however legal interest is held by the appointed sub-custodians which helps us administer your investments more efficiently.

## Will I still be able to participate in Corporate Actions?

Yes, you retain the ability to participate in corporate actions for stocks held via HUB24.

## What happened to the Mason Stevens platform?

Mason Stevens allowed Strategem to quickly move managed funds for our existing clients, when the Powerwrap platform we previously used notified that they were closing down unexpectedly.

HUB24 better suits our clients' needs, by using technology that allows us to reduce Capital Gains, create advice for our clients during our meetings and to communicate to all clients in real time via the HUB24 portal and app.

Disclaimer: Information provided in this brochure is general information only. We would recommend you speak with a Financial Adviser if you require any further information to your personal situation.

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