

**Are you an independently-minded investment adviser**

# **looking for a better way**

**to enable your direct share and portfolio construction expertise?**

**PacReef (noun)** The separately managed account service for ***new generation investing*** that delivers enhanced efficiency, controls and compliance for all stakeholders

**Grow your business with new generation listed investment enablement**

## **Efficiency**

Whether you use your licensee's models or construct your own portfolios of listed securities, PacReef offers potential for improved efficiency in portfolio implementation and management

## **Compliance**

Compliance burdens and associated costs may be reduced - no need for SoAs and RoAs to investment clients every time there is a portfolio change

## **Advantages**

Demonstrable advantages for the clients, you and your business

## **Today's noisy investment environment**

makes it easy for clients to better understand investments. With considerable information, education and technology available at the end of a simple search and click, how can modern independently-minded advisers get an 'edge' to stay ahead of the game? PacReef's services help advisers enhance their client value proposition, get closer to clients and build stronger client relationships. At the same time, it's about building efficiencies that enable scalability.

Ultimately, it's about growing business value with less risk.

"PacReef's new generation SMA service is for privately-owned independently-minded licensees and their investment advisers"

Neal Hornsby, Managing Director PacReef

## **Enhanced adviser compliance and controls**

If you provide personalised investment advice, implementation and management services for clients and portfolios, and you seek to improve efficiency and reduce compliance paperwork, then PacReef's new generation integrated services offers an optimal solution.

PacReef's service is ideal for 'industrialising'

- licensee model portfolios of listed securities, and
- adviser direct investment models.

As an adviser, your processes will become similar to a portfolio within a single managed fund but with the advantages of a portfolio of listed securities.

Your risks are better managed as a result of less exposure to potential for administration & transaction errors along with reduced client compliance paperwork.

You can be confident as a result of

- 'automation' of models you use,
- fewer required RoAs and SoAs,
- a differentiated investment offer,
- industrialised licensee models and processes (client portfolios remain in 'good shape') plus
- enhanced conformity of portfolios.

"Whether you use your licensee's models or your own, PacReef's service can be a bit like automated model portfolios of listed securities. And moving to a new investment approach offers you the opportunity to enhance your client value proposition whilst building scalable processes and systems. Your client wins from less compliance 'paperwork' and the outcomes of improved portfolio consistency, you win from fewer compliance requirements and handling fewer transactions, and your licensee wins from lower risk in meeting their obligations of investing and advice"

Duncan Stewart, Head of Marketing PacReef



“We’re not about dictating to investment advisers or licensees, we’re about enabling and providing the processes, tools and framework” Martin Ashe, Head of Investments & Director, PacReef

“SMAs offer high levels of transparency & tax efficiency to investors. PacReef’s SMAs are driven by licensees’ and adviser’ investment skills and intelligence, with support, tools & processes usually found with institutional asset managers”

Paul Dorkamp, Investment Committee Member, PacReef

“The PacReef investment committee challenges my recommendations, imposes key disciplines and adds significant value”

Glen Killen, Program Manager for PacReef Income Today Portfolio and Authorised Investment Adviser AVALONfs

## Professional fund management tools & support

### Enhanced capability

Tools to manage risk and analyse volatility

Understand how the beta of a portfolio differs from a portfolio's index

Tools to back-test and view historic performance

Build an investment universe of stocks with characteristics that offer different profiles in varying economic environments

The investment committee meets to conduct a review of the past and the proposed future portfolio, to set the future portfolio activities

“I estimate my business will now save more than \$100,000 every year due to the support from PacReef. The efficiencies I have mean I can take on more clients without adding more staff. I have significantly reduced compliance paperwork and have confidence my clients' portfolios are now in ‘good shape’ all the time. I feel my client relationships are stronger whilst I grow the value of my business.”

### Enhanced client relationships

Reduced compliance paperwork

Time may be freed-up enabling you to ‘add value’ and build stronger relationships

An enriched client value proposition offers potential for increased value

“Closer, stronger client relationships and a scalable efficient portfolio management capability have helped drive the growth and value of my business”

Glen Killen, Investment Adviser

## Features at a glance - SMAs vs Direct Shares Vs Managed Funds

	PacReef SMAs	Institutional SMAs	Direct shares	Managed funds
Adviser model portfolios	✓	✗	✓	✗
Licensee model portfolios	✓	✗	✓	✗
Investment committee & Program Manager support for rigorous portfolio construction, management & oversight	✓	✗	✗	✗
Corporate actions administered	✓	✓	✗	✓
Tax Reporting - comprehensive	✓	✓	✗	✓
Access via Product Disclosure Statement	✓	✓	✗	✓
Fees - transparent	✓	✓	✓	✗
Ownership – client owns the shares	✓	✓	✓	✗
Underlying shares - viewable	✓	✓	✓	✗
In specie transfers - available	✓	✓	✓	✗
Embedded CGT - avoided	✓	✓	✓	✗
Transactions – buys and sells are 'netted'	✓	✓	✓	✗
Units (not shares) issued to member account	✗	✗	✗	✓

### Who is PacReef?

PacReef Asset Management Pty Ltd ABN 95 601 146 525 (PacReef), Australian Financial Services License No. 488045

PacReef is an Australian owned business established in 2015 by a team with broad investment industry experience. Our investment administration and platform are provided by HUB24. Further information is available at pacreef.com.au.

Find out more about how PacReef can provide these advantages to you and your licensee by contacting us via email [info@pacreef.com.au](mailto:info@pacreef.com.au)

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