

Looking for a better way

to support your listed securities model portfolios
and the direct share expertise of your
independently-minded investment advisers?

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

Grow your licensee business with new generation listed investment enablement

Control

When your advisers advise on portfolios of listed securities such as direct shares, PacReef offers enhanced compliance and risk controls

Support

Professional fund management toolset and support enhances licensee investment model portfolios, adviser capability and client relationships

Growth

Streamlined processes and potential for enriched adviser and client value propositions offers licensees and their advisers an edge



Today's noisy investment environment

makes it easy for everyone to better understand investments. With considerable information, education and technology available at the end of a simple search and click, how can the modern financial services advice licensee help independently-minded advisers get an 'edge' to stay ahead of the game? PacReef's service helps your advisers to get closer to their clients and enhance value in their client relationships.

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 licensee compliance and risk **controls**

If your advisers provide personalised investment advice, implementation and management services for client portfolios, and you seek to improve oversight and controls, then PacReef offers a new generation integrated solution.

PacReef's service is ideal for 'industrialising' your direct investment models and those of your advisers.

Adviser processes are similar to managed funds but with the advantages of listed securities.

Licensee risks are reduced from enhanced compliance as a result of less exposure to potential for adviser' administration & transaction errors along with reduced client paperwork.

Increased compliance confidence can be gained from fewer required RoAs and SoAs, a differentiated investment offer, industrialised licensee models and processes, plus enhanced compliance oversight of stock portfolios.

Reduced investment risk exposure

Portfolio 'checks and balances' are reviewed with support from PacReef's experienced investment committee members. Proposed investment changes are checked for consistency against portfolio objectives

'Redundancy' is in-built should something happen to the Program Manager (i.e. they are incapacitated or take extended leave) - the portfolio continues to be managed on behalf of investors against agreed methodology and benchmark

Investment advice is validated for advisers using direct portfolio models



“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 Dortkamp, 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 adviser 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

Enhanced client relationships

- Reduced compliance paperwork
- Time may be freed-up for advisers to ‘add value’ and build stronger relationships

SMAs offer high levels of transparency & tax efficiency to investors.

PacReef’s SMAs are driven by licensee’ & adviser’ investment skills and intelligence, with support, tools and processes usually found with the big asset managers.

PacReef offers the **new generation SMA** service.

“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 advisers by contacting us via email info@pacreef.com.au

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