

ASGARD

INFINITY

eWRAP

AdviserNETgain user guide

Asgard

HELPING SHAPE YOUR BUSINESS

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About Infinity eWRAP

Infinity eWRAP is a smart, fully customisable, 'pay only for what you use' platform that allows advisers to service clients with lower balances or specific needs.

Infinity eWRAP provides a low-cost core offer with the flexibility to add on optional features allowing advisers to customise the offering to meet their client's specific needs.

The Infinity eWRAP core offering consists of:

Infinity feature	Infinity eWRAP Investment	Infinity eWRAP Super	Infinity eWRAP Pension
Cash account	eCASH account	Cash account	Cash account
Managed investments	Core menu	Core menu	Core menu

The following optional features can be easily added to or removed from the account at any time:

Infinity feature	Feature option	Infinity eWRAP Investment	Infinity eWRAP Super	Infinity eWRAP Pension
Cash account	Cash account	N/A	✓	✓
	eCASH	✓	N/A	N/A
	CASH Connect	✓	N/A	N/A
Managed investments	Core menu	✓	✓	✓
	Select menu	✓	✓	✓
	Full menu	✓	✓	✓
Term deposits		✓	✓	✓
Shares	Custodial	✓	✓	✓
	Sponsored	✓	N/A	N/A
Margin loan	eWRAP margin lending	✓	N/A	N/A
Insurance		N/A (stand alone policy option available)	✓	N/A

For more information regarding Infinity eWRAP accounts, please read the relevant disclosure documents, product information or FAQ available on AdviserNETgain via Information > Product information > Infinity eWRAP > select the Infinity eWRAP Account.

Opening an Infinity eWRAP account

You can open an Infinity eWRAP account online on AdviserNETgain via your client's Portfolios tab. In the Platforms area select Add platform > Open a new account.

A fully detailed, step by step guide to opening an account is available at AdviserNETgain help > Asgard integration > Transacting > Open account > Open an eWRAP account.

Key steps in the process are shown below.

An important aspect of opening an Infinity eWRAP account is the **Features and fees** screen. After selecting the account type and acknowledging the Important information the Features and fees screen will be displayed. Refer to the below for an overview of the Features and fees screen:

- 1 To base your account on a package, select the package from the drop down list. To view the details of your available packages, click the **View details** link.
- 2 The toolbar provides easy access to perform the required action:
 - **Save** – will save any changes made.
 - **Fee estimator** – will open the fee estimator in a new screen for you to calculate the fees to be charged on the account or to compare the fees.
 - **Output** – to print a copy of screen details.
 - **Cancel** – to permanently delete the Account application and return to the Open account screen.
- 3 The **Administration fees** that apply to the account are shown in this column.
- 4 The ongoing **Adviser remuneration** applicable to the account is shown in this column.
- 5 The **Account management fee** is the fee applicable to the Core account. Any optional feature fee(s) applicable will be charged in addition to the Account management fee.
- 6 Enter your **Account management ongoing adviser remuneration** here by clicking **Edit**. A pop-up will appear for you to select the ongoing adviser remuneration type and enter the fee amount to apply.
- 7 The Infinity account **features** and **optional features** are shown here. Select the desired features using the corresponding radio button.
- 8 If you have selected an **optional feature**, you can charge a **fee for this feature** as part of your ongoing adviser remuneration. Click **Edit**, the feature fee pop-up will appear for you to select the fee type and enter the amount to apply.
- 9 The **total ongoing fees** applicable to the account are shown here. There are running totals for the ongoing Administration fee and the ongoing Adviser remuneration.
- 10 The **One-off fee** is a flat dollar fee that can be charged on an ad-hoc basis. It will be deducted from the account in the next monthly fee routine.
- 11 The **Other fees** section is for transactional based Adviser remuneration (ie: not ongoing fees). Different fee options will be available depending on the account type selected (for example, Investment, Super or Pension).
- 12 To permanently delete any unsaved screen changes and remain in this screen, click **Clear**.
By clicking the **Next** button you'll continue the account application. You'll be directed to the account application Main menu, where the remainder of the account application can be completed.
To permanently delete the Account application and return to the Open account screen, click **Cancel**.

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Account Application

Account name

Account number

Account

Asgard Infinity eWRAP Investment Account

Adviser name

Adviser number

Features and fees

Base on package

Select...

View details

Save

Resume

Fee estimator

Output

Cancel

Feature selection

Feature	Administration fees	Adviser remuneration
Account management fee	<div>First \$750,000.00</div> <div>Over \$750,000.00</div>	<div>0.2727%</div> <div>0.0000%</div>
Cash account	<div>eCASH</div> <div>CASH Connect</div>	<div>Cash</div> <div>Managed investments</div> <div>Shares</div>
Managed investments	<div>Core menu</div> <div>Select menu</div> <div>Full menu</div>	<div>0.00%</div> <div>0.00%</div> <div>0.00%</div>
Term deposits	<div>No</div> <div>Yes</div>	<div>\$0.00</div> <div>\$0.00</div>
Shares	<div>No</div> <div>Sponsored</div> <div>Custodial</div>	<div>0.0909%</div> <div>\$0.00</div>
Margin loan	<div>No</div> <div>eWRAP margin lending</div>	<div>-</div> <div>-</div>
Total ongoing fees	<div>\$ Based fees (pa)</div> <div>% Based fees (pa)</div>	<div>\$0.00</div> <div>\$0.00</div>

One-off fee

One-off fee	Administration fees	Adviser remuneration
Flat dollar fee	-	\$

The one off fee will be charged once only and will be charged in addition to any ongoing fee(s).

Other fees

Fee type	Administration fees	Adviser remuneration
Agreed maximum managed investment buy fee	-	0.00 % (max 5.00%)
Auto invest excess cash fee	-	0.00%

This fee can be edited from the Investment options section.

All fees are exclusive of GST

Clear

Next >

or Cancel

When you have completed the **Features and fees** screen, click **Next** to continue the account application process. You'll be taken to the Account application main menu where you are required to complete the remaining details to open the account. Only the sections relevant to the features you've selected will be shown. For example, in the Buy Investments section the assets will be filtered by the feature selected:

Managed investment feature - Core menu

Select Asset:

1YR FTD@5.95% Due 27/06/12 Int-Monthly (Close 24/10/11) - F1270612
5YR FTD@6.50% Due 27/06/16 Int-Monthly (Close 24/10/11) - F5270616
Advance Balanced Multi-Blend Fund WS (ADV0050AU) - AWIGF
Advance Defensive Multi-Blend Fund WS (ADV0049AU) - AWIEF
Advance Growth Multi-Blend Fund WS (ADV0085AU) - GMBF
Advance High Growth Multi-Blend Fund WS (ADV0087AU) - HGMBF

Ctrl + Click to select multiple assets.

Add

When you have completed all required sections from the Account application main menu, click Print/Submit, to save and validate the account application. Once you have printed the e-form and submitted the account application the **Next steps** screen will appear:

What am I working on?

Account name
Account number
Account

Asgard Infinity eWRAP Investment Account

Adviser name
Adviser number

The application has been submitted.

Next steps...

You have requested the addition of one or more features. This screen outlines the steps you should take to complete this process.

Shares

- Your client is required to activate their account on Investor Online to enable share trading.

For future reference this information can be accessed from the Account Details screen

Start another Account application

Proceed to Transaction tracking

The **Next steps** screen will inform you of any further action required by you or your client to fully activate the account features you have selected.

You can view the **Next steps** on an account at any time through Clients > Established Clients > Account enquiry > [Select an account] > Account details.

For more information about the **Next steps** screen refer to 'Next steps' in this guide or read the online Help module on AdviserNETgain help > Asgard integration > Accounts > Infinity eWRAP – next steps.



Amending an Infinity eWRAP account

You can change the details on an Infinity eWRAP account at any time using the online change account details facility.

The Change account details screen allows you to change:

- Investor details – personal and contact details
- Infinity eWRAP features and fees
- Pension start date and payment details (pension accounts)
- Investment options – regular investment plan, auto-rebalancing facility, cash management facility, progressive investment program, agency deposits and direct debit details
- Share trading options
- Margin lending (Infinity eWRAP Investment only)
- Adviser fees/remuneration (including cash commission rebate)
- Other details – report mailing address, insurance, nominated beneficiaries (including child pensions), gearing, change of employer, client identification and verification details.

Once you have made all the required changes to the account and submitted the e-form, the **Next steps** screen will appear, detailing any further steps required in order to activate or remove features on an account:

Account Name
Account Number
Accounts

Adviser Name
Adviser Number

Asgard Infinity eWRAP Super Account

[Back to Account details](#)

Next steps...

You have requested changes to one or more features. This screen outlines the steps you should take to complete this process. Changes will not be finalised and fees will continue to be charged while the feature is in use.

Insurance

- Complete an [online application form](#); or
- Complete and return the [Mortgage Acceptance Cover, short form](#) or [standard insurance application form](#).
- Complete an [application](#) to transfer existing insurance cover from another insurer.

For further information on criteria applicable to each of the forms above, see the [insurance product](#) screen.

Information relating to how/when optional feature fees are charged

Administration fees applicable for optional features will start being charged as soon as the feature is activated and can be used. For example, if the margin loan feature is added to the account, the administration fee won't be charged until the loan application is approved and the loan account is active.

The administration fees applicable for an optional feature that is being removed will cease being charged as soon as the feature is no longer in use. For example, if the custodial share feature is removed from the account, the administration fee won't stop being charged until all share holdings are sold or transferred* from the account.

Adviser fees applied to optional features added to an account will start being charged from the day the optional feature is added to the account. The adviser fee applied to an optional feature being removed from an account will cease being charged on the day the feature is requested to be removed, ie. from when the request to remove the optional feature is submitted on AdviserNETgain.

* For Super/Pension accounts, assets can only be transferred to another Asgard product.

Once the e-form has been submitted, you can view your client's current account details on the Account details screen through Clients > Established clients > Account enquiry > [Select an account] > Account details:

Account Name
Account Number
Accounts

Asgard Infinity eWRAP Investment Account

Adviser Name
Adviser Number

[Change account details]

Address:

Contact:

DOB:
Gender:
Residency:
Work Phone:
Home Phone:
Fax:
Mobile:
Email:

Asgard Infinity eWRAP Investment Account - AIWR

Contract Date: 12-Sep-2011
Activation Status: Activated
Investor Reports to Adviser: No
Annual Tax Reports to Adviser: No
Tax Invoices: Investor
Other products/services information: No
Tax File Number: Yes
ABN:
Verification Status: EXEMPT
Nominated Account:

Nominated Asset: Default Sell Method
FPA Ongoing Fee Disclosure: Commission only
Cash Account Commission: Not Rebated
Auto-rebalancing: No
Template: None
Template Preferences: Default
Auto Investing Excess Cash: No
eCASH Account Number:
Regular Buy: Yes
Regular Sell: No
Regular Cash Transfer: No
Required Cash Balance: Account default - \$1,000.00 (7.89%)
Review Date - Not Required
Regular Direct Debit: No
Income Distribution: No assets held

Features

Cash account: Yes
Managed investments: Select menu
Term deposits: Yes
Shares: Custodial - pending addition
Insurance: Yes - pending addition

Changes pending: View next steps

Adviser remuneration: \$172.00 pa
Cash 2.00% pa
Managed investments 3.50% pa
Shares 3.30% pa

Other fees: BPAY deposits 1.00%
Cheque deposits 1.00%
Direct debit deposits (one-off) 1.00%

Admin fee: \$292.68 pa
First \$750,000.00 0.5366% pa
Over \$750,000.00 0.2439% pa

eCASH Account: \$12,671.83
Managed Funds: \$0.00
Account Value: \$12,671.83

1

To view the Features status screen click, **Features, Adviser remuneration or Admin fee.**

2

The **Features** section displays the accounts current Features and fees details.

3

To view the Next steps relating to pending feature changes, click the **View next steps** link.

2

3

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About Infinity packages

Infinity packages provide you with the tools to define a set of Infinity account features and fees into packages to cater to your particular business and client needs.

Once you have created your Infinity package(s), you can then apply a package to your client's Infinity account to set the features and fees on the account quickly and accurately during account opening or account amendment. By using Infinity packages you'll:

- save time setting up and managing accounts - with one single action, all the features and fees are applied to the client's account.
- reduce compliance risk, applying a package to an account means that features and fees won't have to be individually and manually selected each time.

More information about Infinity packages is available at AdviserNETgain help > Asgard integration > Products > Manage Infinity packages.

Infinity packages can be created, viewed, edited and applied to Infinity accounts online on AdviserNETgain at:

- Tools > Manage packages
- Information > Product information > Infinity eWRAP > Manage packages



Manage Infinity packages screen:

The screenshot displays the 'Manage Infinity packages' interface. It includes a search filter section at the top, a table of package details, and a detailed view of a selected package. Numbered callouts highlight specific features:

- 1**: Search filter section including 'Account type', 'Package status', 'Package owner', 'Features', and 'Package name/description'.
- 2**: 'Hide search tool' link and a 'Create a new package, edit, archive or view existing package. Read more' notification.
- 3**: Action buttons: 'New', 'View', 'Edit', 'Archive', 'Delete'.
- 4**: 'Expand All' link and '5 result(s) found' text.
- 5**: Package list table with columns: Package, Details, Administration fees, and Adviser remuneration.
- 6**: Package details for 'Strategic Defensive - Investment'.
- 7**: 'Show All' link and 'results per page' dropdown.
- 8**: 'Based fees' section for the selected package.
- 9**: 'Adviser remuneration' section for the selected package.

Package	Details	Administration fees	Adviser remuneration
High Growth for long term investing - Investment "Shares focus with Core menu"	Asgard Infinity eWRAP Investment Account (AIWR) (Owner: Adviser)		
Pension clients - new "Newly transitions clients - Select menu and TD's"	Asgard Infinity eWRAP Pension Account (AIWP) (Owner: Adviser)		
Strategic Defensive - Investment "Select menu including TD's" Date: 27-Sep-2011 Status: Current	Asgard Infinity eWRAP Investment Account (AIWR) (Owner: Adviser)	\$ Based fees eCASH \$0.00 pa % Based fees First \$750,000.00 0.4091% pa Over \$750,000.00 0.1364% pa	Cash \$100.00 pa Managed investments 1.00% pa Shares 0.50% pa
Strategic Growth - Starter package - Super "Core menu, Shares and Insurance"	Asgard Infinity eWRAP Super Account (AIWS) (Owner: Adviser)		
Young Investors "Investment account for young, high income"	Asgard Infinity eWRAP Investment Account (AIWR) (Owner: Adviser)		

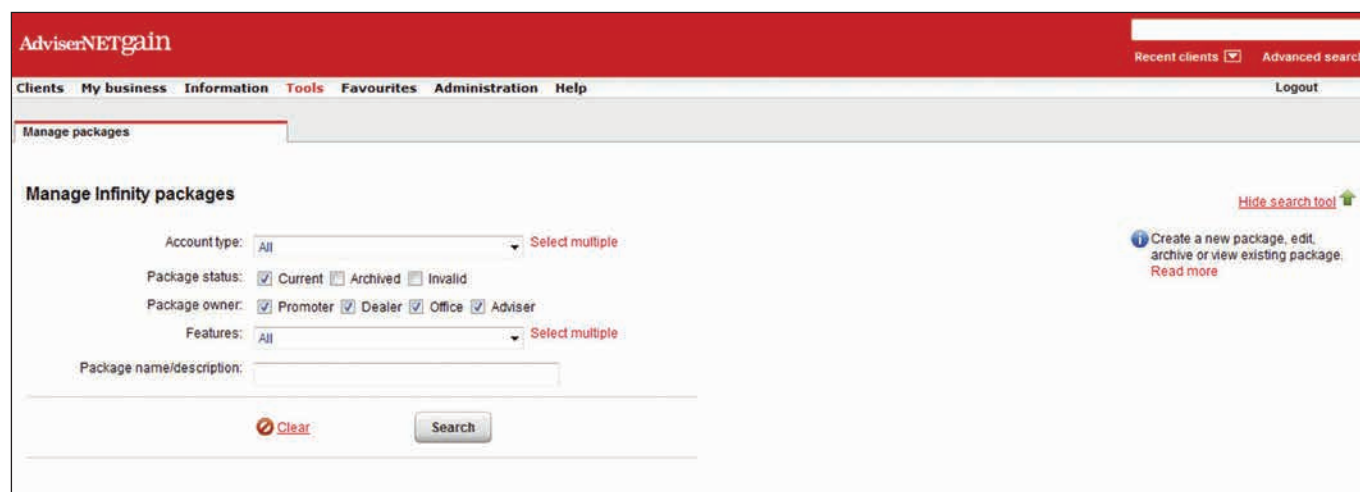
- 1** The Manage Infinity packages screen will display a list of all of your packages. You can search for your specific packages by using the search filters:
 - Selecting the **account type** from the drop down box ie: Investment, Super or Pension.
 - Select the **status** of the package
 - Select the **package owner** (ie: who created) the package
 - Select the **features** included in the packages ie: eCASH, Select menu, Term deposits etc
 - Enter the **package name** or **description**Click the **Search** button once you have completed your search criteria.
- 2** From the toolbar you can perform the below actions after you have selected a package (using the radio buttons) then choosing the below options:
 - **New** – to create a new package.
 - **View** – to view the details of a package.
 - **Edit** – to edit the details of a package.
 - **Archive** – to change the status of a current package to archive if you no longer wish to use it for your accounts.
 - **Delete** – to permanently delete a package.
 - **Output** – to print a copy of the package.
 - **Transact** – to apply the package to an account (either by opening an account or changing the details of an existing account).
- 3** By clicking **Expand All** you'll be able to see an expanded view of your search results ie: the package status, features and fees.
- 4** Alternatively, to expand the details of a particular package click the corresponding **arrow button**.
- 5** To **select** a package, click the corresponding **radio button** and choose an action from the toolbar.
- 6** To **view** a package in full detail via the **View package screen**, click the package name hyperlink.
- 7** The owner of each package is displayed. Packages can only be edited, archived, restored or deleted at the same level at which they were created.
- 8** An expanded view of a package.
- 9** Your search results will display here.



Creating an Infinity package

You can create a package from AdviserNETgain > Tools > Manage packages.

From the **Manage Infinity packages** screen click **New** from the toolbar to create a new package.



The screenshot shows the 'Manage Infinity packages' interface. At the top is a red header with the 'AdviserNETgain' logo and navigation links: 'Clients', 'My business', 'Information', 'Tools' (highlighted), 'Favourites', 'Administration', and 'Help'. On the right of the header are links for 'Recent clients', 'Advanced search', and 'Logout'. Below the header, the 'Manage packages' section is active. It contains a 'Manage Infinity packages' sub-section with several filters: 'Account type' (set to 'All'), 'Package status' (with checkboxes for 'Current', 'Archived', and 'Invalid'), 'Package owner' (with checkboxes for 'Promoter', 'Dealer', 'Office', and 'Adviser'), and 'Features' (set to 'All'). There is a 'Package name/description' text input field. At the bottom of this section are 'Clear' and 'Search' buttons. On the right side of the screen, there is a 'Hide search tool' link and a help icon with the text: 'Create a new package, edit, archive or view existing package. Read more'.

The **New Infinity package** screen will display. Complete the package details.



The screenshot shows the 'New Infinity package' screen. It has a red header with the 'AdviserNETgain' logo and navigation links: 'Clients', 'My business', 'Information', 'Tools' (highlighted), 'Favourites', 'Administration', and 'Help'. On the right of the header are links for 'Recent clients', 'Advanced search', and 'Logout'. Below the header, the 'Manage packages' section is active. It contains a 'Manage Infinity packages' sub-section with several filters: 'Account type' (set to 'All'), 'Package status' (with checkboxes for 'Current', 'Archived', and 'Invalid'), 'Package owner' (with checkboxes for 'Promoter', 'Dealer', 'Office', and 'Adviser'), and 'Features' (set to 'All'). There is a 'Package name/description' text input field. At the bottom of this section are 'Clear' and 'Search' buttons. On the right side of the screen, there is a 'Hide search tool' link and a help icon with the text: 'Create a new package, edit, archive or view existing package. Read more'.

Once you have entered the package name, package description, account type and selected the features and fees you wish to apply, click **Save**.

You can return to the **Manage packages** screen via the **Back to Manage packages** hyperlink (located at the top of the screen).

Applying a package to an Infinity eWRAP account

Apply a package to an Infinity account

You can apply a package to an Infinity account when opening a new Infinity account or when amending an existing Infinity account on AdviserNETgain.

A package can be applied to an account from the **Features and fees** screen:

Account Application
Account name
Account number
Account

Adviser name
Adviser number

Asgard Infinity eWRAP Investment Account

Features and fees
Base on package Select... [View details](#)
Select features and enter adviser remuneration details. [Read more](#)

Save Resume Fee estimator Output Cancel

Select the package you wish to apply to the account from the drop down list located next to **Base on package**.

If you would like to view the details of your packages listed, simply click the **View details** link located next to the drop down list, a pop-up window will appear displaying your available packages and their details:

Select Infinity package

Package	Details	Administration fees	Adviser remuneration
<input checked="" type="radio"/> High Growth for long term investing - Investment <i>"Shares focus with Core menu"</i> Date: 09-Sep-2011	Asgard Infinity eWRAP Investment Account (AIWR) - (Owner: Adviser) eCASH Core menu Sponsored	\$ fees % fees First \$750,000.00 Over \$750,000.00	\$0.00 pa 0.3636% pa 0.0909% pa Cash Managed investments Shares
<input type="radio"/> Strategic Defensive - Investment <i>"Select menu including TD's"</i> Date: 27-Sep-2011	Asgard Infinity eWRAP Investment Account (AIWR) - (Owner: Adviser) eCASH Select menu Term deposits	\$ fees % fees First \$750,000.00 Over \$750,000.00	\$0.00 pa 0.4091% pa 0.1364% pa Cash Managed investments Shares
<input type="radio"/> Young Investors <i>"Investment account for younger gen, high income"</i> Date: 09-Sep-2011	Asgard Infinity eWRAP Investment Account (AIWR) - (Owner: Adviser) CASH Connect Full menu eWRAP margin lending Custodial Term deposits	\$ fees % fees First \$750,000.00 Over \$750,000.00	\$409.09 pa 0.5909% pa 0.3182% pa Cash Managed investments Shares

OK or Cancel

Select the corresponding radio button of the package you wish to apply and click OK. Click Cancel to close the window without selecting an Infinity package.

Continue with the online transaction as required. Refer to the online Help modules **Open an eWRAP account** or **Change account details** for a step by step guide to processing these transaction types on AdviserNETgain.

Changing an eWRAP or Infinity eWRAP account type

As your client's needs change you may find that they are better suited to another account type to meet their financial goals. Using the online **change account type** facility you can easily and quickly change an existing eWRAP or Infinity eWRAP account type as illustrated below:

From account type:	To account type:
Asgard Infinity eWRAP Investment	Asgard eWRAP Investment
Asgard Infinity eWRAP Super	Asgard eWRAP Super
Asgard Infinity eWRAP Pension	Asgard eWRAP Pension
Asgard eWRAP Investment	Asgard Infinity eWRAP Investment
Asgard eWRAP Super	Asgard Infinity eWRAP Super
Asgard eWRAP Pension	Asgard Infinity eWRAP Pension

The change account type facility allows you to change a client's account type without the need to sell down investments or incur capital gains tax, buy/sell spreads or time out of market. Your client will retain their account number and transaction history.

From AdviserNETgain select Clients > Established clients > Transact online > [Select an account] > Change account type, which will display the Change account type start working screen:

Change account type

Account Name
Account Number
Account: Asgard eWRAP Investment Account

Adviser Name
Adviser Number

About the change account type facility

The Change account type facility allows you to easily change your client's account type online and:

- automatically transfer their existing details (eg. name and contact details, reporting options, bank account details) to the new account type.
- confirm additional features required for the new account.

New account type

Select...
Select...
Asgard Infinity eWRAP Investment Account
Asgard eWRAP Investment Account - CASH Connect Account

From the drop down list select the account type to change to and click Start working to proceed.

The Change account type details screen will display. From this screen you'll need to:

- Edit the **Adviser remuneration**
- Review the **Template section** (which informs you if the account will remain linked to a template or not)
- Confirm that your client has received a copy of the relevant **disclosure documents** relating to their new account type.

- 1 Enter the **Adviser remuneration** to apply to the new account here. Note, if you do not enter any fee, no adviser fee(s) will be charged on the new account type.
- 2 The **Templates** section will display:
 - whether the account is linked to a template.
 - whether the account will remain linked to a template or not.
- 3 You'll need to ensure that the investor(s) has received a copy of the current **disclosure documents** relating to their new account type.

Change account type

Account name
Account number
Account

Adviser name
Adviser number

Asgard eWRAP Super Account

This request will change the account from a Asgard Infinity eWRAP Super Account to a Asgard eWRAP Super Account. Please note that all unsubmitted eforms will be expired.

Adviser fees

Monthly Adviser Remuneration (excluding GST)

☐ Flat dollar fee: \$ per month

☐ Apply annual increase in line with the Consumer Price Index (CPI) released for the previous quarter

Effective Date: Quarter Year

☐ Flat percentage fee per annum: (max 5%)

% Cash

% Managed investments

% Shares

☐ Sliding Scale: (applied to the combined value of managed investments and shares only)

From (\$) To (\$) % per annum

One Off Fee (excluding GST)

Flat dollar fee: \$

The one off fee will be charged once only and will be charged in addition to any ongoing fee(s).

Templates

This account is not linked to a template.

Confirmation

☐ I confirm that the investor(s) has received a copy of the current Asgard eWRAP SuperPension Product Disclosure Statement for the Asgard eWRAP Super Account.

Delete Reset Save Print/Submit



If you were changing to Infinity eWRAP from eWRAP the **Change Account Type** screen would appear as below, note the features of the account are automatically displayed to match the assets in the existing account:

- 1 To enter the **Adviser remuneration** for it to apply to the new account type click Edit Fees. Note, if you do not enter any fee, no adviser fee(s) will be charged on the new account type.
- 2 The **Templates** section will display:
 - If the account is linked to a template.
 - If the account will remain linked to the template or not.
- 3 You'll need to ensure that the investor(s) has received a copy of the current **disclosure documents** relating to their new account type.

Change account type

Account name: _____ Adviser name: _____
 Account number: _____ Adviser number: _____
 Account: Asgard Infinity eWRAP Investment Account

This request will change the account from a Asgard eWRAP Investment Account to a Asgard Infinity eWRAP Investment Account. Please note that all unsubmitted eforms will be expired.

1 Features and fees

Based on the account's current holdings the following features will be activated:

Cash account:	eCASH
Managed investments:	Full menu
Term deposits:	No
Shares:	No
Margin loan:	No

Adviser remuneration:

Cash	\$0.00 pa
Managed investments	0.00% pa
Shares	0.00% pa

Flat dollar fee (one-off): \$0.00 pa (this fee will only be deducted once)

[Edit Fees](#)

2 Templates

This account is not linked to a template.

3 Confirmation

☐ I confirm that the investor(s) has received a copy of the current Asgard Infinity eWRAP Investment Financial Services Guide (and IDPS Guide) for the Asgard Infinity eWRAP Investment Account.

[Delete](#) [Reset](#) [Save](#) [Print/Submit](#)

To add, remove or change adviser remuneration, click 'Edit fees'. To proceed with Change Account Type, click 'Print/Submit'. [Read more](#)

Once you have edited all the details in this screen, click **Print/Submit** and submit the e-form to complete the Change account type transaction.

More information regarding the **Change account type** facility can be found at AdviserNETgain help > Asgard integration > Transacting > Account options > Change account type

In addition, the 'Guide to transferring between Asgard products' available on AdviserNETgain provides further information and tips relating to processing a Change of account type. You can locate this guide via:

- Information > Product information > select Investment account type > Transfers, or
- Information > Product information > select Super/Pension account type > Overview

Viewing account information

Account details

You can view the Infinity eWRAP account details from Clients > Established clients > Account enquiry > [Select an account] > Account details screen, which provides a summary of the selected client's current account details, investment options and portfolio value.

For Infinity eWRAP accounts the screen will also display a **Features** section as shown below:

2

Features		
Cash account:	eCASH	
Managed investments:	Core menu	
Term deposits:	No	
Shares:	Sponsored - pending addition	
Margin loan:	eWRAP margin lending - pending addition	
Changes pending:	View next steps 1	
Adviser remuneration:	\$187.00 pa	
	Cash	0.00% pa
	Managed investments	0.00% pa
	Shares	0.00% pa
Other fees:	Agreed maximum managed investment buy fee 3.00%	
Admin fee:	\$0.00 pa	
	First \$750,000.00	0.4091% pa
	Over \$750,000.00	0.1364% pa

1

To view the Next steps screen relating to pending feature changes, click the **View next steps** link.

2

To view the Feature status screen click **Features**, **Adviser remuneration** or **Admin fee**.

The **Features** section shows you:

- The accounts features and their status
- If there are any Changes pending (and a link via next steps)
- Adviser remuneration
- Administration fees

To view these items in more detail, you can click the corresponding hyperlinks:

- **View next steps** link will direct you to the latest Next steps screen.
- **Features**, **Adviser remuneration**, and **Admin fee** links will direct you to the Feature status screen.

Feature status

The **Feature status** screen displays the status of an Infinity eWRAP account's features and fees. From this screen, you can view the:

- current and historical status of features and fees applicable at any point in time
- details of optional features with a "pending addition" or "pending removal" status
- current fees as well as future fees that would apply once features are added or removed.

To view the feature status on an account, go to Clients > Established clients > Account enquiry > [Select an account] > Feature status.

AdviserNETgain

Recent clients ☒ Advanced search

[Clients](#)
[My business](#)
[Information](#)
[Tools](#)
[Favourites](#)
[Administration](#)
[Help](#)

Logout

CGT - realised

Asset allocation

Asset performance

Feature status

Fees/revenue

Client

Portfolio

Platform

Account Name


Account Number

Account

Asgard Infinity eWRAP Investment Account

Adviser Name

Adviser Number

Features as at: 03-Oct-2011 

Edit

Report

Transact

Output

Feature

Admin fee Current

Admin fee Future

Adviser remuneration

Account management fee	First \$750,000.00	0.27%	0.27%	First \$50,000.00	0.50%	
	Over \$750,000.00	0.00%	0.00%	\$50,000.01 - \$100,000.00	0.25%	
				Over \$100,000.01	0.00%	
Cash account	eCASH	-	-		-	
Managed investments	Select menu - Pending removal	0.14%	-		-	
	Core menu	-	-		-	
Term deposits	No	-	-		-	
Shares	Sponsored - Pending removal	0.09%	-		\$500.00	
	Custodial - Pending addition	-	0.09% + \$272.73			
Margin loan	No	-	-		-	
Total ongoing fees	\$ Based fees (pa)	-	\$272.73		\$500.00	
	% Based fees (pa)	First \$750,000.00	0.50%	0.36%	First \$50,000.00	0.50%
		Over \$750,000.00	0.23%	0.09%	\$50,000.01 - \$100,000.00	0.25%
					Over \$100,000.01	0.00%

Review fee details for the account. Select date and click 'View' to see historical details.

Read more

To view the feature status at an historical date, select the date next to **Features as at** and click **View**.

Other options from this screen:

- Click **Edit** from the toolbar to change the features and/or fees on the account.
- Click **Report** from the toolbar to create a customised client portfolio or revenue report.
- Click **Transact** from the toolbar to select from the online transacting options available.
- Click **Output > Print** from the toolbar to download the feature status screen into a printer-friendly format.

Note, the feature status data displayed is as per the last update time located at the top right hand side of the screen.

More information about the Feature status screen can be found at AdviserNETgain help > Asgard integration > Accounts > Feature status.



Next steps

The next steps screen will display upon submitting an Infinity account application or account amendment e-form online using AdviserNETgain.

What am I working on?

Account name
Account number
Account

Asgard Infinity eWRAP Investment Account

Adviser name
Adviser number

[\[Print\]](#)

The application has been submitted.

Next steps...

You have requested the addition of one or more features. This screen outlines the steps you should take to complete this process.

Shares

- Your client is required to activate their account on Investor Online to enable share trading.

For future reference this information can be accessed from the Account Details screen

[Start another Account application](#)

[Proceed to Transaction tracking](#)

The Next steps screen will detail any further action required by you or your client before the Infinity account features can be activated or removed. The screen will also detail any changes to the account features that results in a linked account template or regular buy becoming invalid.

If required, you can view the Next steps on an account at any time through Clients > Established clients > Account enquiry > [Select an account] > Account details.

The below table illustrates the transaction type and associated Next step message that will appear:

Account application:

Account type	Scenario	Feature type	Feature	Next steps
Investment	You have added the sponsored share account optional feature	Shares	Sponsored	Your client is required to activate their share account using Investor <i>Online</i> .
	You have added the sponsored share account optional feature and have ticked 'I wish to trade online' in the share trading details section	Shares	Sponsored	A Share Investing Limited online application is required to be completed and forwarded to Share Investing Limited.
	You have added the custodial share account optional feature	Shares	Custodial	Your client is required to activate their share account using Investor <i>Online</i> .
	You have added the margin lending optional feature	Margin loan	eWRAP Margin lending	Complete a paper application form and mail to us for processing.
Super	You have added the insurance optional feature	Insurance	Yes	Complete an online or paper application form.

Account amendment:

Account type	Scenario	Feature type	Feature change	Next steps
Investment	You have completed an account amendment to change the Cash account to CASH Connect	Cash account	eCASH to CASH Connect	Complete a Change of account type and mail the supporting documentation to us.
	You have changed the shares optional feature and have ticked 'I wish to trade online' in the share trading details section	Shares	Custodial to Sponsored	A Share Investing Limited online application is required to be completed and forwarded to Share Investing Limited.
	You have removed the shares optional feature	Shares	Custodial or Sponsored to None	The securities must be sold or transferred (a list of the securities held in the account will be provided).
	You have added the margin loan optional feature	Margin loan	No to eWRAP margin lending	Complete a paper application form and mail to us for processing.
Investment, Super and Pension	You have changed the Managed investment optional feature but still hold assets that are not available in the new optional feature you have selected.	Managed investments	Full menu to either Select menu or Core menu	The managed investments must be sold or transferred* (a list of the managed funds held in the account will be provided).
	You have linked an investment template to the account but the template contains assets (Managed investments or Shares) that are no longer available in the account based on the currently selected features	Managed investments and/or Shares	For example: • Full menu to Core menu • Custodial to None	The template will remain linked but may fail the next time it is used. Link a new template.
	You have set up a regular buy on the account but the regular buy contains assets that are not available in the account based on the currently selected features	Managed investments	For example: Full menu to Select menu	The regular buy will fail to execute until the assets have been removed from the instruction or you amend the accounts managed investment feature.
Super	You have added the insurance optional feature	Insurance	No to Yes	Complete an online or paper application form.
	You have removed the insurance optional feature	Insurance	Yes to No	Mail the client's cancellation instruction for all linked insurance policies to us for processing.
Super and Pension	You have removed the shares optional feature	Shares	Custodial to None	The securities must be sold or transferred* (a list of the securities held in the account will be provided).

* For Super/Pension accounts, assets can only be transferred to another Asgard product.

Preparing a fee comparison

The Fee estimator allows you to calculate the fees that will be charged against new or existing accounts.

You can create a fee estimate through Tools > Calculators > Fee estimator.

Once you have selected your client and nominated the account type for the fee estimate, the Fee estimator screen will display:

The screenshot shows the 'Fee estimator' form with the following sections and callouts:

- Investor details:**
 - Investor name: [Text field] (Callout 1)
 - Prepared by: [Text field]
 - Prepare fee estimation for: ☒ One account ☐ Two accounts (Callout 2)
- Account type:**
 - Account: [Dropdown menu: Asgard Infinity eWRAP Investment Account]
 - [Edit Infinity features and fees](#)
- Contribution and fee details:**
 - Portfolio value:
 - Cash: \$ [Text field] 0.00 (Callout 3)
 - Managed investments: \$ [Text field] 0.00
 - Term deposits: \$ [Text field] 0.00 (Term deposits feature to be selected)
 - Shares: \$ [Text field] 0.00
 - Total: \$ [Text field] 0.00
- Upfront fees (managed investment and term deposit buys only):**
 - Deposits: \$ [Text field]
 - Fee \$: [Text field] or Fee %: [Text field] %
- Total ongoing fees:** [Edit](#) (Callout 4)
- Admin:**
 - \$ fees (p.a.): \$136.36
 - % fees (p.a.): First \$750000: 0.5455%, Over \$750000: 0.2727%
- Adviser:**
 - \$ fees (p.a.): \$0.00
 - % fees (p.a.): Cash: 0.20%, Managed Inv: 1.00%, Shares: 0.50%
- Commission split:**
 - Adviser commission: [Text field] 100.00 %
 - Licensee commission: [Text field] 0.00 %
- Select fee calculation:**
 - ☐ Calculate ongoing fees and commissions only
 - OR
 - ☒ Select investment(s) now and calculate all fees

- 1 Enter your client's name and the name of the person preparing the fee estimation here.
- 2 Select whether to prepare a fee estimation for **one or two accounts**.
- 3 Enter your client's **portfolio value** for **each asset type**.
- 4 Clicking the **Edit Infinity features and fees** link will direct you to the Features and fees screen where you can select the account features and fees to apply.
- 5 Clicking the Edit link will direct you to the Features and fees screen where you can edit the **one-off fee** to apply. (See page 21).

Investment details

Managed investment selection

Managed investment feature: Core menu

Template type:

☒ Portfolio template
 ☒ Blended template

New account

Asgard Infinity eWRAP Investment Account

Select template*:

(No Template Assigned)

OR

Select investments:

Advance Balanced Multi-Blend Fund WS (ADV0050AU) - AWIGF
 Advance Defensive Multi-Blend Fund WS (ADV0049AU) - AWIEF
 Advance Growth Multi-Blend Fund WS (ADV0085AU) - GMBF
 Advance High Growth Multi-Blend Fund WS (ADV0087AU) - HGMBF

Ctrl+Click to select multiple investments

Add

Delete	Asset	Amount Invested (\$)	% of managed investments	Inv. Fee
	Select All	Total >	0.00	100.00
<div>Delete asset</div> <div>Reset</div>		Amount Unspent:	0.00	0.00

Note:

> The total amount invested is net of any contribution/upfront fee.
 * Where the selected template includes shares and/or cash, they will not display as there is no investment fee. For calculation purposes, the template profile of the managed investments has been adjusted to add to 100%.

Advice remuneration (before GST)

Establishment fee:

\$

Flat \$ fee (one off):

\$

Fee for service:

Not collected by platform

\$

Referral Fee:

Not collected by platform

\$

Shares brokerage:

\$

Rebate Cash Account commission to investor:

☐ Yes
 ☒ No

Select format

☒ View on screen
 ☐ Download to excel

Calculate fees

A fully detailed, step by step guide to creating a fee estimate is available at AdviserNETgain help > Asgard integration > Tools > Calculators > Fee estimator.

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A ccessing product information

You can view and download specific product information relating to Asgard Infinity eWRAP Investment, Super or Pension accounts at AdviserNETgain > Information > Product information > Infinity eWRAP > Select the account type.

The below table illustrates the product information available:

Product information	Details
Overview	Provides an overview of the specific product with links to the relevant disclosure documents and other flyers.
Contributions (super accounts only)	Information regarding super account contributions ie: what types of contributions can be made, how to make a contribution, Government co-contributions and splitting contributions.
Pensions (pension accounts only)	Information regarding pension eligibility, preservation age, deposits, pension payments and withdrawals.
Fees	Details the adviser and administration fee types applicable to the product.
Rates	Details on the current rates relating to term deposits, Money Market Investment account, Cash accounts and Margin lending (Investment accounts only).
Gearing (investment accounts only)	Information relating to the eWRAP margin lending facility including FAQ, Acceptable securities list, Margin lending Guide, Application booklet, Terms and conditions, PDS and FSG.
Shares	Information relating to Share trading including account types, how to set up an account for share trading, registering with a broker, how to trade shares, information relating to corporate actions.
Transfers (Investment accounts only)	Provides information on the available transfer options for Investment accounts ie: change of account type, internal asset transfer and in-specie transfers.
APL	The Available Products List (APL) provides a list of the available products for Managed funds and Shares. For the Managed Funds asset type, you can filter the list by the Feature (ie: Core menu, Select menu, Full menu or Term deposits).
Disclosure docs	List of managed investment disclosure documents available for download.
Investment monthly	These reports provide monthly performance figures for managed investments and shares.
Samples	Provides a list of sample letters and reports (to view/download) that are issued throughout the lifecycle of an account.



HELPING SHAPE YOUR BUSINESS

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1800 998 185

CORRESPONDENCE

Customer Transactions

PO Box 7490

Perth WA 6850

ISSUED BY

Asgard Capital Management Ltd

ABN 92 009 279 592

AFSL 240695

IMPORTANT INFORMATION

Asgard Capital Management Limited ABN 92 009 279 592 AFSL 240695 is the operator and custodian of Infinity eWRAP Investment and Trustee for Infinity eWRAP Super/Pension. A Product Disclosure Statement (PDS) or Financial Services Guide (FSG) is available for Infinity eWRAP and can be obtained by calling 1800 731 804.

The information in this brochure is factual only. It does not constitute financial product advice. Before acting on this information you should seek independent financial and taxation advice to determine its appropriateness to your objectives, financial situation and needs.

Asgard is a member of the Westpac Banking Corporation (Westpac) group of companies. Unless otherwise disclosed in the offer document for the relevant financial product, investments through an Infinity eWRAP account are not deposits with, investments in, or other liabilities of, Westpac or any other company within the Westpac Group. They are subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither Westpac nor any other company within the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of the specific investments you select or the account generally.

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