

FAT SHEET

SEPARATELY MANAGED ACCOUNT (SMA)

What is the Fat Prophets SMA?

The Fat Prophets Separately Managed Account is a portfolio of shares managed on your behalf by Fat Prophets. Although structured as a managed fund you remain the beneficial owner of the shares within your SMA at all times.

THE SMA GIVES YOU:

- Access to Fat Prophets stock picking skills and portfolio construction expertise
 - Cost effective investment
 - Highly diversified investing
 - Transparent investment allowing you to see exactly what stocks you hold
 - Protection from paying tax on other investors gains and scope for managing your own tax position
 - Comprehensive on line account reporting 24-hours a day
 - Flexibility to tailor the portfolio to meet your needs
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How the Fat Prophets SMA works for you

INVESTMENT:

You select the model or combination of models that meets your financial needs, specify the customisations you want and Fat Prophets does the rest. When you want to make a change to your portfolio simply advise us by email, letter or fax and your instructions will normally be implemented the following business day.

OPERATING YOUR ACCOUNT:

Once your account has been opened you will be issued with a user name and password providing you with 24/7 access to extensive information about your account. These reports include:

- Portfolio valuation
 - Transactions
 - Income & expenses
 - Performance
 - Cash book
 - Taxation
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Choose the Portfolio that suits you best

By taking the portfolio construction expertise of our funds management team and adding to it the Fat Prophets carefully developed stock picking skills, the Fat Prophets SMA does all the hard work for you.

You can choose from the Fat Prophets investment model portfolios according to your investment objectives and, if you require, your portfolio can be personally tailored to include existing shareholdings and/or exclude stocks that you have nominated.

SEPARATELY MANAGED ACCOUNT (SMA)

Other Information	
Minimum investment	\$25,000
Minimum balance	\$10,000
Margin lending facility available	Yes
Contributions and withdrawals	Cash or transfer of Chess eligible Australian equities
SMA Fees	
Establishment fee	\$150
Distribution and maintenance	0.5%
Administration fee:	
First \$500,000	0.6%
\$500,001 and above	See Product Disclosure Statement
Investment fee	The investment fee is in addition to the above and is dependent on the models selected – see relevant model Fat Sheet or Product Disclosure Statement for details of individual model investment fees.
Withdrawal fee	Nil
Termination fee	Nil

*Please refer to the Fat Prophets Separately Managed Account Product Disclosure Statement for further details

NEXT STEPS

Find out more on how to set up your own Fat Prophets SMA

It is very straightforward to set up your own SMA. Fat Prophets will oversee your application and provide any assistance you require.

Visit our web site: www.fatprophets.com.au/funds

- Download the Product Disclosure Statement ('PDS')
- Fill in the Application Form

or call Fat Prophets on **1300 88 11 77**

IMPORTANT INFORMATION

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Past performance is no indicator of future performance. Long term performance shows the potential volatility of returns over time. The value of investments and the income from them can fall as well as rise and is not guaranteed. You may not get back the amount originally invested. Fluctuations may be particularly marked in the case of a higher volatility investment strategy and the value of the investment may fall suddenly and substantially. In the case of investment models portfolio composition and performance, have been based on theoretical tracking of the model portfolio. Please note that actual portfolios may not perform in the same manner as the models depicted in this document, depending on your personal Portfolio and any customisations. All performance is shown as gross fees, and do not take tax positions into account. Rounding in the data may result in minor variations.