

Selfinvest .com.au

"Australia's premier online investment broker"

Information Brochure & Catalogue of Services



Customer Service 1300 780 690

“Australia’s premier online investment broker”

Managed Funds

Invest with **no entry or exit fees**

Self Invest provides the opportunity to invest into Managed Funds, Superannuation Funds, Allocated Pensions and Master Trusts / Wrap Accounts with No Entry or Exit Fees.

Fact

Most managed investment products including superannuation funds in Australia charge either an entry fee, an exit fee or both and can be as high as 8% of the funds invested. These entry and exit fees exist primarily that financial planners can receive an initial commission for providing advice to their clients and placing the funds with the respective fund managers. Many product that are promoted as nil entry fee investments still pay an initial commission to the financial planner but recoup this fee with an additional annual fee and an exit fee if funds are withdrawn within a certain period.

Importantly, even if you invest directly with a fund manager you will still pay these fees, so there is no cost saving to you.

Solution

Self Invest was created to meet the demand for investors who do not need financial advice or a relationship with a financial adviser to invest in managed investments without paying entry fees or exit fees with additional annual fees.

Example

Assume you have \$10,000 and want to invest it with Colonial First State, one of the most popular fund managers in Australia. If you decide to invest in their Australian Share Fund you will pay a 4% contribution / entry fee.

	Investment placed via a financial planner or directly with the fund manager	Investments placed via selfinvest.com.au
Initial commission paid to adviser/broker	4.0%	0% (as commission is rebated to you as addition units in the fund)
Total cost to you	\$400	\$0

On this example alone you will save \$400 by placing your investment through selfinvest.com.au. Just think of the hundreds or thousands of dollars you will save if you place all your investments through selfinvest.com.au.

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How Can Self Invest provide this service?

By using the Self Invest service you will not be charged any entry or exit fees by the fund managers or by Self Invest. You will also not be charged any additional ongoing fee by the fund managers or by Self Invest other than the normal ongoing management fees of each fund manager (MER's).

Self invest is able to offer this service because it is dealing with investors who do not want advice from a financial planner and consequently the time consuming roles of meeting with clients and providing written reports are not required. This results in a low cost service which is in turn paid for by the fund managers from their normal ongoing management fees charged within each fund.

Where an Investment product has been purchased using the Self Invest service the issuer of the product will pay Open Financial Services Pty Ltd an ongoing commission. This commission varies depending on the issuer and the product, but is in a range of between 0% and 1.1% per annum based on the investment balance. These ongoing commissions are paid out of, and not in addition to, the normal ongoing management fees charged by each of the fund managers. Therefore there is no additional ongoing cost whatsoever when you use the Self Invest service.

Investment Products Available

We presently have over 1,600 investment products from over 50 fund managers. These product are spread through the following investment types and are listed at back of this document:

- Managed Funds
- Superannuation Funds
- Allocated Pensions
- Term Allocated Pensions
- Master Trusts / Wrap Accounts
- Insurance / Friendly Society Bonds
- Margin Lending
- Share Trading (detailed on page 5)

If however you are looking for an investment product that is not on our list please call our customer service on 1300 780 690 and we will endeavor to help you. In this instance, if the product in question does not pay ongoing commission, we will rebate 80% of any upfront commission payable.

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About Self Invest

Self Invest is a division of Open Financial Services Pty Ltd which in turn is an Australian Financial Services Licencee and a Principal Member of the Financial Planning Association of Australia.

Selfinvest.com.au has been operating since 1999 and was one of the first discount web sites in Australia. It remains Australia's premier online investment broker websites and has helped many thousands of Australians invest with no entry or exit fees into managed funds, superannuation funds, allocated pensions and master trusts /wrap accounts.

Open Financial Services Pty Ltd (Self Invest)

Australian Financial Services Licence No: 232977

Australian Business Number (ABN): 39 077 376 017

Postal Address

PO Box 58 Carlton South VIC 3053 Australia

Telephone: 1300 780 690 Facsimile : (03) 9663 7593

Email : selfinvest@openinvestments.com.au

If you need advice

Open Financial Services Pty Ltd is a financial planning firm that prides itself on providing the very best investment and financial planning advice to individuals and corporate clients. We are not owned by a bank or fund manager and rebate 100% of entry fees on most Managed Funds, Superannuation Funds, Allocated Pensions and Master Trusts/Wrap accounts. All our advisers are Certified Financial Planners and have each featured in Personal Investor Magazine’s top 50 advisers in Australia.

Your first meeting is free of charge and gives you the chance to get to know us. At this meeting we will also begin to map out some strategies for you.

The next step is for us to document our advice for you in a financial plan. This will be done on a fee for service basis and may cover issues such as:

- Your personal long and short term financial goals
- Superannuation Advice
- Investment Advice & Wealth Creation Strategies
- Loan and mortgage restructuring
- Taxation & Accounting matters
- How you can reduce your mortgage and personal debts
- Income protection and Life insurance requirements
- Education savings plans for your children
- Retirement planning
- Centrelink Issues

Pease call us on 1300 780 690 to discuss your financial situation or to arrange an appointment with one of Open Financial Services senior financial planners.

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Other Services Offered

Share Trading

As a Self Invest customer you enjoy the simplicity of a straightforward brokerage fee schedule and low brokerage, with trades from A\$21.95.

Trades Per Month	Standard Brokerage	Or 0.11% (inc GST) for trades above
1 – 10	A\$32.95	A\$30,000
11 – 20	A\$27.45	A\$25,000
21+	A\$21.95	A\$20,000

All rates and charges are current as at 01 July 2004 and are subject to change without notice.

To gain full access to online trading please read and agree to the Etrade Terms and Conditions on the Self Invest website and register by completing and returning the Client Application Form also on the Self Invest website.