

Introducing the **Parker Financial** Investment Series

Parker Financial Investment Series

To stay at the forefront of the wealth management industry, Parker Financial has partnered with one of Australia’s leading investment consulting businesses to develop an institutional-grade investment solution designed exclusively to help our clients grow, protect, and manage their wealth over time.

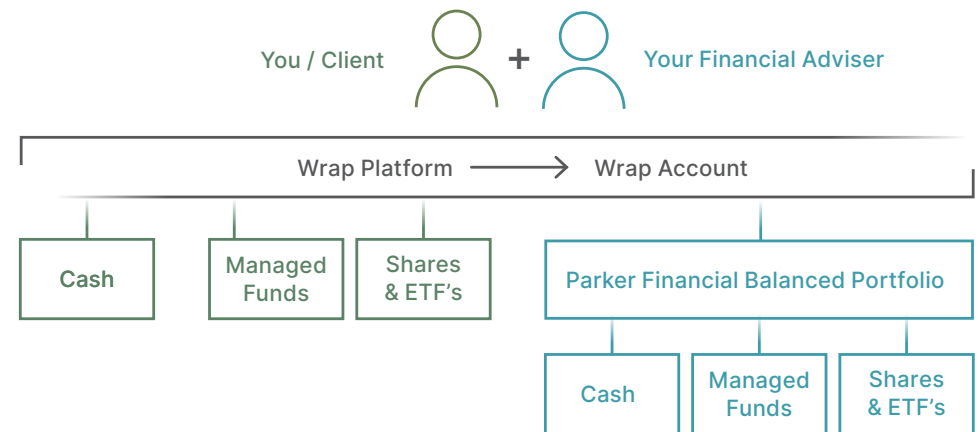
The Parker Financial Investment Series is a range of professionally constructed and managed multi-asset portfolios, all accommodated within an investment structure called a Managed Account. A managed account allows you and your financial adviser to choose a portfolio or combination of portfolios that best matches your individually tailored strategic advice.

What is a managed account?

Managed accounts — also known as Separately Managed Accounts (SMAs) — bring together best-in-class investment expertise and the latest investment platform technology to provide investors with a flexible and transparent investment solution and peace of mind that the day-to-day management of their portfolios is in safe hands.

A managed account will typically offer investors the choice from a range of portfolios, each with a unique investment objective that helps to determine how the portfolios are managed, the appropriate mix of asset classes and underlying investments, and the right balance of risk and return characteristics. Given the level of technology involved and the range of underlying investments (like cash, term deposits, ASX-listed shares and exchange-traded funds, and managed funds) made available through a managed account, they can only be accessed by adviser-aligned investors who hold either a superannuation or investment account through a select group of wrap platforms.

How does a managed account work and how does it fit into my existing investment structure?



What are the benefits of managed accounts?



ROBUST GOVERNANCE AND OVERSIGHT

Registered under the Corporations Act 2001 and regulated by ASIC, managed accounts must have an independent and AFSL-licensed Responsible Entity, whose primary duty is to ensure that the portfolio manager complies with its investment mandate. A managed account's mandate specifies how its funds are to be invested.



GREATER TRANSPARENCY

Managed accounts make it easy for investors to monitor the performance and composition of their portfolio and its underlying investments when they like, and all in one convenient place. Where direct shares are held in a managed account, investors have complete visibility of the underlying holdings.



COST EFFECTIVE

The managed account structure enables a portfolio manager to use their scale and business relationships to access the world's best fund managers at lower institutional prices than are generally available to retail investors. Any discounts (rebates) negotiated on fund manager fees are 100% passed onto investors.



REPORTING AND COMMUNICATIONS CAPABILITIES

Leveraging superior research and reporting capabilities, portfolio managers keep investors better informed about their portfolios and the financial markets in general, with a more comprehensive and frequent reporting and communications program than would typically be provided by the wrap platform.



ENHANCED INVESTMENT THINKING & RESOURCES

Access to a portfolio manager and a dedicated team of highly experienced investment professionals who actively manage each managed account portfolio on an ongoing basis, with every decision vetted by an investment committee.



SEAMLESS IMPLEMENTATION OF PORTFOLIO CHANGES

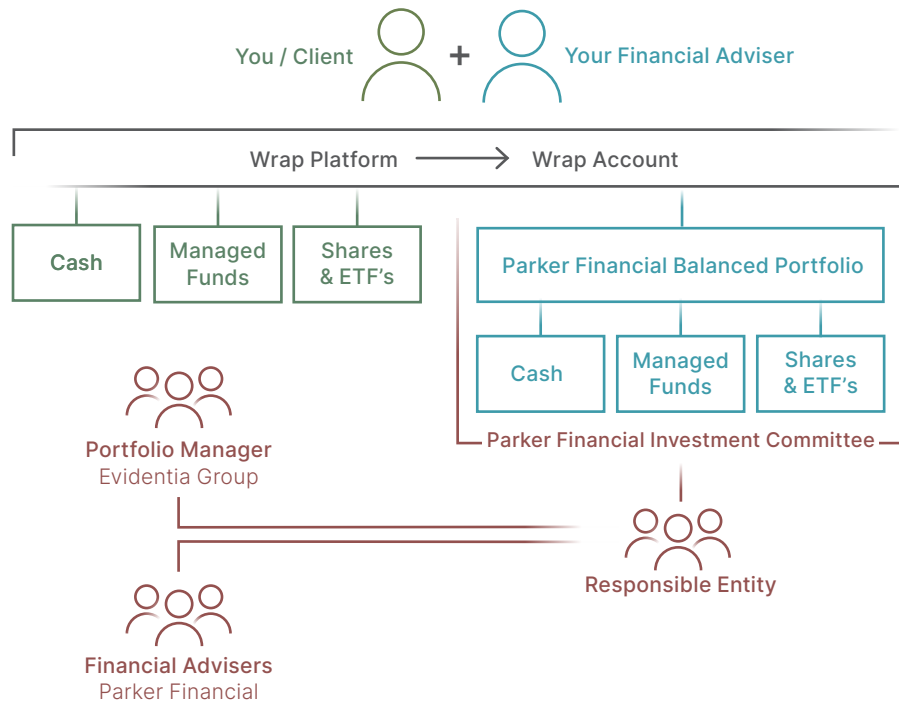
Portfolio changes (including re-balancing) are implemented seamlessly for all clients invested in a managed account portfolio simultaneously, improving fairness and lowering transaction slippage. This operational efficiency enables a portfolio manager to act quickly to reduce risk or take advantage of market opportunities, with clients always receiving the portfolio manager's best thinking at any point in time.

How are managed accounts different to your current investment structure?

Because of the unique way managed accounts work, it will likely differ from how your current investment structure is managed and how your overall tailored strategic advice is delivered. The following table compares some key differences between a traditional model portfolio structure and a managed account structure.

	MODEL PORTFOLIO STRUCTURE	MANAGED ACCOUNT STRUCTURE
Investment Decision-Making	Your financial adviser.	An investment committee backed by the expertise and resources of a highly experienced team of investment professionals and independent oversight from a responsible entity.
Implementation of Portfolio Changes	Portfolio changes are implemented client by client and typically involve written advice and client authorisation, creating a time lag between when an investment decision is made and when it is implemented.	Portfolio changes are implemented seamlessly for all clients invested in a managed account portfolio simultaneously. This operational efficiency also enables greater investment flexibility.
Fund Manager Costs	Investors receive off-the-shelf pricing available to all retail investors via a wrap platform.	Investors access institutional pricing often with additional discounts (rebates) negotiated by the portfolio manager on behalf of clients.
Investment Ownership	Investors own units in the managed funds rather than the investments themselves.	Investors retain beneficial ownership of underlying investments like direct shares, enjoying greater transparency, portability, and individualised tax outcomes.
Investment Income	Investors receive all income generated from their portfolios.	The managed account portfolio receives all investment income, with the portfolio manager deciding how this income will be reinvested.

Who looks after your investments?



Your Financial Adviser

Together with your financial adviser, your strategic advice will be tailored to meet your individual circumstances, needs, and goals. As part of your strategic advice, your financial adviser may recommend investing in one or more of the Parker Financial Investment Series portfolios available through your platform wrap account.

Parker Financial Investment Committee

The Parker Financial Investment Committee is responsible for all investment and market research activities, portfolio construction, asset allocation, asset selection, and portfolio performance and risk monitoring. In keeping with our commitment to deliver clients superior service and outcomes, we have partnered with Evidentia Group to enhance the investment capabilities of the Parker Financial Investment Committee.

The Parker Financial Investment Committee includes representatives (and voting members) from both Parker Financial and Evidentia Group — backed by the research capabilities of Evidentia Group’s broader investment team. The Committee officially meets quarterly but communicates as and when investment markets or time-critical decisions dictate.

Portfolio Manager – Evidentia Group

The portfolio manager is responsible for undertaking all investment and market research activities, then making appropriate recommendations to the Parker Investment Committee, the ongoing implementation of these recommendations, and all reporting-related activities related to the efficient operation of the Parker Financial Investment Series portfolios.

Evidentia Group is a boutique asset consultancy and investment management firm that manages over \$5 billion of funds in partnership with some of Australia's highest-quality financial advisory firms. Evidentia Group draws on the deep investment expertise and research capabilities of one of the market's largest and most experienced investment teams — located in offices in Sydney, Melbourne, Brisbane, and New York. The team is made up of 11 investment professionals with an average of over 20 years of industry experience, who bring together a diversity of skill sets, including the management of multi-asset portfolios, Australian and global shares, fixed interest, alternatives, private markets, risk management, and macroeconomic and market analysis.

Responsible Entity

Managed accounts are classified as managed investment schemes under the Corporations Act 2001 and must be registered with the Australian Securities and Investments Commission (ASIC). A key requirement of this registration is that a responsible entity holding an Australian Financial Services Licence (AFSL) be appointed. A responsible entity provides independent oversight of the managed account portfolios to ensure they are professionally managed and meet regulatory and compliance obligations to protect investors.

Wrap Platform Provider

The wrap platform is where your wrap account is housed. A wrap platform enables investors like you who use a financial adviser to access a broad range of investments like cash, term deposits, ASX-listed shares, exchange-traded funds (ETFs), and managed funds through either a superannuation or investment wrap account. Some wrap platforms allow investors to access managed account portfolios, like those in the Parker Financial Investment Series, which are made available exclusively to selected adviser-aligned clients.

What portfolio options are available?

We understand that the decisions you and your financial adviser make regarding your strategic advice may vary depending on your individual circumstances, needs, goals, and attitude towards risk. The Parker Financial Investment Series offers a range of portfolios that have been carefully designed and constructed to provide you and your financial adviser with the flexibility needed to execute your tailored strategic advice. The portfolios offered within the Parker Financial Investment Series are outlined in the table below.

PORTFOLIO	INVESTMENT OBJECTIVE	TARGET ASSET ALLOCATION	BENCH-MARK
HUB24 Wrap Platform			
Parker Financial Balanced Portfolio	The portfolio aims to preserve capital and exceed the return of the benchmark (after fees) over a rolling 3-Year period.	The portfolio aims to have exposure to 50% growth assets and 50% defensive assets.	Evidentia 50% Growth Benchmark
Parker Financial Balanced (Funds Only) Portfolio	The portfolio aims to preserve capital and exceed the return of the benchmark (after fees) over a rolling 3-Year period.	The portfolio aims to have exposure to 50% growth assets and 50% defensive assets. The portfolio only invests in managed funds, exchange traded funds, and listed investment trusts.	Evidentia 50% Growth Benchmark
Parker Financial Growth Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 5-Year period.	The portfolio aims to have exposure to 70% growth assets and 30% defensive assets.	Evidentia 70% Growth Benchmark
Parker Financial Growth (Funds Only) Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 5-Year period.	The portfolio aims to have exposure to 70% growth assets and 30% defensive assets. The portfolio only invests in managed funds, exchange traded funds, and listed investment trusts.	Evidentia 70% Growth Benchmark

PORTFOLIO	INVESTMENT OBJECTIVE	TARGET ASSET ALLOCATION	BENCH-MARK
Parker Financial Growth (Low Cost) Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 5-Year period.	The portfolio aims to have exposure to 70% growth assets and 30% defensive assets. The portfolio only invests in managed funds, exchange traded funds, and listed investment trusts.	Evidentia 70% Growth Benchmark
Parker Financial Assertive Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 6-Year period.	The portfolio aims to have exposure to 85% growth assets and 15% defensive assets.	Evidentia 85% Growth Benchmark
Parker Financial Assertive (Low Cost) Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 6-Year period.	The portfolio aims to have exposure to 85% growth assets and 15% defensive assets. The portfolio is designed for investors with a preference for a lower fee structure.	Evidentia 85% Growth Benchmark
Macquarie Wrap Platform			
Parker Financial Balanced Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 3-Year period.	The portfolio aims to have exposure to 50% growth assets and 50% defensive assets.	Evidentia 50% Growth Benchmark
Parker Financial Growth Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 5-Year period.	The portfolio aims to have exposure to 70% growth assets and 30% defensive assets.	Evidentia 70% Growth Benchmark
Parker Financial Assertive Portfolio	The portfolio aims to preserve capital and exceed the return of the bench-mark (after fees) over a rolling 6-Year period.	The portfolio aims to have exposure to 85% growth assets and 15% defensive assets.	Evidentia 85% Growth Benchmark

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General Advice Warning

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