

WHY CONSIDER THE MDA SERVICE

Investment Product Comparison	ShareBroker	Financial Services Company	Segue
Product	Direct Equities	Managed Funds (Unit Trusts)	MDA Portfolio*
Investment Management			
Professional investment process	x	✓	✓
Technical & fundamental analysis of individual stocks	sometimes	✓	✓
Choice of one or more investment models	x	✓	✓
Access to a variety of broker research houses	x	x	✓
Choice of Active or Passive Portfolio Management	x	x	✓
Client Focused			
Independent advice	x	sometimes	✓
Agreed Investment program that matches your personalised investor profile	x	x	✓
Complete ongoing review of investments	x	x	✓
Continuing strategic financial planning advice	x	x	✓
You own the investments directly	✓	x	✓
Web Based access to your portfolio	sometimes	sometimes	✓
CMT commissions are rebated	x	x	✓
Individualised portfolio construction that adheres to your values and wishes	x	x	✓
Access to your Portfolio Manager at any time	x	x	✓
Tax Management			
Focus on after tax returns	x	x	✓
Portfolio managed to suit your tax situation	x	x	✓
Tax planning - minimise CGT, maximise use of franking credits	x	x	✓
Put Own Interests Ahead of Yours			
Paid to cross sell you other products	✓	✓	x
Paid for churning your portfolio	✓	✓	x
No orders = no services	✓	✓	x
Portfolio managed to meet pooled product objectives	✓	✓	x
Incentives to sell badged or in-house products	✓	✓	x
Incentives to sell you selected new floats	✓	✓	x

*Min \$350K