

MDA Platform Feature Summary

HUB24

Features

HUB24 support OracleIM to provide MDA service through their MDA Facility.

They provide a broad range of features including:

- ◆ Access to an extensive range of managed funds
- ◆ Direct Investment in listed Australian and Global Equities
- ◆ The ability to combine multiple Model Portfolios in a single account
- ◆ The ability to have both Model Portfolios and non-model portfolios in a single account
- ◆ Extensive online reporting including investment breakdown, performance reporting and annual tax summary
- ◆ Family fee grouping for super or investment

HUB24 do not offer

- ◆ Investor specified exclusions for specific stocks or funds
- ◆ HUB24 Super does not provide in-specie transfer of assets to other platforms

Products

The following OracleIM products are available through HUB24:

Oracle Executive Series MDA Models:

- | | |
|------------------|-----------|
| ◆ High Growth | (OIM EHG) |
| ◆ Growth | (OIM EGR) |
| ◆ Balanced | (OIM EBL) |
| ◆ Conservative | (OIM ECV) |
| ◆ Capital Stable | (OIM ECS) |

Oracle Prosperity Series MDA Models:

- | | |
|------------------|-----------|
| ◆ High Growth | (OIM PHG) |
| ◆ Growth | (OIM PGR) |
| ◆ Balanced | (OIM PBL) |
| ◆ Conservative | (OIM PCV) |
| ◆ Capital Stable | (OIM PCS) |

Oracle Focus Series MDA Models:

- | | |
|-----------------------|-----------|
| ◆ Australian Equities | (OIM FAE) |
| ◆ Emerging Companies | (OIM FEC) |
| ◆ Global Equities | (OIM FGE) |
| ◆ Property Securities | (OIM FPS) |

Fees

HUB24 Super (Menu)	HUB24 Investments (Menu)
Choice Menu	Choice Menu
Per account fee: \$NIL p.a.	Per account fee: \$NIL p.a.
Value based fee: (Min \$450p.a.) First \$250,000 0.37% p.a. \$250,001 - \$500,000 0.25% p.a. \$500,001 - \$1,000,000 0.17% p.a. \$1,000,001 - \$1,100,000 0.05% p.a. More than \$1,100,000 NIL	Value based fee: (Min \$450p.a.) First \$250,000 0.37% p.a. \$250,001 - \$500,000 0.25% p.a. \$500,001 - \$1,000,000 0.17% p.a. \$1,000,001 - \$1,100,000 0.05% p.a. More than \$1,100,000 NIL
Expense recovery fee: 0.025% p.a. of the account balance, maximum at \$87.50 per quarter	Expense recovery fee: 0.01% p.a. of the account balance, maximum of \$25 per quarter
Transaction Account fees: 1.75%	Transaction Account fees: 1.75%
MDA Transaction Fee (listed securities): 0.10% of the transaction value	MDA Transaction Fee (listed securities): 0.11% of the transaction value

Source: HUB 24 product disclosure statement

MDA Fee Example: OracleIM Executive Series Balanced Fund \$500,000	
Entry costs: NIL	Entry costs: NIL
Estimate for first year	Estimate for first year
Per account fee: NIL	Per account fee: NIL
Value based fee: \$1,550	Value based fee: \$1,550
Expense recovery fee (0.025%): \$125	Expense recovery fee (0.01%): \$50
Transaction Account Fees: \$109	Transaction Account Fees: \$109
Portfolio Transaction Fees: Nil	Portfolio Transaction Fees: Nil
OracleIM MDA Fee (0.45%): \$2,250	OracleIM MDA Fee (0.45%): \$2,250
Indirect costs (ICR-0.79%): \$3,950	Indirect costs (ICR-0.79%): \$3,950
Adviser Service Fee Est (0.5%): \$2,500	Adviser Service Fee Est (0.5%): \$2,500
TOTAL = \$ 10,434	TOTAL = \$ 10,359

NOTE: this is general example. Your 'Statement of Advice' will provide a personalised estimate.

Resignation options

Should you choose to cease using the OracleIM MDA service you must advise us in writing and choose from the following options in respect to your HUB24 MDA Portfolio(s)::

- ◆ Cease management but retain the investments in an un-managed account
- ◆ Sell all the investments. Please note this may result in capital gains tax

Onboarding Checklist

Provide Statement of Advice (OracleAG) including MDA Investment Program

Provide Financial Services Guide (OracleAG)

Provide Financial Services Guide (OracleIM)

Provide this MDA Platform Feature Summary (OracleIM)

Provide the applicable MDA Portfolio Model Profile(s) (OracleIM)

Sign and return SOA Authority to Proceed (OracleAG)

Sign and return the HUB24 MDA Fee authority form (HUB)

Sign and return MDA Contract (OracleIM)