

Simplify the management of your portfolio with WealthFocus

What does WealthFocus offer?

Perpetual WealthFocus is a diverse and flexible platform designed to simplify the management of your portfolio. The WealthFocus investment menu offers investors 30 investment options managed by Perpetual or one of more than 10 other highly rated investment managers. The platform provides access to all major asset classes including Australian and International shares, property, fixed income, cash and diversified investment options. The following features are offered across Investment Advantage, Super and Pension strategies:

A platform with unique CGT features

The structure and tax treatment of the fund complies with the product ruling (PR 2024/7) obtained from the Commission of Taxation in 2018. Perpetual WealthFocus Investment Advantage can provide investors with capital gains tax benefits not available on any other platform.

Switch investment options without triggering capital gains tax (CGT). Your clients can move across investment options within WealthFocus Investment Advantage funds without triggering CGT.

Partially withdraw funds without CGT. A partial withdrawal reduces the cost base of your unit. Where the amount of a withdrawal exceeds the cost base, the excess is treated as a capital gain.

CGT discount on all withdrawals after 12 months. As long as the initial investment is held for 12 months or more, the 50% CGT for individuals discount will be available.

Perpetual WealthFocus		
Super Plan	Pension Plan	Investment Advantage
For superannuation and insurance	<ul style="list-style-type: none"> For pension income in retirement Transition to retirement clients who have reached preservation age wanting to draw an income 	For savings and investments with capital gains tax advantages including: <ul style="list-style-type: none"> CGT-free switching CGT-free partial withdrawals Once initial investment is held for more than 12 months, CGT discount applies to all withdrawals
Quality Investment Menu	A choice of 30 Investment options from more than 10 Investment managers	
Value for money Insurance offering	<ul style="list-style-type: none"> Competitive premiums and efficient servicing Remuneration flexibility and annual index of sum insured Option to transfer insurance cover Cover for Death, TPD and Salary Continuance 	
Strong platform features	<ul style="list-style-type: none"> Buy/sell waivers for Super to Pension Data feeds into XPlan, Visi and iLink and online transactional capability One-off and ongoing Member Advice Fees deducted pro-rata across your investment portfolio 	

Features	Investment Advantage	Super Plan	Pension Plan
Unique structure	●	n/a	n/a
Switching	●	●	●
Savings plan	●	●	n/a
Auto-rebalancing	●	●	●
BPay	●	●	n/a
Online Account Access	●	●	●
Insurance (Salary continuance, Death only, TPD only, Death and TPD)	n/a	●	n/a
Regular withdrawal plan	●	n/a	n/a
Buy/sell waivers from super to pension	n/a	●	●
Initial and additional investments by direct debit	●	●	n/a
Pension refresh facility	n/a	n/a	●
Current minimum amounts	Investment Advantage	Super Plan	Pension Plan
Initial investment amount	\$2000	\$3,000	\$20,000
Initial investment per Investment Option with savings plan	\$1,000	\$1,500	n/a
Fees and charges ³	Investment Advantage	Super Plan	Pension Plan
Withdrawal fee	Nil	Nil	Nil
Switching fee	Nil	Nil	Nil
Management costs and buy/sell spread	Varies depending on investment option (see PDS)		
Reporting	Investment Advantage	Super Plan	Pension Plan
Investment/withdrawal confirmation	●	●	●
Distribution statement	●	n/a	n/a
Transaction statement	●	●	●
Periodic statement/Annual report	●	●	●
Tax statement	●	n/a	n/a
Annual Pension Review Pack	n/a	n/a	●
CGT statement	●	n/a	n/a

1 Withdrawal restrictions apply refer to WealthFocus Super Plan PDS for more information.

2 These fees & costs are not the entire fees & costs which you may incur when contributing to the Fund. Refer to the 'Fees and costs' section of the relevant PDS for all the fees & other costs you may be charged.

This information has been prepared by Perpetual Investment Management Limited (PIML) ABN 18 000 866 535, AFSL 234426 and Perpetual Superannuation Limited (PSL) ABN 84 008 416 831, AFSL 225246, RSE L0003315 as trustee for WealthFocus Super Plan and Pension Plan ABN 41 772 007 500. It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The relevant product disclosure statement (PDS) for Perpetual WealthFocus, issued by PIML or PSL, should be considered before deciding whether to acquire or hold units in the fund. The PDS can be obtained by calling 1800 062 725 or visiting www.perpetual.com.au. No company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor's capital. PL01925_1024

More information

Adviser Services 1800 022 033
Investor Services 1800 022 033
Email investments@perpetual.com.au
www.perpetual.com.au

