

BELL POTTER SECURITIES LIMITED.

Bell Potter is one of Australia's leading full-service private client stockbroking and financial advisory firms. Our investment advisers have a long track record of providing high quality, professional advice to private investors.

Stockbroking

Bell Potter is committed to providing a personalised service for the private investor. Working closely with our client, advisers help develop a tailored investment solution that suits the individual. Drawing on our knowledge of a wide range of markets, we can provide advice and deal in both domestic and international securities, interest rate securities, derivatives and managed investments. Bell Potter has one of the largest retail distribution networks in the country, which gives us access to some of the best domestic and international public equity offerings and other securities issues.

Research

Our in-depth research has a proven track record of adding value to the performance of a client's portfolio. Our private investment advisers have access to research on Australia's top ASX listed companies as well as in-house analysts covering an array of smaller, mid-cap and emerging companies. In addition to detailed research on an extensive list of stocks, Bell Potter clients have access to comprehensive economic and market commentaries. Our research network delivers quality analysis, general advice and a wide range of printed and online communications.

Portfolio Administration Service

Bell Potter's Portfolio Administration Service is a solution to assist with portfolio management. We provide clients with analysis of their total financial position and design tailored strategies to help meet their long-term wealth objectives.

Our Portfolio Administration Service is a premium administration and reporting solution that allows you to manage your financial affairs efficiently. The service integrates all of your financial assets - shares, unlisted funds, interest rate products, managed funds - and takes care of the day-to-day administration associated with them. Daily tax reports, accessed via the Bell Potter website, let you monitor and manage your capital gains position throughout the year, while your quarterly investment reports provide a valuable tool for portfolio reviews.

Cash Trust

A Bell Potter Cash Trust is an ideal addition to your investment portfolio. With easy-to-use features, it is tailored to facilitate share trading and investment settlement. Key benefits include competitive interest rates, at-call access with the option to fix for a specified term, no minimum account balance and no account keeping or withdrawal fees.

Portfolio Lending

Portfolio Lending is the name given to Bell Potter's in-house margin lending service. When used as part of a comprehensive investment strategy, margin lending can enhance an investor's ability to create wealth through greater participation in the share market. A margin lending facility is simply a line of credit to buy shares and managed funds, where the portfolio is used as security for the loan. Key features of Bell Potter Portfolio Lending include no minimum balance, competitive interest rates, no transaction or account keeping fees and no establishment fees. Our investment professionals can help clients select the appropriate securities, investment structure and risk tolerance to suit their own situation and needs.

Technical Financial Advice

Recognising that every investor is different, our advisers can prepare a detailed financial plan that is customised to meet a client's specific risk profile, investment objectives and short to long-term financial goals. This service also gives the flexibility to vary the investment strategy as personal circumstances, legislation, taxation and market conditions change.

Managed Funds Research

Bell Potter has a disciplined approach to identifying managed fund investment opportunities. Our research process involves both qualitative and quantitative work to investigate stylistic and risk issues. A rigorous selection process provides clients with a concise list of funds that we believe, based on the information available to us, will perform well in prevailing market conditions. Bell Potter recommends Australian and international managed investment funds, sector funds, and alternative fund investments on a retail and wholesale basis. We can review and advise on funds currently held by clients, taking into account their objectives, attitude to risk and existing investments.

Superannuation

Bell Potter provides a number of Personal Superannuation solutions to give clients the opportunity to establish a fund with many of the characteristics of a private investment trust. Where required, we provide technical expertise to assist clients in determining appropriate retirement strategies. Bell Potter simplifies onerous fund responsibilities like portfolio and member administration, fund audit and lodgements to provide ease of management. Our investment advisers help clients establish an appropriate superannuation fund strategy that is consistent with their unique risk profile and retirement objectives.

Interest Rate Products

Bell Potter offers a specialised hybrid securities research capability. Our flagship hybrid research publication, the Bell Potter Hybrid Daily, provides a combination of analysis and market commentary, as well as the most comprehensive pricing and valuation data in the market. Our dealing capability extends well beyond hybrid securities and provides clients with access to competitive pricing in the wholesale bond and money markets. Our portfolio advice can combine bank bills, government bonds and hybrid securities to provide the appropriate mix of capital security and income for individual client's needs.

Derivatives

Equity derivatives (options) are a versatile investment tool that provide leverage and can add value for some clients. In volatile markets, they can provide price protection for a share portfolio and the ability to lock-in profits. In a flat market, they can be used to generate extra income. Our experienced and accredited advisers can outline the features and benefits of using derivatives as part of your investment strategy.

Foreign Exchange

Bell Foreign Exchange, a division of the Bell Group of companies, seeks to identify and implement an appropriate foreign exchange solution to satisfy business needs. Our foreign exchange team focuses on providing personalised relationships, precise execution and accurate settlements at costs lower than those charged by the major banks. Our foreign exchange service includes spot and forward foreign exchange, foreign currency options, tailored forwards, research, foreign currency accounts and fee-free international remittances.

Corporate Services

Bell Potter specialises in offering professional, confidential advice in relation to capital raisings, placements, rights issues, share buybacks, dividend reinvestment plans, share purchase plans, and hybrid and debt issues. The firm's corporate team is highly experienced in Initial Public Offerings, underwriting, mergers, acquisitions and divestments and is backed by Bell Potter's extensive distribution capabilities.

www.bellpotter.com.au

Complementing our personal service is our secure internet site www.bellpotter.com.au. Clients can access company reviews and recommendations, daily market commentary and live quotes, watchlists, ASX announcements and end-of-day data. In addition, clients can view their portfolios and account statements, position summaries and collateral holdings.

For further information about any of our products or services please contact your Bell Potter adviser or call 1300 0 BELLS(23557).

DISCLAIMER: This flyer has been provided for information purposes only. The flyer does not take into account the investment objectives, financial situation and needs of any particular investor. These matters should be considered when deciding whether the investment is appropriate. Before opening an account with Bell Potter, you will need to carefully consider the appropriate Product Disclosure Statement or booklet. V.101119