Your guide to Apt Wealth Partners online

Apt.

WEALTH PARTNERS

Contents

How to log in

There are a couple of ways you can login to Apt Wealth Partners Online:

1 Visit our Apt Wealth Partners website www.aptwealth.com.au and click on the 'login' button located at the top right-hand side of the screen.

2 Download the app from iTunes or Google Play by searching 'Apt Wealth Partners'.

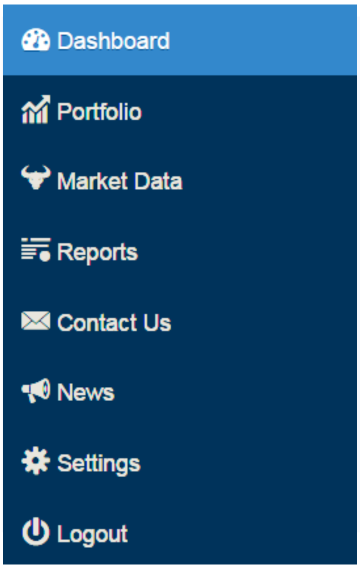
First login

When you login for the first time you will be required to change your password. The password must be between 6 and 12 characters in length and contain **two** of the following:

- Upper case
- Lower case
- Numbers
- Punctuation

You will also be asked to read and accept the disclaimer. The disclaimer is only shown the first time you login. If you would like to review it again at a later stage, it is available to view from the settings page.

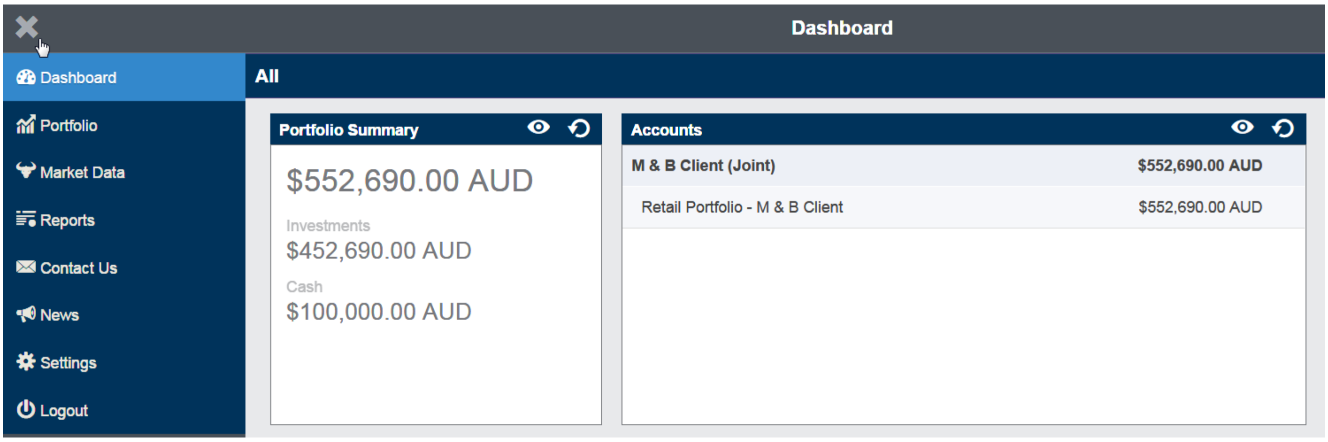
Navigating Apt Wealth Partners Online

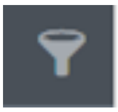


The left-hand navigation menu shows a list of the pages within Apt Wealth Partners Online. You can also navigate to different pages by clicking on various icons and headings within a page.

Clicking on the **X** enables you to hide the left-hand navigation menu.

Clicking icons within a page will take you to another page or to a more detailed portfolio view. Clicking the blue button in the top left-hand corner of the page will take you back to the previous page.





The funnel icon enables you to select which portfolio you wish to view information on:

- your individual account only
- your partner's account only
- your joint accounts only or
- by your related entities i.e. SMSF, company or trust

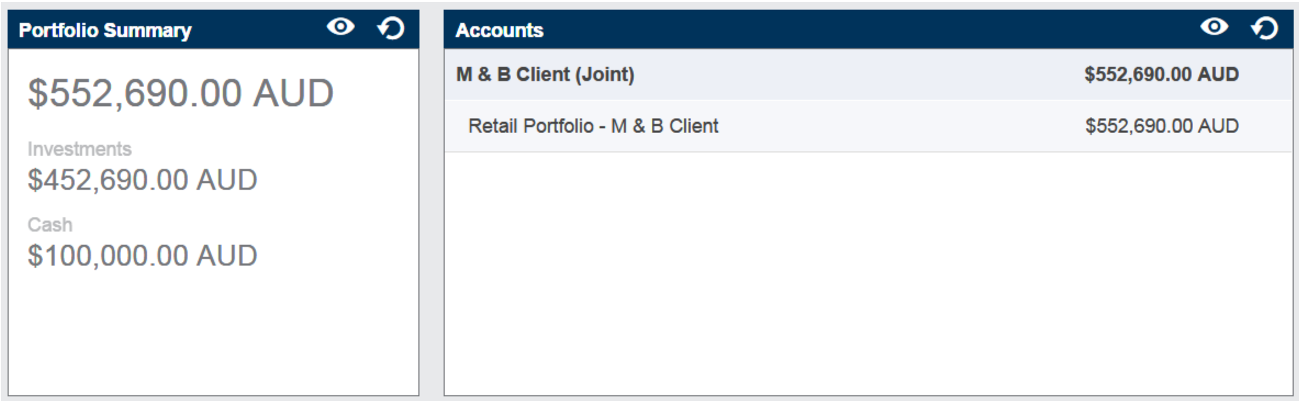
Clicking on the '**eye**' icon on a page will expand the summary information by taking you to a page with more detailed information. This is covered more fully in the 'Dashboard' section below.

Dashboard

The dashboard is the first screen you are taken to when logging in which provides an overall picture of your portfolio holdings. The dashboard contains a number of 'widgets' that provide information regarding your accounts. The default view is to show all portfolios, clicking on the funnel enables you to choose individual portfolios.

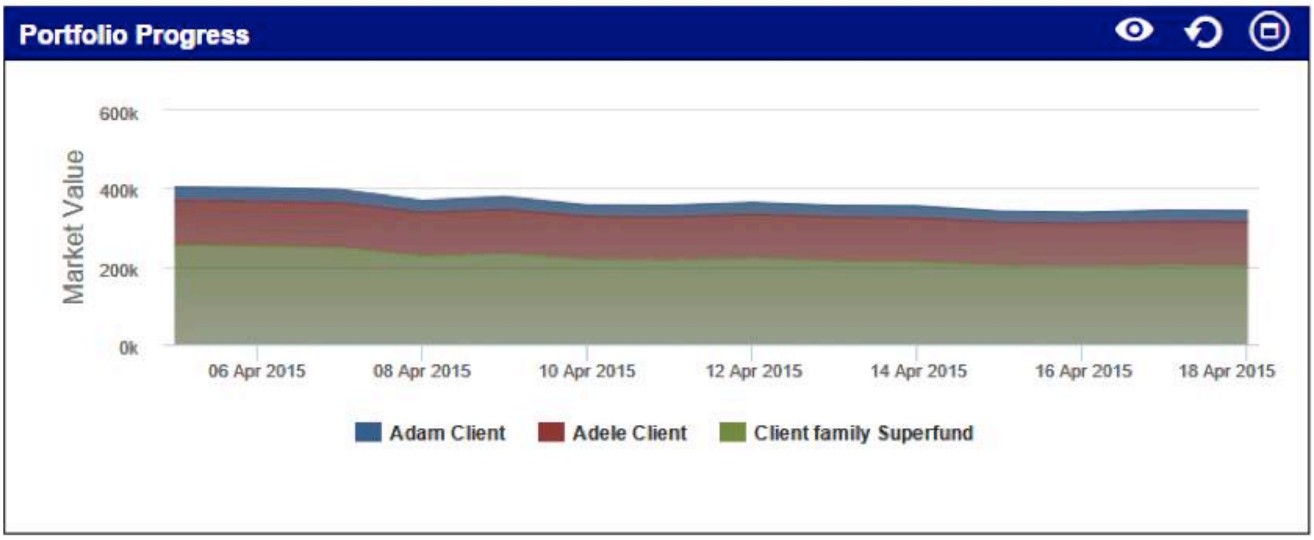
Portfolio summary and accounts

The portfolio summary and accounts sections provide a summary of all the accounts that are linked to you including the total balance and the breakdown of the total balance between investment and cash holdings.



Portfolio progress chart

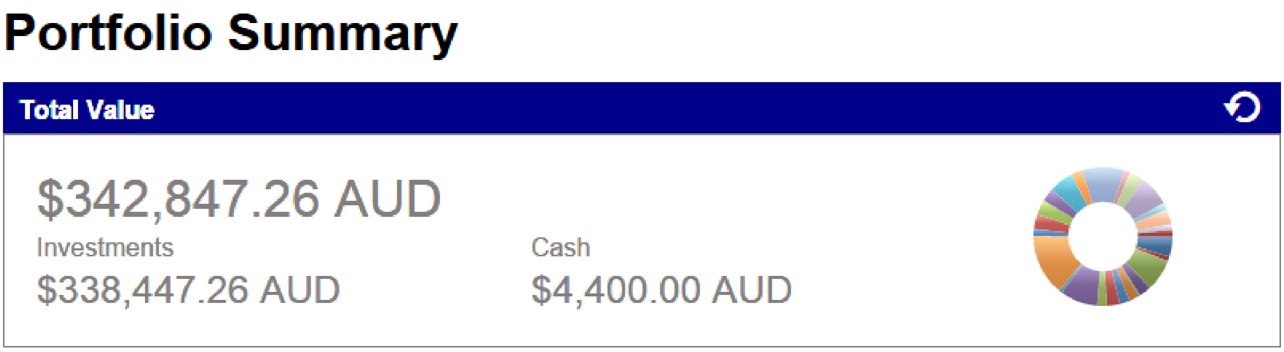
The portfolio progress chart provides a graphical representation of your portfolio balances over the previous 12 month period. You can hover over the different month to view a portfolio balance at a point in time.



Portfolio

The portfolio page enables you to view at a glance the total portfolio balance as well as a list of individual portfolios and their balances. This page also provides a list of recent transactions and a position map. Click on the funnel to view an individual portfolio and the accounts held within that portfolio. This page can also be accessed from your dashboard by clicking on the account you wish to view.

Total value



The Total Value section is the total value of all selected portfolios broken down by investments and cash. This is the default for all portfolios, unless specific portfolios are selected using the funnel icon.

Portfolios

Portfolios show the total balance of each individual portfolio.

Clicking the grid icon will change the way that your portfolios are presented

Clicking a portfolio will drill down to the accounts held in that portfolio.

Each portfolio also shows a graphical representation of the change in value of the portfolio over time.

Holdings

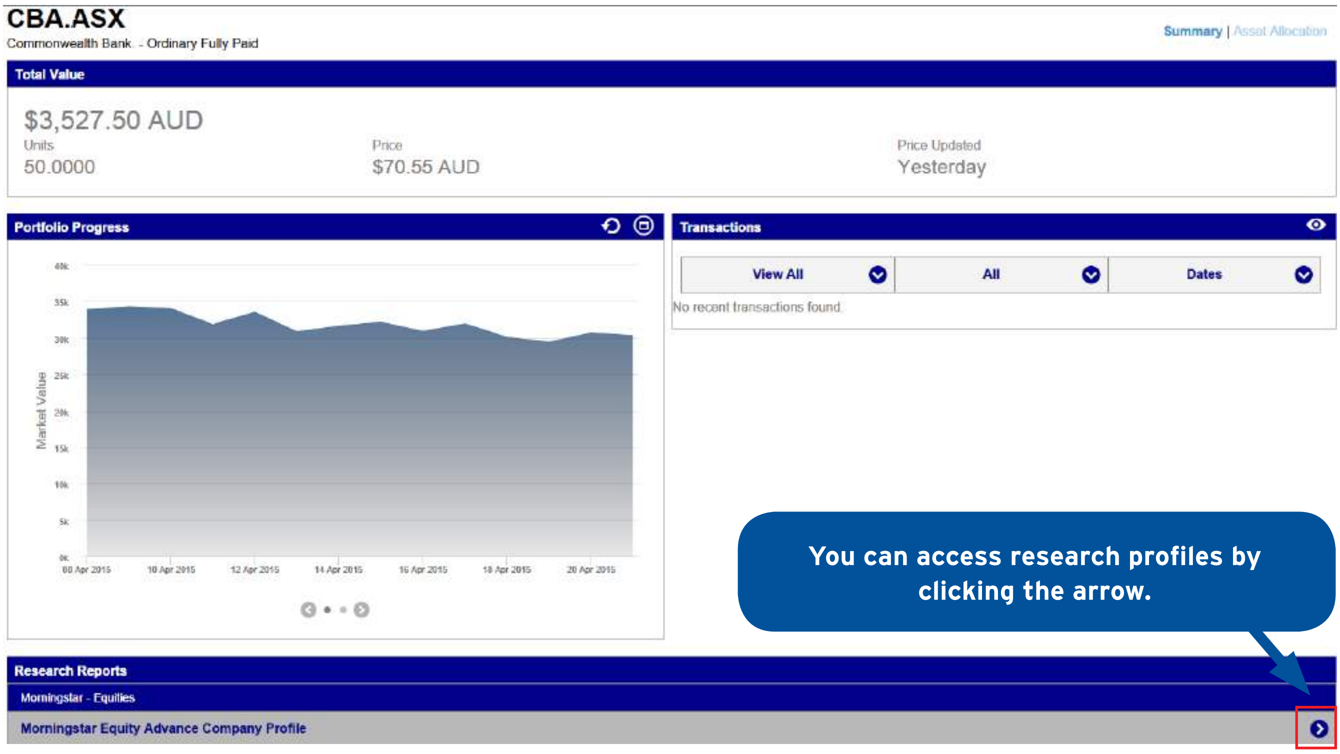
When viewing an individual portfolio, the holdings within that portfolio are shown.

Clicking on the full screen icon will enable you to view the full name of the asset, rather than the asset code.

Clicking on a particular holding will allow you to view more detailed information about a particular holding.

Individual holdings

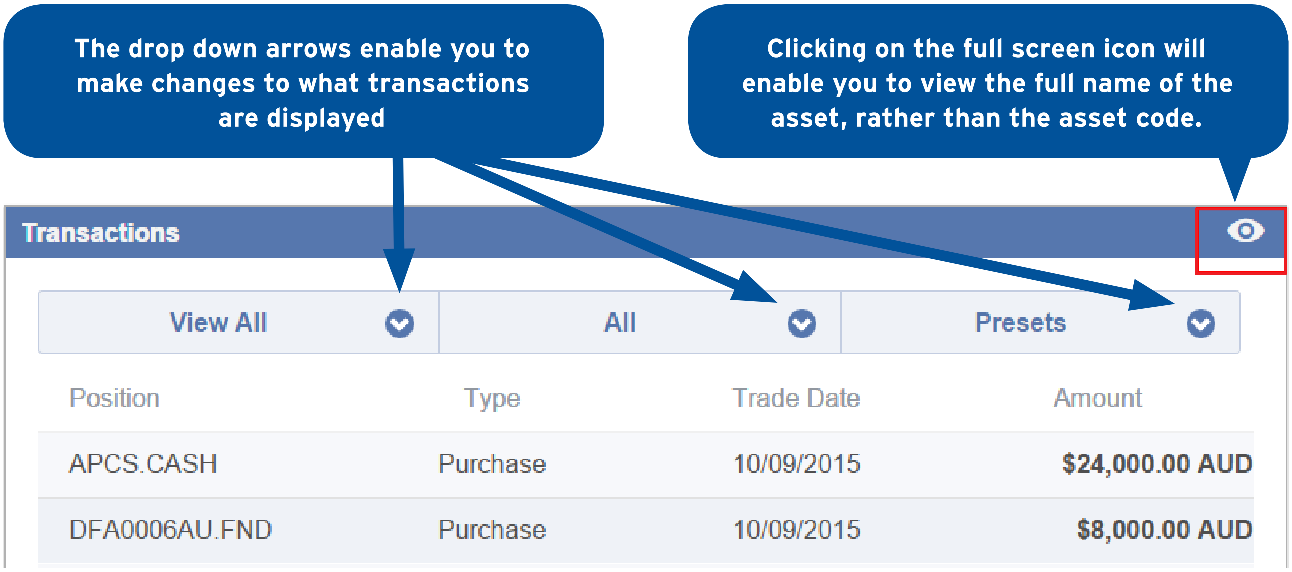
Further, you can view information about a particular holding such as pricing information, how many units you own in a particular renewals, transactions and the progress of that holding over time.



You can access research profiles by clicking the arrow.

Transactions

The transactions section shows a list of recent transactions.



You can filter your transactions by:

- **Cash or non-cash transactions** – this will allow you to see transactions that relate to your cash accounts only or investment transactions
- **Settled or unsettled transactions** – settled transactions will provide you with a view of previously completed transactions, whereas unsettled transactions will show those still in progress and not yet fully complete
- **Show only transactions within a given date range** – click 'Presets' to select a date range including today only, last 7 days, month, quarter, financial years.

Asset allocation

The **Asset Allocation** option can be selected from within a portfolio on the top right-hand side of the page.

The page presents asset allocation information in a number of ways.

1. Donut chart

The donut chart presents the asset allocation breakdown of all asset classes in the portfolio (Image 1). By hovering your mouse on a particular segment of the chart, the individual asset class and amount invested in that class will appear (image 2.)

Image 1

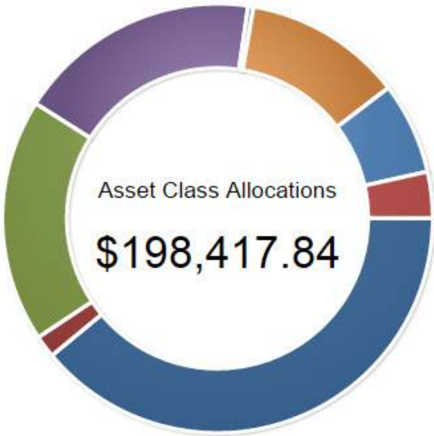
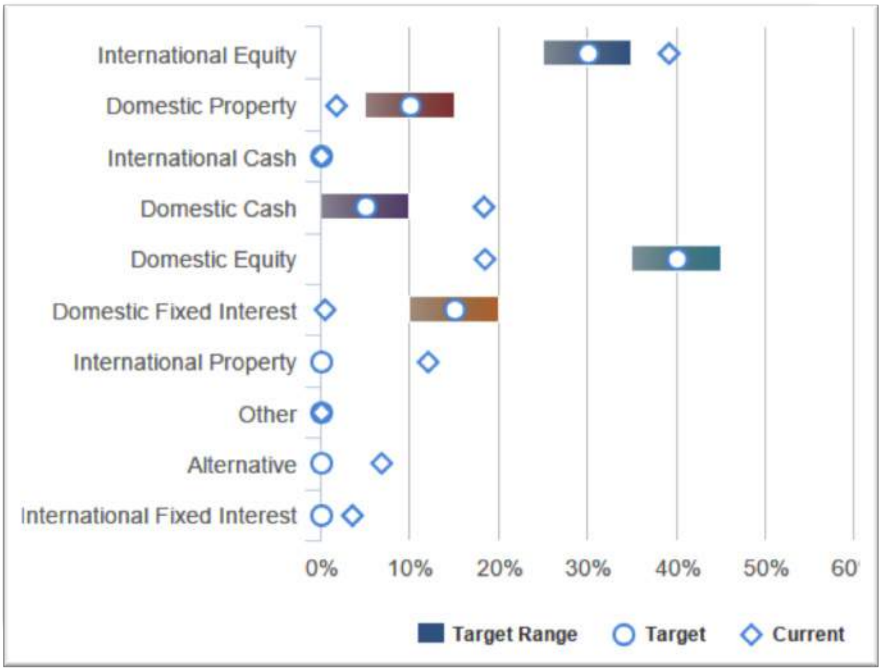


Image 2

Clicking on the arrow at the bottom of the chart will change the donut chart to the map chart format.

2. Asset allocation range chart

The range chart shows the current asset allocation percentage of the portfolio vs the recommended risk profile target percentage and range.



3. Asset allocation range table

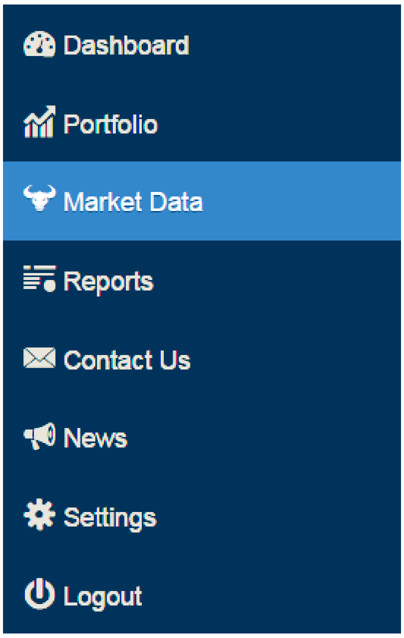
The range table presents the same data as the range chart in an easy to read table format.

Asset Allocation Range

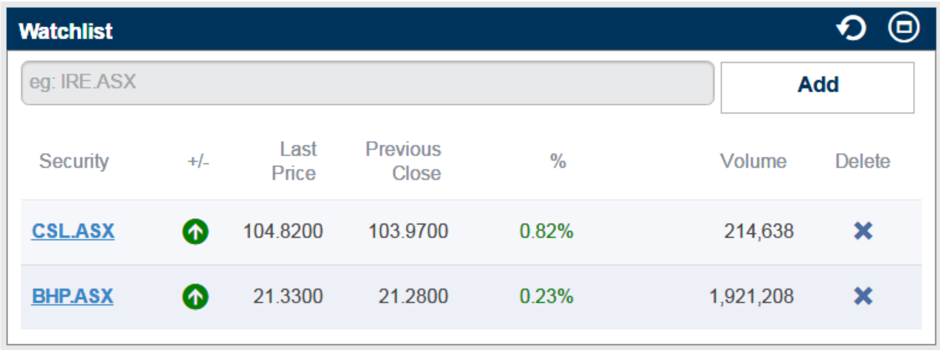
Asset Class	Minimum	Current	Target	Maximum
Domestic Equity	25.00%	30.34%	30.00%	35.00%
International Equity	15.00%	19.77%	20.00%	25.00%
Domestic Property	5.00%	2.16%	10.00%	15.00%
International Property	0.00%	7.78%	0.00%	0.00%
Domestic Fixed Interest	25.00%	0.00%	30.00%	35.00%
International Fixed Interest	0.00%	29.07%	0.00%	0.00%
Domestic Cash	5.00%	10.86%	10.00%	15.00%
International Cash	0.00%	0.03%	0.00%	0.00%
Growth		**60.05%**	**60.00%**	
Defensive		**39.95%**	**40.00%**	
Other		**0.00%**	**0.00%**	

Market data

The Market data page allows you set up watch lists for stocks of personal interest and view detailed information about that security.



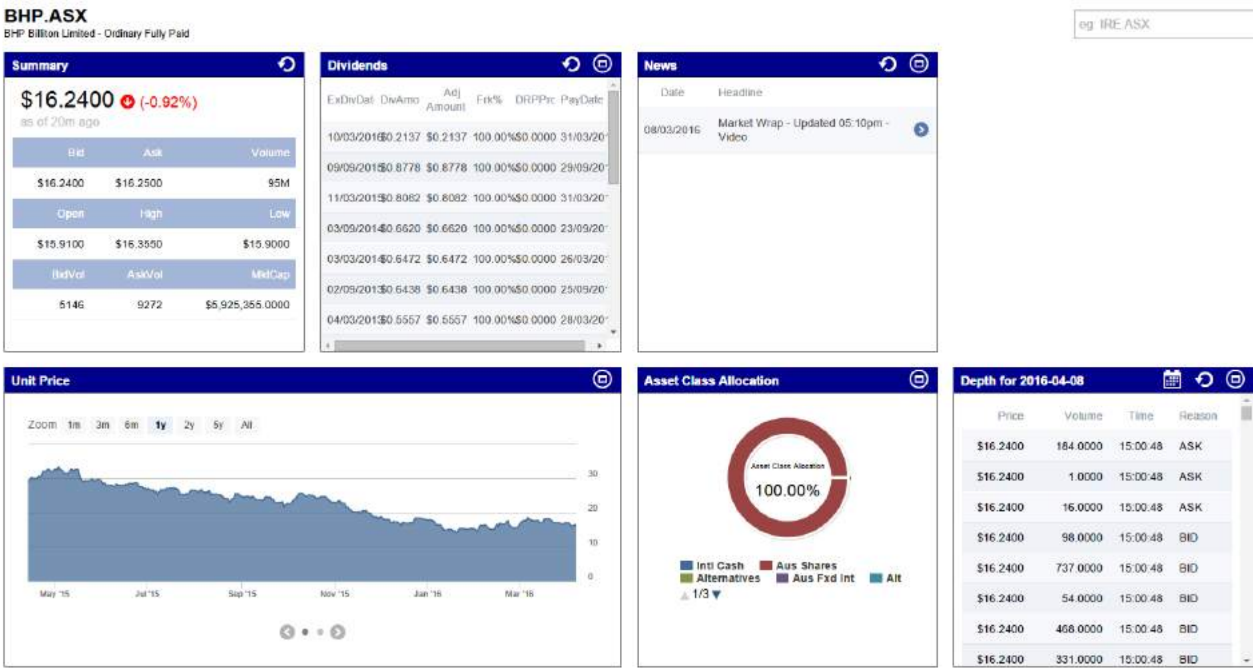
Clicking on the full screen icon will enable you to view the full name of the asset, rather than the asset code.



Clicking on an individual security will allow you to view more detailed information about that security

Detailed security level information

This page shows detailed information regarding the stock you selected including a stock summary, news, dividends, unit pricing, depth and asset class allocation.



Market Information Tab

You can also view market activity from this tab across domestic and international markets.

Se...	Last Price	+/-	%	Volume	Value
MXR	$0.01	0.0020	66.67%	33,524,059.0000	$146,975.95
XST	$0.01	0.0020	50.00%	639,000.0000	$3,584.00
PEZ	$0.05	0.0120	35.29%	30,000.0000	$1,380.00
IVX	$0.01	0.0020	33.33%	3,193,060.0000	$24,894.42
OBL	$0.00	0.0005	33.33%	1,500,000.0000	$3,000.00
ZTA	$0.08	0.0200	33.33%	6,500.0000	$520.00
AAR	$0.02	0.0040	30.77%	4,778,171.0000	$83,652.91

Reports

In addition to the portfolio information available onscreen, reports can also be generated and saved or printed. The available reports include:

- **Portfolio Valuation** – view a snapshot of your portfolios including account and investment balances.
- **Asset Allocation Table** – detailed asset allocation grouped by defensive and growth assets.
- **Asset Allocation Pie Chart** – your asset allocation displayed as a pie graph.
- **Transaction summary** – investment transactions including purchases and sales.
- **Cash transaction report by cash account** – shows cash transactions across any of your cash accounts.
- **PortfolioWatch Report** – a consolidated report of your portfolio including a portfolio valuation, asset allocation and research profiles. This report shows current valuations and is run at the current date.

Report options

There are a number of options that can be selected prior to running the chosen report, including:

- The ability to select which portfolios the report is run against
- The date range of the report
- Whether the report generates in PDF or CSV (excel) format.

Contact us

You can contact your planner through the contact us tab. Click on the envelope icon to view your planner's email address and phone icon to view their phone number.

Sydney

Level 28, 31 Market Street
Sydney NSW 2000

PO BOX Q414, QVB Post Office,
Sydney NSW 1230

T 02 8262 4000
F 02 9283 6331
E sydney@aptwealth.com.au

Melbourne

Level 5, 411 Collins Street
Melbourne VIC 3000

PO BOX 289, Collins Street West
Melbourne VIC 8007

T 03 8779 5254
F 03 8779 5262
E melbourne@aptwealth.com.au

Geelong

24 Moorabool Street
Geelong VIC 3220

T 03 5221 7557
F 03 5222 5037
E geelong@aptwealth.com.au

News

You can view topical news articles from the News page.

Settings

The settings page enables you to:

- change your password
- review the portal disclaimer

Logging out

Once you have finished viewing your portfolio it's important that you logout by selecting the menu on the bottom left hand side of the screen.

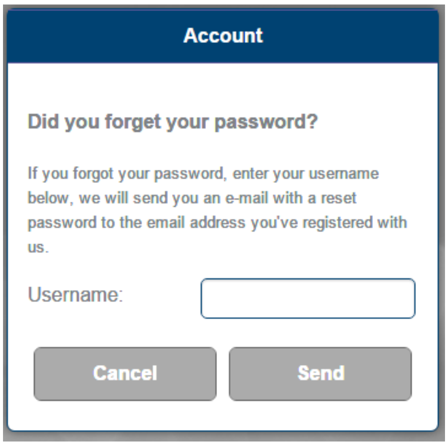
Questions and answers

Q. My new password is not being accepted

Please ensure your new password meets the password requirements outlined in the **How to log in** section of this document.

Q. I've forgotten my password

Go to the login screen and click on 'forgot password' and you will be directed to the below where you will need to input your username. You will then receive an email with your password. This is temporary and you will be asked to change it when you log in.



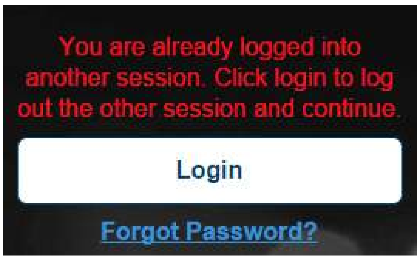
Q. I can't seem to login with my user name

Check you have entered the correct user name as it is case sensitive. Note that you do not need to enter @client at the end of your username.

Q. I received the following message when logging in, what should I do?

'You are already logged into another session. Click login to log out the other session and continue.'

You can still proceed and log in. If you are logged out for any reason you will need to re-enter your password by clicking the login password again.



Q. I can't see all my portfolios on the dashboard

Click on the funnel to check that all portfolios have been selected. If you are unable to see all your portfolios on the dashboard, contact your planner to confirm that your portfolios have been linked.

Q. I can't see the left-hand navigation menu

Click the three-line 'hamburger' icon in the top left-hand corner of the page to show the menu.

Q. The balance of an account differs from product providers website

Apt Wealth Partners online may be updating transactions made in the last day or two. If the balance is still different after 48 hours, please contact your planner.

Q. I have clicked 'generate report' but I still can't see the report

Delete the temporary files and items in your 'downloads' folder and clear your browser history or cookies. Once you have done this, try downloading again.

Q. I have generated a report but I can't see any of my investments

Before you run your report, ensure you select all relevant entities as shown in the **Report options** section.

Apt.

WEALTH PARTNERS

WMA-19760