

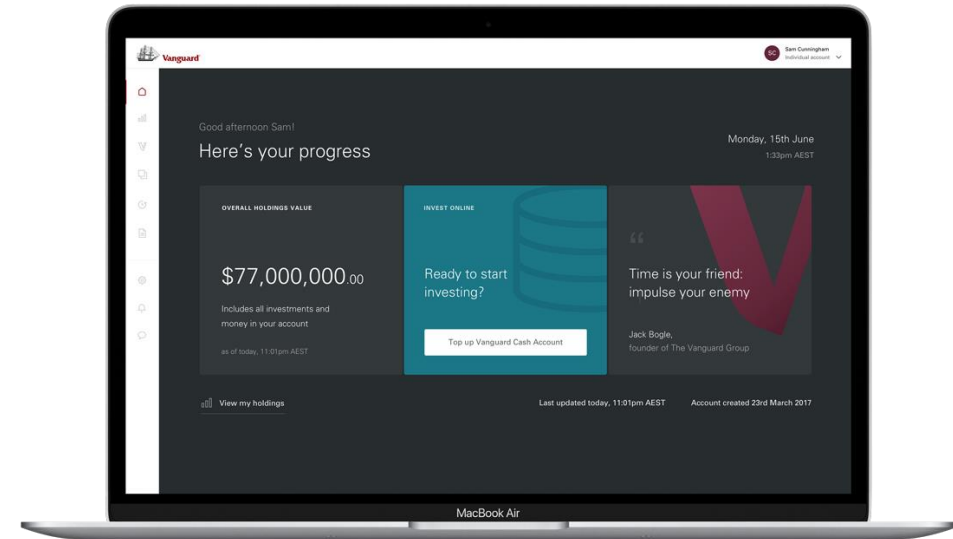
# Vanguard Personal Investor

Making low-cost investing easy and simple



# Agenda

- [What is Vanguard Personal Investor?](#)
- [Online access for clients](#)
- [Investment options](#)
- [Minimum investment amounts](#)
- [Fees and costs](#)
- [Vanguard Cash Account](#)
- [Auto Invest feature](#)
- [Opening a Personal Investor Account](#)
- [Access for advisers](#)
- [Development roadmap](#)
- [Resources](#)
- [Help and support](#)

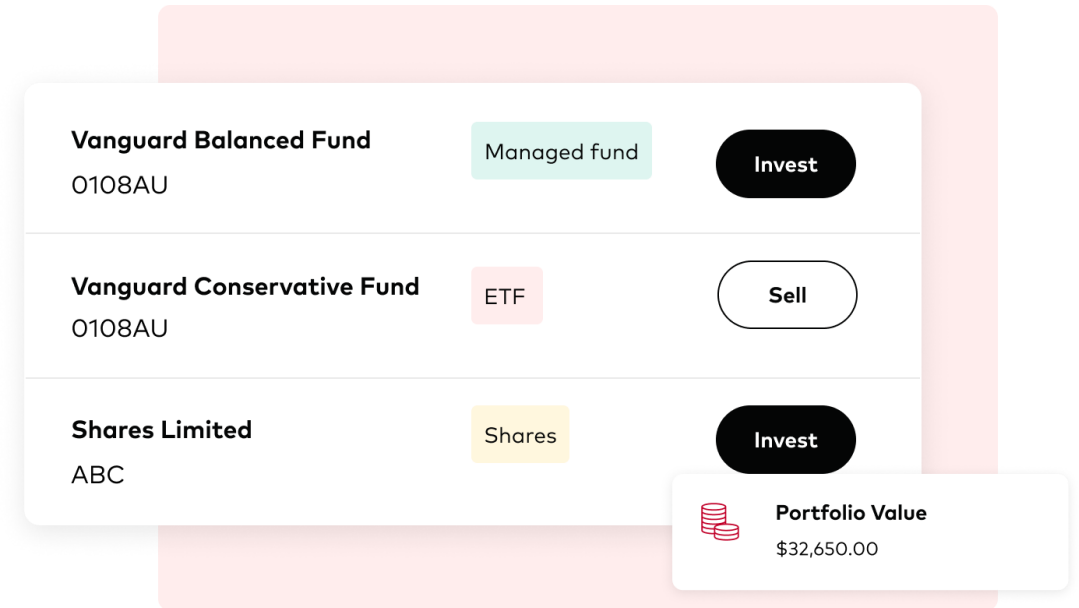


# Vanguard Personal Investor is an IDPS platform

It provides easy low-cost access to a range of investment options including:

- Vanguard wholesale managed funds
- Vanguard ETFs
- Top 300 ASX listed shares

Each Vanguard Personal Investor account includes a Vanguard Cash account that supports the buying and selling of investments.



# Online access for clients



Clients can buy and sell investments online via their Vanguard Online portal, (available from the [website](#) or Vanguard app\*).



They can view and download reports and statements for their account(s) (including tax statements).



They can access their transactional information, portfolio holding and valuations at any time.

# Vanguard Personal Investor provides access to a range of investment options all in the one place

## Managed funds

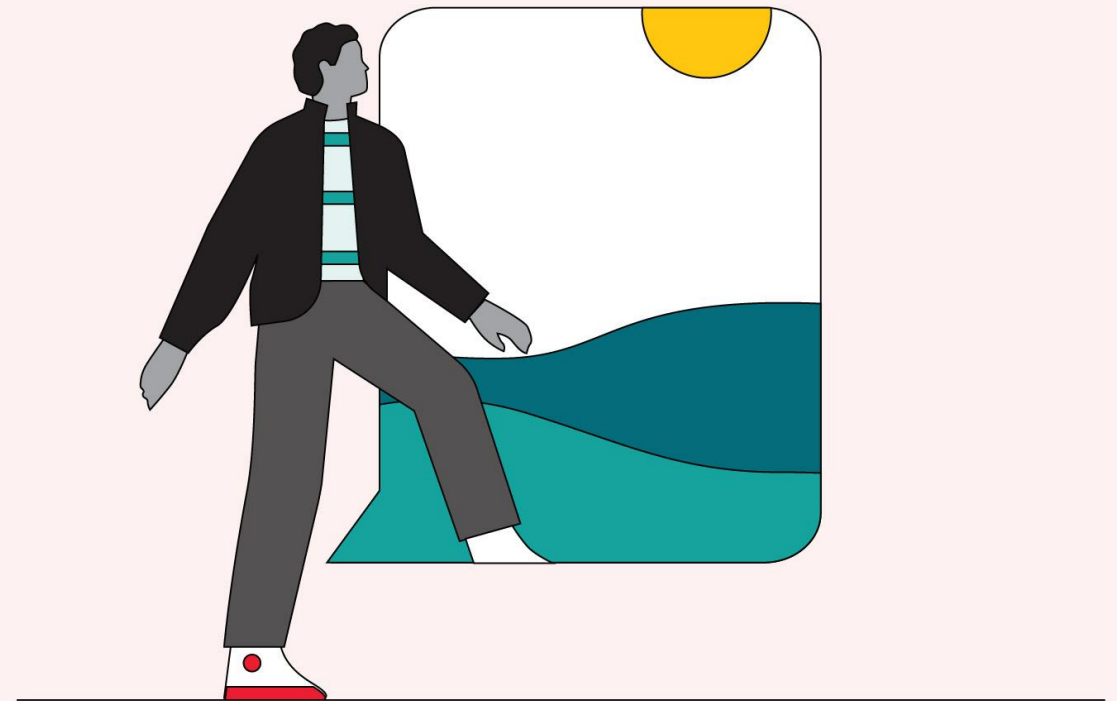
- Access to a diverse range of Vanguard managed funds.
- No brokerage fee per buy or sell.

## Exchange traded funds (ETFs)

- Access to Australian-listed Vanguard ETFs.
- No brokerage fee to buy, a competitive \$9.00 flat rate to sell per trade.

## ASX direct shares

- Access to the top 300 shares on the ASX (by market value).
- Competitive \$9 flat brokerage fee per buy or sell.



# Low minimum investments

With Vanguard Personal Investor your clients can make regular investments (using our Auto Invest feature) into Vanguard managed funds and Vanguard ETFs from \$200.

Or one-off investments in Vanguard managed funds, Vanguard exchange traded funds (ETFs) and ASX direct shares from \$500.

Vanguard's wholesale managed funds normally require minimum investments of \$500,000.

	Minimum initial investment	Minimum additional investment	Auto Invest
Vanguard managed funds	<b>\$500</b>	<b>No minimum</b>	<b>\$200 per cycle</b>
Vanguard ETFs	<b>\$500</b>	<b>\$500</b>	
ASX direct shares	<b>\$500</b>	<b>\$500</b>	<b>N/A</b>

# Vanguard Personal Investor's low fees and costs mean your clients keep more of their money



## Low account fees

### No account fee on Vanguard products<sup>1</sup>

No account fee on holdings in Vanguard managed funds, Vanguard exchange traded funds (ETFs) or any money in your client's Vanguard Cash Account<sup>2</sup>

### 0.10% p.a. account fee on ASX direct shares

An account fee of 0.10% p.a. applies to the value of any investments in ASX direct shares<sup>3</sup>



## Competitive brokerage fees

### No brokerage fees

to buy or sell Vanguard managed funds.

### No brokerage fees

to buy Vanguard ETFs.

A competitive \$9 flat brokerage fee to sell.

### \$9 flat brokerage fee on ASX direct shares

Applies per trade at the time of buy or sell.

1. Investment management fees continue to apply to managed funds and exchange traded funds. Fees for each investment option can be [viewed here](#).
2. An Indirect Cash Management Fee ranging between 0.00% and 1.50% p.a. applies. [Learn more](#).
3. This is calculated daily and deducted quarterly in arrears.

# Vanguard Cash account

The Vanguard Cash account is an integrated cash hub for investing, settling transactions, receiving investment income and paying withdrawals.

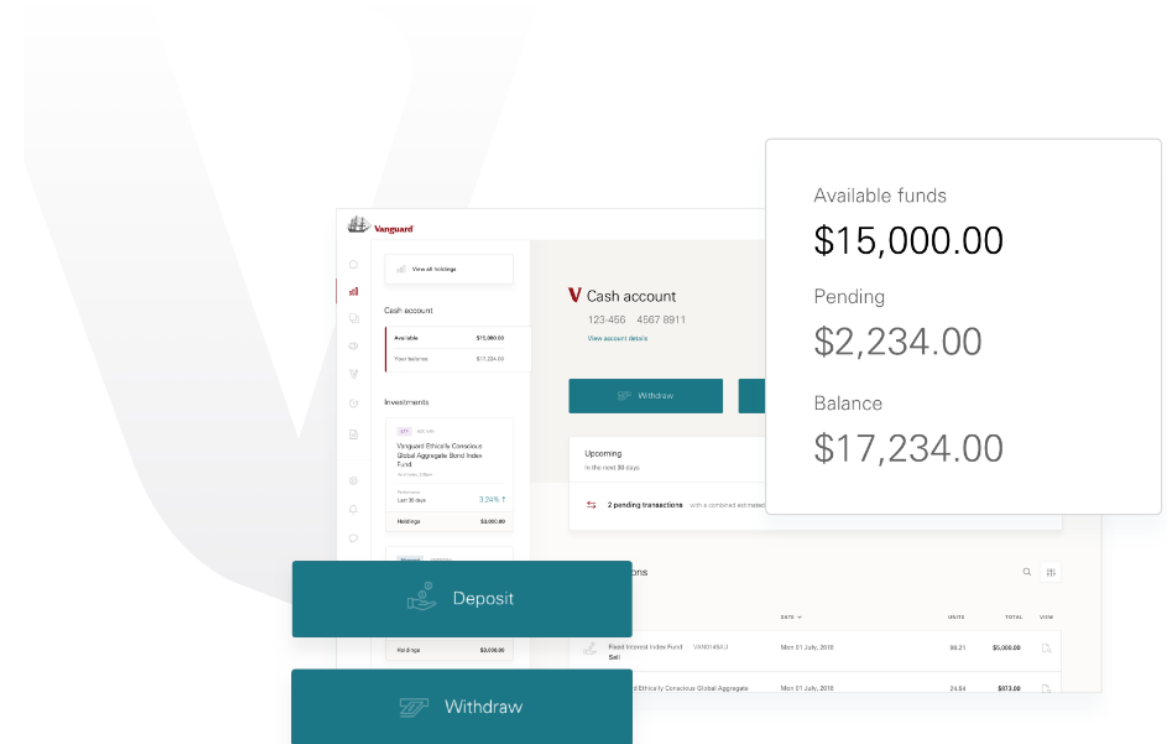
## Convenient access\*

Clients can transfer available money from their Vanguard Cash account to their linked bank account online. They can also transfer money into their Vanguard Cash account through direct debit, direct credit using the cash account BSB and account number or via BPAY®. No minimum cash balance is required.

## Earn a competitive interest rate

Your clients will receive a variable interest rate on the money held in their Vanguard Cash account.

Refer to [www.vanguard.com.au/personal](http://www.vanguard.com.au/personal) for the latest interest rate payable on the Vanguard Cash account.



\*Settlement of BPAY & electronic funds transfers are subject to the processing times of the client's financial institution. Generally 1 – 2 business days for BPAY and same day to 2 business days for ETFs. Money transferred via direct debit can take up to 5 business days to settle.



# Auto Invest for Managed Funds and ETFs

Our Auto Invest feature is a convenient way for your clients to set up regular, automated investments into their Personal Investor account directly from their bank account.

**They can set up Auto Invest in 5 easy steps:**

**1**

Enter the amount you wish to invest  
(min. \$200 per investment period)

**4**

Set up your investment frequency  
(fortnightly, monthly, or quarterly)

**2**

Choose from our range of managed funds and  
ETFs

**5**

Confirm your Auto Invest

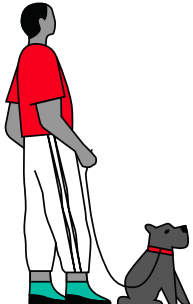
**3**

Allocate how much you want to invest  
per investment option

For more information on Auto Invest,  
please [visit our website.](#)

# Opening a Personal Investor Account

Individual



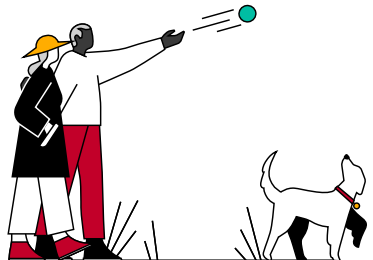
Trusts



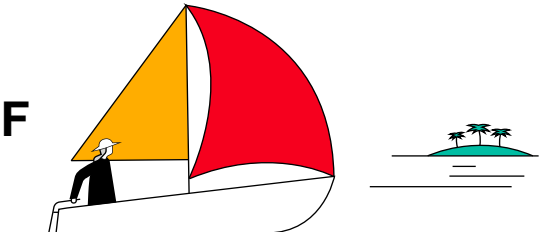
Kids



Joint



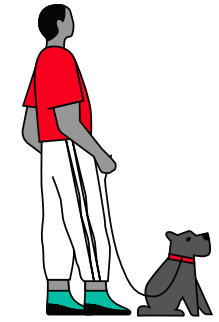
SMSF



Company



# How to apply for a Personal Investor account



**Individual**

**To be eligible to open a Vanguard Personal Investor account applicants must:**



Be an Australian resident  
and +18 years



Have an Australian  
residential address and a  
valid email address



Have an Australian mobile  
and bank account

**Applicants need to provide:**

**1**

Name, DOB, Australian address, Australian mobile phone number & email address

**2**

Australian bank account details

**3**

We may ask applicants for their Australian drivers licence, Australian passport number or Medicare number

**4**

Occupation details, source of funds, tax details and tax residency information

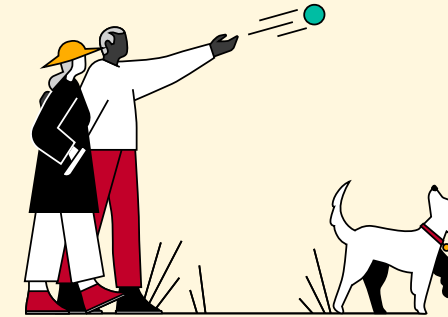
To apply, visit [www.vanguard.com.au/personal](http://www.vanguard.com.au/personal)

Applicants will create a username and password which they will use to log into our secure portal Vanguard Online.

# Joint and SMSF accounts

## Joint accounts

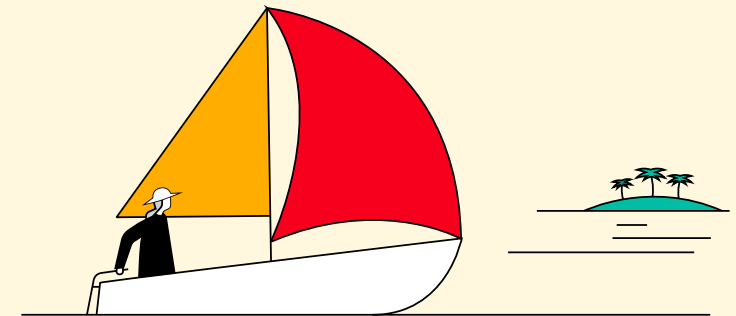
- Joint Investor accounts are available for two individuals who meet the eligibility criteria on the previous slide.
- Joint applications are initiated by one applicant and must be reviewed and approved by the second joint account-holder.
- Joint account-holders will have the authority to operate the account on behalf of the other account holder.



**Joint**

## SMSF accounts

- SMSF applications are initiated by one Trustee or one Director of Corporate Trustees of the SMSF.
- Each individual trustee is required to review and approve the application.
- Directors of Corporate Trustees require one additional Director to review and approve the application (only where there is more than one director – single director corporate trustees do not require any additional reviewer or approver).



**SMSF**

## As well as the information listed on the previous slide, applicants will need to supply:

- SMSF Tax details (SFN and TFN)
- A copy of the SMSF Trust Deed or extract of the Trust Deed
- Corporate Trustees only – ACN/ABN of the company

# Company accounts

**Company accounts are available to companies that meet the following criteria:**

- The company must be solely a tax resident of Australia
- The company is a proprietary company
- The company isn't controlled by a foreign person(s)
- The company shareholders comprise solely of individual persons residing in Australia
- There are no more than 10 company officers (Directors and company secretary) associated to the company
- The company is not a regulated entity or institution undertaking investment activities on behalf of others (such as an APRA regulated superannuation fund, public companies, platforms or Managed Investment Schemes (MIS)), or any other entity type deemed institutional by Vanguard



**Company**

# Trust accounts



## Trusts

**Eligibility – Trust accounts on Vanguard Personal Investor are only available for a Trust that meet the following criteria:**

- a) The trust type must be either Discretionary, Family, Testamentary, Foundation, Registered Charities, certain Special Disability or Unit Trust. Charitable Trust must be registered with the Australian Charities and Not-for-profits Commission (ACNC)
- b) The trust must either have an Individual or Corporate Trustee. Corporate Trustees must also meet the eligibility criteria for Company accounts as outlined in the above.
- c) The trust must be a tax resident of Australia
- d) The trustee (i.e. the Individual or Corporate) must have Australia as their primary tax residence
- e) The trust beneficial owner must be a natural person and not an organisation.

**As well as the information listed on slide 12, applicants will need to supply:**

- Authority to apply on behalf of their trust and any associated trustees
- A copy or extract of the trust deed
- For a testamentary trust, they'll need the grant of probate or letters of administration and a copy or an extract of the will.

**Please note that investment assets held in existing Vanguard accounts or other investing platforms can't be transferred into a trust account.**

# With a Personal Investor Kids Account, your clients can invest in their kids' tomorrow, today

Personal Investor Kids is an investing account designed to give growing children the best chance of investment success over the long term.

## Low minimums

Regular automated investments using Auto Invest, start from as little as \$25 either per fortnight, month, or quarter.

## Low costs

There are no account fees or brokerage fees, and our investment management fees are kept low to maximise kids' returns.

## Simple investment options

Access Vanguard's four ready-made diversified managed fund portfolios. Select from our High Growth, Growth, Balanced or Conservative fund products.

Visit [our website](#) to find out more.



### Conservative

Just like koalas are slow and steady. Our Conservative portfolio aims for slow and steady income returns with some growth.



### Balanced

Wombats are steady on their legs. So is our Balanced portfolio, which aims to deliver a balance of income and growth.



### Growth

Emus can easily cover a metre in one step. Our Growth portfolio aims to deliver strong long-term growth potential with some income.



### High Growth

Like a kangaroo, our High Growth portfolio has been built to take higher risks to achieve stronger growth over the long term.

# Kids accounts

**A Personal Investor Kids Account is an investment account opened and operated by an individual adult for a child (under 18).**

**The account is operated by and in the name of the individual adult with a designation referring to the child (e.g. John Smith A/C Jake Smith).**



**Kids**

## **To open a Personal Investor Kids Account:**

- Your client will need to have an existing eligible Vanguard Personal Investor Account;
- have access to Vanguard Online; and
- the child will need to be under 18 years of age.

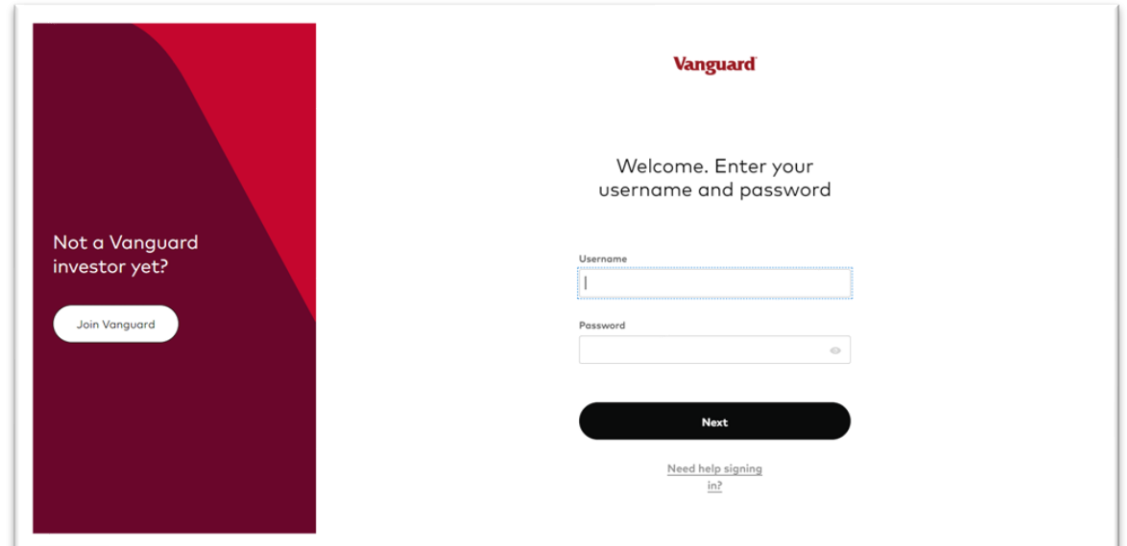
## **Eligibility**

- To open a Personal Investor Kids Account, your client will need to have an existing eligible Vanguard Personal Investor Account. Eligible account types includes Individual, Joint, Trust and Company account type.
- The Personal Investor Kids Account is a separate account to your client's existing Vanguard Personal Investor Account. If they have an existing eligible account and decide to open a Personal Investor Kids Account, the account will be opened in their name based on their individual details and credentials (not in the name of any other individuals on existing Joint, Trust or Company accounts).
- If your client's existing Vanguard Personal Investor Account is an SMSF account, they will need to open a new eligible Vanguard Personal Investor Account to be able to open a Personal Investor Kids Account. See eligible account type above.

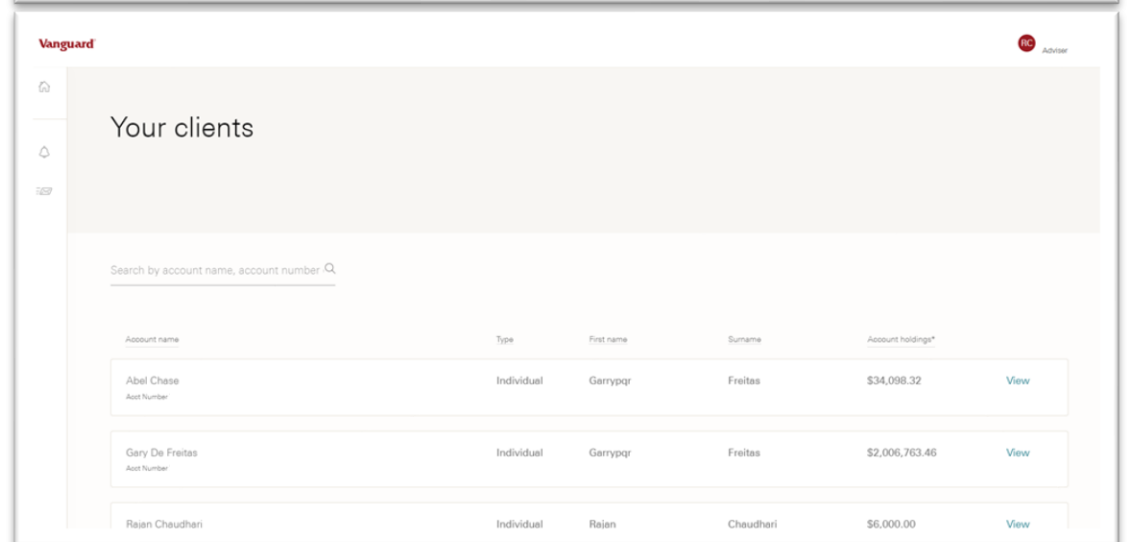


# Access for advisers

Advisers can currently view their client's Personal Investor accounts via Vanguard Online



The image shows the Vanguard login page for advisers. On the left, a dark red sidebar contains the text "Not a Vanguard investor yet?" and a "Join Vanguard" button. The main white area features the Vanguard logo at the top, followed by the text "Welcome. Enter your username and password". Below this are input fields for "Username" and "Password", a "Next" button, and a link for "Need help signing in?".



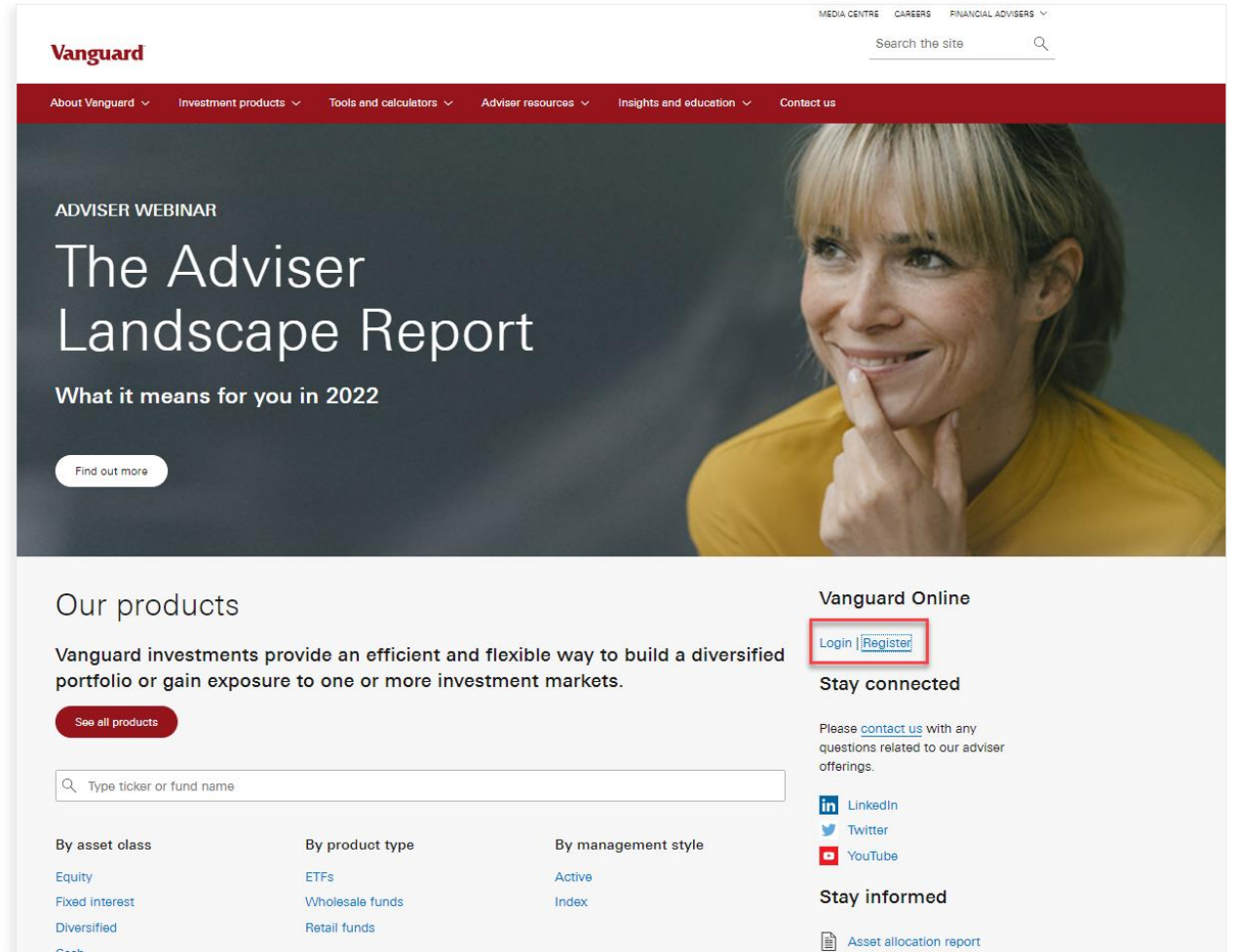
The image shows the "Your clients" dashboard in the Vanguard adviser interface. It features a search bar and a table of client accounts. The table has columns for Account name, Type, First name, Surname, and Account holdings\*. Three client accounts are listed: Abel Chase, Gary De Freitas, and Rajan Chaudhari.

Account name	Type	First name	Surname	Account holdings*	
Abel Chase Acct Number	Individual	Garrypqr	Freitas	\$34,098.32	<a href="#">View</a>
Gary De Freitas Acct Number	Individual	Garrypqr	Freitas	\$2,006,763.46	<a href="#">View</a>
Rajan Chaudhari	Individual	Rajan	Chaudhari	\$6,000.00	<a href="#">View</a>

# Adviser registration for Vanguard Online

## To register for Vanguard Online, you need to:

1. Visit the [vanguard.com.au/adviser](https://vanguard.com.au/adviser) > click on the 'Register' link
2. Alternatively, **you can directly access the Vanguard Online** (now called Vanguard Adviser Portal) [registration page here](#)
3. Submit your adviser details. You'll need your AFSL number, authorised representative number and ABN. It typically takes 1-2 business days to process your information. When we're done, we'll send you an email with a unique code and a link to set up your Vanguard Online account.
4. Follow the instructions to finish setting up your Vanguard Online account.



The screenshot shows the Vanguard website's 'Adviser Webinar' page. The main heading is 'The Adviser Landscape Report' with the subtitle 'What it means for you in 2022'. A 'Find out more' button is visible. Below this, there are sections for 'Our products' and 'Vanguard Online'. The 'Vanguard Online' section includes a 'Login | Register' link, where the 'Register' link is highlighted with a red box. Below this are social media links for LinkedIn, Twitter, and YouTube, and a 'Stay informed' section with an 'Asset allocation report' link.

# Linking an adviser to a client's Personal Investor Account

Provided their adviser is registered for Vanguard Online, clients can give their adviser access to their Vanguard Personal Investor Account by completing a 'Financial adviser access form'.

**Two versions of this form are available:**

[This form \(with green headings\)](#) doesn't require your client's signature but **must** be submitted using Vanguard Online's secure message option once they've logged into their Personal Investor account. It **will not be accepted if submitted via the adviser** (this can be facilitated using the following form).

[This form \(with red headings\)](#) requires your client's signature and certified ID is to be provided with the completed form. The form can be submitted via the adviser.

The image displays two versions of the Vanguard 'Financial adviser access' form. The left version has green headings and a green border, while the right version has red headings and a red border. Both forms are for Vanguard Investor Funds and include the following sections:

- Account details (must be completed):** Includes fields for Account number, Contact phone number(s), and Investor name.
- Adding a financial adviser:** Includes a text box for details and fields for Vanguard Adviser number (Required), Australian Financial Services Licence number, Adviser name, and Business name.
- Removing a financial adviser:** Includes a checkbox:  I am no longer advised by the financial adviser on record.
- Declaration (must be completed):** Includes a checkbox:  By ticking this box you are confirming that you are authorised to provide us with these ins...
- Monitoring of your portfolio by your adviser:** Includes a paragraph about sharing investment information.
- What's next?:** Includes the instruction: 'Please return your completed form via Vanguard Online secure message.'

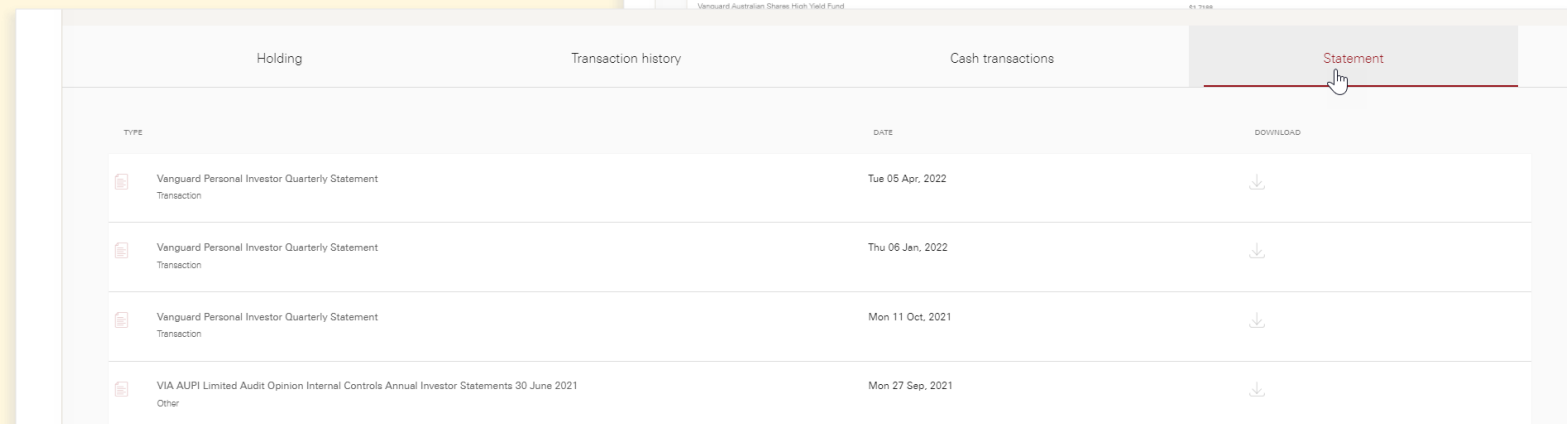
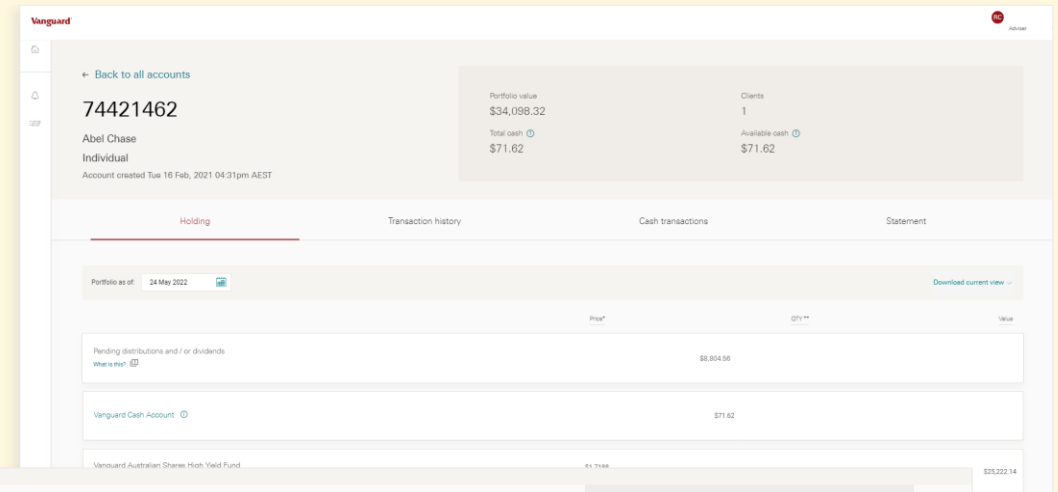
Additional features include contact information (Call 1300 655 101 (Australia), Call (+61) 3 8888 3888 (Overseas)), a 'Questions?' box, and a 'What's next?' box.

# Adviser access via Vanguard Online

Advisers can view their clients' Vanguard Personal Investor account holdings, transaction history and cash transactions.

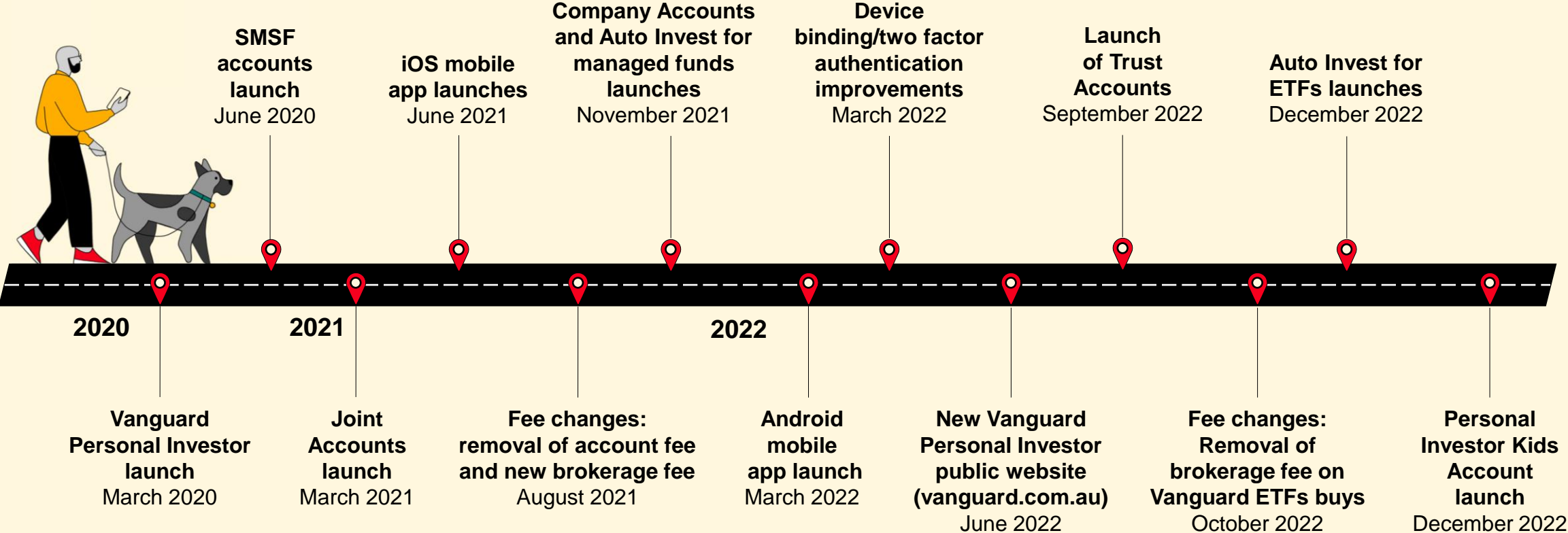
You can also view and download their portfolio valuation report and regular statements.

You do not have the ability to transact on your clients' behalf. This functionality will be delivered as part of our new Vanguard Adviser Portal.



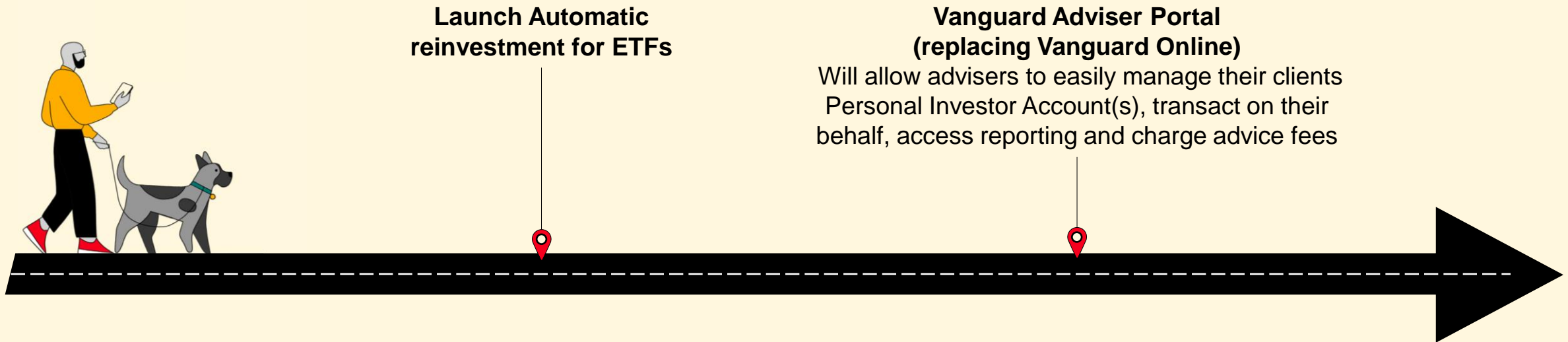
# Enhancements to Vanguard Personal Investor

Where we've been...



# Enhancements to Vanguard Personal Investor

Where we're going...



# Resources

## **Video guides (for advisers and clients)**

[Personal Investor navigation guide](#)

for Vanguard Personal Investor clients

[Vanguard Online navigation guide](#)

for Vanguard Personal Investor clients

[Personal Investor Account opening guide](#)

Individual Account opening – for advisers

[Personal Investor Account opening guide](#)

SMSF Account opening (Individual Trustee) –  
for advisers

## **Vanguard Personal Investor offer documents**

[Vanguard Personal Investor Part A – Investor Guide](#)

[Vanguard Personal Investor Part B –](#)

[Statement of Additional Information](#)

[Vanguard Personal Investor Part C – Investor Guide for  
Personal Investor Kids Accounts](#)

[Vanguard Personal Investor Investment Menu](#)

[Vanguard Personal Investor Cash Account Interest Rate](#)

[Vanguard Financial Services Guide](#)

[Vanguard Personal Investor Voting Policy](#)

[Vanguard Personal Investor Annual Tax Guide](#)

## **[Adviser FAQs](#)**

# Help and support

We have service teams available to support both advisers and clients with Vanguard Personal Investor queries:

**Vanguard Adviser Services**

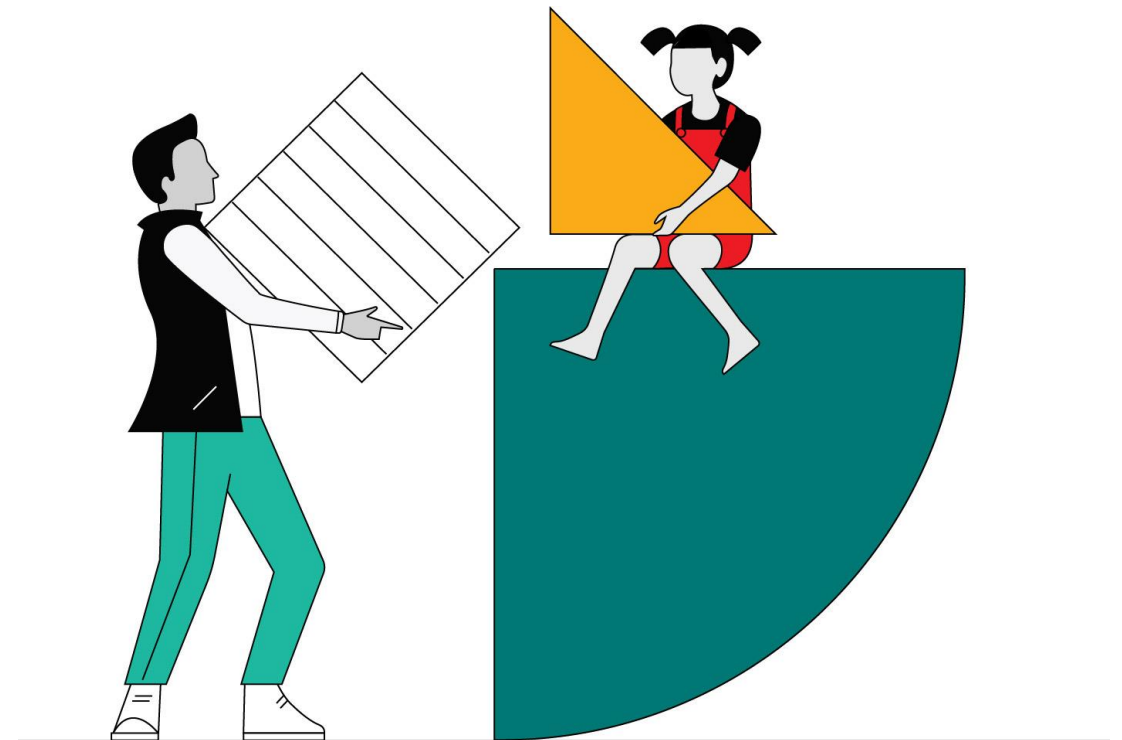
Phone: 1300 655 205

Email: [adviserservices@vanguard.com.au](mailto:adviserservices@vanguard.com.au)

**Vanguard Client (Investor) Services**

Phone: 1300 655 101

Email: [clientservices@vanguard.com.au](mailto:clientservices@vanguard.com.au)





# Important information

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