

Do your self-directed SMSF clients need help with their investment portfolio?

Do they understand the importance of diversification, but struggle to achieve this?

Research shows that most self-directed SMSF trustees need and want help with their investment portfolios.

But, many don't know where they can find help or who they can trust.

Do they ask you for guidance?

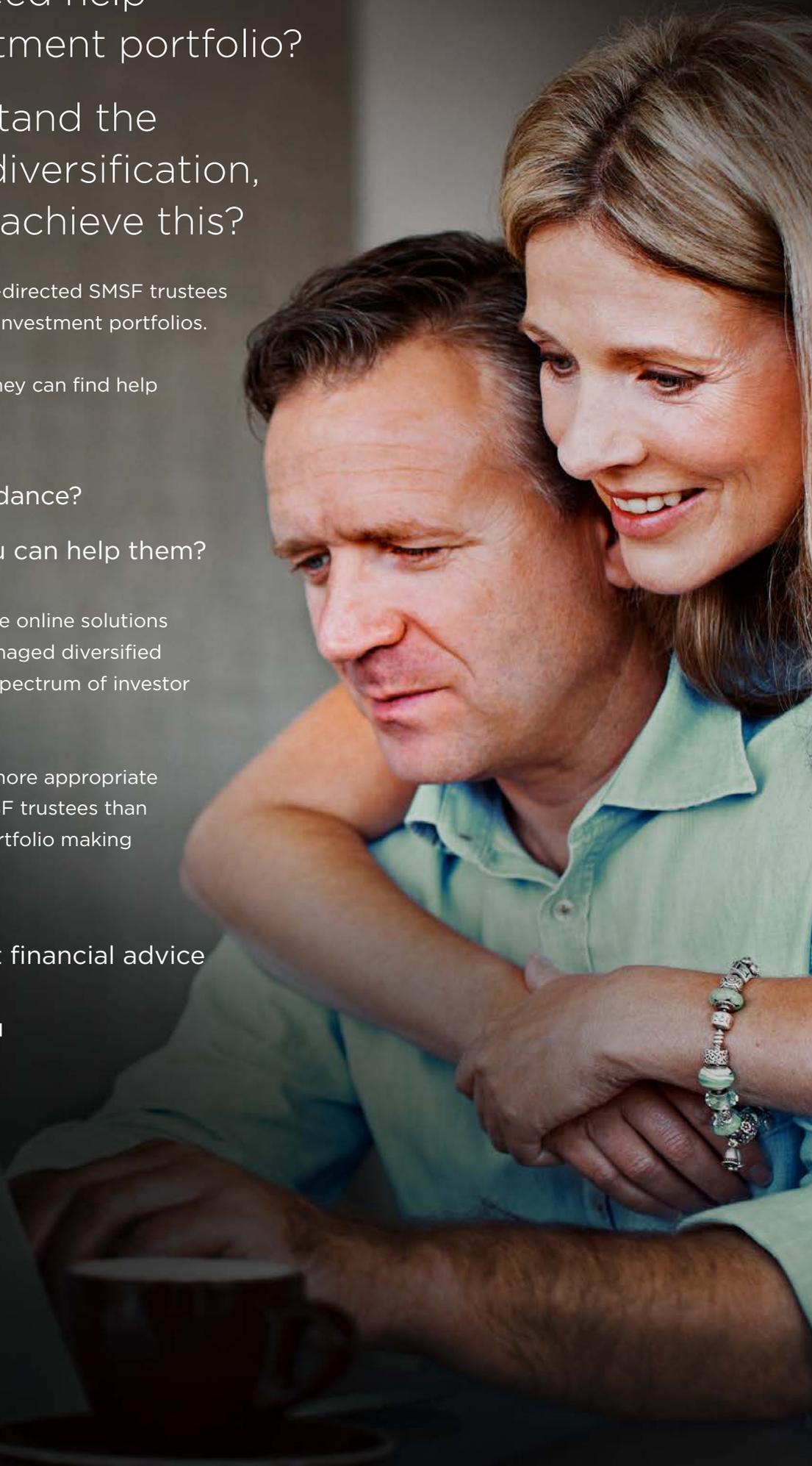
Are you unsure how you can help them?

There are now several reputable online solutions that provide professionally managed diversified portfolios, suitable for a wide spectrum of investor risk-return profiles.

Each of these is likely to be a more appropriate approach for self-directed SMSF trustees than trying to manage their own portfolio making their own buy-sell decisions.

Factual information, not financial advice

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Where to obtain a managed diversified portfolio

Advances in technology and product development mean Australian investors now have several ways they can directly access- without going through a financial adviser – a professionally managed diversified portfolio that suits their financial objectives, needs and circumstances.

Some of these solutions are described below:

Category	Provider(s)	Description	More Information
Diversified Index ETFs	Vanguard	Vanguard's Diversified Index Exchange Traded Funds (ETFs) give investors a multi-asset solution via a single ETF. Vanguard offers four such Diversified Index ETFs, from conservative to high growth. They may be accessed on the ASX via any online stockbroker.	vanguardinvestments.com.au/adviser/adv/v/diversified-ETFs.jsp
"Robo-advice" services	Clover Six Park Stockspot	Online investment services such as Clover, Six Park, and Stockspot allow investors, including SMSFs, to receive personalised investment advice based on technology and algorithms that take into account investors' goals, timeframe, and risk capacity. These providers offer investment portfolios, from conservative through to high growth, that feature the low cost and diversification of ETFs.	clover.com.au sixpark.com.au stockspot.com.au
Managed diversified ETF portfolios	InvestSMART	ASX-listed InvestSMART offers diversified portfolios that cover a range of risk profiles, from conservative through to high growth, utilising ETFs.	investsmart.com.au
Investment manager marketplace	OpenInvest	OpenInvest's marketplace allows SMSF trustees to explore and engage with a broad menu of investment management companies. Trustees can view profiles of the investment managers and read a range of Insight pieces offered by each manager in order to better understand their respective investment philosophies and approaches. Each investment manager offers four diversified portfolios, covering a range of risk profiles, which may invest in ASX-listed shares, managed funds, and ETFs, according to each investment manager's strategy. Trustees choose their preferred manager and portfolio only when they feel ready to do so.	openinvest.com.au

See SMSF Investor Insights, published by the SMSF Association, November 2018 (https://www.smsfassociation.com/wp-content/uploads/2018/11/SMSF-Week-Research-Report_Final_Web.pdf) Leading law firm and experts in the area of licensing for accountants, Holley Nethercote, have confirmed that: "The provision of factual information in the form of the table reproduced in this brochure and available for download from OpenInvest does not constitute financial advice, as long as no recommendation is made that the client should utilise any one provider". The full text of the advice is available at the OpenInvest website.

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