

crestone.

OUR KEY SERVICE PROVIDERS

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What you will find in this document

In this document we have provided details of the key Service Providers we have appointed to assist us in providing products and services to you.

This information is not intended to be a list of every party that provides products and services to us or you, but summarises the Service Providers that are material for the Crestone Wealth Management *Account Terms and Conditions*. The information within this document is for your information only, and will not form part of the Crestone Wealth Management *Account Terms and Conditions*. For convenience, capitalised terms in this document have the meaning given in the Crestone Wealth Management *Account Terms and Conditions*.

This information is current at the time of writing, however our arrangements with Service Providers may change, and we are permitted to change this text and the information which follows at any time without notice to you. The current version of this document can be found on our website at crestone.com.au. We recommend that you check the most current version of this document before making any decision concerning the products and services which we may make available to you.

We have set out the information over two tables:

- **Table A:** Service Providers who provide products and services directly to us, to assist us in providing services to you; and
- **Table B:** Service Providers who provide products and services directly to you, alongside the services we provide to you.

In the tables, we have listed the account types for which certain products or services are available. In some instances there are limitations as to which products or services are available to Retail Clients. For example, we are not able to offer access to Margin Loans to Retail Clients.

References to our strategic partners

We refer to a number of our Service Providers as strategic partners. They are not technically in a legal partnership arrangement with us, but our relationships with them is core to our operating model. This operating model includes the provision of advice, dealing and custody services.

Our strategic partners are Avaloq (Avaloq Licence AG and Avaloq Australia Pty Limited), Commonwealth Bank of Australia, Credit Suisse AG, Sydney Branch, The Northern Trust Company and the UBS Group. We have provided further information about these companies on our website crestone.com.au.

Table A: Service Providers who provide products and services to us, to assist us in providing services to you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
360 Treasury Systems AG¹	Execution of foreign currency spot contracts.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • Discretionary Portfolio Management (DPM) Service • Custody • Financial Intermediary (FIM) Custody and Reporting
	<p>Ausmaq Limited²</p> <p>Arranging and settling Australian dollar Term Deposits, and execution and settlement of domestic Managed Funds.</p> <hr/> <p>Sub-custody services for Australian dollar Term Deposits and domestic Managed Funds where Crestone Wealth Management is custodian. Ausmaq Limited may also appoint its own sub-custodians.</p>	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody (Term Deposits only) • FIM Custody and Reporting <hr/> <ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody (Term Deposits only) • FIM Custody and Reporting
Commonwealth Bank of Australia (also referred to as CommBank)	Counterparty to foreign currency spot contracts.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
	Cash accounts also referred to as 'CommBank Account Bearing Interest' or CABI settlement facilities. These are denominated in Australian dollars and 14 approved foreign currencies, and held in our name with CommBank. The balances held in these cash accounts are the aggregate of all our clients' individual Cash Management Accounts that they hold in any of the 15 currencies available for investment activities. We hold the entitlement to the individual balances of these Cash Management Accounts on trust for our clients.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
The Northern Trust Company	Execution and settlement for international Managed Funds.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • FIM Custody and Reporting
	Sub-custody services for Financial Products where Crestone Wealth Management is custodian (other than Australian dollar Term Deposits and domestic Managed Funds). The Northern Trust Company will be the primary sub-custodian for the majority of assets. It may also appoint its own sub-custodians.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting

Notes:

1. 360 Treasury Systems AG is a leading global provider of web based trading technology which enables clients to trade over-the-counter financial instruments, particularly foreign exchange and short-term money market products, as well as foreign exchange and interest rate derivatives.
2. Ausmaq Limited is a wholly owned subsidiary of National Australia Bank Limited, and a leader in providing unlisted asset custody solutions in Australia. It is the only Australian custodian that specialises in managed funds' custodial administration.

Table A: Service Providers who provide products and services to us, to assist us in providing services to you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
UBS AG, Australia Branch	Global Research and access to domestic capital markets offers.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service (global investment research only) • Custody • Broker Sponsored • Issuer Sponsored • FIM Custody and Reporting (capital markets offers only)
	Counterparty to over-the-counter fixed income trading and issuer of structured products.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service (fixed income only) • Custody • FIM Custody and Reporting
UBS Securities Australia Limited	Execution, clearing and settlement services for domestic listed securities.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
	Global Research.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • Broker Sponsored • Issuer Sponsored
UBS Switzerland AG³	Execution, clearing and settlement for transactions of international listed securities and international over-the-counter fixed income securities.	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
Equity Trustees Limited	Equity Trustees Australian Equity Model	
Lazard Asset Management Pacific Co	Lazard Global Equity Franchise Model	
Magellan Asset Management Limited	Magellan Global Equity Model	Investment managers for the DPM Service ⁴
Nikko Asset Management Australia Limited	Nikko AM-Tyndall Australian Equity Income Model	
PIMCO Australia Pty Ltd	PIMCO Diversified Fixed Income Model	

Notes:

3. UBS Switzerland AG will provide these products or services for orders from wholesale clients only. We are appointing other Service Providers for Retail Client orders.
4. Crestone Wealth Management will be the Investment Manager for the Crestone Wealth Management International Managed Fund Model, a selection of international managed funds.

Table A: Service Providers who provide products and services to us, to assist us in providing services to you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
UBS Asset Management (Australia) Limited	<ul style="list-style-type: none"> • UBS AM Australian Bond Fund • UBS AM Australian Bond Model • UBS AM Australian Equity HALO Model • UBS AM Australian Equity Model • UBS AM Australian Income Model • UBS AM International Equity Model • UBS AM Property Model (closed to new investment) 	Investment managers for the DPM Service ⁴
UBS Securities Australia Limited	<ul style="list-style-type: none"> • UBS Securities Australian Equity Model 1 (previously UBS Investment Bank Australian Equity Model) • UBS Securities Australian Equity Model 2 (previously UBS Investment Bank Wealth Management Australian Equity Model) 	

Note:

4. Crestone Wealth Management will be the Investment Manager for the Crestone Wealth Management International Managed Fund Model, a selection of international managed funds.

Table B: Service Providers who provide products and services directly to you, alongside the services we provide to you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
Commonwealth Bank of Australia	Australian dollar cash accounts (Transaction Settlement Accounts) held directly by you for the purposes of trading activities in domestic listed securities only. These accounts are referred to as: <ul style="list-style-type: none"> for wholesale clients—Accelerator Cash Accounts (ACA); or for Retail Clients—Everyday Account Smart Acces accounts (EASA). 	<ul style="list-style-type: none"> Broker Sponsored Issuer Sponsored
	Australian dollar and 14 approved foreign currency cash accounts (Individual Linked Accounts) held directly by you, and which will be linked to your Cash Management Account to allow for funds to be transferred efficiently between your Portfolio and an external bank account that is not on our platform. These accounts will include the ACA and EASA for Australian dollars. For clients with balances in one or more of the 14 approved foreign currencies in their Cash Management Account, these linked bank accounts are referred to as Foreign Currency Accounts (FCA).	<ul style="list-style-type: none"> Asset Advisory Wealth Advisory DPM Service Custody FIM Custody and Reporting
Credit Suisse AG, Sydney Branch	Multi-currency Margin Loans.	<ul style="list-style-type: none"> Asset Advisory Wealth Advisory DPM Service Custody FIM Custody and Reporting
	Multi-currency Term Deposits (where a Margin Loan is in place).	<ul style="list-style-type: none"> Asset Advisory Wealth Advisory Custody FIM Custody and Reporting
	Where a Margin Loan is in place—execution and settlement for international Managed Funds and execution, clearing and settlement for domestic exchange traded options.	<ul style="list-style-type: none"> Asset Advisory Wealth Advisory DPM Service Custody FIM Custody and Reporting
	Where a Margin Loan is in place—execution of foreign currency forward contracts.	<ul style="list-style-type: none"> Asset Advisory Wealth Advisory DPM Service Custody FIM Custody and Reporting
UBS Securities Australia Limited	Execution, clearing and settlement for domestic listed securities.	<ul style="list-style-type: none"> Broker Sponsored Issuer Sponsored
	Execution, clearing and settlement for domestic exchange traded options.	<ul style="list-style-type: none"> Asset Advisory Wealth Advisory Custody FIM Custody and Reporting

Table B: Service Providers who provide products and services directly to you, alongside the services we provide to you

SERVICE PROVIDER	PRODUCT OR SERVICE	ACCOUNT TYPES
Members Equity Bank Limited	Australian dollar Term Deposit providers	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting
National Australia Bank Limited	Australian dollar Term Deposit providers	<ul style="list-style-type: none"> • Asset Advisory • Wealth Advisory • DPM Service • Custody • FIM Custody and Reporting

IMPORTANT INFORMATION

This document has been prepared as at 10 June 2016 and is issued by Crestone Wealth Management Limited (ABN 50 005 311 937 AFS Licence No. 231127) (**Crestone Wealth Management**). References in this document to **Crestone, we, us** and **our** are to Crestone Wealth Management and its associated entities.

The information contained in this document is of a general nature and is provided for your information and discussion only. It is not intended to constitute advice nor to influence a person in making a decision about any Financial Product.

Nothing in this document constitutes legal, accounting or tax advice. We don't advise on the tax consequences of investments (except to the extent we may be authorised to do so under Tax Agent Services legislation) and you should contact a tax adviser if you have any questions about this.

We've prepared the information, including facts, opinions or quotations, from sources we believe to be reliable as of the date of writing. We cannot guarantee its accuracy or completeness and do not accept liability for any loss arising from reliance on it. We reserve the right to correct any errors.

Any information, including facts, opinions or quotations, may be condensed or summarised, and is expressed as of the date of writing. The information may change without notice and we are under no obligation to ensure that updates are brought to your attention.

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CONTACT US

T: 1800 784 614
E: info@crestone.com.au
W: crestone.com.au

Brisbane

Level 11, Waterfront Place
1 Eagle Street
Brisbane QLD 4000

Melbourne

Level 18
120 Collins Street
Melbourne VIC 3000

Sydney

Level 32, Chifley Tower
2 Chifley Square
Sydney NSW 2000