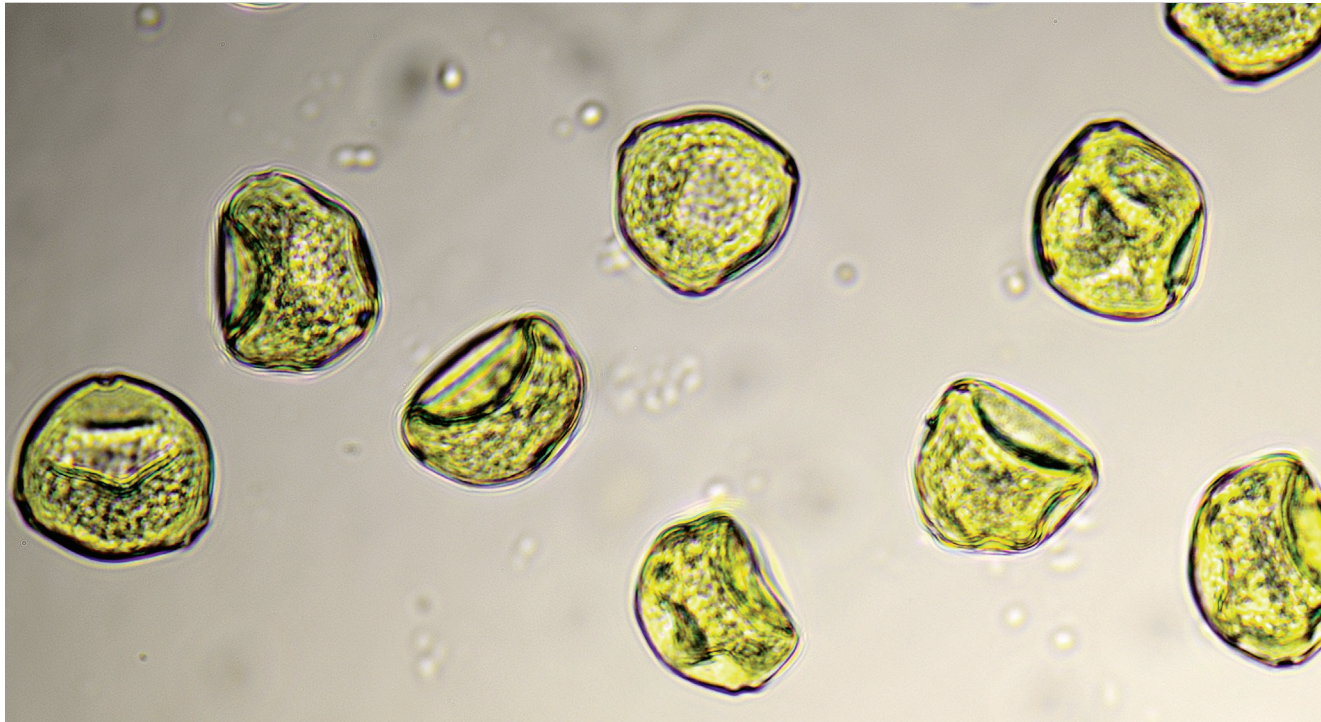


Empower your portfolios with BIOMETRICS



Take the next evolutionary step with iRate's new BIOMETRICS feature

iRate's new BIOMETRICS feature goes beyond traditional product ratings, enabling users to assess and target their exposure to specific investment objectives. Integrating with iRate's portfolio construction tool, this new feature represents the next evolutionary step in financial product research, allowing you to provide targeted and personalized investment solutions for your clients.

Using BIOMETRICS in iRate

iRate users can now utilise Lonsec's BIOMETRICS ratings when constructing and evaluating portfolios. This new feature integrates with iRate's portfolio construction tool, allowing you to navigate Lonsec's rated product universe to find products that best match your client's investment objectives. This new functionality allows you to:

- Search for financial products based on their rating outcomes across a range of BIOMETRICS
- Scan an existing portfolio or APL to assess its performance within selected BIOMETRICS
- Receive suggestions for similar financial products that better align with your chosen BIOMETRICS.

Making financial advice personal

Used in conjunction with our traditional financial product ratings, this new functionality allows you to provide high quality investment options for your clients that are directly suited to their investment objectives.

With BIOMETRICS you can:

- Create a more personalised advice experience for your clients

- Clearly demonstrate the value your advice provides in meeting specific investment objectives
- Reduce the time and cost in preparing tailored investment solutions and APLs
- Ensure your advice meets the best interest requirements.

Matching the pace of evolution

The financial advice industry is evolving rapidly. Clients demand more personalised solutions that address their specific investment objectives, taking advantage of new innovations and an ever-growing financial product universe.

With BIOMETRICS you can have confidence that your advice is based on a rigorous analysis of the features and characteristics of your proposed investment options, backed by Lonsec's extensive peer review process.

Stay ahead of the crowd with BIOMETRICS

BIOMETRICS operate alongside our traditional financial product ratings to enable you to gain a full understanding of the purpose and suitability of a financial product. BIOMETRICS assess each financial product based on a range of factors, including the risks, costs and other features of a financial product that may impact on its suitability for particular investors.

BIOMetrics available in iRate

- Complexity
- ESG awareness
- Standard Risk Measure
- Fees versus Lonsec Universe
- Fees versus asset class
- Fees versus sub-sector

To find out more, contact Lonsec Client Services on +61 3 9623 6300 or visit www.lonsec.com.au

Case study

Building an ethical portfolio

Sally is constructing a portfolio of managed funds for her client. Given Sally's client is relatively young, they are interested in focusing on growth and are not overly risk averse.

However, her client is very conscious of the need to invest in a socially responsible way, and is only prepared to invest in funds with strong SRI and ESG frameworks. The client is not fixated on cost but wants to ensure they are not paying too much in fees.

Sally uses iRate to filter products with a high ESG rating, along with a moderate Standard Risk Measure. Sally also filters for funds with below-average fees relative to each sub-sector to construct a portfolio that meets all of her client's key objectives.

Case study

Creating a low complexity APL

John is responsible for maintaining the Approved Product List (APL) for his dealer group. He is looking to include high quality managed funds with a clear investment philosophy and a strong track record.

However, he knows that his group's clients wish to have a clear understanding of the drivers of their investment performance, as well as ensure that costs are kept to a minimum.

John uses iRate to filter products with low complexity ratings and lower fee ratings relative to each asset class to create a tailored list of investable products for his client. John combines the BIOMetrics filter with Lonsec's traditional fund ratings to produce a high-quality APL.

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