

ALLIANZ RETIRE+

Future Safe Support Guide for HUB24



1. Overview

Allianz Retire+ Future Safe can be located under the Non Custody section of HUB24. The Non-Custody business is limited to Reporting services only for holdings that are not held on the Platform.

This guide covers Future Safe policies on AdviserHUB, relevant screens and reports.

Managing Investor Access

Once you have been registered on AdviserHUB, you can give your client access to their Future Safe policy through InvestorHUB. Instructions on how to provide your clients with investor access are covered by the following guide <https://support.hub24.com.au/hc/en-us/articles/208692436-Non-Custody-Quick-Reference-Guide>. Note: You will need a AdviserHUB login to access this guide.

2. AdviserHUB

The Home page for AdviserHUB displays a consolidated view of all funds under advice including both custody and non-custody investments.

To search for your Allianz Retire+ Future Safe client policies going to the Accounts tab, select 'Account Search', then change the Product Type filter to 'Non-Custody' and click Search.

Account Name	Account Number	Group Name	Product	Value	Cash	Cash %	Adviser
Catherine J Flagen (Allianz Retire+)	03020242	Catherine J Flagen	Non-Custody	\$1,189,215	\$0	0.00%	James Reimers
Hershey C Olson (Allianz Retire+)	03020220	Hershey C Olson	Non-Custody	\$1,399,924	\$0	0.00%	James Reimers
Jaden J Smith (Allianz Retire+)	03020281	Jaden J Smith	Non-Custody	\$167,677	\$0	0.00%	James Reimers
Josef J Roberto (Allianz Retire+)	03020244	Josef J Roberto	Non-Custody	\$1,383,262	\$0	0.00%	James Reimers
Rachel M Pinto (Allianz Retire+)	03020287	Rachel M Pinto	Non-Custody	\$281,534	\$0	0.00%	James Reimers
Ralph J Roque (Allianz Retire+)	03020229	Ralph J Roque	Non-Custody	\$1,498,573	\$0	0.00%	James Reimers
Renita Coutinho (Allianz Retire+)	03020284	Renita Coutinho	Non-Custody	\$180,628	\$0	0.00%	James Reimers
Thorne Underhook Trust (Allianz Retire+)	03020232	Thorne Underhook Trust	Non-Custody	\$1,610,525	\$0	0.00%	James Reimers

Future Safe is a Non-Custody product

You can also find clients via the quick search tool bar, located at the top of the screen (which also shows the last several client accounts you've accessed).

Your Future Safe policy details will be populated under the following screens and reports:

1. Portfolio Dashboard
2. Reports
 - Asset Allocation report
 - Investment Transaction Report
 - Valuation Report

2.1 Portfolio Dashboard

The Portfolio Dashboard shows a valuation at the Policy and Investment option level.

The screenshot shows the 'Portfolio Dashboard' interface. At the top, there is a breadcrumb trail: 'Home • Accounts • Portfolio Dashboard' and a 'View: All Teams' dropdown. Below this is a table with columns: 'Select', 'Account', 'Product', and 'Balance'. The table lists several accounts, with the total balance for the selected account group shown as '\$180,627.75'. A red circle highlights the menu icon (three horizontal lines) in the 'Select' column for the account '03020284 Renita Coutinho'. A pink callout box points to this icon with the text: 'You can access the Reports via this menu icon'.

ACCOUNT GROUP				Total Balance (1 account selected) \$180,627.75
Select	Account	Product	Balance	
+	03020242 Catherine J Flagen	Allianz Retire+ Future Safe	\$1,189,215.09	
+	24064116 Gary Fitzpatrick	HUB24 Super - CHOICE Menu	\$0.00	
+	03020220 Hershey C Olson	Allianz Retire+ Future Safe	\$1,399,923.94	
+	03020281 Jaden J Smith	Allianz Retire+ Future Safe	\$167,677.09	
+	24049370 Jason Bender	HUB24 Super (Pension) - CHOICE Menu	\$559,701.77	
+	03020244 Josef J Roberto	Allianz Retire+ Future Safe	\$1,383,261.54	
+	03020287 Rachel M Pinto	Allianz Retire+ Future Safe	\$281,533.69	
+	03020229 Ralph J Roque	Allianz Retire+ Future Safe	\$1,498,573.21	
+	03020284 Renita Coutinho	Allianz Retire+ Future Safe	\$180,627.75	
+	03020232 Thorne Underhook Trust	Allianz Retire+ Future Safe	\$1,610,525.17	

You can access the Reports via this menu icon

Daily Value Adjustment (DVA)

The valuation is updated daily to reflect the movement in the Daily Value Adjustment, but excludes any fees and taxes.

The Daily Value Adjustment applies a pro-rata Cap based on the proportion of the year, measured in days, that has passed since the commencement date or your last anniversary date (whichever is later). If the relevant index has fallen, the full Floor still applies, irrespective of the proportion of the year that has passed.

Full details of the DVA are found in the Product Disclosure Statement available on <https://www.allianzretireplus.com.au/forms-resources/forms.html>.

The table below shows how the DVA impacts your Account Balance. In this example we have assumed a 9% Cap and a -5% Floor.

S&P/ASX 200 INDEX YEAR TO DATE PERFORMANCE	NUMBER OF DAYS SINCE LAST ANNIVERSARY	PRO-RATA OF CAP (FULL YEAR CAP 9%)	DVA APPLIED TO BALANCE	BALANCE PRIOR TO DVA	BALANCE AFTER DVA (BEFORE THE PRODUCT FEE AND TAXES)
5%	90	2.22% (9% x 90 / 365)	2.22%	\$160,000	\$163,551 (\$160,000 x 1.0222)

Note: Some calculations may not be exact due to rounding

Future Safe is a non unitised product, so the number of units will equal the dollar amount and the unit price will always default to \$1.00.

HUB24 Find Client / Account Login: 13548317 James Reimers

Accounts Reports
Portfolio Dashboard
Account Details
Insurance Details
Cash Statement
New Aggregated Order

Portfolio Dashboard

Home • Accounts

Renita Coutinho (Allianz Retire+) - 03020284

View All Teams

Account menu

Managed Funds	Quantity	Price	Market Value
AUJ5617AU - S&P/ASX 200 0% Floor	42704.570000	\$1.000	\$42,704.57
AUJ6137AU - S&P/ASX 200 -5% Floor	54740.370000	\$1.000	\$54,740.37
AUJ4445AU - Fixed Rate	29593.750000	\$1.000	\$29,593.75
AUJ1783AU - MSCI World 0% Floor	25446.810000	\$1.000	\$25,446.81
AUJ7423AU - MSCI World -10% Floor	30439.020000	\$1.000	\$30,439.02
Total			\$182,924.52

KEY CONTACT

Renita Coutinho

None

No login(s)

POSITIONS

Overall Position

Managed Funds 100%

2.2 Reporting

The **Account Reports** menu allows you to generate and download various reports for Future Safe policies.

These reports provide you with specific information relating to an individual policy's asset allocation, investment transactions and valuation.

You can find the **Account Reports** screen from a client's Portfolio Dashboard by hovering over the **Account menu** button then selecting **Account Reports** from under the 'Reports' section.

The Cash Transaction Report is not applicable to Non-custody products.

REPORT SELECTION

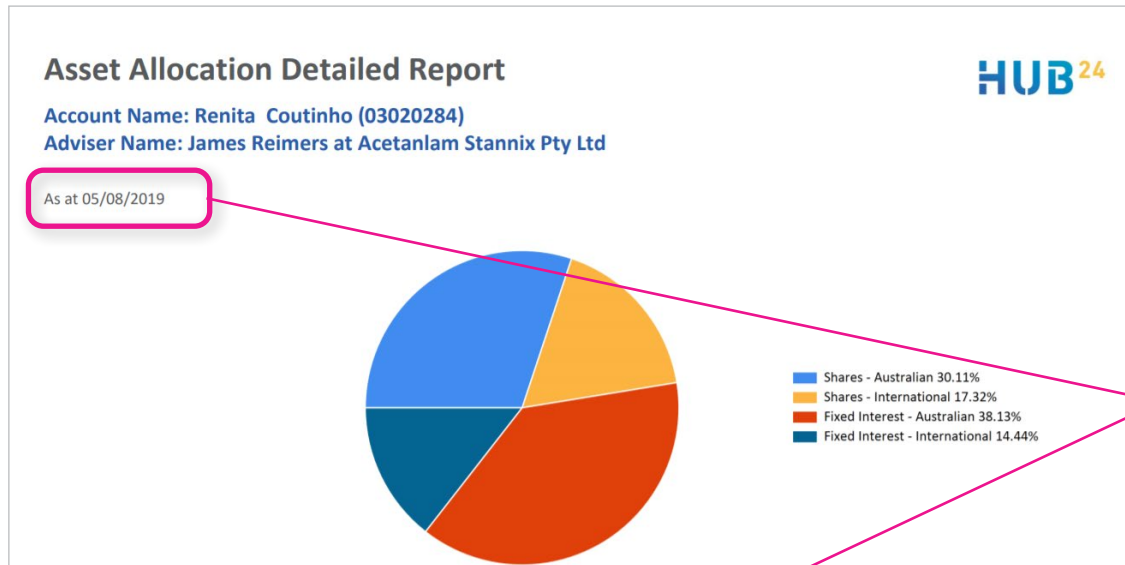
Generate PDF

Clear all | Customise

- Asset Allocation
 - Detailed Asset Allocation Report
- Transactions
 - Cash Transaction Report
 - Investment Transactions
- Valuation
 - Valuation Summary

2.2.1 Asset Allocations Report

The Asset Allocation Detailed Report shows the breakdown of the Future Safe Investment options across asset classes both in a graphical format as well as in a table format.



The As at date indicates the effective date of the Asset Allocation.

Asset Allocation Detailed Report **HUB²⁴**

Account Name: Renita Coutinho (03020284)
Adviser Name: James Reimers at Acetanlam Stannix Pty Ltd

As at 05/08/2019

Security	Portfolio Value (\$)	% of Total P/Folio	Aus Shares %	Intl Shares %	Aus Fixed Int %	Intl Fixed Int %	Aus Property Listed %	Intl Property Listed %	Property Direct %	Aus Cash %	Intl Cash %	Other %
Managed Funds												
Fixed Rate	28,434	15.74 %	0.00 %	0.00 %	100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
MSCI World 0% Floor	26,081	14.44 %	0.00 %	0.00 %	0.00 %	100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
MSCI World -10% Floor	31,284	17.32 %	0.00 %	100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
S&P/ASX 200 0% Floor	40,433	22.38 %	0.00 %	0.00 %	100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
S&P/ASX 200 -5% Floor	54,395	30.11 %	100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Total	180,628	100.00 %	30.11 %	17.32 %	38.13 %	14.44 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %

The following table shows the mapping of the Investment option to the Asset Allocation:

APIR code	Investment Option Name	Asset Allocation	Percentage
ALI7594AU	S&P/ASX 200 -10% Floor	DomesticShares	100%
ALI6137AU	S&P/ASX 200 -5% Floor	DomesticShares	100%
ALI5617AU	S&P/ASX 200 0% Floor	DomesticFixedInterest	100%
ALI7423AU	MSCI World -10% Floor	ForeignShares	100%
ALI2990AU	MSCI World -5% Floor	ForeignShares	100%
ALI1783AU	MSCI World 0% Floor	ForeignFixedInterest	100%
ALI4445AU	Fixed Rate	DomesticFixedInterest	100%

2.2.2 Investment Transactions Report

The Investment Transactions Report shows the movement for each investment option. Here you will see any withdrawals or adviser service fee payments, along with associated interest credited/debited at the time of withdrawal. Additionally you will be able to see the Daily Value Adjustment (DVA). Refer to example earlier in the doc where we gave a worked example of DVA.

Investment Transactions Report								
From 01/01/1900 to 10/08/2020								
Account Name: Renita Coutinho (03020284)								
Adviser Name: James Reimers at Acetanlam Stannix Pty Ltd								
Transaction Description	Trade Date	Asset Code	Asset Name	Units	Price	Consideration	Commission/Brokerage	Fees
					(\$)	(\$)	(\$)	(\$)
Regular payment	01/06/19	ALI6137AU	S&P/ASX 200 -5% Floor	(275)	1.000	274.50	0.00	0.00
Realised interest	01/06/19	ALI6137AU	S&P/ASX 200 -5% Floor	6	1.000	(5.60)	0.00	0.00
Realised interest	01/06/19	ALI7423AU	MSCI World -10% Floor	5	1.000	(4.83)	0.00	0.00
Regular payment	01/06/19	ALI7423AU	MSCI World -10% Floor	(183)	1.000	183.00	0.00	0.00
Ongoing adviser service fee	01/07/19	ALI1783AU	MSCI World 0% Floor	(11)	1.000	11.25	0.00	0.00
Realised interest	01/07/19	ALI1783AU	MSCI World 0% Floor	0	1.000	(0.42)	0.00	0.00
Regular payment	01/07/19	ALI1783AU	MSCI World 0% Floor	(91)	1.000	91.00	0.00	0.00
Realised interest	01/07/19	ALI1783AU	MSCI World 0% Floor	3	1.000	(3.39)	0.00	0.00
Ongoing adviser service fee	01/07/19	ALI4445AU	Fixed Rate	(11)	1.000	11.25	0.00	0.00
Regular payment	01/07/19	ALI4445AU	Fixed Rate	(91)	1.000	91.00	0.00	0.00
Realised interest	01/07/19	ALI4445AU	Fixed Rate	5	1.000	(5.42)	0.00	0.00
Realised interest	01/07/19	ALI4445AU	Fixed Rate	1	1.000	(0.67)	0.00	0.00
Realised interest	01/07/19	ALI5617AU	S&P/ASX 200 0% Floor	2	1.000	(1.54)	0.00	0.00
Regular payment	01/07/19	ALI5617AU	S&P/ASX 200 0% Floor	(121)	1.000	121.33	0.00	0.00
Ongoing adviser service fee	01/07/19	ALI5617AU	S&P/ASX 200 0% Floor	(15)	1.000	15.00	0.00	0.00
Realised interest	01/07/19	ALI5617AU	S&P/ASX 200 0% Floor	12	1.000	(12.45)	0.00	0.00
Realised interest	01/07/19	ALI6137AU	S&P/ASX 200 -5% Floor	1	1.000	(0.68)	0.00	0.00
Regular payment	01/07/19	ALI6137AU	S&P/ASX 200 -5% Floor	(182)	1.000	182.00	0.00	0.00
Realised interest	01/07/19	ALI6137AU	S&P/ASX 200 -5% Floor	5	1.000	(5.49)	0.00	0.00

Withdrawal
+ interest

Adviser service fees
+ interest

The following table details the full list of transaction types:

Transaction	Description
Opening balance	Opening Balance amount at the Investment Option level
Regular payment	Regular Payment amount at the Investment Option level.
Withdrawal	Ad-hoc Withdrawal amount at the Investment Option level.
Full withdrawal	Full Withdrawal amount at the Investment Option level.
Ongoing adviser service fee	Ongoing adviser service fee amount at the Investment Option level.
Rollover out	Rollover out amount at the Investment Option level.
Partial rollover out	Partial Rollover out amount at the Investment Option level.
Required super payment	Required super payment amount at the Investment Option level.
Partial death benefit	Partial death benefit amount at the Investment Option level.
Total death benefit	Total death benefit amount at the Investment Option level.
Cancel in cooling off	Gross Amount paid to the client at the Investment Option level if they cancel the policy in the cooling off period.
Market value adjustment charge	The Market value adjustment (MVA) transaction is created whenever the total withdrawals are more than the Free Withdrawal Amount in the policy year.
Annual product fee	Admin fee amount at the Investment Option level.
Fund rebalance	A Fund Rebalance transaction is created at the Investment Option level if the client has elected to rebalance their policy on the Policy anniversary.
Realised interest	Realised interest is calculated on every payment (adviser service fee/ regular payment/ ad hoc payment) to reflect the market movement since commencement/ last anniversary for the amount being withdrawn.
Interest credited/debited	Interest credited/debited transactions is created on the Policy anniversary date AND on any Policy Terminating transactions, such as-Full rollover out
Tax on earnings	Tax on earnings transactions is created on the Policy anniversary date AND on any Policy Terminating transactions, such as-Full rollover out
YTD Interest Accrued	YTD Interest Accrued is another term for the Daily Value Adjustment. It is the amount of interest that would be credited to your policy if you took a withdrawal. It reflects the movement of the index since commencement or last anniversary date, using a pro rata cap and the applicable floor.

2.2.3 Valuation Summary Report

The Valuation Summary report allows you to see the current Account Value pre fees and taxes of all your investment options.

Valuation Summary

HUB²⁴

Account Name: Renita Coutinho (03020284)

Adviser Name: James Reimers at Acetanlam Stannix Pty Ltd

As at 05/08/2019

Code	Security	Quantity	Price (\$)	-----Market Value (05/08/2019) (\$)	%
Managed Funds					
ALH445AU	Fixed Rate	28,434.100000	1.000	28,434.10	15.74 %
AL11783AU	MSCI World 0% Floor	26,080.890000	1.000	26,080.89	14.44 %
AL17423AU	MSCI World -10% Floor	31,284.430000	1.000	31,284.43	17.32 %
AL15617AU	S&P/ASX 200 0% Floor	40,433.410000	1.000	40,433.41	22.38 %
AL16137AU	S&P/ASX 200 -5% Floor	54,394.920000	1.000	54,394.92	30.11 %
				180,627.75	100.00 %
				180,627.75	100.00 %
Total				180,627.75	100.00 %

The As at date indicates the effective date of the Valuation.

3. Contact Details

If you have questions, concerns or technical issues regarding:

- Platform
- Client data
- Reports
- Investor experience

Please contact HUB24 Client Services on 1300 854 994. HUB24 will endeavour to answer your question or resolve the issue. If the issue relates to specific client data or Future Safe policy settings your call will be referred to Allianz Retire+.



For a discussion on how you might use Future Safe with your clients,
contact either your business development manager or phone **1300 421 060**

Further information can be found at **allianzretireplus.com.au**

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