EXPAND

Online Transactions

An overview of features and functionalities

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myexpand.com.au

The platform that makes every day easier for advisers

Expand offers a two wrap solution on one intuitive platform. Built on tech that keeps getting better, it is designed to save time and improve your workflow. This guide provides an overview of the online transaction capabilities available when you have adviser transaction authority from your client.

For ease and convenience Expand offers:

Straight through processing (STP)

Available on most transactions, STP is fully automated with no manual intervention or delays. STP means new accounts and transactions are created on submission and enables live updates to client account details.

Electronic signatures

There are four ways you can provide electronic signatures:

- DocuSign® is integrated with our secure website and available for New Business applications, Adviser Service Fees and Nomination of Beneficiaries.
- DocuSign or other electronic signature software.
- Digital signatures eg using a stylus pen.
- Scanned or photographed copies.

More information available here.

Secure Document Uploader

Upload signed documents and track your requests via the online forms page and the transaction pages. More information available here.

Live Chat

Charlee, your virtual assistant, can help you find instant help and guidance when logged into Expand.

This guide is only a summary, please visit our News and Education page for how-to guides and the latest updates. Contact us if you have any questions, we are here to help.

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Online feature	Details	STP	Electronic signature	Expand forms and documents	When will the request be processed?
New Business, transfers and deposits Set up accounts online for super, pension and investment, with account numbers created instantly.					
New Business	Creating a new account is easy with our online form. From the homepage, **under new application form**, you can create one of the following account types for an existing or new client: • Super • Pension • Investment (Individual, Joint, Self-Managed Super Fund, Company, or Trust). Step by step guides and instructions videos are available here.	✓	✓	Upload the application signed by the client(s) via the application form page.	An account is created, and account number issued on submission. Subsequent actions, for example regular payments, will commence once deposits and transfers are received.
Internal transfer: Super to pension	Streamlines full and partial transfers. From the homepage, **under new application form**, select an existing client to create a pension account for them. As part of the application process, you may make additional eligible deposits, rollovers and execute a re-contribution strategy. Check out our How To Guides for More information on Deposits and Transfers and executing Re-contributions and Pension Refreshes. * Applicable for full balance transfers of existing accounts where no tax deduction is claimed	✓*	✓	Upload the application signed by the client via the application form page.	An account is created, and account number issued on submission. The pension payments commence once all deposits and transfers are received.
Internal transfer: Pension to super	From the homepage, **under new application form**, select an existing client to create a super account for them. You can specify transfers, rollovers and re-contributions as part of the application process or once the super account is created, you may make eligible deposits via Electronic Funds Transfer (EFT) or BPAY®. Check out our How To Guides for More information on Deposits and Transfers and executing Re-contributions and Pension Refreshes.	✗	✓	Upload the application signed by the client via the application form page.	An account will be created, and account number issued on submission.
Additional deposits, rollovers and contributions	In the **move money** tab under your client's account, you can view their BPAY® and EFT details for different types of deposits and contributions. The page also includes forms for: • transferring external superannuation funds • making one-off and regular contributions via direct debit or EFT More information available here. * Only BPAY and EFT Payments are STP	✓*	✓	Upload the signed form(s) via the document uploader.	BPAY and EFT payments are processed same day. Direct Debit requests will be processed when we receive a signed form and funds.

Online feature	Details	STP	Electronic signature	Expand forms and documents	When will the request be processed?
Fees Review, add and amend fees in real time.					
Adviser Fees	In the **fees** tab under your client's account, you can: • add fixed term arrangement fees • add and renew ongoing fees • add one-off adviser fees • cancel adviser fees. More information available here.	✓	✓	Upload the form signed by the client(s) via the fees panel.	Applies immediately unless a future date is specified.
Family fee aggregation	Instantly link client accounts making it easier for them to save on **fees** in Expand Extra (super, pension and investment). To turn on the feature, you need to create a new family fee aggregation group in the fees tab under a client's account. You can have up to 8 client accounts in a group and add or remove clients from the group at any time.	✓	Not required	Not required	Effective immediately.
Buys, sells and reweights With the ability to buy and sell daily priced assets simultaneously, you have the convenience of monitoring and transacting on all investments in one place.					
Buys/Sells	In the **Investments** tab under your client's account, you can buy or sell units in: • Listed investments. • Managed investments. • Managed Portfolio Service. • Separately Managed Accounts (SMA). You can add a new or buy/sell to an existing SMA. You can also transfer existing investments in your account into an SMA. • Maturing investments (term deposits). More information available here.	✓	Not required	Not required	Submission frequency depends on the type of investment: **Listed investments** Submitted immediately. Pricing online updated every 20 minutes whilst the market is open. **Managed investments and SMAs** Submitted daily. **Maturing investments** Submitted weekly.
Reweight	Reweights can be applied to SMAs, listed investments and managed investments. You can apply the reweight immediately or schedule future automatic reweights. In the **Investments** tab under your client's account, click on **reweight portfolio** to add or remove investments and enter your new percentage weighting. More information available here.	✓	Not required	Not required	Submission frequency depends on the type of investment: **Listed investments** Submitted immediately. Pricing online updated every 20 minutes whilst the market is open. **Managed investments and SMAs** Submitted daily.
Corporate Actions	From the homepage, click on **activity** then go to the **corporate actions** page. You can view the progress of mandatory corporate actions. For voluntary corporate actions you can amend, elect, submit and cancel as per your client's request.	✓	Not required	Not required	Amendments, elections and cancellations for voluntary corporate actions are submitted straight away. On submission. The request will remain pending until the action's due date and complete at that time.
Tax Optimisation: Buy/Sell level	Tax optimisation is set at an account level and/or chosen for each trade. You can view and amend the tax optimisation method for a particular trade in the **Investments** tab. When you buy and/or sell on behalf of a client, you will see the estimated assessable net gain/loss (including CGT discount) and keep or amend your tax optimisation preference for that trade. More information available here.	✓	Not required	Not required	Will apply to the account from that point forward.

Online feature	Details	STP	Electronic signature	Expand forms and documents	When will the request be processed?
Standing instructions for investments Setting up standing instructions on your clients' deposits and investments allows you to automate management of the Cash Account and investment holdings.					
Deposit Instructions	Deposit instructions direct how deposits and contributions applied to the cash account are invested. In the **investments** tab under your client's account, go to **standing instructions** then click on **Deposit Instructions**. Available options are: • allocate all deposits to cash (default) • specify a percentage allocation to managed investments. Note, a minimum of 1% is required to be allocated to cash. More information available here.	✓	Not required	Not required	Immediately, on 'saving' your instructions.
Cash Account preferences Setting minimum cash and Top up instructions	Cash Account preferences allow you to control how your client's Cash Account is managed. **Cash Account Preferences** In the **investments** tab under your client's account, go to **standing instructions** then click on **Cash Account preferences**. Under **Cash Account minimum**, you can choose one of the following to set the cash account minimum: • product minimum 1.00% (default option) • custom percentage • dollar-based minimum amount of $5,000 or more. **Top up instructions** In the **investments** tab under **Top up instructions**, you can choose how to automatically top up the Cash Account balance when it gets to $0 or below. The available methods are: • pro-rata (default option) • redemption Instruction – Percentage • pecking order. Note, maturing investments, listed investments, SMA Model Portfolios, and restricted/illiquid investments are excluded from the top up process. More information available here.	✓	Not required	Not required	Immediately, on 'saving' your instructions.

Online feature	Details	STP	Electronic signature	Expand forms and documents	When will the request be processed?
Standing instructions for investments (cont.) Setting up standing instructions on your clients' deposits and investments allows you to automate management of the Cash Account and investment holdings.					
Income preferences	Income distributions received from investment options are automatically credited to the Cash Account. **Managed investments and SMAs** You can choose how to invest income from managed investments. In the **Investments** tab under your client's account, go to **standing instructions** then click on **income preferences**. Available options are: • re-invest in the same managed investment or SMA • retain in the Cash Account • re-invest across one or more managed investments • pay periodically to a nominated bank account (investment accounts only). **Maturing investments** When term deposits mature, the following options are available: • mature and go to Cash Account • reinvest principal • reinvest principal and interest • reinvest partial principal. More information available here.	✓	Not required	Not required	Immediately, on 'saving' your instructions.
Account level features New and enhanced functionality allows you to effortlessly manage your clients' accounts in real time or efficiently with the convenience of the Secure Document Uploader.					
Client details	In your client's account, go to the **Account Details** tab to edit their address and other contact details.	✓	Not required	Not required	Immediately, on 'saving' your instructions.
Tax Optimisation	Tax optimisation is set at an account level. **Account Level** Navigate to the **Tax management** section on the **account details** tab under your client's account. Here you can view and change the tax optimisation methods. The chosen method will now apply to all future transactions. **When buying/selling** On the Investments tab when you switch on behalf of a client, you will see the estimated assessable net gain/loss (including CGT discount). You can also view and amend the tax optimisation method when you're transacting. More information available here.	✓	Not required	Not required	**Account level** Immediately and the chosen method will apply to all future transactions when set at an account level.
Insurance (super accounts only)	In the **insurance** tab under you client's account, you can use the insurance forms to: • Apply for Death only, Death and Total Permanent Disability and Income Protection group insurance cover. • Transfer insurance cover from an external super fund or from a life insurer.	✗	✓	Upload the form signed by the client via the document uploader.	When the insurer accepts the cover, the client will be notified in writing of the insurance acceptance and the insurance details will appear on the **insurance** tab.

Online feature	Details	STP	Electronic signature	Expand forms and documents	When will the request be processed?
Account level features (cont.) New and enhanced functionality allows you to effortlessly manage your clients' accounts in real time or efficiently with the convenience of the Secure Document Uploader.					
Nominating beneficiaries (super and pension accounts only)	In the **beneficiaries** tab under your client's account, you can add, renew or cancel your client's beneficiary nomination. The types of nominations available are non-binding, binding non-lapsing and binding lapsing. More information available here.	✓	✓	Upload the form signed by the client via the beneficiaries page. Or complete via embedded DocuSign for non-binding and binding non-lapsing nominations.	The beneficiary details will be updated when we receive a form signed by the client or confirmation that the request has been completed via Embedded DocuSign.
Withdrawals and Pension payments Meet the needs of your clients faster by setting up a nominated bank account and experience the ease of real-time updates to pension payments.					
Nominate a Financial institution	Nominate a financial institution to enable payments and withdrawals from your client's account.: For pension accounts, navigate to the 'Pensions' tab under your client's account and select 'Edit' under the Bank account details section. For super or investment accounts, navigate to the move money tab under your client's account and select 'Edit' under the Bank account details section.	✓	✓	Upload the form signed by the client(s) via the document uploader.	When we process a signed form the details can be viewed in the **move money** tab.
Pension Payments (pension accounts only)	In the **pension** tab under your client's account, you can alter the frequency, amount and date of a client's pension payments in real time. You can find more information here.	✓	Not required	Not required	Immediately, on 'saving' your instructions.
Partial withdrawals: Ad hoc and regular	Make same day payments if the client has a nominated financial institution on their account. In the move **money tab** under your client's account, you can set up regular withdrawals (investment only) or submit a partial withdrawal. Withdrawals from super accounts must satisfy a 'condition of release'. Partial withdrawals on a pension account will be treated as a commutation. You can withdraw a minimum of $100 and up to 70% of the account balance. More information available here.	✓	Not required	Not required	Funds are typically available in your client's account on the same day.
Full withdrawals	For full withdrawals/account closure, complete a super and pension or investment withdrawal form and submit via the Secure Document Uploader.	✗	✓	Upload the form signed by the client(s) via the document uploader.	5 to 10 business days after we receive a withdrawal form.

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