

# ULTRawealth

*Digital Wealth Management*

## STATEMENT OF ADVICE

### IMPORTANT: DIGITAL-ONLY SERVICE

This Statement of Advice has been prepared by automated systems without human adviser involvement. UltraWealth uses sophisticated algorithms and artificial intelligence to generate personalised advice.

**Prepared For:** Sarah Thompson  
**Date:** 12 November 2025  
**Reference:** DIG-SOA-2024-A7B3C9  
**Valid Until:** 12 November 2025

## EXECUTIVE SUMMARY

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Based on your digital assessment, we recommend establishing a Balanced Growth Portfolio with an initial investment of \$250,000. This portfolio targets returns of 7.8% p.a. (after fees) with medium risk, suitable for your 10+ year investment horizon.

### **Key Recommendations:**

- Invest \$250,000 in the Balanced Growth Portfolio
- Expected return of 7.8% p.a. after fees
- Total cost of just 0.70% p.a. (including ETF fees)
- Automatic rebalancing and tax optimization
- 24/7 support from Anya AI assistant

## YOUR RECOMMENDED PORTFOLIO

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### Balanced Growth Portfolio

Asset Class	Allocation	Purpose
Australian Shares	28%	Growth & Franking Credits
International Shares	27%	Global Diversification
Emerging Markets	5%	Higher Growth Potential
Australian Bonds	15%	Stability & Income
International Bonds	10%	Diversification
Real Assets (REITs)	10%	Inflation Protection
Cash	5%	Liquidity
<b>TOTAL</b>	<b>100%</b>	

### Expected Outcomes:

- Expected Return: 7.8% p.a. (after all fees)
- Expected Volatility: 12% p.a.
- Probability of Positive Return (1 year): 72%
- Probability of Positive Return (5 years): 91%

## SIMPLE, TRANSPARENT FEES

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No hidden fees, no surprises:

Fee Type	Amount	When Charged
Account Setup	\$0	Never
Management Fee	0.55% p.a.	Monthly
Performance Fees	\$0	Never
Exit Fees	\$0	Never
Brokerage	Included	No extra charge

### Your Annual Costs:

- Management Fee ( $0.55\% \times \$250,000$ ): \$1,375
- ETF Costs (approximately 0.15%): \$375
- **TOTAL: \$1,750 per year (0.70%)**

## HOW WE MANAGE YOUR PORTFOLIO

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**Automatic Rebalancing:** Your portfolio is automatically rebalanced when any asset class drifts 5% from target.

**Tax-Loss Harvesting:** Daily monitoring for opportunities to reduce your tax bill by harvesting losses.

**Dividend Reinvestment:** All dividends and distributions are automatically reinvested.

**Risk Monitoring:** Continuous monitoring ensures your portfolio stays aligned with your risk profile.

**Anya AI Support:** 24/7 conversational AI assistant to answer your questions.

## **IMPORTANT INFORMATION ABOUT DIGITAL ADVICE**

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### **How Our Algorithms Work:**

UltraWealth uses sophisticated algorithms and machine learning to:

- Assess your risk tolerance through our digital questionnaire
- Construct optimal portfolios using Modern Portfolio Theory
- Monitor and rebalance your portfolio automatically
- Optimize for Australian tax efficiency
- Provide personalized insights through Anya AI

### **No Human Adviser:**

This is a fully digital service. No human financial adviser has reviewed or approved your specific advice. Our algorithms are regularly tested and audited to ensure they generate appropriate advice.

## UNDERSTANDING THE RISKS

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**Market Risk:** The value of your investments can go down as well as up.

**Technology Risk:** System outages or errors could affect portfolio management.

**Model Risk:** Our algorithms are based on historical data which may not predict future outcomes.

**Liquidity Risk:** Some investments may be difficult to sell quickly.

**Currency Risk:** International investments are affected by exchange rate movements.

## NEXT STEPS

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**Ready to proceed? Here's what happens next:**

**Step 1:** Review this Statement of Advice carefully

**Step 2:** Accept the advice online at [app.ultrawealth.com.au](http://app.ultrawealth.com.au)

**Step 3:** Complete digital identity verification (5 minutes)

**Step 4:** Fund your account via BPAY or bank transfer

**Step 5:** We'll invest your money within 2 business days

**Step 6:** Monitor your portfolio 24/7 via web or mobile app

**Need Help?**

- Anya AI: Available 24/7 in the app
- Email: [support@ultrawealth.com.au](mailto:support@ultrawealth.com.au)
- Help Center: [help.ultrawealth.com.au](http://help.ultrawealth.com.au)
- Phone: 1300 ULTRA (business hours)

## DIGITAL CONSENT

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**By accepting this advice online, you acknowledge that:**

- You have read and understood this Statement of Advice
- The information you provided is complete and accurate
- You understand the risks involved in investing
- You understand and accept all fees and costs
- You understand NO human adviser has reviewed this advice
- You accept the recommendations made by our algorithms
- You agree to receive ongoing service digitally

**To Accept:** Log into [app.ultrawealth.com.au](#) and click "Accept Statement of Advice"

**Client:** Sarah Thompson

**Date:** 12 November 2025

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**UltraWealth Pty Ltd**

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This document complies with ASIC RG 255 (Digital Financial Product Advice)

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