

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

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

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
TOTAL	100%	

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

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

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

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

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

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

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
- Help Center: help.ultrawealth.com.au
- Phone: 1300 ULTRA (business hours)

DIGITAL CONSENT

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

Generated: 12/11/2025 12:30 | Valid for 30 days