

Portfolio Tools Quick Reference Guide

Welcome to the enhanced Portfolio Construction & Comparison Tools

We have updated Portfolio Construction and Portfolio Comparison tools to be easier to use with new features designed to help you in how you manage your client's portfolios today

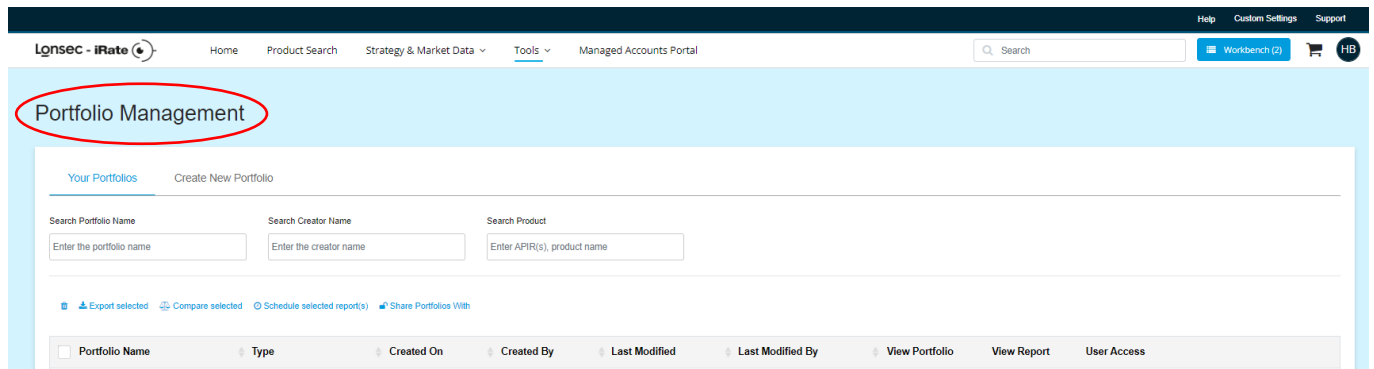
The screenshot shows the Lonsec iRate website interface. The navigation bar includes 'Home', 'Product Search', 'Strategy & Market Data', 'Tools' (circled in red), and 'Managed Accounts Portal'. A search bar and 'Workbench (2)' button are also visible. The main content area is divided into two sections: 'Create and Analyse' and 'Comparisons'. Under 'Create and Analyse', there are four tool cards: 'Portfolio Construction' (highlighted with a red box), 'Products Like This', 'Quantitative Analysis', and 'Risk Profiler'. Under 'Comparisons', there are four tool cards: 'Portfolio Comparison' (highlighted with a red box), 'Superfund Comparison', 'Asset Allocation Comparison', and 'Net Benefit Comparison'. Each card provides a brief description of the tool's functionality.

The updated Portfolio Construction tool will help you simplify your portfolio modelling by:

- Enabling asset allocation bucket modelling within iRate® with exportable reports and charts for use with your clients
- New dashboard for easier management of your portfolios, including new bulk scheduling of reports feature
- New improved Portfolio Comparison tool, separated out from the construction tools
- Intuitive and easy to use navigation that mirrors the rest of iRate®

While the updated Portfolio Construction and Portfolio Comparison tools are intuitive to use and navigate, we have compiled this user guide to help you get started using it right away.

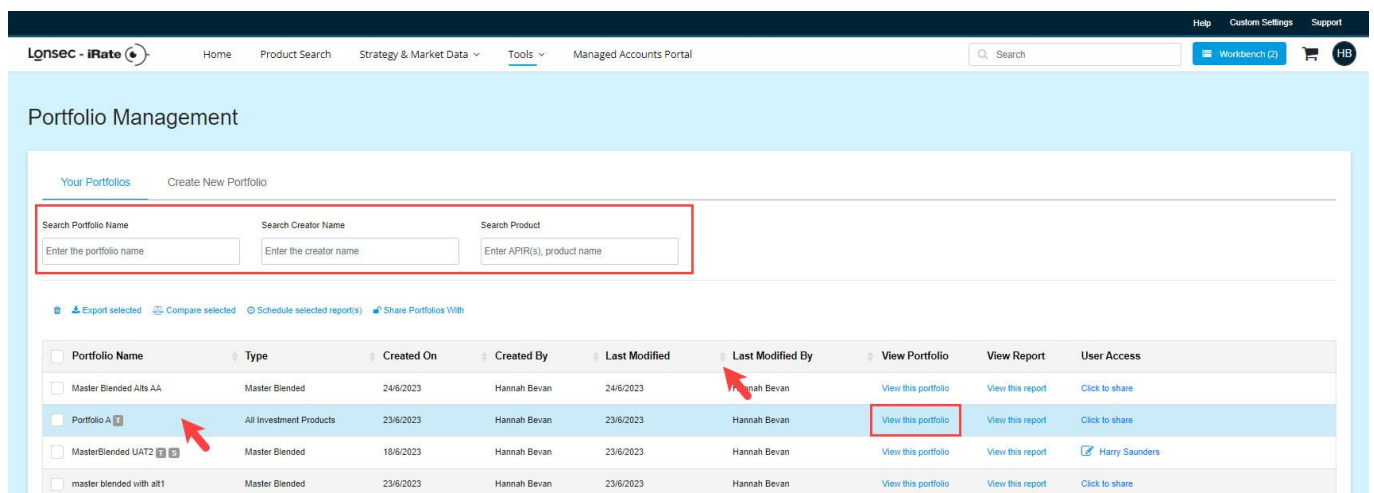
New & Improved features Portfolio Management Dashboard



This is your go to page and simplifies how you access your portfolios, create new ones, and allows you to manage some tasks for multiple portfolios in one go. To **open** a portfolio, click anywhere on the row or on the text *'View this portfolio'*

We have simplified the portfolio search function so you can now use the search boxes to find a portfolio by its name, who created it or look across all your saved portfolios to find which ones hold a particular product – this is especially useful when you need to replace a product across a number of portfolios.

The default order to show the portfolios is by most recently created date, but you can change this by clicking on the column header.



Bulk portfolio management tools

Click on the tick box to the left of the portfolio names for any portfolios you want to perform the following:

1. **Delete:** this permanently removes the selected portfolios from iRate and they cannot be retrieved.

If a portfolio has been shared with other users in your business, it will be removed for all users. Only the creator of a shared portfolio can delete it

2. **Export Selected:** export the selected portfolios with underlying holdings and weight into an Excel file.
3. **Compare selected:** send to Portfolio Comparison to conduct a detailed analysis across the portfolios of their similarities/ differences in relation to holdings, asset allocation and performance and risk. The comparison can include up to 5 portfolios.
4. **Schedule selected report(s):** the suite of portfolio reports can be set up to be sent direct to your mailbox on frequency you select.
5. **Share Portfolios With:** the portfolios can be shared with other members of your team who have an iRate account.

Portfolio Management

Your Portfolios [Create New Portfolio](#)

Search Portfolio Name: Search Creator Name: Search Product:

[Export selected](#) [Compare selected](#) [Schedule selected report\(s\)](#) [Share Portfolios With](#)

1	2	3	4	5					
Portfolio Name	Type	Created On	Created By	Last Modified	Last Modified By	View Portfolio	View Report	User Access	
<input type="checkbox"/> Master Blended Ails AA	Master Blended	24/6/2023	Hannah Bevan	24/6/2023	Hannah Bevan	View this portfolio	View this report	Click to share	5
<input checked="" type="checkbox"/> Portfolio A	All Investment Products	23/6/2023	Hannah Bevan	23/6/2023	Hannah Bevan	View this portfolio	View this report	Click to share	
<input checked="" type="checkbox"/> MasterBlended UAT2	Master Blended	18/6/2023	Hannah Bevan	23/6/2023	Hannah Bevan	View this portfolio	View this report	Harry Saunders	
<input type="checkbox"/> master blended with ailt	Master Blended	23/6/2023	Hannah Bevan	23/6/2023	Hannah Bevan	View this portfolio	View this report	Click to share	

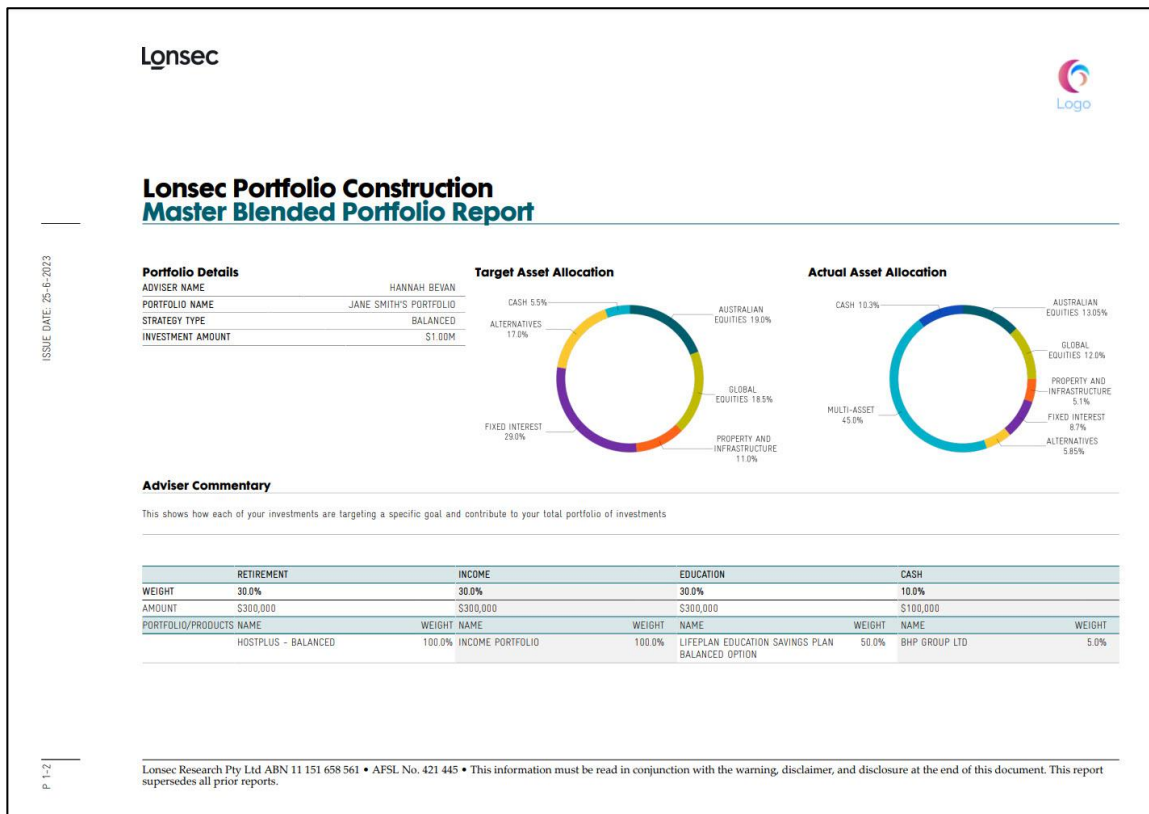
A new feature that saves you time when you just need the latest report for a portfolio is “View this report”. Click on **“View this report”** to be taken directly to the Portfolio Reports page where you can select the reports to download and customise with your own commentary for that portfolio

Asset Allocation Bucket approach

This new tool allows you to model your clients' portfolios in the way they approach their portfolio – apportioning money into separate asset allocation buckets to build an overall portfolio.

Using a maximum of five asset allocation buckets, you will be able to provide greater clarity for your clients about where and how each allocation contributes to their overall portfolio. You can easily adjust allocations for each asset bucket to show how different allocations will affect the overall portfolio or align to their risk profile.

A report can also be run to simply illustrate the different asset allocation buckets, what the underlying portfolios/products are in each bucket and how they contribute to the overall asset allocation of your client's total investments. As with other portfolio reports from iRate, you can add your own commentary and company logo so is ideal for sharing with your clients.



How does this tool work?

1. The Master Blended Portfolio is the 'wrapper' for your client's total investments and can be used to illustrate their total net worth
2. A Master Blended Portfolio can consist of up to 5 buckets with each bucket assigned a weight representing how much it contributes to the master portfolio.

Buckets can be named and set up to suit your business model, or how your client will best identify with the investment objectives/ goal.

For example, it could be as simple as having two buckets - one for growth assets and another for income assets. Or you may choose to align them to more specific investment objectives, such as a Retirement bucket which will hold the super fund investments, an Income bucket which contains income producing assets, an Education budget for investments/savings for their child's future education, or maybe an Emergency Fund bucket.

This tool is designed to provide flexibility in how you create and manage the buckets; there is no prescriptive way as to how you name and set up the buckets and what can be included in each bucket so you can personalise for each of your clients.

3. Within each bucket you assign a weight to each of the portfolios/products which are contributing to that bucket's allocation. The sum of the portfolios/products in each bucket will be 100%.

4. Once you have created the Master Blended Portfolio with the asset allocation buckets and allocated the underlying portfolios/products, a summary page will provide a simple visual representation of the holdings in each bucket and provide an asset allocation summary.
5. The asset allocation pie chart is a complete look through of the holdings in each bucket and re-based as to what their contribution is towards the total Master Blended Portfolio.

For buckets which contain portfolios, it will look at the underlying holdings in that portfolio and calculate their contribution to the overall Master Blended Portfolio asset allocation. This is

powerful in helping you visually see if there is an over/under weight to a particular asset class and whether the different investments are aligned to a client's overall risk profile.

Portfolio Construction Load Existing Portfolio Create New Portfolio

Show Portfolio Settings Save As Edit Export

Jane Smith's portfolio as at 24/06/2023

Portfolio Details Portfolio Reports

Bucket View Table View Asset Allocation Table

Edit Buckets Holding from: January 2018 January 2023 View all periods Add new period Edit holding period Delete holding period(s)

Include in Performance Calculation? Yes

Weight (100.00%) 30%

Amount \$300,000

Portfolio/Products

Name	Wgt	Amt
Hostplus - Balanced	100.00%	\$300.0k
Total	100.00%	\$300.0k

Retirement

Include in Performance Calculation? Yes

Weight (100.00%) 30%

Amount \$300,000

Name	Wgt	Amt
Income portfolio	100.00%	\$300.0k
Total	100.00%	\$300.0k

Income

Include in Performance Calculation? Yes

Weight (100.00%) 30%

Amount \$300,000

Name	Wgt	Amt
Lifeplan Education Savings Plan	50.00%	\$150.0k
Balanced Option	50.00%	\$150.0k
Total	100.00%	\$300.0k

Education

Include in Performance Calculation? Yes

Weight (100.00%) 30%

Amount \$300,000

Name	Wgt	Amt
Lifeplan Education Savings Plan	50.00%	\$150.0k
Balanced Option	50.00%	\$150.0k
Total	100.00%	\$300.0k

Cash

Include in Performance Calculation? Yes

Weight (100.00%) 10%

Amount \$100,000

Name	Wgt	Amt
BHP Group Ltd	5.00%	\$5.0k
Telstra Corporation Ltd	5.00%	\$5.0k
Woolworths Ltd	5.00%	\$5.0k
Generic Cash	35.00%	\$35.0k
Macquarie Cash Management Trust	50.00%	\$50.0k
Total	100.00%	\$100.0k

Asset Allocation

Outer ring: Lonsec Model DAA
Inner ring: Actual Asset Allocation

- The Asset Allocation Table will show you all the underlying products held in each of your Buckets split by asset class. The table will show you which bucket a product is held in and the total combined weight of a product if it is held in more than one bucket.

This detailed view allows you to quickly identify if there might be an overweight to one holding across your client's total portfolio.

Lonsec - iRate Help Custom Settings Support

Home Product Search Strategy & Market Data Tools Managed Accounts Portal Search Workbench (18)

Portfolio Construction Load Existing Portfolio Create New Portfolio

Show Portfolio Settings Save As Edit Export

John Smith's portfolio as at 24/06/2023

Portfolio Details Portfolio Reports

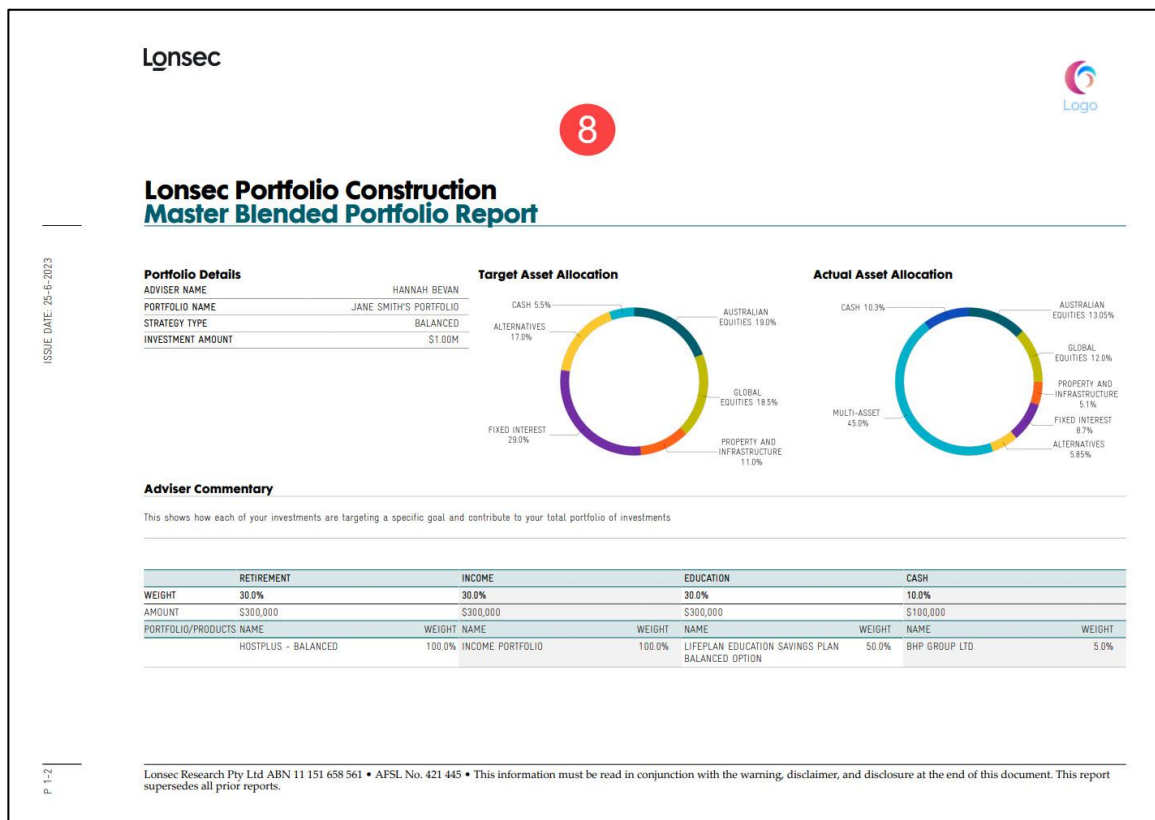
Bucket View Table View Asset Allocation Table

Product Name	Buckets	Sector	Structure	Lonsec Research Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)
Australian Equities							
FID0008AU Fidelity Australian Equities Fund	Retirement, Income	Australian Large Cap	Managed Fund	R	0.85	0.30	3.60 %
ETL0060AU Allan Gray Australia Equity Fund	Income	Australian Large Cap	Managed Fund	HR	1.05	0.40	0.90 %
ACM00064U AB Managed Volatility Equities Fund - MVE Class	Income	Australian Large Cap	Managed Fund	HR	0.55	0.51	1.50 %
BFL0017AU Benelong Twenty/20 Australian Equities Fund	Income	Australian Large Cap	Managed Fund	HR	1.10	0.40	1.20 %
MVR VanEck Australian Resources ETF	Education	Australian Large Cap	ETF	R	0.35	0.08	0.60 %
Lonsec SMA - Core	Education	Australian Large Cap	Managed Fund	-	-	-	5.25 %
Global Equities							
IOF0045AU Antipodes Global Fund	Income	Global Long Short	Managed Fund	R	1.32	0.60	1.20 %
MGL00044U Ironbark Royal London Concentrated Global Share Fund	Income	Global Large Cap	Managed Fund	HR	1.01	0.30	1.50 %

- As with a standard portfolio, a time series Master Blended Portfolio can be created to track the changes in the weight of each bucket to the master portfolio over time, as well as changes to products and weights to the holdings in any of the buckets over time.

Learn more about creating a time-series portfolio [here](#)

- The new Master Blended Portfolio report provides a visual summary of how you are managing your client's total investment portfolio. You can add your own commentary to the report. This report complements the Client Portfolio Report which provides a summary of the performance of the Master Blended Portfolio alongside the various quantitative analysis charts and a summary table of all holdings held across each of the Buckets.

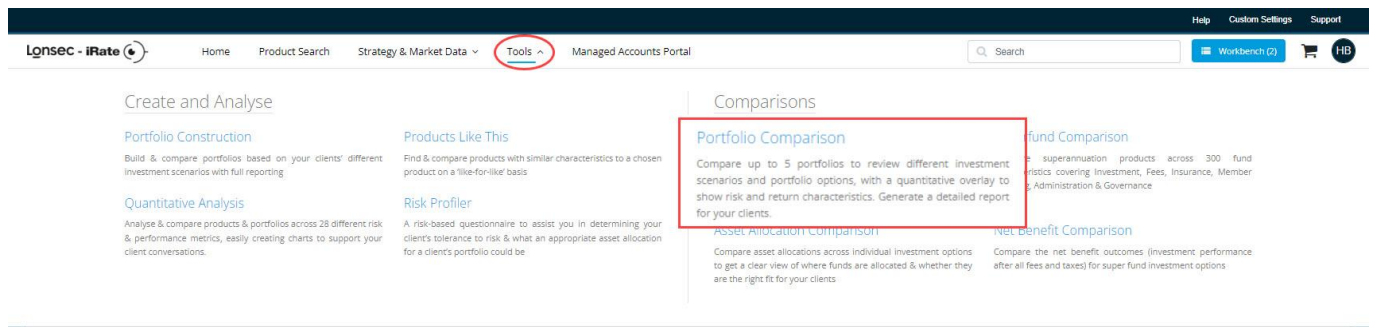


Step by step instructions on how the create your Master Blended Portfolio can be found [here](#)

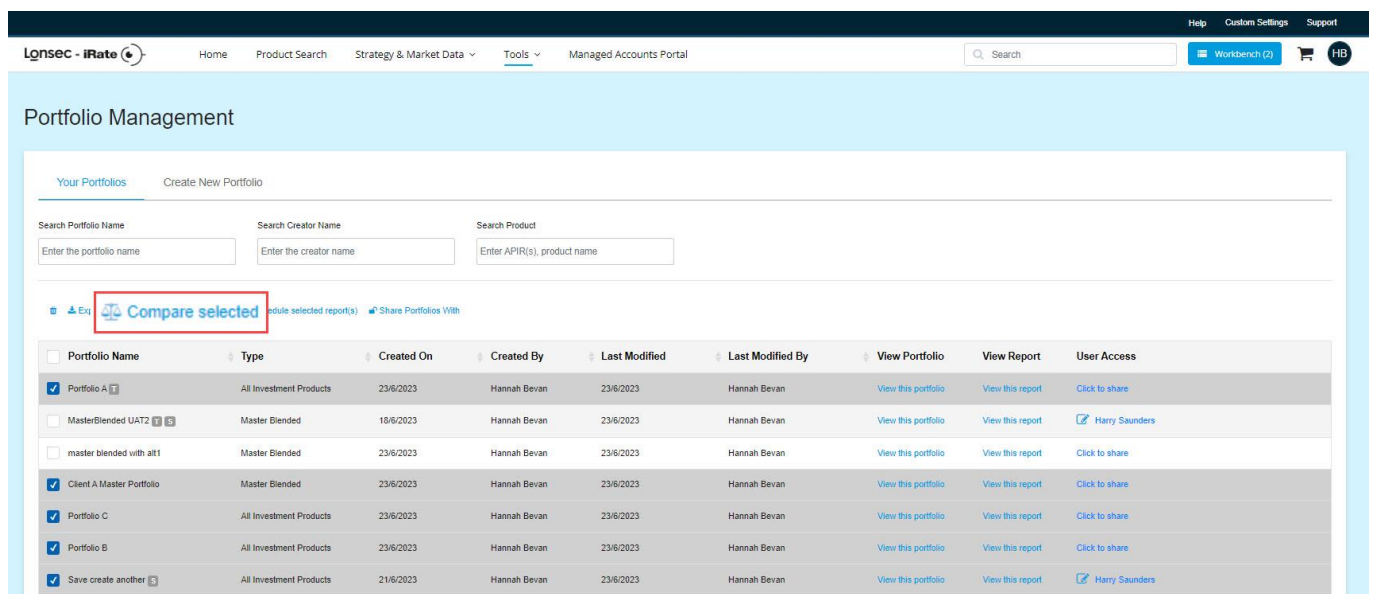
Portfolio Comparison now a stand-alone tool

We have separated the Portfolio Comparison tool from the construction tools so you can quickly jump into a comparison without the need to search for and load a portfolio first.

You can find it on the menu here



You can also send up to 5 portfolios direct from the new Portfolio Management dashboard to the Comparison tool.



We have retained all the features in this stand-alone tool, so you can still drill down into the differences between portfolios to provide you with conviction in the portfolios changes/ recommendations you are making - just in a new simplified step-by-step process.

The Portfolio Comparison tool enables you to view and compare portfolios on a holding, asset allocation and performance basis, with a range of quantitative analysis charts available to view the portfolios risk/ performance metrics.

Portfolio Construction: A step-by step guide

Creating new portfolios

On the new Portfolio Management Dashboard select 'Create New Portfolio'

You will be presented with four options for the type of portfolio you would like to create:

1. **Build your own** is the best option to use when you know the products you will be using in the portfolio
2. **Use Lonsec's guided template** is when you would like to build a portfolio using Lonsec's SAA model portfolios
3. **Bulk Upload** is ideal when you have one or multiple portfolios you want to create in iRate and have the basic details like strategy, product codes and weight for each portfolio. Copy these into the Excel template and iRate will create the portfolio(s) for you.
Full instructions on how to complete this are available in iRate when you select this option
4. **Master Blended Portfolio** is a new tool which allows you to create a 'master' view of all your client's holdings and investments allocating money to separate asset allocation buckets to build an overall portfolio to help them meet their investment goals and demonstrate how their various investment portfolios are contributing towards these. More on this [here](#)

The screenshot displays the 'Portfolio Management' dashboard in the Lonsec iRate system. At the top, there is a navigation bar with 'Home', 'Product Search', 'Strategy & Market Data', 'Tools', and 'Managed Accounts Portal'. A search bar and 'Workbench (0)' are also visible. The main content area is titled 'Portfolio Management' and features a 'Your Portfolios' section with a 'Create New Portfolio' button. Below this, four options are presented in a horizontal row, each with a red circle containing a number: 1. 'Build your own' (highlighted in blue), 2. 'Use Lonsec's guided template', 3. 'Bulk upload', and 4. 'Build Master Blended Portfolio' (marked with a 'NEW' badge). The 'Build your own' option is selected, showing a form with the following fields: Portfolio Type (radio buttons for All Investment Products, Benchmark, and Retire), Portfolio Name (text input), Amount (text input), Asset Allocation (dropdown menu set to Lonsec Model SAA), Strategy (dropdown menu set to Balanced), Benchmark (dropdown menu set to FE UT PG Multi-Asset Balanced...), Include Alternatives (checkbox checked), Platform Filter (dropdown menu set to None), Product Group Filter (dropdown menu set to None), Share Portfolio (text input set to None), and Set as Company Wide Model Portfolio (checkbox unchecked). At the bottom of the form are 'Save and view' and 'Add Products' buttons.

Step by step guide - 'Build Your Own'

Step 1: Portfolio Settings

The screenshot shows the 'Portfolio Management' interface. At the top, there are two tabs: 'Your Portfolios' and 'Create New Portfolio'. Below the tabs, there are four buttons: 'Build your own' (highlighted with a red box), 'Use Lonsec's guided template', 'Bulk upload', and 'Build Master Blended Portfolio' (with a 'New' tag). The 'Build your own' button is selected. Below the buttons, there is a section titled 'Step 1. Portfolio Settings' with the instruction: 'Use this option if you would like to select the products to add to the portfolio'. This section contains a form with the following fields: 'Portfolio Type' (radio button for 'All Investment Products'), 'Portfolio Name *' (text input with 'My Portfolio'), 'Amount' (text input with '\$25,000'), 'Asset Allocation' (dropdown menu with 'Lonsec Model DAA'), 'Strategy' (dropdown menu with 'Balanced'), 'Benchmark' (checkbox checked), 'Include Alternatives' (dropdown menu with 'HUB24 IDPS Investment Menu'), 'Platform Filter' (dropdown menu with 'None'), 'Product Group Filter' (text input with 'None'), and 'Share Portfolio' (checkbox). An 'Add Products' button is located at the bottom right of the form.

1. Enter the portfolio name
2. (Optional) add a cash amount. If you add a value, the \$ value of each holding will show alongside the percentage weight
3. Select the Asset Allocation model for your portfolio
 - a. Lonsec Model SAA is based off Lonsec's Strategic Asset Allocation set every 2 years
 - b. Lonsec Model DAA is based off Lonsec's Dynamic Asset Allocation reviewed quarterly
 - c. Custom Asset Allocation allows you to define the asset allocation according to your own/ licensees strategies and models

For more details on Lonsec SAA and DAA refer to [Strategy & Market Data > Risk Profiles](#)

4. Select the Strategy – if you're not sure of the most appropriate when using the Lonsec Model SAA or DAA you can complete the 7 question [Risk Profiler questionnaire](#)
5. Benchmark – a pre-set benchmark will be selected for you based on the Strategy selected. We use the FE peer group benchmarks, more details [here](#)

6. Select if your portfolio has an allocation to the Alternatives Asset Class. Selecting no will update the asset allocation to remove this asset class
7. Platform Filter – this will restrict the products available to add to the portfolio to those on the selected platform
8. Product Group Filter – this will restrict the products available to add to the portfolio to those you have added to the selected Product Group. Learn more about Product Groups and how they can be used to manage your core products/ APL [here](#)
9. Share Portfolio With – this allows other members of your team who have an iRate account to access this portfolio on their account also
10. Click **'Add Products'**

Note: The Portfolio Settings can be updated for the portfolio once created on the Portfolio Details page.

Step 2: Add Products

The screenshot displays the 'Step 2: Add Products' screen. At the top, there are filter tabs: 'Managed Funds', 'Listed' (selected), 'Superannuation', 'Product Group', and 'Custom Product'. Below the tabs is a search box with the text 'wow bhp qan anz amp sun amc amx'. To the right of the search box is a list of available products, including 'ACM0006AU - AB Managed Volatility Equities Fund - MVE Class', 'MGE9705AU - Airlie Australian Share Fund', 'MGL0004AU - Ironbark Royal London Concentrated Global Share Fund', 'IOF0145AU - Janus Henderson Tactical Income Fund', 'MAQ0277AU - Macquarie Income Opportunities Fund', 'IOF0081AU - Resolution Capital Global Property Securities Fund (Hedg', and 'UBS0064AU - UBS CBRE Global Infrastructure Securities Fund'. A vertical column of arrows is positioned between the search box and the product list. At the bottom right, there is a 'Save and view' button and an 'Add Weightings' button.

1. Select the Investment Structure
2. Enter the product name or APIR/ASX code in the search box. Multiple APIR/ ASX codes can be entered in this field
Note: a portfolio can contain products across all investment structures, simply add by working through each tab
3. Select products in the left-hand column and use the arrows to move the right-hand column to add to the portfolio

4. Click Add Weightings to proceed to the final stage

If you prefer to find the products using the *'Add'* functionality on the Portfolio Details page click on *'Save and view'* at the bottom left of the box.

Step 3: Asset Allocation

Step 3. Asset Allocation

Outer ring: Lonsec Model DAA Inner ring: Actual Asset Allocation

Australian Equities	20.00 %
<input type="checkbox"/> Airie Australian Share Fund	<input type="text" value="10.00"/> %
<input type="checkbox"/> AB Managed Volatility Equities Fund – MV Class	<input type="text" value="10.00"/> %
Global Equities	18.50 %
<input type="checkbox"/> Ironbark Royal London Concentrated Global Share Fund	<input type="text" value="18.50"/> %
Property and Infrastructure	8.00 %
<input type="checkbox"/> UBS CBRE Global Infrastructure Securities Fund	<input type="text" value="6.00"/> %
<input type="checkbox"/> Resolution Capital Global Property Securities Fund (Hedged) — Series II	<input type="text" value="2.00"/> %
Fixed Interest	20.00 %

1. Enter the weight for each of the products selected in Step 2.
2. As you enter the product weight the inner pie chart ring will update to show you the actual asset allocation of your portfolio versus the target asset allocation set in Step 1.
3. Click on 'Save and view your portfolio' button to proceed and view your portfolio

If you prefer to enter the weights on the Portfolio Details page, you can skip this step and just click on *'Save and view your portfolio'* to go to the Portfolio Details page.

Step by step guide – Use Lonsec's Guided Template

Step 1: Portfolio Settings

Portfolio Management

Your Portfolios [Create New Portfolio](#)

Build your own [Use Lonsec's guided template](#) Bulk upload [Build Master Blended Portfolio](#) NEW

Portfolio Settings

Use this option if you would like the portfolio to be populated with products aligned to Lonsec's paper-based [model portfolios](#)

Portfolio Type All Investment Products Retire

Portfolio Name *

Amount

Asset Allocation

Strategy

Benchmark

Include Alternatives

Platform Filter

Product Group Filter

Share Portfolio

Set as Company Wide Model Portfolio

[Generate](#)

1. Enter the portfolio name
2. (Optional) add a cash amount. If you add a value, the \$ value of each holding will show alongside the percentage weight
3. Select the Asset Allocation model for your portfolio
 - a. Lonsec Model SAA is based off Lonsec's Strategic Asset Allocation set every 2 years
 - b. Lonsec Model DAA is based off Lonsec's Dynamic Asset Allocation reviewed quarterly
 - c. Custom Asset Allocation allows you to define the asset allocation according to your own/ licensees strategies and modelsFor more details on Lonsec SAA and DAA refer to [Strategy & Market Data > Risk Profiles](#)
4. Select the Strategy – if you're not sure of the most appropriate when using the Lonsec Model SAA or DAA you can complete the 7 question [Risk Profiler questionnaire](#)

5. Benchmark – a pre-set benchmark will be selected for you based on the Strategy selected. We use the FE peer group benchmarks, more details [here](#)
6. Select if your portfolio has an allocation to the Alternatives Asset Class. Selecting no will update the asset allocation to remove this asset class
7. Platform Filter – this will restrict the products available to add to the portfolio to those on the selected platform
8. Product Group Filter – this will restrict the products available to add to the portfolio to those you have added to the select Product Group. Learn more about Product Groups and how they can be used to manage your core products/ APL [here](#)
9. Share Portfolio With – this allows other members of your team who have an iRate account to access this portfolio on their account also
10. Click Generate

The next two panels will show:

11. the underlying holdings in the portfolio and
12. the overall asset allocation for the strategy selected

Click on **'Save and view your portfolio'** to view in more detail on the Portfolio Details page.

Portfolio Management Your new features

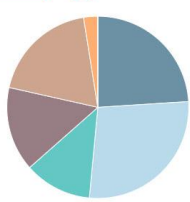
Your Portfolios Create New Portfolio

Build your own
Use Lonsec's guided template
Bulk upload
Build Master Blended Portfolio

Products
11

APIR Code	Product Name	Asset Class	Weight (%)
ACM0006AU	AB Managed Volatility Equities Fund – MVE Class	Australian Equities	5.00
ETL0060AU	Allan Gray Australia Equity Fund	Australian Equities	4.00
BFL0017AU	Benelong Twenty20 Australian Equities Fund	Australian Equities	4.00
HOW2967AU	Eiger Australian Small Companies Fund	Australian Equities	4.00
FID0008AU	Fidelity Australian Equities Fund	Australian Equities	7.00
ACM0009AU	AB Global Equities Fund	Global Equities	7.86
IOF0045AU	Antipodes Global Fund	Global Equities	5.89
CHN8850AU	CC Redwheel Global Emerging Markets Fund	Global Equities	2.95
ETL7377AU	GQG Partners Global Equity Fund - A Class	Global Equities	4.91
MGL0004AU	Ironbank Royal London Concentrated Global Share Fund	Global Equities	5.89
MGE0002AU	Magellan Infrastructure Fund	Property and Infrastructure	4.00
WHT0015AU	Resolution Capital Global Property Securities Fund	Property and Infrastructure	4.00
ZUR0064AU	Zurich Investments Australian Property Securities Fund	Property and Infrastructure	4.00
HOW0098AU	Ardea Real Outcome Fund	Fixed Interest	2.50
MAQ0277AU	Macquarie Income Opportunities Fund	Fixed Interest	3.33
ETL0018AU	PIMCO Global Bond Fund – Wholesale Class	Fixed Interest	4.17
SCH0028AU	Schroder Fixed Income Fund	Fixed Interest	5.00
HFL104AU	Fulcrum Diversified Investments Fund	Alternatives	7.13
HGI4648AU	Janus Henderson Global Multi-Strategy Fund	Alternatives	5.94
ETL0276AU	Partners Group Global Value Fund (AUD) – Wholesale	Alternatives	5.94
BAUBILAUD	Bloomberg AusBond Bank Bill Index AUD	Cash	2.50

Asset Allocation
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- Australian Equities 24.00 %
- Global Equities 27.50 %
- Property and Infrastructure 12.00 %
- Fixed Interest 15.00 %
- Alternatives 19.00 %
- Cash 2.50 %
- Listed Income 0.00 %
- Other 0.00 %
- Total 100.00 %**

Save and create another
Save and view your portfolio

Note: The Portfolio Settings can be updated for the portfolio once created on the Portfolio Details page.

Step by step guide – Build Master Blended Portfolio

Step 1: Master Portfolio Settings

Once you have built/ updated any portfolios which will be included in a bucket using the above steps use this area to build the master, or 'wrapper', portfolio which will hold each of the asset allocation buckets

The screenshot shows the 'Portfolio Management' interface. At the top, there's a 'Your Portfolios' section with a 'Create New Portfolio' button. Below that, there are three tabs: 'Build your own', 'Use Lonsec's guided template', and 'Bulk upload'. A blue button labeled 'Build Master Blended Portfolio' is highlighted. The main form is titled 'Step 1. Master Portfolio Settings' and contains the following fields:

- Master Portfolio Name ***: Text input with 'John Smith's portfolio' entered.
- Amount**: Text input (empty).
- Asset Allocation**: Dropdown menu with 'Lonsec Model SAA' selected.
- Strategy**: Dropdown menu with 'Growth' selected.
- Benchmark**: Dropdown menu with 'FE UT PG Multi-Asset Growth I...' selected.

At the bottom of the form, there is a blue button labeled 'Add Buckets'.

1. Enter the master portfolio name, for example John Smith's portfolio
2. (Optional) add a cash amount. If you add a value, the \$ value of each bucket will show alongside the percentage weight
3. Select the Asset Allocation model for your portfolio
 - a. Lonsec Model SAA is based off Lonsec's Strategic Asset Allocation set every 2 years
 - b. Lonsec Model DAA is based off Lonsec's Dynamic Asset Allocation reviewed quarterly
 - c. Custom Asset Allocation allows you to define the asset allocation according to your own/ licensees strategies and models

For more details on Lonsec SAA and DAA refer to [Strategy & Market Data > Risk Profiles](#)

4. Select the Strategy – if you're not sure of the most appropriate when using the Lonsec Model SAA or DAA you can complete the 7 question [Risk Profiler questionnaire](#)
5. Benchmark – a pre-set benchmark will be selected for you based on the Strategy selected. We use the FE peer group benchmarks, more details [here](#)
6. Click **'Add Buckets'**

Step 2: Add buckets

In this step create up to 5 buckets which will hold the underlying assets aligned to that portion of the investment strategy, for example a Retirement bucket, an Income bucket and a Cash bucket.

Build Master Blended Portfolio

Step 2. Add Buckets

Create up to 5 buckets, assign a name to each bucket and enter the % weight and/or \$ amount each bucket contributes to this Master Portfolio

Bucket Name	Weight
Retirement	30.00 %
Income	30.00 %
Education	30.00 %
Cash	10.00 %

Total : 100%

Generate Buckets

For each bucket, add:

1. Name
2. Weight, or
3. Cash – this field will only show if a cash value was entered in Step 1
4. Click on the plus icon to add more buckets
5. Once you have all the buckets and the total equals 100%, click on ***'Generate buckets'***

Step 3: Add Products/ Portfolios

In this step you add the portfolios or products which make up each asset allocation bucket.

Note: when adding portfolios to a bucket these need to have been created first before being added in this section

If wanting to add a Lonsec managed account portfolio, or a Lonsec model portfolio go to the Portfolios tab in the Add Product(s) or Portfolio(s) pop up and search Lonsec to select

Step 3. Add Products/Portfolios

Add the portfolios and/or products to each bucket. Note portfolios should be created first using the Build your own or Use Lonsec's guided template options and then added to a bucket from here. Assign a weight to each product/portfolio, the sum of the products in each bucket should equal 100%

Retirement: 30.00% of Master Blended Portfolio

Product(s) / Portfolio(s)	Weight (100%)
FSF0382AU - CFS FC EmpSuper - CFS Worldwide Leaders	100 % - +

Income: 30.00% of Master Blended Portfolio

Product(s) / Portfolio(s)	Weight (100%)
Income portfolio	100 % - +

Education: 30.00% of Master Blended Portfolio

Product(s) / Portfolio(s)	Weight (100%)
Lonsec Listed Managed Portfolios - High Growth T M	50 % -
LIF0016AU - Lifeplan Education Savings Plan High Growth Option	50 % - +

Product(s) / Portfolio(s)	Weight (%)
	0 % +

Finalise Buckets

To add portfolios/ products:

1. Click on the plus sign
2. In the pop-up box select the investment structure
3. In the Available Products search box enter the portfolio or product name, or for products enter the APIR or ASX code if known (multiple codes can be added in one go)
4. Select the products to add to the bucket
5. Click Add
6. Once you have the portfolios/ products selected for the buckets, add the Weight or Amount for each item
The sum of all products in each bucket should equal 100%
7. Click **'Finalise Buckets'**

Viewing and editing your portfolios

Once you have selected a portfolio from the Portfolio Management page, or created a new portfolio, you will be taken the **Portfolio Details** page

On this screen you can view all holdings in your portfolio and make amendments as required

The **Portfolio Settings** are now at the top of the screen, click on **'Show Portfolio Settings'** to view and make changes to any of these settings at any time.

Portfolio Construction Load Existing Portfolio Create New Portfolio

Add Products **Show Portfolio Settings** Save Portfolio Edit Export

Lonsec Guided Growth Portfolio as at 25/06/2023

Portfolio Details Portfolio Reports

Holding from: Create Time-Series Portfolio

Collapse All	Product Name	Sector	Structure	Lonsec Research Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)	Growth History Available
▼ Australian Equities					0.26		24.00 %	
	Private Australian Equities Fund	Australian Large Cap	Managed Fund	R	0.85	0.30	7.00 %	●
	Non-Dis Australian Equity Fund	Australian Large Cap	Managed Fund	HR	1.05	0.40	4.00 %	●
	Mid Manager (Health) Australian Equity Fund - M&G Cap	Australian Large Cap	Managed Fund	HR	0.55	0.51	5.00 %	●
	Emerging Markets Australian Equity Fund	Australian Large Cap	Managed Fund	HR	1.10	0.40	4.00 %	●
	Small Australian Share Composite Fund	Australian Small Cap	Managed Fund	HR	2.17	0.80	4.00 %	●
▼ Global Equities					0.28		27.50 %	
	Global Long Short	Global Long Short	Managed Fund	R	1.32	0.60	5.89 %	●

Adding or editing an asset class now sits in this area. In the Asset Allocation section, click on **'Add/Edit Asset Class'** above the pie chart

- Use the minus icon to remove an asset class
- The plus icon to add new asset classes
- To change the name of an existing asset class, click on the text box and enter the new name

When you have made the changes to the portfolio settings click on Update Settings

Portfolio Settings

Portfolio Name: Lonsec Guided Growth Portfolio

Asset Allocation: Lonsec Model DAA

Strategy: Growth

Benchmark: FE UT PG Multi-Asset Growth...

Asset Allocation

Australian Equities	24.00 %	[-]
Global Equities	27.50 %	[-]
Property and Infrastructure	12.00 %	[-]
Fixed Interest	15.00 %	[-]
Alternatives	19.00 %	[-]
Cash	2.50 %	[-]
Listed Income	0.00 %	[+]
Other	0.00 %	[+]
Total	100.00 %	

Outer ring: Lonsec Model DAA
Inner ring: Actual Asset Allocation

Update Settings


A pop-up box will highlight the changes which will be made to your portfolio, click Update to proceed and update the portfolio

Add products to your portfolio


1. Select the investment product type
2. Enter the product name or APIR/ASX code and select from the drop-down list
3. In the table enter the weight or cash value for the products just added

Product Name	Sector	Structure	Lonsec Research Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)	Growth History Available
Fidelity Australian Equities Fund	Australian Large Cap	Managed Fund	R	0.85	0.30	13.00 %	●
Altan Gray Australia Equity Fund	Australian Large Cap	Managed Fund	HR	1.05	0.40	0.00 %	●

Removing products from your portfolio

1. Hover on the row for the product you want to remove
2. Click on the black cross icon  which appears to delete the product


Move products to a different asset class

1. Hover on the row for the product you want to move to a different asset class
2. Click on the four-arrow icon  which appears and drag to the asset class where you would like the product to sit

The product moved will be included in the new asset class in all portfolio reporting and calculations, however, please note that Product Profiles, research reports etc. will continue to show the product in Lonsec's defined asset class and sector.

Product Name	Sector	Structure	Lonsec Research Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)	Growth History Available
Fidelity Australian Equities Fund	Australian Large Cap	Managed Fund	R	0.85	0.30	7.00 %	●  
Altan Gray Australia Equity Fund	Australian Large Cap	Managed Fund	HR	1.05	0.40	4.00 %	●
Altan Gray Australia Equity Fund	Australian Large Cap	Managed Fund	HR	0.55	0.51	5.00 %	●

Saving your portfolio

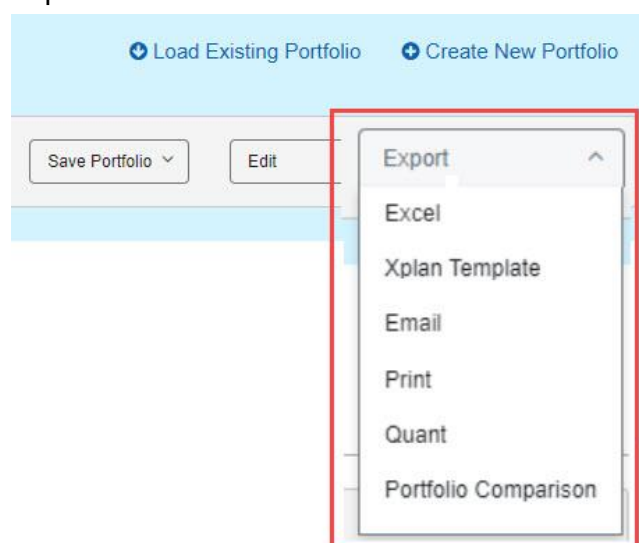
Save Portfolio 
 Save
 Save As

From the **Save button**, select to save any changes made or use Save As to create a new copy of your portfolio.

Note: Portfolio changes are not automatically saved, please ensure you save any changes prior to exiting/ closing your session of iRate

You will be prompted to save before leaving this page if going to another area of iRate.

Export



This menu allows you to perform different tasks with your portfolio

1. Export into Excel file
2. Export into a csv file compatible with Xplan for easy upload of the portfolio into the software to continue your work
3. Email to yourself or a colleague
4. Print as seen on screen
5. Quant – send the portfolio to the Quantitative Analysis tools to look deeper into the performance and risk metrics of the portfolio
6. Portfolio Comparison – send to the Portfolio Comparison tool to begin a review of this portfolio against up to 4 other portfolios

Growth history for your portfolio

Lonsec Guided Growth Portfolio as at 29/06/2023

[Portfolio Details](#) [Portfolio Reports](#)

Holding from: [Create Time-Series Portfolio](#)

Product Name	Sector	Structure	Lonsec Research Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)	Growth History Available
Australian Equities				0.26		24.00 %	
Product 1	Australian Large Cap	Managed Fund	R	0.85	0.30	7.00 %	●
Product 2	Australian Large Cap	Managed Fund	HR	1.05	0.40	4.00 %	●
Product 3	Australian Large Cap	Managed Fund	HR	0.55	0.51	5.00 %	●
Product 4	Australian Large Cap	Managed Fund	HR	1.10	0.40	4.00 %	●
Product 5	Australian Small Cap	Managed Fund	HR	2.17	0.80	4.00 %	●
Global Equities				0.28		27.50 %	

The dots provide an indication as to whether the full growth data available for each of the products in your portfolio:

- Product has growth history data up until the common latest month end
- Product does not have the most recent month end growth history data
- Product does not have any growth history data

Hover over the dot next to each product to see the start and end dates for the growth history for that product.

At the bottom of the table, you will see the common data availability period for all products and which performance and other calculations will be run for that portfolio.

If you have a product with a shorter performance history e.g., the end date is before others as the fund was wound up, or a later start date as it's a newer product, you can create a time-series based portfolio to reflect these changes in holdings to your portfolio over time. Find out more [here](#)

Viewing and editing a Master Blended Portfolio

The **Bucket View** provides a high level overview of the portfolios/products in each of the asset allocation buckets and how they contribute to the Master Blended Portfolio's total asset allocation

Jane Smith's portfolio as at: 23/06/2023

Portfolio Details | Portfolio Reports

Bucket View | Table View | Asset Allocation Table

Edit Buckets | Holding from: January 2018 | **January 2023** | View all periods | Add new period | Edit holding period | Delete holding period(s)

Include in Performance Calculation?

Weight (100.00%)

Amount

Portfolio/Products

Retirement

Yes

30%

\$300,000

Name	Wgt	Amt
Hostplus - Balanced	100.00%	\$300.0k
Total	100.00%	\$300.0k

Income

Yes

30%

\$300,000

Name	Wgt	Amt
Income portfolio	100.00%	\$300.0k
Total	100.00%	\$300.0k

Education

Yes

30%

\$300,000

Name	Wgt	Amt
Lonsec Listed Managed Portfolio - Diversified - High Growth	50.00%	\$150.0k
Lifeplan Education Savings Plan	50.00%	\$150.0k
Total	100.00%	\$300.0k

Cash/ Emergency Fund

Yes

10%

\$100,000

Name	Wgt	Amt
BHP Group Ltd	5.00%	\$5.0k
Woolworths Ltd	5.00%	\$5.0k
Telstra Corporation Ltd	5.00%	\$5.0k
Macquarie Cash Management Trust	50.00%	\$50.0k
Generic Cash	35.00%	\$35.0k
Total	100.00%	\$100.0k

Asset Allocation

Outer ring: Lonsec Model DAA
Inner ring: Actual Asset Allocation

Category	Percentage
Australian Equities	13.66 %
Global Equities	12.75 %
Property and Infrastructure	5.10 %
Fixed Interest	9.88 %
Alternatives	2.62 %
Multi-Asset	45.00 %
Cash	10.90 %
Listed Income	0.00 %
Other	0.00 %
Total	100.00 %

Click on **'Edit Buckets'** to:

The screenshot shows the 'Jane Smith's portfolio' interface. At the top, there are tabs for 'Portfolio Details' and 'Portfolio Reports'. Below that, there are tabs for 'Bucket View', 'Table View', and 'Asset Allocation Table'. A toolbar contains buttons for 'Save Buckets', 'Discard Changes', and holding period management (January 2018 to January 2023). The main area displays four bucket cards: Retirement, Income, Education, and Cash. Each card has a 'Delete' button, a 'Yes' toggle for performance calculation, a weight input field, an amount input field, and a table of holdings. A red circle with a plus sign and the number 7 is positioned between the bucket cards and the asset allocation chart. The asset allocation chart on the right shows an outer ring for 'Lonsec Model DAA' and an inner ring for 'Actual Asset Allocation'.

1. Edit a bucket name
2. Change the weight a bucket contributes to the Master Blended Portfolio
3. Determine if a bucket contributes to the performance calculations. No would be selected if you wanted to include a bucket for illustration to the client that they have investments/ cash which are being kept separate to the master portfolio. For example, their cash fund.
4. Edit the portfolios/ products held in a bucket by clicking on the pencil icon in the table
 - a. add/ remove
 - b. amend the allocation weight for any holdings
5. Delete a bucket
6. Change the order of the Buckets
7. Add more buckets
8. Click on **'Save Buckets'** once you are happy with each of the changes

The Asset Allocation pie chart inner ring will update with the new allocation once the changes have been saved.

The **Table View** provides a breakdown of the products in each bucket with additional information on the rating, fee, weight of the holding in the total master portfolio and the growth history data available.

Jane Smith's portfolio as at 24/06/2023

Portfolio Details | Portfolio Reports

Bucket View | **Table View** | Asset Allocation Table

Holding from: January 2018 | **January 2023** | View all periods

Collapse All	Product Name	Sector	Structure	Lonsec Research Rating	SuperRatings Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)	Amount (\$)	Growth History Available
Retirement	Retirement - Balanced	Balanced (60-70)	Super Fund	R	Platinum	0.29	-	30 %	\$300,000	●
Income	Income - Australia		Portfolio	-	-	0.29	-	30.00 %	\$300,000	●
Education	Education - Education Savings Plan - Balanced Option		Managed Fund	-	-	0.01	0	15.00 %	\$150,000	●
	Education - Education Savings Plan - High Growth		Portfolio	-	-	0.04	-	15.00 %	\$150,000	●
Cash	Cash - Cash					-	-	10 %	\$100,000	●
	Cash - Cash	Materials	Equity	Approved	-	-	-	0.50 %	\$5,000	●
	Cash - Cash	Communication Services	Equity	Approved	-	-	-	0.50 %	\$5,000	●
	Cash - Cash	Consumer Staples	Equity	Approved	-	-	-	0.50 %	\$5,000	●
	Cash - Cash	Australian Cash	Managed Fund	-	-	-	-	3.50 %	\$35,000	●
	Cash - Cash	Australian Cash	Managed Fund	-	-	-	0	5.00 %	\$50,000	●
Totals						0.38¹		100.00 %	\$1,000,000	

Data availability for all selected products

¹The Total Fee for the whole portfolio is calculated using the product fee (%) multiplied by the weight of each product. For products that do not have any fee data, the Total Fee will treat the fee as 0% for the calculation. All fee data shown and total fee calculations use the latest fee data available for each respective product; no historic fee data is held or used. The Total Fee reported is the Annual Fees & Costs calculated as the sum of Management Fees and Costs, Performance Fee Costs (where applicable) and Net Transaction costs. Click here for more information. The Fee (%) shown for Managed Funds, Direct Asset, ETF's, LIT's and Retail Superannuation Funds is the Annual Fees & Costs (PDS). The Management Fee is shown for SIA, Structured Product and Industry Superannuation Funds. No fee is applied for Direct Equities and Listed Income.

The **Asset Allocation Table** provides a detailed look at the underlying holdings held across the total Master Portfolio. Where a bucket contains a portfolio, this table will breakdown that portfolio and show the underlying holdings of that portfolio.

The Buckets column will show where the holding is held, allowing you to easily identify if it is held in more than one bucket and the Weight column shows you the combined weight of that product across all buckets.

John Smith's portfolio as at 24/06/2023

Portfolio Details | Portfolio Reports

Bucket View | Table View | **Asset Allocation Table**

Collapse All	Product Name	Buckets	Sector	Structure	Lonsec Research Rating	Fee (%)	Buy/Sell Spread (%)	Weight (%)
Australian Equities								13.05 %
	Retirement - Balanced	Retirement, Income	Australian Large Cap	Managed Fund	R	0.85	0.30	3.60 %
	Income - Australia	Income	Australian Large Cap	Managed Fund	HR	1.05	0.40	0.90 %
	Education Savings Plan - Balanced Option	Income	Australian Large Cap	Managed Fund	HR	0.55	0.51	1.50 %
	Education Savings Plan - High Growth	Income	Australian Large Cap	Managed Fund	HR	1.10	0.40	1.20 %
	Education - Education Savings Plan - High Growth	Education	Australian Large Cap	ETF	R	0.35	0.08	0.60 %
	Cash - Cash	Education	Australian Large Cap	Managed Fund	-	-	-	5.25 %
Global Equities								12.00 %
	Income - Australia	Income	Global Long Short	Managed Fund	R	1.32	0.60	1.20 %
	Income - Australia	Income	Global Large Cap	Managed Fund	HR	1.01	0.30	1.50 %

The **Portfolio Settings** for the Master Blended Portfolio can be updated at any time by clicking on Show Portfolio Settings.

Time-Series portfolio


Use this feature to track changes to your portfolio over time. You can track changes to asset allocation and/or the products held in the portfolio.

Create the initial or current portfolio as you would a standard portfolio. Once this has been saved you can then start to add time periods to reflect the changes to your portfolio.

To start, click on **'Create Time-Series Portfolio'** and in the pop-up calendar select the start date for the portfolio showing on screen. Note all data is month end

The screenshot shows the 'Portfolio Construction' page for 'Lonsec Guided Growth Portfolio' as of 25/08/2023. At the top right, there are links for 'Load Existing Portfolio' and 'Create New Portfolio'. Below this, there are buttons for 'Add Products', 'Show Portfolio Settings', 'Save Portfolio', 'Edit', and 'Export'. The main content area shows 'Holding from:' with a dropdown menu where 'Create Time-Series Portfolio' is selected and highlighted with a red box. Below this is a table with columns: Product Name, Sector, Structure, Lonsec Research Rating, Fee (%), Buy/Sell Spread (%), Weight (%), and Growth History Available. The table shows one row for 'Australian Large Cap' Managed Fund with a fee of 0.85, a spread of 0.30, and a weight of 7.00%.

This screenshot shows the 'Portfolio Construction' page with several red circles highlighting key features: '3' on the 'Add Products' button, '4' on the 'Save Portfolio' button, '2' on the 'January 2018' date in the 'Holding from:' section, and '1' on the 'Add new period' button. The 'Holding from:' section also shows 'January 2023' and 'View all periods'. Below the table, there are buttons for 'Add new period', 'Edit holding period', and 'Delete holding period(s)'. The table now shows five rows of products, with the first row having a weight of 24.00% and a green dot in the 'Growth History Available' column, both highlighted with red circles labeled '3'.

1. Use the **'Add new period'** to create the new time period
2. On screen you will see the different date periods, the date highlighted in blue indicates the time period you are viewing on screen
3. Make any changes to this time period:
 - a. Add new products via the **'Add Products'** button
 - b. Delete products using the  button at the end of the product row
 - c. Adjust the allocation weight, or cash value (if entered) for any of the products
 - d. To adjust the asset allocation for the asset classes and re-balance the whole portfolio click on **'Show Portfolio Settings'** and adjust the asset calls weights by the pie chart

4. Click **'Save Portfolio'** once all changes have been made
5. To add further holding periods repeat steps 3 to 6 for each time period

To view the differences in your portfolio across the time period click on **'View all periods'**. This shows the holdings and weights for each discreet time period, highlighting in red or green when a holding weight for a product has changed from the previous time period.

Lonsec Guided Growth Portfolio as at 25/06/2023

Portfolio Details | Portfolio Reports

Holding from: January 2018 November 2020 January 2023 View all periods Show Difference Add new period Delete holding period(s)

	Jan 2018	Nov 2020	Jan 2023
Holdings	Weight (%)	Weight (%)	Weight (%)
Australian Equities	24.00%	24.00%	24.00%
Fidelity Australian Equities Fund	5.00%	5.00%	7.00%
Parnero Australian Equities Fund	6.00%	6.00%	0.00%
IMB Capital Advantage Australian Equities High Conviction	4.00%	0.00%	0.00%
IMB One Australian Equity Fund	5.00%	5.00%	4.00%
IMB Manager Growth Australian Equity - IMB One	2.00%	4.00%	5.00%
Resourcing Technology Australian Equities Fund	2.00%	4.00%	4.00%
Edge Australian Small Companies Fund	0.00%	0.00%	4.00%

It is possible to view the differences between two periods, click on **'Show Difference'** and in the pop up choose two holding periods to compare.

A new column will show the difference in the allocation weights for each product between the two selected periods.

Lonsec Guided Growth Portfolio as at 25/06/2023

Portfolio Details | Portfolio Reports

Holding from: January 2018 November 2020 January 2023 View all periods Hide Difference Add new period Delete holding period(s)

	Jan 2018	Jan 2023	DIFFERENCE
Holdings	Weight (%)	Weight (%)	Weight (%)
Australian Equities	24.00%	24.00%	0.00%
Fidelity Australian Equities Fund	5.00%	7.00%	2.00%
IMB Capital Advantage Australian Equities High Conviction	4.00%	0.00%	0.00%
IMB One Australian Equity Fund	5.00%	4.00%	-1.00%
Parnero Australian Equities Fund	6.00%	0.00%	0.00%
IMB Manager Growth Australian Equity - IMB One	2.00%	5.00%	3.00%
Resourcing Technology Australian Equities Fund	2.00%	4.00%	2.00%
Edge Australian Small Companies Fund	0.00%	4.00%	4.00%

A holding period can be deleted from the portfolio using '*Delete holding period(s)*' and then selecting the period(s) to delete.

Note: this permanently deletes the holding period and it cannot be retrieved.

The inception date for your portfolio becomes the earliest time-series holding period, irrespective of whether your portfolio contains products with a common earlier start date.

For all calculations requiring the growth history of your portfolio, it will be calculated from the earliest holding period through to the common month end growth history date for all holdings held in the most recent time-series holding period. For example:

- the first time-series history period is June 2017;
- the most recent time-series history period is January 2023, and
- there is performance data as at May 2023 for all underlying products in the January 2023 period;
- the growth history period for your portfolio will be from June 2017 to May 2023.

This methodology is applied for Portfolio Reports, in Portfolio Comparison and the Quantitative Analysis tools. You can select to use the latest holding period only when running portfolio reports or portfolio comparisons.

Time-series portfolios are identified with a **T** on the Portfolio Management dashboard.

Portfolio Reports

Create bespoke client reports, building the report to suit you and your clients.

Step 1: Select your Report(s)

The screenshot displays the 'Lonsec Guided Growth Portfolio' interface as of 25/06/2023. The 'Portfolio Reports' tab is active. Under 'Step 1. Select Your Report(s)', the following options are visible:

- Portfolio Client Report (with a 'Customise' button)
- Portfolio Performance Report (with a 'Customise' button)
- Portfolio Asset Allocation
- Portfolio TMD

A red box highlights the 'Append to Portfolio Client Report?' section, which includes:

- Portfolio Product Profile / Stock Viewpoint
- Market Commentary

1. **Portfolio Client Report:** a summary of the portfolio and holdings, it includes the suite of quantitative analysis charts available for you to select from and choose to include in the report, click on 'Customise' to view the charts – they show the actual data for your portfolio so you can view before downloading. Select to add your own commentary to this report in Step 2
2. The **Product Profiles and Stock Viewpoints** and/ or **Market Commentary** can be added to the back of your Client Report. To include either, or both, click on the tick box by the report type. If you don't want to append these but have as separate files untick this default option
3. **Portfolio Performance Report:** a summary of performance attribution and holdings with the latest month end market commentary. You can select the time periods for each chart and add your own commentary to the report by clicking on 'Customise'

4. **Portfolio Asset Allocation:** a separate one-page report showing the overall portfolio asset allocation and the sector allocation for the underlying products.
Note: this will download as a separate report in a Zip file if multiple reports are selected.
5. **Master Blended Portfolio Report:** a summary of the Master Blended Portfolio showing the allocation of holdings across each bucket. Add your own commentary to the report by clicking in 'Customise'
6. **Portfolio TMD:** export the TMD's (where available) for each of the underlying products in the portfolios

Step 2: Set Up Your Report(s)

Step 2. Set Up Your Report(s)

Performance Data

Use time series holding Use latest portfolio holding

Performance Start Date ⓘ

Enter Performance Start Date

Performance End Date

30/04/2023

Benchmark

FE UT PG Multi-Asset Growth Index

Adviser Name

Hannah Bevan

Client Name

Jane Smith

Portfolio Client Report Commentary

This report provides an overview of your current portfolios with latest performance and risk analysis

Export Format

PDF MS Word

[Generate Report](#) [Schedule Report](#)

1. **Performance Start Date:** the earliest common start date for all holdings in the portfolio will be used unless you select a different start date
2. **Performance End Date:** this will default to the most recent end date
3. **Adviser Name:** this will show the name of registered user for the iRate account by default
4. **Client Name:** optional field for you to add a client name if you have modelled a client's portfolio

5. **Commentary:** optional field to add your own commentary to the Portfolio Client report. This will show on the first page
6. **Master Blended Portfolio Commentary:** this optional field will only show when the Master Blended Portfolio Report is selected in Step 1. Add your own commentary to the report, it will show on the first page
7. **Export Format:** select to export in PDF (default) or Word
8. **Generate Report:** the reports will be downloaded in your selected format. If multiple reports are selected, they will download as a zip file
9. **Schedule Report:** this allows you to set up for the selected reports to be emailed to you on a regular basis

Optional: Schedule Your Report(s)

Optional: Schedule Your Report(s)

Report Name
Lonsec Guided Growth Portfolio portfolio report

From
support@lonsec.com.au

To
hannah.bevan@lonsec.com.au

Subject
My Lonsec Reports

Frequency
Monthly

Day of Month: 8th

Include with other scheduled report

Report

Portfolio Client Report
 Portfolio Performance Report
 Market Commentary
 Portfolio Product Profile
 Portfolio Asset Allocation
 Portfolio TMD

Cancel Save

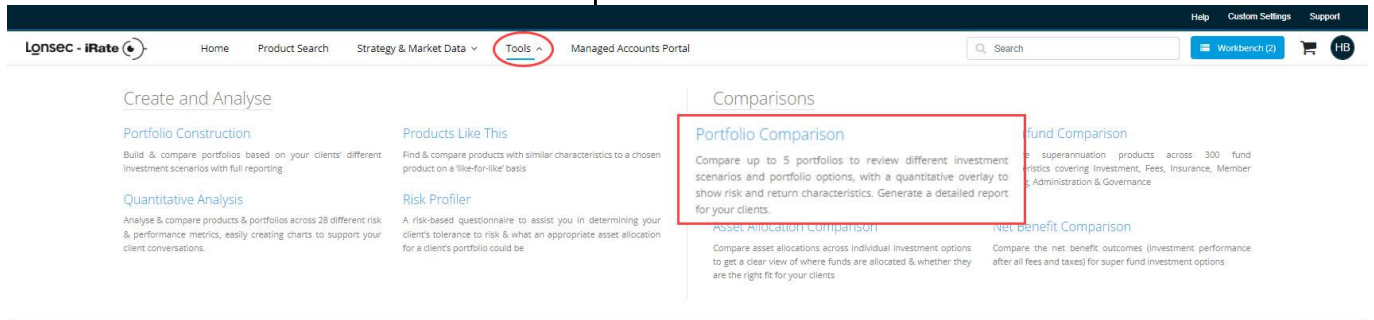
[Click here to manage all your reports](#)

1. **Report Name:** this is set for you with the portfolios name, but can be overridden
2. **From, To and Subject:** set fields which cannot be adjusted. If the email address in the To field is incorrect, please contact Client Services to update on your iRate account
3. **Frequency:** select from Monthly and Quarterly and then the day of the month
4. **Include with other scheduled reports:** if you have set to receive other reports on the same frequency, they will be sent together in one email. To check, or update your scheduled reports go to *Custom Settings > Custom Reports*
5. **Report:** select the reports to receive by email
6. Click Save to set up the new scheduled report

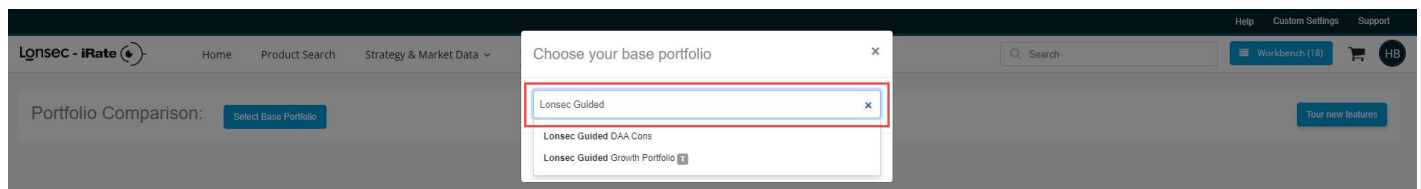
Portfolio Comparison: A step-by step guide

This tool allows you to conduct a detailed analysis across a maximum of five portfolios, reviewing their similarities/ differences in relation to holdings, asset allocation and performance and risk.

You will find this under **Tools > Portfolio Comparison**



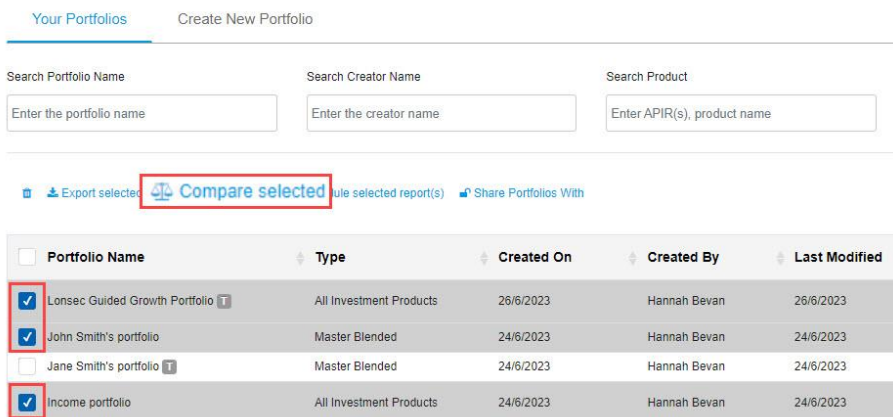
1. Select the portfolio you would like to run the comparison against



If you would like to compare the Lonsec managed account portfolios or the paper-based models, type Lonsec in the search box and select from the list of portfolios

Another access point to the Portfolio Comparison tool is via the Portfolio Management dashboard in Portfolio Construction (Tools > Portfolio Construction)

From this page use the tick box to the left of the portfolio name to select the portfolios to compare and then click on ***Compare selected***



Portfolio Comparison: Lonsec Guided Growth Portfolio Change Base Portfolio Tour new features

Comparison Settings

Benchmark: FE UT PG Multi-Asset Growth Index

Start Date: N/A End Date: N/A

Performance Based Calculation:

- Use time series holding
- Use selected portfolio holding

Comparison & Charts Generate Report Export To Excel

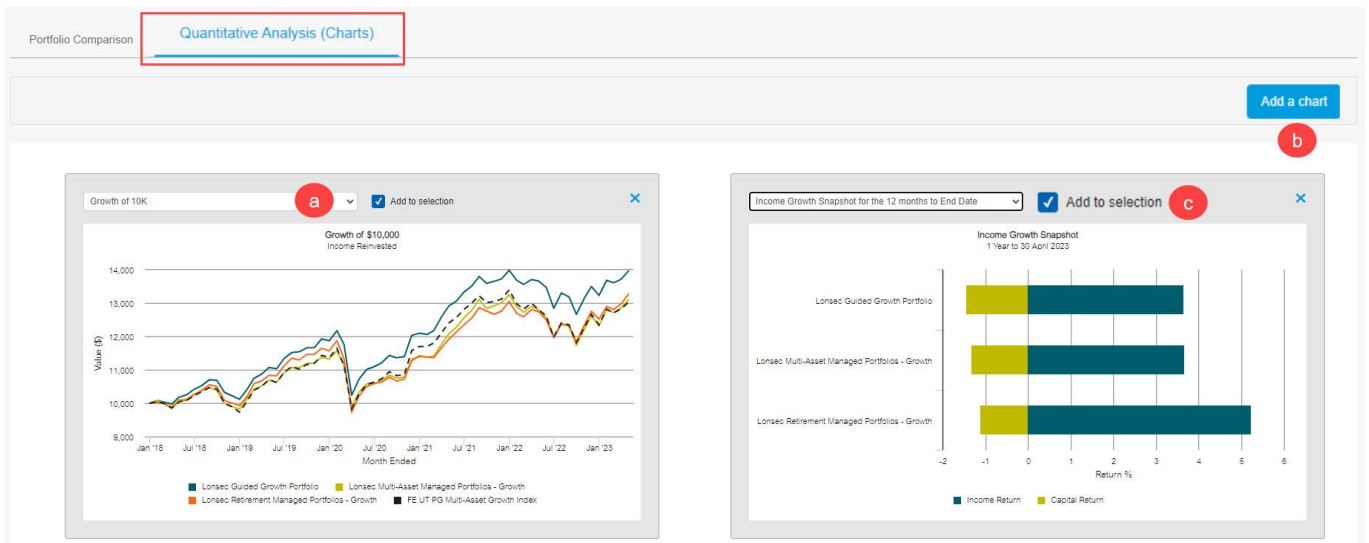
Portfolio Comparison Quantitative Analysis (Charts)

3 Holdings Sector Returns

6 + 2

Holdings	Rating	Fee(%)	Weight(%)	Amount(\$)	Fee(%)	Weight(%)	Amount(\$)	Fee(%)	Weight(%)	Amount(\$)
Australian Equities										
ASX200	R	0.26	24.00%	-	0.06	13.05%	-	0.16	19.00%	-
ASX200	R	0.85	7.00%	-	0.85	3.00%	-	0.85	7.00%	-
ASX200	HR	1.05	4.00%	-	1.05	0.90%	-	1.05	3.00%	-
ASX200	HR	0.55	5.00%	-	0.55	1.50%	-	0.55	5.00%	-
ASX200	HR	1.10	4.00%	-	1.10	1.20%	-	1.10	4.00%	-
ASX200	HR	2.17	4.00%	-	-	-	-	-	-	-
ASX200	R	-	-	-	0.35	0.60%	-	-	-	-
ASX200	-	-	-	-	-	5.25%	-	-	-	-

- Use the plus icon to the right of the first portfolio to add up to 4 further portfolios to the comparison
- You can then review and compare the portfolios in three key areas:
 - Holdings:** this looks through at the underlying products in each of the portfolio, showing you where there are common products, rating, fee, allocation weights and cash amounts (where provided)
 - Sector:** a look at the asset allocation for each portfolio and differences/ similarities in the sector exposure
 - Returns:** review the performance returns over 3 months, 1, 3 and 5 years (where data available) versus the benchmark
- In the Comparison Settings adjust
 - the benchmark – this is set using the selected benchmark for the base portfolio, but can be changed to any benchmark of your preference
 - Start Date and End Date: these are set with the common dates for all portfolios in the comparison. They can be adjusted to show for a shorter periods between those two dates
 - Performance Based Calculation: if you have selected a portfolio with time-series holding periods, the default option is to use these in the comparison. If you'd prefer to use just one period, select this radio button and then on the comparison select the holding period date from the dropdown selection under the portfolio name.
- Quantitative Analysis (Charts): review and compare your selected portfolios against a number of risk and performance metrics using a range of quantitative analysis charts. Four charts are selected by default
 - To change a chart: click on the drop-down menu at the top of the chart
 - To add more charts: click on Add a Chart and select from the list
 - To include a chart in the Portfolio Comparison Report: ensure the 'Add to Selection' box is ticked (default is to tick)



6. Portfolio Comparison Report: click on ***'Generate Report'***, select if you want to include your own commentary in the report
 - a. If you want to highlight a particular portfolio as the recommended one, tick the Recommended box above the portfolio name
7. Export to Excel: export the information from the Holdings, Sector and Performance tabs into Excel

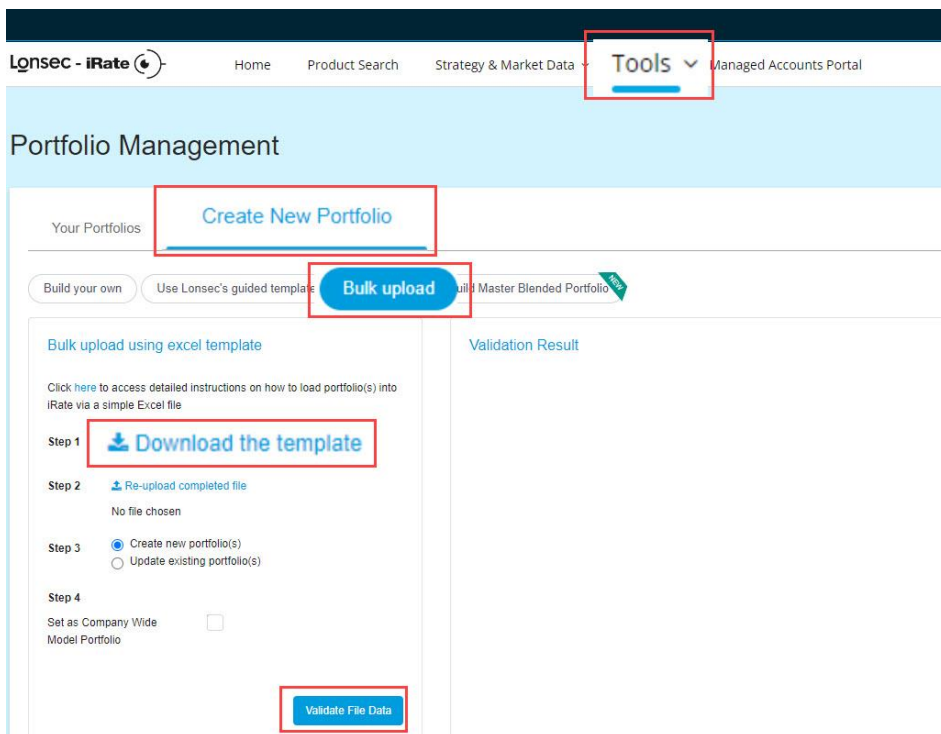
How do I...

In this section we will guide you through some tasks to help you maximise using the Portfolio Tools

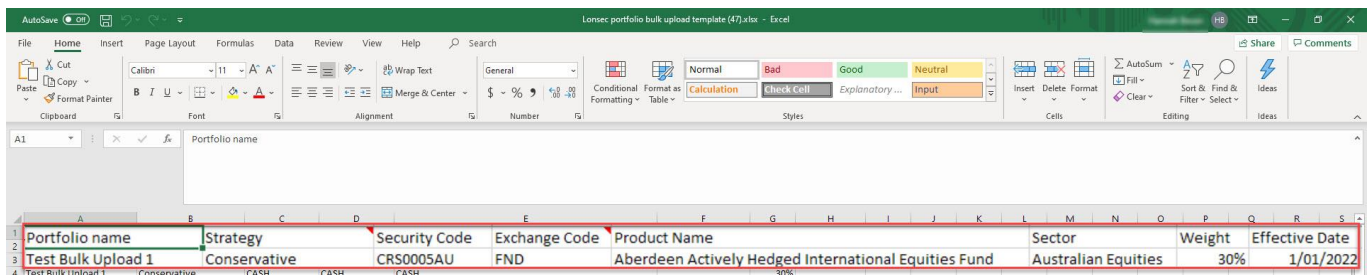
... create multiple portfolios in one go?

The Bulk upload tool allows you load multiple portfolios into iRate via an Excel template.

Download the template from **Tools > Portfolio Construction > Create New Portfolio > Bulk upload**.



In the file enter, or copy and paste, the portfolio name, strategy, APIR/ ASX code and weight for each holding and enter the exchange code.

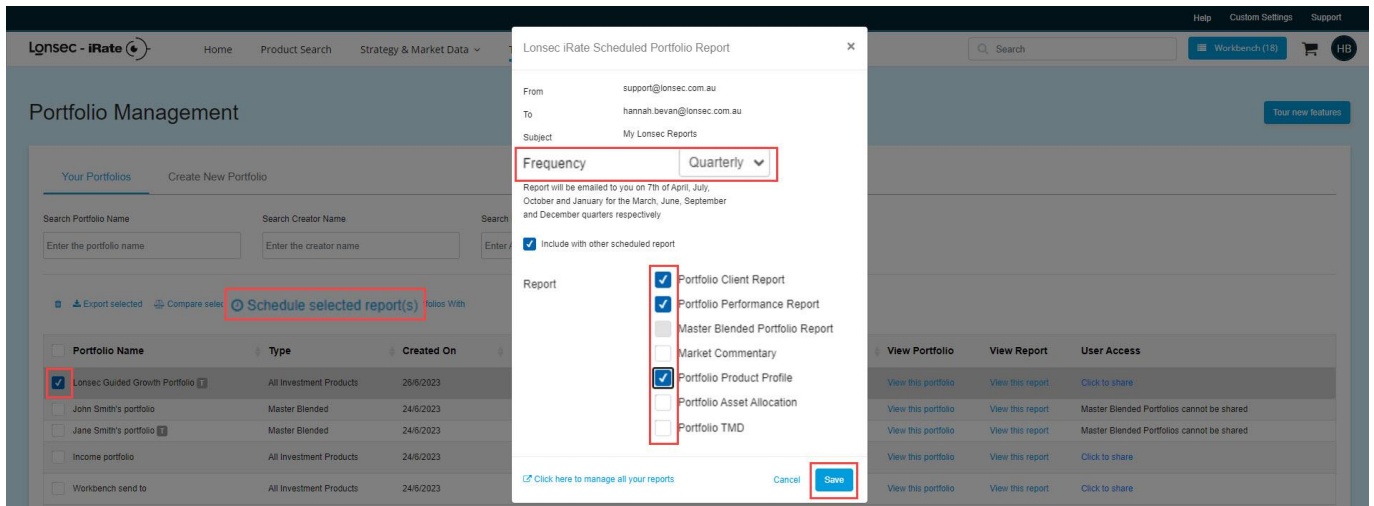


The file can be used for time-series based portfolios by simply adding the holding start date for each product in column H.

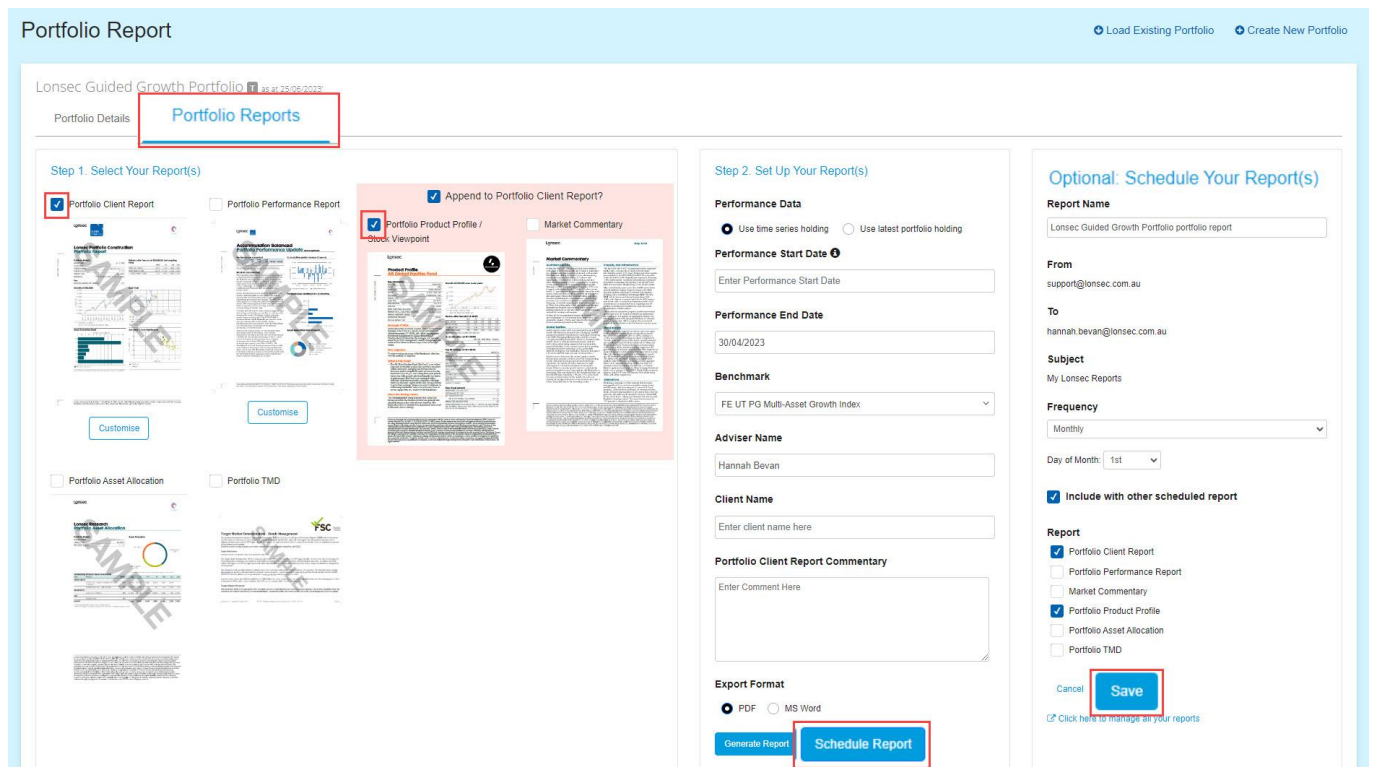
Detailed instructions can be accessed from the Bulk upload page, or [here](#)

... schedule to receive reports on a regular basis?

From the Portfolio Management dashboard, select the portfolio(s) you would like to schedule a report for. Click on **'Schedule selected reports'** and in the pop up select the frequency to receive the report and then select the reports you would like to receive.



Alternatively, when you are viewing a portfolio, click on **'Portfolio Reports'** and once you have selected the reports, added any additional information in Step 2, click on **'Schedule Report'** to complete the options to receive the portfolio report(s) direct to your inbox



... build an equity only portfolio?

This is all now managed under the same portfolio settings – ‘All Investment Products’.

Follow the steps to create a new portfolio, under Strategy you can select ‘Australian Equities’ to create a single sector portfolio. Add the stocks in Step 2 using the ‘Listed’ tab and enter the weights in Step 3

The screenshot displays the 'Portfolio Management' interface with three main steps:

- Step 1. Portfolio Settings:** Includes fields for Portfolio Type (All Investment Products selected), Portfolio Name (Equity Only Portfolio), Amount, Asset Allocation (Lonsec Model SAA), Strategy (Australian Equities), Benchmark (S&P/ASX 300 TR Index: AUD), and other options like Include Alternatives and Platform Filter.
- Step 2. Add Products:** Features a 'Filter by Investment Structure' section with tabs for Managed Funds, **Listed** (highlighted), Superannuation, Product Group, and Custom Product. A list of available products is shown, including AMX, AMC, AMP, ANZ, BHP, QAN, SUN, and WOV.
- Step 3. Asset Allocation:** Shows a donut chart comparing 'Outer ring: Lonsec Model SAA' and 'Inner ring: Actual Asset Allocation'. Below the chart is a table of asset allocations for various equities, all currently set to 0.00%.

Once you have finalised the portfolio, under Portfolio Reports you can select to download the Equity-Only Report with or without the other portfolio reports we provide.

The screenshot shows the 'Portfolio Reports' section for an 'Equity Only Portfolio'. It is divided into two steps:

- Step 1. Select Your Report(s):** Offers several report types for selection, including Portfolio Client Report, Portfolio Performance Report, Portfolio Product Profile / Stock Viewpoint, Market Commentary, Portfolio Asset Allocation, Portfolio TMD, and **Equity-Only Report** (highlighted).
- Step 2. Set Up Your Report(s):** Includes fields for Performance Start Date, Performance End Date, Benchmark, Adviser Name, Client Name, and Portfolio Client Report Commentary. It also allows selecting the Export Format (PDF or MS Word) and provides buttons to **Generate Report** or **Schedule Report**.

If you previously had equity only portfolios, these have been migrated to the new format for you and you will find them on your Portfolio Management dashboard.

… share portfolios with other users in my business?

From the Portfolio Management dashboard tab select the portfolio(s) you want to share with other users in your business – click on **'Share Portfolios With'**, or if only for one portfolio **'Click to share'** on the portfolio row > select the user(s) from the drop down menu > click Update

The screenshot shows the 'Portfolio Management' dashboard. At the top, there are search filters for 'Search Portfolio Name', 'Search Creator Name', and 'Search Product'. Below these are buttons for 'Export selected', 'Compare selected', and 'Schedule selected report(s)'. A red box highlights the 'Share Portfolios With' button. To its right is a dropdown menu for 'Bulk add or remove user access' with an 'Update' button. Below this is a table with columns: Portfolio Name, Type, Created On, Created By, Last Modified, Last Modified By, View Portfolio, View Report, and User Access. Two rows are visible: 'Equity Only Portfolio' and 'Lonsec Guided Growth Portfolio'. Both have a 'Click to share' link in the 'User Access' column, which is highlighted with a red box.

Note: any user with access to the portfolio can make changes to the portfolio and they are then reflected for all users. Only the creator of the portfolio can permanently delete it. Currently it is not possible to share a Master Blended Portfolio

… create a portfolio which reflects holdings or asset allocation changes over time?

This can be achieved using the [Time-Series portfolio](#) functionality, where you create a new holding period for your portfolio and then adjust the holdings and/or asset allocation for that time period as appropriate.

All performance, quant analysis charts etc are calculated using the holdings and asset allocation weights for each period to create the total portfolio performance since the inception date of the first time period holding.

View the step by step instructions here

The screenshot shows the 'Portfolio Construction' page. At the top, there are buttons for 'Add Products' and 'Show Portfolio Settings'. Below these are buttons for 'Save Portfolio', 'Edit', and 'Export'. The main content area shows 'Lonsec Guided Growth Portfolio' as of 25/06/2023. A red box highlights the 'Create Time-Series Portfolio' button. Below this is a table with columns: Product Name, Sector, Structure, Lonsec Research Rating, Fee (%), Buy/Sell Spread (%), Weight (%), and Growth History Available. One row is visible: 'Australian Equities' with a weight of 24.00% and a growth history available indicator.

... review differences between two or more portfolios?

In **Tools > Portfolio Comparison** select a maximum of five portfolios to compare side-by-side and see where there are differences in underlying holdings, asset allocation weights and performance over time.

The suite of Quantitative Analysis charts allows you to dive deeper into what the differences are between the portfolios on a number of risk and growth metrics.

Portfolio Comparison: Lonsec Guided Growth Portfolio [Change Base Portfolio](#) [Tour new features](#)

Comparison Settings

Benchmark: FE UT PG Multi-Asset Growth Index | Start Date: 31/12/2017 | End Date: 30/04/2023 | Performance Based Calculation: Use time series holding Use selected portfolio holding

Comparison & Charts [Generate Report](#) [Export To Excel](#)

Portfolio Comparison | Quantitative Analysis (Charts)

Holdings | Sector | Returns

Holdings	Rating	Fee(%)	Weight(%)	Amount(\$)	Fee(%)	Weight(%)	Amount(\$)
Australian Equities							
FID0008AU Fidelity Australian Equities Fund	R	0.26	24.00%	-	0.22	24.00%	-
ETL0060AU Allan Gray Australia Equity Fund	HR	1.05	4.00%	-	1.05	3.50%	-
ACM0005AU AB Managed Volatility Equities Fund - MVE Class	HR	0.55	5.00%	-	0.55	5.00%	-

For users investing in the Lonsec managed accounts, type Lonsec in the search box to select one of these without the need to create it as a portfolio in the Portfolio Construction tools.

We are here to support you

If you want to find out more about how to use the Portfolio Construction and Comparison tools, please contact us for bespoke training for you and your team.

Contact the Client Services team by calling 1300 826 392 or email support@lonsec.com.au