

SOUND ADVICE FOR

Not-for-Profit Organisations



Entrust
WEALTH MANAGEMENT

WE UNDERSTAND

the unique challenges faced by
the Not-for-Profit sector and are
a committed and trusted partner
in the Western Australian market.



Entrust

WEALTH MANAGEMENT



OUR COMMITMENT TO **Not-for-Profit**



Entrust Wealth Management Pty Ltd (“Entrust”) has partnered with the Not-for-Profit sector for well over a decade and are experienced in designing investment policy and governance to support the boards vision. Entrust is the Wealth arm of Euroz Limited, a Perth based ASX listed diversified financial services business.

We understand that each Not-for-Profit organisation is unique. The custodians overseeing the interests of clients in need all face the challenge of an increasingly complex operating environment.

As a committed advisory partner for Not-for-Profit organisations in Western Australia we understand these challenges.

The trustees of Not-for-Profit organisations often bring a wide variety of skills and expertise to the boardroom table. However, in order to execute on the organisation’s strategic intent, they are increasingly charged with identifying and engaging specialised and experienced partners.

Entrust has dedicated advisers committed to the Not-for-Profit sector who can partner with organisations to provide bespoke investment solutions. Our clients include schools, religious organisations, charitable bodies and sporting associations; typically with between \$1 million and \$100 million of investable assets.

Our clients place great value on our local presence and service commitment. Whilst we seek to maximise returns we have a strong emphasis on managing downside risk. This together with our assistance in investment governance and oversight, seeks to reduce the professional, personal and compliance risk to the trustees.

What makes us different

LOCAL Proudly Western Australian

With our head office located in Perth, we have a strong understanding of the needs and preferences of Western Australian Not-for-Profit groups.

Furthermore, our local presence means we are able to readily respond during times of increased volatility in financial markets.

Our commitment to WA is reinforced by the significant support that the Euroz Foundation has provided to local causes having donated in excess of \$1.6 million to local Not-for-profit organisations.

In addition to direct financial support our business encourages all staff to actively contribute to the community by volunteering their time.

ALIGNED Alignment of interests

We believe the foundation of a true partnership is trust. This can be difficult to achieve where there is a misalignment of interests.

Entrust has worked to be a leader in removing conflicts with Not-for-Profit partners so they can have the confidence that we are sitting on their side of the table when advising them.

We believe that not being owned by a large bank or institution makes us agile in responding to our clients' needs.

STRONG Backed by the Euroz group

Euroz's strong balance sheet, advanced systems and reliable infrastructure allows Entrust to leverage the support of a larger parent whilst delivering a personalised and engaging client experience.

Being ASX listed provides complete transparency as to the group's financial position and ensures a commitment to corporate governance.

Entrust delivers its client service standards through a team-based approach utilising the depth and experience across the business.

Governance

We assist in the development of good investment governance in association with Not-for-Profit trustees.



Failure to implement adequate governance policies can act as an anchor to decision making. This can in turn impact an organisations capacity to evolve and respond to change.

Good governance provides a framework to facilitate effective decision making around the boardroom table, empowering those responsible to take action.

At the core of good governance is a sound and well considered Investment Policy Statement which amongst other things clearly articulates the organisation's;

- purpose, goals and objectives;
- attitude to risk;
- investment expectations;
- liquidity requirements; and
- any investment restrictions.

The Investment Policy Statement is the blueprint that drives successful investing and risk management. Entrust works with our Not-for-Profit clients to ensure the investments remain compliant with the Investment Policy Statement.

Our philosophy is that the Investment Policy Statement is a dynamic document that responds to the changing circumstances of an organisation.

Investments

Entrust actively manages bespoke portfolios reflective of the individual needs and circumstances of the Not-for-Profit organisation.

Entrust operates individually managed accounts with a focus on transparency and risk management. In addition, being a boutique firm allows us the opportunity to access specialist investments for our clients which may not be widely available in the broader market. Entrust are multi-asset class investment managers with access to a range of investments including but not limited to:

- Managed Funds
- Cash & Term Deposits
- Exchange Traded Funds (ETFs)
- Private Equity
- Direct & Listed Property Investments
- Listed Yield Focused Securities
- Domestic Shares
- International Shares

Our Not-for-Profit team benefit from engaging with a deep pool of experienced investment professionals combining their knowledge through a centralised investment committee. The committee is led by an Independent Chairperson and backed by strong analytical support.

The Investment Committee also benefits from its partnership with Frontier Advisors, bringing to our organisation institutional grade Capital Markets research and asset allocation currently advising on more than \$230 billion of superannuation assets in Australia. Entrust Advisers on average attend over one hundred fund manager presentations per year.

To invest successfully, Not-for-Profits need to recognise and maximise the organisation's tax exempt status to enhance returns. In addition, Not-for-Profit organisations will often qualify for Wholesale Investor status providing access to a more specialised investment universe.

The Investment Committee oversees our strategic and tactical asset allocations along with screening the universe of investments we will work with leading to tailored portfolios which meet the specific needs of the client.

We are able to exclude certain investments, to reflect any specific ESG or SRI restrictions documented in the Investment Policy Statement. Our systems allow these restrictions to be seamlessly implemented and overseen by the adviser and our compliance division.



Reporting



We are able to provide structured reporting and online access that gives you instantaneous oversight of the portfolio. This provides the trustees with ultimate control and can ensure accountability of their advisers.

Our reporting services provides:

Online Access

24/7 online access enables you to keep abreast of all transactions, performance indicators and investment exposures with regards to your portfolio. The client online site is a powerful source of information where you can access financial market news and research.

Quarterly Reporting

We provide you with quarterly reports detailing portfolio valuation, investment transactions, income and franking credits together with performance calculations, asset allocation reports and market commentary.

Annual Tax Reports

Each year you will be provided with a consolidated tax report and we can automatically send a copy of this to your other advisers. In addition, your dedicated client service team can liaise directly with those advisers to resolve any queries related to your portfolio.

Transaction updates

We provide short updates on transactions undertaken on your portfolio to ensure that you stay engaged and informed on the portfolio. We also provide a number of monthly publications to keep you fully informed with market developments and trends.

Accountability & Continuity



As part of our ongoing service, Entrust is committed to regular attendance at meetings, where we provide detailed analysis of the performance of the portfolio and the current strategy. Our commitment to transparency and accountability ensures the trustees remain fully informed, in control and confident to make decisions.

When meeting with the trustees we seek to educate, inform and empower by providing the following:

- retrospective performance review versus appropriate benchmarks;
- discussion of prevailing economic and market conditions;
- appropriate strategic recommendations; and
- review of investment strategy with corresponding reference to underlying holdings to ensure they remain “true to label” and that performance and risk remain aligned with the Investment Policy Statement.

We understand that governing boards are transitional, thereby requiring structures that promote consistency, with enduring (yet evolving) standards and principles of operation. Entrust adds value by positioning itself in an ongoing consultative capacity representing a conduit between successive governing boards.

What next?

Our adviser teams are focused on developing a partnership whereby we become a trusted extension of the board.

In order to achieve this we believe a deep understanding of your organisation is critical before we put forward a single recommendation and ongoing engagement is essential to ensure that the asset mix reflects the operational and strategic priorities of the group.

UNDERSTANDING
ORGANISATIONAL
PRIORITIES



DESIGN THE
INVESTMENT
POLICY



BUILD THE
PORTFOLIO

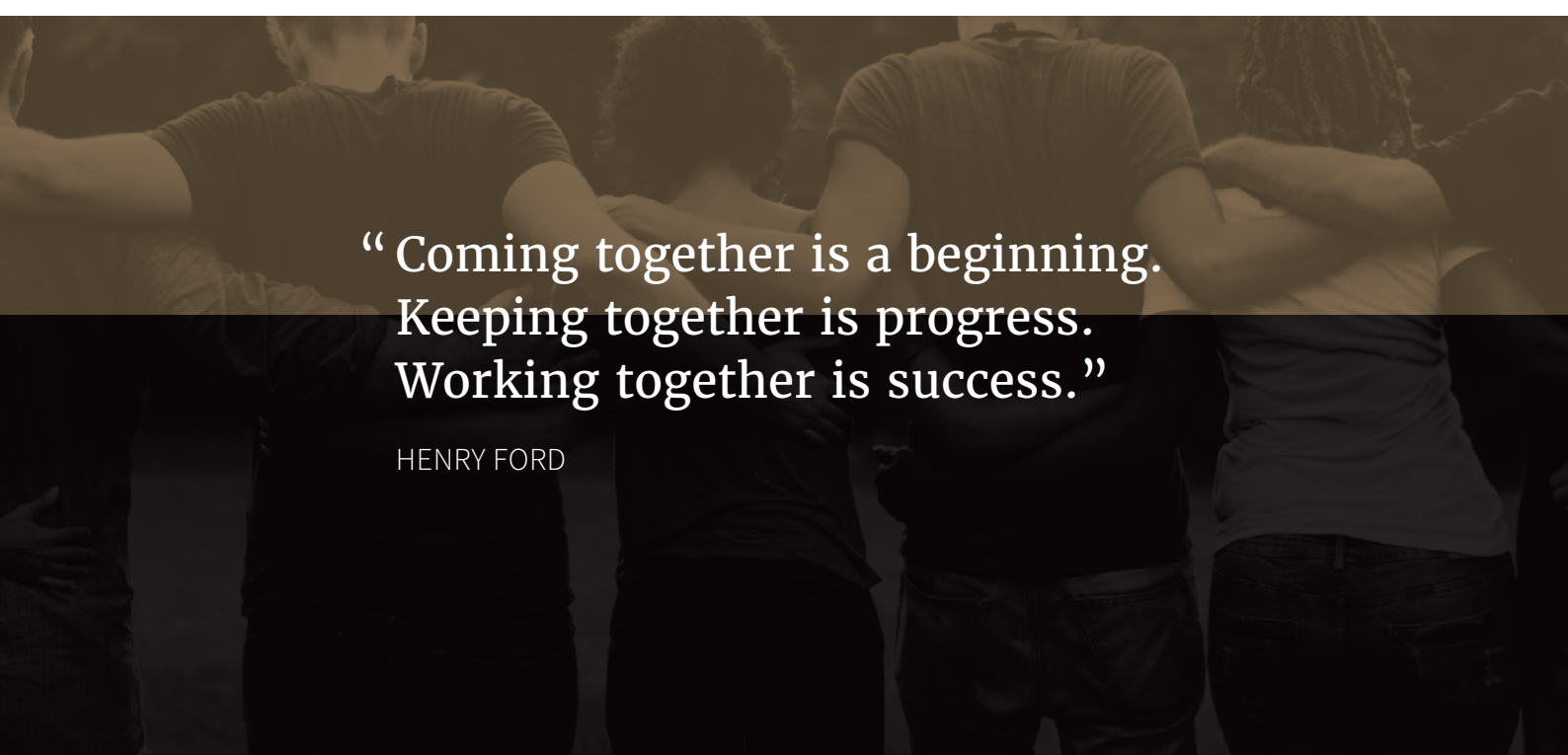


MANAGE,
REVIEW AND
REPORT

Please visit our website www.entrustwealth.com.au to review our adviser profiles and learn more about Entrust's involvement in the Not-for-Profit sector.

For any queries please contact:

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“Coming together is a beginning.
Keeping together is progress.
Working together is success.”

HENRY FORD



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WEALTH MANAGEMENT

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