

HUB24 for Investors



Delivering innovative solutions to empower better financial futures for you together with your financial adviser.

Who is HUB24

At HUB24, we believe in the value of advice and enabling accessible financial advice to more Australians. Our market-leading platform delivers a broad range of investment solutions for your super, pension, investment, and insurance needs.

We offer a comprehensive range of investment options that can be tailored with your adviser to meet your needs at every life stage, risk appetite as well as your unique interests in thematic investing.



2023 Platform Competitive Analysis and Benchmarking Report

Best Platform Overall

HUB24



2023 Platform Competitive Analysis and Benchmarking Report

Best Platform Managed Accounts Functionality

HUB24



2023 Platform Competitive Analysis and Benchmarking Report

Best in Reporting

HUB24



2023 Platform Competitive Analysis and Benchmarking Report

Best in Online Business Management

HUB24



2023 Platform Competitive Analysis and Benchmarking Report

Best Mobile Platform

HUB24



2023 Australian Financial Advice Landscape Report

Overall Best Advice Platform

HUB24

Broad range of investment options to suit your investment needs

By collaborating with leading Australian and International investment managers, our [HUB24 Invest](#) and [HUB24 Super](#) products provide you with a broad range of investment options that can be tailored to meet your investment needs.

Discover menu

Cost-effective access to a streamlined selection of managed portfolios by leading portfolio managers, designed for early-stage wealth accumulators, later stage retirees, and anyone with less complex investment needs.

Core menu

Select range of investment options, with the benefit of lower minimum administration fees designed for investors with a lower account balance or straight forward investment needs.

Choice menu

Full suite of investment options, allowing greater choice and flexibility, designed for investors with a larger account balance who would like to benefit from our full range of investment options.

	Discover	Core	Choice
Cash	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Managed Portfolios	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Term Deposit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Managed Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Australian Listed Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
International Listed Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

[Learn more about HUB24 Discover >](#)

A closer look at some of the potential benefits of managed portfolios



More transparency

Know what underlying investments you're investing in.



Tailored to you

Your adviser can tailor a portfolio that's suited to your personal requirements.



Diversification

Access the expertise of professional managers across a range of risk profiles.



Ownership

Hold beneficial ownership of the underlying investments, rather than owning units in a fund.



Cost savings

Netting of asset trades within your account can reduce transaction fees.



Tax optimisation

Ability to estimate and manage Capital Gains Tax (CGT) impacts to save you money.

Insurance options from leading insurance providers

Our insurance options are designed to meet a variety of your needs and support comprehensive financial planning.

You can opt for group insurance through HUB24 Super, offering competitive premiums based on group rates and other benefits such as the ability to choose from a 'Standard' or 'Tailored' cover to suite your needs. Receive cover for death (including terminal illness), total and permanent disability (TPD), and income protection.

Alternatively, we offer individual insurance options from AIA (Priority Protection), Zurich (Wealth Protection and Active), and TAL (Accelerated Protection) through HUB24 Invest and HUB24 Super. Access your policy information, insurance documents and forms online, and receive cover for death, total and permanent disability, income protection and trauma (HUB24 Invest only).

[Learn more about HUB24's insurance options >](#)

Protecting you and your assets for the future

Custody services

HUB24 Custodial Services Ltd provides the custody services for HUB24 Invest and HUB24 Super. We outsource custody to professional third-party sub-custodians who are recognised leaders in the services they offer. As a provider of custodial services, we are regulated by ASIC and are licensed under our AFSL 239 122.

Assets in your account are held on trust for you – you are the beneficial owner of your assets.

The legal interest in your assets is held by the appointed sub-custodians.

Your assets are not part of the HUB24 Group's assets or the sub-custodian's assets.

[Read 'HUB24 and Your Custody Assets – Q&A for Investors' >](#)

Cybersecurity

Keeping your assets safe and secure is important to us. That's why we've integrated multi-factor authentication so you can add an extra layer of security to your HUB24 account. Opting in can help protect you and your assets against cyber threats. In fact, according to Microsoft, it can prevent up to 99% of credential theft.³

Your assets are also protected against fraud through:

Tight controls around systems where your data and funds are held.

Staff screening process prior to investor interactions and gaining access to required systems.

System access limited to key staff, under a supervised environment, with periodic reviews.

Mandatory written request from you for any material changes to your data.

Several controls in place to ensure the validity of request.

Segregation across key administrative functions.

Annual independent external auditor checks.

Regular reconciliations.

In an event of system breakdowns or online viruses, HUB24 has several measures in place to protect you and your assets:

Firewalls, spyware, and anti-virus software monitored and maintained by our IT team.

Robust and tested disaster recovery plan.

Backup of data multiple times daily prior to critical tasks.

24-hour monitoring of IT hardware.

If you have any reasons to believe that you have been a victim of a cyber threat or if there is anything wrong, please contact your adviser or one of our local BDMs immediately.

Staying connected to your investments, all in one place

Your dedicated online portal

InvestorHUB empowers you to take better control of your finances, making wealth creation a more dynamic and accessible experience.

Easily access a consolidated view of all your assets held through HUB24 and generate a wide variety of reports and e-statements through our simple-to-use online portal via your desktop or mobile device. To view your account reports and e-statements, head to the Account Menu from your Portfolio Dashboard.

Select the investment options you need from our investment menu which includes managed funds, ETFs,

LICs, listed equities (Australian and international), term deposits and professionally managed portfolios. You can also access a range of retail life and TPD insurance products from a selection of providers.

Speak to your adviser to know more about moving funds in and out of your account, buying or selling investments, updating your account details, managing the recommended portfolio, or incorporating additional investments for consolidated reporting such as external bank accounts, other investments, and investment properties.



How to access InvestorHUB

Access InvestorHUB via your desktop or mobile browser or you can download our free mobile app via the Apple App or Google Play store.

Looking to set up an account to invest on our InvestorHUB platform? Ask your adviser today.



Want to know more?

Call our team on **1300 854 994** or visit hub24.com.au

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HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239 122) (HUB24) is the operator of HUB24 Invest (an investor directed portfolio service) and the administrator and custodian of HUB24 Super which is a regulated superannuation fund. The trustee and issuer of interests in HUB24 Super Fund is HTFS Nominees PTY Limited (ABN 78 000 880 553, AFSL 232500, RSE L0003216). Past performance is not indicative of future performance. No representations or warranties express or implied, are made as to the accuracy or completeness of the information contained in this document. We do not accept liability for any damage sustained as a result of viruses, data corruption, errors, omissions, or other interference in respect of any information in this document. To the maximum extent permitted by law, neither HUB24 nor its directors, employees or agents accept any liability for any loss arising in relation to this document. This content must not be copied or reproduced without the prior written consent of HUB24. If you require additional assistance, please call: 1300 854 994. © HUB24

Our solutions include Australia's best platform HUB24, leading SMSF software Class, and myprosperity's innovative client portal technology.

1. HUB24 won Best Platform Overall, Best Platform Managed Accounts Functionality, Best Mobile Platform, Best in Reporting and Best in Online Business Management in the 2023 Investment Trends Platform Competitive Analysis and Benchmarking Report.

2. HUB24 won Best Client Experience, Best Adviser Experience, Ease of Onboarding, Best Functionality, Best Adviser Support, and Best Investment Options in the 2023 Australian Financial Advice Landscape Report.

3. Microsoft Digital Defense report October 2021.