

A black and white photograph of a street corner with two street signs: 'Pitt St' and 'Martin Pl'. The background shows a multi-story building with classical architectural features like columns and cornices. A white banner is draped across the right side of the image, featuring the 'CAPROCK' logo in a serif font, with a stylized 'C' containing a leaf-like symbol. Below the logo, the word 'MERCHANT' is written in a spaced-out serif font. At the bottom right, a white rectangular box contains the words 'PRIVATE LABEL' in a blue, handwritten-style script.

# CAPROCK

M E R C H A N T

Pitt St

101 - 137

Martin Pl

16 - 2

PRIVATE LABEL

# Private Label Managed Account

A private label solution via a platform is a solution that allows you to construct models that reflect your own investment philosophy and style, using an external license often provided by the platform itself which has a responsible entity license.

Your managed account can be constructed using your own internal investment capability and/or using one or more external asset consultants. These can be a selection of individual manager MA models or diversified MA models based on your portfolio models.

In addition, a full-service platform provider, will provide platform administration, custody, superannuation administration plus an online member and administration portal.

A private label is not just an investment outcome but a holistic business solution.





# Key Features

**Platforms offering Managed Accounts are a much more efficient and scalable way for Originators servicing Wholesale Clients to build and support a wide number of tailored portfolios.**

**A robust Managed Account program ensures portfolios are managed in line with each clients' objectives, risk tolerance, and investment preferences while removing the operating inefficiencies that flow from Originators having to individually make changes for every portfolio change in their client's portfolio. Improved tax outcomes are also a benefit of a managed accounts program.**

**As a result, financial Originators such as Planning and Wealth Management practices, who are servicing Wholesale Clients, can achieve greater efficiency and productivity use to ensure that client portfolios reflect their investment philosophy and develop a more compelling and sustainable client value proposition.**



# Designed for your business

With Caprock Private Label, you can:

- ✓ **Pitch to the board of directors** to raise funds for your projects or ventures.
- ✓ Validate the market demand and test your idea
- ✓ **Capital raising through Managed Investment Schemes.**
- ✓ **Access a full-scale investment platform**



# Compliance\*

## Regulators we work with

**ASIC (Australia)** ✓

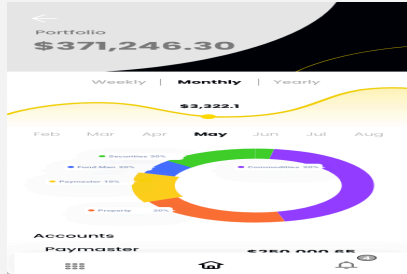
Caprock operates under an Australian Financial Services License 330742 and is regulated by the Australian Securities and Investment Commission (ASIC). Caprock is also a registered and regulated member of the Australian Monetary Authority (Austrac).

Our In-house capabilities – backed by the investment expertise and experience of our management team and Board of Directors – enable us to quickly adapt to any changes in the market and achieve greater control over investment projects.

Caprock is authorised to:

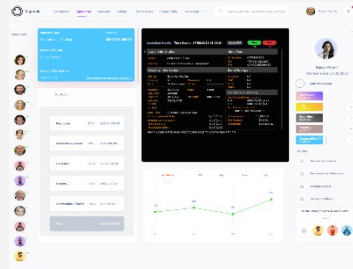
- Advise,
- Deal,
- Create,
- Apply
- Acquire and Dispose of the following Financial Products:
  - Securities
  - Derivatives and Warrants
  - Managed Investment Schemes
  - Deposits and
  - Payments

# Solutions we provide



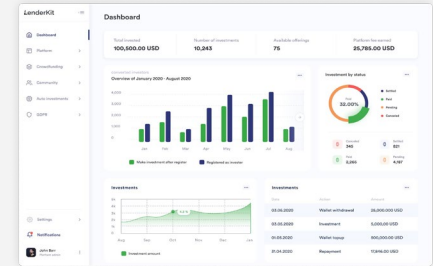
## Cash Management Account

Each Investor will receive a regulated CMA where funds are pooled and investments made into your private labelled portfolio



## Web Portal

The investor and fundraiser dashboards that your customers land on after registering through the site or portal directly.



## Admin Panel

The admin area where you have full visibility for the investors you on-board, including; user's accounts, money flows, as well as transaction fees and more.



# Investment flows we support

Caprock Merchant allows you to operate a 360° platform and support multiple investment flows simultaneously:

- ✓ Debt crowdfunding or P2P lending
- ✓ Equity crowdfunding
- ✓ Real Estate Projects
- ✓ Shares and securities
- ✓ Bonds and Loan Notes
- ✓ Pooling of funds
- ✓ Credit enhancement
- ✓ Reinvestment preferences
- ✓ Dividends
- ✓ Payout schedules



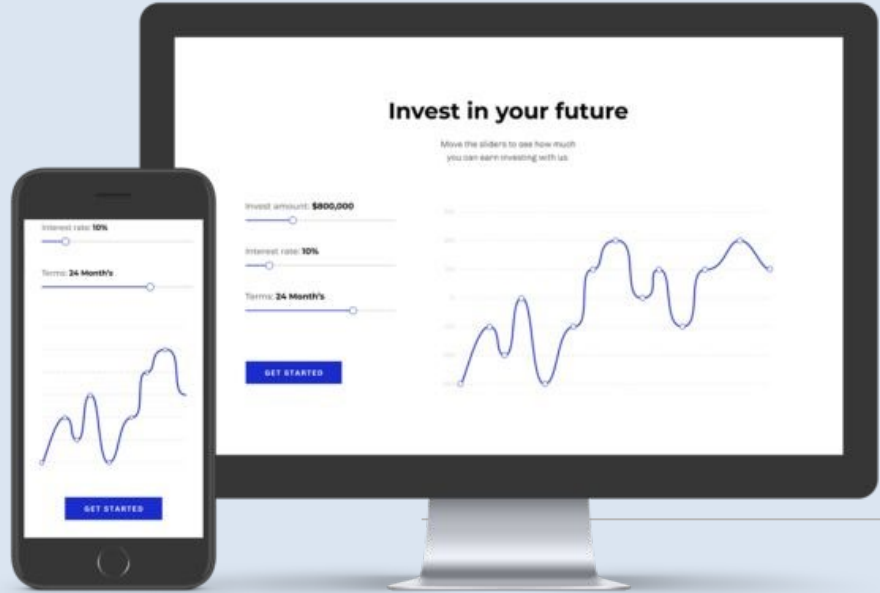
360°

# Equity Funding

Allow individual and institutional investors to invest in your entity on a regulated platform.

The Managed Account Platform can be tailored to your particular venture:

Request to create an administrator role and set up a secondary market, configure a reasonable fee structure to effectively monetise your project.







## YOU – Investment Manager

In addition to any powers granted to the Investment Manager under the Trust Deed, the Trustee (to the maximum extent permitted by law) authorises the Investment Manager to exercise all powers that the Trustee is authorised to exercise under the Trust Deed that are necessary to provide the Services (as though the Investment Manager were the Trustee), provided that such powers are exercised by the Investment Manager in accordance with the Trust Deed.

# Collaboration models

## Private Label

The Private Label option is best suited for start-ups and growing businesses with limited funding.

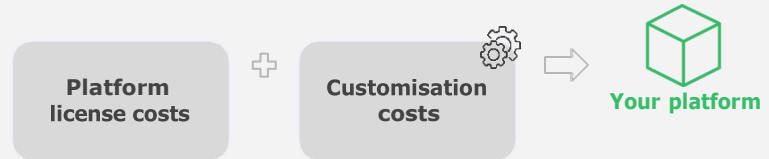
This solution includes many out-of-box features which can be slightly customized to reflect your industry, business model, type of a regulation, on-boarding process, investment flows and so on.

### Benefits:

- Speed-to-market
- Business processes automation
- Low one-time set-up fees

## Custom

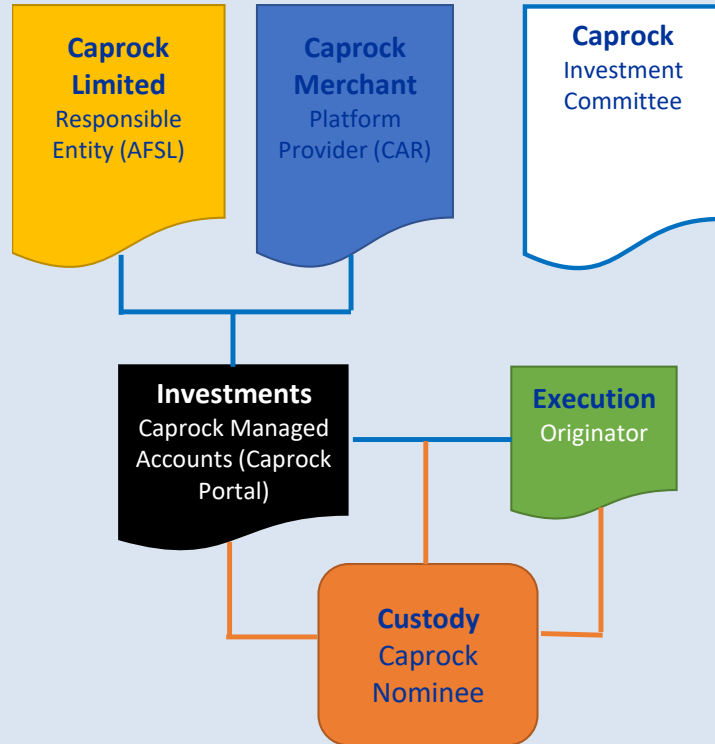
The custom approach is most preferred among large companies and established businesses that need expansion. Here is how the custom development model works:



### Benefits:

- Cost reduction due to leveraging an existing framework as a foundation
- Increased development speed
- Access global markets

# Caprock Merchant - Platform Structure



The Platform allows you to control the branding and presentation of the managed account service to supplement your value proposition. You want to charge an explicit fee for the work which you undertake in the portfolio management area. You don't want the costs, management time obligations and compliance risk of acting as the responsible entity or MA provider.

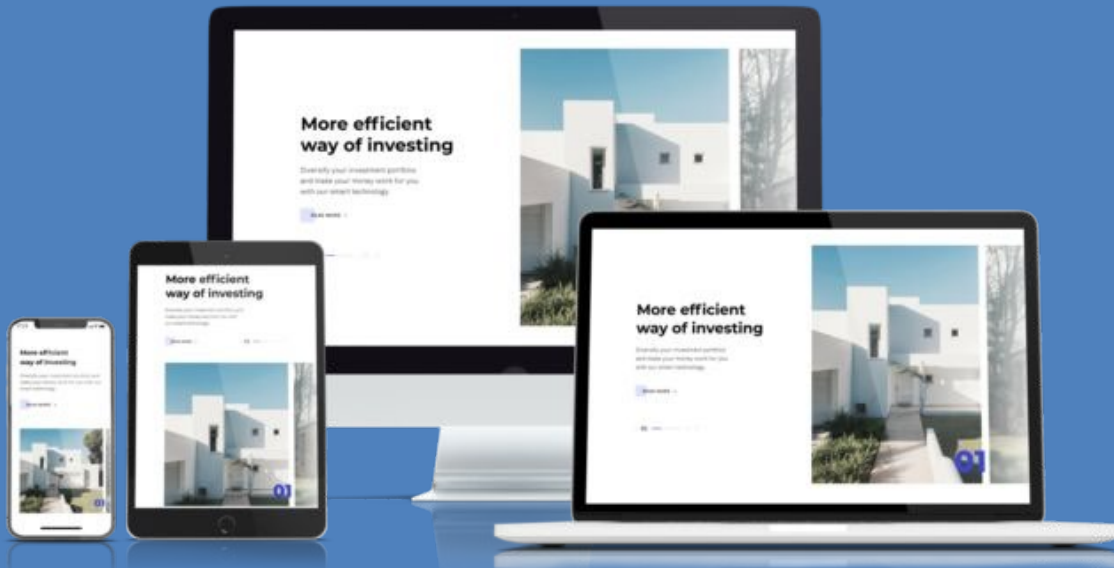
Given in many cases the business will be using the platform's responsible entity license, the platform must fully understand the advice business and the advice business must gain a comprehensive understanding of how they will provide the services to their clients.



# A sneak peek into SMA features

Investors invest through the Managed Account Platform, for each SMA Model Portfolio designed for you. Key components of the SMA:

- Your Model Portfolio will be listed on the approved product list.
- An SMA Account and portfolio of investments is established and purpose built for you.
- Investments are bought and sold as required to reflect updates made to the SMA Model Portfolios by the Investment Manager.



# A list of operational features

## Investing

- ✓ Debt investing
- ✓ Equity investing
- ✓ Auto-investing
- ✓ Interest allocation
- ✓ Secondary market

## Financials

- ✓ Transaction history
- ✓ Wallet management
- ✓ Fee management
- ✓ Escrow account
- ✓ Paymaster Services

## Compliance

- ✓ ASIC / AUSTRAC
- ✓ Client On-Boarding

## Users

- ✓ Individual investors
- ✓ Corporate investors
- ✓ Fundraisers
- ✓ KYC-optimized registration
- ✓ Originators

## Security

- ✓ Email authentication
- ✓ Administrator settings
- ✓ Permission settings
- ✓ KYC/AML

## Integrations

- ✓ Payment processing
- ✓ E-sign

\* There can be multiple integrations depending on the business case

# Investment Process

## Client

- Client makes application to the Platform Manager
- Client completes applicaiton form and provides all supporting docuemntation
- Investment Committee approves and on-boards Client

## Approved Product

- Client submits all documentation for IC to approve Client portfolio and list on Platform as approved Product List
- Client will submit Information Memorandum for apporval by the Platform
- Client will submit their Bond for approval by the Platform

## Investor Pack

- The Platform will create a fund by way of Manged Investment Scheme and provide the following docuemtnation:
  - Trust Deed
  - Unit Subscription and applicaiton form (Client o own 100% of the units in the Fund)
  - Unit Register
  - Bond / Loan Noted Register
  - Investment Management Agreement



# Fees

The **ongoing fees** relating to each class are the same across the Fund:

Fee Description	(%)
Fund Manager & RE	0.725%
Asset Manager	0.400%
Entry Fees (fixed)	USD \$385,000
Exit Fees	0.00%
Custody	0.275%
Registry Services	0.100%
Platform Fees	0.500%
<b>Estimated Fees</b>	<b>2.00% + USD \$385,000</b>

Note:

For those strategies managed “In-House”, any outperformance achieved over and above the agreed benchmarks, the Investment Manager may be entitled to performance fees that are payable on the amount of excess performance. Fees will be calculated and paid Monthly.



# Contact

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