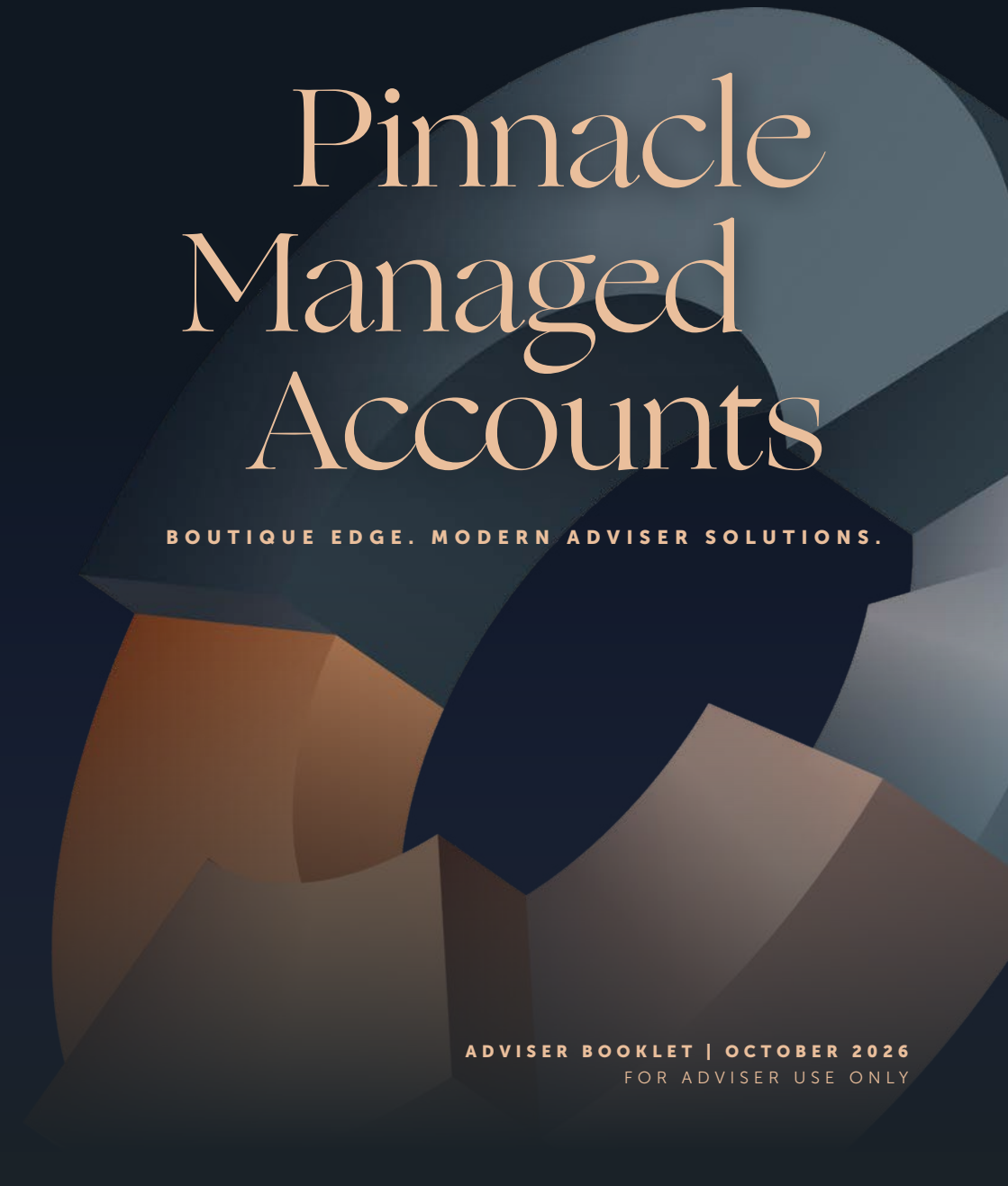
Pinnacle

Pinnacle Managed Accounts

BOUTIQUE EDGE. MODERN ADVISER SOLUTIONS.



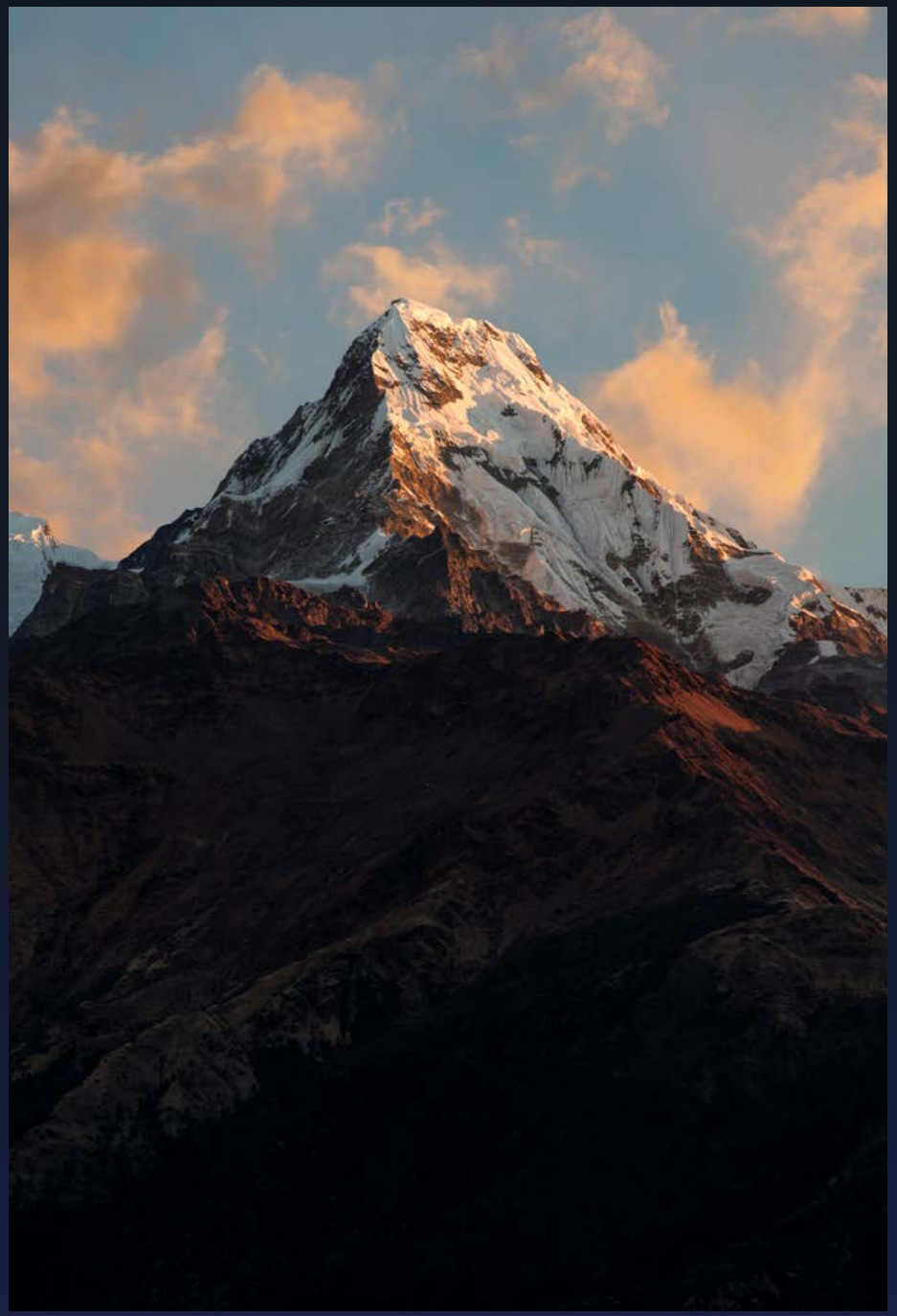
ADVISER BOOKLET | OCTOBER 2026

FOR ADVISER USE ONLY

Multi-manager excellence. Professionally-managed model portfolios.

Pinnacle Managed Accounts gives financial advisers access to a select group of independent, affiliated fund managers, brought together in expertly constructed portfolio solutions. With a suite of portfolios designed to meet a range of investor objectives, advisers can deliver institutional-quality investment expertise through a seamless platform offering transparency, timely communication and reporting, and ease of use, powered by Pacific Asset Management.

ADVANTAGE PARTNERS
AIKYA
Antipodes
COOLABAH CAPITAL INVESTMENTS
Firetrail Invest with Conviction
Five V Capital
HYPERION ASSET MANAGEMENT
langdon PARTNERS
Life Cycle INVESTMENT PARTNERS
LONGWAVE CAPITAL
METRICS
PACIFIC ASSET MANAGEMENT
PALISADE
Plato INVESTMENT MANAGEMENT
RESOLUTION CAPITAL
RIPARIAN CAPITAL PARTNERS
SOLARIS investment management
SPHERIA ASSET MANAGEMENT
VSS



Pinnacle Managed Portfolios

Choose from a suite of portfolios with specific investment approaches and risk/return objectives for clients:

- Moderate
- Balanced
- Growth
- High Growth
- Income
- Listed Growth

Moderate

Overview

INVESTMENT OBJECTIVE

The Portfolio aims to deliver a return of the RBA Cash Rate + 1.5% p.a. after fees over rolling six-year periods.

RISK PROFILE

The Portfolio adopts a medium approach to risk and is managed towards a target volatility of 4.5% p.a.

INVESTMENT STRATEGY

The Portfolio seeks to achieve its objective by investing in a diversified portfolio of investments across a broad range of asset classes. Growth assets are held between 20% and 40% of the Portfolio.

Fee Information

Investment Management Fee	Underlying Manager Fees	Underlying Performance Fees	Underlying Transaction Costs	Total*
Nil	0.38%	0.19%	0.02%	0.59%

* Total charges include all ongoing fund charges and transaction costs. There is no SMA fee for this portfolio. Fees are estimated including rebates agreed with the underlying managers and subject to the platform's ability to administer them. Total excludes adviser and platform charges.

Asset Allocation

Data as at October 2026.

Balanced

Overview

INVESTMENT OBJECTIVE

The Portfolio aims to deliver a return of the RBA Cash Rate + 2.5% p.a. after fees over rolling six-year periods.

RISK PROFILE

The Portfolio adopts a medium to higher approach to risk and is managed towards a target volatility of 6.5% p.a.

INVESTMENT STRATEGY

The Portfolio seeks to achieve its objective by investing in a diversified portfolio of investments across a broad range of asset classes. Growth assets are held between 40% and 60% of the Portfolio.

Fee Information

Investment Management Fee	Underlying Manager Fees	Underlying Performance Fees	Underlying Transaction Costs	Total*
Nil	0.43%	0.30%	0.03%	0.75%

* Total charges include all ongoing fund charges and transaction costs. There is no SMA fee for this portfolio. Fees are estimated including rebates agreed with the underlying managers and subject to the platform's ability to administer them. Total excludes adviser and platform charges.

Asset Allocation

Fixed Income, 42.30%
- **Australian Fixed Income,** 27.30%
- **Global Fixed Income,** 10.50%
- **Global High Yield,** 4.50%

Real Assets, 4.50%
- **Real Assets,** 4.50%

Equity, 52.20%
- **Global Equity,** 30.70%
- **Australian Equity,** 15.00%
- **REITS,** 4.50%
- **Emerging Markets,** 2.00%

Cash, 1.00%
- **Cash,** 1.00%

Data as at October 2026.

Growth

Overview

INVESTMENT OBJECTIVE

The Portfolio aims to deliver a return of the RBA Cash Rate + 3.5% p.a. after fees over rolling seven-year periods.

RISK PROFILE

The Portfolio adopts a high approach to risk and is managed towards a target volatility of 8.5% p.a.

INVESTMENT STRATEGY

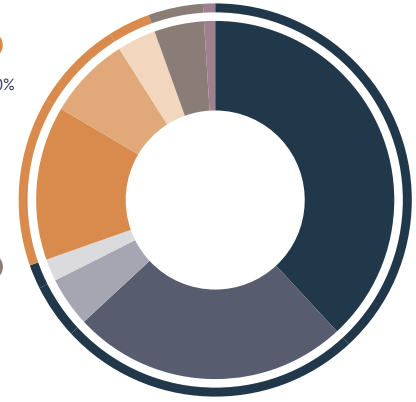
The Portfolio seeks to achieve its objective by investing in a diversified portfolio of investments across a broad range of asset classes. Growth assets are held between 60% and 80% of the Portfolio.

Fee Information

Investment Management Fee	Underlying Manager Fees	Underlying Performance Fees	Underlying Transaction Costs	Total*
Nil	0.47%	0.42%	0.05%	0.94%

* Total charges include all ongoing fund charges and transaction costs. There is no SMA fee for this portfolio. Fees are estimated including rebates agreed with the underlying managers and subject to the platform's ability to administer them. Total excludes adviser and platform charges.

Asset Allocation



Fixed Income, 24.90%
- **Australian Fixed Income,** 13.90%
- **Global Fixed Income,** 7.50%
- **Global High Yield,** 3.50%

Real Assets, 4.50%
- **Real Assets,** 4.50%

Equity, 69.60%
- **Global Equity,** 38.10%
- **Australian Equity,** 25.00%
- **REITS,** 4.50%
- **Emerging Markets,** 2.00%

Cash, 1.00%
- **Cash,** 1.00%

Data as at October 2026.

High Growth

Overview

INVESTMENT OBJECTIVE

The Portfolio aims to deliver a return of the RBA Cash Rate + 4.5% p.a. after fees over rolling seven-year periods.

RISK PROFILE

The Portfolio adopts a very high approach to risk and is managed towards a target volatility of 11.0% p.a.

INVESTMENT STRATEGY

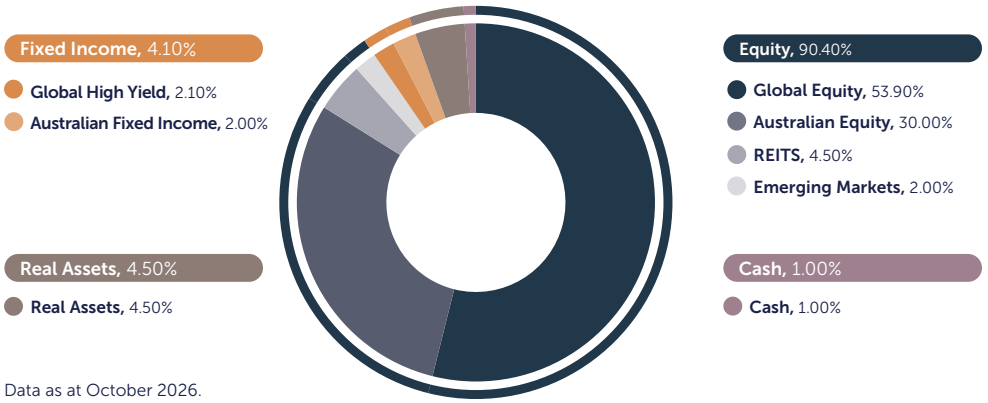
The Portfolio seeks to achieve its objective by investing in a diversified portfolio of investments across a broad range of asset classes. Growth assets are held between 80% and 100% of the Portfolio.

Fee Information

Investment Management Fee	Underlying Manager Fees	Underlying Performance Fees	Underlying Transaction Costs	Total*
Nil	0.51%	0.58%	0.06%	1.15%

* Total charges include all ongoing fund charges and transaction costs. There is no SMA fee for this portfolio. Fees are estimated including rebates agreed with the underlying managers and subject to the platform's ability to administer them. Total excludes adviser and platform charges.

Asset Allocation



Data as at October 2026.

Income

Overview

INVESTMENT OBJECTIVE

The Portfolio aims to deliver a total return of RBA Cash Rate + 3.5% p.a. after fees over rolling seven-year periods, with an income yield of 4.5% p.a.

RISK PROFILE

The Portfolio adopts a high approach to risk and is managed towards a target volatility of 8.5% p.a.

INVESTMENT STRATEGY

The Portfolio seeks to achieve its objective by investing in a diversified portfolio of investments across a broad range of asset classes, with a bias towards income-producing products. Growth assets are held between 60% and 80% of the Portfolio.

Fee Information

Investment Management Fee	Underlying Manager Fees	Underlying Performance Fees	Underlying Transaction Costs	Total*
Nil	0.51%	0.04%	0.06%	0.61%

* Total charges include all ongoing fund charges and transaction costs. There is no SMA fee for this portfolio. Fees are estimated including rebates agreed with the underlying managers and subject to the platform's ability to administer them. Total excludes adviser and platform charges.

Asset Allocation

Data as at October 2026.

Listed Growth

Overview

INVESTMENT OBJECTIVE

The Portfolio aims to deliver a return of the RBA Cash Rate + 3.5% p.a. after fees over rolling seven-year periods.

RISK PROFILE

The Portfolio adopts a high approach to risk and is managed towards a target volatility of 8.5% p.a.

INVESTMENT STRATEGY

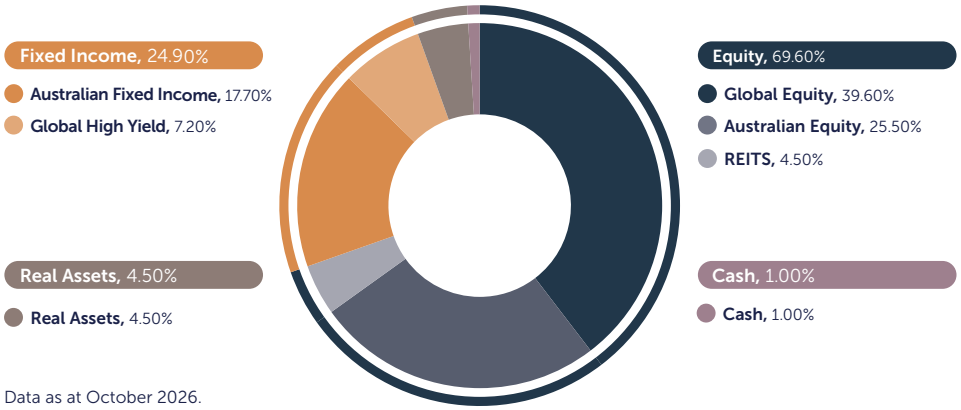
The Portfolio seeks to achieve its objective by investing in a diversified portfolio of investments across a broad range of asset classes, with exposure gained exclusively through listed investment vehicles. Growth assets are held between 60% and 80% of the Portfolio.

Fee Information

Investment Management Fee	Underlying Manager Fees	Underlying Performance Fees	Underlying Transaction Costs	Total*
Nil	0.58%	0.58%	0.08%	1.24%

* Total charges include all ongoing fund charges and transaction costs. There is no SMA fee for this portfolio. Fees are estimated including rebates agreed with the underlying managers and subject to the platform's ability to administer them. Total excludes adviser and platform charges.

Asset Allocation



Data as at October 2026.

Coming soon

Private Markets

A professionally-managed portfolio designed for investors seeking exposure to private markets, including private equity assets, private credit strategies, infrastructure, and direct private asset deals will be available soon via the FinCap Private Markets Platform.

PACIFIC ASSET MANAGEMENT

World class technology for time-saving client management

For each adviser we work with we build a web portal, fully equipped with a suite of adviser tools and tech enabled resources, to take much of the legwork out of the client onboarding and servicing, whilst adding maximum adviser value with clients.

Pacific Asset Management AdviserLab

The exclusive online portal provides a range of dynamic tools and reporting capabilities to illustrate portfolio performance and investment characteristics, helping you service your clients more efficiently.

Live performance

View and export live portfolio performance statistics and adviser branded charts.

Performance packs

Instantaneously generated performance, holdings and overview PowerPoint and PDF packs.

CIO view

Access live investment views across multiple asset classes, view live changes.

Investment proposals*

Generate bespoke, adviser branded investment proposals for your clients.

Branded support materials*

Including portfolio strategy sheets, monthly and quarterly market updates.

* Available for select accounts.

Our People

Our modern adviser solutions are led by the highly experienced Pinnacle Managed Accounts team.

Led by David Wright (Pinnacle Head of Managed Accounts), Kyle Lidbury (Chief Investment Officer), and Anthony Doyle (Pinnacle Chief Investment Strategist), the team have in-depth industry experience in strategic portfolio construction.

AUSTRALIAN MANAGED ACCOUNTS TEAM

David Wright
HEAD OF MANAGED ACCOUNTS

Kyle Lidbury
CHIEF INVESTMENT OFFICER

Anthony Doyle
CHIEF INVESTMENT STRATEGIST

Amanda Chow
DIRECTOR, PORTFOLIO IMPLEMENTATION

Ross Cassidy
DIRECTOR, MULTI-ASSET SOLUTIONS

Ben Garner
INVESTMENT SPECIALIST

Kyle Macintyre
DIRECTOR

Stephanie Min
MARKETING MANAGER

Pinnacle

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The team is supported by the Pacific Model Portfolio Solutions team with substantive track record managing model portfolios internationally.

PACIFIC ASSET MANAGEMENT TEAM

Will Bartleet
CHIEF INVESTMENT OFFICER

Will Thompson
CHIEF SUSTAINABILITY OFFICER

Ross Wright
HEAD OF DIRECT INDEXING AND QUANTITATIVE INVESTMENTS

Alex White
HEAD OF INVESTMENT RISK

Lou Cucciniello
HEAD OF DIVERSIFYING ASSETS AND CO-MANAGER OF RISK PREMIA

Laura Robins
SENIOR INVESTMENT ANALYST

Lucian De Boinville
INVESTMENT ANALYST

Chris Smith
INVESTMENT SOLUTIONS & ANALYTICS MANAGER

Joseph Watson
PLATFORM AND PORTFOLIO REPORTING ANALYST

Simon Lowans
CHIEF MARKETING OFFICER

Katie Jordan
MARKETING EXECUTIVE

Iva Davoli
MARKETING MANAGER

Ramon Varela
SUSTAINABILITY & PROJECT LEAD

Alex Steadman
PYTHON DEVELOPER

Notes

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