

EXPAND YOUR CLIENT OFFERING WITH RIVKIN & MASON STEVENS

RIVKIN

S M S F P A R T N E R S

Introduction

Help your clients access professionally managed investment portfolios while strengthening your relationships. As a trusted referral partner, you'll provide your clients with access to institutional-grade solutions without increasing your compliance burden.



Why Work With Us?

- You retain your client relationship while we manage the investment process.
- Transparent reporting and online access for clients.
- Dedicated distribution support for referral partners.

Portfolios at a Glance

Portfolio	Growth / Defensive	Key Focus
Conservative	40 / 60	Capital preservation, stable returns
Balanced Income	60 / 40	Blended growth and defensive, income focus
Balanced Growth	60 / 40	Blended growth and defensive, accumulation focus
Growth	75 / 25	High growth exposure
High growth	90 / 10	Long-term growth, global markets

Benefits to Your Clients

- Diversified, multi-asset portfolios built on **23+ years of experience**.
- Exposure to Australian Equities, International Equities, Private Credit, Private Equity, Infrastructure, Property, and Alternatives
- Performance ranging from **7%–11% p.a.**, depending on strategy.
- Managed through Mason Stevens' platform with **full transparency and online access**.
- Minimum Investment from **\$25,000** with an expected Timeframe of **3-5 years**

Benefits to You (the Partner)

- Enhance your service offering with **professional portfolio management**.
- Strengthen client trust and retention by **solving wealth management** needs.
- **Co-branding opportunities** and distribution support are available.
- Obligation-free consultation - we do the heavy lifting.

Contact Us

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Partner Sales 0401 977 137

smsfpartners.rivkin.com.au

Suite 8 "The Elan", 1 Kings Cross Road, Rushcutters Bay, NSW 2011, Australia

Referral Process Made Simple

1. Introduce us to your client.
2. Our team conducts an **obligation-free consultation**.
3. You stay connected, with the confidence that your client is professionally supported.

DISCLAIMER: Rivkin aims to provide clear and simple information. Rivkin provides general advice and dealing services on securities, derivatives and superannuation (SMSF). Rivkin does not provide advice that takes into account your, or anybody else's, investment objectives, financial situation or needs. We strongly suggest that you consult an independent, licenced financial advisor before acting upon any information contained on this website. Investing in and trading securities (such as shares listed on the ASX) and/or derivatives (such as Contracts for Difference or 'CFDs') carry financial risks. If you are not comfortable with your understanding of the risks involved before using a Rivkin product and service, please contact us at info@rivkin.com.au to seek further information. Rivkin and Rivkin SMSF Partners are trading names of Rivkin Securities ABN 87123290602, which holds Australian Financial Services Licence No. 332 802.

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How SMAs Assist Property Purchasers

Many of our partners have clients who, after purchasing property, find themselves with excess funds that are not immediately required. Others are working with clients who have purchased off-the-plan properties with settlement periods extending for years.



The challenge often lies in optimally allocating this capital to ensure it remains productive during the waiting period. Rivkin's Separately Managed Accounts (SMAs) offer a flexible, professional solution for these situations.

Case Study 1: Leftover Funds Post-Property Purchase

Client:

Andrew, 40
Property Investor



Situation: After purchasing his second investment property, Andrew has \$200,000 left in his offset account. With no immediate need for these funds, Andrew is looking for a growth-oriented investment to generate higher returns over the medium term.

Solution: Andrew allocates the \$200,000 to Rivkin's Growth Portfolio within the SMSA offering. This portfolio is designed for higher long-term growth, focusing on global equity markets and other growth assets. Given that Andrew has a longer investment horizon, the Growth Portfolio offers him the opportunity to maximize returns while taking on an appropriate level of risk.

Result: The Growth Portfolio provides Andrew with a higher potential return on his capital while allowing him to remain flexible for future investment opportunities, with a focus on long-term wealth creation.

Getting Started with SMAs

1. Introduce us to your client.
2. We'll conduct an **obligation-free consultation**.
3. You remain involved while we manage the investment process.

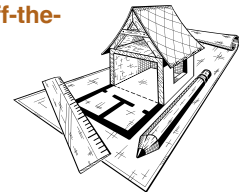
How Can Your Business Benefit

- **Referral Fees:** You can earn referral fees for introducing clients to Rivkin's SMA solutions.
- **Minimal Effort for Maximum Benefit:** You don't need to manage the investments themselves, making the process simple and time-efficient.
- **Client Retention:** Offering a professionally managed portfolio as part of your service can help strengthen client relationships and enhance trust.
- **Added Value:** By referring your clients to a trusted investment manager, you can provide them with a comprehensive wealth management solution that goes beyond just mortgage broking.

Case Study 2: Client with Off-the-Plan Property Purchase

Client:

Sarah, 30
First-time Property Buyer



Situation: Sarah purchased an off-the-plan apartment in 2023, with settlement due in 2025. With \$300,000 available for investment, Sarah needs to ensure the capital grows, but with an emphasis on downside protection, given the property settlement timeline.

Solution: Sarah opts for Rivkin's Conservative Portfolio within the SMSA, which focuses on stable, low-risk assets to preserve capital and generate steady income while avoiding large market swings that could affect her funds ahead of the property settlement.

Result: Sarah has peace of mind that her investment will be ready for her property settlement in 2025, with minimised risk and potential for stable returns to help her meet the settlement cost when the time comes.

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CONTENTS

Conservative Portfolio

Capital preservation, stable returns

4

Balanced Income

Blended growth and defensive, income focus

6

Balanced Growth

Blended growth and defensive,
accumulation focus

8

Growth

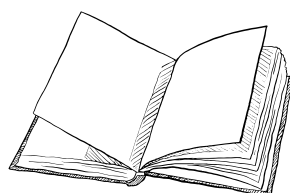
High growth exposure

10

High Growth

Long-term growth, global markets

12



CONSERVATIVE PORTFOLIO

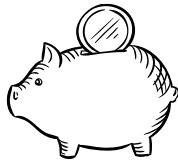
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S M S F PARTNERS

Introduction

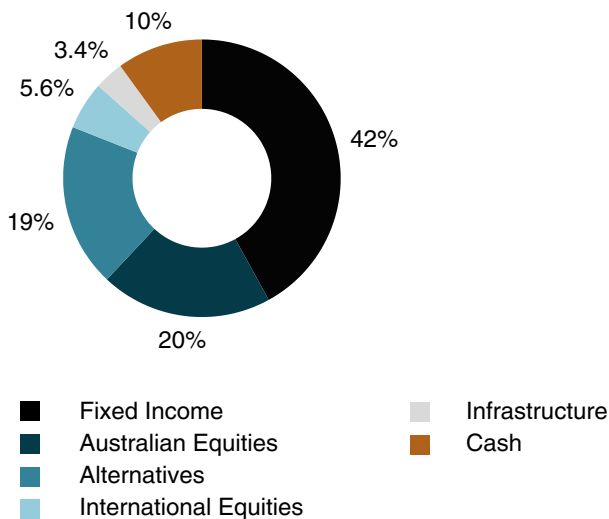
The Rivkin Conservative Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 40/60 split between growth and defensive assets.



Fund Facts

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

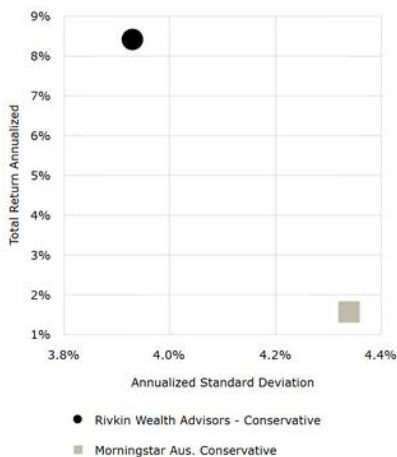
Target Asset Allocation



Asset Allocation Ranges

Australian Equities	0-30%
International Equities	0-20%
Australian Fixed Income	20-50%
International Fixed Income	0-30%
Alternatives & Other	0-30%
Infrastructure	0-21%
Property	0-15%
Cash	2-15%

Risk / Return Comparison



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CONSERVATIVE PORTFOLIO

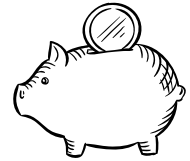
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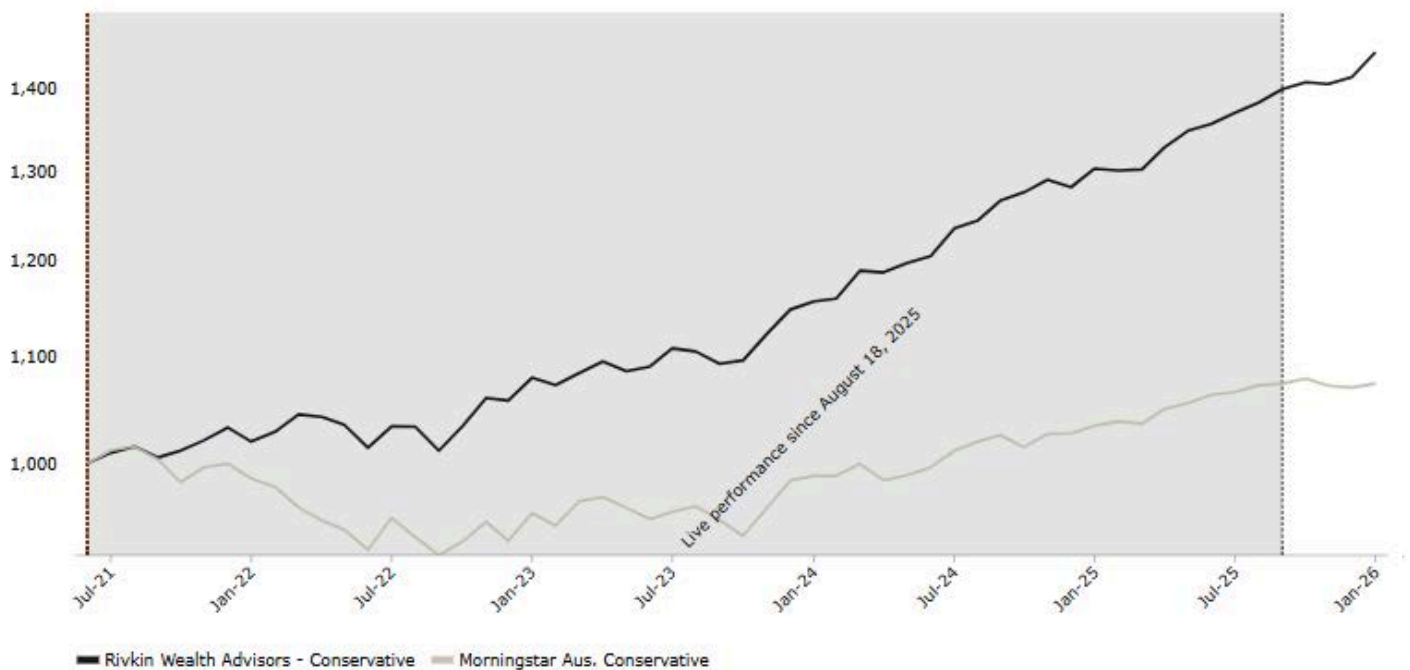
A Legacy of Performance

This investment option is issued directly by Rivkin Securities, and has been established to give retail investors access to the same investment management team and strategies trusted by Rivkin's wholesale investor base. Drawing on the insights and experience of the team behind Rivkin Private Wealth and the Rivkin Report, this offering allows everyday investors to benefit from the same institutional-grade research, active portfolio management, and disciplined investment approach previously reserved for wholesale clients.



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Back-Tested Annual Performance



Back-Tested Performance Statistics

Total Return Annualized	8.40%
12 Months ROR	11.03%
24 Months ROR Annualized	11.84%
36 Months ROR Annualized	10.24%

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BALANCED INCOME

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Introduction

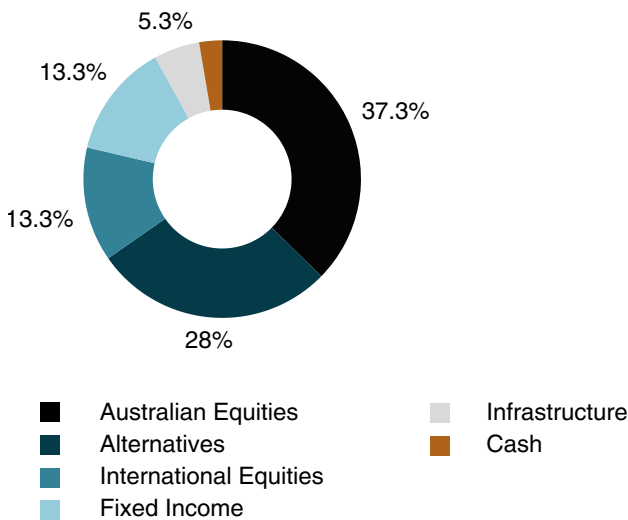
The Rivkin Balanced Income Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 60/40 split between growth and defensive assets. The portfolio actively select income or distributing investments over accumulation style investments.



Fund Facts

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	August 2025
Minimum Initial Investment	100,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

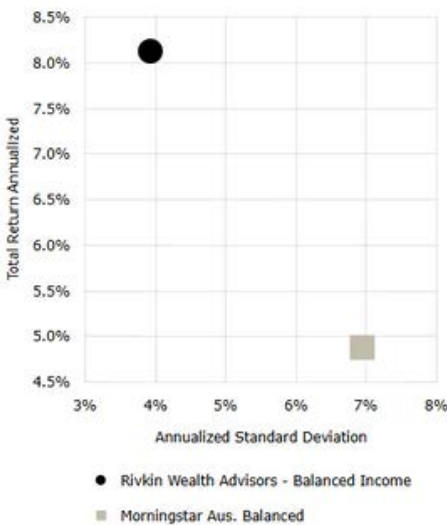
Target Asset Allocation



Asset Allocation Ranges

Australian Equities	10-50%
International Equities	0-30%
Australian Fixed Income	20-50%
International Fixed Income	0-30%
Alternatives & Other	0-30%
Infrastructure	0-20%
Property	0-15%
Cash	2-15%

Risk / Return Comparison



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BALANCED INCOME

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A Legacy of Performance

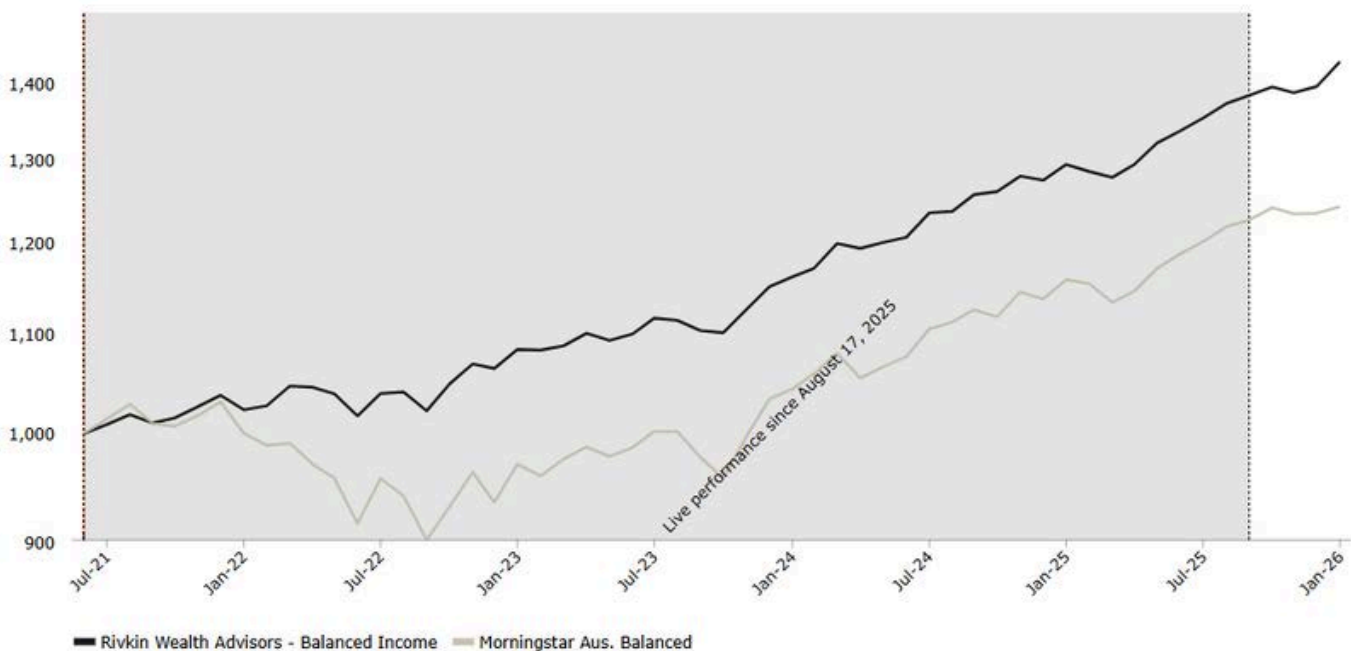
This investment option is issued directly by Rivkin Securities, and has been established to give retail investors access to the same investment management team and strategies trusted by Rivkin's wholesale investor base. Drawing on the insights and experience of the team behind Rivkin Private Wealth and the Rivkin Report, this offering allows everyday investors to benefit from the same institutional-grade research, active portfolio management, and disciplined investment approach previously reserved for wholesale clients.



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Back-Tested Annual Performance



Back-Tested Performance Statistics

Total Return Annualized	8.12%
12 Months ROR	10.41%
24 Months ROR Annualized	10.91%
36 Months ROR Annualized	9.68%

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BALANCED GROWTH

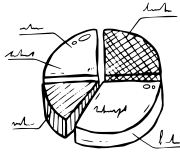
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Introduction

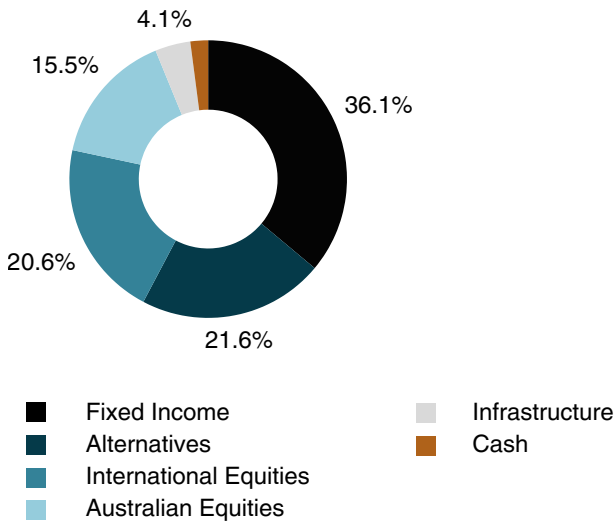
The Rivkin Balanced Growth Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 60/40 split between growth and defensive assets. The portfolio actively select accumulating investments over income or distributing style investments.



Fund Facts

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

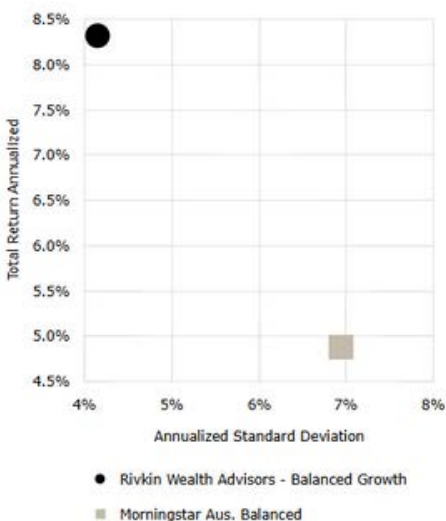
Target Asset Allocation



Asset Allocation Ranges

Australian Equities	10-50%
International Equities	0-30%
Australian Fixed Income	20-50%
International Fixed Income	0-30%
Alternatives & Other	0-30%
Infrastructure	0-20%
Property	0-15%
Cash	2-15%

Risk / Return Comparison



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BALANCED GROWTH

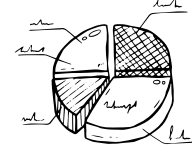
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A Legacy of Performance

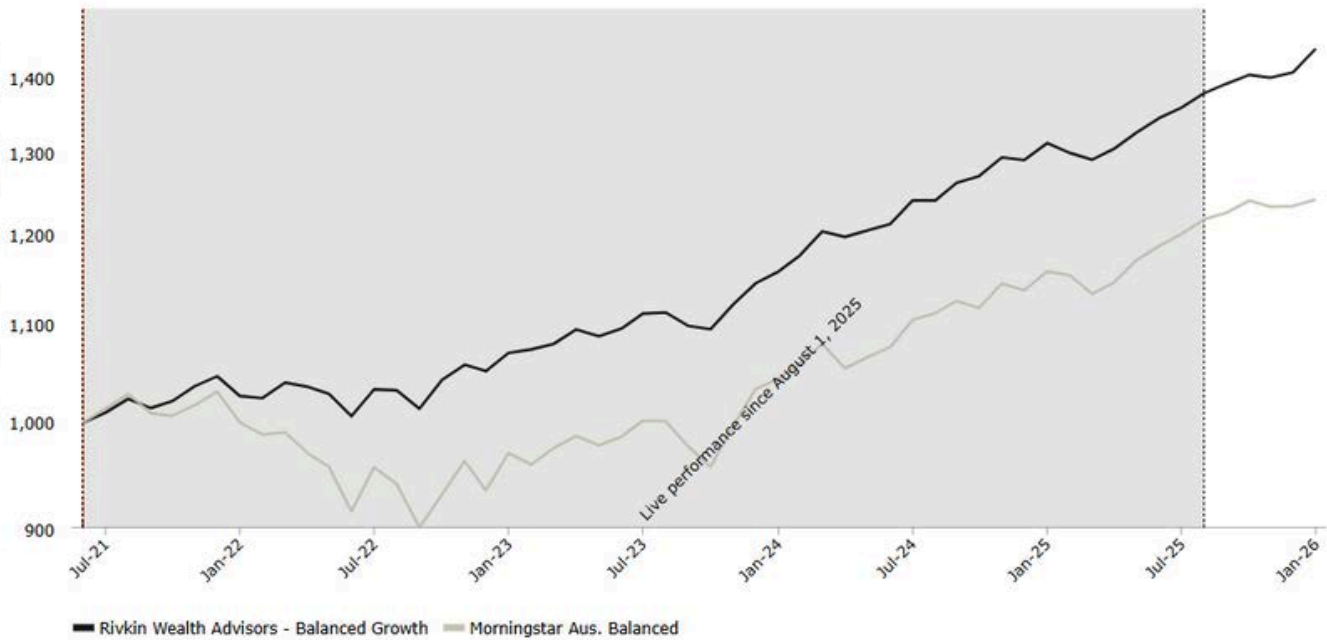
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Back-Tested Annual Performance



Back-Tested Performance Statistics

Total Return Annualized	8.31%
12 Months ROR	9.67%
24 Months ROR Annualized	11.51%
36 Months ROR Annualized	10.43%

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GROWTH

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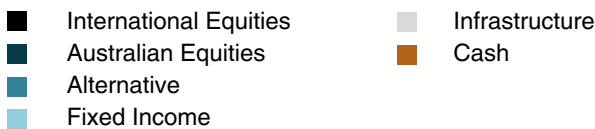
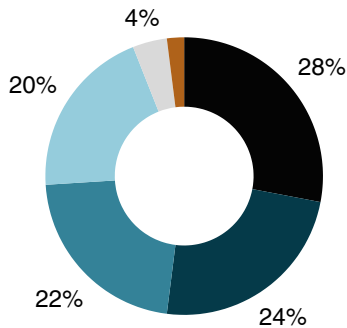
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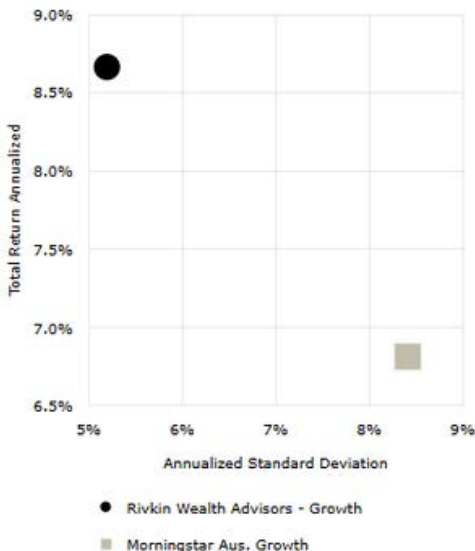
Fund Facts

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

Target Asset Allocation



Risk / Return Comparison



Asset Allocation Ranges

Australian Equities	20-60%
International Equities	10-40%
Australian Fixed Income	0-25%
International Fixed Income	0-25%
Alternatives & Other	0-30%
Infrastructure	0-15%
Property	0-25%
Cash	2-15%

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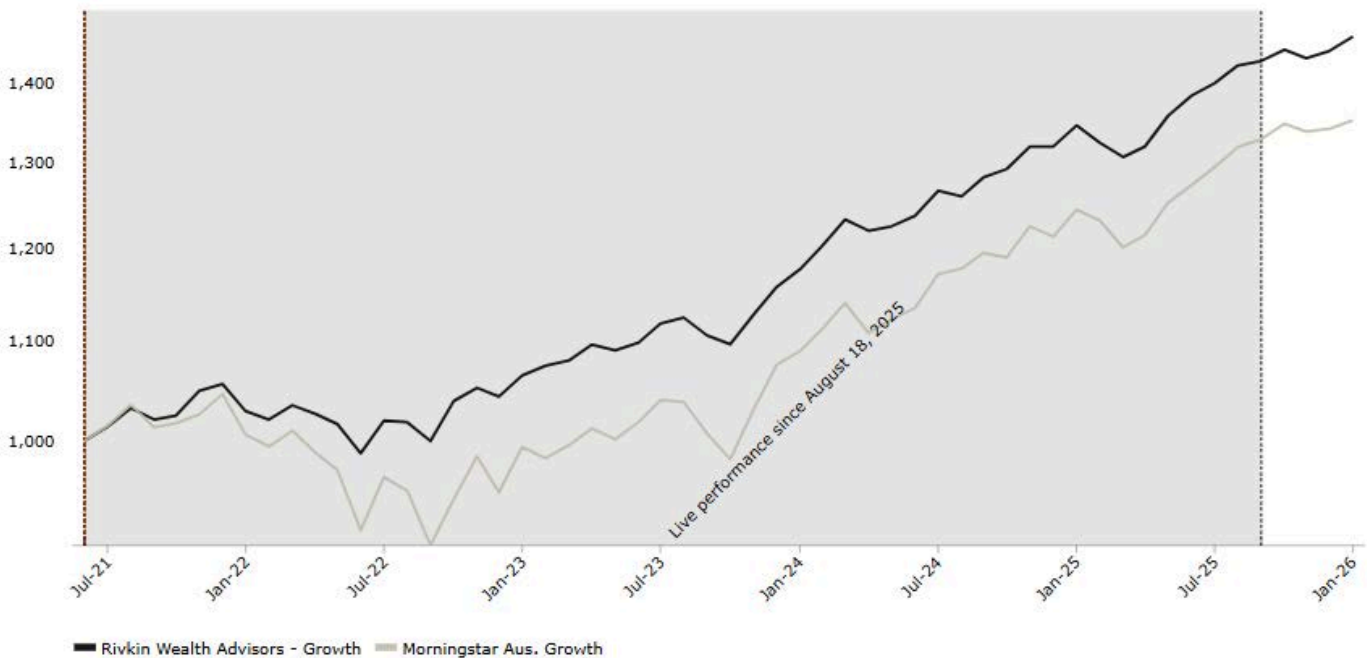
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Back-Tested Annual Performance



Back-Tested Performance Statistics

Total Return Annualized	8.66%
12 Months ROR	8.73%
24 Months ROR Annualized	11.58%
36 Months ROR Annualized	11.22%

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HIGH GROWTH

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Introduction

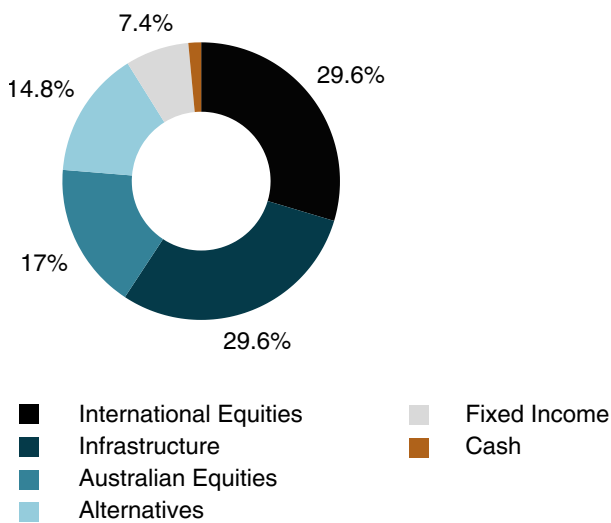
The Rivkin High Growth Portfolio is constructed as a diversified, multi-asset solution for clients seeking a disciplined yet flexible approach to asset allocation, targeting a 90/10 split between growth and defensive assets.



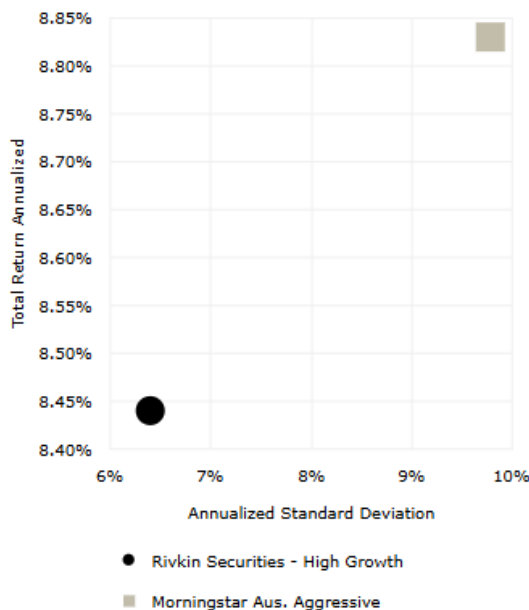
Fund Facts

Investment Manager	Rivkin Securities Pty Ltd
Platform Availability	Mason Stevens
AFSL No.	332802
Management Fee	0.60%
Legal Structure	Managed Account
Inception Date	June 2025
Minimum Initial Investment	25,000 AUD
Minimum Additional Investment	5,000 AUD
Minimum Redemption Amount	5,000 AUD
Suggested Timeframe	3-5 years

Target Asset Allocation



Risk / Return Comparison



Asset Allocation Ranges

Australian Equities	20-60%
International Equities	10-40%
Australian Fixed Income	0-15%
International Fixed Income	0-15%
Alternatives & Other	0-30%
Infrastructure	0-15%
Property	0-15%
Cash	2-15%

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HIGH GROWTH

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A Legacy of Performance

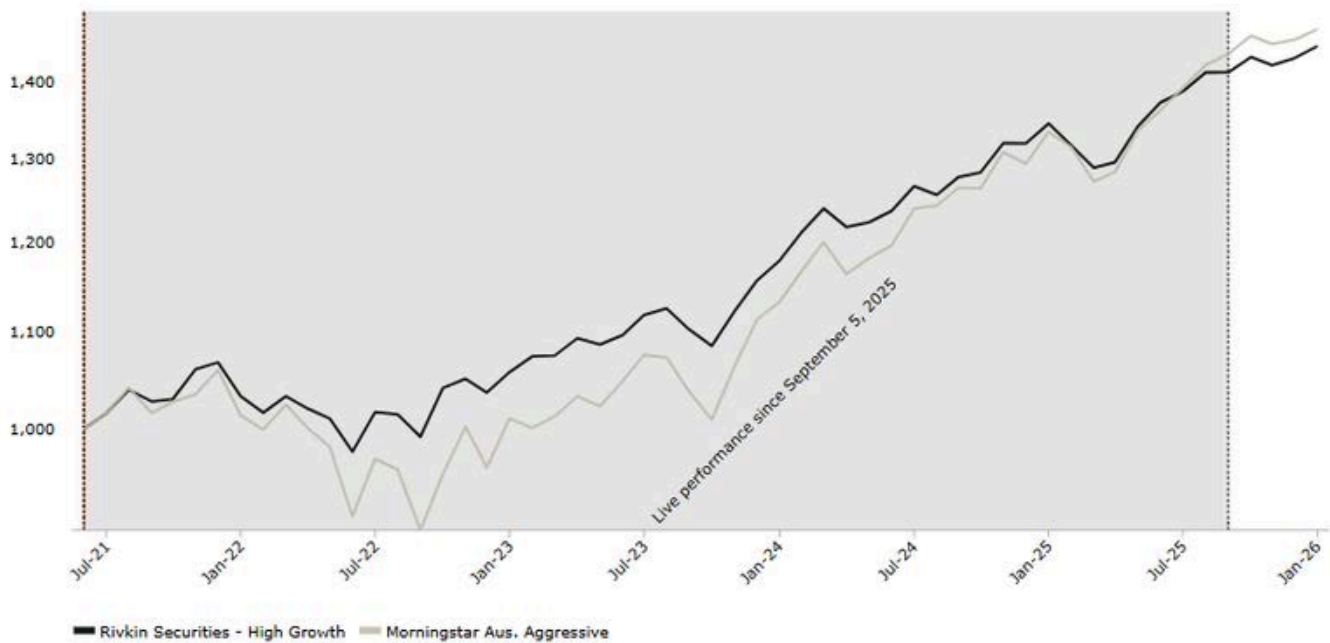
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Back-Tested Annual Performance



Back-Tested Performance Statistics

Total Return Annualized	8.44%
12 Months ROR	7.78%
24 Months ROR Annualized	10.95%
36 Months ROR Annualized	11.11%

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