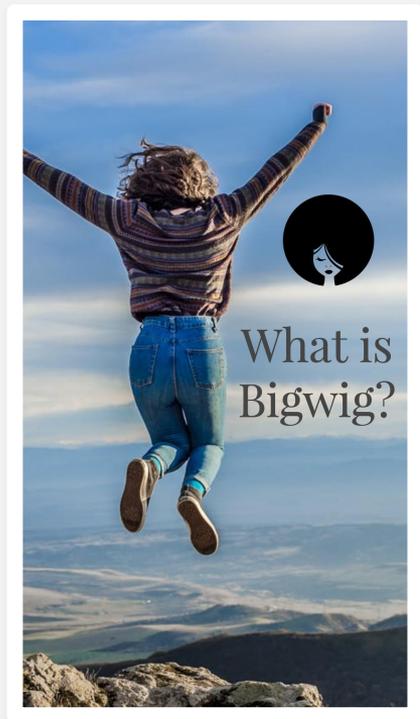




How Bigwig works



Step 1.

What sort of an investor are you?

Opening and funding your account

Step 2.

Choose your portfolio or ETF's

Keep an eye on your investments

Step 3.

Invest

Relax...it's fun

What is Bigwig?



Bigwig helps you save, explore and then invest, to grow your wealth and attain your goals. We believe that investing in a globally diversified portfolio of assets is the best way to grow wealth, even if you are not a Bigwig to start with. There are 3 steps to building your portfolio.

1. What sort of investor are you?

Think about what you are trying to achieve. Returns are linked to risk. So how much risk do you want to take?

2. Choose a portfolio or ETF's

Choose one or our model portfolio that matches your investment type or build one of your own. There is lots of information available to help you.

3. Invest

Once you have opened a Bigwig trading account and have some money in your savings hub, you are ready to invest.



Bigwig provides “general” advice only. We do not have any understanding of your particular situation.

Step 1. What sort of investor are you?



It is so important to put a little thought into this. Reading our blog articles will give you a good understanding. Basically the longer you are prepared to leave your money invested, the more risk you should be happy to take. Which one are you?

Secure

Almost no risk. Similar to a bank account. Short term savings. You trade away return for certainty.

0% shares

Conservative

Shorter to medium time frame. Don't want to take too many risks. You may have a short term goal in mind.

20-50% shares

Balanced

Short to medium term time frame. Comfortable with some risk but focussed more on generating income.

50-70% shares

Confident

A longer term outlook and a recognition that you want to take a bit more risk to get a higher return.

70 -90% shares

All in

Long term outlook, no concrete goals, just want to build wealth and comfortable with higher risks.

100% shares



A portfolio is made up of cash (very very low risk), fixed interest (low risk) and Australian and global shares (more risky). Later you can add other asset classes like property or commodities.

Step 2. Choose a model portfolio, or

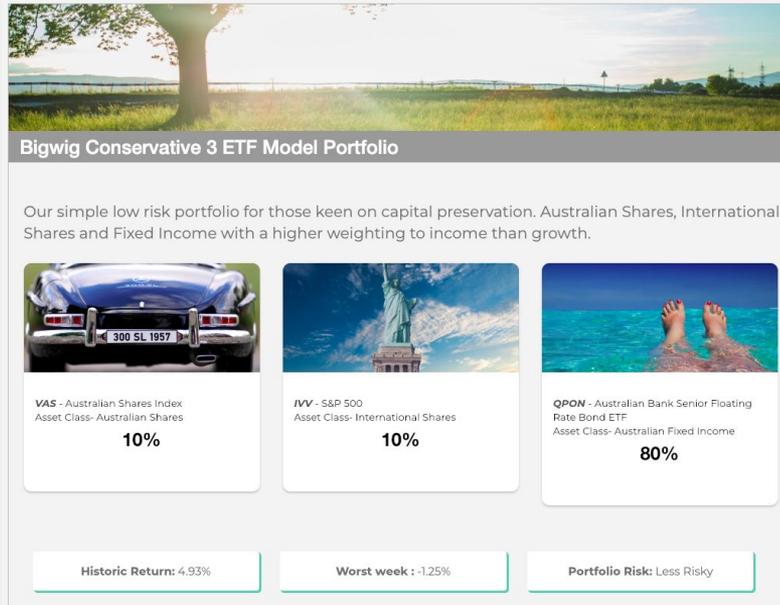


Once you understand what sort of investor you are then you are ready to choose an investment. The easy way is to invest using one of our model portfolios.

Bigwig Core Portfolios

1. Choose from; Secure, Conservative, Balanced, Confident or All-in.
2. Then just choose standard or ethical.

The % figures represent how much of the portfolio is made up by each ETF.



When you click on a portfolio we will show you info. including the ETF's that make up the portfolio

Step. 2 Choose ETF's to create your own



You don't have to choose one of our portfolio's, you can create your own. Search for individual ETF's by using our categories, here's a sample;

Best Performing Australian Shares

Best Performing Australian Fixed Income

Popular Global Shares

Popular Socially Responsible

Best Risk vs Return

Best Performing Property

Best Performing Asia

Best Performing Small Companies

Best Performing Technology

Diversify

If you want to create a diversified portfolio choose an ETF from Australian Shares, Global Shares and Australian Fixed Income. Read our “Asset Allocation” blog to see how many of each you should buy. The basic principle is to spread your money into assets that behave differently from one another.



You can also search for ETF's using key words like “Gold”, “Dividend”, “Robotics” or “Value”. Give it a try.

Step 3. Invest



When you have chosen your portfolio, one of ours or your own, then simply “add to cart”, and tell us how much you would like to invest in the model portfolio or in each ETF.

Trading Account

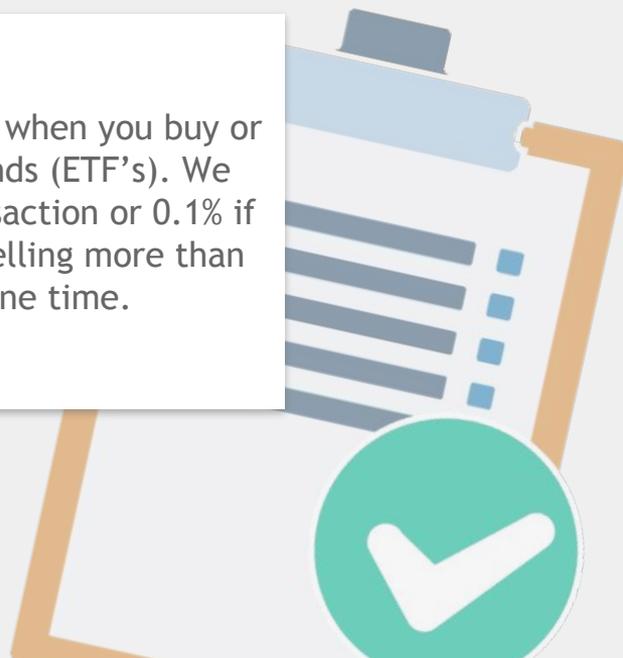
In order to invest you must be a “Trading Member” of Bigwig. That means you will have a savings account linked to us. That’s important because you will need to have funds in that account to purchase your investments.

What do we charge?

Bigwig charges a fee when you buy or sell investment funds (ETF’s). We charge \$30 per transaction or 0.1% if you are buying or selling more than \$30,000 at one time.



You can see all your investments including ETF’s and the cash holdings in your savings account in our Dashboard.



Opening and funding your savings account



Wealth creation starts with saving so the first thing to do is open a savings “hub”. Set up a regular direct debit from your normal bank account into your new hub. Whatever you can afford.

Become a “Trading Member”

Click on “Open a trading account” and fill out the form to open a savings hub with Macquarie Bank and a trading account with Open Markets. You will need your Driver’s License handy.

Funding your savings account

In order to buy an investment fund (ETF) or portfolio you will need to have funds available in your savings account. Set up a direct debit and save until you have enough (at least \$2000).

**\$50
to \$2k**



You could invest with as little as \$50 but its not worth it. So use your savings hub to start building wealth by saving a little each week. Read our blog on “Getting Started” to find out why.

The Dashboard



When you have opened a savings account you can check in to Bigwig to see how your savings are growing. Then, when you invest, you will be able to see your investments and follow your performance.

Asset Allocation

The dashboard will tell you which sectors you are invested in.

Diversification

Diversification is so important, the dashboard gives your portfolio a diversification score so you can see how you are going.

Why You're Not Comparing Apples to Apples



Check in as often as you like and watch your wealth grow.