
Garradin

A market leading multi-currency,
rules-based tax platform

**Financial software
solutions that deliver.**





Responding to a constantly changing tax and regulatory environment is a key challenge for custodians, fund managers, and portfolio managers. Garradin supports ongoing compliance and minimises risk by enabling real-time, optimised tax reporting for local and foreign investments.

Whether a custodian, fund or portfolio manager, compliance with multi-jurisdictional tax rules and treaties, and multi-currency environments is likely to demand considerable time and resources. There is also increasing pressure on private wealth managers to deliver value added services such as simulations, tax provisions, tax reconciliations and tax harvesting via fund aggregation. Due to the growing complexity of tax management,

most existing asset administration systems struggle to support this key component of private wealth management.

Garradin is a market leading tax platform specifically designed to meet the complicated needs of modern tax administration, allowing custodians, fund and portfolio managers to efficiently, accurately and cost effectively administer complex books of business.



REDUCE COST

Garradin streamlines and automates processes and workflows. An integrated general ledger together with built-in compliance rules delivers operational efficiencies, lower costs and reduced compliance risk.

TRANSPARENCY

Garradin also features a user-friendly web portal that provides your business with easy online access to your clients' account details.

ONE-STOP-SHOP TAX PLATFORM

Garradin's comprehensive tax platform provides a single solution that caters for all aspects of tax administration.

MULTI-CURRENCY ASSETS

- Provides effective coverage for all asset types over equity, bond, derivative, swap and OTC.

RULES-BASED CONFIGURATION

- A rules-based engine supports user configuration and employs a hierarchical structure from asset type/class to treatment for an individual asset.

TAX PROVISIONING

- Accommodates realised and unrealised tax provisioning.
- Enables tax provision summaries to be generated at the tax entity/fund/portfolio/investor class levels.
- Allows administrators to track net capital gains, other income, deductible expenses, tax offsets, contributions, tax losses, CGT losses and capping losses/DTA.

FOREIGN TAX OFFSETS

- Enables your business to confidently manage foreign exchange realisation rules, withholding tax (DTA/non-DTA) and foreign income tax offset rules.

CORPORATE ACTIONS SUPPORT

- Supports capital returns, call payments, bonus and rights issues, direct/indirect income distributions and cost base adjustments.

REGULATORY RULES/REPORTING

- Can be configured to comply with, manage and report for TOFA rules, 45/90 holding day rule with delta at risk analysis, Trans-Tasman rules, foreign income rules, BAS and tax returns (ELS).
- Caters for non-resident clients.

TAX ENTITIES

- Allows management of various tax entities including MIS, SMSFs, PST, venture capital funds, companies, individuals, estates and trusts.

GARRADIN DELIVERS KEY BENEFITS

MINIMISE RISK

Garradin is a multi-currency, rules based tax administration platform that optimises tax outcomes and minimises risk for your clients. Capabilities include real-time enhanced tax reporting, integrated business activity statement generation and automated annual lodgement.

CONSOLIDATE YOUR SYSTEMS

Easily configurable for any business, Garradin's comprehensive platform removes the need for multiple software systems or third party services.

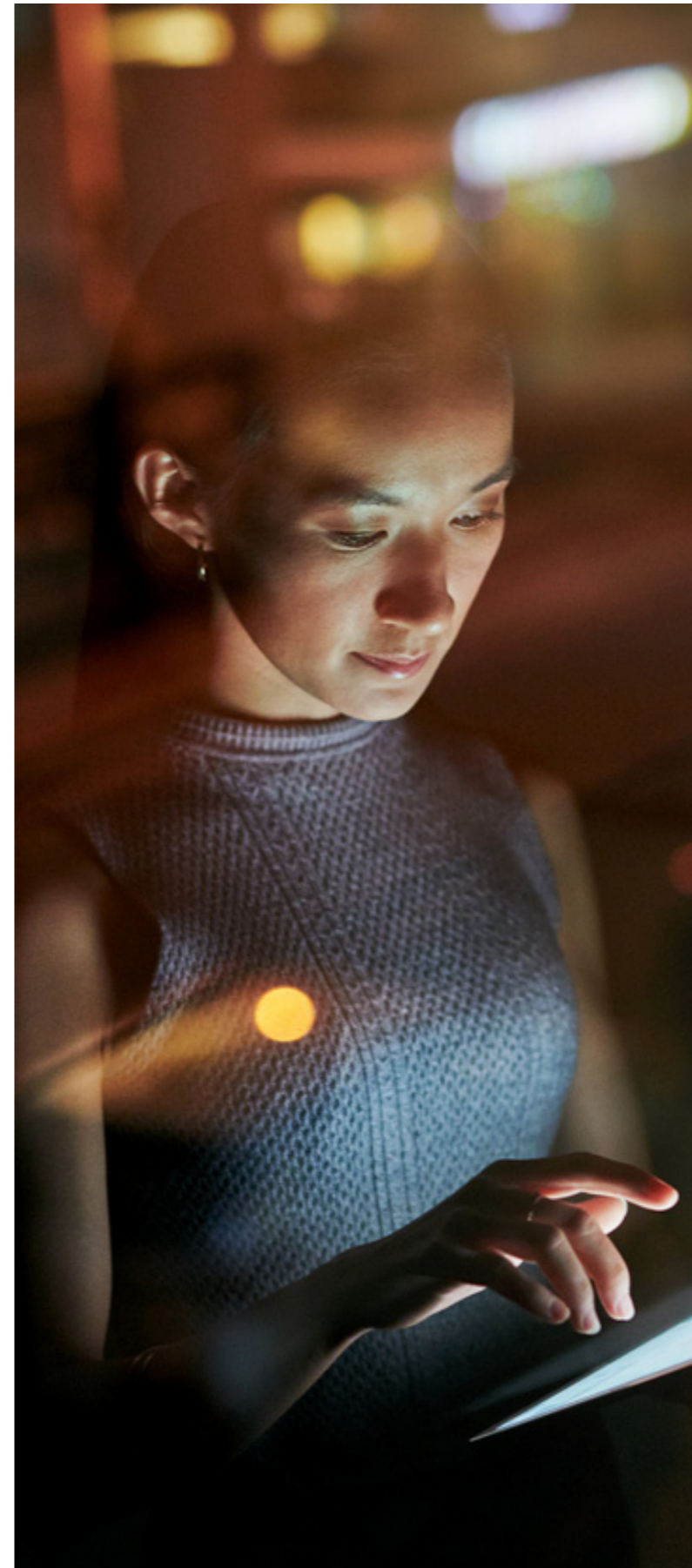
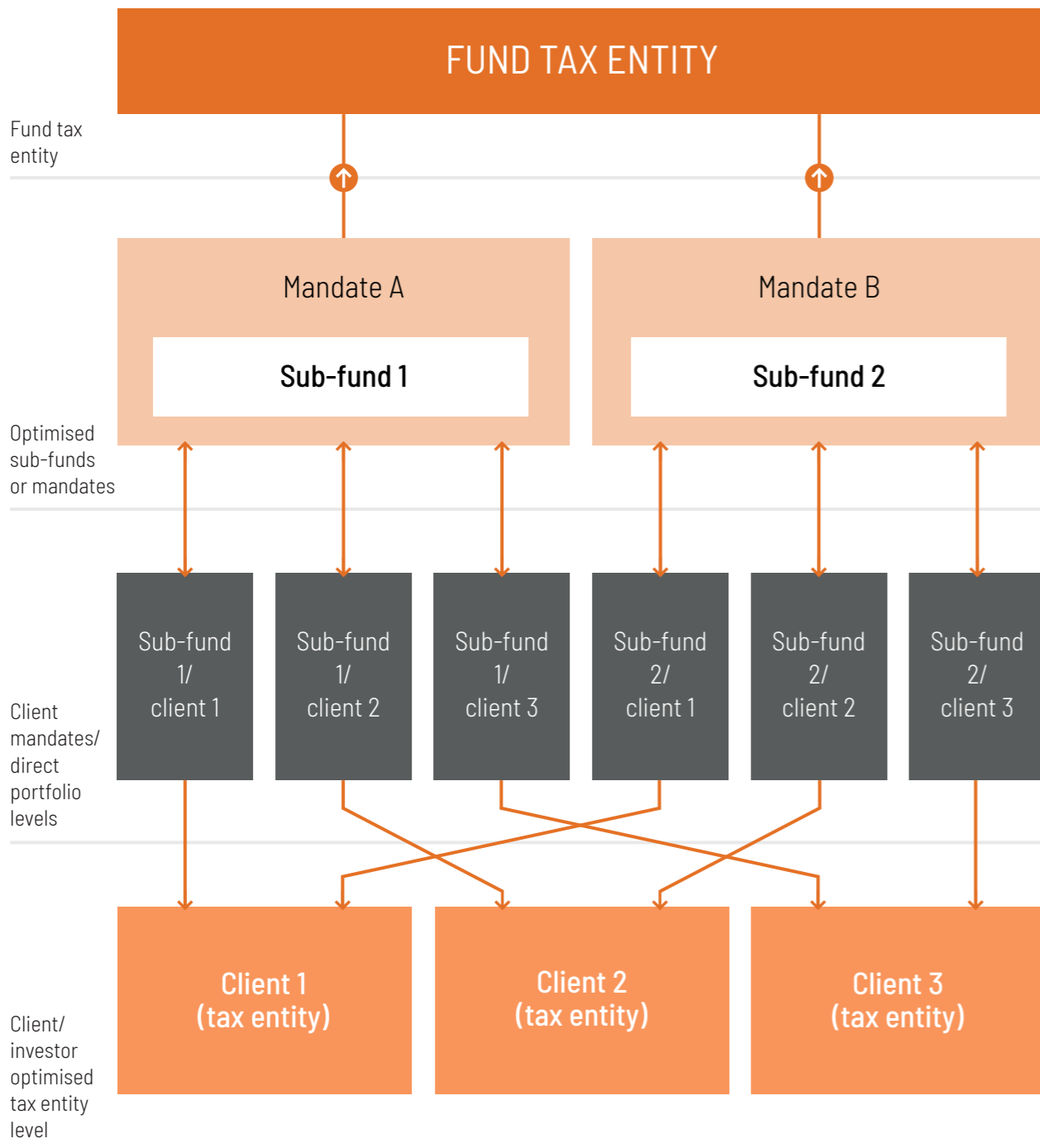
BROAD ASSET COVERAGE

The application supports broad asset coverage including listed and unlisted equities, futures, options, real estate, cash, collectibles and fixed income. It also caters for model portfolios and custom fee management.

MULTI-TIERED TAX OPTIMISATION & REPORTING STRUCTURE

Garradin offers a unique multi-tiered structure that optimises tax management and reporting within private wealth administration.

- Provides fund tax optimisation across aggregated and propagated portfolios or accounts.
- Supports optimisation over multiple client/investor tax entities invested in the fund or mandate.



RICH FUNCTIONALITY

Garradin's extensive wealth management capabilities enable your business to optimise tax outcomes for clients.

CORE CAPABILITIES

- Tax platform
- Compliance
- Fees and commissions
- Advanced reporting
- General ledger
- Scheduling

INVESTMENT MANAGEMENT

- Automatic corporate actions
- Order management and settlement
- IRESS, CHESS and advisor interfaces
- Performance and attribution
- SMSF, SAF, SMA, IMA and modelling
- Broad asset coverage
- Position keeping

UNIT REGISTRY

- Applications, redemptions and switches
- Distributions processing
- Standing instructions
- Payments and receipts
- Performance

UNIT PRICING

- Complex fund structures
- Tolerances and alerts
- Cash allocation
- Validation and audit trails
- Price history
- Multiple pricing method



SUPPORTING GARRADIN

Garradin is underpinned by Bravura Solutions' expertise and supporting services, ensuring the application meets your business needs, now, and into the future.

DEEP EXPERTISE

Bravura Solutions will work in partnership with your business to ensure Garradin continuously delivers optimal performance. We bring more than 30 years of experience to installing, supporting and upgrading our solutions. We have experience producing positive outcomes based on industry best practice, having successfully implemented and maintained mission critical software applications for many industry leaders.

FLEXIBLE DELIVERY OPTIONS

Bravura Solutions provides a range of deployment models for Garradin, offering full flexibility in delivery. The application can be delivered via a software only approach – a licence, support and maintenance – or as a cloud-based, hosted managed application service.

Our managed application service option enables you to focus your resources on managing and building your business, while Bravura Solutions manages the IT. Available on a public or private cloud, your software is run on optimal hardware, regular upgrades are immediately available for use and technicians with expertise in the management of our solutions ensure continuous smooth performance, in line with your service level agreements.



OTHER INVESTMENTS

Garradin is a comprehensive back office private wealth management and portfolio administration system – all within a single solution.

Investments vehicles supported by Garradin include trusts and estates, SMSFs, SAFs, SMAs and IMAs. By consolidating the tax administration of various investment vehicles within one integrated platform with extensive functional coverage, Garradin allows your business to reduce costs and increase efficiency.



ABOUT BRAVURA SOLUTIONS LIMITED

Bravura Solutions Limited is a leading provider of software solutions for the wealth management, life insurance and funds administration industries, underpinned by functionally rich technology that enables modernisation, consolidation and simplification.

We are committed to increasing the operational and cost efficiency of our clients, enhancing their ability to rapidly innovate and grow, minimising their risk and enabling them to provide better service to their customers.

Back by over 30 years of experience, our installed or managed hosted solutions are used by many of the world's leading financial institutions. In excess of AS2.8 trillion/ £1.6 trillion in assets are entrusted to our systems.

We support our clients with a team of more than 1,400 people in 12 offices across Australia, New Zealand, United Kingdom, Europe, Africa and Asia.

For more information about us visit bravurasolutions.com. You can also follow us on Twitter @BravuraFinTech.



bravura
solutions