



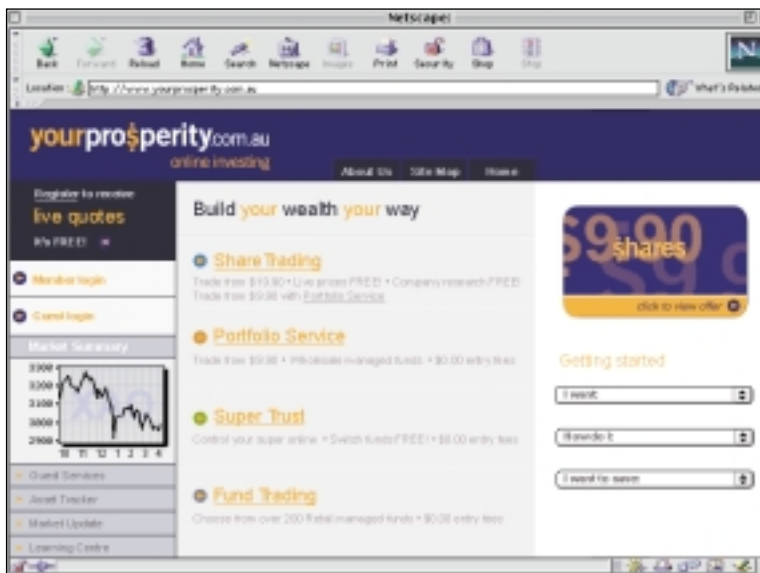
Your Prosperity attracts online investors with wholesale rates.

Application	Online investment services
Business Benefits	Ten-fold increase in traffic since site launch; 40,000 visitors monthly; 1,000 new investors register each month; ranked in Top 20 among Australian stocks and shares Web sites
Software	Lotus® Domino™ Lotus Notes®
Hardware	IBM Netfinity®
Services	IBM Global Services

Retirement needs, privatizations and de-mutualizations have turned a wider range of people into investors. Plus, the surge in online financial services has made it much easier and more convenient to deal in stocks or managed funds. Of course, online investing is not without risks — fly-by-night operations or unstable IT infrastructures are among the hazards. At the other end of the spectrum is a Web site like *www.yourprosperity.com.au*, which appears in the top 20 of Australia's stocks and shares Web sites. Offering solid research, reliable technology and a range of investment management services, Your Prosperity Ltd. is inspiring the confidence of online investors.

“We looked at some other e-business vendors, but they didn’t inspire the same confidence as IBM. The IBM Global Services consultants demonstrated their technical creativity and expertise, and the e-business products are powering quite a complex site.”

– John Reid, Chief Executive, Your Prosperity



At *www.yourprosperity.com.au*, investors can find financial research and invest in stocks and managed funds — at discounted rates.

Your Prosperity is the first Australian company to provide registered members fully integrated online investment management services, according to Chief Executive John Reid. Members can choose from among more than 400 Australian Stock Exchange listed shares and property trusts. Or they can invest in managed funds — available at wholesale rates, with no entry or exit fees — from Australian investment houses.

When parent company Lend Lease Corporation, an international real estate and financial services group, conceived of its Internet-based investment services, it wanted to partner with an e-business technology vendor known for developing reliable, robust, integrated solutions. That partner was IBM Global Services Australia, which helped the company develop a Lotus Domino and Lotus Notes solution.

“Your Prosperity is one of the best value propositions in Australia for buying managed funds,” says Reid. “As a greater mass of people move online, we’re prepared to take advantage of what we believe will be a larger market for online investment portfolio management.”

Point, click, invest

Each month, about 40,000 visitors click on to www.yourprosperity.com.au — a ten-fold increase compared to what the site drew when it was first launched. About 1,000 new investors register for the service monthly. Reid notes, “IBM has shown us that it can work as well with small business as with large, positioning each for success.”

Your Prosperity provides a Learning Centre with investment tutorials, articles and referrals; a Market Update with daily stock market reports; and an Asset Tracker tool that enables members to easily track their investments online. The site is also supported by a Melbourne-based call centre, which has representatives who provide assistance and make sales calls to members. Notes Reid, “The Web site handles most transactions, so our representatives are busier with outbound calls than with transaction calls.”

Instant updates

Reid and his team anticipate a surge in online investors over the next few years. That’s why it was important for them to build Your Prosperity with reliable and scalable products like Lotus Domino and Lotus Notes. Lotus Notes databases store the data for the site, hosted on an IBM Netfinity 5500 server at the IBM data centre in Sydney. Lotus Domino delivers the data to the Web.

Using Lotus Notes, customer information is replicated between the site and the company’s back-end customer management system, which automatically updates the customer database. In much the same way, a member’s buy and sell instructions are delivered through the Internet to Your Prosperity’s back-end system.

“We looked at some other e-business vendors, but they didn’t inspire the same confidence as IBM,” says Reid. “The IBM Global Services Australia consultants demonstrated their technical creativity and expertise, and the e-business products are powering quite a complex site.”

For more information, please contact your IBM marketing representative or IBM Business Partner.

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