# EXPAND Essential

Adviser use only

## Expand Essential is a super, pension and investment wrap platform solution, with low fees and access to simplified investment options.

### Intuitive platform built on our proprietary technology

Expand is the super and retirement platform built by advisers for advisers. It offers simple account creation, powerful transaction capabilities like contra trading and quick withdrawals – all designed to simplify advice delivery and maximise efficiency.

### Two complementary investment menus

| Essential investment menu | Essential+ investment menu |
|---|---|
| • Managed funds | • Term Deposits |
| • SMA model portfolios | • Exchange Traded Funds |

### Lower pricing for more Australians

Lower pricing introduced in June 2025 means Expand Essential is now even easier to recommend and provides a more affordable super and retirement option for more Australians.

### Highly rated products and platform

Expand is rated 5 Apples a 'Highly Recommended' platform by ChantWest.

Expand Essential Super and Expand Extra Super have been rated 5-stars by The Heron Partnership.

#1 for Service

Expand Essential is ranked #1 for BDM Support and #1 for Admin Support in the 2025 Wealth Insights Report.

Read more about the **Chant West ratings** or **The Heron Partnership ratings**.

## Built by advisers, for advisers

With relentless tech advancements driven by adviser feedback, we're constantly evolving to minimise downtime and maximise impact.

### Secure client access

Adaptive multi-factor authentication provides additional protection for clients using Expand Online or the client mobile app.

### Withdrawals

Withdraw 70% of account balance paid within 15 mins without a signature or available cash (daily priced assets).

### Digital consent

Embedded DocuSign for all applications including non-lapsing nominations and advice fee forms.

### True contra trading

A streamlined process allowing the buy and sell to go to market at the same time across different investment types without needing upfront cash. It's a streamlined process that allows the trades to offset each other.

### Leading online functionality

Online direct debit requests and Notice of Intent to Claim a deduction.

### Online trading

Monitoring and transact with the ability to buy and sell simultaneously, straight-through-processing and built-invalidations.

**Efficient investing** with daily cash sweeps to automatically invest contributions.

### Activity monitor

This adviser dashboard allows you to efficiently manage key aspects of your clients' accounts all in one area.

### Leading insurance offering

Innovative group insurance transfer terms designed to help you move existing cover from another super fund to Expand in addition to a comprehensive retail offering.

### Beneficiaries

Add, change or remove beneficiaries with an intuitive online process. No witness needed for binding non-lapsing nominations.

### Tax optimisation

Choose  from three tax optimisation methods to deliver the best outcome for your clients' individual circumstances.

### Comprehensive reporting

Create a range of useful reports on your clients' accounts or for a segment of your client base.

## A snapshot of features available on Expand Essential

| | Super | Pension | Investment |
|---|---|---|---|
| Managed investments | | | |
| **Managed investments** | 22 ready-made portfolios diversified across asset classes, fund managers and investment styles. | | |
| **Separately Managed Account (SMA)** | 10 professionally managed model portfolios professionally managed, including investments in multiple asset classes and investment structures such as managed investments, exchange traded funds (ETFs) and cash investments. | | |
| **Listed investments (via the Essential+ investment menu)** | A range of 20 ETFs from leading providers Betashares, BlackRock and Vanguard | | |
| **Maturing investments (via the Essential+ investment menu)** | A selection of term deposits from ANZ and NAB | | |
| **Cash Account** | The Cash Account is used to process all cash transactions that occur within the account.<br>• Clients are required to allocate at least 1% to the Cash Account as part of their Deposit Instructions and elect a minimum percentage allocation to their Cash Account. If we are required to top-up their<br>• Cash Account, we will top-up to the lower of their dollar-based or percentage-based minimum (1% default). | | |
| Plans | | | |
| **Regular Contribution/ Regular Savings Plan** | Yes, no minimum per frequency | n/a | Yes, minimum $100 per frequency |
| **Regular Withdrawal Plan** | No | Yes, regular pension payment | Yes, minimum $100 per frequency |
| Other product minimums | | | |
| **Initial investment** | No minimum applies | $10,000 | $1,000 or $500 with a Regular Savings Plan |
| **Lump sum withdrawals** | No minimum applies | | Lesser of $100 or your account balance |
| **Account balance** | No minimum applies, note that $10,000 minimum is required to be maintained for an internal partial rollover, or $6,000 for a partial withdrawal or external rollover. | | $500 |
| **Investment option limits** | • Managed investments – no minimum applies.<br>• SMA – variable by model portfolio on initial investment.<br>• Listed investments - a minimum value of $500 is required per listed investment trade.<br>• Maturing investments (including term deposits) - a minimum of $5,000 per investment. | | |
| Insurance | | | |
| **Group insurance – TAL** | Death<br>Death & Total & Permanent Disablement (TPD)<br>Income Protection | n/a | n/a |
| **Retail insurance – AIA, MLC Limited[1], TAL and Zurich** | Death<br>Death & Total & Permanent Disablement (TPD)<br>Income Protection | n/a | n/a |

1 MLC Limited is rebranding to Acenda later in 2025.

| | Super | Pension | Investment |
|---|---|---|---|
| **Fees and costs[2]** | | | |
| **Administration Fee (Expand Essential)** | Account balance<br>$0 – $500,000<br>$500,000 - $800,0000<br>Above $800,000<br>Maximum Administration Fee (excluding Account Keeping Fee) | | Administration Fee<br>0.10%<br>0.10%<br>Nil<br>$800 pa |
| **Administration Fee – (Essential+ investment menu)** | Account balance<br>$0 – $500,000<br>$500,000 – $800,000<br>Above $800,000<br>Maximum Administration Fee (excluding Account Keeping Fee) | | Administration Fee<br>0.20%<br>0.10%<br>Nil<br>$1,300 pa |
| **Account Keeping Fee** | $78 per account | | |
| **Interest retained on Cash Account** | Interest is also retained on the Cash Account, estimated to be between 0.50% and 1.40% on the balance of the Cash Account. | | |
| **Administration costs paid from the reserve** | Other administration costs paid from reserves estimated to be up to 0.04% pa of your account balance. | | n/a |
| **Brokerage** | Listed investments: 0.12% of the gross trade subject to a minimum of $18.50 | | |
| **Advice fees** | | | |
| **Advice Fee – Ongoing or Fixed Term Arrangement** | • A flat percentage fee of up to 2.2% pa of account balance, or<br>• A tiered percentage fee up to maximum of 2.2% pa (maximum 7 tiers), and/or<br>• A flat dollar fee of up to $18,000 pa<br>For Fixed Term Arrangements, the fee can either be deducted from the client's' account monthly in arrears or as a single payment on the last day of the month of the agreed start date. | | |
| **Advice Fee – One-off** | • Maximum 10% of the account balance up to a fee of $11,000, or<br>• A maximum fee of $3,300 where the fee is greater than 10% of the account balance | | |
| **Other features** | | | |
| **Standing instructions** | Deposit instructions<br>• Percentage allocation | | |
| | Income preferences<br>• Reinvest (default)<br>• Retain in Cash Account<br>• Income instruction – percentage<br>• Automatic Income Distribution Facility (Investment only) | | |
| | Cash Account (top up) preferences<br>• Pro-rata (default)<br>• Redemption instruction – percentage<br>• Pecking Order | | |
| **Automatic re-weight facility** | Listed securities and managed investments – Quarterly, half-yearly and yearly. | | |
| **Tax optimisation** | There are three tax optimisation methods available:<br>• First in, first out: The parcel(s) with the oldest purchase date at the time of submitting are selected for disposal first.<br>• Minimise gain/maximise loss: The parcel(s) with the lowest estimated capital gains/highest estimated capital losses are selected for disposal first.<br>• Maximise gain/minimise loss: The parcel(s) with the highest estimated capital gains/lowest estimated capital losses are selected for disposal first. | | |



2 For full details on fees and costs, please refer to the relevant disclosure document.

| | Super | Pension | Investment |
|---|---|---|---|
| Periodic reporting | | | |
| **Quarterly report** | No | No | The Service provides continuous up to date electronic access instead of quarterly reports. |
| **Annual Statement** | Yes | Yes | Yes |
| **Tax statement** | No | No | Yes |
| Estate planning | | | |
| **Estate planning options** | • Binding Death Benefit Nomination<br>• Non-Binding Death Benefit Nomination<br>• Non-lapsing Binding Death Benefit Nomination | • Binding Death Benefit Nomination<br>• Non-Binding Death Benefit Nomination<br>• Reversionary<br>• Non-lapsing Binding Death Benefit Nomination | n/a |
| Online functions | | | |
| **Access levels** | • Adviser and support users – view and edit<br>• Dealer group – view access only | • Binding Death Benefit Nomination<br>• Non-Binding Death Benefit Nomination<br>• Reversionary<br>• Non-lapsing Binding Death Benefit Nomination | n/a |
| **Standing Instructions** | Manage clients' standing instructions:<br>• Deposit Instructions<br>• Income preferences<br>• Cash Account (top up) preferences | | |
| **Trading** | • Buy, sell or re-weight eligible investment options<br>• Establish an automatic reweight facility | | |
| **Client reports** | Run individual and bulk client reports | | |
| **Other** | • Application forms[3]<br>• Beneficiary nominations (super and pension only[3]<br>• Advice Fees (including renewal process)[3]<br>• Initiate withdrawals to your clients' nominated financial institution<br>• Regular Withdrawals<br>• Communication preferences<br>• Ability to set tax optimisation method<br>• Update client contact details<br>• Update client pension payments<br>• Ability to initiate a direct debit<br>• Submit an intent to claim a tax deduction. | | |
| **Performance / Rate of return (ROR)** | Account performance (ROR) and investment performance available | | |

3 DocuSign functionality available.

| | Super | Pension | Investment |
|---|---|---|---|
| Online functions for clients | | | |
| **Client reports** | Clients can generate reports. | Clients and individuals associated with an account (such as directors, trustees, company secretaries) can generate reports | n/a |
| **Online forms** | • Add, amend review and revoke beneficiary nominations<br>• Choice of Fund form | | n/a |
| **Contact details** | Ability to edit contact details and nominated financial institution. | | |
| **Communications preferences** | Ability to edit communications preferences (e.g. opt to receive communications electronically or on paper and opt out of certain communication types) | | |
| Online functions for clients | | | |
| **Additional functionality** | You can contact us to give your client transaction authority to:<br>• complete trades<br>• select tax optimisation method<br>• make withdrawals online<br>• set up regular withdrawals online[4]<br>• update their pension details<br>• claim a notice of intent to claim a tax deduction | | |
| **Mobile app** | Making it easier for clients to securely view their account online at any time | | |

## Multiple insurance options

Expand Essential Super provides access to a comprehensive insurance offering. In addition to simple yet effective group cover from TAL Life Limited (TAL), you can choose retail cover from four leading insurers.

All retail insurance policies are highly integrated, making it easy to fund insurance cover through Expand Essential Super. Clients with integrated retail insurance cover from AIA, MLC Limited, TAL or Zurich will receive a same-day credit for the benefit derived from the 15% tax deduction. This makes integrated retail insurance even more attractive from a cash flow perspective, while keeping clients' core superannuation needs under one account.

| Insurers available | Retail insurance policies | Cover available |
|---|---|---|
| AIA | AIA Australia Priority Protection[5] | • Death, total and permanent disablement.<br>• Income protection.<br>• Severity based (Zurich Active only). |
| MLC LIFE INSURANCE | MLC Life Insurance[6] | |
| TAL | TAL Accelerated Protection [7] | |
| ZURICH | • Zurich Wealth Protection<br>• Zurich Active[8] | |

4 For Investor Directed Portfolio Service only.
5 AIA Australia Priority Protection is provided by AIA Australia Limited ABN 79 004 837 861, AFSL 23004
6 MLC Life Insurance is provided by MLC Limited ABN 90 000 000 402, AFSL 230694. MLC Limited uses the MLC brand under licence and is transitioning to a new brand (Acenda) in 2025. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.
7 TAL Accelerated Protection is provided by TAL Life Limited ABN 70 050 109 450, AFSL 237848.
8 Zurich Wealth Protection and Zurich Active are provided by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510.

# Transparent value

## Cost effective

Expand Essential has a simple, low-cost fee structure with no transaction fees.

**Portfolio transparency that puts you in the driving seat**

All Expand Essential users can register for our unique online tool, Investment Central.

**Investment excellence in plain sight.** Show your clients full transparency across their investment portfolio and generate detailed reports in your practice branding.

- Underlying fund manager, asset class, top holdings and performance detail across
  - MLC Index Plus
  - MLC MultiSeries
  - MLC Real Return
  - MLC MultiActive
  - MLC Value Model Portfolios
  - MLC Premium Model Portfolios
- Market insights and educational content
- Performance and reporting capability
- Fund ratings reviews
- Portfolio blending with personalised reporting.

# A full lifecycle offering for clients

While Expand Essential is ideal for clients with simpler needs, if your clients' needs change over time you can seamlessly move them to Expand Extra. Expand Extra is a full wrap offering, powered by the same underlying technology as Expand Essential. It offers a comprehensive, customisable investment menu and is ideal for clients with more complex needs.

When clients move across to our Expand Extra platform, they can do so quickly and with no impact on their asset or tax position. It's an easy transition for you and your team too, with no change to your login and client view.

# Expand Essential investment menu

## MLC Index Plus

A range of low cost funds with diversified investment solutions, that are active where it matters most

- MLC Index Plus Conservative
- MLC Index Plus Balanced
- MLC Index Plus Growth

## MLC MultiSeries

A value range of predominately active multi-manager funds.

- MLC MultiSeries 30
- MLC MultiSeries 50
- MLC MultiSeries 70
- MLC MultiSeries 90

## MLC MultiActive

A range of fully-active multi-manager funds designed to provide broad diversification and generate above market returns.

- MLC MultiActive Capital Stable
- MLC MultiActive Conservative
- MLC MultiActive Moderate
- MLC MultiActive Balanced
- MLC MultiActive Growth
- MLC MultiActive High Growth
- MLC MultiActive Geared

## MLC Real Return

A range of funds targeting returns above inflation while managing market uncertainty.

- MLC Real Return Moderate
- MLC Real Return Assertive

## Single sector

Active single sector funds that you can blend into your client's portfolio to suit their risk profile and needs.

- MLC Cash Management Trust
- MLC MultiActive Australian Shares
- MLC MultiActive Global Shares
- MLC MultiActive Diversified Fixed Income
- MLC MultiActive Cash Enhanced
- MLC MultiActive Property

## SMA MLC Value Model Portfolios

Blends active and index management to achieve above-inflation returns.

- MLC Value Conservative 30
- MLC Value Moderate 50
- MLC Value Balanced 70
- MLC Value Growth 85
- MLC Value High Growth 98

## SMA MLC Premium Model Portfolios

Active investment solutions focused on providing clients above-inflation returns.

- MLC Premium Conservative 30
- MLC Premium Moderate 50
- MLC Premium Balanced 70
- MLC Premium Growth 85
- MLC Premium High Growth 98

# Essential+ investment menu

## Term deposits

Your clients can access term deposits from NAB and ANZ through the Essential+ investment menu. The terms available are listed below:

| Provider | Term |
|---|---|
| NAB | 1 month |
| | 2 months |
| | 3 months |
| | 6 months |
| | 12 months |
| | 24 months |

| Provider | Term |
|---|---|
| ANZ | 3 months |
| | 6 months |
| | 12 months |

## Exchange Traded Funds

| Provider | Code | Security Name |
|---|---|---|
| Vanguard | VDGR | Vanguard Diversified Growth Index ETF |
| | VDBA | Vanguard Diversified Balanced Index ETF |
| | VDCO | Vanguard Diversified Conservative Index ETF |
| | VDHG | Vanguard Diversified High Growth Index ETF |
| | VDAL | Vanguard Diversified All Growth Index ETF |
| | VAS | Vanguard Australian Shares Index ETF |
| | VHY | Vanguard Australian Shares High Yield ETF |
| | VGS | Vanguard MSCI Index International Shares ETF |
| | VGAD | Vanguard MSCI Index International Share (Hedged) ETF |
| | VAF | Vanguard Australian Fixed Interest ETF |
| BlackRock | IOZ | iShares Core S&P/ASX200 ETF |
| | IVV | iShares S&P500 ETF |
| | IHVV | iShares S&P500 AUD Hedged ETF |
| | IOO | iShares S&P Global 100 ETF |
| | IAF | iShares Core Composite Bond ETF |
| Betashares | AQLT | Betashares Australian Quality ETF |
| | NDQ | Betashares NASDAQ 100 ETF |
| | QLTY | Betashares Global Quality Leaders ETF |
| | OZBD | Betashares Australian Composite Bond ETF |
| | QAU | Betashares Gold Bullion ETF – Currency Hedged |

## MLC Retirement Boost

An innovative retirement income solution designed to increase the potential of your clients' super, delivering higher retirement income for longer from their first contribution.

By concentrating on the features that matter most to your clients and business, Expand Essential ensures a hassle-free vehicle for delivering investment excellence.

### For more information

Contact advisoryrelationships@insigniafinancial.com.au



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