



EXPAND Essential

Adviser use only

Research shows¹ what the average Australian wants from financial advice. They're looking for help making decisions around investing, retirement and estate planning, tax and insurance, for a reasonable fee and from an adviser they trust.

But with the average cost of providing advice on the rise², many Australians who want financial advice think they can't afford it. For advisers, this creates an opportunity to partner with investment experts offering solutions that are cost-effective and easy to use – all while delivering a great client experience.

Deliver value with a hassle-free solution

Expand Essential is a super, pension and investment wrap platform solution, designed for clients with simpler needs. With access to a comprehensive range of multi-manager funds and Separately Managed Account (SMA) model portfolios managed by our award-winning investment team³ – it allows advisers to deliver investment excellence in an easy to use, packaged solution. Great outcomes for clients and a lower cost to serve for advisers.

A user experience underpinned by our proprietary technology – designed to adapt and simplify

Our proprietary technology platform is built in-house and powers Expand Essential. It's designed for hassle-free advice delivery to simplify your day-to-day operations, workflows, and processes through adviser-centred design.

Intuitive and easy to use

It's designed in close collaboration with advisers to offer an intuitive user experience. You'll find the functionality you use most front and centre – where you expect it to be.

A clear and simple view of data that matters

The technology enables a comprehensive range of client reports. It allows you to create custom data sets to support client communication, and business intelligence to inform operational and strategic decisions.

1 2022 Financial Advice Report Industry Analysis – Investment Trends, October 2022

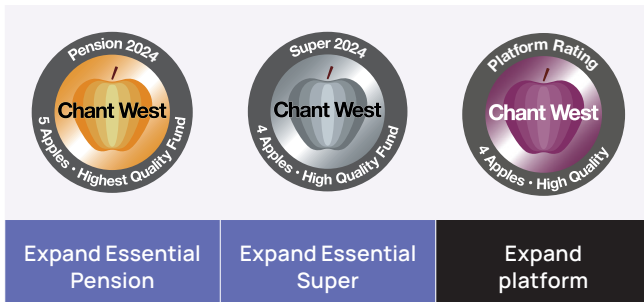
2 Cost Profile of Australia's Financial Advice Industry – KPMG, 31 August 2021

3 Visit www.myexpand.com.au/awards-ratings to view our ratings and awards

High rated products and platform

Expand Essential Pension received 5 Apples and Expand Essential Super received 4 Apples in the relevant product categories from Chant West⁴.

In addition Expand has been awarded a platform rating of '4 Apples – High Quality'. This rating recognises our investment and commitment in delivering a high-quality platform offering on our proprietary technology to meet the needs of your business and clients.



Deliver investment excellence with ease

Enhance client options with multi-manager capabilities

When your clients invest through Expand Essential, they'll have access to a range of multi-manager investment options and SMA model portfolios, providing the benefit of institutional scale and expertise in portfolio construction, and allowing you to deliver high-quality, diversified investment portfolios.

The multi-manager investment solutions and SMA model portfolios are designed as a simple and efficient way to outsource investment management. You can rely on proactive investment management and dynamic asset allocation to keep you and your clients on top of changing markets to limit risk and safeguard returns.

All backed by our award-winning⁵ MLC Asset Management team.

Flexible, high-quality investment options to maximise value for clients

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

⁴ Read more about the [Chant West ratings](#) and [other awards](#).

⁵ Visit www.myexpand.com.au/awards-ratings to view our ratings and awards. The MLC Asset Management team is part of the Insignia Financial Group.

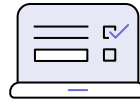
Built for tomorrow

IOOF Online is our secure adviser portal to Expand's technology – designed to meet your needs now and into the future. Transform your business with intuitive functionality that adapts as your business evolves.



Adviser and client access

Secure access for you and your clients, from any device at any time.



Online application forms

Set up accounts online for super, pension and investment, with account numbers created instantly.



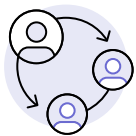
Monitor insurance

Making sure your clients are protected has become easier with a detailed snapshot of your clients' existing cover – group and retail. Monitor their inactivity status under the Protect Your Super legislation.



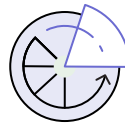
Online trading

With the convenience of monitoring and transacting on all investments in one place, the ability to buy and sell simultaneously, straight-through-processing and built-in validations, you can administer your clients' accounts quickly and efficiently.



Beneficiaries

Add, change or remove beneficiaries with an intuitive online process.



Comprehensive reporting

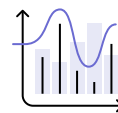
Create a range of useful reports on your clients' accounts or for a segment of your client base.



Tax optimisation

Choose to apply one of three tax optimisation methods to deliver the best outcome for your clients' individual circumstances:

- First in, first out
- Minimise gain/maximise loss
- Maximise gain/minimise loss.







Activity monitor

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

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**.

Insurers available	Retail insurance policies	Cover available
	AIA Australia Priority Protection ⁶	Death, total and permanent disablement. Income protection. Severity based (Zurich Active only).
	MLC Life Insurance ⁷	
	TAL Accelerated Protection ⁸	
	Zurich Wealth Protection and Zurich Active ⁹	

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.

Transparent value

Cost effective

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

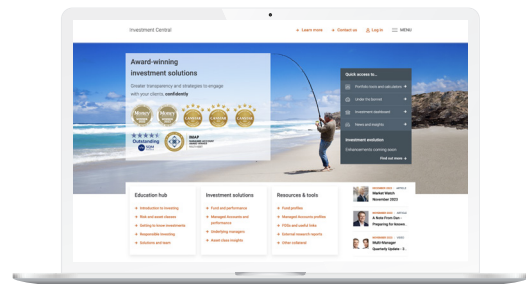
Portfolio transparency that puts you in the driving seat

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 detail across
 - MLC Index Plus
 - MLC Inflation Plus
 - MLC MultiActive
 - MLC MultiSeries
 - 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.

investmentcentral.ioof.com.au



6 AIA Australia Priority Protection is provided by AIA Australia Limited ABN 79 004 837 861, AFSL 230043.

7 MLC Life Insurance is provided by MLC Limited ABN 90 000 000 402, AFSL 230694. MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

8 TAL Accelerated Protection is provided by TAL Life Limited ABN 70 050 109 450, AFSL 237848.

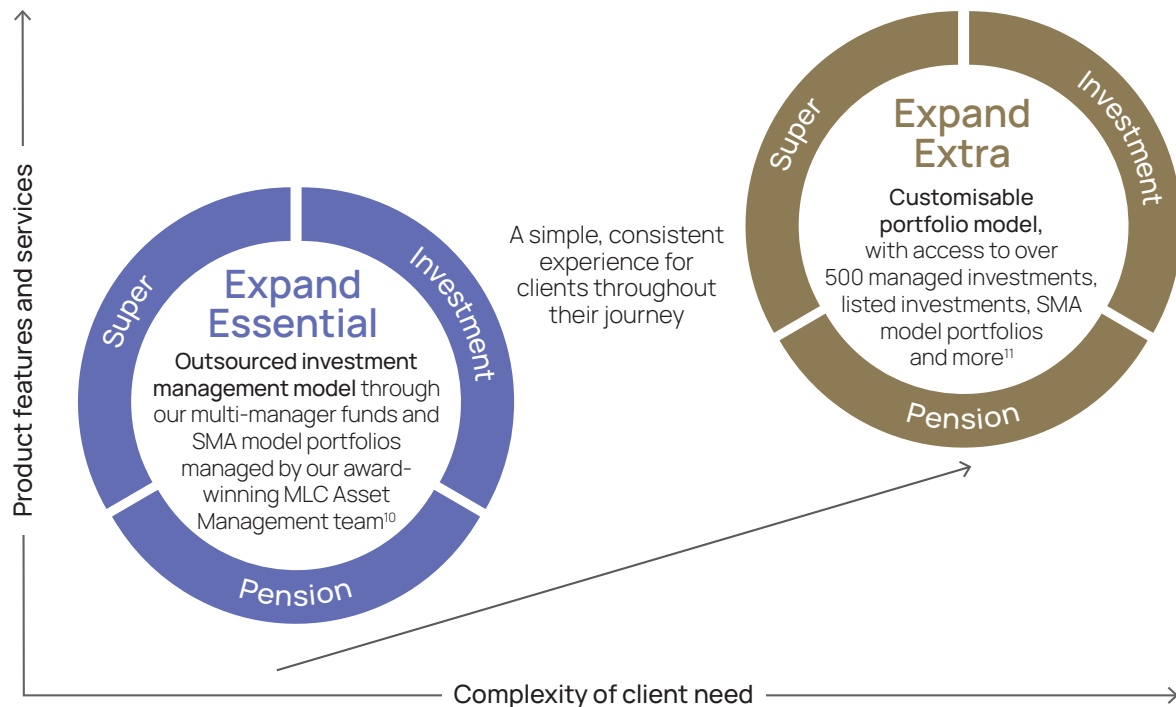
9 Zurich Wealth Protection and Zurich Active are provided by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510.

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 platform view.



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

¹⁰ Visit www.myexpand.com.au/awards-ratings to view our ratings and awards. The MLC Asset Management team is part of the Insignia Financial Group.

¹¹ For **Expand Extra Super and Pension** – the majority of listed investments in the S&P All Ordinaries Index, including a range of Exchange Traded Products plus other listed investments approved by the Trustee from time to time.

For **Expand Extra Investment** – the majority of fully paid ordinary, preference and equity shares, stapled securities, Exchange Traded Products (ETPs), Hybrids, Listed Investment Trusts (LITs) and Listed Investment Companies (LICs) listed on the Australian Securities Exchange (ASX).

Maturing Investments – a selection of term deposits and fixed term annuities.

Managed Discretionary Account capability.

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