

# EXPAND Essential

Adviser use only

## Key features available on Expand Essential

|   | Super   | Pension                      | Investment                                   |
|---|---|------------------------------|--|
| Investment options                                  |   |                              |  |
| Managed investments                                 | 22 ready-made portfolios diversified across asset classes, fund managers and investment styles.   |                              |  |
| Separately Managed Account (SMA)                    | 10 model portfolios professionally managed, including investments in multiple asset classes and investment structures such as managed investments, ETFs and cash investments.   |                              |  |
| Cash Account  | <ul style="list-style-type: none"><li>• The Cash Account is used to process all cash transactions that occur within the account.</li><li>• 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 Cash Account, we will top-up to the lower of their dollar-based or percentage-based minimum (1% default).</li></ul> |                              |  |
| Plans   |   |                              |  |
| Regular Contribution/<br>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                            | <ul style="list-style-type: none"><li>• Managed investments – no minimum applies.</li><li>• SMA – variable by model portfolio on initial investment.</li></ul>  |                              |  |
| Insurance   |   |                              |  |
| Group insurance – TAL                               | Death<br>Death & Total & Permanent Disablement (TPD)<br>Income Protection   | n/a                          | n/a  |
| Retail insurance – AIA, MLC Limited, TAL and Zurich | Death<br>Death & Total & Permanent Disablement (TPD)<br>Income Protection   | n/a                          | n/a  |

|  | Super  | Pension | Investment   |
|--|--|---------|--|
| Fees and costs <sup>1</sup>                    |  |         |  |
| Administration Fee                             | Account balance<br>\$0 – \$800,000<br>Above \$800,000<br>Maximum Administration Fee (excluding Account Keeping Fee)  |         | Administration Fee<br>0.10%<br>Nil<br>\$800 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 between 0% and 0.03% pa of your account balance.   | n/a     |  |
| Advice fees                                    |  |         |  |
| Advice Fee – Ongoing or Fixed Term Arrangement | <ul style="list-style-type: none"><li>• A flat percentage fee of up to 2.2% pa of account balance, or</li><li>• A tiered percentage fee up to maximum of 2.2% pa (maximum 7 tiers), and/or</li><li>• A flat dollar fee of up to \$18,000 pa</li></ul> 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                           | <ul style="list-style-type: none"><li>• Maximum 10% of the account balance up to a fee of \$11,000, or</li><li>• A maximum fee of \$3,300 where the fee is greater than 10% of the account balance</li></ul>   |         |  |
| Other Features                                 |  |         |  |
| Standing instructions                          | <b>Deposit instructions</b> <ul style="list-style-type: none"><li>• Percentage allocation</li></ul> <b>Income preferences</b> <ul style="list-style-type: none"><li>• Reinvest (default)</li><li>• Retain in Cash Account</li><li>• Income instruction – percentage</li><li>• Automatic Income Distribution Facility (Investment only)</li></ul> <b>Cash Account (top up) preferences</b> <ul style="list-style-type: none"><li>• Pro-rata (default)</li><li>• Redemption instruction – percentage</li><li>• Pecking Order</li></ul>   |         |  |
| Automatic re-weight facility                   | Yes. Quarterly, half-yearly and yearly.  |         |  |
| Tax optimisation                               | There are three tax optimisation methods available: <ul style="list-style-type: none"><li>• <b>First In, First Out:</b> The parcel(s) with the oldest purchase date at the time of submitting are selected for disposal first.</li><li>• <b>Minimise Gain/Maximise Loss:</b> The parcel(s) with the lowest estimated capital gains/highest estimated capital losses are selected for disposal first.</li><li>• <b>Maximise Gain/Minimise Loss:</b> The parcel(s) with the highest estimated capital gains/lowest estimated capital losses are selected for disposal first.</li></ul> |         |  |
| 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  |

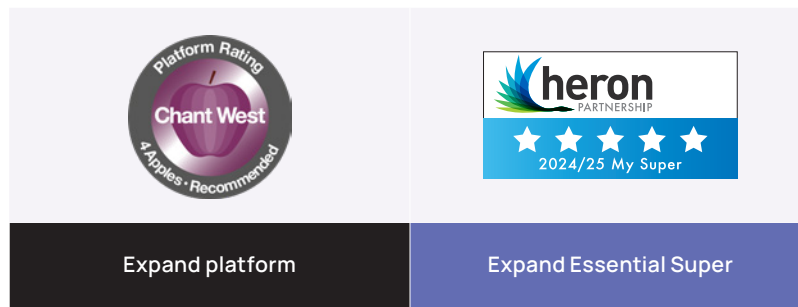
<sup>1</sup> For full details on fees and costs, please refer to the relevant disclosure document.

|                                    | Super  | Pension   | Investment |
|------------------------------------|--|---|------------|
| Estate planning                    |  |   |            |
| Estate planning options            | <ul style="list-style-type: none"><li>• Binding Death Benefit Nomination</li><li>• Non-Binding Death Benefit Nomination</li><li>• Non-lapsing Binding Death Benefit Nomination</li></ul>   | <ul style="list-style-type: none"><li>• Binding Death Benefit Nomination</li><li>• Non-Binding Death Benefit Nomination</li><li>• Reversionary</li><li>• Non-lapsing Binding Death Benefit Nomination</li></ul> | n/a        |
| Online functions                   |  |   |            |
| Access levels                      | <ul style="list-style-type: none"><li>• Adviser and support users – view and edit</li><li>• Dealer group – view access only</li></ul>  |   |            |
| Standing Instructions              | Manage clients' standing instructions: <ul style="list-style-type: none"><li>• Deposit Instructions</li><li>• Income preferences</li><li>• Cash Account (top up) preferences</li></ul>   |   |            |
| Trading                            | <ul style="list-style-type: none"><li>• Buy, sell or re-weight eligible investment options</li><li>• Establish an automatic reweight facility</li></ul>  |   |            |
| Client reports                     | Run individual and bulk client reports   |   |            |
| Other                              | <ul style="list-style-type: none"><li>• Application forms<sup>2</sup></li><li>• Beneficiary nominations (super and pension only)<sup>3</sup></li><li>• Advice Fees (including renewal process)<sup>3</sup></li><li>• Initiate withdrawals to your clients' nominated bank account</li><li>• Regular Withdrawals</li><li>• Communication preferences</li><li>• Ability to set tax optimisation method</li><li>• Update client contact details</li><li>• Update client pension payments</li><li>• Ability to initiate a direct debit</li></ul> |   |            |
| Performance / Rate of return (ROR) | Account performance (ROR) and investment performance available   |   |            |
| Online functions for clients       |  |   |            |
| Client reports                     | <ul style="list-style-type: none"><li>• Clients are able to generate reports</li></ul>   |   |            |
| Online forms                       | <ul style="list-style-type: none"><li>• Add, amend review and revoke beneficiary nominations</li><li>• Choice of Fund form</li></ul>   | n/a   |            |
| Contact details                    | Ability to edit contact details  |   |            |
| Communications preferences         | Ability to edit communications preferences (e.g. opt to receive communications electronically or on paper and opt out of certain communication types)  |   |            |
| Additional functionality           | You can contact us to give your client transaction authority to: <ul style="list-style-type: none"><li>• complete trades</li><li>• select Tax Optimisation Method</li><li>• make withdrawals online</li><li>• set up regular withdrawals online<sup>3</sup></li><li>• update their pension details</li><li>• claim a notice of intent to claim a tax deduction (coming soon)</li></ul>   |   |            |
| Mobile app                         | Making it easier for clients to securely view their account online at any time   |   |            |

<sup>2</sup> DocuSign functionality available.

<sup>3</sup> For Investor Directed Portfolio Service only.

## Ratings and awards



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

## For more information

Contact [advisoryrelationships@insigniafinancial.com.au](mailto:advisoryrelationships@insigniafinancial.com.au)

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