Voyage Investment Service
Voyage Superannuation Master Trust
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<SUBURB> <STATE> <POSTCODE>
<COUNTRY>

DD Month YYYY

Dear <SALUTATION>

Account number	Product
<ACCOUNT_NUMBER>	<PRODUCT_NAME>

Your account is moving to Expand Extra on 4 September 2026

Why is this happening?

We're continually assessing how to best provide you with the most contemporary products, services and experiences, which has led us to the decision to merge superannuation funds. Merging funds will involve transferring your <PRODUCT_NAME> account, including all of your current investments to a new account in Expand Extra, which is part of another super fund. OFM[1], the trustee of your current super fund, became part of the Insignia Financial Group in 2020, and the super fund we are transferring your account to is operated by IIML[2], which is also part of the Insignia Financial Group.

Expand Extra has had significant enhancements in recent years. We believe moving your <PRODUCT_NAME> account to Expand Extra is the most appropriate solution to deliver ongoing value and make it easy for you to manage your investments.

What you need to know

The transfer of your <PRODUCT_NAME> account to Expand Extra will take place automatically at no cost to you.

The other important things you should know about the transfer, which we've outlined in this letter and the enclosed flyer(s), include:

- Your account number, super fund details and product name will change;

[1] Oasis Fund Management Limited (ABN 38 106 045 050, AFSL 274331)
[2] IOOF Investment Management Limited (ABN 53 006 695 021, AFSL 230524)

- You will receive information in your Expand Extra welcome pack after the transfer on how to access your new account;
- Your administration fees will change, and the amount you will pay will be similar or lower;
- Any advice fees will continue for the period of your existing consent, unless you wish to cease those early;
- Transactions will be limited or temporarily suspended prior to the transfer, refer to the ‘Temporary transaction suspension’ section below;
- You will retain your nominated beneficiaries, investment options and insurance cover (as applicable); and
- If you or your employer make contributions, you will need to adjust those instructions.

You can speak with your financial adviser about the transfer or find more information at myexpand.com.au/faq. To assist you or your adviser answer questions relating to the transfer, we have also established a temporary Transition Service Centre that will operate until 4 September 2026. You can contact the Transition Service Centre on 1800 645 303 between 8am and 6pm (AEST), Monday to Friday.

We also recommend that after the transfer you review your account with a financial adviser to discuss any new features of Expand Extra that may be relevant to your individual objectives. This may include the range of available investment and insurance options, MLC Retirement Boost™ which has the potential to increase future retirement income, family fee aggregation, and the Expand Essential product that has a reduced investment menu at a lower administration fee.

Your account details will change

The details of your current and new accounts are as follows:

	Your current account	**Your new account**
Account number	<ACCOUNT_NUMBER>	Your new account number will be provided by IIML in your welcome pack
Product	<PRODUCT_NAME>	Expand Extra Super
Super fund	Oasis Superannuation Master Trust	IOOF Portfolio Service Superannuation Fund
Super fund ABN	81 154 851 339	70 815 369 818
Trustee	Oasis Fund Management Limited	IOOF Investment Management Limited (IIML)
Trustee ABN	38 106 045 050	53 006 695 021
AFS Licence No.	274331	230524

Product Disclosure Statement (PDS) available online

We recommend that you read the PDS issued by IIML for Expand Extra Super and Pension and related documents (including the General reference guide) available at myexpand.com.au. Alternatively, you can receive a hard copy of the

PDS by contacting the Transition Service Centre on 1800 645 303 between 8am and 6pm (AEST), Monday to Friday.

Your fees from 5 September 2026

Your administration fees

Here is a comparison of your estimated annual administration fees:

Your account balance as at 30 April 2026	Your current estimated annual fees*	Your estimated annual fees with Expand Extra**
<ACCOUNT_BALANCE>	<CURRENT_FEE>	<EXPAND_FEE>

<START IF GROUP INSURANCE = Y>
*Your current estimated annual fees do not include the amount retained from Cash Account interest, the insurance administration fee (outlined in the changes to group insurance section of this letter), or any expenses paid from the reserve.
** Your estimated annual fees with Expand Extra do not include any amount retained from Cash Account interest, or any administration costs paid from the reserve.
<END IF GROUP INSURANCE = Y>

<START IF GROUP INSURANCE = N>
*Your current estimated annual fees do not include the amount retained from Cash Account interest, or any expenses paid from the reserve.
** Your estimated annual fees with Expand Extra do not include any amount retained from Cash Account interest, or any administration costs paid from the reserve.
<END IF GROUP INSURANCE = N>

This estimate is based on your account balance as at 30 April 2026 and the investments you held at that time. As administration fees are calculated daily, changes to your account balance or investments may change the actual administration fees charged. The above estimate excludes investment or advice fees (if applicable).

The administration fees applicable to your account after the transfer will be:

Administration fee

Your account balance	Administration fee (pa)
$0 - $100,000	0.45%
$100,000.01 - $400,000	$450 plus 0.25% of balance above $100,000
$400,000.01 - $700,000	$1,200 plus 0.12% of balance above $400,000
$700,000.01 - $1,000,000	$1,560 plus 0.10% of balance above $700,000
Above $1 million	$1,860 (flat)

Plus your account keeping fee which is a fixed flat fee of $150 pa.

In Expand Extra, any percentage based administration fee will be calculated daily on your account balance. Administration fees are charged monthly in arrears and are deducted from your Cash Account at the end of each month.

If you have an existing family discount with other accounts in your family group and related entities, your account will remain linked upon transfer to Expand Extra and this will be confirmed by IIML in your welcome pack. Family fee aggregation will be applied, which works differently to the family discount in <PRODUCT_NAME>. We recommend you review your welcome pack carefully and contact IIML if any of your account details, including family group accounts, need updating.

Any new accounts you open will not automatically be included in a family fee aggregation group. You or your adviser can request IIML to add or remove accounts at any time. You can have a maximum of eight accounts in a family fee aggregation group in Expand Extra.

If you initiate a withdrawal or make a contribution prior to transfer to Expand Extra that changes your account balance, the fees outlined in the table above will continue to apply. As administration fees for <PRODUCT_NAME> and Expand Extra are based on your account balance, this may result in your future administration fees being higher than those you currently pay.

In certain circumstances, where it is reasonable for IIML to do so in the future, the fees and costs applied to your new Expand Extra Super account may be altered (subject to law) without your consent. However, before doing so, IIML is required to provide you with at least 30 days' notice of any increase or material change. The fees quoted are inclusive of GST and any applicable reduced input tax credits unless otherwise stated.

Cash Account interest
We currently hold deposits with Macquarie Bank Limited (MBL)[3] for the <PRODUCT_NAME> Cash Account, and the net rate you currently receive (at the date of this letter) is 3.95% per annum. Any benefit resulting from setting the interest rate below the earning rate is not retained by us and is not disclosed as a fee.

The comparable net interest rate for the Expand Extra Cash Account is currently 3.58% per annum. Unlike <PRODUCT_NAME>, IIML earns a gross rate of interest on the deposits it holds for the Cash Account (currently with the Commonwealth Bank of Australia) and retains an amount, estimated between 0.50% and 1.40% pa of the balance of the Cash Account. This interest amount retained by IIML is disclosed as a cost for Expand Extra. As a result, your total annual fees outlined in your future annual statement may appear higher than those for <PRODUCT_NAME>, while the amount of net interest you earn is likely to be similar (as shown above).

Your investment fees
The transfer won't affect the investment fees and costs you pay for the investment options you hold <START IF HOLDING SMA PORTFOLIO> (except for some SMA portfolios as outlined in the table below) <END IF HOLDING SMA PORTFOLIO>. You should also note that the responsible entity or fund manager of the investment option may change investment fees at any time.

It is also important to note that for some investment options, Expand Extra receives investment fee rebates that are not currently available for <PRODUCT_NAME>. If you invest in an investment option that provides a rebate, you will also receive that rebate (which is generally received quarterly as cash) following the transfer. You can refer to the *Investment Menu* for Expand Extra Super and Pension for the most up-to-date information on rebates.

<START IF HOLDING SMA PORTFOLIO>
The investments in the separately managed account (SMA) portfolio you hold in your <PRODUCT_NAME> account will be transferred to the equivalent SMA

[3] Macquarie Bank Limited (ABN 46 008 583 542, AFSL 237502)

portfolio on Expand Extra and your Macquarie SMA account will be closed (see the 'How your investments will be transferred' section of this letter for more information). As the SMA portfolios for <PRODUCT_NAME> and Expand Extra are held in different SMA investment schemes, there may be differences in the actual or disclosed investment fees and costs and the operation and implementation of the schemes despite the portfolios being otherwise equivalent. The differences are shown below:

SMA name	**Total management fees and costs per annum – current product[4]**	**Total management fees and costs per annum – Expand Extra[5]**
Antares Dividend Builder	0.4610%	0.4600%
Antares Elite Opportunities	0.6200%	0.6200%
DNR Capital Australian Equities Income	0.7450%	0.8000%
DNR Capital Australian Equities High Conviction	0.7450%	0.8000%
iShares Enhanced Strategic Conservative	0.3070%	0.3371%
iShares Enhanced Strategic Moderate	0.3190%	0.3452%
iShares Enhanced Strategic Balanced	0.3250%	0.3456%
iShares Enhanced Strategic Growth	0.3290%	0.3461%
iShares Enhanced Strategic Aggressive	0.3310%	0.3430%
MLC Premium Moderate 50	0.9180%	0.9204%
MLC Premium Balanced 70	1.0450%	1.0611%
MLC Premium Growth 85	1.1500%	1.1519%
MLC Value Moderate 50	0.6810%	0.6821%
MLC Value Balanced 70	0.6730%	0.6727%
MLC Value Growth 85	0.7030%	0.7019%

You should also refer to the 'Brokerage for listed investments' in the attached flyer to understand the differences in brokerage for SMA portfolios for <PRODUCT_NAME> and Expand Extra.
<END IF HOLDING SMA PORTFOLIO>

<START IF ONGOING OR FIXED TERM ASF>
Your advice fees
Any percentage based and/or fixed dollar ongoing or fixed term advice fees negotiated between you and your financial adviser will continue in Expand Extra, except where you have agreed for advice fees to be charged on specific asset classes. Where advice fees continue, your consent to deduct them from your <PRODUCT_NAME> account will carry over and be relied upon by IIML (the trustee of your new fund), for the period for which that consent currently applies or until such time as you and your adviser amend the consent.

IIML will confirm any ongoing and/or fixed term advice fees in your welcome pack. You can request OFM and IIML to stop deducting advice fees at any time,

[4] The total management fees and costs were sourced from the Macquarie Separately Managed Account Product Disclosure Statement (MSMA PDS) dated 1 April 2026. Fees include the net effect of GST. The fees comprise the management fee, indirect costs and any applicable performance fee a portion of which are estimates. Refer to the MSMA PDS for the most up to date fees and costs information.
[5] The total management fees and costs were sourced from the Expand Integrated Separately Managed Account Product Disclosure Statement dated 12 January 2026. Fees include the net effect of GST. The fees comprise the management fee, indirect costs and any applicable performance fee a portion of which are estimates. Refer to the Expand Integrated Separately Managed Account Product Disclosure Statement for the most up to date fees and costs information.

although we recommend that you consider the impact on any ongoing advice you are receiving before making such a request.

Expand Extra does not provide for advice fees to be charged on specific asset classes, therefore, any such arrangement you currently have in place will cease on transfer. We'll inform your financial adviser of this change (where applicable), and your financial adviser may contact you to discuss a new advice fee arrangement.
<END IF ONGOING OR FIXED TERM ASF>

Temporary transaction suspension

To enable a smooth transition, we'll need to place a temporary halt on some transactions as we safely transfer your account. You should note that transactions will be limited or suspended during the period from 14 August 2026 until 7 September 2026, and we recommend you plan ahead where possible. For more information, please refer to the attached flyer.

How your investments will be transferred

You will generally retain the investments you hold in <PRODUCT_NAME>, although you may notice that some investment options will not be available for additional investment. Consequently, there will be no gap in investment returns, you will maintain all existing entitlements to income such as dividends and distributions, and there will be no transaction costs.

On transfer to Expand Extra, you will have more extensive investment choice, with access to a large range of investment options, including over 600 managed funds, separately managed account portfolios, majority of listed investments in the S&P All Ordinaries Index, term deposits and annuities. If you don't have a financial adviser listed on your account, or you cease your financial adviser relationship in the future, the range of investment options available to you will be reduced.

<START IF HOLDING SMA PORTOLIO>
SMA portfolios
Expand Extra offers equivalent SMA portfolios to those in <PRODUCT_NAME>. The transfer of your SMA portfolio to Expand Extra will require us to withdraw your holding in the Macquarie Separately Managed Account (**MSMA**) for which Macquarie Investment Services Limited is the Responsible Entity, and to allocate those investments to the equivalent portfolio within the Integrated Separately Managed Account (**ISMA**) for Expand Extra, for which NAL[6] is the Responsible Entity.

This process will result in your MSMA account being closed, and the underlying investments moving from the MSMA to be held directly in your <PRODUCT_NAME> account on or around 14 August 2026. Once your Expand Extra account has been established, the underlying investments will move into the equivalent SMA portfolio in the ISMA and the SMA manager will be actively overseeing the portfolio. You will not incur transaction costs for this transfer, capital gains / losses will not be realised and the cost base of the underlying

[6] Navigator Australia Limited ABN 45 006 302 987, AFSL 236466 is also an entity within the Insignia Financial group.

investments will be maintained, including on transfer to your Expand Extra SMA portfolio.

You should refer to the PDS for the ISMA, available at myexpand.com.au/separately_managed_account for details about how the Expand Extra SMA portfolios operate.
<END IF HOLDING SMA PORTOLIO>

Deposit details will change

As your account is being transferred to a new super fund and you will be issued a new account number, you will need to take action to ensure that any contribution arrangements you have in place can continue. For example:

- You will need to provide the unique superannuation identifier (**USI**) for Expand Extra (**SMF0126AU**) and your new Expand account number to any employer that contributes to your account;
- You may also need to provide your employer with a new Choice of Fund form (which will be provided in the welcome pack issued by IIML) that contains the details of your new account;
- If you've set up automatic payments (direct credit) from your bank for personal or spouse contributions, you must update them to go to your new Expand Extra account once the transfer is complete;
- New BPAY®[7] details will be provided in your welcome pack.

Contribution splitting

Contributions made to your <PRODUCT_NAME> account cannot be split after 14 August 2026. If you intend to split any of your contributions with your spouse, this must be completed by 14 August 2026 as the split needs to be done in the super fund where the contributions were made.
After the transfer, you will be able to request to split new contributions made to your Expand Extra account.

<START IF GROUP_INSURANCE>

We're making changes to your group insurance cover

While there will be no change to the amount you are covered for (sum insured) at the time of transfer, TAL[8] will replace Zurich[9] as the insurer for your group insurance cover. TAL provides existing group insurance arrangements for Expand Extra Super.
Generally, any claims for events that occur on or before 4 September 2026 will be assessed by Zurich, while claims for events that occur after this date will be assessed by TAL. If you need to lodge a claim after 4 September 2026, please contact IIML on 1800 517 124. They will assist you and determine the appropriate insurer to assess your claim.
TAL has agreed to retain the underlying/base insurance premium rate table. This means the standard cost of cover at each age will not change. However, if your birthday occurred between 1 March and 1 July 2026, the premium you pay will change on transfer. This is because TAL uses your age at 1 July to calculate your premium, rather than 1 March as used by Zurich. If your birthday occurs after 1 July 2026, your premium will next be updated on 1 July 2027.

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[7] ® Registered to BPAY Pty Ltd ABN 69 079 137 518
[8] TAL Life Limited (ABN 70 050 109 450, AFSL 237848)
[9] Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510)

The timing of your insurance premium deductions will also change. Premiums will be deducted on the last day of each month (in arrears) for Expand Extra, instead of on the first of the month (in advance) for <PRODUCT_NAME>. Additionally, the insurance administration fee currently charged ($2.05 per month for each policy administered through your account) will cease, as a similar fee is not applied by IIML for Expand Extra.

There will also be some improvements and other changes to the terms and conditions of your cover. You can find more information about these changes in the enclosed group insurance flyer.

Your insurance details, including your premium, will be provided in your Expand Extra Super welcome pack which will be sent shortly after your new account has been established.

<START IF GROUP INSURANCE INDEXATION>
Your Death and/or Death and Total & Permanent Disability insurance cover will no longer increase automatically each year in line with the Consumer Price Index (CPI) as this feature is not available under Expand Extra. Your cover was last increased in line with CPI on 1 March 2026. You can apply to increase your cover in the future – please refer to the Expand Super Insurance Guide for more information.
<END IF GROUP INSURANCE INDEXATION>

<START IF SCI_ON_CLAIM>
If you've lodged a claim for, or are currently receiving an Income Protection benefit, your claim will continue to be assessed and managed by Zurich. While your claim is being paid, premiums for your Income Protection cover are waived.
If your claim ceases, your cover will transfer to TAL and IIML will commence deducting premiums. At that time, IIML will provide you with the details of your cover and the applicable premium.
<END IF SCI_ON_CLAIM>

<START IF NOT RETAIL INSURANCE>
Expand Extra Super also provides you with the ability to link a personal life, disability or income protection insurance policy issued by Acenda[10], TAL, AIA[11] or Zurich[12] to your super account, if you wish to consider an alternative arrangement.

We recommend reviewing your insurance regularly to ensure it remains suitable for your personal circumstances, and that you speak to a financial adviser to make sure your level of cover is right for you. When reviewing your cover, it's important to understand that premiums will generally increase as you get older. When determining whether your insurance is still suitable for your circumstances, you should also consider the impact that premiums may have on your retirement savings.
<END IF NOT RETAIL INSURANCE>
<END IF GROUP_INSURANCE>

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[10] Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda (ABN 90 000 000 402, AFSL 230694)
[11] AIA Australia Limited (ABN 79 004 837 861, AFSL 230043)
[12] Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510)

<START IF RETAIL_INSURANCE>

Your individual retail insurance remains unchanged

Your current individual retail insurance policy issued by Zurich[13] to OFM and held as part of your <PRODUCT_NAME> account will be transferred to IIML and form part of your new Expand Extra account. There will be no changes to the terms and conditions of your insurance policy. Insurance premiums will be deducted by IIML from your Expand Extra account based on the timing and frequency of premiums for your current account.

<END IF RETAIL_INSURANCE>

What communications will you receive?

For your <PRODUCT_NAME> account:

- An **exit statement** will be sent by mail shortly after your account closes. Your exit statement will also be uploaded onto Expand Online, Expand Extra's online portal, after the transfer.
- You will receive a 2025-26 annual statement for the period 1 July 2025 to 30 June 2026 for your <PRODUCT_NAME> account in the post, by 31 December 2026. Your statement will also be made available in Expand Online shortly after it has been sent to you.

For your Expand Extra account:

- A **welcome pack** for Expand Extra will be sent by mail shortly after your new account is established by IIML.
- You will receive an **annual statement** for the financial year ending 30 June each year, issued in September/October. Your first Expand Extra statement will cover the period from 5 September 2026 to 30 June 2027.

You may receive more than one communication about this transfer as you will be sent a separate communication for each account you hold that is impacted. This includes where you have separate super and pension accounts.

Online access

Once you receive your new account details, you'll be able to register for the Expand Extra online portal and mobile app. Registration details will be included in your welcome pack. Online access starts from **7 September 2026.** Any existing online access won't transfer, so you'll need to re-register using your new Expand Extra account number.

Closing your account prior to the transfer

Now might be a good time to consider whether this product continues to meet your needs.

If you prefer not to have your account transferred, you can request to roll over your <PRODUCT_NAME> account to another super fund or withdraw your account balance (if applicable). To proceed with either option, please notify us before **14 August 2026**.

For more information about how to close your account, please speak with your financial adviser or contact us using the details below. While no exit fees apply,

[13] Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510)

there may be tax implications or other factors to consider (including insurance arrangements), so we recommend seeking financial advice.

If we don’t receive your instructions by 14 August 2026, your account will be automatically transferred to Expand Extra.

More information

If you have any questions about these changes, please speak to your financial adviser <ADVISER_NAME> on <ADVISER_PHONE>.

For questions related to the transfer of your account to Expand Extra or the information contained in this letter, please call our Transition Service Centre on 1800 645 303 between 8am and 6pm (AEST), Monday to Friday.

If you wish to transact on or make a change to your <PRODUCT_NAME> account prior to the transfer, including making a withdrawal, you should contact your financial adviser.

Yours sincerely

Nicole Mahan
General Manager Operations, Adviser and Client Services

Important Information
This document is issued by Oasis Fund Management Limited ABN 38 106 045 050, AFSL 274331 (**OFM**). The information is current as at 24 June 2026 and has been prepared for members transferring from the Oasis Superannuation Master Trust (ABN 81 154 851 339) to the IOOF Portfolio Service Superannuation Fund (ABN 70 815 369 818) on or around 4 September 2026.
This document contains factual information only and does not represent investment or professional advice. The information does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you, having regard to your objectives, financial circumstances and needs.
You should consider the PDS and TMD for Expand Extra available from myexpand.com.au or by contacting our Transition Service Centre on 1800 645 303 between 8am and 6pm (AEST), Monday to Friday before making a decision about the product.
OFM is the trustee of the Oasis Superannuation Master Trust and is the issuer of Voyage Superannuation Master Trust for which a Product Disclosure Statement is available at wrapinvest.com.au/voyage
I.O.O.F. Investment Management Limited, ABN 53 006 695 021, AFS Licence No. 230524 (**IIML**) is the trustee of the IOOF Portfolio Service Superannuation Fund, and is the issuer of Expand Extra Super and Pension for which a Product Disclosure Statement is available at myexpand.com.au
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