Voyage

Your account is moving to Expand Extra

This flyer is intended to provide you general information about what you can expect from OFM and IIML during and after we transfer your account to Expand Extra. You should read this flyer together with our letter containing specific information about how the transfer affects your account. Additional information is available at myexpand.com.au/faq to help answer further questions and keep you up to date on the transfer.

Your financial wellbeing is our priority, so on 4 September 2026, we're transferring your account to Expand Extra, an award-winning superannuation, pension and investment platform.

OFM[1] (the trustee of your current super fund) is committed to ensuring you have access to a contemporary platform that provides a cost-effective service that enables the implementation of an investment portfolio tailored to your needs from a broad range of assets. We believe that transferring your Voyage[2] account to Expand Extra is the best outcome to enhance your future retirement outcomes.

About the Insignia Financial Group

Insignia Financial

Over 175 years of helping Australians secure their financial wellbeing	One of the largest wealth managers in Australia	$342 billion Funds Under Management and Administration (as at 31 December 2025)

How your account will transfer

What's being transferred?

Expand Extra is similar to your current super or pension product, therefore in simple terms, your account structure, the investment options you hold and the transactions you can currently perform will largely be the same.

Following the transfer, your Expand Extra account will consist of:

- The investments you hold – we'll transfer the holding (including any ANZ term deposit that matures after the transfer date) and the unrealised capital gain or loss position of each investment to your new account.
- The cash you hold in your Voyage Cash Account – we will transfer the amount you hold to the Cash Account in your new account.
- Standing instructions – the Auto Cash Management (ACM) instructions you have provided us to maintain your minimum and/or maximum cash balance (if applicable) will be used by IIML[3] (the trustee for your new super fund), where possible, to set up Top up and Deposit instructions on your new account. There are circumstances where we won't be able to transfer your ACM instructions, which is explained in more detail in the 'Standing instructions' section below.
- Pension payment instructions (if applicable) – IIML will use the information we hold to continue to make pension payments at your nominated frequency to your registered bank account. Where your pension payments are currently paid to your Voyage Investment Service or Grow Wrap Investment Service Cash Account, they will be paid to your new Expand Extra Investment Cash Account after the transfer[4].
- Membership information – your personal details including contact information (address, email, phone number) will be provided to IIML to establish your new account.
- Beneficiaries – your current nominations will be used by IIML for your new account, and the current rules for determining eligibility for payment will continue to apply (refer below).
- Group insurance benefits (if applicable) – TAL[5] will replace Zurich[6] as the insurer for any group insurance cover associated with your current account. You can find more details about these changes in the enclosed group insurance flyer.
- Individual retail insurance (if applicable) – any individual retail insurance policy issued by Zurich and held as part of your current account will be transferred to IIML. There will be no changes to the terms and conditions of your insurance policy.
- Adviser servicing instructions – we will provide IIML with information about the adviser associated with your account and any ongoing advice fee arrangements that you have consented to, including the consent period. IIML will continue to deduct the advice fees from your new account after the transfer, unless otherwise advised in the separate letter enclosed with this flyer.

1 Oasis Fund Management Limited (ABN 38 106 045 050, AFSL 274331)
2 Includes Voyage Super Service, Voyage Allocated Pension Service and Voyage Term Allocated Pension Service
3 IOOF Investment Management Limited (ABN 53 006 695 021, AFSL 230524)
4 If you hold a Voyage Investment Service or Grow Wrap Investment Service account, you will receive a separate notice from the current operator (IOOF Investment Services Ltd, ABN 80 007 350 405, AFSL 230703) advising you about its migration on 4 September 2026 to Expand Extra Investment.
5 TAL Life Limited (ABN 70 050 109 450, AFSL 237848)
6 Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510)

Preparing for the transfer

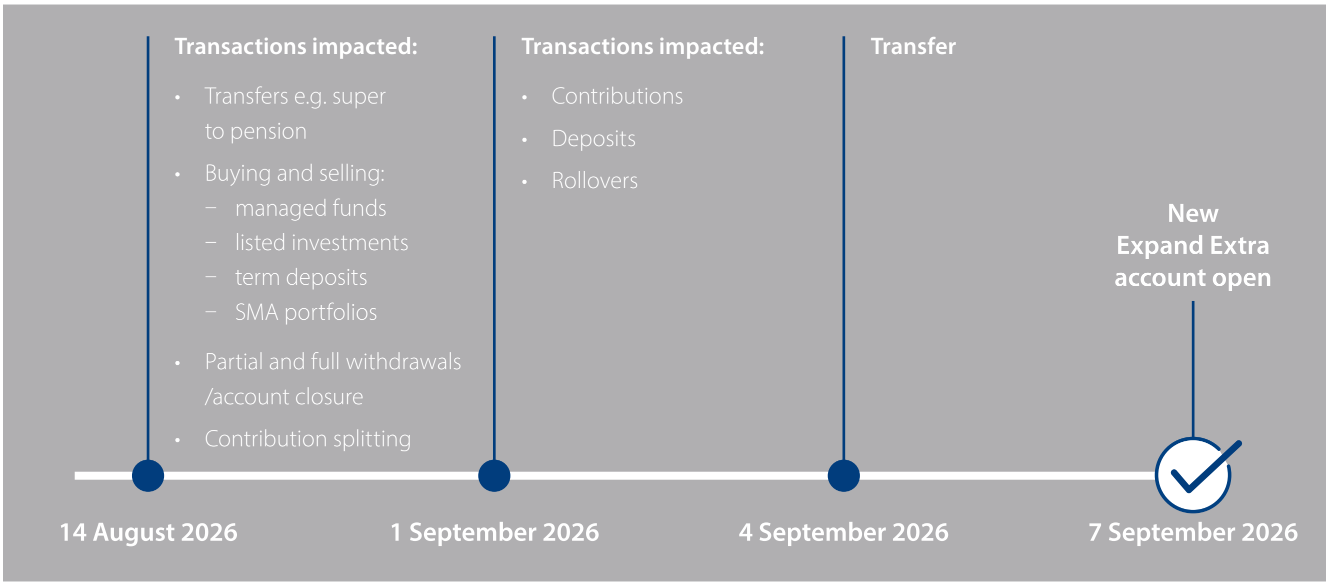
Please ensure you notify us of any changes to your contact information so that you receive all applicable communications.

If you want to change any investments prior to the transfer or make any other changes to your account, including if you want to make any permitted lump sum withdrawals, please take note of the temporary transaction suspension period discussed below.

Temporary transaction suspension

Shortly before the transfer, we will suspend or limit certain transactions for a short period to ensure that the transfer can be completed efficiently and with minimal disruption.

During this period you will not be able to buy or sell investments, withdraw amounts or make changes to your account details. We will also make some minor changes to the timing of pension payments that would otherwise occur during the suspension period.



Online transactions

From 14 August 2026, while you can continue to view your Voyage account, you will not be able to initiate online transactions. The following outlines how we will treat regular or manual requests received during the transaction suspension period.

Withdrawals

If we receive a request for a full withdrawal/account closure, or a partial withdrawal after 14 August 2026, it will be processed (where possible) by IIML after the transfer of your account to Expand Extra. In some cases, IIML may need to reconfirm your instruction if it does not align with the criteria of Expand Extra.

Financial hardship and early release on compassionate grounds

Financial hardship payments and early release on compassionate grounds will be accepted by OFM up until 14 August 2026 for processing. Any claims received after this date or incomplete forms, will not be processed by OFM and a new application will need to be made to IIML. In exceptional circumstances during the transaction suspension period we may be able to make a part payment on compassionate grounds, and you should contact us to discuss your options.

Release authorities

Guidance from the Australian Taxation Office (ATO) recommends that, when making an election that may result in a release authority, you avoid nominating the account that is being transferred.

OFM will process release authorities received up to 14 August 2026. Any requests received after this date will not be processed. OFM will respond to the ATO in line with its requirements and, where applicable, the ATO may issue a new release authority, which may be directed to your new Expand Extra account following the transfer.

In exceptional circumstances during the transaction suspension period, we may be able to process a payment. Please contact us to discuss your options.

Pension payments

Any regular pension payments that are due to be paid between 14 August 2026 and 6 September 2026 will be brought forward and paid by us on or around 14 August 2026. Pension payments from 7 September 2026 will be paid by IIML from your new account.

Buying and selling investments

Any requests to buy or sell investments received after 14 August 2026 will also be processed by IIML after the transfer of your account to Expand Extra, and you will receive the value based on the date processed. In some cases, IIML may need to reconfirm your instruction, where the request does not align with the requirements of Expand Extra. If your request relates to an investment made from your Cash Account, you will continue to receive interest until your investment instruction is processed or your Cash Account is transferred to the Expand Extra Cash Account.

Any “At limit” trades not fulfilled by 14 August 2026 will be cancelled and a new request will need to be submitted once your new account has been established in Expand Extra.

Term deposit maturities

If you have a term deposit that is due to mature during the temporary transaction suspension, the proceeds received at maturity will be held in your Cash Account and transferred to your Expand Extra Cash Account. You may request investment into a new term deposit once your account has been established in Expand Extra.

Contributions and other deposits

Contributions and other deposits can be made during the transaction suspension period up until 1 September 2026. These will be allocated to your Cash Account and transferred to your new Expand Extra account. Interest will be calculated from the date the contribution is received in your Cash Account and will continue in your Expand Extra Cash Account after the transfer.

Other account changes

Any other change to your account details that you notify us of after 28 August 2026, such as change to contact details or beneficiaries, will be provided to IIML for the change to be made after your new Expand Extra account has been established. In some cases, we may need to reconfirm your instruction such as where the request does not align with the requirements of Expand Extra. Where possible, the change will be processed prior to the issue of your welcome pack.

myGov details

While we manage our reporting obligations to the ATO as a result of the transfer, your balance on your myGov account may not appear as expected. During the transaction suspension period, you may also notice a delay in displaying any reportable transactions and/or retirement phase events to your account on myGov. The transfer of your account should be finalised by no later than 7 September 2026 and should be reflected on myGov soon after. We will report an interim account balance to the ATO in mid to late October 2026.

Transactions we will apply prior to the closure of your account

As part of the closure of your current account, we will process some one-off transactions that would normally occur at a later date.

Cash Account interest

Interest is normally credited to your Cash Account quarterly. MBL will apply final interest for July, August and the first four days of September 2026 when your Cash Account is closed. After the transfer, we will credit Cash Account interest monthly (shortly after the end of each month) to your Expand Extra account.

Administration fees

Administration fees are deducted monthly. We will calculate fees for the first four days of September 2026 on your current fee arrangement based on your close of business account balance as at 1 September 2026 and deduct the amount from your account prior to the transfer. IIML also deducts fees at the end of each month from your account, and your new administration fees as shown in your letter and welcome pack will apply from 5 September 2026, with the first deduction occurring on 30 September 2026.

Ongoing and fixed term advice fees (if applicable)

Advice fees are deducted monthly.

For any percentage based advice fees, we will calculate these for the first four days of September 2026 on your current fee arrangement based on your close of business account balance as at 1 September 2026 and deduct the amount from your account prior to the transfer.

For any flat dollar advice fees, the monthly amount is calculated as the annual fee pro rata for the number of days in each month. We will calculate a pro rata fee for the first four days of September 2026 and deduct the amount from your account prior to the transfer.

IIML also deducts advice fees at the end of each month from your account, and the amount that will apply from 5 September 2026 will be shown in your welcome letter. The first deduction from your Expand Extra account will occur on 30 September 2026.

Annual tax

Most tax transactions (such as contributions tax and income tax) for your current account are charged at the time they are applied/processed. However, Capital Gains Tax (CGT) on investments you've sold through your account are deferred until we have completed the super fund's annual tax return lodgement.

Prior to the transfer to Expand Extra, we will apply any realised CGT liability from investments you've sold through your account during the 2025-26 financial year and the period between 1 July 2026 and 4 September 2026, if applicable.

Group insurance premiums (if applicable)

Group insurance premiums are currently deducted monthly in advance. A pro rata premium will be calculated for the first four days of September 2026 and deducted from your account prior to the transfer. IIML deducts group insurance premiums at the end of each month (in arrears) from your account, and your group insurance premiums as shown in your welcome pack will apply from 5 September 2026, with the first deduction occurring on 30 September 2026.

Cash Account balance maintenance

Prior to and/or during the transaction suspension period, you may need additional cash, higher than the minimum Cash Account balance to cover scheduled payments, fees, costs, and taxes (if applicable).

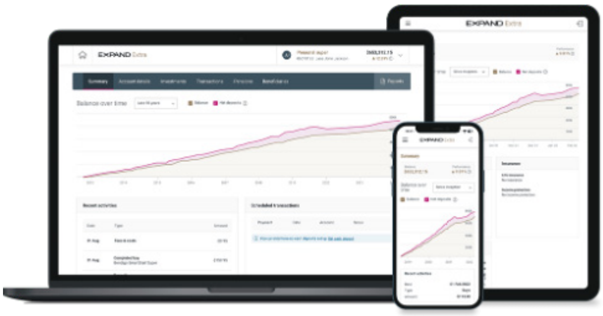
If we believe there will be insufficient funds in your Cash Account to cover the additional transactions, assets will be sold down in accordance with the default cash top up rules as outlined in the Voyage Superannuation Master Trust Product Disclosure Statement.

After the transfer

Easy and secure access to your new account

There will be two easy ways to get secure access to your Expand Extra account online from 7 September 2026.

- **Expand mobile app** – download the app from the Google Playstore or Apple App Store to access your account via your smartphone or tablet.
- **Expand Online** – register for access (via your internet browser) at **myexpand.com.au**



The Expand mobile app and Expand Online allows you to:

- Conveniently and securely view your account balance and statements and generate reports on your account.
- Increase your online security through strong password requirements and two-factor authentication.
- Access improved interactive balance charts, reporting, communications and annual statements.
- Easily establish, change or renew your beneficiary nomination, and update your personal details and communication preferences.

Online access to your Voyage account

Following the transfer, you'll no longer have access to the Voyage Online Portal. As we won't be carrying across your transaction history to Expand Extra, we recommend that you download or print your long-term account transaction history from the Voyage Online Portal at **wrapinvest.com.au/voyage** prior to 4 September 2026.

Your Expand Extra account will work a little differently to your current account. Here are some things you should know:

Contributions (Super only)

Minimum deposit amounts

There is no minimum amount for ongoing contributions including regular contribution plans (direct debits) and one off additional lump sum contributions to Expand Extra Super.

Employer contributions

If you would like your employer to contribute to your new account you will need to provide them with the unique superannuation identifier (USI) for Expand Extra Super, which is **SMF0126AU**. Your employer may also require your new account number and/or a new Choice of Fund form, which will be provided in your welcome pack shortly after the transfer.

Direct debit facility

If you have a regular direct debit facility set up for personal or spouse contributions, these will be directed to your new Expand Extra Super account after the transfer and the details will be confirmed in your welcome pack. If you do not want to continue your direct debit, you can cancel it at any time with advance notice.

As your direct debits will be processed through IIML's authorised deposit taking institution, CBA,[7] you may notice a change in the transaction details appearing within your banking statements.

BPAY®[8]

There will be new BPAY details for your account after the transfer, these will be provided by IIML in your welcome pack. Make sure you update the payment details if you have them saved within your online banking.

Electronic Funds Transfer (EFT)

If you currently use EFT, IIML will provide you with updated details after the transfer.

More information on how employers can contribute, will be provided on the Choice of Fund form included in your welcome pack.

Expand Extra Cash Account

Your new Expand Extra Cash Account

Your Expand Extra Cash Account is used to process all cash transactions that occur within your account, such as receiving contributions, buying or selling investments, receiving income, distributions and dividends, deducting fees, charges, taxes and insurance premiums and paying withdrawals. You will generally be required to keep a minimum balance in your Expand Extra Cash Account, being the lesser of 1% of your account balance and $5,000, which will ensure that your account operates efficiently. This is different to the Cash Account minimum on your current account which is a flat dollar amount of $2,500.

Your Cash Account holding will be pooled by IIML with that of other members and placed in interest bearing accounts with an authorised deposit taking institution. Currently for Expand Extra this is the CBA. You can refer to **myexpand.com.au/investment-information** for ongoing details of the Cash Account net interest rate. Net interest is credited quarterly on your current account whereas it is credited monthly on Expand Extra.

Transactions including buying or selling investments, partial withdrawals and other payments (including fees) may result in your Expand Extra Cash Account temporarily having a negative balance. A negative Cash Account balance will result in interest being charged to your Cash Account. Interest equal to the daily net Cash Account interest rate will be charged for each day that your Cash Account has a negative balance.

SMA Cash Account

If you invest in a SMA portfolio within the Integrated Separately Managed Account, you will also hold a separate SMA Cash Account, which is held in the SMA scheme by the responsible entity, NAL[9] with CBA. The interest rate for your SMA Cash Account will be different to your Expand Extra Cash Account. For details of how your SMA portfolio holdings (if applicable) will be transferred, please refer to the 'SMA portfolios' section in the letter accompanying this flyer.

Your Investment Instructions

Standing Instructions

Your Standing Instructions enable you to specify how you want transactions to occur instead of having to initiate them each time. We will advise IIML of the instructions you have provided us, and we recommend you review the Standing Instructions that will be outlined in your welcome pack.

7 Commonwealth Bank of Australia (ABN 48 123 123 124).
8 Registered to BPAY Pty Ltd ABN 69 079 137 518
9 Navigator Australia Limited (ABN 45 006 302 987, AFSL 236466). NAL is also an entity within the Insignia Financial Group of Companies.

Standing Instructions for your Expand Extra account will include:

1. Deposit Instruction
2. Income Preferences
3. Cash Account Top up

Depending on the type of Standing Instructions you choose, you can include your Cash Account, managed funds and SMA portfolios. Maturing investments such as term deposits and listed investments cannot be included as part of your Standing Instructions.

Here's how Standing Instructions work:

1. Deposit Instruction (applicable for Super accounts only)

Your Deposit Instruction tells us how you would like contributions and rollovers (less any applicable taxes) to be invested as a percentage. Your Deposit Instruction can include your Cash Account, managed funds and SMA portfolios.[10]

If you have an ACM maximum plan set up on your current account, all deposits are directed to your Cash Account and once a month, excess cash is invested as per a nominated allocation method and investment selection to ensure the maximum cash balance selected is maintained.

We will adapt your current investment allocation, including those linked to a model portfolio, to become your Deposit instruction, with some adjustments to cater for the Cash Account minimum mentioned in the Expand Extra Cash Account section above. This change will result in money being invested when it is received (subject to any minimum investment requirement and processing time) rather than monthly.

If your current investment instructions include non-daily managed funds, term deposits or listed investments, these will not be included in the Deposit instruction and the remaining assets you hold that can be included will be grossed up to total 99% (allowing for 1% to be allocated to your Cash Account).

If you don't have an ACM maximum plan set up on your current account, your Expand Extra Deposit Instruction will be set to retain 100% in the Cash Account.

Your new Deposit Instruction will be confirmed in your welcome pack.

A Deposit Instruction is not applicable for pension accounts. If you have an ACM maximum plan set up on your current pension account this instruction will not be carried across to your new Expand Extra account.

The last run date for the ACM plan will be 20 July 2026.

2. Income Preferences

There are some differences in how your income preferences will be treated when your account moves to Expand Extra.

- Where you have elected to retain income in your Cash Account for **all** investment options in your current account, this preference will be carried across to your Expand Extra account.
- Where you have elected to reinvest income for **all** investments in managed funds and SMA portfolios, your Expand Extra account will be set to reinvest income.
- If "reinvest income" is not elected for **all** investments in managed funds and SMA portfolios, the facility will be turned off in Expand Extra and any future income will be retained in your Cash Account. This will enable you to select the most appropriate reinvestment strategy in your Expand Extra account.

It is important to note that a dividend reinvestment plan (DRP) for listed securities is not available in Expand Extra. If you have a DRP instruction set up on some or all your listed securities (if applicable), we will not be able to bring this instruction across to your Expand Extra account. Your DRP instruction will cease from 10 July 2026 and any dividend payment from this date is expected to be paid to your Cash Account.

3. Cash Account Top up

The balance of your Expand Extra Cash Account will be reviewed in the following scenarios:

- at the end of each month, following the deduction of any applicable fees and insurance premiums (if applicable)
- after tax has been deducted
- after pension payments have been deducted (Expand Extra Pension only).

If the balance is zero or below, it will be topped up to the lower of either 1% of your account balance or $5,000.

The ACM minimum plan instruction you have set for your current account will be used as the Cash Account top up instruction on your new Expand Extra account.

If you currently have a:

- priority sell down order - this will become a "pecking order" of the investments to be redeemed for cash.
- percentages sell down order - this will become a "redemption instruction - percentage", and investments will be redeemed across managed funds and SMA portfolios according to the percentage allocation nominated by you.

If your current investment instruction is linked to a model portfolio or you don't have an ACM minimum plan instruction on your account, your Cash Account top up instruction will become "Pro rata", where funds are sold across managed funds and SMA portfolios according to the proportion of the portfolio they represent. If your model portfolio includes non-daily managed funds, term deposits or listed investments, these will be excluded from the pro rata Cash Account top up instruction, and the remaining assets you hold that can be included will be grossed up to total 100%.

Where there is an insufficient balance in the managed funds and SMA portfolios you hold to enable the top up of your Cash Account, IIML will redeem some of your other investments to fund fees, expenses, taxes, pension payments and insurance premiums to provide the minimum cash requirement. Your other investments will be redeemed in the following order:

- Listed investments with the highest balance,

10 Subject to meeting any minimum investment requirements.

- Maturing investments with the lowest balance (redeemed in full), then
- Managed funds that cannot be redeemed daily.

The last run date for the ACM plan will be 20 July 2026.

Automatic rebalancing facility

The automatic rebalancing facility on your current account (if applicable) allows you to set a desired allocation for all your managed funds and your Cash Account which is implemented periodically. You are required to include all managed funds you hold in your account as part of your automatic rebalancing facility. For Expand Extra, the automatic reweight facility must include all investment options you hold in your account (i.e. including listed securities and SMA portfolios).

To avoid any unintended consequences due to the difference in how this feature operates on Expand Extra (e.g. selling down listed security holdings), any automatic rebalancing instruction applied to your current account will not be transferred to Expand Extra. You or your financial adviser can provide new automatic reweight instructions following the transfer. We recommend speaking to your financial adviser before making any investment decisions.

The last run date for the automatic rebalancing facility on your current account will be 24 July 2026.

Dollar cost averaging

The dollar cost averaging facility is not available in Expand Extra and will cease on transfer. The final investment using this facility will take place on 16 July 2026. If you are affected by this change, you should speak to your financial adviser about the alternative options available on Expand Extra.

Transacting and your investment options

Investment options available in Expand Extra Super and Pension include:

- Approximately 600 managed funds.
- The majority of listed investments in the S&P ASX All Ordinaries Index plus other listed investments approved by IIML from time to time.
- A range of ASX listed Exchange Traded Funds (ETFs)
- A selection of term deposits and fixed-term annuities (maturing investments). A minimum of $5,000 per maturing investment applies.
- SMA portfolios operated as part of a registered managed investment scheme.

The options available to you may be reduced if you do not have a financial adviser or cease your financial adviser relationship in the future.

Term deposits

We will transfer any ANZ term deposit in your account to Expand Extra. If you have a rollover instruction currently in place, we will provide this to IIML to apply at your next term deposit maturity date for your current term deposits.

In Expand Extra any term deposits will by default mature to the Cash Account, which means rollover instructions will cease after this first term deposit maturity date. Instead, a communication will be sent to you prior to the following term deposit maturity date to confirm what you would like to do with the proceeds from your maturing term deposit. You can choose from:

- Mature to Cash Account
- Reinvest principal only
- Reinvest principal and interest
- Reinvest partial principal

Investment limits

To maintain liquidity and diversification in your Expand Extra account, IIML has set limits on the amount of your account balance which can be allocated to particular investment options. Your investment options will be transferred as is, however, any additional investments in Expand Extra will be subject to the following investment limits which are different to those in your current account:

- Restricted investments: 30% of your account balance in each investment option, with no more than 70% of your account balance invested in restricted investments
- Maturing investments: 95% of your account balance
- Listed investments: 30% of your account balance in each listed investment, with no more than 99% of your account balance invested in listed investments.

Minimum cash requirements still apply. There are no investment limits on managed funds unless they are restricted/illiquid funds.

Netting

Buy and sell instructions are often received from different members in respect of the same managed funds on the same day. You will receive the prevailing sell or buy unit price for that day; however, IIML will generally only transact the net buy or sell. IIML will retain any benefit that arises from netting of transactions of members.

Brokerage for listed investments

On Expand Extra, brokerage for listed investments is 0.12% of the gross value of each trade (inclusive of GST, net of RITC), subject to:

- a minimum charge of $18.50 for each order to buy or sell a listed investment into or out of your Expand Extra account; or
- a minimum charge of $5.50 in relation to a purchase or sale of a listed investment within an SMA portfolio or Managed Discretionary Account (MDA) portfolio you hold.

In Voyage, these fees vary due to the difference in the minimum and maximum charges applicable. Brokerage on all Australian listed security transactions placed online through the authorised broker are currently charged at a rate of 0.12% of the amount transacted up to a maximum brokerage charge of $100. A minimum brokerage charge of $30 currently applies for each online listed investment transaction. For example, for a trade of $100,000, the authorised broker will receive a maximum amount of $100. If you currently trade Australian listed securities via an alternative authorised broker, you and your financial adviser would have negotiated the brokerage costs directly with your nominated broker.

Expand Extra does not provide a choice of brokers, therefore if you or your financial adviser previously used an authorised broker for Voyage, that arrangement cannot continue.

The transaction fee for the purchase or sale of a listed investment within an SMA portfolio in Voyage is generally $5.50[11] and is charged per Australian listed security trade. The transaction fee covers brokerage and costs associated with the processing and settlement of the trade.

Holder Identification Number (HIN)

If you hold ASX listed securities within your current account, you do so via an individual HIN. On transfer to Expand Extra, you will be moved to a pooled custodial HIN. Whilst we don't anticipate any material impacts because of this change, there may be some restrictions on the Corporate Actions that you can participate in, such as buybacks.

Insurance (super only)

Insurance premiums to external providers

If you hold insurance with an external super fund and pay premiums via rollovers from your current account, you'll need to re-establish your payments with the other insurer once your new Expand Extra account has been opened.

Your insurance needs

If you don't already have insurance attached to your account, Expand Extra gives you access to a range of insurance options, including:

- Simple group insurance that can be added to your account, provided by:
  - TAL
- Individual retail insurance that can be integrated with your account, offered by:
  - AIA Australia Limited (ABN 79 004 837 861, AFSL 230043)
  - Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda (ABN 90 000 000 402, AFSL 230694)
  - TAL, and
  - Zurich

You should obtain the Expand Super Insurance Guide available at **myexpand.com.au/super** for information about the insurance available. If you are interested in retail insurance, you should also obtain the relevant insurer's PDS from their website. Please speak to your adviser if you wish to know more and find out which insurance option or insurer is best for your personal circumstances.

Taxation

How tax works for Expand Extra

Income tax instalment payments are made monthly to the ATO for Expand Extra. The estimated tax payable on contributions, income distributions, and other taxable transactions (including capital gains and losses) in Expand Extra will be deducted from your account each month, with the benefit from any franking credits on listed investments you hold (directly or via an SMA portfolio) applied through the same monthly tax transaction. This differs from your current account, where tax on contributions and investment earnings is generally deducted at the time the contribution is received or the earnings are processed. In addition, CGT on investments sold within your current account is typically deferred until the super fund's annual tax return has been finalised.

The annual tax process for Expand Extra is similar to your current fund, and IIML will calculate the actual tax payable for previous financial year from the actual:

- income components of distributed income
- franking credits of distributed income
- capital gains and losses
- deductible expenses such as certain fees and insurance premiums
- tax deduction claims on personal contributions.

Where there is a difference between the monthly tax deduction from your Expand Extra account and the tax calculated during the annual tax process, a tax credit or debit will be applied to your Expand Extra account in March of the following year.

Tax Optimisation

Tax Optimisation is the method used to determine which parcels are selected for disposal on sale of investments. This can be used to help manage the CGT impact of a transaction. The tax optimisation method for your Voyage is First In, First Out which will also applied to your Expand Extra account.

Once your account is established in Expand Extra, your adviser will be able to view and change your Tax Optimisation method at any time. Your adviser can also authorise you to transact or you can apply to IIML directly, after which you will also be able to view and change the Tax Optimisation method.

11 On Voyage this transaction fee can be lower for low value trades below $79.20.

Notice of intent to claim personal tax deduction for super contributions

There is no impact to your ability to provide a notice to claim (or vary) a tax deduction for personal contributions made to your account. You will be able to submit a tax deduction (or variation) notice to IIML after the transfer for contributions made prior to the transfer.

Terminal Medical Condition Certificate – tax impact

If you have approval for early release of your super on the grounds of a terminal medical condition but have not withdrawn your full super benefit, then on transfer to Expand Extra your entire account balance will be treated as a non-concessional contribution into your Expand Extra account. This non-concessional contribution could exceed contribution caps and have tax consequences. If you are impacted, we recommend you speak to your financial adviser.

Beneficiary nominations

The beneficiary nomination that you provided to us, including type and applicable rules, will transfer to Expand Extra and be maintained by IIML except where you apply for another account (e.g. if you move from super to pension or vice versa). If you made a non-lapsing beneficiary nomination (super or pension) or a reversionary beneficiary nomination (pension only) and a benefit subsequently becomes payable, IIML will use your nomination (if valid) to pay the benefit according to your wishes. Similarly, if you haven't made a nomination or you made a non-lapsing nomination before the transfer and it is invalid if a death benefit becomes payable, IIML will apply the rules carried over from Voyage to determine the payment, except where you apply for another Expand account.

Other important information

Power of attorney

If you have an *enduring* Power of Attorney or *general* Power of Attorney to manage your current account, that authorisation will transfer across to your Expand Extra account and be recorded as Power of Attorney.

Complaints, litigated claim, or family law matter in progress

OFM will endeavour to finalise these matters prior to 4 September 2026. Any complaint or litigation claim that remains open after 4 September 2026 will be managed by OFM until it's resolved, or we agree with IIML (and notify you) that it will be managed and finalised in your new account.

If you are currently in the process of finalising a family law payment split from your current account, and the payment split is to apply to your new Expand Extra account, it will need to refer to IIML as the trustee of Expand Extra and your interest in Expand Extra Super. Any such payment splits can only be processed following the transaction suspension ending on 7 September 2026.

Additional features of Expand

MLC Retirement Boost™

Retirement Boost is an income stream product intended to enhance the potential for you to receive improved age pension benefits and provide an income for life in retirement. It is designed to meet the standards for certain innovative superannuation income streams under super law. Through your financial adviser, you can acquire an interest in Retirement Boost at any age up to age 89 and commence receiving an annual income when you are ready, after meeting a Specified Condition of Release. You can start Retirement Boost (Super) in accumulation, then seamlessly transition into pension phase through Retirement Boost (Pension). Alternatively, where you have met a Specified Condition of Release, and met age eligibility requirements, you may open a Retirement Boost (Pension) account.

Expand Essential

The Expand product suite consists of Expand Extra and Expand Essential. Your account is being transferred to Expand Extra, a full-service wrap product similar to Voyage. Expand Essential Super and Pension offers a lower administration fee than Expand Extra for access to a reduced range of investment options consisting of the Essential menu of 32 MLC managed funds and SMA portfolios and the Essential+ menu of term deposits and 20 ETFs.

You can only access Expand Essential through a financial adviser as it is important that you consider your circumstances, fee arrangements (including the actual fees you will pay for Expand Extra after transfer) and other costs that may be incurred (such as costs and taxes associated with buying and selling investments).

More information

If you have any questions about the changes outlined in the letter or this flyer or have other questions about the Expand products and options, please speak to your financial adviser.

For questions related to the transfer of your account to Expand Extra or the specific information set out 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 Voyage account prior to the transfer, including making a withdrawal, you should contact your financial adviser or call us on 1800 892 353.

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