Voyage and Grow Wrap are transferring to Expand Extra

How will your IDPS clients be affected by the migration?

The guide outlines the key differences between Grow Wrap Investment Service / Voyage Investment Service and Expand Extra Investment, and how client accounts will be treated for these differences when migrated.

	Voyage Investment Service	Grow Wrap Investment Service	Migration effects on Voyage and Grow Wrap accounts
General			
IDPS contract structure	Legal contract comprises: • Oasis Portfolio contract (collective agreement) • Voyage Investment Service IDPS Guide	Legal contract comprises: • Personal Portfolio contract (collective agreement) • Grow Wrap Investment Service IDPS Guide	Migration to Expand Extra will result in the amalgamation of contractual arrangements: • Oasis / Personal Portfolio contract will remain in place for transferring investors • Expand Extra IDPS Guide will apply from transfer (in place of the Voyage Investment Service and Grow Wrap Investment Service IDPS Guide, as applicable)
Service operator	Currently: IOOF Investment Services Ltd (IISL) ABN 80 007 350 405 AFSL 230703 On 4 September 2026, IISL will retire and will be replaced by: Navigator Australia Limited (NAL) ABN 45 006 302 987 AFSL 236466	Currently: IOOF Investment Services Ltd (IISL) ABN 80 007 350 405 AFSL 230703 On 4 September 2026, IISL will retire and will be replaced by: Navigator Australia Limited (NAL) ABN 45 006 302 987 AFSL 236466	NAL is the operator for Expand Extra IDPS, and will continue.

Account types	• Individuals • Joint Applicants • Sole Trader • Companies • Incorporated Entities • Unincorporated Entities • Trusts, including (Individual or Corporate) trustees of self-managed superannuation funds, and • Legal personal representatives of deceased estates.	• Individuals • Joint Applicants • Sole Trader • Companies • Incorporated Entities • Unincorporated Entities • Trusts, including (Individual or Corporate) trustees of self-managed superannuation funds, and • Legal personal representatives of deceased estates.	No change – the account type currently recorded will continue. Should a change in structure be required in future, Expand Extra can support the following account types: • Individuals • Joint investors • Trustees of self-managed superannuation funds • Australian resident trusts • Companies
Online / app access	wrapinvest.com.au/voyage Investor access will cease from 4 September 2026.	wrapinvest.com.au Investor access will cease from 4 September 2026.	myexpand.com.au • Expand app (IOS / Android) Investors will be able to register for access with their new investor number after 7 September 2026.
Subsequent transfers	N/A	N/A	After migration to Expand Extra, advisers may transfer investor accounts to Expand Essential, Shadforth Portfolio Service or Cornerstone Portfolio Service. Transfers to those IDPSs will result in: • The Oasis / Personal Portfolio contract and Expand Extra IDPS Guide will cease. • A new IDPS contract will be formed that will be subject to the terms of the relevant IDPS Guide to which the account is transferred. • Cessation of any agreed fee arrangements applicable specific to the migration – accounts that transfer to a new IDPS will be subject to the fees outlined in the IDPS Guide.

Investments			
Investments	• The majority of fully paid ordinary, preference and equity shares, stapled securities, ETFs, ETPs, Hybrids, LITs and LICs listed on the ASX • ~310 managed funds • TDs – ANZ • 18 x SMA portfolios through Macquarie SMA	• The majority of fully paid ordinary, preference and equity shares, stapled securities, ETFs, ETPs, Hybrids, LITs and LICs listed on the ASX • ~224 managed funds • TDs – ANZ • 14 x SMA portfolios through Macquarie SMA	Investors will retain their existing Voyage/Grow Wrap investments on migration, noting that: • Before the transfer some TDs will need to broken and some SMA portfolios will need to unbundled, impacted advisers will be contacted. • Closure of Macquarie SMA products and transfer to equivalent SMA portfolio on Expand Extra through the Integrated SMA (ISMA). • SMA customisation is not available within the ISMAs available on Expand Extra, impacted advisers will be contacted. • All other funds available per Expand menu status Migrating investors will gain access to all other options available in Expand: • Approximately 600 managed funds. • The majority of listed investments in the S&P All Ordinaries index plus other listed investments (such as ETFs) • TDs – Bendigo, ANZ and NAB • Challenger fixed-term annuities. • 70 SMA portfolios through the ISMA
Cash			
Cash account structure	Each Voyage Investment Service investor holds an individual Wrap Cash Account provided by MBL[1]. The Wrap Cash Account is a banking product subject to its own terms and conditions and was issued separately by MBL, used to manage the operational requirements of a Voyage IDPS cash account.	Each Grow Wrap Investment Service investor holds an individual Wrap Invest Cash Account provided by MBL[2]. The Wrap Invest Cash Account is a banking product subject to its own terms and conditions and was issued separately by MBL, used to manage the operational requirements of the Grow Wrap IDPS cash account.	Each Wrap Cash Account (Voyage) and Wrap Invest Cash Account (Grow Wrap) will be closed by MBL as a consequence of the migration to Expand Extra. Amounts in these accounts will be transferred to each investors new Expand Extra Cash Account. The Expand Extra Cash Account is pooled deposit account (not an induvial banking product) for all Expand Extra investors with CBA[3]
Cash Account net interest rate	2.75% pa[4]	2.75% pa[5]	3.44% pa[6]
Cash Account fee / estimated ICR	N/A	N/A	Estimated to be between 0.50% and 1.40% pa[7]
Minimum cash requirement	Required to maintain minimum $2,500 in Cash Account.	Required to maintain minimum $2,500 in Cash Account.	Required to keep a minimum balance in the Expand Extra Cash Account being the lesser of 1% of your account balance and $5,000.

1 Macquarie Bank Limited (ABN 46 008 583 542)
2 Macquarie Bank Limited (ABN 46 008 583 542)
3 Commonwealth Bank of Australia (ABN 48 123 123 124)
4 As at June 2026
5 As at June 2026
6 Month end annualised rate effective 31 May 2026.
7 The interest we retain on pooled Cash Account assets is considered an indirect cost for administering your Cash Account. It is not deducted from your client's Cash Account directly, but through the interest generated from its underlying investments prior to crediting the 'net' interest to your client's Cash Account. The interest retained is subject to change.

ACM minimum plan /Cash Top up	If there is insufficient available cash in the Cash Account to meet any fees and/or costs, or if the available cash in the Cash Account drops below $2,500, investment holdings may be sold down to meet the fees and/or costs and replenish the Cash Account to a balance of at least $2,500. If your client doesn't have an ACM minimum plan in place investment options will be sold down as per the order outlined in the Voyage Investment Service IDPS Guide. ACM helps you manage your clients' cash balance. It enables you to select and automatically maintain a minimum and/or maximum cash balance of any of your clients' accounts that hold managed investments. Alternatively, you can link a model portfolio as the investment. The minimum plan will sell down assets to top up cash to the cash target, once the cash trigger has been breached. The plan runs on or shortly after the 20th of each month. **The last run date for the ACM plan will be 20 July 2026.**	If there is insufficient available cash in the Cash Account to meet any fees and/or costs, or if the available cash in the Cash Account drops below $2,500, investment holdings may be sold down to meet the fees and/or costs and replenish the Cash Account to a balance of at least $2,500. If your client doesn't have an ACM minimum plan in place investment options will be sold down as per the order outlined in the Grow Wrap Investment Service IDPS Guide. ACM helps you manage your clients' cash balance. It enables you to select and automatically maintain a minimum and/or maximum cash balance of any of your clients' accounts that hold managed investments. Alternatively, you can link a model portfolio as the investment. The minimum plan will sell down assets to top up cash to the cash target, once the cash trigger has been breached. The plan runs on or shortly after the 20th of each month. **The last run date for the ACM plan will be 20 July 2026.**	Cash Account balance will be reviewed: • at the end of each month (following the deduction of any applicable fees, or • when regular withdrawal payments are paid If the balance is zero or below, the Cash Account will be topped up to the lower of, either the percentage allocated to the Cash Account 1% (default amount) or $5,000. The ACM minimum plan instruction (if applicable) will be used as the Cash Account top up instruction on Expand Extra. If your client currently has 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 SMAs according to the percentage allocation nominated. If your client's current investment instruction is linked to a model portfolio or they don't have an ACM minimum plan instruction, then the 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 their 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 they hold that can be included will be grossed up to total 100%.
Product minimums			
Initial investment	Not applicable, as closed to new business applications from 1 June 2026.	Not applicable, as closed to new business applications from 1 June 2026.	$10,000 or $2,500 with Regular Savings Plan
Additional investments (one-off)	Direct deposit or BPAY[8] No minimum Direct debit $250 per debit	Direct deposit or BPAY: $500 Direct debit $250 per debit	$50 per investment Investors making one-off additions via BPAY will need to update BPAY details
Regular Savings Plan	$250 per debit	$250 per debit	$100 per frequency If there are any existing regular savings plans below the minimum, they will continue on Expand.
Lump sum withdrawals (one-off)	$500 per lump sum withdrawal	$500 per lump sum withdrawal	The lesser of $100 or your account balance For online withdrawals the minimum is $100

8 Registered to BPAY Pty Ltd ABN 69 079 137 518

Regular Withdrawal Plan	No minimum	No minimum	$100 per month, quarter, half year, or year If there are any existing regular withdrawal plans below the minimum, they will continue from Expand
Investment options and switching instructions	Managed funds: $1,000 Listed Investments: As required by the relevant exchange (generally $500 for the ASX) TDs: $10,000 SMAs: Varies for each SMA	Managed funds: $1,000 Listed Investments: As required by the relevant exchange (generally $500 for the ASX) TDs: $10,000 SMAs: Varies for each SMA	• Managed funds – no minimum • Listed Investments – minimum parcel of $500 per listed investment trade • Maturing investments (including TDs) – $5,000 per investment • SMAs – No minimum when adding to/ withdrawing from an existing SMA – SMA product minimums need to be adhered to on initial purchase.
Tax			
Tax Optimisation Method	• First in, First Out (default method) • Specific Parcel Selection • Minimum Gain / Maximum Loss	• First in, First Out (default method) • Specific Parcel Selection • Minimum Gain / Maximum Loss	• First in, First Out • Minimum Gain / Maximum Loss • Maximum Gain / Minimum Loss The default tax optimisation method for migrated investors who **don't** have a tax election recorded on their Voyage / Grow Wrap account will be: **First in, First Out** Migrated investors who have First in, First Out or **Minimum Gain / Maximum Loss** recorded as their tax election on their Voyage / Grow Wrap account will retain this tax election. Special parcel selection is not available.
Fees			
Platform (admin) fees	**Standard fees (per IDPS Guide)** 0.47% pa on first $100,000 0.36% pa on next $150,000 0.25% pa on next $250,000 Nil on any amount over $500,000 A minimum administration fee of $19.58 per month applies. Admin fee cap: $1,635 p.a. **Historic fee arrangements** Grandfathered administration fee arrangements exist for Voyage.	**Standard fees (per IDPS Guide) Essentials** 0.43% pa on first $750,000 Plus **Optional extra (extended managed fund – if applicable)** 0.07% pa on first $750,000 **And/or optional extra (SMAs – if applicable)** 0.05% pa on first $750,000 **And/or optional extra (ASX – if applicable)** 0.05% pa on first $750,000 These administration fees do not apply to the amount of the account balance above $750,000. A minimum administration fee of $17.91 per month applies. Admin fee cap (Essentials only): $3,225 p.a.	**Standard fees (per IDPS Guide)** 0.45% on first $100,000 0.25% on next $300,000 0.12% on next $300,000 0.10% on next $300,000 Nil for balance over $1 million Account keeping fee: $150 pa Admin fee cap: $1,860 pa (excluding Account keeping fee) Maximum fee = $2,010 pa (inclusive of Account Keeping fee) **Fees for transferring investors** The standard fees will apply unless the current fees paid by investors (at 30 April 2026) are determined to be lower. Where current fees are lower (at 30 April 2026), lower fees will be applied. Investors will be advised of the fee arrangements in their individual migration Investor Notice.

Family discount / Family fee aggregation – application	Family groups and related entities can apply for a family discount. This requires at least two or more accounts held by an individual, family members or a family member and a related entity to enable total cost of the Administration fee to be reduced by 20%. The minimum administration fee, Administration Expense Recovery fee and transaction fees will continue to apply and will not be reduced by 20%.	Family groups and related entities can apply for a family discount. This requires at least two or more accounts held by an individual, family members or a family member and a related entity to enable total cost of the Administration fee to be reduced by 20%. The minimum administration fee, Administration Expense Recovery fee and transaction fees will continue to apply and will not be reduced by 20%.	Family fee aggregation on Expand works differently to family discount. When accounts are grouped, their balances are combined creating a total aggregated balance. The Administration Fee is calculated using the total aggregated balance and any reduction to the Administration Fee is apportioned across the aggregated accounts based on the balance held in each account. Other fees are applied on a per account basis. Upon migration, all family groups with an existing family discount will remain linked and family fee aggregation will automatically be applied. Fee aggregation will be confirmed in the investor welcome pack. New accounts created will not be automatically linked. A request for accounts to be linked will need to be submitted to us. The administration fees applicable on migration will take into account any family discount carried over.
Family discount / Family fee aggregation – availability	Family groups (parents, children and grandparents of the same family) and related entities (family trust an self managed super fund).	Family groups (parents, children and grandparents of the same family) and related entities (family trust and self managed super fund).	Up to 8 accounts (in family fee aggregation group) • Spouse • Partner • Parent • Grandparent • Child • Sibling • Spouses of immediate family members • Related Directors • Related Trustees
Administration transaction fees	**Non-automated transactions on managed funds and SMAs:** Two different fee payment options available: • Unlimited switching service: $199.92 p.a • Switch transaction fee: $29 per transaction **Automated transactions on managed funds and SMAs:** NIL	**Non-automated transactions on managed funds, SMAs, term deposits and corporate actions:** • $20.50 per transaction **Automated transactions on managed funds, SMAs and term deposits:** NIL **Australian listed security transactions:** $10.25 per transaction	N/A
Listed security brokerage fee (default broker)	0.12% of the amount transacted up to a maximum of $100. A minimum brokerage charge of $30 applies to each online listed investment transaction.	0.12% of the amount transacted up to a maximum of $100. A minimum brokerage charge of $30 applies to each online listed investment transaction.	On transfer to Expand Extra, the following brokerage charges will apply: 0.12% of the gross value of each listed investment buy or sell order, subject to a minimum of $18.50.
SMA brokerage fee	$5.50 per listed investment trade charged by Macquarie Investment Services Limited as SMA RE and product provider.	$5.50 per listed investment trade charged by Macquarie Investment Services Limited as SMA RE and product provider.	0.12% of the gross value of each listed investment buy or sell with an SMA portfolio, subject to a minimum of $5.50

Investment fee rebates	Investment fee rebates are provided for some external funds	Investment fee rebates are provided for some external funds.	Investment fee rebates applicable at the time of the migration, will continue on Expand Extra at the same or higher rate. For some investment options, Expand Extra receives investment fee rebates that are not currently available for Voyage/Grow Wrap. Refer to the Investment Menu for Expand Extra Investment for the most up-to-date information on rebates.
Adviser Service Fees			
Advice Fee – Ongoing	Ongoing and Fixed Term Advice fees may be structured in the following ways: • annual flat dollar fee, payable monthly pro-rata for the number of days in each month • flat percentage structure, specifying a percentage to apply to the total value of your account, or • tiered structure, specifying a percentage to apply at different account values. If percentage-based, the relevant fee will be calculated on the daily closing balance of your account. This can be charged on specific asset classes. Ongoing and Fixed Term Advice fees are deducted monthly in arrears.	Ongoing and Fixed Term Advice fees may be structured in the following ways: • annual flat dollar fee, payable monthly pro-rata for the number of days in each month • flat percentage structure, specifying a percentage to apply to the total value of your account, or • tiered structure, specifying a percentage to apply at different account values. If percentage-based, the relevant fee will be calculated on the daily closing balance of your account. This can be charged on specific asset classes. Ongoing and Fixed Term Advice fees are deducted monthly in arrears.	Any ongoing advice fees for Voyage /Grow Wrap will continue as per the investor's consent. Advice fee options include: Percentage based fee calculated on the account balance and can be: • a flat percentage, or • a tiered percentage (maximum of 7 tiers). Dollar based fee: • a flat dollar amount. The fee is charged monthly in arrears and deducted from the Cash Account at the end of each month. Expand Extra does not provide for advice fees to be charged on specific asset classes, therefore, any such arrangement the investor currently has in place will cease on transfer.
Advice Fee – Fixed Term Arrangement	√	√	√
Initial Advice Fee	√	√	X
Advice Fee – One-Off	√	√	√

Investment transactions			
ACM maximum plan / Deposit instruction	ACM helps you manage your clients' cash balances. It enables you to select and automatically maintain a minimum and/or maximum cash balance of any of your clients' accounts that hold managed investments. Alternatively, you can link a model portfolio as the investment. The maximum plan will invest cash above the cash target once the cash trigger has been breached. The plan runs on or shortly after the 20th of each month. **The last run date for the ACM plan will be 20 July 2026.**	ACM helps you manage your clients' cash balances. It enables you to select and automatically maintain a minimum and/or maximum cash balance of any of your clients' accounts that hold managed investments. Alternatively, you can link a model portfolio as the investment. The maximum plan will invest cash above the cash target once the cash trigger has been breached. The plan runs on or shortly after the 20th of each month. **The last run date for the ACM plan will be 20 July 2026.**	The Deposit Instruction on Expand Extra tells us how your client would like to invest their deposits. On Voyage / Grow Wrap deposits are currently directed to their Cash Account and once a month, if an ACM maximum plan is in place, excess cash is invested as per a nominated allocation method and investment selection to ensure the maximum cash balance is maintained. As part of the migration, we will adapt your client's current investment allocation (if applicable) including those linked to a model portfolio, to become their Deposit instruction, with some adjustments to cater for the Expand Extra Cash Account. This change will result in their money being invested when it is received (subject to any minimum investment requirement and processing time) rather than monthly. If their current investment instructions include non-daily managed funds, TDs or listed investments, these will not be included in the Deposit Instruction and the remaining assets they hold that can be included, will be grossed up to total 99% (allowing for 1% to be allocated to their Cash Account). If there isn't an ACM maximum plan set up on your client's current account, their Expand Extra Deposit Instruction will be set to retain 100% in the Cash Account. The new Deposit Instruction will be confirmed in your client's welcome pack.

Income instruction	**Managed funds** • Re-invest income – where available • Retain in Cash Account (Default) **Listed securities** • Re-invest income (DRP) – where available • Pay to Cash Account (Default) Instructions can be placed at an investment option level or account level. **DRP instructions will cease from 10 July 2026 and any dividend payment from this date is expected to be paid to the investor's Cash Account.**	**Managed funds** • Re-invest income – where available • Retain in Cash Account (Default) **Listed securities** • Re-invest income (DRP) – where available • Pay to Cash Account (Default) Instructions can be placed at an investment option level or account level. **DRP instructions will cease from 10 July 2026 and any dividend payment from this date is expected to be paid to the investor's Cash Account.**	There are some differences in how income preferences will be treated when investor accounts are migrated to Expand Extra. • Where investors have elected to retain income in their Cash Account for all investment options, this preference will be carried across to your Expand Extra account. • Where investors have elected to reinvest income for all investments in managed funds and SMA portfolios, their 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 the investor's Cash Account. This will enable you and your client to select the most appropriate reinvestment strategy in their Expand Extra account. It is important to note that a DRP for listed securities is not available in Expand Extra. If an investor has a DRP instruction set up on some or all of their listed securities (if applicable), we will not be able to bring this instruction across to your Expand Extra account. Another income instruction available on Expand Extra is: • Income instruction – percentage Income instructions can only be made at an account level on Expand Extra.
Automatic re-weight instruction	The automatic rebalancing facility allows investors to set a desired allocation for all managed funds and their Cash Account which is implemented periodically. Ad hoc rebalancing also available. **The last run date for the automatic rebalancing facility will be 24 July 2026.**	Automatic rebalancing facility not available. However, ad hoc rebalancing is available.	On Expand Extra, the automatic re-weight facility will rebalance managed funds, SMA portfolios and listed investments to a desired weighting at a specified interval. The re-weight occurs on the 20th business day of the month (or nearest business day) either: • quarterly • half-yearly • yearly 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 an investor's current account will not be transferred to Expand Extra.

Dollar cost averaging	Dollar cost averaging allows investors to make regular investments from their Cash Account into managed investments at set frequencies. Dollar cost averaging transactions will occur on, or around the 16th of the month. The final investment using this facility will take place on **16 July 2026.**	Dollar cost averaging allows investors to make regular investments from their Cash Account into managed investments at set frequencies. Dollar cost averaging transactions will occur on, or around the 16th of the month. The final investment using this facility will take place on **16 July 2026.**	The dollar cost averaging facility is not available in Expand Extra and will cease on transfer.
Model portfolios	A model portfolio can help you more efficiently manage client's investments. • link single or multiple accounts at once • rebalance at account level • rebalance in bulk • integrate with ACM plan	A model portfolio can help you more efficiently manage client's investments. • link single or multiple accounts at once • rebalance at account level • rebalance in bulk • integrate with ACM plan	Model portfolios are not available on Expand Extra. Where a model portfolio has been integrated with an investors ACM plan, we will adapt the current investment allocation of the model portfolio to become the Deposit and/or Top Up standing instruction. For more information see the 'Deposit instruction' and 'Top Up instruction' section of this flyer.
Trading			
Unit Pricing	• Managed investment unit prices are determined by the product issuer. • Adviser-submitted online transactions received before 12:00 noon Sydney time on a Business Day are generally sent to the product issuer the same day. • Adviser-submitted online transactions received after 12:00 noon Sydney time on a Business Day are generally sent to the product issuer on the next Business Day.	• Managed investment unit prices are determined by the product issuer. • Adviser-submitted online transactions received before 12:00 noon Sydney time on a Business Day are generally sent to the product issuer the same day. • Adviser-submitted online transactions received after 12:00 noon Sydney time on a Business Day are generally sent to the product issuer on the next Business Day.	• For all managed funds, trades are normally lodged within 2 business days. The effective unit price the client receives is determined by the fund manager and may vary depending on various factors.
Buy & sell managed funds	• Place dollar buys and sells online • Buys, sells and switches of managed funds can be done in bulk for all or a selected number of clients	• Place dollar buys and sells online • Buys, sells and switches of managed funds can be done in bulk for all or a selected number of clients	• Place dollar buys and sells online
Buys & sell SMAs	• Place dollar buy or sell online	• Place dollar buy or sell online	• Place dollar buys and sells online
Buy & sell listed securities	• Place unit or estimated dollar value buys and sells online • Choose whether to execute at limit or market • Set expiration date – today only or until cancelled (cancelled after 28 calendar days)	• Place unit or estimated dollar value buys and sells online • Choose whether to execute at limit or market • Set expiration date – today only or until cancelled (cancelled after 28 calendar days)	• Place unit or estimated dollar value buys and sells online • Choose whether to execute at limit or market • Set expiration date – today only or 20 trading days
Buy and rollover TDs	• Place dollar buy online • Place election to rollover TD online	• Place dollar buy online • Place election to rollover TD online	• Place dollar buy online • Place election to rollover TD online
Re-weight	√ For managed funds	X	√ For managed funds, SMA portfolios and listed investments
Pending transactions/ Contra trading	Contra trading only available if using an external broker for listed securities. Not available for managed funds or when trading listed securities through the default broker.	Contra trading only available if using an external broker for listed securities. Not available for managed funds or when trading listed securities through the default broker.	Ability to do multiple transactions against each asset.

Broker	• Default broker – Macquarie Equities Limited[9] • Panel of external brokers available	• Default broker – Macquarie Equities Limited • Panel of external brokers available	• Default broker Expand Extra does not provide a choice of external brokers, if you use an external broker for Voyage/ Grow Wrap, this arrangement cannot continue
HIN structure	Individual HIN for each IDPS account	Individual HIN for each IDPS account	Single omnibus (collective) HIN for all IDPS accounts
Regular facilities			
Regular withdrawal	• Weekly, fortnightly, monthly, quarterly, half yearly and yearly • Payment is made from the Wrap Cash Account • Payment Day specified by Investor	• Weekly, fortnightly, monthly, quarterly, half yearly and yearly • Payment is made from the Wrap Cash Account • Payment Day specified by Investor	Expand Extra supports regular withdrawals on a monthly, quarterly, half yearly, or yearly basis. For investors migrating to Expand Extra, any existing withdrawal arrangements set to weekly or fortnightly will not be transferred and will need to be re-established in line with the available frequencies.
Automatic Income Distribution	X Not Available	X Not Available	• Managed Fund, Cash Account income can be paid quarterly or half-yearly to a pre-nominated bank account • Maturing investments are excluded from AIDF instruction • Payment is made 25th of Jan, April, July and Oct with a minimum of $100 per the frequency chosen.
Regular Savings Plan	• Weekly, monthly, quarterly, half yearly, yearly	• Weekly, monthly, quarterly, half yearly, yearly	• Monthly, quarterly, half yearly and yearly recurring direct debits for Voyage/Grow Wrap will be transferred to Expand Extra • Weekly recurring direct debits will cease
Account maintenance			
Deposits	• Direct debit • BPAY • EFT	• Direct debit • BPAY • EFT	• Only monthly, quarterly, half yearly and yearly direct debits for Voyage / Grow Wrap will be transferred to Expand • New BPAY and EFT details to be supplied via the welcome pack. • Only one deposit instruction will apply to both ad-hoc or regular deposits • Cheque deposits accepted

9 ABN 41 002 574 923

Transaction on multiple Signatories	For application forms all signatories to sign. For Advice fee changes (online, 'print, sign, upload' and paper) all signatories to sign. Other account maintenance processes – per signing instructions nominated at account opening or updated subsequently. Options for signing instructions: • Anyone to sign • Both to sign (any two)	For application forms all signatories to sign. For Advice fee changes (online, 'print, sign, upload' and paper) all signatories to sign. Other account maintenance processes – per signing instructions nominated at account opening or updated subsequently. Options for signing instructions: • Anyone to sign • Both to sign (any two)	On migration to Expand Extra, any previous signing instructions will cease and Expand processes will apply: Investors with one of these account types: • joint • trust arrangements with multiple trustees • company or association with multiple directors or signatories. Can transact with only one signature with the exception the following requests: • application form • establishment of direct debit request • nominating new or change in bank account details and account closures • advice fee form.
Margin Lending	• NAB Margin Lending (NMS Nominees P/L)[10] • Value Nominees Pty Ltd (St George)[11] • State Nominees Ltd (CBA)[12] • Leveraged Equities Ltd[13]	• NAB Margin Lending (NMS Nominees P/L) • Value Nominees Pty Ltd (St George) • State Nominees Ltd (CBA) • Leveraged Equities Ltd	All existing margin lenders currently offered on Voyage / Grow Wrap will be retained. The same operational functionality will continue to apply, including the requirement for prior approval for both switching and withdrawal requests.
Withdrawals	• Adviser Initiated Payments • EFT • BPAY • Pay Anyone • Real-time payments via NPP • Regular Withdrawal Facility • In specie transfer out of investments	• Adviser Initiated Payments • EFT • BPAY • Pay Anyone • Real-time payments via NPP • Regular Withdrawal Facility • In specie transfer out of investments	Withdraw up to 70% of the account (excluding maturing investments and illiquid assets). Minimum withdrawal amount is $200 (online requests). Method: • In specie out • Bank account (same day, most within 15 minutes, or next day) • Cheque (limited) • Regular Withdrawal
Corporate actions calendar	Lists details of upcoming corporate actions and enables online elections to be made. Can make bulk or individual elections.	Lists details of upcoming corporate actions and enables online elections to be made. Can make bulk or individual elections.	Activity monitor lists details of upcoming corporate actions and enables online elections to be made. Can make individual elections.

10 ABN 62 088 233 792
11 ABN 90 001 827 998
12 ABN 14 000 677 350
13 ABN 26 051 629 282

TD maturities	• Mature to Wrap Cash Account (default) • Reinvest principal (with same provider and same term) • Reinvest principal and interest (with same provider and same term)	• Mature to Wrap Cash Account (default) • Reinvest principal (with same provider and same term) • Reinvest principal and interest (with same provider and same term)	If your client has a reinvestment instruction currently in place on Voyage/Grow Wrap, we will carry this across to Expand Extra to apply at the next term deposit maturity date for their current term deposits. In Expand Extra any term deposits will, by default, mature to the Cash Account, which means reinvestment instructions will cease after this first term deposit maturity date. Instead, a communication will be sent to advisers prior to the following term deposit maturity date to confirm what to do with the proceeds from the maturing term deposit. The options are: • Mature to Cash Account (default) • Reinvest principal only • Reinvest principal and interest • Reinvest partial principal
Primary contact on account	There is no 'primary' contact on account. All account holders are considered a contact and will receive communications, statements etc.	There is no 'primary' contact on account. All account holders are considered a contact and will receive communications, statements etc	Where there are multiple account holders, contact information (address, email, phone number) will be taken from the first person's contact details listed on the current Voyage/Grow Wrap account. This information can be updated after the transfer.
Regular Adviser news from platform	Investment news – distributed approximately every three weeks	Investment news – distributed approximately every three weeks	Bulletin Board – distributed fortnightly

For more information on the Grow Wrap/Voyage to Expand migration, contact your **Business Development Manager or Relationship Training Manager.**

Important: The information in this flyer is intended for financial advisers only and is not to be distributed to clients.

Voyage Investment Service and Grow Wrap Investment Service are Investor Directed Portfolio Services for which IOOF Investment Services Ltd (IISL) (ABN 80 007 350 405 AFSL 230703) will retire as operator on 4 September 2026, to be replaced by Navigator Australia Limited (NAL) (ABN 45 006 302 987 AFSL 236466). From 4 September 2026, Voyage Investment Service and Grow Wrap Investment Service will be amalgamated with Expand Extra Investment, which is currently operated by NAL. IISL and NAL are part of the Insignia Financial Group comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate.

This document contains general financial product advice only and has been prepared without taking into account your or your client's individual objectives, financial situation and needs. It is not intended to be a substitute for professional financial product or taxation advice and you and your clients should determine its appropriateness having regard to your or your client's particular circumstances.

Before making any decisions about Expand Extra Investment, advisers and their clients should consider the Expand Extra IDPS guide. The Expand Extra Investment Target Market Determination is also available at myexpand.com.au

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