Voyage, Grow Wrap and PortfolioOne are transferring to Expand Extra

How will your super/pension clients be affected by the migration?

The guide outlines the key differences between Voyage Superannuation Master Trust / Grow Wrap Super and Pension Service / PortoflioOne and Expand Extra Super and Pension, and how client accounts will be treated for these differences when migrated.

	Voyage Superannuation Master Trust	Grow Wrap Super Pension Service & PortfolioOne TAP	Treatment / changes on migration to Expand Extra Super and Pension
General			
Trustee	Oasis Fund Management Limited ABN 38 106 045 050 RSE L0001755 AFSL 274331	OnePath Custodians Pty Limited ABN 12 008 508 496 RSE L0000673 AFSL 238346	I.O.O.F. Investment Management Limited ABN 53 006 695 021 RSE L0000406 AFSL 230524
Super fund	• Oasis Superannuation Master Trust ABN 81 154 851 339 RSE R1004939	• Retirement Portfolio Service ABN 61 808 189 263 RSE R1000986	• IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 RSE R1000627
Account types	• Personal Superannuation • Allocated Pension (including TTR accounts) • Term Allocated Pension	Grow Wrap • Personal Superannuation • Allocated Pension (including TTR accounts) PortfolioOne • Term Allocated Pension (Closed Product)	• Personal Superannuation • Allocated Pension (including TTR accounts) • Term Allocated Pension
Online / app access	• wrapinvest.com.au/voyage • Website only – no apps available	• wrapinvest.com.au • Website only – no apps available	• myexpand.com.au • Expand app (IOS / Android) Members will need to register for access with their new member number

Investments			
Investments	• S&P/ASX 300 Index plus a range of ETFs, LICs, LITs and other listed investments approved by the Trustee from time to time. • ~310 managed funds • TDs – ANZ • 18 x SMA portfolios through Macquarie SMA	Grow Wrap • S&P/ASX 300 Index plus a range of ETFs, LICs, LITs and other listed investments approved by the Trustee from time to time. • ~224 managed funds • TDs - ANZ • 14 x SMA portfolios through Macquarie SMA PortfolioOne (Closed Product) • S&P/ASX 300 Index plus a range of ETFs, LICs, LITs and other listed investments approved by the Trustee from time to time. • ~52 managed funds • TDs – ANZ	Members will retain their existing Voyage/Grow Wrap/PortfolioOne investments on migration, noting that: • Before the transfer some TDs will need to be 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 members 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) approved by the Trustee • TDs – Bendigo, ANZ and NAB • Challenger fixed-term annuities. • 70 SMA portfolios through the ISMA
Cash			
Cash account structure	The Voyage Cash Account is a pooled deposit account for all Voyage super and pension members with MBL[1]	The Grow Wrap and PortfolioOne Cash Account is a pooled deposit account for all OPC super and pension members with MBL.	The balance of each member's Voyage/Grow Wrap/PortfolioOne Cash Account will be transferred into the Expand Extra Cash Account. The Expand Extra Super and Pension Cash Account is pooled deposit account for all Expand Extra members with CBA[2].
Cash Account net interest rate	3.95% p.a.[3]	3.40% p.a.[3]	3.58% pa[4]
Cash Account fee / estimated ICR	N/A	N/A	Estimated to be between 0.50% and 1.40% pa[5]
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 Commonwealth Bank of Australia (ABN 48 123 123 124)
3 As at June 2026.
4 Month end annualised rate effective 31 May 2026.
5 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 Cash Account directly, but through the interest generated from its underlying investments prior to crediting the 'net' interest to your 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 Superannuation Master Trust Product Disclosure Statement. 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 Super and Pension Product Disclosure Statement. 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 clients' 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.	• Super – no minimum • Pension – $20,000
Additional investments (one-off) (superannuation only)	• Direct deposit or BPAY®[6]: No minimum • Direct debit $250 per debit	• Direct deposit or BPAY® : No minimum • Direct debit $250 per debit	• No minimum Members making one-off additions via BPAY will need to update BPAY details
Regular Savings Plan (superannuation only)	$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	No minimum

6 ® Registered to BPAY Pty Ltd ABN 69 079 137

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	First in, First Out	• First in, First Out • Minimum Gain / Maximum Loss • Maximum Gain / Minimum Loss Migrated members will retain **First in, First Out** as their tax election.
Fees			
Platform (admin) fees	**Standard fees (per PDS)** **0.55% pa on first $100,000** 0.48% pa on next $150,000 0.30% pa on next $250,000 Nil on any amount over $500,000 A minimum administration fee of $22.92 per month applies. Admin fee cap: $2,020 pa <u>Historic fee arrangements</u> Grandfathered administration fee arrangements exist for Voyage.	**Standard fees (per PDS)** **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 PDS)** Administration fees are different, and the amount your client pays will be similar or lower to their current fees on Voyage/Grow Wrap. Where members will be in the same position or be better off on these rates, the standard fees will apply. The standard Expand Extra fees are: 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 members** The standard fees will apply unless the current fees paid by members (at 30 April 2026) are determined to be lower. Where current fees are lower (at 30 April 2026), lower fees will be applied. Members will be advised of the fee arrangements in their individual migration Significant Event Notice.

Admin Expense recovery	The administration expense recovery was estimated to be up to 0.07% p.a. of the member's account balance for the 12 months to 30 June 2026. The administration expense recovery for the 2027 financial year is expected to be up to 0.07% p.a. This not a direct charge, and is instead paid from the Fund's reserve.	Prior to 30 June 2026, an administration expense recovery amount was deducted from the cash account to cover out of pocket Fund expenses. The amount recovered for the 2026 financial year was 0.029% p.a. of the assets held for Grow Wrap and PortfolioOne members. From 1 July 2026, the administration expense recovery will be paid from the Fund's reserve and is estimated to be up to 0.07% p.a. of the total Fund assets for the 2027 financial year. Unlike prior years, this will not be a direct charge to each member's cash account and will instead be paid from the Fund's reserve.	Other administration costs paid from reserves estimated to be between 0.00% and 0.02% pa of the member's account balance.
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 member 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 **Group insurance administration fee** $2.05 per month for each policy (for superannuation members with group insurance only)	**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	**Group insurance administration fee:** **Expand insurance premium admin fee of up to 9.35% for any new policies. Note this fee is waivered for migrating members.**
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	Cap of $5.50 per listed investment trade charged by Macquarie Investment Services Limited as SMA RE.	Cap of $5.50 per listed investment trade charged by Macquarie Investment Services Limited as SMA RE.	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	Grow Wrap Investment fee rebates are provided for some external funds. PortfolioOne No rebates apply.	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 member'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 member 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 and PortfolioOne, 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 superannuation clients' 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, term deposits 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 clients' welcome pack. A Deposit Instruction is not applicable for pension accounts. If a pension member has an ACM maximum plan set up on their current pension account, this instruction will not be carried across to Expand Extra.

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 members 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 members Cash Account.**	There are some differences in how income preferences will be treated when member accounts are migrated to Expand Extra. • Where members 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 members 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 members 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 member 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 instructions 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 members 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.**	Grow Wrap Automatic rebalancing facility not available. However, ad hoc rebalancing is available. PortfolioOne The automatic rebalancing facility allows members 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.**	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 a member's current account will not be transferred to Expand Extra.

Dollar cost averaging	Dollar cost averaging allows members 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 members 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[7] • 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	Individual HIN	Omnibus HIN
Regular facilities			
Regular Savings Plan (superannuation only)	• Monthly, quarterly, half yearly, yearly	• Monthly, quarterly, half yearly, yearly	• Monthly, quarterly, half yearly and yearly recurring direct debits for Voyage/Grow Wrap will be transferred to Expand Extra
Pension payments	Pensions can be paid • Fortnightly • Monthly • Quarterly • Half yearly • Yearly For payment frequencies other than fortnightly, payments will drawn on or around the 15th day of the month (default), unless the member elects otherwise. Fortnightly payments are paid from the date the first pension payment was set up.	Pensions can be paid • Fortnightly • Monthly • Quarterly • Half yearly • Yearly For payment frequencies other than fortnightly, members can select one of the following four payment days per frequency (7th, 14th, 21st or 28th). Fortnightly payments are paid from the date the first pension payment was set up.	Pensions can be paid • Fortnightly • Monthly • Quarterly • Half yearly • Yearly Members can nominate any pension payment date. If a member has nominated a fixed dollar amount, they can elect to automatically index the pension by CPI or a fixed percentage each year, provided they meet the Government's regulated pension payment limits. Pension payments for migrated members will continue at the same amount and frequency. For members who have nominated their pension be paid to a Voyage / Grow Wrap investment account, this will be paid to their Expand Extra Investment cash account after the migration.
Account maintenance			
Deposits / Contributions (superannuation only)	• Direct debit • BPAY • EFT • Superstream • Rollover - in	• Direct debit • BPAY • EFT • Superstream • Rollover - in	• 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 in the member's welcome pack. • If a member has a direct credit arranged from their financial institution (including a Direct Credit Facility) these will need to be directed to their new Expand Extra account after the transfer • Members will need to provide the USI for Expand Extra (SMF0126AU) to any employer that contributes to their account. They may also need to provide their employer with a new Choice of Fund form (supplied in their welcome pack) that contains the details of their new account. • Only one deposit instruction will apply to both ad-hoc or regular contributions • Cheque contributions/deposits accepted

7 ABN 41 002 574 923

Withdrawals	**Pension:** • Lump sum • Ad hoc pension payment • Rollover - out **Super:** • Lump sum (if eligible) • Rollover – out	**Pension:** • Lump sum • Ad hoc pension payment • Rollover - out **Super:** • Lump sum (if eligible) • Rollover – out	**Pension:** • Lump sum • Ad hoc pension payment • Rollover - out **Super:** • Lump sum (if eligible) • Rollover – out
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.
TD maturities	• Mature to Cash Account (default) • Reinvest principal (with same provider and same term) • Reinvest principal and interest (with same provider and same term)	• Mature to 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/PortfolioOne, 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
Regular Adviser news from platform	Investment news – distributed approximately every three weeks	Investment news – distributed approximately every three weeks	Bulletin Board – distributed fortnightly
Beneficiaries	• Non-lapsing binding • Reversionary pension nomination (pension only)	• Non-lapsing binding • Reversionary pension nomination (pension only)	• Binding • Non-lapsing binding • Non-binding • Reversionary pension nomination (pension only) The beneficiary nomination that has been provided, including type and applicable rules, will transfer to Expand Extra and be maintained by IIML except where the member applies for another account (e.g. if they move from super to pension or vice versa).

Insurance			
Group Insurance	Zurich[8]	X	TAL[9] Group insurance cover will change from Zurich to TAL (for applicable superannuation members) as part of the transfer to Expand Extra. TAL provides existing group insurance arrangements for Expand Extra Super. Refer to the **Group insurance flyer** for more detailed information about the transfer of group insurance cover.
Retail Insurance	Zurich	Zurich	Any individual OneCare retail insurance policy issued by Zurich and held as part of a member's Voyage or Grow Wrap account will be transferred to Expand Extra. The terms and conditions associated with the members Zurich (OneCare) retail insurance policy will not change. Expand Extra Super also provides superannuation members with the ability to integrate a personal life, disability or income protection insurance policy acquired from: • Acenda[10] • TAL • AIA[11] • Zurich (Wealth Protection policies)[12]

8 Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510)
9 TAL Life Limited (ABN 70 050 109 450, AFSL 237848)
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 New OneCare policies from Zurich cannot be integrated with Expand Extra, however Wealth Protection policies are available

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.

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