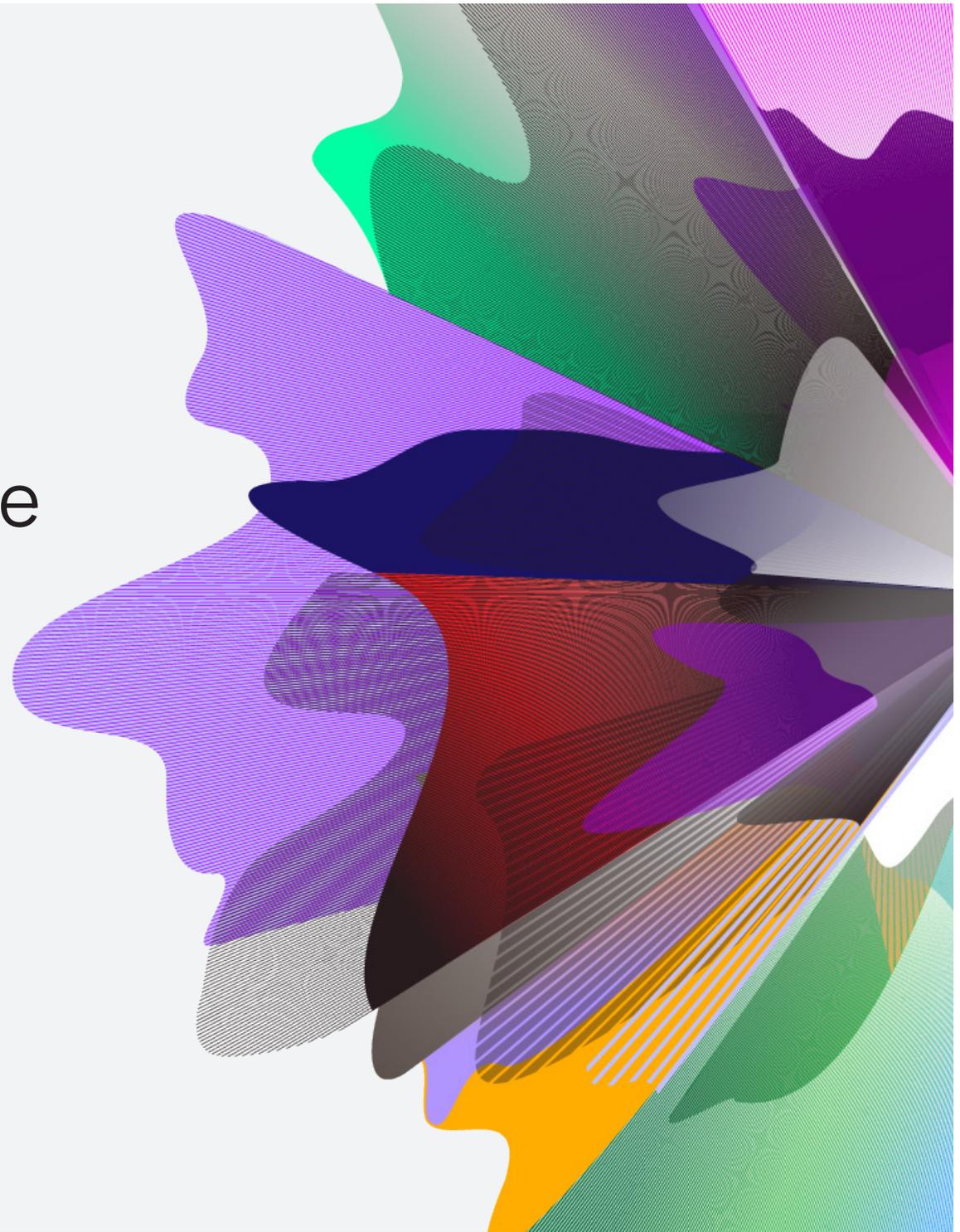




# Expand Recontribution & Pension Refresh Guide

**EXPAND**

June 2024



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# Recontribution strategy

## Document checklist

To ensure you have the appropriate documents to allow for efficient processing, we have put together the following checklist. Please ensure you have all required documentation listed before submitting your request to ClientFirst and if you have any questions please contact us.

IDPS treatment	Account to/from (via IDPS)	Checklist of documents	
		Application and instruction	Other documents
<b>Close IDPS Account after recontribution</b>  <b>Processing times<sup>^</sup></b> <b>With SMA:</b> 5–10 days <b>No SMA:</b> 3–5 days	Super to Super	<input type="checkbox"/> <b>Cover letter</b> signed by client <input type="checkbox"/> New IDPS online application form* <input type="checkbox"/> New Super online application form**	Where applicable: <input type="checkbox"/> Expand Extra Super application form (If transferring SMA in Expand Essential) <input type="checkbox"/> <b>Downsizer contribution form</b> <input type="checkbox"/> <b>Notice of Intent to claim a deduction form</b> <input type="checkbox"/> <b>Retirement declaration form – if funds are preserved</b> <input type="checkbox"/> <b>Direct Debit Request form</b>
	Pension to Pension Super to Pension	<input type="checkbox"/> <b>Cover letter</b> signed by client <input type="checkbox"/> New IDPS online application form* <input type="checkbox"/> New Pension online application form	<input type="checkbox"/> <b>Notice of Intent to claim a deduction form</b> <input type="checkbox"/> <b>Retirement declaration form – if funds are preserved</b> <input type="checkbox"/> <b>Direct Debit Request form</b>
<b>Retain active IDPS Account after recontribution</b>  <b>Processing Times*:</b> <b>4 weeks in addition to below.</b> <b>With SMA:</b> 5–10 days <b>No SMA:</b> 3–5 days	Super to Super	<input type="checkbox"/> <b>Cover letter</b> signed by client <input type="checkbox"/> New IDPS online application form* <input type="checkbox"/> New Super online application form**	Where applicable: <input type="checkbox"/> Expand Extra Super application form (If transferring SMA in Expand Essential) <input type="checkbox"/> <b>Downsizer contribution form</b> <input type="checkbox"/> <b>Notice of Intent to claim a deduction form</b> <input type="checkbox"/> <b>Retirement declaration form – if funds are preserved</b> <input type="checkbox"/> <b>Direct Debit Request form</b>
	Pension to Pension Super to Pension	<input type="checkbox"/> <b>Cover letter</b> signed by client <input type="checkbox"/> New IDPS online application form* <input type="checkbox"/> New Pension online application form	<input type="checkbox"/> <b>Notice of Intent to claim a deduction form</b> <input type="checkbox"/> <b>Retirement declaration form – if funds are preserved</b> <input type="checkbox"/> <b>Direct Debit Request form</b>

\* If the client has an existing IDPS, this is not required.

\*\* If re-contributing to existing super account, this is not required

<sup>^</sup> Time taken to complete recontribution (not Service turnaround times). Please Note: These are average times and may take longer if income distributions are expected or if there are any delays with the fund manager.

**End of Financial Year and pending transactions:** Please note, we may not be able to action your in specie transfer until any pending buys, sells, income or active corporate actions have completed. Please call us if you need to confirm the details of any potential delays that may occur or if the request needs to be completed before EOFY.

## Recontribution via in specie

In Expand a re-contribution can be done without having to sell investments to cash. Any listed investment or managed investment can be transferred via in specie to an Expand IDPS account and then re-contributed to Super and/or Pension as a personal, spouse or downsizer contribution.

SMA's cannot be included in a re-contribution via an in-species transfer. However, you as the adviser can unlink or sell the SMA on Expand Online prior to the re-contribution taking place. Term Deposits and Annuities cannot be included either.

## Recontribution via in specie with SMA's

### Expand Extra – Guide to unlinking an SMA

A guide to unlinking is included on page 5. You can also refer to page 5, step 9 in the [Buy, sells and reweights](#) guide on how to unlink an SMA.

### Expand Essential – Unlinking not available

You **cannot unlink** an SMA model portfolio in Expand Essential as this product has a restricted APL.

You can either:

- Sell to cash and do a cash re-contribution. Refer to [Buy, sells and reweights](#) guide on how to sell the SMA. Or
- Transfer the SMA to an equivalent product type (e.g., Essential Super to Extra Super) using the online application form. Once you have completed the transfer follow the steps below to unlink the SMA, execute the re-contribution strategy and buy back into the SMA. Then transfer from Expand Extra back to Expand Essential using the online application.

## How to do an in specie Reconstitution on Expand Online

SMA's cannot be included in a reconstitution via an in-species transfer. However, you as the adviser can unlink or sell the SMA on Expand Online prior to the reconstitution taking place. Term Deposits and Annuities cannot be included either.

### 1. Unlink the SMA (Expand Extra only)

Under the **Investments** tab of your client's account, navigate to the SMA holding.

To transfer out of the SMA model, you can select to **Unlink** your SMA, which is available on the ellipses menu button next to Sell. This will transfer (in-specie) the underlying assets to platform, no investments are sold when you unlink.

Available cash and the listed investments will be available immediately. Managed investments can take on average 3 to 5 days\* to become available.

You can also refer to the [Buy, sells and reweights guide](#) for further information on unlinking, buy or selling an SMA.

\* **Please note:** This may take longer if income distributions are expected or if there are any delays with the fund manager.

The screenshot shows the Expand Online interface for the SMA Perennial Value Shares for Income (NUN0053AU). The SMA has a yield of 0.88% and a value of \$31,737.22. The interface includes buttons for Buy, Sell, and Unlink. A modal dialog titled "Exiting the model?" is displayed, asking for confirmation to unlink the SMA. The dialog text states: "Unlinking will keep the underlying investments in your portfolio but they will no longer be actively rebalanced." The dialog has "Cancel" and "Unlink" buttons.

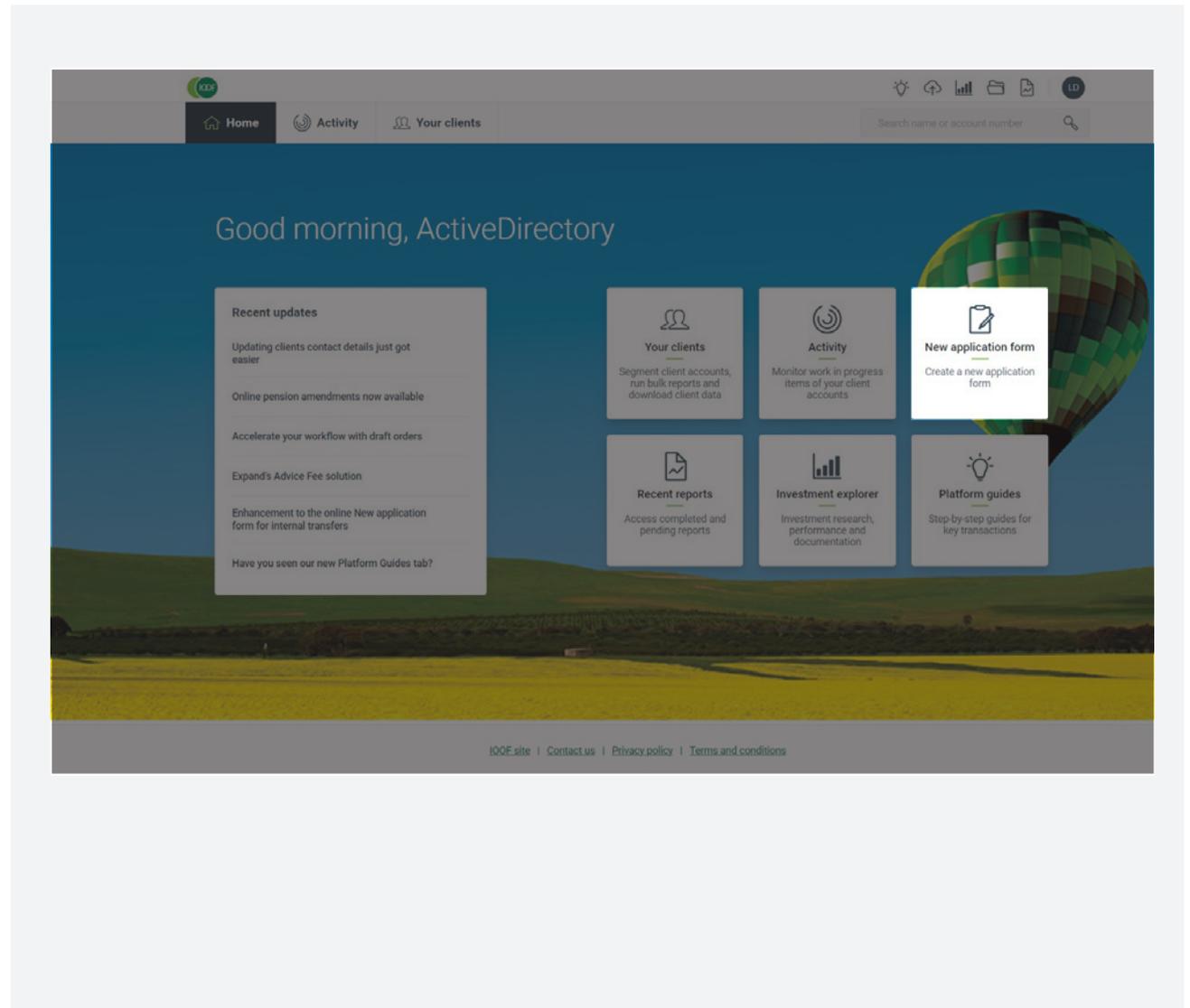
## How to do an in specie Reconciliation on Expand Online (continued)

### 2. Open a new IDPS account

Complete a new application form for an IDPS account online.

This will take 2 to 5 mins.

Refer to our [Setting up a new account](#) how to guide on how to submit a new application form.



## How to do an in specie Recontribution on Expand Online (continued)

### Open a new IDPS account (continued)

Input the existing account number and select the relevant IDPS product under 'Select a product'.

#### ✕ New application

**Type of client**

New client

Existing client

**Existing client account**

Lebbie, Gilli (16501523) - Expand Extra Super 🔍

**Adviser**

James Ivan, Valarie Faye (3638)

**Select a product**

Expand Extra Investment ▾

**Select investment account type**

Individual  Joint  Company  Trust

I agree to [Terms and conditions](#)

[Clear all](#) [Get started](#)

## How to do an in specie Recontribution on Expand Online (continued)

### Open a new IDPS account (continued)

Under **Deposits** select Deposit method: **Existing account**.  
**Input the existing Super or Pension account number, transfer type and transfer amount.**

After completing these two sections, please ensure the remaining mandatory sections are completed as required before requesting the client's signature and uploading a copy of the application form, **cover letter** and any other documents.

The new IDPS account will be created on submission and you can view the new account and account number online immediately.

NOTE: If you are keeping the original superannuation account open, please consider the required account balance minimum of \$10,000.

The screenshot shows the 'Expand Extra Investment' web interface. The top navigation bar includes an 'Exit' button, the title 'Expand Extra Investment', and the user's details: 'Adviser: Valerie James Ivan | Acc. no: 16616964 | Acc. name: Gilli Lebble'. A left-hand sidebar contains a menu with the following items: 'Investor details', 'Standing instructions', 'Automatic reweights', 'Deposits' (which is highlighted), 'Withdrawals', 'Margin lending', and 'Advice fees'. Below the sidebar is a 'Sign and submit application' section with two tabs: 'PDF' and 'DocuSign'. Under the 'PDF' tab, there are three options: 'Download PDF application', 'Upload all signed documents', and 'Submit for processing'. The main content area is titled 'Deposits' and contains the following information:
 

- A note: 'The minimum combined initial deposit is \$10,000 or \$2,500 with the inclusion of a Regular Savings Plan.'
- 'Deposit method' dropdown menu set to 'Existing account'.
- 'Existing account number' text input field containing '16691000'.
- 'Transfer type' dropdown menu set to 'Entire balance'.
- A blue informational box with a note: 'Note: This will close the existing account.'
- 'Transfer amount' text input field containing '\$ 330,000.00'.
- Another blue informational box with a note: 'Please provide approximate balance of existing account.'
- A dashed box with a plus icon and the text 'Add another deposit'.

 At the bottom of the form, a green status bar indicates 'Deposit totals are valid' with a total of '\$330,000.00'. A green 'Save Deposits' button is located at the bottom center of the form.

## How to do an in specie Recontribution on Expand Online (continued)

### Open a new IDPS account (continued)

**Standing instructions.** If the IDPS will be closed after the recontribution, choose 100% for **Cash Account**.

**Please note:** You are not required to complete the other sections in full if they are not required. You may simply choose “No”.

The image displays two screenshots of the 'Expand Extra Investment' interface. The top screenshot shows the 'Standing instructions' section. On the left, a navigation menu lists: Investor details, Standing instructions (selected), Automatic reweights, Deposits, Withdrawals, Margin lending, and Advice fees. The main content area is titled 'Standing instructions' and includes a 'Deposit instruction' section. Under 'Managed Investment', there is a 'Percentage' field set to '100%' with a green upward arrow and '100.00%'. Below this, a 'Cash Account (Minimum 1.00%)' section shows '(Minimum 1.00%)' and a green bar indicating 'Valid' at '100.00%'. A link 'Add a new investment' is visible at the bottom. The bottom screenshot shows the 'Automatic reweights' section. The navigation menu is the same, but 'Automatic reweights' is selected. The main content area is titled 'Automatic reweights' and asks 'Would you like to set up an automatic reweight preference?'. There are two radio button options: 'Yes' (unselected) and 'No' (selected).

## How to do an in specie Reconciliation on Expand Online (continued)

### 3. Open a new super/pension account

(Not required for reconciliations into existing superannuation accounts).

Complete a new application form to direct where the reconciliations amounts will be sent.

This will take 2 to 5 mins.

Refer to our [Setting up a new account](#) how to guide on how to submit a new application form.

The screenshot shows the IOOF Expand Online dashboard. At the top, there is a navigation bar with tabs for 'Home', 'Activity', and 'Your clients'. A search bar is positioned in the top right corner. The main content area features a blue background with a hot air balloon graphic and the text 'Good morning, ActiveDirectory'. Below this, there are several white boxes containing updates and quick links. The 'Recent updates' box lists several news items. The quick links include 'Your clients', 'Activity', 'New application form', 'Recent reports', 'Investment explorer', and 'Platform guides'. The footer contains links for IOOF site, Contact us, Privacy policy, and Terms and conditions.

## How to do an in specie Reconstitution on Expand Online (continued)

### Open a new super/pension account (continued)

Input the IDPS account number (existing or the one just created) and select the relevant product, super or pension, under 'Select a product'.

The screenshot shows a 'New application' form with the following fields and options:

- Type of client:** Radio buttons for 'New client' and 'Existing client'. 'Existing client' is selected.
- Existing client account:** A search bar containing 'Paeglis, Suganthy (16488797) - Expand Extra Investment' with a magnifying glass icon on the right.
- Adviser:** A text box containing 'James Ivan, Valarie Faye (3638)'.
- Select a product:** A dropdown menu with 'Expand Extra Super' selected and a downward arrow on the right.
- Agreement:** A checked checkbox followed by the text 'I agree to [Terms and conditions](#)'.
- Footer:** A 'Clear all' link on the left and a green 'Get started' button on the right.

## How to do an in specie Recontribution on Expand Online (continued)

### Open a new super/pension account (continued)

Under the Deposits and transfers section select **Existing account** under **Deposit/Transfer method** and input the IDPS account number that has just been created. Specify if the account will be retained and the amount to be transferred.

**Please note:** Keeping the IDPS open and retaining any investments is a different process and will take 5 to 6 weeks for a recontribution.

Complete all parts of the form as required to set up this new account, eg. Fees, standing instructions, beneficiary details etc.

The screenshot shows the 'Expand Extra Super' online form. The top navigation bar includes an 'Exit' button, the title 'Expand Extra Super', and user details: 'Adviser: Valarie James Ivan | Acc. no: 16616985 | Acc. name: Suganthy Paeglis'. A left-hand menu lists sections: 'Applicant details', 'Deposits and transfers' (highlighted), 'Beneficiaries', 'Standing instructions', 'Automatic reweights', and 'Advice fees'. Below the menu is a 'Sign and submit application' section with buttons for 'PDF' and 'DocuSign', and links for 'Download PDF application', 'Upload all signed documents', and 'Submit for processing'. The main content area is titled 'Deposits and Transfers' and contains the following fields and options:

- Would you like to set up deposits and transfers?**
  - Yes
  - No
- Deposit/transfer method:** A dropdown menu with 'Existing account' selected.
- Existing account number:** A text input field containing '123456'.
- Do you want to keep the existing account open?**
  - Yes (Partial transfer)
  - No (Entire balance transfer)
- Please be aware:** A light blue informational box containing:
  - Deposit instructions will not be automatically applied to your new account.
  - Your new account will not be reweighted once this transfer is complete. A reweight can be processed on the new account via the Investments section.
  - Any existing Death Benefit Nomination will be transferred to your new account unless a new Death Benefit Nomination is made.
  - This transfer will close the existing account.
- Amount:** A text input field containing '\$ 150,000.00'.
- Please provide approximate balance of existing account.** A light blue informational box.
- Insurance transfer:**
  - Please transfer any existing group insurance from the account number provided above. I acknowledge I'm electing

At the bottom right of the form is a green button labeled 'Save Deposits and transfers'.

## How to do an in specie Recontribution on Expand Online (continued)

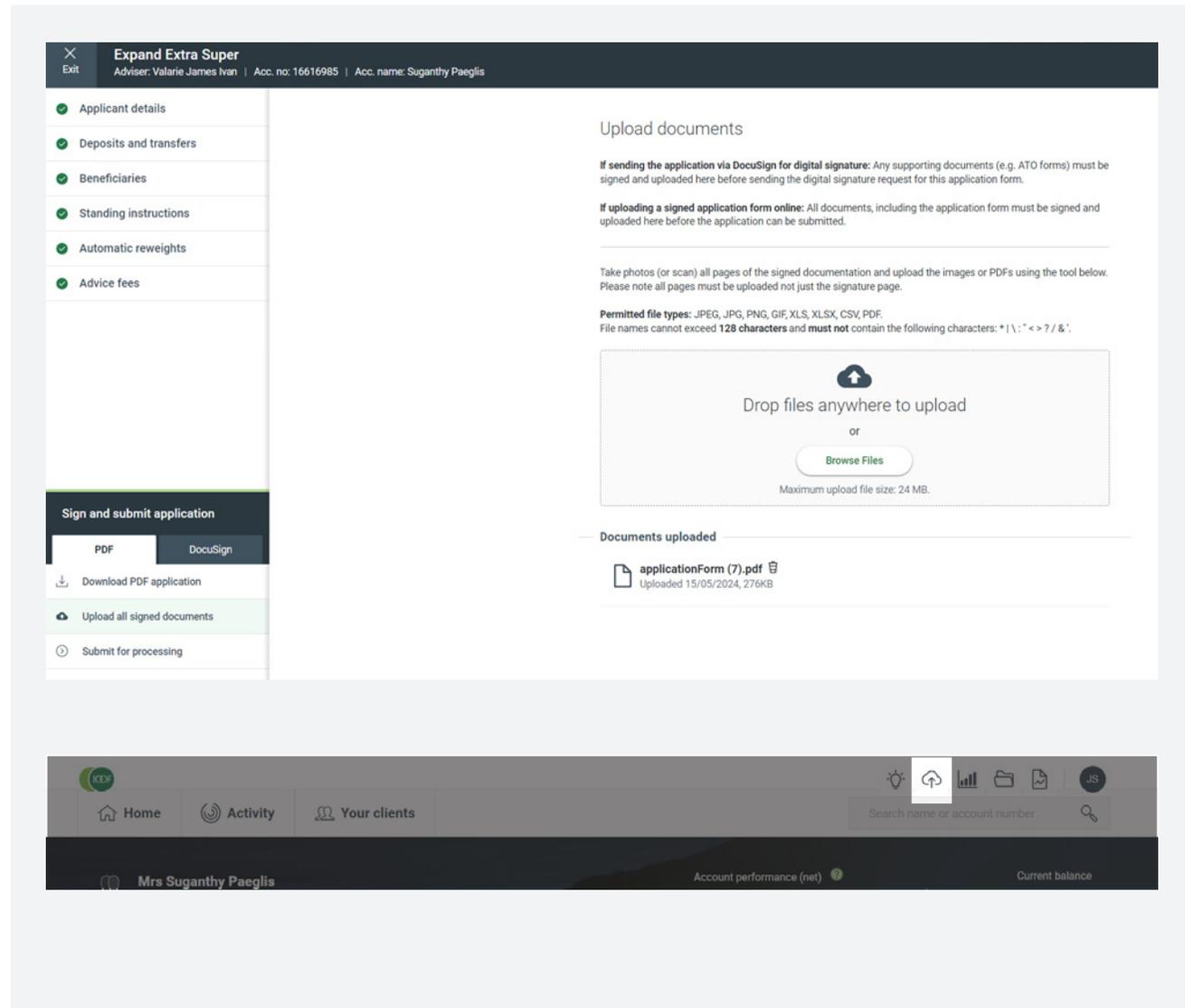
### Open a new super/pension account (continued)

Upload your cover letter and completed documents.

Upload your cover letter, completed application forms and any other relevant documentation here or via the Upload function in the saved application form accessible through your Activity Monitor (see below).

Upload file types: PDF, XLS, XLSX, CSV, JPEG, JPF, PNG or GIF.

Alternatively, once the application form is submitted, you can upload your documents via the Secure Document Uploader. 



The screenshot displays the 'Expand Extra Super' application interface. The top navigation bar includes an 'Exit' button and account details: Adviser: Valarie James Ivan | Acc. no: 16616985 | Acc. name: Suganthy Paeglis. A left-hand menu lists application stages: Applicant details, Deposits and transfers, Beneficiaries, Standing instructions, Automatic reweights, and Advice fees, all marked with green checkmarks. Below this is a 'Sign and submit application' section with tabs for 'PDF' and 'DocuSign'. The 'PDF' tab is active, showing options to 'Download PDF application', 'Upload all signed documents', and 'Submit for processing'. The main content area is titled 'Upload documents' and contains instructions for digital signatures and online uploads, a file upload tool with a 'Browse Files' button, and a list of 'Documents uploaded' including 'applicationForm (7).pdf'.

## How to do an in specie Reconciliation on Expand Online (continued)

### 4. Transferring investments to an SMA

Once the reconciliation is complete, you can action the buy back into the SMA Model Portfolio.

Under the Investments tab you will have the option to transfer current portfolio holdings into the SMA. Note: You must transfer 100% of the investment holding value.

Available cash and the listed investments will be available immediately. Managed investments can take 3 to 5 days\* to become available.

You can refer to the [Buy, sells and Rerweights guide](#) on how to complete an SMA buy.

\* **Please note:** This may take longer if income distributions are expected or if there are any delays with the fund manager.

The screenshot displays the IOOF Expand Online interface for Mr. Alain Crawford's account. The top navigation bar includes Home, Activity, and Your clients. The account summary shows a net performance of -3.28% and a current balance of \$567,161.79. The Investments tab is active, showing a Cash Account with \$111,830.04 available to invest at a 3.10% rate. Below this, a list of Separately Managed Accounts (SMAs) is shown, including SMA Antares Elite Opportunities, SMA JBWere Income, and SMA Perennial Value Shares for Income. A 'Transferable assets' dialog box is open on the right, indicating that the portfolio contains holdings that can be transferred into the SMA model portfolio. The bottom section shows a 'Selected investment' table for SMA MLC Premium High Growth 98, with a table of holdings available for transfer, including Fairview Eq Partners Emerging Co. Fund and Cash Account. The total amount to be transferred is \$23,800.50.

Investment	Investment performance (%)	Current value	Units	Unit price (\$)	Price date	Current % of portfolio
Cash Account	3.10%	\$117,501.66				20.7
<b>Separately Managed Accounts</b>						
SMA Antares Elite Opportunities (NUN0054AU)	1.98%	\$36,474.18				5.3
Pending transactions total -\$4,466.66						
SMA JBWere Income (JPL0001AU)	1.52%	\$41,075.92				5.9
Pending transactions total \$254.74						
SMA Perennial Value Shares for Income (NUN0053AU)	0.88%	\$31,737.22				4.6

Selected investment	Units	Value	Transfer into model portfolio	Value to be transferred
SMA MLC Premium High Growth 98 (NUN8186AU)				
Fairview Eq Partners Emerging Co. Fund (ANT0002AU)	12,227.9597	\$23,800.50	<input checked="" type="checkbox"/>	\$23,800.50
Cash Account	-	\$118,283.88	<input type="text" value="\$"/>	\$0.00
<b>Total amount</b>				<b>\$23,800.50</b>

# Downsizer, Notice of Intent to Claim and Spouse contributions

## Downsizer contributions

### Downsizer contributions

We can only accept downsizer contributions via in specie, Direct Debit or Cheque. Any contributions made via BPAY will not be accepted.

- Complete a Downsizer Contribution form, available on the Australian Taxation Office (ATO) website.

**NOTE: We must have this form at the time of processing the downsizer contribution**

- For direct debit – Complete a Direct debit request form. Where the bank account is being held in joint names both account holders must sign the request form.

### Downsizer contributions and recontributions

A recontribution can come in as a downsizer contribution. If you would like to do this, you **must ensure that the Downsizer contribution form is submitted with the recontribution instructions**. Downsizer contributions can comprise of cash and/or assets (in specie transfer).

## Notice of Intent to Claim a Tax deduction (NOITC)

Please ensure that the Notice of Intent to claim a deduction form is submitted with the application forms. If the client wants to utilise any carry forward concessional contributions caps, we will need a screenshot of the client's myGov account to prove they can claim more than the standard concessional cap.

## Spouse contributions

For any spouse contributions, please ensure the IDPS account is in joint names.

# Pension refresh

## Accounts with an SMA

### Full SMA transfers

Full SMAs can be transferred between Expand Super and Pension accounts provided the investments including the SMAs are on the target account's Investment menu.

### Partial SMA transfers

Partial SMA transfers require SMAs to be sold or unlinked. Please see below for the following options based on the product type.

- **Expand Essential**

You **cannot unlink** an SMA model portfolio in Expand Essential. Please follow the steps in the [Buy, sells and reweights guide](#) on how to sell the SMA. Alternatively, the SMA can be transferred to the equivalent product type (eg., Expand Essential Super to Expand Extra Super) by completing the online application.

- **Expand Extra**

Unlinking is only available on Expand Extra. Please refer below on [page 5](#), step 9 on the [Buy, sells and reweights guide](#) on how to unlink an SMA.

## How to complete a pension refresh on Expand Online

### 1. Open a new pension account

Complete a new application form for a pension account online for the existing client.

This will take 5 to 10 minutes.

Refer to our [Setting up a new account](#) how to guide on how to submit a new application form.

The screenshot shows a 'New application' form with the following fields and options:

- Type of client:** Radio buttons for 'New client' and 'Existing client'. 'Existing client' is selected.
- Existing client account:** A search bar containing 'Majid, Robert Cargill (16601272) - Expand Extra Pension' with a magnifying glass icon.
- Adviser:** A text input field containing 'Taht, Harita (6233)'.
- Select a product:** A dropdown menu with 'Expand Extra Pension' selected.
- Agreement:** A checked checkbox next to the text 'I agree to [Terms and conditions](#)'.
- Buttons:** 'Clear all' and 'Get started' buttons at the bottom.

## How to complete a pension refresh on Expand Online (cont)

### Open a new pension account (cont)

Under the Deposits and Transfers section, select **Yes for transfer from selected existing account** and complete the relevant sections on the page.

The screenshot shows the 'Expand Extra Pension' application form. The left sidebar contains a navigation menu with the following items: Applicant details, Deposits and transfers (selected), Pension details, Beneficiaries, Standing instructions, Automatic reweights, and Advice fees. Below the menu is a 'Sign and submit application' section with buttons for PDF and DocuSign, and links for downloading the PDF application, uploading signed documents, and submitting for processing.

The main content area is titled 'Deposits and Transfers' and includes the following sections:

- Deposits and Transfers**: Please specify all amounts to be contributed or transferred into the pension account.
- Is this a transfer from the selected existing account?**: Radio buttons for Yes (selected) and No.
- Existing client account**: A text input field containing 'Majid, Robert Cargill (16601272) - Expand Extra Pension'.
- Do you want to keep the existing account open?**: Radio buttons for Yes (Partial transfer) and No (Entire balance transfer) (selected).
- Please be aware:** A light blue callout box containing the following points:
  - Deposit instructions will not be automatically applied to your new account.
  - Your new account will not be reweighted once this transfer is complete. A reweight can be processed on the new account via the Investments section.
  - Any existing Death Benefit Nomination will be transferred to your new account unless a new Death Benefit Nomination is made.
  - This transfer will close the existing account.
- Is this a pension continuation?**: Radio buttons for Yes (selected) and No.
- As you have opted to process this application as a Pension Continuation, we will automatically transfer pension payment details to the new account. Please ensure that the pension details you provide in this application match the current pension and that:** A light blue callout box containing the following points:
  - the transfer is not from an external account,
  - there is one pension being transferred into this account,
  - you are transferring the entire balance from an existing account,
  - you are not changing your nominated Reversionary Beneficiary.

At the bottom of the form, there is a green button labeled 'Save Deposits and transfers'.

## How to complete a pension refresh on Expand Online (cont)

### Open a new pension account (cont)

Under the Deposits and Transfers section, include any additional contributions that you would like included in the pension refresh.

The screenshot shows a web form for adding a deposit or transfer. It includes a dropdown menu for the deposit/transfer method, a text input for the amount, an information message, a delete button, and an add button.

Deposit/transfer method

Downsizer contribution | v

Amount

\$ 250,000.00

**i** A completed ATO downsizer contribution form must be provided before or at the time of making the downsizer contribution. This form can be obtained from the ATO website.

[Delete transfer](#)

**+** Add another deposit/transfer

## How to complete a pension refresh on Expand Online (cont)

### Open a new pension account (cont)

#### Upload signed documents

Upload **signed application forms** and any other relevant documentation here.

Upload file types: PDF, XLS, XLSX, CSV, JPEG, JPF, PNG or GIF.

The screenshot displays the 'Expand Extra Pension' application interface. The top navigation bar includes an 'Exit' button and the text 'Expand Extra Pension | Adviser: Harita Taht | Acc. no: 16617000 | Acc. name: Robert Cargill Majid'. A sidebar on the left contains a list of application sections: Applicant details, Deposits and transfers, Pension details, Beneficiaries, Standing instructions, Automatic reweights, and Advice fees. Below this list is a 'Sign and submit application' section with two tabs: 'PDF' and 'DocuSign'. Under the 'PDF' tab, there are three options: 'Download PDF application', 'Upload all signed documents' (which is highlighted), and 'Submit for processing'. The main content area is titled 'Upload documents' and contains the following text: 'If sending the application via DocuSign for digital signature: Any supporting documents (e.g. ATO forms) must be signed and uploaded here before sending the digital signature request for this application form.' and 'If uploading a signed application form online: All documents, including the application form must be signed and uploaded here before the application can be submitted.' Below this, there are instructions: 'Take photos (or scan) all pages of the signed documentation and upload the images or PDFs using the tool below. Please note all pages must be uploaded not just the signature page.' and 'Permitted file types: JPEG, JPG, PNG, GIF, XLS, XLSX, CSV, PDF. File names cannot exceed 128 characters and must not contain the following characters: \* | \ ; ' < > ? / & ;'. A large dashed box contains a cloud icon with an upward arrow and the text 'Drop files anywhere to upload or Browse Files'. Below the dashed box, it says 'Maximum upload file size: 24 MB.' At the bottom, there is a 'Documents uploaded' section with a status bar that reads 'No documents uploaded'.

# Contact us

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# EXPAND

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