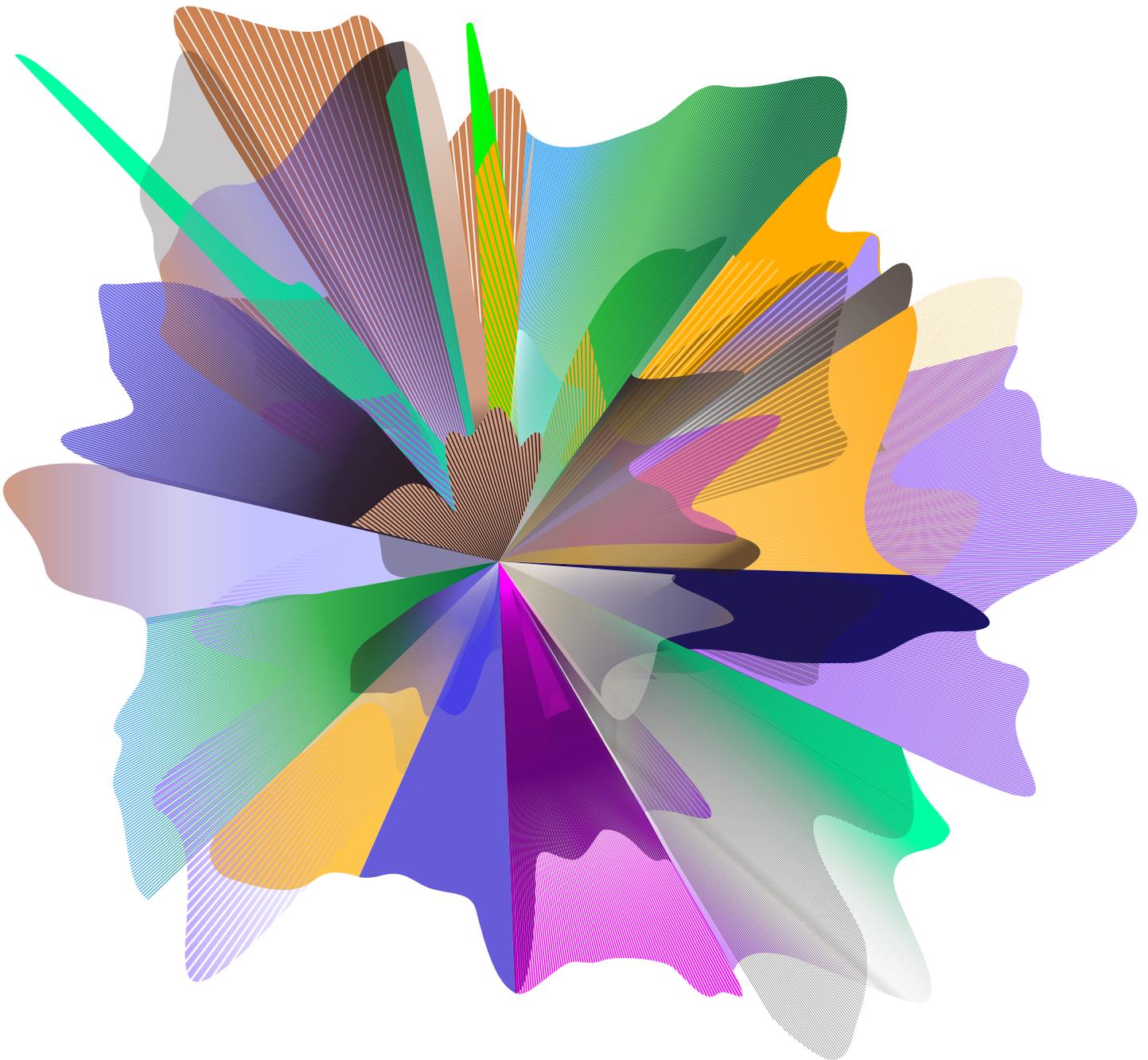




EXPAND



Adviser use only

MLC Retirement Boost™

Unlock your clients'
income potential.

February 2026

Give your clients the financial certainty they seek with MLC Retirement Boost™, an innovative retirement income solution designed to increase the potential of your clients' super, delivering **the potential for a higher income for life**, starting from their first contribution.

How MLC Retirement Boost™ works

MLC Retirement Boost™ has **two flexible phases**:

Super phase

Functions like a standard superannuation account, while potentially enabling your clients to access means test concessions for the Centrelink age pension.

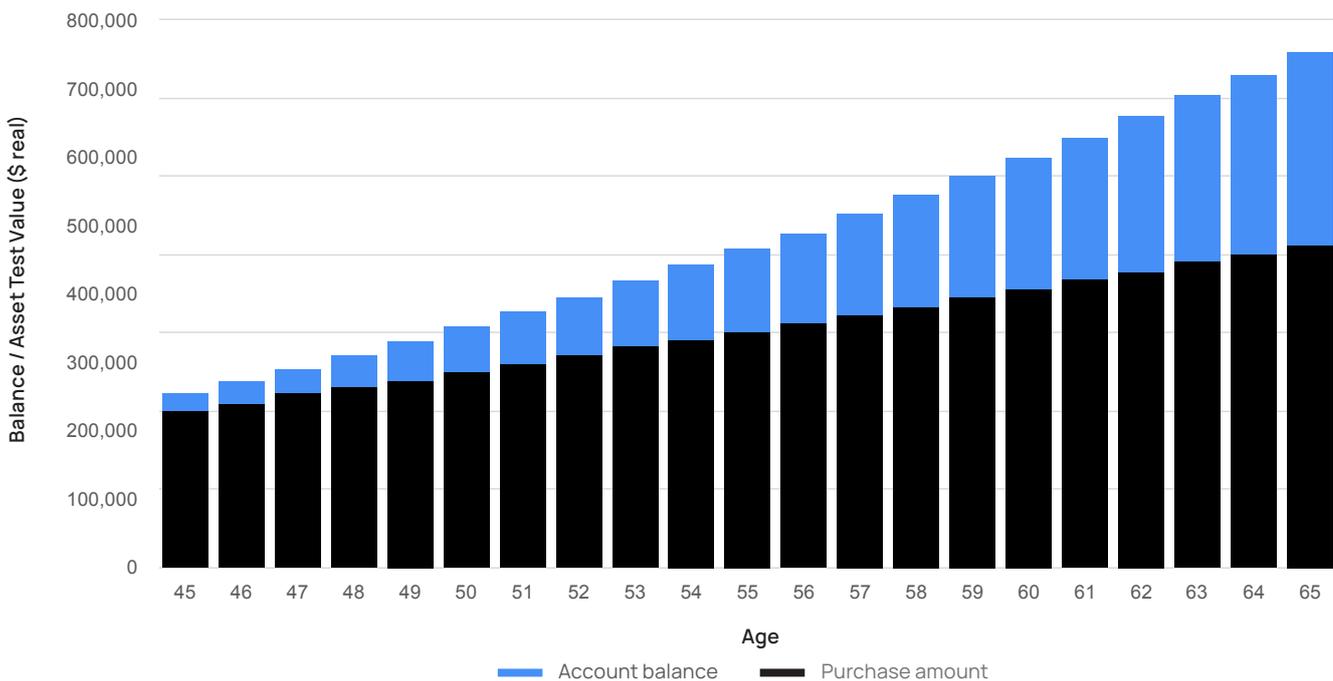
Retirement phase

Can be used as a standalone solution or alongside an account-based pension. It's designed to deliver a tax-free retirement income for life, giving your clients greater confidence in achieving a comfortable retirement.

A holistic retirement strategy

MLC Retirement Boost™ can form part of your client's holistic retirement strategy to help provide better retirement outcomes.

Savings phase I MLC Retirement Boost™ (Super)



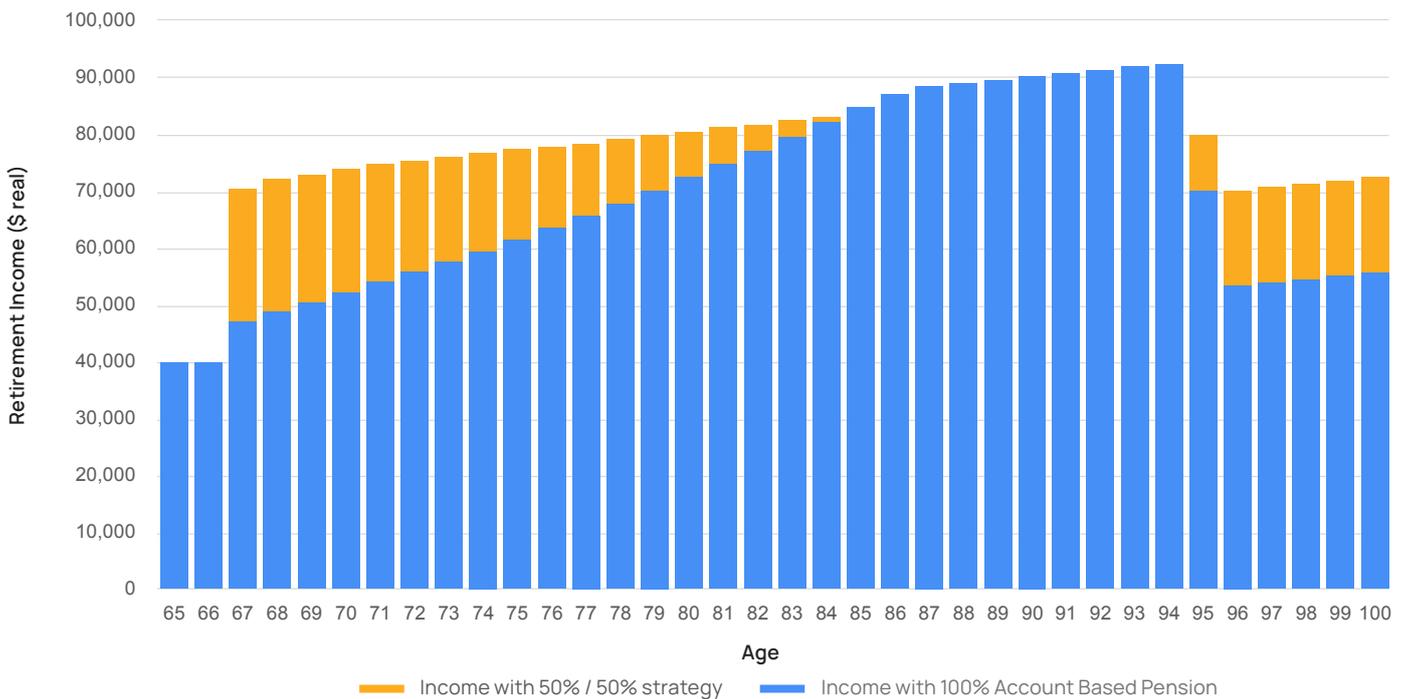
At age 40, the client can transfer into the Expand Retirement Boost™ (Super) and begin building up future means test concessions. While their balance grows with investment returns, the purchase amount that will be used for the assets test is based on the contributions into the account compounded at the upper deeming rate (currently 2.25%). By age 65 the purchase amount may be significantly less than their balance to the extent their investment earnings exceeded the upper deeming rate. Further, only 60% of the purchase amount value will be counted towards Centrelink's age pension assets test.

- All values are shown in today's dollars assuming inflation of 2.5% pa.
- Other assumptions used through the projection include Investment returns (before tax) of 6% pa.
- Wage inflation of 3.75% applies to annual contribution rates.

A holistic retirement strategy

MLC Retirement Boost™ can form part of your client's holistic retirement strategy to help provide better retirement outcomes.

Pension phase I MLC Retirement Boost™ (Pension)



At age 65, the client transfers 50% of their balance to Retirement Boost™ (Pension) and 50% to an Account-Based Pension. This chart shows total income, compared to the total income the client would receive if they placed 100% of their balance in Account-Based Pension.

- All values are shown in today's dollars assuming inflation of 2.5% pa
- Other assumptions used through the projection include, Investment returns (before tax) of 6% pa.
- Wage inflation of 3.75% applies to age pension entitlements.
- Income from Account-Based Pension set at a constant amount in real terms to exhaust at age 95.
- Total income includes pension and age pension income.

Financial confidence for your clients in their retirement.

Below are the benefits of MLC Retirement Boost™.

| | | | |
|--|--|--|--|
|  | <p>Potential of a higher retirement income for longer.</p> |  | <p>Full access to the Expand super and pension investment menu.</p> |
|  | <p>Up to 60% more income in retirement* when combined with the age pension. *Subject to individual circumstances and obtaining personal advice.</p> |  | <p>Ability to continue personalised investment strategies.</p> |
|  | <p>Optimises Government age pension entitlements.</p> |  | <p>Moneyback protection with flexibility to access capital* or revert income to your client's spouse. *Subject to the capital access schedule.</p> |

Centre of Excellence

A gateway for advisers, the Centre of Excellence provides access to expert insights, practical tools, and dedicated support to help you unlock the full potential of **MLC Retirement Boost™**.

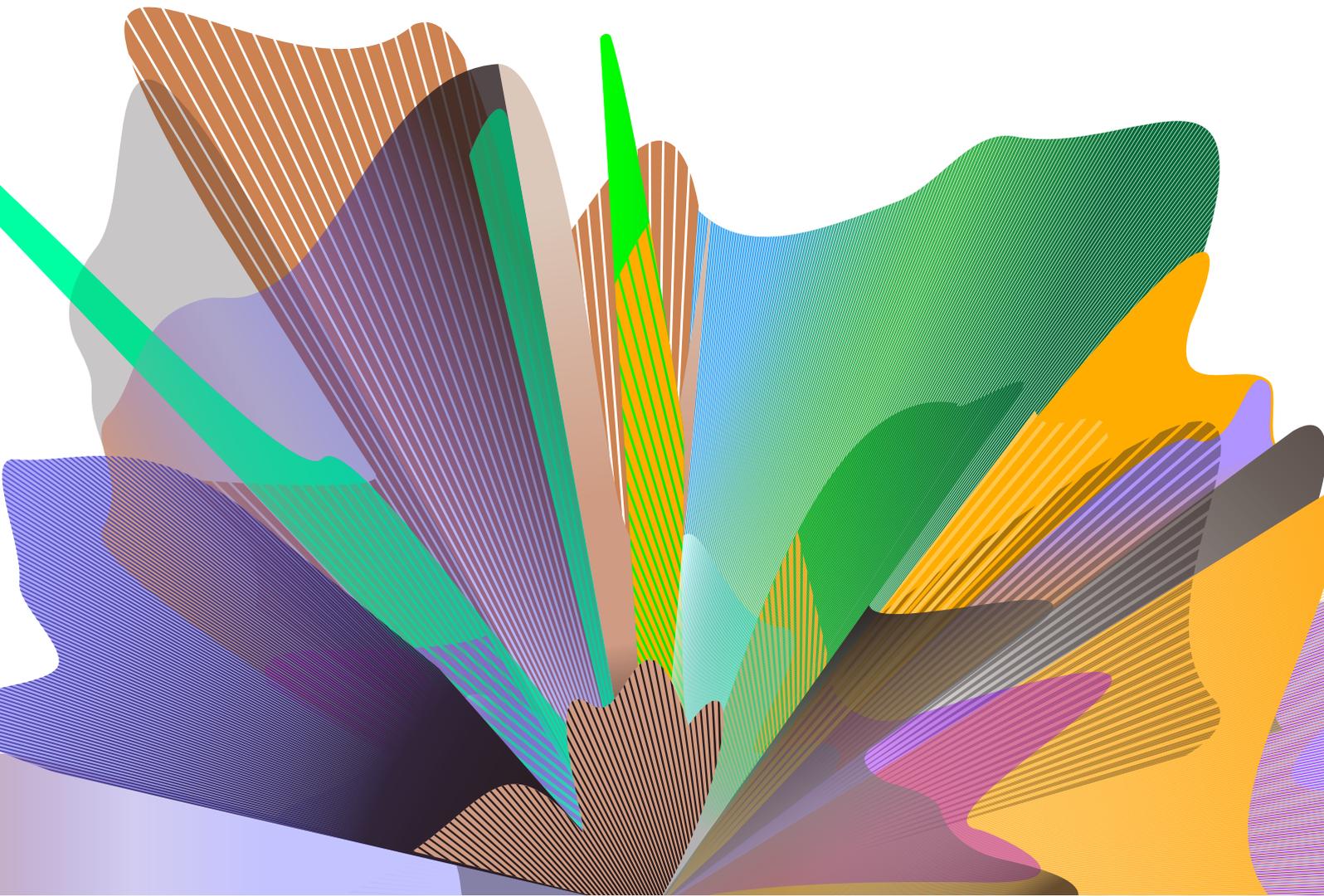
This includes the **Retirement Boost™ Optimiser**, a powerful tool that visualises your clients' total retirement income across Super, Retirement Boost™ and the Age Pension.

THE super and retirement platform

MLC Retirement Boost™ is available on the **Expand** platform, bringing all your clients' income solutions together, simplifying advice, helping you serve more clients more efficiently, while boosting your clients' retirement income.

Next steps

For more information, or to book a Retirement Boost™ overview please contact your Business Development Manager, Relationship Training Manager or email advisoryrelationships@insigniafinancial.com.au



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