



EXPAND

Expand Functionality – Standing Instructions

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Cash Account management

The Cash Account is used to process all cash transactions that occur within the account. For example, all money paid into the account and any earnings from the investment options go through the Cash Account, and all fees and costs (excluding indirect costs), taxes, and withdrawals (where applicable) are paid out of this account.

To automatically manage the operation of the Cash Account and the investment holdings (instead of you having to initiate each time) you can use the following Standing Instruction features available to you:

- Deposit instructions how deposits (less any applicable taxes) are to be invested.
- Income preferences how income from either managed investments, or income generated in the SMA Model Portfolio, or income distributions from investments held within an MDA model, can be re-invested using one of four methods.
- Cash Account preferences the balance you want to top up to, and how the Cash Account is to be topped up, by redeeming managed investments or models held within the account using one of three methods.

Deposit instructions

Deposit instructions are utilised whenever a deposit is made to the Cash Account, Deposit instructions can include the Cash Account, managed investments, SMA Model Portfolios or Managed Discretionary Accounts.

Please note that you will only be able to select a MDA in the Deposit Instructions if the account has already bought into the MDA model. This means any future deposit will be invested in the MDA model when the MDA provider next rebalances.



Deposit instructions (cont.)

To set or manage Deposit instructions, from the Account Summary tab, navigate to the Investments tab. Under **Standing instructions** click the **Deposit instruction** option in the footer of the Investment tab.

- 2 To find an investment, you can look for the new managed investment or model by entering the investment name or code (APIR code) in the search field.
- **3** To add it to the instructions click on the **investment** from the drop down list.





Deposit instructions (cont.)

- 4
- Enter the **% to allocate to each investment** enter percentages with up to two decimal places.
- 5 Include at least the default minimum allocation of 1% against the Cash Account.
- 6 The percentages allocated to the Cash Account and selected investment option(s) must add up to 100%.

To store the changes, click **Save**.

What is a Deposit instruction?			
Investment Option	Current	Future	Impac
Cash Account (Minimum 1.00%)	100.00 %	10.00%	▼ 90.00 9
Managed Investments MLC Wholesale Index Plus Balanced Portfolio 日 MLC7387AU ⊵	0.00 %	50.00 %	▲ 50.00 9
MLC Wholesale Inflation Plus - Moderate Portfolio 🛱 MLC0920AU 🖻	0.00 %	40.00 %	▲ 40.00 s
		6	
🔮 Valid		100.00%	
Add a new investment			
Start typing a name or code			
			Save

5

Income preferences

Income distributions received from investment options are automatically credited to the Cash Account, or the cash account managed by the model provider (if applicable). Income from managed investments or income generated in the SMA Model Portfolio, can then be re-invested using one of the following four methods (only one can be selected):

- Re-invest (default option) the income distribution is invested back into the same managed investment or SMA Model Portfolio.
- Retain in the Cash Account all income distributions remain in the Cash Account to accumulate, until we receive an instruction. SMA income will be credited to the SMA cash account and transferred out to the platform cash account.
- Income instruction percentage the income from managed investments or income received within the SMA Model Portfolio are to be invested into one or more managed investment(s) or SMA Model Portfolio(s).
- Nominated bank account (Investment only) allows income distributions from cash, managed investments, SMA Model Portfolios, and listed investments paid quarterly or half-yearly to the nominated account with the financial institution.

Note for MDA models – Income distributions from investments held within an MDA model are paid into the cash account managed by the MDA provider. Where there has been an election to retain income distributions in the Cash Account as part of the income preferences, then any income earned within the MDA model will be transferred from the cash account managed by the MDA provider to the Cash Account, or it can be paid to the nominated account with the financial institution.





2 Choose the method you desire using the drop down list.

To **Reinvest income** is the default from the drop down list.

2

3

If the income is to be retained in the Cash Account, choose **Retain in Cash Account**.

To store these changes, click on **Save**.

3

5





To specify an Income instruction - percentage instruction:

From the drop down list choose Income **instruction** – **percentage**.

2 When this option is first selected, the client's portfolio will pre-fill on the side panel, not their current allocation to each investment.

► Wha	t are Income preferences?					
Income p	preference method					
Incom	e instruction - percentage	-				
Reinve	est	1				
Re-inve investm	sted back into the same managed bent		× Income preference			
Retain	in Cash Account	L.	What are Income preferences?			
Incom	e instruction - percentage		Income preference method Income instruction - percentage			
Manage across	ed investment income is re-invested one or more managed investments	-	Investment Option	Current	Future	Impact
Nomin Income	ated bank account is paid periodically to your ted external bank account		Cash Account (Minimum 0.00%)	0.00 %	0.00 %	
		-	- Managed Investments Investors Mutual Equity Income Fund 답 IML0005AU 요	0.00 %	0.00 %	
	2-	\rightarrow	Plato Australian Shares Income Fund - Class A 급 พหาชองคม 🕞	0.00 %	0.00 %	
			▲ 100.00 % underallocated		0.00%	
			Add a new investment			

- **3** To determine how the income is applied, enter the **desired percentage** against each investment and save. The investments without a percentage will be removed from view.
- 4 Modify the search for new managed investments or SMA Model Portfolio by entering the **investment name or code (APIR code)** in the search field.
- 5 Click on the **investment** to add and enter the desired percentage.

Income preference			
What are income preferences?			
ncome preference method			
Income instruction - percentage $ \ \lor$			
Investment Option	Current	Future	Impact
Cash Account 📋	15.00 %	15.00 %	
Managed Investments			
Antipodes Global Fund (Class P) 합 IDF0045AU @	20.00 %	20.00 %	
Capital Group New Perspective Fund (AU) 합 대M0005AU 권	35.00 %	35.00 %	
First Sentier WS Global Property Securities Fund 영 FSF045440 18	30.00 %	30.00 %	



To select a nominated bank account instruction (for IDPS only):

If there is no previous election of a nominated a bank account on the account, then you will be directed to the Nomination of Financial Institution form, alternatively nominate the distribution frequency.

To store these changes, click on **Save**.

2

Income preference method Nominated bank account Your income distributions will be automatically paid out from your Cash Account directly to your nominated bank account either quarterly or half-yearly. The minimum automatic withdrawal amou is \$100.00. Frequency Quarterly Wominated bank account Account name BSB 022-515 Account number 118465827 Bank name Westpac Banking Corporation	What are Income preferences?	
Nominated bank account Your income distributions will be automatically paid out from your Cash Account directly to your nominated bank account either quarterly or half-yearly. The minimum automatic withdrawal amout is \$100.00. Frequency Quarterly @ Half-yearly Mominated bank account Account name Dromak (Vic) Pty Ltd BS8 032-515 Account number 118465827 Bank name Westpac Banking Corporation	Income preference method	
Your income distributions will be automatically paid out from your Cash Account directly to your is \$100.00. Frequency Quarterly Half-yearly Mominated bank account Account name Dromak (Vic) Pty Ltd BS 032-515 Account number 118465827 Bank name Westpac Banking Corporation	Nominated bank account \sim	
Prequency Quarterly Half-yearly Nominated bank account Account name Dromak (Vic) Pty Ltd BSB 032-515 Account number 118465827 Bank name Westpac Banking Corporation	Your income distributions will be automatically paid nominated bank account either quarterly or half-year is \$100.00.	out from your Cash Account directly to your ly. The minimum automatic withdrawal amou
Ouarterly The Half-yearly Nominated bank account Account name Dromak (Vic) Pty Ltd BSB 032-515 Account number 118465827 Bank name Westpac Banking Corporation	Frequency	
Nominated bank account Account name Dromak (Vic) Pty Ltd BSB 032-515 Account number 118465827 Bank name Westpac Banking Corporation	○ Quarterly	
Nominated bank account Account name Dromak (Vic) Pty Ltd BSB 032.515 Account number 118465827 Bank name Westpac Banking Corporation	Half-yearly	
Account name Dromak (Vic) Pty Ltd BSB 032-515 Account number 118465827 Bank name Westpac Banking Corporation	Nominated bank account	
BSB 032-515 Account number 118465827 Bank name Westpac Banking Corporation	Account name	Dromak (Vic) Pty Ltd
Account number 118465827 Bank name Westpac Banking Corporation	BSB	032-515
Bank name Westpac Banking Corporation	Account number	118465827
€* <u>Reset</u>	Bank name	Westpac Banking Corporation
G Reset		

Cash Account preferences

The Cash Account is used to process all cash transactions that occur within the account. There is a requirement to maintain a minimum cash balance, known as the product minimum in the Cash Account (usually 1%). This amount is used for funding fees and expenses, taxes, insurance premiums and pension payments (where applicable).

Cash Account minimum

	To manage the cash account preferences, navigate to the Investments tab, at the bottom of the Investments page under Standing instructions, click on the Cash	Q	View market exposure Determine the composition makeup of this portfolio	Standing inst Deposit instructi Cash Account pr	ructions on, Income preference and eferences	Reweight portfolio Switch in and out of investments using percentages, set and edit automation
	Account preferences link.	_				
2	To set the minimum top up method for the Cash Account, which occurs when the balance falls below zero, go to Cash Account minimum: Then select the limit of the Cash Account to be one of the following:	\rightarrow	Cash Account preferences What are Cash Account preferences? Cash Account minimum If your Cash Account falls below zero, we will top it Percentage-based minimum	t up to the lower of:	1	
	 the Product minimum 1.00% (default option), the Deposit Instruction, 	\rightarrow	Product minimum 1.00% (default o			
	 a Custom percentage (where a percentage higher than the minimum can be nominated), 	_	Deposit instruction 100.00% Copy your Deposit instruction's cash minimum			
	 or choose a dollar-based minimum in conjunction with the percentage-based minimum. We will always top 		Set a percentage greater than 1.00%			
	up to the lower of the two. Please note the minimum amount for this is \$5,000.		What are Cash Account preferences:	?		
			Cash Account minimum If your Cash Account falls below zero, we will	top it up to the lower of:		
			Percentage-based minimum			
			Custom percentage V	1.00 %		
			Dollar-based minimum (optional) ⑦			
			\$ 5,000.00			
		L				

Cash Account preferences (cont.)

Top up instructions

When you make a withdrawal, or at the end of each month, after the deduction of any applicable fees, insurance premiums, tax or pension payments have been deducted (where applicable), and the Cash Account balance is zero or below, then the Cash Account needs to be topped up. It will be funded from the redemption of other managed investments held within the account, using one of the following methods (only one method can be selected):

- Pro-rata (default option) where funds are sold across all managed investments and models according to the proportion of the portfolio that they represent.
- Redemption Instruction Percentage where funds sold from specific managed investments and models according to the nominated percentage allocation
- Pecking order Investment(s) will be fully redeemed, one at a time, according to the prioritised list

Maturing investments, listed investments, SMA Model Portfolios, and restricted/illiquid investments are excluded from the top up process as are investments managed in accordance with an MDA model.

1	To update the top up instructions on a client's account, navigate to the bottom of the Investments tab under Standing Instructions, and click on the Cash Account preferences link.	 Cash Account preferences What are Cash Account preferences? Cash Account minimum
2	The top up instruction for the Cash Account is defaulted to a Pro-rata basis . This is where funds are sold across all managed investments according to the proportion of the portfolio that they represent.	If your Cash Account falls below zero, we will top it up to the lower of: Percentage-based minimum Product minimum 1.00% (default o ~ Dollar-based minimum (optional) ⑦ \$ not set
	2-	 Top up instructions If your Cash Account falls below zero, it will be topped from your managed investments and/or cash as per your instructions below Top up method Pro-rata (default option)

Cash Account preferences (cont.)

To specify a Redemption Instruction - percentage:

- To search for **new managed investments and models**, enter the investment name or code (APIR code) in the search field.
- 2 To add the investment to the instructions, click on the investment.
- 3 Enter the % to redeem from each investment enter percentages with up to two decimals places.
- 4 The percentages allocated against the selected investment option(s) must add up to 100%.
- 5 Click Save to store the changes.

as per your instructions below				
Top up method Redemption instruction - percentage V				
Investment Option	Current	Future	Impact	
IOOF Cash Management Trust 官 PIM0002AU	50.00%	50.00 %	, ,	
IOOF MultiMix Capital Stable Trust 합 ICF00944U	50.00%	50.00 %		
🔿 Valid		100.00	<u> </u>	_
				-
kdd a new investment				

To nominate a Pecking order:

- Investments will be listed in the order that they are added.
- To change their position in the Pecking order, **Drag and** drop the investment.

When ready to store the changes click on Save.

Note: For a lump sum withdrawal, the investment options to be redeemed can be indicated on the payment form. If specific instructions are not provided, we will draw from the investments according to the top up method nominated.

op up	instructions	
f your Ca as per yo	ash Account falls below zero, it will be topped from your managed investmen ur instructions below	ts and/or casi
Гор ир п	nethod	
Peckir	ng order	
Order	Investment name	
1	MLC Wholesale Index Plus Conservative Growth Portfolio MLC7849AU	Û
2	MLC Global Private Equity Fund	自

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