



EXPAND

Expand Functionality – Standing Instructions

September 2025
myexpand.com.au

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:

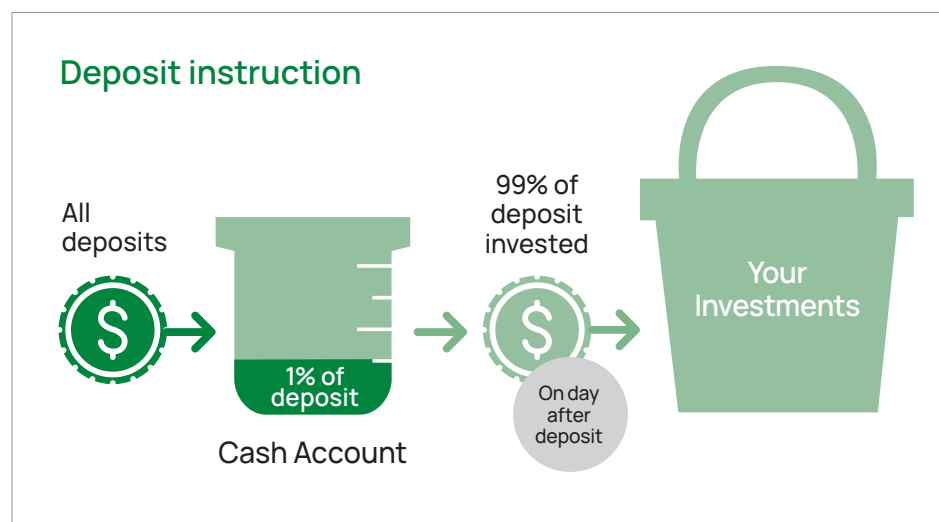
- **Deposit instructions** – how deposits (less any *applicable* taxes) are to be invested.
- **Income preferences** – how income from either managed investments, or income generated in the SMA Model Portfolio, or income distributions from investments held within an MDA model, can be re-invested using 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, listed 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. Any assets transferred internally will not be captured by the deposit instruction. This includes cash transferred from an existing Expand account.

Deposit instructions includes the Cash Account, managed investments, SMA Model Portfolios or MDAs

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.



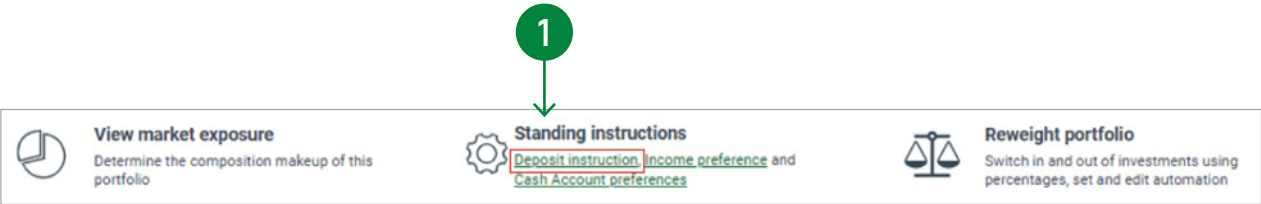
Deposit instructions (cont.)

- 1

To set or manage Deposit Instructions, search for your client via the **Your clients** tab or via the global search toolbar. Once selected, you can then navigate to the **Investments** tab. Under **Standing Instructions** click the Deposit Instruction option in the footer of the **Investments** 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 instruction

What is a Deposit instruction?

Investment Option	Current	Future	Impact
Cash Account (Minimum 1.00%)	100.00 %	100.00 %	

Valid

100.00 %

Add a new investment

+

mld

×

Clear

^

MLC Cash Management Trust-Class D Units
AUX0021AU

MLC Global Private Equity Fund
MLC5609AU

MLC Index Plus Balanced
MLG7387AU

MLC Index Plus Conservative
MLG7849AU

MLC Index Plus Growth
MLC9748AU

Reset

Save

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%.
- 7 To store the changes, click **Save**.

The screenshot shows the 'Deposit instruction' dialog box. It contains a table with columns: Investment Option, Current, Future, and Impact. The 'Cash Account' (Minimum 1.00%) is listed with a Current allocation of 100.00% and a Future allocation of 10.00% (Impact: -90.00%). Below it, under 'Managed Investments', are 'MLC MultiActive Australian Shares' (Current: 0.00%, Future: 50.00%, Impact: +50.00%) and 'MLC MultiSeries 30' (Current: 0.00%, Future: 40.00%, Impact: +40.00%). A green bar at the bottom indicates the total is 'Valid 100.00%'. Below this is a section 'Add a new investment' with a search bar. At the bottom are 'Reset' and 'Save' buttons. Numbered callouts point to specific elements: 4 points to the 'Future' column header; 5 points to the 'Cash Account' row; 6 points to the 'Valid 100.00%' bar; and 7 points to the 'Save' button.

Investment Option	Current	Future	Impact
Cash Account (Minimum 1.00%)	100.00 %	10.00 %	▼ 90.00 %
Managed Investments			
MLC MultiActive Australian Shares IOF0092AU	0.00 %	50.00 %	▲ 50.00 %
MLC MultiSeries 30 IOF0253AU	0.00 %	40.00 %	▲ 40.00 %

Valid 100.00 %

Add a new investment

+ Start typing a name or code... ▼

[Reset](#) **Save**

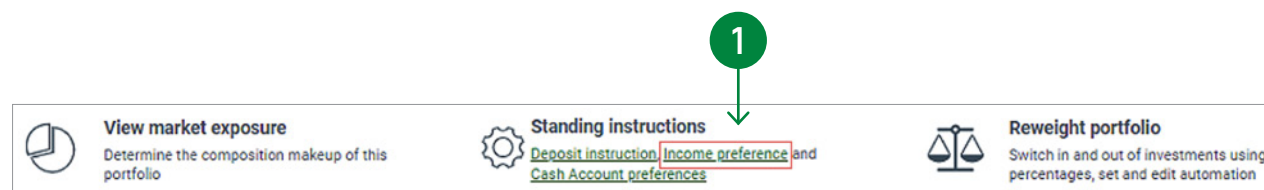
Income preferences

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 further instructions. 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) as a percentage allocation.
- **Nominated bank account (Investment only)** – allows income distributions from cash, managed investments, SMA Model Portfolios, and listed investments to be paid on either a 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.

- 1 From the account **Summary** tab navigate to the **Investments** tab, then click on the **Income Preferences** link in the footer of the **Investment** tab.



Income preferences (cont.)

- 2 Choose the method you desire using the drop down list.
- 3 **Reinvest income** is the default from the drop down list.
- 4 If the income is to be retained in the Cash Account, choose **Retain in Cash Account**.
- 5 To store these changes, click on **Save**.

Income preference

► [What are Income preferences?](#)

Income preference method

2 → Reinvest (default option) ▼

3 →

- Reinvest
Re-invested back into the same eligible investment
- Retain in Cash Account
Left to accumulate in your Cash Account
- Income instruction - percentage
Investment income is re-invested across one or more selected eligible investments
- Nominated bank account
Income is paid periodically to your nominated external bank

Income preference

► [What are Income preferences?](#)

Income preference method

4 → Reinvest (default option) ▼

5 → Save

Income preferences (cont.)

To specify an Income instruction – percentage instruction:

- 1 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.

Income preference

► [What are Income preferences?](#)

Income preference method

Income instruction - percentage

▼

Reinvest

Re-invested back into the same eligible investment

Retain in Cash Account

Left to accumulate in your Cash Account

Income instruction - percentage

Investment income is re-invested across one or more selected eligible investments

Nominated bank account

Income is paid periodically to your nominated external bank account

Income preference

► [What are Income preferences?](#)

Income preference method

Income instruction - percentage

▼

Investment Option	Current	Future	Impact
Cash Account (Minimum 0.00%)	0.00 %	<div>0.00 %</div>	
Managed Investments			
MLC MultiActive Balanced ⓘ IOF0093AU ⓘ	0.00 %	<div>0.00 %</div>	
Zurich Investment Global Thematic Share Fund ⓘ ZUR0061AU ⓘ	0.00 %	<div>0.00 %</div>	

▲

100.00 % underallocated

0.00 %

Add a new investment

+

Start typing a name or code...

▼

[Reset](#)

Save

1

2

Income preferences (cont.)

- 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.

3

Income preference

What are Income preferences?

Income preference method

Income instruction - percentage

Investment Option	Current	Future	Impact
Cash Account (Minimum 0.00%)	15.00 %	15.00 %	
Managed Investments			
Fidelity Australian Equities Fund FID0008AU	20.00 %	20.00 %	
Fidelity Global Equities Fund FID0007AU	35.00 %	35.00 %	
Janus Henderson Tactical Income Fund IOF0145AU	30.00 %	30.00 %	

4

Valid100.00 %

Add a new investment

+

Start typing a name or code...

▼

Reset

Income preferences (cont.)

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

- 1 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.
- 2 To store these changes, click on **Save**.

The screenshot shows the 'Income preference' form. A green circle with the number '1' has an arrow pointing to the 'Nominated bank account' section. Another green circle with the number '2' has an arrow pointing to the 'Save' button at the bottom right.

Income preference

▶ [What are Income preferences?](#)

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 amount is \$100.00.**

Frequency

☐ Quarterly

☒ Half-yearly

1 → **Nominated bank account**

Account name	The Dodgey Super Fund
BSB	083-638
Account number	6114817
Bank name	National Australia Bank

[Reset](#) **Save**

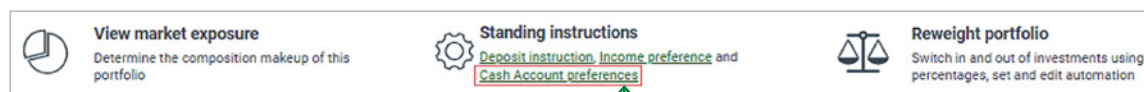
2 ↑

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%), you can also elect to top up to an amount of \$5,000. We will top up to the lesser of 1% or \$5,000. This amount is used for funding fees and expenses, taxes, insurance premiums and pension payments (where applicable).

Cash Account minimum

- 1 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 Account preferences** link.
- 2 To set the minimum top up method for the Cash Account, which will be initiated shortly after the cash reaches zero or below, go to **Cash Account minimum**.
- 3 Then select the limit of the Cash Account to be one of the following:
 - the Product minimum 1.00% (default option),
 - the Deposit Instruction,
 - a custom percentage (where a percentage higher than the minimum can be nominated),
 - or choose a dollar-based minimum in conjunction with the percentage-based minimum. We will always top up to the lower of the two. Please note the minimum amount for this is \$5,000.



Cash Account preferences

▶ [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

Product minimum 1.00% (default option) ▼

Product minimum 1.00%

Deposit instruction 100.00%
Copy your Deposit Instruction's cash minimum

Custom percentage
Set a percentage greater than 1.00%

topped up using eligible investment options as per your instructions below

▶ [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 ▼ 1.00 %

Dollar-based minimum (optional) ?

\$ 5,000.00

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** – Managed investments, listed investments and models will be fully redeemed, one at a time, according to the prioritised list

Maturing investments and restricted/illiquid investments are excluded from the top up instructions.

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.

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 and models according to the proportion of the portfolio that they represent.

Cash Account preferences

▶ [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 | 1.00 %

Dollar-based minimum (optional) ?

\$ 5,000.00

Top up instructions
If your Cash Account falls below zero, it will be topped up using eligible investment options as per your instructions below

Top up method

Pro-rata (default option) |

Cash Account preferences (cont.)

To specify a Redemption Instruction – percentage:

- 1 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.

Top up instructions

If your Cash Account falls below zero, it will be topped up using eligible investment options as per your instructions below

Top up method
Redemption instruction - percentage

Investment Option	Current	Future	Impact
Managed Investments			
MLC Wholesale Horizon 1 Bond Portfolio MLC0669AU	0.00 %	50.00 %	▲ 50.00 %
Vanguard International Shares Index Fund VAN0003AU	0.00 %	50.00 %	▲ 50.00 %

Valid 100.00 %

Add a new investment
Start typing a name or code...

Reset Save

To nominate a Pecking order:

- Managed investments, listed investments and models 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.

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
Pecking order

Order	Investment name
1	MLC Wholesale Index Plus Conservative Growth Portfolio MLC7849AU
2	MLC Global Private Equity Fund MLC5609AU

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