10 December 2021

Product Update

Additional information for the Product Disclosure Statements (PDSs) and Investor Directed Portfolio Service (IDPS) Guide listed below:

- eXpand Investment: dated 1 July 2021
- eXpand Super: dated 1 July 2021
- eXpand Pension: dated 1 July 2021
- eXpand Pension – Term Allocated Pension (closed): dated 12 April 2021 and Supplementary PDS dated 5 October 2021

The following information applies to members and investors from 10 December 2021.

Change of name to Insignia Financial Ltd

IOOF Holdings Ltd ABN 49 100 103 722 has changed its name to Insignia Financial Ltd ABN 49 100 103 722 effective 10 December 2021. Therefore, all references to 'IOOF Holdings Ltd' and 'IOOF group' should be read as 'Insignia Financial Ltd' and 'Insignia Financial Group' respectively, in the disclosure documents listed above and incorporated by reference documents.

Contact Us

If you have any questions or would like further information, please contact eXpand ClientFirst on 1800 517 124 or clientfirst@myexpand.com.au.

5 October 2021

Product Update

Additional information for the Product Disclosure Statement (PDS) dated 12 April 2021 and Supplementary Product Disclosure Statement (SPDS) dated 5 October 2021 for:

- **eXpand Pension – Term Allocated Pension**

The following features and information apply to members from 5 October 2021.

Corporate Action participation

Where your financial adviser has provided you access or you don't have a financial adviser you will now be able to participate in approved Corporate Actions through eXpand Online. Where relevant you will receive notifications to participate through your preferred communication method.

Income Instruction – percentage

A minimum buy of $1 has been introduced where you have elected to have 'Income Instruction – percentage' as your income preference. Where your purchase would be less than $1, the percentage of your deposit that you allocated to invest in that managed investment will be retained in the Cash Account.

At Limit Trades

From 6 December, you and/or your financial adviser will be able to buy and sell listed investments at the specified price (known as 'at limit'). Trades will remain in the market for 20 trading days unless filled, cancelled at your instruction or cancelled by the Australian Stock Exchange (ASX).

1 July 2021

Product Update

Additional information for the Product Disclosure Statement (PDS) dated 12 April 2021 for:

- **eXpand Pension – Term Allocated Pension**

The following features and information apply to members from 1 July 2021.

Complaints

The Complaints section of the General Reference Guide has been updated and replaces the Complaints section in the PDS.

Frequency of Pension Payments

Pension payments can be made on the 6th, 10th, 14th, 20th, 25th or 28th of the month for monthly, quarterly, half-yearly and yearly pension payments.

Fortnightly pension payments are not currently selectable as a frequency option.

Member Advice Fees

From 1 July 2021, member advice fees will need to meet specific consent requirements before they can be applied to your account:

- Super and Pension accounts require a list of services that are being provided for non-ongoing advice fees
- Annual opt in for all ongoing advice fees, with fees ceasing if not renewed by the 'consent end date'.

The *Additional explanation of fees and costs* section in the General Reference Guide has been updated which replaces the *Additional explanation of fees* and costs section in the PDS.

Standing Instructions

New features will be available for managing and topping up your cash account. As such, the Standing Instructions section in the General Reference Guide has been updated and replaces the Standing Instructions section in the PDS.

The updated eXpand general reference guide can be found **here**