



# IOOF

## IOOF Portfolio Service Superannuation Fund Fund Information Report as at 30 June 2024

- Expand Essential
- Expand Extra
- IOOF Personal Super
- IOOF Pension
- IOOF Employer Super
- Shadforth Portfolio Service

## **Important information**

This document has been prepared on behalf of IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524. IIML is the Registrable Superannuation Entity (RSE) Licensee, RSE Licence No. L0000406 for the IOOF Portfolio Service Superannuation Fund (Fund) ABN 70 815 369 818, Registration No. R1000627. IIML is part of the group of companies comprising Insignia Financial Ltd, ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

The information in this document is general in nature and doesn't take into account your objectives, financial situation or individual needs. Before acting on any of this information you should consider whether it is appropriate for you. You should consider obtaining financial advice before making any decisions based on this information.

References to 'we', 'us' or 'our' are references to the Trustee, unless otherwise stated. Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, and the relevant insurance policy, which governs your rights and obligations as a member.

Past performance is not a reliable indicator of future performance.

Any projection or other forward-looking statement ('Projection') in this document is provided for information purposes only. No representation is made as to the accuracy or reasonableness of any such Projection or that it will be met. Actual events may vary materially.

An online copy of this document is available at [ioof.com.au/fundinformationreport](http://ioof.com.au/fundinformationreport).

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# Message from the Chair

## **Welcome to the Fund Information Report for members of the IOOF Portfolio Service Superannuation Fund for the year ended 30 June 2024.**

Welcome to the 2023/24 financial year Fund Information Report. As this will be my final letter to members as Chair before I hand over to Danielle Press, I would like to express my gratitude for being entrusted to look after your interests as members of the fund. I'm privileged to be able to update you on the progress we've made this year to deliver on what matters to you, our members.

I'm pleased to let you know that the most recent Member Outcomes Assessment concluded that overall, the products in the fund are promoting the financial interests of members, based on industry-wide standards. As always, striving to achieve strong performance for your super and pension investments in the 2023/24 financial year continued to be a priority. It has been very satisfying to deliver positive outcomes in uncertain times and we're very proud that our commitment to you through investment performance, products and services has been recognised.

As we continue to grow and enhance the products, features and services we offer our members, we understand that these activities must go hand in hand with strategies to safeguard your retirement savings. By choosing us as your super fund, you have entrusted us with the responsibility of protecting both you and your investments, and we take this responsibility very seriously. That's why protecting the privacy and security of our members' data is paramount for us and our comprehensive Cyber Security strategy provides a powerful line of defence against the increasingly sophisticated and growing volume of financial threats. We recognise the importance of Cyber Security, and we'll continue to invest in it so that we can provide a secure, compliant and resilient environment that evolves to protect our members and your retirement savings.

This year you may have come with us on a journey as we migrated your account to be supported by our innovative Expand technology platform, providing new features, functionality, benefits and fee structures. This transition underlines our commitment to delivering more for you, our members and we want to thank you for your support.


We're also proud to offer our members products which have been recognised for industry best practice<sup>1</sup> standards for investments, fees, insurance and member services, as well as products with a great depth of features, and hence flexibility, for our members.

This year we've delivered strong returns for members in our largest investment option, MySuper, being placed in the top 6 MySuper investment options<sup>2</sup>.

In addition, we've made a number of enhancements to the online experience for you, our members, underlining our commitment to service which was recognised by the award for Canstar's 2024 Most Satisfied Customer Award<sup>3</sup>.

In closing, I'd like to wish our members well and reinforce our commitment as your super fund trustee, to helping you save toward your retirement goals and safeguard your financial future.

On behalf of the Trustee Board and Management, thank you for trusting IOOF Portfolio Service Superannuation Fund to look after your retirement savings. I know that your savings will continue to be in good hands with the Trustee Board and Management under the leadership of Danielle Press as the new Chair and they look forward to inviting you to the 2024 Annual Members' Meeting. You'll receive your invitation to the meeting in December, which will be held in February 2025. At the meeting, you'll hear about your Fund's performance, get a view of what's to come, and have the opportunity to ask questions of the people looking after your super.



**Lindsay Smartt**

- 2 MySuper is the largest investment option based on the number of members in it. Super-Ratings Fund Crediting Rate Survey, June 2024. Based on SR50 MySuper Index Survey. Returns are calculated net of investment fees, tax and implicit asset-based administration fees. Explicit fees such as fixed dollar administration fees, exit fees, contribution fees and switching fees are excluded. Past performance is not an indicator of future performance.
- 3 Canstar's 2024 Most Satisfied Customer Awards: [canstar.com.au/star-ratings-awards/most-satisfied-customers-super-fund-award/](https://canstar.com.au/star-ratings-awards/most-satisfied-customers-super-fund-award/)

# Government reforms in superannuation

## Government reforms in superannuation since 1 July 2023

### What's changed

On 6 December 2024, the Treasury Laws Amendment (Legacy Retirement Product Commutations and Reserves) Regulations 2024 were registered, commencing 7 December 2024. The regulations allow a five-year timeframe for lifetime, life expectancy and market linked income streams (also known as term allocated pensions) to be commuted. The aim of this measure is to allow a person to exit these legacy retirement products, as commutations aren't currently permitted. The change allows eligible members to complete a withdrawal or conversion of funds into modern superannuation options during a 5-year period, commencing on 7 December. It also provides flexibility in managing superannuation reserves that have accumulated excess funds by allowing their distribution without breaching contribution caps.

Legislation passed on 19 September 2024 that provides Paid Parental Leave Super Contributions (PPLSC) on Commonwealth funded Paid Parental Leave (PPL) for children born on or after 1 July 2025. The super contribution will consist of two elements:

- Superannuation Guarantee Rate (12% from 1 July 2025) x PPL payments received, plus
- nominal interest component, representing forgone earnings, as the PPLSC is only made annually.

The total amount contributed is a concessional contribution in the fund.

Individuals will not need to apply for the PPLSC, as this will be automatically assessed and paid by the ATO, based on information provided by Services Australia.

The ATO will identify a complying super fund to make the payment. In certain situations, the payment may be made to the member's legal personal representative or Superannuation Holdings Account (ie super amounts held by the ATO that the member can claim). The process for applying for PPL remains unchanged.

## What's proposed but not yet effective

### Proposed change to taxation of super

The Government has a proposal to change the tax concession of certain superannuation accounts if an individual has a total super balance of more than \$3 million. If the measure is legislated, it is due to commence from 1 July 2025.

Currently, tax on investment earnings within the accumulation phase of superannuation is at a maximum rate of 15%. It is proposed that where an individual's total superannuation balance exceeds \$3 million, an additional tax of 15% will apply on earnings associated with the amount exceeding \$3 million.

## Payday superannuation

The Government has proposed to change the frequency that employers are required to pay superannuation. It is intended that employers will pay superannuation contributions at the same time as employees receive their salary or wages. Currently, Superannuation Guarantee payments are required to be paid on a quarterly basis. If legislated, this measure is intended to commence from 1 July 2026.

## Superannuation thresholds for 2024/25

Concessional contributions cap	\$30,000 (increased from \$27,500)
Non-concessional contributions cap (NCC)	<p>\$120,000 annual cap (increased from \$110,000) if total super balance (TSB) is under \$1,900,000 on 30 June 2024</p> <p>\$0 if TSB exceeds \$1,900,000 on 30 June 2024</p> <p>If individual is under age 75 on 1 July 2024 (and meets other eligibility rules), NCC cap (using the bring-forward rule) may be up to:</p> <ul style="list-style-type: none"> <li>• \$360,000 if TSB is under \$1.66 million in super and pensions on 30 June 2024</li> <li>• \$240,000 if TSB is \$1.66 million to \$1.78 million in super and pensions on 30 June 2024</li> </ul>
Superannuation guarantee (SG) rate	11.5% (increase from 11% in 2023/24)
SG maximum contribution base	\$65,070 ordinary time earnings per quarter
Preservation age	<p>Age 58 if born from 1 July 1962 to 30 June 1963</p> <p>Age 59 if born from 1 July 1963 to 30 June 1964</p> <p>Age 60 if born after 1 July 1964</p>
CGT cap amount Excluded from NCC cap	\$1,780,000
Government co-contribution income	<p>Full co-contribution - \$45,400 pa or less</p> <p>No co-contribution - \$60,400 pa or more</p>
Spouse contribution tax offset	Maximum of \$540 if annual spouse income less than \$37,000. Offset ceases at \$40,000.
Departing Australia Superannuation Payment tax rate	35% on taxable component (65% for working holiday makers)
Centrelink Age Pension age	Age 67



# Changes to the IOOF Portfolio Service Superannuation Fund

## Changes to the Trust Deed

There were no changes made to the Trust Deed during the 2023/24 financial year. A copy of the current Trust Deed is available to all members online via our website at [ioof.com.au/about-us/about-ioof/trustee-disclosures](http://ioof.com.au/about-us/about-ioof/trustee-disclosures) upon request by calling our ClientFirst Team or may be inspected by arrangement during business hours at the office of the Trustee.

## MLC Wrap migration to Expand

At the end of March 2024, the largest single wrap migration in the Australian platform industry was successfully completed when super and pension members from MLC Wrap, MLC Navigator and associated offers moved via Successor Fund Transfer to Expand.

## Changes to the IOOF MySuper investment strategy

The Trustee regularly reviews IOOF MySuper to ensure the strategy is appropriate for members. Following a recent review, the Trustee made a number of changes which aim to support stronger returns and better member outcomes. A summary of these changes is as follows:

- Your investment in IOOF MySuper will appear as 'IOOF Balanced Growth'.

- There is an increase in growth assets to support stronger returns.
- The estimated investment management fee will remain unchanged; however, a performance fee will be introduced if certain outperformance outcomes are achieved.

You can find more information about these changes via the MySuper Strategy Profile flyer available at [ioof.com.au/BalancedGrowth](http://ioof.com.au/BalancedGrowth).

## New features available on our technology

We have introduced a number of new features and changes to help improve the way you manage your retirement savings.

### Separately Managed Account

A Separately Managed Account (SMA) is a registered managed investment scheme that allows you to access<sup>4</sup> a number of professionally constructed and managed portfolios. For more information, please refer to the relevant product's website.

### Contribute to super via Electronic Fund Transfer

You can now contribute to super via an Electronic Funds Transfer (EFT) payment with your own unique payment details. Your EFT details can be found by logging into your account online and selecting the 'Move money' tab.

## Changes to superannuation death benefits

During August and September 2024, we updated how we paid beneficiaries in the event of a death of a member. Impacted members have been sent a communication outlining the changes. Further information on superannuation death benefits can be found in the Estate Planning section of the relevant product's Product Disclosure Statement.

## Where to find current product disclosure statements

Current product disclosure statements (PDSs) for our products can be found at:

- IOOF Employer Super, IOOF Personal Super, and IOOF Pension: [ioof.com.au](https://ioof.com.au)
- Expand Essential: [myexpand.com.au](https://myexpand.com.au)
- Expand Extra: [myexpand.com.au](https://myexpand.com.au)
- Shadforth Portfolio Service: [sfg.com.au/portfolio](https://sfg.com.au/portfolio)

## Further information

More information about the Fund is available from [ioof.com.au/about-us/about-ioof/trustee-disclosures](https://ioof.com.au/about-us/about-ioof/trustee-disclosures) including:

- the Trustee company's constitution and financial statement
- information about the Trustee's directors and executive officers
- policies relating to conflicts management and proxy voting.

## Changes to investment options

As Trustee, we regularly monitor the investment options available to members in the Fund.

This section outlines the underlying investment options that have been added and removed from the Fund's investment menus during 2023/2024. Any investment option currently available may not continue to be available in the future.

We make no recommendation regarding the investment options set out below and not all investment options are available for all products. If you require further information about what investment options are available through each product, please refer to the relevant product's investment menu. If you require further information regarding the investment option, please refer to the investment option's PDS and speak to your financial adviser or our ClientFirst Team.

### New investment options

APIR code	Investment option name
NAB3124AU	Strategic Infrastructure Fund
OPS7755AU	Chester High Conviction Fund
PIM8302AU	DNR Capital Australian Equities Income Fund
PIM0028AU	DNR Capital Australian Equities High Conviction Fund
ETL0666AU	GQG Partners Global Equity Fund
LAZ0025AU	Lazard Global Equity Franchise
DFA0036AU	Dimensional Australian Core Imputation Trust
DAM2442AU	Ironbark Royal London Core Global Share Fund - Class A (Unhedged)
DAM5404AU	Ironbark Royal London Core Global Share Fund - Class H (Hedged)
AAP5529AU	Ausbil Australian SmallCap Fund
PER0728AU	CT Pyrford Global Absolute Return Fund
FSF0908AU	Generation Wholesale Global Share
LAZ0022AU	Lazard Defensive Australian Equity Fund
PIM7590AU	First Sentier Geared Australian Share Fund
RIM0015AU	Russell Investments Australian Shares Fund - Class C Units
RIM0016AU	Russell Investments International Shares Fund - Class C
JBW0052AU	Yarra Ex-20 Australian Equities Fund
HOW2217AU	Merlon Concentrated Australian Share Fund
BFL3333AU	Quay Global Real Estate Fund (AUD Hedged)

## Removed investment options

APIR code	Investment option name
APN0023AU	Dexus Asian REIT Fund
MAQ0058AU	Macquarie Master Balanced Fund
ETL0328AU	T.Rowe Price Australian Equity Fund
SCH0006AU	Schroder Asian Shares Fund
BTA0806AU	Pendal Balanced Returns Fund
PER0011AU	WealthFocus Perpetual Industrial Share Fund
HBC0008AU	SG Hiscock Property Opportunities Fund
MMF0114AU	OnePath W'sale Capital Stable Trust
AJF0802AU	OnePath Wholesale Balanced Trust
MMF0115AU	OnePath Wholesale Managed Growth Trust
AJF0003AU	OnePath Multi Asset Income Trust
MMF0700AU	OnePath Tax Effective Income Trust W/S Unit
LEF0044AU	OptiMix Wholesale Balanced Trust-Class A Units
FSF1676AU	First Sentier Equity Income Fund
PER0058AU	Perpetual's Pooled Superannuation Trust - Industrial Share Option
HOW0016AU	NovaPort Smaller Companies Fund
HOW0027AU	NovaPort Microcap Fund

## Listed security model portfolios

Investment Code	SMA Model Portfolio Name
NUN0051AU	Blue Chip Top 20
NUN0052AU	Antares Dividend Builder
NUN0054AU	Antares Elite Opportunities
NUN0102AU	Antares Ex-20 Australian Equities
NUN0055AU	Ausbil Australian Concentrated Equities
NUN0101AU	Ausbil Industrials
ISMADNR02	DNR Capital Australian Equities High Conviction
ISMADNR01	DNR Capital Australian Equities Income
JPL0001AU	JBWere Income
JPL0003AU	JBWere Listed Fixed Income
NUN9250AU	Pendal Australian Share
NUN0053AU	Perennial Value Shares for Income
NUN1395AU	Zurich Australian Listed Property

## Multi-asset model portfolios

Investment Code	SMA Model Portfolio Name
ISMABLA01	iShares Enhanced Strategic Conservative
ISMABLA02	iShares Enhanced Strategic Moderate
ISMABLA03	iShares Enhanced Strategic Balanced
ISMABLA04	iShares Enhanced Strategic Growth
ISMABLA05	iShares Enhanced Strategic Aggressive
ISMABLA06	iShares Enhanced Strategic All Growth
ISMAEAM01	Elston Growth 50
ISMAEAM02	Elston Growth 70
ISMAEAM03	Elston Growth 85
ISMAEAM04	Elston Growth 97
ISMALON01	Lonsec Multi-Asset Managed Portfolios – Balanced
ISMALON02	Lonsec Multi-Asset Managed Portfolios – Growth
ISMALON03	Lonsec Multi-Asset Managed Portfolios – High Growth
ISMALON04	Lonsec Listed Managed Portfolios Conservative
ISMALON05	Lonsec Listed Managed Portfolios Balanced
ISMALON06	Lonsec Listed Managed Portfolios Growth
ISMALON07	Lonsec Listed Managed Portfolios High Growth
NUN6335AU	MLC Value Conservative 30
NUN7096AU	MLC Value Moderate 50
NUN4731AU	MLC Value Balanced 70
NUN5432AU	MLC Value Growth 85
NUN0784AU	MLC Value High Growth 98
NUN2093AU	MLC Premium Conservative 30
NUN6749AU	MLC Premium Moderate 50
NUN4773AU	MLC Premium Balanced 70
NUN0962AU	MLC Premium Growth 85
NUN8186AU	MLC Premium High Growth 98
ISMAZEN01	Zenith Essentials Moderate
ISMAZEN02	Zenith Essentials Balanced
ISMAZEN03	Zenith Essentials Growth

## Listed share options

The majority of listed securities in the S&P All Ordinaries, including a range of exchange traded products and other ASX listed securities, are approved by the Trustee from time to time.

# Investment managers

The following investment managers manage the assets of the investment options within the Fund as at 30 June 2024:

abrdn Oceania Pty Ltd
Acadian Asset Management (Australia) Limited
Acadian Asset Management LLC
AHL Partners LLP
Allan Gray Australia Pty Ltd
AllianceBernstein Australia Limited
Alphinity Investment Management Pty Ltd
Altius Asset Management
Altrinsic Global Advisors LLC
American Century Investment Management Inc
AMP Capital Investors Limited
Antares Capital Partners Ltd
Antipodes Partners Limited
Apis Capital Advisors, LLC
Ardea Investment Management Pty Limited
Arrowstreet Capital, L.P.
Aspect Capital Limited
ATLAS Infrastructure (Australia) Pty Ltd
Atrium Investment Management Pty Ltd
Ausbil Investment Management Limited
Australian Ethical Investment Ltd
AXA Investment Managers Australia Ltd
Baillie Gifford & Co Limited.
Barrow Hanley Mewhinney & Strauss LLC
Bell Asset Management Limited
Bennelong Australian Equity Partners Pty Ltd
Bentham Asset Management Pty Limited
BlackRock Investment Management (Australia) Limited

Brandywine Global Investment Management, LLC
C WorldWide Asset Management Fondsmæglerselskab
Candriam Belgium SA
Capital International, Inc.
CBRE Clarion Securities, LLC
Celeste Funds Management Limited
Challenger Life Company Limited
Channel Investment Management Limited
Charter Hall Holdings Pty Ltd
Charter Hall Property Securities Management Limited
Chester Asset Management Pty Ltd
ClearBridge Investments Limited
Colchester Global Investors Ltd
Coolabah Capital Investments (Retail) Pty Ltd
Cooper Investors Pty Limited
Daintree Capital Management Pty Limited
Dexus Asset Management Limited
DFA Australia Limited
DNR Capital Pty Ltd
Eiger Capital Pty Ltd
Eley Griffiths Group Pty Ltd
Epoch Investment Partners Inc
Fairlight Asset Management Pty Ltd
Fairview Equity Partners Pty Limited
FIL Investment Management (Australia) Limited
Firetrail Investments Pty Limited
First Sentier Investors (Australia) IM Ltd
First Sentier Investors Realindex Pty Ltd
First Sentier Investors RQI Pty Ltd
Flinders Investment Partners Pty Limited
Franklin Templeton Australia Limited
Fulcrum Asset Management LLP
Generation Investment Management LLP
Goldman Sachs Asset Management Australia Pty Ltd
GQG Partners LLC
Graham Capital Management
Greencape Capital Pty Ltd

Hamilton Lane Advisors LLC
Hyperion Asset Management Limited
Impax Asset Management Limited
Independent Franchise Partners LLP
Intermede Investment Partners Limited
Invesco Australia Limited
Investors Mutual Limited
IOOF Investment Services Ltd
Ironbark Asset Management Pty Ltd
J O Hambro Capital Management Limited
JamiesonCooteBonds Pty Ltd
Janus Henderson Investors (Australia) Institutional Funds Management Limited
JPMorgan Asset Management (Australia) Limited
Kapstream Capital Pty Ltd
L1 Capital Pty Ltd
La Trobe Financial Services Pty Limited
Lazard Asset Management LLC.
Lazard Asset Management Pacific Co
Lennox Capital Partners Pty Ltd
Loomis, Sayles & Company, L.P.
Macquarie Investment Management Global Limited
Magellan Asset Management Limited
Maple-Brown Abbott Limited
MAPP Pty Ltd
Melior Investment Management Pty Ltd
Merlon Capital Partners Pty Limited
Metrics Credit Partners Pty Limited
MFS International Australia Pty Ltd
Milford Australia Pty Ltd
MLC Investments Limited
MLC Private Equity
Montgomery Lucent
Morningstar Investment Management Australia Limited
Munro Partners
Mutual Limited
Nanuk Asset Management Pty Limited
National Mutual Funds Management Ltd



OC Funds Management Limited
OnePath Funds Management Limited
Ophir Asset Management Pty Ltd
Optimix Investment Management Limited
Orbis Investment Management Limited
P/E Global LLC
Paradice Investment Management Pty Ltd
Partners Group Private Markets (Australia) Pty Ltd
Payden & Rygel
Pendal Institutional Limited
Pengana Capital Group Limited
Perennial Value Management Limited
Perpetual Investment Management Ltd
PIMCO Australia Pty Limited
PineBridge Investments Ireland Limited
Platinum Investment Management Ltd
Plato Investment Management Limited
Platypus Asset Management Pty Ltd
PM Capital Limited
Polaris Capital Management, LLC
Principal Global Fixed Income
Pyrford International Limited
Quay Global Investors Pty Ltd
Quest Asset Partners Pty Ltd
Realm Investment Management Pty Ltd
Redwheel Fund Investment Manager
Renaissance Property Securities Pty Ltd
Resolution Capital Limited
Robeco Hong Kong Limited
Royal London Asset Management Limited
RREEF Alternative Investments
Russell Investment Management Ltd
Sage Capital Pty Ltd
Sandhurst Trustees Limited
Schroder Investment Management Australia Limited
SG Hiscock & Company Limited
Smallco Investment Manager Limited

Smarter Money Investments Pty Ltd
Solaris Investment Management Limited
Spheria Asset Management Pty Limited
State Street Global Advisors, Australia, Limited
T. Rowe Price Australia Limited
Talaria Asset Management Pty Ltd
Tribeca Investment Partners Pty Ltd
UBS Asset Management (Australia) Ltd
Value Partners Hong Kong Limited
Vanguard Investments Australia Ltd
Vertium Asset Management Pty Ltd
Walter Scott & Partners Limited
WaveStone Capital Pty Limited
Western Asset Management Company Pty Ltd
WHEB Asset Management LLP
Winton Capital Management Ltd.
Yarra Capital Management Limited
Yarra Funds Management Limited
Zurich Financial Services Australia Ltd

# General information

## About the Trustee

IIML has met all of the necessary APRA requirements to operate as a Trustee of the Fund. IIML also maintains its AFS Licence under the *Corporations Act 2001*.

We monitored our compliance with the relevant legislative requirements during 2023/24 and confirm that the Fund:

- is a resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993*
- has not received a notice of non-compliance from APRA
- has not received a notice from APRA directing the Fund not to accept any contributions by an employer
- is able to accept SG contributions from employers
- complies with the minimum insurance cover requirements for Choice of Superannuation funds as set out in the *Superannuation Guarantee (Administration) Regulations 1993*

The Trustee has affected and maintains in force professional indemnity insurance.

## Directors of the Trustee

Mr Lindsay Raymond Smartt  
(Appointed 6 August 2019)

Ms Karen Nita Gibson  
(Appointed 26 November 2018)

Ms Beth Veronica McConnell  
(Appointed 17 March 2022)

Mr Steven John Schubert  
(Appointed 17 March 2022)

Mr Mario John Pirone  
(Appointed 3 October 2023)

Ms Marianne Perkovic  
(Appointed 3 October 2023)

Ms Jane Margaret Harvey  
(Resigned 15 December 2023)

## Policy committees

This section applies to members of IOOF Employer Super only.

A policy committee may be established for an employer-sponsored fund. A policy committee's role is to provide an avenue for members and employers to make enquiries about the investment strategies and performance of the employer sponsored fund. The Trustee may use the policy committee as a forum for providing information to members and employers as well as to assist the Trustee to deal with complaints or enquiries about the employer sponsored fund's operation or management.

The Trustee will take reasonable steps to set up a policy committee and to ensure that

equal numbers of employer and member representatives are on the committee. Detailed information about how to establish a policy committee will be sent to all members from the Trustee if they request this in writing. Details of policy committees, including members’ names and how they were appointed and by whom, are provided to members upon joining the employer sponsored fund and every year within the member’s annual statement.

## Annual Financial Report

The Annual Financial Report (including Directors’ Report) for the Fund can be obtained under the heading Annual Financial Reports on the following website [ioof.com.au/about-us/about-ioof/trustee-disclosures](https://ioof.com.au/about-us/about-ioof/trustee-disclosures).

## Outsourced Service Providers

Name	Australian Business Number (ABN)
Actuate Alliance Services Pty Ltd	40 083 233 925
IOOF Investment Services Limited	80 007 350 405
IOOF Service Co Pty Ltd*	99 074 572 919
Nexon Asia Pacific Pty Ltd	70 095 335 023
SuperChoice Services Pty Ltd	78 109 509 739

\* On 1 October 2024, Oasis Asset Management Limited (OAM) ABN 68 090 906 371 replaced IOOF Service Co Pty Ltd as administrator. OAM is a related party of the Trustee.

## Record of attendance at board meetings for each director for the last 7 years

	Board Meetings Held	Board Meetings Attended
<b>2024 (as at 30 June 2024)</b>		
Lindsay Raymond Smartt	16	16
Jane Margaret Harvey <sup>1</sup>	16	10
Karen Nita Gibson	16	16
Beth Veronica McConnell	16	16
Steven John Schubert	16	16
Mario John Pirone <sup>2</sup>	16	9
Marianne Perkovic <sup>3</sup>	16	9
<b>2023 (as at 30 June 2023)</b>		
Lindsay Raymond Smartt	23	23
Robert Andrew Bloore <sup>4</sup>	23	9
Jane Margaret Harvey	23	23
Karen Nita Gibson	23	23
Beth Veronica McConnell	23	23
Steven John Schubert	23	21
<b>2022 (as at 30 June 2022)</b>		
Geoffrey Martin Walsh <sup>5</sup>	13	8
Lindsay Raymond Smartt	13	13
Robert Andrew Bloore	13	12
Jane Margaret Harvey	13	13
Karen Nita Gibson	13	13
Carolyn Judith Colley <sup>6</sup>	13	7
Alan Harold Chonowitz <sup>7</sup>	13	6
Beth Veronica McConnell <sup>8</sup>	13	4
Steven John Schubert <sup>9</sup>	13	4
Annette Louise King <sup>10</sup>	13	2
<b>2021 (as at 30 June 2021)</b>		
Geoffrey Martin Walsh	14	13
Karen Nita Gibson	14	13
Robert Andrew Bloore	14	14
Lindsay Raymond Smartt	14	14

	Board Meetings Held	Board Meetings Attended
Jane Margaret Harvey	14	14
Carolyn Judith Colley <sup>11</sup>	14	5
Alan Harold Chonowitz <sup>12</sup>	14	5
<b>2020 (as at 30 June 2020)</b>		
Geoffrey Martin Walsh	11	11
Karen Nita Gibson	11	11
Robert Andrew Bloore	11	10
Lindsay Raymond Smartt	11	11
Jane Margaret Harvey	11	2
John Selak	11	2
Elizabeth Flynn	11	8
<b>2019 (as at 30 June 2019)</b>		
George Venardos	24	4
Christopher Kelaher	24	1
Dawn Oldham	24	0
Geoffrey Martin Walsh	24	24
Elizabeth Flynn	24	24
John Selak	24	24
Robert Andrew Bloore	24	12
Karen Nita Gibson	24	12
<b>2018 (as at 30 June 2018)</b>		
George Venardos <sup>13</sup>	9	9
Christopher Kelaher <sup>14</sup>	9	7
Dawn Oldham <sup>15</sup>	9	9
Geoffrey Martin Walsh	9	9
Elizabeth Flynn <sup>16</sup>	9	7
John Selak <sup>17</sup>	9	8

1 Resigned on 15 December 2023.

2 Appointed on 3 October 2023.

3 Appointed on 3 October 2023.

4 Resigned on 9 December 2022.

5 Resigned on 16 March 2022.

6 Resigned on 16 March 2022.

7 Resigned on 31 December 2021.

8 Appointed on 17 March 2022.

9 Appointed on 17 March 2022.

10 Appointed on 17 March 2022. Resigned on 20 May 2022.

11 Appointed on 31 March 2021.

12 Appointed on 31 March 2021.

13 Resigned on 28 November 2018.

14 Resigned on 28 November 2018.

15 Resigned on 21 August 2018.

16 Appointed on 31 January 2017. Resigned on 29 August 2019.

17 Appointed on 31 January 2017. Resigned on 28 August 2019.

## The name, qualifications and summary of experience of each executive officer or each individual trustee

### Directors of IOOF Investment Management Limited

The Directors are:

#### Lindsay Smartt (Chair)

Bachelor of Arts

Fellow of the Institute of Actuaries

Fellow Australian Institute of

Company Directors

Lindsay has over 35 years' experience in financial services as a non-executive director and as an executive in superannuation, insurance and consulting. Lindsay served as President of the Actuaries Institute and was Chief Risk Officer at Munich Re Australasia. He also held senior finance and actuarial positions at MLC and Hannover Life Re. Executive roles encompassed risk, finance, actuarial and investment performance measurement while consulting engagements covered a broad range of assignments in Australian and Asia. Lindsay is a non-executive director of a number of Insignia Financial Group Boards including chair of One-Path Custodians Pty Limited, Oasis Fund Management Limited and NULIS Nominees (Australia) Limited. Lindsay is also a non-executive director of Fidelity Life Assurance Company Limited (NZ) and Fidelity Insurance Limited (NZ) and various not for profit businesses.

#### Karen Gibson

Bachelor of Science

Graduate Diploma of Teaching

Master of Business Administration

Associate Diploma of Superannuation Management

Graduate Australian Institute of Company Directors

Karen is a Brisbane based non-executive director with over 30 years' experience in the financial services industry. Building organisational capability and driving a customer focused culture, positioning the organisations for growth, and achieving ambitious strategic objectives were her key achievements as Chief Executive Officer and as non-executive director. Karen has worked with trustees, investment managers, government, and unions to improve the financial security of members and investors and uses this experience to support not for profit organisations in developing effective governance and investment frameworks. Karen has worked with microfinance organisations in Cambodia and Red Cross Refugee Support in Australia.

## Jane Harvey

Bachelor of Commerce  
Master of Business Administration  
Fellow Institute of Chartered Accountants  
Australia and New Zealand  
Fellow Australian Institute of  
Company Directors

Jane has more than 30 years' experience in the financial and advisory services industry. Prior positions include as a Partner at PricewaterhouseCoopers, a Director of Dulux Group Limited from 2018 to 2019, a Director of UGL Limited from 2015 to 2017, and as a Director of DUET Finance Limited, a stapled entity within the ASX Listed DUET Group from 2013 to 2017.

## Beth McConnell

Master of Commercial Laws, University  
of Melbourne  
Bachelor of Commerce, University  
of Melbourne  
Bachelor of Laws (Honours), University  
of Melbourne  
Diploma of Superannuation Management,  
Macquarie University  
Graduate, Australian Institute of  
Company Directors

Beth has almost 30 years' experience as a corporate, trust and superannuation solicitor and corporate governance adviser, having worked at leading corporate firms, in-house with superannuation funds and in management consulting specialising in corporate governance. She has held a number of senior roles at Mercer, Freehills, Landers & Rogers, and AXA Australia. Beth's experience has been heavily focussed on superannuation and the wider financial services sector. She currently runs her own

consulting company, specialising in a range of governance, facilitation and training services and board reviews. Beth is also an Industry Panel Member on the Australian Financial Complaints Authority and is Chair of Jesuit Education Australia. She previously sat on the Superannuation Complaints Tribunal for over five years until it ceased operations at the end of 2020.

## Steven Schubert

Bachelor of Science (Applied Mathematics  
and Physics), Monash University  
Fellow, Institute of Actuaries of Australia  
Graduate, Australian Institute of Company  
Directors (Order of Merit)

Steve has over 40 years of experience in financial services, including management and director roles at Russell Investments and Mercer Australia. He was also Chief Executive Officer of Cooper Investors, an Australian based equities fund manager prior to becoming a non-executive director. Steve's roles have included responsibility for people management, culture, financial results, client management and sales, and he has been a director on boards of a number of financial services entities including a RSE Licensee. He has also participated in many internal and industry forums, committees, tribunals and is currently Convenor of the Institute of Actuaries of Australia's Conduct Committee. Steve has advised many private and public sector RSE Licensees including those for Telstra Corporation, National Australia Bank Limited and governments at both Federal and State level.



## Mario Pirone

Corporate Ethics, Cranlana, Melbourne  
Oxford Blockchain Strategy, SAID Business School, London  
Advance Management Programme, Harvard Business School, Boston,  
Graduate Diploma of Business, Macquarie University, Sydney  
Business Degree, Major in Accounting, ECU, Perth

Mario brings over 25 years' experience as a senior executive and director in financial services businesses in the areas of superannuation, insurance and funds management. Mario was formerly CEO of Guild Group (2009 to 2022) which includes being the Managing Director of Guild Trustee Services, CEO of CGU Insurance (2004-2008) and a Senior Group Executive with Insurance Australia Group (1999-2008). He has also held a number of non- executive directorships over the past 15 years primarily in financial services. Mario holds a Business Degree and Post Graduate qualifications in addition he attended the AMP Programme at the Harvard Business School, a member of the Australian Institute of Company Directors and is a Fellow of CPA Australia.

## Marianne Perkovic

Bachelor of Economics, major in Business Law, Macquarie University (1993)  
Master Business Administration, Macquarie Graduate School of Management (2005)  
Graduate Australian Institute of Company Directors (2016)  
Currently Studying Master of Science, Coaching Psychology, Sydney University (target completion date December 2024)

Marianne has over 28 years of experience in executive, Board Director and Trustee roles across Banking and Financial Services and the Financial Advice and Superannuation Industry. Marianne has extensive experience working in large complex highly regulated companies to help them solve complex challenges and steer change. Marianne is an advocate for diversity and inclusion and driving sustainable transformation with a positive environmental and social impact.

## Key management personnel (KMP) for period covering 01 July 2023 to 30 June 2024

### Chief Executive Officer and Executive Director

Scott Hartley – appointed 1 March 2024

Qualifications: Bachelor of Business Administration, Marketing Certificate, Advanced Management Programme

Scott has over two decades of experience in the wealth management sector and proven experience in turnarounds, transforming, and growing wealth management businesses. Prior to his role as CEO of Insignia Financial, he was CEO at AMP Australia Wealth Management and previously CEO of Sunsuper. Before joining Sunsuper, Scott led MLC's corporate and institutional wealth businesses including Plum Financial Services and JANA Investment Advisers. Scott is a member of the Australian Institute of Company Directors, a former Director of the Financial Services Council, and a Fellow of the Association of Superannuation Funds of Australia.

### Chief Financial Officer

David Chalmers – appointed 31 May 2021

Qualification: Master of Business Administration

David is the Chief Financial Officer of Insignia Financial Limited and has more than 20 years' global finance experience across consulting, investment banking, private equity and corporate environments with Spark New Zealand, MediaWorks and Macquarie. Most recently he was Chief Financial Officer of Spark New Zealand, the country's largest telecommunications company.

### Chief Operating and Technology Officer

Frank Lombardo – appointed 31 May 2021 (ceased KMP duties effective 26 July 2024)

Qualification: Bachelor of Economics

Frank is the Chief Operating & Technology Officer of Insignia Financial Limited and has over 20 previously held senior management roles at NAB and Aviva Australia.

### Chief Investment Officer

Daniel Farmer – appointed 19 August 2022

Qualifications: Master of Commerce, Bachelor of Economics

Dan is the Chief Investment Officer of Insignia Financial Limited and is a member of the Investment Management Committee. Prior to this he managed the Australian Equities portfolio for seven years and successfully implemented the boutique program and defensive equities portfolio. Previously, Dan was a Senior Executive in Investments at Telstra Super.

### Acting Chief Member Officer

Sally Hopwood – appointed 26 February 2024 (ceased KMP duties effective 26 July 2024)

Qualifications: Bachelor of Science with majors in mathematics and statistics

Sally joined the Member Office from the NULIS Office of the Superannuation Trustee (OST) at MLC Wealth. Prior to joining the OST in September 2020, Sally worked in MLC Wealth's Regulatory Affairs team for more than six years, with responsibility for liaising with both APRA and ASIC on a range of wealth management matters including superannuation, financial advice, investment management and life insurance. Sally has more than 35 years of financial services experience including actuarial, corporate superannuation consulting, administration, product management and regulatory engagement.

She qualified as a Fellow of the Institute of Actuaries of Australia in 1993 and completed the Australian Institute of Company Directors' Course in 1998.

### **Chief Distribution Officer**

Mark Oliver – appointed 31 May 2021 (ceased KMP duties effective 26 July 2024)  
Qualifications: Certified Investment Management, Certified of Superannuation & Retirement Planning, Certificate of Investment Planning 1, Diploma in Business Studies, Certificate of Risk Management, Certificate of Entry Level Competencies

Mark is the Chief Distribution Officer of Insignia Financial Limited. He is a member of the Funds Management Committee, a member of the Superannuation Trustee Investment Committee and Chair of the Insurance Reference Committee. Mark has over 30 years' experience across the financial services sector in Australia and the UK. He previously held senior management roles at Credit Suisse Asset Management, Barclays Global Investors and most recently BlackRock Australia, where he was Managing Director, Retail Advisory & iShares.

### **Chief Risk Officer**

Anvij Saxena – appointed 27 March 2023  
Qualifications: Bachelor of Laws, Bachelor of Business, Graduate, Australian Institute of Company Directors

Anvij has joined as the Chief Risk Officer and has 20 years of experience in financial services. Anvij has extensive experience in senior risk management roles including time at Colonial First State as Chief Risk Officer. Most recently Anvij was Executive General Manager Operational Risk and CRO Business Support Units at Commonwealth Bank of Australia.

### **Chief People Officer**

Mel Walls – appointed 1 July 2023  
Qualifications: Bachelor of Arts (Hons), Psychology, Bachelor of Arts (BA) Psychology/Psychophysiology

Mel is the Chief People Officer for Insignia Financial. Mel has more than 20 years' experience in human resources with expertise in culture, organisational development and change management. Mel joined Insignia Financial in 2019 and has played a key role in supporting the change and transformation activity with respect to people and cultural integration and employee communications. Prior to joining Insignia Financial in 2019, Mel most recently was General Manager, People & Change for AusNet Services and prior to this held several senior roles in commercial banking.

### **Chief Client Officer**

Christopher Weldon – appointed 1 July 2023 (ceased KMP duties effective 26 July 2024)  
Qualifications: Diploma of Financial Planning, Bachelor of Commerce and Bachelor of Computing (Finance and Accounting) Graduate Diploma of Applied Finance and Investment

Chris has over 19 years' experience in financial services and through his career has worked for several large Australian financial institutions including Insignia Financial, MLC and Challenger. Chris has worked in senior product roles at both Insignia Financial and MLC and held the Head of Product role for Insignia Financial for over six years where he was responsible for the development and execution of product strategy for the entire Insignia Financial group. During his time at MLC, Chris worked within the wrap business

and led a number of product developments across both superannuation and investment wrap platforms. Most recently, Chris led Insignia Financials frontline ClientFirst teams responsible for the delivery of the company's service experience to our clients, advisers and employers.

### **Chief Member Officer**

Anne Coyne – appointed 09 January 2023 (ceased KMP duties effective 23 February 2024)  
Qualifications: Bachelor of Commerce (Accounting), Executive Master of Business Administration

Anne was recently appointed to the role of Chief Member Officer. Anne brings over 25 years industry experience within the wealth management industry, specialising in Superannuation, Governance, and Risk Management – 15 of these with MLC and more recently Insignia Financial. Anne previous roles included Senior Manager – Governance, Trustee Advice Partner – Office of the Trustee, and more recently Senior Principal – Governance & Disclosures.

### **Chief Executive Officer**

Renato Mota – appointed 31 May 2021 (ceased KMP duties effective 29 February 2024)

Qualifications: Bachelor of Commerce (Honours in Finance) Bachelor of Business (Economics and Finance), Advanced Management Program, Chartered Financial Analyst

Renato is the Chief Executive Officer of Insignia Financial Limited and has over 20 years' experience in financial services in senior management and corporate strategy roles. He has led Insignia Financial through a series of forward thinking, strategic initiatives including the development of Insignia Financial's ClientFirst transformation. He joined Insignia Financial in 2003 and has previously worked for Rothschild, NAB and ANZ, and is a CFA charter holder.

# Resolving Complaints

We value your feedback and we're committed to resolving any concerns you may have. If you have a complaint, our service representatives can usually resolve it quickly over the phone on 1800 913 118.

If you'd prefer to put your complaint in writing, you can email or send a letter using the contact details below.

**Email:**

customercare@insigniafinancial.com.au

**In writing:**

The Complaints Resolution Manager  
GPO Box 264  
Melbourne VIC 3001

An assigned case manager will conduct a fair review and provide you with a response in writing.

## Further Help - The Australian Financial Complaints Authority (AFCA)

If you don't receive a response to your complaint within the prescribed timeframe or if you're not satisfied with our response, you may be able to lodge a complaint with AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**In writing:**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, VIC 3001

Time limits may apply to complaints to AFCA so you should act promptly, otherwise refer to the AFCA website to find out if or when the time limit relevant to your circumstances ends.

# Trustee's investment objective and strategy

The Trustee provides members with an extensive choice of investment options to meet their super and retirement planning needs. The investment options are intended to allow members to make choices that match their individual circumstances, diversify their portfolio and match their investment risk and return profile. It is recommended that you consult your financial adviser prior to selecting the investment options that you would like to invest in and the investment strategy suitable to your objectives.

As Trustee of the Fund, we consider ESG capabilities wherever possible when selecting, retaining, or removing fund managers and managed investments from the investment menus, and as part of our broad range of investment options we offer specific ethical investments. The investment guide available for each product under the Fund contains detailed information about the range of investment strategies, objectives, and options that you can select, depending on the product you invest in. To obtain more information on the investment strategy and objectives for each product and investment option, please refer to the PDS for the particular product and investment option. It is recommended that you consult your financial adviser prior to selecting the product and investment options that you would like to invest in and the investment strategy suitable to your objectives.

## Important note

Information about the management costs including the indirect costs of each of the investment options is contained in the relevant PDS, a copy of which can be obtained by calling our ClientFirst Team, or from our relevant website. Current Fund-level asset allocations can be obtained at any time. You can also access member-level asset allocation through your account online. Alternatively, paper copies of updated information will be provided free of charge on request.

## Understanding investment performance

The investment performance of the Fund is determined by reference to the investment performance of the assets of the Fund, and different types of assets will perform differently in different market conditions. In your product, you get to choose the assets (investment options) that your super (and, accordingly, the Fund) is invested in. The investment performance of those investment options is directly allocated to you. You should refer to your annual statement for the year ended 30 June 2024 for details of the investment performance of your chosen investment options.

Alternatively, information on the performance of accessible listed securities and term deposits are available through your online account. Additional information on the performance of all managed funds available through your product is available from your financial adviser.

## Operational Risk Financial Requirement (ORFR Reserve)

In accordance with Superannuation Prudential Standard 114: Operational Risk Financial Requirement, financial resources to meet the ORFR target amount is held as an operational risk reserve by the Fund and the Trustee, on behalf of the Fund. The standard requires the operational risk reserve to be separately identifiable from member accounts and provide an unrestricted commitment of financial resource to address losses arising from operational risk in a timely manner.

The ORFR Reserve has been funded by the members and held by the Fund. The Trustee has assessed a target amount of 0.25% of funds under management for the Fund. These reserve monies were invested in investment assets during the year to match the investment allocation of the Fund.

The balance of the ORFR Reserve at the end of the last 3 financial years is summarised below:

- 30 June 2024: \$164M
- 30 June 2023: \$87M
- 30 June 2022: \$79M

## General Reserves and Other Reserves

For details of the balances and movement of the general reserve and other reserves, refer to the Annual Financial Report – Statement of changes in reserves on page 32.

## Concentration of assets of the Fund

As at 30 June 2024, the following underlying investment exceeded five per cent of the total assets of the Fund:

- IOOF Balanced Growth (formerly IOOF Balanced Investor Trust)

The Trustee acknowledges that, as a result of the discretion which can be exercised by account holders, individual accounts may have a greater than five per cent exposure to a single investment.

Furthermore, the Trustee acknowledges that when considered in aggregate (across all managed fund options in which the Trustee holds assets on behalf of members of the Fund), the Fund may be construed as having a total exposure to a single shareholding (or to a composite interest in the investment assets of a single issuer) and this exposure may exceed five per cent of the total value of Fund assets.

## Derivative policy

Derivatives may be used in accordance with the investment strategy and objectives of the Fund and at the investment option level in order to:

- protect the investment from upward or downward movements in rates or prices through hedging
- protect funds from the range of market risks
- change the overall asset allocation in a timely manner without exposure to the timing and liquidity constraints or higher transaction costs associated with the physical market
- permit ongoing management of funds invested during periods of uncertainty where liquidity is not available in the physical market
- minimise transaction costs associated with spread on physical market transactions
- facilitate switching between asset classes or as an alternative to physical investment.

Derivatives will not be used to gear funds for speculative purposes or trading.

The investment managers of the underlying funds which members elect to invest in may use derivatives such as options, futures, and swaps. The Trustee has controls and procedures in place relating to the investment managers' derivative use in order to ensure that it is suitable to the Trustee's and its members' own investment strategies and objectives.

## Allocation of earnings into members' accounts

Earnings from a particular investment of the Fund will be allocated into the members' accounts in proportion to the members' interest in the investment.



# Some things you should know

## Special rules for temporary residents

If you are a temporary resident of Australia, you can generally access any Australian super benefits you have if:

- you satisfied a condition of release before 1 April 2009 under the rules that applied at that time
- you leave Australia and your temporary visa has been cancelled or expired (known as a departing Australia superannuation payment)
- you suffer temporary or permanent incapacity or a terminal illness
- you die (in which case your super benefits would be paid to your beneficiaries).

If you do not take your super benefits with you upon departure from Australia as a departing Australia superannuation payment (DASP) within six months, we must pay the super benefits to the ATO as required by law. You can later claim the amount of the benefits back from the ATO. Where benefits are transferred to the ATO in this manner, the Trustee will rely on ASIC relief and will not issue an exit statement in respect of your super benefit at the time of, or after, the benefit is transferred. For more information go to [ato.gov.au](http://ato.gov.au).

## Unclaimed benefits

We are required to pay unclaimed benefits to the Australian Taxation Office (ATO). Your benefit will be classified as unclaimed in various circumstances, including if:

- you turn 65,
- and have not claimed your benefit, have passed away, and after a reasonable period has passed, we are unable to ensure that the benefit is received by the person(s) who are entitled to receive the benefit.
- and we have not received any contributions for you for at least two years, and
- we have been unable to contact you for five years despite our reasonable efforts.
- you have died, and
- we have not received any contributions for you for at least two years, and
- after making reasonable efforts, we are unable to ensure that the benefit is received by the person who is entitled to receive the benefit.

Individuals can reclaim their benefits from the ATO.

## Lost member reporting and payments

It is important that you stay in touch with us and keep your account active, so you do not become 'lost'.

You may be classified as a 'lost member' if you are uncontactable, that is:

- we have made one or more attempts to send written communications to you at your last known address; and
- we believe on reasonable grounds that you can no longer be contacted at any address known to the Fund; and
- you have not contacted us (by written communication or otherwise) within the last 12 months of your membership of the Fund; and
- you have not accessed details about your account online within the last 12 months of your membership of the Fund; and
- we have not received a contribution or rollover from you, or on your behalf, in the last 12 months of your membership of the Fund.

We are required to report 'lost members' to the ATO. Additionally, we are required to transfer a lost member's account to the ATO if:

- the account balance is less than \$6,000; and
- we have insufficient records to pay an amount to the member.

If your account does become 'lost' and paid to the ATO you will lose any insurance associated with the account and will need to contact the ATO about payment options.

## Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads. Expand Extra Super, Expand Extra Pension, Expand Essential Super, Expand Essential Pension, Shadforth Portfolio Service – Super and Shadforth Portfolio Service – Pension do not charge any transaction costs; however, transaction costs will apply, and the amount of these transaction costs will depend on the managed investments selected by you.

# Contact us

## Trustee

IOOF Investment Management Limited

ABN 53 006 695 021 | AFS Licence No. 230524

**Registered address:** Level 1, 800 Bourke Street, Docklands VIC 3008

**Postal address:** GPO Box 264, Melbourne VIC 3001

## Client Services Teams

### IOOF

**Telephone:** 1800 913 118

**Postal Address:** GPO Box 264, Melbourne VIC 3001

**Email:** [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)

**Website:** [ioof.com.au](http://ioof.com.au)

### Expand

**Telephone:** 1800 517 124

**Postal Address:** GPO Box 264, Melbourne VIC 3001

**Email:** [clientfirst@myexpand.com.au](mailto:clientfirst@myexpand.com.au)

**Website:** [myexpand.com.au](http://myexpand.com.au)

### Shadforth Portfolio Service

**Telephone:** 1800 931 792

**Postal Address:** GPO Box 264, Melbourne VIC 3001

**Email:** [portfolioservice@sfg.com.au](mailto:portfolioservice@sfg.com.au)

**Website:** [sfg.com.au/portfolio](http://sfg.com.au/portfolio)

### Flight Centre

**Telephone:** 1800 571 830

**Postal Address:** GPO Box 264, Melbourne VIC 3001

**Email:** [flightcentresuper@ioof.com.au](mailto:flightcentresuper@ioof.com.au)

**Website:** [ioof.com.au](http://ioof.com.au)

