

30 September 2026

Product Update

Additional information to the Product Disclosure Statement (PDS), Supplementary PDS (SPDS), and their documents incorporated by reference for each of the following products:

- IOOF Employer Super PDS dated 1 June 2025
- IOOF Personal Super PDS dated 1 June 2025
- IOOF Pension PDS dated 1 June 2025, and
- IOOF Pension - Term Allocated Pension PDS (dated 18 December 2020) and SPDS (dated 31 March 2023) (closed).

Change to fees and costs IOOF Balanced Growth (IOOF Employer Super PDS only)

From 30 September 2026, the fees and costs for IOOF Balanced Growth are changing. As a result, the table on page 5 of the IOOF Employer Super PDS dated 1 June 2025 will be updated as follows:

Example — IOOF Balanced Growth ¹		Balance of \$50,000
Administration fees and costs	Administration Fee: (0.25% x \$50,000) Account Keeping Fee: \$78 Administration costs paid from reserve: (\$50,000 x 0.02%)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$135.00 in administration fees and costs, plus \$78.00 regardless of your balance
PLUS Investment fees and costs	0.61% ²	And, you will be charged or have deducted from your investment \$305.00 in investment fees and costs.
PLUS Transaction costs	0.08% ³	And, you will be charged or have deducted from your investment \$40.00 in transaction costs
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$558.00 for the superannuation product.

¹ For more information about IOOF Balanced Growth, refer to the 'How we manage your money: IOOF Balanced Growth' section of the IOOF general reference guide.

² Includes estimated management fee of 0.50%, plus estimated indirect costs of 0.08% and estimated performance fee of 0.03%. Estimated indirect costs and estimated performance fee are based on the financial year to 30 June 2026 and are subject to change from time to time.

³ Estimated net transaction cost based on the financial year to 30 June 2026 and is subject to change from time to time.

The following table on page 65 of the IOOF General Reference Guide, dated 1 June 2025, will be updated as follows:

IOOF Balanced Growth – fees and costs						
Estimated investment fees and costs (% p.a.) ¹		Estimated performance fees (% p.a.) ^{1,2}	Estimated net transaction costs (% p.a.) ^{1,3}	Total estimated investment fees and costs ^{1,3}	Buy-sell spread ^{1,4}	
Estimated management fee (% p.a.)	Estimated indirect costs (% p.a.)				Buy (%)	Sell (%)
0.50	0.08	0.03	0.08	0.69	0.10	0.10

1 These estimated fees and costs based on the financial year to 30 June 2026 are subject to change from time to time. The actual fees and costs may vary from the estimated fees and costs listed above depending on changes to the composition of the underlying assets, changes to underlying investment managers and their fees, where any unusual or non-recurrent expenses are incurred or any changes to other related expenses.

2 Some underlying investment managers may charge performance fees from time to time. Estimated performance fees and total estimated investment fees and costs (which include estimated performance fees) are subject to change without prior notice. See the 'Performance fees' section below for further information.

3 These costs are paid from the underlying investments as and when they are incurred. This is the estimated percentage by which the investment return has been reduced by transaction costs.

4 The actual buy-sell spreads may differ from the estimated spreads listed. Buy-sell spreads are subject to change from time to time without prior notice.

Change to fees and costs MLC MultiSeries 70

From 30 September 2026, the fees and costs for IOOF MultiSeries70 are changing. As a result, the tables on:

- page 5 of the IOOF Personal Super PDS dated 1 June 2025
- page 13 of the IOOF Pension PDS dated 1 June 2025, and
- page 4 of the IOOF Pension - Term Allocated Pension Supplementary PDS dated 31 March 2023,

are updated as follows:

Example — MLC MultiSeries 70		Balance of \$50,000
Administration fees and costs	Administration Fee: (0.25% x \$50,000) Cash Account Fee: (1.40% x \$500) Account Keeping Fee: \$78 Administration costs paid from reserve (\$50,000 x 0.02%)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$142.00 in administration fees and costs, plus \$78.00 regardless of your balance
PLUS Investment fees and costs	0.45%*	And, you will be charged or have deducted from your investment \$222.75 in investment fees and costs
PLUS Transaction costs	0.06%*	And, you will be charged or have deducted from your investment \$29.70 in transaction costs
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$472.45 for the superannuation / pension product.

* These costs are based on the financial year to 30 June 2026 and subject to change from time to time

Further Questions?

You can find additional information in the relevant PDS and documents incorporated by reference, available at www.ioof.com.au.

Alternatively, contact your financial adviser or us on **1800 913 118**.