



30 September 2025

Product update

Additional information to the Product Disclosure Statements (PDSs) and documents incorporated by reference, issued 1 June 2025, for the following products:

- IOOF Employer Super
- IOOF Personal Super
- IOOF Pension

Change to fees and costs IOOF Balanced Growth

From 30 September 2025, the fees and costs for IOOF Balanced Growth are changing:

Fees and costs	Previous (% p.a)	New (% p.a)	Change
Estimated management fee	0.50%	0.50%	-
Estimated indirect costs	0.03%	0.04%	+0.01%
Estimated performance fee	0.02%	0.01%	-0.01%
Estimated net transaction costs	0.07%	0.08%	+0.01%
Total estimated fees and costs	0.62%	0.63%	+0.01%

Note: No change to IOOF Balanced Growth's buy spread of 0.10% pa or sell spread of 0.10%.

As a result, the table on page 5 of the IOOF Employer Super PDS dated 1 June 2025 is updated as follows:

Example — IOOF Balanced Growth ¹		Balance of \$50,000
Administration fees and costs	Administration Fee: $(0.25\% \times \$50,000)$ Account Keeping Fee: \$78 Administration costs paid from reserve: $(\$50,000 \times 0.03\%)^2$	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$140.00 in administration fees and costs, plus \$78 regardless of your balance
PLUS Investment fees and costs	0.55% ³	And, you will be charged or have deducted from your investment \$275.00 in investment fees and costs.
PLUS Transaction costs	0.07% ⁴	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 \$533.00 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 Administration costs deducted from the reserve during 2023/24 were between 0% and 0.01%.

³ Includes estimated management fee of 0.50%, plus estimated indirect costs of 0.04% and estimated performance fee of 0.01%. Estimated indirect costs and estimated performance fee are based on the financial year to 30 June 2025 subject to change from time to time.

⁴ Estimated net transaction cost based on the financial year to 30 June 2025 subject to change from time to time.

Change of Strategic Asset Allocation (SAA) for IOOF Balanced Growth

From 30 September 2025, the Strategic Asset Allocation (SAA) for International shares and Australian shares in IOOF Balanced Growth is changing:

Asset class	SAA - previous	SAA - new	Change
International shares	29%	30%	+1%
Australian shares	26%	25%	-1%
Infrastructure	6%	6%	-
Property	7%	7%	-
Alternatives	9%	9%	-
Diversified fixed interest	18%	18%	-
Cash and short-term securities	5%	5%	-
Total	100%	100%	100%

We're here to help

If you have any questions or would like further information, please contact us on 1800 913 118 or clientfirst@ioof.com.au.

This document has been prepared on behalf of IOOF Investment Management Limited (IIML), ABN 53 006 695 021, AFSL 230524 as Trustee of the IOOF Portfolio Service Superannuation Fund (ABN 70 815 369 818) based on information that is believed to be accurate and reliable at the time of publication. Whilst every effort has been made to ensure that this information is accurate, current and complete, we do not give any warranty of accuracy, reliability or completeness, nor accept any responsibility for any errors or omissions (including by reason of negligence) and shall not be liable for any loss or damage in connection with any use of, or reliance on, the information provided. Any information is general information only and does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you. You should obtain a Product Disclosure Statement (PDS) relating to the financial product[s] mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold [the/those] product[s]. Target Market Determinations (TMDs) for relevant products is also available. A copy of the PDS and TMD are available upon request by phoning 1800 913 118 or by searching for the applicable product on our website at ioof.com.au. IIML is part of the Insignia Financial Group comprising Insignia Financial Ltd and its related bodies corporate.