

6 January 6, 2026

Important Update – Delay Platform Migration Completion

Dear Member,

We are writing to provide an important update to the Significant Event Notice (Notice) dated 5 December 2025, on the migration of your super account across to the new investment platform (Praemium Platform).

Page 3 of the Notice provided a summary of important key dates attributable to this transition. Due to a delay in the data transition process from our current provider, the recommencement of trading and portal access previously scheduled for Tuesday, 6 January 2026 has been delayed.

Please be assured that your assets remain secure during this transition period, and this delay does not impact the underlying value of your investments.

A revised timetable outlining the expected new dates are outlined as follows:

Key last dates prior to trading freeze period commencing	
Logins to the Praemium Adviser Portal expected to be issued to advisers.	Monday, 12 January 2026
Trading expected to recommence	Monday, 12 January 2026
Logins to the Praemium Investor Portal expected to be issued to members	Monday, 12 January 2026

We will update the FAQs to reflect these changes to the resumption of functional availability.

We understand that this delay is disappointing, and we sincerely apologise for the continued inconvenience. Should our timelines change again, we will notify you immediately with a follow-up notice.

If you have any questions, you can contact your financial adviser or reach out directly to the Client Services Team, who will be happy to assist you. You can also visit the Frequently Asked Questions (FAQs).

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Australian Practical Superannuation USI 43 905 581 638 013 is a part of YourChoice a sub-plan of OneSuper ABN 43 905 581 638 RSE R1001341. Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 (referred to as the Trustee, we, our, us) is the Trustee of OneSuper and the product issuer. The information in this document is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about the fund, it is important that you read the current product disclosure statement (PDS) and Target Market Determinations (TMDs), consider your particular circumstances and whether the particular financial product is right for you. The current PDS and TMDs for the fund are available at onesuper.com. Each

TMD sets out who an investment in the fund might be appropriate for and the circumstances that trigger a review of the TMD. You should consult a financial adviser if you require personal advice.

5 December 2025

Dear Member,

Significant Event Notice

This Significant Event Notice (Notice) dated 5 December 2025 provides important information about changes to Australian Practical Superannuation, a sub-plan of OneSuper. The issuer of this Notice is Diversa Trustees Limited ABN 49 006 421 638 AFSL 235153 (**the Trustee**), in its capacity as the Trustee of Australian Practical Superannuation.

It is important you review the changes detailed in this Notice to understand what they mean for you. If you have any questions in relation to these changes, please, contact your financial adviser, or the Client Services Team using the contact details provided at the end of this Notice.

Capitalised terms in this Notice will have the same meaning as referred to in the current Australian Practical Superannuation Product Disclosure Statement (PDS) dated 1 July 2024

Summary

This Notice is to inform you and your financial adviser of important changes to Australian Practical Superannuation.

The Notice is structured into sections to provide a clear understanding of the changes:

- **Background**
- **Trading Freeze**
- **Overview of changes to Australian Practical Superannuation**
- **Important dates of events which may affect you**
- **Changes to features of Australian Practical Superannuation**
- **Changes to Fees and Costs**
- **Members without an adviser**
- **The online Praemium Investor Portal**
- **Historical transactions and performance**
- **Help**

Background

In April 2024, OneVue Wealth Services Limited ABN 70 120 380 627 AFSL 308868 (**OVWS**) was acquired by Praemium Limited ABN 74 098 405 826. OVWS is the Promoter and Sponsor of Australian Practical Superannuation and provides, via a technology investment platform (**OneVue Platform**) which includes the secure online portal, the ability to transact and view details about your superannuation account. The OneVue Platform resides on infrastructure provided by the former owner of OVWS and OVWS considers it must be decommissioned by 18 December 2025. Additionally, OVWS is the responsible entity of the OneVue Managed Account ARSN 112 517 656 (**OMA**).

Praemium Australia Limited ABN 92 117 611 784 (**Praemium**) is the provider of a technology investment platform (**Praemium Platform**) and the Responsible Entity of the Separately Managed Accounts, a registered managed investment scheme, ASRN 114 818 530 (**Praemium SMA**) and the provider of a technology investment platform (**Praemium Platform**).

Due to its upcoming decommissioning of the existing OneVue Platform, OVWS has determined to migrate Australian Practical Superannuation (and therefore members sub accounts) to the Praemium Platform. As part of the technology transition, from the OneVue Platform to the Praemium Platform, Praemium will make the Praemium Investor Portal available to advisers and members of Australian Practical Superannuation.

On completion of the transition (see key dates below), member online access, trading and superannuation account visibility will then be provided by Praemium through the Praemium Platform, and all investments will be held through the Praemium SMA. Please note that there is no change to the member administrator, OVSS, which will continue to manage and service the fund. Accordingly, this Significant Event Notice (**SEN**) has been issued to provide details regarding the upcoming changes and the key dates associated with the transition of Australian Practical Superannuation to the Praemium Platform, ensuring you are well informed about the transition process and its impact on your account.

Trading freeze

To enable the transition, OVWS will apply a temporary trading freeze to members' accounts (see key dates below)

The trading freeze means a halt on you &/or

your advisers' ability to transact, including depositing and withdrawing cash.

Any orders pending execution after the asset-based trade freeze commences (including those that are partially filled or as part of a switch) will be purged and/or cancelled. Any orders that are purged or cancelled will need to be reissued by your adviser after trading recommences.

The trading freeze will commence at different dates depending on investment type as detailed in the 'Trading freeze: last day to transact' table below.

Please note that the Regular Investment Plan, typically processed on the 20th of each month, will not be executed in December due to its timing falling within the designated limited-service period.

For more information on how these plans will be managed after the migration, please refer to the section titled 'What will happen when your account is transitioned'.

Overview of Changes to Australian Practical Superannuation

Australian Practical Superannuation will continue to offer a range of superannuation services, including various product types such as accumulation, account-based pension and transition to retirement accounts (TTR), as well as existing investments and insurance options.

OVWS will continue as Sponsor of Australian Practical Superannuation.

Praemium has confirmed that the transfer of your assets to the Praemium Platform will not trigger a Capital Gains Tax (CGT) event. Your personal tax position will not be affected by this transition, and the way tax is calculated and deducted from your account will not change.

Important dates of events that may affect you

In order to enable the transition, OVWS will implement a **limited-service period** and **trading freeze** on your account, which will limit the ability for you and /or your financial adviser to make changes to your account and transact on different investment types. The restrictions to activities are detailed in the below table.

Any material changes to the dates listed below will be communicated to you in writing.

More information on the limited-service period and trading freeze is provided after the below tables.

Key last dates prior to trading freeze period commencing	
Last day to make changes to the final regular asset sell down instruction	Friday, 5 th December 2025, 5 p.m.
Last day new account requests will be accepted	Friday, 5 th December 2025, 5 p.m.
Last day to request closure of an account	Friday, 5 th December 2025, 5 p.m.
Last day to make changes to personal details (including adviser service fees)	Friday, 5 th December 2025, 5 p.m.
Last day to make changes to your insurance cover	Friday, 5 th December 2025, 5 p.m.
Last day to request changes to pension payments	Friday, 5 th December 2025, 5 p.m.
Last day to request withdrawals and rollovers out, including ad hoc pension payments, family splits and ATO release authorities subject to available cash in the Cash Hub. Please note that if redemptions from your investment are required, these cannot be processed unless a trade has been submitted via the order pad by 9th December, as shown in the table below.	Friday, 5 th December 2025, 5 p.m.
Last day to make changes to the final regular investment plan (RIP)	Friday, 5 th December 2025, 5 p.m.

Trading freeze: last day to transact	
Last day to participate in elective corporate actions	Friday 5 th December 2025, 5 p.m
Domestic Managed Funds	Tuesday, 9 th December 2025, 9 a.m.
Managed Account Model Portfolios (Managed Funds)	Tuesday, 9 th December 2025, 9 a.m.
Foreign Currencies	Tuesday, 9 th December 2025, 9 a.m.
Managed Account Model Portfolios (Managed Funds) - investment manager directed rebalancing	Friday, 5 th December 2025, 5 p.m.
Managed Account Model Portfolios (Listed Securities) - investment manager directed rebalancing	Friday, 5 th December 2025, 5 p.m.
Managed Account Model Portfolios (Listed Securities)	Tuesday, 9 th December 2025, 9 a.m.
ASX Listed Securities	Tuesday, 9 th December 2025, 4 p.m.
Functional availability	
Secure Online Portal access no longer available	Friday 12 th December 2025, 5 p.m.
Logins to the Praemium Adviser Portal expected to be issued to advisers	Tuesday, 6 th January 2026, 9 a.m.
Trading expected to recommence	Tuesday, 6 th January 2026, 9 a.m.
Logins to the Praemium Investor Portal expected to be issued to members	Tuesday, 6 th January 2026, 9 a.m.

What do these dates mean?

The transition will occur in stages. During this time, trading freezes will be applied to different investment types, and some account changes will be temporarily paused.

You and your adviser will still be able to view your account via the OVWS Secure Online Portal until 5 p.m **Friday 12th December 2025**. However, the ability to submit trading instructions will be paused from **9 a.m., Tuesday, 9th December**. As an exception, you will be able to trade ASX Listed Securities (which includes Australian listed Exchange Traded Funds) until **4p.m., Tuesday, 9th December**. All trading will be halted by this time and is expected to recommence on **Tuesday 6th January 2026**.

From **5 p.m. Friday 5th December 2025**, all requests for withdrawals and rollovers out of your superannuation account will be placed on hold and will not be actioned until trading recommences which is expected to be from **Tuesday 6th January 2026**.

During the same period, contributions and rollovers into your account will continue to be received, however they will remain unallocated and cannot be invested in line with your investment strategy.

After the trading freeze and limited-service period ends, you will access your account via the Praemium Investor Portal. The OVWS Secure Online Portal will no longer be available from 5 p.m Friday 12th December.

While there will be no online access between **Friday 5th December 2025** and when access is restored, which is expected to be on **Tuesday 6th January 2026 9am**, you or your adviser can contact the Client Support Team for information about your account.

Pension payments

Regular pension payments will continue to be paid as scheduled during the migration period, on **Friday 12th December 2025** and **Friday 23rd January 2026**. However, please note that ad-hoc pension payment requests will not be able to be processed from **10th December 2025** until the end of this limited period.

Long redeeming funds

Each Managed Fund available in Australian Practical Superannuation that has monthly or longer application and redemption periods will be managed individually through the migration period. This delay will be in place until confirmation of the units being transferred across is received from the fund registry. If this impacts your account, you or your financial adviser will be contacted as required.

Your account number

As part of the migration to the Praemium Platform you will be issued a new client account number for interacting with the new Praemium Platform.

Your Account Number (the number quoted on your annual member statements and reported to the Australian Taxation Office) will not change. You can continue to use this existing account number when providing details for Superannuation Guarantee contributions. Your current client account number will be linked to your new account and any correspondence or request quoting your current client account number will continue to be processed.

Investment Menu (available investments)

The Australian Practical Superannuation Investment Menu will remain largely unchanged, continuing to provide access to the managed funds and ASX-listed securities currently held by members. However, no new investment options will be added, and any existing options not currently held by members will be removed. The menu will be limited to investments actively held within the Fund. There will be changes to how cash and trading are managed. Further details are provided below:

	Australian Practical Superannuation – current	Australian Practical Superannuation - after
Investment options	ASX listed securities, Managed funds, Model portfolios and Cash offered through the Core Menu and Full Menu	Same investment types all offered through a single investment menu
Model portfolios	Model portfolios can be included in a Regular Investment Plan, with allocations set as a \$dollar amount	Model portfolios are included as part of the daily rebalance process*, with allocations set as a %percentage
Managed funds	Held through the OVWS Platform	Held in the SMA as either: Single Asset Model Individual Asset**
ASX listed securities	Held through the OVWS Platform	Held in the SMA as either: Single Asset Model Individual Asset**
Term deposits	Have been removed as an investment option.	Removed and no longer available

*A full explanation of the daily rebalance process is included in the Feature change details section of this Notice

**A full explanation of Single Asset Models and Individual Assets is included in the Feature change details section of this Notice

Cash

	Australian Practical Superannuation – current	Australian Practical Superannuation - after
Cash holding	Cash is held in the Cash Hub and is used for settling purchases and sales from investments, receipt of contributions, paying taxes, fees and charges, and the required minimum cash	Your cash holding is used for settling purchases and sales from investments, receipt of contributions, paying taxes, fees and charges, and the required minimum cash* Excess cash above the 1% minimum is held in the Managed Account Cash Model (MACAUD)
Cash minimum	\$2,500	1% of the account balance
Cash held above the minimum	Held in the Cash Hub	Held in the Managed Account Cash Model (MACAUD)
Cash holding below the minimum	If the Cash Hub falls below the minimum level required, investments may be sold down in accordance with the PDS	If the cash balance falls below the minimum level required, investments will be automatically sold down in accordance with the SMA PDS, or purchases reduced, on a pro-rata basis (unless specific targeting rules have been applied). Negative interest will apply, and deducted from the interest earned on the cash balance
Income	You can elect to pay Model portfolio income into the cash component of the same Model portfolio or the Cash Hub. All other assets' income is paid in to the Cash Hub.	Income from Individual Assets is paid into the Managed Account Cash Model (MACAUD). Income from Single Asset models or Model portfolios can be targeted to MACAUD or pro-rated across your Model Portfolio and/or Single Asset Model investments via the daily rebalance process.
Cash reserving – insurance payments	If group or retail insurance is held and where payments are made monthly, 3 months' worth of premiums are maintained in the Cash Hub in addition to the Cash Hub minimum	The required payment will be made, then the Cash minimum holding amount will be topped up during the next daily rebalance process. No reserving of cash for future payments is required.
Cash reserving – pension payments	Where pension payments are made monthly, 3 months' worth of payments are maintained in the Cash Hub in addition to the Cash Hub minimum	The required payment will be made, then the Cash minimum holding amount will be topped up during the next daily rebalance process. No reserving of cash for future payments is required.

*A full explanation of Minimum Cash Holding is included in the Feature Change details section of this Notice.

Trading

	Australian Practical Superannuation – current	Australian Practical Superannuation - after
Cash allocation	All excess cash remains in the Cash Hub unless an investment is made via the Order Pad, or a Regular Investment Plan is in place. The Regular Investment Plan runs monthly	Excess cash is invested in accordance with the targeting rules set for the account. If no rules have been set then all cash is directed to the Managed Account Cash Account (MACAUD)
Order Pad	Advisers have access to an Order Pad for implementing investment decisions	All orders for Individual Assets are made via email. All Model portfolios and Single Asset Models are reviewed daily through the rebalance process
Floating model weightings	Not a current feature	If more than one Model portfolio or Single Asset Model is selected, the model weightings will be applied on a floating basis*
Customisations	Not a current feature	Customisations such as substitutions, minimum trade size and minimum holding lock can be used to customise Model portfolios and Single Asset Models as required
Transaction cut off times	Managed accounts: 12 p.m. for same day trading Custodial Equities: market hours Managed funds: 9 a.m. for same day trading	Cut off time for same day trades across all asset types is 9:30 a.m.

*A full explanation of floating model weightings is included in the Feature change details section of this Notice.

Feature change details

The daily rebalance process

The daily rebalance process will be an automatic process whereby Model portfolios and Single Asset Models are reviewed to ensure they remain aligned with your chosen investment strategy. Model portfolios are reviewed against the target allocation percentages set by the respective Model portfolio managers, and Single Asset Models are reviewed against your daily Single Asset Model holdings.

Your Model Portfolios and Single Asset Models will be adjusted in the following circumstances:

- A Model Portfolio Manager advises the Praemium SMA of a change to a Model Portfolio;
- You make an additional investment in, or a withdrawal from, your Model Portfolios and Single Asset Models;
- You instruct to switch Model Portfolios or Single Asset Models or make alterations to your account; or
- Your cash holding has moved away from the minimum required.

Model Portfolio Managers may review their Model Portfolios and advise of changes at any time.

If you have an existing Regular Investment Plan, please refer to the Regular Investment Plan section. If you currently do not have a Regular Investment Plan set on your account, your Investment Strategy will default to the Managed Account Cash (MACAUD) model, while your existing investments holdings will remain unchanged.

If you hold Individual Assets, these are excluded from the daily rebalance process.

Single Asset Models

Single Asset Models include Managed funds and ASX listed securities. The investments are in the relevant stand-alone investment option and are included in the daily rebalance process. The daily rebalance process automatically reviews your Single Asset Models each Business Day to ensure they remain aligned to your selected Single Asset Models.

Single Asset Models can be purchased once Model weightings have been established.

Floating Model weightings

If you select more than one Model Portfolio or Single Asset Model, Model weightings are applied on a floating basis. Applying your Model weightings on a floating basis means that when your selected Model Portfolios or Single Asset Models perform differently from each other, the relative proportion of your account attributable to each option will move (float) away from the weights that you have originally selected. This approach allows the allocation to underlying assets to vary over time in line with market movements, where in contrast a fixed target weight does not consider market price movements.

Cash holdings

Your total Cash holding will comprise your Minimum Cash Holding and any additional cash held in the Managed Account Cash Model (MACAUD). The net interest rate will remain the same and will continue to be the RBA cash rate less 50 basis points (0.50% p.a.).

Minimum Cash Holding

The Minimum Cash Holding of 1% of your total Account balance is maintained to ensure there is sufficient cash to pay the relevant fees and charges. Your Account balance is the total of your investments held via the Praemium SMA. If at any time the minimum cash holding falls below the required minimum level, additional investments will be automatically sold (or purchases reduced) on a pro-rata basis (unless specific targeting rules have been applied) across your account, starting with the investments held in your Model Portfolios and Single Asset Models (subject to any minimum holding locks), then the Individual Assets in your account.

For the rebalancing component of your account the 1% deduction for minimum cash occurs automatically. However, Individual Assets that sit outside of the rebalance process, a deduction will be made from any MACAUD weighting you may have to maintain adequate cash levels.

The cash holding cannot be a negative amount except in certain situations (for example, where timing differences in transactions occur) a negative amount may arise for a short period. Negative interest will be charged on negative cash account balances.

Fees attributable to your Minimum Cash Holding

The fee applied to interest earned on cash holdings is referred to as the Cash Administration Fee. This fee is charged by the Responsible Entity of the Praemium SMA to cover the costs of managing your cash balance, including establishing the cash account and processing transactions.

- The Cash Administration Fee is not deducted separately from your cash account. Instead, it is

deducted from interest earned on your cash holdings.

- As interest rates can vary month to month, the fee amount may also vary.
- This investment fee is disclosed as “0.85% on funds held in Cash” and will be reflected under Investment Fees and Costs in the PDS. This fee is not changing and will remain the same.
- For further information, please also refer to the Changes to Fees and Costs section of this SEN.

Managed Account Cash Model

The Managed Account Cash Model (MACAUD) will be the cash model used to hold Cash in addition to your Minimum Cash Holding. Proceeds dividends and distributions from your Individual Assets are paid into the MACAUD. You can also instruct us to target income from your Model Portfolios and/or Single Asset Models into Managed Account Cash Model. These monies will remain in the Managed Account Cash Model until further investment instruction is received.

Netting

Praemium SMA seeks to minimise transaction costs by eliminating unnecessary trading. This process, known as netting, works to offset buy and sell trades in an investment so that only the net position is traded. Netting only applies to brokerage costs and not to managed fund investments accessible through the Fund.

In relation to managed fund orders, those orders will also be netted internally. On allocation of the netted trade, the Responsible Entity of the Praemium SMA will retain any benefits arising from the difference between the ‘buy’ and ‘sell’ price that would have otherwise been payable if the transaction had occurred without netting.

What will happen when your account is transitioned

Cash Holding

Your minimum Cash holding will be assigned a value equivalent to 1% of your Total Portfolio Value. The total portfolio value of your account will be calculated on the date of transition, and there may be small trades executed on your account at the first rebalance to meet the 1% cash minimum required. Any excess cash above that amount will be stored in the Managed Account Cash Model (MACAUD). If the Cash Value in your account is below 1% at the time of transition, please refer to the section [Minimum Cash holding](#) as to what action will be taken.

Model portfolios

For Model portfolios your existing investment will be transferred into the equivalent Model portfolio on the Praemium platform. Upon the first rebalance of your portfolio there may be changes to the weightings of the underlying investments in the Model portfolio as they align to model weightings stored on the new Platform.

Single Asset Models

All other investments except for long-dated redeeming funds will be stored as a Single Asset Model.

Individual Assets

The Individual Assets include Long Redeeming Funds and will not trade unless a specific instruction is provided. To purchase Individual Assets, you must have the available cash in the in the Managed Account Cash model (MACAUD) at the time the instruction is placed.

Regular Investment Plan

If you have a current Regular Investment Plan these instructions will be transitioned across to the new Platform and form the instructions for the rebalance process. Where you had a fixed dollar instruction, this will be converted to a percentage weighting during the transition.

Please note that the rebalance process occurs daily.

If you do not have an existing Regular Investment plan all cash above the 1% minimum Cash Holding will be allocated to your Managed Account Cash Model (MACAUD).

If you wish to change this allocation target, please speak to your adviser.

Regular Payment Plan

Any current Regular Payment Plan will not be transitioned across as part of the migration. If your Minimum Cash Holding falls below 1%, please refer to [Going below the Minimum Cash Holding](#) for further instructions. An alternative to the Regular Payment Plan will be available post the platform migration.

Receiving Income

At the time of transition all income will be set to target the Managed Account Cash Model (MACAUD). Please discuss this arrangement with your adviser.

Available investments

The investment menu will now only feature investments that are currently held by Australian Practical Superannuation members. This means that some investments previously disclosed as investment options on the menu will no longer be available.

Changes to fees and costs

There will be some changes to the fees and costs charged in Australian Practical Superannuation, including changes to the fees and costs that were charged as part of the OMA. Key changes include:

- The Core and Full menu offered in Australian Practical Superannuation will be replaced by a consolidated investment menu with a single account keeping fee. This represents a \$100 reduction if you were previously invested via the Full Menu.
- These changes to fees and costs are detailed in the table below.

All fee amounts are in Australian dollars and are inclusive of Goods and Services Tax (GST) (where applicable).

Fees and other costs	Current Australian Practical Superannuation fees	New Australian Practical Superannuation fees
Management fees and costs		
Administration fee – asset based	Account balance	Fee p.a.
	\$0 to \$250,000	0.35%
	\$250,001 to \$1,000,000	0.25%
		No change

	\$1,000,001 and over	Nil	
Administration fee – Account keeping	Core Menu \$150 p.a. Full Menu \$250 p.a.		Single full menu \$150 p.a.
Expense Recovery fee	Account balance	Fee p.a.	No change
	\$0 to \$1,000,000	0.03%	
	Over \$1,000,000	Nil	
	Plus \$50 p.a. per Account		
Cash Administration Fee - Cash	Investment fee Cash Hub: 0.85% p.a. on the Cash Hub balance and the cash held in the Managed Account Model Portfolios (if any).		No change
Cash Holding interest	The interest rate you receive on funds held in the Cash Hub is, on average, the RBA Cash rate less 0.50% (current rate is 3.6% minus 0.50%)		No change

OMA fees and other costs	Current OMA fees	New SMA fees
Investment fees – Managed Account Model Portfolios	0% - 0.968% p.a.	0% – 0.88% p.a.
Transaction costs - Brokerage – ASX listed securities	0.11% of the transaction value (minimum of \$22.00 per trade)	0.099% of the transaction value plus \$0.55 settlement fee per transaction No minimum \$ brokerage
Brokerage – ASX listed securities within a Model Portfolio	0.14% (0.14% for netting) per trade value	0.099% plus a settlement fee of \$0.55 per transaction
Brokerage – International listed securities within a Model Portfolio	0.33% (0.22% netted)	0.1364% + \$2.64 settlement fee
Foreign withholding tax	30%	15%
Netting	Not applicable	Applies to brokerage costs only

Comparison examples of annual fees and costs

<p>This table below gives an example of how the ongoing annual fees and costs for Mercer Moderate Growth Enhanced Passive Fund can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.</p> <p>The cost of product information assumes a balance of \$50,000 at the beginning of the year.</p> <p>Example – Mercer Moderate Growth Enhanced Passive Fund with a balance of \$50,000</p>				
	Australian Practical Superannuation - Now		Australian Practical Superannuation - Future	
PLUS	0.35% + \$150.00 (Core Menu)	And, for every \$50,000 you have in the Mercer Moderate Growth	0.35% + \$150.00	And, for every \$50,000 you have in the Mercer Moderate Growth
Administration fee - asset based				

		Enhanced Passive Fund you will be charged \$325.00 each year		Enhanced Passive Fund you will be charged \$325.00 each year
PLUS Investment fee - Cash	0.85%	And, for the \$2,500 held in the Cash Hub you will be charged \$21.25 each year	0.85%	And, for the \$500 held in Cash you will be charged \$4.25 each year
PLUS Expense Recovery Fee	0.03% p.a. + \$50 p.a. per Account	And, you will be charged \$65 in expense recovery fees each year	0.03% p.a. + \$50 p.a. per Account	And, you will be charged \$65.00 each year
PLUS Performance fees	Nil	And, you will be charged or have deducted from your investment \$0 in performance fees each year	Nil	And, you will be charged or have deducted from your investment \$0 in performance fees each year
PLUS Transaction costs	Nil	And, you will be charged or have deducted from your investment \$0 in transaction costs each year	Nil	And, you will be charged or have deducted from your investment \$0 in transaction costs each year
EQUALS Cost of Mercer Moderate Growth Enhanced Passive Fund*	If you had an investment of \$50,000 at the beginning of the year for that year, you would be charged fees and costs of \$411.25 for the superannuation product.		If you had an investment of \$50,000 at the beginning of the year for that year, you would be charged fees and costs of \$394.25 for the superannuation product.	

* This example does not include the fees and costs that relate to investing in the underlying Investment Options. Investment fees and costs of underlying investments are based on the expenses incurred over the previous financial year.

Adviser service fees

If you are paying an ongoing Adviser Service Fee from your Account, this fee will continue. All existing terms and conditions and reference date for this fee will remain unchanged.

Family Pricing

If you are already part of a family group that receives family pricing, this pricing will continue when Australian Practical Superannuation is transitioned to the Praemium Platform. Please speak to your financial adviser for further information.

Members without an adviser

If you do not have a financial adviser registered with YourChoice super you will be transitioned as a non-advised member.

Praemium has advised that, the Praemium Platform is designed for products where members have a nominated representative, usually their financial adviser, and does not support certain features directly to members, such as ability to process redemptions or place new investment instructions themselves. As a result, non-advised members are unable to initiate redemption / investment instructions or switches through the Platform. Australian Practical Superannuation is a product designed for members with a nominated representative, usually their financial **adviser**, and does not support certain features, such as transaction access for members. This means if you are a non-advised member, you will not be able to action new investment instructions or switches.

As a non-advised member in Australian Practical Superannuation, you can continue to:

- Request assets to be sold down
- Request a cash withdrawal or rollout of eligible funds
- Update bank account, personal or contact details
- Close your Australian Practical Superannuation Account

To make any of these requests you can contact the Client Support Team.

If you do not have a nominated representative, you are encouraged to contact the Client Support Team.

The online Praemium Investor Portal

When Australian Practical Superannuation is migrated to Praemium you will gain access to your account through the Praemium Investor Portal. Your login details and instructions for using the Praemium Investor Portal will be provided on the date specified in the Key Dates table of this Notice.

Please note that some functionality currently available in the OVWS Secure Online Portal will not be available to you in the new Investor Portal, including:

- Visibility of your preservation balance
- Visibility of your tax component balance
- Functionality to view and download an ad hoc Centrelink schedule

After the transition you will be able to request this information from the Client Services Team.

For advised members, a new feature available to you in the Investor Portal will be the 'My adviser' screen, that allows your adviser to send you forms and documents. You can provide your approval through this screen by clicking a link to view and digitally approve or reject requests.

Your adviser will also have access to a more comprehensive reporting suite in the Adviser Portal on the Praemium Platform.

Historical transactions and performance

After the transition is completed and your access to the Secure Online Portal is terminated, you will not have access to individual historical performance and transaction history. You should download any reports you may require prior to **Friday 12th December 2025 5 p.m.**

Help

If you have any questions about this Notice or need further information about the changes described, you can visit our Frequently Asked Questions (FAQ) page which you can view on the Secure Online Portal. This FAQ page will be regularly updated, so please check back for the latest information.

If you still have any questions, you can contact your financial adviser or reach out directly to the Client Services Team, who will be happy to assist you.

Note: With the migration to the Praemium platform our email address for member queries is changing to **yourchoicesuper@praemium.com** effective from the date of this notice. There will be a forward in place temporarily and any open queries will be migrated to our new system.

T: 1800 571 881

E: yourchoicesuper@praemium.com

P: PO Box 886, Wollongong NSW 2500

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