

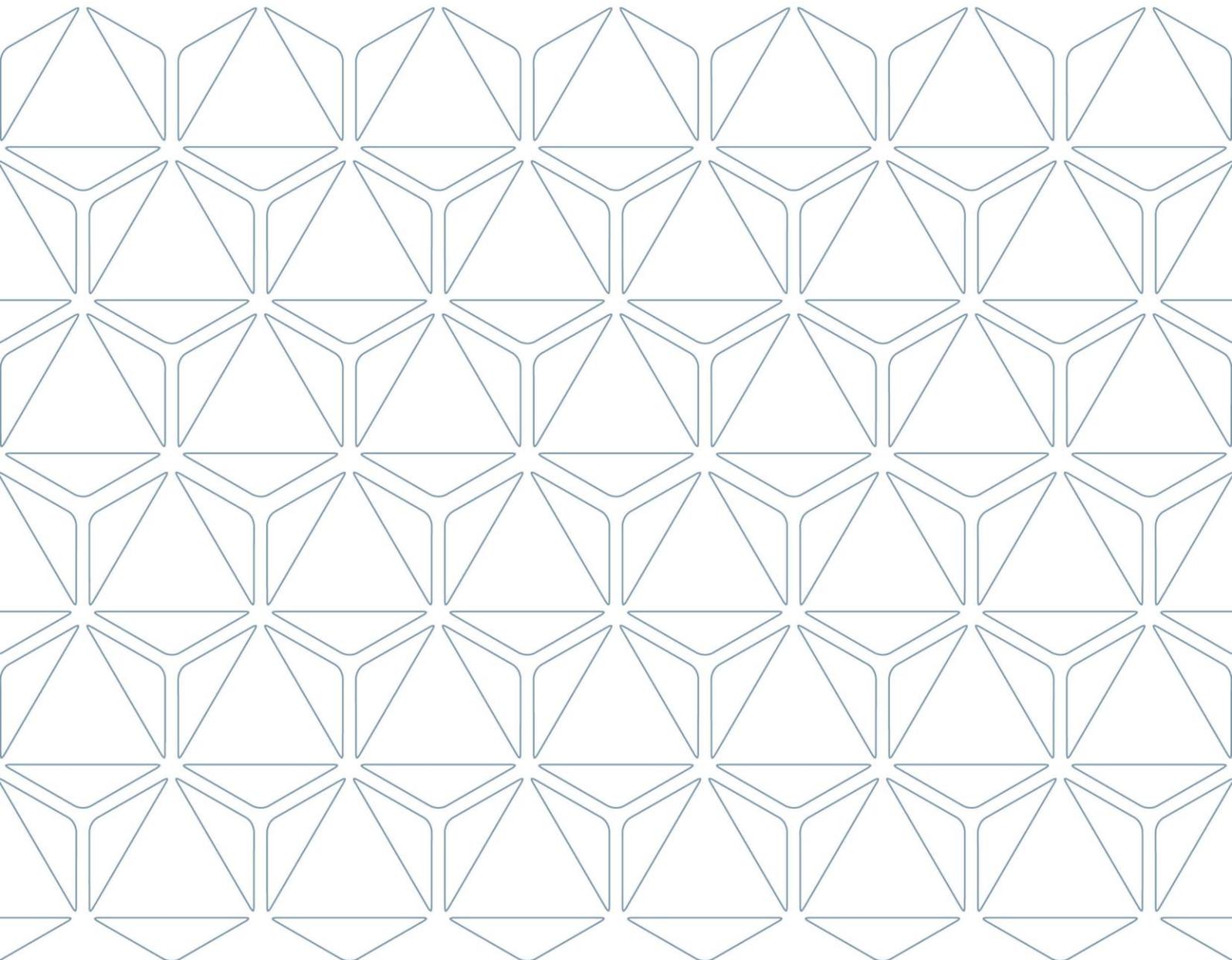
YourChoice Super to the Praemium platform



Frequently Asked Questions

6 January 2026

Note: This FAQ has been updated to notify of the delay to the re-opening of the platform to members from 6 January 2026 to 12 January 2026. Please refer to the "Trading Freezing Dates" section for details.



Key Dates and FAQs

This is list of key dates and Frequently Asked Questions (FAQs) provided for members and their advisers who are involved in the transition from YourChoice Super (and all white label products). We will regularly update both the key dates and the FAQs to provide additional information.

Key last dates prior to trading freeze period commencing	
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 is 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 8th December 2025, as shown in the table below.	Friday, 5 th December 2025, 5 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.	Monday 12 th January 2026
Trading expected to recommence	Monday 12 th January 2026
Logins to the Praemium Investor Portal expected to be issued to members	Monday 12 th January 2026

Frequently Asked Questions

Topic	Frequently Asked Questions	Answer
Member transactions and requests		
Trading Freezing Dates	<p>What are the dates for the trading freeze?</p> <p>What transactions are unavailable during the trading freeze?</p>	<p>The following transactions will be unavailable from 5.01pm 5 December to 12 January 2026.</p> <ul style="list-style-type: none"> • Withdrawal requests • Rollover requests • Family split requests • Redemption requests • ATO authorities • Change to personal details • Change group insurance cover • Change to pension payments • Request to close your account • Change to Regular Investment Plan • Elective corporate actions <p>The following transactions relating to the investment types stated below will be unavailable from 5.01pm 9 December to 12 January 2026:</p> <ul style="list-style-type: none"> • Domestic Managed Funds • Foreign currencies • Managed Account Model Portfolios (Managed Funds) • Managed Account Model Portfolios (Managed Funds) – investment manager directed rebalancing • Managed Account Model Portfolios (Listed Securities) – investment manager directed rebalancing • Managed Account Models (Listed Securities) <p>Transactions for ASX Listed Securities will be unavailable from 4.00pm 9 December 2025 to 12 January 2026</p>
Trading Freeze – Why	Why is there a trading freeze?	<p>Due to the decommissioning of the existing OneVue Platform, the Promoter (OVWS) of YourChoice Super has determined to migrate the OneVue Platform to the Praemium Platform. Access to your account and to some transactions will be unavailable while we implement this change.</p>

Topic	Frequently Asked Questions	Answer
		We apologise for any inconvenience this may cause.
Notice Period	Why were members and advisers not provided with more notice by the Trustee?	. We apologise for the short notice and understand that this situation is not ideal. While the Trustee is doing everything it can to minimise the impact to you, some transactions and access to your account will be unavailable until 12 January 2026 after the trading freeze.
Historical Data	Will I have access to the historical transactions and reports	As part of the transfer, please note that while your current account balance and tax cost bases will move to the new platform, your historical transaction data will not be carried across and will start afresh. You will continue to have access to the old member portal until Friday, 12 December. We strongly encourage you to log in and download any historical statements or investment transaction reports you may wish to keep for your records. After this date, the old portal will be decommissioned. If you require historical information after this time, please contact our Client Services team for assistance.
Contributions	What happens to super guarantee contributions during the trading freeze period? Will I continue to receive contributions during the trading freeze?	Yes, you will continue to receive contributions during the trading freeze period. All contributions received during the trading freeze will be allocated to your account at the end of the trading freeze on, or as soon as possible, after 12 January 2026.
Regular Pension Payments	What happens to Pension payments during the trading freeze period? Will I continue to receive my usual pension payment in December and January?	Yes, you will continue to receive your regular pension payment during the trading freeze. Payments will be made on Friday 12th December 2025 and Friday 23rd January 2026.
Ad Hoc Pension Payments	Can I make a request for an ad-hoc pension payment during the trading freeze?	Yes, you can lodge a request with the Trustee for an ad hoc pension payment during the trading freeze. The Trustee will determine these requests on a case-by-case basis however we cannot guarantee your payment during the trading freeze. Additionally, we may not be able to pay the full amount, as asset sales cannot be processed during this period.
Insurance Payments	What happens to my existing Income Protection payments during the trading freeze?	Yes. Existing Income Protection payments will continue to be paid during the trading freeze.

Topic	Frequently Asked Questions	Answer
	Will I continue to receive my Income Protection payment?	
Insurance Claims – new	Can I make a new insurance claim during the trading freeze?	<p>Yes, you can lodge a new insurance claim during the trading freeze, and these will be assessed by the Trustee.</p> <p>If your claim is approved by the Trustee, we may only be able to pay out the sum insured amount (less applicable tax) during the trading freeze, with the remaining investment balance being paid to you after the trading freeze concludes on or after 12 January 2026.</p>
Insurance Claims – existing	What will happen to my existing insurance claim during the trading freeze?	<p>The Trustee will continue to assess your insurance claim during the trading freeze.</p> <p>If your claim is approved by the Trustee, we may only be able to pay out the sum insured amount during the trading freeze (less applicable tax) during the trading freeze, with the remaining investment balance being paid to you after the trading freeze concludes on or after 12 January 2026.</p>
Hardship Requests	Can I lodge an application to release benefits under a hardship application?	<p>Yes, you can lodge an application with the Trustee during the trading freeze for release of benefits due to Hardship.</p> <p>If your application is approved, we may initially only be able to release 70% of the approved amount (less applicable tax). The remaining balance will be paid to you on or after 12 January 2026. This restriction applies because the total value of your account balance cannot be fully finalised until the trading freeze concludes.</p>
Requests on Compassionate Groups	Can I lodge an application to release benefits under compassionate grounds?	<p>Yes, you can lodge an application with the Trustee for release on Compassionate Grounds during the trading freeze.</p> <p>If your application is approved, we may initially only be able to release up to 70% of the approved amount. The remaining balance will be paid to you on or after 12 January 2026. This restriction applies because the total value of your account balance cannot be fully finalised until the trading freeze concludes.</p>
Income Payments (Distributions from investments)	What happens if I am receiving a distribution?	<p>At the time of transition all income will be set to target the Managed Account Cash Model (MACAUD) if there is no current Investment Strategy active for your account.</p> <p>If you want future income to be automatically reinvested into other investment options in line with your investment strategy (rather than MACAUD), please discuss this arrangement with your adviser.</p>

Topic	Frequently Asked Questions	Answer
		If you don't have an adviser, please submit the Investment Strategy Instruction Form available on the website or contact the Client Service team for assistance.
Regular Investment Plan	<p>What will happen to my Regular Investment Plan?</p> <p>Will I need to set up a new Regular Investment Plan?</p>	<p>Regular Investment Plan instructions will be transitioned across to the new Praemium Platform and form the instructions for the rebalance process (Investment Strategy). Where you had a fixed dollar instruction, this will be converted to a percentage weighting during the transition.</p> <p>Please note that the rebalance process occurs daily on the Praemium Platform.</p> <p>If you wish to change this allocation target, please speak to your adviser.</p> <p>If you don't have an adviser, please submit the Investment Strategy Instruction Form available on the website or please contact the Client Service team for assistance.</p>
Investment Earnings – no Regular Investment Plan	<p>What will happen to my investment earnings?</p> <p>What if I don't have a regular investment plan?</p>	If you do not have a Regular Investment plan all cash above the 1% minimum Cash Holding will be allocated to your Managed Account Cash Model (MACAUD). If you would like future income to be automatically reinvested into other investment options in line with your investment strategy (rather than MACAUD), please discuss this arrangement with your adviser. If you don't have an adviser, please submit the Investment Strategy Instruction Form available on the website or contact the Client Service team for assistance.
Regular Payment Plan	What will happen to my Regular Payment Plan?	<p>Your Regular Payment Plans will not be transitioned across as part of the migration, and you will need to set up a new one after the trading freeze via the new Investor Portal which will be available on 12 January.</p> <p>Please note that your Account will be subject to the Minimum Cash Holding of 1%.</p>
Member Accounts and Reporting		
Client Account Number	Will my account number and/or member number change with the move to the Praemium platform?	<p>As part of the migration to the Praemium Platform you will also be issued a new Member-Account Number client account number for interacting on the Praemium Platform.</p> <p>Your Member 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 Member Number when providing details for Superannuation Guarantee contributions. Your current Member client account Number will be linked to your new account on the Praemium Platform and any</p>

Topic	Frequently Asked Questions	Answer
		correspondence or request quoting your current Member client account Number will continue to be processed.
Member Account Log In	Will I need a new account log in?	<p>Yes, you will need a new log in.</p> <p>Yes, you will need and will receive new login details to access your account via the Praemium Investor Portal.</p> <p>New log in details will be provided to you via email on 12 January 2026 for access on 12 January 2026</p>
Member Account and Investor Portal	<p>How do I access my account after the transition?</p> <p>What is the Online Investor Portal?</p>	<p>When your YourChoice Super account is transitioned from the OneVue Platform to the Praemium Platform you will gain access to your account through the Praemium Investor Portal.</p> <p>Your login details and instructions for using the Praemium Investor Portal will be provided to you via email on 12 January 2026 via email.</p>
Member Investor Portal Functionality	<p>What can't I view my preservation balance?</p> <p>What can't I view my tax component balance?</p> <p>What can I view and download the Centrelink Schedule?</p>	<p>Some functionality will initially not be available to you in the new Investor Portal, including:</p> <ul style="list-style-type: none"> • Visibility of your preservation balance • Visibility of your tax component balance • Functionality to view and download an ad hoc Centrelink schedule. <p>After the transition you will be able to request this information from the Client Services Team.</p>
Member Account and Investor Portal	What new features will be available to advised members?	<p>For advised members, a new feature available to you in the Investor Portal will be the 'My adviser' screen, which 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.</p> <p>Your adviser will also have access to a comprehensive reporting suite in the Adviser Portal on the Praemium Platform.</p>
Reporting	What reports will be made available through the new Adviser and Investor Portal?	<p>The following reports will be available to Members:</p> <ul style="list-style-type: none"> • Portfolio summary • Investment Summary • Managed Account Models • Portfolio Review • Portfolio Valuation • Security contribution • Unrealised CGT <p>The following reports will be available to Advisers:</p> <ul style="list-style-type: none"> • Portfolio summary • Investment Summary • Managed Account Models

Topic	Frequently Asked Questions	Answer
		<ul style="list-style-type: none"> • Portfolio Review • Portfolio Valuation • Security contribution • Unrealised CGT <p>Other reports may be available on request.</p>
Tax File Numbers (TFNs)	<p>Will my Tax File Number be migrated to the Praemium Platform?</p> <p>Will tax file numbers need to be re-provided?</p>	<p>You will not need to provide your tax file number again if it has already been provided. Your tax file number will be transferred to the new Praemium Platform.</p>
Advisers		
Members & Advisers	<p>What if I don't have an adviser – do I need one?</p> <p>What if I don't have a nominate representative – how do I make transactions on my account?</p>	<p>If you do not have a financial adviser registered with YourChoice Super you will be transitioned as a non-advised member.</p> <p>The Praemium Platform is designed for products where members have a nominated representative, usually their financial adviser. Consequently, at this stage, it does not support direct member trading. This means non-advised members cannot place investment switches or initiate redemptions directly through the online portal.</p> <p>The Client Support Team can assist with the following transactions</p> <ul style="list-style-type: none"> • Request assets to be sold down • Request a cash withdrawal or rollout of eligible funds • Update bank account, personal or contact details • Close your YourChoice Super Account <p>To make any of these requests you can contact the Client Support Team.</p>
Adviser / Nominated Representative	<p>Will the Praemium Platform support non-advised clients?</p>	<p>We confirm that Praemium is actively working on a solution to ensure that non-advised members have the ability to perform transactions without an adviser.</p> <p>We will confirm with members once this function is available.</p> <p>The Client Support Team can assist with the following transactions</p> <ul style="list-style-type: none"> • Request assets to be sold down • Request a cash withdrawal or rollout of eligible funds • Update bank account, personal or contact details • Close your YourChoice Super Account <p>To make any of these requests you can contact the Client</p>

Topic	Frequently Asked Questions	Answer
		Support Team.
Adviser – log in details	Will new adviser and member login details be issued?	All Advisers will receive new login details for the Praemium platform. We are estimating that these will be issued on Monday 12 th January 2026.
Fees and Costs		
Changes to Fees and Costs	Will there be changes to the fees and costs I will be charged?	<p>There will be some changes to the fees and costs charged in YourChoice Super, including changes to the fees and costs being charged to you following the migration to the Praemium Platform.</p> <p>The following fees and costs will be impacted</p> <ul style="list-style-type: none"> • Administration Fee (account keeping fee) • Brokerage fees for ASX listed securities • Brokerage fees for ASX listed securities within a Model Portfolio • Brokerage fees for international listed securities within a Model Portfolio <p>Please refer to the information in the Significant Event Notice for more detail.</p>
Advice fees	Will my advice fees be impacted? Are my advice fees changing?	<p>No, there is no impact to your advice fees.</p> <p>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 No unchanged.</p>
Family Costs	Will my family group fee arrangement be impacted?	<p>No, there is no impact to your family group fee arrangement.</p> <p>If you are already part of a family group that receives family pricing, this pricing will continue when YourChoice Super is migrated to the Praemium Platform.</p>
Cash Minimum Holding Requirements		
Cash Holdings Changes	What are the changes being made to cash holdings?	<p>Your total cash holding will comprise your Minimum Cash Holding and any additional cash held in the Managed Account Cash Model (MACAUD).</p> <p>Interest will be paid on your Cash investment less the Cash Administration Fee. 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.).</p>
Cash Holdings-	What is the Minimum Cash	The Minimum Cash Holding requirement is changing to 1% of

Topic	Frequently Asked Questions	Answer
Minimum	<p>Holding?</p> <p>Why do I have to have a Minimum Cash Holding?</p> <p>How does rebalancing impact my Minimum Cash Holding?</p> <p>What if I have Individual Assets outside the relevance process?</p>	<p>your total Account Balance. This amount needs to be 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.</p> <p>For the rebalancing component of your account the 1% deduction for minimum cash occurs automatically. However, for 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.</p>
Minimum Cash Holding – Negative Balance	<p>Can I have a negative cash holding?</p> <p>What if my cash holdings falls below the minimum 1%?</p>	<p>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.</p> <p>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.</p>
Minimum Cash Holding on transition	<p>What will happen to my Minimum Cash Holding on transition?</p> <p>How will my Minimum cash Holding be determined?</p>	<p>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). To better understand if the Cash Value in your account is below 1% at the time of transition, please refer to the section Minimum Cash holding of the PDS as to what action will be taken.</p>
First Guardian – fully invested	<p>I am fully invested in First Guardian investment – do I need to meet the minimum account balance requirements?</p>	<p>If you are fully invested in First Guardian, then following the migration of your account to the Praemium Platform you will not be required to maintain the minimum account balance of \$2,500.</p> <p>You will be able to withdraw your remaining funds and rollover your benefits to another complying super fund. We will continue to keep your account open until such time as the liquidator completes the wind up of First Guardian investments.</p>
First Guardian	<p>I am partially invested in Furst</p>	<p>Yes, if you are partially invested in First Guardian investments,</p>

Topic	Frequently Asked Questions	Answer
– not fully invested	Guardian – do I need to meet the Minimum Cash Holding requirements?	<p>then following the migration of your account to the Praemium Platform you will be required to meet the Minimum Cash Holding Requirements.</p> <p>The Minimum Cash Holding requirement is 1% of your total Account Balance. This amount needs to be 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.</p> <p>For the rebalancing component of your account the 1% deduction for minimum cash occurs automatically. However, for 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.</p>
Cash Holding-Fees	<p>What are the fees applied to the Minimum Cash Holding?</p> <p>What is the Cash Administration Fee?</p> <p>Is the Cash Administration Fee deducted from my account?</p>	<p>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.</p> <p>The Cash Administration Fee is not deducted separately from your cash account. Instead, it is deducted from interest earned on your cash holdings.</p> <p>As interest rates can vary month to month, the fee amount may also vary.</p> <p>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.</p> <p>For further information, please also refer to the Changes to Fees and Costs section of this SEN.</p>
Managed Account Cash Model	What is the Managed Account Cash Model and how does it relate to my Minimum Cash Holding?	The Managed Account Cash Model (MACAUD) will be the cash model used to hold Cash in addition to your Minimum Cash Holding. Dividends and distributions from your Individual Assets are paid into the MACAUD. You can also submit an instruction 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 a further investment instruction is received.
Daily Rebalancing	What are the changes to the daily rebalance process?	<p>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.</p> <p>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.</p>

Topic	Frequently Asked Questions	Answer
		<p>Your Model Portfolios and Single Asset Models will be adjusted in the following circumstances:</p> <p>A Model Portfolio Manager advises the Praemium SMA of a change to a Model Portfolio;</p> <p>You make an additional investment in, or a withdrawal from, your Model Portfolios and Single Asset Models;</p> <p>You instruct to switch Model Portfolios or Single Asset Models or make alterations to your account; or</p> <p>Your cash holding has moved away from the minimum required.</p> <p>Model Portfolio Managers may review their Model Portfolios and advise of changes at any time.</p> <p>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.</p> <p>If you hold Individual Assets, these are excluded from the daily rebalance process.</p>
Netting	What changes are being made to “netting” of transactions costs?	<p>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.</p> <p>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.</p>
Investment changes		
Investment Menu	<p>Will there be changes to the Investment Menu?</p> <p>Will some investment be unavailable after transition?</p>	<p>The YourChoice Super 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 by members within the Fund.</p> <p>There will be changes to how cash and trading are managed. Details of these changes were set out in the Significant Event</p>

Topic	Frequently Asked Questions	Answer
		Notice.
Single Asset Model	What are the changes to Single Asset Models?	<p>The Single Asset Models include Managed funds and ASX listed securities.</p> <p>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.</p> <p>Single Asset Models can be purchased once Model weightings have been established.</p>
Model Portfolios	What will happen to my Model portfolios on transition e.g., at 12 January 2026?	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.
Floating Model Weightings	What are the changes to the 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.
Individual Assets	<p>Can I still trade on Individual Assets?</p> <p>Can I still trade on Long Redeeming Funds?</p>	<p>The Individual Assets include Long Redeeming Funds and will not trade unless a specific instruction is provided.</p> <p>To purchase Individual Assets, you must have the available cash in the Managed Account Cash model (MACAUD) at the time the instruction is placed.</p>

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 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](https://www.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.