

Transfer of Pivot Super and Pension to HUB24 Super

Dated: 2 March 2023

This Significant Event Notice (SEN) replaces the previous SEN dated 24 January 2023 notifying you that transfer of members from Pivot Super and Pension (Pivot Super) (a division of Xplore Super and Pension which is a sub-plan of the Aracon Superannuation Fund) to HUB24 Super was going to be on or around 1 March 2023. The date of the transfer has been changed and it will now occur on or around 4 April 2023.

This SEN dated 2 March 2023 provides important information about the upcoming transfer of Pivot Super members to HUB24 Super.

Due to the change in the SFT date, the dates set out in the SEN have also been updated, including in respect of when rollovers or transfers prior to the SFT can be received, the freeze period, pension payment and default dates, temporary transaction freeze period, final Cash Account Interest payment dates, and final fee deduction dates.

If you have any questions about these changes or would like more information, please contact your financial adviser. You can also contact the HUB24 Client Services team by calling 1300 854 994 or emailing admin@hub24.com.au.

This SEN has been issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229757 RSE License No. L0001458) (ETSL) as Trustee of the Aracon Superannuation Fund (ABN 40 586 548 205). For more information about HUB24 Super, refer to the latest HUB24 Super Product Disclosure Statement (PDS) and other material incorporated into the PDS (**disclosure documents**). The PDS and disclosure documents are available free of charge by contacting your financial adviser or HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239122) (HUB24, Administrator), or visiting the [HUB24 website](#).

Why are you receiving this SEN?

You are receiving this SEN because, as a consequence of a request from Margaret Street Promoter Services Pty Ltd (ABN 23 153 446 210) (in its capacity as the promoter of the Xplore Super and Pension sub-plan of the Aracon Superannuation Fund), ETSL, has made a decision to transfer your account in Pivot Super to HUB24 Super via a "Successor Fund Transfer" (SFT). This transfer is part of a broader consolidation being conducted by ETSL that will see all members being moved to other arrangements before the Aracon Superannuation Fund is wound up. ETSL has decided to adopt this course because it considers it is in the best interest of all members of the Aracon Superannuation Fund.

An SFT involves the transfer of a member's benefits from one superannuation fund to another superannuation fund (**the successor fund**) where the consent of the individual member isn't required. To effect such a transfer, the trustees of both funds need to agree

that the successor fund will provide rights in respect of the transferred benefits in HUB24 Super that will be equivalent to the rights that the members have in respect of those benefits immediately before the transfer.

ETSL must also satisfy itself that the transfer is in the best financial interests of Pivot Super members.

Having completed its due diligence and having received legal advice, both ETSL and the Trustee of HUB24 Super have made a decision that:

- HUB24 Super will qualify as a “successor fund” to Pivot Super,
- the transfer is in the best financial interest of Pivot Super members, and
- the transfer will occur on or around 4 April 2023.

You will receive another communication if the transfer does not proceed for any reason.

If you do not wish to be transferred to HUB24 Super, you can choose to rollover or transfer to another super fund of your choice.

If you wish to rollover or transfer to another super fund, we must receive your instructions no later than 5pm 17 March 2023. Your adviser can assist you with completing and submitting the relevant forms.

Summary of changes

Your Pivot Super account in the Aracon Superannuation Fund will be closed and a new account will be opened for you in HUB24 Super.

In HUB24 Super, you and your adviser will have access to:

- HUB24’s innovative platform technology
- a broad range of investment options
- enhanced transaction and reporting functionality.

The table below contains a summary of the changes that will occur as a consequence of the SFT to HUB24 Super, which is expected to occur on or around 4 April 2023. For more details, you should refer to the relevant sections (with corresponding headings) later in this SEN.

See below for more information	
Pivot Super product closure	We’re closing the Pivot Super product and transferring your account to HUB24 Super.

<p>Change of Super Fund and Trustee</p>	<ul style="list-style-type: none"> • Your account will be automatically transferred to HUB24 Super. • The Trustee of the Aracon Superannuation Fund is Equity Trustees Superannuation Limited. • The Trustee of HUB24 Super is HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232 500, RSE Licence No. L0003216). • Equity Trustees Superannuation Limited and HTFS Nominees Pty Limited are both in the Equity Trustees group of companies.
<p>Investments</p>	<ul style="list-style-type: none"> • The underlying investments you hold won't change, however if your investments are held within a Managed Portfolio the underlying investments will be held directly and outside of a Managed Portfolio structure following the SFT. • The HUB24 Super Investment Menu will apply, available investment options and holding limits may differ. <p>For more information refer to the 'Investments' section later on in this SEN.</p>
<p>Administration fees and costs</p>	<ul style="list-style-type: none"> • Any investment fees associated with your Managed Portfolio/s will no longer apply, given the underlying investments will be held outside of a Managed Portfolio following the SFT. • The tiered percentage-based administration fee and the cash administration fee won't change. • The international securities administration fee will reduce. • The expense recovery fee will change. • The number of family accounts that you can link will increase.

Activity fees	<ul style="list-style-type: none"> • There will be a reduction of most activity fees. • There will be no in specie transfer fees for transfers in or out, no benefit calculation fees, FX conversion fees or retail insurance fees. • Family law fees will change to a pass through of any costs incurred. • An insurance administration fee will apply, if you decide to take up a group insurance policy within HUB24 Super. • A negative Cash Account fee will apply to any negative balance in your Cash Account. <p>For more information refer to the 'Activity fees' section later on in this SEN.</p>
Advice fees	<p>There will be no change to the fees you've agreed to pay to your adviser (unless you and your adviser agree to change them), with the exception of any transaction fees you've agreed to pay your adviser in relation to transactions within Managed Portfolios which will not be paid in HUB24 Super.</p>
Cash interest rate	<p>There will be no change to how interest is calculated on your Cash Account.</p>
Account minimums	<p>Minimum transaction sizes will change, and the required minimum Cash Account balance will be reduced.</p>
Online access	<p>You'll have access to a new online portal and mobile app.</p>
Pension payment dates and defaults	<p>New pension payment dates will apply. Where you do not make an annual pension election the default will apply, which will be the minimum pension amount.</p>

Standing instructions and elections on your account	<p>Any instructions regarding regular contributions on your account, including employer contributions, will need to be remade or updated.</p> <p>Where you are receiving pension payments, your nominated bank account for pension payments will be retained.</p> <p>Any investment instructions you've made in relation to investments you hold, such as dividend reinvestment plans (DRPs), and income reinvestment will continue.</p> <p>Your capital gains tax (CGT) calculation methodology will also be carried across. It is important to note that the SFT of your Pivot Super account to HUB24 Super will not trigger a CGT event.</p>
Temporary transaction freeze	<p>There will be a temporary freeze on transactions between 17 March 2023 and 19 April 2023.</p>
Other important information	<p>Further important information is set out in the sections of this notice headed:</p> <ul style="list-style-type: none"> • "TFN" • "Final Tax Adjustment" • "Final Cash Account Interest Payments" • "Final Fee Deductions"

Pivot Super and Pension product closure

Your Pivot Super account will close on the SFT date, and a new account will be opened for you in HUB24 Super. After this process is complete, you'll receive a welcome email that will include:

- your new HUB24 Super account number,
- details of how to log in to the online portal, InvestorHUB, where you can access your HUB24 Super account, and
- information on how you and your employer can make contributions to your account (you will need to notify your employer if you want the employer to contribute to your HUB24 Super account in the future).

Your new account will be set up with your current personal details. Any death benefit nomination (or reversionary beneficiary in relation to a pension) will be recognised in HUB24 Super. The adviser you've nominated on your Pivot Super account will also be linked to your HUB24 Super account.

Any investments you currently hold will be transferred to your HUB24 Super account, although the structure of how your investments are held may change (see the section of this SEN under heading "Investments" for more detail).

For more information about HUB24 Super, you can read the HUB24 Super PDS on the HUB24 website at any time at www.hub24.com.au/product-documents/hub24-super-documents.

Change of Super Fund, Trustee and Administrator

Role	Current (Pivot Super)	New (HUB24 Super)
Division	Pivot Super and Pension	Not applicable
Sub-Plan	Xplore Super and Pension USI 40586548205004	Not applicable
Super Fund	Aracon Superannuation Fund ABN 40 586 548 205 RSE R1001020	HUB24 Super Fund ABN 60 910 190 523 RSE R1074659 USI 60910190523001
Trustee	Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE License No. L0001458	HTFS Nominees Pty Limited ABN 78 000 880 553 AFSL 232500 RSE License No. L0003216
Administrator	DIY Master Pty Ltd ABN 41 123 035 245 AFSL 312431	HUB24 Custodial Services Ltd ABN 94 073 633 664 AFSL 239122

Investments

All investments you hold in your Pivot Super account immediately prior to the SFT will be transferred to your new HUB24 Super account.

If you are invested in a Managed Portfolio, the underlying investments will become directly held investments within HUB24 Super following the SFT of your account and no longer held within a Managed Portfolio structure. As a result, any investment fees that were applicable to the Managed Portfolio, will no longer be charged.

Once your account has transferred to HUB24 Super, you'll have access to the HUB24 Super Choice investment menu. This means that the investment options available to you and holding limits may differ.

If you hold investments that are closed to new investments, you won't be able to invest further in those investment options.

The full list of available investments is set out in the Investment Booklet, which is available online at www.hub24.com.au/product-documents/hub24-super-documents or via InvestorHUB. Investment related fees and costs and investment limits apply, depending on the investment.

Administration fees and costs

The only changes to the product administration fees and costs are outlined in the following table.

Type of fee or cost	Current (Pivot Super)	New (HUB24 Super)
Investment fee	An investment fee may apply to each Pivot Managed Portfolio. A performance may apply for certain Managed Portfolios, estimated to be in the range of 0% to 22% of outperformance of the relevant benchmark after fees.	Not applicable as Pivot Managed Portfolios will no longer be available. Any investments held within a Pivot Managed Portfolio will become directly held investments within HUB24 Super following the SFT of your account.
International listed securities administration fee	An additional 0.105% p.a. of the value of international securities held. The fee is calculated daily and deducted from your Cash Account monthly in arrears.	An additional 0.10% p.a. of the value of international securities held. The fee is calculated daily and deducted from your Cash Account monthly in arrears.
Expense recovery fee	Up to \$84 p.a. When an expense recovery amount arises, it is deducted from your Cash Account monthly in arrears.	0.035% on balances up to \$1m 0.000% on balances above \$1m This change will result in an increase for members with balances above \$240,000. The maximum expense recovery fee will increase from \$84 p.a. in Pivot Super to \$350 in HUB24 Super. The expense recovery fee is deducted from your Cash Account on an annual basis and is calculated at the time the fee is collected based on the total value of your account at that time, which is generally at the end of each financial year.
Family fee linking	Up to four family members accounts balances can be combined for the purpose of applying the tiered Administration Fee.	Up to six family members account balances can be combined for the purpose of applying the tiered Administration Fee.

All other administration fees and costs that not changing are included in the following table for completeness only.

Type of fee or cost	Current (Pivot Super)	New (HUB24 Super)																								
Administration Fee	The Administration Fee is a tiered percentage fee based on the total balance of your Account as detailed below.	The Administration Fee is a tiered percentage fee based on the total balance of your Account as detailed below.																								
	<table border="1"> <thead> <tr> <th>Tiered value of your Account</th> <th>Fee p.a.</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$250,000</td> <td>0.36%</td> </tr> <tr> <td>\$250,001 to \$500,000</td> <td>0.26%</td> </tr> <tr> <td>\$500,001 to \$1,000,000</td> <td>0.21%</td> </tr> <tr> <td>\$1,000,001 to \$2,000,000</td> <td>0.07%</td> </tr> <tr> <td>\$2,000,001 and above</td> <td>Nil</td> </tr> </tbody> </table>	Tiered value of your Account	Fee p.a.	\$0 to \$250,000	0.36%	\$250,001 to \$500,000	0.26%	\$500,001 to \$1,000,000	0.21%	\$1,000,001 to \$2,000,000	0.07%	\$2,000,001 and above	Nil	<table border="1"> <thead> <tr> <th>Tiered value of your Account</th> <th>Fee p.a.</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$250,000</td> <td>0.36%</td> </tr> <tr> <td>\$250,001 to \$500,000</td> <td>0.26%</td> </tr> <tr> <td>\$500,001 to \$1,000,000</td> <td>0.21%</td> </tr> <tr> <td>\$1,000,001 to \$2,000,000</td> <td>0.07%</td> </tr> <tr> <td>\$2,000,001 and above</td> <td>Nil</td> </tr> </tbody> </table>	Tiered value of your Account	Fee p.a.	\$0 to \$250,000	0.36%	\$250,001 to \$500,000	0.26%	\$500,001 to \$1,000,000	0.21%	\$1,000,001 to \$2,000,000	0.07%	\$2,000,001 and above	Nil
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The Administration Fee is calculated daily on your total account balance and deducted from your Cash Account monthly in arrears.	The Administration Fee is calculated daily on your total account balance and deducted from your Cash Account monthly in arrears.																									
Administration Fee cap	The tiered Administration Fee is capped at \$3,300 p.a.	The tiered Administration Fee is capped at \$3,300 p.a.																								
Annual Member Fee	\$210 p.a. The Annual Member Fee is a pro rata amount deducted from your Cash Account monthly in arrears.	\$180 p.a. The Annual Member Fee is a pro rata amount deducted from your Cash Account monthly in arrears.																								
Cash Administration Fee	Up to 0.80% of the balance of the Cash Account p.a. The Cash Administration Fee is calculated and accrued daily and deducted monthly in arrears from the interest credited to your Cash Account	Up to 0.80% of the balance of the Cash Account p.a. The Cash Administration Fee is calculated and accrued daily and deducted monthly in arrears from the interest credited to your Cash Account																								
Buy-Sell Spread	Nil	Nil																								
Switching Fee	Nil	Nil																								

Under the Aracon Superannuation Fund trust deed, the following fee restrictions apply to existing members of Pivot Super, and will continue to apply to your account in the HUB24 Super Fund following the SFT:

- The total amount of fees charged as a percentage may not exceed 1.5% of a member's account as at the last day of each calendar month¹, and
- The trustee may not charge fees in respect of a contribution split applied for by a member, where the request is made within two years from the SFT date.

¹ Where your account is identified as having exceeded these limits, the amount in excess of the limit will be rebated to you annually, generally following the end of the financial year, or at the time you exit the Fund.

Activity fees

The following table outlines any changes to current activity fees as well as new activity fees that will apply in HUB24 Super when the relevant activity occurs.

Activity type	Current (Pivot Super)	New (HUB24 Super)
Transacting within a Managed Portfolio	Managed Funds: \$5.50 per transaction	Managed Funds: 0.11% of the transaction value, subject to a maximum of \$5.50 per transaction (deducted from the cash within your Managed Portfolio at the time of settlement)
	Australian listed securities: 0.11% of the transaction value, subject to a minimum of \$3.30 per transaction	Australian listed securities: 0.11% of the transaction value, with no minimum per transaction (deducted from the cash within your Managed Portfolio at the time of settlement)
	International listed securities: 0.22% of the transaction value, subject to a minimum of \$5.50 per transaction	International listed securities: 0.22% of the transaction value, with no minimum per transaction (deducted from the cash within your Managed Portfolio at the time of settlement)
Transacting in direct Managed Funds	\$27.50 per transaction	\$5.50 per transaction (deducted from your Cash Account at the time of settlement)

Activity type	Current (Pivot Super)	New (HUB24 Super)
Transacting in direct Australian listed securities	0.11% of the transaction value, subject to a minimum of \$22 per transaction	0.11% of the transaction value, subject to a minimum of \$22 for direct market trades or a minimum of \$11 for trades aggregated with other trades placed on the same day (deducted from your Cash Account at the time of settlement)
Transacting in direct International listed securities	0.22% of the transaction value, subject to a minimum of \$35, plus cost recovery of up to \$44 per exchange	0.22% of the transaction value, subject to a minimum of \$33 per transaction (deducted from your Cash Account at the time of settlement)
Transacting in direct Term Deposits	Nil	Nil, although a break fee of \$55 will be charged if a Term Deposit is broken before maturity at or around the time you break the term deposit ¹
In specie transfers	Transfer in: \$11 per security Transfer out: \$33 per security	Transfer in: Nil Transfer out: Nil
FX currency conversions	0.45% applied to the prevailing currency conversion rate per transaction.	Nil
Administration of retail insurance	Insurance service fee of 5.5% p.a. of the insurance premium (capped at \$275)	Nil
Group insurance cover	Not applicable, not available	Insurance administration fee of 24.75% of the insurance cost and deducted when the insurance cost is deducted from your Cash Account each month
Dishonoured payments	\$55 per dishonoured payment	\$55 per dishonoured payment deducted from your Cash Account at or around the time the dishonour occurs
Family law administration	Form 6 request: \$110 per request	Should your account be affected by Family Law requirements, you
	Payment flag: \$55 per flag	
	Account splitting: \$55 per split	

Activity type	Current (Pivot Super)	New (HUB24 Super)
	Procedural fairness: assessed based on complexity	will be notified of any fees that may be charged to your account
Negative Cash Account fee ²	Nil	<p>A negative Cash Account fee applies on any negative Cash Account balance. The fee is equal to the interest rate applicable on positive cash balances.</p> <p>The negative Cash Account fee is calculated daily on your negative Cash Account balance. It is payable monthly in arrears and is deducted from the interest received in relation to the cash held in your Cash Account before interest (if any) is credited to your account, or potentially from the cash held in your Cash Account where necessary.</p>
Foreign currency interest	Nil	<p>A foreign currency interest fee applies to any foreign currency interest received in relation to any foreign currency interest held within a Managed Portfolio. The rate of interest varies and also depends on the jurisdiction in which the currency is issued. For example, at the date this SEN was issued, the US Dollar interest rate was 3.83% p.a.</p>

¹The break fees or costs or interest penalties (if any) that may be charged by the underlying term deposit provider may be significant and therefore are a risk to be considered in deciding whether to withdraw a term deposit before its maturity. The underlying term deposit provider may provide an estimate of break fees or costs or interest penalties upon request.

²Your cash balance may become negative in limited circumstances. At its discretion, the Administrator may permit the processing of certain transactions including the payment of taxes, pension payments and/or fees and other costs which may bring your Cash Account balance into negative. In addition to this, you (via your adviser) may purchase investments using proceeds from the sale or redemption of an investment, where the sale or redemption has been made but the receipt of proceeds to your account has not been finalised.

Advice fees

Any existing adviser fee arrangements and brokerage on listed security transactions that you've currently agreed to with your adviser will continue when your account is transferred to HUB24 Super. Where you have agreed to pay your adviser transaction fees on transactions within a Managed Portfolio, these payments will cease after your account is transferred to HUB24.

If you have consented to the deduction of advice fees from your account in Pivot Super, the Trustee of HUB24 Super will continue to deduct advice fees from your account in HUB24 Super following the transfer. If you do not wish for this to occur, please contact us on 1300 854 994 or via email at admin@hub24.com.au. For more information on the adviser fee options available in HUB24 Super, see the 'Additional explanation of fees and costs' section in the HUB24 Super PDS Part II – Information on fees and other costs.

Cash interest rate

There will be no change to how interest on your Cash Account is calculated and accrued. It will continue to accrue daily and be paid monthly in arrears. The interest rate is variable, and you'll be able to view the latest interest rate in InvestorHUB.

Account minimums

Following the transfer of your account balance to HUB24 Super, the following account features will apply.

Feature	Current (Pivot Super)	New (HUB24 Super)
Minimum ongoing account balance	No minimum	\$10,000 (does not apply to the transfer of your account balance under the SFT)
Minimum contribution	No minimum	\$100 per contribution
Minimum Cash Account balance	2% or \$2,000, whichever is the greater	1.25% ¹ of your account balance
Minimum trade size	No minimum	\$100 for trading directly in Australian listed securities \$250 for trading directly in Managed Funds \$500 for trading directly in International listed securities No minimum applies to trades within a Managed Portfolio

¹ If the balance of your cash account falls below the minimum, investments in your account may be sold to restore the cash balance to the minimum requirement, without seeking your instruction or consent. A negative cash balance fee may also apply in limited circumstances.

Online access

Once your account has transferred to HUB24 Super, you'll receive a welcome email that will include your InvestorHUB login details. InvestorHUB is your new online portal where you can view your account information.

The welcome email will also explain how to download the MyHUB mobile app, if you wish to do so.

Pension payment dates and defaults

If you're currently receiving pension payments in Pivot Super, regular pension payments will cease to be made from Pivot Super after the 15th of March 2023, except in limited circumstances.

In addition, your pension account in Pivot Super will be assessed to ensure the minimum pension payments for the period 1 July 2022 – 3 April 2023 have been paid. If your account is identified as not having met the minimum prorated pension payment requirement for this period, a supplementary pension payment will be made to you before the SFT date (on or around the 15th of March 2023).

Once your pension account has transferred to HUB24 Super, your regular pension payments will be made on the 10th day of the month or the prior business day. If you receive fortnightly pension payments in Pivot Super, bi-monthly payments will be made in HUB24 Super on the 10th and 24th of the month or the prior business day.

Please note that due to the impact of the SFT, your first pension payment in HUB24 Super will be paid before the 15th of April 2023. Going forward all future pension payments will align with the regular schedule of the 10th and 24th days of the month or the prior business day.

HUB24 Super also has a different approach to pension payment amount defaults. Once your pension account is in HUB24 Super, if you do not make an annual pension payment election, the default will apply, which is to receive the minimum pension payments as prescribed in government legislation.

Standing instructions and elections on your account

If your employer makes Superannuation Guarantee contributions to your Pivot Super account, you'll need to give your employer a completed Super Choice Fund Nomination Form if you want the contributions to be made to HUB24 Super in the future. For any other type of contribution, you will need to provide your employer with your new

account details. Your welcome email will include a link to the relevant form, which will have HUB24 Super's unique superannuation identifier pre-populated for you.

If you make regular contributions via direct debit, you'll need to cancel this direct debit and set up a new regular contribution plan for your HUB24 Super account. You can do this by completing a Bank Account Nomination Form and signing a Direct Debit Service Agreement. Direct debit contributions are processed on or after the 20th of each month.

Where you are receiving pension payments, your nominated bank account details for pension payments will be retained.

Your chosen CGT calculation methodology will also continue to apply. It is important to note that the SFT of your Pivot Super account to HUB24 Super will not trigger a CGT event.

Temporary transaction freeze

Before and during the transfer of your account to HUB24 Super, there will be a temporary freeze on some types of transactions between 17 March 2023 and 19 April 2023, unless otherwise notified by us.

Transactions impacted by the temporary freeze include:

- cash withdrawals
- pension payments (however see the 'Pension payments and defaults' section above for further details about how regular pension payments are impacted)
- buy and sell investment transactions
- account closures
- super to pension transfers.

Any instructions for the above transaction types received after 17 March 2023 will be processed after 19 April 2023.

During the temporary freeze period, you'll still be able to make contributions to your account. However, these contributions won't be able to be invested until 19 April 2023, although you will receive interest on any contributions from 4 April 2023.

TFN

If you have not provided your Tax File Number (TFN), your employer contributions, and any other concessional contributions, are subject to 32% additional income tax on top of the 15% tax paid. If you have not already provided your TFN, you should provide it as soon as possible.

Final tax adjustment

When Pivot Super is closed, a final tax calculation will occur. The tax calculation process will take place within the freeze period and any tax refunds or liabilities will be paid to or

debited from your account (as applicable) before your account is transferred to HUB24 Super.

Final Cash Account interest payments

On 17 March 2023, you will receive a final interest payment in relation to the cash held in your Pivot Super Cash Account. The interest payment will reflect the estimated amount for the period 17 March to 3 April 2023. To calculate the estimated interest for the period between 17 March – 3 April 2023, the balance of your Cash Account on 17 March 2023 will be used to calculate interest payable for the remaining period.

Final fee deductions

On 17 March 2023, all fees payable for the period 17 March to 3 April 2023 will be debited from your Pivot Super account. The value of your account on 17 March 2023 will be used to calculate the fees payable from your Pivot Super account for the period up until the SFT date, which is the last day you will be in Pivot Super, before it transfers to HUB24 Super. This is a change to the timing of the deduction of fees and will not result in an increase in the fees you pay from your account.

Included as part of the final fee calculation will be an assessment against the Trustee total administration and investment fee cap of 1.5% per month. Where a fee rebate is due, your final fee will be adjusted by the rebated amount before the final fee is deducted.

Other

You should talk to your adviser if you wish to split your superannuation contributions with your spouse or withdraw excess contributions prior to the SFT.

New contact details

From the SFT date, please contact the HUB24 Client Services Team using the details below for any matters relating to your account.

Phone number	1300 854 994
Email address	admin@hub24.com.au
Mailing address	GPO Box 529, Sydney NSW 2001

General advice warning

The information contained in this SEN is general information only and doesn't take into account your personal objectives, financial situation, needs or circumstances. You should consider obtaining professional advice about your particular circumstances before making any financial or investment decisions based on the information in this notice. You should also consider the relevant PDS, and other information incorporated by reference, which is

referred to in the relevant PDS as well as the Target Market Determination. The relevant PDS and the documents incorporated by reference into the relevant PDS are available free of charge from your adviser, on the product website or by contacting the Administrator.

Important information

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