

Transfer of the Oracle Superannuation Plan to HUB24 Super

Dated: 28 September 2022

This Significant Event Notice (SEN) dated 28 September 2022 provides important information about the upcoming transfer of members from the Oracle Superannuation Plan (Oracle Plan) (a sub-plan of the Aracon Superannuation Fund) to HUB24 Super Fund (HUB24 Super) on or after 28 October 2022.

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) as Trustee of the Aracon Superannuation Fund (ABN 40 586 548 205) (Aracon Super, the Fund). For more information about HUB24 Super, refer to the latest HUB24 Super Product Disclosure Statement (PDS) and other material included in 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 HUB24 (in its capacity as the promoter of the Aracon Superannuation Fund), the Trustee has made an “in principle” decision to transfer your account in the Oracle Plan to HUB24 Super via a “Successor Fund Transfer” (SFT). This transfer is part of a broader consolidation being conducted by the trustee that will see all members being moved to other arrangements before the Aracon Superannuation Fund is wound up. The Trustee has decided to adopt this course because it considers it is in the best interest of all members.

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. In order 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.

The trustee of the Oracle Plan must also satisfy itself that the transfer is in your best financial interest.

Subject to the completion of due diligence and the receipt of legal advice, both trustees have made an “in principle” decision that:

- HUB24 Super will qualify as a “successor fund” to the Oracle Plan;
- the transfer is in the best financial interest of the Oracle Plan members; and
- the transfer will occur on or about 28 October 2022.

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 to transfer to another super fund, we must receive your instructions no later than 5pm 13 October 2022. Your adviser can assist you with completing and submitting the relevant forms.

Summary of changes

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

Transferring your account to HUB24 Super means that fees and costs will change. Details of the changes are set out elsewhere in this notice. In HUB24 Super, you will also 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 about 28 October 2022. For more detail, you should refer to the relevant sections (with corresponding headings) later in this SEN.

See below for more information	
Oracle Superannuation product closure	We’re closing the Oracle Plan product and transferring your account to HUB24 Super.
Change of Super Fund and Trustee	<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. • Equity Trustees Superannuation Limited and HTFS Nominees Pty Limited are both in the Equity Trustees group of companies.

Investments	<ul style="list-style-type: none"> • Holding limits will change. • The investments you hold won't change, although in some cases, the structure of the investments may change (see below). • If you currently invest in Oracle Managed Portfolios through your Oracle Super account, after the SFT, in HUB24 Super your investment in these portfolios will be held in a non-unitised registered managed investment scheme (Oracle Managed Portfolios), which will be accessible through your HUB24 Super account. The investment manager and underlying investments of these portfolios will remain unchanged.
Administration fees and costs	<ul style="list-style-type: none"> • The tiered administration fee and the cash administration fee won't change. • The expense recovery fee, FX fee and family law fees will change. • The retail insurance service fee and benefit calculation fees will no longer apply.
Activity fees	<p>Where applicable, the activity fees you pay will be either the same or lower in HUB24 Super, depending on the asset and type of activity.</p> <p>There will also be some new fees that apply for certain activities.</p>
Advice fees	<p>There will be no change to the fees you've currently agreed to pay to your adviser (unless you and your adviser agree to change them), with the exception of any adviser transaction fees you'd previously agreed to pay your adviser that 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 and minimum contribution and withdrawal amounts will change.</p>
Online access	<p>You'll have access to a HUB24 Super online portal and mobile app.</p>

Pension payment dates and defaults	New pension payment dates will apply and where you do not make an annual pension election, the default will apply, which will be the minimum pension amount.
Standing instructions and elections on your account	<p>Any regular contributions on your account, including employer contributions, will need to be reinstated.</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 Oracle Super account to HUB24 Super will not trigger a CGT event.</p>
Temporary transaction freeze	There will be a temporary freeze on transactions between 14 October 2022 and 11 November 2022.
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"

Oracle Superannuation product closure

Your Oracle Super account will close on 28 October 2022 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
- 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 HUB24 Super 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 Oracle Plan 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 way your investments are structured may change (see the section of this notice headed "Investment options" for more detail).

For more information about HUB24 Super, you can read the HUB24 Super Product Disclosure Statement (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 (Oracle Super)	New (HUB24 Super)
Sub-Plan	Oracle Superannuation Plan ABN 17 608 890 083 USI 17 608 890 083 001	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 60 910 190 523 001
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 account immediately prior to the SFT will be transferred to your new HUB24 Super account.

Once your account has transferred to HUB24 Super, you'll have access to the HUB24 Super investment menu. This means you may be able to access different options than those currently available to you. You can view the latest investment menu within the

HUB24 Super Investment Booklet online at www.hub24.com.au/product-documents/hub24-super-documents or via InvestorHUB.

If you hold investments that either aren't available on the HUB24 investment menu or are closed to new investments, you won't be able to invest further in those investment options.

Once your account has transferred to HUB24 Super, your account will be subject to the HUB24 Super investment holding limits, as set by the Trustee of HUB24 Super. Investment holding limits are included in the HUB24 Super Investment Booklet, which is available online at www.hub24.com.au/product-documents/hub24-super-documents or via InvestorHUB.

If your investments exceed the investment holding limits, you will not be able to invest further, until your holdings move below the limit.

If your account either holds suspended assets or is pending settlement of a corporate action, these specific investments will remain in the Oracle Plan until the relevant transactions have been settled (after which, they will be transferred to HUB24 Super).

To continue to make available the Oracle Managed Portfolios after the SFT to HUB24 Super, we will change the investment structure.

If you currently invest in Oracle Managed Portfolios through your Oracle Super account, after the SFT, your investment will be held in HUB24 Super in a non-unitised registered managed investment scheme which will be accessible through your HUB24 Super account.

In HUB24 Super the Oracle Managed Portfolios will be issued by and subject to the Oracle Managed Account Wholesale Series PDS terms and conditions, which is an interest in the Xplore Wrap registered managed investment scheme ARSN 163 784 432 (Scheme), of which The Trust Company (RE Services) Limited (ABN 45 003 278 831, AFSL 235 150) is the Responsible Entity (RE).

Although the structure of your investment will change, you will have exposure to the same underlying investments.

You can access the current PDS for the Oracle Managed Account Wholesale Series online at www.oracleag.com.au/investment-management/invest-with-us.

Administration fees and costs

The only changes to the product administration fees are outlined in the below table.

Type of fee	Current (Oracle Super)	New (HUB24 Super)
Expense recovery fee	Up to \$84 p.a. deducted from your cash account on an annual basis.	<p>0.035% on balances up to \$1m 0.000% on balances above \$1m</p> <p>This change will result in an increase for balances above \$240,000. The maximum will increase from \$84 p.a. in Oracle Super to \$350 in HUB24 Super.</p> <p>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.</p>
FX fees	0.45% applied to the prevailing currency conversion rate per transaction.	Nil

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

Type of fee	Current (Oracle Super)	New (HUB24 Super)																				
Administration fee	<p>A tiered percentage fee based on the total balance of your account as detailed below.</p> <table border="1"> <thead> <tr> <th>Tier of account balance</th> <th>Fee rate</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$500,000</td> <td>0.320% p.a.</td> </tr> <tr> <td>\$500,000 to \$1,000,000</td> <td>0.148% p.a.</td> </tr> <tr> <td>\$1,000,000 to \$2,000,000</td> <td>0.098% p.a.</td> </tr> <tr> <td>\$2,000,000 and above</td> <td>Nil</td> </tr> </tbody> </table> <p>The administration fee is calculated daily on your total account balance and deducted from your cash account monthly in arrears.</p>	Tier of account balance	Fee rate	\$0 to \$500,000	0.320% p.a.	\$500,000 to \$1,000,000	0.148% p.a.	\$1,000,000 to \$2,000,000	0.098% p.a.	\$2,000,000 and above	Nil	<p>A tiered percentage fee based on the total balance of your account as detailed below.</p> <table border="1"> <thead> <tr> <th>Tier of account balance</th> <th>Fee rate</th> </tr> </thead> <tbody> <tr> <td>\$0 to \$500,000</td> <td>0.320% p.a.</td> </tr> <tr> <td>\$500,000 to \$1,000,000</td> <td>0.148% p.a.</td> </tr> <tr> <td>\$1,000,000 to \$2,000,000</td> <td>0.098% p.a.</td> </tr> <tr> <td>\$2,000,000 and above</td> <td>Nil</td> </tr> </tbody> </table> <p>The administration fee is calculated daily on your total account balance and deducted from your cash account monthly in arrears.</p>	Tier of account balance	Fee rate	\$0 to \$500,000	0.320% p.a.	\$500,000 to \$1,000,000	0.148% p.a.	\$1,000,000 to \$2,000,000	0.098% p.a.	\$2,000,000 and above	Nil
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Maximum administration fee	Regardless of your total account balance, a maximum of \$3,000 p.a. applies to the tiered percentage fee.	Regardless of your total account balance, a maximum of \$3,000 p.a. applies to the tiered percentage fee.																				
Family fee discount	A 10% relationship discount applies where the family group's aggregate fee is below the maximum fee of \$3,000 p.a.	The tiered percentage administration fee is reduced by 10% across each fee tier where the family group's aggregate fee is below the maximum fee of \$3,000 p.a.																				
Cash administration fee	Up to 1.30% of your cash account balance. The cash administration fee is calculated daily on your cash account balance. This fee is payable monthly in arrears and deducted from the interest received in relation to the cash held in your cash account before interest is credited to your account.	Up to 1.30% of your cash account balance. The cash administration fee is calculated daily on your cash account balance. This fee is payable monthly in arrears and deducted from the interest received in relation to the cash held in your cash account before interest is credited to your account.																				

Activity fees

Fees that relate to activities and transacting on your account will either remain the same or will be reduced. The fees listed in the table below in relation to listed securities do not apply if your adviser provides the relevant brokerage services under an agreement with you (in which case, the relevant fee will be as agreed with your adviser). Adviser brokerage is capped at 2.2% in HUB24 Super (there is no cap in the Oracle Plan).

Asset type	Type of activity	Current (Oracle Super)	New (HUB24 Super)
Managed Fund	Self-directed ¹ transaction	\$27.50 per transaction, deducted from your cash account at the time of the transaction.	\$5.50 per transaction, deducted from your cash account at the time of settlement.
	Transacting within a Managed Portfolio	\$5.50 per transaction, deducted from your cash account at the time of the transaction.	0.11% up to a maximum of \$5.50 per transaction, deducted from your cash account at the time of settlement.
	In-specie transfer	Transfers out: Nil Transfers in: \$11 per transfer	Transfers out: Nil Transfers in: Nil
Australian listed securities	Self-directed transaction	0.11%, with a minimum of \$22 per trade, deducted from your cash account at the time of the transaction.	0.11%, with a minimum of \$22 per trade direct to market, or a minimum of \$11 when aggregated with other trades placed on the same day, deducted from your cash account at the time of settlement.
	Transacting within a Managed Portfolio	0.11%, with a minimum of \$3.30 per trade, deducted from your cash account at the time of the transaction.	0.11%, with no minimum per trade, deducted from your cash account at the time of settlement.
	In-specie transfer	Transfers out: Nil Transfers in: \$11 per transfer, deducted from your cash account at the time of the transaction.	Transfers out: Nil Transfers in: Nil

Asset type	Type of activity	Current (Oracle Super)	New (HUB24 Super)
International listed securities	Self-directed transaction	0.22%, with a minimum of \$35 per trade, deducted from your cash account at the time of the transaction.	0.22%, with a minimum of \$33 per trade, deducted from your cash account at the time of settlement.
	Transacting within a Managed Portfolio	0.22%, with a minimum of \$5.50 per trade, deducted from your cash account at the time of the transaction.	0.22%, with no minimum per trade, deducted from your cash account at the time of settlement.
	In-specie transfer	Transfers out: Nil Transfers in: \$11 per transfer, deducted from your cash account at the time of the transaction.	Transfers out: Nil Transfers in: Nil
Foreign exchange	Currency conversions	0.45% applied to the prevailing currency conversion rate per transaction.	Nil
Term deposits	Withdrawing a term deposit before maturity	Term deposits are not offered in Oracle Super	\$55 break fee, deducted from your cash account at or around the time you break the term deposit.

Asset type	Type of activity	Current (Oracle Super)	New (HUB24 Super)
Foreign currency	Foreign currency interest fee, applicable to interest received in relation to foreign currency held within a Managed Portfolio.	Nil	<p>The fee is equal to the rate of interest received in relation to any foreign currency held within a Managed Portfolio.</p> <p>The rate of interest received 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 1.83% p.a.</p> <p>The foreign currency interest fee applies to any foreign currency held within a Managed Portfolio and is payable monthly in arrears from any interest received in relation to the foreign currency.</p>
All assets	Benefit calculation fee	\$65 per calculation, deducted from your cash account at the time of the calculation.	Nil

Asset type	Type of activity	Current (Oracle Super)	New (HUB24 Super)
All assets	Family law fees	<p>Form 6 request: \$110, payable by the person requesting the Form 6 at the time of the request.</p> <p>Payment flag: \$55, deducted from your cash account at the time of the request.</p> <p>Account split: \$55, deducted from your cash account at the time of the request.</p> <p>Procedural fairness: based on complexity and deducted from your cash account at the time of the request.</p>	<p>The Administrator may charge reasonable fees and pass on any costs and expenses incurred in relation to the administration of Family Law Act requirements.</p> <p>You will be notified of any fees charged should your account be affected by Family Law Act requirements.</p>
Retail insurance	Establishing and servicing an insurance policy	5.5% (maximum of \$275) p.a., deducted from your cash account once the policy is established and annually thereafter.	Nil
Cash	Dishonour fee	A fee of \$55 may be charged for any dishonoured payments. Any fees relating to dishonoured payments will be deducted from your cash account at or around the time the dishonour occurs.	A fee of \$55 may be charged for any dishonoured payments. Any fees relating to dishonoured payments will be deducted from your cash account at or around the time the dishonour occurs.

¹ Self-directed transactions, refers to transactions in relation to investments outside of a Managed Portfolio.

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 adviser transaction fees, these will cease when your account has transferred to HUB24.

Advice fees are capped at 1.1% pa in the Oracle Plan. There is no cap in HUB24 Super. However, your consent is required to any deduction of advice fees from your account in HUB24 Super. Adviser brokerage (which is relevant to listed securities only) is capped at 2.2% in HUB24 Super (there is no cap in the Oracle Plan).

If you have consented to the deduction of advice fees from your account in the Oracle Plan, 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 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

Your account balance as at 28 October 2022 will be transferred to HUB24 Super. Following the transfer of your account, the following minimums will apply.

Minimums	Current (Oracle Super)	New (HUB24 Super)
Minimum ongoing account balance	No minimum	\$10,000 (does not apply to the SFT)
Minimum additional / regular contribution	No minimum	\$100 per contribution
Minimum withdrawal*	No minimum	\$100 per withdrawal
Minimum cash balance	2% or \$2,000 (whichever is greater)	1.25%
Minimum transaction sizes	\$300 per transaction	<ul style="list-style-type: none"> \$100 per self-directed Australian listed securities transaction \$250 per self-directed Managed Fund transaction \$500 per self-directed International listed securities transaction <p>No minimum for transactions within a Managed Portfolio</p>

* Subject to meeting a condition of release.

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, the last pension payment you will receive from Oracle Super will be paid on the 14th of October 2022. If you receive fortnightly pension payments, this means that both pension payments for the month of October will be paid to you on the 14th of October 2022.

In addition, your account will be assessed to ensure the minimum pension payments for the period 1 July – 27 October 2022 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 on the 14th of October 2022.

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

HUB24 Super also has a different approach to pension defaults. Once your account is in HUB24 Super, if you do not make annual pension payment elections, the default will apply, which is for minimum pension payments.

Standing instructions and elections on your account

If your employer makes Superannuation Guarantee (SG) contributions to the Oracle Plan in respect of you, 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 (USI) 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 detail for pension payments will be retained.

Any instructions in relation to investments you hold, such as participation in dividend reinvestment plans (DRPs) for listed securities and income reinvestment for Managed Funds will continue on your account, following the SFT.

Your chosen capital gains tax (CGT) calculation methodology will also continue to apply. It is important to note that the SFT of your Oracle 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 14 October 2022 and 11 November 2022, unless otherwise notified by us.

Transactions impacted by the temporary freeze include:

- cash withdrawals
- pension payments
- buy and sell investment transactions
- account closures
- super to Pension transfers.

Any instructions for the above transaction types received after 13 October 2022 will be processed after 11 November 2022.

During the temporary freeze period, you'll still be able to make contributions to your account. However, these contributions won't be invested until 11 November 2022 (ie you will not receive earnings or interest on the contributions until then).

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 the Oracle Plan 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.

Final cash account interest payments

On 14 October 2022, you will receive a final interest payment in relation to the cash held in your Oracle Super cash account. The interest payment will reflect the estimated amount for the period 1 October to 27 October 2022. To calculate the estimated interest for the period

between 14 October – 27 October 2022, the balance of your cash account on 14 October 2022 will be used to calculate interest payable for the remaining period.

Final fee deductions

On 14 October 2022, all fees, including administration and adviser fees, payable for the period 1 October to 27 October 2022 will be debited from your Oracle Plan account. To calculate these fees, the value of your account on 14 October 2022 will be used to calculate the fees payable for the period up until 27 October 2022, which is the last day you will be in the Oracle Plan, 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.

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 28 October 2022, please contact the HUB24 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

This notice has been issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL 229757 RSE License No. L0001458) as Trustee of the Aracon Superannuation Fund (ABN 40 586 548 205).