

20 November 2025

Product Update

Additional information to the Investor Directed Portfolio Service (IDPS) Guide and documents incorporated by reference issued for the following products:

- **Shadforth Portfolio Service – Investment (issued 1 June 2025).**

Product update – Effective 20 November 2025

Transfers between SMA Model Portfolios

You can transfer one or more SMA Model Portfolio(s) to another SMA Model Portfolio within your account without needing to sell down any assets. You can only transfer the full SMA Model Portfolio holding from one to another. For more information on SMA Model Portfolios please refer to the Investment guide.

Product update – Effective 16 September 2025

Update to Standing Instructions

If we are required to top up your Cash Account, we will do so using your selected Cash Account Top up method. Effective 16 September 2025, you can include listed investments in your Cash Account Top up instructions as part of your Pecking Order. More information on the types of Standing Instructions can be found in the General Reference Guide.

Contact us

If you have any questions or would like further information, please contact us on **1800 931 792** or portfolioservice@sfg.com.au.