

27 February 2026

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 27 February 2026

Changes to broker arrangements

Bridges Financial Services Pty Ltd ABN 60 003 474 977, a related party of Navigator Australia Limited ABN 45 006 302 987, AFSL 236466 (NAL), will cease to provide trading services from 27 February 2026.

From that date, an unrelated third party will provide these services.

The brokerage disclosed on page 14 of the Shadforth Portfolio Service - Investment IDPS Guide will not change.

Product update – Effective 20 November 2025

Transfers between SMA portfolios

You can transfer one or more SMA portfolio(s) to another SMA portfolio within your account without needing to sell down any assets. You can only transfer the full SMA portfolio holding from one to another. For more information on SMA 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.