

30 September 2026

Product Update

Product Update effective 30 September 2026

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

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

Changes to fees and costs MLC MultiSeries 70

As a result, the table referenced on page 11 of the Shadforth Portfolio Service Investment Guide (issued 1 June 2025) is updated as follows:

Example MLC MultiSeries 70		Balance of \$50,000 with a contribution of \$5,000 during the year
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0
PLUS Management fees and costs	Administration Fee of 0.45% x \$50,000 Account Keeping Fee of \$150 Investment fees and costs [^] of 0.46% x \$50,000	And , for every \$50,000 you have in the MLC MultiSeries 70, you will be charged or have deducted from your investment \$604.75 each year
PLUS Performance	Nil	And , you will be charged or have deducted from your investment \$0 in performance fees each year
PLUS Transaction costs	0.06%*	And , you will be charged or have deducted from your investment \$29.70 in transaction costs.
EQUALS Cost of investing in MLC MultiSeries 70 through Shadforth Portfolio Service Investment		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees and costs of \$634.45** . What it costs you will depend on the investment option you choose and the fees you negotiate.

* The estimated net transaction costs for MLC MultiSeries 70 is based on the financial year to 30 June 2026 and subject to change from time to time.

** Additional fees may apply. This is an example only and the fees and costs may vary for your actual investment. For more information, please refer to the product disclosure statement of the investment options selected by you.

[^] For the purposes of this example we assume a balance of \$500 is held in the Cash Account and \$49,500 in MLC MultiSeries 70. The estimated investment fees and cost for MLC MultiSeries 70 is 0.45% pa and the estimated interest retained on the Cash Account is 1.40% pa as at 30 June 2026 and subject to change from time to time.

Contact us

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