

14 April 2025

Product Update

Additional information to Product Disclosure Statement (PDS) and documents incorporated by reference, issued 30 September 2024 for the following products:

- Shadforth Portfolio Service – Super
- Shadforth Portfolio Service – Pension
- Shadforth Portfolio Service – Term Allocated Pension (closed)

Product Update – Effective 14 April 2025

Update to Standing Instructions

Effective 14 April 2025, you can include SMA Model Portfolios and MDA models in your Income Preferences as part of your Income Instruction - Percentage. SMA Model Portfolios and MDA models are only accessible via a financial adviser. To include an MDA model in your income instruction please contact your financial adviser.

More information on the types of Standing Instructions can be found in the General Reference Guide.

Product Update – Effective 12 March 2025

Change to Deposit Instructions

Effective 12 March 2025, your financial adviser will be able to add an SMA Model Portfolio to your Deposit Instructions before you have purchased the SMA Model Portfolio. You will need to meet any minimum investment requirements for your first purchase.

You can find the minimum investment requirements for SMA Model Portfolios in the SMA PDS – Part 2 (Model Menu).

Product Update – Effective 13 December 2024

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 13 December 2024 you can include SMA Model Portfolios and MDA Models in your Cash Account Top up instructions as part of your Redemption Instruction – Percentage or Pecking Order. Information on Redemption Instruction – Percentage and Pecking order can be found on page 35 of the General Reference Guide and SMA Models Portfolios and MDA Models will be included in the description when the General Reference Guide is next updated.

The below replaces the important note on page 34 of the General Reference Guide.

Important note: *Maturing investments, listed investments and some restricted investments are excluded from the top up process. When a Cash Account top up occurs it may give rise to a CGT liability which may reduce the value of your account. Please speak to a financial adviser or tax adviser for more information. In some instances, investment options that cannot be redeemed on a daily basis will not be able to be included in your Cash Account Top up instructions. Pending transactions may be taken into consideration when topping up your Cash Account.*

You can read more about Cash Account Top Up instructions in the Managing your account section of the General Reference Guide.

Contact us

For more information you can speak with your financial adviser or contact **ClientFirst** on **1800 931 792** or portfolioservice@sfg.com.au.