



Adviser use only

Expand Extra

The super and retirement platform that works how you work.

Intuitively manage your clients' accounts

Create customised portfolios

The wide range of investment options available through Expand Extra allows you to build and administer customised portfolios that suit your clients' individual needs and goals.

A snapshot of features available on Expand Extra

	Super	Pension	Investment
Investment options			
Managed investments	Over 500		
Separately Managed Account (SMA)	<ul style="list-style-type: none">• The single sector model portfolios give clients access to listed securities such as Australian shares, listed property, and listed fixed income.• The multi-asset model portfolios are professionally managed, including investments in multiple asset classes and investment structures including managed investments, listed securities, ETFs and cash investments.		
Listed investments	S&P All Ordinaries Index (plus any other securities approved from time to time by the Trustee)		The majority of fully paid ordinary, preference and equity shares, stapled securities, Exchange Traded Products (ETPs), Hybrids, Listed Investment Trusts (LITs) and Listed Investment Companies (LICs) listed on the Australian Securities Exchange.
Cash Account	<ul style="list-style-type: none">• The Cash Account is used to process all cash transactions that occur within the account.• Clients are required to allocate at least 1% to the Cash Account as part of their Deposit Instructions and elect a minimum percentage allocation to their Cash Account. If we are required to top-up their Cash Account, we will top-up to the lower of their dollar-based or percentage-based minimum (1% default).		
Maturing Investments	A selection of term deposits and fixed term annuities.		
Plans available			
Regular Contribution/Regular Savings Plan	Yes, no minimum per frequency	n/a	Yes, minimum \$100 per frequency
Regular Withdrawal Plan	No	Yes, regular pension payment	Yes, minimum \$100 per frequency
Automatic Income Distribution Facility	n/a	n/a	\$100 per quarter or half year

	Super	Pension	Investment
Other product minimums			
Initial investment	No minimum applies	\$20,000	\$10,000 or \$2,500 with a Regular Savings Plan
Lump sum withdrawals	No minimum applies		Lesser of \$100 or your account balance
Account balance	No minimum applies. Note that \$10,000 minimum is required to be maintained for an internal partial rollover, or \$6,000 for a partial withdrawal or external rollover.		\$2,000
Investment option limits	<ul style="list-style-type: none">• Managed investments – no minimum applies• Listed investments – a minimum value of \$500 is required per listed investment trade• Maturing investments – a minimum of \$5,000 per investment• SMA – variable by model portfolio on initial investment.		
Insurance			
Group insurance – TAL	Death Death & Total & Permanent Disablement (TPD) Income Protection	n/a	n/a
Retail insurance – AIA, MLC Limited, TAL and Zurich	Death Death & Total & Permanent Disablement (TPD) Income Protection	n/a	n/a
Fees and costs ¹			
Administration Fee	Account balance		Administration fee (pa)
	First \$100,000		0.45%
	Next \$300,000		0.25%
	Next \$300,000		0.12%
	Next \$300,000		0.10%
	Above \$1,000,000		Nil
	Maximum Administration Fee (excluding Account Keeping Fee)		\$1,860
Account Keeping Fee	\$150 pa		
Interest retained on Cash Account	Interest is also retained on the Cash Account, estimated to be between 0.50% and 1.40% on the balance of the Cash Account.		
Administration costs paid from the reserve	Other administration costs paid from reserves estimated between 0% and 0.04% pa of your account balance.		n/a
Brokerage	<ul style="list-style-type: none">• Listed investments: 0.12% of the gross trade, subject to a minimum of \$18.50.• Listed investments – Managed Discretionary Accounts: Brokerage of 0.12% of the value of the transaction applies to each order to buy or sell a listed investment within a Managed Discretionary Account with a minimum charge of \$5.50. This brokerage is deducted from the model cash holding at the time of the transaction.		
Family Fee Aggregation	Yes, up to eight accounts		

	Super	Pension	Investment
Advice fees			
Advice Fee – Ongoing or Fixed Term Arrangement	<ul style="list-style-type: none">• A flat percentage fee of up to 2.2% pa of account balance; or• A tiered percentage fee up to maximum of 2.2% pa (maximum 7 tiers); and/or• A flat dollar fee of up to \$18,000 pa <p>For Fixed Term Arrangements, the fee can either be deducted from the client's' account monthly in arrears or as a single payment on the last day of the month of the agreed start date.</p>		
Advice Fee – One-off	<ul style="list-style-type: none">• Maximum 10% of the account balance up to a fee of \$11,000; or• A maximum fee of \$3,300 where the fee is greater than 10% of the account balance		
Other Features			
Corporate actions	<ul style="list-style-type: none">• Voluntary corporate actions – yes (limited only)• Mandatory corporate actions – yes		
Standing Instructions	Deposit Instructions <ul style="list-style-type: none">• Percentage allocation Income preferences <ul style="list-style-type: none">• Reinvest (default)• Retain in Cash Account• Income instruction – percentage• Automatic Income Distribution Facility (investment only) Cash Account (top up) preferences <ul style="list-style-type: none">• Pro-rata (default)• Redemption instruction – percentage• Pecking order		
Managed Discretionary Accounts (MDAs)	Managed Discretionary Account services available through financial advisers from approved dealer groups only.		
Automatic reweight facility	Listed securities and managed investments. Quarterly, half-yearly and yearly.		
Tax optimisation	There are three tax optimisation methods available: <ul style="list-style-type: none">• First In, First Out: The parcel(s) with the oldest purchase date at the time of submitting are selected for disposal first.• Minimise Gain/Maximise Loss: The parcel(s) with the lowest estimated capital gains/highest estimated capital losses are selected for disposal first.• Maximise Gain/Minimise Loss: The parcel(s) with the highest estimated capital gains/lowest estimated capital losses are selected for disposal first.		
SMA portability	<ul style="list-style-type: none">• Australian securities that are held by (or for) your investment clients can be transferred into the platform before transfer into the SMA and still retain the beneficial interest in those assets.		
Periodic Reporting			
Quarterly report	No	No	The Service provides continuous up to date electronic access instead of quarterly reports
Annual statement	Yes	Yes	Yes
Tax statement	No	No	Yes

	Super	Pension	Investment
Online functions			
Access levels	<ul style="list-style-type: none">• Adviser and support users – view and edit• Dealer group – view access only		
Standing Instructions	<ul style="list-style-type: none">• Manage clients' Standing Instructions:• Deposit Instructions• Income preferences• Cash Account (top up) preferences		
Trading	<ul style="list-style-type: none">• Buy, sell or reweight eligible investment options• Certain eligible corporate actions• Invest your portfolio in accordance with MDA models managed by your appointed MDA provider• Establish an automatic reweight facility		
Activity Monitor	This adviser dashboard allows you to efficiently manage key aspects of your clients' accounts all in one area.		
Client reports	Run individual and bulk client reports		
Other functionalities	<ul style="list-style-type: none">• Application forms¹• Beneficiary nominations (super and pension only)²• Advice Fees (including renewal process)⁷• Regular Withdrawals (applies to Investment only)• Communication preferences• Create and modify family fee groups• Initiate withdrawals to your clients' nominated bank account• Ability to set tax optimisation method• Update client contact details• Update client pension payments• Ability to initiate a direct debit• Submit an intent to claim a tax deduction		
Online functions for clients			
Client reports	<ul style="list-style-type: none">• Clients are able to generate reports	Clients and individuals associated with an account (such as directors, trustees, company secretaries) can generate reports	
Online forms	<ul style="list-style-type: none">• Add, amend, review and revoke beneficiary nominations• Choice of fund form	n/a	
Contact details	Ability to edit contact details and financial institution details.		
Communications preferences	Ability to edit communications preferences (e.g. opt out or opt in to receive notifications via email or by paper)		
Additional Functionality	You can contact us to give your client transaction authority to: <ul style="list-style-type: none">• complete trades and participate in certain eligible corporate actions• select tax optimisation method• make withdrawals online• set up regular withdrawals online⁷• update their pension details• submit a notice of intent to claim a tax deduction (coming soon)		
Mobile app	Making it easier for clients to securely view their account online at any time		

1 DocuSign functionality available (coming soon).

2 For Investor Directed Portfolio Service only.

Built by advisers, for advisers

With relentless tech advancements driven by adviser feedback, we're constantly evolving to minimise downtime and maximise impact.



Secure client access

Adaptive multi-factor authentication provides additional protection for clients using Expand Online or the client mobile app.



Withdrawals

Withdraw 70% of account balance paid within 15 mins without a signature or available cash (daily priced assets).



Digital consent

Embedded DocuSign for all applications including non-lapsing nominations and advice fee forms.



True contra trading

A streamlined process allowing the buy and sell to go to market at the same time across different investment types without needing upfront cash. It's a streamlined process that allows the trades to offset each other.



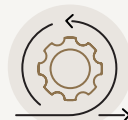
Leading online functionality

Submit direct debit requests and Notice of Intent to Claim online.



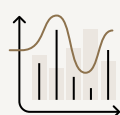
Online trading

Monitoring and transact with the ability to buy and sell simultaneously, straight-through-processing and built-in validations, you can administer your clients' accounts quickly and efficiently.



Efficient investing

with daily cash sweeps to automatically invest contributions.



Activity monitor

This adviser dashboard allows you to efficiently manage key aspects of your clients' accounts all in one area.



Leading insurance offering

Innovative group insurance transfer terms designed to help you move existing cover from another super fund to Expand in addition to our comprehensive retail offering.



Beneficiaries

Add, change or remove beneficiaries with an intuitive online process. No witness needed for binding non-lapsing nominations.



Tax optimisation

Choose from three tax optimisation methods to deliver the best outcome for your clients' individual circumstances.



Comprehensive reporting

Create a range of useful reports on your clients' accounts or for a segment of your client base.

The right cover for every client

Expand Extra gives you access to a comprehensive insurance offering, making it easy for you to find the right insurance cover for your clients. In addition to simple yet effective group cover from TAL3, you can choose retail cover from four leading insurers.

Insurers available	Retail insurance policies	Cover available
AIA ³	AIA Australia Priority Protection	Death, total and permanent disablement. Income protection. Severity based (Zurich Active only).
MLC Limited ⁴	MLC Life Insurance	
TAL ⁵	TAL Accelerated Protection	
Zurich ⁶	Zurich Wealth Protection and Zurich Active	

All retail insurance policies are highly integrated, making it easy to fund your clients' insurance cover through the platform.

Keep costs down

Capped fees

Provide your clients with transparency, along with an added incentive to increase their account balance. For balances above \$1 million, the Administration Fee maximum is \$1,860 per annum (excludes Account Keeping Fee).

Family Fee Aggregation

Expand Extra offers family fee aggregation for up to 8 accounts to help limit the amount of the Administration Fee your clients pay. Family Fee Aggregation is available to immediate family members (spouse, son, daughter, partner, father, mother, brother, sister, grandparents and the spouses of immediate family members and eligible related IDPS entities) and allows up to eight accounts to be linked. Please note that the fee aggregation discount only applies if all clients have the same adviser.

Administration fees

Super, pension and investment	
First \$100,000	0.45%
Next \$300,000	0.25%
Next \$300,000	0.12%
Next \$300,000	0.10%
Amounts above \$1,000,000	Nil
Maximum Administration Fee (excluding Account Keeping Fee)	\$1,860
Account Keeping Fee	\$150
Interest retained on Cash Account	0.50% – 1.40%
Administration costs paid from the reserve	0% – 0.04% pa (super and pension only)

³ AIA Australia Priority Protection for Platform Investors is provided by AIA Australia Limited ABN 79 004 837 861, AFSL 230043.

⁴ MLC Life Insurance is provided by MLC Limited ABN 90 000 000 402, AFSL 230694.

⁵ TAL Accelerated Protection is provided by TAL Life Limited ABN 70 050 109 450, AFSL No. 237848.

⁶ 4 Zurich Wealth Protection and Zurich Active are provided by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510.

An example of savings available through Family Fee Aggregation over 12 months

Client	Relationship	Product	Account balance	Administration and Account Keeping Fee	Administration Fee and Account Keeping Fee with Aggregation	Savings
Harry Smith	Father	Pension	\$750,000	\$1,760	\$784.09	\$975.91
Mary Smith	Mother	Pension	\$750,000	\$1,760	\$784.09	\$975.91
Mary Smith	Mother	Super	\$10,000	\$195	\$158.45	\$36.55
Tom Smith	Son	IDPS	\$200,000	\$850	\$319.09	\$530.91
Tom Smith	Son	Super	\$40,000	\$330	\$183.82	\$146.18
Sue Smith	Daughter in-law	Super	\$250,000	\$975	\$361.36	\$613.64
Sarah Smith-Jones	Daughter	Super	\$100,000	\$600	\$234.55	\$365.45
Peter Jones	Son in-law	IDPS	\$100,000	\$600	\$234.55	\$365.45
Totals⁷			\$2,200,000	\$7,070	\$3,060	\$4,010

The Smith Jones family will save \$4,010 per year with Family Fee Aggregation.

⁷ The above calculations do not include the Interest retained on Cash Account or Administration costs paid from the reserve.

MLC Retirement Boost

An innovative retirement income solution designed to increase the potential of your clients' super, delivering **higher retirement income for longer** from their first contribution.

Ongoing service and support

We pride ourselves on being proactive, responsive and easy to deal with. That's why we offer you with ongoing service and support that is tailored to your needs:

- Resolve simple queries straight away by calling us every business day.
- Tap into the knowledge of your local Business Development Manager who is on-hand to help you get the most out of Expand.

We continuously invest in our products to benefit advisers and clients – now and for the years to come.



Expand is rated 5 Apples a 'Highly Recommended' platform by ChantWest.



Expand Essential Super and Expand Extra Super have been rated 5-stars by The Heron Partnership.



#1 for Service

Expand Essential is ranked #1 for BDM Support and #1 for Admin Support in the 2025 Wealth Insights Report.

Read more about the [Chant West ratings](#) or [The Heron Partnership ratings](#).

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