PortfolioCare

15 August 2025

MRS LILY CLIENT
132 CLIENT DRIVE
CLIENTVILLE SA 5000

Client Number: XXX9999
Account Name: Client, Lily

Dear Mrs Client

We're moving your account/s to MyNorth®

*Portfolio*Care eWRAP Pension Account

In April 2025, we informed you that we'll be moving your account/s to MyNorth*. We're pleased to provide you with more information about the changes ahead.

Moving to MyNorth

The move to MyNorth is scheduled for 18 October 2025. To help you prepare, please be aware of the transaction processing freeze dates which may affect any planned transactions or changes on your account.

During the transaction processing freeze we'll transfer your account, investments and any insurance you have, to MyNorth. This period will commence from **8 October 2025** to **24 October 2025**. Prior to this we ask you to complete these actions if required:

- Change of investment options
- Any withdrawals
- Submit your '*Notice of intent to claim a tax deduction*' form
- Account amendments
- Super to pension transitions
- Contributions (Electronic Fund Transfer (EFT), BPAY® and cheque)
- Employer and rollover contributions via SuperStream will be accepted until 16 October 2025.

Information guide enclosed

To explain the differences between your *Portfolio*Care account and your new MyNorth account/s, we've enclosed a comprehensive Information guide (Guide) which includes:

- Key dates
- Key product comparisons
- Fees and other costs
- Impacts of the move.

You can also visit **northonline.com.au/mynorth** for more information on MyNorth and view the MyNorth Super and Pension Product Disclosure Statement (PDS) and MyNorth Additional Information Booklet (AIB).

Your pension payments

After the move to MyNorth, your pension payments will remain the same. If you have an October pension payment due, you will be paid early on or around 8 October 2025.

After October 2025, your pension payments will return to their current arrangements, with payments made on the 20th of your nominated frequency (monthly, quarterly, half yearly or yearly). Your Centrelink entitlements won't be impacted as your original pension details will form part of your MyNorth account.

Action checklist

We encourage you to read the enclosed **Key actions checklist**. This details the action you'll need to take before **8 October 2025,** as well as after the move to MyNorth.

We're here to help

If you have further questions, please talk to your financial adviser (if you have one), or contact the Customer Relations team on 1800 646 234 from Monday to Friday, 8:30am to 7pm AEST (or 8pm AEDT). We'd be happy to help.

You can also download copies of this letter, checklist, Guide and other relevant documents at www.northonline.com.au/movetomynorth.

Yours sincerely,

Gai Ferrington

Gai Ferrington
General Manager, Product and Pricing

We're moving your account/s to MyNorth

Key actions checklist

Prepare for the move to MyNorth by completing the following actions relevant to you:

Actions due before 8 October 2025**:

For super and pension accounts:

- ☐ **Submit any account changes** and **transaction requests,** if required.
- ☐ **Understand your new MyNorth Cash Account**
  In MyNorth, you'll see differences in how your new cash account operates. For more information see the **Your new Cash Account** section of the Guide.
- ☐ **Update your client details** (including a valid email address and mobile phone number).
  In MyNorth, to access your account online, we require your email address and mobile number. For more information see the **Other changes in MyNorth** section of the Guide.
- ☐ **Speak to your financial adviser** (if you have one) about the changes ahead and how they affect you.
- ☐ **Moving to another complying super fund?**
  If you'd like to transfer to another complying super fund before the move to MyNorth, please contact your financial adviser, who can submit the request via AdviserNET, or our Customer Relations team on 1800 646 234 for a rollover form. Rollover requests must be received by before 8 October 2025, or your account will move to MyNorth.

For super accounts:

- ☐ **Claim your 2024 - 2025 personal contributions**
  If you intend to claim a tax deduction for personal super contributions made into your *Portfolio*Care Super account for the 2024/2025 financial year, please submit a '*Notice of intent to claim a tax deduction*' form. Contact your financial adviser who can submit the form via AdviserNET, or our Customer Relations team on 1800 646 234 for a form.

**Any transaction/account change requests are to be received by 4pm (AEST) on Tuesday, 7 October 2025 for processing before the transaction processing freeze.

Actions due after the move to MyNorth:

For super and pension accounts:

- ☐ **Nominated Beneficiaries**
  Check your existing nominated beneficiaries on file. If required, update your nominated beneficiary selections through North Online.
- ☐ **Review your minimum cash balance** and **target cash balance** settings applied to your MyNorth Cash account. If required, update your minimum cash balance and/or target cash balance through North Online. For more information, review the minimum cash balance and target cash balance information in the **Your new cash account** section of the Guide.
- ☐ **Review your investment instructions** on file and if required, update through North Online.
- ☐ **Multiple accounts on MyNorth,** where you have multiple client numbers and account numbers, you may incur more in administration fees. We recommend you speak to your financial adviser to discuss how to structure your account portfolio and/or if account consolidation is an option for you. For more information, refer to the **Impacts of the move** section of the Guide.

For super accounts:

- ☐ **Inform your employer of MyNorth's Unique Super Identifier (USI)**
  For employer contributions to continue into your MyNorth Super account, update your employer with MyNorth's USI and your MyNorth Super account number.
- ☐ **Update your direct debit and regular savings plan details** (also known as regular deposit plan)
  Any direct debit agreements and/or regular savings plans in your *Portfolio*Care Super account, will not be moved to MyNorth. To commence a regular savings plan on your MyNorth Super account, you can update this through your financial adviser or through North Online.
- ☐ **Update BPAY details**
  For BPAY contributions to continue into your MyNorth Super account, update your BPAY details to MyNorth. For more information, refer to the MyNorth Additional Information Booklet at northonline.com.au/mynorth.