Australian Expatriate Superannuation Fund (AESF)

Transfer to the Praemium platform

Frequently Asked Questions

Issue Date: **Monday 29 December 2025**

UPDATED: Monday 29 December 2025
(Supersedes version dated 12 December 2025)

Note: This FAQ has been updated to clarify that while the platform reopens for trading on 6 January 2026, trades submitted on that day will not be processed until 7 January 2026. Please refer to the "Trading Freezing Dates" section for details.

Australian Expatriate Superannuation Fund is a superannuation product within Tidswell Master Superannuation Plan ABN 34 300 938 877 RSE R1004953). Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153 RSE Licence L0000635 (referred to as the Trustee) is the Trustee of Tidswell Master Superannuation Plan and the product issuer. The information in this document is intended to provide you with general information only and does not take into account your personal objectives, financial situation or needs. Before making any financial decisions about the fund, it is important that you read the current product disclosure statement (PDS) and Target Market Determinations (TMDs), consider your particular circumstances and whether the particular financial product is right for you. The current PDS and TMDs for the fund are available at www.ivcm.com/products/aesf. Each TMD sets out who an investment in the fund might be appropriate for and the circumstances that trigger a review of the TMD. You should consult a financial adviser if you require personal advice.

Key Dates and FAQs

This is list of key dates and Frequently Asked Questions (FAQs) provided for members and their advisers who are involved in the transition from Australian Expatriate Superannuation Fund (AESF). We will regularly update both the key dates and the FAQs to provide additional information.

Key last dates prior to trading freeze period commencing	
Last day new account requests will be accepted	Friday, 5th December 2025, 5 p.m.
Last day to request closure of an account	Friday, 5th December 2025, 5 p.m.
Last day to make changes to personal details (including adviser service fees)	Friday, 5th December 2025, 5 p.m.
Last day to make changes to your insurance cover	Friday, 5th December 2025, 5 p.m.
Last day to request changes to pension payments	Friday, 5th December 2025, 5 p.m.
Last day to request withdrawals and rollovers out, including ad hoc pension payments, family splits and ATO release authorities is subject to available cash in the Cash Hub. Please note that if redemptions from your investment are required, these cannot be processed unless a trade has been submitted via the order pad by 8th December 2025, as shown in the table below.	Friday, 5th December 2025, 5 p.m.

Functional availability	
Secure Online Portal access no longer available	Friday 12th December 2025, 5 p.m.
Logins to the Praemium Adviser Portal expected to be issued to advisers.	Tuesday, 6th January 2026, 9 a.m.
Trading expected to recommence*	Tuesday, 6th January 2026, 9 a.m.
Logins to the Praemium Investor Portal expected to be issued to members	Tuesday, 6th January 2026, 9 a.m.

* Important Note on Processing: Please note that while the platform will reopen for transaction submissions on 6 January 2026, any trades submitted on this day will not be processed until 7 January 2026

Frequently Asked Questions

Topic	Frequently Asked Questions	Answer
Key Dates and Operational Changes		
Trading Freezing Dates	What are the dates for the trading freeze? What transactions are unavailable during the trading freeze?	The following transactions will be unavailable from 5.01pm 5 December to 8.59am 6 January 2026. • Withdrawal requests • Rollover requests • Family split requests • Redemption requests • ATO authorities • Change to personal details • Change group insurance cover • Change to pension payments • Request to close your account • Change to Regular Investment Plan • Elective corporate actions The following investment types as stated below will be unavailable from 5.01pm 9 December to 8.59am 6 January 2026: • Domestic Managed Funds • Foreign currencies Transactions for ASX Listed Securities and international listed securities will be unavailable from 4.00pm 9 December 2025 to 8.59am 6 January 2026. Please note that while the platform will reopen for transaction submissions on 6 January 2026, any trades submitted on this day will not be processed until 7 January 2026.
Trading Freeze – Why	Why is there a trading freeze?	Due to the decommissioning of the existing OneVue Platform, the Platform Provider, OneVue Wealth Services Limited (OVWS) has determined to migrate from the OneVue Platform to the Praemium Platform. Access to your account and to some transactions will be unavailable whilst this change is being implemented. We apologise for any inconvenience this may cause.
Notice Period	Why were members and advisers not provided with more notice by the Trustee?	We apologise for the short notice and understand that this situation is not ideal. While the Trustee is doing everything it can to minimise the impact to you, some transactions and access to your account will be unavailable until 9.00am on 6 January 2026 after the trading freeze.
Historical Data	Will I have access to the historical transactions and reports	As part of the transfer, please note that while your current account balance and tax cost bases will move to the new platform, your historical investment transaction data will not be carried across and will start afresh. You will continue to have access to the old member portal until Friday, 12 December 2025. We strongly

Topic	Frequently Asked Questions	Answer
		encourage you to log in and download any historical statements or investment transaction reports you may wish to keep for your records. After this date, the old portal will be decommissioned. If you require historical information after this time, please contact our Client Services team for assistance.
Member transactions and requests		
Contributions	What happens to super guarantee contributions during the trading freeze period? Will I continue to receive contributions during the trading freeze?	Yes, you will continue to receive contributions during the trading freeze period. All contributions received during the trading freeze will be allocated to your account at the end of the trading freeze on, or as soon as possible, after 6 January 2026. Post-transition, interest will be paid on these amounts, calculated from the date of receipt until the funds are allocated to your cash account. The interest rate applied will be at RBA rate for AUD amounts and the equivalent available rate for GBP amounts.
Regular Pension Payments	What happens to Pension payments during the trading freeze period? Will I continue to receive my usual pension payment in December and January?	Yes, you will continue to receive your regular pension payment during the trading freeze. Payments will be made on Friday 12th December 2025 and Thursday 15th January 2026.
Ad Hoc Pension Payments	Can I make a request for an ad-hoc pension payment during the trading freeze?	Yes, you can lodge a request with the Trustee for an ad hoc pension payment during the trading freeze. The Trustee will determine these requests on a case-by-case basis however we cannot guarantee your payment during the trading freeze. Additionally, we may not be able to pay the full amount requested, as asset sales cannot be processed during this period.
Insurance Claims	Can I make a new insurance claim during the trading freeze?	Yes, you can lodge a new insurance claim during the trading freeze, and these will be assessed by the Trustee. If your claim is approved by the Trustee, we may only be able to pay out the sum insured amount (less applicable tax) during the trading freeze, with the remaining investment balance being paid to you after the trading freeze concludes on or after 6 January 2026.
Hardship Requests	Can I lodge an application to release benefits under a hardship application?	Yes, you can lodge an application with the Trustee during the trading freeze for release of benefits due to Hardship. If your application is approved, we may initially only be able to release 70% of the approved amount (less applicable tax). The remaining balance will be paid to you on or after 6 January 2026. This restriction applies because the total value of your account balance cannot be fully finalised until the trading freeze concludes.
Requests on Compassionate Groups	Can I lodge an application to release benefits under compassionate grounds?	Yes, you can lodge an application with the Trustee for release on Compassionate Grounds during the trading freeze. If your application is approved, we may initially only be able to release up to 70% of the approved amount. The remaining balance will be paid to you on or after 6

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		January 2026. This restriction applies because the total value of your account balance cannot be fully finalised until the trading freeze concludes.
Member Accounts and Reporting		
Client Account Number	Will my account number and/or member number change with the move to the Praemium platform?	As part of the migration to the Praemium Platform you will also be issued a new client account number for interacting on the Praemium Platform. Your Member Account Number (the number quoted on your annual member statements and reported to the Australian Taxation Office) will not change. You can continue to use this existing account Member Number when providing details for Superannuation Guarantee contributions. Your current client account Number will be linked to your new account on the Praemium Platform and any correspondence or request quoting your current Member client account Number will continue to be processed.
Member Account Log In	Will I need a new account log in?	Yes, you will need a new log in. Yes, you will need and will receive new login details to access your account via the Praemium Investor Portal. New log in details will be provided to you via email on 5 January 2026 for access on 6 January 2026
Member Account and Investor Portal	How do I access my account after the transition? What is the Online Investor Portal?	When your AESF account is transitioned from the OneVue Platform to the Praemium Platform you will gain access to your account through the Praemium Investor Portal. Your login details and instructions for using the Praemium Investor Portal will be provided to you via email on 6 January 2026 via email.
Member Investor Portal Functionality	What can't I view my preservation balance? What can't I view my tax component balance? What can I view and download the Centrelink Schedule?	Some functionality will initially not be available to you in the new Investor Portal, including: • Visibility of your preservation balance • Visibility of your tax component balance • Functionality to view and download an ad hoc Centrelink schedule After the transition you will be able to request this information from the Client Services Team.
Member Account and Investor Portal	What new features will be available to advised members?	For advised members, a new feature available to you in the Investor Portal will be the 'My adviser' screen, that allows your adviser to send you forms and documents. You can provide your approval through this screen by clicking a link to view and digitally approve or reject requests. Your adviser will also have access to a comprehensive reporting suite in the Adviser Portal on the Praemium Platform.

Topic	Frequently Asked Questions	Answer
Reporting	What reports will be made available through the new Adviser and Investor Portal?	The following reports will be available to Members: • Portfolio summary • Investment Summary • Managed Account Models • Portfolio Review • Portfolio Valuation • Security contribution • Unrealised CGT • The following reports will be available to Advisers: • Portfolio summary • Investment Summary • Managed Account Models • Portfolio Review • Portfolio Valuation • Security contribution • Unrealised CGT Other reports may be available on request.
Tax File Numbers (TFNs)	Will my Tax File Number be migrated to the Praemium Platform? Will tax file numbers need to be re-provided?	You will not need to provide your tax file number again if it has already been provided. Your tax file number will be transferred to the new Praemium Platform.
Advisers		
Members & Advisers	What if I don't have an adviser – do I need one? What if I don't have a nominate representative – how do I make transactions on my account?	If you do not have a financial adviser registered with AESF you will be transitioned as a non-advised member. The Praemium Platform is designed for products where members have a nominated representative, usually their financial adviser. Consequently, at this stage, it does not support direct member trading.This means non-advised members cannot place investment switches or initiate redemptions directly through the online portal. The Client Support Team can assist with the following transactions • Request assets to be sold down • Request a cash withdrawal or rollout of eligible funds • Update bank account, personal or contact details • Close your AESF Account To make any of these requests you can contact the Client Support Team.
Adviser / Nominated Representative	Will the Praemium Platform support non-advised clients?	We confirm that Praemium is actively working on a solution to ensure that non-advised members have the ability to perform transactions without an adviser. We will confirm with members once this function is available. The Client Support Team can assist with the following transactions • Request assets to be sold down

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		• Request a cash withdrawal or rollout of eligible funds • Update bank account, personal or contact details • Close your AESF Account To make any of these requests you can contact the Client Support Team.
Adviser – log in details	Will new adviser and member login details be issued?	All Advisers will receive new login details for the Praemium platform. We are estimating that these will be issued on Tuesday 6th January 2026.
Fees and Costs		

Changes to Fees and Costs	Will there be changes to the fees and costs I will be charged?	There are no changes to the administration fees and costs on your account however, there is an update to the way certain investment fees and costs are disclosed. Please refer to the Significant Event Notice for more detail.
		Additionally, there will be reductions to brokerage fees, which will take effect from 6 January 2026. .
		These are as follows:
		• Brokerage fees for ASX listed securities
		  ○ Brokerage fees of 0.099% of the transaction value; plus
		  ○ Settlement fee of $0.55 per transaction
		• International listed securities
		  ○ Brokerage fees of 0.1364% of the transaction value; plus
		  ○ Settlement fee of $2.64 per transaction

Advice fees	Will my advice fees be impacted? Are my advice fees changing?	No, there is no impact to your advice fees. If you are paying an ongoing Adviser Service Fee from your Account, this fee will continue. All existing terms and conditions and reference date for this fee will remain No unchanged.
Cash Minimum Holding Requirements		
Cash Holdings Changes	What are the changes being made to cash holdings?	Your total cash holding will comprise your Minimum Cash Holding and any additional cash held in the Managed Account Cash Model (MACAUD). Interest will be paid on your Cash investment less the Cash Administration Fee. The net interest rate will remain the same and will continue to be the RBA cash rate less 50 basis points (0.50% p.a.).
Cash Holdings - Minimum	What is the Minimum Cash Holding? Why do I have to have a Minimum Cash Holding? How does rebalancing impact my Minimum Cash Holding?	The Minimum Cash Holding requirement is changing to 1% of your total Account Balance. This amount needs to be maintained to ensure there is sufficient cash to pay the relevant fees and charges. Your Account Balance is the total of your investments held via the Praemium SMA. For the rebalancing component of your account the 1% deduction for minimum cash occurs automatically.

Topic	Frequently Asked Questions	Answer
	What if I have Individual Assets outside the relevance process?	However, for Individual Assets that sit outside of the rebalance process, a deduction will be made from any MACAUD weighting you may have to maintain adequate cash levels.
Minimum Cash Holding – Negative Balance	Can I have a negative cash holding? What if my cash holdings falls below the minimum 1%?	The cash holding cannot be a negative amount except in certain situations (for example, where timing differences in transactions occur) a negative amount may arise for a short period. Negative interest will be charged on negative cash account balances. If at any time the Minimum Cash holding falls below the required minimum level, additional investments will be automatically sold (or purchases reduced) on a pro-rata basis (unless specific targeting rules have been applied) across your account, starting with the investments held in your Single Asset Models (subject to any minimum holding locks), then the Individual Assets in your account.
Minimum Cash Holding on transition	What will happen to my Minimum Cash Holding on transition? How will my Minimum cash Holding be determined?	Your Minimum Cash Holding will be assigned a value equivalent to 1% of your Total Portfolio Value. The total portfolio value of your account will be calculated on the date of transition, and there may be small trades executed on your account at the first rebalance to meet the 1% cash minimum required. Any excess cash above that amount will be stored in the Managed Account Cash Model (MACAUD). To better understand if the Cash Value in your account is below 1% at the time of transition, please refer to the section Minimum Cash holding of the PDS as to what action will be taken.
Cash Holding - Fees	What are the fees applied to the Minimum Cash Holding? What is the Cash Administration Fee? Is the Cash Administration Fee deducted from my account?	The fee applied to interest earned on cash holdings is referred to as the Cash Administration Fee. This fee is charged by the Responsible Entity of the Praemium SMA to cover the costs of managing your cash balance, including establishing the cash account and processing transactions. The Cash Administration Fee is not deducted separately from your cash account. Instead, it is deducted from interest earned on your cash holdings. As interest rates can vary month to month, the fee amount may also vary. This investment fee is disclosed as “0.85% on funds held in Cash” and will be reflected under Investment Fees and Costs in the PDS. This fee is not changing and will remain the same. For further information, please also refer to the Changes to Fees and Costs section of this SEN.
Managed Account Cash Model	What is the Managed Account Cash Model and how does it relate to my Minimum Cash Holding?	The Managed Account Cash Model (MACAUD) will be the cash model used to hold Cash in addition to your Minimum Cash Holding. Dividends and distributions from your Individual Assets are paid into the MACAUD. You can also submit an instruction to target income from your Single Asset Models into Managed Account Cash Model. These monies will remain in the Managed Account Cash Model until a further investment instruction is received.

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Income (Distributions from investments)	What happens with distribution received?	At the time of transition all income will be set to target the Managed Account Cash Model (MACAUD) as there is currently no automated Investment Strategy active for your account. If you would like future income to be automatically reinvested into other investment options in line with your investment strategy (rather than MACAUD), please discuss this arrangement with your adviser. If you don't have an adviser, please submit the Investment Strategy Instruction Form available on the website or contact the Client Service team for assistance.
Investment Structure		
New Portfolio Structure	What does the new portfolio structure mean for my investments?	The new platform manages investments differently by using a "Model" structure to hold your assets. Your portfolio will be subject to a daily automatic rebalancing process, which ensures that your investments remain aligned with your selected investment strategy. Please note that not all investment options are included in daily rebalancing. As there is currently no active automated Investment Strategy on your account, your Investment Strategy on the new platform will default to the Managed Account Cash (MACAUD) model. Your existing investment holdings will remain unchanged. This means that any excess cash received into your Cash Account (Cash Hub), such as contributions or dividends will be allocated to the MACAUD model rather than being spread across your other investment options. This cash will remain in the MACAUD model until a new Investment Strategy is provided or a manual trade is placed. If you would like future contributions and income to be automatically invested in your selected managed funds and ETFs rather than remaining in cash, you must provide a new Investment Strategy instruction. Advised Members: Please contact your financial adviser, who will update your strategy through the Adviser Portal. Non-Advised Members: Please complete the Investment Strategy Instruction Form (available from 6 January 2026) and submit it to the Client Support Team.
Daily Rebalancing	How rebalancing works?	As mentioned above, the default rebalancing is set to the Managed Account Cash (MACAUD) model. If you update your Investment Strategy from the default option, your portfolio will continue to be subject to daily rebalancing. However, to avoid unnecessary daily trades and to prevent trades triggered solely by normal market movements, rebalancing operates under a "float" approach. This means investments will not be automatically sold simply to bring them back to a fixed percentage allocation. Instead, asset weights may drift within a reasonable tolerance, and values will rise and fall with the market. **Important:** Not all investment options are rebalanced. As

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		noted in the Significant Event Notice (SEN), the GBP Cash investment option is not included in the rebalancing process. If your portfolio includes GBP Cash: • It will not be subject to daily rebalancing, and an automated Investment Strategy cannot be applied to this option. Any trades must be placed manually either by your adviser or by you via manual instruction (if you are a non-advised member).
Netting	What is "netting" of transactions costs?	Praemium SMA seeks to minimise transaction costs by eliminating unnecessary trading. This process, known as netting, works to offset buy and sell trades in an investment so that only the net position is traded. Netting only applies to brokerage costs and not to managed fund investments accessible through the Fund. In relation to managed fund orders, those orders will also be netted internally. On allocation of the netted trade, the Responsible Entity of the Praemium SMA will retain any benefits arising from the difference between the 'buy' and 'sell' price that would have otherwise been payable if the transaction had occurred without netting.
Investment Menu	Will there be changes to the Investment Menu? Will some investment be unavailable after transition?	The AESF Investment Menu will remain unchanged, continuing to provide access to the managed funds and ASX-listed securities and international listed securities. Please refer to the current Investment Guide for the list of available investments. .
Single Asset Model	What are the Single Asset Models?	The Single Asset Models include Managed funds and ASX listed securities. The investments are in the relevant stand-alone investment option and are included in the daily rebalance process. The daily rebalance process automatically reviews your Single Asset Models each Business Day to ensure they remain aligned to your selected Single Asset Models. Single Asset Models can be purchased once Model weightings have been established.
Individual Assets	Can I still trade on Individual Assets?	The Individual Assets include GPG Cash Investment Option and will not trade unless a specific instruction is provided. To purchase Individual Assets, you must have the available cash in the in the Managed Account Cash model (MACAUD) at the time the instruction is placed.