



# Voyage Superannuation Master Trust

## Product Update

Issued: 1 July 2025

This Product Update is to be read in conjunction with the Voyage Superannuation Master Trust (Service) Product Disclosure Statement (PDS) dated 1 June 2024 and any other disclosure documents issued by Oasis Fund Management Limited (Trustee) in connection with the Service.

### Updated estimate for the Administration Expense Recovery

The Trustee may be reimbursed from the Fund for certain expenses incurred in the administration of the Fund, as disclosed in the PDS. The administration expense recovery was 0.026% p.a. of your account balance for the 12 months to 30 June 2025.

A recent assessment of anticipated expenses for the 12 months leading up to 30 June 2026 indicates that the Administration Expense Recovery for the 2026 financial year is expected to be up to 0.07% p.a. You won't see these costs as direct charges to your account as they will instead reduce the balance held in the reserves of the Fund.

### Changes to super thresholds and rates from 1 July 2025

	FY 2025/26	FY 2024/25	Description
<b>Minimum annual pension payments</b>	Standard annual pension payment amounts	Standard annual pension payment amounts	Minimum amounts to be paid in a financial year for relevant super pension accounts.
<b>Government Co-contribution upper income threshold</b>	\$62,488	\$60,400	Higher income threshold for entitlement to government super co-contributions above which you will not be eligible. (Subject to general transfer balance cap.)
<b>Non-concessional contributions cap</b>	\$120,000 or up to \$360,000 if you apply the 'bring-forward' option	\$120,000 or up to \$360,000 if you apply the 'bring-forward' option	Annual cap on the amount of non-concessional contributions that can be paid into the superannuation system
<b>Concessional contributions cap</b>	\$30,000	\$30,000	Annual cap on the amount of concessional contributions that can be paid into the superannuation system unless eligible to use carried forward unused concessional contributions.
<b>General transfer balance cap</b>	\$2.0 million	\$1.9 million	Limit an individual can transfer super to tax-exempt retirement pension environment.
<b>Total superannuation balance</b>	\$2.0 million	\$1.9 million	Combined cap of relevant super balances (including super pensions) after which non-concessional contributions and other super measures aren't eligible.
<b>Capital Gains Tax (CGT) cap</b>	\$1.865 million	\$1.780 million	Lifetime cap for the proceeds of certain small business asset sales contributed to super <sup>1</sup> .

<sup>1</sup> Please visit the [ATO website](#) for additional information

The 'bring-forward'<sup>2</sup> cap depends on your total super balance as at 30 June of the previous financial year, as shown in the table below:

Total super balance at 30 June 2025	Maximum 'bring-forward' cap for first year	Bring-forward' period
Less than \$1.76 million	\$360,000	3 years
\$1.76 million to less than \$1.88 million	\$240,000	2 years
\$1.88 million to less than \$2.0 million	\$120,000	No 'bring-forward', annual non-concessional contributions cap applies
\$2.0 million or more	Nil	Not applicable

## Protecting your account

### Macquarie Authenticator

We may require you or your adviser to use Macquarie Authenticator for certain activities on your account, including when giving us instructions. Macquarie Authenticator is a mobile app which provides an extra layer of security that helps protect your account and personal information. The app sends actionable push notifications for you to approve or deny online transactions and account changes or generate a unique one-time rolling code as an alternative authentication method. You can visit [macquarie.com.au/digitalbanking/macquarie-authenticator](https://macquarie.com.au/digitalbanking/macquarie-authenticator) for more information.

## Any questions?

If you have any questions, please:

- call Customer Services on **1800 892 353**
- email [service@wrapinvest.com.au](mailto:service@wrapinvest.com.au)

This Product Update is issued by Oasis Fund Management Limited (Trustee) (ABN 38 106 045 050, AFSL 274331, RSE L0001755) for the Voyage Superannuation Master Trust. The Trustee is part of the Insignia Financial Group comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). Neither the Trustee, nor any other related or associated company guarantee the repayment of capital, the performance of, or any rate of return of the investment. The investment is subject to investment risks and other risks, including delays in the repayment of principal and loss of income or principal invested. Past performance is not an indication of future performance.

The information provided is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you must consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. You must also read the relevant PDS, this information and any other current disclosure documents, including the relevant Target Market Determination, which are available by calling Customer Services on 1800 892 353 or visiting [wrapinvest.com.au/voyage](https://wrapinvest.com.au/voyage) before making any investment decision.

The information in this document is current as at the date on this document and may be subject to change. For further information, please contact your financial adviser or Customer Services on 1800 892 353.

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<sup>2</sup> Please visit the [ATO website](https://ato.gov.au) for additional information