

Grow Wrap

Grow Wrap Super and Pension Service Product Update

Issued: 19 February 2026

This Product Update is to be read in conjunction with the Grow Wrap Super and Pension Service (**Service**) Product Disclosure Statement (**PDS**) dated 1 June 2024 and any other documents incorporated by reference to the PDS issued by OnePath Custodians Pty Limited (**Trustee**) in connection with the Service.

Update to the PDS to accommodate investment redemption order change

If there is insufficient available cash in your Cash Hub to meet any withdrawal, minimum pension payments, taxes, fees, costs and pending transactions in Australian listed securities, or if the available cash in your Cash Hub drops below \$1,000, and you and your financial adviser have not provided instructions to sell investments, we reserve the right to sell down your investment holdings to meet those payments and replenish your Cash Hub to a balance of at least \$2,500.

Currently we redeem investments starting with the highest balance, in the following order:

- daily transacting managed funds
- SMAs
- Australian listed securities
- Illiquid investments.

From 19 February 2026 this order will change. We will redeem investments starting with the highest balance, in the following order:

- daily transacting managed funds and SMAs
- Australian listed securities
- non-daily transacting managed funds
- other Eligible Investments

Please note, we may deviate from this order if we have concerns that an investment's liquidity may not allow us to fulfil our obligations as Trustee.

In addition, you bear the risk of your investment directions and the Trustee is, to the extent permitted by law, exempted from liability for any loss you sustain as a result of any investment redemption described above.

This change applies to the following sections of the PDS:

- Your investment instructions - Page 38
- The Cash Hub - Holding sufficient cash - Page 38
- Partly paid securities - Page 41
- How to withdraw - Page 45
- Closing your account - Commutation authorities - Page 47
- Release authorities - Page 47

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Any questions?

If you have any questions, please:

- call Customer Services on **1800 095 825**
- email **service@wrapinvest.com.au**

This Product Update is issued by OnePath Custodians Pty Limited (Trustee) (ABN 12 008 508 496, AFSL 238346, RSE L0000673) for the Grow Wrap Super and Pension Service. 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 095 825 or visiting wrapinvest.com.au 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 095 825.