

13 December 2024

## Product update

Additional information to the Investor Directed Portfolio Service (IDPS) Guide and documents incorporated by reference, issued 30 September 2024 for the following product:

- Shadforth Portfolio Service – Investment

### Update to Standing Instructions

If we are required to top up your Cash Account, we will do so using your selected Cash Account Top up method.

Effective 13 December 2024 you can include SMA Model Portfolios and MDA Models in your Cash Account Top up instructions as part of your Redemption Instruction – Percentage or Pecking Order. Information on Redemption Instruction – Percentage and Pecking order can be found on page 15 of the General Reference Guide and SMA Models Portfolios and MDA Models will be included in the description when the General Reference Guide is next updated.

The below replaces the important note on page 15 of the General Reference Guide.

*Important note: Maturing investments, listed investments and some restricted investments are excluded from the top up process. When a Cash Account top up occurs it may give rise to a CGT liability which may reduce the value of your account. Please speak to a financial adviser or tax adviser for more information. In some instances, investment options that cannot be redeemed on a daily basis will not be able to be included in your Cash Account Top up instructions. Pending transactions may be taken into consideration when topping up your Cash Account.*

You can read more about Cash Account Top Up instructions in the Managing your account section of the General Reference Guide.

### More information

For more information you can speak with your financial adviser or contact **ClientFirst** on **1800 931 792** or [portfolioservice@sfg.com.au](mailto:portfolioservice@sfg.com.au)