Material Event Notice

Changes to Oracle Managed Account Series II

Issued: 11 August 2025

Product website: www.oracleag.com.au/investment-management/invest-with-us

Issued by: The Trust Company (RE Services) Limited (ABN 45 003 278 831, AFSL 235 150) as Responsible Entity of the registered IDPS-like managed investment scheme known as Xplore Wrap ARSN 163 784 432 of which Oracle Managed Account Series II is a separate class of interest.

Administrator: Margaret Street Administration Services Pty Ltd (ABN 63 163 681 678 ('Administrator')

This Material Event Notice ('**Notice**') dated 11 August 2025 provides important information about the upcoming changes to Oracle Managed Account Series II.

A new Product Disclosure Statement ('**PDS**'), Target Market Determination ('**TMD**') and Investment Menu (collectively '**Disclosure Documents**') have been issued for Oracle Managed Account Series II, effective 11 August 2025, and are accessible through the product website, by contacting your Financial Adviser or the Administrator. The changes outlined in this Notice will take effect from 11 August 2025, unless otherwise stated.

The information contained in this Notice is general information only and does not take into account your personal objectives, financial situation, needs or circumstances. Before acting on this information, you should consider its appropriateness, having regard to your personal objectives, financial situation, needs and circumstances.

It is important you carefully read and understand the contents of this Notice along with the new Disclosure Documents to understand how these changes may affect your Account(s) in Oracle Managed Account Series II. You may also like to discuss them with your Financial Adviser to determine how they may personally affect you.

If you have any questions in relation to this Notice or would like further information, please contact your Financial Adviser or the Oracle Managed Account Series II client services team by emailing admin@hub24.com.au or calling 1300 508 797.

Capitalised terms in this Notice will have the same meaning as referred to in the Disclosure Documents.

Unless otherwise stated all the fees and costs shown in this Notice are expressed as inclusive of goods and services tax ('**GST**') and net of any reduced input tax credits ('**RITCs**').

We are writing to inform you of a number of changes to Oracle Managed Account Series II. These changes relate to fees, disclosure enhancements and product features. Unless stated otherwise, the changes outlined below will take effect from 11 August 2025, unless specified otherwise, and will be reflected in the updated Disclosure Documents.

The changes are as follows:

1. Removal of the advice implementation fee

The advice implementation fee (initial and/or ongoing) will no longer be available for new fee arrangements from 11 August 2025.

If you are currently paying an advice implementation fee, it will continue until your current fee consent expires.

2. Removal of the managed fund trade fee

The managed fund trade fee that currently applies on managed fund trades within a Managed Portfolio (0.11% of the trade value, subject to a maximum of $22 per trade) will no longer apply from 11 August 2025.

3. Increase to the cash management fee

The cash management fee will increase from 0.80% p.a. to 1.00% p.a., effective 15 September 2025. The cash management fee is calculated daily on your cash account balance and is deducted from the interest received before the interest is credited to your Account.

4. Increase to the foreign currency fee

The foreign currency fee will increase from 0.80% p.a. to 1.00% p.a., effective 15 September 2025. This fee applies to the Australian dollar value of any foreign currency held directly or within a Managed Portfolio and is deducted from any interest received before the interest is credited to your Account.

5. Addition of BPAY as a withdrawal method

BPAY has been added as a withdrawal method for Oracle Managed Account Series II, effective 11 August 2025.

You can now request withdrawals from your Account using BPAY. This provides an additional flexible and secure method for transferring funds.

6. Addition of mid-month payment processing for Financial Adviser payments

A mid-month payment option for Financial Adviser payments is coming.

We will publish an update on the product website and notify you via InvestorHUB once available.

What do you need to do

No action is required from you in relation to these changes. However, we encourage you to review the updated Disclosure Documents and consider how the changes may affect your Account. You may wish to discuss them with your Financial Adviser.

How to access the new Disclosure Documents

The new Disclosure Documents are available on InvestorHUB under *Products & Forms* > *Offer Documents*. You can also access the new Disclosure Documents through the product website, by contacting your Financial Adviser or the Oracle Managed Account Series II client services team by emailing admin@hub24.com.au or calling 1300 508 797.