Material Event Notice

Changes to Oracle Managed Account Wholesale Series

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 Wholesale Series 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 Wholesale Series, which is accessible only through the HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659) ('**HUB24 Super**'), a regulated superannuation fund.

A new Product Disclosure Statement ('**PDS**') and Target Market Determination ('**TMD**') (together '**Disclosure Documents**') have been issued for Oracle Managed Account Wholesale Series, 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 15 September 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 investment in Oracle Managed Account Wholesale Series. As Oracle Managed Account Wholesale Series is accessible only through HUB24 Super, you should also refer to the HUB24 Super disclosure documents, which provide important information about your superannuation account. 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 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 Wholesale Series. These changes will be reflected in the updated Disclosure Documents and will take effect from 15 September 2025, unless otherwise stated.

The changes are as follows:

1. Increase to the cash management fee

The cash management fee will increase from 0.80% p.a. to 1.00% p.a. The cash management fee is calculated daily on any Cash Allocation within your Managed Portfolio(s) and is deducted from the interest received before interest is credited to your account.

2. Increase to the foreign currency fee

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

3. Introduction of negative cash account fee

A negative cash account fee is being introduced and will apply if the Cash Allocation within your Managed Portfolio(s) becomes negative.

The fee is equal to the interest rate that would otherwise apply to a positive balance, after deducting the applicable cash management fee. It is calculated daily and charged monthly in arrears.

The fee is deducted from any interest received on your Cash Allocation. If the fee exceeds the interest earned, the shortfall will be deducted from your Cash Allocation.

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 investment in Oracle Managed Account Wholesale Series. As the Oracle Managed Account Wholesale Series is only accessible through HUB24 Super, we also recommend reviewing the relevant HUB24 Super disclosure documents to ensure you understand how these changes apply in the context of your superannuation 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 client services team by emailing admin@hub24.com.au or calling 1300 508 797.