

30 September 2026

Product Update effective 30 September 2026

Additional information to the Cornerstone Portfolio Service Investment Investor Directed Portfolio Service (IDPS) Guide and documents incorporated by reference for the following product:

- Cornerstone Portfolio Service Investment Guide (issued 27 February 2026).

Changes to fees and costs for MLC MultiSeries 70

From 30 September 2026, the fees and costs for MLC MultiSeries 70 are changing.

As a result, the table referenced on page 10 of the Cornerstone Portfolio Service Investment Guide (issued 27 February 2026) is updated as follows:

Example MLC MultiSeries 70		Balance of \$50,000 with a contribution of \$5,000 during the year
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0
PLUS Management fees and costs	Administration Fee of 0.20% x \$50,000 Account Keeping Fee of \$180 Investment fees and costs [^] of 0.46% x \$50,000	And , for every \$50,000 you have in the MLC MultiSeries 70, you will be charged or have deducted from your investment \$509.75 each year
PLUS Performance	Nil	And , you will be charged or have deducted from your investment \$0 in performance fees each year
PLUS Transaction costs	0.06%*	And , you will be charged or have deducted from your investment \$29.70 in transaction costs.
EQUALS Cost of investing in MLC MultiSeries 70 through Cornerstone Portfolio Service Investment		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees and costs of \$539.45** . What it costs you will depend on the investment option you choose and the fees you negotiate.

[^] For the purposes of this example we assume a balance of \$500 is held in the Cash Account and \$49,500 in MLC MultiSeries 70. The estimated investment fees and cost for MLC MultiSeries 70 is 0.45% pa and the estimated interest retained on the Cash Account is 1.40% pa as at 30 June 2026 and subject to change from time to time.

* The estimated net transaction costs for MLC MultiSeries 70 is based on the financial year to 30 June 2026 and subject to change from time to time.

** Additional fees may apply. This is an example only and the fees and costs may vary for your actual investment. Additional costs may be charged by the issuers of the products that you decide to invest in. For more information, please refer to the product disclosure statement of the managed investments selected by you.

Contact us

If you have any questions or would like further information, please contact Client Services on 1800 947 974 or clients@cornerstoneportfolioservice.com.au.

This product update has been prepared by Navigator Australia Limited ABN 45 005 302 987 as Service Operator of Cornerstone Portfolio Service Investment.