

Changes to your Virgin Money Super investment options

Dated 30 April 2026

This notice outlines important changes that may affect your Virgin Money Super account. You should read this notice together with the Product Disclosure Statement (PDS) and any other member materials you have received since joining Virgin Money Super.

What's changing?

As part of our investment monitoring process, we review each investment option to ensure the asset mix is in line with our customers' life stage, aligns with current market conditions and is positioned to provide the best possible outcomes for our customers.

Following the most recent review, we have decided to make changes to a number of investment options available to Virgin Money Super customers. The impacted investment options and changes are:

1. LifeStage Tracker

Adjustments have been made to the investment objectives, Standard Risk Measure (SRM), Strategic Asset Allocation (SAA) and ranges. These changes are detailed in [table 1](#) below.

2. Enhanced Indexed

Adjustments have been made to the Strategic Asset Allocation (SAA) and ranges. These changes are detailed in [table 2](#) below.

You can find further information about changes to investments options at virginmoney.com.au/super

We're here to help

If you have any questions, please call our Customer Care Team on **1300 652 770**, Monday to Friday, 8am-6pm (AEST/AEDT).

Table 1: Changes to LifeStage Tracker

Changes to the investment objectives, Standard Risk Measure (SRM), Strategic Asset Allocation (SAA) and ranges are highlighted in red text in the table below. These changes are effective 31 March 2026.

	LifeStage Tracker Born prior to 1954 ¹				LifeStage Tracker Born 1954-58				LifeStage Tracker Born 1959 - 1963			
	Prior to 31 March 2026		From 31 March 2026		Prior to 31 March 2026		From 31 March 2026		Prior to 31 March 2026		From 31 March 2026	
CPI+ % Objective	CPI+0.5% over 7 years		CPI+1.5% over 7 years		CPI+1% over 7 years		CPI+1.5% over 7 years		CPI+2% over 7 years		CPI+2% over 7 years	
Standard Risk Measure (SRM)	5 - Medium to high		5 - Medium to high		5 - Medium to high		5 - Medium to high		6 - High		5 - Medium to high	
Asset Allocation	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)
% Growth Assets	50%	30 - 70%	50%	30 - 70%	50%	30 - 70%	50%	30 - 70%	61%	40 - 80%	58%	40 - 80%
% Defensive Assets	50%	30 - 70%	50%	30 - 70%	50%	30 - 70%	50%	30 - 70%	39%	20 - 60%	42%	20 - 60%
Asset Class	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)
Australian Shares	18.5%	5 - 35%	19%	5 - 35%	18.5%	5 - 35%	19%	5 - 35%	23.5%	10 - 40%	23%	10 - 40%
Int. Shares	23.5%	10 - 40%	24%	10 - 40%	23.5%	10 - 40%	24%	10 - 40%	29.5%	15 - 45%	28%	15 - 45%
Real Assets	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%
Alternatives	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%
Growth Fixed Interest	6.5%	0 - 15%	4%	0 - 15%	6.5%	0 - 15%	4%	0 - 15%	6%	0 - 15%	4%	0 - 15%
Defensive Fixed Interest & Cash	46.5%	30 - 60%	48%	30 - 60%	46.5%	30 - 60%	48%	30 - 60%	36%	20 - 50%	40%	25 - 55%

	LifeStage Tracker Born 1964 - 1968				LifeStage Tracker Born 1969 - 1973				LifeStage Tracker Born after 1973 ²			
	Prior to 31 March 2026		From 31 March 2026		Prior to 31 March 2026		From 31 March 2026		Prior to 31 March 2026		From 31 March 2026	
CPI+ % Objective	CPI+2.5% over 10 years		CPI+2.5% over 10 years		CPI+3% over 10 years		CPI+3% over 10 years		CPI+3% over 10 years		CPI+3% over 10 years	
Standard Risk Measure (SRM)	6 - High		6 - High		6 - High		6 - High		6 - High		6 - High	
Asset Allocation	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)
% Growth Assets	74%	55 - 95%	72%	55 - 95%	87%	65 - 100%	85%	65 - 100%	90%	70 - 100%	90%	70 - 100%
% Defensive Assets	26%	5 - 45%	28%	5 - 45%	13%	0 - 35%	15%	0 - 35%	10%	0 - 30%	10%	0 - 30%
Asset Class	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)
Australian Shares	29.5%	15 - 45%	29.5%	15 - 45%	35.5%	20 - 50%	35%	20 - 50%	37%	20 - 50%	37%	20 - 50%
Int. Shares	36.5%	20 - 50%	35.5%	20 - 50%	43.5%	30 - 60%	43%	30 - 60%	45%	30 - 60%	46%	30 - 60%
Real Assets	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%	5%	0 - 25%
Alternatives	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%
Growth Fixed Interest	6%	0 - 15%	4%	0 - 15%	6%	0 - 15%	4%	0 - 15%	6%	0 - 15%	4%	0 - 15%
Defensive Fixed Interest & Cash	23%	10 - 40%	26%	10 - 40%	10%	0 - 25%	13%	0 - 25%	7%	0 - 20%	8%	0 - 20%

¹ The reference to 'Born prior to 1954' includes the following paths: Born prior to 1949 and Born 1949 to 1953.

² The reference to 'Born after 1973' includes the following paths: Born 1974 to 1978, Born 1979 to 1983, Born 1984 to 1988, Born 1989 to 1993, Born 1994 to 1998, Born 1999 to 2003, Born 2004 to 2008, Born 2009 to 2013 and Born 2014 to 2019.

Table 2: Changes to the Enhanced Indexed investment option

Changes to the Strategic Asset Allocation (SAA) and ranges are highlighted in red text in the table below. These changes are effective 31 March 2026.

	Enhanced Indexed Growth				Enhanced Indexed Conservative Growth			
	Prior to 31 March 2026		From 31 March 2026		Prior to 31 March 2026		From 31 March 2026	
Asset Allocation	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)
% Growth Assets	70%	50 - 90%	70%	50 - 90%	30%	10 - 50%	32%	10 - 50%
% Defensive Assets	30%	10 - 50%	30%	10 - 50%	70%	50 - 90%	68%	50 - 90%
Asset Class	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)	SAA (%)	Range (%)
Australian Shares	31%	15 - 45%	31%	15 - 45%	13%	0 - 30%	13%	0 - 30%
Int. Shares	32%	15 - 45%	31%	15 - 45%	10%	0 - 25%	12%	0 - 30%
Real Assets	5%	0 - 25%	6%	0 - 25%	5%	0 - 25%	5%	0 - 25%
Alternatives	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%	0%	0 - 10%
Growth Fixed Interest	4%	0 - 15%	4%	0 - 15%	4%	0 - 15%	4%	0 - 15%
Defensive Fixed Interest & Cash	28%	15 - 45%	28%	15 - 45%	68%	55 - 85%	66%	55 - 85%

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