

Significant Event Notice

18 March 2026

This Significant Event Notice contains important updates relating to changes to Prime Super's Accumulation and Pension products which may impact you. Please read through the important information provided and refer to (as relevant) the Prime Super Product Disclosure Statements (PDS) on our website for further information.

All times and dates mentioned are Australian Eastern Standard Time (AEST).

What is changing?

1. Closing investment options

Fixed Interest option

Prime Super will discontinue offering its Fixed Interest investment option from **4pm, 15 May 2026**.

New and existing members will not be able to switch into the Fixed Interest option after 4pm, 15 May 2026. Members who are invested in Fixed Interest after this time will be able to switch out of this option until **4pm, 22 May 2026**.

Any members still invested in the Fixed Interest option after this time, will have the portion of their account balance that is invested in the Fixed Interest option automatically switched to the Cash investment option as discussed below. This transaction will be shown in your MemberOnline or PensionOnline, and in your annual statement as a switch, effective 23 May 2026 using the declared weekly unit price at that date. The switch will be processed on 27 May 2026.

What you can do

From now until 4pm, 22 May 2026, you can either remain in the Fixed Interest option or switch your existing balance and future contributions out of the Fixed Interest option to another investment option of your choice.

If you do nothing

Your account balance that is invested in the Fixed Interest option at **4pm, 22 May 2026**, along with any future contributions, will be automatically moved to the Cash investment option, effective 23 May 2026. This will be reflected in your account on MemberOnline or PensionOnline once it is processed on 27 May 2026.

Note: If you are in pension phase, any drawdowns that would have been paid out of the Fixed Interest option will be paid out of the investment option you switch into or, otherwise, the Cash option upon the automatic switch.

Why the Cash option?

Prime Super reviewed the remaining investment options and considered that the Cash option best aligns with the Fixed Interest option in terms of risk profile, with 100% investment allocated in defensive assets.

Please note: the Cash option's fees and costs differ to the Fixed Interest option's fees and costs. All our investment options' fees and costs are disclosed in the relevant Prime Super PDS and Member Guide available on our website at primesuper.com.au/PDS.

Income Focused option for Accumulation (Super Fund) members only

Prime Super will discontinue offering its Income Focused investment option for Accumulation members from **4pm, 30 April 2026**. Pension accounts (Transition To Retirement or Retirement Income Stream), will not be impacted by this change.

New and existing Accumulation members will not be able to switch into the Income Focused option after 4pm, 30 April 2026. Accumulation members still invested in Income Focused after this time will be able to switch out of this option until **4pm, 22 May 2026**.

Any Accumulation members still invested in the Income Focused option after this time, will have the portion of their existing balance that is invested in the Income Focused option automatically switched to the Conservative option as discussed below. This transaction will be shown in your MemberOnline and in your annual statement as a switch, effective 23 May using the declared weekly unit price as at that date. This switch will be processed on 27 May 2026.

What you can do

If you are an Accumulation member with investments in the Income Focused option, from now until 4pm, 22 May 2026, you can either remain in the Income Focused option or switch your existing balance and future contributions out of the Income Focused option to another investment option of your choice.

If you do nothing

If you're an Accumulation member still invested in the Income Focused option at **4pm, 22 May 2026**, your existing balance, and any future contributions, will be automatically moved to the Conservative option, effective 23 May 2026. This will be reflected in your account on MemberOnline once it is processed on 27 May 2026.

Please note:

- Between 1 and 22 May, your April monthly income returns from the Income Focused option will be transferred to the Cash option, according to the usual process. This will be the last monthly income earnings automatically credited to the Cash option. All income and capital returns for May will be transferred to the Conservative option with your Income Focused investment.
- Members who switch out of the Income Focused option between 1 and 22 May will have income earnings transferred into the option they switched into.
- The Cash option will remain as part of your investment portfolio, unless you decide to switch out of this option. If you have any questions, you may wish to consider booking a chat with a super specialist at primesuper.com.au/member/book-a-chat/.

Why the Conservative option?

Prime Super reviewed the remaining investment options and considered that the Conservative option best aligns with the Income Focused option in terms of risk profile.

Please note that:

- Returns from the Conservative option are calculated weekly and will not automatically credit income returns to the Cash option; and
- the Conservative option's fees and costs differ to the Income Focused option's fees and costs. All our options' fees and costs disclosure are available in the relevant Prime Super PDS and Member Guide available on our website at primesuper.com.au/PDS.

In general

If you would like to understand more about our investment options and how your choices can align to your needs, you can book a chat with a super specialist at primesuper.com.au/member/book-a-chat/.

To switch to another investment option or change any future contribution instructions, simply log in to your [MemberOnline](#) account from your browser or Mobile App and select manage investments, or complete the [Investment choice](#) (Accumulation accounts)/[Retirement income streams investment choice](#) (Pension accounts) form available on our website at primesuper.com.au/member/publications/forms.

For further information in respect of Prime Super's investment options, including the applicable fees and costs, please refer to the Prime Super PDS on our website at primesuper.com.au/PDS.

2. Changes to strategic asset allocations (SAA) for MySuper/Balanced, Conservative and Income Focused options

Prime Super regularly reviews the asset allocation of its investment options against several factors, including expected risk and return outcomes given prevailing market conditions. As a result of a recent review, updates were made to the SAA of the following investment options:

- MySuper (Accumulation)/Balanced option (Pension)
- Conservative option
- Income Focused option

Therefore, as of 1 January 2026, the SAA for these investment options changed as follows:

MySuper (Accumulation)/Balanced (Pension)					
Up to 30 December 2025			In effect as of 1 January 2026		
		69.3% 30.7%			71.6% 28.4%
Asset class	Range %	Target allocation %	Asset class	Range %	Target allocation %
Growth assets		69.3	Growth assets		71.6
Equity			Equity		
Australian Shares	5.0–40.0	23.0	Australian Shares	5.0–40.0	24.0
International Shares			International Shares		
Developed Markets	5.0–40.0	26.5	Developed Markets	5.0–40.0	27.5
Emerging Markets	0.0–10.0	2.5	Emerging Markets	0.0–10.0	2.5
Private Equity	0.0–12.5	0.0	Private Equity	0.0–12.5	0.0
Infrastructure	0.0–40.0	12.0	Infrastructure	0.0–40.0	12.7
Property	0.0–40.0	5.3	Property	0.0–40.0	4.9
Other	0.0–10.0	0.0	Other	0.0–10.0	0.0
Defensive assets		30.7	Defensive assets		28.4
Infrastructure	0.0–40.0	4.0	Infrastructure	0.0–40.0	4.3
Property	0.0–40.0	1.7	Property	0.0–40.0	1.6
Fixed Income			Fixed Income		
Australian Fixed Interest and Credit	0.0–30.0	6.0	Australian Fixed Interest and Credit	0.0–30.0	7.0
Overseas Fixed Interest and Credit	0.0–45.0	12.5	Overseas Fixed Interest and Credit	0.0–45.0	9.5
Cash	0.5–30.0	6.5	Cash	0.5–30.0	6.0
Other	0.0–10.0	0.0	Other	0.0–10.0	0.0
Total		100.0	Total		100.0
Conservative					
Up to 30 December 2025			In effect as of 1 January 2026		
		34.7% 65.3%			38.7% 61.3%
Asset class	Range %	Target allocation %	Asset class	Range %	Target allocation %
Growth assets		34.7	Growth assets		38.7
Equity			Equity		
Australian Shares	0.0–20.0	10.0	Australian Shares	0.0–20.0	12.0
International Shares			International Shares		
Developed Markets	0.0–20.0	12.0	Developed Markets	0.0–20.0	14.0
Emerging Markets	0.0–10.0	0.0	Emerging Markets	0.0–10.0	0.0
Private Equity	0.0–7.5	0.0	Private Equity	0.0–7.5	0.0
Infrastructure	0.0–15.0	9.0	Infrastructure	0.0–15.0	9.0
Property	0.0–12.5	3.7	Property	0.0–12.5	3.7
Other	0.0–10.0	0.0	Other	0.0–10.0	0.0
Defensive assets		65.3	Defensive assets		61.3
Infrastructure	0.0–15.0	3.0	Infrastructure	0.0–15.0	3.0
Property	0.0–12.5	1.3	Property	0.0–12.5	1.3
Fixed Income			Fixed Income		
Australian Fixed Interest and Credit	0.0–25.0	15.5	Australian Fixed Interest and Credit	0.0–25.0	15.0
Overseas Fixed Interest and Credit	0.0–50.0	24.5	Overseas Fixed Interest and Credit	0.0–50.0	21.0
Cash	10.0–50.0	21.0	Cash	10.0–50.0	21.0
Other	0.0–10.0	0.0	Other	0.0–10.0	0.0
Total		100.0	Total		100.0

Income Focused					
Up to 30 December 2025			In effect as of 1 January 2026		
 <ul style="list-style-type: none"> ■ Growth assets 47.7% ■ Defensive assets 52.3% 			 <ul style="list-style-type: none"> ■ Growth assets 47.6% ■ Defensive assets 52.4% 		
Asset class	Range %	Target allocation %	Asset class	Range %	Target allocation %
Growth assets		47.7	Growth assets		47.6
Equity			Equity		
Australian Shares	10.0–40.0	35.0	Australian Shares	10.0–40.0	35.0
International Shares			International Shares		
Developed Markets	10.0–30.0	7.0	Developed Markets	0.0–30.0	7.0
Emerging Markets	0.0–10.0	0.0	Emerging Markets	0.0–10.0	0.0
Infrastructure	0.0–25.0	0.0	Infrastructure	0.0–25.0	0.0
Property	0.0–15.0	5.7	Property	0.0–15.0	5.6
Other	0.0–10.0	0.0	Other	0.0–10.0	0.0
Defensive assets		52.3	Defensive assets		52.4
Infrastructure	0.0–25.0	0.0	Infrastructure	0.0–25.0	0.0
Property	0.0–15.0	1.8	Property	0.0–15.0	1.9
Fixed Income			Fixed Income		
Australian Fixed Interest and Credit	0.0–30.0	0.0	Australian Fixed Interest and Credit	0.0–30.0	11.0
Overseas Fixed Interest and Credit	10.0–60.0	45.0	Overseas Fixed Interest and Credit	10.0–60.0	34.0
Cash	5.0–40.0	5.5	Cash	5.0–40.0	5.5
Other	0.0–10.0	0.0	Other	0.0–10.0	0.0
Total		100.0	Total		100.0

Keeping you informed

For further information in respect of Prime Super's investment options, investment-related fees and costs and other fees and costs, please refer to the PDS on our website at primesuper.com.au/PDS.

We're here to help. If you would like more information, please call us on 1800 675 839.

Yours sincerely,

Prime Super