

Moving to BT Panorama Checklist

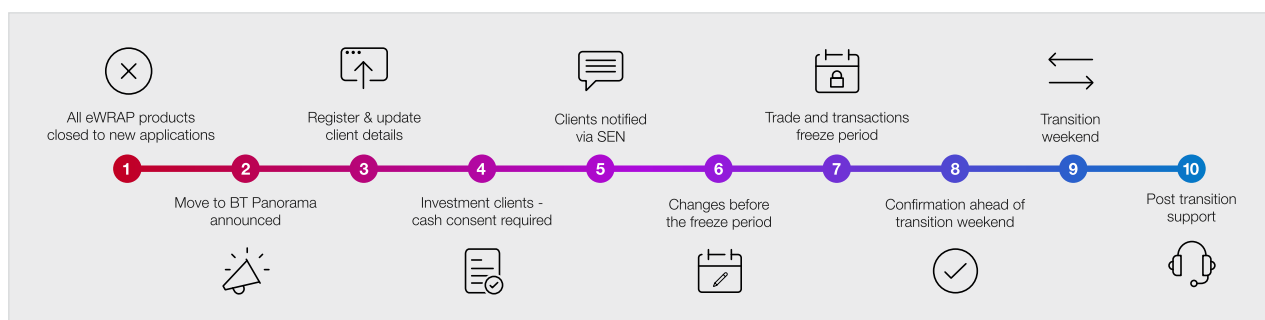
Updated October 2025



Your clients' Asgard accounts will be moving to BT Panorama in the first half of 2026. We're making this change to simplify our products and offer you and your clients a better experience, with everything you need in the one place.

Use this guide to help your team and your clients have a smooth transition.

What to expect leading up to the move



Visit the [migration hub](#) for more information on each step.

Getting your practice ready

☐ Explore the benefits of BT Panorama

Find out about the range of features that make the advice journey simpler and more efficient for you and your clients. Learn more in our [training videos and guides](#) on the BT [website](#).

☐ Register for BT Panorama

- Register, if you haven't already.
- If your dealer group is already registered for BT Panorama, there are two ways to register advisers and support staff:

1. The dealer group manager can set up advisers and support staff online. Visit the [migration hub](#).

2. Register yourself by completing the [adviser access](#) form and [support staff access](#) form.

☐ Update your processes

- Update your CRM and advice software to establish BT Panorama products and new account details for all migrated accounts.
- Update your advice document templates and tools to cater for BT Panorama, which includes review packs, advice documents and fee calculators.
- Download the BT Panorama app and familiarise yourself with the range of features.

☐ Set up data downloads

BT Panorama provides data feeds at three levels - Dealer group, Adviser and Account. If you're new to BT Panorama, you'll need to set up data feeds for your financial planning software (e.g. Iress Xplan, AdviserLogic, Platformplus) before the move. This will ensure your data continues to flow smoothly and avoids any disruptions. Visit the [migration hub](#) for step-by-step instructions.

Supporting your client set up

☐ Update client details

It's important your clients' details are complete and up to date on the Asgard platform so:

- clients can make full use of the technology, including the mobile app and digital consent and
- payments continue and Anti-Money Laundering (AML) regulations are met.
- If you have clients with missing information, you will receive a secure link to access the details. You will find this in the email sent 11 August 2025.
- **Clients' residential address, date of birth, ABN or ACN are mandatory.** If these details are missing before the move, the account will be blocked on BT Panorama for outgoing payments (except pension payments, insurance and fee deductions) until all information is provided.

☐ Obtain necessary consent for investors for cash balance transfers

Client consent is required to transfer the cash balance of eCASH and CASH Connect accounts, linked to eWRAP Investment accounts, to the BT Cash Management Account. This means we need your clients' consent by 28 February 2026 to transfer their cash balance in their eCASH or CASH Connect accounts when we move their investment accounts to BT Panorama Investments.

- ☐ Use the list on the [migration hub](#) to **identify assets not migrating** which will be sold and may incur CGT.
- ☐ **Clarify key product changes** which will impact the client and advise them of how this will be managed.
- ☐ **Read client communication**
Sample investor and member communication will be uploaded on the [migration hub](#) before they are sent, so you know what we are saying to your clients and when.

Stay informed

Visit our [migration hub](#), which will be updated regularly and read our emails for the latest information.

Key dates

4 June 2025:

Adviser webinar held announcing the move – access a recording on the [migration hub](#).

August 2025:

Licensee, adviser and client communication

October 2025:

Licensee, adviser and client update communication

Early 2026:

Detailed significant event notice sent to clients, heads up sent to licensees and advisers

– BT Panorama welcome kits sent to clients following the move.

Understand key product changes

☐ Asgard Open eWRAP

Closed to new clients – effective 18 May 2025.

☐ The Dividend Reinvestment Plan

This option will no longer be available for listed securities held on a custodial share account. The existing Dividend Reinvestment Plan election will be amended to a Cash election. Affected clients were notified in June 2025

☐ Margin Lending

Clients with an eWRAP Investment account were notified in June 2025 that they must have their margin loans closed or removed by September 2025. There are options available on BT Panorama depending on the type of loan.

☐ Fixed Term Deposits

Fixed term deposits are being removed from the investment menu on Asgard to allow them to reach maturity before the move. BT Panorama has a range of term deposits with a selection of interest payment maturity options available after the move.

☐ Assets not moving to BT Panorama

Certain investment options will no longer be available from mid-September 2025. Holdings in the investment options will be sold on or around 15 September 2025 and the proceeds will be credited to the member's Transaction Account. **Visit the [migration hub](#) for a list of impacted investment options.**

From 22 September 2025, we'll start buying back the following long-term suspended investments for Super/Pension accounts:

- Rubicon Australian Leaders Fund - Class B
- Basis Aust-Rim Sub Trust
- Aurora Fortitude Abs Return Fund

The suspended units will be purchased at the current market value. The buy-back will occur automatically and proceeds credited to the member's Transaction Account. Visit the [migration hub](#) for more information.

☐ Fees and charges

- In 2026, all¹ Asgard clients will transition to the BT Panorama pricing when they move.
- You can find out more about BT Panorama pricing on the [migration hub](#).
- We've created fee estimates for clients' accounts using data from April 2025. These estimates show what fees would apply if the BT Panorama pricing was in place (from 1 October 2025). You can access fee estimates via the secure link in the email sent 11 August 2025.

☐ Beneficiary nominations

- We're introducing **binding 3-year death benefit nominations** on BT Panorama.
- Existing nominations on Asgard will be transferred over automatically for clients.

The benefits of BT Panorama

- Everything in one place
- Fully digitalised while supporting clients with more traditional needs
- Award-winning mobile app and client portal
- Digital consent for a range of actions
- Access to a wider range of investments
- Enhanced security to keep accounts safe
- Seamless integration with advice and accounting software
- Access to template Statements of Advice and Records of Advice
- Simple reporting with annual reports and account information available online

Be aware of these important facts

☐ How the transfer will occur

Super accounts will be transferred to BT Panorama and remain in the same super fund (The Asgard Independence Plan - Division Two) with the same trustee. As a result, there will be no capital gains tax (CGT) impacts from the move*.

Investments accounts will be transferred to BT Panorama, and again, the move won't trigger any CGT², transaction costs or buy/sell spreads.

Investments and super accounts will be moved in one weekend with a corresponding outage on Asgard and BT Panorama. Clients will have access to their new accounts in the days following the transition weekend. You and your clients will also have read only access to their former Asgard account via AdviserNET and Investor *Online* following the move.

Government pension payments will stay the same, with no impact on deeming rules or Centrelink arrangements.

Clients who receive super guarantee contributions will need to tell their employer the new Unique Super Identification number for their super fund. A Choice of Fund form will be supplied in their Welcome Packs with the correct USI details already filled in.

☐ Pension payments will continue without delay

Existing pension payment amounts and frequencies will be transferred to BT Panorama with no impact on your clients' transfer balance cap. We will bring forward any pension payments on Asgard due around the transition time.

☐ Insurance cover for APPP super policies

Your clients' insurance cover and policy terms will continue following the move to BT Panorama.

Australian Group Insurances (AGI) will manage the administration services for Asgard Personal Protection Package (APPP) insurance policies.

Visit the [migration hub](#) for more information.

Note: Closed accounts on Asgard will not be migrated, but access to historical reporting for investment, super and pension accounts (not insurance) will remain available online via AdviserNET and Investor *Online* until early 2027.

¹Excluding a limited number of Master Trust pre 2004 members.

²There are a limited number of assets that will not transfer to BT Panorama. See migration hub for more information.

Investment menu mapping

When we move Asgard accounts to BT Panorama we will move the accounts to either the Compact or Full menu. Menus can be changed after accounts have moved to BT Panorama.

Menu	Managed portfolios	Adviser portfolios	Tailored portfolios	Cash/ Transaction account	ASX listed securities	Managed funds	Term deposits	Insurance
Compact menu	✓ 60+	✓	✗	✓	✗	✓ 60+	✓	✓
Full menu	✓ 170+	✓	✓	✓	✓	✓ 850+	✓	✓

Product	Subgroup	BT Panorama investment menu destination
Asgard Elements Super/Pension	All	Full
Asgard Managed Profiles and Separately Managed Accounts - Funds Super/Pension	Managed Profiles	Full
	SMAF	Compact
	Cash Choice	Compact
Asgard Infinity eWRAP Investment/Super/Pension	Using non-core features	Full
	Using only core features ¹	Compact
Asgard Open eWRAP Investment/Super/Pension	All	Full
Asgard eWRAP Investment/Super/Pension		
Asgard Insights eWRAP Investment/Super/Pension		
Access eWRAP Investment/Super/Pension		
Compass eWRAP Investment/Super/Pension		
Finovia eWRAP Investment/Super/Pension		
Finovia Essential eWRAP Investment/Super/Pension		
Foundation eWRAP Investment/Super/Pension		
Genuis eWRAP Investment/Super/Pension		
LifeFocus Private eWRAP Investment		
LifeFocus Wholesale eWRAP Investment		
Personal Choice eWRAP Investment/Super/Pension		
Personal Choice Private eWRAP Investment		
Pitcher eWRAP Investment/Super/Pension		
Portfolio Solutions eWRAP Investment/Super/Pension		
Providence eWRAP Investment/Super/Pension		
Securitor Private eWRAP Investment/Super/Pension		
Snowball eWRAP Investment/Super/Pension		
Transcend eWRAP Investment/Super/Pension		
Western Pacific eWRAP Investment/Super/Pension		
Western Pacific Foundation eWRAP Investment/Super/Pension		

¹ Core features are transaction account, eCASH and CASH Connect accounts, term deposits, Core managed funds menu, insurance and eWRAP margin lending. Non-core features are Select managed funds menu, Full managed funds menu, Sponsored share holdings and Custodial share holdings. The features used by an Infinity eWRAP account can be seen on the Account details screen on AdviserNET or Investor *Online*.

For more information

Visit the [migration hub](#), talk to your Business Development Manager if you have one or call our Customer Relations team on 1800 731 804 from Monday to Friday, 8.30am to 7.00pm Sydney time.



Disclaimer heading

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