

SAMPLE SIGNIFICANT EVENT NOTICE - For use by financial advisers only.  
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# Asgard

**Email subject line:** Your Asgard Account is moving to BT Panorama in March 2026  
**Email banner:** Moving to BT Panorama in March 2026  
**Letter:** **Important information: Your Asgard Account is moving to BT Panorama in March 2026**

Dear <Salutation>,

We contacted you in August and October 2025 about our plans to move your Asgard account to the BT Panorama platform. We're pleased to confirm we plan to move your <Product Description> to BT Panorama Super<sup>1</sup> on 21 March 2026.

The BT Panorama platform is built on advanced technology and brings together enhanced features, strong security, and a wide range of investment options, all designed to create a more seamless and intuitive experience for you.

Importantly, your Asgard account is part of the Asgard Independence Plan Division Two Super Fund. When your account is moved to BT Panorama it will remain in the same super fund - with the same trustee, and you will continue to hold the same investments in your account. There will be no Capital Gains Tax (CGT) implications because of the move and no impact on social security entitlements.

Please read this notice, as well as the **Moving to BT Panorama guide (the guide)**, **fee schedule** and **fee comparison flyer** as these contain information about the changes to your account.

We understand there's a lot to take in - if you need help, speak with your adviser, if you have one, visit our migration hub or contact us - we're here to support you.

### Key changes you need to know about

To help make your transition to BT Panorama as smooth as possible, this section outlines key changes you need to know about. For more detail on the move and what it means for you please refer to the guide.

#### 1. Your account number and login details will change

Once your account has moved to BT Panorama Super, you will receive a **welcome pack** containing your new account details and instructions for logging in. You will need to use the new web address **panoramainvestor.com.au** to access your account.

Until then, please continue using your existing details to access your Asgard account via Investor *Online*. Following the move, you will have view only access to Investor *Online*.

#### 2. Operating your account

We need certain personal information about you so you can access all of the features of BT Panorama.

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<sup>1</sup> BT Panorama Super includes super, transition to retirement, pension and term allocated pension accounts.

If your mandatory details (residential address and date of birth) are not up to date before the move, outgoing payments (not including pension payments, insurance premiums and fee deductions) may be delayed until the information has been provided.

To update your details please visit the migration hub - [bt.com.au/movingyouraccount](https://bt.com.au/movingyouraccount) for information on how to do this online.

### 3. There will be a freeze period

When your account is moved from Asgard to BT Panorama, it will be moved onto a new technology platform. When accounts are moved on a large scale, from one technology platform to another, it's normal to have a period where transactions and changes to accounts are temporarily paused. This is called a **freeze period**. During the freeze period we'll be unable to process certain transactions or make changes to your Asgard account.

To ensure a smooth transition, please plan for the freeze period, which will run from 2 March 2026 until your account has moved to BT Panorama. The freeze period varies depending on the type of transaction. For details, including the freeze period dates, please see the guide – page 10.

### 4. Your insurance stays the same

If you hold insurance in your Asgard account, your insurance policy details, including the policy number, terms, type of cover, product name and premium amount, will remain unchanged as part of the move to BT Panorama.

For details on when your premiums will be deducted during the month of the move and after the move, please see the insurance section in the guide – page 27.

### 5. What you need to know about fees and costs

Your account will be moved to the **<menu<sup>2</sup>>** on BT Panorama and your administration fees will change.

For most members, this will mean an increase in fees.

To support you to understand what these changes mean for you:

- Read the **fee comparison flyer** – it provides examples of how changes to administration fees will affect different members.
- Read the **fee schedule** – it offers a detailed breakdown of all fees and costs, not just administration fees.
- Visit the **migration hub** – you'll find helpful information and a calculator to explore your options.

**After the move**, there may be actions you can take to reduce the fees you pay.

- **Switch to a different investment menu** - BT Panorama offers three investment menus – Full, Compact and Focus. **< Variable for PAMs>** For more information on the investment menus, please see the guide – page 6.
- **Group accounts with family members** - if you or an immediate family member have other BT Panorama accounts (including those moved from Asgard) and are in Compact or Full menu you may be able to link these accounts for an administration fee reduction.
- **Change how listed securities are held** - if you hold listed securities using the custodial option, you can ask us to transfer those securities to the nominee option, and you will not pay the \$300 a year custodial holding fee. For more information on the holding options, please see the guide – page 17.

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<sup>2</sup> This allocated menu is based on your product type and investments held as at December 2025 and may change if you change your investments prior to the move. For more details on how we'll select the menu for your account, please see the guide – page 9.

Before making any changes, it's important to understand how they may affect your account. If you're unsure we recommend speaking with an adviser.

**<variable – pre-2004 master trust accounts> Maximum fees**

As you joined the Asgard Super Fund before 31 March 2004, the maximum fees you can be charged are subject to limits in the governing rules of the fund. These limits will continue to apply when your account moves to BT Panorama. For more details, please see the fee schedule, which explains how these limits work.

**Accounts with discounts on Asgard**

If your account has a reduced fee or discount on Asgard, this will no longer apply when your account moves to BT Panorama. If this applies to you, please see the fee schedule. The standard BT Panorama pricing will apply to all members.

**6. How we'll deduct fees during March when your account moves**

During March 2026, the month your account will be moved to BT Panorama, administration fees and advice fees (if applicable) will be calculated and deducted in two parts: From your Asgard account for the period leading up to the move, and from your BT Panorama account for the period after the move.

There will also be a change to the way we calculate your administration fee for March. For more information, please see the guide – page 8.

**7. <variable> Pension payments will be paid before the move**

Your pension details and pension income payments will continue, with no impact on social security deeming rules or your social security entitlements.

To make sure your regular pension payments are not interrupted during the month your account will be moved, any payments scheduled for 20 March 2026 will be paid on or around 10 March 2026.

Under superannuation law, we must pay you a minimum percentage of your pension account balance each year. On BT Panorama, your nominated regular pension payments must meet the annual minimum through regular payments rather than with an end of financial year lump sum payment. If your current nominated regular amount on Asgard won't meet the minimum through regular payments, it will be automatically adjusted when your account moves to BT Panorama.

**8. Death benefit nominations**

If you have a death benefit nomination on Asgard, your nomination will continue to apply when we move your account to BT Panorama. For more information, please see the guide – page 24 and 26.

**9. <variable master trust & elements> Investment Portfolio Holding (IPH) assets won't be transferred to BT Panorama**

Investment Portfolio Holding (IPH) is not available on BT Panorama. As a result, any IPH held in your account will be sold on or around 14 March 2026 and the proceeds will be deposited into your transaction account before the move. Your adviser, if you have one, will be able to help you to establish alternative portfolio and cash management strategies following the move. You can log into Investor *Online* to see if this applies to you.

**10. Tax**

There will generally be no tax deducted from your Asgard account at the time of the move. Taxes which have accrued on your Asgard account will be recorded in your new BT Panorama account and be deducted in monthly and annual tax instalments.

For more details on tax, please see the guide – page 28 and the BT Panorama Super Additional Information Booklet available from [bt.com.au/personal/help/pds](http://bt.com.au/personal/help/pds).

## 11. Changes to your statements and reporting

In the first year after the move, your annual statement will be split into two statements (one for your Asgard account for the period before the move and one for your BT Panorama Super account for the period after the move). Your PAYG payment summary<sup>3</sup>, if applicable, will also be received in two parts.

Your statements and payment summaries will provide you with the same information you're used to receiving in your preferred communication format – paper or online.

You will also be able to find your statements and payment summaries (including historic Asgard statements) in the Document Library on BT Panorama.

## 12. Your account will be linked to your existing adviser <variable – advised with adviser registered for BT Panorama>

Your adviser is registered to use BT Panorama, so when your account moves, it will be linked to them.

Please note, existing **advice fee arrangements** (if applicable) will continue in BT Panorama. Speak to your adviser if you have any questions about the fees you have agreed with them.

## Your adviser is not registered for BT Panorama <variable – adviser not registered for BT Panorama>

If your adviser is not registered for BT Panorama when your account moves to BT Panorama, your adviser will no longer be linked to your account, and any ongoing advice fee arrangements will be cancelled.

## What happens next

In the days following the move, we'll send you a **welcome pack** with instructions on how you can register for online access to BT Panorama.

If there are any changes to the planned move, we'll let you know.

Visit **our migration hub** - [bt.com.au/movingyouraccount](https://bt.com.au/movingyouraccount) to learn more about BT Panorama's benefits, updates, step-by-step guides and search for answers to frequently asked questions.

Please be aware we will never ask you for your Investor *Online* PIN or login information.

## We're here to help

<Advised> If you have any questions, please speak with your financial adviser, visit the migration hub - [bt.com.au/movingyouraccount](https://bt.com.au/movingyouraccount) or contact us at [asgard.com.au/contact](https://asgard.com.au/contact) or phone 1800 998 185 from Monday to Friday, 8.30am to 8.00pm Sydney time. To help us verify your identity quickly and securely, please have your account details ready when you call.

<Non-advised> If you have any questions, please visit the migration hub - [bt.com.au/movingyouraccount](https://bt.com.au/movingyouraccount) or contact us at [asgard.com.au/contact](https://asgard.com.au/contact) or phone 1800 998 185 from Monday to Friday, 8.30am to 8.00pm Sydney time. To help us verify your identity quickly and securely, please have your account details ready when you call.

<Non-advised> If you don't have a financial adviser and would like to find one, you can visit the BT Find an Adviser tool at [bt.findadviser.com.au](https://bt.findadviser.com.au). The tool only contains advisers who use the BT Panorama platform and who consented to be included in the tool, so you'll be able to find an adviser who is familiar with the platform and ready to support you with your account. To access a broader range of advisers, please refer to the ASIC MoneySmart website at [moneysmart.gov.au](https://moneysmart.gov.au).

Thanks for taking the time to review this notice. We're here to support you and look forward to welcoming you to BT Panorama in March 2026.

Yours sincerely,

Annabelle Kline

Chief Product Officer

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<sup>3</sup> This does not include annual Salary Continuance Insurance PAYG payment summary which will be consolidated for the year.

## Important information

Information current as at 12 January 2026.

Please be aware we will never ask you for your login information. To find tips to protect yourself and avoid scams and viruses visit [westpac.com.au/security](https://westpac.com.au/security)

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Asgard Capital Management Limited ABN 92 009 279 592 (Asgard) is the administrator of Asgard eWRAP Super/Pension (and badged versions), Asgard Infinity eWRAP Super/Pension, Asgard Managed Profiles and Separately Managed Account – Funds Super/Pension, and Asgard Elements Super/Pension (Asgard Super),

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For the Target Market Determination for these products refer to [bt.com.au/tmd](https://bt.com.au/tmd).

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