

24 March 2026



<NAME>
<ADDRESS>

Welcome to BT Panorama - your account is ready

Dear <Name>

Welcome to BT Panorama.

We're writing to let you know your account/s were moved to the BT Panorama platform on 21 March 2026.

Your new account details are:

- <BT Panorama account number> - Super - BT Panorama Super (Compact Menu)

If you hold more than one account on BT Panorama, you can see them in one place giving you a consolidated view of your assets on BT Panorama.

Register for online access

To access your new BT Panorama account, visit panoramainvestor.com.au/register. You will be asked to register using your unique registration code.

Your unique registration code is: <xxxx-xxx-xxxx>

For easy step-by-step instructions you can follow the enclosed registration guide.

BT Panorama at a glance

To help you get started online, we've included a **BT Panorama Super and Pension - Get started** flyer. It walks you through the essentials, how to navigate BT Panorama, common tasks and helpful tips, so you can feel confident using your new account.

You can also refer to the **notice and guide** sent in January or visit the **migration hub** at bt.com.au/movingyouraccount for helpful resources including information about the changes to your account and the actions you may need to take now your account has moved to BT Panorama.

Update your super fund details

To make sure your employer super guarantee or salary sacrifice contributions continue uninterrupted after the move, give your employer's payroll team the enclosed **'Choice of super fund'** form to redirect your payments to your new BT Panorama account.

Keeping your account secure

When you access BT Panorama, you may be asked to verify your identity using our secure online process. Please complete this verification promptly to keep your account secure and to help us meet important regulatory requirements.

Adviser permissions

You can easily give your adviser authority to operate on your account using BT Panorama's secure digital consent tools. Please note, any authorities to operate your account on Asgard don't carry over to BT Panorama, except for the authority to transfer cash (**BT Panorama Investments only**).

Continued access to Investor Online

You can continue to access Investor *Online* until early 2027 to view historical performance, transactions, fee details and statements for your closed Asgard account.

Your new BT Panorama account number will also appear in Investor *Online*. To find it, go to Home > Account > Closed accounts.

We're here to help

If you have any questions, please:

- See the **BT Panorama Super and Pension - Get started** flyer
- Visit the **migration hub** at bt.com.au/movingyouraccount
- Contact your financial adviser, or
- Contact us on 1300 881 716 or +612 9155 4030 (if overseas), from Monday to Friday, 8.30am to 6.30pm AEDT.

We're pleased to welcome you to BT Panorama.

Yours sincerely



Annabelle Kline

Chief Product Officer

Important information

Information current as at 24 March 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

BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) is the operator of Panorama Investments and BT Invest, and administers Panorama Super and BT Super Invest. BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE Licensee L0001090 (BTFM) is the trustee and issuer of Panorama Super and BT Super Invest, part of Asgard Independence Plan Division Two ABN 90 194 410 365. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA), the BT Invest Cash Management Account (BT Invest CMA) and the BT Cash Management Account Saver (BT CMA Saver) (together, the Panorama products).

This information does not take account of your individual objectives, financial situation and needs. A Product Disclosure Statement, Investor Guide and other disclosure documents (PDS) for the Panorama products can be obtained by contacting BT on 1300 881 716 or by visiting bt.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of the Panorama products.

BTPS, BTFM and WFSL are subsidiaries of Westpac. Apart from any interest investors may have in Westpac term deposits, Westpac securities, the BT CMA, the BT Invest CMA, the BT CMA Saver or underlying Westpac bank accounts through the Panorama products, the Panorama products are not a deposit with, investment in, or any other liability of Westpac or any other company in the Westpac Group. These investments are subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of the Panorama products.

For the Target Market Determination for these products please refer to bt.com.au/tmd

The Westpac Group, 275 Kent Street, Sydney NSW 2000, Australia

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BT Panorama Super and Pension

Get started with BT Panorama



BT Panorama is a wealth platform with innovative technology, enhanced features, strong security and a wide range of investment options.

Set up your account in a few simple steps:

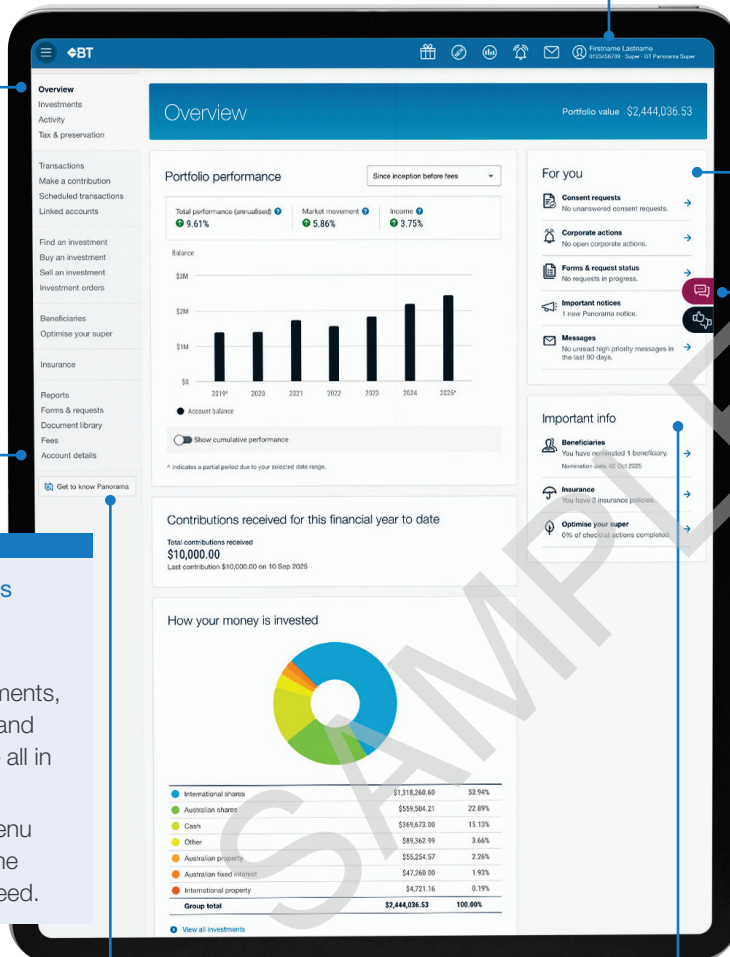
<p>01 Register for online access Follow the steps in your Welcome to BT Panorama communication to register your account. During registration, you'll create your own username and password.</p>	 	<p>02 Download the BT Panorama app Once you've registered for online access, you can manage your account anytime, anywhere with the BT Panorama mobile app.</p>
<p>03 Update payment details BPAY®: for deposits to continue into your BT Panorama Super account provide these new details to your bank, building society or credit union:</p> <ul style="list-style-type: none">– BT Panorama Super Biller code for personal contributions: 260489– BT Panorama Super Biller code for spouse contributions: 260471– Customer reference number: Your BT Panorama account number. <p>Direct credits: you can make deposits from your external financial institution by updating your account details to your new BT Panorama BSB and account number.</p> <p>Direct debits: you can set up linked accounts and arrange new direct debits on BT Panorama online.</p>	<p>04 Provide the Choice of super fund form to your employer To ensure employer super guarantee or salary sacrifice contributions continue into your BT Panorama Super account after the move, please provide the Choice of super fund form to your employer's payroll department so they can direct these payments to your account.</p>	<p>05 Update details for insurance held externally If you have existing insurance cover through another super account and request regular rollovers from your Asgard Super account to cover insurance premiums, all future rollover requests need to use the BT Panorama Super USI 90 194 410 365 011 and your new account number.</p>
<p>06 Listed securities holding types If you hold listed securities using the custodial option, you can ask us to move your securities to the nominee option and you'll not pay the \$300 p.a. custodial holding fee.</p>		

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BT Panorama at a glance

The menu options will be personalised based on your holdings, account type and advice status.



Your details

Find your account number and personal details.

For you

See waiting tasks to action and communications to reply to.

Blue, BT's virtual assistant

Available 24/7 to help you navigate BT Panorama.

Step-by-step guidance on a range of topics, including adviser and investor processes.

When logged into your account, ask Blue simple, single topic questions like:

- How do I verify my identity?
- Where do I update my BPAY details?
- How do I update my beneficiary?
- Where are my details for insurance held externally?
- Where do I find the Choice of super fund form for my employer?

If Blue can't answer your question, you can ask to talk to a member of our Australian-based support team during business hours.

Menu options

Explore transactions, pension payments, investments and documents – all in one place.

Click on a menu item to see the details you need.

Get to know Panorama

Learn more about BT Panorama and its key features.

Important info

Review your beneficiaries, any insurance you hold and how to optimise your super.

For more information

BT Panorama | 1300 881 716 | Monday–Friday, 8.30am–6.30pm (Sydney time)



Disclaimer

This flyer has been prepared by BT Portfolio Services Ltd., ABN 73 095 055 208, AFSL 233715 and Australian Credit Licence 233714 (Westpac). All examples and images are for illustrative purposes only.

Registering for BT Panorama

Instructions for members and investors



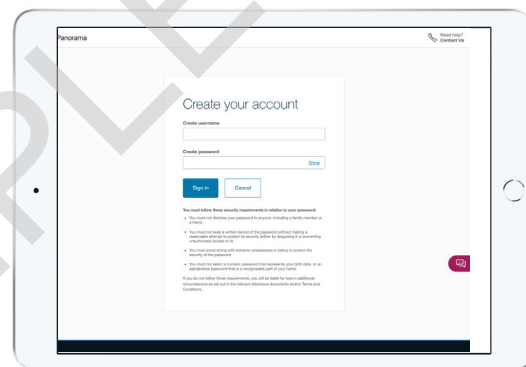
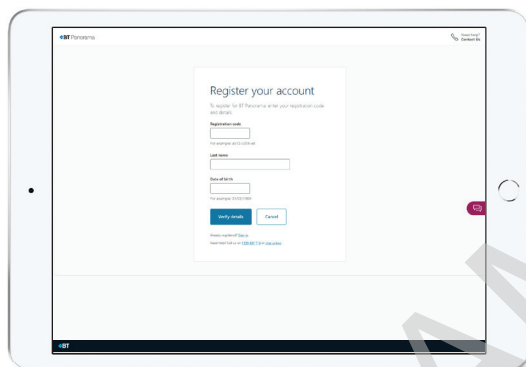
Step 1

You received a welcome letter providing you with instructions for online registration and a unique registration code. Visit www.panoramainvestor.com.au/register and enter your last name, date of birth and the registration code in your letter.

Step 2

Next you will be asked to create a username and password.

Note: For account security, please ensure you do not select a numeric password that represents your birth date, or an alphabetical password that is a recognisable part of your name.



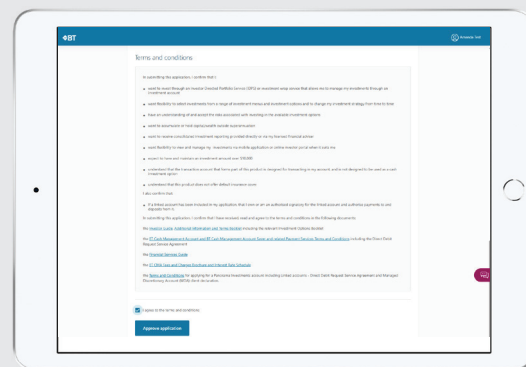
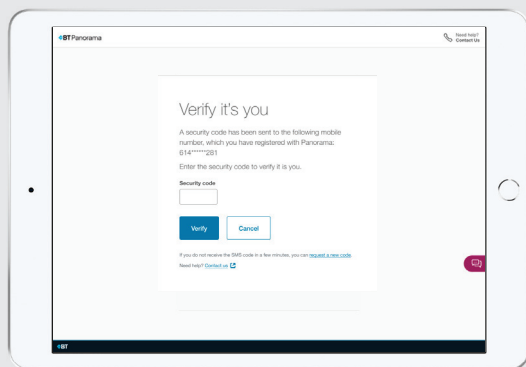
Step 3

To help protect your account, we'll send a security code to the mobile number registered on BT Panorama.

When prompted, please enter the security code received and select 'Verify'.

Step 4

Please read the terms and conditions, select 'I agree to the terms and conditions' and select 'Approve application'.

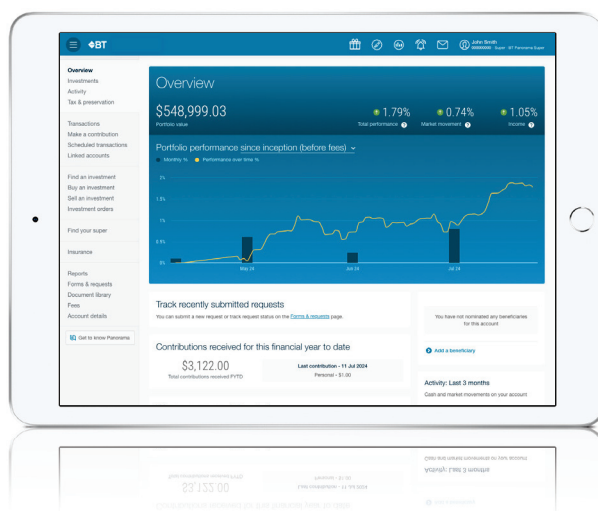


Registration complete

You have successfully registered and are now logged in to view and explore your BT Panorama account. If you have more than one BT Panorama account, you can select the relevant account you wish to view.

To login in the future, go to www.panoramainvestor.com.au

Now you have registered, you can also access BT Panorama on your mobile device by downloading the BT Panorama mobile app¹.



We're here to help

Speak to your adviser (if you have one) or call our Customer Relations team on 1300 881 716 (Monday to Friday, 8:00am – 6:30pm, Sydney time) if you need help with your registration.



Disclaimer

¹ This app is only available for BT Panorama advisers and investors. Internet connection is required to access the BT Panorama app. Normal data charges apply. Apple, the Apple logo, iPhone are trademarks of Apple Inc. Registered in the US and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. You must be an Australian resident to use this app.

Information current as at December 2025. BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS) is the operator of Panorama Investments and administers Panorama Super and BT Super Invest. BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE Licensee L0001090 (BTFM) is the trustee and issuer of Panorama Super and BT Super Invest, part of Asgard Independence Plan Division Two ABN 90 194 410 365. Westpac Financial Services Ltd ABN 20 000 241 127 AFSL 233716 (WFSL) is the responsible entity and issuer of interests in BT Managed Portfolios. Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac) is the issuer of the BT Cash Management Account (BT CMA), the BT Invest Cash Management Account (BT Invest CMA) and the BT Cash Management Account Saver (BT CMA Saver) (together, the Panorama products). This information does not take account of your individual objectives, financial situation and needs. A Product Disclosure Statement and other disclosure documents (PDS) for the Panorama products can be obtained by contacting BT on 1300 881 716 or by visiting www.bt.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of the Panorama products. BTPS, BTFM and WFSL are subsidiaries of Westpac. Apart from any interest investors may have in Westpac term deposits, Westpac securities, the BT CMA, the BT Invest CMA, the BT CMA Saver or underlying Westpac bank accounts through the Panorama products, the Panorama products are not a deposit with, investment in, or any other liability of Westpac or any other company in the Westpac Group. These investments are subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Westpac and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of the Panorama products. For the Target Market Determination for these products please refer to www.bt.com.au/tmd.

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Choice of super fund

i Use this form:

If you want your employer to pay your super contributions to your Panorama Super or BT Super Invest account.

Panorama Super or BT Super Invest receive employer contributions via SuperStream.

Note: There are limited circumstances where your employer isn't required to accept your 'Choice of super fund' form, for example, if you have already exercised Super Choice in the last 12 months. If you do not choose a fund – your employer may need the ATO to identify if you have a 'stapled super fund'. A stapled super fund is an existing super account which is linked, or 'stapled', to you and follows you when you change jobs.

You can type directly into the form and print before signing. Alternatively, print and complete in block letters using a blue or black pen. Place a cross in boxes where applicable.

1 Employee details

Name

Employee identification number (if applicable)

Tax File Number

2 Details of your chosen superannuation fund

Australian Business Number (ABN) of your chosen super fund

90 194 410 365

Super fund name

Panorama Super

Unique Superannuation Identifier (USI)

90 194 410 365 011

Account name

Account number

Signature

Date (dd/mm/yyyy)

Once you have completed this form, hand it to your employer. Please do not send this form to Panorama.



For any query about this form, contact Panorama support on 1300 881 716



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Choice of super fund form

This section is for your employer to read and complete.

Don't send a copy of this form to us or to the ATO. You must keep a copy for your own records for a period of 5 years.

Provided all fields are completed and this form is signed by your employee, any super contributions you make in the 2 months after receiving the form can be made either to your nominated super fund (your default fund) or the employee's new chosen super fund. Super contributions after the 2 months must be made to the employee's new chosen fund.

Date form received (dd/mm/yyyy)

Date you act on your employee's choice (dd/mm/yyyy)

Complying Fund Statement

Panorama Super is a complying super fund and a resident regulated super fund within the meaning of the Superannuation Industry (Supervision) Act 1993. The Trustee of Panorama Super is not subject to written notice from the regulator directing the Trustee not to accept any contributions made to the fund by the employer-sponsor.

Our [Letter of Compliance](#) contains all the fund details which your employer may need to set up superannuation contribution payments.

Contribution acceptance statement

Panorama Super accepts all super contributions from any employer via SuperStream.

SAMPLE



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