Date of issue: 27 October 2025

! Important changes to our services.

Member Transition Guide

This guide, dated 27 October 2025, should be read together with the Significant Event Notice also dated 27 October 2025. That notice outlines the main changes to REI Super's administration. This guide gives you more details about those changes.

What's Changing?

We're changing the company that helps us look after the day-to-day running of your super account - this role is called the administrator.

Starting from **1 December 2025, SS&C Bluedoor Pty Ltd*** will take the place of current administrator, Mercer Outsourcing (Australia) Pty Ltd.

We chose the new administrator after a careful selection process. The goal is to improve the services we offer to our members.

During the change over, some services will be limited or unavailable for a period of time. We call this the Limited Service Period, explained below.

We'll do our best to reduce delays, process your requests and fix any issues quickly once the limited service period ends. After the limited service period, some of our processes will change, which we explain in more detail below.

* SS&C Bluedoor Pty Ltd (ABN 47 110 855 377) Australian Financial Services Licence 522565, ACN 110 855 377

What is a Limited Service Period (LSP)?

There is a period of time when we move from the current administrator to the new one. During this time, we'll be transferring member data and updating systems. Some services will be limited or not available.

The Limited Service Period:

- Starts at 5 pm (AEDT) on 19 November 2025
- Ends at 8 am (AEDT) on 19 December 2025

If these dates change, we'll provide an update on our website:
www.reisuper.com.au/admin-update

Please check the site for the latest information, in case the LSP ends later or earlier than expected.

To avoid delays during this change over, send us any requests before 5 pm on 14 November 2025.

You can use Member Online or the Mobile App for some requests, but online transactions will be paused from 5 pm on 19 November until 19 December 2025.

If you're sending us any requests by mail, make sure they arrive by 14 November 2025. Ensure you allow at least a week for mail delivery.

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Which Services Will Be Affected?

The table below shows which services will be impacted and how.

In general, requests or transactions like:

- Adding money to your account (e.g. contributions)
- Taking money out (e.g. withdrawals)
- Changing your investment options

that are:

- Received but cannot be processed before the LSP starts, or
- Received during the LSP;

will be processed after the LSP ends. They'll be backdated using the unit prices that would have applied at the time of the request or transaction.

For more information about unit prices and the backdating of transactions, see 'Transaction Processing and Unit pricing' further below.

Definitions

There are some terms in this guide that are specific to super, which we refer to repeatedly. To help you, we've broken down what they mean in this guide:

- **"Limited Service Period (LSP)"** refers to the period where some administrative services are down between 5pm on 19 November to 8am on 19 December 2025. During this period, your requests and transactions may experience a delay or not be processed.
- **"Backdated Effect"** means we treat requests and transactions as if they had been processed on the day they were originally made. E.g. if you requested to transfer money into your account on 21 November 2025, we'll process it after 19 December as if we had received it on 21 November.
- **"Rollover"** is the transfer of your super savings between complying funds or accounts. It is to consolidate accounts, change funds, or start a retirement income stream. It does not include withdrawals paid directly to you because the idea is it keeps the money within the superannuation system.

Accumulation (Super) account only

Type of service	Impact
Employer contributions to REI Super	Employer contributions sent during the LSP will be handled after the LSP ends, with backdated effect.
Member contributions to REI Super (including downsizer contributions for members aged 55 or more)	Member contributions received during the LSP will be processed after the LSP ends, with backdated effect. Cheques received after 5pm on 19 November 2025 will not be processed and will be returned to the sender.
Rollovers into REI Super	Requests to transfer money from another super fund into REI Super during the LSP will be handled after the LSP ends, with backdated effect.
Commencement of default insurance cover (for eligible members aged 25 and with at least a $6,000 account balance)	If you become eligible for default insurance (such as death or total and permanent disablement cover) during the LSP due to events like your first employer contributions are deposited into your account, your default insurance will start after the LSP ends with backdated effect, as long as you meet all eligibility requirements however, a new minimum $6,000 account balance requirement will apply - see below.
Applications for (underwritten) insurance cover	You can send in insurance applications during the LSP by using the forms on reisuper.com.au/forms, but these applications will not be looked at or processed until the LSP is over. Your new insurance cover will not start until the insurer has approved your application.
Other Insurance requests (eg opting in to receive default cover before reaching age 25 and a $6,000 account balance[1], and varying or cancelling existing cover)	You can make other insurance requests during the LSP using forms on reisuper.com.au/forms, but these requests will not be processed until the LSP is over. Any requested changes (other than cancelling cover) only have effect once the insurer has approved it. Requests to cancel your insurance cover during the LSP will be handled after the LSP ends, with backdated effect. If applicable, any insurance fees you paid after the date of your request will be refunded.

[1] Subject to meeting other relevant eligibility criteria, including the receipt of employer contributions into your account.

Please make any requests before 5pm on 14 November 2025.

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Accumulation (Super) account only	
Type of service	**Impact**
Cessation of insurance cover due to inactivity	If your insurance cover is set to end during the LSP because your account has been inactive with no contributions or payments for 16 months in a row, the end of your cover will be processed after the LSP finishes. The cessation of cover will be backdated to when your cover should have ended. If applicable, any insurance fees you paid after that date will be refunded.
Insurance claims including (total and permanent disablement cover, and income protection cover and death cover)	If you have already commenced a claim, we will continue being assessed during the LSP. Urgent claims will be prioritised. New claims received after 5 pm on 19 November 2025 will be accepted, but may not be assessed until the LSP ends, unless they are urgent. If your claim is urgent, please call us at **1300 13 44 33**.
Income Protection payments	If you are already getting income protection insurance payments from a previously approved insurance claim, these payments will continue as usual during the LSP.
Pension applications **Note: for information about converting transition to retirement (TTR) pensions to a retirement phase pension, see the 'Pension account only' table below.**	New pension applications received after 5 pm on 19 November 2025 will be processed when the LSP ends. To make sure your new pension can start before the LSP, please send your completed pension application form to us before 5 pm on 14 November 2025. If your pension set up is completed after the LSP, it will start from that date and there will not be any backdated effect. Your super savings will stay in your REI Super accumulation account until your pension account is set up. If you want to start your new pension using super savings from another fund, think about how the LSP might affect rollovers into REI Super (see above).
Other miscellaneous requests including • **Request to update member details (eg. changing address details)** • **Notice of intent to claim a tax deduction (in respect of personal contributions)** • **Contribution splitting application.**	Requests received after 5 pm on 19 November 2025, will not be processed until after the LSP ends. To make sure your request is handled before this period, please send your completed form to us before 5 pm on 14 November 2025.

Please make any requests before 5pm on 14 November 2025.

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Pension account only	
Type of service	**Impact**
December Pension Payment	If you get a pension payment each month, quarter or year, your December payment will be paid early. You will likely receive the money sooner than usual around 21 or 22 November 2025. You will not get another pension payment in December.
Pension commutations (Retirement pension only)	If you want to take out some or all of your pension as a lump sum, make sure to send your request before 5 pm on 14 November 2025. This helps ensure it will be handled before the LSP starts. If your request is received after 5 pm on 19 November 2025, it will not be processed until after the LSP ends. To avoid any delays, send your completed request as before 5 pm on 19 November 2025.
Converting TTR pension to a Retirement pension: • **On application; and** • **Automatically.** **Note: if you are commencing a new Retirement pension with your TTR pension account balance and other super savings, refer to 'Pension applications' above.**	If we get your new retirement pension application after 5 pm on 19 November 2025, we will not start working on it until after the LSP ends. If you want to change your TTR pension to a retirement pension by applying, remember that if your application arrives after 5 pm on 19 November 2025, it will not be processed until the LSP is over. To avoid delays, send your completed form before 5 pm on 14 November 2025. That way, your change can be made before the LSP starts. If your application is processed after the LSP, your retirement pension will start on the date we finish processing it. This also means your TTR pension will keep earning tax on investments until the change is made. Your TTR pension changes to a retirement pension automatically when you turn 65. If you turn 65 during the LSP, the change will be processed after the LSP ends with backdated effect (ie. with effect from your 65th birthday).
Other miscellaneous requests including: • **Pension member updates (e.g. changing address or bank details)** • **Pension payment variations (e.g changing the amount or frequency of your pension payment)**	If we get your request after 5 pm on 19 November 2025, we will not start working on it until after the LSP ends. To make sure your request is handled before the LSP begins, please send it to us before 5 pm on 14 November 2025.

Please make any requests before 5pm on 14 November 2025.

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All accounts (Super & Pension)	
Type of service	**Impact**
Rollovers to another fund	Requests to rollover to another fund are: • Not processed before 5 pm on 19 November 2025; or • Received after 5pm on 19 November 2025; will be processed after the LSP ends. To help make sure your request is completed before the LSP starts, please send your completed rollover form before 5 pm on 14 November 2025. We have asked for extra time from the Australian Prudential Regulation Authority (APRA) to process these requests. Please visit our website, reisuper.com.au/admin-update, for updates about this Check our website regularly for any new information and updates.
Lump sum payments (paper requests only)[2]	Payment requests that are: • not urgent and are not able to be processed by 5 pm on 19 November 2025; or • received after 5 pm on 19 November 2025; will be processed after the LSP ends, with no backdated effect. **If your payment request is urgent, please call us at 1300 13 44 33 and see the "Urgent Requests" section at the end of this guide.** If you need and are eligible for a lump sum payment, make sure to send your request with all the required ID before 5 pm on 14 November 2025. This will help us process it before the LSP starts.
Investment switch requests	Investment switch requests that are: • not processed by 5 pm on 19 November 2025; or • received after 5 pm on 19 November 2025; will be processed after the LSP with backdated effect. To help make sure your request is handled before the LSP starts, please send in your completed form before 5 pm on 14 November 2025
Family law splits/requests	If you need a family law split or payment, please send your completed request before 5 pm on 14 November 2025. This helps ensure it is processed the LSP starts. If we get your request after 5 pm on 19 November 2025, we will work on it after the LSP ends, with backdated effect. If your request is urgent, let us know and we may be able to process it faster. Read our "Superannuation and Family Law Matters" at reisuper.com.au/family-law-guide for more information.
Member Online	You will only be able to login and view your online account, not make any changes or submit requests, from 5 pm on 19 November 2025 until 5 pm on 28 November 2025 (AEDT). At 5 pm on 28 November 2025, all access to your online account will stop. You will not be able to see your details online until the LSP ends. Full online access should come back by 19 December 2025. After this, you can use all features again, including sending online requests. The new administrator might change the way things look online, so call us on 1300 13 44 33 if you need urgent assistance. You will need to sign up again for Member Online with your Member Identification Number. Please see below for more details.
Mobile App	The Mobile App will no longer be available after 5 pm on 28 November 2025. When the LSP ends, you will be able to use Member Online on your mobile phone. Just make sure to sign up again for Member Online.
Binding beneficiary nominations	Completed beneficiary nominations received after 5 pm on 19 November 2025 will be processed once the LSP ends. For completed binding beneficiary nomination forms, your nomination will only be recorded after the LSP ends, with backdated effect to when it was signed. Provide your completed nomination form before 5 pm on 14 November 2025 to help ensure it is processed before the LSP starts.

[2] You cannot submit a payment request via the online portal or app, except for lump sum withdrawals (commutations) from an existing pension account submitted and processed before 5 pm on 19 November 2025.

Please make any requests before 5pm on 14 November 2025.

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What other changes will apply as a result of the new administration arrangements?

Some of our administrative arrangements or operational processes will permanently change once the LSP ends, or earlier.

Type of service	What's changing
Member Portal access	**You will need to sign up again for Member Online after 19 December 2025.** To do this, simply use your member number, along with the email address and mobile number already linked to your REI Super account and follow the prompts to set your new password. Your member number can be found on your annual statements we send you through email and mail. If you need help, phone our friendly helpline team on **1300 13 44 33**. This change will help safeguard your personal information and make Member Online more secure for everyone.
Mobile App	**The current Mobile App will stop working after 5 pm on 28 November 2025.** A new Mobile App will be available in the future. After 19 December 2025, you can use the new Member Portal on your mobile phone. We will let you know when the new Mobile App is ready.
Investment Switching requests	Usually, if you want to switch your investments, we must receive your request by Tuesday at 5 pm (AEDT). We use the next available unit price, which is set after markets close on the next business day, being Wednesday, which is usually available by the Friday in the same week. After the LSP, you will have more time. The new deadline will be Tuesdays at 11:59:59 pm (AEST/AEDT). This means you can send your investment switch request later on Tuesdays and still get the next available unit price. The price is still set based on Wednesday's market close and is usually available on Friday.
Minimum account balance for partial payments or rollovers	Currently, if you take out some of your money, you must leave at least $5,000 in your account for it to stay open. From 1 December 2025, this amount will change. You must keep at least $6,000 in your account after a partial withdrawal to keep it active. This rule change impacts partial withdrawal requests received before the commencement of the LSP period but not processed until after 1 December 2025. If your account balance would be less than $6,000 after the withdrawal, we can't process any partial withdrawal request to move money to another fund.
Contributions and payments via cheque	The new administrator will no longer take or issue payments by cheque, even if cheques or requests were sent before the LSP began. If you send a cheque after 5pm on 19 November 2025, it will not be processed and will be sent back to you. Also, any requests for payments after this time cannot be paid by cheque when the LSP is over.
Pension lump sum withdrawal	From 1 December 2025, if you want to take money out of your pension as a lump sum, you will need to fill out and send in a form. You cannot do this online or in the app from 5 pm on 19 November 2025. The form will be easy to get from reisuper.com.au/forms, or you can phone our friendly helpline team on **1300 13 44 33** to request the form, or conduct the withdrawal request over the phone.
Contact centre	Our contact details will be changing from 1 December 2025. Please check the 'contact details' section at the end of this guide for more information.
How we communicate with you	We will continue to communicate with you using your chosen communication preference (such as email or mail). However, during the transition to our new administrator, some communications may need to be sent by post, even if you usually receive them by email. We will return to your preferred communication method as soon as possible, but there may be a period where this is not always possible. Please note, emails from the administrator will now come from **reisuper@sscinc.com** instead of reiprocessing@mercer.com. If you have already selected how you want to receive information (for example, by mail), we will continue to use that method wherever possible. If you have any questions or would like to change your communication preferences, please contact us.
Any other miscellaneous requests or transactions, for example, fee deductions (including advice fees)	Requests received or transactions due after 5 pm on 19 November 2025, will not be processed until the LSP ends. To make sure your request is handled before the LSP starts, please send us your completed form by 5 pm on 14 November 2025.

Please make any requests before 5pm on 14 November 2025.

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Transaction Processing and Unit Pricing

Most transactions will be on hold during the LSP and processed after 19 December 2025 with backdated effect for incoming money. If a request or transaction during this period is urgent, we will do everything we can to process it earlier.

Money Going Into Your Account

Any contributions (from employers, members, or spouses) or rollover amounts received after the LSP starts will be processed once the LSP ends. These will be backdated to the day they were received and use the unit price from that day.

Money Going Out of Your Account

Payments like rollovers or withdrawals received after the LSP starts will also be processed once the LSP ends. The unit price from that day will be used.

Investment Switches

Switch requests received after the LSP starts will be processed after the LSP ends. They'll be backdated to the day they were received and the unit price from that day will be used.

Unit Prices

Unit prices are calculated every Wednesday and published on Fridays.

The price for Wednesday, 19 November 2025, will be published on Friday, 21 November 2025 and applied to transactions processed before 5pm on 19 November 2025 as relevant.

Prices for 26 Nov, 3 Dec, 10 Dec, and 17 Dec will be calculated and published after the LSP ends.

Example

If you send a switch request before 5 pm on Tuesday, 18 November 2025, the unit price available on Wednesday, 19 November will be used. If you send it after 5 pm on 18 November but before 5 pm on 25 November, the unit price from Wednesday, 26 November will be used.

We aim to start processing transactions again from 19 December 2025. We'll handle requests in the order they were received and based on urgency.

Urgent Requests

We want to make the transition to our new administrator smooth. If you have an urgent request—like an insurance claim or a lump sum withdrawal—we'll try to help.

Urgent requests are for exceptional or emergency situations such as financial hardship, urgent disablement claims, and withdrawals based on ATO approved compassionate grounds.

Urgent requests may be processed before the LSP ends. Payments may be made:

- Up to 26 November 2025; or
- From 1 December 2025.

No payments will be made between 27–30 November 2025.

If your full account withdrawal is approved during the LSP:

- You'll get up to 80% of your account balance (as at 19 November 2025 before tax) first.
- The rest (before tax) will be paid after the LSP ends and the applicable unit price(s) are calculated.

If you're withdrawing part of your account that is more than 80% of your balance, it may also be split into two payments.

If you have an urgent issue, please contact us.

Need Help or More Info?

Visit **reisuper.com.au/admin-update** for FAQs and updates. We'll publish new Product Disclosure Statements on 1 December 2025. Please review them before making decisions about your account including contributions, investments and insurance decisions.

Complaints

If you have a complaint, contact us using the details on the following page. We'll handle it as quickly as we can.

See our "How to make a complaint" factsheet at reisuper.com.au/contact.

Please make any requests before 5pm on 14 November 2025.

Note: From 19 November–18 December 2025, services will be limited. Full services resume from 8 am on 19 December 2025. Unprocessed requests or transactions will start to be dealt with after 19 December.

Contact Details

Until 5 pm on 28 November 2025:
GPO Box 4303, Melbourne VIC 3001
Phone: 1300 13 44 33
International: +61 3 8306 0946
Email: admin@reisuper.com.au

From 8 am on 1 December 2025:
PO Box 832, Newcastle NSW 2300
Phone: 1300 13 44 33
International: +61 3 7073 3051
Email: admin@reisuper.com.au

For more information, please visit **www.reisuper.com.au/admin-update**

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