

Target Market Determination

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PRODUCT – MORTGAGE PROTECTION INSURANCE (MPI)

Issuer	LFI Group Pty Ltd ABN 31 138 903 581 Australian Financial Services Licence 413613
Start	5 October 2025
Target Market	Objectives and needs This product may only be distributed to existing holders of mortgage protection insurance renewing their cover. This product is suitable for customers with a home loan who wish to manage the risk of losing access to income that they would normally rely on to meet loan repayments as a result of illness or injury or job loss or death. This product is not suitable for customers who are: • not working, or • work in any position which is seasonal or intermittent or will end by agreement within 12 months Customers Up to two individuals who are Australian citizens or permanent residents living in Australia.
Distribution Conditions	This product may only be distributed by us. Our staff are trained to only offer this product to existing holders of this product renewing their cover.
Review Triggers	We will review this TMD if any of the following circumstances arise, where they reasonably indicate that the TMD is not appropriate: • A material change to the product, the terms or its distribution • A change in law, regulation, code or regulatory guidance that materially affects the product • A significant increase in the frequency or gravity of complaints or incidents involving the product • A significant number of customers outside the target market acquire the product • Any other fact or matter arises that reasonably indicates that the TMD may no longer be appropriate
Review Period	At least every 24 months from the start date.
Distribution Information Reporting Requirements	Not applicable. We are the issuer and sole distributor.

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This document has been prepared by LFI Group Pty Ltd ABN 31 138 903 581 Australian Financial Services Licence 413613. This target market determination is made under section 994B of the Corporations Act 2001 (Cth). Its purpose is to describe the class of customers our products have been designed for, how we permit our products to be distributed and how we ensure that our target markets remain relevant to our products. This document is not a recommendation, does not offer any advice and does not form part of our terms and conditions. Please review the Product Disclosure Statement before taking up any product offered by LFI Group Pty Ltd.