

Cooper Investors New Zealand Investors Information Sheet

ARSN: 639 516 055 APIR ETL7426AU Issue Date: 3 August 2023

ABOUT THE COOPER INVESTORS NEW ZEALAND INVESTORS INFORMATION SHEET (NZ INFORMATION SHEET)

This NZ Information Sheet has been prepared and issued by Equity Trustees Limited ("Equity Trustees", "we" or "Responsible Entity") and is a summary of significant information for the persons receiving the Product Disclosure Statement ("PDS") for the Cooper Investors Global Equities Fund (Hedged), or the Cooper Investors Global Equities Fund (Unhedged) (each a "Fund", together the "Funds") in New Zealand. This NZ Information Sheet does not form part of the relevant PDS but it is important that you read it before investing in the relevant Fund. The information provided in this NZ Information Sheet is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

UPDATED INFORMATION

Certain information in this NZ Information Sheet is subject to change. We will notify you of any changes that have a materially adverse impact on you or other significant events that affect the information contained in this NZ Information Sheet. Any updated information which is not materially adverse may be obtained by visiting www.eqt.com.au/insto or request a copy by calling +613 9660 2600. A paper copy of the updated information will be provided free of charge on request.

NEW ZEALAND WARNING STATEMENT

- a) This offer to New Zealand investors is a regulated offer made under Australian and New Zealand law. In Australia, this is Chapter 8 of the Corporations Act 2001 (Aust) and regulations made under that Act. In New Zealand, this is subpart 6 of Part 9 of the Financial Markets Conduct Act 2013 and Part 9 of the Financial Markets Conduct Regulations 2014.
- b) This offer and the content of the offer document are principally governed by Australian rather than New Zealand law. In the main, the Corporations Act 2001 (Aust) and the regulations made under that Act set out how the offer must be made.

- c) There are differences in how financial products are regulated under Australian law. For example, the disclosure of fees for managed investment schemes is different under the Australian regime.
- d) The rights, remedies, and compensation arrangements available to New Zealand investors in Australian financial products may differ from the rights, remedies, and compensation arrangements for New Zealand financial products.
- e) Both the Australian and New Zealand financial markets regulators have enforcement responsibilities in relation to this offer. If you need to make a complaint about this offer, please contact the Financial Markets Authority, New Zealand (<http://www.fma.govt.nz>). The Australian and New Zealand regulators will work together to settle your complaint.
- f) The taxation treatment of Australian financial products is not the same as for New Zealand financial products.
- g) If you are uncertain about whether this investment is appropriate for you, you should seek the advice of a financial advice provider.
- h) The offer may involve a currency exchange risk. The currency for the financial products is not New Zealand dollars. The value

CONTENTS

1. Investing in the Fund 2
2. Withdrawing your investment 2
3. Managing your investment 2
4. Taxation 2

INVESTMENT MANAGER

Cooper Investors Pty Limited
ABN 26 100 409 890
AFS Licence Number 221794
Level 12, 8 Exhibition Street,
Melbourne, VIC 3000, Australia
T +613 9660 2600
F +613 9660 2699
cooperinvestors.com

ADMINISTRATOR AND CUSTODIAN

National Australia Bank Limited
Level 15, 395 Bourke Street
Melbourne, Victoria 3000

RESPONSIBLE ENTITY

Equity Trustees Limited
Level 1, 575 Bourke Street
Melbourne VIC 3001
ABN 46 004 031 298
AFSL 240975
T 613 8623 5000
F +613 8623 5200
eqt.com.au/insto

of the financial products will go up or down according to changes in the exchange rate between that currency and New Zealand dollars. These changes may be significant.

- i) If you expect the financial products to pay any amounts in a currency that is not New Zealand dollars, you may incur significant fees in having the funds credited to a bank account in New Zealand in New Zealand dollars.
- j) The dispute resolution process described in this offer document is available only in Australia and is not available in New Zealand.

1. INVESTING IN THE FUND

Direct Investors

Direct investors can acquire units in a Fund by following the instructions outlined in the Application Form accompanying the relevant PDS. All applications must be made in Australian dollars.

Minimum application amounts are subject to the Australian dollar minimum amounts disclosed in the relevant PDS.

Indirect Investors

If you wish to invest indirectly in a Fund through an IDPS your IDPS Operator will complete the application for you. Your IDPS Operator will advise what minimum investment amounts relate to you.

2. WITHDRAWING YOUR INVESTMENT

Direct Investors

Direct investors of a Fund can withdraw their investment by written request to:

Registry Services - Cooper Investors Pty Ltd

GPO Box 804, Melbourne VIC 3001

Or sending it by fax to +613 9660 2699

Minimum withdrawal amounts are subject to the Australian dollar minimum amounts disclosed in the relevant PDS. Withdrawal requests received from New Zealand investors must specify:

- the withdrawal amount in Australian dollars; or
- the number of units to be withdrawn.

We are unable to accept withdrawal amounts quoted in New Zealand dollars. Please note that the withdrawal amount paid to you will be in Australian dollars and may differ from the amount you receive in New Zealand dollars due to:

- Foreign Exchange spreads between Australian and New Zealand dollars (currency rate differs daily); and
- Overseas Telegraphic Transfer ("OTT") costs.

Withdrawals will only be paid directly to the unitholder's AUD bank account held in the name of the unitholder with an Australian domiciled bank. Withdrawal payments will not be made to third parties.

Indirect Investors

If you have invested indirectly in a Fund through an IDPS, you need to provide your withdrawal request directly to your IDPS Operator. The time to process a withdrawal request will depend on the particular IDPS Operator.

3. MANAGING YOUR INVESTMENT

Distributions

If New Zealand investors elect to have their distributions directly credited, they will need to nominate an AUD bank account held in their own name with an Australian domiciled bank. Otherwise, it must be reinvested. Distributions will only be paid in Australian dollars to such an account. When the distribution is reinvested, New Zealand investors will be allotted units in accordance with the terms and conditions set out in the PDS relating to the units in the relevant Fund. Please see the relevant PDS for a description of distributions and the terms and conditions of the reinvestment of distributions.

The distribution reinvestment plan described in each PDS is offered to New Zealand investors on the following basis:

- At the time the price of the units allotted pursuant to the distribution reinvestment plan is set, the Responsible Entity will not have any information that is not publicly available that would, or would be likely to, have a material adverse effect on the realisable price of the units if the information were publicly available.
- The right to acquire, or require the Responsible Entity to issue, units will be offered to all investors of the same class, other than those resident outside New Zealand who are excluded so as to avoid breaching overseas laws.
- Units will be issued on the terms disclosed to you, and will be subject to the same rights as units issued to all investors of the same class as you.

There is available from the Responsible Entity, on request and free of charge, a copy of the most recent annual report (if any) of the relevant Fund, the most recent financial statements of that Fund, the auditor's report on those financial statements, the relevant PDS and the Constitution for that Fund (including any amendments). Other than the Constitution, these documents may be obtained electronically from www.cooperinvestors.com.

Processing Cut-Off Times

The processing cut-off times for applications and redemptions referred to in the PDS are Australian Eastern Standard Time (Australian EST) and you should take this into account when sending instructions.

Cooling Off Rights

Cooling off rights may apply to investors in New Zealand. If you wish to exercise your cooling off rights you should contact the Responsible Entity of the relevant Fund. The relevant PDS contains further information about the right that may apply.

4. TAXATION

New Zealand Resident Taxation

If you are a New Zealand resident wishing to invest in Australia, we strongly recommend that you seek independent professional tax advice. New Zealand resident investors will be taxed on their units under the foreign investment fund rules or ordinary tax rules, depending on their circumstances. Australian tax will be withheld at prescribed rates from distributions to non-residents to the extent that the distributions comprise relevant Australian sourced income or gains.

Cooper Investors Global Equities Fund (Hedged)

Product Disclosure Statement

ARSN: 619 802 890 APRI CIP0001AU Issue Date: 3 August 2023 mFund COP01

CONTENTS

1. About Equity Trustees Limited.....	2	5. How we invest your money	5
2. How the Cooper Investors Global Equities Fund (Hedged) works.....	2	6. Fees and costs.....	6
3. Benefits of investing in the Cooper Investors Global Equities Fund (Hedged).....	3	7. How managed investment schemes are taxed.....	7
4. Risks of managed investment schemes	4	8. How to apply.....	8
		9. Other information	8

ABOUT THIS PDS

This Product Disclosure Statement ("PDS") has been prepared and issued by Equity Trustees Limited ("Equity Trustees", "we" or "Responsible Entity") and is a summary of the significant information relating to an investment in the Cooper Investors Global Equities Fund (Hedged) (the "Fund"). It contains a number of references to important information (including a glossary of terms) contained in the Cooper Investors Global Equities Fund (Hedged) Reference Guide ("Reference Guide"), which forms part of this PDS. You should consider both the information in this PDS, and the information in the Reference Guide, before making a decision about investing in the Fund. The information provided in this PDS is general information only and does not take account of your personal objectives, financial situation or needs. You should obtain financial advice tailored to your personal circumstances and consider whether the information in this PDS is appropriate for you in light of those circumstances.

The offer to which this PDS relates is only available to persons receiving this PDS in Australia and New Zealand (electronically

or otherwise). New Zealand investors must read the Cooper Investors New Zealand Investors Information Sheet before investing in the Fund. All references to dollars or "\$" in this PDS are to Australian dollars. New Zealand investors wishing to invest in the Fund should be aware that there may be different tax implications of investing in the Fund and should seek their own tax advice as necessary.

This PDS does not constitute a direct or indirect offer of securities in the US or to any US Person as defined in Regulation S under the US Securities Act of 1933 as amended ("US Securities Act"). Equity Trustees may vary this position and offers may be accepted on merit at Equity Trustees' discretion. The units in the Fund have not been, and will not be, registered under the US Securities Act unless otherwise approved by Equity Trustees and may not be offered or sold in the US to, or for, the account of any US Person except in a transaction that is exempt from the registration requirements of the US Securities Act and applicable US state securities laws.

THE REFERENCE GUIDE

Throughout the PDS, there are references to additional information contained in the Reference Guide. You can obtain a copy of the PDS and the Reference Guide, free of charge, by visiting www.eqt.com.au/insto or by calling +613 9660 2600. The information contained in the Reference Guide may change between the day you receive this PDS and the day you acquire the product. You must therefore ensure that you have read the current Reference Guide at the date of your application.

UPDATED INFORMATION

Information in this PDS is subject to change. We will notify you of any changes that have a material adverse impact on you or other significant events that affect the information contained in this PDS. Any information that is not materially adverse information is subject to change from time to time and may be updated and obtained online at www.eqt.com.au/insto or by calling +613 9660 2600. A paper copy of the updated information will be provided free of charge on request.

INVESTMENT MANAGER

Cooper Investors Pty Limited
ABN 26 100 409 890
AFS Licence Number 221794
Level 12, 8 Exhibition Street
Melbourne, VIC 3000, Australia
Phone: +613 9660 2600 Fax: +613 9660 2699
Web: www.cooperinvestors.com

ADMINISTRATOR AND CUSTODIAN

National Australia Bank Limited
Level 15, 395 Bourke Street
Melbourne, Victoria 3000

RESPONSIBLE ENTITY

Equity Trustees Limited
Level 2, 575 Bourke Street
Melbourne VIC 3001
ABN 46 004 031 298, AFSL 240975
Phone: +613 8623 5000 Fax +613 8623 5200
Web: www.eqt.com.au/insto

1. About Equity Trustees Limited

THE RESPONSIBLE ENTITY

Equity Trustees Limited

Equity Trustees Limited ABN 46 004 031 298 AFSL 240975 a subsidiary of EQT Holdings Limited ABN 22 607 797 615, which is a public company listed on the Australian Securities Exchange (ASX: EQT), is the Fund's responsible entity and issuer of this PDS. Established as a trustee and executorial service provider by a special Act of the Victorian Parliament in 1888, today Equity Trustees is a dynamic financial services institution which continues to grow the breadth and quality of products and services on offer.

Equity Trustees' responsibilities and obligations as the Fund's responsible entity are governed by the Fund's constitution ("Constitution"), the Corporations Act and general trust law. Equity Trustees has delegated the investment management functions to Cooper Investors Pty Limited which will make investment decisions in relation to the Fund. The Responsible Entity has appointed National Australia Bank Limited ABN 12 004 044 937 ("NAB or Custodian") as the custodian of the assets of Fund. The Custodian's role is limited to holding the assets of the Fund as agent of the Responsible Entity. The Custodian has no supervisory role in relation to the operation of the Fund and is not responsible for protecting your interests. The Custodian has no liability or responsibility to you for any act done or omission made in accordance with the terms of the Custody Agreement. The Custodian makes no statement in this PDS and has not authorised or caused the issue of it. NAB has

given and not withdrawn its consent to be named in this PDS. The Custodian holds investments of the Fund as bare trustee and such investments are not investments of, NAB or any other member of the NAB group of companies (NAB Group). Neither NAB, nor any other member of NAB Group, guarantees the performance of the investment or the underlying assets of the Fund, or provide a guarantee or assurance in respect of the obligations of the Responsible Entity or its related entities.

THE INVESTMENT MANAGER

Cooper Investors Pty Limited ("CI" or "Investment Manager")

CI is a specialist equities fund manager with funds under management of approximately A\$11.9 billion as at 28 February 2023. CI commenced operations in 2001 and manages money for a range of clients including large pension and superannuation funds, listed Australian companies, religious institutions, Australian State Government agencies, school endowments, charities and high net worth families. CI is 100% owned by its employees.

CI manages 8 pooled investment trusts (CI Australian Equities Fund, Cooper Investors Endowment Fund, CI Brunswick Fund, Cooper Investors Global Endowment Fund, Cooper Investors Global Equities Fund (Hedged), Cooper Investors Global Equities Fund (Unhedged), Cooper Investors Family and Founder Fund and Cooper Investors Endeavour Fund) and a number of individual mandates which invest in Australian equities, international securities or a mixture of both. Employees are encouraged to invest in the CI trusts.

2. How the Cooper Investors Global Equities Fund (Hedged) works

The Fund is a registered managed investment scheme governed by the Constitution. The Fund comprises assets which are acquired in accordance with the Fund's investment strategy. Direct investors receive units in the Fund when they invest. In general, each unit represents an equal interest in the assets of the Fund subject to liabilities; however it does not give investors an interest in any particular asset of the Fund.

If you invest in the Fund through an IDPS (as defined in the Reference Guide) you will not become a unitholder in the Fund. The operator or custodian of the IDPS will be the unitholder entered in the Fund's register and will be the only person who is able to exercise the rights and receive benefits of a direct unitholder. Your investment in the Fund through the IDPS will be governed by the terms of your IDPS. Please direct any queries and requests relating to your investment to your IDPS Operator. Unless otherwise stated, the information in the PDS applies to direct investors.

APPLYING FOR UNITS

You can acquire units by completing the Application Form that accompanies this PDS or by making an application through the mFund settlement service ("mFund") by placing a buy order for units with your licensed broker. The minimum initial investment amount for the Fund is \$20,000.

The price at which units are acquired is determined in accordance with the Constitution ("Application Price"). The Application Price on a Business Day (as defined in the Reference Guide) is, in general terms, equal to the net asset value ("NAV") of

the Fund, divided by the number of units on issue and adjusted for transaction costs ("Buy Spread"). At the date of this PDS, the Buy Spread is 0.20%.

The Application Price will vary as the market value of assets in the Fund rises or falls. If applying via mFund you will need to provide the application money directly to your licensed broker.

MAKING ADDITIONAL INVESTMENTS

You can make additional investments into the Fund at any time by sending us your additional investment amount together with a completed Additional Investment Form or by making application for units through mFund. The minimum additional investment into the Fund is \$10,000.

Unitholders who wish to establish a regular savings plan will need to complete the Direct Debit Request Service Agreement which forms part of the Application Form. The minimum additional investment into the Fund through the monthly savings plan is \$1,000, provided the unitholder also holds a minimum investment balance of \$25,000. All direct debits are subject to the Direct Debit Request Service Agreement and this agreement can also be found at www.eqt.com.au/insto.

DISTRIBUTIONS

An investor's share of any distributable income is calculated in accordance with the Constitution and is generally based on the number of units held by the investor at the end of the distribution period.

The Fund usually distributes income bi-annually at 31 December and 30 June however, Equity Trustees may change the distribution frequency without notice. Distributions are calculated effective the last day of each distribution period and are normally paid to investors as soon as practicable after the distribution calculation date.

Investors in the Fund can indicate a preference to have their distribution:

- reinvested back into the Fund; or
- directly credited to their AUD Australian domiciled bank account.

Australian investors who do not indicate a preference will have their distributions automatically reinvested. Applications for reinvestment will be taken to be received immediately prior to the next Business Day after the relevant distribution period. There is no Buy Spread on distributions that are reinvested.

In some circumstances, the Constitution may allow for an investor's withdrawal proceeds to be taken to include a component of distributable income.

Indirect Investors should review their IDPS Guide for information on how and when they receive any income distribution.

New Zealand investors can only have their distribution directly credited if an AUD Australian domiciled bank account is provided, otherwise it must be reinvested (refer to the Cooper Investors New Zealand Investors Information Sheet).

ACCESS TO YOUR MONEY

Investors in the Fund can generally withdraw their investment by completing a written request to withdraw from the Fund and mailing it to:

Cooper Investors Pty Ltd
GPO Box 804, Melbourne VIC 3001

Or by making a withdrawal request through mFund by placing a sell order for units with your licensed broker.

The minimum withdrawal amount is \$10,000. Once we receive and accept your withdrawal request, we may act on your instruction without further enquiry if the instruction bears your account number or investor details and your (apparent) signature(s), or your

authorised signatory's (apparent) signature(s) or if the withdrawal is received via mFund.

Equity Trustees will generally allow an investor to access their investment within 7 days of acceptance of a withdrawal request by transferring the withdrawal proceeds to such investor's nominated AUD Australian domiciled bank account or, where the request is received via mFund, to the investor's licensed broker.

However, Equity Trustees is allowed to reject withdrawal requests and also to make payment up to 30 days after acceptance of a request (which may be extended in certain circumstances) as outlined in the Constitution and Reference Guide.

The price at which units are withdrawn is determined in accordance with the Constitution ("Withdrawal Price"). The Withdrawal Price on a Business Day is, in general terms, equal to the NAV of the Fund, divided by the number of units in issue and adjusted for transaction costs ("Sell Spread"). At the date of this PDS, the Sell Spread is 0.20%. The Withdrawal Price will vary as the market value of assets in the Fund rises or falls.

Equity Trustees reserves the right to fully redeem your investment if your investment balance in the Fund falls below \$20,000 as a result of processing your withdrawal request. We also reserve the right to fully withdraw an investor's investment in the Fund, upon giving 30 days' notice, if the minimum balance amount is increased and your holding falls below the new minimum balance amount. In certain circumstances, for example, when there is a freeze on withdrawals, where accepting a withdrawal is not in the best interests of investors in the Fund including due to one or more circumstances outside its control or where the Fund is not liquid (as defined in the Corporations Act), Equity Trustees can deny or suspend a withdrawal request and you may not be able to withdraw your funds in the usual processing times or at all. When the Fund is not liquid, an investor can only withdraw when Equity Trustees makes a withdrawal offer to investors in accordance with the Corporations Act. Equity Trustees is not obliged to make such offers.

If you are an Indirect Investor, you need to provide your withdrawal request directly to your IDPS Operator. The time to process a withdrawal request will depend on the particular IDPS Operator and the terms of the IDPS.

FURTHER READING...

You should read the important information in the Reference Guide:

- how to invest;
- application cut-off times;
- cooling-off rights;
- authorised signatories;
- reports;
- unit price and valuations;
- withdrawal cut-off times;
- payment of withdrawals;
- withdrawal terms;
- withdrawal restrictions; and
- unit pricing discretions policy & additional information

under the "Investing in the Cooper Investors Global Equities Fund (Hedged)", "Managing your investment" and "Withdrawing your investment" sections before making a decision. Go to the Reference Guide which is available at www.eqt.com.au/insto. The material relating to these matters may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing in the Cooper Investors Global Equities Fund (Hedged)

THE CI EDGE – WHAT MAKES US DIFFERENT

Benefits of investing in the Fund also include:

- Access to investment opportunities in offshore markets that may be difficult for individual investors to identify or research; and
- A fund constructed with limited reference to the Benchmark and which seeks to outperform the Benchmark over the long term.

4. Risks of managed investment schemes

All investments carry risks. Different investment strategies may carry different levels of risk, depending on the assets acquired under the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk. The significant risks below should be considered in light of your risk profile when deciding whether to invest in the Fund. Your risk profile will vary depending on a range of factors, including your age, the investment time frame (how long you wish to invest for), your other investments or assets and your risk tolerance.

The Responsible Entity and the Investment Manager do not guarantee the liquidity of the Fund's investments, repayment of capital or any rate of return or the Fund's investment performance. The value of the Fund's investments will vary. Returns are not guaranteed and you may lose money by investing in the Fund. The level of returns will vary and future returns may differ from past returns. Laws affecting managed investment schemes may change in the future. The structure and administration of the Fund is also subject to change.

FURTHER READING

You should read the important information in the Reference Guide "Additional risks" section before making a decision. Go to the Reference Guide which is available at www.eqt.com.au/insto. The material relating to these matters may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

Warning: When choosing to invest in the Fund or an option of the Fund, you should consider the likely investment returns, the risks of investing and your investment time frame.

INVESTMENT OBJECTIVE

The objective of the Fund is to outperform the Benchmark over the long term. The Fund will be constructed with limited reference to the Benchmark, and therefore the Fund's returns may vary significantly from the Benchmark's returns.

BENCHMARK

MSCI All Countries World Index 100% Hedged to AUD Net of Dividends

MINIMUM SUGGESTED TIME FRAME

7-10 years

RISK LEVEL

Medium to high

INVESTOR SUITABILITY

The Fund is generally suitable for investors seeking exposure to global equities with currency exposure largely hedged back to the Australian dollar.

PORTFOLIO STRUCTURE

The Fund operates under the following portfolio guidelines:

1. The Benchmark is the MSCI All Countries World Index 100% hedged to AUD Net Dividends ("Benchmark").
2. Target number of stocks is typically between 30 and 50.
3. Maximum individual stock exposure of 10% of Net Asset Value or 2x the stock's weighting in the Benchmark, whichever is greater.
4. Maximum cash¹ of 12% of Net Asset Value.

In addition, we do not offer advice that takes into account your personal financial situation, including advice about whether the Fund is suitable for your circumstances. If you require personal financial or taxation advice, you should contact a licensed financial adviser and/or taxation adviser.

Market risk

This is the risk that an entire market, country or economy (such as Australia) changes in value or becomes more volatile, including the risk that the purchasing power of the currency changes (either through inflation or deflation), potentially causing a reduction in the value of the Fund and increasing its volatility. Reasons can be many, and include changes in economic, financial, technological, political or legal conditions, natural and man-made disasters, conflicts and changes in market sentiment.

Exchange rate risk

Where the Fund purchases assets denominated in a foreign currency, currency movements between the Australian dollar and the relevant foreign currency might lead to gains or losses in the value of the assets. The manager will generally hedge its exposure to foreign currency movements in respect of such assets, but has the ability to reduce the level of hedging to not less than 70% of its exposure.

5. Maximum developing markets (as defined by MSCI) weighting of 30% of Net Asset Value or Benchmark +20%, whichever is greater.
6. Maximum industry group GICS (second level) of Benchmark +/-25%.
7. Maximum small cap (i.e. any stock with a market capitalization of less than US\$1.5b) exposure of 20% of Net Asset Value or Benchmark +10%, whichever is greater.
8. The Fund can invest in pre IPO securities that are expected to list within 12 months, limited to a maximum of 5% of Net Asset Value.
9. Minimum 70% of foreign assets hedged.
10. No short selling.
11. No leverage except where temporarily caused by foreign exchange, trade settlement and other operational issues.

The Constitution of the Fund provides very broad investment powers to invest in, dispose of or otherwise deal with property and rights.

¹ In this calculation Cash is defined as cash net of unrealised losses on foreign exchange contracts

CHANGING THE INVESTMENT STRATEGY

The investment strategy and asset allocation parameters may be changed. If a change is to be made, investors in the Fund will be notified in accordance with the Corporations Act.

LABOUR, ENVIRONMENTAL, SOCIAL AND ETHICAL CONSIDERATIONS

Equity Trustees does not specifically take labour, environmental, social and ethical considerations into account when making investment decisions as the issuer of this financial product. While CI recognises that it must manage effectively the financial risks and opportunities that arise from labour, environmental, social and ethical issues in order to maximise investment returns, these factors are not assessed in accordance with any predetermined weighting or methodology.

FUND PERFORMANCE

Up to date information on the performance of the Fund can be

obtained from www.eqt.com.au/insto. A free of charge paper copy of the information will also be available on request.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your investment balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) Moneysmart website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

The information in the following Fees and Costs Summary can be used to compare costs between different simple managed investment schemes. Fees and costs may be paid directly from an investor's account or deducted from investment returns. For information on tax please see Section 7 of this PDS.

FEES AND COSTS SUMMARY

Cooper Investors Global Equities Fund (Hedged)

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Management fees and costs The fees and costs for managing your investment ²	1.20% of the NAV of the Fund	The management fees component of management fees and costs are accrued daily and paid from the Fund monthly in arrears and reflected in the unit price. Otherwise, the fees and costs are variable and deducted and reflected in the unit price of the Fund as they are incurred.
Performance fees Amounts deducted from your investment in relation to the performance of the product	0.10% of the NAV of the Fund ³	Performance fees are calculated daily and paid semi-annually in arrears from the Fund and reflected in the unit price.
Transaction costs The costs incurred by the scheme when buying or selling assets	0.21% of the NAV of the Fund	Transaction costs are variable and deducted from the Fund as they are incurred and reflected in the unit price. They are disclosed net of amounts recovered by the buy-sell spread.
Member activity related fees and costs (fees for services or when your money moves in or out of the scheme)		
Establishment fee The fee to open your investment	Not applicable	Not applicable
Contribution fee The fee on each amount contributed to your investment	Not applicable	Not applicable
Buy-sell spread An amount deducted from your investment representing costs incurred in transactions by the scheme	0.20% upon entry and 0.20% upon exit	These costs are an additional cost to the investor but are incorporated into the unit price and arise when investing application monies and funding withdrawals from the Fund and are not separately charged to the investor. The Buy Spread is paid into the Fund as part of an application and the Sell Spread is left in the Fund as part of a redemption.
Withdrawal fee The fee on each amount you take out of your investment	Not applicable	Not applicable
Exit fee The fee to close your investment	Not applicable	Not applicable
Switching fee The fee for changing investment options	Not applicable	Not applicable

¹ All fees quoted above are inclusive of Goods and Services Tax (GST) and net of any Reduced Input Tax Credits (RITC). See below for more details as to how the relevant fees and costs are calculated.

² The management fee component of management fees and costs can be negotiated. See "Differential fees" in the "Additional Explanation of Fees and Costs" below.

³ This represents the performance fee of the Fund which is payable as an expense of the Fund to the Investment Manager. See "Performance fees" below for more information.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Management fees and costs

The management fees and costs include amounts payable for administering and operating the Fund, investing the assets of the Fund, expenses and reimbursements in relation to the Fund and indirect costs if applicable.

Management fees and costs do not include performance fees or transaction costs, which are disclosed separately.

The management fees component of management fees and costs of 1.20% p.a. of the NAV of the Fund is payable to the Responsible Entity of the Fund for managing the assets and overseeing the operations of the Fund. The management fees component is accrued daily and paid from the Fund monthly in arrears and reflected in the unit price. As at the date of this PDS, the management fees component covers certain ordinary expenses such as Responsible Entity fees, investment management fees, custodian fees, and administration and audit fees.

The indirect costs and other expenses component of 0% p.a. of the NAV of the Fund may include other ordinary expenses of operating the Fund, as well as management fees and costs (if any) arising from interposed vehicles in or through which the Fund invests and the costs of investing in over-the-counter derivatives to gain investment exposure to assets or implement the Fund's investment strategy (if any). The indirect costs and other expenses component is variable and reflected in the unit price of the Fund as the relevant fees and costs are incurred. They are borne by investors, but they are not paid to the Responsible Entity or Investment Manager. The indirect costs and other expenses component is based on the relevant costs incurred during the financial year ended 30 June 2022.

Actual indirect costs for the current and future years may differ. If in future there is an increase to indirect costs disclosed in this PDS, updates will be provided on Equity Trustees' website at www.eqt.com.au/insto where they are not otherwise required to be disclosed to investors under law.

Performance fees

Performance fees include amounts that are calculated by reference to the performance of the Fund. The performance fees for the Fund are 0.10% of the NAV of the Fund.

The performance fee figure that is disclosed in the Fees and Costs Summary is generally based on an average of the performance fees over the previous five financial years, where each performance fee relevant to the Fund is averaged and totalled to give the performance fees for the Fund.

A performance fee is payable to the Investment Manager where the investment performance of the Fund exceeds the performance of the MSCI All Countries World Index 100% Hedged to AUD Net Dividends. The performance fee is 10% of this excess, calculated daily in arrears and paid six monthly in arrears and is calculated based on the daily NAV of the Fund over the relevant period. No performance fee is payable until any accrued underperformance (in dollar terms) from prior periods has been made up (this feature is sometimes referred to as a high-watermark).

Please note that the performance fees disclosed in the Fees and Costs Summary is not a forecast as the actual performance fee for the current and future financial years may differ. The Responsible Entity cannot guarantee that performance fees will remain at their previous level or that the performance of the Fund will outperform the Benchmark.

It is not possible to estimate the actual performance fee payable in any given period, as we cannot forecast what the performance of the Fund will be. Information on current performance fees will be updated from time to time and available at www.eqt.com.au/insto.

Transaction costs

In managing the assets of the Fund, the Fund may incur transaction costs such as brokerage, buy-sell spreads in respect of the underlying investments of the Fund, settlement costs, clearing costs and applicable stamp duty when assets are bought and sold, and the costs of over-the-counter derivatives that reflect transaction costs that would arise if the Fund held the ultimate reference assets, as well as the costs of over-the-counter derivatives used for hedging purposes. Transaction costs also include costs incurred by interposed vehicles in which the Fund invests (if any), that would have been transaction costs if they had been incurred by the Fund itself. Transaction costs are an additional cost to the investor where they are not recovered by the Buy/Sell Spread, and are generally incurred when the assets of the Fund are changed in connection with day-to-day trading or when there are applications or withdrawals which cause net cash flows into or out of the Fund.

The Buy/Sell Spread that is disclosed in the Fees and Costs Summary is a reasonable estimate of transaction costs that the Fund will incur when buying or selling assets of the Fund. These costs are an additional cost to the investor but are incorporated into the unit price and arise when investing application monies and funding withdrawals from the Fund and are not separately charged to the investor. The Buy Spread is paid into the Fund as part of an application and the Sell Spread is left in the Fund as part of a redemption and not paid to Equity Trustees or the Investment Manager. The estimated Buy/Sell Spread is 0.20% upon entry and 0.20% upon exit. The dollar value of these costs based on an application or a withdrawal of \$20,000 is \$40 for each individual transaction. The Buy/Sell Spread can be altered by the Responsible Entity at any time and www.eqt.com.au/insto will be updated as soon as practicable to reflect any change. The Responsible Entity may also waive the Buy/Sell Spread in part or in full at its discretion. The transaction costs figure in the Fees and Costs Summary is shown net of any amount recovered by the Buy/Sell Spread charged by the Responsible Entity.

Transaction costs generally arise through the day-to-day trading of the Fund's assets and are reflected in the Fund's unit price as an additional cost to the investor, as and when they are incurred.

The gross transaction costs for the Fund are 0.26% p.a. of the NAV of the Fund, which is based on the relevant costs incurred during the financial year ended 30 June 2022.

However, actual transaction costs for future years may differ.

Can the fees change?

Yes, all fees can change without investor consent, subject to the maximum fee amounts specified in the Constitution. The current maximum management fee to which Equity Trustees is entitled is 3% of the NAV of the Fund. However, Equity Trustees does not intend to charge that amount and will generally provide investors with at least 30 days' notice of any proposed increase to the management fees component of management fees and costs. In most circumstances, the Constitution defines the maximum level that can be charged for fees described in this PDS. Equity Trustees also has the right to recover all reasonable expenses incurred in relation to the proper performance of its duties in managing the Fund and as such these expenses may increase or decrease accordingly, without notice.

Payments to IDPS Operators

Subject to the law, annual payments may be made to some IDPS Operators because they offer the Fund on their investment menus. Product access is paid by the Investment Manager out of its investment management fee and is not an additional cost to the investor.

Differential fees

The Investment Manager may from time to time negotiate a different fee arrangement (by way of a rebate or waiver of fees) with certain investors who are Australian Wholesale Clients. Please contact the Investment Manager on +613 9660 2600 for further information.

mFund

Warning: if you are transacting through mFund your stockbroker or accredited intermediary may charge you additional fees (see their Financial Services Guide).

EXAMPLE OF ANNUAL FEES AND COSTS FOR AN INVESTMENT OPTION

This table gives an example of how the ongoing annual fees and costs in the investment option for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

Example – Cooper Investors Global Equities Fund (Hedged)

BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING THE YEAR

Contribution Fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
Plus Management fees and costs	1.20% p.a.	And , for every \$50,000 you have in the Cooper Investors Global Equities Fund (Hedged) you will be charged or have deducted from your investment \$600 each year
Performance fees	0.10% p.a.	And , you will be charged or have deducted from your investment \$50 in performance fees each year
Transaction costs	0.21% p.a.	And , you will be charged or have deducted from your investment \$105 in transaction costs
Equals Cost of Cooper Investors Global Equities Fund (Hedged)		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, then you would be charged fees of: \$755* What it costs you will depend on the investment option you choose and the fees you negotiate.

*Additional fees may apply. Please note that this example does not capture all the fees and costs that may apply to you such as the Buy/Sell Spread.

This example assumes the \$5,000 contribution occurs at the end of the first year, therefore the fees and costs are calculated using the \$50,000 balance only.

Warning: If you have consulted a financial adviser, you may pay additional fees. You should refer to the Statement of Advice or Financial Services Guide provided by your financial adviser in which details of the fees are set out.

ASIC provides a fee calculator on www.moneysmart.gov.au, which you may use to calculate the effects of fees and costs on account balances. The performance fees stated in this table are based on the average performance fee for the Fund, over the previous five

financial years. The performance of the Fund for this financial year, and the performance fees, may be higher or lower or not payable in the future. It is not a forecast of the performance of the Fund or the amount of the performance fees in the future.

The indirect costs and other expenses component of management fees and costs and transaction costs may also be based on estimates. As a result, the total fees and costs that you are charged may differ from the figures shown in the table.

FURTHER READING...

You should read the important information in the Reference Guide about fees and costs under the "Fees and other costs" section before making a decision. Go to the Reference Guide which is available at www.eqt.com.au/insto. The material relating to these matters may change between the time when you read this PDS and the day when you acquire the product.

7. How managed investment schemes are taxed

Warning: Investing in a registered managed investment scheme (such as the Fund) is likely to have tax consequences. You are strongly advised to seek your own professional tax advice about the applicable Australian tax (including income tax, GST and duty) consequences and, if appropriate, foreign tax consequences which may apply to you based on your particular circumstances before investing in the Fund.

The Fund is an Australian resident for tax purposes and does not pay tax on behalf of its investors. Australian resident investors are assessed for tax on any income and capital gains generated by the Fund to which they become presently entitled or, where the Fund has made a choice to be an Attribution Managed Investment Trust ("AMIT") and the choice is effective for the income year, are attributed to them.

FURTHER READING...

You should read the important information in the Reference Guide about Taxation under the "Other important information" section before making a decision. Go to the Reference Guide which is available at www.eqt.com.au/insto. The material relating to these matters may change between the time when you read this PDS and the day when you acquire the product.

8. How to apply

To invest please complete the Application Form accompanying this PDS, send funds by electronic transfer (details are in the Application Form), and send your Application Form to:

Cooper Investors Pty Ltd

GPO Box 804, Melbourne VIC 3001 Please note that cash cannot be accepted.

If applying via mFund you will need to provide the application money directly to your licensed broker.

WHO CAN INVEST?

Eligible persons (as detailed in the 'About this PDS' section) can invest, however individual investors must be 18 years of age or over. Investors investing through an IDPS should use the application form provided by the IDPS operator.

COOLING OFF PERIOD

If you are a Retail Client who has invested directly in the Fund, you may have a right to a 'cooling off' period in relation to your investment in the Fund for 14 days from the earlier of:

- confirmation of the investment being received; and
- the end of the fifth Business Day after the units are issued.

A Retail Client may exercise this right by notifying Equity Trustees in writing. A Retail Client is entitled to a refund of their investment adjusted for any increase or decrease in the relevant Application Price between the time we process your application and the time we receive the notification from you, as well as any other tax and other reasonable administrative expenses and transaction costs associated with the acquisition and termination of the investment.

The right of a Retail Client to cool off does not apply in certain limited situations, such as if the issue is made under a distribution reinvestment plan, switching facility or represents additional contributions required under an existing agreement. Also, the right to cool off does not apply to you if you choose to exercise your rights or powers as a unit holder in the Fund

9. Other information

CONSENT

The Investment Manager has given and, as at the date of this PDS, has not withdrawn:

- its written consent to be named in this PDS as the investment manager of the Fund; and
- its written consent to the inclusion of the statements made about the Fund and which are specifically attributed to the Investment Manager in the form and context in which they appear.

The Investment Manager has not otherwise been involved in the preparation of this PDS or caused or otherwise authorised the issue of this PDS. Neither the Investment Manager nor its employees or officers accept any responsibility arising in any way for errors or omissions, other than those statements for which it has provided its written consent to Equity Trustees for inclusion in this PDS.

MFUND SETTLEMENT SERVICE

You must use a mFund accredited and licensed broker to facilitate your transactions on mFund. Your chosen broker may charge you additional fees which are not outlined in Section 6 of this PDS.

during the 14 day period. This could include selling part of your investment or switching it to another product.

Indirect Investors should seek advice from their IDPS Operator as to whether cooling off rights apply to an investment in the Fund by the IDPS. The right to cool off in relation to the Fund is not directly available to an Indirect Investor. This is because an Indirect Investor does not acquire the rights of a unit holder in the Fund. Rather, an Indirect Investor directs the IDPS Operator to arrange for their monies to be invested in the Fund on their behalf. The terms and conditions of the IDPS Guide or similar type document will govern an Indirect Investor's investment in relation to the Fund and any rights an Indirect Investor may have in this regard.

COMPLAINTS RESOLUTION

Equity Trustees has an established complaints handling process and is committed to properly considering and resolving all complaints. If you have a complaint about your investment, please contact us on:

Phone: 1300 133 472

Post: Equity Trustees Limited

GPO Box 2307, Melbourne VIC 3001

Email: compliance@eqt.com.au

We will acknowledge receipt of the complaint within 1 Business Day or as soon as possible after receiving the complaint. We will seek to resolve your complaint as soon as practicable but not more than 30 calendar days after receiving the complaint.

If you are not satisfied with our response to your complaint, you may be able to lodge a complaint with the Australian Financial Complaints Authority ("AFCA").

Contact details are:

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3, Melbourne VIC 3001.

The external dispute resolution body is established to assist you in resolving your complaint where you have been unable to do so with us. However, it's important that you contact us first.

FURTHER READING

You should read the important information in the Reference Guide "Other important information" and "Direct Debit Request Service Agreement" sections about:

- Keeping in touch;
- your privacy;
- the Constitution;
- the Anti-Money Laundering and Counter-Terrorism Financing laws ("AML/CTF laws");
- Indirect Investors;
- Common Reporting Standards.
- Net Asset Value ("NAV") of the Fund

before making a decision to invest, go to the Reference Guide at www.eqt.com.au/insto. The material relating to these matters may change between the time when you read this PDS and the day when you acquire the product.

COOPER INVESTORS RETAIL FUNDS APPLICATION FORM

May 2023



This application form accompanies the Product Disclosure Statement ('PDS') relating to units in the following product/s issued by Equity Trustees Limited (ABN 46 004 031 298, AFSL 240975). The PDS contains information about investing in the Fund. You should read the PDS in its entirety before applying.

- Cooper Investors Global Equities Fund (Unhedged) CIP0003AU
- Cooper Investors Global Equities Fund (Hedged) CIP0001AU

The law prohibits any person passing this Application Form on to another person unless it is accompanied by a complete PDS.

- If completing by hand, use a black or blue pen and print within the boxes in BLOCK LETTERS, if you make a mistake, cross it out and initial. DO NOT use correction fluid
- The investor(s) must complete and sign this form
- Keep a photocopy of your completed Application Form for your records

U.S. Persons: This offer is not open to any U.S. Person. Please refer to the PDS for further information.

Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard ("CRS")

We are required to collect certain information to comply with FATCA and CRS, please ensure you complete Section 7.

If investing with an authorised representative, agent or financial adviser

Please ensure you, your authorised representative, agent and/or financial adviser also complete Section 6.

Provide certified copies of your identification documents

Please refer to relevant section within the application form for the AML/CTF Identity Verification Requirements.

Send your documents & make your payment

See Section 2 for payment options and where to send your application form.

Send your completed Application Form to:

Cooper Investors Pty Limited
GPO Box 804
Melbourne VIC 3001

Contacting the Fund Manager

Cooper Investors Pty Limited
Phone: +61 3 9660 2600
Website: www.cooperinvestors.com
Email: ClientRelations@cooperinvestors.com

Your Consumer Attributes

In relation to our Design and Distribution Obligations (DDO) under the Corporations Act, we seek the following information about your attributes as an investor (please complete ALL the questions below, as appropriate):

1. What is your primary investment objective?

- ☐ Capital growth (increasing value of your investment over time)
- ☐ Capital preservation (preserving the value of your investment and preventing loss)
- ☐ Capital guaranteed (shielding your investment from any losses)
- ☐ Income Distribution (receiving regular income from your investment)

2. Please select the intended use of this Fund in your investment portfolio

- ☐ Solution/Standalone (75% – 100% of portfolio)
- ☐ Core component (25% – 75% of portfolio)
- ☐ Satellite/Small Allocation (<25% of portfolio)

3. Please select the Intended investment timeframe

- ☐ Short term (<=2 years)
- ☐ Medium term (>2 years)
- ☐ Long term (>8 years)

4. What is your primary investment objective?

- ☐ Low
- ☐ Medium
- ☐ High
- ☐ Very High

5. What do you anticipate your withdrawal needs may be?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Quarterly
- ☐ Annually or longer

6. Have you received advice prior to applying to invest in the Fund?

- ☐ I/We have received personal advice in relation to my investment in this Fund
- ☐ I/We have received general advice in relation to my investment in this Fund
- ☐ I/We have not received any advice in relation to my investment in this Fund

Please note:

1. Failure to complete the above questions may result in your application not being accepted; and
2. Acceptance of your application should not be taken as a representation or confirmation that an investment in the Fund is, or is likely to be, consistent with your intentions, objectives and needs as indicated in your responses to these questions.

Further information in relation to these questions can be found in the Target Market Determination (TMD) for the Fund. If you wish to access the TMD, please visit www.cooperinvestors.com.

Section 1 – Are you an existing investor in the Fund and wish to add to your investment?

Do you have an existing investment in the Fund and the information provided remains current and correct?

- ☐ **Yes**, if you can tick both of the boxes below, complete Sections 2.1 and 8
- ☐ I/We confirm there are no changes to our identification documents previously provided and that these remain current and valid.
- ☐ I/We confirm there have been no changes to our FATCA or CRS status

Existing investor number: _____

If there have been changes in your identification documents since your last application, please complete the full Application Form as indicated below

If there have been changes in FATCA/CRS status since your last application, please complete Section 7 ONLY (FATCA/CRS Certification).

- ☐ **No**, please complete sections relevant to you as indicated below:

Investor Type:

- ☐ **Individuals/Joint/ Sole trader:** complete section 2, 2.1, 3, 6 (if applicable), 7, 8
- ☐ **Companies:** complete section 2, 2.1, 4, 6 (if applicable), 7.1, 8
- ☐ **Custodians/Nominees on behalf of underlying clients:** complete section 2, 2.1, 4, 5, 5.1 (custodians only), 6 (if applicable), 7.1, 8
- ☐ **Trusts/superannuation funds:**
- with an Individual Trustee – complete sections 2, 2.1, 3, 5, 6 (if applicable), 7.1, 8
 - with a Corporate Trustee – complete sections 2, 2.1, 4, 5, 6 (if applicable), 7.1, 8
 - without either an Individual or Corporate Trustee – complete sections 2, 2.1, 5, 6 (if applicable), 7.1 & 8
- ☐ **Margin Lender:** complete section 2, 2.1, 7.1, 8

If you are an Association, Co-operative, Partnership, Government Body or other type of entity not listed above, please contact the Fund.

Section 2 – Investment details

Are you investing using funds borrowed under a Margin Loan?

☐ **YES**

Full Legal Name of Margin Lender in which Units will be held

Full Legal Name of Borrower

Borrower's TFN

Loan Number

Note: Instructions will only be accepted from the Margin Lender.

☐ **NO**

Full Legal Name of Investor(s) in which Investments are to be held

Note: For a SMSF with a Corporate Trustee setup, the investments are to be held in the name of the Corporate Trustee as Trustee for the SMSF.

For a Trust with a Corporate Trustee setup, the investments are to be held in the name of the Corporate Trustee as Trustee for the Trust.

For custodian/ nominee setup, the investments are to be held in the name of the Custodian/Nominee.

Full name of account designation

Note: For a SMSE with Corporate Trustee setup, the account designation will be the Trustee of the SMSF (e.g. ABC Pty Ltd <ABC SMSF>).

For a Trust with Corporate Trustee setup, the account designation will be the Trustee of the Trust (e.g. ABC Pty Ltd <ABC Trust>).

For a Custodian/Nominee setup, the account designation will be the Nominee ANF the Trustee of the Trust (e.g. XYZ Nominees ANF XYZ Trustee ATF <ABC Trust>).

Postal address

Suburb

State

Postcode

Country

Email address

Contact no.

Section 2.1 – Investment amount

Fund name	APIR code	Application amount (AUD)	Distribution Election (please tick)	
			Cash	Re-invest
Cooper Investors Global Equities Fund (Unhedged)	CIP0003AU		<input type="checkbox"/>	<input type="checkbox"/>
Cooper Investors Global Equities Fund (Hedged)	CIP0001AU		<input type="checkbox"/>	<input type="checkbox"/>

The minimum initial investment is AUD20,000. Minimum additional investment amount is AUD10,000.

Distribution Instructions

☐

Reinvest distributions – If you select this option your distribution will be reinvested in the Fund

☐

Pay distributions to the bank – If you select Cash, your distribution will be paid to the bank account nominated below.
Please ensure you provide your bank details below.

If you do not select a distribution option, we will automatically reinvest the distribution.

Investor bank details

For withdrawals and distributions (if applicable), the Full Legal Name of the nominated bank account **MUST MATCH** the investor(s)' Full Legal Name of Owner outlined above. **It must be an AUD-denominated bank account with an Australian domiciled bank.**

Financial institution name and branch location

BSB number

Account number

Full Legal Bank Account name

Regular savings plan

Fund name	APIR code	Regular Savings Amount (AUD)
Cooper Investors Global Equities Fund (Unhedged)	CIP0003AU	
Cooper Investors Global Equities Fund (Hedged)	CIP0001AU	

****If you wish to make use of the Regular Savings Plan, please fill out and sign the "Direct Debit Request" on Page 5.****

Payment method

Direct credit – pay to:

Bank Name & Address (including country)	National Australia Bank, 500 Bourke St Melbourne Victoria Australia 3000
Account name	NNL ANF EQUITY TRUSTEES LTD APP A/C
Swift/BIC	NATAAU3303X
BSB number	083 043
Account number	71 881 8864
Reference	<INVESTOR NUMBER>

Direct Debit Request

****Please ensure that sufficient funds are available in the bank account prior to requesting a direct debit.****

Request and Authorise to debit the below-mentioned account.

National Nominees Limited

Request and Authority to debit	Surname or company name _____ Given names or ACN/ARBN _____ ("you") request and authorise National Nominees Limited, User ID 270285 to arrange, through its own financial institution, a debit to your nominated account any amount National Nominees Limited has deemed payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from <i>your</i> account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.
Insert the name and address of the financial institution at which account is held	Financial institution name _____ Address _____
Insert details of account to be debited	Name of account _____ BSB number _____ Account number _____
Acknowledgement	By signing <i>and/or</i> providing us with a valid instruction in respect to <i>your</i> Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and National Nominees Limited as set out in this Request and in your Direct Debit Request Service Agreement.
Insert your signature and address	Signature _____ (If signing for a company, sign and print full name and capacity for signing eg. director) Address _____ Date ____/____/____

Insert your signature and address	Signature _____
	(If signing for a company, sign and print full name and capacity for signing eg. director)
	Address _____
	Date ____/____/____

Communication

Automatic online account access

Online access enables you to view details of your investments (account balance, investment details and account statements). We will send you the necessary registration details by post once your application is processed.

Marketing material

☐ You may receive market commentary, event invitations etc. from us, from time to time. Please indicate if you do not wish to receive these communications.

Please add me or my authorised nominee to the following distribution lists:

- ☐ Weekly Unit Price Reports
- ☐ Monthly Performance Report
- ☐ Quarterly Commentary Reports

Purpose of Investment and Source of Funds (Mandatory Requirements)

Please indicate the source and origin of funds being invested:

- | | | |
|--------------------------------------|--|--|
| <input type="checkbox"/> Saving | <input type="checkbox"/> Normal course of business | <input type="checkbox"/> Donation/Gift |
| <input type="checkbox"/> Inheritance | <input type="checkbox"/> Investments | <input type="checkbox"/> Superannuation Contribution |
| <input type="checkbox"/> Asset Sale | <input type="checkbox"/> Other _____ | |

Please outline the purpose of investment (e.g. superannuation, portfolio investment, etc)

Section 3 – Investor details – Individuals /Joint or Individual Trustee/ Sole Traders

Please indicate and complete if you are investing as one of the following, if none apply please see Section 4:

- ☐ Individual Investor
- ☐ Joint Investor
- ☐ Individual Trustee
- ☐ Joint Trustee
- ☐ Sole Trader

See Group A (Page 8) for AML/CTF Identity Verification Requirements

Investor 1/ Individual Trustee 1 or Joint Trustee 1

Title	First name(s)	Middle name(s)	Surname

Legal Business name (if sole trader)

ABN (if any, for sole trader)

Residential address or if sole trader, principal place of business (not a PO Box/RMB/Locked Bag)

Suburb	State	Postcode	Country

Email address

(Statements will be sent to this email address, unless you elect otherwise in Section 6)

Contact no.

--	--

Date of birth (DD/MM/YYYY)

Tax File Number – or exemption code

--	--

Country of birth

Occupation

--	--

Does the individual named above hold a prominent public position or function in a government body (local, state, territory, national or foreign) or in an international organisation or are you an immediate family member or a business associate of such a person?

☐ No ☐ Yes, please provide description of the PEP's position:

Investor 2 / Individual Trustee 2 or Joint Trustee 2

Title	First name(s)	Middle name(s)	Surname

Residential address (not a PO Box/RMB/Locked Bag)

--

Suburb	State	Postcode	Country

Email address

(Statements will be sent to this email address, unless you elect otherwise in Section 6)

Contact no.

--	--

Date of birth (DD/MM/YYYY)**Tax File Number (TFN) – or exemption code**

--	--

Country of birth**Occupation**

--	--

If there are more than 2 registered owners or individual trustees, please provide details as an attachment.

Does the individual named above hold a prominent public position or function in a government body (local, state, territory, national or foreign) or in an international organisation or are you an immediate family member or a business associate of such a person?

☐ **No** ☐ **Yes, please provide description of the PEP's position:**

Signing Authority

- ☐ Only one investor or individual trustee required to sign
- ☐ Any two individuals / individual trustees required to sign
- ☐ All individuals / individual trustees required to sign.

GROUP A – Individuals/ Sole Trader/ Joint or Individual trustee

Each individual investor, individual trustee, beneficial owner, or individual agent or authorised representative must provide **one** of the following primary photographic ID:

- A current Australian driver's licence (or foreign equivalent) that includes a photo and signature.
- An Australian passport (not expired more than 2 years previously).
- A foreign passport or international travel document (must not be expired) that includes a photo and signature.
- An identity card issued by a State or Territory Government that includes a photo and date of birth.

If you do NOT own one of the above ID documents, please provide one valid option from Column A and one valid option from Column B.

Column A	Column B
<ul style="list-style-type: none">• Australian birth certificate.• Australian citizenship certificate.• Pension card issued by Department of Human Services.• Health care card issued by Centrelink.	<ul style="list-style-type: none">• A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.• A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the TFN before scanning, copying or storing this document.• A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).• If under the age of 18, a notice that: was issued to the individual by a school principal within the preceding 3 months; and contains the name and residential address; and records the period of time that the individual attended that school.

Section 4 – Investor details – Companies/Corporate Trustees/ Custodians

Please indicate and complete if you are investing as one of the following, if none apply see Section 5:

☐

Company

☐

Corporate Trustee for either a Superannuation Fund or Trust

☐

Custodian/Nominee

See Group B (Page 15) for AML/CTF Identity Verification Requirements

Company Details

Australian Companies

Full company name (as registered with ASIC or relevant foreign registered body)

Registered office address (not a PO Box/RMB/Locked Bag)

Suburb

State

Postcode

Country

Australian Company Number (ACN)

Tax File Number (TFN) – or exemption code

Australian Business Number (ABN) (if registered in Australia) or equivalent foreign company identifier

Nature of business

Principal place of business: If the principal place of business is the same as the registered office street address, please tick the 'As above' box below. Otherwise provide address details. For foreign companies registered with ASIC, please provide your principal place of business in Australia, or the full name and address of your Australian authorised representative.

☐

As above – same as registered address

Principal Place of Business Address (not a PO Box/RMB/Locked Bag)

Suburb

State

Postcode

Country

Postal Address (not a PO Box/RMB/Locked Bag)

Suburb

State

Postcode

Country

☐

As above – Postal address same as registered address

☐

As above – Postal address same as principal place of business

Contact Person

Title	First name(s)	Middle name(s)	Surname

Email address	Contact no.

Additional Details for non-Australian Company

Note: If you are not registered in Australia, please provide either the full address of the company as registered by the foreign registration body or the principal place of business in the country of formation.

Registration details

Name of foreign regulatory body	Identification number (ARBN if registered in Australia or identification number issued by foreign registration body)

Country of formation, incorporation or registration

Company type (eg private company)

Registered Office Street Address (Not PO Box)

Suburb	State	Postcode	Country

Company Type

Please complete the section below for public companies or private companies as applicable:

Are you a public company or a private/ proprietary company?

- ☐ Private/ proprietary company – please go to (a)
- ☐ Public company / Regulated company – please go to (b)

(a) Private / proprietary company

Please complete the director details below if you are an Australian proprietary company or a foreign private company. **Director details**

How many directors are there?

Provide full name of all the directors

Director 1

Title	Full given names	Surname

Director 2

Title	Full given names	Surname

Director 3**Title****Full given names****Surname****Director 4****Title****Full given names****Surname**

If there are more directors, please provide their name on a separate sheet and attach to this form.

(b) Public Company / Regulated Company**Public company****Are you an Australian listed company?**☐

Yes – please provide name of the market/exchange on which the company is listed

Listed company name

Market/ exchange

☐

No – please complete the next question

Majority owned subsidiary of an Australian public listed company**Are you a majority-owned subsidiary of an Australian public listed company?**☐

Yes – please provide name of the parent listed company and the market/ exchange on which the company is listed

Listed company name

Market/ exchange

☐

No – please complete the next question

Regulated Company

This only includes companies that are licensed by an Australian Commonwealth, State or Territory statutory regulator and are subject to regulatory oversight for example, Australian Financial Services Licensees (AFSL), Australian Credit Licensees (ACL) and Registrable Superannuation Entity (RSE) Licensees.

Are you a regulated company?☐

Yes – please provide details of the regulator and licence number

Regulator

Licence number

☐

No – please provide details of your company

Controlling Persons, Directors and Beneficial Owners

All beneficial owners who own, hold or control either directly or indirectly 25% or more of the issued capital of a proprietary or private company that is not regulated i.e. does not have an AFSL or ACLN etc., will need to provide Group A AML/CTF Identity Verification Requirements specified on Page 8.

In the case of an unregulated public company not listed on a securities exchange, or there are no beneficial owners that hold or control either directly or indirectly 25% or more of the issued capital of a proprietary or private company that is not regulated i.e. does not have an AFSL or ACLN etc, please provide the details of the senior managing official(s) as controlling person(s) (e.g. managing director, senior executive(s) etc. who is/are authorised to sign on the company's behalf, and make policy, operational and financial decisions) in the following sections.

Foreign listed companies or a wholly owned subsidiary of a listed company in a financial market that is subject to disclosure requirements that ensure transparency of beneficial ownership, are **exempted** from beneficial owner(s) details in the section below. Please provide:

Listed Company Name :

Market/Exchange:

Names of the Beneficial Owners or Senior Managing Official(s)

Select:

☐

Beneficial owner 1 of an unregulated proprietary or private company; OR

☐

Senior Managing Official of an unregulated, unlisted, public (e.g. Limited) company

Title

First name(s)

Middle name(s)

Surname

--	--	--	--

Residential address (not a PO Box/RMB/Locked Bag)

--

Suburb

State

Postcode

Country

--	--	--	--

Date of birth (DD/MM/YYYY)

--

Does the Beneficial Owner or Senior Managing Official named above hold a prominent public position or function in a government body (local, state, territory, national or foreign) or in an international organisation or are you an immediate family member or a business associate of such a person?

☐

No

☐

Yes, please provide description of the PEP's position:

Select:

- ☐ Beneficial owner 2 of an unregulated proprietary or private company; OR
- ☐ Senior Managing Official of an unregulated, unlisted, public (e.g. Limited) company

Title	First names(s)	Middle names(s)	Surname

Residential address (not a PO Box/RMB/Locked Bag)

--

Suburb	State	Postcode	Country

Date of birth (DD/MM/YYYY)

--

Does the Beneficial Owner or Senior Managing Official named above hold a prominent public position or function in a government body (local, state, territory, national or foreign) or in an international organisation or are you an immediate family member or a business associate of such a person?

- ☐ No ☐ Yes, please provide description of the PEP's position:

If there are more than 2 Beneficial Owners or Senior Managing Officials, please copy and complete this page for the other persons or alternatively, provide the additional details as an attachment.

Do you have an Authorised Signatory List (ASL)?

- ☐ No
- ☐ Yes – Please provide a valid ASL, see GROUP B – Companies (Page 15) for required documents.

Do you have a verifying officer? (only applicable if there is an ASL)

- ☐ No
- ☐ Yes – please provide all of the following

Verifying officer

Title	First name(s)	Middle name(s)	Surname

Date of birth (DD/MM/YYYY)

--

Verifying officer Residential address

--

Suburb	State	Postcode	Country

☐ Certified copy of your ID, see *Group A - Individuals (Page 8)* for required documents)

☐ Letter of appointment in company's letter head signed by an authorised person

I confirm I have:

- Identified the authorised representatives or signatories of the above customer in accordance with requirements of the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act and Rules and have provided with this form the full name and signature of each authorised representative or signatory (ASL).
- collected the following details from each authorised representative or signatory:
 - full name of authorised representative/signatory
 - title of the position/role held by the authorised representative/signatory with the customer
 - a copy of the authorised representative/signatory's signature; and
 - evidence of the authorised representative/signatory's authorisation to act on behalf of the customer
- made a record of the above details for each authorised representative/signatory which will be retained by the customer.

Signature of Verifying Officer

Date

--	--

Signing Authority

☐ Only one Director required to sign

☐ Any two Directors required to sign OR one Director & Company Secretary

☐ All Directors required to sign

☐ Senior Managing Official required to sign

GROUP B – Companies

Australian Companies

Provide one of the following:

- A certified copy of the company's Certificate of Registration or incorporation issued by ASIC.
- A copy of information regarding the company's licence or other information held by the relevant Commonwealth, State or Territory regulatory body e.g. AFSL, RSE, ACL, etc.
- A company ASIC extract issued in the previous 3 months or the company's last annual statement showing all the Directors/Officers and Shareholders of the company.
- If the company is listed on an Australian securities exchange, provide details of the exchange and the ticker (issuer) code.
- If the company is a majority owned subsidiary of a company listed on an Australian securities exchange, provide details of the holding company name, its registration number e.g. ACN, the securities exchange and the ticker (issuer) code.
- The company's last annual statement issued by ASIC.

All of above must clearly show the company's full name, its type (i.e. public or private) and ACN issued to the company.

Foreign Companies

Provide one of the following:

- A certified copy of the company's Certificate of Registration or incorporation issued by ASIC or the equivalent issued by the foreign jurisdiction(s) in which the company was incorporated, established or formed.
- A certified copy of the company's articles of association or constitution and a certified company share structure
- A company extract (ASIC or foreign registration body) issued in the previous 3 months showing all the Directors/Officers and Shareholders of the company.
- A copy of the last annual company statement issued by the regulator.

All of the above must clearly show the company's full name, its type (i.e. public or private) and the ARBN issued by ASIC, or the identification number issued to the company by the foreign regulator.

In addition, please provide verification documents for each beneficial owner or controlling person (senior managing official and shareholder) as listed under Group A.

A beneficial owner of a company is any person entitled (either directly or indirectly) to exercise 25% or more of the voting rights, including a power of veto, or who holds the position of senior managing official (or equivalent) and is thus the controlling person.

Authorised Signatories

- A certified copy of the ASL with the full name, position and signature of each authorised representative
- A certified copy of the authorising document (e.g. Power of Attorney)
- Please tick to confirm the authoring document or Power of Attorney is still valid and has not been revoked.

Section 5 – Investor Details – Trusts/superannuation funds

Please indicate and complete if you are investing as one of the following, if none apply please see Section 6:

☐ Superannuation Fund (including SMSFs)

☐ Trust

Note: If you are a **custodian, nominee or margin lender** and answered 'YES' to ALL of the questions in Section 5.1, please complete all the questions in this section EXCEPT for questions relating to beneficiaries and beneficial owners of the trust. If you answered 'NO' to any of the questions in Section 5.1, please complete all the questions in this section.

See Group C (Page 19) for AML/CTF Identity Verification Requirements

Full Legal Name of Trust or Superannuation Fund

Nature of Business

Full name of business (if any)

Country where Trust established

Australian Business Number (ABN) (if obtained)

Tax File Number (TFN) – or exemption code

Trustee details – How many trustees are there? _____

☐ **Individual trustee(s)** – complete Section 3 – Investor details – Individuals/Joint/Individual trustee

☐ **Company trustee(s)** – complete Section 4 – Investor details – Companies/Corporate Trustee

☐ **Combination** – trustee(s) to complete each relevant section

Type of Trust

☐ **Registered Managed Investment Scheme (MIS)**

Australian Registered Scheme Number (ARSN)

☐ **Unregistered Managed Investment Scheme (MIS)**

Trust ABN or registered/ licence number

☐ **Government superannuation fund**

Name of the Act that establishes the fund

☐ **Regulated Trust** (including self-managed superannuation funds and registered charities that are trusts)

Name of Regulator (e.g. ASIC, APRA, ATO, ACNC)

Registration/Licence details or ABN

☐ **Unregulated Trust** (All other unregulated trust must complete this section. This includes family trusts, testamentary trusts, discretionary trusts, unregistered charitable trusts, nominee and sub-custodian entities that do not qualify as a custodian under Section 5.1.)

Please describe

Beneficiaries of an unregulated trust

Please provide full name of individual beneficiaries or full legal entity name of corporate beneficiaries who directly or indirectly are entitled to an interest of 25% or more of the trust.

For a nominee or sub-custodian, the beneficiary is the person or entity for whom the applicant holds its interests in the Fund.

1

2

3

4

If there are no beneficiaries of the trust, describe the class of beneficiary (e.g. the name of the family group, class of unit holders, the charitable purpose or charity name):

Settlor details

Note: The settlor may be the person or entity that provided the applicant with funds to make the investment and may be specified in the trust or relationship agreement. If not, the settlor may be the person or entity that appointed the applicant as nominee or sub-custodian

Please provide the full name and last known address of the settlor of the trust where the initial asset contribution to the trust was greater than \$10,000.

☐

This information is not required as the initial asset contribution was less than \$10,000; and/or

☐

This information is not required as the settlor is deceased

Settlor's full name and last known address

Beneficial owners of an unregulated trust

Please provide details below of any **beneficial owner** of the trust. A beneficial owner is any individual who directly or indirectly has a 25% or greater interest in the trust or is a person who exerts control over the trust. This includes the appointer of the trust who holds the power to appoint or remove the trustees of the trust.

All beneficial owners will need to provide Group A AML/CTF Identity Verification Requirements. Refer Page 8

Beneficial owner 1 or Controlling Person 1**Select:**

- ☐ Beneficial owner 1; OR
- ☐ Controlling Person – What is the role e.g. Appointer: _____

Title	First name(s)	Middle name(s)	Surname

Residential address (not a PO Box/RMB/Locked Bag)

Suburb	State	Postcode	Country

Date of birth (DD/MM/YYYY)

Does the beneficial owner named above hold a prominent public position or function in a government body (local, state, territory, national or foreign) or in an international organisation or are you an immediate family member or a business associate of such a person?

☐ No ☐ Yes, please provide description of the PEP's position:

Beneficial owner 2 or Controlling Person 2**Select:**

- ☐ Beneficial owner 2; OR
- ☐ Controlling Person – What is the role e.g. Appointer: _____

Title	First name(s)	Middle name(s)	Surname

Residential address (not a PO Box/RMB/Locked Bag)

Suburb	State	Postcode	Country

Date of birth (DD/MM/YYYY)

Does the beneficial owner named above hold a prominent public position or function in a government body (local, state, territory, national or foreign) or in an international organisation or are you an immediate family member or a business associate of such a person?

☐ No ☐ Yes, please provide description of the PEP's position:

If there are more than 2 beneficial owners or controlling persons, please copy and complete this page for the other persons or alternatively, provide the additional details as an attachment.

GROUP C – Trusts

Regulated Trusts

Registered Managed Investment Scheme, Government Superannuation Fund or a trust registered with the Australian Charities and Not-for-Profit Commission (ACNC), or a regulated, complying Superannuation Fund, retirement or pension fund (including a self-managed super fund)

Provide one of the following:

A copy of the company search of the relevant regulator's website e.g. APRA, ASIC or ATO.

- **Superannuation funds** go to www.abn.business.gov.au, select the 'Super Fund Lookup' option and print out the results for your super fund
- **Registered managed investment schemes** an ASIC search of the scheme
- **Unregistered managed investment schemes (MIS)** a letter from a lawyer or a qualified accountant confirming that the unregistered MIS only has wholesale clients and does not make small scale offerings to which s1012E of the Corporations Act applies OR the relevant offer document
- **Government superannuation funds** an extract of the establishing legislation.
- **Trust as a charity** a copy from the ACNC of information registered
- Annual report or audited financial statements.
- A certified copy of a notice issued by the ATO within the previous 12 months.
- A certified copy of an extract of the Trust Deed (i.e. cover page and signing page and first two pages that describes the trust, its purpose, appointer details and settlor details etc.)

Unregulated Trust

All other Unregulated trust (including a Foreign trust), provide the following:

- **Trust Deed** – A certified copy of an extract of the Trust Deed (i.e. cover page and signing page and first two pages that describes the trust, its purpose, appointer details and settlor details etc.)
- **Letter of compliance for nominees and sub-custodians** – If you have relied on the ACIP and OCDD performed by a member of your designated Business Group in respect to the underlying investor, please attach a signed AML/CTF compliance letter from the entity that has appointed you
- **Margin loan** – For Margin Lenders or Nominees of the Margin Lender, please provide a certified copy or certified extract of the Loan Agreement with the Borrower

If the trustee is an individual, please also provide verification documents for one trustee as listed under Group A on Page 8.

If the trustee is a company, please also provide verification documents for a company as listed under Group B on Page 15.

Section 5.1 – Custodian/Nominee/Margin Lender Attestation: Chapter 4, parts 4.4.18 and 4.4.19 of the AML/CTF Rules

If you are a Company completing this Application Form on behalf of an individual, another company, a trust or other entity, in a Custodial capacity, please complete this section.

Do you provide a custodial or depository service of the kind described in item 46 of table 1 in subsection 6(2) of the AML/CTF Act 2006 (Cth)? (ie to the underlying investor not your related body corporate)

☐ No ☐ Yes

Do you hold an AFSL or are you exempt from the requirement to hold such license? If **Yes**, AFSL Number or specify the grounds for exemption

☐ No ☐ Yes

Are you enrolled as a reporting entity with AUSTRAC, or do you satisfy one of the 'geographical link' tests in subsection 6(6) of the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act)?

☐ No ☐ Yes

Have you carried out all Applicable Customer Identification Procedures (ACIP) and ongoing customer due diligence (OCDD) requirements in accordance with chapter 15 of the AML/CTF Rules in relation to your underlying customers? (including where you have relied on a member of your designated business group or an Authorised representative to perform the ACIP and OCDD)

☐ **No** ☐ **Yes**

In accordance with Chapter 4, part 4.4.19 (e) of the AML/CTF Rules, do you, in your capacity as Custodian attest that prior to requesting this designated service from Equity Trustees, it has carried out and will continue to carry out, all applicable customer identification procedures on the underlying account holder named or to be named in the Fund's register, including conducting ongoing customer due diligence requirements in accordance with Chapter 15 of the AML/CTF Rules?

☐ **No** ☐ **Yes**

If you answered YES to all of the above questions, then Equity Trustees is able to apply the Chapter 4, part 4.4 Custodian rules to this account and will rely upon the customer due diligence conducted by the Custodian on the underlying account holder named or to be named in the Fund's register.

If requested to do so at any time after the provision of this designated service, the Custodian agrees to honour any reasonable request made by Equity Trustees for information or evidence about the underlying account holder in order to allow Equity Trustees to meet its obligations under the AML/CTF Act.

☐ **No** ☐ **Yes**

Excepting the below circumstances where the custodian answered NO or did not complete any of the above questions, no other information about the underlying account holder is required to be collected. However, further information about you as the Custodian and as a company is required to be collected and verified as required by the AML/CTF rules. Please complete the rest of this form for the Custodian.

Excepting circumstances:

If you answered NO or did not complete any of the above questions, then we are unable to apply the Chapter 4, part 4.4 Custodian rules to this application. We are therefore obligated to conduct full Know Your Client procedures on the underlying account holder named or to be named in the Fund's register including any named nominee, as well as the trustees, beneficial owners and controlling persons of the underlying named account in addition to the Custodian. Therefore, please complete the relevant forms and provide identity documents for all parties connected to this account.

If you have answered **Yes** to all questions in Section 5.1, please complete Section 4.

If you have answered **No** to any questions in Section 5.1, please complete Section 5.

Definition of Custodian

Custodian – means a company that:

- a. is acting in the capacity of a trustee; and
- b. is providing a custodial or depository service of the kind described in item 46 table 1 in subsection 6(2) of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act); and
- c. either:
 - i. holds an Australian financial services licence authorising it to provide custodial or depository services under the Corporations Act 2001; or
 - ii. is exempt under the Corporations Act 2001 from the requirement to hold such a licence; and
- d. either:
 - i. satisfies one of the 'geographical link' tests in subsection 6(6) of the AML/CTF Act; or
 - ii. has certified in writing to the relevant reporting entity that its name and enrolment details are entered on the Reporting Entities Roll; and
- e. has certified in writing to the relevant reporting entity that it has carried out all applicable customer identification procedures and ongoing customer due diligence requirements in accordance with Chapter 15 of the AML/CTF Rules in relation to its underlying customers prior to, or at the time of, becoming a customer of the reporting entity.

Section 6 – Authorised representative, agent and/or financial adviser

Please complete if you are appointing an authorised representative, agent and/or financial adviser.

☐ I am an **authorised representative** or **agent** as nominated by the investor(s)

See Group D (Page 22) for AML/CTF Identity Verification Requirements

You must attach a valid authority such as Power of Attorney, guardianship order, grant of probate, appointment of bankruptcy etc. that is a certified copy. The document must be current and complete, signed by the investor or a court official and permits the authorised representative or agent to transact on behalf of the investor.

Full name of authorised representative or agent

Role held with investor(s)

Signature

Date

☐ I am a **financial adviser** as nominated by the investor

Name of adviser

AFSL number

Dealer group

Name of advisory firm

Postal address

Suburb

State

Postcode

Email address

Contact no.

Financial Advice (only complete if applicable)

☐ The investor has received personal financial product advice in relation to this investment from a licensed financial adviser and that advice is current.

Financial Adviser Declaration

- ☐ I/We hereby declare that I/we are not a US Person as defined in the PDS.
- ☐ I/We hereby declare that the investor is not a US Person as defined in the PDS.
- ☐ I/We have attached the relevant CIP documents;

Signature

Date

Access to information

Unless you elect otherwise, your authorised representative, agent and/or financial adviser will also be provided access to your investment information and/or receive copies of statements and transaction confirmations. By appointing an authorised representative, agent and/or financial adviser you acknowledge that you have read and agreed to the terms and conditions in the PDS relating to such appointment.

- ☐ Please tick this box if you **DO NOT** want your authorised representative, agent and/or financial adviser to have access to information about your investment.
- ☐ Please tick this box if you **DO NOT** want copies of statements and transaction confirmations sent to your authorised representative, agent and/or financial adviser.
- ☐ Please tick this box if you want statements and transaction confirmations sent **ONLY** to your authorised representative, agent and/or financial adviser.

GROUP D – Authorised Representatives and Agents

In addition to the above entity groups:

- ☐ If you are an **Individual Authorised Representative or Agent** – please also provide the identification documents listed under Group A. (Refer Page 8)
- ☐ If you are a **Corporate Authorised Representative or Agent** – please also provide the identification documents listed under Group B. (Refer Page 15)

All Authorised Representatives and Agents must also provide a certified copy of their authority to act for the investor e.g. the POA, guardianship order, Executor or Administrator of a deceased estate, authority granted to a bankruptcy trustee, authority granted to the State or Public Trustee etc.

Section 7 – Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard (CRS) Self-Certification Form – ALL Individual Investors MUST complete

1. Are you a US tax resident (e.g. US citizen or US resident)?

☐ Yes: provide your US Taxpayer Identification Number (TIN) and continue to question 2

Investor 1	
Investor 2	

☐ No: continue to question 2

What is a TIN?

This is short for Taxpayer Identification Number, an identification number issued or used by tax authorities. In Australia, the equivalent is the tax file number (TFN). For the US, it could for example be a US Social Security Number, a US Individual Taxpayer Identification Number or a US Employer Identification Number. In other countries, it may have a different name.

2. Are you a tax resident of any other country outside of Australia?

☐ Yes: state each country and provide your TIN or equivalent (or Reason Code if no TIN is provided) for each jurisdiction below and skip to question 12

Investor 1

Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		

Investor 2

Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		

If more space is needed, please provide details as an attachment.

☐ No: skip to question 12 (Page 28)

Reason Code:

If TIN or equivalent is not provided, please provide reason from the following options:

- **Reason A:** The country/jurisdiction where the investor is resident does not issue TINs to its residents.
- **Reason B:** The investor is otherwise unable to obtain a TIN or equivalent number (Please explain why the investor is unable to obtain a TIN in the below table if you have selected this reason).
- **Reason C:** No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

If **Reason B** has been selected above, explain why you are not required to obtain a TIN:

	Reason B explanation
Investor 1	
Investor 2	

Section 7.1 – Foreign Account Tax Compliance Act (FATCA), Common Reporting Standard (CRS) Self-Certification Form – ALL Entity Investors MUST complete

3. Are you an Australian complying superannuation fund?

☐ Yes: skip to question 12 (Page 28)

☐ No: continue to question 4

FATCA

4. Are you a US Person?

☐ Yes: continue to question 5

☐ No: skip to question 6

5. Are you a Specified US Person?

☐ Yes: Provide your Taxpayer Identification Number (TIN) below and skip to question 7

TIN

☐ No: Please indicate exemption type and skip to question 7

Type

6. Are you a Financial Institution for the purposes of FATCA?

☐ **Yes:** Provide your GIIN and continue to question 7.

GIIN

If you do not have a GIIN, please provide your FATCA status below and continue to question 7

☐ Exempt Beneficial Owner

Type

☐ Deemed-Compliant FFI (other than a Sponsored FI or a Trustee Documented Trust)

Type

☐ Non-Participating FFI

Type

☐ Sponsored Financial Institution. Please provide the Sponsoring Entity's name and GIIN.

Sponsoring Entity's Name

Sponsoring Entity's GIIN

☐ Trustee Documented Trust. Please provide your Trustee's name and GIIN.

Trustee's Name	
Trustee's GIIN	

☐ Other

Details	
---------	--

☐ No: Continue to question 7.

CRS

7. Are you a tax resident of any country outside of Australia and the US?

☐ Yes: state each country and provide your TIN or equivalent (or Reason Code if no TIN is provided) for each jurisdiction below and continue to question 8

Investor 1

Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		

Investor 2

Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		

If more space is needed, please provide details as an attachment.

Reason Code:

If TIN or equivalent is not provided, please provide reason from the following options:

- **Reason A:** The country/jurisdiction where the entity is resident does not issue TINs to its residents.
- **Reason B:** The entity is otherwise unable to obtain a TIN or equivalent number (Please explain why the entity is unable to obtain a TIN in the below table if you have selected this reason).
- **Reason C:** No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

If **Reason B** has been selected above, explain why you are not required to obtain a TIN:

	Reason B explanation
Investor 1	
Investor 2	

☐ No: Continue to question 8.

8. Are you a Financial Institution for the purpose of CRS?

☐ **Yes:** specify the type of Financial Institution below and continue to question 9

☐ Reporting Financial Institution

☐ Non-Reporting Financial Institution:

☐ Trustee Documented Trust

☐ Other: please specify: _____

☐ **No:** skip to question 10

9. Are you an investment entity resident in a non-participating jurisdiction for CRS purposes and managed by another financial Institution?

☐ **Yes:** skip to question 11

☐ **No:** skip to question 12

Non-Financial Entities

10. Are you an Active Non-Financial Entity (Active NFE)?

☐ **Yes:** specify the type of Active NFE below and skip to question 12:

☐ Less than 50% of the entity's gross income from the preceding calendar year is passive income (e.g. dividends, distribution, interests, royalties and rental income) and less than 50% of its assets during the preceding calendar year are assets held for the production of passive income

☐ Corporation that is regularly traded or a related entity of a regularly traded corporation

Provide name of Listed Entity: _____ and exchange on which traded: _____

☐ Governmental Entity, International Organisation or Central Bank

☐ Other: please specify: _____

☐ **No:** you are a Passive Non-Financial Entity (Passive NFE). Continue to question 11

Controlling Persons

11. Does one or more of the following apply to you:

- Is any natural person that exercises control over you (for corporations, this would include directors or beneficial owners who ultimately own 25% or more of the share capital) a tax resident of any country outside of Australia?
- If you are a trust, is any natural person including trustee, protector, beneficiary, settlor or any other natural person exercising ultimate effective control over the trust a tax resident of any country outside of Australia?
- Where no natural person is identified as exercising control of the entity, the controlling person will be the natural person(s) who holds the position of senior managing official.

☐ **Yes:** provide controlling person information below:

Controlling Person 1

Title	First name(s)	Surname

Residential address (not a PO Box/RMB/Locked Bag)

--

Suburb	State	Postcode	Country

Date of birth (DD/MM/YYYY)

--

Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		

Controlling Person 2

Title	First name(s)	Surname

Residential address (not a PO Box/RMB/Locked Bag)

--

Suburb	State	Postcode	Country

Date of birth (DD/MM/YYYY)

--

Country/Jurisdiction of tax residence	TIN	If no TIN available enter Reason A, B or C
1		
2		

If there are more than 2 controlling persons, please provide details as an attachment.**Reason Code:**

If TIN or equivalent is not provided, please provide reason from the following options:

- **Reason A:** The country/jurisdiction where the controlling person is resident does not issue TINs to its residents.
- **Reason B:** The controlling person is otherwise unable to obtain a TIN or equivalent number (Please explain why the controlling person is unable to obtain a TIN in the below table if you have selected this reason).
- **Reason C:** No TIN is required. (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

If **Reason B** has been selected above, explain why you are not required to obtain a TIN:

	Reason B explanation
Investor 1	
Investor 2	

☐ **No:** continue to question 12

12. Signature and Declaration – ALL investors must sign

☐ I undertake to provide a suitably updated self-certification within 30 days of any change in circumstances which causes the information contained herein to become incorrect.

☐ I declare the information above to be true and correct.

Investor 1

Full name of individual

Please indicate Capacity in which this declaration is being made

- ☐ Individual
- ☐ Individual Trustee
- ☐ Director
- ☐ Sole Director
- ☐ Authorised Signatory

Signature

Date

Investor 2

Full name of individual

Please indicate Capacity in which this declaration is being made

- ☐ Individual
- ☐ Individual Trustee
- ☐ Director
- ☐ Sole Director
- ☐ Authorised Signatory

Signature

Date

Section 8 – Declarations – ALL investors MUST complete

In most cases the information that you provide in this form will satisfy the AML/CTF Act, the US Foreign Account Tax Compliance Act ('FATCA') and the Common Reporting Standard ('CRS'). However, in some instances Cooper Investors may contact you to request further information. It may also be necessary for Cooper Investors to collect information (including sensitive information) about you from third parties in order to meet its obligations under the AML/CTF Act, FATCA and CRS.

When you complete this Application Form you make the following declarations:

- I/We have received the PDS and made this application in Australia (and/or New Zealand for those offers made in New Zealand).
- I/We have read the PDS to which this Application Form applies and agree to be bound by the terms and conditions of the PDS and the Constitution of the relevant Fund in which I/we have chosen to invest.
- I/we have carefully considered the features of Fund as described in the PDS (including its investment objectives, minimum suggested investment timeframe, risk level, withdrawal arrangements and investor suitability) and, after obtaining any financial and/or tax advice that I/we deemed appropriate, am/are satisfied that my/our proposed investment in the Fund is consistent with my/our investment objectives, financial circumstances and needs.*
- I/We have considered our personal circumstances and, where appropriate, obtained investment and/or taxation advice.
- I/We hereby declare that I/we are not a US Person as defined in the PDS.
- I/We acknowledge that (if a natural person) I am/we are 18 years of age or over and I am/we are eligible to hold units in the Fund in which I/We have chosen to invest.
- I/We acknowledge and agree that Equity Trustees has outlined in the PDS provided to me/us how and where I/we can obtain a copy of the Equity Trustees Group Privacy Statement.
- I/We consent to the transfer of any of my/our personal information to external third parties including but not limited to fund administrators, fund investment manager(s) and related bodies corporate who are located outside Australia for the purpose of administering the products and services for which I/we have engaged the services of Equity Trustees or its related bodies corporate and to foreign government agencies for reporting purposes (if necessary).
- I/we hereby confirm that the personal information that I/we have provided to Equity Trustees is correct and current in every detail, and should these details change, I/we shall promptly advise Equity Trustees in writing of the change(s).
- I/We agree to provide further information or personal details to the Cooper Investors if required to meet its obligations under anti-money laundering and counter-terrorism legislation, US tax legislation or reporting legislation and acknowledge that processing of my/our application may be delayed and will be processed at the unit price applicable for the Business Day as at which all required information has been received and verified.
- If I/we have provided an email address, I/we consent to receive ongoing investor information including PDS information, confirmations of transactions and additional information as applicable via email.
- I/We acknowledge that Equity Trustees does not guarantee the repayment of capital or the performance of the Fund or any particular rate of return from the Fund.
- I/We acknowledge that an investment in the Fund is not a deposit with or liability of Equity Trustees and is subject to investment risk including possible delays in repayment and loss of income or capital invested.
- I/We acknowledge that Equity Trustees is not responsible for the delays in receipt of monies caused by the postal service or the investor's bank.
- If I/we lodge a fax application request, I/we acknowledge and agree to release, discharge and agree to indemnify Equity Trustees from and against any and all losses, liabilities, actions, proceedings, account claims and demands arising from any fax application.
- If I/we have completed and lodged the relevant sections on authorised representatives, agents and/or financial advisers on the Application Form then I/we agree to release, discharge and indemnify Equity Trustees from and against any and all losses, liabilities, actions, proceedings, account claims and demands arising from Equity Trustees acting on the instructions of my/our authorised representatives, agents and/or financial advisers.
- If this is a joint application each of us agrees that our investment is held as joint tenants.
- I/We acknowledge and agree that where the Responsible Entity, in its sole discretion, determines that:
- I/we are ineligible to hold units in a Fund or have provided misleading information in my/our Application Form; or
- I/we owe any amounts to Equity Trustees, then I/we appoint the Responsible Entity as my/our agent to submit a withdrawal request on my/our behalf in respect of all or part of my/our units, as the case requires, in the Fund.
- For Wholesale Clients* - I/We acknowledge that I am/we are a Wholesale Client (as defined in Section 761G of the Corporations Act 2001 (Cth)) and are therefore eligible to hold units in the Fund.
- For New Zealand applicants* - I/we have read the terms of the offer relating to New Zealand investors, including the New Zealand warning statement.
- For New Zealand Wholesale Investors* - I/We acknowledge and agree that:
- I/We have read the "New Zealand Wholesale Investor Fact Sheet" and PDS or "New Zealand Investors: Selling Restriction" for the Fund;
- I am/We are a Wholesale Investor and am/are therefore eligible to hold units in the Fund; and
- I/We have not:
 - Offered, sold, or transferred, and will not offer, sell, or transfer, directly or indirectly, any units in the Fund;
 - Granted, issued, or transferred, and will not grant, issue, or transfer, any interests in or options over, directly or indirectly, any units in the Fund; and

- Distributed and will not distribute, directly or indirectly, the PDS or any other offering materials or advertisement in relation to any offer of units in the Fund, in each case in New Zealand, other than to a person who is a Wholesale Investor; and
- I/We will notify Equity Trustees if I/we cease to be a Wholesale Investor; and

- I/We have separately provided a signed Wholesale Investor Certification located at the end of this Application Form.

All references to Wholesale Investor in this Declaration are a reference to Wholesale Investor in terms of clause 3(2) of Schedule 1 of the Financial Markets Conduct Act 2013 (New Zealand).

* Disregard if not applicable.

***Terms and conditions for collection of Tax File Numbers (TFN) and Australian Business Numbers (ABN)**

Collection of TFN and ABN information is authorised and its use and disclosure strictly regulated by tax laws and the Privacy Act. Investors must only provide an ABN instead of a TFN when the investment is made in the course of their enterprise. You are not obliged to provide either your TFN or ABN, but if you do not provide either or claim an exemption, we are required to deduct tax from your distribution at the highest marginal tax rate plus Medicare levy to meet Australian taxation law requirements.

For more information about the use of TFNs for investments, contact the enquiries section of your local branch of the ATO. Once provided, your TFN will be applied automatically to any future investments in the Fund where formal application procedures are not required (e.g. distribution reinvestments), unless you indicate, at any time, that you do not wish to quote a TFN for a particular investment. **Exempt investors should attach a copy of the certificate of exemption.** For super funds or trusts list only the applicable ABN or TFN for the super fund or trust.

Individual — where the investment is in one name, the sole investor must sign. Individuals should sign in the first box, and have someone witness in the second box.

Joint Holding — where the investment is in more than one name, all investors must sign. If more than two signatures are required, please attach an additional page with the full names of each account holder, their signatures, and date.

Individual Trustee — where the investment has one individual trustee, the trustee must sign.

Multiple trustees — where the investment has more than one individual trustee, all the trustees must sign.

Corporate trustee — where the company has a sole director who is also the sole company secretary, this form must be signed by that person. If the company (pursuant to section 204A of the Corporations Act 2001) does not have a company secretary, a sole director can also sign alone. Otherwise this form must be signed by a director jointly with either another director or a company secretary. Please indicate the capacity in which the form is signed.

Trust — the trustee(s) must sign this form. Trustee(s) signing on behalf of the trust confirm that the trustee(s) is/are acting in accordance with such designated powers and authority under the trust deed.

Power of Attorney — if signing under a Power of Attorney and you have not already lodged the Power of Attorney with us, please attach a certified copy of the Power of Attorney. I/We attest that the Power of Attorney has not been rescinded or revoked and that the person who gave the Power of Attorney is still living.

Company — Where the company has a sole director who is also the sole company secretary, this form must be signed by that person. If the company (pursuant to section 204A of the Corporations Act 2001) does not have a company secretary, a sole director can also sign alone. Otherwise this form must be signed by a director jointly with either another director or a company secretary. Please indicate the capacity in which the form is signed.

When you sign this Application Form you declare that you have read, agree to and make the declarations above

Investor 1

Full name of individual

Please indicate Capacity in which this declaration is being made:

- ☐ Individual
- ☐ Individual Trustee
- ☐ Director
- ☐ Sole Director
- ☐ Authorised Signatory

Signature

Date

Company Seal (if applicable)

Investor 2

Full name of individual

Please indicate Capacity in which this declaration is being made:

- ☐ Individual
- ☐ Individual Trustee
- ☐ Director
- ☐ Sole Director
- ☐ Authorised Signatory

Signature

Date

Section 9 – AML/CTF Identity Verification Requirements

The AML/CTF Act requires Cooper Investors to adopt and maintain an Anti-Money Laundering and Counter-Terrorism Financing ('AML/CTF') Program. The AML/CTF Program includes ongoing customer due diligence, which may require the Cooper Investors to collect further information.

- Identification documentation provided must be in the name of the investor.
- Non-English language documents must be translated by an accredited translator. Provide both the foreign language document and the accredited English translation.
- Applications made without providing this information cannot be processed until all the necessary information has been provided.
- If you are unable to provide the identification documents described, please contact Cooper Investors.

These documents should be provided as a CERTIFIED COPY of the original.

Who can certify?

Below is an example of who can certify proof of ID documents under the AML/CTF requirements:

- Bailiff
- Bank officer with 5 or more years of continuous service
- Building society officer with 5 or more years of continuous service
- Chiropractor (licensed or registered)
- Clerk of court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 5 or more years of continuous service
- Dentist (licensed or registered)
- Fellow of the National Tax Accountant's Association
- Finance company officer with 5 or more years of continuous service
- Judge of a court
- Justice of the peace
- Legal practitioner (licensed or registered)
- Magistrate
- Marriage celebrant licensed or registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Medical practitioner (licensed or registered)
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force with 5 or more years of continuous service
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
- Member of the Parliament of the Commonwealth, a State, a Territory Legislature, or a local government authority of a State or Territory
- Minister of religion licensed or registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Nurse (licensed or registered)
- Optometrist (licensed or registered)
- Permanent employee of Commonwealth, State or local government authority with at least 5 or more years of continuous service.
- Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service
- Pharmacist (licensed or registered)
- Physiotherapist (licensed or registered)
- Police officer
- Psychologist (licensed or registered)
- Registrar, or Deputy Registrar, of a court
- Sheriff
- Teacher employed on a full-time basis at a school or tertiary education institution
- Veterinary surgeon (licensed or registered)

When certifying documents, the following process must be followed:

- All copied pages of original proof of ID documents must be certified.
- The authorised individual must ensure that the original and the copy are identical; then write or stamp on the copied document "certified true copy". This must be followed by the date and signature, printed name and qualification of the authorised individual.
- In cases where an extract of a document is photocopied to verify customer ID, the authorised individual should write or stamp "certified true extract"