



EQT SAF STANDARD ASSET INVESTMENTS AND ACCESSIBLE PRODUCTS GUIDE



Equity Trustees

Dated: 1 June 2024

Equity Trustees Superannuation Limited
trustee of the EQT SAF small APRA funds



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This EQT SAF Standard Asset Investments and other Accessible Products Guide (Investment Guide) is issued by Equity Trustees Superannuation Limited (ETSL) ABN 50 055 641 757, AFS Licence No. 229757 as trustee of the EQT SAF small APRA funds (SAFs). The terms 'our', 'we', 'us' and 'Trustee' in this Investment Guide refer to ETSL.



1. ABOUT THIS INVESTMENT GUIDE

The information contained in this Investment Guide is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this information having regard to your objectives, financial situation and needs and we recommend that you seek advice from a financial adviser before making a decision about the EQT SAF. Unless otherwise permitted by the Trustee (in conjunction with its appointed investment platform provider) you must have an appointed financial adviser registered with the investment platform provider, and authorised by you, to access the features and benefits of the investment platform provider (including standard assets and other products accessible via the investment platform).

Important Note: This Investment Guide summarises significant characteristics of the HUB24 Invest investor directed portfolio service (IDPS) platform (HUB24 Invest platform or investment platform) as relevant to EQT SAFs, taking into account the role of financial advisers. The HUB24 Invest platform is operated in accordance with terms and conditions set out, in detail, in the HUB24 Invest IDPS Guide issued by HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239 122) (HUB24). The latest HUB24 Invest IDPS Guide is available at <https://www.hub24.com.au/product-documents/hub24-invest-documents/>. The HUB24 Invest IDPS Guide contains some information that is not relevant to members of EQT SAFs as they are not holding the IDPS account directly (it is held by the Trustee on behalf of our SAF). Your financial adviser can explain the difference between accessing the HUB24 Invest platform via an EQT SAF and accessing the platform directly, and why you should not consider the HUB24 Invest IDPS Guide in isolation without also considering this Investment Guide.

The information in this Investment Guide is up to date at the date it was prepared. Some of the information in this Investment Guide may change from time to time. If a change is made to information that is not materially adverse, the Investment Guide may not be updated. Instead, updated (non-materially adverse) information may be published on our website at www.eqt.com.au/EQTSAF.



2. ABOUT THE INVESTMENT PLATFORM PROVIDER

ETSL uses the HUB24 Invest platform services provided by HUB24 for EQT SAFs in relation to standard assets (and accessible insurance policies). This allows each member, via their SAF and the financial adviser appointed to their SAF, to have access to the HUB24 Invest platform for managing standard assets (and, where applicable, their insurance needs) via a HUB24 Invest account for the SAF. For SAFs established on or after the preparation date of this PDS, each SAF will have a single HUB24 Invest account (including a HUB24 Invest cash account)¹.

ETSL will be the legal owner of these HUB24 Invest accounts as trustee for each SAF portfolio. HUB24 as operator of HUB24 Invest (including any sub-custodians appointed by HUB24), is the legal owner of any standard assets, on trust for ETSL. The standard assets form part of your beneficial interest in your SAF.

This means:

- you are not the legal and beneficial owner of standard assets acquired for your SAF through HUB24 Invest, which means that references in this Investment guide to “your HUB24 Invest account” or to “your HUB24 Invest cash account” are references to accounts owned by the Trustee on behalf of you as a SAF member whose benefits are supported by standard assets;
- with ETSL’s consent, your adviser (who you appoint) will have access to, and may transact on, these accounts on your behalf;
- you do not receive and are not responsible for responding to communications from issuers of the investments acquired for your SAF, including corporate action notices where applicable (your adviser may opt in to receive copies of corporate action notices but they will not be sent directly to you);
- you are not entitled to vote or access any additional benefits associated with holding standard assets via your SAF (for example, any shareholder discount cards and special discounts associated with Australian listed securities); and
- more generally, your SAF holdings via the HUB24 Invest platform are governed by the arrangements agreed between the Trustee and HUB24 which are different to the arrangements applicable to you if you accessed the platform directly (in your personal capacity).

Standard assets accessible via the HUB24 Invest platform may have their own product disclosure statement or other disclosure document, as applicable from time to time. Updated information about accessible investments can be accessed by your adviser through the HUB24 Invest platform and obtained from your adviser. Refer to the EQT SAF PDS for an explanation of ‘standard assets’ and ‘non-standard assets’. **This Investment Guide relates only to standard assets and accessible insurance products.**

For information about accessible insurance policies, see further below.

¹ If accounts are segregated with the approval of the Trustee, there will be a separate HUB24 Invest account and HUB24 Invest cash account for each segregated portfolio.



3. ABOUT YOUR HUB24 INVEST ACCOUNT

You may have one or more HUB24 Invest accounts (each including a HUB24 Invest Cash Account – see below) established for your SAF.

For new SAFs established on or after 1 June 2024, usually a single HUB24 Invest cash account is required for each SAF (unless an exception applies and there are segregated accounts, in which case there will be a separate HUB24 Invest cash account for each segregated portfolio).

About your HUB24 Invest cash account

You must maintain a minimum cash holding in each HUB24 Invest cash account of 0.75% of the applicable portfolio. This is in addition to the minimum cash holding you must maintain in your SAF Operating Cash Account (refer to the PDS for more information about this).

The HUB24 Invest cash account aims to generate a competitive investment return on that part of your HUB24 Invest portfolio that is required to, or may, be held in cash. Cash management fees are deducted from the earnings of this account before they are credited to you, as set out in the Fees and Costs and Additional Explanation of Fees and costs section of the PDS and the Activity Related Fees section below.

Any income distributed by your chosen investments held via the HUB24 Invest platform (i.e. your standard assets, as defined in the PDS) are deposited into your HUB24 Invest cash account. Any fees and costs (associated with transactions via the HUB24 Invest platform) incurred in respect of those investments are deducted from the HUB24 Invest cash account along with any ongoing advice fees you have agreed with your financial adviser and any insurance premiums for policies obtained or held via the HUB24 Invest platform.

The cash in your HUB24 Invest cash account is held by a custodian (or sub-custodian), in a trust deposit account in an ADI chosen by HUB24 from time to time.

If the balance of your HUB24 Invest cash account falls below the required minimum cash level (including as a result of the deduction of fees and costs), HUB24 will seek guidance from your financial adviser about which investments are to be sold to restore your cash account to the minimum.

If your financial adviser does not provide timely instructions and we are unable to contact you, in order to restore at least the minimum HUB24 Invest cash account balance, we reserve the right to sell sufficient investments in the following order (the default drawdown order):

- Australian listed securities;
- managed funds (priced daily); and
- managed funds (non-daily priced).

Please note: the Trustee may draw on cash held in your HUB24 Invest cash account when your SAF Operating Cash Account balance falls below the minimum required (refer to the PDS for information about the minimum balance required for your SAF Operating Cash Account). If the Trustee draws on cash held in your HUB24 Invest cash account, unless sell-down instructions are received from your financial adviser, assets may need to be sold down to maintain the minimum cash holding amounts and/or pay pensions and/or fees and costs.

You and/or your financial adviser should regularly monitor your SAF's cash holdings to avoid administrative, transactional and compliance issues for your SAF and/or additional bank fees.

Depending on the circumstances, an inability to meet minimum cash holding requirements or pay pensions or fees and costs may trigger closure of a SAF.

The Trustee and HUB24 reserve the right not to complete a transaction while there are insufficient funds in your HUB24 Invest cash account. For example, your SAF cannot invest in a new asset via the HUB24 Invest platform if there are insufficient available funds in the SAF's HUB24 Invest cash account.



4. ACCESSIBLE INVESTMENTS VIA HUB24 INVEST

The investments available to you via HUB24 Invest are set out in the EQT SAF Investment Menu which is based on the HUB24 Invest Choice Menu, as available from time to time at www.eqt.com.au/EQTSAF. The Investment Menu may include a range of financial products as determined by the Trustee (as suitable for investment in the SAF environment and are able to be administered by SuperConcepts) from time to time, such as:

- managed investment schemes;
- Australian listed securities; and
- term deposits.

The following table summarises the main types of investments available via HUB24 Invest, through an EQT SAF:

ACCESSIBLE INVESTMENTS	DISCLOSURE DOCUMENTS	MINIMUM INVESTMENT	REINVESTMENT OF INCOME	IN-SPECIE TRANSFER AVAILABILITY
Australian listed securities	Some Australian listed securities have product disclosure documents. These documents are not issued by the Trustee but can be obtained free of charge from your adviser.	No.	Income is normally paid to your HUB24 Invest cash account but can be reinvested in the same security if a dividend reinvestment plan is available.	Yes, upon request and subject to the discretion of the Trustee.
Managed investment schemes	These documents are not issued by the Trustee but can be obtained free of charge from your adviser.	Yes. This may vary between managed investment schemes. Refer to your adviser for more information.	Income distributions are normally paid to your HUB24 Invest cash account. Generally, distribution reinvestments are not available.	Yes, upon request and subject to the discretion of the Trustee.



Term deposits	Some term deposits have product disclosure documents. These documents are not issued by the Trustee but can be obtained free of charge from your adviser.	Yes. This may vary between term deposit providers. Refer to your adviser for more information.	On redemption or maturity, interest is paid to your cash account.	No
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Although HUB24 Invest offers other accessible investments, not all of its accessible investments are available to EQT SAFs. For example, managed portfolios will not be available via HUB24 Invest. Also, international securities listed on a foreign exchange will not be available except in exceptional circumstances, as approved by the Trustee.

In order to implement your chosen investment strategy (based on the investment strategy options set out in the EQT SAF PDS), you should review the information in this Investment Guide. Before selecting an accessible investment available via HUB24 Invest, your financial adviser should give you the product disclosure statement or other disclosure document for the relevant investment. You and your financial adviser should also consider the Target Market Determination (TMD) relevant to the accessible investment. These documents provide you with important information to consider and evaluate before investing. PDSs or other disclosure documents for investments accessible HUB24 Invest, and daily rates for each term deposit are available to your adviser via the HUB24 Invest online portal.

The Trustee makes no recommendation regarding the investments accessible to you via HUB24 Invest.

Your choice of accessible investments is subject to the investment holding limits specified in the EQT SAF PDS and investment menu. You and your adviser should take these limits into account when selecting accessible investments.

While the Trustee regularly monitors the investments available to members in an EQT SAF via HUB24 Invest, it provides no assurance that any investment currently available will continue to be available in the future. We have the right to suspend or cease access to investments without reason and can redeem and sell down your investments and transfer your cash holdings to your EQT SAF Operating Cash Account or HUB24 Invest cash account in circumstances where the investment is no longer available and alternative instructions are not provided. We will notify you or your financial adviser of any such change where possible before it occurs. You may incur a capital gains tax (CGT) liability and relevant costs where your investment is redeemed. We recommend that you discuss the implications with your financial adviser.

Purchasing and disposing of standard assets

When acquiring or disposing of standard assets via the HUB24 Invest platform you should note that there are differences between investing in the standard assets directly (i.e. by investing in listed securities, managed funds, term deposits and cash personally) and investing in those assets via an EQT SAF. Refer to the 'Other important information' at the end of this Investment Guide for more information about this.



Listed securities

Your SAF can buy and sell Australian listed investments within the Index specified in the HUB24 Invest Investment Menu, as set out in the EQT SAF Investment Menu. Key features of available listed securities are summarised below:

Investment universe	You can invest in any listed investment forming part of the S&P / ASX All Ordinaries Index and other listed investments approved by the Trustee including ordinary shares, exchange traded products (ETPs), exchange traded funds (ETFs), Listed Investment Trusts (LITs), Listed Investment Companies (LICs) and interest rate securities including hybrid securities.
Minimum trade order	\$100 per investment. The order value must be greater than or equal to \$100 excluding brokerage unless the entire holding is being sold. If the residual holding balance is below \$100, the entire holding must be sold. Note that your financial adviser can set a different minimum trade order for your SAF.
Dividend Reinvestment Plan	Income received from listed securities is automatically paid to your HUB24 Invest cash account, unless there is a dividend reinvestment plan on offer and you choose to participate. Participation in any dividend reinvestment plan is at the discretion of HUB24.

Your financial adviser can place trades on your behalf through the HUB24 Invest platform using HUB24's aggregated or direct market trading services, or otherwise as agreed with HUB24. Using HUB24 the Invest, direct market trading services, your adviser can place trades 'at market' or 'at limit'.

By providing HUB24 with your instructions, HUB24 will settle the trade from your HUB24 Invest cash account providing there is sufficient cash available and will receive and hold all contract notes on behalf of your SAF.

You must have sufficient funds in your HUB24 Invest cash account to complete an order.

When placing a buy order on HUB24 Invest, your financial adviser must ensure there are sufficient funds available in your HUB24 Invest cash account at the time of placing the order to settle the order and pay the applicable fees and charges. Where there are insufficient funds available, your financial adviser will not be able to submit the order.

An order to buy accessible listed securities involves an online instruction using the HUB24 Invest online portal to switch cash out of your HUB24 Invest cash account and the purchase of the accessible securities you wish to buy, after deduction of the transaction related fees.

An order to sell accessible listed securities involves an online instruction using the HUB24 Invest online portal to sell the securities and to allocate the settlement proceeds to your HUB24 Invest cash account where they will remain, after the deduction of transaction related fees, until your financial adviser provides a further instruction to switch the cash into another investment.



Buy orders

Where a buy order is placed via HUB24 Invest, HUB24 will validate that the minimum buy order is met, the order is for an approved investment, sufficient funds are available in your HUB24 Invest cash account to settle the trade (including payment of fees and charges) and ensure that the trade is completed. Buy instructions can only be submitted once this validation has been cleared. Your financial adviser can instruct HUB24 to purchase a specified number of investments at either a specified price (known as 'at limit') or at the market price (known as 'at market') when using the Direct Market Trading option. HUB24 will quarantine funds in your HUB24 Invest cash account based on the order attributes to ensure the trade can be settled and fees and charges paid. These funds will remain quarantined until the order is either settled or cancelled.

Sell orders

Where a sell order is placed via HUB24 Invest, HUB24 will validate that the minimum sell order is met. Sell instructions can only be submitted once this validation has been cleared.

The net proceeds from the sell order will be deposited into your HUB24 Invest cash account after deducting any payment for applicable fees and charges.

Similar to a buy order, your financial adviser can instruct us to sell a specified number of investments either at limit or at market using the Direct Market Trading option on the HUB24 Invest platform.

Placement of orders to market

Placement of an order relating to listed securities by your financial adviser is subject to the terms and conditions of the HUB24 Invest platform including broker arrangements made available by HUB24.

While all reasonable attempts will be made by HUB24 to place your order to market as promptly as possible with due care and attention, by opting to invest in listed securities via the HUB24 Invest platform you and your financial adviser are agreeing that neither HUB24 nor the Trustee will be liable for any loss to you resulting from a delay in the placement of an order to market (for any reason whatsoever) or any trade which is executed in a manner inconsistent with your instruction.

Orders will remain in the market for a specified timeframe unless filled or cancelled at your adviser's instruction. In addition, an open order may be cancelled where the market price moved too far away from the specified price of an 'at limit' order or where company specific events occur.

Dividend Reinvestment Plans

Some listed investments have a Dividend Reinvestment Plan (DRP) which allows investors to use a dividend or distribution paid in respect of the listed investment to purchase additional investments. DRPs enable investors to increase their holding in a listed investment without incurring brokerage and transaction costs.

Where you purchase a listed investment which has a DRP, you can choose to participate in the DRP under the rules of that plan via the HUB24 Invest platform. DRP rules vary for each listed investment. You should speak to your adviser about this.



Managed investment schemes

You can choose from a range of managed investment schemes offered by Australian investment managers.

A managed investment scheme is an investment product where an investor contributes money to receive an interest or 'unit' in the scheme, which is then pooled together with other investors' monies and managed by an investment manager.

Minimum investment amounts may apply to some managed investment schemes. Refer to the disclosure document for a managed investment scheme for information about any minimum investment amount that applies.

You should obtain from your adviser the most recent disclosure documents for each managed investment scheme you are considering. The disclosure documents for each managed investment scheme are prepared by the responsible entity as product issuer and contain detailed information about the product issuer, management and administration of the scheme, and the fees and costs of investing in the scheme.

The Trustee is not the issuer of the managed investment schemes available to an EQT SAF, or of the product disclosure statements for such schemes. Equity Trustees Limited (ABN 46 004 031 298, AFSL 240975) (ETL) is the issuer of some of the managed investment schemes available to EQT SAFs and of the product disclosure statements for such schemes. The Trustee and ETL are subsidiaries of EQT Holdings Limited (ABN 22 607 797 615), a company listed on the Australian Stock Exchange (ASX Code: EQT).

Transactions between the Trustee (in its capacity as trustee of an EQT SAF) and ETL (in its capacity as responsible entity and product issuer of some of the managed investment schemes available through the SAF) are conducted on normal commercial terms.

If HUB24 receives transaction instructions from your financial adviser before 3pm Sydney time on any business day, HUB24 will generally act on them that day. If HUB24 receives transaction instructions after 3pm Sydney time HUB24 will generally act on them the next business day. However, the time taken to conclude investment instructions and settle the trade can vary depending on a number of factors applicable to specific managed investment schemes.

Your SAF can only purchase units in managed investment schemes that are accessible via HUB24 Invest, as shown in the EQT SAF Investment Menu from time to time.

Your SAF can also dispose of units held in managed investment schemes, subject to the redemption period mandated by the investment manager.

To buy or sell units in managed investment schemes, your financial adviser must instruct HUB24 to do so using the HUB24 Invest online portal, and HUB24 will settle the purchase or redemption from your HUB24 Invest cash account, provided sufficient funds are available in the cash account.

A minimum trade size of \$250 applies, unless your adviser sets a different minimum. This trade size is applied by HUB24 and is subject to minimum investment amounts applied by a managed investment scheme.

When considering an investment in a managed investment scheme, you should take into account that different schemes have different characteristics including underlying assets, risks, and fees and costs. Before making any decision in relation to a managed investment scheme, please read the product disclosure statement and the TMD for the scheme and consult your financial adviser. You can obtain the applicable product disclosure statement from your financial adviser.



Term deposits

You have access to a range of term deposits (offered by a range of banks or financial institutions) with fixed interest rates via the HUB24 Invest platform, as shown in the EQT SAF Investment Menu from time to time. HUB24 process purchase instructions weekly, every Friday (or the prior business day if the Friday is a non-business day).

Typically, the available term deposits will have durations of three months, six months and one year, but differing durations and features may be available.

During the deposit term, you cannot withdraw your funds (without additional charges and/or loss of interest) or add funds to the investment. Interest is generally calculated daily and paid at maturity.

The interest rate you earn will depend on the term deposit provider and the length of the investment term. The interest rate applicable to a term deposit is the prevailing rate on the day the term deposit is opened.

Your financial adviser can place a purchase instruction on your behalf through the HUB24 Invest platform. Generally, transaction instructions for term deposits will be acted upon within the week in which they are received.

Early redemption of a term deposit

Generally, early redemption of these investments is not available, except in exceptional circumstances where the institution may impose a fee. Any fee or reduction in interest is at the discretion of the institution.

We reserve the right to redeem a term deposit early where your account has insufficient funds to meet required payments from the cash account. Depending on the terms and conditions of the term deposit, there may be a delay of up to 31 days in obtaining the funds when redeeming early from a term deposit. This may also result in the term deposit interest rate being reduced.

Maturity of a term deposit

At maturity or if redeemed early, the proceeds (principal and interest) from any term deposit held via HUB24 Invest will be paid into your HUB24 Invest cash account if you elect to redeem the term deposit. You can elect to rollover/reinvest your proceeds into a new selected term deposit by having your financial adviser provide an instruction via the HUB24 Invest Platform prior to maturity (if available).

If instructions are not received with a specified timeframe before maturity, the investment in the term deposit will be rolled over for the same term previously invested in and your account updated accordingly.

Corporate Actions

A corporate action is an event affecting an investor's holding in a listed investment. Examples include off market share buy-backs, rights issues (renounceable and non-renounceable), other entitlement offers, and capital reconstructions which provide mixtures of cash and scrip alternatives.

Frequently, corporate actions provide investors with different options so each investor can elect the option they believe is best suited to their personal circumstances. Other corporate actions simply occur and investors have no options available to them (a mandatory corporate action).

For standard assets held via HUB24 Invest, your adviser has the option of opting in or out of receiving corporate action notifications. When HUB24 receives notice of a corporate action on any share held by your SAF via HUB24 Invest, HUB24 will notify financial advisers who have opted in to receive notifications of the nature of the action and participation period. Your financial adviser can provide HUB24 with your response via the HUB24 Invest platform prior to the cut-off date and time notified by HUB24.

If instructions are received from your financial adviser in relation to a corporate action within the specified participation period, you are required to have sufficient funds in your HUB24 Invest cash account to ensure that your election can be executed under the terms of the corporate action. The Trustee or HUB24 will not make a recommendation with regard to any corporate action. You should speak to your financial adviser about any corporate actions.



If they opt out or no instructions are received, there will be no active participation in corporate actions. Further information about corporate actions is available from your financial adviser.

A share held by your SAF does not entitle you to a right to receive information or notices regarding shareholder meetings and does not entitle you to vote or direct us, as Trustee, to participate or vote at shareholder meetings.

Proxy Voting

Proxy voting instructions will not be accepted in relation to standard assets.

Automatic Investment Plans, Top Ups and Drawdowns

You can help keep your investments (in standard assets) aligned to the investment strategy for your SAF by establishing (via your financial adviser's instruction to HUB24) the following:

- **Automatic Investment Plan:** periodically invests amounts in your HUB24 Invest cash account (in excess of the required minimum) in-line with your chosen investment strategy (usually on or around the 25th of the relevant month). Your financial adviser can set maximum limits on this investment so regular investments of a fixed amount can be made rather than investment all surplus cash in your HUB24 Invest cash account.
- **Automatic Cash Top Up:** manages your minimum HUB24 Invest cash account balance by selling or redeeming investments (as instructed) to automatically top up the cash account each month (generally around the 25th of each month) if the balance falls below the required minimum of 0.75% of your portfolio.

The investment drawdown options you may select are to:

- sell proportionately across all investments within your HUB24 Invest account;
- select specific investments for sell down and proportionately sell across these only;
- select specific investments to sell down and select the percentage to sell down for each investment; or
- other options that HUB24 may make available from time to time.

If you do not make a selection, then the default investment drawdown applies (see page 5 of this Investment Guide).



5. ACTIVITY RELATED FEES FOR INVESTMENT TRADES/TRANSACTIONS

The activity fees described in the following table are associated with activities undertaken through the HUB24 Invest platform and are payable to HUB24 and, to the extent necessary, are applied by HUB24 to pay any service providers it uses (e.g. to pay for brokerage or other transaction fees).

HUB24 retains any balance of the fees paid to it which are not used to pay an underlying service provider. Fees will only be incurred where the relevant transaction instruction is provided or where the relevant activity occurs.

Note: any stamp duty or other government charge applicable to an investment transaction on your HUB24 Invest account will be charged directly to your HUB24 Invest cash account.

Fees shown below are inclusive of GST, less reduced input tax credits (RITCs), where RITCs are available within HUB24 Invest. HUB24 may, in the event of any change in tax laws or their interpretation which affects the rate of GST payable or RITCs received, adjust fees or costs applied to your HUB24 Invest cash account without notice or your consent.

For all other fees and costs (including other activity related fees) applicable to EQT SAF's refer to the PDS.

ACTIVITY TYPE	TRANSACTION METHOD	FEE AMOUNT	HOW AND WHEN PAID
Transacting in managed investment schemes	Via aggregated trading	A fee of \$22 per managed fund (buy or sell) trade.	The fee (if applicable) is deducted from your HUB24 Invest cash account at the time of settlement.
	Trades within the automatic investment plan and/or automatic investment drawdown	Nil	Not applicable.
Transacting in Australian listed securities	Via aggregated trading	Brokerage of 0.11% of the trade value, subject to a minimum of \$11.	Brokerage is deducted from your cash account at the time of settlement as part of the total cost (for buy trades) or net proceeds (for sell trades).
	Note: Transacting in certain Australian listed securities may incur additional costs (for example, stamp duties or commissions) which will generally be deducted from your HUB24 Invest cash account at the time they are incurred	Via bespoke trading ²	
		Direct market trading	Brokerage of 0.11% of the trade value, subject to a minimum of \$22.
		Trading through your broker ³	A fee of \$22 per trade in addition to the brokerage

² Your financial adviser and/or their licensee may choose to trade Australian listed securities outside HUB24's aggregated trading service, using HUB24's or the Trustee's nominated default brokers for such trading services. This only applies where HUB24 has an arrangement in place with your financial adviser, their licensee and/or the broker. In this case, bespoke trading services will be provided and will incur a brokerage fee of up to 0.33% of the trade value.

³ Your financial adviser and/or their licensee may choose to trade Australian listed securities using a broker other than the default broker(s) within the HUB24 Invest platform. This only applies where HUB24 has an arrangement in place with the relevant broker. In this case, you or your adviser may agree on the applicable brokerage fee for transacting in Australian listed securities. If you utilise these separate trading services, the maximum fees in the table above may not apply. The broker(s) will provide the applicable transaction brokerage to be applied to your account. For information on what additional



		fee agreed with the broker	
	Trades within the automatic investment plan and/or automatic investment drawdown	Brokerage of 0.11% of the trade value. No minimum applies	
	Corporate actions ⁴	A fee of up to 0.11% of the transaction amount.	The corporate action fee is deducted from your cash account at the time of settlement.
Transacting in term deposits	All trades (other than withdrawing a term deposit before maturity)	Nil	Not applicable.
	Withdrawing a term deposit before maturity	A break fee of \$55 per term deposit will be charged when a term deposit is broken before maturity, on your instruction through your financial adviser. Additional fees or interest penalties may be charged by the underlying term deposit provider. Refer to the relevant term deposit document for more information.	The break fee is deducted from your HUB24 Invest cash account at or around the time you break the term deposit.
Reconstructing a CGT parcel	N/A	If HUB24 are required to reconstruct a CGT parcel history for in-specie investment transfers, a fee maybe charged at \$110 per hour.	Deducted from your HUB24 Invest cash account at the time a revision of the CGT parcel history is carried out.
Dishonoured payment	N/A	\$55 may be charged for each dishonoured payment.	Deducted from your HUB24 Invest cash account at or around the time the dishonour occurs.
External settlements	N/A	Where permitted, if you request HUB24 to settle an investment transaction, from your HUB24 Invest cash account, for an investment that is	Deducted from your HUB24 Invest cash account at or around the time the settlement transaction is processed.

transaction brokerage may apply, speak to your financial adviser.

⁴ The fee for corporate actions will apply when you participate in corporate actions that require settlement from your cash account. Corporate actions include, but are not limited to, initial public offerings, rights issues, share purchase plans, exercising of options, buy backs and takeovers.



acquired outside of HUB24 Invest, a fee of \$22 may be charged for processing this transaction.

Negative cash account N/A

A negative cash account fee equal to the interest rate applicable on positive cash account balances applies, calculated daily on your negative cash account balance.

Payable monthly in arrears and deducted from the interest received in relation to cash held in your HUB24 Invest cash account before interest (if any) is credited to the cash account.

For an explanation of the different trading methods available in relation to listed securities, and any additional transaction brokerage that may apply, speak to your financial adviser.



6. CUSTOMISING YOUR INVESTMENT PREFERENCES

Your financial adviser can provide instructions via the HUB24 Invest platform (referred to as 'standing instructions') in relation to your SAF's investment in standard assets, including tailored minimum trading sizes and investments you do not want to hold in your SAF.

Trading limits

The HUB24 Invest platform lets your financial adviser (on your SAFs behalf) set a minimum trade size (i.e. for buys or sells relating to securities or managed investment schemes) for your EQT SAF which is different than the default minimum trade sizes as set by HUB24 from time to time. The default minimum trade sizes include:

- \$100 for Australian listed securities (this applies per listed security trade); and
- \$250 for managed investment schemes (this applies per scheme trade).

Setting a minimum trade size per security or managed fund will generally help ensure that trades of a value less than the nominated (or default) amount will not be executed (or cancelled). This includes trades that occur because of rebalancing and when trades are carried over from a previous instruction. Note: Setting a minimum trade size below the default minimum trade size shown above may increase the number of trades and the transaction related fees applied to your account.

Investment exclusions

Your financial adviser (on your SAF's behalf) can instruct HUB24 to exclude (i.e. not buy or hold) particular investments within your SAF. This is called setting an investment preference. When setting investment preferences, you may exclude a single investment or multiple investments. You can generally substitute excluded investment(s) with one of the following:

- an allocation to cash, via your cash account;
- spread the allocation that would otherwise have been to the excluded investment proportionally across the other investments held within your SAF; or
- with an alternative single investment (this option is only available when excluding a single investment and is subject to the Investment Menu).

In some cases, restrictions may apply in respect of the type of investment you can substitute for the excluded investment. For example, you cannot substitute Australian shares with international shares. For more information about these restrictions, please contact your financial adviser.

Setting up an investment exclusion may impact the performance or risks associated with your investments.

In-specie contributions

Where the Trustee approves (in exceptional circumstances), you may make an in-specie contribution of standard assets to your EQT SAF, subject to HUB24's additional requirements including:

- the in-specie contribution must also be approved by HUB24; and
- your financial adviser and/or member will ordinarily need to complete a form available via the HUB24 Invest platform.



Income Distributions

Your financial adviser can provide instructions via the HUB24 Invest platform in relation to the treatment of income distributions. Options for income distributions from your investments are:

- re-invest the distribution back into the same investment. This is only available in relation to dividends and managed fund distributions; or
- retain distributions in your HUB24 Invest cash account.

For further information, speak to your financial adviser.

Reporting

The HUB24 Invest platform allows your adviser to monitor your SAF's portfolio of standard assets continuously through a large range of online reports, including valuations, performance reporting, transaction reports and income reports. Your adviser can also easily access important information online for your SAF including:

- a summary of your asset allocation via the platform;
- recent HUB24 Invest cash account balance; and
- trade notifications.

If you would like a copy of these reports, contact your financial adviser.

7. ACCESSIBLE INSURANCE VIA HUB24 INVEST

You can obtain insurance cover through your EQT SAF. If insurance is obtained through your EQT SAF, we (as Trustee) will be the policy owner and the insured is the SAF member or members (as applicable).

The types of insurance that may be accessed through superannuation include:

- income protection cover (for total & temporary disablement);
- death only cover; and
- death and total & permanent disablement cover.

Although HUB24 Invest offers other types of insurance (for example, trauma cover) this is not available to EQT SAFs (because the types of insurance cover permitted via a superannuation fund are prescribed by the superannuation law).

Accessible insurance policies are subject to change. The Trustee may remove, add or restrict access to, insurance policies from time to time.

The insured benefits payable under insurance cover via your superannuation must be consistent with payment conditions in the superannuation law. You have access to insurance policies issued by various Australian insurers via HUB24 Invest, as published via the HUB24 Invest platform from time to time. You should consider the product disclosure statement for the available insurance cover, in conjunction with your financial adviser, before deciding to acquire the cover via your SAF. A copy of the relevant product disclosure statement must be provided by your financial adviser.



The payment of any insured benefits will be subject to:

- standard terms and conditions of the insurer's insurance policy. Typically, this includes exclusions and detailed definitions used by the insurer to determine whether to accept a claim from you, in particular a claim relating to disablement that occurs while you are an insured member; and
- any other terms and conditions applied by the insurer as a result of assessing your application for insurance cover.

To apply for a new insurance policy through an EQT SAF, you will need to:

- Complete the relevant insurance application and other forms for an insurance policy issued by an Australian insurer (accessible via the HUB24 Invest platform). Your adviser can provide you with information about available insurance policies and assist you with your application. The insurer may accept your application subject to restrictions, exclusions, premium loadings or other terms and conditions, or may reject your application. Whether you are eligible for insurance cover depends on the insurer's insurance policy.
- Forward the completed application and forms to us via SuperConcepts at EQTSAF@superconcepts.com.au.

Any insurance premiums will be deducted from your HUB24 cash account (usually monthly) and paid to your nominated insurer. Your SAF may be able to claim a tax deduction for premiums paid on insurance cover via the SAF. On renewal of your policy, the insurer will index your benefits in line with inflation (if possible) unless you decline benefit indexation on your insurance application form.

It is your responsibility to ensure that there is always sufficient cash available in your HUB24 Invest cash account to pay your premiums as and when they fall due. If premiums are unable to be paid to the insurer on time, or at all, cover may cease.

Cover ceases in other circumstances, including when you reach the cover cessation age (as specified in the insurance policy), you cease membership of the SAF or request cancellation of your cover. You can request cancellation of your cover anytime.

When acquiring or cancelling insurance cover you should consider your personal circumstances, in conjunction with your financial adviser, including the impact of insurance premiums on your retirement benefits.



8. YOUR FINANCIAL ADVISER

Refer to the PDS for further information about the role of your financial adviser in relation to your EQT SAF.

Any requests for new members, withdrawal requests (including transfers or rollovers and pension payments where applicable), or SAF closure requests must be made via SuperConcepts using our standard forms which are accessible from Client View; not by your adviser via the HUB24 Invest platform.

You must have a financial adviser to transact via the HUB24 Invest platform (i.e. only a financial adviser can provide instructions through the platform for you). Your appointed financial adviser, registered with the platform, will be taken to be acting on your behalf in relation to any standard assets you hold via the platform.

Investments and other products accessible via the HUB24 Invest platform may have a product disclosure statement or other disclosure document that describes the investment.

Your adviser must give you a copy of these documents (free of charge) and you should read a copy of this documentation for each underlying investment or product you acquire (whether it be the acquisition of a new or additional interest). You can obtain a copy free of charge from your financial adviser. If the underlying investment or product requires a product disclosure statement in accordance with the *Corporations Act 2001* (Cth), the Trustee must be satisfied that you have received and/or know where to obtain the product disclosure statement prior to the Trustee making investments or acquiring a product in accordance with your selection. In relation to investment products, this applies to your initial choice of the investment as well as any subsequent monies received for investment in the product.

Your adviser should also provide you with information or disclosure documents relating to investments or products which do not require a product disclosure statement.

You should read the product disclosures for specific investments or products (including insurance products) when making any decisions. However, bear in mind that it may contain information that is not relevant to you because there are differences between investing in an investment or product, directly (in your own name) and investing in the investment or product through an EQT SAF (see 'Other important information' below).

If you cease to have a financial adviser registered to your HUB24 Invest account, you will no longer be able to trade via the platform. Your SAF's standard assets will be held in your HUB24 Invest account, but you will not be able to place investment trades until a financial adviser is appointed. Any income from your standard assets will be retained in the HUB24 Invest cash account, accruing interest at the interest rate applicable to HUB24 Invest cash accounts. Moreover, you will not be able to apply for any insurance cover via HUB24 Invest.

Transactions, other than transactions on the HUB24 Invest platform, will be processed by SuperConcepts on request and any new deposits (e.g. new contributions) received will be applied directly to your SAF's Operating Cash Account. It's important to note that your SAF's Operating Cash Account does not accrue any interest as the Trustee retains the interest earned on that account. Except for withdrawal requests processed via SuperConcepts, you will not be able to move funds from your HUB24 Invest cash account to the SAF's Operating Cash Account or vice versa unless you have a financial adviser. However, the Trustee may (if it doesn't receive instructions from you in relation to the redemption of investments) sell down your assets and/or transfer cash between your cash accounts to satisfy any required payments, including expenses and requested withdrawals or pensions.

9. OTHER IMPORTANT INFORMATION

Investing in standard assets directly, and investing in such assets via an EQT SAF (using the HUB24 Invest platform) is different.



Key differences include:

- You will not receive communications from the responsible entity, manager or issuer of any accessible investment when investing via your SAF.
- You do not have the right to call, attend or vote at meetings of investors in relation to a particular investment or fund when investing via your SAF.
- Superannuation investments are subject to different (concessional) tax treatment.
- If you invested directly, you might not be entitled to any wholesale discounts or rebates in respect of investment related fees and costs that the Trustee or its service providers may be able to negotiate.
- The investment or product may not be open to direct investment from you.
- If you invested directly, you may have the benefit of a 'cooling-off' period which enables you to change your mind about your investment during a short period after the investment is made. The Trustee is not entitled to any 'cooling-off period' because it is a wholesale investor.
- If you invested directly, any complaints would be handled by the complaints handling mechanism of the product or fund. As an investor in an EQT SAF, any complaints must be handled by the Trustee's complaints handling mechanism, even if they relate to the underlying investment.

There are also differences when acquiring an insurance product directly and acquiring the insurance product via an EQT SAF (using the HUB24 Invest platform) including:

- You may not receive communications directly from the insurer when acquiring an insurance policy via your SAF.
- Insured benefits provided via your SAF are subject to different (concessional) tax treatment. You also have access, via your SAF, to tax deductions for insurance premiums not available if acquiring insurance directly. However, you cannot offset income protection premiums paid out of your SAF against your personal income.
- There are insurance products that you cannot acquire through your SAF (for example, trauma cover).
- If you acquire insurance directly, you may have the benefit of a 'cooling-off' period that may not be available to you when acquiring insurance via your SAF.
- If you obtain insurance cover directly, any complaints would be handled by the complaints handling mechanism of the insurer. Any complaints about insurance via your SAF must be handled by the Trustee's complaints handling mechanism.

Your adviser can explain these and any other differences to you.

The investments or products accessible via the HUB24 Invest platform can change from time to time. In addition, certain investments or products may be removed altogether without prior notice. Where it decides to remove an investment from the Investment Menu altogether, the Trustee may, at its discretion, allow members holding the investment (existing investors) to continue to hold the investment, prevent additional investments into an existing investment, or it may require existing investors to sell the investment.

Sometimes it may not be possible to act on your instructions in a timely fashion (e.g. we may not have enough information, certain requirements may not have been met, or an investment manager or responsible entity may have suspended applications or withdrawals). In these cases, we will contact your adviser. The Trustee reserves the right to refuse or delay your instructions for any reason. In such cases, to the extent permitted by law, the Trustee accepts no liability for any losses incurred.

Disclosure documents for investments or products accessible via the HUB24 Invest platform may change from time to time. For this reason, you may not always have the most current product disclosure information relating to an investment or product at the time that the Trustee invests or allocates further money for you. You can obtain the most recent product disclosure information from your adviser.

The Trustee reserves the right to refuse or delay the investment or allocation of further monies for whatever reason, including the occurrence of a materially adverse change or materially adverse significant event affecting the information in a product disclosure statement for an investment or product available to EQT SAFs. Where the Trustee considers that such a refusal or delay is appropriate or necessary, the Trustee accepts no liability for any losses incurred by a member.



If a materially adverse change or materially adverse significant event occurs which affects the information in the product disclosure statement for an accessible investment or product and we continue to invest or allocate monies received for a member on or after the change or event is notified to us, we will notify you, generally through your adviser, about your options as soon as practicable after the change or event occurs. Other changes affecting information in a product disclosure statement may be available from your adviser or through such other means as the Trustee considers appropriate.

This Investment Guide is a summary only of features of the HUB24 Invest platform. It provides general information, taking into account the role of your financial adviser. For more information about the features of the platform refer to your financial adviser and the HUB24 Invest IDPS Guide.

Further information

You can ask your financial adviser, who should be familiar with the HUB24 Invest platform due to its registration requirements, for more information about the platform including accessible investments, and other features. Your financial adviser should outline the options available to you via the HUB24 Invest platform when providing you with advice.

As part of your Statement of Advice ('SOA'), your adviser should provide you with (as required) or make available:

- the EQT SAF Product Disclosure Statement;
- this Investment Guide;
- the EQT SAF Standard Asset Investments and Accessible Products Menu (Investment Menu);
- the PDS for an individual insurance policy (if applicable); and
- information relevant to recommended investments including (if applicable):
 - product disclosure statements for managed investment schemes;
 - disclosure documents for other pooled or managed investments such as Exchange Traded Funds, Exchange Traded Products (if applicable);
 - general information on Australian listed securities;
 - disclosure documents for term deposits; and
 - product disclosure statements for longevity products.

Disclosure documents for investments or other products accessible through an EQT SAF are updated from time to time so it's important you and your adviser consider the latest documentation. If you are unsure about whether you have the latest documentation, contact your financial adviser.

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