

# Cooper Investors Australian Equities Fund – Wholesale Class

## Product Disclosure Statement

ARSN: 682 163 480 APIR: CIP0005AU ISIN: AU60CIP00053 Issue Date: 3 February 2025

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### 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 Australian Equities Fund – Wholesale Class (the “Fund”). It contains a number of references to important information (including a glossary of terms) contained in the Cooper Investors Australian Equities Fund – Wholesale Class 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. This offer to which the PDS relates is also available to persons in New Zealand who are ‘Wholesale Investors’ as defined under the Financial Markets Conduct Act 2013 (New Zealand) and who have completed a Wholesale Investor Certificate. This offer is not a regulated offer for the purposes of the Financial Markets Conduct Act 2013 (New Zealand).

The offer is not available to persons receiving a PDS electronically in New Zealand who are not Wholesale Investors. New Zealand investors must read the Cooper Investors Australian Equities Fund New Zealand Wholesale Investor Fact Sheet before investing in the Fund. All references to dollars or “\$” in this PDS are to Australian dollars. This PDS has not been, and will not be, lodged with the Registrar of Financial Service Providers in New Zealand, and is not a Product Disclosure Statement under the Financial Markets Conduct Act 2013 (New Zealand). New Zealand Wholesale Investors wishing to invest in the Fund should be aware that there may be different tax implications of investing in the Fund and should be seeking 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.

#### INVESTMENT MANAGER

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#### ADMINISTRATOR AND CUSTODIAN

Citigroup Pty Limited  
ABN 88 004 325 080  
Level 22, 2 Park Street  
Sydney NSW 2000

#### RESPONSIBLE ENTITY

Equity Trustees Limited  
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Melbourne VIC 3001  
ABN 46 004 031 298, AFSL 240975  
Phone: +613 8623 5000 Fax +613 8623 5200  
Web: [www.eqt.com.au/insto](http://www.eqt.com.au/insto)

## 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](http://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.

## 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 ABN 26 100 409 890 ("CI" or "Investment Manager") which will make investment decisions in relation to the Fund. The Responsible Entity has appointed

## 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](http://www.eqt.com.au/insto) or by calling +613 9660 2600. An paper copy of the updated information will be provided free of charge on request.

Citigroup Pty Limited ABN 88 004 325 080 ("CPL 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 INVESTMENT MANAGER

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

CI is a specialist equities fund manager with funds under management of approximately A\$9.2 billion as at 31 December 2024. 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 9 pooled investment trusts 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 Australian Equities Fund 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. The minimum initial investment amount for the Fund is \$500,000.

Completed Application Forms should be sent along with your identification documents (if applicable) to:

Cooper Investors Pty Limited  
GPO Box 5193, Sydney NSW 2000

Please note that cash and cheques cannot be accepted.

We reserve the right to accept or reject applications in whole or in part at our discretion without giving any reason for the rejection. We have the discretion to delay processing applications where we believe this to be in the best interest of the Fund's investors.

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.

### 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. The minimum additional investment into the Fund is \$50,000.

### 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 semi-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 held in their own name is provided, otherwise it must be reinvested (refer to the Cooper Investors New Zealand Wholesale Investor Fact 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 Limited  
GPO Box 5193, Sydney NSW 2000

The minimum withdrawal amount is \$50,000. 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).

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.

However, Equity Trustees is allowed to reject withdrawal requests and also to make payment up to 21 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 \$500,000 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.

## UNIT PRICING DISCRETIONS POLICY

Equity Trustees has developed a formal written policy in relation to the guidelines and relevant factors taken into account when exercising any discretion in calculating unit prices (including determining the value of the assets and liabilities). A copy of the policy and, where applicable and to the extent required, any other relevant documents in relation to the policy will be made available free of charge on request.

## ADDITIONAL INFORMATION

If and when the Fund has 100 or more direct investors, it will be classified by the Corporations Act as a 'disclosing entity'. As a disclosing entity, the Fund will be subject to regular reporting and disclosure obligations. Investors would then have a right to obtain a copy, free of charge, of any of the following documents:

- the most recent annual financial report lodged with ASIC ("Annual Report");
- any subsequent half yearly financial report lodged with ASIC after the lodgement of the Annual Report; and
- any continuous disclosure notices lodged with ASIC after the Annual Report but before the date of this PDS.

Equity Trustees will comply with any continuous disclosure obligation by lodging documents with ASIC as and when required.

Copies of these documents lodged with ASIC in relation to the Fund may be obtained from ASIC through ASIC's website.

## FURTHER READING...

You should read the important information in the Reference Guide:

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

under the "Investing in the Cooper Investors Australian Equities Fund", "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](http://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 Australian Equities Fund

#### THE CI EDGE – WHAT MAKES US DIFFERENT

Benefits of investing in the Fund also include:

- Access to investment opportunities in Australian and New Zealand markets that may be difficult for individual investors to identify or research;
- A fund constructed with limited reference to the Benchmark and which seeks to outperform the Benchmark over the long term.
- An extensive network of relationships across companies and industries built up over a 20-year visitation program;
- An investment process that has been tested through all kinds of market conditions; and
- Access to a large team of experienced investors with diverse backgrounds and experience.

### 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. 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.

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.

#### More Information on Risks

The significant risks of the Fund include market risk, exchange rate risk, derivatives risk, foreign investment risk, tax risk, pandemic and other unforeseen event risk, liquidity risk and concentration risk.

Please refer to the "Additional Risks" section in the Reference Guide.

### 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 generate long term returns above the Benchmark by investing in a range of Australian and New Zealand listed securities.

#### BENCHMARK

S&P/ASX 200 Accumulation Index

#### MINIMUM SUGGESTED TIME FRAME

7-10 years

#### RISK LEVEL

Medium to high

#### INVESTOR SUITABILITY

The Fund is generally suitable for investors seeking long term exposure to Australian Equities with a long term investment horizon.

#### PORTFOLIO STRUCTURE

The Fund operates under the following portfolio guidelines:

1. The Fund will typically invest in 20- 45 Australian and New Zealand securities.

2. The maximum exposure to any individual security will be 10% of NAV of the Fund or 2x the index weight of that security within the Benchmark, whichever is greater.
3. Maximum cash of 10% of Net Asset Value.
4. Maximum small cap (i.e. any stock that sits outside of the Top 100 on the ASX by market cap) weighting is 20% of the Net Asset Value or index +10%, which ever is greater.
5. The Fund will not use leverage, except where it is temporarily caused from foreign exchange, trade settlement and events such as corporate actions.
6. The fund will not engage in short selling.
7. It is the Investment Manager's policy not to hedge the Fund's exposure to assets denominated in New Zealand dollars. The Investment Manager may, in its absolute discretion, change this policy at any time.

#### ASSET ALLOCATION

| Australian Equities Fund – asset allocation |         |
|---|---------|
| Australian Equities                         | 90–100% |
| New Zealand Equities                        | 0–10%   |
| Cash  | 0–10%   |

#### 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 ("ESG")

EQT has delegated the investment function (including ESG responsibilities) to the Investment Manager and the Investment Manager has contemplated that Labour, Environmental, Social and Ethical considerations may be taken into account in relation to the investment of the Fund.

The Investment Manager's decision to invest in a company is informed by Cooper Investors Responsible Investing (RI) Principles.

If the extent to which these matters are taken into account is important to your investment decision please refer to Cooper Investors Responsible Investing Principles and approach to ESG which is available at [www.cooperinvestors.com/forms-documents](http://www.cooperinvestors.com/forms-documents).

## FUND PERFORMANCE

Up to date information on the performance of the Fund can be obtained from [www.eqt.com.au/insto](http://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](http://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 Australian Equities Fund – Wholesale Class

| Type of fee or cost   | Amount                                    | How and when paid   |
|---|---|---|
| <b>Ongoing annual fees and costs<sup>1</sup></b>  |   |   |
| Management fees and costs<br>The fees and costs for managing your investment <sup>2</sup>               | 0.75% 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<br>Amounts deducted from your investment in relation to the performance of the product | 0.03% of the NAV of the Fund <sup>4</sup> | Performance fees are calculated daily and paid monthly in arrears from the Fund and reflected in the unit price.  |
| Transaction costs <sup>3</sup><br>The costs incurred by the scheme when buying or selling assets        | 0.11% 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.   |

<sup>1</sup> 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.

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

<sup>3</sup> The disclosed transaction costs (net of amounts recovered by the Buy/Sell Spread) is based on the relevant costs incurred during the financial year ended 30 June 2024. Transaction costs are subject to change annually based on actual costs incurred. The calculation basis of these amounts is set out in the "Additional Explanation of Fees and Costs" section below.

<sup>4</sup> 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.

## Member activity related fees and costs (fees for services or when your money moves in or out of the scheme)

|  |                                      |   |
|--|--------------------------------------|---|
| Establishment fee<br>The fee to open your investment   | Not applicable                       | Not applicable  |
| Contribution fee<br>The fee on each amount contributed to your investment  | Not applicable                       | Not applicable  |
| Buy-sell spread<br>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<br>The fee on each amount you take out of your investment   | Not applicable                       | Not applicable  |
| Exit fee<br>The fee to close your investment   | Not applicable                       | Not applicable  |
| Switching fee<br>The fee for changing investment options   | Not applicable                       | Not applicable  |

## 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 0.75% 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 all ordinary expenses such as Responsible Entity fees, investment management fees, custodian fees, and administration and audit fees.

### Indirect costs

The indirect costs and other expenses component of 0.00% 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. 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 2024.

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.eqf.com.au/insto](http://www.eqf.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 0.03% 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 S&P/ASX 200 Accumulation Index. The performance fee is 10.25% of this excess, calculated daily and paid monthly in arrears and is calculated based on the daily net asset value 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.eqf.com.au/insto](http://www.eqf.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. 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.

### Buy/Sell Spread

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 \$500,000 is \$1,000 for each individual transaction. The Buy/Sell Spread can be altered by the Responsible Entity at any time and [www.eqt.com.au/insto](http://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 0.15% p.a. of the NAV of the Fund, which is based on the relevant costs incurred during the financial year ended 30 June 2024.

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.

#### 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 Australian Equities Fund – Wholesale Class

| BALANCE OF \$550,000 WITH A CONTRIBUTION OF \$50,000 DURING THE YEAR                 |            |   |
|--|------------|---|
| Contribution Fees  | Nil        | For every additional \$50,000 you put in, you will be charged \$0.  |
| <b>Plus</b><br>Management fees and costs   | 0.75% p.a. | <b>And</b> , for every \$550,000 you have in the Cooper Investors Australian Equities Fund – Wholesale Class you will be charged or have deducted from your investment \$4,125 each year  |
| <b>Plus</b><br>Performance fees  | 0.03% p.a. | <b>And</b> , you will be charged or have deducted from your investment \$165 in performance fees each year.   |
| Transaction costs  | 0.11% p.a. | <b>And</b> , you will be charged or have deducted from your investment \$605 in transaction costs   |
| <b>Equals</b><br>Cost of Cooper Investors Australian Equities Fund – Wholesale Class |            | If you had an investment of \$550,000 at the beginning of the year and you put in an additional \$50,000 during that year, then you would be charged fees of: \$4,895*<br>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 \$50,000 contribution occurs at the end of the first year, therefore the fees and costs are calculated using the \$550,000 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](http://www.moneysmart.gov.au),

which you may use to calculate the effects of fees and costs on account balances.

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](http://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](http://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 5193, Sydney NSW 2000

Please note that cash and cheques cannot be accepted.

### 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 and is not directly available to an Indirect Investor. For further information about your rights and how the cooling off period applies, please refer to the Reference Guide about Cooling Off Period under the "Enquiries and complaints" section.

### 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](mailto: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](http://www.afca.org.au)  
Phone: 1800 931 678  
Email: [info@afca.org.au](mailto: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" section 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](http://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.



# Application Form

## Cooper Investors Australian Equities Fund – Wholesale Class

### APPLICATION OPTIONS:

#### OPTION A: APPLY ONLINE AND PAY ELECTRONICALLY (RECOMMENDED)

##### Apply online

➤ <https://apply.automic.com.au/ci-australian-equities-fund-wholesale>

#### OPTION B: STANDARD PAPER-BASED APPLICATION AND PAYMENT

Please complete this form in accordance with the instructions below.

##### 1. READ THE PRODUCT DISCLOSURE STATEMENT

Please read and ensure you understand the PDS and any product guide and Important Information. The law prohibits any person passing this Application Form on to another person unless it is accompanied by a complete PDS. We will provide a paper or electronic copy of the current PDS and its incorporated documents on request and without charge.

##### 2. COMPLETE THIS APPLICATION FORM:

Please write in BLOCK letters, using a black pen. If you make an error while completing this form, do not use correction fluid. Cross out your mistake and initial your changes. The investor(s) must complete and sign the form. Keep a photocopy of the completed Application Form for your records.

##### 3. 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 that you complete the relevant section/s under Section 8.

##### 4. CERTIFY AND PROVIDE YOUR IDENTIFICATION DOCUMENTS

Please refer to Appendix A 'Identification and verification' and provide the relevant identification documentation as outlined in this Application form.

##### 5. US PERSONS

This offer is not open to any US Person. Please refer to the PDS for further information.

##### 6. IF INVESTING WITH AN AUTHORISED REPRESENTATIVE, AGENT OR FINANCIAL ADVISER

Please ensure that you, your authorised representative, agent and/or financial adviser also complete the relevant section/s under Section 9.

##### 7. SEND YOUR DOCUMENTS

Return your Application Form and certified documents to:

###### By Email:

Cooper Investors Australian Equities Fund  
cooperinvestors@automicgroup.com.au

###### By Post:

Cooper Investors Australian Equities Fund  
GPO Box 5193  
Sydney NSW 2000

OR... Save time and apply  
online:  
See details above

##### 8. MAKE YOUR PAYMENT

To make payment, please return your form with your email address provided in section 2.1. When your application is processed by our unit registry you will be sent an automated email confirmation. This will provide you with your personalised payment instructions to make your payment.



**IMPORTANT:** You must ensure that you use the unique payment ID that is provided in this email confirmation otherwise we may not be able to identify your funds and your application will be rejected.



Need help with your application? Please contact us on:

Email: cooperinvestors@automicgroup.com.au  
Phone (within Australia): 1300 124 068  
Phone (outside Australia): +61 (0)2 8072 1428

## WHOLESALE INVESTOR CERTIFICATE

The CI Australian Equities Fund (Wholesale Class) is available for investment by Wholesale Clients and Sophisticated Investors only. To qualify, an investor generally needs to fall within one of the categories below.

### HOW INVESTORS QUALIFY TO BE A WHOLESALE OR PROFESSIONAL INVESTORS

The Investor declares that they are applying for securities as a Wholesale Client or Sophisticated Investor as defined in the Corporations Act 2001 (Cth) and satisfy one of the following categories (tick relevant box):

- ☐ 1. I am/we are applying for Units at a price, or for the value of at least \$500,000 under this Application Form.
- ☐ 2. I have/we have net assets of at least \$2.5 million, and I am/we are applying for Units in the Fund for a purpose other than for use in connection with a business
- ☐ 3. I have/we have a gross income for each of the last two financial years of at least \$250,000 per year, and I am/we are applying for Units in the Fund for a purpose other than for use in connection with a business
- ☐ 4. I am/we are a 'professional investor' as defined in the Corporations Act

**Please provide your Wholesale Investor Certificate as an attachment with your application form.**

The Wholesale Investor Certificate needs to be provided by your accountant. If you are investing \$500,000.00 or more, your wholesale investor certificate will not be required. Further information about this regime is available at the website URL shown below:

<https://asic.gov.au/regulatory-resources/financial-services/financial-product-disclosure/certificates-issued-by-a-qualified-accountant/>

## 1. INVESTMENT DETAILS

**1.1 INVESTMENT AMOUNT:** I/We apply to invest in Cooper Investors Australian Equities Fund – Wholesale Class.

Applications must be for a minimum of \$500,000.

| FUND   | INVESTMENT AMOUNT  |
|--|--|
| Cooper Investors Australian Equities Fund<br>– Wholesale Class | \$AUD <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> |

## 2. CONTACT DETAILS

**2.1 CONTACT DETAILS:** Please specify contact details below.

Contact Name

Contact Telephone Number

Primary Email Address:

By providing your email address, you elect to receive all communications electronically by the Responsible Entity (where legally permissible).

Additional Email Addresses (you can nominate up to 5 additional email addresses)

By providing any additional email addresses, you also elect to receive all communications electronically by the Responsible Entity (where legally permissible).

## 3. DISTRIBUTION REINVESTMENT PLAN

**3.2 REINVESTMENT DISTRIBUTION ELECTION:** Please indicate below how you would like to receive fund distributions.

A nomination in this section overrides any previous nominations within the same fund. There may be periods in which no distribution is payable, or we may make interim distributions. We do not guarantee any particular level of distribution:

☐

Reinvest in the Fund

☐

Receive cash distribution.

[Please complete section 4.1 below]

## 4. PAYMENT INSTRUCTION

**4.1 DIRECT CREDITING PAYMENT INSTRUCTIONS (DISTRIBUTIONS & REDEMPTIONS):** Please provide your EFT details below for all cash payments.

Payments will only be made electronically. We will not make any payments into third party bank accounts.

Investors who do not provide EFT details will have distribution payments defaulted into reinvestment (where eligible), or otherwise withheld.



**PLEASE NOTE:** Distribution payments will be directly credited **ONLY** to an AUD Australian domiciled bank account held in the investor's name.

BSB

-

Account Number



**DO NOT USE YOUR CARD NUMBER**

If you are unsure of your BSB or account number, please check with your bank, building society or credit union





Account Name

## 5. SECTIONS TO COMPLETE AND IDENTIFICATION REQUIRED







**IMPORTANT:** Complete the sections outlined as applicable to your investor type

Please refer to the column 'Identification Documentation Required' for guidance on the documentation you must provide as part of your application.

| Investor Type  | Description   | To Be Completed   | Identification Documentation Required  |
|--|---|---|--|
| <br><b>Individual/Joint Investors</b>                           | A natural person or persons.  | Section 6.1<br>Section 7<br>Section 8.1<br>Section 9 (if applicable)<br>Section 10.3  | Refer to Group A (page 7) which outlines all the acceptable forms of identification.<br><br><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b>  |
| <br><b>Sole Trader</b>  | A natural person operating a business under their own name with registered business name.   | Section 6.1<br>Section 7<br>Section 8.1<br>Section 9 (if applicable)<br>Section 10.3  | Refer to Group A (page 7) which outlines all the acceptable forms of identification.<br><br><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b>  |
| <br><b>Companies</b>  | A company registered as an Australian public company or an Australian proprietary company, or a foreign company.  | Section 6.3<br>Section 7<br>Section 8.2 (if applicable)<br>Section 8.3 (if applicable)<br>Section 8.4<br>Section 8.5<br>Section 8.7<br>Section 9 (if applicable)<br>Section 10.3                | Refer to Group C (page 11) which outlines all the acceptable forms of identification.<br><br><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b>   |
| <br><b>Trust/Superannuation Fund with Individual Trustees</b> | Types of trusts include self-managed superannuation funds, registered managed investment schemes, unregistered wholesale managed investment schemes, government superannuation funds or other trusts (such as family trusts and charitable trusts). | Section 6.1<br>Section 6.4<br>Section 7<br>Section 8.2 (if applicable)<br>Section 8.3 (if applicable)<br>Section 8.4<br>Section 8.5<br>Section 8.7<br>Section 9 (if applicable)<br>Section 10.3 | For the <b>Individual Trustees</b> – Refer to Group A (page 7) which outlines all the acceptable forms of identification.<br><br>For the <b>Trust/Superannuation Fund</b> - Refer to Group D (page 13) which outlines all the acceptable forms of identification.<br><br><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b> |



|   |  |   |   |
|---|--|---|---|
|  <p><b>Trust/Superannuation Fund<br/>with<br/>Corporate Trustee</b></p>                            | <p>Types of trusts include self-managed superannuation funds, registered managed investment schemes, unregistered wholesale managed investment schemes, government superannuation funds or other trusts (such as family trusts and charitable trusts).</p> | <p>Section 6.3<br/>Section 6.4<br/>Section 7<br/>Section 8.2 (if applicable)<br/>Section 8.3 (if applicable)<br/>Section 8.4<br/>Section 8.5<br/>Section 8.6<br/>Section 8.7<br/>Section 9 (if applicable)<br/>Section 10.3</p>                 | <p>For the <b>Corporate Trustee</b> –<br/>Refer to Group C (page 11) which outlines all the acceptable forms of identification.</p> <p>For the <b>Trust/Superannuation Fund</b> –<br/>Refer to Group D (page 13) which outlines all the acceptable forms of identification.</p> <p><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b></p>  |
|  <p><b>Trust/Superannuation Fund<br/>with<br/>Individual Trustee and<br/>Corporate Trustee</b></p> | <p>Types of trusts include self-managed superannuation funds, registered managed investment schemes, unregistered wholesale managed investment schemes, government superannuation funds or other trusts (such as family trusts and charitable trusts).</p> | <p>Section 6.1<br/>Section 6.3<br/>Section 6.4<br/>Section 7<br/>Section 8.2 (if applicable)<br/>Section 8.3 (if applicable)<br/>Section 8.4<br/>Section 8.5<br/>Section 8.6<br/>Section 8.7<br/>Section 9 (if applicable)<br/>Section 10.3</p> | <p>For the <b>Individual Trustees</b> –<br/>Refer to Group A (page 7) which outlines all the acceptable forms of identification.</p> <p>For the <b>Corporate Trustee</b> –<br/>Refer to Group C (page 11) which outlines all the acceptable forms of identification.</p> <p>For the <b>Trust/Superannuation Fund</b> –<br/>Refer to Group D (page 13) which outlines all the acceptable forms of identification.</p> <p><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b></p> |
|  <p><b>Partnership</b></p>   | <p>A partnership created under a partnership agreement.</p>  | <p>Section 6.2<br/>Section 7<br/>Section 8<br/>Section 9 (if applicable)<br/>Section 10.3</p>   | <p>Refer to Group B (page 9) which outlines all the acceptable forms of identification.</p> <p><b>The documentation MUST BE certified. Please refer to APPENDIX A (page 25) as to whom can certify documentation</b></p>  |
|  <p><b>Custodian</b></p>   |  | <p>Section 6.5<br/>Section 7<br/>Section 8<br/>Section 9 (if applicable)<br/>Section 10.3</p>   |   |

## 6.1 INVESTOR DETAILS: INDIVIDUALS / JOINT INVESTORS / INDIVIDUAL TRUSTEE(S) / SOLE TRADER

Please complete if you are investing individually, jointly or you are an individual or joint trustee.

### INVESTOR 1/TRUSTEE 1:

|   |                      |
|---|----------------------|
| Title                                       | First Name(s)        |
| <input type="text"/>                        | <input type="text"/> |
| Surname                                     |                      |
| <input type="text"/>                        |                      |
| Date of Birth                               |                      |
| <input type="text"/>                        |                      |
| Address: Unit / Street Number / Street Name |                      |
| <input type="text"/>                        |                      |
| Suburb                                      | State                |
| <input type="text"/>                        | <input type="text"/> |
| Postcode                                    | Country              |
| <input type="text"/>                        | <input type="text"/> |

### INVESTOR 2/TRUSTEE 2:

|   |                      |
|---|----------------------|
| Title                                       | First Name(s)        |
| <input type="text"/>                        | <input type="text"/> |
| Surname                                     |                      |
| <input type="text"/>                        |                      |
| Date of Birth                               |                      |
| <input type="text"/>                        |                      |
| Address: Unit / Street Number / Street Name |                      |
| <input type="text"/>                        |                      |
| Suburb                                      | State                |
| <input type="text"/>                        | <input type="text"/> |
| Postcode                                    | Country              |
| <input type="text"/>                        | <input type="text"/> |

Select the primary address for the investment account – only 1 address can be made the primary address. If no selection is made or the selection is invalid, the investor 1 address will be applied.

☐ Investor 1 address above is the primary address

☐ Investor 2 address above is the primary address

### TAX DETAILS:

If you are an Australian resident for tax purposes, please provide your tax file number (TFN) or exemption code. If you are an Australian resident and do not provide your TFN, or exemption code, you will be taxed at the highest marginal tax rate plus the Medicare levy.

TFN or Exemption Code (Investor 1)

TFN or Exemption Code (Investor 2)

Non-Australian residents: If you are not an Australia resident for tax purposes, please indicate your country of residence.

Foreign tax domicile (Investor 1)

Foreign tax domicile (Investor 2)

### SOLE TRADERS – Additional Information required if a Sole Trader

Full Business Name

Australian Business Number (ABN)

If there are more than two individual investors/trustees, please provide the full name, date of birth, and residential address of each on a separate sheet and attach to this form.

### IDENTIFICATION DOCUMENTS:

To comply with Australia's Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation, we must collect certain information from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

- ☐ Electronic-based verification (AML link in the 'Application Confirmation' sent to your email once your application has been processed)
- ☐ Document-based verification (see below)

Please refer to Appendix A at the end of the Application Form for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

**GROUP A – Individual/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"><li>• Australian birth certificate</li><li>• Australian citizenship certificate.</li><li>• Pension card issued by Department of Human Services.</li><li>• Health care card issued by Centrelink.</li></ul> | <ul style="list-style-type: none"><li>• 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.</li><li>• 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.</li><li>• 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).</li><li>• 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.</li></ul> |

**6.2 INVESTOR DETAILS: PARTNERSHIP**

Complete this section if you are investing for, or on behalf of, a partnership.

Full Name of Partnership

Country where partnership is established

ACN/ABN (if registered in Australia)

Name of Regulator (if licensed by an Australian Commonwealth, State or Territory statutory regulator)

Registered Address

Suburb

State

Postcode

Country

Postal Address (if different from above)

Suburb

State

Postcode

Country

*Note: The postal address will be used for all account correspondence; however we also require your registered address.*

Is the Partnership regulated by a professional association?

☐

Yes - Name of Association

Provide membership details

☐ No - How many partners are in the partnership

**Partner 1:**

|   |                      |
|---|----------------------|
| Title                                       | First Name(s)        |
| <input type="text"/>                        | <input type="text"/> |
| Surname                                     |                      |
| <input type="text"/>                        |                      |
| Date of Birth                               |                      |
| <input type="text"/>                        |                      |
| Address: Unit / Street Number / Street Name |                      |
| <input type="text"/>                        |                      |
| Suburb                                      | State                |
| <input type="text"/>                        | <input type="text"/> |
| Postcode                                    | Country              |
| <input type="text"/>                        | <input type="text"/> |

**Partner 2:**

|   |                      |
|---|----------------------|
| Title                                       | First Name(s)        |
| <input type="text"/>                        | <input type="text"/> |
| Surname                                     |                      |
| <input type="text"/>                        |                      |
| Date of Birth                               |                      |
| <input type="text"/>                        |                      |
| Address: Unit / Street Number / Street Name |                      |
| <input type="text"/>                        |                      |
| Suburb                                      | State                |
| <input type="text"/>                        | <input type="text"/> |
| Postcode                                    | Country              |
| <input type="text"/>                        | <input type="text"/> |

**Partner 3:**

|   |                      |
|---|----------------------|
| Title                                       | First Name(s)        |
| <input type="text"/>                        | <input type="text"/> |
| Surname                                     |                      |
| <input type="text"/>                        |                      |
| Date of Birth                               |                      |
| <input type="text"/>                        |                      |
| Address: Unit / Street Number / Street Name |                      |
| <input type="text"/>                        |                      |
| Suburb                                      | State                |
| <input type="text"/>                        | <input type="text"/> |
| Postcode                                    | Country              |
| <input type="text"/>                        | <input type="text"/> |

**Partner 4:**

|   |                      |
|---|----------------------|
| Title                                       | First Name(s)        |
| <input type="text"/>                        | <input type="text"/> |
| Surname                                     |                      |
| <input type="text"/>                        |                      |
| Date of Birth                               |                      |
| <input type="text"/>                        |                      |
| Address: Unit / Street Number / Street Name |                      |
| <input type="text"/>                        |                      |
| Suburb                                      | State                |
| <input type="text"/>                        | <input type="text"/> |
| Postcode                                    | Country              |
| <input type="text"/>                        | <input type="text"/> |

**If there are more partners, provide details on a separate sheet and tick this box**

If there are more partners, provide details on a separate sheet and confirm the total number of partners in the box

**IDENTIFICATION DOCUMENTS:**

To comply with Australia’s Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation, we must collect certain information from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

- ☐ Electronic-based verification (AML link in the ‘Application Confirmation’ sent to your email once your application has been processed)
- ☐ Document-based verification (see below)

Please refer to Appendix A at the end of the Application Form for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.



## GROUP B – Partnerships

### Regulated partnerships

Provide one of the following:

- An original partnership agreement; or
- A certified copy or certified extract of the partnership agreement; or
- A certified copy or certified extract of minutes of a partnership meeting; or
- Membership details independently sourced from the current membership directory of the relevant professional association; or
- A search of the relevant ASIC or other regulator's database; or
- A notice (such as a notice of assessment) issued by the ATO within the last 12 months; or
- An original or certified copy of a certificate of registration of business name issued by a government or government agency in Australia; or
- A letter from a solicitor or qualified accountant verifying the name and existence of the entity.

### Unregulated partnerships

Provide one of the following:

- A certified copy or certified extract of the partnership agreement; or
- A certified copy or certified extract of minutes of a partnership meeting; or
- Membership details independently sourced from the current membership directory of the relevant professional association; or
- A search of the relevant regulator's database; or
- A notice (such as a notice of assessment) issued by the ATO within the last 12 months; or
- An original or certified copy of a certificate of registration of business name issued by a government; or
- A letter from a solicitor or qualified accountant verifying the name and existence of the entity.

Each partner from the partnership must provide one of the following IDs as stated in:

- *Table Group A – Individual/Sole Trader/Joint or Individual trustee* at page. 7, for an individual; or
- *Table Group C – Company/Corporate Trustee* at page. 11, for companies.

For each beneficial owners or senior managing officials, provide one of the following IDs as stated in Table Group A - Individual/Sole Trader/Joint or Individual trustee at page 7.

### 6.3 INVESTOR DETAILS: COMPANY/CORPORATE TRUSTEE

Complete this section if you are investing for, or on behalf of, a company.

Full Company Name

Country of Formation, Incorporation or Registration

ARBN (if registered with ASIC)

ACN/ABN (if registered in Australia)

Tax File Number or Exemption Code (Australian residents)

AFS License Number (if applicable)

Name of Regulator (if licensed by an Australian Commonwealth, State or Territory statutory regulator)

Registered Business Address

Suburb

State

Postcode

Country

Principal Place of Business (not a PO Box address)

Suburb

State

Postcode

Country

If an Australian Company, registration status with ASIC.

☐

Proprietary Company

☐

Public Company

If a Foreign Company, registration status with the relevant foreign registration body

☐

Proprietary Company

☐

Public Company

☐

Other - Please Specify

Name of Relevant Foreign Registration Body

Foreign Company Identification Number

Tax File Number or Exemption Code (Australian residents)

AFS License Number (if applicable)

Is the Company Listed?

☐

No

☐

Yes - Name of Market/Stock Exchange

Is the Company a majority-owned subsidiary of an Australian listed company?

☐

No

☐

Yes - Name of Australian Listed Company

- Name of Market/Stock Exchange

#### DIRECTORS OF THE COMPANY/CORPORATE TRUSTEE

If the company is registered as a proprietary company by ASIC or a private company by a foreign registration body, please list the name of each director of the company.

Director 1 – Full Name

Director 4 – Full Name

Director 2 – Full Name

Director 5 – Full Name

Director 3 – Full Name

Director 6 – Full Name

## BENEFICIAL OWNERS OF THE COMPANY/CORPORATE TRUSTEE

Please provide the details of the Beneficial Owner of the company who directly or indirectly controls the company in Section 8.7.

### IDENTIFICATION DOCUMENTS:

To comply with Australia's Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation, we must collect certain information from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

- ☐ Electronic-based verification (AML link in the 'Application Confirmation' sent to your email once your application has been processed)
- ☐ Document-based verification (see below)

Please refer to Appendix A at the end of the Application Form for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

### GROUP C – Company/Corporate Trustee

#### 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.

## 6.4 INVESTOR DETAILS: TRUST/SUPERANNUATION FUND

Complete this section if you are investing for, or on behalf of, a Trust/Superannuation Fund.

Full Name of Trust/Superannuation Fund

Country of Establishment

Tax File Number (TFN) or Exemption Code

Australian Business Number (ABN) (if any)

### TYPE OF TRUST

(Please tick ONE box from the list below to indicate the type of Trust and provide the required information)

Type A: ☐ Regulated Trust (e.g. self-managed superannuation fund)

Name of regulator (e.g. ASIC, APRA, ATO)

Registration/Licensing details or ABN

Type B: ☐ Registered Managed Investment Scheme (MIS)

Australian Registered Scheme Number (ARSN)

Type C: ☐ Unregistered Managed Investment Scheme (MIS)

Trust ABN or Registered Licence Number

Type D: ☐ Government Superannuation Fund

Name of the legislation establishing the fund

Type E: ☐ Foreign Superannuation Fund

Name of regulator

Registration/Licensing details

Type F: ☐ Other Type of Trust/Unregulated Trust

Trust Description (e.g. family, unit, charitable)

If Type E or F, please complete the below Beneficiary details.

Do the terms of the Trust identify the beneficiaries by reference to a membership of a class?

☐ Yes

Describe the class of beneficiaries below (e.g. unit holders, family members of named person, charitable purposes, etc)

☐ No

Provide the full names of each beneficiary in respect of the trust in section 8.6 (includes the beneficial owners who ultimately own 25% or more of the trust)

If the Trustee is an **Individual**, please also complete Section 6.1.

If the Trustee is a **Company**, please also complete Section 6.3.



## 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

## IDENTIFICATION DOCUMENTS:

To comply with Australia's Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation, we must collect certain information from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

☐ Electronic-based verification (AML link in the 'Application Confirmation' sent to your email once your application has been processed)

☐ Document-based verification (see below)

Please refer to Appendix A at the end of the Application Form for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

☐ Provide the ABN for the superannuation fund OR

☐ Provide a certified copy or a certified extract of the Trust Deed containing the cover page, recitals and signature page.

### GROUP D – Trust/Superannuation Fund

#### 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](http://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.

If the trustee is a company, please also provide verification documents for a company as listed under Group C.

## 6.5 CUSTODIAN ATTESTATION

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)? (i.e. to the underlying investor not your related body corporate).

☐ **Yes** ☐ **No**

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.

☐ **Yes** ☐ **No**

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)?

☐ **Yes** ☐ **No**

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).

☐ **Yes** ☐ **No**

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?

☐ **Yes** ☐ **No**

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.

☐ **Yes** ☐ **No**

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 the 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 6.5, please complete Section 8.7.

If you have answered **No** to any questions in Section 6.5, please complete Section 6.4.

### 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.

 **IMPORTANT:** Failure to complete electronic OR paper-based verification will result in your application being rejected.

### IDENTIFICATION DOCUMENTS:

To comply with Australia's Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation, we must collect certain information from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

The Trustee and Investment Manager are required to comply with the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and associated rules and regulations (AML/CTF Laws). This means that the Trustee may require Unitholders to provide personal information and documentation when investing in the Fund. The Trustee may need to obtain additional information and documentation to process applications or subsequent transactions or at other times.

**Please ensure that you complete these details to enable your application to be processed.**

### Important Information

Automic Group uses an electronic verification service provider, BronID, for identity verification and risk assessment services to determine, with reasonable satisfaction, that an individual is who they claim to be. The Responsible Entity must undertake this check to meet its obligations under Anti-Money Laundering and Counter-Terrorism Financing laws in Australia.

You will be directed to input personal information including your name, residential address and date of birth. The BronID platform is then used to assess whether the personal information matches (in whole or part) the personal information held by government data sources, or credit reporting bodies. BronID uses the personal information to prepare an assessment, which it provides to Automic Group.

If the identity verification cannot be completed by using an electronic verification search through BronID, or you do not consent to the electronic verification process, Automic Group will request that your identity be verified by providing certified copies of identity documents.

☐

**By proceeding with this application, I/we consent to the making of this request and the disclosure of the personal information to BronID.**

Please refer to [Appendix A at the end of the Application Form](#) for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

### Summary of common entities and their requirements.

Select one of the following options to verify a *Superannuation Fund* or a *Regulated Trust*.

- Perform a search of the relevant regulator's website e.g. 'Super Fund Lookup' (unit registry to perform);
- Provide a copy of an offer document of the managed investment scheme e.g. a copy of a Product Disclosure Statement; or
- Provide a copy of the legislation establishing the government superannuation fund sourced from a government website.

Select one of the following options to verify an *Unregulated Trust* or a *Foreign Superannuation Fund*.

- Provide a certified copy or a certified extract of the Trust Deed containing the cover page, recitals and signature page;
- Provide an original letter from a solicitor or qualified accountant that confirms the name of the Trust; or
- Provide a notice issued by the Australian Taxation Office within the last 12 months (e.g. a Notice of Assessment).

Select one of the following options to verify the *Beneficiaries and the Beneficial Owners* identified in Section 8.7.

- Provide a certified copy of a current Australian driver's licence that contains a photograph of the licence/permit holder; or
- Provide a certified copy of a passport\* that contains a photograph and signature of the passport holder.
- AND relevant identification documents for the trustee (as applicable).

\*Please note that your passport can current or be recently expired (within the last 2 years).

## 8. TAX DECLARATION (FATCA AND CRS)



**IMPORTANT:** Failure to complete this section will result in your application being rejected.

The certification is being used to comply with the U.S. Foreign Account Tax Compliance Act (FATCA) and OECD Common Reporting Standards (CRS).

Australia is a participant in the Automatic Exchange of Information (AEOI) regime concerning the automatic exchange of financial account information with foreign jurisdictions. The regime aims to address tax evasion at a global level. The relevant laws are the Foreign Account Tax Compliance Act (FATCA) in the case of exchange by Australia with the United States of America (U.S.) and the Common Reporting Standard (Standard) in the case of exchange by Australia with other countries that have implemented the Standard. The Standard commenced operation in Australia on 1 July 2017.

The Foreign Account Tax Compliance Act (FATCA) relates to US taxpayers and the Common Reporting Standard (CRS) is a broader framework for the exchange of financial account information between jurisdictions relating to all non-Australian taxpayers.

To comply with FATCA and CRS, as a financial institution, we must collect information about your tax status before opening your account. In some cases, this information will need to be reported to the Australian Taxation Office who may then pass this information to tax authorities in other jurisdictions. Please note that if you do not complete this section, we may not be able to process your application.

Further information about this regime is available at the website URL shown below:

<https://www.ato.gov.au/General/International-tax-agreements/In-detail/International-arrangements/Automatic-exchange-of-information---CRS-and-FATCA/>

As a result of Australia's participation in the regime applicants must certify their country of tax residency. Where required the information will be reported to the Australian Taxation Office (ATO) which will report to various global tax authorities.

If you are unable to complete this form, please seek appropriate advice relating to the tax information required.

The account holder is the persons listed or identified as applicant in Section 2 (Account Holder).

The Account Holder's Country of Tax Residence, Taxpayer Identification Number (TIN) or Tax File Number (TFN), Global Intermediary Identification Number (GIIN), FATCA Status, CRS Status and Controlling Persons (includes Beneficial Ownership details) must be provided in this section. If the person opening the account is not a Financial Institution and is acting as an intermediary, agent, custodian, nominee, signatory, investment advisor or legal guardian on behalf of one or more other account holders, this form must be completed by or on behalf of that other person who is referred to as the Account Holder.

### PLEASE NOTE: If you are applying:

- As an **Individual/Joint Investors/Sole Trader** please complete **Sections 8.1 (if required)** and **8.7**.
- All other types of entities** please complete **Sections 8.2 (if required), 8.3 (if required), 8.4, 8.5, 8.6 and 8.7**.

## 8.1 TAX RESIDENCE – INDIVIDUAL/JOINT INVESTORS/SOLE TRADER

### 8.1.1 INVESTOR 1: Provide all jurisdictions where the investor is a tax resident

| Country of Tax Residence 1 (outside Australia) | TIN 1/TFN 1                 | Reason if no TIN:          |                            |                            |
|--|-----------------------------|----------------------------|----------------------------|----------------------------|
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| Country of Tax Residence 2 (if applicable)     | TIN 2/TFN 2 (if applicable) | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| Country of Tax Residence 3 (if applicable)     | TIN 3/TFN 3 (if applicable) | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |

If no TIN is available, please select one of the reasons below against the appropriate country.

- Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents
- Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why the investor is unable to obtain a TIN.

- Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the TIN to be disclosed)

If the Account Holder has any additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each additional country.



### 8.1.2 INVESTOR 2: Provide all jurisdictions where the investor is a tax resident

| Country of Tax Residence 1 (outside Australia) | TIN 1/TFN 1                 | Reason if no TIN:          |                            |                            |
|--|-----------------------------|----------------------------|----------------------------|----------------------------|
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| Country of Tax Residence 2 (if applicable)     | TIN 2/TFN 2 (if applicable) | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| Country of Tax Residence 3 (if applicable)     | TIN 3/TFN 3 (if applicable) | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |

If no TIN is available, please select one of the reasons below against the appropriate country.

- Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents
- Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why the investor is unable to obtain a TIN.

- Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the TIN to be disclosed)

If the Account Holder has any additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each additional country.

☐ I certify the tax residence countries provided represent all countries in which I am considered a tax resident.

### 8.2 TAX RESIDENCE – COMPANIES, TRUSTS AND OTHER TYPES OF ENTITIES

| Country of Tax Residence 1 (outside Australia) | TIN 1/TFN 1                 | Reason if no TIN:          |                            |                            |
|--|-----------------------------|----------------------------|----------------------------|----------------------------|
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| Country of Tax Residence 2 (if applicable)     | TIN 2/TFN 2 (if applicable) | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| Country of Tax Residence 3 (if applicable)     | TIN 3/TFN 3 (if applicable) | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |
| <input type="text"/>                           | <input type="text"/>        | A <input type="checkbox"/> | B <input type="checkbox"/> | C <input type="checkbox"/> |

If no TIN is available, please select one of the reasons below against the appropriate country.

- Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents
- Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number. Please explain why the investor is unable to obtain a TIN.

- Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the TIN to be disclosed)

If the Account Holder has any additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each additional country.

☐ I certify the tax residence countries provided represent all countries in which I am considered a tax resident.

### 8.3 ACCOUNT HOLDER'S GIIN – COMPANIES, TRUSTS AND OTHER TYPES OF ENTITIES

Account Holder's GIIN (if any)

Sponsoring Entity's Name (if the Account Holder is sponsored entity, please provide the sponsor's GIIN)

## 8.4 FATCA STATUS – COMPANIES, TRUSTS AND OTHER TYPES OF ENTITIES

Provide all jurisdictions outside of Australia where the Account Holder is a tax resident.

Is the Account Holder a specified U.S. person? A U.S. person includes a U.S. citizen or resident alien of the U.S. even if residing outside the U.S.

☐ Yes Provide a U.S. Taxpayer Identification Number (TIN):  (Proceed to Section 8.5)

☐ No (Continue the non U.S Person Certification below)

### Non U.S Person Certification

Select **only a single category**. Select a classification that matches your FATCA status:

- ☐ Exempt Beneficial Owner (includes self-managed superannuation fund) (Proceed to Section 8.5)
- ☐ Active Non-Financial Entity (Non U.S.) (Proceed to Section 8.5)
- ☐ Passive Non-Financial Entity (Non U.S.) (Proceed Section 8.5)
- ☐ Direct Reporting Non-Financial Entity (Non U.S.) (Provide GIIN in Section 8.3 then proceed to Section 8.5)
- ☐ Participating Foreign Financial Institution (Provide GIIN in Section 8.3 then proceed to Section 8.5)
- ☐ Local/Partner Jurisdiction Foreign Financial Institution (Provide GIIN in Section 8.3 then proceed to Section 8.5)
- ☐ Deemed-Compliant Foreign Financial Institution. Select deemed-complaint category:
- ☐ Passive Non-Financial Entity (Non U.S.) (Complete Section 8.5)
- ☐ Direct Reporting Non-Financial Entity (Non U.S.) (Provide GIIN in Section 8.3 then proceed to Section 8.5)
- ☐ Participating Foreign Financial Institution (Provide GIIN in Section 8.3 then proceed to Section 8.5)
- ☐ Local/Partner Jurisdiction Foreign Financial Institution (Provide GIIN in Section 8.3 then proceed to Section 8.5)
- ☐ Non-participating Foreign Financial Institution (Proceed to Section 8.5)
- ☐ Sponsored Direct Reporting Non-Financial Entity (Non U.S.) (Provide GIIN and Sponsor's name in Section 8.3, proceed to Section 8.5)
- ☐ Other – describe the FATCA status (Proceed to Section 8.5)

## 8.5 CRS STATUS – COMPANIES, TRUSTS AND OTHER TYPES OF ENTITIES

Is the entity an Investment Entity managed by another Financial Institution?

- ☐ Yes - If any tax residence country provided is not a participating CRS jurisdiction, then complete Section 8.6 and 8.7
- ☐ No (Proceed to the NFE section that follows below)

If the Account Holder is a Non-Financial Entity (NFE), select a **single classification** that matches your CRS status:

- ☐ Non-Reporting Financial Institution (Proceed to Section 8.7)
- ☐ Other Active Non-Financial Entity (Proceed to Section 8.7)
- ☐ Passive Non-Financial Entity (Complete Section 8.6 and 8.7)
- ☐ Government Entity, International Organisation and Central Bank (Proceed to Section 8.7)
- ☐ A corporation, the stock of which is regularly traded on an established securities market

Name of Securities Market:

Name of Related Entity:

- ☐ Other – describe the CRS status (Proceed to Section 8.6)

## 8.6 CONTROLLING PERSONS

If there is a change in Controlling Persons/Beneficial Ownership, please submit an updated form within 30 days

☐ **CONTROLLING PERSON 1 AND/OR** ☐ **BENEFICIAL OWNER 1**

First Name

Current Residential Address

Suburb

State

Postcode

Country

DOB (DD/MM/YYYY)

City/Town of Birth

Country of Birth

**Provide all jurisdictions where the Account Holder is a tax resident**

Country of Tax Residence 1

TIN 1/TFN 1

Reason if no TIN:

A ☐ B ☐ C ☐

Country of Tax Residence 2 (if applicable)

TIN 2/TFN 2 (if applicable)

A ☐ B ☐ C ☐

Country of Tax Residence 3 (if applicable)

TIN 3/TFN 3 (if applicable)

A ☐ B ☐ C ☐

If no TIN is available, please select one of the reasons below against the appropriate country.

- Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents
- Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number.
- Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the TIN to be disclosed)

If the Account Holder has any additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each additional country.

☐ I certify the tax residence countries provided represent all countries in which I am considered a tax resident.

☐ **CONTROLLING PERSON 2 AND/OR**

☐ **BENEFICIAL OWNER 2**

First Name

Family Name/Surname

Current Residential Address

Suburb

State

Postcode

Country

DOB (DD/MM/YYYY)

City/Town of Birth

Country of Birth

**Provide all jurisdictions where the Account Holder is a tax resident**

Country of Tax Residence 1

TIN 1/TFN 1

Reason if no TIN:

A ☐ B ☐ C ☐

Country of Tax Residence 2 (if applicable)

TIN 2/TFN 2 (if applicable)

A ☐ B ☐ C ☐

Country of Tax Residence 3 (if applicable)

TIN 3/TFN 3 (if applicable)

A ☐ B ☐ C ☐

If no TIN is available, please select one of the reasons below against the appropriate country.

- Reason A – The country where the Account Holder is liable to pay tax does not issue TINs to its residents
- Reason B – The Account Holder is otherwise unable to obtain a TIN or equivalent number.
- Reason C – No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the TIN to be disclosed)

If the Account Holder has any additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each additional country.

☐ I certify the tax residence countries provided represent all countries in which I am considered a tax resident.

## 8.7 DECLARATIONS AND SIGNATURE

- You acknowledge and agree that information contained in this form and information regarding the account(s) set out above may be reported to the Australian Taxation Office (ATO) as required under the relevant laws and the ATO may provide the information to the country or countries in which I/We/Account Holder am/are/is resident for tax purposes.
- You undertake to advise the relevant trustee/responsible entity and/or their relevant agent of any change in circumstances which causes the information contained herein to become incorrect and to provide them with a suitably updated certification within 30 days of such change in circumstances.
- You certify that you are the Account Holder (or I you are authorised to sign for the Account Holder) of all the account(s) to which this form relates.
- You declare that all statements made on this form/in this declaration are, to the best of my/our knowledge and belief, true correct and complete.

Signature

Name of Signer

Capacity in which Signing (if not signed by account holder)

Date

Signature

Name of Signer

Capacity in which Signing (if not signed by account holder)

Date

## 9. FINANCIAL ADVISER/AUTHORISED REPRESENTATIVE/AGENT DETAILS

### 9.1 AUTHORISED REPRESENTATIVE OR AGENT



**NOTE:** The details below are to be completed by your authorised representative or agent.  
Please complete Sections 9.1 and 9.3

☐ I am an authorized representative or agent as nominated by the investor(s).

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 authorized representative or agent

Role held with investor(s)

Signature

Date

### 9.2 FINANCIAL ADVISER



**NOTE:** The details below are to be completed by your financial adviser.  
Please complete Sections 9.2 and 9.3

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

Notice to financial adviser: by completing this section of the application form, you are confirming that you are an ASIC registered financial adviser and hold a current Australian Financial Services License (AFSL).

Name of adviser

AFSL number

Dealer group

Name of advisory firm

Postal address

Suburb

State

Postcode

Email address

**Financial Advice (only complete if applicable)**

- ☐ The investor has received personal financial product advice in relation to this investment from a license financial adviser and the 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

**9.3 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 E – Authorised Representatives, Agents or Financial Adviser**

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.
- ☐ If you are a Corporate Authorised Representative or Agent – please also provide the identification documents listed under Group C.

**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.**

## 10. DECLARATIONS, ACKNOWLEDGMENTS AND SIGNATURES

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.

**10.1 DECLARATIONS AND ACKNOWLEDGEMENTS:** When you apply to invest, you (the applicant(s)) confirm:

- a) I/We have received the PDS and made this application in Australia (and/or New Zealand for those offers made in New Zealand).
- b) 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.
- c) 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
- d) deemed appropriate, am/are satisfied that my/our proposed
- e) investment in the Fund is consistent with my/our investment objectives, financial circumstances and needs.\*
- f) I/We have considered our personal circumstances and, where appropriate, obtained investment and/or taxation advice.
- g) I/We hereby declare that I/we are not a US Person as defined in the PDS.
- h) 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) 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.
- j) 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).
- k) 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).
- l) 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.
- m) I/We consent to the handling of your personal information in accordance with the Privacy Act 1988 and relevant privacy policies.
- n) you consent to the Responsible Entity disclosing your personal information to any Responsible Entity's service providers, in relation to any identification and verification that the Responsible Entity is required to undertake on me/us, as required under the AML/CTF Act. This shall include any information:
  - a. required by any third-party document verification service provider; and/or
  - b. provided to any third-party document verification service provider.
- o) If I/we have provided an email address, I/we consent to receive ongoing investor information including PDS
- p) information, confirmations of transactions and additional
- q) information as applicable via email.
- r) 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.
- s) 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.
- t) 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.
- u) 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.
- v) 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.
- w) If this is a joint application each of us agrees that our investment is held as joint tenants.
- x) I/We acknowledge and agree that where the Responsible Entity, in its sole discretion, determines that:
- y) I/we are ineligible to hold units in a Fund or have provided misleading information in my/our Application Form; or
- z) 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.
- aa) 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.
- bb) For New Zealand applicants\* - I/we have read the terms of
- the offer relating to New Zealand investors, including the New Zealand warning statement.
- cc) For New Zealand Wholesale Investors\* - I/We acknowledge and agree that:
- dd) I/We have read the "New Zealand Wholesale Investor Fact Sheet" and PDS or "New Zealand Investors: Selling Restriction" for the Fund;
- ee) I am/We are a Wholesale Investor and am/are therefore eligible to hold units in the Fund; and



ff) I/We have not:

- a. Offered, sold, or transferred, and will not offer, sell, or transfer, directly or indirectly, any units in the Fund;
- b. 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
- c. 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

gg) I/We will notify Equity Trustees if I/we cease to be a Wholesale Investor; and

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

ii) All references to Wholesale Investor in this Declaration are a reference to Wholesale Investor in terms of clause 3(2) of

jj) Schedule 1 of the Financial Markets Conduct Act 2013 (New Zealand).

\* Disregard if not applicable.

## 10.2 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.

## 10.3 SIGNING: Applicants must sign in accordance with the instructions below in the boxes provided

INSTRUCTIONS – Who needs to sign this form:

|                               |  |
|-------------------------------|--|
| Individual                    | Where the investment is in one name, the sole investor must sign.  |
| 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 trustees must sign.   |
| 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.   |
| Companies / 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 document, please attach a certified copy of the Power of Attorney annotated with the following: 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.  |

Signature of investor 1, director or authorised signatory

Please print full name

Date

/ /

Signature of investor 2, director/company secretary or authorised signatory

Please print full name

Date

/ /

Company officer (please indicate company capacity):

- ☐ Director
- ☐ Sole director and company secretary
- ☐ Authorised signatory

Company officer (please indicate company capacity):

- ☐ Director
- ☐ Company secretary
- ☐ Authorised signatory

All copies of documents forwarded must be originally certified as a correct copy by a person who in the State or Territory of certification has the power to witness a Statutory Declaration.

Please note, that this must be the originally certified document marked with the ink or the signing certifier.

**People who can certify documents or extracts are:**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>▪ Bailiff</li> <li>▪ Bank officer with 5 or more years of continuous service</li> <li>▪ Building society officer with 5 or more years of continuous service</li> <li>▪ Chiropractor (licensed or registered)</li> <li>▪ Clerk of court</li> <li>▪ Commissioner for Affidavits</li> <li>▪ Commissioner for Declarations</li> <li>▪ Credit union officer with 5 or more years of continuous service</li> <li>▪ Dentist (licensed or registered)</li> <li>▪ Fellow of the National Tax Accountant's Association</li> <li>▪ Finance company officer with 5 or more years of continuous service</li> <li>▪ Judge of a court</li> <li>▪ Justice of the peace</li> <li>▪ Legal practitioner (licensed or registered)</li> <li>▪ Magistrate</li> <li>▪ Marriage celebrant licensed or registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961</li> <li>▪ Master of a court</li> <li>▪ Medical practitioner (licensed or registered)</li> <li>▪ Member of Chartered Secretaries Australia</li> <li>▪ Member of Engineers Australia, other than at the grade of student</li> <li>▪ Member of the Association of Taxation and Management Accountants</li> <li>▪ Member of the Australian Defence Force with 5 or more years of continuous service</li> </ul> | <ul style="list-style-type: none"> <li>▪ Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants</li> <li>▪ Member of the Parliament of the Commonwealth, a State, a Territory Legislature, or a local government authority of a State or Territory</li> <li>▪ Minister of religion licensed or registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961</li> <li>▪ Nurse (licensed or registered)</li> <li>▪ Optometrist (licensed or registered)</li> <li>▪ Permanent employee of Commonwealth, State or local government authority with at least 5 or more years of continuous service.</li> <li>▪ Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service</li> <li>▪ Pharmacist (licensed or registered)</li> <li>▪ Physiotherapist (licensed or registered)</li> <li>▪ Police officer</li> <li>▪ Psychologist (licensed or registered)</li> <li>▪ Registrar, or Deputy Registrar, of a court</li> <li>▪ Sheriff</li> <li>▪ Teacher employed on a full-time basis at a school or tertiary education institution</li> <li>▪ Veterinary surgeon (licensed or registered)</li> </ul> |
|---|---|