



PLATFORM+ WRAP

PRODUCT DISCLOSURE STATEMENT

IDPS

17 May 2024

ISSUER

Equity Trustees Limited | ACN 004 031 298 | AFSL 240975

PROMOTER

Platformplus Pty Ltd | ACN 103 551 533 | Authorised Representative No. 1289035 of Alpha Investment Management Pty Ltd AFSL 307379

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Important Information

This Product Disclosure Statement (“PDS”) dated 17 May 2024, is issued by Equity Trustees Limited (“Responsible Entity”, “Equity Trustees”, “us”, and “we”) (ACN 004 031 298) (AFSL No. 240975).

ABOUT THIS PDS

This PDS invites you to invest in PlatformplusWRAP (referred to in this PDS as “the Scheme” or “the WRAP”), a registered managed investment scheme under the Corporations Act 2001 (Cth) (ARSN 651 282 549). The Scheme is an IDPS-like scheme, it complies with ASIC Class Order 2023/668.

The Scheme is governed by its Constitution and is registered with ASIC. ASIC takes no responsibility for this PDS or the operation of the Scheme by the Responsible Entity, the Promoter or the Investment Manager.

Contact Details

RESPONSIBLE ENTITY

Entity Equity Trustees Limited
Mail GPO Box 2307 Melbourne VIC 3001
Phone (03) 8623 5000
Website eqt.com.au
ACN 004 031 298
AFSL 240975

INVESTMENT MANAGER

Entity Alpha Investment Management Pty Limited
Mail PO Box 1856 Sunshine Plaza QLD 4558
Phone 1300 309 459
Email enquiries@alphafundmanagers.com.au
Website alphafundmanagers.com.au
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PROMOTER

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Website platformpluswrap.com.au
ACN 103 551 533
AFSL AR No 1289035 of Alpha Investment Management Pty Ltd AFSL 307379

ADMINISTRATOR

Entity FNZ (Australia) Pty Limited
ACN 138 819 119

CUSTODIAN

Entity FNZ Custodians (Australia) Pty Ltd
ACN 624 689 694
AFSL 507452

TERMS USED IN THIS PDS

The PDS describes the main features, benefits, costs and risks of investing through the Scheme. This PDS should be read along with the Platformplus Wrap Financial Services Guide (“FSG”) and the Investment Menu Guides. Certain capitalised terms in this PDS have defined meanings. Refer to the “Glossary” section of this PDS.

About the Responsible Entity

Equity Trustees Limited (“Equity Trustees”, “Responsible Entity”, “us” or “we”) is the responsible entity of the Scheme.

Equity Trustees Limited (ABN 46 004 031 298) (AFSL 240975), is 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 Scheme’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 Scheme’s responsible entity are governed by the Scheme’s Constitution, the Corporations Act and general trust law. Equity Trustees has appointed Custodians to hold the assets of the Scheme. The Custodians have no supervisory role in relation to the operation of the Scheme and are not responsible for protecting your interests.

The Responsible Entity may issue different classes of Member’s Accounts and may determine the rights, restrictions and obligations that will attach to the Member’s Accounts within each class.

There are no unusual or materially onerous terms in the agreements under which Platformplus Pty Ltd and Alpha Investment Management Pty Ltd have been appointed. The Responsible Entity is able to terminate the Promoter’s and Investment Manager’s appointments under the Promoter and Investment Management agreements at any time in circumstances, including but not limited to:

- fraud, misconduct, dishonesty or gross negligence on the part of the Promoter or Investment Manager;
- where the Promoter or Investment Manager enters into receivership, liquidation, ceases to conduct business, sells the business or is legally unable to operate as a Promote or Investment Manager;
- or where the Promoter or Investment Manager is in breach of any representations or warranties to the Responsible Entity.

Termination in these circumstances is without payment of any penalty.

The Responsible Entity has also appointed FNZ Custodians (Australia) Pty Ltd (ACN 624 689 694) (AFSL 507452) as Custodian of all assets held via the Scheme.

About The Promoter

Platformplus Pty Ltd, (“Platformplus” or “the Promoter”) is a wholly owned subsidiary of Infocus Wealth Management Limited (ABN 28 103 551 015). Platformplus is an Australian headquartered financial services technology company with a proud 20-year history of developing and delivering advice-centered technology, that drives excellence in financial advice.

The vision at Platformplus is to transform the way advisers deliver high quality advice and services to their clients and investors-by delivering an end-to-end experience that is effective, efficient and able to be tailored to their clients’ requirements. Platformplus have partnered with FNZ (Australia) Pty Ltd, (“the Administrator” or “FNZ”) to work to deliver the Wrap and this allows Platformplus’ advice-centric approach to guide the use of the development of a digital investment platform, built on cutting-edge technology, designed with advisers and their clients in mind.

Platformplus wants to make sure that the process, from creating an account to accessing and managing wealth, is seamless. Platformplus’ products and services allow advisers and clients to easily manage their wealth, understand their financial position, and effectively put them in control.

The Wrap is a secure and user-friendly online service that will allow you to invest in a wide range of investments and (with the help of a financial adviser) design a portfolio that’s right for the investor. Because the investments are administered through a centralised online service, you, (as the investor) can review your entire portfolio and investments, at any time by logging into your client portal. The consolidated reporting means you will be able to monitor the performance of your Wrap Portfolio, which can help you to get a consolidated view of your wealth in one place.

About the Investment Manager

Alpha Investment Management Pty Ltd (“Alpha”, or “the Investment Manager”) is a wholly owned subsidiary of Infocus Wealth Management Limited (ABN 28 103 551 015).

Alpha is a boutique investment manager and asset consultant specialising in developing and managing objective based investment solutions for both multi- strategy and single-

strategy applications. Alpha employs a disciplined and fundamental valuation-driven approach in its assessment of asset classes, securities, and managed investment strategies in order to assess and create investment solutions designed to achieve client objectives.

Investment Menu Guides

Your Financial Adviser should provide you the current disclosure information for each Accessible investment in the Scheme you are considering and a copy of the disclosure information is also available from platformpluswrap.com.au. A list of the Accessible Investments will be available in the Investment Menu Guides. The Investment Menu Guides are regularly reviewed by Alpha and will change from time to time.

The Investment Menu Guides are taken to be included in this PDS. You can obtain the latest version from platformpluswrap.com.au or your Financial Adviser at no charge on request.

Offer

This offer is only open to persons receiving this PDS who:

- receive this PDS in Australia;
- are an Australian resident for tax purposes and are aged 18 years or older (and who is not a US resident); and
- apply through or appoint a Financial Adviser.

If, after opening the Scheme Account, you become a non-Australian resident for tax purposes, it is important that you notify us immediately as special tax rules apply in cases of becoming or ceasing to be an Australian resident. Where we are made aware that you have become a non-Australian resident for tax purposes, we reserve the right to close your Account, sell your Investments and transfer the proceeds to your nominated external bank account.

You may invest in the Scheme as one of the following:

- individual or joint Portfolio; or
- Self-Managed Super Fund (“SMSF”); or
- company; or
- trust; or
- sole trader; or
- partnership.

The Responsible Entity or Platformplus may refuse to accept applications for particular persons, or class of persons, at its sole discretion.

Investments in the Scheme are not deposits with or other liabilities of the Responsible Entity or Platformplus, and are subject to investment risk, including possible delays in

repayment and loss of income and principal invested. The performance of the Scheme, the repayment of capital or any particular rate of return on Accessible Investments is not guaranteed by the Responsible Entity, Platformplus or Alpha (please refer to Section 4 of this PDS for further information).

When you invest in the Scheme, you are an indirect investor in the Investments that you select because those Investments will not be held in your name. Your rights as an indirect investor are different to the rights of a person investing directly in the particular Investment selected. See Section 9 (“General Information”) of this PDS.

You should be aware that the total fees and charges that you will pay will include the costs of investing in the Scheme itself and any fees charged by us for administering your Account, as well as any fees or other costs associated with any underlying Investment that you choose and any fees charged by your Financial Adviser.

General Advice Warning

The information contained in this PDS is general information only and does not take into account your individual objectives, financial situation, needs or circumstances. Your Financial Adviser will be able to assist you in choosing an Investment that is right for you. Accordingly, nothing in this PDS is a recommendation by the Responsible Entity, Platformplus, Alpha or any other person concerning investments in the Scheme. Potential investors should not rely on this PDS as the sole basis for any investment decision and should seek independent professional investment and taxation advice before making a decision whether to invest in the Scheme.

Prospective investors should read the entire PDS before making any decisions to invest in the Scheme. If prospective investors have any doubt as to their course of action they should consult their financial adviser, stockbroker, solicitor, accountant or other professional adviser.

The Responsibility Entity, Custodian, Platformplus and Alpha do not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of an investment.

Updates to this PDS

Information in this PDS may change from time to time. Updated information that is not materially adverse may be provided on the website platformpluswrap.com.au. A paper copy of the updated information will be provided without charge on request to your Financial Adviser. The Responsible Entity reserves

the right to change features and terms of the Scheme at any time. If there is a change to the information in this PDS that does result in a material change to the information in this PDS, the Responsible Entity will issue a supplementary PDS or replacement PDS.

This PDS does not constitute an offer or invitation in any place where, or to any person to whom, it would not be lawful to make such an offer or invitation.

Disclaimer

Certain information contained in this PDS constitutes “forward-looking statements”, which can be identified by the use of forward-looking terminology such as “may”, “will”, “should”, “expect”, “anticipate”, “intend”, “continue”, “believe”, “target” or other variations or comparable terminology. Due to various risks and uncertainties, including those under the Risks associated with investing in the Scheme (refer to Section 4 of this PDS), actual events or results or the actual performance of the Scheme may differ materially and/or adversely from those reflected or contemplated in the forward-looking statements. Any forward-looking statements in this PDS are therefore based on estimates only and involve elements of subjective judgement which may prove to be incorrect.

None of the Responsible Entity, Custodian, Administrator, Platformplus or Alpha or any of their related body corporates (as that term is defined in the Corporations Act) or their respective officers, employees, consultants, advisers or agents, make any representations (express or implied) or warranties, nor do they assume responsibility or liability in relation to the Scheme for:

- i. the accuracy, reliability or completeness of any information set out in this PDS nor any other related information made available to
- ii. prospective investors in any further due diligence materials provided; or
- iii. any errors or omissions in, any information, statement, opinion contained in this PDS.

To the maximum extent permitted by law, the Responsible Entity, Custodian, Administrator, Platformplus, Alpha and their related body corporates (as that term is defined in the Corporations Act), respective officers, employees, consultants, advisers and agents, disclaim all and any responsibility or liability for any loss or damage which may be suffered by any person relying upon any information contained in, or any omissions from, this PDS. Whilst the information has been prepared in good faith and with due care, no liability for negligence or otherwise is assumed for any loss or damage suffered by any party resulting from the use of the information.

Consents of Third Parties

Where required by law, each of the parties named in this PDS has given its consent to be named in this PDS. None of these parties have been responsible for drafting this PDS and do not purport to make any statement in this PDS. None of the parties in the PDS have withdrawn their consent to being named in the PDS before this PDS was issued.

Each of the parties expressly disclaims and takes no responsibility for any part of this PDS other than the reference to its name.

Related Parties

The Responsible Entity, Platformplus and Alpha have policies for managing conflicts of interest and related party transactions. All transactions entered into between the Responsible Entity (including but not limited to transactions entered into at the request of Platformplus or Alpha) are conducted at ‘arms length’. This means that they are entered into on comparable terms to arrangements that would be made with unrelated third parties.

Other Important Documents

This document should be read in conjunction with the:

- Constitution for the Scheme (which is available free of charge from the Responsible Entity);
- Investment Menu Guides;
- Platformplus Wrap Financial Services Guide; and
- Disclosure documents for each Investment that forms part of your investment strategy.

Copies of these documents are available at platformpluswrap.com.au.

Each of these documents contain important information about investing in the Scheme and it is important that you read and understand all parts of this PDS and all of the “Other important documents” listed above so that you can understand how the Scheme works.

Before you invest in the Scheme, you should ask your Financial Adviser about any questions that you may have about these documents or the Scheme.

1. Key Features of Platformplus Wrap

FEATURE	SUMMARY
Access to the Scheme	<p>This offer is only open to persons receiving this PDS who:</p> <ul style="list-style-type: none">• receive this PDS in Australia;• are an Australian resident for tax purposes who are aged 18 years or older (who are not a US resident); and• apply through or appoint a Financial Adviser. <p>If, after opening your Scheme Account you become a non-Australian resident for tax purposes, it is important that you notify your adviser or platformpluswrap.com.au immediately as special tax rules apply in cases of becoming or ceasing to be an Australian resident.</p> <p>The Responsible Entity reserves the right to close your account, sell your Investments and transfer the proceeds to your nominated external bank account if you become a non-Australian resident for tax purposes.</p> <p>Refer to the "Australian Residency" information in Section (5) of this PDS for further information. You can only access the Scheme through a licensed Financial Adviser. Refer to Section (2) of this PDS for further information.</p>
Deposit of funds and assets	<p>You can deposit funds into your Account via EFT or Direct Debits, and assets may be able to be in-specie transferred in (at the discretion of Platformplus, acting reasonably). Refer to Section (5) of this PDS.</p>
Account	<p>Your Account is made up of Cash and Investments Refer to Section (5) of this PDS for further information.</p>

FEATURE	SUMMARY
Cash Deposits	<p>Cash that is deposited into your Account is held in a Bank which is either:</p> <ul style="list-style-type: none"> • an Australian Authorised Deposit- taking Institution (ADI); or • with a foreign ADI that has received ASIC Class Order relief to operate a branch in Australia as a Foreign Financial Service Provider (FFSP*) under Class Order relief that allows a foreign bank to operate an Australian Branch. <p>The banking services provider is determined by the Investment Manager. Your Cash is pooled with other investors. The declared interest rate may change from time to time and is calculated daily and paid monthly in arrears on any positive cash balance. Interest on the cash account is allocated after the Cash Management Fee is deducted across all accounts according to your average daily cash balance. Interest is only paid on Australian Dollars and is not paid on any cash portion held in foreign currencies.</p> <p>Refer to Section (5) of this PDS for further information.</p> <p>* Funds held with an FFSP are not covered by the Australian Financial Claims Scheme.</p>
Create Your Portfolio	<p>With the guidance of your Financial Adviser, you can create a portfolio that meets your personal requirements and select from a range of investment options. Refer to Section (3) Investments of this PDS for further information.</p>
Choice of Investments (Core or Select Menu)	<p>With the guidance of your Financial Adviser, choose from either our Core or Select Menu for a range of Investments which includes domestic securities, fixed income securities, Managed Funds, and Managed Accounts. Once the menu selection has been made, your specific Investments are chosen by you from those available under the Investment Menu, with the assistance of your Financial Adviser. In this PDS, all references to "Accessible Investment" are a reference to both the Core and Select Menu. Investments are listed on the Investment Menu Guides. Refer to Section (3) of this PDS for further information.</p>
Beneficial Ownership	<p>The Responsible Entity has appointed Custodians to hold the legal title to Investments in your Account on trust. As such, the Custodian has the right to exercise voting rights on instruction from the Responsible Entity in respect of Investments that you hold beneficially and you will not be able to vote directly on corporate actions. Refer to Section (2) of this PDS for further information.</p>
Withdrawals / Redemptions	<p>You can withdraw cash from your Account.</p> <p>A minimum withdrawal amount applies and withdrawals are subject to maintaining the Minimum Account Balance.</p> <p>In certain circumstances Platformplus may refuse to process a withdrawal request (for example, if the withdrawal may adversely affect other members of the Scheme). Refer to Section (5) of this PDS for further information.</p>

FEATURE	SUMMARY
Fees and Costs	The fees and costs you will incur upon joining the Scheme are made up of Scheme fees and costs, fees and costs related to the specific Investments that you select, and fees and costs payable to your Financial Adviser. Refer to section (6) of this PDS for further information.
Minimum Scheme Investments	<p>Minimum Initial Deposit:</p> <p>\$20,000</p> <p>Minimum Ad-Hoc Withdrawal:</p> <p>\$1,000</p> <p>Minimum Additional Deposit:</p> <p>\$2,000</p>
Minimum Cash Balance	You must maintain a minimum cash balance in your Account of \$2,000. Refer to Section (5) of this PDS for further information. Note: The Minimum cash holding calculation takes into account \$AUD cash holdings only.
Risks	All investments are subject to risk. The significant risks associated with the Scheme are described in Section (4) of this PDS.
Cooling Off And Complaints	<p>A 14-day cooling-off period applies if you change your mind about your initial investment in the Scheme. Refer to Section (9) of this PDS for further information.</p> <p>The Responsible Entity and Platformplus have established an internal dispute resolution process to resolve any complaints or concerns that you may have. If you have a complaint in relation to the operation of Scheme or the operation of your Account, you should contact Platformplus via phone 1300 168 905 or email clientsupport@platformpluswrap.com.au Platformplus will acknowledge receipt of your complaint within the required timeframe under the Corporations Act.</p> <p>If you have a complaint that specifically relates to an investment or investments you have acquired through the Scheme, you can make a complaint directly to the relevant product issuer.</p> <p>If you have a complaint that relates to the financial product advice you have received from your Financial Adviser, you can make a complaint to the AFS licensee for whom your Financial Adviser was acting.</p> <p>Refer to Section (9) of this PDS for further information.</p>
Reporting	<p>The Administrator will provide a full view of your assets in the Scheme through the client portal at platformpluswrap.com.au with its 24-hour online reporting capability. You, your Financial Adviser, and other professional advisers you nominate will have access to your Account online.</p> <p>Refer to Section (2) of this PDS for further information.</p>

2.

About PlatformplusWRAP

The Scheme will enable investors to gain access to and report on a wide array of assets. This will include domestic securities, fixed income securities, Managed Funds and Managed Accounts.

Benefits of PlatformplusWRAP

INVESTMENT OPTIONS

The Wrap provides you and your Financial Adviser with the ability to choose from a large range of investment options including domestic securities, fixed income securities, Term Deposits, Managed Funds and Managed Accounts.

MANAGED MODELS

The Scheme will provide you with access to a range of professionally managed portfolios or “Managed Accounts”.

Managed Accounts will comprise of a portfolio of assets which may be made up of Managed Funds, listed securities, fixed income securities and cash which will be run by a professional Managed Account Investment Manager. We will appoint a range of Managed Account Investment Managers with a variety of portfolio strategies and objectives to advise on a variety of Managed Accounts. The Managed Account Investment Managers will design each portfolio based on a number of factors such as investment style, asset allocation approaches, investment objectives and different risk profiles.

ADMINISTRATION

A key benefit of the Scheme is administration and reporting efficiency. Paperwork will be managed by the appointed Administrator and will be reported to your online account, and your audited tax report is provided at the end of each financial year.

ONLINE SECURE ACCESS TO YOUR ACCOUNT

Platformplus will provide a full view of your investments made through the Scheme through a 24-hour online reporting

capability. The Wrap will offer a range of functionality and reporting options including full tax reporting. Both you and your Financial Adviser will have access to your Account online.

Access to Invest

You will only be able to access the financial products and services outlined in this PDS initially through a licensed Financial Adviser.

Your Financial Adviser

Platformplus will act on instructions from you through your Financial Adviser. You must provide your Financial Adviser with authority to instruct Platformplus on anything in relation to your Account (except changing your nominated bank account details and certain contact details, which must be done by you personally).

If you wish to change the appointed Financial Adviser on your Account you must provide Platformplus with written notice.

All Financial Advisers must hold an AFSL or be an “authorised representative” of an AFS Licensee. If, for any reason, your Financial Adviser ceases to hold an AFSL or appropriate authorisation with an AFS Licensee approved and authorised by Platformplus, you may not be able to retain your Investments in the Scheme. The consequences may include closure of your Account and sale or transfer of your Investments.

If you decide to leave your Financial Adviser you must notify Platformplus within 7 business days. You then have up to 3 months (unless otherwise approved by Platformplus) to appoint a new Financial Adviser which holds an AFSL approved and authorised by Platformplus. During the interim period where you do not have a Financial Adviser, you will need to communicate directly by email with Platformplus at clientsupport@platformpluswrap.com.au regarding the status of your Account. Platformplus may allow you to instruct certain transactions on your Account during this time, including but not limited to sale or in-specie transfer of your Investments,

however you will not be permitted to make additional Investments without an authorised Financial Adviser.

If the three-month notice period expires and you have not appointed a new Financial Adviser that is acceptable to Platformplus, you will be deemed to be a non-advised investor and you will have sole responsibility for the ongoing operation of your Investments and this may result in additional fees that are disclosed in the Fees and Other Costs Section of this PDS.

We have a policy on the consequences if:

- you no longer have a Financial Adviser;
- your Financial Adviser ceases to be appropriately licensed; or
- your Financial Adviser ceases to be approved to distribute the Scheme.

We may amend this policy from time to time. A copy of this policy is available, free of charge at platformpluswrap.com.au or by contacting us on 1300 168 905.

Your Account

Your Account is made up of Cash and Investments. Details of how to establish and transact on your account are included in Section 5 (“Operating your Wrap Account”).

Corporate actions

VOTING POLICY

The Responsible Entity has appointed Custodians to hold the legal title to Investments in your Account on trust on your behalf.

The Custodian has the right to exercise voting rights in respect of Investments that you hold beneficially, on instruction from the Responsible Entity. Therefore, you will not be able to vote directly on corporate actions on behalf of the Custodian.

The Responsible Entity has a voting policy setting out its approach to voting in relation to listed securities and other investment products available for investment under the Scheme. You can access this voting policy on the Responsible Entity’s website free of charge. This policy may be amended from time to time.

MAKING A VOLUNTARY CORPORATE ACTION ELECTION

You won’t receive communications directly from share registries. We will notify your Financial Adviser via the Scheme

portal or email, of any upcoming corporate actions requiring an election. It is your Financial Adviser’s responsibility to pass details of corporate actions on to you. You can then direct your adviser to instruct us in respect of the corporate action.

Instructions relating to corporate action elections need to be provided online to Platformplus at platformpluswrap.com.au prior to the “Scheme close date”. The Scheme close date will be specified in the notice provided. Your election can be submitted at any time up to the Scheme close date.

We will instruct the Custodian to execute the corporate action in accordance with your instruction.

If a corporate action requires a cash payment (for example a rights offer or share purchase plan), we will reserve the cash in your Account for the corporate action when your instruction is submitted, so that it can’t be used for other purposes. The cash can be unreserved only to the extent that the election is changed prior to the Scheme close date. If there is insufficient cash in your Account to participate in the corporate action, we will not process your instruction.

Your entitlement on a corporate action may be rounded down to the nearest whole number of securities.

In some circumstances, we may not allow you to make elections to participate in all corporate actions available in respect of your listed securities. In addition, in the event that an issuer instructs the share registry to close a corporate action early, your instruction in relation to that corporate action may not be able to be executed.

Please note, if we do facilitate your participation in corporate actions, we may place limitations around your ability to do so, or your allocation may be adjusted or modified by Platformplus, Alpha, the Administrator, the Custodian or the issuer (e.g. in the case of buy backs or initial public offers). This may be due to the manner in which listed securities are held in the Scheme (under a custody arrangement using an omnibus account).

3.

Your Investment Options

Your Investment Goals

The Scheme will provide you and your Financial Adviser with the ability to tailor an investment strategy from multiple asset classes that best suit your personal needs and goals. This PDS outlines the range of Accessible Investments which will be available to you and should be read in conjunction with the Investment Menu Guides and relevant disclosure document accompanying your chosen Investment.

Before investing, it is important that you discuss with your Financial Adviser how much risk you are prepared to accept, your investment objectives and your expected investment timeframe.

Your Financial Adviser can then assist you in designing an investment strategy that suits your personal circumstances.

Your Investment Strategy

To design and build your investment strategy, you and your Financial Adviser can choose Investments from the either the Core or Select Investment Menus. Account Keeping Fees and Investment menus will differ based on your menu selection:

- **Core Menu:** A simplified investment menu that provides you with access to a restricted number of approved Managed Models and Managed Funds Investment Schemes and has a lower Account Keeping Fee.
- **Select Menu:** An investment menu that provides you with access to an extensive range of approved investment options including domestic and international securities, fixed income securities, Managed Funds and Managed Models.

Investment Menu Guides

The Investment Menu Guides provide details of the Accessible Investments that are or will be available through the Scheme.

When deciding whether to include a particular financial product within the Investment Menu Guides, the Investment Manager will act in the best interests of all members of the Scheme. Therefore, the Investment Manager may consider suggestions by members of the Scheme and their Financial Advisers, however, before a financial product will be included on our Investment Menu Guides, it must be approved by the Investment Manager.

Platform and Product Investment Committee (PIC)

The Investment Manager has implemented the PIC to provide initial and ongoing due diligence on the financial products and services that are provided through the Scheme. This includes the initial and ongoing due diligence of the professional investment managers that provide the financial products and services that are included in the Investment Menu Guides.

The PIC monitors and reviews the Investment Menu Guides of the Scheme and has oversight of their implementation. The PIC is also responsible for the ongoing review of all external providers who manage the investments and investment operations of the Scheme including the Responsible Entity, Custodians, brokers, banks, research houses and professional investment managers.

It is also responsible for oversight and review of the Scheme "Investment Selection and Monitoring Policy". This policy documents the assessment process that the PIC undertakes when adding new investment options and Managed Account Managers to the Scheme Investment Menu Guides, as well as the process for the ongoing monitoring of the investment options.

In reviewing the Investment Menu Guides, the PIC:

- Makes determinations regarding the products and associated investment manager appointments, terminations and other decisions with respect to the investment managers engaged by the Scheme, such as variations in mandates, models, products and services.
- Makes determinations regarding investments, assets or portfolios of the Scheme including purchase, sale, allocation or other decisions as appropriate.
- Determines the Managed Accounts of the Scheme.

Further information

A copy of the current Investment Menu Guides are available upon request by contacting your Financial Adviser, accessing PlatformplusWRAP's website at platformpluswrap.com.au, emailing info@platformpluswrap.com.au or calling 1300 309 459 and is available free of charge.

The Investment Menu Guides are regularly reviewed and updated as necessary. The Responsible Entity and Investment Manager may elect to review the Investment Menu Guides more frequently.

The Responsible Entity and the Investment Manager considers that they have appropriate measures in place to manage any conflicts of interest or perceived conflicts of interest.

You must read a copy of the current disclosure document for each investment you choose to invest in.

The relevant disclosure document for each investment should describe the investment objective, investment strategy, risk/return profile, and investment timeframe of the investment. Your Financial Adviser will provide you with the current disclosure documents for the Accessible Investments that you are considering and the Investment Menu Guides at platformpluswrap.com.au which also has links to the disclosure documents for the Accessible Investments.

Your Investment Options

AUSTRALIAN LISTED SECURITIES

The Scheme will offer you the opportunity to invest directly in listed securities trading on the Australian Stock Exchange and Chi-X Australia. Listed securities may include ordinary shares, exchange-traded funds ("ETFs"), listed investment companies ("LICs"), listed investment trusts ("LITs"), interest rate securities and hybrids (such as preference shares and convertible notes).

An exchange-traded fund, or ETF, is a listed security that tracks a particular index, or a basket of assets including bonds, commodities or investment themes. ETFs typically have higher average daily volume and lower fees than Managed Funds.

LICs use a company structure and the money raised is used to buy securities that are traded on a stock exchange. LICs are generally actively managed and aim to outperform a particular objective.

LITs use a trust structure and the money raised is used to invest in a range of assets. LITs are generally actively managed and aim to outperform a particular objective.

Interest rate securities are a class of investment where, essentially, investors lend money to a company or institution which pays interest in return for a period of time. The time period is usually a fixed period of time. Hybrids are a group of securities that combine elements of debt and equity.

Income received from listed securities held outside a Managed Account will be automatically paid to your Account. The list of securities you will be able to invest in can be found in the Investment Menu Guides. The Investment Manager has the right to change the Accessible Investments in the Investment Menu Guides from time to time, at its discretion.

If your Account has invested in an asset that is subsequently removed from the Investment Menu Guides, you may be allowed to continue to hold this Investment in your Account, at the discretion of the Investment Manager.

Alternatively, if it is considered necessary, the Investment Manager may seek instructions to transfer this Investment to another custodial arrangement for you or where this is impractical, to sell the investment on your behalf and pay the sale proceeds to your Account.

MANAGED FUNDS

A Managed Fund is a managed investment scheme where your Investment amount is pooled together with other investors' monies and managed by a fund manager. Generally, you purchase units in the fund and are paid income via periodic distributions. The fund manager may charge fees for the

management of the fund which will be incorporated in the unit price.

The Investment Menu Guides will offer a range of Managed Funds that are registered with ASIC. Units in the Managed Funds will be held on trust for you in the name of a Custodian, but you will retain indirect beneficial ownership of your Investments through the Responsible Entity.

Your Financial Adviser will be able to provide a copy of the current disclosure document for each managed fund you may wish to invest in. This document will describe the management fees, investment objective, investment strategy, risk/return profile and investment timeframe of the Managed Fund.

The current list of all Managed Funds available in the Scheme can be found in the Investment Menu Guides at platformpluswrap.com.au. The Investment Menu Guides also contains links to the current disclosure document for each managed fund you may wish to invest in.

LISTED BONDS

A listed bond is a debt security that is traded on a formal exchange and is a type of fixed income (debt) security. They represent a loan made by an investor to a borrower (the issuer of the bond) by a lender (the investor who purchases the bond) which must be repaid to the investor by the borrower over time. A bond includes elements of principal and interest. An investor will be able to realise their investment by selling their bond to another market participant or investor at the current market price.

MANAGED ACCOUNTS

The Scheme will provide you with access to Managed Accounts. A Managed Account is a portfolio of Accessible Investments selected and allocated by a Managed Account Investment Manager. The Managed Account Investment Manager will provide the target weightings for each Accessible Investment to the Investment Manager on behalf of the Responsible Entity. The Administrator will then implement the Managed Account within your Account by acquiring or disposing of Accessible Investments in accordance with the Managed Account weightings. Managed Accounts are designed so that you don't have to do your own research about securities, Managed Funds or cash held via the Scheme.

Once you select a particular Managed Account that you wish to invest in via the Scheme, you will provide the Investment Manager and the Responsible Entity with the authority to rebalance your Accessible Investments in accordance with that Managed Account's weightings as determined by the Managed Account Investment Manager. Therefore, under a Managed Account, the management of the Accessible Investments in your Account will be undertaken by the Administrator based on the Managed Account weighting provided by the Managed Account Investment Manager. The Administrator will be responsible for implementing the investment instructions of

the Managed Account Investment Manager.

When you invest in a Managed Account, the underlying assets will be held beneficially by you in your Account and are regularly reviewed as part of the ongoing management of the Managed Account by the Managed Account Investment Manager. Each Managed Account will have a minimum investment amount and may include investment management fees.

The list of available Managed Accounts can be found in the Investment Menu Guides. Each Managed Account will also have a Managed Account Disclosure Document that describes in detail the operational aspects of that Managed Account. The Managed Account Disclosure Documents are available at platformpluswrap.com.au or can be provided by your Financial Adviser.

MANAGED ACCOUNT HOLDING RULES

Managed Accounts will be subject to the following investment holding rules:

- Any minimum initial or additional investment amount rules as specified in the relevant disclosure document(s) for the Managed Account.

PORTFOLIO ADJUSTMENTS

Each Managed Account will have specific allocations (“weights”) to asset class(es) and underlying investments. The Managed Account Investment Manager will be responsible for monitoring the portfolio’s strategy and will advise the Administrator if adjustments are required.

Investors who will invest in Managed Accounts may have allocations to investments that differ slightly from those targeted by the manager, due to variations in execution prices, cash flows in and out of the account and the operation of weight variation tolerances.

Adjustments to a Managed Account could be a result of either:

- Rebalancing, which will involve comparing and realigning the market value weights of your underlying Investments to the weights in the Managed Account, or
- Reallocating, which will involve changing the exposure to different asset classes and investment choices across different sectors and industries within the Managed Account, by adding or removing specified investment components.

The Managed Account Investment Manager will manage and implement each Managed Account and any changes to the portfolio composition when the deviation in weightings falls outside the portfolio tolerance range. Rebalancing and reallocating of a Managed Account may occur regularly depending on the Managed Account selected. When such adjustment occurs, you may receive a trade notification. The Responsible Entity, Custodian, the Investment Manager, Platformplus and the Administrator are not required to advise

you before making adjustments to your Managed Account.

If you wish to opt out of your Managed Account, you will need to speak with your Financial Adviser who will advise Platformplus accordingly.

Should you wish to opt out of a Managed Account, you may provide instructions to transfer the underlying Investments out of your Managed Account or to another custodial arrangement for you. You may also instruct Platformplus to sell all the underlying Investments in your Managed Account and pay the sale proceeds to your Account.

TERM DEPOSITS

Portfolios in the Select Menu give you access to investments in term deposits (offered by a range of banks or financial institutions) where the interest rate is fixed. Typically, the available term deposits will have a duration of three months, six months and one year, but differing durations and features may be made available.

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

Generally, transaction instructions for term deposits will be acted upon within the week in which they are received.

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

For further information, see the Investment Menu Guide – Select Menu.

4. Risks

The key risks associated with investing in the Scheme are described below. While the general investment risks are summarised below, you also need to refer to the disclosure document for each Investment you are considering to understand the risks of making that particular investment.

Every investment decision involves an element of risk, and it is important to understand that these risks cannot be completely eliminated, and that the value of Accessible Investments can rise and fall.

The Responsible Entity, Custodian, Administrator, Platformplus and the Investment Manager do not guarantee the performance of, the repayment of capital from, or any particular rate of return of the Scheme assets or any Accessible investment on the Investment Menu Guides.

When you select an Investment, it is important to identify your objectives and the level of risk you are prepared to accept. Your Financial Adviser will assist you with this process, which should take into account a range of factors, including:

- The timeframe over which you require or expect a return on your Investment;
- The extent to which you need regular income, as opposed to long term capital growth;
- Your level of comfort with volatility;
- The general and specific risks associated with particular Accessible Investments and investment strategies; and
- Risk associated with the structures through which your Investments are made.

Risks associated with the Scheme

ADMINISTRATION RISK

Delays in the purchase and sale of Investments in your Account can occur. There is some risk that systems failure may cause a delay in the processing of transactions on your Account.

Delays can also be experienced as a result of transaction processing delays with brokers or fund managers, or if your Financial Adviser delays submitting a request to the Administrator for the purchase or sale of Investments.

LIMITED COOLING-OFF RIGHTS

If you make an initial Application to invest in the Scheme, you have 14 days to advise the Administrator that you wish to withdraw your Investment under your cooling-off rights. The 14 days is calculated from the earlier of:

- the day that you receive your welcome
- email confirming your Account has been established; or
- the end of the 5th day after the day on which the Account was issued or sold to you;
- If your initial investment amount has already been invested, the Administrator will take all reasonable steps to realise your investment, however, there may be circumstances where this cannot be done in a timely manner.

If it is possible to arrange for your Investment to be withdrawn, there may be fees and costs associated with unwinding your Investment. See Section 9 ("General Information") for further details.

Cooling-off rights will not apply to investments that are made from within your Account into other Accessible Investments available within the Scheme.

SCHEME RISK

Risks particular to the Scheme itself include that it could be terminated, that fees and expenses could change (as described in Section 6 ("Fees")), and that the Responsible Entity or Administrator could be replaced.

Investments in the Scheme are held in the name of the Custodian, not in your name. As such, you may not be able to deal with your Investments in the unlikely event of a breach of duty of insolvency on the part of the Responsible Entity or the Custodian.

TECHNOLOGY RISK

There is a risk of disruption to the technology platform used by Platformplus which may have an adverse impact on the operation of your account.

In addition, as you rely on the Administrator's systems to determine the accuracy of your Account any failure in these systems may cause a delay in processing and / or reporting on your Account.

General Investment Risks

The Investments that you make will generally be subject to one or more of the following risks:

CONCENTRATION RISK

The fewer the number of Investments in your Account, the more concentrated your Account. The more concentrated your Account, the greater the risk that poor performance of a single investment may significantly affect the performance of your whole Account.

Concentration risk can also occur at an asset class level, depending on the Investment or combination of Investments chosen. For example, if your Investments are comprised primarily of Australian equities and/or Managed Funds that primarily hold Australian equities and there is a downturn in Australian equity markets, you will have a greater risk of negative returns than if your Account is diversified across other countries and/ or asset classes.

LIQUIDITY RISK

It is a characteristic of security markets that some securities trade infrequently. Liquidity risk is where a security trades too infrequently for investors to be able to realise their assets at the current market price in a timely fashion. In particular, while every effort is made to ensure that the Scheme is able to satisfy all withdrawal requests promptly, the nature of the underlying Investments means that in certain circumstances – for example, if trading in a Managed Fund has been restricted or suspended – all withdrawal requests may not be able to be fully met when they are received.

REGULATORY RISK

Regulatory risk arises if regulatory or taxation changes introduced by a government or a regulator affect the value of Investments. These regulatory or taxation changes may occur in Australia or other countries.

MARKET RISK

Market risk generally refers to the risks associated with specific asset markets which cannot be mitigated by holding a broader selection of securities from the same market. Market risk relates to changes in the price of assets that are held in your Account and can result in capital loss or fluctuations in the value of your Account within short periods of time. Changes in the prices of assets are generally driven by changes to the profitability of companies and industry sectors, economic cycles, demand for securities, liquidity of securities, business confidence and government policy.

MANAGED ACCOUNT RISK

Managed Account risk refers to the risk that the Managed Account fails to deliver returns that compare favourably with their peers or with their relative performance benchmark. The key drivers of Managed Account risk is the effectiveness of the Managed Account's investment strategy; the implementation of the strategy; and the extent to which a Managed Account Investment Manager is impacted by potential loss of key staff.

COUNTERPARTY RISK

Counterparties can include your Financial Adviser, a Managed Account Investment Manager or Managed Fund investment manager as well as brokers and other third parties involved in your Investments (such as fixed income investment issuers, Term Deposit takers, prime brokers and other credit counterparties to Managed Funds).

There is a risk of loss to your Investment due to the failure of a counterparty involved in a transaction to meet their obligations.

CURRENCY RISK

Changes in the value of currency exchange rates can impact the value of your Investments, where your Account is exposed to Accessible Investments with international exposure.

VOLATILITY RISK

Changes in security and unit prices can affect the value of Investments in your Account. Changes in Investment prices can result from a number of factors including:

- the changing profitability of industries and companies, economic cycles, the volume of securities traded in a particular market, investor demand, business confidence, and changes to government and central bank
- policies, international events or natural disasters.

COMPANY SPECIFIC RISK

The value of the Investments in a particular company are subject to risks that are specific to the individual company. Risk, due to specific company factors, can mean that a company's return can be significantly lower than that of the market, which can negatively impact the value of your Investments.

INTEREST RATE RISK

Changes in the general level of interest rates can have a negative impact on the value of your Investments.

FIXED INTEREST RISKS

If your Account is exposed to fixed interest investments, whether directly or indirectly, this involves credit risk, interest rate risk, and liquidity risk. Credit risk is the risk that a borrower may default on interest or principal repayments. Interest rate risk and liquidity risk have been explained earlier.

INFLATION RISK

The value of your Investments may not keep pace with inflation. Broadly, this means prices may increase by more than the value of your Investments. If this risk eventuates, you would not be able to buy as much with the value of your Investments as you could today.

DERIVATIVE RISK

You cannot directly invest in derivatives via the Scheme, however, a range of financial derivatives, (for example futures and options), may be used to implement investment decisions and to manage risk within a Managed Fund. An Investment in derivatives can cause a Managed Fund to make gains or incur losses.

Derivative transactions may also involve the risk (including credit risk) that the counterparty on a transaction will be unable to honour its financial obligations. You should refer to the disclosure document for the particular managed fund you wish to invest in for further information.

FOREIGN MARKET RISK

Investing internationally carries additional risk. Risks inherent in this type of Investment include, but are not limited to:

- actions of foreign governments, exchange controls, political and social instability;
- differences between countries relating to accounting, auditing, financial reporting, government regulation, securities exchanges and transactional procedures;
- foreign markets may have different levels of liquidity, pricing availability;
- settlement and clearance procedures; and
- exchange rate movements.

5. Operating Your Account

Opening an Account

To open an Account, your Financial Adviser will complete your Application online, and the application will then be processed by Platformplus. The Responsible Entity or Platformplus may, at their sole discretion, reject applications for membership of and Investment in the Scheme.

When opening your Account, you can choose either the Core or Select Menu. The list of available Investment options for the Core and Select menus is set out in the Investment Menu Guides and the difference in fees between each is described in Section 6 ("Fees and Costs"). The list of available Investment options will be set out in the Investment Menu Guides.

Once your Account has been established, you will receive a welcome email that you can use to access your Account online.

You will also be provided with deposit details that enable you to make your Initial Deposit.

When your application has been submitted and you have been verified, you will be sent your password and your user ID and will be provided with online access to your Scheme Account. Your Financial Adviser will have a separate log-in and password. You should not share your password and user ID details with anyone, including your Financial Adviser.

The Minimum Initial Deposit is \$20,000 and may be made by way of a cash transfer to your account or by way of an 'in-specie' transfer of assets that you hold as legal owner to your Scheme Account (see details below).

Once you have deposited at least the Minimum Initial Deposit into your Account, your Financial Adviser will be able to implement your investment strategy.

Neither Platformplus, the Administrator nor the Responsible Entity will be liable for any loss incurred by you if your password is used by someone without your authority, except to the extent that such liability is attributable to our own negligence. When you access your Account by entering your password, you discharge, release and agree to indemnify us from and against all proceedings, actions, liabilities and claims arising from the use of your password. You must ensure that you store your password separately from your Account records. By activating your Account, you agree to the terms and conditions set out in this PDS and the Application Form. By consenting to the Application Form, you authorise us to

manage your Account in accordance with the Investment instructions agreed between you and your Financial Adviser. We reserve the right to refuse any application in the Scheme.

Australian Residency

If, after opening your Scheme Account you become a non-Australian resident for tax purposes, it is important that you notify Platformplus immediately as special tax rules apply in this case.

Where Platformplus are made aware that you have become a non-Australian resident for tax purposes, Platformplus reserves the right to close your Account, sell your Investments and transfer the proceeds to your nominated external bank account.

Nominating an External Bank Account

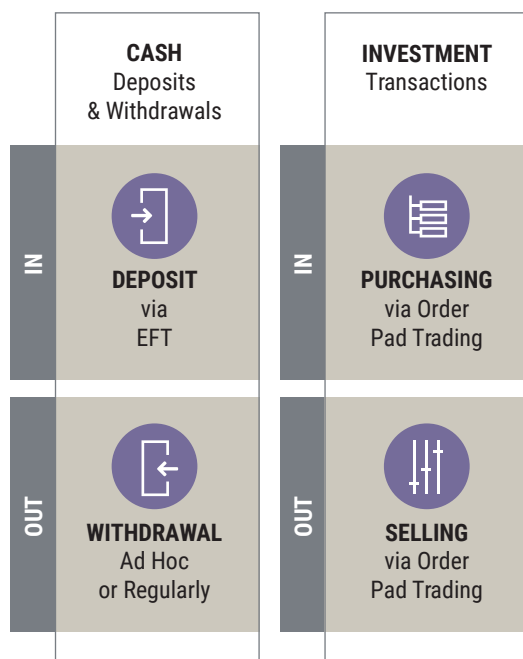
When opening your Account you will need to nominate an external bank account that you hold with an Approved Deposit-taking Institution ("ADI").

Your nominated bank account will receive all withdrawals from your Account and must be in the same name as your Account in the Scheme. The Administrator will not facilitate withdrawals from your Account to third parties.

Implementing your Investment Strategy

Your PlatformplusWRAP Account

This diagram shows how funds can be moved in and out of your Account, and the investment options available to you.



You will be able to move money into and out of your Account from your nominated bank account in two ways:

- ad hoc, as and when you want to
- by setting up an automatic plan.

You will be able to buy or sell investments in your Account in two ways:

- ad hoc, as and when you want to
- by setting up an automatic investment plan or drawdown plan.

CASH ACCOUNT

When you join the Scheme, an Account will automatically be established for you. All cash in the cash pool will be deposited in a segregated account (or accounts) with a Bank as nominated by Alpha from time to time.

The cash in your Account (excluding any cash held in a Managed Account) will be used to settle all transactions relating to the Investments held within your Account. It is also the account from which we will deduct certain fees and charges applicable.

We will report to you on the cash in your Account in a consolidated manner along with the other Investments in your Scheme Account. We will credit any interest or dividend/distribution income earned outside a Managed Account to your Account as and when it is received. There is a set minimum balance requirement for your Account to ensure sufficient funds to settle any fees or charges incurred by your Account. Please refer to the "Minimum Cash Balance" section below for additional details.

You should be aware that the cash you invest in the Scheme will be pooled with cash from other investors and held in an omnibus account. The appointed Custodian holds the omnibus account on the Responsible Entity's behalf and the Administrator administers the omnibus accounts.

Interest on the cash account is allocated after the Cash Management Fee is deducted across all accounts according to your average daily cash balance.

All funds held in your Account will receive the same interest rate. Interest is calculated daily and paid monthly in arrears on your Cash Account. You can view the applicable interest rate on our website at platformpluswrap.com.au/investment-options or in the Investment Menu Guides. Interest will not be paid on your unsettled Account balance, for example where a buy or sell trade is being processed, or where a dividend, distribution, interest or other income from your investment options is yet to be received into your Account.

MINIMUM CASH BALANCE AND MINIMUM ACCOUNT BALANCE

Once your Account is established, at all times you must maintain:

- At least \$10,000 in your Account (made up of the value of investments in your Scheme Account and the cash held in your Account) (Minimum Cash Balance).

Your Minimum Cash Balance must be at least \$2,000.

We may change the Minimum Cash Balance or the Minimum Account Balance requirement at any time. If we make such a change Platformplus will inform your Financial Adviser and the PDS will be updated.

You and your Financial Adviser are responsible for maintaining the Minimum Cash Balance and the Minimum Account Balance. Platformplus will keep you and your Financial Adviser informed of the balance of your Account and the balance of your Account via your online login.

If the balance of your Account falls below the Minimum Account Balance, we may initiate a draw down. If we are unable to meet the Minimum Account Balance requirements, we may close your Account, sell your Investments and transfer proceeds to your nominated bank account. We may do this without seeking prior instruction from you. Refer to the "Drawdown strategies" section below.

If we are unable to meet the Minimum Cash Balance requirements, we may sell your Investments and retain the proceeds in cash to meet the Minimum Cash Balance requirements. We may do this without seeking prior instruction from you. Refer to the "Drawdown strategies" section below.

Cash Account Balance: Available Investment Orders

INVESTMENT OPTIONS

Where you wish to purchase assets, you must have sufficient cash holdings in your Account to facilitate the purchase, while continuing to meet your minimum Cash Balance. If you do not have sufficient Cash available we will not process your purchase request.

Drawdown strategies

To facilitate the payment of any fees or costs payable to us, fees you have directed us to pay on your behalf (such as adviser fees), payments you have scheduled, or in order to maintain the minimum required balance in your Account, you instruct us to apply an automated drawdown strategy to your Scheme Account. A drawdown strategy describes the order and manner in which your Investments will be sold to generate sufficient cash to fund payments due or to maintain the minimum cash balance required.

We will first use the cash from your Account. Where there is insufficient available cash in your Account we will sell your Managed Fund investments (other than Managed Accounts) first, starting with the highest value holding and continuing in order of decreasing value.

If you don't hold Managed Funds, listed securities will be sold, starting with the highest value holding, and continuing in order of decreasing value. If you don't hold Managed Funds or listed securities, investments held in your Managed Accounts will be sold, starting with your Managed Account with the highest value and continuing in order of decreasing value.

FURTHER INFORMATION ON DRAWDOWN STRATEGIES

Please note that you are responsible for any taxes that may arise as a result of a drawdown of your Investments, and should consider this in maintaining the minimum required cash balance in your Account.

Making a Deposit

Once your Account has been established, you can make one-off and regular deposits to your Account. Each deposit must be for an amount of at least \$2,000. You will be able to view your deposits to your Account online and all transactions will be shown on your available reports.

Deposits can be made in one of the following ways:

DEPOSIT METHODS	HOW TO INVEST
Direct Debit	You will need to complete a Direct Debit Request nomination to transfer funds from your bank account to the Scheme.
Electronic Funds Transfer (EFT)	You can transfer funds into your account from your bank to the Scheme by direct credit, using their online banking services.

Investment Transactions

Your Investment instructions will be acted on once received from your Financial Adviser on your behalf. The range of Accessible Investments that will be available to you has been described previously in this PDS and the current list of all Accessible Investments available in the Scheme can be found in the Investment Menu Guides.

Your online Account allows your Financial Adviser to trade your Investments in real time on the relevant exchange or market during trading hours. However, at times, execution may be delayed due to the size of the trade not meeting the minimum requirements as determined by the Administrator (acting reasonably) or in circumstances beyond the Administrator's control (for example, suspension of trading for specific securities, "freezing" on certain Managed Funds' redemptions, or a shortfall in the amount of cash available to cover the trade). In such cases, execution will proceed as normal once the cause of the delay has been addressed by the relevant parties. The Administrator also retains absolute discretion on the most efficient method of execution for instructions received.

In certain circumstances, your Investments can be sold down without obtaining your instructions to maintain the minimum balance in your Account.

In-specie Transfers

An In-specie transfer is a process whereby you may transfer securities and other assets that you own to your Account, subject to any approvals required. Your Financial Adviser will be able to assist you with the necessary documentation. You can only transfer assets into your Account that are beneficially owned by you for the Account and which are in the name on your completed Application for your Account. In specie transfers out are not available.

A cost base history per parcel needs to be recorded for each of the assets transferred to your Account before the transfer can be finalised. You should carefully check all such details as neither Platformplus nor the Administrator or the Custodian accepts liability for any misstatement or error in the information it receives.

We may delay processing an in-specie transfer if a corporate action is pending on a security.

A corporate action is an action taken by a securities issuer to give an entitlement – such as bonus issues, rights issues, dividends and buy-backs – to security holders.

We may delay processing an in-specie transfer if the transfer may adversely affect other members of the Scheme.

We may decline to process an in-specie transfer if the relevant asset is subject to a minimum holding requirement.

Please consult your Financial Adviser about the likely impact of any such transfer, including any Capital Gains Tax liability.

Distribution reinvestments

During the onboarding you or your adviser can choose how your distributions are treated and opt in to having your distribution reinvested where offered by the product issuer.

Depending on your choice during onboarding any distributions you receive in respect of a Managed Fund (except where held within a Managed Account) will be applied to your Account in either cash or units when we receive them from the relevant fund manager.

If distribution reinvestments are not offered by the Managed Fund, then you can choose to either reinvest the distribution or retain as cash. If you choose to reinvest, the cash will be reinvested and a new purchase made in the relevant Managed Fund generally on the same Business Day or the following Business Day after the distributions are paid to your Account. The unit price at which distributions are reinvested may differ from the price that would apply if you participated directly in the fund manager's distribution reinvestment plan.

Dividends, distribution or interest from the investments in a Managed Account will be paid into the cash allocation of that Managed Account, and may be reinvested in accordance with the investment strategy of the selected Managed Account as part of the rebalance process.

Changing your Investments

If you want to change Investments in your Account, your Financial Adviser can provide Platformplus instructions to sell an Investment and purchase a different Accessible Investment listed in the Investment Menu Guides.

Switching between Accessible Investments may have tax consequences, transaction costs and expenses which your Financial Adviser can discuss with you.

Also, fund managers and fixed income counterparties may impose transaction costs (in the form of a buy/sell spread)

when assets are bought and sold.

Managed Accounts will have minimum investment application and redemption amounts, which will be specified in the relevant Managed Account Disclosure Document.

Making a Withdrawal

You will be able to withdraw cash from your Account (See below for further details).

You can make withdrawals by requesting your Financial Adviser to lodge a withdrawal request with Platformplus.

If you wish to make a withdrawal from your Account, the minimum withdrawal amount, by request is \$1,000, subject to maintaining the Minimum Account Balance.

Funds will then be paid via electronic transfer to your nominated bank account. To make withdrawals, you must have sufficient cash in your Account over and above the minimum cash balance requirement. Generally, withdrawals will not be processed if there is not enough available cash in your Account in order to cover the amount of the withdrawal while maintaining the required minimum cash balance in your Account.

In certain circumstances outside our control, we may need to suspend both withdrawals from your Account.

For example, if a particular Investment is illiquid or suspended from trading, or where we experience an unusually large amount of withdrawal requests. Refer to the "Suspended Managed Funds or Managed Account Options" section below for more information.

We may also refuse to process a withdrawal request if the withdrawal may adversely affect other members of the Scheme. If any of these circumstances arise, making it necessary for us to suspend withdrawals from your Account, Platformplus will inform your Financial Adviser as soon as possible after we receive your request and your withdrawal will be processed as soon as reasonably practicable.

Disclosure documents for financial products are updated from time to time, so you may not have the most current version at the time you request a withdrawal. You can obtain the current disclosure documents for your selected Investments from our website at platformpluswrap.com.au or from your Financial Adviser at anytime.

Suspended Managed Funds or Managed Account Options

A managed investment scheme suspension occurs when the responsible entity of a Managed Fund suspends applications and/or withdrawals.

There are various reasons why a responsible entity of a Managed Fund may suspend applications or withdrawals including, for example, if the Managed Fund is no longer liquid (within the meaning of the Corporations Act). In such cases, the responsible entity is prohibited from allowing withdrawals from the Managed Fund unless it is in accordance with a withdrawal offer.

Circumstances in which the responsible entity of a Managed Fund may suspend withdrawals include:

- determining that a suspension is necessary to protect the value of the assets in the Managed Fund or Managed Account from being devalued due to a large quantity of withdrawal requests; or
- determining that a suspension is otherwise necessary to comply with its obligations to act in the best interests of members.

Where the application of a drawdown strategy will involve the disposal of a suspended Managed Fund either directly or through an Account Portfolio, the drawdown strategy will not apply to that suspended asset, and the next asset will be sold or cancelled in the order of the applicable drawdown strategy.

To the extent that a managed fund suspends applications, regular investment plans in respect of that Managed Fund or Managed Account which invests in the Managed Fund, will not be completed.

Withdrawals from suspended Managed Funds may be allowed from time to time during withdrawal windows declared by the responsible entity of the suspended Managed Fund. The Scheme will notify you or your adviser if a fund manager notifies them of an upcoming withdrawal window for a suspended Managed Fund you hold. A withdrawal request can then be placed within the withdrawal window.

If the total amount of withdrawal requests for the suspended Managed Fund exceeds the amount available for that particular scheme, requests may be met on a pro-rata basis by the relevant responsible entity. Each withdrawal window has different conditions that will be communicated to you or your Financial Adviser.

The Administrator will participate in withdrawal offers on your behalf if you have requested to close your Scheme Account, but continue to hold interests in a suspended Managed

Fund within your Account. Note that unless you instruct us otherwise, all amounts received in respect of the suspended Managed Fund (including distributions) will be retained as cash within your Account until we are able to realise the full amount of your investment in that particular scheme.

Often the quantity or value of these residual assets fall below minimum trade requirements. In this instance and where the residual asset balance is less than or equal to \$5 per asset, we will use these funds to meet expenses related to the Scheme.

Updating your Account Details

You will be able to update some of your personal and account details through the client portal, or you will also be able to contact your Financial Adviser for any changes to the personal details relating to your account. Your Financial Adviser will advise the correct course of action considering your circumstances.

Closing your Account

You can close your Account in the Scheme at any time. When closing your Account, you must elect to sell all your Investments and transfer the proceeds to your nominated bank account.

In certain circumstances it may be necessary to keep your Account open for a period of time whilst the sale of your Investments is finalised. Where assets are suspended from trading or subject to corporate actions the final closure of your Account may be delayed.

Platformplus will keep your Financial Adviser updated on the status of your Investments should there be such a delay to the closure of your Account. Prior to closing your Account, your Account's cash balance will be used to pay all outstanding fees and charges.

You will receive your annual statement after the end of the financial year in which your account was closed.

Residual Balances

From time to time, we may receive a payment attributable to a Portfolio you have closed or have requested be closed, or for an asset you have sold. We refer to this as a residual balance of funds or units. For example, a payment may be received from a fund manager in respect of a Managed Fund due to an administrative error or the delayed payment of a distribution or dividend.

6. Fees and Other 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 account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example reduce it from \$100,000 to \$80,000).

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

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

TO FIND OUT MORE

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

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment scheme as a whole.

You should read all the information about fees and costs because it is important to understand their impact on your investment. These fees and costs may be deducted from your Account and/or Portfolio, or from the proceeds of sale of your Investments.

Taxes are set out in another part of this document. The possible tax implications of investing in the Scheme are detailed in Section 8 ("Taxation") of this PDS.

The total costs you may be charged depends on your investment strategy and the fees you negotiate with your Financial Adviser. The total fees you may be charged include the costs of the Scheme as well as the cost of any Accessible Investments you may choose. It is important that you understand the fees of any Accessible Investments you may invest in and that those fees, together with any transaction or advice fees, will be in addition to the fees charged in respect of your Scheme Account. The fees associated with any Accessible Investment will generally be set out in the disclosure document for that Accessible Investment.

Fees and costs for Managed Accounts will be set out in the relevant Managed Account Disclosure Document. All fee amounts are represented in Australian dollars and are inclusive of GST.

Fees may increase if the cost of providing the services increases.

Platformplus will give you at least 30 days notice of any fee increases. See below for further information.

Further information

If you require further information about your fees and other costs associated with your Account, please contact your Financial Adviser. The table provides a summary of the main fees and costs. The "Additional Explanation of Fees" section below provides further details.

Fees and Costs Summary

PLATFORMPLUS WRAP

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID												
Ongoing Annual Fees and Costs														
<p>Management fees and costs The fees and costs for managing your investment</p> <p>These fees and costs relate only to gaining access to the accessible financial products through the platform, and do not include the fees and costs that relate to investing in accessible financial products.</p>	<p>Account Keeping Fee A fixed dollar fee payable for each Portfolio you have regardless of the balance</p> <table border="1"> <thead> <tr> <th></th> <th>Fee Rate</th> </tr> </thead> <tbody> <tr> <td>Core Menu</td> <td>\$210.00 p.a.</td> </tr> <tr> <td>Select Menu</td> <td>\$350.00 p.a.</td> </tr> </tbody> </table>		Fee Rate	Core Menu	\$210.00 p.a.	Select Menu	\$350.00 p.a.	<p>Deducted from your Portfolio at the end of each month.</p>						
	Fee Rate													
Core Menu	\$210.00 p.a.													
Select Menu	\$350.00 p.a.													
	<p>Administration Fee An Administration fee applies based on a percentage of your Portfolio balance and calculated as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>Core Menu</th> <th>Select Menu</th> </tr> </thead> <tbody> <tr> <td>Account Balance</td> <td colspan="2">% Applicable</td> </tr> <tr> <td>\$0 - \$1,000,000</td> <td>0.11% p.a.</td> <td>0.12% p.a.</td> </tr> <tr> <td>Balance over \$1,000,000</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>		Core Menu	Select Menu	Account Balance	% Applicable		\$0 - \$1,000,000	0.11% p.a.	0.12% p.a.	Balance over \$1,000,000	Nil	Nil	<p>The Administration Fee is calculated daily and is deducted monthly in arrears from your Cash Account, or on full withdrawal from your Portfolio. The “% Applicable” shown applies to the amount of the Portfolio balance. For example:</p> <ul style="list-style-type: none"> If you have a balance of \$400,000, the administration fee is 0.12% of \$400,000 or \$480.00 for the Select Menu or 0.11% (\$440.00) for the Core Menu. If you have a balance over \$1,000,000, the maximum Administration Fee you will pay is \$1,200 for the Select Menu and \$1,100 for the Core Menu.
	Core Menu	Select Menu												
Account Balance	% Applicable													
\$0 - \$1,000,000	0.11% p.a.	0.12% p.a.												
Balance over \$1,000,000	Nil	Nil												
	<p>Cost Recovery Fee The Cost Recovery covers the cost of servicing the Scheme, including the costs associated with the Responsible Entity and Custodians.</p> <p>\$30.00 p.a.</p>	<p>Deducted from your Portfolio at the end of each month.</p>												

PLATFORMPLUS WRAP

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Ongoing Annual Fees and Costs		
Management fees and costs The fees and costs for managing your investment These fees and costs relate only to gaining access to the accessible financial products through the platform, and do not include the fees and costs that relate to investing in accessible financial products.	Cash Management Fee Up to 0.55% p.a. of your Cash Account. Any RITC related to the amount will be used to meet related Scheme expenses.	The Cash Management Fee is calculated daily and deducted monthly in arrears from interest earnings received prior to allocating interest to your Portfolio. It is not deducted from your Cash Account.
	Managed Account Investment Management Fee Up to 1.32% p.a. of your Managed Account portfolio balance. Refer to the relevant Managed Account Disclosure Document.	Deducted from your Portfolio monthly in arrears based on the Managed Account balance.
	Managed Account Cash Management Fee Up to 0.55% p.a. of your Cash Account. Any RITC related to the amount will be used to meet related Scheme expenses.	The Cash Management Fee is calculated daily and deducted monthly in arrears from interest earnings received prior to allocating interest to your Portfolio. It is not deducted from your Managed Account Cash Account.
Performance fees Amounts deducted from your investment in relation to the performance of the product	Nil	
Transaction costs³ The costs incurred by the scheme when buying or selling assets	ASX listed Securities Direct Market Access Trades – The fee payable for the buying or selling of shares on the ASX, which are processed at the end of the day at the average weighted trade. 0.1025% of the trade value subject to a minimum of \$10.25 per transaction	These costs include brokerage and buy/sell spreads. Deducted from your Account at the time of transaction.

PLATFORMPLUS WRAP

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Ongoing Annual Fees and Costs		
Transaction costs³ The costs incurred by the scheme when buying or selling assets	ASX listed Securities Broker Worked Orders – The fee payable for the buying or selling of shares on the ASX, which are managed by the broker to achieve an agreed sale or purchase price. 0.1333% of the trade value subject to a minimum of \$13.33 per transaction	These costs include brokerage and buy/sell spreads. Deducted from your Account at the time of transaction.
	Managed Funds¹ \$0.00 per transaction	Not Applicable
	In-specie Transfer Fee Transfer of assets out of your Account may be charged up to \$33 per security	Deducted from your Cash Account at the time of transfer.
	Non-Advised Account Transaction Fee² If you do not have a Financial Adviser and you wish to buy or sell an investment an additional fee will be payable. \$33.00 per transaction	Deducted from your Account at the time the transaction is processed.
	Managed Accounts ASX listed Securities The fee payable for the buying or selling of shares on the ASX that are held within a Managed Account. 0.077% and subject to a minimum fee of \$3.80 per trade.	These costs include brokerage and buy -sell spreads. Deducted from the cash balance of the Managed Account at the time of transaction.

¹ Managed Funds may charge a management fee, performance fee or “buy/sell spread” on the sale or purchase of units in a fund. Your Financial Adviser should refer to the relevant disclosure document provided by the fund manager for full details of the fees and charges that may be incurred.

² If you do not have a Financial Adviser and you wish to transact on your Account, you will be charged a Non-Advised Account Transaction Fee of \$33.00 to cover the cost of Platformplus implementing the transaction(s) instructed by you.

³ For further information on Transaction costs, see the ‘Additional Explanation of Fees and Costs’ below.

Investor activity related fees and costs
(fees for services or when your money moves in or out of the product)³

TYPE OF FEE	AMOUNT	HOW AND WHEN PAID
<p>Establishment Fee The fee to open your investment</p>		
<p>Contribution Fee The fee for each amount that you contribute to your Investment</p>		
<p>Buy-sell Spread An amount deducted from your investment representing costs incurred in transactions by the scheme</p>	Nil	Not applicable
<p>Withdrawal Fee The fee on each amount that you take out of your Investment</p>		
<p>Exit Fee The fee to close your Investment</p>		
<p>Switching Fee The fee for changing investment options</p>		

³ Activity fees, advice fees for personal advice and indirect cost ratio may apply. See the 'Additional Explanation of Fees and Costs' below for more information.

Example of combined effect of fees and costs – Core Menu

This table illustrates the combined effect of fees and costs of your PlatformplusWRAP Account and for an investment in the Alpha Balanced Fund within the Core Menu over a one-year period. You should use this table to compare this investment product with other platform investment products.

EXAMPLE – PLATFORMPLUS WRAP INVESTMENTS	AMOUNT	BALANCE OF \$50,000 ² WITH A DEPOSIT OF \$5,000 DURING THE YEAR
Desposit Fee	Nil	Nil
PLUS Ongoing annual fees and costs	\$210 (Account Keeping Fee – Core Menu) + 0.11% (Administration Fee) + \$30.00 (Cost Recovery Fee) +0.55% interest retained on the Cash Account ²	For every \$50,000² you have invested in your Scheme Account you will be charged \$276.00 annually.
PLUS Management fees and costs	Alpha’s management fee: 0.69% ³ Indirect costs: 0.00% ³	AND, for every \$50,000 you have in the Alpha Balanced Fund you will be charged \$331.20 each year.
PLUS Transaction Fees	Managed Fund Transaction Fee: \$0.00	
EQUALS Total cost of investing in the Alpha Balanced Fund through your PlatformplusWRAP (Core) Account		If you had an Investment of \$50,000² at the beginning of the year and you put in an additional \$5,000 at year’s end, you would be charged fees of \$607.20⁴

²This example assumes you have chosen to utilise the Core Menu investment options and that your \$50,000 balance is not invested in a Managed Model where a Management Fee may apply. This example assumes that the \$48,000 is invested in the relevant investment option (with \$2,000 held in the cash account) for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Transaction costs and additional fees may apply.

³Management costs are made up of Alpha’s management fee that is deducted from the returns of the Fund and may include indirect costs. The management fee is Alpha’s remuneration for managing and overseeing the operations of the Fund. Any expenses that Alpha may recover from the Fund are paid out of this management fee and are not an additional cost deducted from the assets of the Fund. Where the Fund invests in an underlying Alpha fund which is managed by Alpha, Alpha’s management fee in the underlying fund is fully rebated back to the Fund and so does not need to be counted in indirect costs for the Fund. Indirect costs refers to the fees and other management costs (if any) arising from underlying funds. Indirect costs are not an additional fee paid to Alpha. The indirect costs are calculated and incorporate estimated amounts with reference to the financial year ended 30 June 2022 and may vary over time. Alpha may update fees and costs information on its website where the change is not materially adverse to investors.

⁴Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the “Additional explanation of fees and costs” section in this PDS for information about the fees and other costs that may apply.

THIS EXAMPLE IS ILLUSTRATIVE ONLY AND FEES AND COSTS MAY VARY FOR YOUR ACTUAL INVESTMENT.

The above example only shows the annual investment and administration fees of the Wrap that relate to accessing investments through the Wrap and not other fees and costs incurred by the Wrap or fees and costs charged in or through Accessible Investments. Additional fees and costs will be charged by the issuers of Accessible Investment that you decide to invest in, depending on the nature of the investment. For information regarding the fees and costs of underlying investments, please refer to the Investment Menu Guides available at anytime from your financial adviser or by calling Platformplus.

Example of combined effect of fees and costs - Select Menu

This table illustrates the combined effect of fees and costs of your PlatformplusWRAP Account and for an investment in the Alpha Balanced Fund within the Select Menu over a one-year period. You should use this table to compare this investment product with other platform investment products.

EXAMPLE – PLATFORMPLUS WRAP INVESTMENTS	AMOUNT	BALANCE OF \$50,000 ⁵ WITH A DEPOSIT OF \$5,000 DURING THE YEAR
Deposit Fee	Nil	Nil
PLUS Ongoing annual fees and costs	\$350 (Account Keeping Fee – Select Menu) + 0.12% (Administration Fee) + \$30.00 (Cost Recovery Fee) +0.55% interest retained on the Cash Account ⁵	For every \$50,000⁵ you have invested in your Scheme Account you will be charged \$421.00 annually.
PLUS Management fees and costs	Alpha's management fee: 0.69% ⁶ Indirect costs: 0.00% ⁶	AND, for every \$50,000 you have in the Alpha Balanced Fund you will be charged \$331.20 each year.
PLUS Transaction Fees	Managed Fund Transaction Fee: \$0.00	
EQUALS Total cost of investing in the Alpha Balanced Fund through your PlatformplusWRAP (Select) Account		If you had an Investment of \$50,000⁵ at the beginning of the year and you put in an additional \$5,000 at year's end, you would be charged fees of \$752.20⁷

⁵This example assumes you have chosen to utilise the Core Menu investment options and that your \$50,000 balance is not invested in a Managed Model where a Management Fee may apply. This example assumes that the \$48,000 is invested in the relevant investment option (with \$2,000 held in the cash account) for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year. Transaction costs and additional fees may apply.

⁶Management costs are made up of Alpha's management fee that is deducted from the returns of the Fund and may include indirect costs. The management fee is Alpha's remuneration for managing and overseeing the operations of the Fund. Any expenses that Alpha may recover from the Fund are paid out of this management fee and are not an additional cost deducted from the assets of the Fund. Where the Fund invests in an underlying Alpha fund which is managed by Alpha, Alpha's management fee in the underlying fund is fully rebated back to the Fund and so does not need to be counted in indirect costs for the Fund. Indirect costs refers to the fees and other management costs (if any) arising from underlying funds. Indirect costs are not an additional fee paid to Alpha. The indirect costs are calculated and incorporate estimated amounts with reference to the financial year ended 30 June 2022 and may vary over time. Alpha may update fees and costs information on its website where the change is not materially adverse to investors.

⁷Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as advice fees, transaction fees or costs or any applicable buy/sell spread charges. The actual fees and costs incurred are dependent on the investments you decide to transact in. Refer to the "Additional explanation of fees and costs" section in this PDS for information about the fees and other costs that may apply.

THIS EXAMPLE IS ILLUSTRATIVE ONLY AND FEES AND COSTS MAY VARY FOR YOUR ACTUAL INVESTMENT.

The above example only shows the annual investment and administration fees of the Wrap that relate to accessing investments through the Wrap and not other fees and costs incurred by the Wrap or fees and costs charged in or through Accessible Investments. Additional fees and costs will be charged by the issuers of Accessible Investment that you decide to invest in, depending on the nature of the investment. For information regarding the fees and costs of underlying investments, please refer to the Investment Menu Guides available at anytime from your financial adviser or by calling Platformplus.

Additional Explanation of Fees

MANAGED ACCOUNT MANAGEMENT FEE

You should be aware that if you will invest in a Managed Account, the Managed Account Investment Manager may charge a fee for their role in managing the underlying Investments. The Managed Account Management Fee will be calculated daily on the balance of your Managed Account and will be deducted from the assets in your Managed Account monthly in arrears. The Managed Account Management Fee that will be applicable for Managed Accounts offered in the Scheme can be found in the relevant Managed Account Disclosure Document.

TRANSACTION COSTS

Transaction costs are an additional cost to the investor. Transaction costs are costs incurred when assets are bought or sold, and include costs incurred by an interposed vehicle. These costs vary depending on the nature of the assets being bought or sold, and include brokerage and buy-sell spreads incurred by the Fund in respect of certain Accessible Investments. Transaction costs vary depending on the investments you select. Please refer to the "Fees and Costs Summary" above for details regarding the transaction costs that may apply, including a description of these costs, the amount of these costs, and how and when the costs are recovered.

ONE-OFF ADVISER FEE

It is not reasonably possible to predict this fee. Any initial or one-off adviser fee agreed between you and your Financial Adviser will be deducted from your Account. When directed by you, Platformplus will pay the amount of this one-off adviser fee to your Financial Adviser if they are an AFSL holder, or to the AFSL holder if your Financial Adviser is an authorised representative of that AFSL holder (in each case where that AFSL authorises the holder to provide personalised financial advice). This may be charged in addition to any ongoing or fixed term fee.

ONGOING ADVISER SERVICE FEE

It is not reasonably possible to predict this fee. Any ongoing adviser service fee agreed between you and your Financial Adviser will be calculated daily and deducted at the elected frequency in arrears from your Cash Account.

Platformplus in accordance with your direction, will pay the advice fee to your Financial Adviser if they are an AFSL holder, or to the AFSL holder if your Financial Adviser is an authorised representative of that AFSL holder (in each case where that AFSL authorises the holder to provide personal financial advice).

FIXED TERM FEE

Where you establish a fixed term arrangement with your Financial Adviser, an adviser service fee will apply only for the period agreed to by you and your adviser. The term cannot be more than twelve (12) months and the fixed term fee will cease once the "end date" of your fixed term arrangement is reached. To establish a new fixed term arrangement, you will need to complete a new request via your Financial Adviser.

You cannot charge both an ongoing adviser service and fixed term fee at the same time.

PERFORMANCE FEE

Some Managed Accounts and Managed Fund Investment Managers will charge performance-based fees when the investment return generated exceeds a certain benchmark or certain specified criteria, if applicable. These fees will be described in the relevant disclosure document for Managed Funds and Managed Accounts.

INDIRECT COSTS

The issuers of some investments may charge additional costs which are taken into account in their unit price, rather than charged to investors directly (for example for Managed Funds, the fund manager may charge a performance fee). The indirect cost will vary depending on the investments you select. An estimate of the indirect costs will be available in the relevant disclosure document for the investment chosen.

EXPENSE RECOVERIES

Under the Constitution, the Responsible Entity has a right to be reimbursed for all costs incurred in the course of its administration of the Scheme. For example, if you ask Platformplus to provide you with a copy of all notices they receive about an underlying Investment, they may recover their reasonable expenses for doing so, however, generally they waive their right to these expense recoveries.

SUMMARY OF THE ADVICE FEES:

One-Off Adviser Fee

A fee that you may instruct us to pay your financial adviser for product advice and related advice provided in respect of the initial investment you make into your Scheme Account and for one-off advice after opening your account.

To be agreed with your Financial Adviser, up to a maximum of 2% of your total Account value.

This fee is deducted from your Account by Platformplus and paid to your adviser as a one-off fee when authorised by you.

Ongoing Adviser Service Fee

A fee that you may direct us to pay in relation to ongoing advice and related services provided by your adviser.

To be agreed with your Financial Adviser, up to a maximum of 2% of your total Account value (excluding assets not held in custody within your Scheme Account).

Calculated daily and paid to your adviser at the elected frequency in arrears by Platformplus debiting the fee from your Account.

This will only be calculated once the portfolio balance is available.

Fixed Term Fee

A percentage or flat dollar fixed term fee for services that your Financial Adviser provides in relation to advice about your account. The term cannot be more than 12 months.

To be agreed with your Financial Adviser, up to a maximum of 2% of your total Portfolio balance

Calculated daily and paid to your Financial Adviser in arrears at the frequency elected, or on closure of your Portfolio, by debiting the fee from your cash balance, provided the Scheme's requirements are met.

FAMILY GROUP AGGREGATION FEE

Family members can link their Portfolio via a family group and receive a reduction of administration fees across the linked Portfolios. Family groups can have a maximum of six linked Portfolios. The group of linked Portfolios is known as a 'Household'. A Household can include members of the same immediate family (spouse, de facto/domestic partner, children, parents, siblings, grandchildren, grandparents).

Platformplus has a discretion as to which Portfolios are included in any family group. For this purpose (and this purpose only) Superannuation portfolios (known as Platformplus Super Wrap ABN 18 906 079 389, RSE R1078770, USI 18906079389001) in this Scheme held by you or other members of **this** Scheme related to you will be included when assessing eligibility for a discount.

To arrange for Portfolios to be linked, complete the relevant section of your application form or you can obtain and complete a 'Family group request' form, available on our website, or from your Financial Adviser.

CHANGES TO FEES

This PDS will be updated if the Responsible Entity or Administrator's fees are changed. You will be notified at least 30 days in advance of any changes to Fees payable for the Scheme. Fees and costs relating to investment manager charges and transaction costs will be updated in the Investment Menu Guides and relevant Managed Account Disclosure Document.

TAX

Unless otherwise stated, all the fees and costs shown in this PDS are expressed as inclusive of the Goods and Services Tax (GST) and net of any reduced input tax credits (RITCs). Advice fees shown are GST inclusive and RITCs do not apply, with effect from 1 July 2024.

In the event of any change in tax laws or their interpretation which affects the rate of GST payable or RITCs that the Scheme may receive, the amounts deducted from your cash balance in respect of the fees and other costs may be varied or adjusted to reflect such changes without your consent or further notice to you.

To the extent that Scheme expenses are tax deductible, the benefits of any tax deduction will be passed on to members' Portfolios (unless used for the benefit of the Scheme by meeting expenses that are in excess of fees and costs charged to members) during the periodic calculation of member portfolio taxation liabilities. Scheme expenses that may be deductible to the Scheme include administration, transaction and financial adviser fees. The impact of tax deductions is not reflected in the fees and cost amounts shown in this PDS.

If you close your Portfolio, other than by transferring to another Portfolio in the Scheme, you may not receive the benefit of any tax adjustments for tax deductible expenses that have not yet been processed. Refer to Section 8 "Taxation" of this PDS for more information.

7. Reporting

Accessing your Account Online

When your Account has been opened, you will be sent a Login ID and a password that you can use to access your Account online. You are responsible for keeping your user ID and password confidential. You can access your Account online via the link embedded in your welcome email.

The Scheme will provide a range of reporting which shows:

- Account value over time
- Position summary including a current valuation of all holdings, including each security's cost and market value, each security's market value, and percentage of account/portfolio value.
- A summary of the transaction activity on your Account including deposits,
- Withdrawals, dividends, distributions and cash disbursements.
- A detailed Investment breakdown.

The following reports will be available online for historical periods, showing:

- Investment holdings report including Account valuation
- A summary of the transaction history on your Account which includes deposits, withdrawals, fees, dividends, distributions and cash disbursements.

Reports will generally include your Account holdings and transactions up until the previous business day, using the most recent market prices supplied. Reports can be generated for any time period or date, as far back as your initial investment date.

Annual Report

The Corporations Act requires the Responsible Entity to provide you with an annual report detailing your Investments in the Scheme and all related transactions. This will include details of any interest, assessable income, franked and unfranked income, foreign income, distributed capital gains, all associated tax credits and any other relevant items that may assist a registered tax agent to prepare your tax return.

These reports will be prepared each financial year after all

Investment income information has been received and will generally be delivered electronically and available via your Account online. The Scheme's independent auditor performs an annual audit of the system to ensure reliability for Investments held within the Scheme.

The Scheme is also a disclosing entity as defined under the Corporations Act. As a disclosing entity, the Scheme is subject to additional regular reporting and disclosure obligations.

Copies of documents lodged with ASIC to comply with these requirements may be obtained from, or inspected at, an ASIC office and will also be made available on the Responsible Entity's website. You have a right to request the Responsible Entity to provide you free of charge the half yearly condensed financial report and any continuous disclosure notices lodged with ASIC (in addition to the annual report referred to above).

Continuous disclosure notices will also be published on the Responsible Entity's website.

Trade Notifications

If any trading activity occurs on your Investments, you and your Financial Adviser may receive a trade notification into your online document library specifying the details of that activity.

Notices about your Investments

As the Investments in your Account are held in the Custodian's name, we receive notices about corporate actions and other communications that relate to your Investments. These communications and notices include notices about corporate actions, general meetings and annual reports. The Administrator may provide a summary of these communications to your Financial Adviser, but we generally do not provide you with a copy.

However, if you would like a copy of these communications, then please contact your Financial Adviser who will provide you with a copy of any notification that you require.

8.

Taxation

The Australian taxation system is complex and different investors face different circumstances. We do not give tax advice and we recommend that all investors seek professional taxation advice from a tax adviser appropriate to their own circumstances before investing in the Scheme.

The information in this PDS is for general information only and is only addresses Australian Resident investors. As you are the beneficial owner of Investments held within the Scheme, those Investments are taxed as if they are held by you directly.

Capital Gains Tax (CGT) and CGT Parcel Allocation

You may incur a CGT liability when Investments within your Account are disposed of including when Managed Funds are sold, when securities are disposed of, when your Investments are rebalanced and when withdrawals are made. You may also receive a Managed Fund distribution that includes a distributed capital gain.

If you are uncertain about how CGT rules apply to your circumstances or the most appropriate methodology for you, you should contact your Financial Adviser and/or consider seeking tax advice.

Each Investment in your Account may comprise a number of parcels of units. Each parcel will have a different date of purchase and cost base. When an Investment is partially sold you can set which parcel to allocate the sale against by nominating a CGT parcel allocation method via your initial application.

The default CGT allocation method for your Account is 'Minimise Gains'. Other allowable methods are First-In First-Out ("FIFO") and 'Maximise Gains'. Each of the methods may have differing CGT implications, depending on your individual circumstances, and you should seek specific advice from your Financial Adviser when opening your Account.

Tax on Foreign Investments

Income sourced from overseas Investments may be subject to foreign taxes, such as withholding tax. You may be entitled to a tax credit in respect of foreign taxes paid.

Tax File Number (TFN) and Australian Business Number (ABN)

It's not a legal requirement to provide your TFN or ABN in relation to your Account, however, we will only accept your application to the Scheme with a valid Tax File Number (TFN) (or ABN for a corporate entity).

Goods and Services tax (GST)

The Scheme is registered for GST. This means, for investors, that while GST is payable on fees relating to the administration of your Account, the Scheme may be able to claim input tax credits and/or reduced input tax credits of the GST paid. Unless otherwise stated, you will be charged inclusive of GST.

Deductibility of Fees

Some fees you pay in respect of your Account may be deductible in the financial year in which they are incurred. You should consider obtaining your own tax advice in this regard.

Withholding Tax

Tax may be withheld on income from foreign sources and is calculated as a rate of withholding tax applied to that foreign income.

The rate of withholding tax depends on the source of income and the existence (or otherwise) of a tax treaty between Australia and the country in which the income is derived.

Some countries impose specific obligations on taxpayers and any intermediaries before determining the rate of withholding tax that is to be applied to the income recipient.

For example, the standard withholding tax rate applicable to US sourced dividend income paid to non-US residents is 30%. Australian residents are entitled to a reduced rate of 15% under the terms of the US-Australia tax treaty but, in order to access this reduced rate, Australian residents are required to complete a form made available by the US Internal Revenue Service (IRS) known as the W-8BEN form (or the W-8BEN-E form for entities other than individuals). Investments in countries other than the US may also require the completion and submission of similar forms.

9.

General Information

Custody of your Assets

The Responsible Entity may appoint Custodians to hold legal title to the assets of the Scheme. Currently, the Responsible Entity has appointed FNZ Custodians (Australia) Pty Limited ACN 624 689 694, AFSL 507452 as custodian of all assets held directly via the Scheme.

The Custodians holds the assets on behalf of the Investor and is responsible to the Responsible Entity under a contractual relationship pursuant to a custody agreement.

The Responsible Entity in its capacity as responsible entity of the Scheme holds legal title to all cash (including the cash in your Account) in an omnibus account held in its name with a Bank, however the appointed Custodian holds the omnibus account on the Responsible Entity's behalf. The Administrator administers the omnibus accounts.

Cooling-Off Period

A 14-day cooling-off period applies if you change your mind about your initial investment in the Scheme. The 14-day period starts from the earlier of:

- the day you receive your welcome email confirming your Scheme Account has been established; or
- the end of the 5th business day after the day on which the Scheme Account was issued or sold to you.

You may exercise your cooling-off right by giving notice to Platformplus by phone 1300 168 905 or via email clientsupport@platformpluswrap.com.au.

The money you receive back may be less than your initial investment as there may have been losses in the value of the investment on realisation relative to the purchase price, and there may be fees and costs that are entitled to be deducted by the Responsible Entity.

If you request that we return the initial investment during the cooling-off period, the Responsible Entity is obliged to take all reasonable steps to realise your Investment and return your money or securities unless the Responsible Entity reasonably considers that it would not be fair to all members of the Scheme to do so. In some cases, (for example where Managed Funds that you have invested in have been frozen), it may

not be possible to realise your initial investment in a timely manner.

You should also be aware that even if the Responsible Entity is able to withdraw your Investment, the amount you receive back may be less than the amount of your initial investment as a result a movement in the price of Investments or the deduction of fees and costs that we are entitled to deduct in accordance with ASIC Class Order relief.

PDS and the Scheme Constitution

Your relationship with the Responsible Entity is governed by this PDS, the Scheme Constitution, the Corporations Act and other laws. When you want to know your rights as a Scheme investor, the first place to look is the Constitution. You can inspect a copy of the Constitution at the head office of the Responsible Entity or you can request a copy. This PDS sets out some of the material provisions of the Constitution. Each investor should ensure that participating in the Scheme is suitable for them and does not contravene any obligations binding on them. This document can only be used by investors receiving it (electronically or otherwise) in Australia who are Australian residents for tax purposes.

Compliance Plan and Committee

The Scheme has a compliance plan which describes the procedures applied in operating the Scheme to ensure compliance with the Corporations Act, the Constitution and other laws. The compliance plan is lodged with ASIC and audited annually.

A compliance committee (of which the majority of members are independent of the Responsible Entity) monitors the Responsible Entity's compliance with the compliance plan.

Differences between investing directly and investing through a Managed Investment Scheme

There are a number of differences between your rights as an investor accessing Accessible Investments through the Scheme, and the rights of direct investors in those same investments.

The key differences are:

- All Investments held in the Scheme are held in the name of the Custodian. This means that you will not receive direct communications and reporting from investment managers and product issuers that are sent to direct holders of the investments. These communications and notices include notices about corporate actions, general meetings and annual reports. You may elect to receive copies of these communications. Please speak to your Financial Adviser if you wish to receive copies of those communications.
- As an indirect investor, your “cooling-off” rights are different to those of a direct investor. As a direct retail investor you may have cooling-off rights – that is the right to return the financial product to the issuer and receive the amount paid less certain fees and less (or plus) market movements. In contrast as an indirect investor those cooling-off rights are not available to you.
- As an indirect investor, you do not have the right to call, attend or vote at a meeting of unit holders of the Managed Funds in which you invest, or of companies whose shares are included in your Account.
- If you were a direct investor, you would be able to apply for and withdraw from investments without the minimum investment transaction limitations imposed by Platformplus.
- The time taken to process Investment transactions may take longer than the time taken for a direct investment. This is due to the nature of the Scheme in that the Administrator may deal with several investment managers to complete a single investor request.
- As an indirect investor, withdrawal rights for Accessible Investments may not be available where the disclosure document for a financial investment becomes defective before issue of the Investment. As you are not the registered owner of the investment, the product issuer would not be required to return the investment to you or provide you with other options such as notification of an option to withdraw under s724 (for disclosure

documents) or s1016E (for PDSs) of the Corporations Act. The Administrator will communicate with you directly as soon as possible (and in any event within 5 days), regarding any right you may have to withdraw from an Accessible Investment, including statutory rights where there is a defective product disclosure document.

- As an investor, if you do not continue to have a nominated Financial Adviser, you may be subject to additional transaction costs, please refer to the fees and charges section for additional details.

See also:

- Section 2 (“About PlatformplusWRAP”) for details of how we deal with Corporate Actions;
- Section 5 (“Operating your Account”) for details relating to withdrawals and regular drawdown plan;
- Section 7 (“Reporting”) for details about notices that relate to your Investments; and
- Section 9 (“General Information”) for details of your cooling-off rights.

Accessible Investment Disclosure Documents

Where applicable, your Financial Adviser must give you a copy of the relevant disclosure document for each Accessible Investment in which you are considering investing, before you make any decision to purchase or add additional Investments.

Each disclosure document provides a description of the Accessible Investment offered, the fund manager approach to investing and objectives, what it invests in, performance information, any level of gearing of the fund’s assets, information on associated fees and costs, risks and other relevant information relating to the specific Accessible Investment. In addition, your Financial Adviser may have access to further information in relation to each of the Accessible Investments offered that can assist you with your investment decision.

Privacy

By completing the Application Form, you may be providing us and Platformplus with personal information. We also collect your personal information to verify your identity as part of the application process. We collect personal information from you so that we are able to process your application, administer your Investment and comply with any relevant laws. If you do not provide us with your relevant personal information, we will

not be able to do so.

Privacy laws apply to our handling of personal information and how we will collect, use and disclose your personal information in accordance with our privacy policy, which includes details about the following matters:

- the kinds of personal information we collect and hold;
- how we collect and hold personal information; the purposes for which we collect, hold, use and disclose personal information;
- how you may access personal information that we hold about you and seek correction of such information (note that exceptions apply in some circumstances);
- how you may complain about a breach of the Australian Privacy Principles (APP), or a registered APP code (if any) that binds us, and how we will deal with such a complaint;
- whether we are likely to disclose personal information to overseas recipients and, if so, the countries in which such recipients are likely to be located if it is practicable for us to specify those countries.

For further information please refer to:

- Platformplus' Privacy Policy available via your online login; and
- the Responsible Entity's Privacy Policy available at eqt.com.au

You can obtain a copy of the above Privacy Policies free of charge by contacting us.

Anti-money laundering/ counter- terrorism financing

The Anti-Money Laundering and Counter- Terrorism Financing Act 2006 (AML Act) and other applicable anti- money laundering and counter terrorism laws, regulations, rules and policies which apply to the Responsible Entity and Promoter (AML Requirements), regulate financial services and transactions in a way that is designed to detect and prevent money laundering and terrorism financing. The AML Act is enforced by the Australian Transaction Reports and Analysis Centre (AUSTRAC). In order to comply with the AML Requirements, we are required to, amongst other things:

- verify your identity and source of your application monies before providing services to you, and to re-identify you if we consider it necessary to do so; and
- where you supply documentation relating to the verification of your identity, keep a record of this documentation for 7 years.

The Responsible Entity and Platformplus (in its own right and

as agent of the Responsible Entity) (collectively the Entities) reserve the right to request such information as is necessary to verify your identity and the source of the payment. In the event of a delay or failure by you to produce this information, the Entities may refuse to accept an application and the application monies relating to such application or may suspend the payment of withdrawal proceeds if necessary to comply with AML Requirements applicable to them. Neither the Entities nor their delegates shall be liable to you for any loss suffered by you because of the rejection or delay of any subscription or payment of withdrawal proceeds.

The Entities have implemented several measures and controls to ensure they comply with their obligations under the AML Requirements, including carefully identifying and monitoring investors. Because of the implementation of these measures and controls:

- transactions may be delayed, blocked, frozen or refused where an Entity has reasonable grounds to believe that the transaction breaches the law or sanctions of Australia or any other country, including the AML Requirements;
- where transactions are delayed, blocked, frozen or refused the Entities are not liable for any loss you suffer (including consequential loss) caused by reason of any action taken or not taken by them as contemplated above, or because of their compliance with the AML Requirements as they apply to the Scheme; and
- the Responsible Entity or the Administrator may from time to time require additional information from you to assist it in this process.

The Entities have certain reporting obligations under the AML Requirements and are prevented from informing you that any such reporting has taken place. Where required by law, an entity may disclose the information gathered to regulatory or law enforcement agencies, including AUSTRAC. The Entities are not liable for any loss you may suffer because of them compliance with the AML Requirements.

US Tax Withholding and Reporting under the Foreign Account Tax Compliance Act (FATCA)

The United States of America has introduced rules (known as FATCA) which are intended to prevent US persons from avoiding tax.

Broadly, the rules may require the Scheme to report certain information to the Australian Taxation Office (ATO), which may then pass the information on to the US Internal Revenue

Service (IRS).

To comply with these obligations, we will collect certain information about you and undertake certain due diligence procedures to verify your FATCA status and provide information to the ATO in relation to your financial information required by the ATO (if any) in respect of any investment in the Scheme.

Common Reporting Standard

The Australian government has implemented the OECD Common Reporting Standards Automatic Exchange of Financial Account Information (CRS) from 1 July 2017. CRS, like the FATCA regime, will require banks and other financial institutions to collect and report to the ATO.

CRS will require certain financial institutions to report information regarding certain accounts to their local tax authority and follow related due diligence procedures. The Scheme is expected to be a 'Financial Institution' under the CRS and intends to comply with its CRS obligations by obtaining and reporting information on relevant accounts (which may include your units in the Fund) to the ATO.

For the Scheme to comply with its obligations, we will request that you provide certain information and certifications to us. We will determine whether the Scheme is required to report your details to the ATO based on our assessment of the relevant information received. The ATO may provide this information to other jurisdictions that have signed the "CRS Competent Authority Agreement", the multilateral framework agreement that provides the mechanism to facilitate the automatic exchange of information in accordance with the CRS. The Australian Government has enacted legislation amending, among other things, the Taxation Administration Act 1953 of Australia to give effect to the CRS.

Conflicts of Interest

We have internal policies and procedures to ensure that any conflicts of interest in relation to the Scheme are adequately identified, documented and appropriately managed. We maintain a conflicts register, which records all conflicts identified and what actions have been taken. In the event any conflicts of interest exist for Platformplus or Alpha, they are managed in accordance with our internal policies, procedures and management oversight.

Complaints

The Responsible Entity and Platformplus have established an internal dispute resolution process to resolve any complaints or concerns you may have, quickly and fairly. If you have a complaint in relation to the operation of Scheme or the operation of your Account, you should contact Platformplus via phone 1300 168 905 or email clientsupport@platformpluswrap.com.au, who will acknowledge receipt of your complaint immediately.

Platformplus will seek to assist you to obtain a resolution in respect of any and all of your complaints, however:

- if your complaint relates to the advice you received from your Financial Adviser in relation to the choice of Accessible Investments or your investment strategy, we recommend you discuss the issue with your Financial Adviser. The complaints section of your Financial Adviser's Financial Services Guide will include details of how to access the Financial Adviser's internal dispute resolution scheme; and
- If your complaint relates to specific Investments acquired through the Scheme, you should raise the complaint directly with the issuer of the Accessible Investment product. The disclosure document prepared by the issuer of the specific Investment will contain details about that issuer's complaints policy.

If your complaint relates to the Scheme, we and Platformplus will investigate your complaint and seek to resolve your complaint as soon as possible and in most cases within 21 days of receipt, however, for more complex matters, we may take up to 30 days to reach a final decision about your complaint.

Unless your complaint is resolved within 5 Business Days of receipt and you have confirmed that you do not require written notice of our decision, we will provide you with our final decision in writing, along with the reasons on which it is based, within 30 days of receiving your complaint.

If you are dissatisfied with the outcome of your complaint, or if we do not respond to your complaint (in writing where required) within 30 Business Days, you have the right to request resolution of the dispute with the Australian Financial Complaints Authority (AFCA). Please note that AFCA will not deal with your complaint unless you have raised your concerns with us first.

The contact details for AFCA are:
Australian Financial Complaints Authority GPO Box 3
Melbourne VIC 3001
T: 1800 931 678
E: info@afca.org.au
W: www.afca.org.au

HOW TO CONTACT US

If you need help regarding the Scheme, you should first speak to your Financial Adviser.

You can also contact us by:

Email: clientsupport@platformpluswrap.com.au

Phone: 1300 168 905

Mail: PO Box 1856 Sunshine Plaza QLD 4558

10. Glossary

TERM	MEANING
Accessible Investment	Any asset that may be invested in via the Fund.
Account	Each investor's account including all Investments in the Fund Account, liabilities (if applicable) and cash in the Account.
Administrator	FNZ (Australia) Pty Limited (ACN 138 819 119), the entity responsible for administering the Scheme.
ADI	Authorised Deposit-taking Institution.
AFSL	Australian Financial Services Licence.
AFS Licensee	The holder of an AFSL.
Application Form	The Application Form you fill in to apply to join the Scheme.
ASIC	Australian Securities and Investments Commission.
ASX	Australian Securities Exchange.
Bank	An Australian Authorised Deposit-taking Institution or a foreign bank that has received ASIC Class Order relief to operate a branch in Australia as a Foreign Financial Service Provider (FFSP). Funds held with an FFSP are not covered by the Australian Financial Claims Scheme.
Business Day	Means any day (other than a Saturday or Sunday) on which the major clearing banks in Sydney, NSW are open for business.

TERM	MEANING
Cash Account	Your Cash Account represents the cash you hold in your Portfolio and this can include both platform and managed account cash.
Constitution	The legal document that establishes and governs the Scheme.
Corporations Act	The Corporations Act 2001 (Cth).
Custodian	The entity contracted by the Responsible Entity to provide custody of the assets held within the Scheme. At the date of this PDS, the Custodians are FNZ Custodians (Australia) Pty Limited ACN 624 689 694 AFSL 507452.
Daily	Means any calendar day.
Financial Adviser	The business or person that provides you with financial advice in relation to your Account not on behalf of the Responsible Entity, and who holds an AFSL, or is licensed by an AFS Licensee to do so.
PIC	The primary function of the PIC is to provide initial and ongoing due diligence of the financial products and services that are provided under the Scheme.
Investment	An investment made at your direction via the Scheme.
Investment Menu Guides	The list of approved Accessible Investments that you will be able to invest in, together with descriptions of such Accessible Investments, and which is available at the website of platformpluswrap.com.au .
Investment Manager	Alpha Investment Management Pty Ltd (ACN 122 381 908) (AFSL No. 307379), the investment manager of the Scheme.
In-specie transfer	In kind or in its existing form (rather than by conversion to cash).

TERM	MEANING
Managed Fund	A Managed Fund is a type of managed investment scheme where your investment amount is pooled together with other investors' monies and managed by a fund manager.
Managed Account	A notional portfolio of assets constructed by the Managed Account Investment Manager and managed in accordance with specified investment objectives, investment strategies and asset allocation guidelines, as described in the Managed Account disclosure document.
Managed Account Disclosure Document	The disclosure document prepared by the Managed Account Investment Manager from time to time which contains information and required disclosures about the Managed Account.
Managed Account Investment Manager	An investment manager who has entered into an agreement with the Responsible Entity to include its Managed Account(s) as an available Accessible Investment in the Scheme.
Minimum Account Balance	The minimum balance of your Account at any time (being the value of the Investments in your Scheme Account and the cash in your Cash Account). The Minimum Account Balance is \$10,000.
Minimum Cash Balance	The minimum amount of cash you must hold in your Cash Account at any time is \$2,000
Minimum Initial Deposit	An amount of \$20,000 made up of: <ul style="list-style-type: none"> • cash deposited to your Account; and • assets transferred to your Scheme Account in accordance with this Product Disclosure • Statement at the time your Account is established
PDS	This Product Disclosure Statement.
Portfolio	Is the group of Accounts that you hold your Platformplus profile.
Promoter	Platformplus Pty Ltd (ACN 103 551 533) (Authorised Representative Number 1289035 of Alpha Investment Management Pty Ltd AFSL No. 307379), the entity responsible for promoting and marketing Platformplus Wrap.

TERM	MEANING
Responsible Entity	Equity Trustees
Scheme	Platformplus Wrap, a registered Managed Investment Scheme under the Corporations Act 2001 (Cth) (ARSN 651 282 549).
Scheme Account	Your account holding all Investments you have made via the Scheme.
Select Menu	The menu of available financial products included on the Investment Menu Guide - Select Menu.

11.

How to Complete the Application

You should complete the Application with the assistance of your Financial Adviser. Before you do this, you should read this PDS thoroughly, along with the disclosure documents of all Accessible Investments in which you choose to invest.

Step 1 – Establish the appropriate applicant type

The following types of investors can open a Portfolio:

- individual (including sole trader)
- joint applicant (including partnerships)
- company
- trust (non-corporate or corporate)
- self-managed Superannuation Fund
- sole trader
- partnership

Please refer to the table on the next page for details for each type of applicant.

Step 2 – Complete the application online with the assistance of your Financial Adviser

Your Financial Adviser will enter your details online, enabling applications for the Scheme, specifying your nominated bank account and providing AML / KYC information. Once your Financial Adviser has entered your details and submitted the Application, you will receive a welcome email to the Scheme.

Step 3 – PEP

Your Financial Adviser will have completed AML/KYC checks with you however, upon confirmation of your acceptance to join the Scheme, Politically-Exposed- Persons, (PEP) procedures will commence.

Upon successful completion of the PEP procedures, your Scheme Account will be ready to commence operation.

Step 4 – Account Setup

You will receive a welcome email to the Scheme.

Your welcome email will contain a URL link to your Account, information on your account setup and contact information should require assistance. As part of this process, you will need to verify your mobile phone number in order to complete the two-factor authentication. You will need your mobile phone to receive your one- time access code (2FA). Enter this code when prompted at your Client Portal.

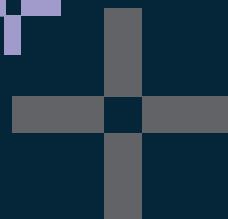
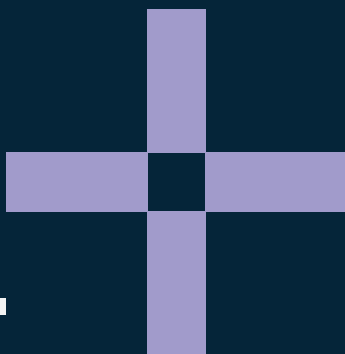
Step 5 – Scheme Account Deposit

You or your Financial Adviser will transfer cash or assets (via in-specie transfer) to commence trading of your Account.

Portfolio names and designations for different types of investors

While your Financial Adviser will complete your application details online, you should check that investor details are completed as outlined in the table below.

INVESTOR TYPE	PORTFOLIO NAME	PORTFOLIO DESIGNATION	WHO SIGNS?
Single Applicant	Use given names. Do not use initials	Mr John Citizen	Individual investor. If you are signing under Power of Attorney, please also attach a certified copy of the Power of Attorney.
Joint Applicant	Use given names. Do not use initials	Mr John Citizen & Mrs Norma Citizen	Both investors. If you are signing under Power of Attorney, please also attach a certified copy of the Power of Attorney.
Company, Incorporated Association or Body	Use name of Company, Incorporated Association or Body registered with ASIC.	Citizen Pty Ltd	Two Officers; OR As required by the Constitution or rules of the company; OR One Director for a Sole Director Company
Self-Managed Superannuation Fund	Use the name of the Trustee(s) then the name of the Fund.	Mr John Citizen & Mrs Norma Citizen [Super Fund A/C]	2 Trustees
Trusts	Use the Trustee(s) personal names, then the name of the trust / beneficiary.	Mrs Norma Citizen [Baby Citizen A/C]	2 Trustees
Sole Trader	Use the name of the sole trader then the registered business trading name if applicable	Mr John Citizen T/A Citizen Plumbing	Individual
Partnership	Use the name of the Partnership and the registered business trading name if applicable	The Citizen Partnership T/A Citizen Software Suppliers	The signatures of each partner in the Partnership



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platformpluswrap.com.au

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