PLATFORM+ WRAP

PRODUCT DISCLOSURE STATEMENT

THIS DOCUMENT IS THE PLATFORMPLUS SUPER WRAP PRODUCT DISCLOSURE STATEMENT (PDS).

17 MAY 2024

ISSUER

Equity Trustees Superannuation Ltd | ABN 50 055 641 757 | AFSL 229757 | RSE License No. L0001458

as Trustee of the Platformplus Super Wrap | ABN 18 906 079 389 | RSE R1078770 | USI 18906079389001

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Important Information

Platformplus Super Wrap ('the Wrap') is offered through the Platformplus Super Wrap ('the Fund') (ABN 18 906 079 389, RSE R1078770, USI 18906079389001). The Fund was established under a Trust Deed dated 12 March 2021 (as amended from time to time).

TERMS USED IN THIS PDS

Some capitalised terms in this PDS have defined meanings that are explained in the Glossary. Refer to the "Glossary" section of this PDS for more information.

Trustee and Issuer

Equity Trustees Superannuation Limited ('**Trustee**', '**we**', '**us**', '**our**') (ABN 50 055 641 757, AFSL 229757, RSE Licence No. L0001458).

P: GPO Box 2307, Melbourne VIC 3001 T: 1300 133 472

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The Trustee is the issuer of this PDS and the superannuation products described herein.

The Trustee is not the issuer of the Managed Fund product disclosure statements. Equity Trustees Limited (ABN 46 004 031 298, AFSL 240975) (ETL) is the issuer of product disclosure statements for some of the Managed Funds available through the Fund.

ETL is also the responsible entity of the Platformplus Wrap (ARSN 651 282 549) which provides access to some Managed Accounts available through the Fund. The Trustee is not the issuer of the Platformplus Wrap or Platformplus Wrap's product disclosure statement. Transactions between Equity Trustees Superannuation Limited (ETSL) (in its capacity as Trustee of the Fund) and ETL (in its capacity as issuer of Managed Fund product disclosure statements and responsible entity of the Platformplus Wrap) are conducted on normal commercial terms.

ETSL and ETL are subsidiaries of EQT Holdings Limited (ABN 22 607 797 615) (Equity Trustees Group) which is a public company listed on the Australian Securities Exchange (ASX: EQT). Established as a trustee and executorial service provider by a special Act of the Victorian Parliament in 1888, today the Equity Trustees Group is a dynamic financial services institution which continues to grow the breadth and quality of products and services on offer.

Custodian

FNZ Custodians (Australia) Pty Limited ('**Custodian**') (ABN 88 624 689 694, AFSL 507452) provides custodial services to the Fund.

Administrator

FNZ (Australia) Pty Limited ('**Administrator**') (ABN 67 138 819 119), provides administrative services to the Fund. The Custodian has appointed the Administrator as a corporate authorised representative (No. 001274269) of FNZ Custodians (Australia) Pty Limited, AFSL 507452.

Promoter

Platformplus Pty Ltd, ABN 46 103 551 533 ('**Promoter**'), Authorised Representative No 1289035 of Alpha Investment

Management Pty Ltd ABN 13 122 381 908, AFSL 307379 is the Promoter of the Fund and provides a range of distribution, technology and administrative services to the Fund.

The Promoter is a wholly owned subsidiary of Infocus Wealth Management Limited (ABN 28 103 551 015).

The Promoter is an Australian headquartered financial services technology company with a proud 25 year history of developing and delivering advice-centred technology that drives excellence in financial advice.

The Promoter's vision is to transform the way Financial Advisers deliver high quality advice and services to their clients and investors. Delivering an end- to-end experience that is effective, efficient and able to be tailored to their clients' requirements. The Promoter has partnered with the Trustee and Administrator to deliver the Wrap and this allows the Promoter's advice-centric approach to guide the use and development of a digital investment platform, built on cutting-edge technology, designed with Financial Advisers and their clients in mind. The Promoter wants to make sure that the process, from creating an account to accessing and managing wealth, is seamless. The Wrap allows clients (with the help of their Financial Adviser) 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 allows you to invest in a wide range of investments and (with the help of a Financial Adviser) design a portfolio that's right for you. Because your investments are administered through a centralised online service, you can review your entire portfolio and investments, at any time by logging into your client portal. Consolidated reporting means you can monitor the performance of your Wrap Portfolio, which can help you to get a consolidated view of your wealth in one place.

The Promoter may enter into agreements with Financial Advisers in relation to the distribution of the products described in this PDS in its own right (not on behalf of the Trustee).

If you have any questions or would like any more information about Platformplus Super Wrap, please contact the Promoter:

P: 1300 309 459
E: info@platformpluswrap.com.au
Website: platformpluswrap.com.au

Investment Manager

Alpha Investment Management Pty Ltd, ABN 13 122 381 908, AFSL 307379 ('**Alpha**') is the Investment Manager of the Fund and provides a range of investment services to the Fund. Alpha is a wholly owned subsidiary of Infocus Wealth Management Limited (ABN 28 103 551 015). Alpha is a boutique fund 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.

Alpha is also the Managed Account Investment Manager for some of the Managed Accounts accessible through the Fund. Alpha is also the responsible entity or manager of some Managed Funds accessible through the Fund.

Other Service Providers

The Trustee may use other professional service providers in the management and operation of the Fund.

Financial Advisers

Given the range and nature of the investment options available, you must have a relationship with a Financial Adviser in order to join the Fund, unless otherwise approved by the Trustee. There is no requirement for you to have a Financial Adviser once a Platformplus Super Wrap Portfolio is established. However, if you cease to have a Financial Adviser, you will pay additional transaction fees and certain features and functions will not be available to you. See Section 9 of this PDS for more information.

Refer to page 65 of this PDS for the consequences of ceasing to have a Financial Adviser.

Your Financial Adviser is not an agent or representative of the Trustee or the Administrator. Neither the Trustee, the Custodian, the Administrator, nor any other entity associated with the management or promotion of the Fund or its products bear any responsibility for any financial product advice provided to you by your Financial Adviser, your instructions not being acted upon in a timely fashion by your Financial Adviser, or any other actions of your Financial Adviser.

Neither the Trustee, any of its related entities or their respective employees, or the Administrator, endorse, warrant or accept any responsibility for any of the services provided by your Financial Adviser. Note: You must typically give us all your investment instructions through a Financial Adviser. Refer to page 65 of this PDS for the consequences of ceasing to have a Financial Adviser.

Trustee Information

The Trustee is required to disclose certain information and documentation in relation to themselves and the Fund on a website. This information and documentation is available on the following website: platformpluswrap.com.au and includes, but is not limited to, the Trust Deed, the PDS, the Target Market Determination(s) applicable to the Fund's Accumulation and Pension products, the most recent Annual Report, the names of each material outsourced provider to the Fund. The Trustee and executive remuneration details are available at: eqt.com.au

IMPORTANT INFORMATION

The PDS is a summary of important information relating to the Platformplus Super Wrap to assist you in deciding if it is suitable for your needs.

It will also help you compare the products described in this PDS with other products you may be considering.

The PDS also includes references to important information contained in the following incorporated documents, which form part of the PDS:

- Platformplus Super Wrap Investment Menu Guide – Select Menu (Unique Identification No. PFPSUP002-2201)
- Platformplus Super Wrap Investment Menu Guide – Core Menu (Unique Identification No. PFPSUP001-2201)

These incorporated documents are available free of charge by contacting your Financial Adviser, the Promoter, the Administrator or through platformpluswrap.com.au/product-information-and-guides/.

You should carefully read and consider the PDS (including incorporated information) before making a decision to apply for this product.

Eligibility

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. This offer is only open to persons receiving this PDS as a hard copy or electronically within Australia.

Updated Information

Information in the PDS (including incorporated information) is subject to change from time to time and may (in the case of information that is not materially adverse) be updated via the Promoter's website. To find out about updated information, please visit platformpluswrap.com.au. Alternatively, you can request a paper or electronic copy of the updated information to be sent to you free of charge by contacting your Financial Adviser, the Promoter or Administrator.

No Guarantee

Neither the Trustee, any of its related entities nor their respective employees, nor any other entity associated with the management, operation or promotion of the Fund or its products (including the Administrator, Promoter or Investment Manager), guarantee the capital invested by you, the performance of the specific investments, or your benefits generally.

The Trustee and any other service provider (including the Administrator, Promoter and Investment Manager) associated with this product do not guarantee or underwrite the Fund or its products.

Product Summary

PRODUCT FEATURES	ACCUMULATION PORTFOLIO	TRANSITION TO RETIREMENT (TTR) PORTFOLIO	RETIREMENT PENSION PORTFOLIO
Who can invest with Platformplus Super Wrap	Individuals who are: • Saving for retirement	Individuals who: • Have reached their preservation age and are still employed and • Want to receive a TTR Pension	Individuals who: • Have reached age 65 • Have reached their preservation age and retired • Have reached age 60 and ceased an employment arrangement • Are permanently incapacitated and • Want to receive a Retirement Pension
Platformplus Super Wrap Accounts	You can hold an Advised Account, and invest in Managed Accounts or other available investments. You must have a Financial Adviser to establish an Account. Multiple Advised Accounts may be held, including within the same Portfolio. If you cease to have an Adviser, any Advised Account you hold will become a Non-Advised Account. Generally, an Account cannot be established for you in the Fund unless you provide us with your tax file number.		
Minimum initial investment	No minimum		
Contribution types	• Concessional • Non-concessional • Spouse contributions • Structured settlement • CGT small business rollover • Low income super tax offset • Government co-contributions	Not applicable. Generally, pensions can only be commenced using superannuation benefits payable from a superannuation fund including from your Accumulation Portfolio.	Not applicable. Generally, pensions can only be commenced using superannuation benefits payable from a superannuation fund including from your Accumulation Portfolio.
Methods of contribution	Electronic funds transfer (EFT)	Not applicable	Not applicable

PRODUCT FEATURES	ACCUMULATION PORTFOLIO	TRANSITION TO RETIREMENT (TTR) PORTFOLIO	RETIREMENT PENSION PORTFOLIO
Rollovers	• From another eligible superannuation provider	Not applicable	Not applicable
Contribution management	Regular Contributions • You can make regular contributions into your Accumulation Portfolio via employer contributions, or from a nominated bank account. Ad-Hoc Contributions • Make one-off contributions using EFT Account Contributions Strategy • An Account Contributions Strategy can be set up to distribute incoming contributions between two or more Advised Accounts under your Accumulation Portfolio	Not applicable	Not applicable
Additional ad-hoc contributions	$2,000 minimum per contribution	Not applicable	Not applicable
Regular savings plan	$200 minimum per contribution	Not applicable	Not applicable
Minimum regular pension payment (subject to Government's annual limits)	Not applicable	$500 minimum per pension payment	$500 minimum per pension payment

PRODUCT FEATURES	ACCUMULATION PORTFOLIO	TRANSITION TO RETIREMENT (TTR) PORTFOLIO	RETIREMENT PENSION PORTFOLIO
Minimum ad-hoc pension payment (subject to Government's annual limits)	Not applicable	$2,000 minimum per pension payment	$2,000 minimum per pension payment
Withdrawal management	Lump Sum Payments • Ability to withdraw lump sums if you have satisfied a condition of release Withdrawal Strategy • A Withdrawal Strategy can be set up to fund any outgoing payments from your Advised Account under your Accumulation Portfolio	Withdrawal Strategy • A Withdrawal Strategy can be set up to fund any outgoing pension payments	Withdrawal Strategy • A Withdrawal strategy can be set up to fund any outgoing payments
Pension Payments	Not applicable	Pension Payments • Easily manage and customise your regular income payments with a range of frequencies, subject to Government's minimum and maximum annual limits	Pension Payments • Easily manage and customise your regular income payments with a range of frequencies, subject to Government's minimum annual limit
Methods of Withdrawal	If a condition of release has been satisfied - Electronic funds transfer Otherwise – by rollover or transfer to another eligible superannuation provider		

Cash Balances

PRODUCT FEATURES	ACCUMULATION PORTFOLIO		TRANSITION TO RETIREMENT (TTR) PORTFOLIO		RETIREMENT PENSION PORTFOLIO	
Minimum Cash Balance (referred to as Platformplus Super Wrap Cash)	All Accounts except Managed Accounts	Managed Accounts	All Accounts except Managed Accounts	Managed Accounts	All Accounts except Managed Accounts	Managed Accounts
	1% of your Portfolio account balance (including Managed Account, if any) up to $2,000	2% of the value of your Managed Account	1% of your Portfolio account balance (including Managed Accounts if any), up to $2,000	2% of the value of your Managed Account	1% of your Portfolio account balance (including Managed Accounts if any), up to $2,000	2% of the value of your Managed Account
Interest rate on your Platformplus Super Wrap Cash	The declared interest rate may change from time to time and is calculated daily and paid monthly in arrears on any positive cash balance. The latest available interest rate on your cash balance can be found in the Investment Menu Guides on platformpluswrap.com.au or by contacting your Financial Adviser.					

This above is a summary only of some of the features of Platformplus Super Wrap. You should consider the more detailed information about these features contained in this PDS together with information about other features including risks, available investments and fees and costs. You should also consider the Target Market Determination(s) for these products accessible from platformpluswrap.com.au

1.
About Platformplus Super Wrap

This is a super investment service that can help you build your superannuation (super) savings, and drawdown those savings when the time is right, in a tax-effective way.

You can choose between the Core Menu or Select Menu which offer different investment options (with a range of Accessible Investments) for you to invest in, to build your preferred investment strategy. For more information about the Core Menu and Select Menu and the range of investment options available to you refer to Section 3 of this PDS.

You can:

- Accumulate and grow your super through an Accumulation Portfolio and/or
- Draw a regular income stream through a Pension Portfolio (either a retirement phase account-based pension or TTR pension, depending on your circumstances).

Your Financial Adviser will provide you with the information and relevant disclosure documents you require in order for you to invest through the Fund.

ALL OF YOUR SUPER INVESTMENTS CAN BE IN ONE PLACE TO HELP YOU EASILY ADMINISTER AND TRACK YOUR PORTFOLIO(S).

Your Platformplus Super Wrap Portfolio Options

Platformplus Super Wrap is an online super platform designed to help you manage your retirement goals. You can establish one or more Portfolios, as needed to help meet your current super savings and/or retirement planning needs:

ACCUMULATION PORTFOLIO

Save for retirement and access a broad range of investment options through a Platformplus Super Wrap Accumulation Portfolio.

TTR PORTFOLIO

A TTR Pension Portfolio allows you to receive a Pension income stream if you have reached your preservation age but not yet retired. You can continue to build your super benefit in your Accumulation Portfolio, and also receive a pension from your TTR Portfolio.

RETIREMENT PENSION PORTFOLIO

Receive a flexible income stream in retirement (or in other permitted circumstances) and access to a selection of investment options through a Retirement Pension Portfolio. Retirement Pensions can only be started from accumulated super benefits in the Fund or another superannuation provider.

Within each Portfolio you must, generally, have an Advised Account which allows you to invest in Managed Accounts and/or with other investment options outlined in the Investment Menu Guides, based on your investment needs. Your Advised Account will provide access to your Financial Adviser to manage your investments on your behalf, with your consent. You may have more than one Advised Account in a Portfolio.

You can group your Portfolio(s) in the Fund with other Portfolios held by other members of the Fund that are related to you (including immediate family members). For this purpose (and this purpose only) portfolios in the scheme known as Platformplus Wrap ARSN 651 282 549 held by you or other members of the Fund related to you will be included when assessing eligibility for a discount. The group of linked Portfolios is known as a 'Household'. See 'Fee Discounts - Family Group Aggregation Fee' within the Additional Explanation of Fees and Costs section in Section 6 of this PDS for more information on potential benefits of grouping your Portfolios under a Household.

Advised Account Characteristics

	CHARACTERISTICS	ACCOUNT MANAGEMENT
Advised Account	You can choose to implement financial advice provided by a Financial Adviser following advice they have developed for you and/or you can choose to invest in a Managed Account.	Instructions are placed by your Financial Adviser on your behalf based on the advice you have received from them*, except in relation to any Managed Account you have chosen which is instead managed by a Managed Account Investment Manager.

*Should you cease to have a Financial Adviser and have not replaced them within 90 days after we're advised of their cessation, your Advised Account(s) will become Non-Advised Account(s) and the management features listed above for an Advised Account will not apply. Please see the Non-Advised Members section in Section 9 of this PDS for more information.

Managed Account investments

A Managed Account is a notional portfolio of assets constructed by the Managed Account Investment Manager in accordance with specified investment objectives and strategies. It provides access to a portfolio which is managed by the Managed Account Investment Manager. Investment trades are placed by the Managed Account Investment Manager in accordance with a pre-determined strategy.

We will act on the instructions of your Managed Account Investment Manager, who will be responsible for the Managed Account.

Your Managed Account Investment Manager has access to portfolio management tools, which are designed to help the Managed Account Investment Manager construct, monitor and rebalance your Managed Account in accordance with the Investment Program detailed in the relevant Managed Account Disclosure Document. If you are invested in a Managed Account, there will be additional fees payable to the Managed Account Investment Manager. See Section 6 of this PDS for more information on the fees and costs associated with a Managed Account. These fees are charged on behalf of the Managed Account Investment Manager, for the services they provide.

Speak to your Financial Adviser if you would like to have a Managed Account investment through Platformplus Super Wrap.

What is included in Your Platformplus Super Wrap Service Delivery?

You can:

- Access your Client Portal to view your Portfolio(s) and Accounts online at any time through platformpluswrap.com.au
- Collaborate with your Financial Adviser to access a range of investment options and Accessible Investments depending on your chosen Menu.
- Access a suite of online reporting, your documents library, as well as your secure platform notifications inbox
- Change certain Portfolio details such as your nominated bank account, including payment details
- Add or change your Client Portal details such as mobile number and email address.

Your Financial Adviser

To join the Fund, you must have a relationship with a Financial Adviser. With your written consent:

- Your Financial Adviser can help you develop a personalised investment strategy and structure your Platformplus Super Wrap Portfolio(s) and Account(s).
- You can authorise the fees payable to your Financial Adviser for advice related to your superannuation to be deducted from your cash balance, subject to Trustee approval.
- Your Financial Adviser and their selected staff will have standing authority to manage your Platformplus Super Wrap Portfolio(s), including the authority to:
    - Submit and manage investment instructions, including elections on dividend or distribution re-investment (where applicable);
    - Make corporate action election decisions;
    - Manage pension payment amounts and frequency changes;
    - Manage regular contribution payment amounts and frequency changes;
    - Manage certain portfolio attributes such as Account contribution and withdrawal strategies, minimum cash balance limits, Household groupings; and
    - Receive certain communications and notifications on your behalf.

You can revoke your Financial Adviser's authority to manage your Portfolio(s) at any time by notifying us in writing. Please refer to the Non-Advised Members section in Section 9 of this PDS for information on managing your Portfolio(s) if, at any time, you cease to have a Financial Adviser.

Your Accountant and Other Representatives

- To help you to collaborate with your accountant and other representatives, you may be able to give that person read-only access to your Platformplus Super Wrap Portfolio(s)
- Giving your accountant or other representative read-only access means they will be able to view your Portfolio(s), access statements, reporting and other information online
- Your accountant or other representative will not be able to manage your Account(s), or enter into any transactions, on your behalf. You can revoke your authority for representatives to have read-only access to your Portfolio(s) at any time by notifying us in writing.

Platformplus Super Wrap Cash

Platformplus Super Wrap Cash is integral to each Portfolio and represents the cash you hold in your Portfolio, depending on whether you have invested in a Managed Account. We may also refer to it as your Cash Account and this can include both platform and managed account cash. Interest is calculated daily and paid monthly in arrears on your cash balance(s). You can view the applicable interest rate in the Investment Menu Guides at platformpluswrap.com.au/product-information-and-guides. When you first join the Wrap or establish a Pension Portfolio, you direct us to invest your money in Platformplus Super Wrap Cash until an investment instruction is received from you or your Financial Adviser on your behalf. Platformplus Super Wrap Cash is used to facilitate cash transactions, including:

- Receiving contributions (Accumulation Portfolios only);
- Buying and selling investments;
- Paying any fees, charges and taxes;
- Funding pension payments (Pension Portfolios only)
- Paying lump sum withdrawals (where permitted) including withdrawals you request and withdrawals required by the ATO under a release authority, for taxation purposes, or pursuant to the Superannuation (Unclaimed Money and Lost Members) Act 1999 (see Section 9 of this PDS);
- Receiving interest on your Platformplus Super Wrap Cash; and
- Receiving income from your investments.

Should you have insufficient cash available at the time fees and charges are taken, we will sell assets as outlined in the Automatic Disinvestment section below. When you close your Account, interest is paid on your cash balance up until the day your Account is closed.

Minimum Platformplus Super Wrap Cash Balance

You are required to maintain a minimum cash balance in your Portfolio to provide for ongoing liquidity. However, you can

increase these minimum cash amount(s) if you choose. To update your minimum cash balance please contact us or speak to your Financial Adviser. The minimum cash balance varies depending on whether you have invested in a Managed Account or not. If you have any Managed Accounts, the value of those accounts will be included in the calculation of the minimum cash balance for your Advised (or Non-Advised) Account for your Accumulation and/or Pension Portfolio in the Fund. In addition, you must have a minimum cash balance in your Managed Account(s).

PORTFOLIO TYPE	ADVISED AND NON-ADVISED ACCOUNTS	MANAGED ACCOUNTS
Accumulation	1% of your Portfolio account balance (including Managed Accounts if any), up to $2,000	2% of the value of Managed Account holdings
Pension	1% of your Portfolio account balance (including Managed Accounts if any), up to $2,000	2% of the value of Managed Account holdings

You must maintain enough Platformplus Super Wrap Cash in order to meet your pension payments. Should your Platformplus Super Wrap Cash balance drop below the minimum, we will sell assets as outlined in the Automatic Disinvestment section below.

Automatic Disinvestment

When your Account needs cash to pay fees, fund a withdrawal or a rollover, or if your Platformplus Super Wrap Cash falls below the required minimum balance, we can automatically initiate the sale of assets on your behalf (known as disinvestment). We will check the balance of your Platformplus Super Wrap Cash for each Account to ensure it meets the minimum balance requirements.

Disinvestment notifications will be sent out as follows:

- If your cash balance drops below 50% of your minimum required balance, we will send you and your Financial Adviser an 'Update' notification regarding the level of your cash balance
- If your cash balance drops below 15% of your minimum required balance, we will send you, and your Financial Adviser, an 'Action Required' notification. This notification will ask that the cash balance is topped up either by transferring funds to Platformplus Super Wrap Cash, or by selling down investments of sufficient value
- Should your Platformplus Super Wrap Cash balance remain below the minimum required amount for six business days after the 'Action Required' notification is sent, we will automatically initiate disinvestment to reinstate your cash balance to the minimum balance
- We will also initiate disinvestment to pay fees, fund a withdrawal or a rollover request. Where this occurs, a notification will be sent to you and your Financial Adviser.

Note: Any Accessible Investments flagged as non-redeemable will not be sold during disinvestment.

It is important to be aware that disinvestment will be initiated automatically based on the triggers described above. This means the orders placed may not result in an optimal outcome for your Account or investment strategy and may result in a gain or loss being realised.

DISINVESTMENT APPROACH

Where the available Platformplus Super Wrap Cash balance is below the required minimum balance for six days after the 'Action Required' notification is sent, or is insufficient to meet fee payments, fund a withdrawal or rollover, disinvestment will be initiated as outlined below.

An investment to be disinvested will be selected based on the following priority:

1. MANAGED ACCOUNTS

a. If your cash balance is insufficient to meet fee payments,

withdrawals or rollovers, any cash held in your Managed Account will first be used to fund the payment. Where there is still a shortfall, disinvestment will be initiated.

b. Assets held in the Managed Account will be disinvested based on an 'align to target' strategy. This will create orders for assets which are over-allocated, based on your Investment Program requirements.

c. Where you hold multiple Managed Accounts, the disinvestment process treats each Managed Account independently and will liquidate the first Managed Account prior to beginning the disinvestment process of any subsequent Managed Account(s).

d. Where assets and cash held within the Managed Account(s) are insufficient, non-Managed Account holdings will be liquidated using the process outlined below.

e. A notification will be sent to your Financial Adviser each time funds are moved out of a Managed Account due to disinvestment.

2. LISTED FIXED INTEREST SECURITIES (AND HYBRIDS) WITH FIXED MATURITY

a. The largest listed fixed interest security (or hybrid) holding with fixed maturity will be disinvested first.

b. If the largest holding does not cover the required disinvestment amount, the second largest holding will then be sold, followed by the third largest holding and so on.

3. LISTED FIXED INTEREST SECURITIES (AND HYBRIDS) WITH NO FIXED MATURITY

a. If you do not hold listed fixed interest securities with fixed maturity, or the value of your holdings does not meet the required disinvestment amount, the largest listed fixed interest security holding with no fixed maturity will be disinvested.

b. If the largest holding does not cover the required disinvestment amount, the second largest holding will then be sold, followed by the third largest holding and so on.

4. OTHER LISTED SECURITIES

a. If you do not hold listed fixed interest securities (or hybrids), or the value of your holdings does not meet the required disinvestment amount, the largest listed security holding will be disinvested.

b. If the largest holding does not cover the required disinvestment amount, the second largest holding will then be sold, followed by the third largest holding and so on.

Should two or more of the same type of listed securities have the same holding value, one of the securities will be selected at random.

5. MANAGED FUNDS

a. If you do not hold any listed securities, or if the value of your listed securities does not meet the required disinvestment amount, the least volatile Managed Fund will be disinvested. Volatility measurements are sourced from a third-party data provider.

b. Should two Managed Funds have the same volatility, the largest holding will be disinvested first.

c. If the least volatile holding does not cover the required disinvestment amount, the second least volatile holding will then be sold, followed by the third least volatile holding and so on.

Where two or more Managed Funds have the same volatility and holding value, one of the Managed Funds will be selected at random.

The Trustee and its service providers do not have any liability to you in relation to any divestment in accordance with the automatic divestment process.

Portfolio Transactions

All incoming and outgoing transactions in Platformplus Super Wrap are recorded against your Portfolio, as applicable. Your Accumulation Portfolio (if any) will process transactions such as contributions and rollovers being received, and your Pension Portfolio (if any) will process transactions such as pension payments being paid out.

Once received, all funds are held in your Account(s) for each Portfolio where investment transactions can take place.

Contributions and Withdrawal Strategy

If you have more than one account within an Accumulation Portfolio (eg the accumulation portfolio has two Advised Accounts), you can select how contributions and rollovers or transfers into the Fund are allocated between your accounts by setting up a Contributions Strategy. Similarly, a Withdrawal Strategy can be set up for an Accumulation Portfolio or a Pension Portfolio with multiple accounts to fund any outgoing payments including, in the case if a Pension Portfolio, regular pension payments. To establish or adjust either of these strategies speak to your Financial Adviser or contact us.

2.
How Super Works

Super can be a very effective way of saving for retirement due to the tax concessions and other incentives provided by the Government.

There are several types of contributions that can be made to super such as:

- Employer,
- Personal,
- Spouse, and
- Government co-contributions.

Please see below for more details relating to the different types of contributions available.

There are eligibility rules for super contributions. Also limits apply to most contributions (referred to as contribution 'caps') for taxation purposes and there may be taxation penalties for contributions that exceed the contribution caps set by the Government.

IMPORTANT INFORMATION

You should read this important information about how super works before making a decision and in particular, information about contributions and rollovers to super, and accessing your super.

For general information about how super works you can visit Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au). For advice about contributions and rollovers to super, speak to your Financial Adviser.

CONTRIBUTIONS AND ROLLOVERS

Platformplus Super Wrap caters for a range of contribution options to make it simpler for you to grow your retirement savings. You can add cash to your Platformplus Super Wrap Accumulation Portfolio via contributions or rollovers.

- Contributions: funds deposited by you, your employer, your spouse or the Government.
- Rollovers: benefits you transfer in from another complying superannuation fund or other eligible superannuation provider.

Range Of Contribution Options

You can contribute to Platformplus Super Wrap via Electronic Funds Transfer (EFT).

You can also establish a Contributions Strategy – see Section 1 of this PDS for more information.

CONTRIBUTION AND ROLLOVER TYPES

Platformplus Super Wrap can accept most types of contributions and rollovers into your Accumulation Portfolio, subject to any Government limitations.

Please note that we cannot accept rollovers or transfers from overseas funds (excluding KiwiSaver). Importantly, in determining whether to consolidate, you should consider the impact of the consolidation on insurance cover you have in your other fund and where future contributions are paid into. Platformplus Super Wrap does not offer insurance cover. You cannot replace the cover you have in another superannuation fund with insurance cover through the Wrap.

You should also consider the impact of consolidation on your nominated beneficiaries. For more information on nominating beneficiaries for your Platformplus Super Wrap Portfolio please refer to the Death Benefit Nominations information contained in Section 9 of this PDS.

Available contribution types include:

PERSONAL

You can make personal contributions to your Accumulation Portfolio. Ensure you use the unique payment details provided when submitting a contribution via EFT. Personal contributions may include:

- contributions from your after-tax income (in some cases, you may be able to claim a tax deduction for these contributions - see Section 7 of this PDS for more information);
- contributions made from proceeds from the disposal of certain small business assets eligible for capital gains tax (CGT) concessions, subject to limits;
- contributions from the proceeds of certain payments for personal injury where eligibility conditions are met. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment, or lump sum workers' compensation payment; and

- downsizer contributions. If you are aged 55 or over and meet the eligibility requirements, you can contribute up to $300,000 to super from the proceeds of selling your principal home, provided you have owned the home for at least 10 years and notified the Fund using the approved ATO form at or before the time the contribution is made.

EMPLOYER

You can select Platformplus Super Wrap as the fund where your employer can contribute your super guarantee (SG) and award contributions. Your employer can also make voluntary employer or salary sacrifice contributions to Platformplus Super Wrap for you, if you have arranged for these payments to be made from your pre-tax salary.

You can use the Employee Super Fund Nomination Form available through Platformplus Super Wrap to provide your employer with the necessary details. Please note, there may be limited circumstances where your employer is not required to accept your choice of fund nomination request, for example if you have already exercised super choice in the last 12 months.

SPOUSE

Your spouse may make contributions to your super on your behalf, as long as the contribution is paid from an account in the name of your spouse or a joint account where your spouse is an account holder. You should ensure that your spouse uses the unique payment details provided when submitting a contribution via EFT. Your spouse includes:

- Your husband or wife (whether of the same sex or a different sex) via marriage;
- a person with whom you are in a relationship that is registered under certain state or territory laws; or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

You can also split certain concessional super contributions with your spouse as permitted under superannuation law. We recommend that you seek financial advice as to whether splitting contributions will meet your needs, objectives and circumstances. To split a concessional contribution, please contact us.

GOVERNMENT

The government may also make contributions for you if you are a low-income earner and meet other eligibility criteria. These contributions include government co-contributions and the low-income superannuation tax offset (LISTO).

Contribution Eligibility

The rules governing acceptance of certain contributions by a superannuation fund changed from 1 July 2022. Previously, people aged 67 to 75 had to meet a 'work test' which required people to be employed for at least 40 hours over 30 consecutive days during a financial year. From 1 July 2022, people over the age of 67 but under 75 years of age no longer need to meet a work test when making or receiving before-tax and after-tax contributions (subject to contribution caps). However, the work test will still be required for people in that age range who wish to claim a tax deduction for their personal (after-tax) contributions. Also, contributions can't be accepted from a member (or from their spouse) if we don't hold the member's tax file number. The below table outlines who is eligible to make contributions to the Fund.

Contribution Limits

Current tax legislation places annual limits by financial year on the amount of concessional and non-concessional contributions per person that may be made into superannuation without incurring additional tax. If you contribute more than these caps, you may pay additional tax.

Concessional and non-concessional contributions are limited to a contribution cap, which is determined each financial year. The cap applicable to concessional contributions is different (and much lower) than the cap applicable to non-concessional contributions. To review previous contribution caps and the current contribution caps, please go to the ATO website ato.gov.au. Contribution caps may increase from time to time, due to indexation. Information about any adjustment to the cap amounts can also be found on the ATO website.

You can carry forward unused portions of your concessional contributions cap (commencing with unused concessional cap amounts from the 2019-20 financial year) over rolling five-year periods. However, you will only be able to carry forward your unused concessional contributions cap if your total superannuation balance (across all superannuation funds you participate in) at 30 June of the previous financial year is less than $500,000.

Any concessional contributions made in excess of the concessional contribution limit will attract additional tax and, if retained in the Fund, count towards your non-concessional contributions cap.

There are also tax consequences for exceeding your annual non-concessional contributions cap. In addition, you are not allowed to make further non-concessional contributions to your superannuation account where your total superannuation balance (across all superannuation funds you participate in) was equal to or greater than a general transfer balance cap ($1.9 million as at 1 July 2023) as at 30 June for the previous year.

Further information about these caps or limits is in Section 7 of this PDS. The Trustee recommends that you consult your Financial Adviser to understand how the limits on contributions may affect you.

YOUR AGE AND EMPLOYMENT STATUS[1]	EMPLOYER CONTRIBUTION: SG AND AWARD	EMPLOYER CONTRIBUTION: SALARY SACRIFICE AND VOLUNTARY	PERSONAL	SPOUSE	DOWNSIZER[3]
Aged under 60	✓	✓	✓	✓	✗
Aged 60-66	✓	✓	✓	✓	✓
Aged 67 – 74[1]	✓	✓	✓	✓	✓
Aged 75 or older[2]	✓	✗	✗	✗	✓

Notes

[1]From 1 July 2022, if you are between 67 to 74 years old you will be able to make or receive personal contributions and salary sacrificed contributions without meeting the work test, subject to the existing contribution caps. You will still be required to meet the work test or the work test exemption criteria to claim a deduction for personal superannuation contributions. Note: Undertaking unpaid work or receiving passive income like interest, dividends, trust distributions or rent, does not meet the definition of gainful employment.

[2]If you are aged 75 or over, only mandated employer contributions and downsizer contributions (where eligible) can be made. Broadly, mandated employer contributions are contributions made in satisfaction of an employer-sponsor's obligations under the Superannuation Guarantee (Administration) Act 1992 or an industrial award or agreement certified by an industrial authority.

[3]If you are 55 years or older and meet the eligibility requirements, you may be able to choose to make a downsizer contribution into your superannuation of up to $300,000 from the proceeds of selling your primary residence. Go to the ATO website, www.ato.gov.au, for more information.

Contributions made in contravention of the contribution rules must be refunded by the Trustee in certain circumstances within 30 days once the Trustee has been made aware of it. A refund will be adjusted for any permissible investment fluctuations and reasonable costs.

For further information about the contribution rules, speak to your Financial Adviser or go to the ATO website at www.ato.gov.au.

Regular Contributions

Subject to the contribution eligibility rules, you can make regular contributions into your Accumulation Portfolio through employer contributions or via EFT. Your Financial Adviser can help you set up regular contributions or you can obtain further information and relevant application forms from platformpluswrap.com.au.

Accessing Your Funds

CONDITIONS OF RELEASE

In order to access your super, you'll need to meet a condition of release. These include (but are not limited to):

- turning 65;
- permanently retiring when you have reached your preservation age (see table 'Preservation Date of Birth and Age' below);
- reaching age 60 and ceasing an employment arrangement;
- becoming permanently incapacitated;
- having a terminal medical condition; or
- reaching your preservation age while employed on a full-time or part-time basis (at least 10 hours per week) and beginning a TTR income stream.

Other circumstances in which super can be accessed, subject to eligibility criteria and other restrictions, include financial hardship and, where the ATO approves, compassionate grounds. Contact us if you would like more information about this.

The ATO may also provide a release authority to you, or your superannuation fund, which generally allows an amount to be released from your super. If we receive a release authority from you or the ATO, we will comply with its direction to pay an amount out of your Portfolio, as permitted by legislation. As with any partial payment, if there is an insufficient cash balance in your Portfolio(s), assets will be disinvested as required.

LUMP SUM PAYMENTS

If you are an Australian or New Zealand citizen or Australian permanent resident and have met a condition of release (other than the TTR condition), you can access your super via a single lump sum payment from any Portfolio type. However, it's important to understand that super is long-term investment, so strict rules apply, and additional information may be required. We'll let you know what you need to provide for us to process a lump sum payment.

FLEXIBLE PENSION INCOME

If you are Australian or New Zealand citizen or Australian permanent resident and have met certain types condition of release (generally, age 65, permanent retirement on or after preservation age, ceasing employment on or after age 60 and permanent incapacity), you can access your superannuation savings through an account-based pension in Platformplus Super Wrap to receive a flexible Pension income. Flexible pensions can only be paid from a Retirement Pension Portfolio to your nominated bank account. These pensions, although flexible, are subject to rules specified in Government legislation which are summarised below.

Investment earnings on these pensions is tax-exempt because they are in the 'retirement phase' (subject to a life-time limit on the amount you can hold in 'retirement phase' pensions (across all superannuation pension products you participate in) known as the transfer balance cap, which for 2024/25 is up to $1.9 million).

This lifetime limit will be indexed in future years, however the limit applicable to you ('your personal transfer balance cap') depends on your individual circumstances including when you first commenced a 'retirement phase' pension. This means your personal transfer balance cap may be lower than $1.9 million (between $1.6 million and $1.7 million if you commenced a 'retirement phase' pension prior to 2022/23) and you may not have the benefit of any indexation of the life-time limit based on your individual circumstances.

TTR PENSION INCOME

A TTR Pension allows a member who is an Australian or New Zealand citizen or Australian permanent resident who has reached their preservation age to access a specific type of account-based pension, even while they are still working, which is generally referred to as a TTR pension.

It offers you a regular income stream with a choice of a pension payment within the limits (annual minimum and maximum payment limits) set by the Government. If you select the minimum annual pension payments, the level of pension payments you receive will be adjusted annually, effective 1 July each year, based on your age and your account balance. You may commence this type of pension even though you may still be working, providing you have reached your preservation age (see table 'Preservation Date of Birth and Age' below).

For a TTR Pension, withdrawals (commutations) are not permitted except in very limited circumstances including:

- In order to transfer back into the accumulation phase of your superannuation benefits (eg your Accumulation Portfolio within the Fund) (subject to eligibility)

- To rollover your benefit into the accumulation or pension product of another complying superannuation

fund or retirement savings account

- Upon death.

If your TTR Pension includes any unrestricted non-preserved component, this component may be taken as a cash sum at any time (i.e. as a partial commutation).

OTHER PENSION FEATURES

Investment earnings on TTR pensions in the pre-retirement phase are taxable (in the same way that investment earnings on Accumulation Portfolios are taxable). When your TTR pension moves to 'retirement phase', the investment earnings will be tax-exempt and your pension balance will count towards your transfer balance cap.

To start a pension, whether TTR or 'retirement phase' pension, you'll need to have an Accumulation Portfolio in Platformplus Super Wrap where you can consolidate contributions and rollovers. You may need to retain an Accumulation Portfolio while you have a TTR pension in place.

If you have a TTR Pension in place, when you reach 65 years of age, we will continue your income stream as a 'retirement phase' pension, subject to any legislative requirements. For example, we may not continue your TTR income stream as a 'retirement phase' pension if the amount of the income stream is greater than the transfer balance cap (for further information about this cap, see below).

Should you want to transfer it back into an Accumulation Portfolio in the Fund you should contact us or your Financial Adviser.

PRESERVATION DATE OF BIRTH AND AGE	
DATE OF BIRTH	**PRESERVATION AGE (YEARS)**
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Establishing a Pension Portfolio

When you select a Pension Portfolio, any rollovers from other superannuation fund that you wish to use to commence the Pension should be consolidated in your Accumulation Portfolio in the Fund prior to the income stream commencing.

Should you also wish to include initial contributions into your Pension, you should make the contributions (or have the contributions made on your behalf) to your Accumulation Portfolio in the Fund prior to the income stream commencing.

If you don't have an Accumulation Portfolio in the Fund, you must first open an Accumulation Portfolio to receive those monies intended for your Pension. Once your funds are received you can request for all or part of the Accumulation Portfolio to be converted to a Pension.

After a Pension has commenced, no further contributions or rollovers can be made into that Portfolio. However subject to pro-rated minimum pension payments being made, you can roll your Pension back to accumulation phase if eligible (for example, your Accumulation Portfolio in the Fund) in order to add more funds and to start a new account-based pension. Alternatively, you can start an additional account-based pension.

When determining the amount you will use to establish your Retirement Pension Portfolio, you should consider the Government's transfer balance cap. It is your responsibility to monitor your personal transfer balance cap across all superannuation 'retirement phase' investments you have made including those external to Platformplus Super Wrap. For more information please go to the ATO website ato.gov.au. It's important you speak to your Financial Adviser for information that takes into account your personal situation.

Pension

When you receive a Pension income from Platformplus Super Wrap, your Financial Adviser can help to select the amount and frequency of payments. Regular pension payments must be a minimum of $500 per pension payment (subject to Government limits). Ad-hoc pension payments must be a minimum of $2,000 per payment (subject to Government limits).

Please note that your total annual Pension income must be equal to or greater than the legislated minimum amount. TTR Pensions are also subject to an annual maximum of 10% of your TTR Portfolio balance. When you commence your Pension, we will adjust the selected annual amount based

on the number of days remaining in the financial year, unless you nominate otherwise. You can also choose to not take a payment if you commence your Pension in the last month of the financial year.

When you select your annual Pension income amount, you can choose from the following options:

- Minimum amount;
- Selected amount; or
- Maximum amount (TTR only).

If you choose the 'selected amount' option, we will adjust your payments to be within the required minimum and maximum limits if needed.

You can review the limits in the table below, or on the ATO's website at ato.gov.au. Minimums and maximums applicable to your Pension Portfolio will be visible online when your log into your Client Portal.

Your minimum annual payment amount will be calculated based on the above percentage of your Portfolio balance on July 1 each year, then divided by your selected payment frequency to provide your regular income amounts. If you have chosen a selected payment amount, we will ensure that it meets and minimum (or maximum) payment requirements.

You can choose to receive your Pension payments:

- Twice monthly,
- Monthly,
- Quarterly,
- Twice per year, or
- Annually.

Towards the end of each financial year, we will review the total Pension payments you have received to ensure you have been paid at least the minimum amount. If there is a shortfall, we will make an additional payment to your nominated bank account.

You can change your nominated bank account at any time. However, please note that changes may take several days to be implemented. We recommend that all updates are received at least 5 business days before your next payment date. We will look to accommodate any changes made after this cut-off on a best-endeavours basis.

If you decide to take an additional Pension payment, this amount will be added to your selected annual income amount (subject to the annual maximum for a TTR Portfolio). You can also request a lump sum payment which will be treated as a commutation (except for TTR Portfolios).

You must maintain enough Platformplus Super Wrap Cash for each Pension Portfolio you hold in order to meet your pension payments. Refer to Minimum Platformplus Super Wrap Cash balance information in Section 1 of this PDS.

Please be aware that an account-based pension may not provide a pension for the rest of your life. Payments will only continue to be made until the balance in your Pension Portfolio is exhausted.

First Home Super Saver Scheme

If you are eligible, you can also access your Accumulation Portfolio to purchase your first home in Australia under the First Home Super Saver Scheme. This option allows you to withdraw voluntary contributions you have previously made (on or after 1 July 2017) in order to purchase your first home up to Government limits specified from time to time (plus associated earnings). If you do not sign a contract to purchase or construct a home within 12 months of your superannuation being released, or recontribute the required amount to your superannuation fund, you may be liable to pay additional tax.

AGE	MINIMUM PORTFOLIO BALANCE %	REDUCED % FOR THE 2022/2023 FINANCIAL YEAR
Under 65	4%	2%
65-74	5%	2.5%
75-79	6%	3%
80-84	7%	3.5%
85-89	9%	4.5%
90-94	11%	5.5%
95 +	14%	7%

To learn more, or to apply, go to the ATO website ato.gov.au.

Leaving the Fund or closing a Portfolio

You can leave the Fund by initiating a full withdrawal (where permitted) or rolling over your total balance to another superannuation provider (see below for more information about rollovers out of the Fund). Please note, subject to any illiquidity or withdrawal restrictions that may arise (see Section 9 of this PDS) your investments will be sold down and the proceeds placed in Platformplus Super Wrap Cash prior to being paid to you in cash (where permissible) or rolled out.

When you leave the Fund or close a Portfolio, interest is paid on your Platformplus Super Wrap Cash balance up until the day your Portfolio is closed. You will be charged the accrued amount of any percentage-based advice and administration fees and costs for the period between the previous charge date and the closure date.

If you close your Portfolio, other than by transferring to another Portfolio in the Fund, you may not receive the benefit of any tax adjustments that have not yet been processed. You will also forfeit any carry-forward capital losses that have resulted from transactions in your investments.

Rollovers Out

If you wish to move some or all of your super to another fund, you can rollover all or part of your balance out of Platformplus Super Wrap. Once we receive all relevant information, we will process your rollover to your nominated fund. There are circumstances where the completion of your rollover request may be delayed (for example, if a Managed Fund in which your Portfolio is invested becomes illiquid or has withdrawal restrictions – see Section 9 of this PDS for more information).

If you request a partial rollover that would result in your Accumulation Portfolio or Pension Portfolio balance falling below $6,000, we may decline to process your request.

Withdrawal Strategy

You can establish a Withdrawal Strategy for your Portfolio(s) –

see Section 1 of this PDS for more information.

Residual Balances

From time to time, we may receive a payment attributable to a Portfolio you have closed or have requested to 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.

Where an amount of residual income (after applicable tax credits and deductions are applied) is received, the Administrator will forward the amount through to either:

- The rollover institution (other fund) that your benefit was transferred to; or
- The bank account that your benefit was paid into (where membership ceased, and a benefit was not rolled over).

If any payment or a residual amount is received after you close your Portfolio, or your previously nominated rollover institution or bank rejects the amount, the Administrator may attempt to contact you before processing the residual payment. If you cannot be contacted, you may be treated as a lost member in relation to the residual payment – see Section 9 of this PDS for information about this.

3.
Benefits of investing with Platformplus Super Wrap

You and your Financial Adviser can tailor an investment solution to suit your circumstances and retirement goals while taking advantage of the Wrap's flexibility as your needs change.

Platformplus Super Wrap offers a range of features and benefits including:

1. **Accumulation, TTR and Retirement Pension Portfolios**
2. **Competitive fees and costs**
3. **A wide range of investment options and Accessible Investments on the Core or Select menu**
4. **Investment management flexibility and efficiency**
5. **Flexible structure**
6. **Access to wholesale investments**
7. **Consolidated reporting and administration of your Portfolios**
8. **Client portal and online access to your Portfolio(s) and Account(s) at anytime**
9. **Digital communications.**

1. Accumulation, Transition-To-Retirement, And Pension Portfolios

As noted in Section 1 of this PDS, you can choose an Accumulation and/or Pension Portfolio to suit your individual circumstances and life stage. Two types of Pension Portfolios are available: TTR Portfolio and Retirement Pension Portfolio.

You also have the ability to move from an Accumulation Portfolio to a TTR Portfolio or Retirement Pension Portfolio (and vice versa) without selling down your holdings and incurring additional transaction costs.

2. Competitive Fees And Costs

You will benefit from a transparent fee structure. Depending on the investment options and Accessible Investments you choose, you may also benefit from underlying investment management fees that are generally lower than if you invested directly with the investment manager. For detailed information about fees and costs, refer to Section 6 of this PDS.

3. Wide Range Of Investment Options

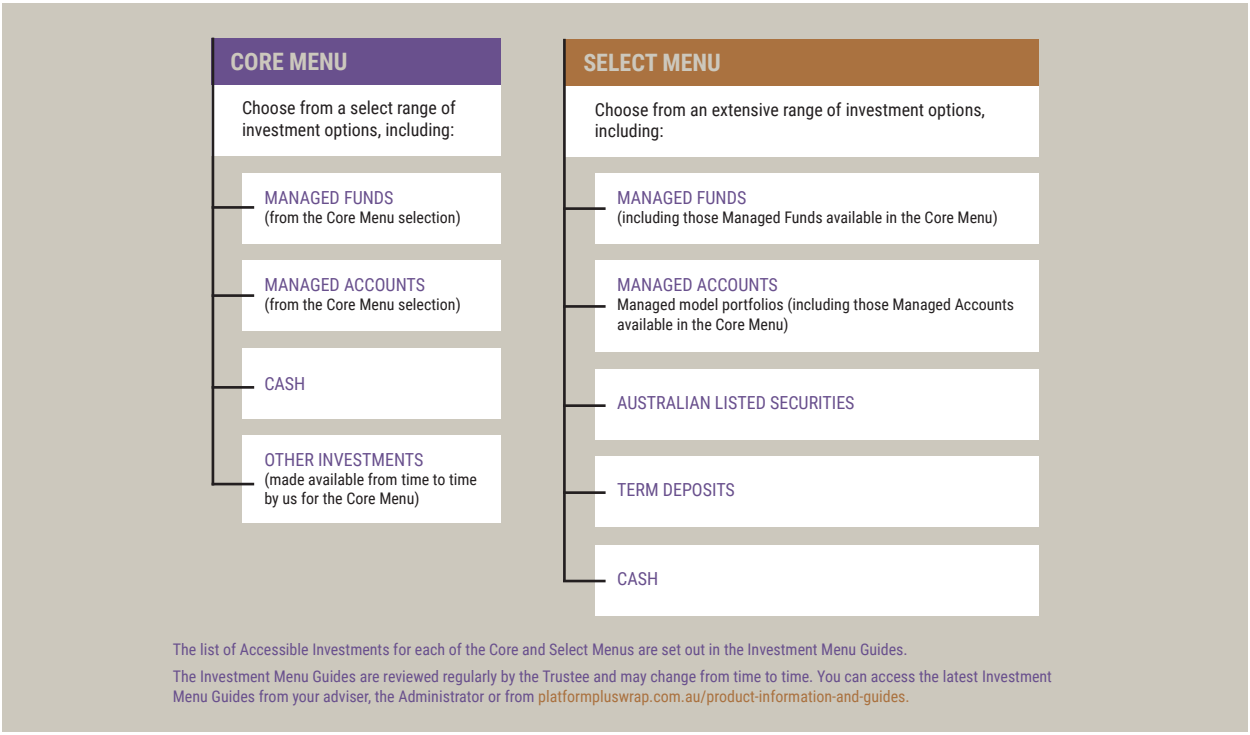
Through Platformplus Super Wrap, you can access a range of investment options (as listed in our Platformplus Super Wrap Investment Menu Guides). Those investment options may include:

- ASX listed investments;
- Cash;
- Term deposits;
- Managed Accounts; and
- Managed Funds.

You can diversify your investments across a range of investment options, investment types, asset classes and investment styles.

The Wrap offers you the option to choose between the **Core Menu** and **Select Menu**.

Each Menu provides access to different investment options for you to select investments (Accessible Investments) in and has different fees and costs. If you have more than one Portfolio, you can only choose one menu (either the Core Menu or the Select Menu) for all your Portfolios.



The list of Accessible Investments for each of the Core and Select Menus are set out in the Investment Menu Guides.

The Investment Menu Guides are reviewed regularly by the Trustee and may change from time to time. You can access the latest Investment Menu Guides from your adviser, the Administrator or from platformpluswrap.com.au/product-information-and-guides.

Your Financial Adviser can provide you with further information about each Menu, including which Menu is more likely to be suitable for you. Different administration fees and costs apply depending on the Menu selected – see Section 6 of this PDS for more information.

TRANSFERRING BETWEEN THE CORE MENU AND SELECT MENU

You may transfer your entire Portfolio balances between the Core Menu and Select Menu at any time by completing a Core/ Select Menu Switch Form available from your Financial Adviser.

If you choose to transfer from the Core Menu to the Select Menu you will have access to the full range of investments (including your existing investments) and will be subject to the fees and costs applicable for the Select Menu on your entire Portfolio balance(s).

If you choose to transfer from the Select Menu to the Core Menu, only investments available on the Core Menu may be transferred across, unless otherwise approved by the Trustee.

Any investments that cannot be transferred across (including illiquid investments) must be sold down prior to transferring to the Core Menu.

Once the transfer to the Core Menu has been completed you will have access to the range of investments available on the Core Menu and will be subject to the fees and costs applicable to the Core Menu on your entire Portfolio balance(s).

For the avoidance of doubt, you may only transfer your entire Portfolio balance(s) between the two menu options and a Portfolio cannot be applied across both the Core Menu and the Select Menu.

For further information about investing through the Wrap, refer to Section 5 of this PDS. When making any investment decisions, you should also consider the risks (Section 4 of this PDS) and applicable fees and costs.

For details of the fees and costs that apply to the Core Menu and Select Menu, please refer to Section 6 of this PDS.

4. Investment Management Flexibility And Efficiency

Platformplus Super Wrap offers flexibility with how you can manage your investments.

You and your Financial Adviser can select your investments (including Managed Accounts) for your Portfolio through an Advised Account that aligns with your investment strategy. You should review your investment strategy at least once a year or whenever your circumstances change (e.g. if you change your job, changes to economic environment, etc.).

You can keep your investments aligned to your investment strategy through the following features:

- **Ad hoc investment plan (Accumulation Portfolio only)** - Invests ad hoc deposits made into your cash balance in-line with your chosen investment strategy;
- **Automatic cash top up** - Manages your minimum cash balance;
- **Investment plan** – With your Financial Adviser you can periodically reinvest any cash above the minimum cash balance in line with your chosen investment strategy.

5. Flexible Structure

You can:

- consolidate your super by rolling money from other super accounts to your Accumulation Portfolio, however you should always consider the consequences of doing so including fees or costs charged or benefits (including insurance) you have in your other fund that you may lose. The Platformplus Super Wrap does not offer insurance cover
- split contributions to your Accumulation Portfolio with your spouse
- make beneficiary nominations using a lapsing binding, non-lapsing binding, non-binding or a reversionary beneficiary (for Pension Portfolios only) to help provide you with greater estate planning certainty (see Section 9 of this PDS for more details)
- make regular contributions from your bank account to your Accumulation Portfolio through a regular savings plan (see Section 2 of this PDS for more details).

6. Access To Wholesale And Retail Investments

Our Investment Menu provides you with access to wholesale investments such as wholesale Managed Funds, in addition to access to retail Managed Funds. In this way the Trustee is able to obtain wholesale fund fee rates, which are generally lower than the fee rates applicable for direct investment into retail Managed Funds.

A fund manager may also provide a rebate of the fees and costs associated with your investment in a Managed Fund and these rebates will be passed on to you (usually) by being paid into your cash balance however they may also be passed on through the Managed Fund's unit prices.

Your entitlement to any rebate is determined by the fund manager, however, where you have closed your Portfolio prior to the processing of a rebate, you will not be entitled to that rebate.

You should consider the product disclosure statement or other disclosure documents for any wholesale investment from our Investment Menu that you are considering for details of any rebate arrangements. Also, you can speak to your Financial Adviser.

7. Consolidated Reporting And Administration Of Your Portfolios

Through Platformplus Super Wrap you can access information about your super investments, including the valuation of your Portfolio(s), your transaction history and consolidated reporting.

ONLINE REPORTING

Your online reporting suite provides:

- the current value of your Platformplus Super Wrap Portfolio(s) (which includes your investments and Platformplus Super Wrap Cash);
- a list of transactions for each of your investments and Platformplus Super Wrap Cash holdings over a specified time period; and
- your income and expenses in relation to your Platformplus Super Wrap Portfolio(s) during a specified period.

After the end of each financial year, you will have access to:

- your annual member statement for each Accumulation and Pension product you hold in the Wrap;
- the Fund's Annual Fund Report; and
- the Fund's audited financial statements and auditor's report.

Pension members will also have access to:

- PAYG payment summary;
- Centrelink schedule; and
- annual pension payment review.

Reports available through the Client Portal for your Portfolio(s) include:

- Portfolio valuations
- Portfolio performance
- Transaction listing
- Capital gains reports
- Annual member statements
- Quarterly portfolio reports
- Annual portfolio reports.

8. Online Access And Advanced Technology

You can track and manage your Portfolio(s) online through a dedicated online facility that allows you to view all transactions, valuations and a variety of other reports.

This state-of-the-art technology can be accessed 24/7, wherever you are, via the Promoter's website. Through this online facility, with just a few clicks, your Financial Adviser can:

- manage and switch your investments easily, including buying or selling units in Managed Funds, listed securities and other assets, and
- set up regular savings and investment plans.

YOUR CLIENT PORTAL

When you sign up to Platformplus Super Wrap, a Client Portal will be created for you. This gives you access to all of your Platformplus Super Wrap Portfolios when it suits you, 24-hours a day. Your Client Portal also allows you to see and manage any non-super investment you hold with Platformplus Wrap. Note: The Trustee is not responsible for any non-superannuation investments you hold through the Platformplus Wrap.

Your Client Portal will include your mobile number and email, along with a password created by you to gain access to Platformplus Super Wrap. You are responsible for the use and security of your online password. You must not disclose it to any other person, including your Financial Adviser.

We will use your mobile phone number to help keep your Client Portal secure. Some transactions will require online authorisation through an SMS validation code before the request can be completed.

You can update the mobile number linked to your Client Portal at any time. If we don't hold a valid mobile number for you, we may not be able to open a Platformplus Super Wrap Portfolio for you, or certain activities may become restricted.

If you cease to have a Financial Adviser, some requests or activities that would otherwise be able to be performed via the Client Portal, such as amending a beneficiary or requesting a withdrawal, must be submitted to us by email or in writing.

9. Digital Communications

Platformplus Super Wrap is an online offering, with communications provided electronically via email, or delivered securely via your Client Portal.

We will provide reporting, documentation and notices regarding your Portfolio(s) or Client Portal to you digitally. We may also post regular updates to platformpluswrap.com.au. You can request certain information to be provided to you in paper.

NOTIFICATIONS

We will provide notifications to keep you informed about your Platformplus Super Wrap Portfolio(s) via your Client Portal. If you have a Financial Adviser most notifications will be sent to them instead.

- **'Update'** notifications will be sent to you to keep you informed about your Platformplus Super Wrap Account(s) and Portfolio(s). For example, 'Update' notifications will be provided when your Platformplus Super Wrap Cash balance has dropped below 50% of the minimum required level.
- **'Important Information'** notifications will be sent to you to ensure you are provided with details of significant changes to your Platformplus Super Wrap Account(s) or Portfolio(s). For example,

- ‘Important Information’ notifications will be provided if the advice fees applicable to your Platformplus Super Wrap Portfolio(s) are changed.

- **‘Action Required’** notifications will be sent to you when you are required to take certain actions in respect of your Platformplus Super Wrap Account(s) or Portfolio(s). For example, an ‘Action Required’ notification will be sent when your Platformplus Super Wrap Cash balance has dropped below 15% of the minimum required level.

EMAILS

You’ll also receive some information from us via email, such as your user ID and temporary password links. You can also elect to receive emails when you have unread notifications.

Be sure to keep your Client Portal updated with your current email address.

4. Risks of Super

All investments carry risk, meaning there is a possibility you can lose money or that your investment may not meet your objectives.

Different investment strategies may carry different levels of risk, depending on the investments that make up the investment strategy. Investments with the highest long-term returns may also carry the highest level of short-term risk.

Some of the potential risks of investing through the Fund that you should consider and be aware of include:

- The value of your Portfolio(s) may vary over time;
- The level of returns from your investments will vary and future returns may vary from past returns;
- Returns are not guaranteed and you may lose some or all of your money;
- You may not be able to withdraw your money at the time you want to, as the law restricts when you can withdraw your funds; your investment may be affected by changes in the economic and political environment and/or changes to legislation, particularly in relation to taxation and superannuation laws;
- If you leave the Fund or close a Portfolio, you may receive less than the amount you invested because of low or negative investment returns;
- Fees, costs and taxes can impact the value of your Portfolio(s); and
- The amount of your future super savings (including contributions and returns) or any pension you commence using those savings may not be enough to provide adequately for your retirement.

The risks associated with investing through Platformplus Super Wrap will vary depending on the investment options (and Accessible Investments) you choose and whether you continue to have a Financial Adviser after joining the Fund. We have listed out some of the possible risks below under two broad categories:

- **Fund Risks:** risks associated with investing through Platformplus Super Wrap.
- **Investment Risks:** risks associated with the underlying investments accessible through the Wrap.

FUND RISKS	
ADVICE RISK	The risk that your Financial Adviser may recommend a strategy or investment that's not appropriate for you or that they provide delayed or inaccurate instructions.
CYBER RISK	A breach of online security may cause systems or technology to be interrupted, or a fault or failure, that could impact on the ability of the Trustee or its service providers to provide Platformplus Super Wrap services.
LEGAL AND REGULATORY RISK	Changes to superannuation and tax laws, industry regulation and other legislation (or its interpretation) could have a negative impact on your investments.
OPERATIONAL RISK	Disruptions to administrative procedures or operational controls may challenge day to day operations. Adverse impacts may arise through human error, technology or infrastructure changes or through external events such as regulatory changes.
THIRD PARTY RISK	This is the risk that information or services provided by the Fund's service providers (e.g. Administrator, Custodian, Promoter, brokers) or other third parties are not provided correctly causing disruption to the operation of the Fund, or its products or options.
LONGEVITY RISK	The risk that any pension(s) you establish through the Fund may not provide an income stream for the rest of your life as payments will only continue until the balance of your Pension Portfolio is exhausted.

INVESTMENT RISKS	
MARKET RISK	Market risk is the fluctuation of returns caused by macroeconomic factors. Generally, the investment return on a particular asset is correlated to the return on other assets from the same market, region or asset class. Market risk is impacted by broad factors such as government regulations, economic conditions, interest rates, availability of credit, the global political environment, investor sentiment, and significant external events (e.g. natural disasters). Market risk may impact the investments in your Portfolio in different ways. Some of your investments may fall in value, while others may not be readily liquidated.
CONCENTRATION RISK	The failure to adequately diversify between asset classes, securities and sectors may significantly increase risk.
INVESTMENT MANAGEMENT RISK	The risk that the Fund's Investment Manager may not perform its investment services as expected, or a third-party investment manager may not achieve their stated investment objectives or underperform at any stage of an investment cycle. Changes in the key investment team may impact returns or the management of risk.
INTEREST RATE RISK	The risk that changes in interest rates may have a negative impact on the value or total return of your investments.
LIQUIDITY RISK	The risk of being unable to withdraw from your investment within a reasonable time period. For example, it may not be possible to withdraw a term deposit prior to maturity.
SETTLEMENT RISK	The risk that a counterparty to a contract will fail to perform contractual obligations (e.g. default in either whole or part) under the contract.
SHARE OR COMPANY RISK	There is a chance a specific share or a security in a company will fall in value due to changes in the company's operations or environment. Changes to a company's operations or environment may include changes in management, actions of competitors and regulations, changes in technology and market trends.
DERIVATIVES RISK	The use of derivatives has the potential to cause losses that are large in relation to the amount invested. The Trustee does not intend to invest directly in any futures, options or other derivative investments. However, some investment managers of managed investments available via the Fund may use derivatives from time to time.
CURRENCY RISK	The risk that a change in the value of the Australian dollar relative to other currencies may negatively impact investment values or returns. The Trustee does not intend to invest directly in any foreign-currency denominated investments. However, some investment managers of managed investments available via the Fund may invest in international investments from time to time.
CREDIT RISK	Any change in the market assessment of the creditworthiness or the credit rating of an issuer or to a security of that issuer, may affect the security's value.
GEARING RISK	The Trustee will not directly borrow to invest in any investment. However, some investment managers of Managed Funds available via the Fund may use gearing from time to time. Gearing means the investment option borrows so that it can invest more to increase potential gains. Gearing also increases losses (if any) and variability in the value of the portfolio.

All super products are generally subject to some or all of the risks highlighted above. It's not possible to identify every risk factor relevant to the Platformplus Super Wrap and its investments, however the risks summarised above are illustrative of the main risks.

The appropriate level of risk for you will vary depending on various factors including your age, investment timeframe, what other investments you hold, and your level of risk tolerance. An indication of the risk level of each type of investment option available through the Platformplus Super Wrap based on a Standard Risk Measure (see below) is shown in the Investment Menu Guides available from platformpluswrap.com.au/product-information-and-guides/ or by contacting your Financial Adviser.

The Standard Risk Measure for each investment option type is a guide only. You should consult with your Financial Adviser to ensure you understand the risks associated with the Wrap and investment options and Accessible Investments available through the Wrap, and how to manage these risks, taking into account your individual circumstances (including risk tolerance).

Risk profiles of investment options

The level shown in the Investment Menu Guides for each investment option type is based on the Standard Risk Measure (SRM) table below. The SRM is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period. It does not take into account the impact of administration fees and costs and tax on the likelihood of a negative return. The SRM is not a complete assessment of risk. For example, while the SRM indicates the likely frequency of negative annual returns (for a 20-year period), it does not indicate the potential size of negative returns. Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment strategy, investment options and Accessible Investments.

The type of investor each risk level may be suitable for is also shown below. This is a general guide only and does not take into account your personal situation (which includes other factors such as your financial circumstances and personal objectives or needs). For advice that takes into account your personal situation, you should consult your Financial Adviser.

There may also be a relationship between fees and risk. All other things being equal, higher fees will increase the probability of a negative return.

Risk profiles of Accessible Investments

For information about the risks associated with individual Accessible Investments refer to the applicable product disclosure statement or other disclosure documents which can be accessed from the Investment Menu Guides.

STANDARD RISK MEASURE			
RISK BAND	**RISK LEVEL**	**ESTIMATED NUMBER OF NEGATIVE ANNUAL RETURNS OVER ANY 20-YEAR PERIOD**	**SUITABILITY**
1	Very Low	Less than 0.5	May be suitable for investors wishing to invest for the short term, for whom preservation of capital is their only objective or who wish to have their funds at call. This means they are prepared to accept low overall returns in exchange for security.
2	Low	0.5 to less than 1	May be suitable for investors who are unwilling to see a reduction in their capital even in the short term. Your aim is a high level of capital security over a one-year investment horizon. Capital security is your prime concern. A large proportion of your portfolio would consist of cash deposits and high-quality fixed interest securities providing a long term and secure income stream.
3	Low to Medium	1 to less than 2	May be suitable for investors seeking stability of capital and who are prepared to accept lower returns to achieve this objective. Returns are primarily from income as well as some capital growth over the short to medium term, achieved by investing mainly in defensive assets with some exposure to growth assets. A low level of volatility can be expected from time to time.
4	Medium	2 to less than 3	May be suitable for investors seeking to achieve moderate returns from a balance of income and capital growth over the medium to long term by investing in a diversified mix of growth and defensive assets. Capital stability is still a priority; however investors are willing to accept some risk and low levels of volatility to achieve these returns.
5	Medium to High	3 to less than 4	May be suitable for investors seeking to establish a well-balanced medium to long-term investment strategy to combat the effects of inflation and taxation. Security of investment is sought through the construction of a well-balanced investment portfolio, and the spreading of funds across a broad range of quality investments. The investment strategy must satisfy income needs and provide for a fair rate of return.

STANDARD RISK MEASURE			
RISK BAND	**RISK LEVEL**	**ESTIMATED NUMBER OF NEGATIVE ANNUAL RETURNS OVER ANY 20-YEAR PERIOD**	**SUITABILITY**
6	High	4 to less than 6	May be suitable for investors seeking to achieve high returns from capital growth over the long term by investing in growth assets. Capital stability is not a concern as investors are prepared to accept high volatility to pursue potentially greater long-term returns. Investment choices are diverse but carry with them a higher level of risk.
7	Very High	6 or Greater	May be suitable for very aggressive investors. Very aggressive investors are motivated by the quest for real growth of net worth over the short to medium term. They are well aware of the risk/reward ratio and are prepared to accept higher levels of volatility and risk to obtain higher capital growth. You will usually be prepared to accept some forms of speculative investments.

5.
How We Invest Your Money

A wide range of investment options and Accessible Investments gives you and your Financial Adviser flexibility when tailoring an investment strategy to help address your personal needs and long-term goals. Subject to minimum cash balance requirements set out in Section 3 of this PDS and below for each of your Portfolios, this section summarises Platformplus Super Wrap's investment features.

Your Advised Account

When you join the Fund, we establish an Advised Account in your name. We also refer to this as your 'Portfolio'. If you later start a Pension, another Account in your name will be established. All cash in your Account(s) and in the Fund's general cash pool will be deposited in a segregated account (or accounts) with a Bank as nominated by the Investment Manager from time to time.

The cash in your Account (excluding any cash held in any Managed Account you select) will be used to settle all transactions relating to the investments held within your Account and from which we will deduct any fees and charges applicable. (Cash held in a Managed Account will be used to meet Managed Account related fees and costs, however Managed Account related fees and costs may be deducted from your other cash balance in some circumstances).

We will report to you on the cash in your Account in a consolidated manner along with the other investments in your Portfolio. We will credit any interest or dividend/distribution income earned outside a Managed Account to your Account as and when it is received.

A minimum balance requirement has been set for your Account to ensure sufficient funds to settle any fees or charges incurred by your Account. The minimum cash balance, for this purpose, takes into account the value of any Managed Account holdings you have.

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

All cash held in your Account will receive the same interest rate. You will receive interest at that rate based on the daily balance of your Account. Interest will not be paid on any unsettled amounts in your 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.

You must hold a minimum of the lesser of 1% of your Account balance (taking into account the value of any Managed Accounts) or $2,000 in cash within your Account. The Trustee can change this minimum cash balance requirement at any time. You and your Financial Adviser are responsible for maintaining the minimum cash balance at all times.

If the cash balance of your Account is below the minimum level, we may sell investments in your account at any time to restore the cash position to the minimum requirement, without seeking additional instructions from you. For further information about this, refer to Section 3 of this PDS.

When you first apply to join the Fund, you direct us to hold your money in cash until we receive investment instructions from you or your Financial Adviser.

If your Account becomes a Non-Advised Account, the cash balance requirements described above continue to apply.

Investment Options You Can Choose From

Once you have set up your Account, you can invest your money in accordance with one or more investment options or strategies that you have agreed with your Financial Adviser (subject to the minimum cash balance requirements). Platformplus Super Wrap provides investment options that provide access to different types of investments.

TYPES OF INVESTMENTS

The types of investments (Accessible Investments) available to implement your chosen investment strategy(ies) depends on whether you select the **Core Menu** or **Select Menu** for your Portfolio(s). Different administration fees and costs apply depending on the Menu you select.

The **Core Menu** may include the following types of investment options:

- Managed Accounts (from the Core Menu selection);
- Managed Funds (from the Core Menu selection);
- Cash; and
- Other investments made available from time to time by us for the Core Menu.

The **Select Menu** may include the following types of investment options:

- Managed Accounts (including those Managed Accounts available in the Core Menu);
- Managed Funds (including those Managed Funds available in the Core Menu);
- Australian listed securities;
- Term deposits; and
- Cash.

The Investment Menu Guides contain a full list of Accessible Investments for the Core Menu and the Select Menu. The Investment Menu Guides are reviewed regularly by the Trustee and may change from time to time. You can access the latest Investment Menu Guides from your Financial Adviser, the Administrator or from platformpluswrap.com.au/product-information-and-guides/.

SEEK ADVICE

Your Financial Adviser can help you establish an investment strategy that addresses your needs and retirement goals.

IMPORTANT

When choosing your investments, you should consider the level of risk involved with each investment, the likely investment return and your timeframe for investment having regard to the applicable product disclosure statement or other disclosure documents for the investment.

Managed Funds

The Select Menu allows you to choose from a broad range of Managed Funds offered by Australian and international fund managers, subject to any investment holding limits.

The Core Menu offers a restricted range of Managed Funds, subject to any investment holding limits. However, you may gain exposure to a broader range of Managed Funds through a Managed Account.

If we receive your transaction instructions before 3pm Sydney time on any business day, we will generally act on them that day. If it's after 3pm Sydney time we will generally act on them the next business day. However, the time taken to conclude investment instructions can vary depending on a number of factors applicable to specific Managed Funds.

When choosing a Managed Fund, you should consider the latest product disclosure statement for the Managed Fund including the information about risks, investment objectives and strategy, allocation of investment earnings, unit pricing and fees and costs relating to the Managed Fund.

Managed Accounts

Subject to any investment holding limits, Managed Accounts are available via one or more non-unitised and registered managed investment schemes (**Scheme**), approved by the Trustee.

The Scheme may be a managed investment scheme offered by a related party of the Trustee of the Fund, and the investment manager of the Scheme (Managed Account Investment Manager) may be the Fund's Investment Manager.

Refer to the applicable Managed Account Disclosure Document for further details about the Managed Account, including the entities involved in its operation and management, which can be obtained from your Financial Adviser or through platformpluswrap.com.au.

The relevant Managed Account Investment Manager will develop the Managed Account portfolio composition and instruct the Administrator to reweight or rebalance your chosen Managed Account. The Managed Account Investment Manager may also provide advice to your Financial Adviser's AFS Licensee so that your Financial Adviser can provide you with advice in respect of the Managed Account.

Managed Accounts can consist of a range of financial products including Australian and international listed securities (including ETFs and ETPs), Managed Funds, other Managed Accounts and cash.

A Managed Account can offer advantages over investing in a Managed Fund, including potentially greater tax efficiency and transparency of your share holdings.

If the Managed Account Investment Manager makes changes to the Managed Account in which you invest, your Portfolio's investment in the Managed Account will also be updated to reflect these changes so that it mirrors, as closely as possible, the composition of the investment manager's 'standard' Managed Account.

Where you invest in a Managed Account, Managed Account related fees and costs apply for services provided in or through the Scheme. Refer to Section 6 of this PDS for information about Managed Account related fees and costs and how they are charged.

For further information, refer to the relevant Managed Account Disclosure Document. For further information about fees and costs generally, refer to Section 6 of this PDS.

Listed Securities

Australian listed securities are only available if you select the Select Menu, subject to any investment holding limits. They will not be available to you if you select the Core Menu (however, you may potentially obtain exposure to listed securities through Managed Accounts that are available on the Core Menu).

The Select Menu allows you to choose from a wide range of Australian listed securities. These listed securities can include ordinary shares, ETFs, ETPs, LICs and interest rate securities including hybrids. Refer to the Investment Menu Guide – Select Menu for more information about the range of listed securities available.

When buying and selling listed securities, your Financial Adviser can provide instructions to buy or sell these using either:

- Broker Worked orders – orders are placed directly with the ASX and your Financial Adviser can specify pricing parameters for the order; or
- Direct Market Access trading– orders are combined with others received on that day and net trades are generally executed at a weighted average price, which smooths out any price volatility from the time the trade is placed on market.

The Administrator is not a market participant or clearing participant of the ASX or any market.

The Administrator has arrangements in place with brokers to provide broking services in relation to your instructions to buy or sell securities.

When you choose to trade through these broking services (broker worked orders or aggregated trading), you authorise the Administrator to instruct a broker to execute the relevant transaction under the trading agreement between the Administrator and the broker. Brokerage and other costs apply. For further information, refer to Section 6 of this PDS.

Note: it may take some time to execute trades (particularly where you specify a buy or sell price).

Term Deposits

Subject to any investment holding limits, the Select Menu may 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.

Investment Holding Limits

In each of the Core Menu and the Select Menu, there are limits on how much you can invest in certain investment options (or categories within certain investment options). If you exceed these limits, you may have to sell certain investments. Refer to 'Investment holding limits' within the Investment Menu Guides for the Core Menu or the Select Menu for more information.

Differences between investing in an Accessible Investment directly and investing through a superannuation fund

When considering an Accessible Investment, please bear in mind that there are differences between investing in it directly (in your own name) and investing in it through the Fund.

Key differences include:

- All investments held through the Fund are held by or on behalf of the Trustee, not in your name. This means you will not receive communications from the issuer of the Accessible Investment (for example a Managed Fund's responsible entity)
- In relation to Managed Funds, you do not have the right to call, attend or vote at meetings of investors because the Trustee is the legal owner of units in the Managed Fund
- If you invested directly in the Accessible Investment, the withdrawal of money from that investment would not be subject to restrictions applicable to the payment of benefits from the Fund. However, direct investments in Accessible Investments do not enjoy the same (concessional) tax treatment as superannuation investments
- If you invested directly in certain Accessible Investment, the applicable fees and costs may be different. For example, you might not be entitled to any wholesale discounts or rebates in respect of investment related fees and costs that the Trustee or its service providers have negotiated for the Fund
- The time for processing transactions may be quicker if you were a direct investor in an Accessible Investment
- If you invested directly in certain Accessible Investments (for example, Managed Funds and term deposits) you would usually have the benefit of a 14-day "cooling-off" period. The Trustee is not entitled to any "cooling-off" period because it is a wholesale investor
- If you invested directly in an Accessible Investment, any queries or complaints would be handled by the enquiries and complaints handling process of the issuer of that investment. As a superannuation investor, any queries or complaints must be handled by the Trustee's enquiries and complaints handling process, even if they relate to your chosen investment.

There may be other differences. When considering the product disclosure statement or other disclosure documents for an Accessible Investment you should note that some of the features described in it may not be relevant to you, when investing via the Fund.

Buying, Selling And Switching Investments

Subject to liquidity and minimum investment requirements, you and your Financial Adviser can change your investment strategy and underlying investments at any time.

There's generally no minimum amount for Accessible Investments, but certain Managed Funds and Managed Accounts may have minimum investment requirements. Please refer to the product disclosure statement or other disclosure documents for the specific investment or ask your Financial Adviser for more information about minimum investment requirements.

When placing investment instructions in relation to your Portfolio(s), you must ensure your cash balance maintains enough cash (including the minimum balance) to enable the transaction to settle.

If there is insufficient cash within your cash balance to allow transactions to settle, we will not settle the transaction.

Changes To The Investment Menu Guides

The Trustee may change the available investment strategies, investment options and/or Accessible Investments in each of the Core Menu and the Select Menu at its discretion. This may include removing, adding or varying the characteristics of a strategy or option (including its objective).

The composition of Accessible Investments can change from time to time. In addition, certain investments may be removed altogether from the relevant Investment Menu Guide without prior notice. In this case the Trustee may, at its discretion, allow you to continue to hold the investment, or it may require you to sell the investment subject to providing you with 30 days' notice.

Delays In Processing Instructions

Sometimes it may not be possible to act on your instructions in a timely fashion (e.g. we may not have enough information, certain requirements may not have been met, or a fund manager may have suspended applications or withdrawals). In these cases, we will contact your Financial Adviser or you if you do not have a Financial Adviser.

The Trustee reserves the right to refuse or delay your instructions for any reason. In such cases, the Trustee accepts no liability for any losses incurred.

Labour Standards, Or Environmental, Social, Or Ethical Considerations

The Trustee or Alpha (in its capacity as the Fund's Investment Manager) do not take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising investments. Some Managed Funds and Managed Accounts available may take these factors into account however they do so in their own right (not on behalf of the Trustee). For more information, refer to the applicable product disclosure statement or other disclosure documents for the Managed Fund or Managed Account, as applicable.

Allocation or distribution of investment earnings

For cash balance(s), refer to the information on page 12 about the distribution of interest on cash balances.

All earnings from Accessible Investments are passed on to members subject to any tax and transaction costs that may become payable.

In the case of unitised investments (Managed Funds), if the investment is performing well, then generally the unit price will go up. If the investment is not performing well, then generally the unit price will go down and these movements in unit prices will be reflected in the value of your Portfolio(s). For information about the unit pricing arrangements applicable to Managed Funds, you should consider the relevant Managed Fund product disclosure statement.

For listed securities, prices are usually updated automatically on a daily basis and will be reflected in the value of your Portfolio.

Also the Administrator will process any income from securities when it is received and apply these to the member's cash balance. Benefits including, but not limited to, imputation credits are also passed on to the member. Imputation credits, also known as franking credits, are a type of tax credit paid by corporations to their shareholders along with their dividend payments.

For term deposits, refer to the Investment Menu Guide – Select Menu. Redemption of a term deposit prior to maturity may result in an interest rate reduction and/or additional charges by the term deposit issuer.

Interest, dividends, distributions and other income (other than income relating to Managed Accounts) are allocated to your cash balance in the Fund.

Interest, dividends, distributions and other income received from investments held within your Managed Account are allocated to your Managed Account cash balance.

If you close your Portfolio, other than by transferring to another Portfolio in the Fund, you may not receive the benefit of any tax adjustments that have not yet been processed. You will also forfeit any carry-forward capital losses that have resulted from transactions in your investments.

Corporate Actions

Members invested in listed securities have the opportunity to participate in most corporate actions that arise for any securities they hold in their Portfolio, subject to the Trustee's discretion. When the Fund is notified of a corporate action by the relevant share registry, we will notify you or your Financial Adviser of your ability to participate in the corporate action and how to take up the offer (where applicable). For more information, please speak to your Financial Adviser or contact the Administrator on 1300 168 905.

Dividend reinvestment plans (DRP) are available for some holdings in the listed securities option. You or your Financial Adviser can inform us on how you wish to participate. If we do not receive any instructions to participate in a DRP, dividends will be allocated to your cash balance and relevant tax applied.

Further information about investing in the listed securities (including corporate actions) may be made available from platformpluswrap.com.au.

Suspended/Illiquid Investments

From time to time some Accessible Investments (eg Managed Funds) may become suspended or illiquid which may result in withdrawal restrictions being imposed by the relevant issuer.

In the event that any of your chosen investments become suspended or illiquid we will notify you or your Financial Adviser if the issuer notifies us of any withdrawal offers.

If you have requested a withdrawal or rollover of your total Portfolio balance for any Accumulation or Pension product you hold in the Fund, and are invested in suspended/illiquid assets, you will remain a member of the product until all assets can be redeemed.

Your Portfolio will be set to closing status and will remain in closing status until all the assets have been redeemed or transferred. Once all the assets have been redeemed your membership of the product will then be closed.

Portfolios in closing status do not incur any advice fees or Wrap administration fees and costs. However the value of the assets may be impaired and will take into account underlying fees and costs charged in or through the Accessible Investments, and any other liabilities applicable under the governing rules of the Accessible Investment.

6.
Fees and Other Costs

CONSUMER ADVISORY WARNING

Did you know?

Small differences in both investment performance and fees and costs can have 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 or your employer, as applicable, 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) website (moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

* The only fees that are negotiable are advice fees.

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 Fund as a whole. Other fees, such as activity fees and advice fees for personal advice, may also be charged, but these will depend on the nature of the activity or advice chosen by you. Entry fees and exit fees cannot be charged.

Taxes are set out in another part of this document. The possible tax implications of investing in the Fund are detailed in Section 7 of this PDS.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

The following table provides a summary of the main fees and costs applicable in the Fund. The fees and costs shown below apply to each Accumulation, TTR or Retirement Pension Portfolio you hold in the Wrap.

Fees and Costs Summary

PLATFORMPLUS SUPER WRAP (ACCUMULATION & PENSION)

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Ongoing annual fees and costs[1]		
Administration fees and costs[2,5]	**1. Account Keeping Fee** A fixed dollar fee payable for **each Portfolio** you have regardless of the Portfolio balance:	The Account keeping fee is deducted from your cash balance in 12 monthly instalments at the end of each calendar month, or on closure of the Portfolio.

	FEE RATE
Core Menu	$310.00p.a[2]
Select Menu	$450.00 p.a[3]

PLUS

2. Asset based administration Fee

An administration fee based on a percentage of your Portfolio applies, calculated as follows:

The asset based administration fee is calculated daily and is deducted monthly in arrears from your cash balance, or on closure of the Portfolio. The applicable percentage applies to the amount of the Portfolio balance.

	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

PLUS

3. ORFR Charge

0.025% p.a. of your Portfolio

The ORFR Charge is calculated daily and deducted monthly in arrears from your cash balance, or on closure of the Portfolio. The applicable percentage applies to the amount of the Portfolio balance.

PLUS

4. Cash Management Fee

Up to 0.55% p.a. of your Cash Account. Any RITC related to the amount will be retained by the Fund.

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.

PLATFORMPLUS SUPER WRAP (ACCUMULATION & PENSION)

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Investment fees and costs[3] 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.	All Accessible Investments except Managed Accounts: Nil	Not applicable
	Managed Accounts: Up to 3.93% p.a of the balance of your Managed Account (including any Managed Account cash balance)	Calculated daily and deducted from the cash balance of the Portfolio monthly in arrears, or on closure of the Managed Account, provided the Trustee's requirements are met.
Transaction costs	Nil (however, please note that this only relates to the transaction costs incurred in gaining access to the accessible investments made available via the Fund and does not include the transaction costs that relate to investing in or through the accessible investments).	Not applicable

MEMBER ACTIVITY RELATED FEES AND COSTS

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Buy-sell spread	Nil, however unitised Accessible Investments (such as a Managed Fund) may have a buy/sell spread	Not applicable
Switching fee	Nil	Not applicable
Other fees and costs[4]	Amount depends on activity or advice chosen by you	Deducted from your Portfolio's cash balance if and when applicable

1. If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2. Account Keeping Fee for Core Menu is $210 p.a. + $100 p.a. Cost Recovery Fee which is deducted from your cash balance in 12 monthly instalments at the end of each calendar month, or on closure of the Portfolio. Account Keeping Fee for Select Menu is $350 p.a. + $100 p.a. Cost Recovery Fee which is deducted from your cash balance in 12 monthly instalments at the end of each calendar month, or on closure of the Portfolio.

3. Investment fees and costs includes an amount of 0% for performance fees. The calculation basis for this amount is set out under "Additional explanation of fees and costs".

4. 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.

5. "Other Costs" are amounts paid for by the Promoter on behalf of the Fund and are not charged to you. We estimate this to be 0.021% of the total value of funds in the Platformplus Super Wrap Fund.

Important Note: The previous table shows fees and costs of the Fund and a range of the fees and costs incurred in or through investing in Accessible Investments. The total costs you may be charged depends on your investment strategy (including chosen investments) and the fees you negotiate with your Financial Adviser. 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 and costs set out in the above table. The fees associated with any Accessible Investment will generally be set out in the product disclosure statement or other disclosure documents for that Accessible Investment. Fees and costs for Managed Accounts will be set out in the relevant Managed Account Disclosure Document.

Examples of annual fees and costs

This section provides examples to illustrate annual fees and costs for each Accumulation or Pension Portfolio (superannuation product) you hold. It is important that you understand the fees and costs of any investment option you choose, and that the total fees and costs you incur include the fees and costs of Platformplus Super Wrap, the fees and costs of any investments you choose to make through the Fund, together with the advice fees and transaction and other costs incurred on your behalf. To understand all of the fees and costs that might be payable under a particular investment option, you should look at both this Platformplus Super Wrap PDS and the relevant product disclosure statement or other disclosure documents for an Accessible Investment.

The fees and costs of any Managed Fund, term deposit and other unlisted investments are generally set out in the product disclosure statement or other disclosure documents for that investment. Fees and costs for Managed Accounts will be set out in the relevant Managed Account Disclosure Document.

You can use the examples of fees and costs below to compare costs between different superannuation products, but bear in mind the nature of the superannuation product and investment options you are comparing.

Example of combined effect of fees and costs - Core Menu

The table below gives an example of how the combined effects of fees and other costs for a balanced investment option or other investment option within the **Core Menu** of the Platformplus Super Wrap can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE* - ALPHA BALANCED FUND		BALANCE OF $50,000
Administration fees and costs	$310.00 + 0.156% + 0.55% p.a. interest retained on the Cash Account**	For every **$50,000** you have in the superannuation product, you will be charged or have deducted from your investment **$399.00** in administration fees and costs.
PLUS Fees and costs for an investment in the Alpha Balanced Fund	0.69% (Management fees and costs)^	**And**, fees and costs of **$331.20** each year will be deducted from your investment
PLUS Indirect Costs in the Alpha Balanced Fund	0.00%	**$0** each year
EQUALS Total estimated annual cost of investing in the Alpha Balanced Fund through the Platformplus Super Wrap - **Core Menu**	If your balance was **$50,000,** then for that year you will be charged fees of **$730.20^^**.	

*This example assumes that your $50,000 balance is not invested in a Managed Account where additional Managed Account fees and costs apply.
** These fees are estimates and are not direct charges to your Account. $2,000 or 1.00% (whichever is less) is required to be maintained as the minimum cash setting. This example is based on $2,000 in the Cash Account and $48,000 in an investment option.
^ Management fees and costs are made up of a management fee that is deducted from the returns of the Alpha Balanced Fund and may include indirect costs. The management fee is the responsible entity's remuneration for managing and overseeing the operations of the Alpha Balanced Fund. Any expenses that the responsible entity may recover from fund assets are paid out of this management fee and are not an additional cost deducted from the assets. Where the Alpha Balanced Fund invests in an underlying fund which is managed by the same responsible entity, the management fees and costs in the underlying fund is fully rebated back to the Alpha Balanced Fund and so does not need to be counted in indirect costs for the Alpha Balanced Fund. Indirect costs (where applicable) refers to the fees and other management costs (if any) arising from underlying funds. Indirect costs are not an additional fee paid to the responsible entity. The indirect costs are calculated and incorporate estimated amounts with reference to the financial year ended 30 June 2022 and may vary over time. Fees and costs information relating to the Alpha Balanced Fund may be updated on the responsible entity's website where the change is not materially adverse to investors.
^^ Additional fees may apply. This example does not take into account other fees and costs that may apply 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" further below for information about the fees and other costs that may apply in the Wrap, or in or through Accessible Investments (depending on the nature of the Accessible Investment).

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 and costs 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. Please refer to the example in the following section that illustrates the combined effect of the fees and costs.

Example of combined effect of fees and costs – Select Menu

The table below gives an example of how the combined effects of fees and other costs for a balanced investment option or other investment option within the **Select Menu** of the Platformplus Super Wrap can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE* - ALPHA BALANCED FUND		BALANCE OF $50,000
Administration fees and costs	$450.00 + 0.166% + 0.55% p.a. interest retained on the Cash Account**	For every **$50,000** you have in the superannuation product, you will be charged or have deducted from your investment **$544.00** in administration fees and costs.
PLUS Fees and costs for an investment in the Alpha Balanced Fund	0.69% (Management fees and costs)^	**And**, fees and costs of **$331.20** each year will be deducted from your investment
PLUS Indirect Costs in the Alpha Balanced Fund	0.00%	$0 each year
EQUALS Total estimated annual cost of investing in the Alpha Balanced Fund through your Platformplus Super Wrap – **Select Menu**	If your balance was **$50,000**, then for that year you will be charged fees of **$875.20^^.**	

*This example assumes that your $50,000 balance is not invested in a Managed Account where additional Managed Account fees and costs apply.

** These fees are estimates and are not direct charges to your Account. $2,000 or 1.00% (whichever is less) is required to be maintained as the minimum cash setting. This example is based on $2,000 in the Cash Account and $48,000 in an investment option.

^ Management fees and costs are made up of a management fee that is deducted from the returns of the Alpha Balanced Fund and may include indirect costs. The management fee is the responsible entity's remuneration for managing and overseeing the operations of the Alpha Balanced Fund. Any expenses that the responsible entity may recover from fund assets are paid out of this management fee and are not an additional cost deducted from the assets. Where the Alpha Balanced Fund invests in an underlying fund which is managed by the same responsible entity, the management fees and costs in the underlying fund is fully rebated back to the Alpha Balanced Fund and so does not need to be counted in indirect costs for the Alpha Balanced Fund.

Indirect costs (where applicable) 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. Fees and costs information relating to the Alpha Balanced Fund may be updated on the responsible entity's website where the change is not materially adverse to investors.

^^ Additional fees may apply. This example does not take into account other fees and costs that may apply 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 below for information about the fees and other costs that may apply in the Wrap, or in or through Accessible Investments (depending on the nature of the Accessible Investment).

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 and costs 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. Please refer to the example in the following section that illustrates the combined effect of the fees and costs.

Additional Explanation of Fees and Costs

Administration Fees and Costs

All administration fees and costs in Platformplus Super Wrap are charged at the end of each calendar month commencing from when your Account has been activated. If you leave Platformplus Super Wrap, you will be charged a pro-rata amount of administration fees and costs for the month in which your Account is closed.

Administration fees and costs relate to amounts paid to the Administrator, remuneration paid to the Trustee, cost (expense) recoveries associated with the management and operation of the Fund (for example, auditor costs, custodian fees) and an Operational risk financial requirement related charge (referred to as an ORFR charge).

The ORFR charge is levied to cover the cost incurred by the Trustee in maintaining Trustee capital (outside the Fund) to meet its operational risk financial requirement obligations under superannuation laws and the Australian Prudential Regulation Authority (APRA) standards.

The ORFR change is paid into the Fund's general reserve. The ORFR charge is paid into the Fund's General Reserve in the first instance where it is used to fund the costs of maintaining trustee capital. Any excess will be retained within the Fund and may be used to build and maintain the operational risk reserve in the Fund. See the Reserves information in Section 9 for more information.

There may be expenses associated with the management and operation of the Fund in a financial year that are not covered by the Administration fees and costs charged to members, particularly while the Fund grows its membership base and funds under management. Such expenses may be paid from the Fund's general reserve or by the Promoter.

Investment Fees and Indirect Costs

Platformplus Super Wrap does not have Investment Fees deducted from Fund assets (except if you invest via a Managed Account) or Indirect Costs, however investment related fees and costs associated with your chosen investments will directly (for example, investment fees in respect of Managed Accounts) or indirectly (example, other fees and costs deducted in or through Accessible Investments) impact you.

PERFORMANCE RELATED FEES

Some Managed Account Investment Managers and Managed Fund 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 product disclosure statement or other disclosure documents for Managed Accounts and Managed Funds. Performance fees (if any) charged by Managed Account Investment Managers will increase the amount of investment fees deducted from your Portfolio cash balance but do not affect administration fees and costs charged to members by the Trustee.

OTHER INVESTMENT RELATED FEES AND COSTS

There are other fees and costs when you invest in a Managed Account or relating to other Accessible Investments including underlying investments of a Managed Account or Accessible Investment, summarised below.

FEES WHEN YOU INVEST IN A MANAGED ACCOUNT

The type of fees you pay for investing in Managed Accounts will be set out in the relevant disclosure document for each Managed Account. Typically, fees when you invest in a Managed Account are in addition to any costs of Managed Funds, ETFs, ETPs or LICs held within a Managed Account. Refer to the disclosure document for the relevant investment for a description of the costs applicable to that investment.

The fees for Managed Accounts vary depending on the nature of the Managed Account, and change from time to time. At the date of preparation of this PDS, these fees range between 0.03% - 3.93% p.a (estimated). Details of specific fees (including how they are charged and who they are payable to) for each Managed Account are available in the relevant Managed Account Disclosure Document. A summary of fees when you invest in a Managed Account is set out below.

MANAGED ACCOUNT RELATED FEES AND COSTS

Investment management, performance related fees and costs and transaction costs may be charged in relation to the Managed Accounts forming part of your investment strategy. Where you invest in a Managed Account, you are taken to have instructed the Administrator to pay any fees or costs in respect of the Managed Account (that are not costs associated with

underlying Managed funds ETFs, ETPs or LICs held in the Managed Account) from your Portfolio cash balance to the Scheme's Responsible Entity, Investment Manager or the Managed Account Investment Manager (as applicable) for their services. These fees are deducted from your Portfolio cash balance monthly in arrears.

Please refer to the relevant Managed Account Disclosure Document for more information.

Managed Account Investment Management Fee (Managed Accounts only)	Up to 1.32% p.a of the balance of your Managed Account (including any Managed Account cash balance). Refer to the relevant Managed Account Disclosure Document.	Calculated daily and deducted from the cash balance of the Portfolio monthly in arrears, or on closure of the Managed Account, provided the Trustee's requirements are met. If you don't provide your consent to these fees (or you revoke your consent after giving it or the consent lapses) then you may not be allowed to invest into that Managed Account or may be required to withdraw from that Managed Account.

MANAGED ACCOUNT INVESTMENT MANAGEMENT FEES

Managed Account Investment Management Fees may be payable to Managed Account Investment Managers for services relating to investments in a Managed Account, where agreed by you and permitted under relevant laws. Refer to the relevant Managed Account Disclosure Document available from platformpluswrap.com.au for details (if applicable).

The Managed Account Investment Management Fee does not include performance fees that may be payable to a Managed Account Investment Manager. Performance fees payable to the Managed Account Investment Manager are in addition to the Managed Account Investment Management Fee (if applicable). Details can be found in the relevant Managed Account Disclosure Document, where relevant.

YOUR CONSENT AND AUTHORISATION OF FEES WHEN YOU INVEST IN A MANAGED ACCOUNT

Where your Financial Adviser, their AFS Licensee or one of its related parties (referred to as 'related party') provides you with ongoing advice (or related services) in relation to a Managed Account, you may be requested to provide your consent to the deduction and payment of fees relating to your Managed Account (which are additional to fees and costs associated with investments held in the Managed Account) from your Portfolio cash balance when you invest in a Managed Account.

You can provide your consent as part of your application into the Fund, via written instructions or online. Where you have provided your consent, the payment of remuneration by you to your Financial Adviser or a related party will continue until you direct us to cease paying it.

The applicable fees are disclosed in the Managed Account Disclosure Document for the relevant Managed Account.

FEES AND COSTS RELATING TO UNDERLYING INVESTMENTS

The Fees and Costs relate to the Platformplus Super Wrap and access to the underlying investments only, and do not include the fees and costs that relate to investing in the underlying investments. Fees and costs for the underlying investments (including management fees and costs, performance related fees and transaction costs) may apply for underlying investments that you access through the Wrap (including underlying investments held as part of a Managed Account), for example, Managed Funds, ETFs, ETPs, and LICs.

These fees and costs are in addition to those shown in the fees and costs table on page 40. They are not deducted from your Portfolio cash balance.

The fees and costs when you choose to invest in a Managed Fund, ETF, ETP, LIC (including when these investments are held as part of a Managed Account) are typically deducted from the value of the investment before the unit price or value of the investments is calculated. These underlying fees and costs vary greatly depending on the underlying investments (including investments within Managed Accounts) you select. In the case of Managed Funds (including Managed Funds within Managed Accounts), ongoing management fees and costs range from 0.04% to 6.71% p.a. (estimated) of the Managed Fund balance. These fees and costs may be subject to change as determined by the relevant fund manager. Refer to the Investment Menu Guides for a summary of annual fees and costs applicable to available Managed Funds. Also, refer to the product disclosure document or disclosure documents for the relevant investments (where applicable) for more information or consult your Financial Adviser for relevant details.

The Trustee or the Administrator is often able to obtain wholesale fund fee rates, which are generally lower than the

fee rates applicable for direct investment into retail Managed Funds. A fund manager may provide a rebate of the fees and costs associated with your investment in a Managed Fund. Generally, these rebates are returned to you in full (usually) by being paid into your cash balance, however they may also be returned to you through unit prices. Your entitlement to any rebate is determined by the fund manager, however, where you have ceased to hold the investment prior to the processing of a rebate, you will not be entitled to that rebate.

Performance related costs may also be incurred in relation to the selected Managed Funds (including Managed Funds within Managed Accounts) and other Accessible Investments that form part of your investment strategy. These costs represent fees charged by the relevant fund manager where certain performance targets are met. Performance related costs are usually calculated as a percentage of any 'out-performance' above the relevant target. Performance-related costs in respect of underlying investments may increase the management fees and costs applicable to Managed Funds and other Accessible Investments but do not affect administration fees and costs charged to members by the Trustee or the investment fees deducted from Fund assets in respect of Managed Accounts.

Fees and costs in relation to underlying investments accessible through the Fund are in addition to the Wrap's fees and costs (or fees and costs deducted from Fund assets) described in fees and costs table on page 40 of this PDS and are set out in the relevant product disclosure statement or disclosure documents (where relevant) for those investments. It is important that you consider these fees and costs and discuss them with your Financial Adviser before making any investment decisions.

BUY/SELL SPREADS (MANAGED FUNDS ONLY)

The Trustee does not charge a fee in the form of buy/sell spreads to recover transaction costs incurred by the Trustee in relation to the sale and purchase of assets of the Fund.

However, buy/sell spreads may apply to investments in Managed Funds (including Managed Funds within Managed Accounts) that are accessible through the Fund, which reflect the different price between buying and selling units disclosed by some fund managers. The buy/sell spreads for Managed Funds vary. This difference is a charge by the fund manager generally to cover transaction costs incurred by the Managed Fund in buying and selling assets of the Managed Fund, and is taken into account in the calculation of unit prices by the Managed Fund. Buy/sell spreads are an additional cost to the investor. You should refer to the relevant Managed Fund product disclosure statement available from your Financial Adviser or at platformpluswrap.com.au for more information.

AUSTRALIAN LISTED SECURITIES TRANSACTION COSTS OR ACTIVITY FEES

Brokerage and other costs apply when buying and selling Australian listed securities in your Account – for more information, see below. These costs may include amounts payable to the Promoter in relation to services provided by the Promoter (including assisting with the negotiation of applicable transaction costs).

TRANSACTION FEES (ACCOUNTS OTHER THAN MANAGED ACCOUNTS)

TYPE OF FEE	AMOUNT	HOW AND WHEN PAID
ASX Listed Securities (1)		
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. Deducted from your cash balance at the time of transaction.
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. Deducted from your cash balance at the time of transaction.
Non-Advised Account Transaction Fee (2) If you do not have a Financial Adviser and you wish to buy or sell share on the ASX an additional fee will be payable.	$33.00 per transaction	Deducted from your cash balance at the time the transaction is processed.
Managed Funds (3)		
	$0.00, unless you have a Non-Advised Account in which case $33.00 per transaction applies	Deducted from your cash balance at the time the transaction is processed.
Term Deposits Not Applicable		
	$0.00, unless you have a Non-Advised Account in which case $33.00 per transaction applies	$0.00, unless you have a Non-Advised Account in which case $33.00 per transaction applies

(1) In addition, trading in certain Australian listed securities may incur stamp duties or taxes which are generally deducted from your cash balance at the time they are 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 implementing the transaction(s) instructed by you. This is in addition to any other transaction fees payable in respect of the transaction.

(3) Managed Funds may charge their own fees and costs including a management fee, performance related fee or "buy/sell spread" on the sale or purchase of units in a fund. Your Financial Adviser should refer to the relevant product disclosure statement or other document provided by the fund manager for full details of the fees and charges that may be incurred in or through the Managed Fund.

TRANSACTION FEES (MANAGED ACCOUNTS)		
TYPE OF FEE	**AMOUNT**	**HOW AND WHEN PAID**
ASX Listed Securities (4)		
The fee payable for the buying or selling of shares on the ASX that are held within a Managed Account.	0.077% of the trade value, subject to a minimum fee of $3.80 per trade.	These costs include brokerage. Deducted from your Managed Account cash balance at the time of transaction.
Managed Funds (5)	$0.00	Not Applicable
Term Deposits	$0.00	Not Applicable

(4) In addition, trading in certain Australian listed securities may incur stamp duties or taxes which are generally deducted from your Managed Account cash balance at the time they are incurred.

(5) Managed Funds may charge their own fees and costs including 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 product disclosure statement or other document provided by the fund manager for full details of the fees and charges that may be incurred in or through the Managed Fund.

FUND MANAGER INVESTMENT GOVERNANCE FEES

Where permitted by law, the Investment Manager may receive Investment Governance fees from responsible entities whose Managed Funds are available through the Fund (including in Managed Accounts). The Investment Governance fees are calculated as follows

- up to $6,600 p.a. per responsible entity, plus
- up to $3,300 p.a. per Managed Fund available through the Fund.

The amount of these payments may increase from time to time and may be subject to indexation. These Investment Governance fees relate to the services that the Investment Manager provides to fund managers for the review, maintenance and administration of the Managed Fund options available through the Fund.

Investment Governance fees are paid to the Investment Manager from the responsible entities' own resources and are not an additional cost to you.

MANAGED ACCOUNT SERVICE FEES

Where permitted by law, the Investment Manager may receive service fees from Managed Account Investment Managers whose Managed Accounts are available through the Fund. The service fees are calculated as follows:

- up to $10,000 p.a. per Managed Account, plus
- up to 0.15% p.a. on the total amount of funds invested with each Managed Account Investment Manager.

The amount of these payments may increase from time to time and may be subject to indexation. These service fees relate to the services that the Investment Manager provides to Managed Account Investment Managers for the establishment, ongoing monitoring, management and compliance of the Managed Account options available through the Fund.

Managed Account service fees are paid to the Investment Manager from the Managed Account Investment Manager's own resources and are not an additional cost to you.

Advice Fees

Advice fees are fees charged by your Financial Adviser. Where you provide the Fund your written consent to do so, adviser service fees may be deducted on either an ongoing or fixed-term basis. You cannot pay both an ongoing and a fixed-term fee at the same time. You can also agree with your adviser to pay a one-off adviser fee for the advice and related services.

Advices fees relating to advice about your super (including superannuation investments) may be deducted from your Portfolio(s), subject to relevant laws. Advice fees charged by your Financial Adviser will not be deducted from your Portfolio(s) if the Financial Adviser ceases to be your Financial Adviser in relation to the Platformplus Super Wrap – see Section 9 of this PDS for more information.

You may, however, continue to be charged Managed Account fees and costs including Managed Account Investment Management Fees in relation to any Managed Accounts you hold.

ADVISER SERVICE FEES

ONGOING ADVICE FEE

Any ongoing advice fee agreed between you and your Financial Adviser will be calculated daily and deducted based on the charge frequency selected in arrears from your cash balance.

The Trustee in accordance with your direction, where permitted under relevant laws, 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, we will apply an adviser service fee only for the period agreed 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.

ONE-OFF ADVISER FEE

Any initial or one-off adviser fee agreed between you and your Financial Adviser will be deducted from your cash balance on your instruction.

When directed by you and permitted under relevant laws, the Trustee 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 personal financial advice).

A SUMMARY OF THE ADVICE FEES IS OUTLINED BELOW.

ADVICE FEES

TYPE OF FEE	AMOUNT	HOW AND WHEN PAID
Ongoing Advice Fee A fee that you may direct us to pay in relation to ongoing advice and related services provided by your Financial Adviser.	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, based on the charge frequency selected, or on closure of your Portfolio, by debiting the fee from your cash balance, provided the Trustee's requirements are met.
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, based on the charge frequency selected, or on closure of your Portfolio, by debiting the fee from your cash balance, provided the Trustee's requirements are met.
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 Portfolio and for one-off advice after opening your Portfolio.	To be agreed with your Financial Adviser, up to a maximum of 2% of your total Portfolio balance.	This fee is deducted from your cash balance and paid to your Financial Adviser when authorised by you, provided the Trustee's requirements are met.

Any Advice fees will only be payable from your cash balance where there is a written agreement between you and your Financial Adviser, you agree to both the amount of the fee and its deduction from your cash balance and any other terms and conditions (as stipulated by or on behalf of the Trustee from time to time in Fund forms or other documentation to your and/or your Financial Adviser) relating to the payment of Advice fees to your adviser are met.

The Trustee must obtain a copy of your written consent before advice fees can be deducted from your Account in the Fund. Your consent will be required annually for the Trustee to continue deducting ongoing advice fees from your Account in return for ongoing services. You can vary or withdraw your consent at any time by contacting your adviser or the Fund directly.

Note: Advice fees shown are GST inclusive. Reduced Input Tax Credits (RITCs) do not apply to advice fees, with effect from 1 July 2024.

IMPORTANT WARNING

You should always refer to the Statement of Advice provided to you by your Financial Adviser in which details of the fees are set out.

Fee Discounts – Family Group Aggregation Fee

Family members participating in the Fund can link their Portfolios via a family group and receive a reduction of administration fees and costs 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).

The Promoter determines which Portfolios are included in any family group. For this purpose (and this purpose only) non-superannuation portfolios in the Scheme (known as Platformplus Wrap ARSN 651 282 549) held by you or other members of the Fund 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 at platformpluswrap.com.au or from your Financial Adviser.

Changes to Fees

Under the Trust Deed, the Trustee has broad power to increase the rate or amount of existing fees and charges or impose additional fees. This can occur without your consent. Fees may increase if the cost of providing the services increases. No maximum limits on fees are specified in the Trust Deed.

If we decide to introduce any additional fees or increase existing fees and charges, we will give you no less than 30 days' advance written notice. Underlying investment related fees or costs (including performance related costs that may be payable in respect of an underlying investment and investments within Managed Accounts) and buy/sell spreads of unitised Accessible Investments may also change.

Information about any changes may be contained in the product disclosure statement or other disclosure documents for an Accessible Investment available from time to time, and to the extent practicable, will also be notified or made available by or on behalf of the Trustee where required by law (including via platformpluswrap.com.au).

The Trustee reserves the right to recover any expenses incurred by it or the Fund from Fund assets (including any reserves in the Fund) as permitted under the Trust Deed. The Trustee may be indemnified from Fund assets in respect of any liabilities that may be met from Fund assets, subject to superannuation laws.

The Trustee is entitled to reimbursement for certain out-of-pocket expenses from the assets of the Fund and to recover previously unrecovered expenses, as well as ongoing expenses, as they are incurred.

The expenses that can be recovered include audit charges, bank charges, compliance costs, taxation advice costs, government taxes, duties and levies, and legal, postage, printing and stationery and other fees and costs incurred by or on behalf of the Trustee (including by service providers), in accordance with the Trust Deed and relevant law.

This may result in an additional amount being deducted from your cash balance to cover Fund expenses in a year that have not been met by fees and costs charged to members in that year.

However, this is not expected to occur because the Trustee has entered into an arrangement with the Promoter whereby the Promoter will meet certain excess Fund expenses while the Fund (which is a newly established Fund) grows its membership base and funds under management. See the further information under 'Administration fees and costs' above.

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).

In the event of any change in tax laws or their interpretation which affects the rate of GST payable or RITCs that the Fund 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 Fund expenses are tax deductible, the benefits of any tax deduction will be passed on to members' Accumulation Portfolios (unless used for the benefit of the Fund by meeting expenses that are in excess of fees and costs charged to members) during the periodic calculation of member portfolio taxation liabilities. Fund expenses that may be deductible to the Fund include administration, transaction, cash management fees and financial adviser fees. The impact of tax deductions is not reflected in the fees and cost amounts shown in this PDS. Tax deductions in relation to these expenses generally do not apply to account-based pension accounts.

If you close your Portfolio, other than by transferring to another Portfolio in the Fund, you may not receive the benefit of any tax adjustments for tax deductible expenses that have not yet been processed.

Refer to Section 7 of this PDS for more information about taxation relating to superannuation.

Defined Fees

The following table outlines the definitions of the types of fees and costs that may apply to your superannuation. Not all the defined fees are relevant to Platformplus Super Wrap.

FEE	DESCRIPTION
Activity fees	A fee is an **activity fee** if: a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: i. that is engaged in at the request, or with the consent, of a member; or ii. that relates to a member and is required by law; and b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.
Administration fees and costs	**Administration fees and costs** are fees and costs that relate to the administration or operation of the superannuation entity and include costs incurred by the trustee of the entity that: a) relate to the administration or operation of the entity; and b) are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.
Advice fees	A fee is an **advice fee** if: a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by: i. a trustee of the entity; or ii. another person acting as an employee of, or under an arrangement with, the trustee of the entity; and b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee or an insurance fee.
Buy-sell spreads	A **buy-sell spread** is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the super entity.
Exit fees	An **exit fee** is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in the superannuation entity.
Investment fees and costs	I**nvestment fees and costs** are fees and costs that relate to the investment of the assets of a superannuation entity and includes: a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and b) costs that relate to the investment of assets of the entity that: i. relate to the investment of assets of the entity; and ii. are not otherwise charge as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.
Switching fee	A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one investment option or product in the entity to another.

7.
How Super is Taxed

This section is a general overview of the taxation of superannuation. It does not summarise all relevant tax rules which change from time to time. The impact of tax depends on your personal circumstances.

Up to date information on contribution caps and how super is taxed is available at ato.gov.au/super. We recommend you consult a tax professional for information about tax applicable to your super that is tailored to your individual situation.

Tax may apply to contributions, investment earnings and withdrawals. Generally, any taxes you pay within super are at a concessional (lower) rate. In most cases, the Trustee deducts tax and pays it to the ATO on your behalf. In some cases tax will be payable by you directly (eg additional tax for contributions in excess of limits), although you may be able to release money from your super to pay the tax (if the ATO issues a relevant release authority).

Tax deductions that the Trustee receives for Fund expenses, such as fees, may reduce the tax payable by the Trustee. For information about how the Trustee deals with the benefit of tax deductions, see the 'Additional Explanation of Fees and Costs' in Section 6 of this PDS.

Contributions and Rollovers[1]	**Contributions Tax** • Certain contributions for which a tax deduction is claimed (such as employer contributions and some personal contributions), known as concessional contributions, are taxed at up to 15%. • If you're classified as a high-income earner, an additional 15% tax may be applicable to some or all of your contributions. If this applies to you, the ATO will notify you after the end of the financial year. • Concessional contributions in excess of annual limits are also subject to additional tax. • Non-concessional contributions to super within annual limits are not generally taxed. However, amounts exceeding the annual limits will be subject to tax. • If you don't provide the Fund with your tax file number (TFN), any concessional contributions will be taxed at the highest marginal rate (plus Medicare levy). **Tax on Rollovers** • Generally, rollovers from another super fund, where tax has already been paid, are not subject to tax. • If you rollover your super from an untaxed source, the untaxed component of your rollover will generally be subject to a tax of 15%.

Earnings

Investment Income and Net Capital Gains.

- Any income or capital gains earned in your Platformplus Super Wrap Portfolio(s) are subject to tax based on your circumstances and the type of Portfolio in which the income is earned:
    - **Accumulation and TTR Pension:** 15%, however the actual rate may be lower as a result of franking credits or other tax advantaged income. Similarly, net capital gains (offset against capital losses) on assets held for 1 year or more are effectively taxed at 10%.
    - **Retirement Pension:** Once your Pension income stream is commenced, there is no tax applicable to income or capital gains.

Withdrawals

(See below for tax treatment of pension payments)

When lump sum super benefits are taken in cash, the amount of tax payable depends upon the age of the member and the components of a member's lump sum benefit payment. The following rules generally apply provided that the Fund holds your TFN and special levies don't apply.

- Aged 60 or more
    - Tax free.
- Between preservation age and under age 60
    - Tax-free component[2] – no tax payable.
    - Taxable component[3] up to the low rate cap amount4 – no tax payable.
    - Taxable component above the low rate cap amount – taxed at 15% plus Medicare Levy.
- Under your preservation age
    - Tax-free component – no tax payable.
    - Taxable component is taxed at 20% plus Medicare Levy.
- Death Benefits
    - Tax is generally not applicable to death benefits paid from super to a person who qualifies as a dependent for tax purposes, such as a spouse or child under 18.
    - Lump sums paid to beneficiaries who do not qualify as a dependant for tax purposes (for example, adult children) will be taxed with reference to the tax components noted below:
        - No tax is payable on the tax-free component.
        - The taxable component will be taxed at 15% plus Medicare Levy irrespective of the recipient's age.

1. Refer to Section 2 of this PDS for information on contribution limits.
2. Tax-free component – The component will be tax-free when you receive your benefit irrespective of your age. For most individuals, the major part of this is likely to be any after-tax contributions they have made to their super after 30 June 1983. There may be other amounts that you are entitled to that will form part of the tax-free component. For example, if any part of your benefit included a pre-1 July 1983 component amount crystallised as at 1 July 2007, that amount will form part of your tax-free component. Tax-free components may arise in relation to amounts you rollover from another superannuation provider to the Platformplus Super Wrap.
3. Taxable component – The tax payable on a lump sum taxable component will depend on your age and the amount you withdraw. For current tax rates, please go to the ATO website ato.gov.au. It should be noted that special taxation rules apply to any untaxed benefits (including a limit on the concessional tax treatment) received by an individual. You will only be able to withdraw lump sum amounts from your benefit in the same portions as the tax-free and taxable components of your superannuation balance. Special rules apply to Departing Australia Superannuation Payments, death benefits and benefits paid to a member suffering a terminal medical condition.
4. The low rate cap amount is $235,000 for 2023/2024 and may be indexed thereafter in line with Average Weekly Ordinary Time Earnings ('AWOTE') in $5,000 increments.

Income Tax On Pension Payments To Members

All pensions paid to members aged 60 years or over will be tax-free. If you are under age 60, and have not yet reached your preservation age, your pension payment less any 'pension tax-free amount' is classified as assessable income and taxed at your marginal tax rate (a 15% pension offset may apply, for example, if the payment is a disability super benefit). A 15% pension offset will apply to any taxable amount where you have reached your preservation age and are under age 60 years. If you qualify for a tax-free amount, part of your pension will be tax-free.

Pension members should complete and submit a Tax File Number Declaration Form to Platformplus Super Wrap if they wish to claim the tax-free threshold, the tax-free amount, the pension tax rebate/offset and other tax rebates as reductions to any tax withheld from their account-based pension.

Taxation rules apply to any untaxed benefits (including a limit on the concessional tax treatment) received by an individual. It should also be noted that a 'transfer balance' cap set by Government each year limits the amount you can transfer to (or hold in) 'retirement phase' account-based pensions (like our Retirement Pension) with tax- free investment earnings.

If you exceed your personal transfer balance cap, you may have to pay additional tax. Alternatively, you may be able to remove the excess (for example, by transferring the excess into an Accumulation Portfolio), however you will be subject to tax on the notional earnings related to that excess. For more information about this cap, refer to Section 2 of this PDS.

Different rules apply to death benefit beneficiaries (for example, a child receiving a reversionary pension on your death while a pension member of the Fund).

As the amount of tax payable on pension amounts is complex, we recommend that specific advice be obtained on the taxation consequences of receiving a pension.

How Tax Is Paid From Platformplus Super Wrap

An amount for any tax liability of the Trustee is deducted from your cash balance periodically giving rise to the liability (such as when an untaxed rollover or a concessional contribution is received). A final tax calculation is prepared annually, and any balance, deduction or refund due will be processed from/ to your cash balance. This calculation is also done when you close your Portfolio, or before you commence a Pension income stream.

EXCHANGE RATES GAINS/LOSSES

Exchange rates used for the purpose of converting trades, income receipts and other transactions will be advised to us by our Custodian and/or brokers (as applicable). Transactions will then be reported in the equivalent Australian dollar amounts using these rates.

The taxation treatment of any foreign exchange gains or losses that may arise as a result of this conversion will generally be folded into the taxation treatment of the transactions themselves.

That is, for example, if a transaction gives rise to a capital gain assessable under the capital gains tax rules, any part of the gain that may be assessed as a capital gain and will not need to be reported separately. Similarly, foreign exchange gains or losses which result from conversion of ordinary income will be part of the ordinary income (if gains) or offset against it (if losses).

When there are exceptions to these rules that may apply due to particular circumstances, we will inform your Financial Adviser.

Claiming Tax Deductions

You may be able to claim a tax deduction for personal contributions made to your Accumulation Portfolio in Platformplus Super Wrap. In order to claim a deduction, you will need to notify us.

If you are aged 67 – 74, to claim a deduction for personal contributions you must satisfy the work test (see page 17) in the year the contribution is made. You must submit your notice (or variation) by whichever of the following dates occurs first:

- The day you lodge your income tax return for the income year in which the contribution was made.
- The end of the income year following the income year in which the contribution was made.

Please ensure you receive our acceptance of your notice before claiming a deduction. Please note that the amount that you may claim as a deduction will be reduced if you submit a notice after a partial withdrawal or rollover has been completed, or you have started a TTR or Retirement Pension that includes any of the funds contributed for which you intend to claim a tax deduction.

We cannot accept notices after your Accumulation Portfolio has been closed. We also cannot accept notices where

you have split contributions with your spouse, or after you commence a Pension. Contributions tax of up to 15% will apply to contributions for which a valid notice is provided.

Taxable Amounts In Partial Withdrawals And Rollovers

When a partial withdrawal or rollover is processed, we'll apply the proportion of tax-free and taxable amounts in your Portfolio to the amount being withdrawn. You can't choose the tax components which make up your partial withdrawal.

IMPORTANT INFORMATION: TAX FILE NUMBER

While it is not compulsory for you to provide your TFN, we will not open a Platformplus Super Wrap Portfolio without your TFN as this is a condition of membership of the Fund unless an exemption applies. If you are applying to open a TTR or a Retirement Pension Portfolio, you may be able to claim an exemption from quoting your TFN if you are a recipient of certain government pensions, benefits or allowances.

Under the Superannuation Industry (Supervision) Act 1993 (SIS), the Trustee is authorised to collect, use and disclose your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the Trustee in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to the Fund will have the following advantages (which may not otherwise apply):

- The Fund will be able to accept all permitted types of contributions to your accumulation account
- The tax on contributions to your accumulation account will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

8.
How to Open a Portfolio

You can apply to become a member of the Wrap by completing the relevant application form for an Accumulation or Pension Portfolio, with the assistance of your Financial Adviser.

If you are an existing member of the Wrap with an Accumulation Portfolio, you can apply to establish a Pension Portfolio by completing the relevant application form.

Before you do this, you should read this PDS thoroughly, along with the latest Investment Menu Guides and product disclosure statement or other disclosure documents (if any) for all Accessible Investments in which you choose to invest.

Your Financial Adviser can help you with your application. You cannot apply for a Platformplus Super Wrap Portfolio without having a relationship with a Financial Adviser. Once your application is activated you will receive a welcome email to the Fund.

When you complete the application form you must choose between the Core Menu or Select Menu. You may only choose one of these Menu options for each Portfolio.

Your choice will affect the Accessible Investments available to you and the level of fees and costs you pay.

After your Portfolio has been opened, you have the option to transfer your entire Portfolio balance between the Core Menu and Select Menu at any time. Refer to Section 3 of this PDS for more information.

Incomplete Or Invalid Applications

Incomplete or invalid applications cannot be processed and any money received will be invested in a separate trust account (in accordance with relevant law) until the completed information is received. The Administrator will attempt to contact you via your Financial Adviser, normally within seven business days, but in times of high demand this may take longer.

If we are unable to open your Portfolio within 30 days, we may either return the funds to you or to the rollover institution (as applicable). You will not earn interest on these amounts. Any interest earned will be retained in the Fund.

Cooling-Off Period

If you change your mind after opening a Portfolio or when changing from an Accumulation Portfolio to a Pension Portfolio, you can ask us to cancel your application by contacting the Administrator in writing or electronically by email. We must receive your request within 14 days from the earlier of the time you receive written confirmation of the opening of your Portfolio or five days after the opening of your Portfolio.

Any amount refunded will be adjusted to take account of any increases or decreases in the value of your investments, any tax payable and any reasonable administration expenses.

Note: You cannot exercise your cooling-off rights after you make any transaction on, or exercise any other rights in relation to, your Portfolio. Amounts that are subject to preservation restrictions (including amounts which have been transferred from another superannuation fund) cannot be refunded in cash and may be transferred to another superannuation provider of your choice, or in the case of a Pension product, may be transferred to your Accumulation Portfolio in the Fund or another superannuation provider.

IMPORTANT

Before becoming a member of the Fund and opening a Portfolio, you should consider the information contained in this PDS and the latest Investment Menu Guide for the Core Menu and/or Select Menu available from platformpluswrap.com.au. See the summary of the important information shown in each Investment Menu Guide, below

INVESTMENT MENU GUIDES	DETAILS
Understanding how different investment strategies work	Provides general information on the types of investment strategies available to you) and the investment holding limits and standard risk measures relevant to implementing your chosen investment strategy
Important information about costs for investors (via Managed Accounts) in international listed securities (if applicable)	Outlines additional international listed securities transaction costs specific to certain exchanges and information on exchange rates used (if applicable)
Investment option tables	Lists the Accessible Investments for each investment option, from which you can choose

9. Other Important Information

NOMINATING BENEFICIARIES

In the case of all Portfolios, you have three options for nominating how your benefit should be paid upon your death while a member of the Fund:

- a non-binding nomination,
- a lapsing binding nomination, and
- a non-lapsing binding nomination.

Each of these types of nomination can be made when you apply for membership or subsequently by completing the relevant sections of the Beneficiary Nomination form available from platformpluswrap.com.au and submitting the completed form to us.

In the case of a Pension Portfolio, a further option is available – a reversionary beneficiary nomination. You can make this type of nomination when you apply for a Pension Portfolio.

For each Portfolio you have, you can only make one type of nomination. Your Financial Adviser or Power of Attorney cannot make a beneficiary nomination on your behalf.

NON-BINDING NOMINATION

Your death benefit will be paid to one or more of your dependants and/or legal personal representative in a manner decided by the Trustee. You can tell the Trustee who you would prefer the benefit to go to by making a non-binding nomination.

You may revoke or change a non-binding nomination at any time by completing another Beneficiary Nomination Form. Please note that your nomination is not binding on the Trustee. The Trustee will determine how the benefit should be paid having regard to superannuation law and relevant circumstances in accordance with the Fund's Trust Deed.

BINDING NOMINATION

You also have the option to make a binding nomination by completing the Nomination of Beneficiary Form. The duly completed binding nomination must then be lodged with the Trustee to be effective.

Usually, when you make a valid and effective binding nomination of beneficiary, you override the Trustee's discretion in determining who should receive your superannuation benefits in the event of your death. Usually, the Trustee must pay the benefits to the beneficiaries specified by you and in the proportions that you specify provided your nomination is valid and in effect at the time of your death.

There are two types of binding nominations available:

- Non-lapsing binding nomination – This type of nomination will not expire and will remain valid until you notify us otherwise.

- Lapsing binding nomination – This type of nomination expires three years after the date on which you sign and date the Nomination of Beneficiary Form. If you do not make another nomination at that time, your binding nomination will no longer be valid, and the Trustee will have discretion to decide to whom the benefit is paid.

If you wish to change an existing binding nomination you can do this by completing and lodging another Nomination of Beneficiary Form.

It is also important to be aware that if you nominate a beneficiary who is not a dependant at the time of death or legal personal representative, your nomination will be invalid and the Trustee will be required to decide to whom the benefit is paid. There may be other circumstances in which a binding nomination will be invalid or ineffective (e.g. court order).

REVERSIONARY BENEFICIARY NOMINATION (PENSIONS ONLY)

When you establish your Pension you can nominate a single beneficiary who can continue to receive your pension (you cannot nominate more than one beneficiary to receive your pension).

This means that if you die with money in your Pension Portfolio, a reversionary pension may continue to be paid to your beneficiary (subject to superannuation laws which prevent the continued payment of reversionary pensions to children after age 25* unless the child has an eligible disability).

A reversionary beneficiary nomination can only be changed or revoked by commuting the pension and commencing a new income stream. Please seek advice before deciding to add, change or remove a reversionary nomination.

*Between age 18 and 25, a child must be a financial dependent or an interdependent to continue to receive the pension as a reversionary.

DEPENDANTS/INTERDEPENDENCY

Nominated beneficiaries may only include eligible dependants or (where permitted) a legal personal representative. In all cases, a dependant is usually your spouse or any child, or any other person who is financially dependent on you or interdependent at the time of your death.

A couple may be regarded as 'spouses' to each other where they are legally married, living with each other on a genuine domestic basis in a relationship as a couple or, in certain circumstances, have registered their relationship under State or Territory laws. This means that same sex spouses may qualify as dependants.

A 'child' may include a child of the member or of the spouse of the member (including an adopted child, stepchild or ex-nuptial child or someone who is a child within the meaning of the Family Law Act 1975).

Generally, two people have an interdependency relationship if they satisfy all of the following:

- They have a close personal relationship
- They live together
- One or each of them provides the other with financial support
- One or each of them provides the other with domestic support and personal care.

In addition, if a close personal relationship exists but the other requirements above are not satisfied because of a physical, intellectual or psychiatric disability (e.g. one person lives in a psychiatric institution suffering from a psychiatric disability), then an interdependency relationship may still exist. An interdependency relationship may also exist in other circumstances.

Financial dependency depends on the circumstances of each case. The Trustee will consider relevant circumstances at the relevant time, to assess whether a person qualifies as a dependant of a deceased member.

Your situation can change – you might get married, have children, become divorced, or there may be some other change to your domestic situation. When these types of changes occur, it is important to take the time to review how these changes might be relevant to the dependants you have nominated as beneficiaries.

CONSENTS

The Administrator, Promoter, Custodian and Investment Manager for the Fund have consented to being named and to any statements made by (or that can be attributed to) them appearing in this PDS (including incorporated information in the Investment Menu Guides) in the form and context in which the statements/naming occurs and, as at the date of the PDS, have not withdrawn its consent.

Other third parties named in the PDS and Investment Menu Guides have also consented to being named in the form and context in which their name is included and, as at the date of the PDS, have not withdrawn their consent.

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we are required to collect information with respect to your identity in certain circumstances. This verification process may occur when you join the Fund, commence a pension or make any withdrawal or in any other circumstances required by law.

To meet this legal requirement, we collect certain identification information and documentation (Know Your Customer (KYC) Documents). Existing members may also be asked to provide KYC Documents as part of a re-identification process to comply with the AML/CTF laws, after previously having their identity verified. A delay in or refusal to provide the KYC Documents when requested may impact the services we are able to provide to you, including the processing of payments or withdrawals.

We may rely on information, including identity verification details, provided by you to a third party (such as your Financial Adviser).

Under the AML/CTF Act, the Trustee may be required to submit reports to the Australian Transaction Reports and Analysis Centre (AUSTRAC). This may include the disclosure of your personal information.

We may not be able to tell you when this occurs and, as a result, AUSTRAC may require us to deny you (on a temporary or permanent basis) access to your investments. This could result in loss of the capital invested, or you may experience significant delays when you wish to transact.

FAMILY LAW

Under the Family Law Act 1975 (Cth) and relevant Regulations (Family Law Act), superannuation can be divided between

spouses in the event of a marriage or relationship breakdown by agreement between the parties or by court order. Alternatively, a payment flag may be imposed on a member's super benefit.

We may be required under the Family Law Act to provide information about your super benefits to your spouse or other eligible persons (as defined in the Family Law Act), without notifying you that the request for information has been made. We will not provide your address details.

As the Family Law Act provisions regarding the splitting and flagging of super benefits are highly complex, we recommend that you seek financial and legal advice with respect to your own particular circumstances.

For updated information, refer to the information about superannuation splitting at ag.gov.au.

UNALLOCATED FUNDS

From time to time the Fund may receive funds which are not able to be allocated to your Portfolio. These funds may be held in an interest-bearing account, and interest earned, if any, will be retained by the Fund.

RESERVES

The Trustee maintains an operational risk reserve (ORR) to help satisfy the operational risk financial requirements under superannuation laws and APRA standards. The reserve is operated in accordance with the Trustee's Operational Risk Financial Requirement (ORFR) strategy.

The purpose of the reserve and any Trustee capital held outside the Fund towards satisfaction of the operational risk financial requirements is to provide funding for incidents where losses may arise from operational risk relating to the Fund. The level of Trustee capital and any ORR is determined by the Trustee based on an assessment of the risks faced by the Fund.

The Trustee also maintains a general reserve. An amount from the Fund's general reserve (including interest earned on unallocated funds) may be used to replenish the ORR from time to time or to meet other administrative costs (see Section 6 of this PDS). The general reserve is managed in accordance with a reserving strategy.

Information about the Fund's reserves will be shown in the Fund's Annual Report.

BANKRUPTCY AND SUPER

Trustees in bankruptcy are able to access for the benefit of creditors certain contributions made into super funds on behalf of people who subsequently become bankrupt.

UNCLAIMED, LOST AND LOW BALANCE MEMBERS

In some circumstances, if an amount is payable to you or your dependent(s) and we are unable to ensure that you or your dependent(s) will receive it, we may be obliged to transfer the amount to the ATO.

We may also be required to transfer your super balance to the ATO if you become a 'lost member' or a member with an 'inactive low-balance' account. You can find more information on the criteria for 'lost members' and 'inactive low-balance' accounts on the ATO's website.

If your superannuation is transferred to the ATO, you, or your dependents where relevant, will be able to reclaim it from the ATO. For more information on unclaimed and other super money paid to the ATO, please go to the ATO website ato.gov.au, speak to your Financial Adviser, or contact us.

TEMPORARY RESIDENTS

If you have entered Australia on an eligible temporary resident visa, you may claim your super benefits once you have permanently departed Australia. Under super legislation, if you do not claim your benefit within six months of departing Australia, the Trustee may pay your benefit as unclaimed super to the Commissioner of Taxation under Division 3 of Part 3A of the Superannuation (Unclaimed Money and Lost Members) Act 1999. The Trustee relies on ASIC relief to not notify you or provide an exit statement in this instance. You can claim your super money by making an application to the Commissioner of Taxation. For more information go to the ATO website ato.gov.au.

PRIVACY

YOUR RIGHT TO PRIVACY

When you provide instructions to us, we will be collecting personal information about you. This information is needed to admit you as a member of the Fund, administer your benefits and identify when you may become entitled to your benefits and to comply with Australian taxation laws and other applicable laws and regulations. If the information requested is not provided, we may be unable to process your application or administer your benefits, or your benefits may be restricted.

PRIVACY POLICIES

The Trustee's privacy policy can be found at eqt.com.au/global/privacystatement.

The Administrator's privacy policy is available at fnz.com/privacy-policy

If you have any queries or complaints about your privacy please contact:

Privacy Officer, Equity Trustees
GPO Box 1665 Melbourne VIC 3001
Phone: 1300 168 905
Email: clientsupport@platformpluswrap.com.au

USE AND DISCLOSURE

The information that you provide may be disclosed to certain organisations to which we have outsourced functions, or which provide advice to us and/or to government bodies, including but not limited to:

- Organisations involved in providing, administration and custody services for the Fund, the Fund's Insurers, accountants, auditors, legal advisers, and/or those that provide mailing and/or printing services.
- In the event that you make a claim for a disablement benefit, the Insurer may be required to disclose information about you to doctors and other experts for the purposes of assessing your claim.
- Relevant service providers to verify your identity by electronic verification.
- The ATO, APRA, ASIC, AUSTRAC, Centrelink and/or other government or regulatory bodies.
- Those where you have consented to the disclosure and/or as required by law.

These organisations may be situated in Australia or offshore.

COLLECTION OF TAX FILE NUMBER

We are authorised by law to collect your TFN under the Superannuation (Industry) Supervision Act 1993 (Cth).

Your TFN will only be used for legal purposes including calculating the tax on payments, providing information to the ATO transferring or rolling over your benefits to another superannuation fund and for identifying or finding your superannuation benefits where other information is insufficient.

You do not have to supply your TFN but if you do not, your benefits may be subject to tax at the highest marginal rate on withdrawal plus the Medicare levy.

DIRECT MARKETING

We may from time to time provide you with direct marketing and/or educational material about products and services we believe may be of interest to you. Should you not wish to receive this information (including by email or electronic communication), you have the right to opt out by contacting us:

Privacy Officer, Equity Trustees
GPO Box 1665 Melbourne VIC 3001
Phone: 1300 168 905
Email: clientsupport@platformpluswrap.com.au

If you have a privacy complaint, contact us through our complaints handling process – see the contact details for complaints further below.

NON-ADVISED MEMBERS

While there is a requirement for you to have a Financial Adviser to establish a Platformplus Super Wrap Portfolio, there is no requirement for you to have a Financial Adviser once a Portfolio is established.

However, certain features and functions are only available to members who have a Financial Adviser. You can request to change or cease to have a Financial Adviser on your Platformplus Super Wrap Portfolio by contacting us. Upon receiving the request, we will stop deducting advice fees payable to the previous Financial Adviser.

Note that any percentage-based advice fees owed for the period between the previous charge date and the date of the request will be deducted at the next charge date (unless the ongoing fee arrangement ceases earlier for some other reason).

You will have 90 days to appoint a new Financial Adviser. Should you remain without an appointed Financial Adviser for longer than 90 days after we're advised of the cessation, you will no longer be able to maintain your investments in an Advised Account type. In this scenario, your Account type will be changed to a Non-Advised Account. Your holdings will be moved into the Non-Advised Account and the Advised Account will be closed, however any investment in a Managed Account will continue to be managed by the Managed Account Investment Manager.

As you will not have a Financial Adviser who is authorised to provide instructions on your behalf or help manage your Portfolio(s), there are some investment and account management activities that you can perform via the Client Portal, however some requests, such as amending a non-binding beneficiary nomination or requesting a withdrawal, must be submitted to us by email or in writing. This may result in delays in updates being processed and will also result in the payment of an additional transaction fee for each investment transaction.

Also, we will contact you about any matters that would ordinarily be referred to your Financial Adviser.

If you leave your Financial Adviser, you should ensure that you review your Portfolio settings, such as your Account Contributions Strategy, to ensure they are still appropriate for your Non-Advised Account.

ACCOUNT TYPE	CHARACTERISTICS	ACCOUNT MANAGEMENT
Non-Advised Account	A Non-Advised Account which allows members to hold their investments through Platformplus Super Wrap without a Financial Adviser. This account does not allow advice fees to be charged.	Non-Advised members can provide instructions or account management requests directly, in writing or by email, without engaging another Financial Adviser. An additional Non-Advised Account transaction fee will be payable for each purchase or sale of an investment.

REFERENCES

All dollar amounts are in Australian dollars unless otherwise indicated. All references to time are to Sydney time.

TRUST DEED AND RELEVANT LAW

In the event of any conflict between the terms of the PDS (including incorporated information) and the terms of the Trust Deed and relevant law, the provisions of the Trust Deed and relevant law will prevail.

The Trustee reserves the right to amend the terms and conditions of the Fund and/or the Wrap in accordance with the provisions of the Trust Deed and relevant law.

COMPLAINTS

The Trustee has a complaints handling process. If you have a complaint, please contact the Administrator by calling 1300 168 905 or by emailing your complaint to clientsupport@platformpluswrap.com.au or writing to PO Box 1856 Sunshine Plaza QLD 4558.

An acknowledgement will be issued to you at the time of receipt of your complaint, either by phone, email or post. Our team will investigate and respond on all aspects of the matters raised in your complaint.

We will provide you with a response no later than 45 calendar days after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt to your satisfaction we are not required to send you a formal complaint response, unless you request one; or your complaint relates to hardship, or for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint.

For death benefit objections, the Trustee must provide a complaint response no later than 90 calendar days after the expiry of the 28 calendar day period for objecting.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide you with progress updates including reasons for the delay.

You may also lodge a complaint with the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the trustee's internal complaints handling process.

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Other limits may also apply.

Website: afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3000

If your complaint relates to services provided to you by your Financial Adviser, please refer to the Financial Adviser's financial services guide for information about their complaints handling process. We also suggest you contact your Financial Adviser.

10. Glossary

TERM	MEANING
Accessible Investment	Any asset that may be invested in via the Wrap.
Account	The Advised Account or Non-Advised Account held in a Portfolio. Includes a Managed Account accessible through a Portfolio unless stated otherwise.
ADI	Authorised Deposit-taking Institution.
Administrator	FNZ (Australia) Pty Limited (ABN 67 138 819 119), the entity responsible for administering the Fund.
AFS Licensee	The holder of an AFSL.
AFSL	Australian Financial Services Licence.
ASIC	Australian Securities and Investments Commission.
ASX	Australian Securities Exchange.
ATO	Australian Taxation Office
Bank	An ADI 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.
Broker Worked Order	Means an order for a listed security which is not sent directly to the market, and instead routed to a broker for manual placement.
Business Day	Means any day (other than a Saturday or Sunday) on which the major clearing banks in Sydney, NSW are open for business.
Cash Account	Your Cash Account represents the cash you hold in your Portfolio and this can include both platform and managed account cash.
Client Portal	The user profile opened in your name, which allows you to access your Portfolio(s) online through platformpluswrap.com.au

TERM	MEANING
Custodian	FNZ Custodians (Australia) Pty Limited (ABN 88 624 689 694) (AFSL 507452), the entity appointed by the Trustee to provide custody of assets held within the Fund.
Daily	Means any calendar day.
ETF	Exchange Traded Fund, a type of listed security.
ETP	Exchange Traded Product, a type of listed security
Financial Adviser	Your Financial Adviser, who you have appointed to provide advice to you in relation to your Portfolio(s), and who you have authorised to operate your Platformplus Super Wrap Advised Account(s).
Household	Is a group of linked Portfolios.
Investmnet	An investment made at your direction, or the direction of your Financial Adviser, via the Fund.
Investment Manager	Alpha Investment Management Pty Ltd (ABN 13 122 381 908) (AFSL No. 307379), the investment manager appointed by the Trustee for the Fund.
Investment Menu Guide	The list of approved Accessible Investments that you will be able to invest in, together with descriptions of such Accessible Investments, holding limits and other important information about investing through the Wrap, which forms part of this PDS and is available at the website of Platformpluswrap.com.au or from your Financial Adviser. There are two Investment Menu Guides – one for the Select Menu and one for the Core Menu. The Guides are subject to change.
Investment Program	Is the investment approach of a Managed Account Investment Manager, as disclosed in the Managed Account Disclosure Document.
LIC	Listed Investment Company, a type of listed security
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 Trustee to include its Managed Account(s) as an available Accessible Investment in the Fund.
Managed Fund	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.

TERM	MEANING
Permanent Incapacity	You are permanently incapacitated if the Trustee is reasonably satisfied that your ill health (whether physical or mental) makes it unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience.
Portfolio	Unless specified otherwise, is the Advised Account (or Non-Advised Account) that you hold under the same Accumulation or Pension product, including any Managed Accounts(s), and can view through your Client Portal. There are three types of portfolios: Accumulation Portfolio, TTR Portfolio and Retirement Pension Portfolio. Your Portfolio includes any cash balance held in the Fund, and (unless specified otherwise, cash in any Managed Account).
Promoter	Platformplus Pty Ltd (ABN 46 103 551 533) (Authorised Representative Number 1289035 of Alpha Investment Management Pty Ltd AFSL No. 307379), the Promoter for Platformplus Super Wrap.
Trust Deed	The legal document that establishes and governs the Fund.
Trustee	Equity Trustees Superannuation Limited (ABN 50 055 641 757) (AFSL No. 229757), the Trustee of the Fund.

PLATFORM+ WRAP

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