

Dimensional Wholesale Trusts

Additional Information Guide

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The Product Disclosure Statements (each a PDS) dated 3 November 2025 for the Dimensional Wholesale Trusts (with the exception of the PDS for the Dimensional Global High Profitability Trust which is dated 30 January 2026) contain a number of references to additional important information contained in this Additional Information Guide. The information contained in this Additional Information Guide is important and forms part of, and should be read in conjunction with, each PDS.

This Additional Information Guide is not applicable to the Dimensional Australian Core Equity Trust – Active ETF, Dimensional Australian Value Trust – Active ETF, Dimensional Global Value Trust – Active ETF, Dimensional Global Small Company Trust – Active ETF and Dimensional Global Core Equity Trust (Unhedged class and AUD Hedged class units) – Active ETF. For those funds, please refer to the relevant Product Disclosure Statement which can be found at www.dimensional.com/au-en/document-centre.

Certain sections in this Additional Information Guide may not apply to all of the Trusts, as indicated in the relevant sections.

Definitions of certain capitalised terms used in this document and each PDS appear in the Glossary at the end of this document.

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Glossary

1. Acquisition and disposal of interests

1.1 Applying for interests

1.1.1 How to make an additional investment

If you are an existing unit holder, you may make an additional investment by:

- Completing an application form for the Trust;
- (For investments in a Trust in which you have already invested) sending the Unit Registry a request in writing in a format approved by Dimensional (by letter, email (to DFAemailinstructions@citi.com) or facsimile), signed by the Authorised Signatories, specifying your eight digit account number, the Trust name, the class of units (if applicable) and the amount of the additional investment. Your written instruction should also state that you have read the current PDS; or
- (For investments via the Investment Portal (see section 1.8)):
 - Visiting the website (via the link provided when your account was initially setup on the Investment Portal).

Note, for existing investors who wish to migrate to the Investment Portal, you or your Adviser are required to contact Dimensional for registration requirements; and
- Either:
 - Completing and submitting an application for a Trust on the Investment Portal and sending your application monies to the Unit Registry as instructed by email; or
 - Making an application using the single-step approach via BPAY® (see section 1.8.5).

It is your responsibility to ensure the application request has been received by the Unit Registry and that the relevant details are correct. Therefore, unless you have made the application via email:

- If you have made the application via letter or facsimile, you must also advise the Unit Registry that you have made the application by telephoning the Unit Registry on 1300 884 560 (toll free) or +61 3 8643 9010 or by emailing the Unit Registry at [dimensional.ta@citi.com](mailto:ta@citi.com) by the cut-off time (currently set at 2:00pm Sydney Time on a business day) on the day you send the application;
- If you have made the application via the Investment Portal, you should ensure that you have received an email confirmation of your application for units in the Trust and that the relevant details are correct. If not, you should notify your Adviser or contact the Unit Registry (only for investors not associated with an Adviser); or
- If you have made the application using the single-step approach via BPAY (see section 1.8.5), you should log onto the Investment Portal after one business day and check that your application is reflected as a subsequent transaction (and that the relevant details are correct). If not, you should notify your Adviser or contact the Unit Registry (only for investors not associated with an Adviser).

Dimensional has discretion to allow applications after the cut-off time in limited circumstances. Dimensional also has discretion to accept applications for investments via means other than as described above. Dimensional does not accept any responsibility or liability for deposits it does not know about or which appear later in the application account with an earlier deposit date and/or time (see the application form for the Trust).

Please refer to the facsimile and email instruction conditions in section 1.7 of this Additional Information Guide.

For investors who have entered into separate arrangements with Calastone Limited to use the Calastone execution messaging network, Dimensional may also at its sole discretion provide the option to submit applications for additional investments via the Calastone network. Investors' use of the Calastone network will be governed by the terms and conditions of their respective agreements with Calastone Limited. Dimensional will not be liable to an investor for any loss in connection with instructions sent via such network which are not received by Dimensional.

An application for an additional investment will be dealt with in accordance with the PDS current at the time of the application. You must also pay the additional investment amount at the time of your application. If you wish to invest in a new Trust, your application must be for no less than the minimum initial investment amount for that Trust set out in section 2 of the PDS. Where the instruction and payment for additional investment of units in a Trust is made using methods other than the single-step approach with BPAY®, a minimum of \$5,000 per additional investment will generally apply. In either case, investments for a lesser amount may be accepted at Dimensional's discretion. Dimensional will send you a transaction confirmation showing details of each investment as soon as is reasonably practicable after the investment.

It is important when making any investment decision that you have complete and up-to-date information. You should therefore refer to the PDS, including this Additional Information Guide, and any information Dimensional makes available to you. This includes any future or replacement PDS and transaction statements. You are entitled to request copies of the current PDS, including this Additional Information Guide, and a transaction statement from Dimensional free of charge at any time. The current PDS may also be downloaded from Dimensional's website.

1.1.2 Processing of applications

Dimensional sets a cut-off time when processing applications to the Trusts and determining application prices. Currently, the cut-off time is set at 2:00pm Sydney Time on a business day. The way Dimensional calculates application prices is described in section 1.6 of this Additional Information Guide.

Applications received before the cut-off time will, if accepted by Dimensional, be processed at the next determined application price. This is provided application monies are received as cleared funds on or before the day of application, unless Dimensional determines otherwise at its discretion. The next determined application price generally will reflect the prices as at the close of trading on that business day.

Applications received after the cut-off time will, if accepted by Dimensional, be processed at the application price applicable to the following business day.

Applications for additional investments made using the single-step approach via BPAY® (see section 1.8.5) will not be received by Dimensional until the beginning of the next business day.

Applications for additional investments submitted via the Investment Portal will be received by Dimensional on the same business day that it is submitted, subject to the same cut-off time (currently set at 2:00pm Sydney Time on a business day) for processing.

Once your application has been received, Dimensional has the discretion to enter into transactions on behalf of the Trust in anticipation of receiving the cleared funds. If the cleared funds are not received by Dimensional, you will be liable for losses, costs and expenses (including any tax payable) reasonably incurred by Dimensional or the relevant Trust, including losses as a direct result of adverse market movements.

Acceptance of an application is conditional on the supply of relevant supporting evidence of your identity (Identification Information) with your application. If Dimensional is not satisfied with the Identification Information, Dimensional may request additional information or reject the application.

Dimensional has discretion to reject an application (even if it has received cleared funds) or to accept it in part only. Dimensional also has discretion to accept a transfer of eligible securities as payment for the units.

You are not entitled to any interest on application monies pending the issue of units. Any interest earned on application monies in the application account will be retained by Dimensional to pay for bank fees and charges in relation to the Trusts. Any remaining interest (after deducting such bank fees and charges) will periodically be allocated to the Trusts.

1.1.3 Anti-money laundering

The AML/CTF Act and Rules and other applicable anti-money laundering and counter terrorism and sanctions laws, regulations, rules and policies which apply to Dimensional (AML Requirements) regulates financial services and transactions in a way that is designed to detect and prevent money laundering and terrorism financing.

The AML/CTF Act and Rules are enforced by AUSTRAC. In order to comply with the AML Requirements, Dimensional is required to, amongst other things:

- verify an investor's identity, their legal representative, anyone acting on their behalf, any beneficial owners from third parties and the source of their application monies before providing services to them, and to re-identify them if we consider it necessary to do so; and
- where an investor supplies documentation relating to the verification of their identity, keep a record of this documentation for 7 years.

As required by the AML/CTF Act and Rules, Dimensional has implemented an Anti-Money Laundering and Counter Terrorism Financing Program (AML/CTF Program) in an attempt to identify, manage and mitigate the risk of its products and services being used for the purposes of money laundering or terrorism financing. Under the AML/CTF Program, Dimensional has procedures in place to reasonably verify the identity of all prospective investors before providing services to that investor, and from time to time thereafter.

Dimensional and the Unit Registry as its agent (collectively, the Entities) reserve the right to request such information as is necessary to verify the identity of an investor and the source of the payment and that an investor's Identification Information be provided through an Adviser. In the event of delay or failure by the investor to produce this information, the Entities may refuse to accept an application and the application monies relating to such application or may suspend the payment of withdrawal amounts if necessary to comply with AML Requirements applicable to them. Neither the Entities nor their delegates shall be liable to the investor for any loss suffered by the investor as a result of the rejection or delay of any subscription or payment of withdrawal amounts.

The Entities have implemented a number of measures and controls to reasonably ensure they comply with their obligations under the AML Requirements, including identifying and monitoring investors. As a result of the implementation of these measures and controls:

- Transactions may be delayed, blocked, frozen or refused where an Entity has reasonable grounds to believe that the transaction breaches, or causes Dimensional to commit or participate in an offence under, the law or sanctions of Australia or any other country, including the AML Requirements;
- Where transactions are delayed, blocked, frozen or refused the Entities are not liable for any loss investors suffer (including consequential loss) caused by reason of any action taken or not taken by them as contemplated above, or as a result of their compliance with the AML Requirements or other relevant law as they apply to the Trust; and
- The Entities may from time to time require additional information from investors to assist it in this process.

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

1.2 Distribution choices

You may choose on the application form to have your distributions:

- Reinvested in additional units of the same class in the relevant Trust; or
- Paid directly to your nominated Australian or New Zealand bank (only for your unit classes denominated in NZD), building society or credit union account.

Please note that if you do not make a distribution choice, distributions will be automatically reinvested in additional units in the relevant Trust as at the next available application price. When a distribution is reinvested, generally no 'buy-sell' spread will be added and Dimensional will notify you within 30 days of the number of units issued to you.

You may choose your distribution option at a later date by providing notification of the change to the Unit Registry in writing by mail or email to DFAemailinstructions@citi.com and signed by the Authorised Signatories or via the Investment Portal.

In order for your change of distribution option to be processed in time for the next distribution, we recommend providing notification to the Unit Registry at least 2 days before the end of the distribution period.

An amendment to a nominated bank account cannot be accepted by fax instruction and must be notified to the Unit Registry in writing by mail or email to DFAemailinstructions@citi.com in the form of an original instruction signed by the Authorised Signatories or via the Investment Portal. In order for your change of nominated bank account to be processed in time for the next distribution, we recommend providing notification to the Unit Registry at least 2 days before the end of the distribution period.

1.3 Disposal of interests

1.3.1 How to withdraw units

You may withdraw some or all of your investment in a Trust at any time by:

- Providing a written withdrawal notice (by letter, email to DFAemailinstructions@citi.com or facsimile) to the Unit Registry in a format approved by Dimensional. The notice must be signed by the Authorised Signatories, specifying your eight digit account number, the Trust name, the class of units (if applicable) and the amount of the withdrawal. Please refer to the facsimile and email instruction conditions in section 1.7 of this Additional Information Guide; or
- If using the Investment Portal (see section 1.8):
 - Visiting the website (via the link provided when your account was initially setup on the Investment Portal).

Note, for existing investors who wish to migrate to the Investment Portal, you or your Adviser is required to contact Dimensional for registration requirements; and

- Completing and submitting a withdrawal request for the Trust on the Investment Portal.

It is your responsibility to ensure the withdrawal notice has been received by the Unit Registry and that the relevant details are correct. Therefore, unless you have made the withdrawal instruction via email:

- If you have made the withdrawal request via letter or facsimile, you must also advise the Unit Registry that you have made the withdrawal notice by telephoning the Unit Registry on 1300 884 560 (toll free) or +61 3 8643 9010 or by emailing the Unit Registry at dimensional.ta@citi.com by the cut-off time (currently set at 2:00pm Sydney Time on a business day) on the day you send the notice. Dimensional has discretion to allow withdrawal notices after this time in limited circumstances; or
- If you have made the withdrawal request via the Investment Portal, you should ensure that you have received an email confirmation of your withdrawal request and that the relevant details are correct. If not, you should notify your Adviser or contact the Unit Registry (only for investors not associated with an Adviser).

Dimensional does not accept any responsibility or liability for withdrawal notices it does not know about. Dimensional has discretion to accept withdrawal notices via means other than as described above.

For investors who have entered into separate arrangements with Calastone Limited to use the Calastone execution messaging network, Dimensional may also at its sole discretion provide the option to submit withdrawal notices via the Calastone network. Investors' use of the Calastone network

will be governed by the terms and conditions of their respective agreements with Calastone Limited. Dimensional will not be liable to an investor for any loss in connection with instructions sent via such network which are not received by Dimensional.

An amendment to a nominated bank account cannot be accepted by fax instruction and must be notified to the Unit Registry in writing by mail or email to DFAemailinstructions@citi.com in the form of an original instruction signed by the Authorised Signatories or via the Investment Portal.

In order for your change of nominated bank account to be processed in time for a withdrawal, we recommend providing notification to the Unit Registry at least one week before the provision of the withdrawal notice.

1.3.2 Processing of withdrawals

Withdrawal notices received by the Unit Registry before the cut-off time (currently set at 2:00pm Sydney Time on a business day) will be processed at the redemption price determined as at the next valuation, which will generally reflect the prices at the close of trading on that business day. Withdrawal notices received by the Unit Registry after the cut-off time will be processed at the redemption price applicable to the following business day.

Withdrawal requests submitted via the Investment Portal will be received by Dimensional on the same business day that it is submitted, subject to the same cut-off time (currently set at 2:00pm Sydney Time on a business day) for processing.

This description of withdrawal procedures assumes that the Trust remains liquid within the meaning of the Corporations Act.

1.3.3 Dimensional can withdraw units without you asking

Partial withdrawals of units in a Trust are subject to maintaining an account balance equal to the minimum initial investment amount as set out in the PDS. If a withdrawal of units in a Trust would result in you having units which are worth less than the current minimum initial investment amount for the Trust, Dimensional may, at its discretion, treat the withdrawal notice as relating to your entire holding of units in the Trust.

In addition Dimensional may, without receiving a withdrawal notice, cause any units in a Trust to be withdrawn which are worth less than the current minimum initial investment amount.

1.3.4 Payment of withdrawal proceeds

Withdrawal proceeds will usually be paid by electronic transfer within three to seven business days of receipt of the withdrawal notice (the Constitution allows up to 21 days for the Dimensional Australian Core Imputation Trust, Dimensional Global Bond Sustainability Trust, Dimensional Australian Sustainability Trust, Dimensional World Allocation 30/70 Trust, Dimensional Sustainability World Allocation 70/30 Trust, Dimensional Emerging Markets Sustainability Trust and Dimensional Sustainability World Equity Trust, and 30 days for the other Trusts, except as described in subsection 1.3.5 below) to a nominated Australian or New Zealand bank (only for unit classes denominated in NZD), building society or credit union account (you must nominate an account for payment of withdrawal proceeds). Withdrawal proceeds cannot be paid to third parties.

However, in relation to some or all of the withdrawal amount, Dimensional may, at its discretion, elect to transfer to you assets of a Trust to the value of the withdrawal amount, or hold those assets on trust for you, rather than pay cash.

If we elect to transfer assets of a Trust to an investor who is withdrawing an investment, rather than pay cash, or if the withdrawal exceeds a certain threshold set out in the standing principles that we maintain (or, if the withdrawal has not exceeded that threshold, the investor has made a request to us as part of the withdrawal application and we have accepted that request in our discretion), and the transfer or disposal of assets to fund the withdrawal results in the Trust realising taxable income (such as capital gains) for Australian income tax purposes (or we otherwise determine that an amount of Australian taxable income of the Trust should be attributed to the investor as part of the withdrawal), then the investor shall be attributed for Australian income tax purposes an amount we determine on a fair and reasonable basis, which may affect the treatment of that withdrawal for Australian tax purposes (refer to Section 6.1 for an overview of the Australian tax implications of withdrawals for investors).

1.3.5 Suspensions

Please note that, in accordance with the Constitutions, Dimensional may delay the payment of withdrawal proceeds in a number of circumstances including (but not limited to) where it is impractical to calculate the current unit price, due to, for instance, the closure of a securities exchange or an emergency or other state of affairs.

In the unlikely event that a Trust ceases to be liquid within the meaning of the Corporations Act, Dimensional may suspend withdrawals.

1.4 Switching

You may change some or all of your investment by switching between Trusts. A switch is processed as a withdrawal of some or all of your existing units in one Trust, with the proceeds used to buy new units in another Trust. To switch between Trusts, you must either:

- Provide a written switching instruction (by letter, email (to DFAemailinstructions@citi.com) or facsimile) to the Unit Registry in a format approved by Dimensional, specifying your eight digit account number, the Trust names, the class of units (if applicable) and the amount of the switch (in units or dollars). The instruction must be signed by the Authorised Signatories. Please refer to the facsimile and email instruction conditions in section 1.7 of this Additional Information Guide; or
- If using the Investment Portal (see section 1.8):
 - Visit the website (via the link provided when your account was initially setup on the Investment Portal).

Note, for existing investors who wish to migrate to the Investment Portal, you or your Adviser is required to contact Dimensional for registration requirements; and

- Complete and submit a switching request on the Investment Portal.

It is your responsibility to ensure the switching instruction has been received by the Unit Registry and that the relevant details are correct. Therefore, unless you have made the switching instruction via email:

- If you have made the switching instruction via letter or facsimile, you must also advise the Unit Registry that you have made the switching instruction by telephoning the Unit Registry on 1300 884 560 (toll free) or +61 3 8643 9010 or by emailing the Unit Registry at dimensional.ta@citi.com by the cutoff time (currently set at 2:00pm Sydney Time on a business day, subject to Dimensional's discretion to allow switches after this time in limited circumstances) on the day you send the instruction; or
- If you have made the switching instruction via the Investment Portal, you should ensure that you have received an email confirmation of your switching instruction and that the relevant details are correct. If not, you should notify your adviser or contact the Unit Registry (only for investors not associated with an Adviser).

Dimensional does not accept any responsibility or liability for switching instructions it does not know about. Dimensional has discretion to accept switching instructions via means other than as described above.

Dimensional is taken to have received the application payment for units in another Trust when Dimensional receives (or is taken to have received) the withdrawal notice for units in the existing Trust. This means switching instructions received by the Unit Registry before the cut-off time (currently set at 2:00pm Sydney Time on a business day) will be processed at the application price for the new units and the redemption price for the existing units determined as at the next valuation, which will generally reflect the prices at the close of trading on that day. Switching instructions received by the Unit Registry after the cut-off time will be processed at the application price and redemption price applicable to the following business day. Switching instructions submitted via the Investment Portal will be received by Dimensional on the same business day that it is submitted, subject to the same cut-off time (currently set at 2:00pm Sydney Time on a business day) for processing. Buy-sell spread may apply.

If a switch would result in you having existing units which are worth less than the current minimum initial investment amount for that Trust, Dimensional has discretion to decline the switching instruction.

If you wish to switch between different classes of units in the same Trust, you may withdraw units from one class (existing class units) in the Trust and apply for units in another class (new class units) in the Trust, in accordance with the procedures set out in this section. The application price for the new class units will be determined at the same time as the redemption price for the existing class units. Buy-sell spread may apply.

Dimensional has discretion to reject an application (even if it has received cleared funds) for units in a Trust as part of a switch transaction. Switches between unit classes denominated in AUD and unit classes denominated in NZD of a Trust are generally not accepted. It may also have Australian taxation consequences.

We recommend that you seek financial and/or tax advice prior to making any decision to switch investments.

1.5 Transferring your investment

To transfer ownership of units in a Trust, you need to contact the Unit Registry to understand its requirements in relation to documentation and processing of the transfer.

It is your responsibility to ensure a transfer instruction has been received by the Unit Registry. Therefore, you must also advise the Unit Registry that you have made the transfer instruction by telephoning the Unit Registry on 1300 884 560 (toll free) or +61 3 8643 9010 or by emailing the Unit Registry at dimensional.ta@citi.com by the cut-off time (currently set at 2:00pm Sydney Time on a business day) on the day you send the transfer. Dimensional does not accept any responsibility or liability for transfer instructions it does not know about.

It is also your responsibility to obtain independent advice as to the applicability, extent and payment of stamp duty in relation to the transfer of ownership units in a Trust.

Dimensional may refuse to approve or register a request to transfer ownership of your units at its discretion.

1.6 How unit prices for acquisition and disposal of interests are calculated

When you invest in a Trust, you are issued with a number of units in that Trust based upon the amount invested and the current unit price. For Trusts with a single class of unit, each unit represents an equal part of the net asset value of the Trust (based on the market value of the portfolio of investments that the Trust holds). In the case of Trusts that offer more than one class of unit, each unit represents an equal part of the net asset value in respect of a particular class of units of the Trust (based on the market value of the portfolio of investments in respect of that class of units of the Trust). The price of a unit in a Trust is ordinarily calculated each day other than a Saturday, Sunday, New Year's Day, Australia Day, ANZAC Day, Good Friday, Easter Monday, Christmas Day, Boxing Day, and any other day which the ASX notifies market participants is not a business day, or as determined by Dimensional including where, in Dimensional's view, a significant proportion of the markets in which the Trust(s) invest, or to which the Trust(s) are exposed, is closed for business, in accordance with Dimensional's policy on unit pricing discretions. A copy of that document is available free of charge by contacting Dimensional.

In accordance with the Constitutions, unit prices for a Trust (except Trusts with more than one class of units on issue) are calculated by:

- Dividing the net asset value of the Trust, that is the value of all assets less liabilities (other than liabilities relating to unit holders' redemption rights) of that Trust, by the number of units on issue to determine the net asset value of each unit,
- For application prices, adjusting the net asset value of each unit by adding a 'buy-sell' spread, and deducting (in the case of an application to reinvest a distribution), the amount of the distribution per unit, and
- For redemption prices, adjusting the net asset value of each unit by deducting a 'buy-sell' spread and any withdrawal entitlement determined in accordance with the Constitution of the Trust.

Unit prices for Trusts with more than one class of unit on issue are calculated by:

- Dividing the net asset value in respect of a particular class of units of the Trust, that is the value of all assets less liabilities (other than liabilities relating to unit holders' redemption rights) of that particular class of units of the Trust, by the number of units in that particular class on issue to determine the net asset value of each unit in that particular class,
- For application prices, adjusting the net asset value of each unit in that particular class by adding a 'buy-sell' spread in respect of that class and deducting (in the case of an application to reinvest a distribution), the amount of the distribution per unit, and
- For redemption prices, adjusting the net asset value of each unit in that particular class by deducting a 'buy-sell' spread in respect of that class and any withdrawal entitlement per unit determined in accordance with the Constitution of the Trust.

The application price or redemption price may be rounded to the nearest fraction of a cent, as Dimensional determines, acting reasonably. Fractions of units may be issued.

The 'buy-sell' spread is an estimate of the costs incurred in buying and selling assets of the Trust when units are issued or withdrawn.

Dimensional has adopted a policy on unit pricing discretions which documents the unit pricing discretions that Dimensional may exercise. If Dimensional exercises a unit pricing discretion in relation to which there is no documented policy current at the time of exercise, or in a way that involves a departure from its policy, it will prepare a document explaining that unit pricing discretion. A copy of that document and/or Dimensional's unit pricing discretions policy is available free of charge by contacting Dimensional.

1.7 Facsimile and email instruction conditions

If you choose to fax or email instructions to the Unit Registry regarding your investments, you release Dimensional from, and indemnify Dimensional against, all losses and liabilities arising from any payment or action Dimensional makes based on any instruction (even if not genuine) that the Unit Registry receives by facsimile or email bearing your account number and a signature that appears to be that of the Authorised Signatories on the account. You also agree that neither you nor anyone claiming through you has any claim against Dimensional or the Trusts in relation to these payments and actions, other than where such claim arises due to gross negligence, fraud or wilful default by Dimensional.

An amendment to a nominated bank account cannot be accepted by fax instruction and must be notified to the Unit Registry in writing by mail or email to DFAemailinstructions@citi.com in the form of an original instruction signed by the Authorised Signatories or via the Investment Portal.

Please be aware of the risk of someone giving Dimensional or the Unit Registry a fraudulent withdrawal notice by gaining access to your account number and a copy of your signature.

1.8 Investment Portal

1.8.1 What is the Investment Portal?

The Investment Portal is an online portal that allows investors or their Adviser in a relevant Trust to apply and make redemption requests for units in the Trust.

1.8.2 When will the Investment Portal be available?

The Investment Portal has been made available as at the date of this Additional Information Guide in respect of all Trusts (other than NZD class units). Please see Dimensional's website for updates as to the availability of the Investment Portal for each Trust at any given time.

1.8.3 Registering for the Investment Portal

If the Investment Portal is or becomes available for a Trust in which you are already an investor, you will be able to register to use the Investment Portal in respect of your investments in the Trust and/or other Trusts. If you are not yet an investor in a Trust, you will (if the Investment Portal is available for the relevant Trust) be able to apply to use the Investment Portal by applying for

an initial investment in the Trust on the Investment Portal website (via the link provided by Dimensional to you or your Adviser). If your initial investment is accepted by Dimensional in this way, you will be registered to use the Investment Portal for your investment in the Trust and/or other Trusts.

1.8.4 What are the benefits of the Investment Portal?

If you register to use the Investment Portal, you will be able to:

- apply for units in a Trust;
- apply to make a switch between Trusts;
- make a redemption request for units in a Trust; and/or
- make changes to certain account details, online at the Investment Portal website (via the link provided by Dimensional to you or your adviser).

If you have registered to use the Investment Portal, you will still retain the ability to apply and make redemption requests for units in a Trust via mail, email to DFAemailinstructions@citi.com or fax (for example in circumstances where the Investment Portal is unavailable for a particular reason).

If you have registered to use the Investment Portal, you will only be able to receive your account statements (other than the Annual Report, documents that relate to unitholder meetings and other documents that may be prescribed by applicable regulations from time to time for each relevant Trust) online.

1.8.5 Single-step applications via BPAY

A single-step approach to making an application for units in a Trust, using BPAY, is available for those investors who have:

- registered on the Investment Portal;
- agreed to the terms and conditions required to transact through the Investment Portal; and
- made an initial investment in the Trust.

A single-step application can be made for an additional investment in any of the Trusts (other than NZD class units) without an accompanying application request being made within the Investment Portal, by simply making a BPAY payment using the following details:

- The BPAY Biller Code is 266569.
- The BPAY Customer Reference Number (CRN). The CRN is a ten-digit code which is a combination of a two-digit BPAY Trust number (for the Trust in which you wish to invest, as set out in the table below) followed by an eight-digit investor number which can be found on your investor statement within the Investment Portal.

If you are making a single-step application via BPAY, please do not make any additional application instructions within the Investment Portal as this may result in a duplication of application requests.

Please note that you are not able to make payments by BPAY for investments in NZD class units of any of the Trusts.

No minimum additional investment amount applies for additional investments in Units in the Trust where the additional investment is made using the single-step approach with BPAY (as outlined above).

Where the instruction and payment for additional investment of units in a Trust is made using methods other than single-step approach with BPAY, a minimum of \$5,000 per additional investment will generally apply.

We may reduce or increase the minimum initial investment and minimum additional investment at our sole discretion.

Trust	BPAY Trust Number
Dimensional Short Term Fixed Interest Trust	01
Dimensional Two-Year Sustainability Fixed Interest Trust AUD Class	02
Dimensional Five-Year Diversified Fixed Interest Trust AUD Class	03
Dimensional Global Real Estate Trust Unhedged Class	05

Trust	BPAY Trust Number
Dimensional Australian Large Company Trust	08
Dimensional Australian Small Company Trust	09
Dimensional Global Large Company Trust	14
Dimensional Emerging Markets Value Trust	16
Dimensional Global Bond Trust AUD Class	17
Dimensional World Allocation 70/30 Trust	19
Dimensional World Allocation 50/50 Trust	20
Dimensional World Equity Trust	21
Dimensional Australian Core Imputation Trust	22
Dimensional Global Sustainability Trust Unhedged Class	23
Dimensional Global Sustainability Trust AUD Hedged Class	24
Dimensional Global Bond Sustainability Trust AUD Class	28
Dimensional Australian Sustainability Trust	30
Dimensional World Allocation 30/70 Trust	31
Dimensional Sustainability World Allocation 70/30 Trust	32
Dimensional Emerging Markets Sustainability Trust	33
Dimensional Sustainability World Equity Trust	34
Dimensional Global High Profitability Trust	35

1.8.6 Investment Portal application payments via BPAY

If you are submitting application instructions via the Investment Portal and you wish to make the relevant application payment via BPAY, please use BPAY Biller Code 266569 and a ten-digit BPAY Customer Reference Number (CRN) consisting of:

- for initial applications, 99 followed by your eight-digit investor number which can be found on the email notification received from the Unit Registry once the initial application is submitted via the Investment Portal; or
- for additional applications, 00 followed by your eight-digit investor number which can be found on your investor statement within the Investment Portal.

1.8.7 Important information in relation to the Investment Portal

Investors set up on the Investment Portal are required to submit all subsequent transactions via the Investment Portal and not via paper instruction (unless the Investment Portal is unavailable for a particular reason). If you choose to register to use the Investment Portal, you release Dimensional from, and indemnify Dimensional against, all losses and liabilities arising from any payment or action Dimensional makes based on any instruction (even if not genuine) that the Unit Registry receives from your investor account through the Investment Portal. You also agree that neither you nor anyone claiming through you has any claim against Dimensional or the Trusts in relation to these payments and actions, other than where such claim arises due to gross negligence, fraud or wilful default by Dimensional.

Please be aware of the risk of someone giving Dimensional or the Unit Registry a fraudulent withdrawal notice by gaining access to your investor account through the Investment Portal. Dimensional will not be liable to an investor for any loss in connection with instructions sent via the Investment Portal which are not received by Dimensional, other than where such loss arises due to our gross negligence, fraud or wilful default by Dimensional.

1.9 Disclosure of future Dual Access Active ETF

Each Constitution of the Trusts permits the Responsible Entity to determine that certain units may be quoted for trading on an exchange or listed on an exchange. The Constitution also contemplates the implementation of a dual-access structure in relation to units quoted on an exchange, whereby investors may apply for such units either by applying to the Responsible Entity directly or by buying them on market; and can redeem units by redeeming their units directly from the Responsible Entity or by selling them on market. As at the date of this Additional Information Guide, the units offered under the PDSs for the Dimensional Wholesale Trusts are not

currently quoted or listed on an exchange, however the Responsible Entity may determine to quote or list such units in the future. The Responsible Entity may also determine to implement a dual-access structure in respect of the units.

1.10 Privacy

Dimensional is committed to protecting the privacy of your personal information. Dimensional collects personal information in the application form, and may collect additional personal information in managing your investment account and providing this product to you. If you do not provide the information in the application form to Dimensional, Dimensional may not be able to process or accept your application. Dimensional may obtain information about you or any beneficial owners from third parties if it is necessary for Dimensional to comply with relevant laws. Dimensional may be required to disclose some or all of your personal information to regulators, who may be located inside or outside of Australia.

Dimensional may be required to disclose some or all of your personal information (as described under the Privacy Act 1988 (Cth), including your tax file number) to service providers of the Trust (such as the Unit Registry), related bodies corporate or other third parties for the purpose of account administration, operational management or other services relating to your investment in the Trust. Some of this information is also required by the AML/CTF Act and Rules and may be required to be kept on a register in accordance with the Corporations Act or AML Requirements. In order to use and disclose your personal information for the purposes stated above, Dimensional may be required to transfer your personal information to entities or government agencies located outside Australia where it may not receive the level of protection afforded under Australian law. These countries may include the United States of America, the United Kingdom, Germany, Malaysia and Singapore and may include other countries.

Dimensional's privacy policy states how Dimensional manages personal information. Dimensional's privacy policy also contains information about how you can access the personal information or complain about a breach of the Australian Privacy Principles. You can obtain a copy from Dimensional's website www.dimensional.com.au or by telephoning or writing to Dimensional. You may contact Dimensional at any time with questions or concerns about privacy, or to request access to your personal information held by Dimensional, or to correct or update the information. For information as to how Citigroup Pty Limited (as Unit Registry) handles, stores, uses and discloses personal information please see its Privacy Policy available at www.citi.com.au/privacy.

If you do not provide your personal information as requested, Dimensional may not be able to process or accept your application request.

If you are investing indirectly through an Investor Service, Dimensional does not collect or hold your personal information in connection with your investment in units. Please contact your Investor Service operator for more information about their privacy policy.

2 Warning statement for New Zealand investors only (this does not apply to the Dimensional Australian Core Imputation Trust which is not registered in New Zealand)

If you are a New Zealand investor we are required to provide the following warning statement to you under New Zealand law.

This offer to New Zealand investors is a regulated offer made under Australian and New Zealand law. In Australia, this is Chapter 8 of the Corporations Act 2001 (Australia) and regulations made under that Act. In New Zealand, this is subpart 6 of Part 9 of the Financial Markets Conduct Act 2013 and Part 9 of the Financial Markets Conduct Regulations 2014.

This offer and the content of the offer document are principally governed by Australian rather than New Zealand law. In the main, the Corporations Act 2001 (Australia) and the regulations made under that Act set out how the offer must be made.

There are differences in how financial products are regulated under Australian law. For example, the disclosure of fees for managed investment schemes is different under the Australian regime.

The rights, remedies, and compensation arrangements available to New Zealand investors in Australian financial products may differ from the rights, remedies, and compensation arrangements for New Zealand financial products.

Both the Australian and New Zealand financial markets regulators have enforcement responsibilities in relation to this offer. If you need to make a complaint about this offer, please contact the Financial Markets Authority, New Zealand (<http://www.fma.govt.nz>). The Australian and New Zealand regulators will work together to settle your complaint.

The taxation treatment of Australian financial products is not the same as for New Zealand financial products. If you are uncertain about whether this investment is appropriate for you, you should seek the advice of a financial advice provider.

We will provide a copy of the relevant constitutional documents, in respect of the Responsible Entity or the offer, to offerees on request.

For all securities other than the NZD class units of any of the Dimensional Wholesale Trusts, the offer may involve a currency exchange risk. The currency for the financial products is not New Zealand dollars. The value of the financial products will go up or down according to changes in the exchange rate between that currency and New Zealand dollars. These changes may be significant.

If you expect the financial products to pay any amounts in a currency that is not New Zealand dollars, you may incur significant fees in having the funds credited to a bank account in New Zealand in New Zealand dollars.

The dispute resolution process described in this offer document is available only in Australia and is not available in New Zealand.

3 Benefits of investing in the Trust

3.1 Investor communication

After you have invested, Dimensional will send you:

- Transaction confirmations showing details of each application or withdrawal,
- Periodic statements, setting out the number of units held, the unit price and the current value of your investment,
- Income distribution statements,
- An annual tax statement after 30 June showing income components, to assist you in preparing your tax return, and
- Annual reports, comprising audited accounts, together with reports from the Responsible Entity and the auditor (if you have chosen to receive the annual report).

To the extent we are required to send investors documents or communications in relation to a Trust, we intend to send those communications electronically to the email address investors have provided to us, unless that investor has specifically elected or requested otherwise by notifying us.

Persons who invest in a Trust via an Investor Service will not receive the above documentation directly from Dimensional. This will be provided by Dimensional to your Investor Service, which will report to you on your investments in accordance with the arrangements governing the Investor Service.

Dimensional may, upon request from an investor in a Trust, provide certain information about the Trust that has been provided to other investors in that Trust to assist them to meet their own regulatory obligations or for other reasons. Such information may include trading and other costs information, portfolio characteristics, distribution estimates and stress-testing and liquidity data. If you would like to request such information, please contact Dimensional through your regional director, or via the contact details at the back of this Additional Information Guide.

3.2 How you can obtain updated information

Information contained in the PDS may be updated from time to time (including by amending this Additional Information Guide) without the need to notify a person to whom the PDS was given if the updated information is not materially adverse to the person. This information includes management fees and costs, the 'buy-sell' spread and cut-off times for processing applications and withdrawals.

If the PDS is updated, the updated information will be placed on our website www.dimensional.com.au.

A copy of the updated information can also be obtained from Dimensional or your Investor Service on request, at no charge.

If there are any materially adverse developments, Dimensional will issue a new PDS as required by law. If you would like more information about the Trusts generally, you can contact Dimensional or visit Dimensional's website.

3.3 Dimensional's reporting requirements

Dimensional anticipates that some or all of the Trusts may become disclosing entities under the Corporations Act as their investor base grows. If the Trusts become disclosing entities, they will be subject to additional regular reporting and disclosure obligations. Where a Trust becomes a disclosing entity, we will meet our continuous disclosure obligations by disclosing new material information on our website at www.dimensional.com.au in accordance with ASIC's good practice guidance.

Copies of documents Dimensional lodges with ASIC in relation to such Trusts to fulfil these obligations may be obtained from, or inspected at, an ASIC office. You have the right to request a copy of certain documents from Dimensional in relation to such Trusts. Dimensional must send you the copy you have requested (free of charge) as soon as practicable and in any event within five days of Dimensional receiving your request. Dimensional will provide the copy in the way you choose – by post or email, or you may collect the copy from Dimensional's offices.

The documents are:

- The annual financial report for each such Trust most recently lodged with ASIC,
- Any half-year financial report lodged with ASIC, and
- Any continuous disclosure notice given for each such Trust after lodgement of the annual financial report for that Trust and before the date of the PDS.

To find out if a Trust is a disclosing entity, please contact Dimensional. As at the date of this Additional Information Guide, the Dimensional Global Bond Trust (AUD class) and the Dimensional World Equity Trust are the only Trusts which are disclosing entities.

4 Additional information about how your money is invested

4.1 Extent to which labour standards, environmental, social or ethical considerations are taken into account in the selection, retention or realisation of investments

When making investment decisions, Dimensional follows the approach as set out in the Description of Trust in section 5 of the PDS for each Trust.

4.1.1 Trusts other than the Sustainability Trusts

Other than the Sustainability Trusts, the Trusts are not designed for investors who wish to screen out particular types of companies or investments or who are looking for funds that meet specific labour standards, ethical, environmental, social or governance (ESG) goals.

However, we believe that ESG related information may at times be material to the performance of an investment in a company. Therefore, we may consider ESG related information for a company to the extent we believe it might impact the financial value of investments in that company.

Specifically, when reviewing a possible investment in a company, we may consider news or other information that we become aware of related to the company. Such information may be from public sources or third-party services. This information can sometimes include ESG related information that we believe may have a significant impact on the future financial performance of that company. Where such information is identified, it is escalated to members of Dimensional's portfolio management team for further consideration before a decision is made to invest in, retain or divest that particular investment.

However, we have no predetermined view about the types of and extent to which ESG considerations are to be taken into account for the Trusts. We do not apply any specific methodology to measure an individual company with respect to its ESG standing and we do not apply any specific weighting or scoring system to ESG related information or considerations when making investment decisions.

We will determine on a case by case basis the action to be taken in relation to a particular investment, if any, on becoming aware of ESG information during the investment review process. This means that there can be no guarantee that such investments would be excluded or divested from a Trust within any particular timeframe. It is possible that we may divest or not invest in securities of companies that we may consider to be positively impacted by ESG considerations. Likewise, for other reasons, we may still invest in securities of companies that we may consider to be negatively impacted by ESG considerations. ESG considerations do not change the objective of the Trusts. We also have no set timeframe for monitoring or reviewing investments in the Trusts for ESG considerations.

Dimensional may also refer portfolio companies exposed to particular ESG considerations (most commonly for governance-related matters) to its Investment Stewardship Group for engagement where appropriate for a particular investment strategy. The information learned during engagements and a portfolio company's actions post-engagement may be used as the basis for potential escalation of our stewardship activities, including proxy voting. For instance, in cases where a portfolio company's board or management is unresponsive to concerns we have raised, we may vote against, or withhold voting for, individual directors, committee members, or the entire board. However, there is no guarantee any engagement activities undertaken by us will achieve our desired outcome.

4.1.2 The Sustainability Trusts

The following additional information should be read in conjunction with the PDS for each of the Sustainability Trusts.

Dimensional takes into account certain labour standards or environmental, social, ethical or governance considerations ('Sustainability Considerations') when selecting, retaining or realising investments of the Sustainability Trusts. Specifically, Dimensional applies an assessment of a number of non-financial Sustainability Considerations it believes may be important to investors when making investment decisions for each of the Sustainability Trusts.

Sustainability Considerations taken into account for the Sustainability Trusts are based on available data, either actual or estimated, and our interpretation of the data. Definitions of the metrics 'revenue', 'carbon intensity', 'potential emissions from reserves' and 'greenhouse gas emissions per GDP' used as part of applying the Sustainability Considerations are outlined below under the heading 'Data definitions'.

The Sustainability Considerations are subject to ongoing reviews and, where appropriate, amendment by Dimensional. Dimensional may periodically modify, add or remove Sustainability Considerations.

The Sustainability Considerations are taken into account for the Sustainability Trusts in the following ways:

Portfolio Carbon Footprint Reduction Goal

Each of the Sustainability Trusts has a portfolio carbon footprint reduction goal. Specifically, the Sustainability Trusts aim to have a reduction in their weighted average carbon intensity exposure, and weighted average potential emissions from reserves exposure, relative to a particular benchmark index (the 'Portfolio Carbon Footprint Reduction Goal') as detailed in the table below. For any Sustainability Trust that invests in other funds managed by Dimensional, such as the Dimensional Sustainability World Allocation 70/30 Trust and the Dimensional Sustainability World Equity Trust, the Portfolio Carbon Footprint Reduction Goal is only that each of the underlying Sustainability Trusts it is invested in meet their respective Portfolio Carbon Footprint Reduction Goals. There is no guarantee that a Sustainability Trust will meet its Portfolio Carbon Footprint Reduction Goal.

Sustainability Trust	Relevant Benchmark Index	Portfolio Carbon Footprint Reduction Goal:	
		Weighted Average Carbon Intensity*	Weighted Average Potential Emissions from Reserves*
Equity Trusts			
Dimensional Australian Sustainability Trust	S&P/ASX 300 Index	25%	75%
Dimensional Global Sustainability Trust	MSCI World ex-Australia Index	50%	75%
Dimensional Emerging Markets Sustainability Trust	MSCI Emerging Markets Index	50%	75%
For the following fixed interest trusts, with respect to holdings of corporate issuers only.			
Dimensional Two-Year Sustainability Fixed Interest Trust	Bloomberg Global Aggregate Corporate Index 1-3 Years	50%	75%
Dimensional Global Bond Sustainability Trust	Bloomberg Global Aggregate Corporate Index	50%	75%

*Targeted minimum reduction

The Sustainability Trusts assess corporate issuers by considering several factors, including carbon intensity, potential emissions from reserves, land use and biodiversity, toxic spills and releases, operational waste, and water management, with the vast majority of weight placed on carbon intensity ('Sustainability Factors'). Companies are then ranked based on the Sustainability Factors relative to the applicable universe of securities and their sector peers and then excluded, underweighted, overweighted or neutral weighted to seek to achieve or contribute to the Portfolio Carbon Footprint Reduction Goal.

The above process means that individual securities are evaluated relative to the applicable universe of securities and against sector peers rather than against strict individual sustainability targets or a pre-determined threshold, such as absolute maximum emissions criteria. The Sustainability Trusts may overweight a security with worse Sustainability Considerations relative to sector peers or other eligible securities where doing so still achieves the Portfolio Carbon Footprint Reduction Goal. For example, in a scenario where a security has worse Sustainability Considerations but has higher expected returns due to exposure to the identified dimensions (for example, size, value, profitability, term and credit), it may be overweighted as a result of its return characteristics.

The Sustainability Trusts that are Fixed Interest Trusts also assess treasury, sovereign and local authority issuers on their greenhouse gas emissions per GDP and underweight the highest emitters in aggregate, and assess government agency and supranational issuers on their carbon intensity and potential emissions from reserves and seek to exclude securities of such issuers with relatively high carbon intensity or potential emissions from reserves.

Company exclusions

The Sustainability Trusts seek to exclude companies for involvement in the following business practices based on certain criteria:

Business practice	Business involvement criteria
Coal	Ownership of thermal or metallurgical coal reserves or revenue from the mining of thermal coal and its sale to third- parties.
Factory farming	Commercial animal husbandry for the purpose of food production. This criteria does not cover organic or free-range farms or fish and other aquaculture animals.
Palm oil	>10% of revenue from the production or distribution of palm oil. This criteria does not cover products that use palm oil as an ingredient or component, palm oil derivatives, or fractionated products nor the transportation of palm oil from mill and supply base to refineries.
Controversial weapons	Production of controversial weapons, such as cluster munitions, landmines, biological weapons, chemical weapons, or depleted uranium weapons, or key intended components of such controversial weapons.
Nuclear weapons	Production of nuclear weapons, key intended components of nuclear weapons or delivery platforms capable of deploying nuclear weapons, or providing support services related to nuclear weapons, such as the repair and maintenance of nuclear weapons.
Tobacco	Production of tobacco products or nicotine-containing products or, >10% of revenue from the distribution or retail of key tobacco products and services. This criteria does not cover products designed as an aid to quit smoking.
Child labour	Involvement in severe child labour controversies. Factors that may be considered for determining severity include but are not limited to, a history of involvement in child labour-related legal cases, widespread or egregious instances of child labour, resistance to improved practices, and criticism by NGOs and/or other third-party observers.
Alcohol	>10% of revenue from the production, distribution, or retail of alcoholic beverages as an intoxicating agent. This criteria does not cover packaging such as bottles, cans, corks or caps.
Gambling	>10% of revenue from the ownership or operation of gambling facilities.
Adult entertainment	>10% of revenue from the production, distribution or retail of pornographic products. This criteria does not cover companies that offer content sharing platforms that are not pornography focused but allow third-party users to upload pornographic content.
Personal firearms	Production of firearms (i.e. using an explosive charge as a propellant) intended for civilian use and ammunition for such products, or >20% of revenue from the retail of such firearms and ammunition.
Private Prisons	Operation or management of, or provision of staffing services to, for-profit correctional and/or detention facilities. This criteria does not cover provision of maintenance of non-management services (including staffing for such services).

These exclusions of certain securities based on the specific criteria as outlined in the table above are applied at a company level. To implement these exclusions, the Sustainability Trusts seek to (a) avoid purchasing and (b) divest from companies which are directly involved in the above business practices. Indirect involvement, for example through ownership structures or franchising, may not lead to exclusion. Where Dimensional has no indication of involvement, Dimensional will deem there to be no involvement. Should existing holdings, eligible at the time of purchase, subsequently become ineligible, they will be divested within a reasonable period of time considering turnover, liquidity and associated trading costs. In most circumstances, Dimensional normally expects to divest within three months. However, there may be circumstances, such as suspension, delisting or low liquidity, that may cause divesting to take longer.

Dimensional may also exclude, underweight or overweight specific companies for other reasons, including factors believed to be important to investors interested in sustainability such as excluding companies associated with significant environmental controversies (for example a company involved in a severe fraud relating to environmental standards).

Derivatives

The Sustainability Trusts are permitted to invest in derivative instruments, which may include futures. These instruments may cause indirect exposure to securities that would typically be excluded or underweighted through the processes described above. These instruments are generally only used on a temporary basis for managing large cashflows. These instruments are not included when calculating progress against each Sustainability Trust's Portfolio Carbon Footprint Reduction Goal.

Use of sustainability data

Depending on each Sustainability Consideration, Dimensional may engage one or more third-party service providers (including MSCI ESG Research and ISS) to provide research and/or ratings information related to the Sustainability Considerations with respect to securities in the Sustainability Trust's eligible universe, where information is available from such providers. Although these providers obtain information from sources they consider reliable, none of the providers warrant or

guarantee the accuracy and/or completeness of the data. Dimensional's service providers generally seek to prioritise reported data. For issuers where data is not available, Dimensional's service providers may estimate values based on defined estimation and modelling methodologies. This information may be cross-referenced and supplemented by Dimensional in order to create a proprietary data set. Alternatively, data may be created and maintained internally by Dimensional, using reported data or sector information, among others.

In such cases, Dimensional may still invest in these issuers. Securities for which data may not be available are typically issued by very small companies, private corporate debt issuers or government-related entities that fall outside the coverage universe of third-party service providers and for which relevant public information is hard to identify manually. From time to time, research and/or ratings data may be incomplete or inaccurate, resulting in certain investments being incorrectly included, excluded or weighted in a Sustainability Trust. Should Dimensional form the view that existing holdings are incorrect, they will be appropriately adjusted within a reasonable period of time considering turnover, liquidity and associate trading costs. In most circumstances, Dimensional normally expects to divest or appropriately adjust weightings within three months. However, there may be circumstances, such as suspension, delisting or low liquidity, that may cause divesting or adjusting to take longer.

Monitoring and reporting

Sustainability Considerations are generally reviewed in accordance with updates from third-party service providers where these are used, typically on at least an annual basis where updated data is available. When, upon review, an investment no longer complies with the investment guidelines, Dimensional will generally either divest or make appropriate changes to weightings within a reasonable period of time considering turnover, liquidity, and associated trading costs. In most circumstances, Dimensional normally expects to divest or appropriately adjust weighting within three months. However, there may be circumstances, such as suspension, delisting or low liquidity, that may cause divesting or adjusting to take longer.

A Carbon Footprint Report is made available on the fund page for each Sustainability Trust at www.dimensional.com/au-en/funds. The report contains information about each Sustainability Trust's performance against its Portfolio Carbon Footprint Reduction Goal.

Dimensional may also refer portfolio companies exposed to particular Sustainability Considerations (most commonly for governance-related matters) to its Investment Stewardship Group for engagement where appropriate for a particular investment strategy. The information learned during engagements and a portfolio company's actions post-engagement may be used as the basis for potential escalation of our stewardship activities, including proxy voting. For instance, in cases where a portfolio company's board or management is unresponsive to concerns we have raised, we may vote against, or withhold voting for, individual directors, committee members, or the entire board. However, there is no guarantee any engagement activities undertaken by us will achieve our desired outcome.

The implementation and management of the portfolio described above is protected by U.S. Patent Nos. 7,596,525 B1, 7,599,874 B1 and 8,438,092 B2.

Data definitions

'Revenue' is generally the total annual sales and revenue from normal operating activities before the deduction of costs and taxes, with a preference placed on audited financial statements. When a breakdown of revenue by business activity is not available, estimates or derivations may be applied by the data provider based on ancillary information such as the company structure, business model, supply chain characteristics, and company financials. If revenue is not disclosed and cannot be estimated (e.g., there are no available financial statements), then revenue will be deemed to be zero.

'Carbon intensity' means a company's most recently reported or estimated Scope 1 (direct) + Scope 2 (indirect) greenhouse gas emissions in carbon dioxide equivalents (CO₂e) normalised by sales (metric tons CO₂e per USD million sales). Greenhouse gas included are carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulphur hexafluoride (SF₆), and Nitrogen trifluoride (NF₃).

'Potential emissions from reserves' means an estimate of carbon dioxide produced if a company's reserves of oil, gas, and coal were converted to energy, given estimated carbon and energy densities of the respective reserves. If potential emissions from reserves cannot be estimated (e.g., there is no information available on a company's reserves of oil, gas or coal), then potential emissions from reserves will be deemed to be zero.

'Greenhouse gas emissions per GDP' means an issuer's most recently reported sovereign-level United Nations Framework Convention on Climate Change (UNFCCC) production-based greenhouse gas emissions excluding land use, land-use change and forestry (LULUCF) normalised by the issuer's sovereign-level purchasing power parity (PPP)-adjusted gross domestic product (GDP).

4.2 Cash and liquidity management

To manage day-to-day transaction requirements such as investor withdrawals, currency hedging, futures margin requirements (if applicable) or any other short-term cash management requirements, the Trusts may maintain some cash. To effectively manage this cash, a Trust may invest in the Dimensional Short Term Fixed Interest Trust or in cash equivalent investments (such as short-term money market instruments and short-dated debt securities) that aim to preserve capital and provide liquidity.

4.3 Borrowing

Under the Constitutions, Dimensional has power to borrow on behalf of the Trusts. However, Dimensional would only borrow where it believes it is in the best interests of unit holders to do so. It is not currently Dimensional's intention to borrow on behalf of any of the Trusts, other than to the extent required to manage cash flows by way of short-term funding of withdrawals of units and asset purchases.

4.4 Custodian and Unit Registry

Dimensional has appointed Citibank N.A. Hong Kong Branch as Custodian of the global assets of the Trusts and Citigroup Pty Limited as Custodian of the domestic assets of the Trusts and to provide fund accounting and unit registry services.

The Custodian's role is limited to holding the assets of the Trusts as agent for Dimensional. Certain Trust assets are not held by the Custodian, but are held on trust by the Responsible Entity. The cash of the Trusts is held on trust by

the Responsible Entity in a deposit account with the Custodian. The Custodian does not make investment decisions in respect of the assets, has no supervisory role in relation to the operations of the Trusts and has no liability or responsibility to unit holders. Citibank has not independently verified the information contained in a PDS and, accordingly, accepts no responsibility for the accuracy or completeness of the PDS. Citibank does not guarantee the success or the performance of the Trusts nor the repayment of capital or any particular rate of capital or income return.

4.5 Investing in Dimensional Group funds

To achieve their objectives, the Trusts may gain some or all of their market exposure by investing in other funds managed by the Dimensional Group (including other trusts managed by Dimensional) as determined by Dimensional and where allowed by applicable laws and regulations. A Trust may invest operating cash balances or cash collateral received in connection with its securities lending arrangements in money market funds or other funds, including funds managed by the Dimensional Group.

4.6 Implementation

Where applicable, when obtaining exposure to equity or real estate securities, the Trusts may invest in securities of entities listed on the local exchanges of countries designated by Dimensional as approved markets and hence eligible for investment.

However, the Trusts also may gain exposure through other securities. These include dual-listed securities, depositary receipts and companies that have significant exposure to the economic and market forces of approved markets but are listed on an exchange in another country. Alternative securities such as exchange traded funds, futures, options or other instruments may also be used.

5 Additional information about fees and costs

5.1 Cost of Product Information for Trusts with multiple investment options

Cost of product for 1 year: The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product assumes a balance of \$50,000 at the beginning of the year with a contribution of \$5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply: refer to the Fees and costs summary for the relevant option.)

You should use this figure to help compare this product with other products offered by managed investment schemes.

Trust	Class	Cost of product
Dimensional Five-Year Diversified Fixed Interest Trust	AUD Class Units	\$140.00
	NZD Class Units	\$140.00
Dimensional Global Bond Sustainability Trust	AUD Class Units	\$160.00
	NZD Class Units	\$160.00
Dimensional Global Bond Trust	AUD Class Units	\$160.50
	NZD Class Units	\$160.50
Dimensional Global Real Estate Trust	Unhedged Class Units	\$150.50
	NZD Hedged Class Units	\$165.50
Dimensional Global Sustainability Trust	AUD Hedged Class Unit	\$150.50
	NZD Hedged Class Units	\$150.50
	Unhedged Class Units	\$150.50
Dimensional Two-Year Sustainability Fixed Interest Trust	AUD Class Units	\$125.00
	NZD Class Units	\$125.00

5.2 Management fees and costs

Management fees and costs comprise Dimensional's management fee, indirect costs and expense recoveries but exclude transaction costs and government charges.

5.2.1 Management Fee

Dimensional charges a management fee for acting as responsible entity of the Trust and for managing and administering each Trust which is payable out of the assets of the Trust. For details of the maximum management fee allowed under the Constitution, please refer to section 6 of the PDS.

5.2.2 Expense recoveries

Expense recoveries are the ordinary out-of-pocket expenses incurred in managing each Trust. These include custody and fund accounting charges, proxy voting fees and expenses, class action service costs, auditing fees, registry fees, taxation advice, costs incurred in preparing annual reports and taxation statements, compliance committee costs, costs incurred in preparing product disclosure statements and in the promotion of the Trust, fees paid to operators of Investor Services that offer the Trust on their menus, other costs arising from the Trust being registered as a managed investment scheme and other charges and expenses incurred or payable in the

administration of the Trust. Dimensional is entitled to recover such ordinary expenses from each Trust but has elected to pay any such ordinary expenses itself and not to be reimbursed by the Trusts for such expenses.

Dimensional may recover abnormal expenses from the assets of each Trust. Abnormal expenses include infrequent or extraordinary costs such as expenses incurred in holding unit holder meetings, expenses resulting from regulatory changes, costs of litigation to protect investor's rights and updates to Constitutions. Abnormal expenses are not necessarily incurred in any given year. Abnormal expenses are deducted from the value of the Trust's assets when incurred and before determining the unit price. The Constitution of each Trust does not place any limit on the amount of expenses that can be paid from the Trust. Where a new Trust is launched part way through a financial year, section 6 of the PDS will set out Dimensional's reasonable estimates of expense recoveries for the current financial year at the time the PDS is prepared, adjusted to reflect a 12 month period. As a result, the actual expense recoveries incurred may differ.

5.2.3 Indirect costs

Indirect costs are any costs we know or reasonably ought to know, or where this is not the case, may reasonably estimate has reduced or will reduce (as applicable), whether directly or indirectly, the return on the Trust through a reduction in the value of the Trust's assets or the assets of an interposed vehicle. Broadly, an interposed vehicle is a body, trust, or partnership through which the Trust invests and includes any underlying Trusts.

Indirect costs include management fees and costs of interposed vehicles. Indirect costs are included in the management fees and costs for the Trust and are borne indirectly by investors in the Trust.

As indirect costs include amounts that may be estimated, or determined based on actual amounts from the previous financial year, they may vary from year to year, reflecting the actual costs incurred. Where a new Trust is launched part way through a financial year, section 6 of the PDS will set out Dimensional's reasonable estimates of those amounts for the current financial year, at the time the PDS is prepared, adjusted to reflect a 12 month period. As a result, the actual costs incurred may differ.

Indirect costs from underlying Trusts

Where a Trust invests in an underlying Trust, the indirect costs of this investment will be included in the management fees and costs figures set out in section 6 of the PDS.

Indirect costs from securities lending

For the Trusts that engage in securities lending, Dimensional will pay a fee to an agent under a securities lending arrangement. This fee is a percentage of securities lending income that is retained by the agent, and the net income is retained by the applicable Trust. This fee is an indirect cost and is included in the management fees and costs figures set out in section 6 of the PDS for the applicable Trust. We do not retain any fees or income from securities lending arrangements we enter into on behalf of the Trusts.

5.3 Buy-sell spread and net transaction costs

Net transaction costs are calculated as the amount of transaction costs for a Trust in a financial year that is not recovered by the buy-sell spread received by that Trust in that financial year. Where the total transaction costs for a Trust in a financial year are fully recovered by the buy-sell spread received by that Trust in that financial year, the net transaction costs are displayed as 0.00%.

Dimensional may, in connection with any particular application or withdrawal, deem the buy-sell spread to be a lesser amount than estimated, including zero, or use an estimated average percentage cost in accordance with Dimensional's policy on unit pricing discretions. A copy of the policy is available free of charge by contacting Dimensional. The buy-sell spread varies between the Trusts and may be amended by Dimensional at any time, including by increasing the buy-sell spread without prior notice, including when it is necessary to protect the interests of existing unit holders and if permitted by law. The applicable buy-sell spread can be obtained from <https://www.dimensional.com/au-en/funds> or your Investor Service. There is no spread payable on reinvestment of distributions.

5.4 Differential fee arrangements

Dimensional may charge, rebate or waive management fees, contribution fees and/or withdrawal fees and switching fees to wholesale clients on a basis that differs from that applying to other unit holders, based on individual negotiations between Dimensional and those investors, in accordance with ASIC policy.

These arrangements do not involve any extra cost to the Trusts. See section 6 of the relevant PDS for details.

5.5 Compensation arrangements

Dimensional may pay discretionary bonuses to various directors, employees and investment strategists (or their associated entities) of the Dimensional Group. These amounts are paid by Dimensional out of its own funds and are not an additional cost to the Trusts.

5.6 Product access and reporting fees

Dimensional may pay product access and reporting fees to operators of Investor Services such as master trusts and wrap accounts that offer the Trust on their menus where the law permits. These amounts are paid by Dimensional out of Dimensional's own funds and are not an additional cost to the Trust.

5.7 Other benefits to financial advisers

Where the law permits, Dimensional may provide non-cash benefits such as sponsorship, educational speakers and meals associated with conferences to Australian Financial Services Licensees and/or their representatives. If it does, it will provide these benefits from Dimensional's own resources so that they are not an additional cost to investors.

6 Additional information on how managed investment schemes are taxed

This section is a general summary of certain Australian tax implications associated with holding and disposing of units in a Trust, and does not provide a comprehensive guide to the tax consequences associated with making, holding or disposing of an investment in a Trust. It cannot be relied upon as taxation advice.

In particular, this summary assumes the Australian investor holds units in a Trust on capital account and does not apply to particular types of investors, including those who hold their units as trading stock or otherwise as part of a trade (i.e. that do not hold their units solely on capital account); those whose units are held subject to the Australian taxation of financial arrangements (TOFA) regime; those who hold their units as, or through, an IDPS, wrap account, nominee or custodian; or (other than as expressly set out in section 6.5), those who are not either residents of Australia or holding their units as part of a business carried on through a permanent establishment in Australia (Australian Investor).

The summary is based upon the relevant tax laws of Australia, and their published interpretation, as at the Issue Date. Tax laws can change at any time (including with retrospective effect), and this may adversely affect investors or render this general summary incorrect. We take no responsibility for updating this general summary or advising investors on potential changes in tax laws, and investors should seek their own independent professional advice.

6.1 Trusts

It is intended that each Trust will operate so that no Australian income tax is paid by the Trust (and instead that investors will be subject to any Australian income tax consequences based on each investor's share of the Australian taxable income and any tax offsets of the Trust). Consequently, Australian tax liabilities for which investors are liable and Australian tax offsets are not included in the calculation of unit prices for the Trust.

Trusts that are managed investment trusts (MITs) and meet the eligibility criteria may elect to become an 'attribution managed investment trust' (AMIT). We have determined that, as at the Issue Date, all of the Trusts are

MITs and have satisfied the eligibility criteria to be an AMIT, and have made the election to apply the AMIT regime to each Trust. The AMIT regime is intended to reduce complexity, increase certainty and reduce compliance costs for MITs and their investors.

Key features under the AMIT regime are:

- the Australian taxable income and tax offsets of a Trust will be attributed to investors on a "fair and reasonable" attribution basis as determined by the Responsible Entity (and the Constitutions of the Trusts set out the basis upon which such attribution will occur);
- the Trust will issue an 'AMIT Member Annual' (AMMA) statement to each investor detailing the attribution of each component of the Australian taxable income and tax offsets of the Trust to the investor;
- where the amount of Australian taxable income estimated for the Trust at the end of an income year is different to the amount that is finally calculated, the difference is generally carried forward and adjusted for investors in the year in which the variation is discovered (which may result in a greater or lesser amount of taxable income or tax offsets of the Trust in the year of discovery than would otherwise be the case);
- in certain circumstances, capital gains arising as a result of an event may be specifically allocated to investors - for example, capital gains triggered on a withdrawal from the Trust;
- the cost base of units of an investor in the Trust for Australian tax purposes will be adjusted upwards where the distributions received from a Trust by the investor for an income year (with some adjustments) are less than the Australian taxable income attributed to that investor for that income year, as well as downwards when the reverse position arises;
- a choice is available to treat individual classes of units as separate AMITs (so that, for example, losses of one class will not be offset against the income of another class); and
- in certain circumstances (e.g. failure to comply with certain AMIT rules), specific penalties may be imposed.

We will periodically assess if each Trust continues to satisfy the criteria to continue to apply the AMIT regime.

Where a Trust does not qualify as an AMIT for one or more income years, it is intended that investors will be made presently entitled to all of the distributable income of the Trust for that income year, and that the taxable income of the Trust allocated to each investor will be a proportionate share of that taxable income (and any tax offsets) equal to that investor's share of the distributable income of the Trust for that income year.

6.2 Investments held by the Trusts

Under the Australian MIT regime, a MIT may make an irrevocable election for the disposal or realisation of certain 'covered' assets (including shares, units and rights and options in respect of shares or units) to be dealt with solely under the Australian capital gains tax (CGT) regime. Dimensional has made such election in respect of each Trust, which will apply for each income year unless a Trust ceases to satisfy the eligibility criteria for that income year. For any income year where the eligibility criteria are not satisfied, the Australian taxation treatment of the disposal or realisation of covered assets will be determined under ordinary principles.

The election does not apply for the disposal or realisation of any other assets (including interests in debt or arrangements subject to the TOFA rules).

Where a Trust disposes or realises an asset that it has held for a continuous period of at least 12 months, any capital gain under the CGT regime may be reduced by the 50% CGT discount in calculating the taxable income of the Trust. This does not apply to revenue gains.

For hedged classes of units in a Trust, realised gains and losses generated by the currency hedges will be included in the calculation of taxable income of the Trust (attributable to the relevant class of units).

Where a Trust makes a revenue or net capital loss, it cannot distribute or attribute these losses to investors. However, the Trust may be able to carry forward and offset the capital losses against capital gains of the Trust in subsequent years. Subject to satisfying certain conditions, the Trust may also be able to offset revenue losses against taxable income (including net capital gains) in subsequent years.

In 2018 the government at the time announced a proposal to remove the discount capital gain concession at the trust level for MITs and AMITs. As at the time of issue of this document, the current government has not confirmed whether it will proceed with the proposal.

6.3 Trusts – foreign income tax

A Trust may be subject to tax on income from its investments in foreign countries. You may be attributed a tax offset for foreign tax paid by a Trust, as noted below. Whilst it may be possible to reduce the rate of foreign tax imposed or obtain a refund or credit for such foreign income tax not eligible to be attributed to members (including under tax treaties Australia has signed with foreign countries), in certain circumstances it may not be possible for a Trust to obtain such reduced rate or refund/credit, or the benefit of such reduced rate or refund/credit may be delayed or may not be pursued on cost/benefit considerations. Any unrecovered foreign income tax will generally be treated as an expense of a Trust.

6.4 Australian Investors

This section contains a general outline of the significant tax implications of holding units in a Trust for an Australian Investor (referred to in this section as 'you' or 'your').

(a) Distributions and your share of the Trust's taxable income

Your share of the taxable income and any tax offsets of a Trust for an income year should be included in your tax return for that income year, irrespective of the amount and timing of distributions or whether they are reinvested.

The taxable income of the Trust may contain various components which generally preserve the same character for Australian tax purposes in your hands as when they were derived by the Trust. These may include dividends, interest, and capital gains. You may also be allocated certain amounts not represented by a cash distribution such as Australian dividend franking credits and foreign income tax offsets (FITOs). Whilst a Trust is an AMIT, the amounts of each component of the Trust's taxable income and tax offsets attributed to you for that income year will be set out in an AMMA statement provided to you.

If you are attributed franking credits from a Trust, they will generally be included in calculating your taxable income. The franking credits may then also be used to offset any tax payable on income for that year. Excess franking credits may be refundable to individuals and superannuation Trusts, and in certain circumstances generate tax losses for corporate investors. In some circumstances, if investors do not hold units "at risk" for a continuous period of 45 days they may not be entitled to offset tax with franking credits, but this should not generally apply whilst a Trust is an AMIT.

If your share of the taxable income of a Trust includes foreign sourced income, this will be included in calculating your taxable income along with any foreign tax paid by the Trust. You may also be allocated a foreign income tax offset for certain foreign tax paid by the Trust on that foreign sourced income, which may be used to offset any tax payable on your foreign income for that income year.

Where Trusts use forward currency contracts to hedge foreign currency exposure, these contracts may have an impact on the taxable components attributed and the distributions made. For each of the Fixed Interest Trusts, Dimensional has made the fair value method election under the Taxation of Financial Arrangements (TOFA) provisions. As a result, both realised and unrealised gains and losses on financial arrangements, including unrealised gains and losses on forward currency contracts, will be included in the distribution calculations for these Trusts for income tax purposes.

For the NZD hedged class units of the Dimensional Global Core Equity Trust, the hedged class units of the Dimensional Global Sustainability Trust and the NZD hedged class units of the Global Real Estate Trust, realised gains and losses generated by the currency hedges will be included in the calculation of taxable income of the Trust. Realised losses from currency hedges may

reduce distributions, while realised gains from currency hedges may increase distributions. Dimensional may, at its sole discretion, realise investments to manage the distribution levels of these Trusts. These trades may incur costs to the Trusts.

You will be required to include any capital gains of a Trust attributed to you in calculating your taxable income. If you are attributed 'discount' capital gains, in calculating the capital gain included in your taxable income, you will be required to 'gross up' the amount of the capital gain that you include in calculating your taxable income to reverse any CGT discount claimed by the Trust. You can then apply any eligible capital losses you have to reduce that capital gain, and you may in certain circumstances be eligible to apply a CGT discount to reduce any remaining capital gain (currently 50% for individuals and superannuation Trusts; 33. ⅓% for complying superannuation Trusts; and no discount for companies).

To the extent the cash or property distributions you are actually entitled to from a Trust (including that you reinvest) for an income year exceed the amounts you include in calculating your taxable income in respect of your investment in the Trust for that income year, this may reduce the cost base of your units in the Trust for taxation purposes. Where the cost base of your units has been reduced to nil, any excess amounts may trigger an immediate capital gain for you that is required to be included in your taxable income. Whilst a Trust is an AMIT, your cost base may also be increased where the distributions you receive from the Trust (including that you reinvest) are less than the taxable income of the Trust attributed to you (subject to certain adjustments). You should seek your own independent professional advice in relation to your individual circumstances.

(b) Disposal of units

If you dispose of or transfer the ownership of units in a Trust, this will constitute a disposal of the units for Australian CGT purposes, and any capital gain or capital loss will be required to be taken into account in determining your Australian taxable income. You will make a capital gain where the proceeds you receive are more than the cost base of the units disposed of. You will make a capital loss where those proceeds are less than the reduced cost base of your units.

If you have held your units continuously for at least 12 months prior to their disposal, any capital gain may be reduced by the applicable CGT discount. Individuals and trustees of trusts may be entitled to a CGT discount of 50% while complying superannuation Trusts may be entitled to a CGT discount of 33. ⅓%. Companies are not entitled to any CGT discount.

(c) Withdrawal from Trust

If you withdraw part or all of your investment in a Trust (and as a result some or all of your units in the Trust are redeemed), part of the proceeds from the withdrawal may be treated as an attribution of taxable income and tax offsets of the Trust for Australian income tax purposes (which may include or comprise any taxable income (such as capital or other gains) that arises as a result of your withdrawal from the Trust). In that case, you may be required to include that attribution of the taxable income of the Trust in preparing your tax return in the income year in which the withdrawal occurs (as discussed in sub-paragraph (a) above).

Further, any capital gain that would otherwise arise on the withdrawal (as discussed in sub-paragraph (b)) may be reduced by, or any capital loss may be increased by, the amount of the withdrawal amounts that are included in calculating your Australian taxable income.

Refer to section 1.3.4 for more information on the circumstances in which an amount of taxable income may be attributed to you on a withdrawal from a Trust

6.5 Tax implications of investing for non-Australian investors

The following section deals with certain Australian tax implications of holding units in a Trust for a non-Australian Investor (referred to in this section as 'you' or 'your').

Non-Australian Investors should seek independent tax advice on the Australian and any foreign tax implications associated with making, holding, disposing or redeeming an investment in a Trust. New Zealand investors should refer to the warning statement for New Zealand investors only in section 2.

(a) Distributions and your share of the Trust's taxable income

You may have Australian income tax withheld or deducted from distributions you receive from a Trust. The withholding or deduction of Australian income tax will be calculated at the appropriate rate based on your share (or estimated share) of the Australian sourced taxable income of the Trust for the income year. This will be the case even if you reinvest your distribution (in which case the amount available for reinvestment will be reduced) or the cash or property distribution actually received from the Trust is less than your share of the Australian-sourced taxable income of the Trust. This withholding is a final tax for non-Australian Investors, and non-Australian Investors will generally not be required to lodge an Australian tax return in respect of such taxable income.

The amount that is required to be withheld or deducted will depend on a number of factors, including the character of the taxable income of the Trust and your jurisdiction of tax residence. Amounts attributable to Australian franked dividends received by the Trust will not be subject to withholding tax. However, amounts attributable to unfranked dividends, interest (or amounts in the nature of interest) or other taxable income of the Trust to the extent it is from an Australian source, plus any amounts attributable to capital gains of the Trust in respect of 'taxable Australian Property' (discussed below), may be subject to Australian withholding tax.

(b) Disposal of units

If you dispose of or transfer the ownership of units in a Trust, you may have a capital gain or capital loss for Australian income tax purposes if the units are 'taxable Australian property'. The units will generally be 'taxable Australian property' where both you (together with any of your associates) have a non-portfolio interest in a Trust (i.e. a greater than 10% interest on an associate-inclusive basis) and more than 50% of the market value of a Trust's assets are attributable to Australian real property.

(c) Withdrawal from Trust

If you withdraw part or all of your investment in a Trust (and as a result some or all of your units in the Trust are redeemed), part of the proceeds from the withdrawal may be treated as an attribution of taxable income and tax offsets of the Trust for Australian income tax purposes (which may include or comprise any taxable income (such as capital or other gains) that arises as a result of your withdrawal from the Trust). In that case, Australian tax may be required to withheld or deducted from the proceeds of any withdrawal from the Trust (as discussed in sub-paragraph (a) above).

Further, any capital gain that arose on the withdrawal (as discussed in 6.5 (a)) may be reduced by the amount of the proceeds that are subject to Australian withholding tax.

Refer to Section 1.3.4 for more information on the circumstances in which an amount of taxable income may be attributed to you on a withdrawal from a Trust.

6.6 Goods and Services Tax (GST)

The acquisition, disposal, withdrawal or transfer of Units in, and any distributions from, a Fund will not be subject to GST. GST, which is presently, 10% generally applies to the fees, costs and expenses payable by the Trusts. However, in respect of some of these fees and expenses, the Trusts will usually be entitled to claim an input tax credit and/or a reduced input tax credit (RITC). The fees, costs and expenses in a Trust are generally inclusive of GST after taking into account any expected input tax credit and/or RITC.

6.7 Providing your TFN or ABN

You are not obliged to quote your Tax File Number (TFN) or Australian Business Number (ABN). However, if you do not quote either of them, Dimensional is required to deduct tax from your distributions at the highest marginal tax rate, plus any additional levies. If you are exempt from quoting a TFN, please provide your reason for the exemption and your exemption number.

6.8 Global Information Reporting

Australian financial institutions have obligations under certain global information reporting regimes such as the United States (US) Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS). These require the Trusts to report information to the Australian Taxation Office, which may share such information with international tax authorities (including, in the case of FATCA, the US Internal Revenue Service). Accordingly, a Trust may request that investors and prospective investors provide certain information in order to meet its information gathering and reporting obligations under these reporting regimes and to avoid, in some circumstances, US withholding tax of 30% (on certain US sourced income or gross proceeds from the sale of US securities) for non-compliance under FATCA. It is not expected that any Trusts will be subject to such FATCA withholding taxes. Unlike FATCA, CRS currently does not impose withholding taxes for non-compliance.

Glossary

'Adviser'

Adviser means a person listed on the public Financial Advisers Register maintained by ASIC on the Moneysmart website or the public Financial Service Providers Register maintained by the New Zealand Companies Office;

'AIG'

means this Additional Information Guide;

'AML/CTF Act and Rules'

means Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006 and Anti-Money Laundering and Counter-Terrorism Financing Rules (as amended from time to time);

'ASIC'

means the Australian Securities and Investments Commission;

'Authorised Signatories'

means one or more approved signatories of the registered unit holder, in accordance with the most recent valid signing instructions provided by the investor;

'Citibank'

means Citigroup Pty Limited (ABN 88 004 325 080) and Citibank, N.A. Hong Kong Branch;

'Constitution'

means the constitution for a particular Trust as amended or replaced from time to time;

'Corporations Act'

means the Corporations Act (Cth) 2001 as amended from time to time;

'Custodian'

means the custodian(s) of the Trusts from time to time, which is Citibank as at the date of this Additional Information Guide;

'Dimensional'

means DFA Australia Limited ABN 46 065 937 671;

'Dimensional Group'

means the Dimensional group of companies;

'Dimensional LP'

means Dimensional Fund Advisors LP, a limited partnership formed in the state of Delaware, United States of America;

'Equity Trusts'

means the following Trusts:

Dimensional Australian Core Imputation Trust
Dimensional Australian Large Company Trust
Dimensional Australian Small Company Trust
Dimensional Australian Sustainability Trust
Dimensional Emerging Markets Value Trust
Dimensional Emerging Markets Sustainability Trust
Dimensional Global Core Equity Trust – NZD Hedged Class
Dimensional Global High Profitability Trust
Dimensional Global Large Company Trust
Dimensional Global Real Estate Trust
Dimensional Global Sustainability Trust
Dimensional World Equity Trust;

'Fixed Interest Trusts'

means the following Trusts:

Dimensional Short Term Fixed Interest Trust
Dimensional Two-Year Sustainability Fixed Interest Trust
Dimensional Five-Year Diversified Fixed Interest Trust
Dimensional Global Bond Trust
Dimensional Global Bond Sustainability Trust;

'GST'

means applicable Goods and Services Tax;

'Identification Information'

means the information and documentation Dimensional is required to obtain from investors which relates to the identification and verification of their identity in accordance with the AML/CTF Act and Rules;

'Investment Grade'

means a credit rating of BBB- or higher by Standard & Poors Rating Group or Fitch Rating Ltd, or Baa3 or higher by Moody's Investor's Service, Inc.;

'Investment Portal'

means the online portal that allows investors in a relevant Trust to apply and make redemption requests for units in the Trust, as described in section 1.8;

'Investor Service'

means an investor-directed portfolio service (IDPS), IDPS-like scheme, master trust, wrap account, or a nominee or custody service;

'Market Capitalisation Weighted'

means the amount invested in a company or country is related to its relative market value. For example, a company with a larger market value will represent a larger amount of the portfolio than a company with a smaller market value;

'Non-Sustainability Trust'

Means a Trust which is not a Sustainability Trust;

'PDS'

means the Product Disclosure Statement for a Trust, where the information in this Additional Information Guide forms part of that Product Disclosure Statement as indicated on the cover page of this Additional Information Guide;

'Responsible Entity'

means a responsible entity as defined in the Corporations Act. The Responsible Entity for each Trust is Dimensional;

'Specified U.S. Person'

means a U.S. Person, other than: a) a corporation the stock of which is regularly traded on one or more established securities markets; b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the US Internal Revenue Code, as a corporation described in clause (i); c) the US or any wholly owned agency or instrumentality thereof; d) any State of the US, any US Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; e) any organisation exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37) of the US Internal Revenue Code; f) any bank as defined in section 581 of the US Internal Revenue Code; g) any real estate investment trust as defined in section 856 of the US Internal Revenue Code; h) any regulated investment company as defined in section 851 of the US Internal Revenue Code or any Entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 USC. 80a-64); i) any common trust fund as defined in section 584(a) of the US Internal Revenue Code; j) any trust that is exempt from tax under section 664(c) of the US Internal Revenue Code or that is described in section

4947(a)(1) of the US Internal Revenue Code; k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the US or any State; or l) a broker as defined in section 6045(c) of the US Internal Revenue Code.

'Sustainability Trusts'

means the following Trusts:

Dimensional Two-Year Sustainability Fixed Interest Trust

Dimensional Global Bond Sustainability Trust

Dimensional Global Sustainability Trust

Dimensional Australian Sustainability Trust

Dimensional Emerging Markets Sustainability Trust

Dimensional Sustainability World Allocation 70/30 Trust

Dimensional Sustainability World Equity Trust;

'Sydney Time'

means the local time in Sydney, NSW, Australia;

'Trust' or 'Trusts' or 'Dimensional Wholesale Trust'

means one or more, depending on the context, of:

Dimensional Short Term Fixed Interest Trust
(ARSN 092 663 897)

Dimensional Two-Year Sustainability Fixed Interest Trust
(ARSN 116 833 222)

Dimensional Five-Year Diversified Fixed Interest Trust
(ARSN 096 155 716)

Dimensional Global Bond Trust
(ARSN 152 865 677)

Dimensional Global Bond Sustainability Trust
(ARSN 620 814 333)

Dimensional Global High Profitability Trust
(ARSN 691 186 759)

Dimensional Global Real Estate Trust
(ARSN 126 933 131)

Dimensional Australian Core Imputation Trust
(ARSN 169 928 303)

Dimensional Australian Large Company Trust
(ARSN 092 663 600)

Dimensional Australian Small Company Trust
(ARSN 092 663 520)

Dimensional Australian Sustainability Trust
(ARSN 620 814 477)

Dimensional Global Core Equity Trust
(ARSN 120 009 305) – NZD Hedged Class

Dimensional Global Large Company Trust
(ARSN 092 663 100)

Dimensional Global Sustainability Trust
(ARSN 162 758 036)

Dimensional Emerging Markets Value Trust
(ARSN 092 662 818)

Dimensional World Allocation 50/50 Trust
(ARSN 162 758 081)

Dimensional World Allocation 70/30 Trust
(ARSN 152 865 579)

Dimensional World Allocation 30/70 Trust
(ARSN 629 785 753)

Dimensional World Equity Trust
(ARSN 162 757 726)

Dimensional Sustainability World Allocation 70/30 Trust
(ARSN 634 647 617);

Dimensional Emerging Markets Sustainability Trust
(ARSN 634 647 831); and

Dimensional Sustainability World Equity Trust
(ARSN 658 554 360).

'Unit Registry'

means Citigroup Pty Limited providing unit registry services as Citi Unit Registry Australia;

'U.S. Person'

means a U.S. citizen or resident individual, a partnership or corporation organized in the United States or under the laws of the United States or any State thereof, a trust if (i) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States, interpreted in accordance with the U.S. Internal Revenue Code;

'Value Companies'

means companies with a low price relative to various financial measures including, but not limited to, book value, cash flow or earnings;

'World Allocation Trusts'

means the following Trusts:

Dimensional World Allocation 50/50 Trust

Dimensional World Allocation 70/30 Trust

Dimensional World Allocation 30/70 Trust

Dimensional World Equity Trust

Dimensional Sustainability World Allocation 70/30 Trust; and

Dimensional Sustainability World Equity Trust.

Directory

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