Dimensional

# Dimensional Global Sustainability Trust

## PRODUCT DISCLOSURE STATEMENT

**Issued by DFA Australia Limited ('Dimensional')**

ABN 46 065 937 671
APIR DFA0041AU - Unhedged Class Units
DFA0042AU - AUD Hedged Class Units
DFA0043AU - NZD Hedged Class Units

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## IMPORTANT INFORMATION

**This Product Disclosure Statement ('PDS') is a summary of significant information about the Dimensional Global Sustainability Trust ARSN 162 758 036 ('Trust'). It contains references, marked with a [!], to other important information in the Additional Information Guide. The Additional Information Guide is a separate document that forms part of this PDS. These documents are available from https://www.dimensional.com/au-en/document-centre or you can request a copy free of charge by contacting Dimensional. You should consider this information before making a decision about the Trust. The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.**

Information in this PDS is current at its issue date and may change from time to time. Information that is not materially adverse to investors may be updated by us by placing this information on our website. Updated information can be obtained by going to our website or calling us. You may request a paper copy of any updated information, free of charge. If there are any materially adverse developments, Dimensional will issue a new PDS as required by law.

All dollar amounts are in Australian dollars unless otherwise indicated. The offer of units under this PDS is only available to persons receiving this PDS (electronically or otherwise) in Australia or New Zealand. If you are a New Zealand-based investor, please ensure you read the 'Warning statement for New Zealand investors only' in the Additional Information Guide. The offer does not constitute an offer in any other country. In particular, units in the Trust are not intended to be offered or sold to US Persons as defined under Regulation S of the US federal securities laws. Neither Dimensional nor any other entity associated with Dimensional guarantees the repayment of capital from or the performance of the Trust or any specific rate of return from the Trust.

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# 1. ABOUT DIMENSIONAL

DFA Australia Limited ('Dimensional') is the Responsible Entity of the Trust. As Responsible Entity, Dimensional is responsible for the administration and investment management of the Trust.

Dimensional is a wholly owned subsidiary of US-based Dimensional Fund Advisors LP. Dimensional and its affiliated entities manage funds on behalf of investors around the world and have offices in the United States, Canada, the UK, Europe, Asia and Australia.

For more than four decades, Dimensional Fund Advisors LP and its subsidiaries and affiliates have been combining rigorous academic research with practical experience to deliver real-world investment solutions. Using this approach, Dimensional seeks to deliver investment solutions that add value through careful design, implementation and execution.

Dimensional established its Australian office in 1994 and began offering investment solutions to local investors with the launch of the first Dimensional Wholesale Trusts in 1999.

# 2. HOW THE TRUST WORKS

The Trust is structured as a unit trust registered as a managed investment scheme. When you invest your money in the Trust you are issued units in the Trust and your money is pooled together with other people's money. We use this pool of money to buy investments and manage them on behalf of all investors.

You can invest in the Trust either directly, or indirectly through an Investor Service. An Investor Service refers to an investor-directed portfolio service ('IDPS'), IDPS-like scheme, master trust, wrap account or a nominee or custody service (see Investing through an Investor Service below).

The Trust is one of several trusts managed and offered by Dimensional, called the Dimensional Wholesale Trusts. The Dimensional Wholesale Trusts invest across a broad range of asset classes, including Australian and international listed equities, property securities and fixed interest securities. A product disclosure statement for each Dimensional Wholesale Trust is available and can be obtained from our website or by contacting Dimensional. You should consider the relevant product disclosure statement in deciding whether to acquire or continue to hold an investment in a Dimensional Wholesale Trust and consult with your Adviser to construct a portfolio that is appropriate for your requirements.

## Investing directly in the Trust

When you invest directly in the Trust you are issued a number of units in the Trust based upon the amount invested and the current unit price. Your units represent your proportionate share of the Trust and reflect the value of your investment. As a result, each unit has a dollar value or 'unit price'. The unit price will vary as the market value of assets in the Trust rises or falls. Unit prices are available from www.dimensional.com/au-en/.

Subject to the requirements set out above and the minimum requirements in the following table, you can increase your investment at any time by applying for more units and decrease your investment by transferring or withdrawing some of your units (including switching to another Dimensional Wholesale Trust).

| Minimum Requirements[1] | |
|---|---|
| Initial investment | $25,000 |
| Additional investment[2] | $5,000 |
| Withdrawal | Nil |
| Switch | Nil |
| Transfer | Nil |
| Account balance | $25,000 |

1. If you are investing in the Trust through an Investor Service, the minimums detailed above may not apply. Refer to 'Investing through an Investor Service' below.
2. No minimum additional investment amount applies for investments in units in the Trust made using the single-step approach with BPAY©. Please refer to the Additional Information Guide for further information on BPAY.

In each case, Dimensional may accept a lesser amount at its discretion.

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 30 days.

In some circumstances under the Constitution, such as the closure of a securities exchange or trading restriction on a securities exchange, you may not be able to withdraw your funds within the usual period upon request. Information about Liquidity Risk is found in section 4 of this PDS.

## Investing through an Investor Service

If you invest in the Trust through an Investor Service, you may be subject to different terms and conditions from those referred to in this PDS. For example, the minimums detailed above may not apply. It is the operator of the Investor Service that invests for you that has the rights of a direct investor, and they may choose to exercise these rights in accordance with their arrangements with you. Additional fees may also apply when investing through an Investor Service. You will need to contact the operator of the service for details of how to invest in or request a withdrawal from the Trust. You do not need to complete any of our forms.

! You should read the important information about the acquisition and disposal of interests before making a decision. Go to section 1 of the Additional Information Guide located at https://www.dimensional.com/au-en/document-centre. The material relating to the acquisition and disposal of interests may change between the time when you read this PDS and the day when you acquire the product.

## Frequency of distributions and how they are calculated

The Trust may earn income, such as dividends, interest on investments, trust distributions, realised gains or losses on the sale of investments and from currency hedges. The Trust will normally distribute an amount, determined as appropriate by Dimensional, to each unit holder on a half-yearly basis, based on the number of units held as at the end of the distribution period. In some situations, distributions may be paid at other times.

These distributions are normally paid within two weeks after the end of the distribution period. The distributions made at the end of June (the Trust's financial year end) will include income up to the end of June. Realised net capital gains and realised net gains from currency hedges in respect of a financial year will usually only be distributed at the end of that financial year. The amount and components of a distribution will vary from period to period. There may be periods when the Trust does not make a distribution. Income distributions from Trusts using currency hedges may be more volatile than distributions from Trusts with no currency hedge. There may be periods where distributions for a Trust or hedged class of units are small (or nil) where the currency hedge produces losses, or where there are accumulated hedge losses from prior periods.

If you invest in the Trust through an Investor Service, you should contact the operator of the service to find out how any income distributions are paid to you.

# 3. BENEFITS OF INVESTING IN THE TRUST

## Significant features

The Trust seeks to provide long-term capital growth by gaining exposure to a diversified portfolio of securities associated with approved developed markets (excluding Australia). The portfolio takes into account certain labour standards or environmental, social, ethical or governance considerations ("Sustainability Considerations") (see section 5 of this PDS for details).

## Significant benefits

An investment in the Trust offers investors a range of key benefits:

- The investment strategy is grounded in rigorous academic research.
- The investment strategy will provide continuous exposure to a professionally managed portfolio of securities associated with approved developed markets (excluding Australia).
- The investment strategy seeks to take into account certain Sustainability Considerations.
- The investment strategy is diversified to manage risk. Diversification also provides flexibility, which in turn allows for more efficient implementation of the portfolio.

- Dimensional seeks to keep costs low by paying close attention to costs, including both management and implementation costs.
- Direct investors receive regular investment statements and an annual tax statement to keep you up-to-date on your investment.
- For the taxable investor, Dimensional seeks to maximise after-tax returns. It does this by managing the Trust in a way that aims to defer the realisation of net capital gains where possible and to manage dividend income.

| You should read the important information about these and other features and benefits of the Trust before making a decision. Go to section 3 of the Additional Information Guide located at https://www.dimensional.com/au-en/document-centre. The material relating to these and other features and benefits of the Trust may change between the time when you read this PDS and the day when you acquire the product.

## 4. RISKS OF MANAGED INVESTMENT SCHEMES

All investments carry risk. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest expected long-term returns may also carry the highest level of short-term risk. It is important to understand that:

- The value of the investments will go up and down.
- Investment returns (even over the long term) are not guaranteed and you may lose money on any investment you make.
- The level of returns will vary and future returns may differ from past returns.
- Laws affecting registered managed investment schemes may change in the future.
- The level of risk for each person will vary depending on a range of factors including: age, investment time frames, where other parts of your wealth are invested and your risk tolerance.

The significant risks of the Trust are summarised below, but these risks are not exhaustive and there could be other risks that may adversely affect the Trust.

### Market risk

Economic, political, and other events (e.g. pandemics, natural disasters, and terrorist acts) may cause the overall investment market to fall in value. A fall in the market may lead to a decrease in the price of securities held by the Trust irrespective of the merits or otherwise of the individual securities.

### Security risk

This is the risk attributed to the circumstances of an individual security. It can relate to management, operational, product, industry and other factors. Even if the Trust is well diversified, falls in the price of an individual security may affect the value of your investment.

### Liquidity risk

Sometimes, when securities are not traded frequently or in large amounts or when market conditions are difficult, buying interest can dry up. This can make it hard for investors to sell securities at short notice and at a desired price. In periods of illiquidity, Dimensional may not be able to sell securities or may need to sell securities at a lower price than desired, to pay withdrawal requests. If the Trust becomes illiquid within the meaning of the Corporations Act, you may only withdraw in accordance with the terms of any current withdrawal offer made by Dimensional in accordance with the Corporations Act. In accordance with the Constitution, 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 and therefore, withdrawal prices, due to, for instance, the closure of a securities exchange or an emergency or other state of affairs.

### Counterparty risk

The Trust's trading counterparties may become insolvent or otherwise not meet their obligations to the Trust which may affect the value of your investment.

### Currency risk

The value of investments denominated in a currency other than Australian dollars (for the unhedged and AUD hedged class units) or New Zealand dollars (for the NZD hedged class units) is affected by changes in the Australian or New Zealand dollar in relation to the value of the foreign currency in which the investment is denominated. When the value of the Australian dollar (or New Zealand dollar) falls in relation to the value of the foreign currency, then the value of the foreign investments rises. When the value of the Australian dollar (or New Zealand dollar) rises, the value of foreign investments falls. Except as otherwise stated in section 5 in relation to the AUD hedged class units and NZD hedged class units, foreign currency exposure is unhedged.

### Real estate industry risk

The value of securities in the real estate industry may be affected by changes in real estate values and rental income, property taxes, interest rates, and tax and regulatory requirements. Real Estate Investment Trusts (REITs) and REIT-like entities are subject to the possibility of failing to qualify for tax free pass through of income. The Trust (which may invest in these securities) may underperform other funds that use other investment strategies.

### Lack of diversification across asset classes

While the Trust holds a diversified portfolio of securities in an asset class, an investment in only one asset class may involve greater risk than investing in several asset classes. Diversification may therefore be improved by investing across different asset classes.

### Derivatives risk

Derivatives are financial instruments the value of which is derived from an underlying asset, rate or index. They may be used in the Trust to manage risk or gain exposure to markets, although they carry risks of their own. These include liquidity risk, market risk and counterparty risk. Changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. Hedging with derivatives may increase expenses, and there is no guarantee that a hedging strategy will work. While hedging can reduce or eliminate losses, it can also reduce or eliminate gains or cause losses if the market moves in a manner different from that anticipated by the Trust or if the cost of the derivative outweighs the benefit of the hedge.

### Sustainability Strategy Risk

Dimensional takes into account certain Sustainability Considerations alongside financial factors when making investment decisions for the Trust. Dimensional takes these Sustainability Considerations into account to pursue a Portfolio Carbon Footprint Reduction Goal and applies a screening process that seeks to exclude companies involved in particular business practices (refer to Section 5 "How we invest your money" for more information). Taking these Sustainability Considerations into account may affect the Trust's investment performance and, as such, the Trust may perform differently compared to similar funds that do not take such considerations into account. There is a risk that the Trust may not achieve its Portfolio Carbon Footprint Reduction Goal or may not exclude companies involved in particular business practices. In this case, the Trust may not deliver the intended outcomes for those investors who invested in the Trust for these reasons.

### Strategy risk

The Trust's investment strategy, as described in section 5 of this PDS, may mean that the Trust performs differently from the market as a whole. The Trust may at times underperform equity funds that use other investment strategies.

### Trust risk

Results from investing in the Trust, including tax outcomes, may differ from investing directly in the underlying securities. The actions of other unit holders, such as applications or redemptions, may have an impact on your share of tax credits, income, and net capital gains distributed by the Trust. Dimensional could be replaced as the responsible entity or the manager, or the Trust could terminate.

### Political, Legal and Regulatory risk

The Trust's investments are subject to a range of regulatory controls imposed by government (federal and state) and regulatory authorities (for example, ASIC) , whether in Australia or other countries in which the Trust invests. The

relevant regulatory regimes are complex and are subject to change over time depending on international and national political developments, changes in the laws and the policies of the governments and regulatory authorities.

The Trust is exposed to the risk of changes to the applicable laws and/or the interpretation of existing laws or the risks associated with non-compliance with these laws (including reporting or other legal obligations), all of which may have a negative effect on the Trust and its indirect investments and/or returns to investors. In addition, differences between rules in domestic and foreign markets, including those relating to taxation, accounting, investments, may adversely impact your investment.

In many foreign countries there is less government supervision and regulation of stock exchanges, brokers, and listed companies than in Australia, which may result in greater potential for fraud or market manipulation. There is also the risk of substantially more government involvement in the economy in foreign countries, as well as the possible arbitrary and unpredictable enforcement of securities regulations and other laws, and the possibility of sanctions being imposed against issuers in various sectors of certain foreign countries, each of which may limit the ability of the Trust to invest in or sell securities of foreign issuers.

### Operational risk

This refers to a range of risks associated with the operation of the Trust (including the Investment Portal) and includes human error, systems breakdown, external threats and other factors beyond Dimensional's control.

### Securities lending risk

Dimensional may lend securities for the purpose of generating additional income for the Trust. There is the risk that a borrower may fail to return the securities in a timely manner or at all. There is also a risk of financial loss associated with the investment of cash collateral on behalf of the Trust (see Counterparty risk). In such events, the Trust could experience delays in recovering assets and may incur a capital loss.

### Cyber security risk

Dimensional and its service providers' use of internet, technology and information systems (including the Investment Portal) may expose the Trust to potential risks linked to cyber security breaches of those technological or information systems. Cyber security breaches, amongst other things, could allow an unauthorised party to gain access to proprietary information, customer data, or Trust assets, or cause Dimensional and/or its service providers to suffer data corruption or lose operational functionality.

### Taxation laws and policies

Tax laws (whether in Australia or other countries in which the Trust invests) and their interpretation by courts and administration by taxation authorities, are in a continual state of change and reform which may affect the performance of the Trust and / or returns achieved by investors. Changes in tax law or its interpretation or administration may also have retrospective effect which may adversely affect your investment.

There may be Australian or foreign tax implications for investors arising from investing in units, the receipt of distributions and returns of capital from the Trust, and on any disposal of units or withdrawal from the Trust. Taxation consequences arising in respect of any investment in a Trust will depend on your circumstances and it is your responsibility to make your own enquiries and obtain advice from an independent professional adviser concerning the taxation consequences of any investment in the Trust. Dimensional and the Trust are not responsible for taxation or penalties or interest incurred by you in connection with your investment in the Trust.

**If some or all of these risks materialise, the value of your investment in the Trust may go down.**

## 5. HOW WE INVEST YOUR MONEY

**Please note:** You should consider the likely investment return, the risk and your investment timeframe when choosing an investment in the Trust.

| | |
|---|---|
| **Investment return objective** | The investment objective of the Trust is to provide long-term capital growth by gaining exposure to a diversified portfolio of securities associated with approved developed markets (excluding Australia), with increased emphasis on higher expected return securities, and adjusted to take into account certain Sustainability Considerations.<br>The Trust is not managed with the objective of achieving a particular return relative to a benchmark index. However, to compare the performance of the Trust with a broad measure of market performance, reference may be made to the MSCI World ex Australia Index (net div.) (for unhedged class units), net div., hedged to AUD (for AUD hedged class units), or net div., hedged to NZD (for NZD hedged class units).<br>Investors should note that the index is referred to for comparison purposes only. The index is not intended to represent the current or targeted asset allocation of the Trust. The performance of the Trust may differ significantly from the index. |
| **Strategic asset allocation** | Under normal circumstances, the Trust will invest in accordance with the following target allocation range*:<br>International shares 100% |

| | |
|---|---|
| **Description of Trust** | The Trust may suit those investors seeking exposure to a diversified portfolio of securities listed on global developed markets (excluding Australia) with the potential for long-term capital growth. In particular, the Trust may suit those investors who seek to have certain Sustainability Considerations taken into account in the investment decision making process of the Trust. Investors in this Trust will be exposed to share market volatility.<br>Dimensional's equity portfolios are based on dimensions of expected returns that have been identified by academic research:<br>1. The overall market - stocks have higher expected returns than bonds.<br>2. Company size - small company stocks have higher expected returns than large company stocks.<br>3. Relative price - low relative price or 'value' stocks have higher expected returns than high relative price stocks.<br>4. Profitability - stocks with higher profitability have higher expected returns than stocks with lower profitability.<br>Ordinarily, the Trust will invest in a diversified market-wide portfolio of securities associated with approved developed markets (excluding Australia).<br>Eligible securities for the strategy include securities of companies and Real Estate Investment Trusts (REITs) and REIT-like entities listed on approved developed markets (excluding Australia).<br>Within the universe of eligible securities, the portfolio emphasises investment in securities with a higher expected return considering the dimensions described above. Dimensional may also take into account other factors when determining a security's weight in the portfolio.<br>Three classes of units are offered to all investors: unhedged class units, AUD hedged class units that are denominated in Australian dollars and NZD hedged class units that are denominated in New Zealand dollars. For the unhedged class units, foreign currency exposure is unhedged. For the AUD and NZD hedged class units, the Trust mitigates currency risk by hedging most major foreign currency exposures to the Australian dollar (for the AUD hedged class units) or the New Zealand dollar (for the NZD hedged class units). Other foreign currency exposure is either partially hedged using one of the major currencies that is in Dimensional's view correlated with the relevant currency (as a proxy), or not hedged depending on what Dimensional deems to be cost-efficient.<br>The Trust may lend securities for the purpose of generating additional income. The Trust may gain some or all of its market exposure by investing in other funds managed by Dimensional or its affiliates (including other Dimensional Wholesale Trusts).<br>The implementation and management of the Trust portfolio described above is protected by U.S. Patent Nos. 7,596,525 B1, 7,599,874 B1 and 8,438,092 B2.<br>Members of the Dimensional Group may undertake the day-to-day trading of the securities, and may also make investment decisions, under delegated authority from Dimensional. |
| **Labour, Environmental, Social and Ethical Considerations** | Dimensional takes certain labour standards or environmental, social, ethical or governance considerations ("Sustainability Considerations") into account when selecting, retaining or realising investments of the Trust, as summarised below.<br>The Trust aims to have a reduction in weighted average carbon intensity exposure of at least 50%, and a reduction in weighted average potential emissions from reserves exposure of at least 75%, relative to the MSCI World ex Australia Index (the 'Portfolio Carbon Footprint Reduction Goal'). There is no guarantee that the Trust will meet its Portfolio Carbon Footprint Reduction Goal.<br>The Trust 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 excluded, underweighted, overweighted or neutral weighted to seek to achieve or contribute to the Portfolio Carbon Footprint Reduction Goal.<br>Additionally, the Trust applies a screening process that seeks to exclude companies associated with the following particular business practices, subject to those companies meeting certain business involvement criteria (which may include revenue thresholds) as part of the screening process: coal, factory farming, palm oil, controversial weapons, nuclear weapons, tobacco, child labour, alcohol, gambling, adult entertainment, personal firearms, and private prisons.<br>For further information about how Dimensional applies Sustainability Considerations within the Trust (including screening limitations, how Dimensional applies the data definitions of 'revenue', 'carbon intensity' and 'potential emissions from reserves'), refer to section 4.1 of the Additional Information Guide (! See below). |
| **Minimum suggested timeframe** | 5+ years |
| **Summary risk level** | High<br>The likelihood of the capital value of your investment going down over the short term is relatively high compared to funds investing in lower-risk assets such as fixed interest assets or cash. |
| **Change to Trust details** | Dimensional has the right to close or terminate the Trust and change the Trust's investment return objective, asset allocation and strategies at any time, without prior notice in some cases.<br>Dimensional will inform investors of any material changes as required by law. |

* The Trust is expected to be fully invested. A portion of the portfolio may be allocated to cash and cash equivalents for liquidity purposes. Please refer to the Additional Information Guide for further information.

! You should read the important information about how we invest your money, including the extent to which labour standards or environmental, social or ethical considerations are taken into account in the selection, retention or realisation of investments relating to the Trust, liquidity management, implementation of the Trust's strategy, and borrowing, before making a decision. Go to section 4 of the Additional Information Guide located at https://www.dimensional.com/au-en/document-centre. The material relating to this may change between the time when you read this PDS and the day when you acquire the product.

# 6. FEES AND COSTS

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

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

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

### TO FIND OUT MORE

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

The fees and costs may be paid directly from your account or deducted from your investment returns. The information in this fees and costs summary may be used to compare costs between simple managed investment schemes. The managed funds fee calculator referred to above can also be used to calculate the effect of fees and costs on account balances.

## Fees and costs summary

| **Dimensional Global Sustainability Trust** | | |
|---|---|---|
| **Type of Fee or Cost** | **Amount** | **How and when paid** |
| **Ongoing annual fees and costs** | | |
| *Management fees[1] and costs[2]*<br>The fees and costs for managing your investment | 0.301% p.a. of net asset value ('NAV')[4] of the relevant class | The management fee is calculated and accrued daily in the unit price of each class of unit and paid monthly in arrears out of the assets attributable to each class of unit. Refer to 'Management fees and costs' in the 'Additional explanation of fees and costs' section below for additional information. The deduction of management fees and costs is reflected in the Trust's unit price. |
| *Performance fees*<br>Amounts deducted from your investment in relation to the performance of the product | Nil | Not applicable |
| *Transaction costs[3]*<br>The costs incurred by the Trust when buying or selling assets | 0.00% | Transaction costs (net of buy-sell spread) are paid from the assets of the Trust as and when they are incurred. They are reflected in the unit price of each class of unit and are not fees paid to us. |
| **Member activity related fees and costs (fees for services or when your money moves in or out of the Trust)** | | |
| *Establishment fee*<br>The fee to open your investment | Nil | Not applicable |
| *Contribution fee*<br>The fee on each amount contributed to your investment | Nil | Not applicable |
| *Buy-sell spread[5]*<br>An amount deducted from your investment representing costs incurred in transactions by the Trust | Unhedged Class Units: 0.08% /-0.08%<br>AUD&NZD Hedged Class Units: 0.10% /-0.10% | A buy spread may be charged to you when entering the Trust (buying units) and a sell spread may be charged to you when exiting the Trust (selling units). |
| *Withdrawal fee*<br>The fee on each amount you take out of your investment | Nil | Not applicable |
| *Exit fee*<br>The fee to close your investment | Nil | Not applicable |
| *Switching fee*<br>The fee for changing investment options | Nil | Not applicable |

*Unless specified otherwise, where a single fee or cost is shown, that fee or cost applies to all classes of units in the Trust (if applicable)*

1. The amount of this fee can be negotiated if you are a wholesale client under the Corporations Act 2001 ('Wholesale Client').
2. Management fees and costs comprise management fees, as well as expense recoveries and indirect costs determined as at the date of this PDS based on the actual expense recoveries and indirect costs for the Trust for the financial year ended 30 June 2025. For additional information, please refer to the Additional Information Guide (! See below).
3. Transaction costs are determined as at the date of this PDS based on the actual transaction costs for the Trust for the financial year ended 30 June 2025. For additional information, please refer to the Additional Information Guide (! See below).
4. The Trust's net asset value is the gross value of the assets less any liabilities.
5. The buy-sell spreads are current as at the date of this PDS and are included in the application and withdrawal prices. For additional information, please refer to the Additional Information Guide (! See below).

### Example of annual fees and costs

This table gives an example of how ongoing annual fees and costs for the Trust can affect your investment over a one-year period. You should use this table to compare this product with other managed investment schemes.

| EXAMPLE - Dimensional Global Sustainability Trust (Unhedged Class Units)[3] | | Balance of $50,000 with a contribution of $5,000 during the year |
|---|---|---|
| **Contribution fees** | Nil | For every additional $5,000 you put in, you will be charged $0 |
| **PLUS**<br>Management fees and costs[1] | 0.301% | **And**, for every $50,000 you have in the Dimensional Global Sustainability Trust (Unhedged Class Units)[3] you will be charged or have deducted from your investment $150.50 each year. |
| **PLUS**<br>Performance fees | Nil | **And**, you will be charged or have deducted from your investment $0 in performance fees each year. |
| **PLUS**<br>Transaction costs | 0.00% | **And**, you will be charged or have deducted from your investment $0 in transaction costs. |
| **EQUALS**<br>Cost of Dimensional Global Sustainability Trust (Unhedged Class Units)[3] | | If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees and costs of $150.50 [2].<br>**What it costs will depend on the fees you negotiate**. |

1. The example assumes that the value of the investment is constant during the year and that the $5,000 additional investment occurs on the last business day of the year. Therefore, this cost does not include the management fees and costs charged on the additional $5,000 investment. Please note this is an example only. In practice your actual investment balance will vary daily and the actual management fees and costs charged, which are based on the value of the Trust, will therefore also vary daily.
2. Please note that this example does not capture all the fees and costs that may apply to you such as the buy-sell spread. See 'Additional explanation of fees and costs' below.
3. The example of annual fees and costs in this table is for the AUD Class Units which may be different to the NZD Class Units. Refer to the fees and costs summary above to see the different fees that apply. Refer to Section 5 of the Additional Information Guide (! See Below) for the Cost of Product information for each class of units.

## Additional explanation of fees and costs

### Management fees and costs

Dimensional charges a management fee for acting as responsible entity for the Trust and managing and administering the Trust which is payable out of the assets of the Trust and reflected in the unit price. Management fees and costs currently comprise of:

- a management fee of 0.300% p.a. of NAV of the class for Unhedged and AUD & NZD Hedged Class Units
- expense recoveries of 0.000% p.a. of NAV of the class for Unhedged, AUD & NZD Hedged Class Units (determined as at the date of this PDS based on the expense recoveries for the financial year ended 30 June 2025)
- indirect costs of 0.001% p.a. of NAV of the class for Unhedged, AUD & NZD Hedged Class Units (determined as at the date of this PDS based on the indirect costs for the financial year ended 30 June 2025)

Dimensional has elected to pay any ordinary out-of-pocket expenses incurred in managing the Trust. Dimensional will only be reimbursed out of the assets of the Trust if such expenses are abnormal expenses.

The management fees and costs disclosed in the table above include goods and services tax (GST) after taking into account any expected input tax credits and reduced input tax credits.

For information on tax refer to "How Managed Investment Schemes are Taxed" in section 7 of this PDS.

For more information on the management fee, expense recoveries and indirect costs refer to the Additional Information Guide (! See below).

### Fees may be changed

Dimensional has the right to increase the management fee for the Trust up to the limit set out in the Constitution of 1.00% (not including GST) per annum without obtaining the consent of unit holders, but will give unit holders 30 days' advance written notice of any increase in the management fees of the Trust.

Dimensional has the right to charge a contribution fee and withdrawal fee for the Trust up to the limit set out in the Constitution of the greater of $100 or 1% of the contribution or withdrawal amount (not including GST) without obtaining the consent of unit holders, but will give unit holders 30 days' advance written notice of any increase in the contribution fee and/or withdrawal fee of the Trust. Wholesale Clients must contact Dimensional (refer to contact details on page 1) if they wish to seek to negotiate management fees, contribution fees, withdrawal fees or switching fees.

### Transaction costs and buy-sell spread

The Trust is required to pay transaction costs when dealing with the assets of the Trust. Transaction costs may include brokerage when it buys or sells investments, settlement costs, market taxes and charges, stamp duty and other government taxes, for hedged classes of units, the costs of hedging currency exposure and buy-sell spread of underlying assets (if applicable). When the Trust incurs transaction costs because you apply for, or withdraw units in the Trust, Dimensional may pass the transaction costs on to you, by adding or subtracting the estimate of these costs (the buy-sell spread) to applications or withdrawals (including switches) you make, so that existing investors do not bear the transaction costs of persons entering and exiting the Trust. Where applicable, the buy-sell spread is paid to the Trust, and is not a fee paid to Dimensional. Dimensional may vary the buy-sell spread 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. Updated information on buy-sell spread can be obtained from www.dimensional.com/au-en/ or your Investor Service.

Total transaction costs incurred by the Trust may exceed or be less than the buy-sell spread incurred directly by investors as the buy-sell spread is based on estimates. The total gross transaction costs for the Trust were 0.01% p.a. of NAV for the Unhedged Class Units, 0.04% p.a. of NAV for AUD Hedged Class Units and 0.04% p.a. of NAV for NZD Hedged Class Units for the year ended 30 June 2025. Transaction costs may vary every year and will be impacted by the volume of trading, brokerage arrangement and other factors. The transactions costs shown in the 'Fees and Costs summary' above are shown net of any amount recovered by the buy-sell spread charged by Dimensional. These costs are additional to the investor where they have not already been recovered by the buy-sell spread charged by Dimensional. For more information on buy-sell spreads refer to the Additional Information Guide. (! See below)

- You should read the important information about fees and costs generally before making a decision. Go to section 5 of the Additional Information Guide located at https://www.dimensional.com/au-en/document-centre. The material about fees and costs generally may change between the time when you read this PDS and the day when you acquire the product.

**Please note:** If you consult a financial adviser, additional fees may be paid by you to your financial adviser. You should refer to the statement of advice that will be provided by your financial adviser, which sets out the details of these fees (if any).

## 7. HOW MANAGED INVESTMENT SCHEMES ARE TAXED

**Please note:** Investing in a registered managed investment scheme is likely to have tax consequences. You are strongly advised to seek your own professional tax advice.

Registered managed investment schemes do not pay tax on behalf of investors, and as an investor you will be assessed for tax, depending on your circumstances, on your share of any income and capital gains generated by the Trust.

- You should read the important information about taxation matters relating to the Trust and managed investment schemes generally before making a decision. Go to section 6 of the Additional Information Guide located at https://www.dimensional.com/au-en/document-centre. The material relating to taxation matters may change between the time when you read this PDS and the day when you acquire the product.

## 8. HOW TO APPLY

### How to invest in the Trust

Subject to the requirements set out in section 2 of this PDS, to invest directly in the Trust:

1. Read this PDS and the Additional Information Guide;
2. Complete and sign the application form for this Trust; and
3. Send the application form to the Unit Registry together with your application money and Identification Information as applicable,

or, if you wish to invest in the Trust using the Investment Portal:

1. Read this PDS and the Additional Information Guide;
2. Review and submit the initial electronic application form for this Trust on the Investment Portal (where required as pre-completed by your Adviser which should also include the required Identification Information) or visit the Investment Portal website (via the link provided when your account was initially setup on the Investment Portal); and
3. Send your application money to the Unit Registry.

Your investment amount must be for no less than the minimum initial investment amount for the Trust as set out in Section 2. For further information please refer to the Application Form. We may reduce or increase the minimum initial investment amount at our sole discretion.

Facsimile instructions will not be accepted for initial applications. If you are an existing investor and wish to increase your investment, please refer to section 1 of the Additional Information Guide for information on how to make an additional investment.

If you are investing through an Investor Service, you must complete the documents the operator of the service requires.

### Cooling off period

If you are a 'retail client' as defined in the Corporations Act, you have a 14 day cooling off period, in relation to initial and additional investments, in which to decide whether to proceed with the investment. Retail clients are, generally, clients who have invested less than $500,000 and are not 'professional investors' as defined in the Corporations Act or other types of Wholesale Clients.

The 14 day period commences on the earlier of the date you receive the transaction confirmation (if applicable) or five business days after the units are issued. Within this period, you may withdraw your investment by writing to the Unit Registry at the contact details set out in this PDS or in any other way specified in the Corporations Regulations.

The letter must include the following details: full name, address, Trust(s), amounts invested and, if known, account number with Dimensional and date of deposit.

The amount returned may be less than the amount invested. The amount you receive will be based on the withdrawal price calculated with reference to the time Dimensional receives your written request to withdraw your investment, subject to adjustments permitted under the Corporations Act, including deductions for any non-refundable tax or duty paid or payable relating to the investment and its withdrawal.

As the amount refunded may be greater or less than the amount initially invested, there may be tax implications. Cooling off rights do not apply to distribution reinvestments, to switching between Trusts or classes of units in the same Trust, where you have exercised any of your rights under the terms applicable to the units or where the Trust is illiquid.

Cooling off rights do not apply if you are investing through an Investor Service. You should contact the operator of the Investor Service to determine what cooling off rights you may have.

### Complaints

If you are investing through an Investor Service and you have any concerns or complaints regarding your investment, you should first contact the operator of the Investor Service. The Investor Service will handle your complaint in accordance with its complaint handling procedures and may, where appropriate and necessary, refer the complaint to Dimensional.

If you have any concerns or complaints about the Trust or the services provided to you by Dimensional, you can call or write to Dimensional (for the attention of the Compliance Manager) at the contact details for Dimensional set out in this PDS. Dimensional will provide you with all reasonable assistance and information that you may require for the purpose of making a complaint and to assist you in understanding Dimensional's complaints handling procedures. Dimensional aims to provide a formal response within 30 days of receipt of the complaint.

Dimensional is a member of the Australian Financial Complaints Authority (AFCA), an external industry dispute resolution scheme. If you are not satisfied with Dimensional's response to your complaint you can contact AFCA at:

Address: GPO Box 3, Melbourne, Victoria 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Web: afca.org.au