

# ORACLE FIXED INTEREST FUND

ARSN 650 401 004

## Product Disclosure Statement – Ordinary Units

29 July 2026

### Issued By

One Managed Investment Funds Limited  
ACN 117 400 987  
(Responsible Entity, we or us)

### Investment Manager

Tamarama Investment Management Pty Ltd  
ACN 696 539 625  
(Tamarama or Investment Manager)

### Important information

This Product Disclosure Statement (**PDS**) is dated 29 July 2026 and is issued by One Managed Investment Funds Limited ACN 117 400 987 Australian financial services (AFS) licensee 297042 (**Responsible Entity, we or us**), which is the responsible entity of the Oracle Fixed Interest Fund ARSN 650 401 004 (**Fund**). This PDS is a summary of significant information and contains a number of references to other important information which also forms part of this PDS and is included in the Additional Information Booklet dated 29 July 2026. The Additional Information Booklet can be found on the Fund's website or you can contact us or the Investment Manager for a copy. You should consider this other important information before making any decision.

The Responsible Entity has appointed Tamarama Investment Management Pty Ltd ACN 696 539 625, Authorised Representative no. 1321602 (**Tamarama, Investment Manager**) as the investment manager of the Fund.

We have prepared this PDS without taking account of your investment objectives, financial situation or needs. This PDS does not contain investment, legal or tax advice. You should obtain professional advice tailored to your own circumstances before investing. The PDS (including an electronic version)

does not constitute an offer of interests in any jurisdiction other than Australia and the offer under the PDS may only be accepted in Australia. Applications from outside Australia will not be accepted through the PDS. We do not guarantee the performance of the Fund, the repayment of capital or any income or capital return; and nor does the Investment Manager or any of our respective directors, associates or advisors.

### Updated information

Information in this PDS is subject to change from time to time and may be updated by us if it is not materially adverse to investors. Please check the website or call your financial adviser or the Responsible Entity for any updated information before investing. You may contact us to obtain a paper copy of any updates, free of charge.

### Indirect investment

We authorise the use of this PDS as disclosure to indirect investors who access the Fund through an Investor Directed Portfolio Service (**IDPS**) or IDPS-like scheme (known commonly as a master trust or wrap account or nominee or custody service) (**Investment Service**) and those investors may rely on this PDS.

### Contact Details

If you have any questions or would like a copy of the PDS, Additional Information Booklet or any updates or other information about the Fund, please contact us on:

Phone: 02 8277 0000

Email: [oracle@oneinvestment.com.au](mailto:oracle@oneinvestment.com.au)

Website: [www.oneinvestment.com.au/oracle](http://www.oneinvestment.com.au/oracle)

Address: Oracle Fixed Interest Fund  
Level 16, Governor Macquarie Tower  
1 Farrer Place, Sydney NSW 2000

By post: PO Box R1471  
Royal Exchange NSW 1225

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# 1. About the Responsible Entity and the Investment Manager

## 1.1 The Responsible Entity

One Managed Investment Funds Limited has extensive experience as a professional trustee.

One Managed Investment Funds Limited is a member of the One Investment Group (**OIG**). OIG is an independent Australian funds management business that focuses on providing responsible entity, trustee and other services associated with funds management. OIG operates a number of entities that, pursuant to the Corporations Act, are licensed to conduct financial services businesses and to act as responsible entities for registered schemes and as trustees for unregistered schemes.

OIG is responsible for in excess of 300 funds and \$80 billion across a wide range of underlying asset classes, including fixed income, infrastructure, real estate, equities, private equity and fund of funds. OIG's clients include global and Australian listed companies, sovereign wealth funds, banks, insurance companies, pension funds, private equity firms and boutique managers.

One Managed Investment Funds Limited is the holder of AFS licence number 297042.

## 1.2 The Investment Manager

Tamarama Investment Management Pty Ltd ACN 696 539 625 is an authorised representative (no. 1321602) of DWA Managed Accounts Pty Ltd AFSL 264125 which manages over \$5 billion in funds under management across over 32 managed accounts. It is a thematic manager focusing on strategic asset allocation to produce long-term returns. It has significant depth and breadth in its investment management capabilities including index, core and satellite approaches, as well as more specific single-sector active asset management. The business has been operating in various forms for over 10 years and is supported by a highly experienced team with, collectively, over ten decades of experience.

# 2. How the Oracle Fixed Interest Fund works

## 2.1 Direct Investors

The Fund is a managed investment scheme which is registered with the Australian Securities & Investments Commission (**ASIC**). It is structured as a unit trust. Managed investment schemes enable investors to pool their money with that of other investors and this pooled money is then managed by investment professionals.

If you invest directly in the Fund (rather than through an Investment Service) (**Direct Investor**), then as an investor in the Fund (**Investor**), you will have a beneficial interest in the assets of the Fund, calculated as the proportion your unit holding bears to all of the units which have been issued. You do not, however, have a right to demand any particular assets of the Fund be transferred to you.

## 2.2 Indirect Investors

People who invest in the Fund through an Investment Service (such as a master trust or wrap account) do not become Direct Investors. The operator or custodian of the Investment Service is recorded as the Investor in the Fund and is the person who exercises the rights and receives the benefits as an Investor.

## 2.3 Unit prices

The unit price is the price at which units in the Fund are issued and redeemed (and before the impact of any buy/sell spread, if applicable). Unit pricing will be undertaken on a daily basis (each Sydney business day) and will be determined by dividing the net asset value of the Fund by the number of units on issue. Therefore, the unit price will vary as the value of the Fund's assets and liabilities varies.

The calculation of the unit price is governed by a unit pricing policy, which is available to Investors from us upon request.

The net asset value of the Fund is the value of the Fund's assets less the liabilities of the Fund at the time it is calculated. The application price of units will be the net asset value per unit, plus any buy spread, while the withdrawal price of units will be the net asset value per unit, minus any sell spread.

The buy/sell spread is an estimate of the costs of buying and selling the underlying assets in the Fund. It is expected that normally, the Fund's buy/sell spread will only be nominal.

The price for units issued as a result of any reinvestment of distributions will be the current unit price on the day the distribution is applied in payment for the units. If you are investing indirectly through an Investment Service, then you should note that some Investment Services do not offer the ability to reinvest distributions.

Any interest on application money will be retained by us.

## 2.4 Making investments

### Direct Investors

To invest in the Fund, you will need to complete an application form (see Section 8 'How to apply' for more information). Applications will need to be assessed by the unit registry as being complete by 2pm Sydney time on a business day to be batched and processed on that day.

### Indirect Investors

You will be able to invest in the Fund by asking your Investment Service operator to lodge an application. Please contact your Investment Service operator for details and instructions.

## 2.5 Increasing your investment

### Direct Investors

You can increase your investment in the Fund by completing an additional application form available from our website or by contacting us.

Additional investments will be processed following receipt of application funds and a correctly completed additional application form. If the additional application is received by 2pm Sydney time on a business day, it will be batched and processed on that day.

## Indirect Investors

Indirect Investors should contact their Investment Service operator to find out how to increase their investment.

## 2.6 Minimum investment

The following minimum investment amounts apply\*:

|                        | Minimum Investment (\$) | Minimum additional investment (\$) |
|------------------------|-------------------------|------------------------------------|
| Ordinary units in Fund | \$5,000                 | \$1,000                            |

\*The Responsible Entity reserves the right to accept lower minimum investment amounts in its absolute discretion.

We may decline to extend, or may withdraw, an invitation to invest in the Fund at any time. Neither the Responsible Entity nor the Investment Manager nor any other person accepts any liability to any recipient of this PDS for costs incurred or losses suffered if an invitation is withdrawn for any reason or if an application is refused in whole or in part. The Responsible Entity reserves the right to accept or reject any applications in its absolute discretion. The number of units issued to you when you make an investment will be calculated by dividing the amount you invest by the applicable application price.

## 2.7 Withdrawals

Normally, you can request to withdraw all or part of your investment at any time. The withdrawal price of units will be the net asset value per unit minus any sell spread.

Withdrawal requests will need to be submitted to the unit registry by 2pm Sydney time on a business day to receive the price for that day. Withdrawals will normally be paid within 5 business days of when your request is accepted by the Responsible Entity. The time taken to process redemptions received on the last business day of a month may be longer than 5 business days.

Direct Investors can request a withdrawal by completing a withdrawal request form and submitting the form to the Registry Service Provider at [info@oneregistryservices.com.au](mailto:info@oneregistryservices.com.au).

**Note – In certain circumstances, such as a freeze on withdrawals or where the Fund is illiquid, you may not be able to withdraw your investment in the usual manner.**

### Minimum withdrawal

The minimum withdrawal amount is \$1,000. However, should your request for a withdrawal result in your account balance falling below \$1,000, we reserve the right to redeem your balance in the Fund in full and have it paid to you, less any applicable fees.

## 2.8 Income distributions

A unit entitles the Investor to participate in any income generated from the assets of the Fund.

Income distributions are expected to be paid monthly, generally within 10 business days after the end of the month and generally within one month after 30 June. Distributions are not guaranteed.

Distributions may be reinvested into the Fund, to receive additional units in the Fund. Direct Investors can elect to reinvest their distributions in Section 5 of the application form.

However, some Investment Services do not offer the ability to reinvest distributions. Therefore, if you are an Indirect Investor, you should refer to your Investment Service operator for details of distribution payment options which apply to you.

## 3. Benefits of investing in the Fund

### 3.1 Significant features

The Fund provides investors with exposure to selected credit (income) securities, with the aim of providing a stable income stream, and some moderate capital growth.

### Investment return objective

The Fund seeks to generate returns in excess of 2.5% per annum above the RBA Cash Rate, after fees and expenses, by investing in an actively managed portfolio of interest rate and credit securities, including government and corporate debt, hybrid securities, Residential Mortgage Backed Securities and Asset Backed Securities. The Fund is designed with the intention to deliver a stable income stream and capital preservation. **This investment objective is a target only. It is not a forecast and is not guaranteed.** The actual returns from the Fund may rise or fall.

### Key features\*

|                                            |                                                                                               |
|--------------------------------------------|-----------------------------------------------------------------------------------------------|
| Minimum initial investment                 | \$5,000                                                                                       |
| Minimum additional investment              | \$1,000                                                                                       |
| Minimum withdrawal amount                  | \$1,000                                                                                       |
| Minimum balance                            | \$1,000                                                                                       |
| Withdrawals                                | Normally, daily**                                                                             |
| Distributions                              | Normally, monthly**                                                                           |
| Distribution reinvestment                  | Reinvestment option is available                                                              |
| Establishment or withdrawal fees           | None                                                                                          |
| Total ongoing management fees and expenses | 0.75%*** of gross assets per annum (inclusive of GST net of reduced input tax credits (RITC)) |
| Reporting                                  | Quarterly updates.<br>Audited financial statements.                                           |

\*Indirect Investors should refer to their Investment Service operator for details of the features available through their Investment Service. For example, some Investment Services do not offer the ability to reinvest distributions.

\*\*Ability to withdraw at any particular time is not promised nor guaranteed; and distributions are not promised nor guaranteed.

\*\*\*Based on the fees and costs payable in the year to 30 June 2025.

### 3.2 Significant benefits

Investing in the Fund offers a number of benefits, including:

- Professional Management – access to an experienced investment management team with a track record in managing interest bearing securities.
- Diversification – access to investment opportunities via a portfolio which is intended to, over time, be diversified, including interest bearing and fixed interest investments, which individual investors would not typically have access to.
- Access to an investment approach which is designed to produce positive returns in both a rising and declining interest rate environment.
- Potential for some capital growth and an attractive income return.

## 4. Risks of managed investment schemes

All investments carry risk. Generally, the higher the level of risk you are prepared to accept, the higher potential returns or losses. Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Assets with the highest long-term returns may also carry the highest level of short-term risk. Growth assets, such as shares and property, are generally considered the most volatile assets, as they are likely to experience greater fluctuations in value than defensive assets, such as fixed income and cash.

When considering investing in any managed investment scheme, it is important to understand that:

- The value of your investment will go up and down.
- Returns are not guaranteed and the level of return will vary.
- You may lose some or all of your money.
- Past performance is not an accurate predictor of future performance.
- The laws affecting your investment in a managed investment scheme may change.
- The appropriate level of risk for you will depend on a range of factors including your age, investment time frames, where other parts of your wealth are invested and how tolerant you are to the possibility of losing some or all of your money in some years.

The key significant risks for the Fund are as follows:

**Interest rate risk:** The yield and face value of income securities can be affected by interest rate movements. In instances where interest rates rise, the face value of certain fixed rate securities may decline. Equally, in circumstances where interest rates decline, the yield of certain floating rate securities will drop to reflect the floating rate nature of the yield. Equally, longer term interest rate expectations have the ability to impact the value of longer dated fixed rate securities.

**Market risk:** Investment returns are influenced by the performance of markets as a whole. Economic, technological, political, environmental (including climate change), legal factors and market sentiment, can change. These changes may affect the value of investment markets, the Fund's investments and the value of the units.

**Investment specific risk:** The price of a specific investment of the Fund may be affected by market risk (above), but also by factors which are specific to that investment; for example, a circumstance or change impacting a particular company which has issued a bond in which the Fund has invested.

**Liquidity risk:** Under abnormal or difficult market conditions, some normally liquid assets may become illiquid, restricting our ability to sell them and to make withdrawal payments to Investors without a potentially significant delay. Withdrawals from the Fund may also need to be suspended or frozen.

**Investment Manager risk:** Like other investment managers, the Investment Manager's approach directly impacts the value of the Fund's performance. There is no guarantee the Fund will achieve its performance objective or produce results that are positive. Changes in key personnel within the Investment Manager may also impact the Fund's future return.

**Fund risk:** Risks specific to the Fund include the risk that the Fund could terminate and that the fees and costs payable by the Fund could change. There is also a risk that investing in the Fund may give different results than direct investing because of income or capital gains accrued in the Fund and the consequences of investments and withdrawals by other Investors. The Fund is a relatively new fund which does not have a substantial performance history. However, the investment methodology is broadly based on the Investment Manager's Fixed Income Portfolio investment methodology.

**Counterparty risk:** There is a risk that a counterparty to a security may breach its obligations. This could include, but is not limited to, failing to make payments.

**Foreign currency risk:** If investment in assets in overseas jurisdictions are made by the Fund indirectly, movements in the exchange rate of the Australian dollar relative to other currencies can have a positive or negative impact on the Fund's investments when converted to Australian dollars.

## 5. How we invest your money

**WARNING:** You should consider the likely investment return, the risk and your investment timeframe when choosing an investment in the Fund.

You should read the important information about 'How we invest your money' before making a decision. Go to Section 1 of the Additional Information Booklet. The material relating to How we invest your money may change between the time when you read this PDS and the day when you acquire units.

### 5.1 Investment Strategy

#### The investment strategy

The Fund's investment strategy is to invest in Listed and unlisted credit securities issued by companies with strong management and balance sheets. The Fund can invest in government and corporate debt, hybrid securities, Residential Mortgage Backed Securities and Asset Backed Securities. Typically the Fund will invest in corporate debt, issued by companies that the Investment Manager assesses to have strong management and balance sheets. It is intended to achieve diversification over time through investment in a range of industries. The portfolio will consist of no less than 60% Investment Grade securities. See Section 1.3 of the Additional Information Booklet for information about what is meant by the term 'Investment Grade'.

The Investment Manager seeks to achieve the Fund's investment objective through a range of active management strategies across credit markets. We aim to hold a majority of Investment Grade securities, whilst simultaneously taking advantage of shorter-term market mispricing and opportunities. This may present in the form of new issuance, which often pays a premium to comparable securities trading in the secondary market. Where appropriate, the Investment Manager will consider securities that are lower on the credit spectrum to take advantage of higher returns offered by lower or unrated investments that the Investment Manager assesses to be an appropriate credit risk. The Investment Manager considers its ability to price and source such securities in both primary and secondary markets is likely to enable a higher success rate of risk-adjusted returns for investors.

#### Investment Portfolio

The Fund's investments will primarily comprise of listed and unlisted (over the counter) Australian fixed income and floating rate securities, including corporate bonds and cash. Investments may be made in securities of global companies issued in Australia (or overseas), although it is expected that the investments will predominately be in domestic securities. The Fund does not employ gearing nor does it invest in shares, property or derivatives.

### 5.2 Typical investment allocations

| Investment type                | Estimated Allocation |
|--------------------------------|----------------------|
| Cash                           | 0-10%                |
| Senior debt securities         | 20-40%               |
| Subordinated debt securities** | 40-60%               |
| Hybrid securities***           | 0-20%                |

\*Please note the above allocations are indicative guidelines only and are subject to change. The Fund's portfolio will change over time. However when the portfolio falls outside these estimated allocations, the Investment Manager will endeavour to restore the portfolio to be within these allocations within a reasonable period of time. The Fund's investments may be made as direct or indirect investments in these allocations.

\*\*Subordinated debt ranks behind senior debt in the hierarchy of creditors and is only payable after all claims by more senior creditors have been met.

\*\*\*Hybrid securities are investment products that have features of both shares (equity) and bonds (debt). Hybrids usually pay investors a regular distribution (similar to interest or dividends), but unlike ordinary bonds, these payments are generally discretionary and may be deferred or cancelled by the issuer.

Hybrids can also be converted into ordinary shares, redeemed by the issuer, or written off in certain circumstances, such as if the issuer experiences financial stress. This means hybrids are generally higher risk than traditional fixed income products. Go to Section 1.1 of the Additional Information Booklet for further details.

### 5.3 Investment limits

The Manager also applies investment limits to the Fund's portfolio having regard to the factors set out below:

| Investment Type                                         | Limit            |
|---------------------------------------------------------|------------------|
| Investment Grade assets                                 | no less than 60% |
| Residential Mortgage Backed and Asset Backed Securities | no more than 50% |



## 6. Fees and costs

### DID YOU KNOW?

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

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

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

You may be able to negotiate to pay lower contribution fees and management costs where applicable.

Ask the fund or your financial adviser.

### TO FIND OUT MORE

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

### 6.1 Fees and other costs

The table below shows fees and other costs that you may be charged. These fees and costs may be deducted from the money you invest, from the returns on your investment or from the Fund's assets as a whole. The fees set out in the table below are inclusive of the net effect of GST (i.e. inclusive of GST and net of any reduced input tax credits expected to be available). You should read all the information about fees and costs as it is important to understand its impact on your investment. You can also use this information to compare costs with other simple managed investment schemes.

### Fees and other costs

#### Oracle Fixed Interest Fund

| TYPE OF FEE OR COST                                                                             | AMOUNT                                                                                                     | HOW AND WHEN PAID                                                                                  |
|-------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <b>Ongoing annual fees and costs</b>                                                            |                                                                                                            |                                                                                                    |
| <b>Management fees and costs<sup>1</sup></b><br>The fees and costs for managing your investment | <b>Investment Manager fee</b> – equal to 0.51% per annum, of the gross value of the Fund                   | Payable to the Investment Manager from the Fund, monthly in arrears                                |
|                                                                                                 | <b>Other expenses</b> – 0.15% per annum of the gross value of the Fund <sup>2&amp;3</sup>                  | Payable to the Investment Manager or Responsible Entity, monthly or otherwise as and when incurred |
|                                                                                                 | <b>Indirect costs</b> – estimated to be up to 0.09% per annum, of the gross value of the Fund <sup>4</sup> | Not paid by the Fund directly but are reflected in the performance of investments in the Fund      |

| TYPE OF FEE OR COST                                                                                                         | AMOUNT                                             | HOW AND WHEN PAID                                                    |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------------------------|
| <b>Performance fees</b><br>Amounts deducted from your investment in relation to the performance of the product              | Nil                                                | Not applicable                                                       |
| <b>Transaction costs</b><br>The costs incurred by the scheme when buying or selling assets                                  | 0.03% of gross assets per annum <sup>2&amp;5</sup> | Payable on certain purchases or sales of assets as and when incurred |
| <b>Member activity related fees and costs (fees for services or when your money moves in or out of the scheme)</b>          |                                                    |                                                                      |
| <b>Establishment fee</b><br>The fee to open your investment                                                                 | Nil                                                | Not applicable                                                       |
| <b>Contribution fee</b><br>The fee on each amount contributed to your investment                                            | Nil                                                | Not applicable                                                       |
| <b>Buy-sell spread</b><br>An amount deducted from your investment representing costs incurred in transactions by the scheme | Nil                                                | Not applicable                                                       |
| <b>Withdrawal fee</b><br>The fee on each amount you take out of your investment                                             | Nil                                                | Not applicable                                                       |
| <b>Exit fee</b><br>The fee to close your investment                                                                         | Nil                                                | Not applicable                                                       |
| <b>Switching fee</b><br>The fee for changing investment options                                                             | Nil                                                | Not applicable                                                       |

1. Based on the Fund's management fees and costs for the year ended 30 June 2025.
2. See Section 6.3 for "Additional explanation of fees and costs". Also see Section 2 of the Additional Information Booklet.
3. Other expenses of the Fund include Responsible Entity fees, and ordinary expenses which comprise annual tax and audit costs, fund administration fees, registry fees and custody costs.
4. Indirect costs represent the management fees and costs incurred in interposed vehicles.
5. Based on the Fund's transaction costs for the year ended 30 June 2025.

## 6.2 Example of annual fees and costs

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

| EXAMPLE – FUND                        |                              | BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING THE YEAR                                                                                                                                                                                                               |
|---------------------------------------|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Contribution Fees                     | 0%                           | For every additional \$5,000 you put in, you will be charged \$0.                                                                                                                                                                                                                |
| <b>PLUS</b> Management fees and costs | 0.75% per annum <sup>1</sup> | <b>And</b> , for every \$50,000 you have in the Fund you will be charged or have deducted from your investment \$375 each year.                                                                                                                                                  |
| <b>PLUS</b> Performance fees          | 0%                           | <b>And</b> , you will be charged or have deducted from your investment \$0 in performance fees each year.                                                                                                                                                                        |
| <b>PLUS</b> Transaction costs         | 0.03% <sup>2</sup>           | <b>And</b> , you will be charged or have deducted from your investment \$15 each year.                                                                                                                                                                                           |
| <b>EQUALS</b> Cost of Fund            |                              | If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during the year, you would be charged fees and costs in the range of:<br><br><b>\$390 to \$429</b><br><br><b>What it costs you will depend on the fees you negotiate.</b> |

1. Based on the Fund's management fees and costs for the year ended 30 June 2025.
2. Based on the Fund's transaction costs for the year ended 30 June 2025.

## 6.3 Additional explanation of fees and costs

### Responsible Entity's fees

The Responsible Entity's fees are tiered, based upon the total value of assets in the Fund. See Section 2 of the Additional Information Booklet.

### Changes to fees

The Constitution for the Fund allows for higher fees to be charged than those detailed in this PDS and specifies circumstances where additional fees may be charged.

We will give Direct Investors 30 days' notice of any proposed increase in fees.

You should read the important information about fees and costs (including information about maximum fees, transaction costs) before making a decision. Go to Section 2 of the Additional Information Booklet. The material relating to fees and costs may change between the time when you read this PDS and the day when you acquire the units.

## 7. How managed investment schemes are taxed

**WARNING:** Investing in a managed investment scheme, such as the Fund, is likely to have tax consequences for investors. The general comments below only relate to the tax consequences arising for investors who are Australian residents for tax purposes and who hold their investment on capital account. The taxation consequences for non-resident investors and investors who do not hold their investment on capital account will differ from the treatment outlined below. The general comments below relate to Australian taxation law as it exists at the date of this PDS and is subject to any future changes in Australian tax laws and tax office rulings. You are strongly advised to seek professional taxation advice before you invest or deal with your investment.

Registered managed investment schemes generally do not pay tax on behalf of investors, rather investors are usually assessed for tax on income and capital gains generated by the scheme.

That is the case with the Fund. The Fund does not pay tax on behalf of Investors, and Investors are assessed for tax on any income and capital gains (if any) generated by the Fund that is distributed to them. We will send you a statement each year with this information to help you to complete your tax return.

We will generally distribute income within 10 business days of the end of each month and generally within one month after 30 June. Distributions could comprise income (e.g. from distributions and interest), net taxable capital gains (from the sale of the Fund's investments) and tax offsets/credits.

On 12 May 2026 as part of its 2026-2027 budget (Budget) the Federal Government announced changes to the rules in relation to capital gains tax and the taxation of trusts. Some of the proposals announced in the Budget have been passed as law, while others remain subject to further consultation before legislation is considered by Parliament.

Investors should continue to monitor the progress of any proposed changes and consider how they may affect their investment in the Fund. Please refer to the Additional Information Booklet for further information.

You should read the important information about the taxation treatment of your investment before making a decision. Go to Section 3 of the Additional Information Booklet. The material relating to the taxation treatment of your investment may change between the time when you read this PDS and the day when you acquire the units.

## 8. How to apply

### 8.1 Investing in the Fund

- (a) Read this PDS and the Additional Information Booklet.
- (b) Consider whether this investment is suitable to your financial situation and needs, and consider all the risk factors set out in Section 4 of this PDS. If you have any questions, please contact us.
- (c) The minimum investment is \$5,000 and \$1,000 for any additional investments.
- (d) Please refer to the application form for details on how to complete the application form, how to pay your application money, where to lodge the application form and any relevant documentation.
- (e) The application form is available from the website or by contacting us.

An application is not considered complete until the registry provider has received the application money in cleared funds, a completed application form and all information referred to in that application form. Failure to provide a completed application may delay the processing of your application.

For Indirect Investors, please refer to your Investment Service operator for information on how to invest.

### 8.2 Cooling off

If investing as a Direct Investor who is a retail investor, then you have the right to a 14-day cooling off period on an investment you make in the Fund. The cooling off period will commence upon the earlier of the time you receive the investment confirmation statement, or the end of the fifth business day after we issue units to you. If you notify us of your desire to exercise your cooling off rights prior to the expiry of the 14-day period, then we will refund your investment, adjusted for reasonable transaction and administration costs and any changes in the value of issued units. Units issued as part of a distribution reinvestment plan are not subject to the cooling off provisions.

Indirect Investors should consult with their master trust or wrap service provider about any right to cooling off provisions, which may differ from those applying to investors who purchase units in the Fund directly.

### 8.3 Privacy and collection and disclosure of personal information

The Privacy Act 1998 (Cth) regulates, among other things, the collection, disclosure and access to personal information.

Certain laws require us to collect, store and disclose information about you (including personal information), for example, The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (**AML/CTF Law**), the Corporations Act 2001, the Foreign Account Tax Compliance Act (**FATCA**) and the Tax Laws Amendment (Implementation of the Common Reporting Standard) Act 2016 (**CRS**).

We may be required under the AML/CTF Law to provide information about you (including personal information) to the Australian Transaction Reports and Analysis Centre (**AUSTRAC**), the body responsible for regulating the AML/CTF Law. In respect of investors who are ordinarily resident in a country other than Australia, both FATCA and CRS may require us to collect and disclose to the Australian Taxation Office information about you (including personal information) obtained from you.

If you do not provide the information requested in our application form, we will not be able to process your application (including any application for additional units) and your application may be delayed or rejected. Where applications are delayed or refused, we are not liable for any loss you suffer (including consequential loss) as a result. Alternatively, if we accept your application to the Fund when you have not provided all of the requested information, we may provide information about you to the relevant regulator.

We will be required to share information about you (including personal information) with service providers to the Responsible Entity in respect of the Fund (including the Investment Manager) to ensure you receive the appropriate information and assistance in respect of your holding in the Fund.

By applying to invest in the Fund, you consent to your information (including your personal information) being collected, used and disclosed by the registry provider and by the Responsible Entity for the purposes disclosed above and in their respective Privacy Policies.

You are entitled to access, correct and update all personal information we hold about you. You can contact us to find out what personal information we hold about you or if you have any concerns about the completeness or accuracy of the information we hold. If you want us to correct any personal information we hold, please contact us using the details in this PDS.

A copy of our Privacy Policy is available on our website at [www.oneinvestment.com.au](http://www.oneinvestment.com.au) and a paper copy will be sent to you free of charge on request.

### 8.4 Complaints

The Responsible Entity takes complaints seriously and aims to resolve all complaints as quickly as possible. In the first instance, if you have a complaint, then you should notify the Responsible Entity immediately using the following contact details:

Address: Level 16, Governor Macquarie Tower  
1 Farrer Place, Sydney NSW 2000

Post: Complaints Officer  
PO Box R1471  
Royal Exchange NSW 1225

Phone: 02 8277 0000

Email: [complaints@oneasset.com.au](mailto:complaints@oneasset.com.au)

Once the Responsible Entity receives a complaint, the Responsible Entity will acknowledge it as soon as practicable and investigate the complaint with a view to resolving it and responding as soon as possible.

If you are a retail Investor and you are not satisfied with the Responsible Entity's response, then you can refer your complaint to the Australian Financial Complaints Authority, an external complaints handling body of which we are a member. The role of this body is to provide you a free and independent assessment of your complaint. The Australian Financial Complaints Authority can be contacted as follows:

Post: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Phone: 1800 931 678

Fax: +61 3 9613 6399

Email: [info@afca.org.au](mailto:info@afca.org.au)