

Uniting Ethical Enhanced Cash Trust *Additional Information Booklet*

10 January 2019

Uniting Ethical Enhanced Cash Trust ABN 70 824 960 122

The information in this Additional Information Booklet forms part of the Product Disclosure Statement for the Uniting Ethical Enhanced Cash Trust (the Trust) dated 10 January 2019 and is issued by UCA Funds Management Limited (UCA Funds Management) (ABN 46 102 469 821, AFSL 294147), the Responsible Entity of the Uniting Ethical Enhanced Cash Trust (ARSN 610 022 985).

A reference to the Product Disclosure Statement (PDS) includes, unless the context requires otherwise, a reference to both the PDS and this Additional Information Booklet.

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Important information for investors

The PDS and this Additional Information Booklet are available on the UCA Funds Management website or by contacting UCA Funds Management for a copy free of charge. The information contained in this Additional Information Booklet may change between the day you receive the PDS and the day you sign the Application Form. You must ensure that you have read the Additional Information Booklet current at the date of your application. In addition to considering the PDS for the Trust and this Additional Information Booklet, you should also consider our Financial Services Guide (also available on the UCA Funds Management website) before making a decision to invest in the Trust.

Restriction of offer

The PDS is not an offer or invitation in any place in which, or to any person to whom, it would not be lawful to make that offer or invitation.

Disclosure of any relevant conflicts of interest

UCA Funds Management operates under the umbrella of The Uniting Church in Australia, Synod of Victoria and Tasmania (the Church), and does not have any relationships or associations otherwise which might influence the services it provides.

How to read the Additional Information Booklet

This Additional Information Booklet should be read in conjunction with the PDS for the Trust. It contains information that expands on topics covered in the PDS, together with other additional information that you should know.

Information in this Additional Information Booklet is general information only and does not take into account your personal financial situation or needs. You should consider obtaining financial advice that is tailored to suit your personal circumstances.

Section 1: About UCA Funds Management and the Uniting Ethical Enhanced Cash Trust

About UCA Funds Management

The Uniting Church in Australia Property Trust (Victoria) ABN 39 703 442 583 and The Uniting Church in Australia Property Trust (Tas.) ABN 88 774 033 774 wholly own UCA Funds Management. UCA Funds Management is a company limited by guarantee and holds an AFS Licence 294147, the scope of which includes the operation of two registered managed investment schemes:

- › the Uniting Ethical Enhanced Cash Trust; and
- › the Uniting Ethical Australian Equities Trust;

together with the funds management activities of the following companies:

- › UCA Cash Management Fund Limited ABN 41 075 948 444; and
- › UCA Growth Fund Limited ABN 39 075 948 435

(the UCAFM Companies).

At the date of this Additional Information Booklet, the directors of UCA Funds Management are also directors of the UCAFM Companies.

The Uniting Ethical Enhanced Cash Trust

UCA Funds Management is the Trustee, operator and manager of the Trust.

UCA Funds Management may be removed as trustee by an extraordinary resolution of unitholders, who may appoint a replacement trustee. UCA Funds Management has rights of indemnity out of the Trust's assets for the proper performance of its duties, and its liability to investors is limited except in the event of a fraudulent or grossly negligent breach.

UCA Funds Management has the right to appoint agents, including a custodian, and to recover the fees of any appointed agents as an expense of the Trust.

In accordance with the Constitution, UCA Funds Management is entitled to a management fee for managing the Trust.

Constitution

The Trust is governed by a Constitution which, together with relevant legislation and the general law, sets out the rights and responsibilities of the Trustee and unitholders. The Constitution is binding upon the Trustee and unitholders, and deals with some key aspects of the relationship between the Trustee and unitholders including:

- › Your rights as a unitholder;
- › The Trustee's powers to invest, borrow, issue different classes of units, receive fees and other reimbursements as well as generally manage the Trust;
- › How and when a meeting of unitholders may be called;
- › The Trustee's power to suspend redemptions; and
- › The Trustee's power to terminate the Trust.

The Constitution states that your liability as a unitholder is limited to the amount you have paid for your units. This Additional Information Booklet does not describe all of the conditions of the Constitution that govern the operation of the Trust. An up-to-date copy of the Constitution can be obtained from the UCA Funds Management website or by contacting UCA Funds Management directly.

Section 2: How the Uniting Ethical Enhanced Cash Trust works

Valuation and unit price calculation

Unit prices reflect the net asset value of the Trust's investments divided by the number of units on issue. A valuation is performed daily to assess the maintenance of a \$1 unit price. The unit price must not exceed \$1 but may be below \$1. You can obtain further information about the unit pricing policy by visiting the UCA Funds Management website or by contacting UCA Funds Management directly.

The value of the Trust's investment in the UCA Enhanced Cash Portfolio (the Portfolio) is determined based on the net asset value of the Portfolio. The net asset value of the Portfolio is equal to the value of its assets less its liabilities. The Portfolio includes a reserve, which is available as a cushion against capital losses, to support income distributions or to protect the value of the Portfolio against markdowns in market-linked investments.

Section 3: Benefits of investing in the Uniting Ethical Enhanced Cash Trust

Key features of the Trust		Transaction method
Investment type	Unitised and interest bearing	N/A
Minimum initial investment	\$100	Chq, DD
Regular Savings Plan	No minimum	DD
Additional investments	No minimum	EFT, BPay, Chq and DD
Distribution reinvestment	Yes	N/A
Minimum balance	\$100	N/A
Redemptions	No minimum	EFT or Chq
Switches	No minimum	N/A

Chq = Cheque, DD = Direct Debit, EFT = Electronic Funds Transfer, N/A = Not Applicable

Transaction processing	Valid requests received before 11.00 a.m. will normally be processed on the day of receipt. Valid requests received after 11.00 a.m. will be processed the next business day after the receipt of the request.
Switching	All or part of investments can be switched.
Income distribution	Distributed within one month after 30 June and 31 December each year. Distributions are proportionate to the number of days in the distribution period the investments have been held. Investors have the option to reinvest income or the income can be credited to a nominated investor's internal or external account.
Regular Savings Plan	Regular investments can be arranged to be transferred from your bank account (see below).
Investment confirmations	Confirmation of initial and all additional investments will be sent any time the Corporations Act requires it to be sent.
Regular reporting	Statements will be sent every six months (30 June and 31 December) detailing income distributions, account balances and transaction summaries.
Annual Report	The Annual Report for UCA Funds Management is available on the UCA Funds Management website or you can contact us to receive an electronic or hard copy of the report.
ASIC reporting	Financial information is lodged with the Australian Securities and Investments Commission (ASIC) annually.
Ethical Investment Policy	A copy of the policy can be obtained from the UCA Funds Management website or on request by contacting UCA Funds Management directly.
Tax statement	Investors will also receive an annual tax statement.

Child accounts

If you choose to open a child account, you have two options to consider:

Option 1 – In Trust For account

- › You can set up an In Trust For (ITF) account for the purpose of investing funds for a child.
- › The account is opened in the name of the investor and the child's name is placed 'In Trust For'.
- › Redemption from ITF accounts are made payable to the investor, not the person the money is in trust for.
- › The investor must include their own Tax File Number, and the investor is the registered signatory on the account. Parent(s)/guardian(s), grandparent(s) or a relative can open an ITF account on behalf of a child.

Option 2 – Child account

- › Parent(s)/guardian(s), grandparent(s) or a relative can open a Trust account in the name of the child.
- › Redemptions are made payable to the child. If the child is under the age of 16 (and total income earned by the child is less than \$420 per year) you can claim a Child Tax Exemption and you do not need to provide a Tax File Number. Parent(s)/guardian(s), grandparent(s) or a relative can be a registered signatory to the account.

Special Assistance Plan

Investors in the Special Assistance Plan (SAP) choose to receive no interest and are not liable for income tax.

SAP provides two options to investors:

1. The nomination of a congregation or program of the Church to receive a grant equivalent to the amount of interest accrued on their SAP Uniting Ethical Enhanced Cash Trust account.
2. The nomination of a congregation or program of the Church to receive a loan to the value of the SAP Uniting Ethical Enhanced Cash Trust account at an interest rate of 1 per cent.

Regular Savings Plan

To participate in a Regular Savings Plan, you need to complete a Direct Debit Request Form. The nominated amount will be debited from a financial institution on a nominated day (or the next business day), and will be debited regularly until the request is cancelled.

N.B. Your nominated financial institution may charge a direct debit fee.

UCA Funds Management may cancel or suspend the Regular Savings Plan facility by providing 14 days' notice in writing to an investor of any cancellations or variations.

Section 4: Risks of investing in the Uniting Ethical Enhanced Cash Trust

UCA Funds Management offers a range of investment funds that cater for different types of investors.

Selecting the right investment is important.

The Trust is more suitable for risk averse and/or short-term investors. As the Trust has lower investment risk, it is expected to produce a low return over the long-term.

Section 5: How we invest your money

UCA Funds Management determines the parameters for the investment decisions of the Trust. Details about the current investment mandate of the Trust are provided in section 5 of the PDS.

Ethical investment philosophy of UCA Funds Management

This philosophy dictates that all the funds operated by UCA Funds Management are managed within the Ethical Investment Policy approved by the Church. It encompasses environmental, social, governance and labour considerations and is designed to reflect Christian values. Responsible stewardship of resources is fundamental to UCA Funds Management's investment strategy. An ethical screen is employed to assist in selecting appropriate investments to meet these objectives.

UCA Funds Management's mantra is 360° ethical® investing, which consists of four principles:

1. To maintain consistently competitive investment returns.
2. To adhere to a clearly articulated, integrated ethical investment policy.
3. To be a leading example of how an ethical funds manager operates.
4. To give our operating surplus to community services, advocacy and mission-based activities.

Ethical screen: Positive

UCA Funds Management seeks to invest in companies who promote human welfare, dignity and respect, and in investments for the general good. This includes companies whose products, services and practices enhance health and welfare, and preserve the environment. This includes clean energy, sustainable agriculture, recycling, employment, community services and health care.

Ethical screen: Negative

UCA Funds Management avoids investing in companies whose products, services or practices cause or perpetuate injustice and suffering, infringe human rights or cause unacceptable damage to the natural environment. Industries that are excluded from investments include armaments, uranium, gambling, alcohol production, tobacco manufacturing, pornography, thermal coal mining and exports, and unconventional oil and gas extraction. Companies are also excluded if their products, services or practices infringe human rights, have unacceptable occupational health and safety or environmental management, and support oppressive regimes.

UCA Funds Management recognises that there will be occasions when companies inadvertently breach some of the principles and where genuine efforts are made to rectify the breaches. UCA Funds Management will not prohibit investment in a company where a breach of the principles, in relation to its products or services, is immaterial; the breach may also be balanced by other positive actions. The materiality of the breach is determined by reference to its proportion of the company's activities, the proportion of the industry in which the excluded activity operates, and/or whether the activity is clearly of an egregious nature regardless of this proportion. UCA Funds Management acknowledges that decisions may be complex involving a balance between positive and negative factors.

Ethical screen: Neutral

The majority of investments will be in companies which are considered to be neutral in terms of the positive and negative screens. Such investments will be made on the basis of investment criteria, which will assist UCA Funds Management to exercise good stewardship, and provide a reliable source of income. The wise use of resources is, in itself, an ethical outcome.

For more information on UCA Funds Management's Ethical Investment Policy and 360° ethical® investing visit the UCA Funds Management website or view UCA Funds Management's latest Annual Report.

Investment style

UCA Funds Management follows an active investment approach with specified constraints for asset classes and securities, and adopts a top-down or macro-economic approach to asset allocation and security/equity selection.

Section 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 per cent of your account balance rather than 1 per cent could reduce your final return by up to 20 per cent 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 investor 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) has a managed investment fee calculator to help you check out different fee options.

*Management fees may be negotiated with some wholesale clients (as defined by the Corporations Act).

Due to a change in legislative requirements, some existing UCA Enhanced Cash Portfolio investors were required to switch their investment into the Uniting Ethical Enhanced Cash Trust. For this group of investors a fee rebate is applicable and calculated as the

difference between the income rate for the UCA Enhanced Cash Portfolio and that of the Uniting Ethical Enhanced Cash Trust.

The table below shows the direct and indirect fees and costs that you may be charged by the Trust. You can use the fees and costs information in the fee table to compare costs between different simple managed investment schemes.

Fees and costs are deducted from the income of the Trust. The management costs are calculated up to a maximum of 1.25 per cent per annum of the value of the net assets of the Trust.

Type of fee or cost	Amount ¹	How and when paid
Fees when your money moves in and out of the Trust		
Establishment fee – The fee to open your investment	Nil	
Contribution fee – The fee on each amount contributed to an investment	Nil	
Redemption fee – The fee on each amount you take out of your investment	Nil	
Exit fee – The fee to close your investment	Nil	
Management costs² The fees and costs for managing your investments		
<ul style="list-style-type: none"> › Management fees – estimated to be up to 0.50% p.a. of the net asset value of the Trust³ › Recoverable expenses – estimated to be up to 0.05% p.a. of the net asset value of the Trust.⁴ › Underlying fund costs – estimated to be up to 0.70% p.a. of the net asset value of the Trust’s investment in the underlying fund.⁵ 	Estimated to be up to 1.25% p.a. or \$625 for every \$50,000 invested in the Trust.	See footnotes

Footnotes

1. Unless otherwise stated, fees and costs disclosed in this section are inclusive of the net effect of GST, if applicable.
2. The total management cost is comprised of a management fee, and any recoverable expenses and underlying fund costs.
3. The management fee is paid half yearly at the time of income distribution.
4. The recoverable expenses are payable at the end of each month based on the Trust’s net asset value.
5. The Trust’s investment in the UCA Enhanced Cash Portfolio is charged management costs up to 0.70 per cent per annum. These indirect management costs are payable at the end of each month based on the Trust’s net asset value. UCA Cash Management Fund Limited retains the right to increase the management fee of the UCA Enhanced Cash Portfolio to a maximum of 1 per cent per annum without approval from investors.

Example of annual fees and costs of the Trust

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

Example: Balance of \$50,000 with a contribution of \$5,000 during year		
Contribution fees	Nil	For every additional \$5,000 you put in you will be charged \$0.
Plus Management costs	Up to 1.25% p.a.	And for every \$50,000 you have in the Trust, you will be charged up to \$625 each year.
Equals Total cost of the Trust		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 up to \$625.*

*This example assumes management costs are calculated on the balance of \$50,000 with the \$5,000 additional investment occurring at the end of the first year. Therefore management costs are calculated on a \$50,000 balance only. It assumes no market movement on the value of the assets, no reinvestment of income and no redemptions are made during the year. This example does not capture the impact of transactional and operational costs.

Additional information about fees and costs

Transactional and operational costs

Transactional and operational costs include costs such as brokerage, settlement costs, clearing costs and stamp duty.

The Trust incurs transactional and operational costs of approximately 0.03 per cent per annum. They are an additional cost, estimated to be \$15 for every \$50,000 invested.

Management fees and any recoverable expenses

As management fees and any expenses reimbursed to UCA Funds Management are deducted before income is distributed to investors, these transactions will not appear as a deduction on investor statements.

Certain external administration, investment research and investor communication expenses incurred by UCA Funds Management are charged to the Trust as a recoverable expense. This amount is limited to a maximum of 0.05 per cent per annum and is payable at the end of each month based on the Trust's net asset value.

Performance fees and commissions

The Trust does not pay any performance related fees or commissions to financial advisors.

GST and Tax

Goods and services tax (GST) is not payable on the issue, redemption or transfer of investments in the Trust, as these are input taxed financial supplies for GST purposes. When the fees and costs are shown in this section (unless otherwise stated) the net cost of GST is included. If the GST rate or arrangements change, the total amount payable may change even though fees due to UCA Funds Management are not increased.

Tax is not payable at the Trust level – see section 7 for more detailed information.

Soft dollar

A 'soft dollar benefit' may be defined as any benefit, which might be perceived as creating bias or influencing the investment decisions of UCA Funds Management. Under UCA Funds Management's Soft Dollar Policy, these benefits are restricted to expenses paid by a third party that would otherwise be charged as a recoverable expense of the Trust, and which do not increase the cost of services provided by that third party (e.g. research software costs borne by a stockbroker within their normal brokerage rate).

The Soft Dollar Policy can be obtained from the UCA Funds Management website or by contacting UCA Funds Management directly.

Section 7: How the Uniting Ethical Enhanced Cash Trust is taxed

Taxation position of the Trust

The Trust distributes all taxable income (including capital gains and tax credits, if any) to investors each half-year. As such the Trust is not subject to income tax. If for any reason there is income to which no investor is presently entitled, the Trust will be taxed at the highest marginal tax rate in respect of this income.

Taxation of distributions

Investors should declare distributions received on tax returns, even if they are reinvested or credited to another account. At the end of each financial year, investors in the Trust will receive a Tax Statement that provides a consolidated view of all the income distributed, the tax components and a guide to help transfer this information into the investor's tax return.

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

Investors may choose whether to quote a TFN or ABN or provide an appropriate exemption to the Trust.

If investors do not quote a TFN or ABN, or do not have an appropriate exemption, UCA Funds Management is required to withhold tax at the highest marginal tax rate, as well as the Medicare levy, from income distributions.

Non-resident investors

If an investor is not an Australian resident for tax purposes, UCA Funds Management will withhold tax from the distribution paid. The applicable rate of tax will vary depending on a number of factors, such as the type of distribution and the investor's country of residence for tax purposes. Non-residents may be entitled to a credit for Australian income tax paid by UCA Funds Management in respect of the tax liability.

Tax reforms

Legislation to establish a new tax system for managed investment trusts (MITs) was enacted in May 2016. Eligible MITs can elect to become an Attribution MIT (AMIT) by irrevocable choice.

UCA Funds Management, as responsible entity of the Trust, has elected into the new AMIT regime from 1 July 2017 and will attribute the taxable income of the Trust to investors according to 'trust components' on a fair and reasonable basis consistent with their interests.

UCA Funds Management will provide an annual statement detailing the trust components attributed to investors within three months of the end of the financial year.

Reforms to the taxation of trusts are generally ongoing. Investors should seek their own advice and monitor the progress of announcements and proposed legislative changes on the potential impact.

Manager's tax indemnity

In the event that UCA Funds Management incurs a liability for any kind of tax or impost on an investor's account, it has broad powers of recoupment from income due to the investor. In the event that UCA Funds Management is required under any statutory or common law to pay tax in its capacity as operator of the Trust, it is empowered to pay the tax from the assets of the Trust.

Section 8: How to apply

You can make an initial investment by completing the Application Form available with the PDS. Before completing the Application Form, please ensure you have read this Additional Information Booklet along with the PDS of the Trust.

The Application Form includes detailed investment instructions.

Signatures to account

The Application Form must be signed and authorised signatories are to be provided as specified below.

All signatories are to provide certified identification documents before an account can be opened.

Mail application to:

UCA Funds Management, Level 5, 130 Little Collins Street, Melbourne, VIC, 3000.

Specific requirements

Type of investor	Application Form details required	Signature(s)
Individual (including children)	Individual details plus TFN or withholding tax exemption	Individual and/or Power of Attorney
Joint investors	Details for both investors plus TFNs or withholding tax exemption	Both investors and/or Power of Attorney
Adult(s) investing for a child	Adult's details and child's name plus adult's TFN (Example – John Smith ITF (in trust for) Junior Smith)	Adult
Corporate	Company details including ABN	Either two directors, a director and company secretary, or a director (if signing as a sole director)
Partnership	Details of all principals, partnership name and ABN (Example – John Smith and David Jones)	Partner(s)
Trust or superannuation fund	Trustee details, trust/superannuation fund name and ABN (Example – Trustee name ITF XYZ Trust or XYZ Superannuation Fund)	Trustee

Investment in the Trust is open to individuals, trustees including superannuation trustees, companies and partnerships. The investment can be held in individual or joint names. Any other application can be rejected in whole or in part.

Investor enquiries and complaints

UCA Funds Management has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Handling Officer by contacting UCA Funds Management directly, or in writing to:

The Complaints Handling Officer
UCA Funds Management
Level 5, 130 Little Collins Street
Melbourne VIC 3000

Alternatively you can email UCA Funds Management on info@ucafunds.com.au.

We aim to resolve your concerns at the time your complaint is received, and if not possible within five business days. Some matters may take a longer period to investigate and for a decision on what action is to be taken. This can take up to 45 days.

If you have made a complaint and have not received a response within 45 days, or if the complaint has not been resolved to your satisfaction, you have the right to take your complaint to the Australian Financial Complaints Authority on 1800 931 678 or visit www.afca.org.au.

Section 9: Other information

Changed details

UCA Funds Management must be advised in writing of any changes to your name, address or bank account details. It is a legal requirement for supporting documentation to be presented for any change to your name or bank account details to take place.

Anti-Money Laundering

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML Act) imposes stringent obligations on financial services businesses to ascertain and verify the identity of their customers. The AML Act requires the UCAFM Companies to comply with customer identification and verification procedures. Depending on the circumstances, UCA Funds Management may need to obtain from you certain additional documents or information. You will be informed what information or documents are required, if any, when the need arises. UCA Funds Management may also be required to disclose information in respect of an application and/or subsequent transactions to regulatory and/or law enforcement agencies including the Australian Transaction Reports and Analysis Centre (AUSTRAC).

Foreign Account Tax Compliance Act

Under the US Foreign Account Tax Compliance Act (FATCA), UCA Funds Management is deemed to be a 'foreign financial institution' and is required to obtain and disclose information about certain US and US-owned investors. UCA Funds Management may request investors to provide certain information about themselves in order to comply with its FATCA obligations (FATCA information).

To the extent that all FATCA Information is obtained, imposition of US withholding tax on payments of US income or gross proceeds from the sale of particular US securities shall not apply to the Trust. Although UCA Funds Management attempts to take all reasonable steps to comply with its FATCA obligations and to avoid the imposition of this withholding tax, this outcome is not guaranteed.

Under the terms of the intergovernmental agreement between the US and Australian governments, UCA Funds Management may provide FATCA information to the Australian Taxation Office. We may use your personal information in order to comply with FATCA, and may contact you if we require additional information to comply with our FATCA obligations.

Common Reporting Standard

The Australian Government has introduced the OECD Common Reporting Standard (CRS) from 1 July 2017. CRS is a broad framework for the collection, reporting and exchange of financial account information between revenue authorities across all jurisdictions. Like FATCA, the CRS requires financial institutions (including the Trust) to collect and report to the Australian Taxation Office financial account information on non-residents, which the Australian Taxation Office will then exchange with the foreign tax authorities of those non-residents.

We may therefore collect and use your personal information, or contact you for additional information, in order to comply with the CRS.

Privacy

UCA Funds Management is committed to compliance with the Privacy Act and the Australian Privacy Principles, and in providing you with products and services in a manner which ensures your right to privacy is respected.

UCA Funds Management collects personal information for the purposes of processing applications, providing you with the products offered in the relevant PDS and Additional Information Booklet, and in order to manage your investment. UCA Funds Management may provide that information to any of the organisations that are used in the ordinary administration and management of the business or the Trust, including providers of clerical, administration, investment management services or custodial services, settlement agents, clearing houses, and credit agencies and if required to do so by law. You may contact UCA Funds Management at any time with questions or concerns about privacy, or to access, correct or update personal information held.

Queries about privacy should be directed in the first instance to the UCA Funds Management's Operations Manager.

The Office of the Australian Information Commissioner also deals with certain complaints relating to privacy concerns.

For a copy of UCA Funds Management's Privacy Policy, please contact UCA Funds Management directly or download the policy from the UCA Funds Management website.

Consent to be named

The following parties have given written consent (which has not been withdrawn at the date of the PDS) to being named in the form and context in which they are named, in this Additional Information Booklet:

- > The Uniting Church in Australia Property Trust (Victoria);
- > The Uniting Church in Australia Property Trust (Tas.);
- > The Uniting Church in Australia, Synod of Victoria and Tasmania; and
- > The Northern Trust Company.

Each party named above who has consented to be named in this Additional Information Booklet:

- > have not authorised or caused the issue of the PDS;
- > does not make or purport to make any statement in the PDS (or any statement on which the statement in the PDS is based) other than as specified; and
- > to the maximum extent permitted by law, takes no responsibility for any part of the PDS other than the reference to their name in a statement included in the PDS with their consent as specified.