

Dimensional Wholesale Trusts

Additional Information Guide

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The Product Disclosure Statements (each a PDS) dated 26 May 2020 for the Dimensional Wholesale Trusts (with the exception of the PDS for the Dimensional Emerging Markets Sustainability Trust which is dated 23 July 2021 and the PDSs for the Dimensional Two-Year Sustainability Fixed Interest Trust, Dimensional Emerging Markets Value Trust and the World Allocation Trusts which are dated 2 August 2021) contain a number of references to additional important information contained in this Additional Information Guide. The information contained in this Additional Information Guide is important and forms part of, and should be read in conjunction with, each PDS.

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

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

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1 Acquisition and disposal of interests

1.1 Applying for interests

1.1.1 How to make an additional investment

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

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

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

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

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

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

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

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

An application for an additional investment will be dealt with in accordance with the PDS current at the time of the application. You must also pay the additional investment amount at the time of your application. If you wish to

invest in a new Trust, your application must be for no less than the minimum initial investment amount for that Trust set out in section 2 of the PDS. If you wish to add to your existing investment in a Trust, your application must be for no less than the minimum additional investment amount for that Trust set out in section 2 of the PDS. In either case, investments for a lesser amount may be accepted at Dimensional's discretion. Dimensional will send you a transaction confirmation showing details of each investment as soon as is reasonably practicable after the investment.

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

1.1.2 Advice from Participating Advisers

Dimensional will typically require, as a condition of accepting your initial or any additional applications, that you first receive advice on your proposed investment from a Participating Adviser. If you cease to be a client of a Participating Adviser after making an initial investment, Dimensional may reject any additional investments from you (including via the Investment Portal) unless you first receive advice on your proposed additional investment from a Participating Adviser. Dimensional does not give any endorsement of or recommendation as to the services offered by Participating Advisers, and accepts no liability to any person in relation to the Participating Advisers or their conduct. For further information, please contact Dimensional.

1.1.3 Processing of applications

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

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

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

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

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

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

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

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

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

1.1.4 Anti-money laundering

The purpose of the AML/CTF Act and Rules is the regulation of financial services and transactions in a way that will help detect and prevent money laundering and terrorism financing.

As required by the AML/CTF Act and Rules, Dimensional has implemented an Anti-Money Laundering and Counter Terrorism Financing Program (AML/CTF Program) in an attempt to identify, manage and mitigate the risk of its products and services being used for the purposes of money laundering or terrorism financing. Under the AML/CTF Program, Dimensional has procedures in place to reasonably verify the identity of all prospective investors before providing services to that investor, and from time to time thereafter. Failure to reasonably verify the identity of a new investor, due for example to the reluctance on the part of the investor to provide the necessary Identification Information, will likely result in the delay or refusal of the investor's application in the Trust. Dimensional or the Unit Registry will not be responsible for any losses (including consequential loss) incurred by an investor who fails to comply with these requirements.

In accordance with the AML/CTF Act and Rules, there may be occasions where Dimensional or the Unit Registry is required to disclose information in respect of an investor's application and/or subsequent transactions to regulatory and/or law enforcement agencies, including the Australian Transaction Reports and Analysis Centre (AUSTRAC).

1.2 Distribution choices

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

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

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

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

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

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

In normal circumstances, Dimensional will grant your request to change your distribution option or nominated bank account. However, Dimensional has the discretion to decline your request. If the request is declined, Dimensional will notify you within a reasonable timeframe. Distributions generally cannot be paid to third parties.

1.3 Disposal of interests

1.3.1 How to withdraw units

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

- Providing a written withdrawal notice (by letter, email to DFAemailinstructions@citi.com or facsimile) to the Unit Registry in a format approved by Dimensional. The notice must be signed by the

Authorised Signatories, specifying your eight digit account number, the Trust name, the class of units (if applicable) and the amount of the withdrawal. Please refer to the facsimile and email instruction conditions in section 1.7 of this Additional Information Guide; or

- If using the Investment Portal (see section 1.8):
 - Visiting the website (via the link provided when your account was initially setup on the Investment Portal).

Note, for existing investors who wish to migrate to the Investment Portal, you or your Participating Adviser is required to contact Dimensional for registration requirements; and
 - Completing and submitting a withdrawal request for the Trust on the Investment Portal.

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

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

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

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

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

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

1.3.2 Processing of withdrawals

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

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

If a withdrawal of units in a Trust involves a withdrawal amount that is less than the current minimum initial investment amount for the Trust set out in section 2 of the PDS, Dimensional has discretion to decline the withdrawal, unless the withdrawal notice relates to the balance of your holding. However, the present policy of Dimensional is to accept withdrawals of units having the minimum withdrawal amount for the Trust set out in section 2 of the PDS.

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

1.3.3 Dimensional can withdraw units without you asking

If a withdrawal of units in a Trust would result in you having units which are worth less than the current minimum initial investment amount for the Trust, Dimensional may, at its discretion, treat the withdrawal notice as relating to your entire holding of units in the Trust.

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

1.3.4 Payment of withdrawal proceeds

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

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

If Dimensional elects to transfer assets of a Trust to an investor who is withdrawing an investment, rather than pay cash, or if the withdrawal exceeds \$1 million and 2% of the net asset value of the Trust, and the transfer or disposal of assets to fund the withdrawal results in the Trust realising a net capital gain, then the investor shall be entitled to a distribution amount equal to that net capital gain less capital losses of the Trust, and will be paid that amount as part of the amount received on withdrawal.

1.3.5 Suspensions

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

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

1.4 Switching

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

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

Note, for existing investors who wish to migrate to the Investment Portal, you or your Participating Adviser is required to contact Dimensional for registration requirements; and
 - Complete and submit a switching request on the Investment Portal.

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

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

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

Dimensional is taken to have received the application payment for units in another Trust when Dimensional receives (or is taken to have received) the withdrawal notice for units in the existing Trust. This means switching instructions received by the Unit Registry before the cut-off time (currently set at 2:00pm Sydney Time) will be processed at the application price for the new units and the redemption price for the existing units determined as at the next valuation, which will generally reflect the prices at the close of trading on that day. Switching instructions received by the Unit Registry after the cut-off time will be processed at the application price and redemption price applicable to the following business day. Switching instructions submitted via the Investment Portal will be received by Dimensional on the same business day that it is submitted, subject to the same cut-off time (currently set at 2:00pm Sydney Time) for processing. Transaction Costs Allowances may apply (see section 5.2.1 of this Additional Information Guide).

If a switch would result in you having existing units which are worth less than the current minimum initial investment amount for that Trust, Dimensional may, at its discretion, treat the switching instruction as relating to your entire holding of units in that Trust.

If you wish to switch between different classes of units in the same Trust, you may withdraw units from one class (existing class units) in the Trust and apply for units in another class (new class units) in the Trust, in accordance with the procedures set out in this section. The application price for the new class units will be determined at the same time as the redemption price for the existing class units. Transaction Costs Allowances may apply (see section 5.2.1 of this Additional Information Guide).

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

1.5 Transferring your investment

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

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

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

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

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

When you invest in a Trust, you are issued with a number of units in that Trust based upon the amount invested and the current unit price. For Trusts with a single class of unit, each unit represents an equal part of the net asset value of the Trust (based on the market value of the portfolio of investments that the Trust holds). In the case of Trusts that offer more than one class of unit, each unit represents an equal part of the net asset value in respect of a particular class of units of the Trust (based on the market value of the portfolio of investments in respect of that class of units of the Trust). The price of a unit in a Trust is ordinarily calculated each day other than a Saturday or Sunday or National Public Holiday in Australia unless, in Dimensional's view, a significant proportion of the markets in which the Trust(s) invest, or to which the Trust(s) are exposed, is closed for business, in accordance with Dimensional's policy on unit pricing discretions. A copy of that document is available free of charge by contacting Dimensional.

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

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

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

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

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

The Transaction Costs Allowance is an estimate of the costs incurred in buying and selling assets of the Trust when units are issued or withdrawn. It is paid to the Trusts, not to Dimensional. A further explanation of the Transaction Costs Allowance is provided in section 5.2.1 of this Additional Information Guide.

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

1.7 Facsimile and email instruction conditions

If you choose to fax or email instructions to the Unit Registry regarding your investments, you release Dimensional from, and indemnify Dimensional against, all losses and liabilities arising from any payment or action Dimensional makes based on any instruction (even if not genuine) that the

Unit Registry receives by facsimile or email bearing your account number and a signature that appears to be that of the Authorised Signatories on the account. You also agree that neither you nor anyone claiming through you has any claim against Dimensional or the Trusts in relation to these payments and actions.

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

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

1.8 Investment Portal

1.8.1 What is the Investment Portal?

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

1.8.2 When will the Investment Portal be available?

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

1.8.3 Registering for the Investment Portal

If the Investment Portal is or becomes available for a Trust in which you are already an investor, you will be able to register to use the Investment Portal in respect of your investments in the Trust and/or other Trusts. If you are not yet an investor in a Trust, you will (if the Investment Portal is available for the relevant Trust) be able to apply to use the Investment Portal by applying for an initial investment in the Trust on the Investment Portal website (via the link provided by Dimensional to your Participating Adviser). If your initial investment is accepted by Dimensional in this way, you will be registered to use the Investment Portal for your investment in the Trust and/or other Trusts.

1.8.4 What are the benefits and costs of the Investment Portal?

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

- apply for units in a Trust;
- apply to make a switch between Trusts;
- make a redemption request for units in a Trust; and/or
- make changes to certain account details,

online at the Investment Portal website (via the link provided by Dimensional to you or your adviser).

Depending on your circumstances, applying and making redemption requests for units in a Trust via the Investment Portal may result in a contribution and/or withdrawal fee – see section 6 of the relevant PDS for more details. If you have registered to use the Investment Portal, you will still retain the ability to apply and make redemption requests for units in a Trust via mail, email to DFAemailinstructions@citi.com or fax (for example in circumstances where the Investment Portal is unavailable for a particular reason), however transacting in this way will incur higher contribution and/or withdrawal fees or charges than via the Investment Portal – see section 6 of the relevant PDS for more details.

If you have registered to use the Investment Portal, you will only be able to receive your account statements (other than the Annual Report for each relevant Trust) online.

1.8.5 Single-step applications via BPAY

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

- registered on the Investment Portal;
- agreed to the terms and conditions required to transact through the Investment Portal; and

- made an initial investment in any Trust.

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

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

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

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

Trust	BPAY Trust Number
Dimensional Short Term Fixed Interest Trust	01
Dimensional Two-Year Sustainability Fixed Interest Trust AUD Class	02
Dimensional Five-Year Diversified Fixed Interest Trust AUD Class	03
Dimensional Global Real Estate Trust Unhedged Class	05
Dimensional Australian Core Equity Trust	06
Dimensional Australian Value Trust	07
Dimensional Australian Large Company Trust	08
Dimensional Australian Small Company Trust	09
Dimensional Global Core Equity Trust Unhedged Class	10
Dimensional Global Core Equity Trust AUD Class	11
Dimensional Global Value Trust	13
Dimensional Global Large Company Trust	14
Dimensional Global Small Company Trust	15
Dimensional Emerging Markets Value Trust	16
Dimensional Global Bond Trust AUD Class	17
Dimensional World Allocation 70/30 Trust	19
Dimensional World Allocation 50/50 Trust	20
Dimensional World Equity Trust	21
Dimensional Australian Core Imputation Trust	22
Dimensional Global Sustainability Trust Unhedged Class	23
Dimensional Global Sustainability Trust AUD Class	24
Dimensional Global Bond Sustainability Trust AUD Class	28
Dimensional Australian Sustainability Trust	30
Dimensional World Allocation 30/70 Trust	31
Dimensional Sustainability World Allocation 70/30 Trust	32
Dimensional Emerging Markets Sustainability Trust	33

1.8.6 Investment Portal application payments via BPAY

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

- for initial applications, 99 followed by your eight-digit investor number which can be found on your investor statement within the Investment Portal; or
- for additional applications, 00 followed by your eight-digit investor number which can be found on your investor statement within the Investment Portal.

1.8.7 Important information in relation to the Investment Portal

If you choose to register to use the Investment Portal, you release Dimensional from, and indemnify Dimensional against, all losses and liabilities arising from any payment or action Dimensional makes based on any instruction (even if not genuine) that the Unit Registry receives from your investor account through the Investment Portal. You also agree that neither you nor anyone claiming through you has any claim against Dimensional or the Trusts in relation to these payments and actions.

Please be aware of the risk of someone giving Dimensional or the Unit Registry a fraudulent withdrawal notice by gaining access to your investor account through the Investment Portal. Dimensional will not be liable to an investor for any loss in connection with instructions sent via the Investment Portal which are not received by Dimensional.

1.9 Disclosure of future Hybrid Active ETF (For the Dimensional Emerging Markets Sustainability Trust only)

The Constitution of the Dimensional Emerging Markets Sustainability Trust permits the Responsible Entity to determine that certain units may be quoted for trading on an exchange or listed on an exchange. The Constitution also contemplates the implementation of a multi-access structure in relation to units quoted on an exchange, whereby investors may apply for such units either by applying to the Responsible Entity directly or by buying them on market; and can redeem units by redeeming their units directly from the Responsible Entity or by selling them on market. As at the date of this Additional Information Guide, the units offered under the PDS for the Dimensional Emerging Markets Sustainability Trust are not currently quoted or listed on an exchange, however the Responsible Entity may determine to quote or list such units in the future. The Responsible Entity may also determine to implement a multi-access structure in respect of the units.

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

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

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

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

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

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

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

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

For all securities other than the NZD class units of any of the Dimensional Wholesale Trusts:

The offer may involve a currency exchange risk. The currency for the financial products is not New Zealand dollars. The value of the financial products will go up or down according to changes in the exchange rate between that currency and New Zealand dollars. These changes may be significant.

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

The external dispute resolution process described in the offer document may not be available to New Zealand resident investors.

3 Benefits of investing in the Trust

3.1 Investor communication

After you have invested, Dimensional will send you:

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

You may choose whether or not to receive a printed copy of the annual report and PDS in the mail when completing the application form. If you choose not to receive printed copies of these documents, Dimensional will notify you how to access an electronic copy of these documents when the annual report is ready or PDS is issued.

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

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

3.2 How you can obtain updated information

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

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

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

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

3.3 Dimensional's reporting requirements

Dimensional anticipates that some or all of the Trusts may become disclosing entities under the Corporations Act as their investor base grows. If the Trusts become disclosing entities, they will be subject to additional

regular reporting and disclosure obligations. Copies of documents Dimensional lodges with ASIC in relation to such Trusts to fulfil these obligations may be obtained from, or inspected at, an ASIC office.

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

The documents are:

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

To find out if a Trust is a disclosing entity, please contact Dimensional.

4 Additional information about how your money is invested

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

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

4.1.1 *Trusts other than the Sustainability Trusts*

For all Trusts other than the Sustainability Trusts, Dimensional generally does not consider labour standards and environmental, social and ethical considerations in relation to asset classes and individual investments except from time to time, where these may materially affect the performance objectives for the purpose of selecting, retaining, or realising investments.

Dimensional has no predetermined views about what it regards as labour standards or environmental, social and ethical considerations and how far these standards and considerations are to be taken into account, other than taking into account such standards and considerations that it becomes aware of, to the extent that they may have a detrimental financial effect on investments.

Dimensional has no set approach or timeframe to monitor or review the methodology for taking such standards and considerations into account. Dimensional will determine on a case by case basis the approach to take when investments no longer match their investment objectives.

4.1.2 *The Sustainability Trusts*

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

In considering environmental and sustainability impact and other social factors ("Sustainability Criteria") that Dimensional believes may be important to investors, Dimensional may consider carbon and other greenhouse emissions, or potential emissions, land use, biodiversity, involvement in toxic spills or releases, operational waste, water use, tobacco, child labour, alcohol, adult entertainment, gambling, factory farming activities, palm oil, personal firearms, manufacture of cluster munitions and landmines and manufacture and maintenance of nuclear weapon systems among other factors. In particular, Dimensional may exclude securities of issuers that Dimensional considers to have high carbon or greenhouse gas emissions or reserves that may produce those emissions.

Based on research and ratings information, Dimensional will determine an overall impact score for the issuer of the security and will consider that impact score when determining whether the security should, relative to a portfolio without these considerations:

- (i) be excluded from the Trust's securities holdings;
- (ii) have its weight decreased within the Trust;

(iii) be held with no adjustment to its weight within the Trust; or

(iv) have its weight increased within the Trust.

Dimensional may also exclude or decrease the weight of specific securities due to concerns over any specific factor.

These Sustainability Criteria, impact scores and other security weightings are subject to review and amendment by Dimensional. Dimensional may engage third party service providers to provide research and/or ratings information related to the Sustainability Criteria with respect to securities in the Trust, where information is available from such providers.

For the Sustainability Trusts that are Fixed Interest Trusts, in addition to excluding or underweighting securities of corporate issuers based upon the Trust's Sustainability Criteria, the Trust also will generally exclude or underweight securities of supranational organisations and certain non-sovereign governmental agencies that may be less sustainable as compared to other similar issuers, based upon the Trust's Sustainability Criteria. The Trust's investments in securities of sovereign issuers are generally not subject to the Sustainability Criteria identified above. Dimensional, however, considers securities issued by governmental, quasi-governmental, governmental agency and instrumentality, and supranational agency issuers to be consistent with the Trust's strategy of investing in sustainable investments.

Sustainability Criteria and impact scores are generally reviewed in accordance with updates from third party service providers where these are used generally on at least an annual basis. When, upon review, an investment no longer complies with the investment guidelines (or its impact score changes), Dimensional will generally take a patient approach to either divestment or appropriate changes to weightings.

4.2 Cash and liquidity management

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

4.3 Borrowing

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

4.4 Custodian and Unit Registry

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

The Custodian's role is limited to holding the assets of the Trusts as agent for Dimensional. Certain Trust assets are not held by the Custodian, but are held on trust by the Responsible Entity. The cash of the Trusts is held on trust by the Responsible Entity in a deposit account with the Custodian, and is exposed to the credit risk of Citibank while funds are on deposit. The Custodian does not make investment decisions in respect of the assets, has no supervisory role in relation to the operations of the Trusts and has no liability or responsibility to unit holders. Citibank has not independently verified the information contained in a PDS and, accordingly, accepts no responsibility for the accuracy or completeness of the PDS. Citibank does not guarantee the success or the performance of the Trusts nor the repayment of capital or any particular rate of capital or income return.

4.5 Investing in Dimensional Group funds

To achieve their objectives, the Trusts may gain some or all of their market exposure by investing in other funds managed by the Dimensional Group (including other Dimensional Wholesale Trusts) as determined by Dimensional and where allowed by applicable laws and regulations. A Trust

may invest operating cash balances or cash collateral received in connection with its securities lending arrangements in money market funds or other funds, including funds managed by the Dimensional Group.

4.6 Implementation

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

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

5 Additional information about fees and costs

5.1 Management costs

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

5.1.1 Management Fee

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

5.1.2 Expense recoveries

Expense recoveries are the ordinary out-of-pocket expenses incurred in managing each Trust. These include custody and fund accounting charges, proxy voting fees and expenses, class action service costs, auditing fees, registry fees, taxation advice, costs incurred in preparing annual reports and taxation statements, compliance committee costs, costs incurred in preparing product disclosure statements and in the promotion of the Trust, fees paid to operators of Investor Services that offer the Trust on their menus, other costs arising from the Trust being registered as a managed investment scheme and other charges and expenses incurred or payable in the administration of the Trust. Dimensional is entitled to recover such ordinary expenses from each Trust but has elected to pay any such ordinary expenses itself and not to be reimbursed by the Trusts for such expenses.

Dimensional may recover abnormal expenses from each Trust. Abnormal expenses include infrequent or extraordinary costs such as expenses incurred in holding unit holder meetings, expenses resulting from regulatory changes, and updates to Constitutions. Abnormal expenses are not necessarily incurred in any given year. Abnormal expenses are deducted from the value of the Trust's assets when incurred and before determining the unit price. Where a new Trust is launched part way through a financial year, section 6 of the PDS will set out Dimensional's reasonable estimates of expense recoveries that will apply for the current financial year, adjusted to reflect a 12 month period, and for the first full financial year. As a result, the actual expense recoveries incurred may differ.

5.1.3 Indirect costs

Indirect costs are any costs we know or may reasonably estimate will reduce, whether directly or indirectly, the return on the Trust through a reduction in the value of the Trust's assets or the assets of an interposed vehicle. Broadly, an interposed vehicle is a body, trust, or partnership through which the Trust invests and includes any underlying Trusts.

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

As indirect costs include amounts that may be estimated, they may vary from year to year. Where a new Trust is launched part way through a financial year, section 6 of the PDS will set out Dimensional's reasonable estimates of those amounts that will apply for the current financial year, adjusted to reflect a 12 month period, and for the first full financial year. As a result, the actual costs incurred may differ.

Indirect management costs from underlying Trusts

Where a Trust invests in an underlying Trust, the indirect costs of this investment will be included in the management costs set out in section 6 of the PDS. Where any Trust invests operating cash balances or cash collateral from securities lending arrangements in Dimensional Group funds, the indirect costs of that investment into underlying Dimensional Group funds will be an additional cost to the Trust.

Securities lending

For the Trusts that engage in securities lending, Dimensional will pay a fee to an agent under a securities lending arrangement. This fee is a percentage of securities lending income that is retained by the agent, and the net income is retained by the applicable Trust. This fee is an indirect cost and is included in the management costs set out in section 6 of the PDS for the applicable Trust.

5.2 Transactional and operational costs

A Trust is required to pay transactional and operational costs when it buys or sells investments. Transactional and operational costs may include brokerage, clearing costs, stamp duty, the buy/sell spreads of any interposed vehicles and the costs of, or transactional and operational costs associated with over-the-counter derivatives for hedging currency exposure for the hedged classes of units.

Transactional and operational costs associated with dealing with assets of the Trusts may be recovered by Dimensional and paid out of the Trusts' assets. The Trusts' transactional and operational costs are set out in the table below.

Trust	Transactional and operational costs ¹ (% of NAV p.a.)	Net transactional and operational costs ² (% of NAV p.a.)	Dollar figure example of net transactional and operational costs based upon an account balance of \$1,000,000
Dimensional Short Term Fixed Interest Trust	0.02%	0.00%	Nil
Dimensional Two-Year Sustainability Fixed Interest Trust (AUD Class Units)	0.03%	0.00%	Nil
Dimensional Two-Year Sustainability Fixed Interest Trust (NZD Class Units)	0.02%	0.00%	Nil
Dimensional Five-Year Diversified Fixed Interest Trust (AUD Class Units)	0.05%	0.01%	\$100
Dimensional Five-Year Diversified Fixed Interest Trust (NZD Class Units)	0.03%	0.00%	Nil
Dimensional Global Bond Trust – AUD Class Units	0.04%	0.00%	Nil
Dimensional Global Bond Trust – NZD Class Units	0.01%	0.00%	Nil
Dimensional Global Real Estate Trust (Unhedged Class Units)	0.02%	0.00%	Nil
Dimensional Global Real Estate Trust (NZD Hedged Class Units)	0.03%	0.00%	Nil
Dimensional Australian Core Equity Trust	0.03%	0.01%	\$100
Dimensional Australian Core Imputation Trust	0.04%	0.02%	\$200
Dimensional Australian Value Trust	0.04%	0.01%	\$100
Dimensional Australian Large Company Trust	0.02%	0.00%	Nil
Dimensional Australian Small Company Trust	0.06%	0.03%	\$300
Dimensional Global Core Equity Trust (Unhedged Class Units)	0.02%	0.00%	Nil
Dimensional Global Core Equity Trust (AUD Hedged Class Units)	0.02%	0.00%	Nil
Dimensional Global Core Equity Trust (NZD Hedged Class Units)	0.03%	0.00%	Nil
Dimensional Global Value Trust	0.03%	0.00%	Nil
Dimensional Global Large Company Trust	0.01%	0.00%	Nil
Dimensional Global Small Company Trust	0.05%	0.00%	Nil
Dimensional Global Sustainability Trust (Unhedged Class Units)	0.04%	0.00%	Nil
Dimensional Global Sustainability Trust (AUD Hedged Class Units)	0.05%	0.00%	Nil
Dimensional Global Sustainability Trust (NZD Hedged Class Units)	0.03%	0.00%	Nil
Dimensional Emerging Markets Value Trust	0.15%	0.02%	\$200
Dimensional World Allocation 50/50 Trust	0.02%	0.00%	Nil
Dimensional World Allocation 70/30 Trust	0.03%	0.00%	Nil
Dimensional World Equity Trust	0.02%	0.00%	Nil
Dimensional Global Bond Sustainability Trust – AUD Class Units	0.06%	0.00%	Nil
Dimensional Global Bond Sustainability Trust – NZD Class Units	0.07%	0.00%	Nil
Dimensional Australian Sustainability Trust	0.09%	0.02%	\$200
Dimensional World Allocation 30/70 Trust	0.08%	0.00%	Nil
Dimensional Sustainability World Allocation 70/30 Trust	0.12%	0.00%	Nil
Dimensional Emerging Markets Sustainability Trust	0.25%	0.00%	Nil

¹ For all Trusts except for the Dimensional Emerging Markets Sustainability Trust, these figures are based on the actual transactional and operational costs incurred in the financial year ended 30 June 2021. Actual costs may differ and will vary based on a number of factors including the volume of transactions undertaken and market conditions generally. The figures for the Dimensional Emerging Markets Sustainability Trust are Dimensional's reasonable estimates of transactional and operational costs that will apply for the current financial year, adjusted to reflect a 12 month period, and for the first full financial year. Actual costs may differ and will vary based on a number of factors including the volume of transactions undertaken and market conditions generally.

2 Net transactional and operational costs are calculated as the amount of transactional and operational costs for a Trust in a financial year that is not recovered by the Transaction Costs Allowance (see section 5.2.1 below) received by that Trust in that financial year. Where the total transactional and operational costs for a Trust in a financial year are fully recovered by the Transaction Costs Allowance received by that Trust in that financial year, the net transactional and operational costs are displayed as nil. For all Trusts except for the Dimensional Emerging Markets Sustainability Trust, these figures are based on the actual net transactional and operational costs incurred in the financial year ended 30 June 2021. Actual costs may differ and will vary based on a number of factors including the volume of transactions undertaken and market conditions generally. The figures for the Dimensional Emerging Markets Sustainability Trust are Dimensional's reasonable estimates of net transactional and operational costs that will apply for the current financial year, adjusted to reflect a 12 month period and for the first full financial year. Actual costs may differ and will vary based on a number of factors including the volume of transactions undertaken and market conditions generally.

5.2.1 Transaction Costs Allowance (also known as a buy-sell spread)

Applications increase the funds in a Trust and require additional investments to be acquired for the Trust. Withdrawals from a Trust require additional cash to be made available, so Dimensional may need to sell investments held by the Trust. When the Trust incurs transactional and operational costs because you apply for, or withdraw units in the Trust Dimensional passes the transactional and operational costs on to the investor, by adding or subtracting the estimate of these costs (the Transaction Costs Allowance) to applications or withdrawals (including switches), so that existing unit holders do not bear the transactional and operational costs of persons entering and exiting the Trust. The Transaction Costs Allowance (where applicable) is paid to the Trusts, is not a fee paid to Dimensional, and is in addition to the other costs you may incur such as management costs.

Dimensional may, in connection with any particular application or withdrawal, deem the Transaction Costs Allowance to be a lesser amount than estimated, including zero, or use an estimated average percentage cost in accordance with Dimensional's policy on unit pricing discretions. A copy of the policy is available free of charge by contacting Dimensional. The Transaction Costs Allowance varies between the Trusts and may be amended by Dimensional at any time, including by increasing the Transaction Costs Allowance without prior notice, including when it is necessary to protect the interests of existing unit holders and if permitted by law. The applicable Transaction Costs Allowance can be obtained from www.dimensional.com.au or your Investor Service.

5.3 Differential fee arrangements

Dimensional may charge, rebate or waive management fees, contribution fees and/or withdrawal fees to wholesale clients on a basis that differs from that applying to other unit holders, based on individual negotiations between Dimensional and those investors, in accordance with ASIC policy. Dimensional may also charge, rebate or waive contribution fees and/or withdrawal fees to certain investors on a basis that differs from that applying to other unit holders, based on the total period of time during which an investor has been a member of any of the Trusts.

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

5.4 Compensation arrangements

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

5.5 Product access and reporting fees

Dimensional may pay product access and reporting fees to operators of Investor Services such as master trusts and wrap accounts that offer the Trust on their menus where the law permits. These fees are included in the management costs.

5.6 Other benefits to financial advisers

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

6 How managed investment schemes are taxed

6.1 Tax implications of investing for Australian investors

This is a general outline of the significant tax implications of holding units in a Trust for an Australian resident investor (referred to in this section as 'you' or 'your') based on the law as at the date of this Additional Information Guide. The information contained herein generally assumes that the investor is holding the units on capital account. The consequences may differ for different investors, particularly for New Zealand and other non-resident

investors (New Zealand investors should refer to the warning statement for New Zealand investors only in section 2 of this Additional Information Guide). This is neither an exhaustive nor definitive summary. Regardless of your residency status, you should consult your tax adviser on the specific tax implications applicable to your personal circumstances. Dimensional cannot take responsibility for the tax treatments applying to an investor investing in the Trusts.

Under normal circumstances, the Trusts do not pay income tax because investors are presently entitled to or, where the Trust is an Attribution Managed Investment Trust (refer 6.5 below), attributed with all net taxable income each year (as relevant). Consequently, investor tax liabilities and tax credits are not included in the calculation of unit prices for the Trust.

6.2 Tax on distributions

Your share of the taxable income of a Trust for an income year should be included in your tax return irrespective of whether that income is distributed or reinvested after 30 June.

Distributions from a Trust may contain various components including investment income such as interest, dividends, net realised revenue and capital gains, and other components such as tax deferred and capital gains tax (CGT) Attribution Managed Investment Trust (AMIT) gross up amount (which is similar to CGT concession). You may also be allocated certain amounts not represented by a cash distribution such as franking credits and foreign income tax offsets.

If a distribution includes franked dividends from Australian share investments, the dividend and any franking credits generally will be included in your assessable income. The franking credits may be used to offset any tax payable on income for that year. Excess franking credits may be refundable to Australian resident individuals and superannuation funds, and in certain circumstances generate tax losses for corporate investors. However, depending on your circumstances, if you do not hold the units "at risk" for a continuous period of 45 days you may not be entitled to offset tax with the franking credits.

If a distribution includes foreign sourced income, you may be entitled to a tax offset for foreign tax paid.

Where Trusts use forward currency contracts to hedge foreign currency exposure, these contracts may have an impact on taxable distributions.

For each of the Fixed Interest Trusts, Dimensional has made the fair value method election under the Taxation of Financial Arrangements provisions. As a result, both realised and unrealised gains and losses on financial arrangements, including unrealised gains and losses on forward currency contracts, will be included in the distribution calculations for these Trusts for income tax purposes.

For the hedged class units of the Dimensional Global Core Equity Trust, the hedged class units of the Dimensional Global Sustainability Trust and the NZD hedged class units of the Global Real Estate Trust, realised gains and losses generated by the currency hedges will be included in the calculation of taxable income of the Trust. Realised losses from currency hedges may reduce distributions, while realised gains from currency hedges may increase distributions. Dimensional may, at its sole discretion, realise investments to manage the distribution levels of these Trusts. These trades may incur costs to the Trusts.

If you invest in a Trust that contains unrealised capital gains, the subsequent realisation of those gains may result in a taxation liability to you, as a unit holder. Where the amount is a discount capital gain, you are required to include a discount capital gain equal to twice the amount that is attributed to the discount capital gain in your capital gains tax calculation. Certain investors are entitled to apply a discount percentage to the discount capital gain to the extent it is included in the investor's net capital gain. Where capital losses are offset, they will only be offset against the gross capital gain before any discount is applied.

The CGT AMIT gross up component of a distribution represents the capital gains tax discount claimed by the Trust in relation to the disposal of capital assets (or distributed by other trusts that the Trusts invest in). This component is not assessable to individuals or trusts, but where discount capital gains are offset by capital losses, a distribution of CGT concession may result in a reduction in the cost base of units held. For companies and complying superannuation funds, the amount is effectively wholly or partially taxable due to the operation of the capital gains discount rules.

Further, in some instances the income distributed by a Trust may exceed its taxable income. If this excess is distributed it is referred to as a tax deferred component or other non-assessable component (which is essentially a return of capital). Tax deferred amounts do not generally form part of your assessable income unless the amount exceeds the cost base of units, in which case the excess is treated as a capital gain. For capital gains tax purposes, the cost base of your units is reduced by any tax deferred amounts which affects your gain or loss on the disposal of the units. Investors should seek their own advice on the treatment of tax deferred amounts as it depends on an investor's individual circumstances. Where the Trust is an Attribution Managed Investment Trust the cost base of your units can also increase in certain circumstances, refer to section 6.5 below.

For an investor that is a complying superannuation fund, broadly, where units wholly support current pension liabilities, distributions from those units are exempt from tax.

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

6.3 Tax treatment of investments held by the Trusts

Generally, the disposal of shares, units, non-cash settleable rights and options held by a Trust will result in the realisation of a capital gain or capital loss unless the investment is held on revenue account. Capital losses can only be offset against capital gains in the same year or a future year to determine the net capital gain included in the calculation of taxable income of a Trust.

Legislation allows certain Managed Investment Trusts (MIT) to make an irrevocable deemed capital account election in respect of shares and units as well as rights and options in respect of shares and units (Eligible Assets) held by a Trust. Dimensional has determined that each Trust satisfies the criteria to make this election and has made the election in respect of each Trust. This provides the Trusts and investors with certainty regarding the tax treatment of disposals of Eligible Assets made by a Trust.

Once the election is in place, eligibility for the capital treatment is required to be confirmed annually. If a Trust is not eligible for the deemed capital account treatment in any particular year, the taxation treatment for the investments will be determined under ordinary tax principles.

6.4 Foreign income tax

Australia has entered into tax treaties with many foreign countries which may entitle the Trusts to a reduced rate of, or exemption from, tax on income and capital gains relating to investments and/or transactions in those countries. Some investment income received by a Trust from sources within foreign countries may be subject to foreign income tax withheld at the source. In addition, certain foreign countries require the filing of a tax reclaim or other documentation to receive the benefit of the reduced tax rate. The amount of tax withheld generally will be treated as an expense of the Trust. Any foreign withholding taxes may reduce the Trust's distributions paid to investors. When or if a Trust will receive a tax reclaim is within the control of the individual foreign country.

Information, such as investor specific information, may not be available to satisfy treaty documentation requirements; therefore, a Trust may not receive the reduced treaty rates or potential reclaims. Global market dynamics and restrictive timing requirements may also result in a Trust not receiving the benefit of a reduced rate or exemption from tax under a tax treaty. The Trusts may not always pursue tax reclaims; for example, in some instances it may be more costly to pursue tax reclaims than the value of the benefits expected from such tax reclaims for a Trust.

The Trusts will only distribute or attribute foreign income tax offsets up to the reduced rate available under the tax treaties and in compliance with Australian tax law.

6.5 Taxation of Managed Investment Trusts

Trusts that meet the eligibility criteria may elect to become an Attribution Managed Investment Trust (AMIT). The AMIT regime is intended to reduce complexity, increase certainty and reduce compliance costs for MITs and their investors.

Key features under the AMIT regime are:

- Taxable income and credits will be allocated to investors on a "fair and reasonable" attribution basis, rather than being allocated proportionally based on each investor's present entitlement to the income of the Trust.
- Where the amount of taxable income estimated for the fund at year end is different to the amount that is finally calculated, the difference is generally carried forward and adjusted in the year in which the variation is discovered.
- The cost base of an investor's holdings is increased where the cash distribution they receive from the Trust is less than the attributed amount that is taxable to the investor (after certain adjustments e.g. for non-cash attributes such as franking credits and a gross up of a discount capital gain).
- In certain circumstances, capital gains may be specifically allocated to investors for example, where a large redemption triggers capital gains in the Trust.
- A choice is available to treat individual classes of units as separate AMITs (so that, for example, losses of one class will not be offset against the income of another class).
- In certain circumstances (e.g. failure to comply with certain AMIT rules), specific penalties may be imposed.

Dimensional has determined that, as at the date of this Additional Information Guide, all of the Dimensional Wholesale Trusts satisfied the eligibility criteria and have made the election to apply the AMIT regime.

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

6.6 Tax on disposal of units

If you withdraw units or transfer units, this will constitute a disposal of the units for tax purposes. Generally, you will be liable to pay tax on any capital gain realised on the disposal of the units. If you are a trader or institutional investor, this gain may be regarded as ordinary income.

If you have held your units continuously for at least 12 months, individuals and trusts may be entitled to a capital gains tax discount of 50% while complying superannuation funds may be entitled to a capital gains tax discount of 33.33%. Companies are not entitled to any discount.

As set out in section 1.3.4 of this Additional Information Guide (Payment of withdrawal proceeds), if Dimensional elects to transfer assets of a Trust to an investor on withdrawal, the amount received on withdrawal may consist of a distribution of income and/or realised gains plus capital proceeds.

For an investor that is a complying superannuation fund, broadly, where units wholly support current pension liabilities, gains and losses from the disposal of those units are exempt from tax.

6.7 Goods and Services Tax (GST)

GST of 10% generally applies to the fees, costs and expenses payable by the Trusts. However, in respect of some of these fees and expenses, the Trusts will usually be entitled to claim an input tax credit and/or a reduced input tax credit (RITC). The fees, costs and expenses in relation to your investment in a Trust are inclusive of GST after taking into account any expected input tax credit and/or RITC.

6.8 Providing your TFN or ABN

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

6.9 Global Information Reporting

Australian financial institutions have obligations under certain global information reporting regimes such as the United States (US) Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-

operation and Development (OECD) Common Reporting Standard (CRS). Accordingly, a Trust may request that investors and prospective investors provide certain information in order to meet its information gathering and reporting obligations under these reporting regimes and to avoid, in some circumstances, US withholding tax of 30% (on certain US sourced income or

gross proceeds from the sale of US securities) for non-compliance under FATCA. It is not expected that any Trusts will be subject to such FATCA withholding taxes. Unlike FATCA, CRS currently does not impose withholding taxes for non-compliance.

Glossary

'AIG'

means this Additional Information Guide;

'AML/CTF Act and Rules'

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

'ASIC'

means the Australian Securities and Investments Commission;

'Authorised Signatories'

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

'Citibank'

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

'Constitution'

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

'Corporations Act'

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

'Custodian'

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

'Dimensional'

means DFA Australia Limited ABN 46 065 937 671;

'Dimensional Group'

means the Dimensional group of companies;

'Dimensional LP'

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

'Fixed Interest Trusts'

means the following Trusts:

Dimensional Short Term Fixed Interest Trust

Dimensional Two-Year Sustainability Fixed Interest Trust

Dimensional Five-Year Diversified Fixed Interest Trust

Dimensional Global Bond Trust

Dimensional Global Bond Sustainability Trust;

'GST'

means applicable Goods and Services Tax;

'Identification Information'

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

'Investment Grade'

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

'Investment Portal'

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

'Investor Service'

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

'Market Capitalisation Weighted'

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

'Participating Adviser'

means (i) a representative of a licensed financial advisory firm who has participated in educational programs conducted by Dimensional about Dimensional's philosophy and approach, or (ii) a representative of a licensed financial advisory firm where the firm has, as at a group level, participated in education programs conducted by Dimensional about Dimensional's philosophy and approach;

'PDS'

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

'Responsible Entity'

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

'Specified U.S. Person'

means a U.S. Person, other than: a) a corporation the stock of which is regularly traded on one or more established securities markets; b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the US Internal Revenue Code, as a corporation described in clause (i); c) the US or any wholly owned agency or instrumentality thereof; d) any State of the US, any US Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; e) any organisation exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37) of the US Internal Revenue Code; f) any bank as defined in section 581 of the US Internal Revenue Code; g) any real estate investment trust as defined in section 856 of the US Internal Revenue Code; h) any regulated investment company as defined in section 851 of the US Internal Revenue Code or any Entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 USC. 80a-64); i) any common trust fund as defined in section 584(a) of the US Internal Revenue Code; j) any trust that is exempt from tax under section 664(c) of the US Internal Revenue Code or that is described in section 4947(a)(1) of the US Internal Revenue Code; k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the US or any State; or l) a broker as defined in section 6045(c) of the US Internal Revenue Code.

'Sustainability Trusts'

means the following Trusts:

Dimensional Two-Year Sustainability Fixed Interest Trust

Dimensional Global Bond Sustainability Trust

Dimensional Global Sustainability Trust

Dimensional Australian Sustainability Trust

Dimensional Emerging Markets Sustainability Trust

Dimensional Sustainability World Allocation 70/30 Trust;

'Sydney Time'

means the local time in Sydney, NSW, Australia;

'Transaction Costs Allowance'

transaction costs allowance has the meaning described in section 5.2.1;

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

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

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

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

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

Dimensional Global Bond Trust
(ARSN 152 865 677)

Dimensional Global Bond Sustainability Trust
(ARSN 620 814 333)

Dimensional Global Real Estate Trust
(ARSN 126 933 131)

Dimensional Australian Core Equity Trust
(ARSN 120 009 163)

Dimensional Australian Core Imputation Trust
(ARSN 169 928 303)

Dimensional Australian Value Trust
(ARSN 092 663 735)

Dimensional Australian Large Company Trust
(ARSN 092 663 600)

Dimensional Australian Small Company Trust
(ARSN 092 663 520)

Dimensional Australian Sustainability Trust
(ARSN 620 814 477)

Dimensional Global Core Equity Trust
(ARSN 120 009 305)

Dimensional Global Value Trust
(ARSN 092 663 360)

Dimensional Global Large Company Trust
(ARSN 092 663 100)

Dimensional Global Small Company Trust
(ARSN 092 662 952)

Dimensional Global Sustainability Trust
(ARSN 162 758 036)

Dimensional Emerging Markets Value Trust
(ARSN 092 662 818)

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

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

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

Dimensional World Equity Trust
(ARSN 162 757 726)

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

Dimensional Emerging Markets Sustainability Trust
(ARSN 634 647 831).

'Unit Registry'

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

'U.S. Person'

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

'Value Companies'

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

'World Allocation Trusts'

means the following Trusts:

Dimensional World Allocation 50/50 Trust

Dimensional World Allocation 70/30 Trust

Dimensional World Allocation 30/70 Trust

Dimensional World Equity Trust; and

Dimensional Sustainability World Allocation 70/30 Trust.

Directory

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