

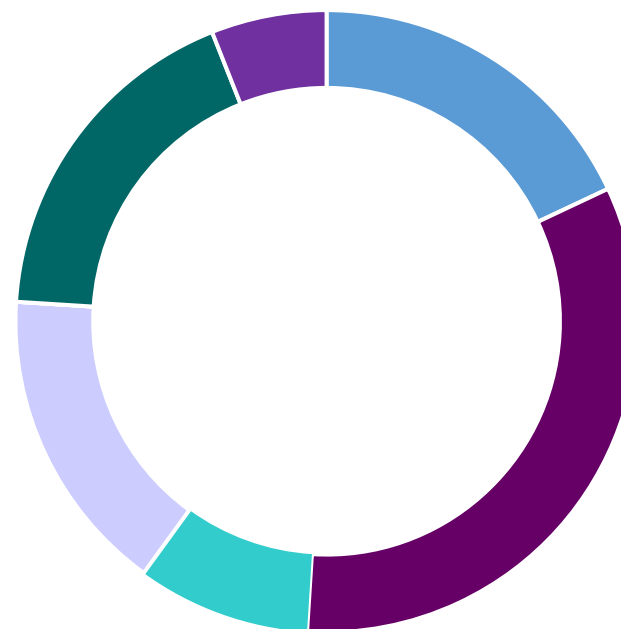
Future Focus









The Future Focus investment option seeks to provide members with higher exposure (when compared to the default MySuper option¹) to investments that have been selected based on their approach to sustainability issues, including consideration of Environmental, Social and Governance (ESG) factors in the investment process.

This is a diversified option, that invests mainly in growth assets such as shares, property, and infrastructure, with the balance invested in more stable assets like fixed interest and other defensive assets.

Equip has set specific sustainability criteria for each asset class, as outlined in the *How we invest your money* guide. The various asset classes may have other investment restrictions applied based on ESG grounds; these are outlined below.

Strategic asset allocation



Asset Class	SAA %	Permitted Range %
 Australian shares	18	5-30
 Overseas shares	33	15-50
 Property	9	0-30
 Infrastructure	16	0-30
 Alternatives	0	0-20
 Alternative fixed interest	0	0-20
 Traditional fixed interest	18	0-30
 Cash	6	0-30

¹ As well as other options on the Choice menu

Australian and Overseas Shares

This portion of the option invests in a range of Australian shares across the 300 largest companies in the country (ASX300) as well as a range of global shares, across the largest companies in the developed market (based on the MSCI World Index)

Before selecting how much to invest in each company the investment manager removes companies that don't meet the criteria set out below from the investment universe.

This means that the investment manager seeks to avoid² companies that:

- Generate 5% or more of their revenue³ from:
 - a. Gambling⁴
 - b. Production of tobacco and tobacco products⁵
 - c. Manufacture, production and sale of certain conventional weapons and armaments⁶
 - d. Manufacture and production of controversial weapons⁷ as well as nuclear weapons⁸
- Generate 10% or more of their revenue from:
 - a. Uranium mining
 - b. Manufacture (production) of alcoholic beverages
 - c. Mining of thermal coal(coal used for energy production).
 - d. Exploration and production (i.e. extraction) of oil and gas (including oil sands)
 - e. the production and distribution of adult entertainment and pornography.
- Generate 25% or more of their revenue from:
 - a. Generation of electricity based on oil, gas or thermal coal
 - b. Generation of electricity based on nuclear power.
- Generate 50% or more of their revenue from:
 - a. Sale (retail) of alcoholic beverages
 - b. Production of tobacco-related products ⁹

² Please note from time to time a company may be involved in activities listed for exclusion but still included in the portfolio. This may occur, for example, when the company does not earn or record revenue from an activity (for example it may be developing a new product or building a new mine), this may also occur due to delay in data coverage and/ or company reporting.

³ Revenue is used here and through the document to refer to the income derived by a company from the relevant activity in a fiscal year. A company's revenue-based involvement is assessed based on either: actual revenues or percentage of revenues derived from the relevant area of involvement reported by the company; or, where a company does not report this information, an estimate of the revenue based on, for example, a review of business segment revenues, sales data and/or quantity and quality of disclosed product information.

⁴ Including companies that offer gambling services (operation of casinos, lotteries, bookmaking, online gambling, etc.), gambling products (slot machines and other gambling devices).

⁵ Including tobacco-based cigarettes and cigars.

⁶ Including manufacture and/or production of the core weapon system, or components/services of the core weapon system, that are considered tailor-made and essential for the lethal use of military weapons systems, manufacture and sale of small arms, and retail and distribution of small arms and assault weapons for civilian use.

⁷ Including the manufacture and/or production of the core weapon system, or components/services of the core weapon system, that are considered tailor-made and essential for the lethal use of chemical weapons, biological weapons, cluster munitions and landmines.

⁸ Including the manufacture and/or production of the core weapon system, or components/services of the core weapon system, that are considered tailor-made and essential for lethal use of nuclear weapons.

⁹ For example, paper used by end consumers for rolling cigarettes, cigarette filter (50% or more combined revenue).

<p>Traditional Fixed Income</p> <p>This portion of the option invests in a broad range of Australian and International Bond issuance; this includes bonds issued by companies (corporate bonds) and bonds issued by governments (and related entities) (government bonds).</p> <p>This portion of the option is passively managed to track an index that excludes companies that have exposure to, or ties with, certain business activities (the benchmark indices):</p> <ul style="list-style-type: none"> - For the portion of the funds invested in Australian issuances the benchmark index is Bloomberg MSCI Australia 100mn ESG Weighted SRI Select Index; and - For the portion of the funds invested in international bond issuances the benchmark index is Bloomberg MSCI Global Aggregate SRI Select ex-Fossil Fuels index. <p>The benchmark indices apply screens to avoid corporate bond issuers associated with certain business activities, subject to relevant sector classifications and/or revenue¹⁰ thresholds where applicable¹¹.</p> <p>For the portion of the funds invested in international bond issuances the benchmark index also conducts a screening process in relation to government, government-related or securitised sectors. For the portion of the funds invested in Australian issuances, no screening is applied to government, government-related or securitised sectors.</p> <p>The definitions for screening are based on the Bloomberg MSCI ESG fixed income index methodology.</p> <p>Investments that may be held in these options can be viewed here.¹²</p>	<p>Infrastructure</p> <p>Infrastructure is the physical assets that provide an essential service to society. These are the services we use and interact with every day. For instance, we use gas, water and electricity to carry out our daily activities and we also use infrastructure, such as airports, rail and roads, to move people and goods from location to location.</p> <p>Investments in this asset class demonstrate a focus on assets and technologies that will support the global transition to a lower carbon economy.</p> <p>Investments in this asset class must be able to demonstrate that majority of invested capital (>75%) is directed to support reduction in carbon emissions, for example renewable energy assets, energy efficiency technologies and related infrastructure such as green data centres.</p> <p>Cash</p> <p>Due to the nature of this asset class, no consideration of ESG criteria is applied when investing in cash.</p>
---	---

¹⁰Revenue is used here and through the document to refer to the income derived by a company from the relevant activity in a fiscal year. A company's revenue-based involvement is assessed based on either: actual revenues or percentage of revenues derived from the relevant area of involvement reported by the company; or, where a company does not report this information, an estimate of the revenue based on, for example, a review of business segment revenues, sales data and/or quantity and quality of disclosed product information.

¹¹ Please note from time to time a company may be involved in activities listed for exclusion but still included in the portfolio. This may occur, for example, when the company does not earn or record revenue from an activity (for example it may be developing a new product or building a new mine), this may also occur due to delay in data coverage and/ or company reporting.

¹² <https://www.blackrock.com/institutions/en-au/literature/holdings/holdings-report-esgobi-esgabi-en-au.xlsx>. Tab ESGOB-ESGOBI_-Risk and exp refers to portion of the option invested in international (global) bonds and Tab ESGAB-ESGOBI_-Risk and exp refers to the portion of the option invested in Australian bonds.

Property

Listed Property

This portion of the Fund invests in a broad range of listed property vehicles whose portfolios include real property assets all over the world.

Because these shares (or similar securities) of these publicly traded investment vehicles are traded on public markets, investments made in this asset class seek to avoid² companies that generate:

- 5% or more of their revenue from:
 - a. Production of Tobacco and Tobacco products¹³
 - b. Manufacture and production of controversial weapons¹⁴
- 10% or more of their revenue from:
 - a. Mining of thermal coal (coal for energy production)

Noting that companies meeting the above criteria may not traditionally be included in a property specific asset class.

There are no other ESG criteria applied to this asset class, however the consideration of ESG factors in the investment process is included in the overall investment criteria when selecting underlying investment managers.

Unlisted Property

Unlisted Property is the direct ownership of physical real estate, such as residential, retail, commercial and industrial assets, rather than ownership of real property through *listed* investment vehicles that are traded on the stock exchange (see above). The returns in unlisted property are generated from rental incomes as well as increases/decreases in the property value.

The consideration of ESG factors in the investment process is included in the overall investment criteria when selecting underlying investment managers, however there are no specific ESG criteria applied to this asset class.

¹³ Including tobacco-based cigarettes and cigars.

¹⁴ Including the manufacture and/or production of the core weapon system, or components/services of the core weapon system, that are considered tailor-made and essential for the lethal use of chemical weapons, biological weapons, cluster munitions and landmines.

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049, AFSL 246383 ("Togethr"), the trustee of Equipsuper ABN 33 813 823 017 ("the Fund").

The information contained is general advice and information only and does not take into account your personal financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should seek professional financial advice. Where tax information is included, you should consider obtaining taxation advice.

Before making a decision to invest in the Fund, you should read the Product Disclosure Statement (PDS) and Target Market Determination (TMD) for the product which are available at **equipsuper.com.au**

Past performance is not a reliable indicator of future performance.

This document must not be copied, distributed, or re-issued in another form, without consent of Togethr Trustees Pty Ltd ABN 64 006 964 049

Current as at 01 July 2025