

REGISTER OF RELEVANT INTERESTS AND RELEVANT DUTIES

Equity Trustees Superannuation Limited, RSE L0001458
Zurich Australian Superannuation Pty Ltd, RSE L0003216



Equity Trustees

Effective Date: 31 March 2019



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STATEMENT OF POLICY

BACKGROUND

EQT Holdings Limited (EQTHL) (ABN 22 607 797 615), Equity Trustees Limited (EQTL) (ABN 46 100 031 298), Equity Trustees Superannuation Limited (ETSL) (ABN 50 055 641 757), Zurich Australian Superannuation Pty Ltd (ZAS) (ABN 78 000 880 553) and Equity Trustees Wealth Services Limited (ETWSL) (ABN 33 006 132 332) (EQT Group) is subject to extensive compliance and regulatory obligations arising from its operations as a financial services provider, a licensed Trustee Company, Australian Financial Services Licensee (AFSL), Responsible Entity (RE), an Australian Securities Exchange (ASX) listed company, and a Registrable Superannuation Entity (RSE) licensee.

The following registers are a list of relevant duties and interests that have been identified as at the date the registers were last reviewed. The registers may change from time to time depending on further reviews, any further guidance issued by the Australian Prudential Regulatory Authority (APRA), case law or by legislation.

The registers cover ETSL and ZAS (as RSE Trustees) and are to be considered in conjunction with the EQT Group Conflicts Management Framework. This document does not contain the conflicts of interest register, which is located separately.

The registers of relevant duties and interests consist of a number of sections listed below:

1. List of Superannuation Funds and Service Providers – this register identifies where service providers have been appointed for superannuation funds where ETSL and ZAS act as RSE Licensee.
2. Register of Actuaries – this register provides a list of actuaries appointed in respect of ETSL's Defined Benefit funds.
3. Register of Relevant Duties and Relevant Interests – Responsible Persons, including interests in associated and/ or related EQT Group entities.
4. Responsible Person's Directorships undertaken as a result of Estate or Trust Administration



1. REGISTER OF SUPERANNUATION FUNDS AND SERVICE PROVIDERS

In line with APRA's Prudential Standard *SPS 521- Conflicts of Interest*, the Trustee has developed a Conflicts Management Framework. The following interests are managed in line with this framework, a copy of which can be found at eqt.com.au/superannuation/etsl-registrable-superannuation-entity-disclosures.

External service providers noted below are independent of ETSL and ZAS and are not engaged in the internal operations of the EQT Group.

| FUND NAME | REGISTRATION NUMBER | TRUSTEE | INVESTMENT MANAGER OR ASSET CONSULTANT | CUSTODIAN | ADMINISTRATOR | PROMOTER | INSURER | AUDITOR |
|---------------------------|---------------------|---------|--|--|--|--|---|-------------------|
| PUBLIC OFFER FUNDS | | | | | | | | |
| CUBS Superannuation Fund | R1068832 | ETSL | TAG Asset Consulting Group Pty Ltd–Atchison Consulting | EQT* | Mainstream Superannuation Services Pty Ltd | Mainstream Superannuation Services Pty Ltd | TAL Life Ltd | UHY Haines Norton |
| AMG Super | R1001006 | ETSL | TAG Asset Consulting Group Pty Ltd–Atchison Consulting | EQT* (Freedom of Choice division only) | Acclaim Management Group Limited | Acclaim Management Group Limited | Hannover Life Re of Australasia Ltd OnePath Life Limited TAL Life Ltd | Deloitte |

* Related parties. Appointment made on an arm's length basis. Refer Register of relevant interests.



| FUND NAME | REGISTRATION NUMBER | TRUSTEE | INVESTMENT MANAGER OR ASSET CONSULTANT | CUSTODIAN | ADMINISTRATOR | PROMOTER | INSURER | AUDITOR |
|-----------------------------------|---------------------|---------|--|-----------------------------------|---|--|--|-------------------------------|
| Aon Master Trust | R1000566 | ETSL | Aon Hewitt Limited | BNP Paribus Fund Services Pty Ltd | Aon Hewitt Limited OneVue Super Member Administration Pty Ltd OneVue Super Services Pty Ltd | Aon Hewitt Limited AIA Australia Limited (for insurance only division) MetLife Insurance Limited (for insurance only division) Zurich Australia Limited (for insurance only division) | AIA Australia Limited MetLife Insurance Limited OnePath Life Limited Zurich Australia Limited AMP Life Ltd CommInsure (Colonial Mutual Life) Hannover Life Re of Australasia Ltd TAL Life Ltd | Deloitte |
| Aon Eligible Rollover Fund | R1000573 | ETSL | Aon Hewitt Limited | BNP Paribus Fund Services Pty Ltd | Aon Hewitt Limited | Aon Hewitt Limited | Not Applicable | Deloitte |
| Zurich Master Superannuation Fund | R1067651 | ZAS | Zurich Investment Management Limited | Not applicable | Zurich Australia Limited | Zurich Australia Limited | Zurich Australia Limited | Pricewaterhouse Coopers (PWC) |



| FUND NAME | REGISTRATION NUMBER | TRUSTEE | INVESTMENT MANAGER OR ASSET CONSULTANT | CUSTODIAN | ADMINISTRATOR | PROMOTER | INSURER | AUDITOR |
|--|---------------------|---------|--|-----------|--|----------------|----------------|-------------------|
| CORPORATE FUNDS | | | | | | | | |
| University of New England Professorial Superannuation Fund | R1069372 | ETSL | KPMG Superannuation Services Pty Ltd | EQT* | OneVue Super Member Administration Pty Ltd | Not applicable | Not applicable | UHY Haines Norton |
| University of New South Wales Professorial Superannuation Fund | R1005035 | ETSL | KPMG Superannuation Services Pty Ltd | EQT* | OneVue Super Member Administration Pty Ltd | Not applicable | Not applicable | UHY Haines Norton |
| Factory Mutual Insurance Company Ltd Superannuation fund | R1001143 | ETSL | TAG Asset Consulting Group Pty Ltd–Atchison Consulting | EQT* | OneVue Super Member Administration Pty Ltd | Not applicable | TAL Life Ltd | UHY Haines Norton |
| L & H Group Superannuation Fund | R1001211 | ETSL | KPMG Superannuation Services Pty Ltd as Asset Consultant | EQT* | OneVue Super Member Administration Pty Ltd | Not applicable | AMP Life Ltd | UHY Haines Norton |

* Related parties. Appointment made on an arm's length basis. Refer Register of relevant interests.



| FUND NAME | REGISTRATION NUMBER | TRUSTEE | INVESTMENT MANAGER OR ASSET CONSULTANT | CUSTODIAN | ADMINISTRATOR | PROMOTER | INSURER | AUDITOR |
|--------------------------------------|----------------------------|----------------|--|------------------|--|-----------------|----------------|-------------------|
| Itochu Australia Superannuation Fund | R1068849 | ETSL | KPMG Superannuation Services Pty Ltd as Asset Consultant | EQT* | OneVue Super Member Administration Pty Ltd | Not applicable | AMP Life Ltd | UHY Haines Norton |



| FUND NAME | REGISTRATIO N NUMBER | TRUSTEE | INVESTMENT MANAGER OR ASSET CONSULTANT | CUSTODIAN | ADMINISTRATOR | PROMOTER | INSURER | AUDITOR |
|--|-------------------------|---------|--|-----------|---|----------------|----------------|---------|
| POOLED SUPER FUNDS | | | | | | | | |
| Sydney Industrial Property Pooled Superannuation Trust | R1001396 | ETSL | <p>Ford Land Company Pty Ltd</p> <p>Ford Land is Investment Manager to the SIP</p> <p>The Ford Superannuation Fund (SMSF) invests solely in SIP as single investor and the SMSF beneficiaries are directors of Ford Land</p> <p>Fordland Company does not charge a fee to the Trust for any services provided. Effectively, all Trust expenses are paid by the Fordland Company.</p> | EQT* | <p>Ford Land Company Pty Ltd</p> <p>Ford Land is Administrator to the SIP</p> <p>The Ford Superannuation Fund (SMSF) invests solely in SIP as single investor and the SMSF beneficiaries are directors of Ford Land</p> <p>Fordland Company does not charge a fee to the Trust for any services provided. Effectively, all Trust expenses are paid by the Fordland Company.</p> | Not applicable | Not applicable | KPMG |

* Related parties. Appointment made on an arm's length basis. Refer Register of relevant interests.



| FUND NAME | REGISTRATION NUMBER | TRUSTEE | INVESTMENT MANAGER OR ASSET CONSULTANT | CUSTODIAN | ADMINISTRATOR | PROMOTER | INSURER | AUDITOR |
|--|---------------------|---------|--|-----------|--|----------------|----------------|-------------------|
| SMALL APRA, PADF | | | | | | | | |
| Meyer Family Superannuation Fund | R1067866 | ETSL | ETSL No separate IM appointed. ETSL fulfils role. No outsourced agreement - no conflict identified. | EQT* | EQT Administration Agreement is not drawn up. | Not applicable | Not applicable | UHY Haines Norton |
| Ewen Frederick Pearce Personal Approved Deposit Fund | R1067958 | ETSL | ETSL No separate IM appointed. ETSL fulfils role. No outsourced agreement - no conflict identified. | EQT* | EQT Administration Agreement is not drawn up. | Not applicable | Not applicable | UHY Haines Norton |

* Related parties. Appointment made on an arm's length basis. Refer Register of relevant interests.



2. REGISTER OF ACTUARIES

| FUND NAME | REGISTRATION NUMBER | TRUSTEE | SERVICE PROVIDER | | |
|--|---------------------|---------|--|--------------------|--|
| Factory Mutual Insurance Company Ltd Superannuation fund | R1001143 | ETSL | Aon Hewitt Limited (Saffron Sweeney) (Victoria Lee) (Bryan Candy) | Consulting Actuary | Fit and Proper assessment completed – no conflict identified |
| Itochu Australia Superannuation Fund | R1068849 | ETSL | Aon Hewitt Limited (Saffron Sweeney) (Victoria Lee) (Bryan Candy) | Consulting Actuary | Fit and Proper assessment completed – no conflict identified |
| L & H Group Superannuation Fund | R1001211 | ETSL | Aon Hewitt Limited (Saffron Sweeney) (Victoria Lee) (Bryan Candy) | Consulting Actuary | Fit and Proper assessment completed – no conflict identified |
| University of New England Professorial Superannuation Fund | R1069372 | ETSL | Aon Hewitt Limited (Saffron Sweeney) (Victoria Lee) (Bryan Candy) | Consulting Actuary | Fit and Proper assessment completed – no conflict identified |



| FUND NAME | REGISTRATION NUMBER | TRUSTEE | SERVICE PROVIDER | | |
|--|---------------------|---------|--|--------------------|---|
| University of New South Wales Professorial Superannuation Fund | R1005035 | ETSL | Aon Hewitt Limited (Saffron Sweeney) (Victoria Lee) (Bryan Candy) | Consulting Actuary | Fit and Proper assessment completed – no conflict identified |
| Aon Master Trust | R1000566 | ETSL | Aon Hewitt Limited (Saffron Sweeney) (Victoria Lee) (Bryan Candy) | Consulting Actuary | Fit and Proper assessments completed – no conflict identified |



3. REGISTER OF RELEVANT DUTIES AND RELEVANT INTERESTS – RESPONSIBLE PERSONS

Equity Trustees Superannuation Limited, ABN 50 055 641 757, RSE L0001458
Zurich Australian Superannuation Pty Ltd, ABN 78 000 880 553, RSE L0003216

A Relevant duty is defined as any duty owed by the RSE licensee, or a responsible person of the RSE licensee, to beneficiaries or to any other person.

Relevant interest is an interest of the RSE licensee, an associate of the RSE or a Responsible Person of the RSE licensee that refers to any interest, gift, emolument or benefit, whether pecuniary or non-pecuniary, directly or indirectly held by the RSE licensee, the associate or the Responsible Person that the RSE licensee has determined is relevant because it might reasonably be considered to have the potential to have a significant impact with regard to acting in the best interests of members.

| NAME | POSITION INVOLVING DUTIES TO BENEFICIARIES OF THE FUND | POSITION INVOLVING DUTIES TO OTHER PERSONS OR ORGANISATIONS | RELEVANT INTERESTS |
|------------------------------|--|---|--------------------|
| Anthony (Tony) Jude Lally | Director (Non-executive Chair) | Directorships: Equity Trustees Superannuation Limited Zurich Australian Superannuation Pty Ltd FE Investment Group Ltd Self Wealth Ltd | Nil |
| Catherine Robson | Director (Non-executive) | Directorships: Equity Trustees Superannuation Limited Zurich Australian Superannuation Pty Ltd C Robson Pty Ltd (Chair) JEAFF Pty Ltd SCALE Investors Limited RIPAC Pty Ltd Talkiwear Pty Ltd Other: Authorised Representative of Apogee Financial Ms Robinson has a client who is a beneficiary of an estate which is being administered by Equity Trustees Limited | Nil |



| NAME | POSITION INVOLVING DUTIES TO BENEFICIARIES OF THE FUND | POSITION INVOLVING DUTIES TO OTHER PERSONS OR ORGANISATIONS | RELEVANT INTERESTS |
|--|--|---|--------------------|
| Ellis Neville Varejes | Director (Non-executive) | Directorships: Equity Trustees Superannuation Limited Zurich Australian Superannuation Pty Ltd Varecorp Pty Limited Pengana Investment Management Limited Other: Centennial Property Group (consultant) Wingate Group (consultant) Linear Group (consultant) Cemo Group (consultant) | Nil |
| Susan (Sue) Granville Everingham | Director (Non-executive) | Directorships: Equity Trustees Superannuation Limited Zurich Australian Superannuation Pty Ltd Hannover Life Re of Australasia Limited Destination Southern NSW Ltd Other: Consultant – Norton Rose Fulbright (Investments and Financial Services Team) | Nil |



| NAME | POSITION INVOLVING DUTIES TO BENEFICIARIES OF THE FUND | POSITION INVOLVING DUTIES TO OTHER PERSONS OR ORGANISATIONS | RELEVANT INTERESTS |
|-----------------|--|---|---|
| Michael O'Brien | Director (Managing Director) | Directorships: EQT Holdings Limited Equity Trustees Limited Equity Trustees Superannuation Limited Equity Trustees Wealth Services Limited APEX Super Pty Ltd EQT Structured Finance Services Pty Ltd EQT Legal Services Pty Ltd EQT Services Pty Ltd Equity Nominees Limited Equity Superannuation Administration Pty Ltd Equity Superannuation Management Pty Ltd EQT Australia Pty Ltd Simple Wrap Pty Ltd Super.com.au Pty Limited Super.com Pty Ltd EQT Corporate Securities Limited EQT Securitisation Services Pty Ltd EQT International Holdings Ltd EQT International Holdings (UK) Ltd Equity Trustees (UK & Europe) Ltd Zurich Australian Superannuation Pty Ltd Templeton Global Growth Fund Limited | Holder of EQT Holdings Limited shares and EQT Holdings Limited Share entitlements |



| NAME | POSITION INVOLVING DUTIES TO BENEFICIARIES OF THE FUND | POSITION INVOLVING DUTIES TO OTHER PERSONS OR ORGANISATIONS | RELEVANT INTERESTS |
|--------------------|---|---|---|
| Philip Dean Gentry | Chief Financial Officer, Chief Operating Officer | Directorships: Equity Trustees Limited Equity Trustees Wealth Services Limited APEX Super Pty Ltd EQT Structured Finance Services Pty Ltd EQT Legal Services Pty Ltd EQT Services Pty Ltd Equity Superannuation Administration Pty Ltd Equity Superannuation Management Pty Ltd EQT Australia Pty Ltd Simple Wrap Pty Ltd Super.com.au Pty Limited Super.com Pty Ltd EQT Corporate Securities Limited EQT Responsible Entity Services Ltd EQT Securitisation Services Pty Ltd EQT International Holdings Ltd EQT International Holdings (UK) Ltd Equity Trustees (UK & Europe) Ltd CIBUS Group Pty Ltd Greenfleet Advisory Board | Holder of EQT Holdings Limited shares and EQT Holdings Limited Share entitlements |
| Mark Blair | Director (Executive) General Manager, Superannuation Portfolio Services | Equity Trustees Superannuation Limited Zurich Australian Superannuation Pty Ltd | Holder of EQT Holdings Limited shares and EQT Holdings Limited Share entitlements |
| Owen Brailsford | Chief Risk Officer | Not applicable | Nil |



| NAME | POSITION INVOLVING DUTIES TO BENEFICIARIES OF THE FUND | POSITION INVOLVING DUTIES TO OTHER PERSONS OR ORGANISATIONS | RELEVANT INTERESTS |
|--------------------|--|--|--|
| Carmen Lunderstedt | Company Secretary | <p>Company Secretary: EQT Holdings Limited Equity Trustees Limited Equity Trustees Superannuation Limited Equity Trustees Wealth Services Limited APEX Super Pty Ltd EQT Structured Finance Services Pty Ltd EQT Legal Services Pty Ltd EQT Services Pty Ltd Equity Nominees Limited Equity Superannuation Administration Pty Ltd Equity Superannuation Management Pty Ltd EQT Australia Pty Ltd Simple Wrap Pty Ltd Super.com.au Pty Limited Super.com Pty Ltd EQT Corporate Securities Limited EQT Responsible Entity Services Ltd EQT Securitisation Services Pty Ltd EQT International Holdings Ltd EQT International Holdings (UK) Ltd Zurich Australian Superannuation Pty Ltd</p> <p>Directorships and/or Company Secretary: Lunderstedt Pty Ltd (Director & Company Secretary) Thrive Refugee Enterprise Limited (Company Secretary)</p> | Holder of EQT shares Holdings Limited |



4. RESPONSIBLE PERSON'S DIRECTORSHIPS UNDERTAKEN AS A RESULT OF ESTATE OR TRUST ADMINISTRATION

Not applicable.