

4 July 2024

Integral Master Trust

UNDERLYING FUND MANAGERS

Issuer Britannia Financial Services Limited



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The Integral Master Trust (**Scheme**) currently utilises the experience and expertise of specialist investment managers (the **Underlying Fund Managers**) by investing into underlying investment funds. The Manager may also invest in funds operated by itself or other members of the NZBritannia Group.

The Scheme's investment options (**Funds**) currently invest into underlying funds that are managed by the following **Underlying Fund Managers**:

- IOOF Investment Services Limited (**IISL**) – part of the Insignia Financial Group;
- Harbour Asset Management Limited (**HAML**);
- DFA Australia Limited (**DFA**); and
- Franklin Templeton Australia Limited (**FT**).

Investment management services for the underlying funds are performed by each of the Underlying Fund Managers, not by us.

The underlying funds are regularly monitored and reviewed. The underlying funds and the Underlying Fund Managers can be added to, removed or changed by Britannia Financial Services Limited without prior notice to you.

Information on current Underlying Fund Managers is set out below.

- **IOOF Investment Services Limited**

IISL is responsible for managing the assets and overseeing the operations of the IOOF Funds (ABN 80 007 350 405, AFS Licence No. 230703). IISL is a subsidiary of Insignia Financial Limited (the **Insignia Group**); one of Australia's largest financial services companies, which has operated continuously since 1846. The Insignia Group currently administers more than AUD\$300 billion of client monies (as of 31 March 2024) and is listed on the Australian Securities Exchange (ASX) in the ASX 200 (ASX: IFL).

- **Harbour Asset Management Limited**

HAML is a New Zealand investment manager with professional investment experience managing funds for large government institutions, charities, KiwiSaver Schemes and retail investors through mezzanine platforms.

- **DFA Australia Limited**

DFA is an international investment manager for wholesale and retail investors.

- **Franklin Templeton Australia Limited**

FT is part of the Franklin Templeton Group, a global organisation and one of the world's largest independent investment managers. The Franklin Templeton Group manages more than NZD1.4 trillion of client monies (as of 31 December 2023) for a wide range of institutional, high net worth and retail investors.
