

15 September 2025

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# Integral Master Trust

# UNDERLYING FUND MANAGERS

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**Issuer** Britannia Financial Services Limited



## UNDERLYING FUND MANAGERS

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 (**Insignia**) – part of the Insignia Financial Group;
- Harbour Asset Management Limited (**Harbour**); and
- DFA Australia Limited (**Dimensional**).

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.

### - **Insignia**

Insignia is a subsidiary of the Insignia Financial Group; one of Australia's largest financial services companies, which has operated continuously since 1846. The Insignia Financial Group currently administers more than AUD330 billion of client monies (as of 30 June 2025) and is listed on the Australian Securities Exchange (ASX) in the ASX 200 (ASX: IFL).

### - **Harbour**

Harbour 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.

### - **Dimensional**

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

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