Scientiam

Scientiam Model 8 – Growth

As of June 30

About this Model:

- It suits an investment time horizon which is long-term, typically at least 10 years.
- The portfolio is invested in approximately 80% in the Dimensional World Equity Trust and 20% in the Dimensional Global Bond Trust (AUD Class).
- The equity allocation provides exposure to more than 11,000 companies across developed and emerging markets, while the bond allocation provides exposure to a diversified portfolio of high-quality global fixed interest securities hedged to Australian dollars.
- It suits investors seeking strong long-term capital growth who are comfortable with a high level of investment risk and short-term market fluctuations, while benefiting from a 20% allocation to global bonds that provides diversification and helps reduce overall portfolio volatility compared with an all-equity portfolio
- Annualised performance
    - *1 Year – 7.70%*
    - *3 year – 11.60%*

About Dimensional:

Dimensional is a leading global investment firm that has been translating academic research into practical investment solutions since 1981. Guided by a strong belief in markets, Dimensional offers strategies that focus on the drivers of expected returns. The firm applies a dynamic implementation process that integrates advanced research, methodical portfolio design, and careful execution, while balancing risks, costs, and other tradeoffs that may impact performance. This approach is applied across a full suite of investment strategies to help meet the needs of investors worldwide.

Dimensional

WORLD EQUITY TRUST — AS AT 30 JUNE 2026

OVERVIEW

Reference Index	World Equity Trust Custom Index
Inception Date	1 July 2013
Responsible Entity	DFA Australia Limited
APIR	DFA0035AU
Trust Net Assets	$1.8 Billion

INVESTMENT OBJECTIVE

To provide a total return, consisting of capital appreciation and income, by gaining exposure to a diversified portfolio of companies and real estate securities listed on approved developed and emerging markets. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index. However, to compare the performance of the Trust with a broad measure of market performance, reference may be made to a combination of market indices based on the strategic asset allocation of the Trust. For further details please refer to www.dimensional.com. Investors should note that the composite index is referred to for comparison purposes only. The performance of the Trust may differ significantly from the index.

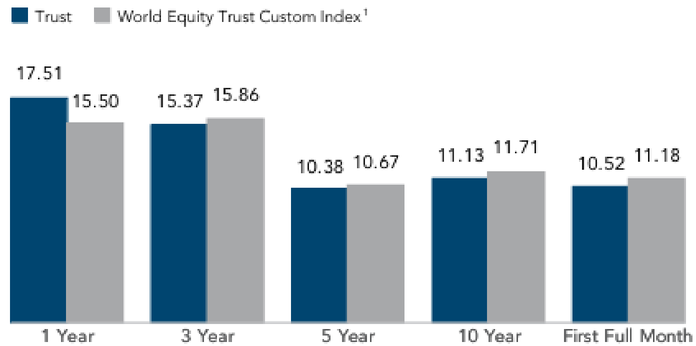
PRINCIPAL RISKS

All investing is subject to risks, including market fluctuations and possible loss of the principal amount invested. Section 4 of the Product Disclosure Statement contains further information about other relevant risk factors.

CHARACTERISTICS

Number of Holdings	11,376
% in Top 10 Holdings	15.59
Wtd. Avg. Mkt. Cap. (Millions)	$643,890
Price-to-Book	2.61

ANNUALISED PERFORMANCE (%)



First Full Month refers to performance since August 2013.

CALENDAR YEAR RETURNS (%)

	TRUST	REFERENCE INDEX
2025	15.39%	14.55%
2024	16.84%	20.05%
2023	15.50%	17.70%
2022	-8.48%	-10.27%
2021	24.32%	22.59%
2020	0.86%	4.27%
2019	23.39%	25.37%
2018	-5.28%	-2.50%
2017	14.60%	14.45%
2016	13.68%	10.20%

Trust performance is net of management fees and costs and transaction costs, includes dividends and other earnings and assumes the reinvestment of distributions. Past performance is not indicative of future performance. Dimensional does not guarantee the performance of any trust or strategy referred to, the repayment of capital or particular rates of return. Performance figures are as at the date shown and are subject to change; therefore current performance may be higher or lower than the performance shown. Returns for periods shorter than one year are not annualised. Investors should consider the current PDS in deciding whether to invest in the trusts or to continue to hold their investments in the trusts. A copy of the most current PDS is available at www.dimensional.com/au-en/funds. The trust is not managed with the objective of achieving a particular return relative to a benchmark index. A reference index has been provided for comparison purposes only and is not intended to represent the current or targeted asset allocation. Trust performance may differ significantly from the reference index.

SECTOR ALLOCATION

Financials	18.66%
Information Technology	18.29%
Materials	13.30%
Industrials	13.15%
Consumer Discretionary	8.66%
Health Care	7.38%
Energy	5.14%
Communication Services	5.04%
Consumer Staples	4.58%
REITs	3.03%
Utilities	2.07%
Real Estate	0.71%

TOP HOLDINGS

BHP Group Ltd	3.54%
NVIDIA Corp	2.26%
Apple Inc	1.96%
Commonwealth Bank of Australia	1.54%
Microsoft Corp	1.26%
Alphabet Inc	1.17%
Westpac Banking Corp	1.09%
National Australia Bank Ltd	1.00%
Amazon.com Inc	0.98%
Rio Tinto Ltd	0.79%

TOP COUNTRIES

United States	40.85%
Australia	35.67%
Japan	3.80%
Taiwan	2.34%
Canada	2.03%

GLOBAL BOND TRUST (AUD CLASS) — AS AT 30 JUNE 2026

OVERVIEW

Reference Index	Bloomberg Global Aggregate Bond Index (hedged to AUD)
Inception Date	10 November 2011
Responsible Entity	DFA Australia Limited
APIR	DFA0028AU
Trust Net Assets (All Classes)	$3.5 Billion

INVESTMENT OBJECTIVE

The Trust is managed to invest in a broadly diversified portfolio of eligible intermediate term domestic and global fixed interest and money market securities. Within portfolio constraints, including controls on portfolio maturity, security maturity, credit quality and diversification, the objective of the Trust is to maximise the return of the portfolio. The Trust is not managed with the objective of achieving a particular return relative to a benchmark index. However, to compare the performance of the Trust with a broad measure of market performance, reference may be made to the Bloomberg Barclays Global Aggregate Bond Index hedged to the Australian dollar (for AUD class units), or to the New Zealand dollar (for NZD class units). Investors should note that the index is referred to for comparison purposes only. The performance of the Trust may differ significantly from the index.

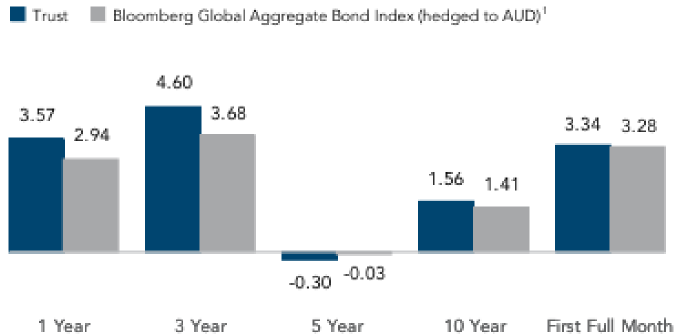
PRINCIPAL RISKS

All investing is subject to risks, including market fluctuations and possible loss of the principal amount invested. Section 4 of the Product Disclosure Statement contains further information about other relevant risk factors.

CHARACTERISTICS

Number of Holdings	575
Average Maturity (Years)	8.28
Yield to Maturity	5.92%
Average Duration (Years)	6.80

ANNUALISED PERFORMANCE (%)



First Full Month refers to performance since December 2011.

CALENDAR YEAR RETURNS (%)

	TRUST	REFERENCE INDEX
2025	4.65%	4.42%
2024	1.89%	2.23%
2023	7.40%	5.31%
2022	-15.18%	-12.28%
2021	-2.50%	-1.53%
2020	6.55%	5.09%
2019	8.81%	7.19%
2018	1.39%	1.65%
2017	3.90%	3.68%
2016	6.16%	5.24%

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All figures are measured in Australian dollars unless stated otherwise.

* "Dimensional" refers to the Dimensional separate but affiliated entities generally, rather than to one particular entity. These entities are Dimensional Fund Advisors LP, Dimensional Fund Advisors Ltd., Dimensional Ireland Limited, DFA Australia Limited, Dimensional Fund Advisors Canada ULC, Dimensional Fund Advisors Pte. Ltd, Dimensional Japan Ltd., and Dimensional Hong Kong Limited.

[1] Bloomberg data provided by Bloomberg. Indices are not available for direct investment.

CREDIT ALLOCATION [2]

AAA	13.18%
AA	31.84%
A	39.72%
BBB	15.23%
Non-Investment Grade	0.02%

MATURITY ALLOCATION

0 - 3 Months	8.09%
9 - 12 Months	0.38%
1 - 3 Years	0.07%
3 - 5 Years	3.25%
5 - 7 Years	17.30%
7 - 10 Years	49.86%
10 - 20 Years	21.05%

TOP COUNTRIES

United States	30.71%
Canada	18.51%
France	8.27%
Australia	7.86%
Japan	7.64%

More information

For more information speak with a team member or email support@scientiam.com.au

General Advice Disclaimer

Scientiam offers general advice only which means that we have not taken into account your personal or specific goals or requirements.

By using Scientiam you are agreeing to make your own decisions and select your own portfolio.

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