

Dexus Wholesale Plus AREIT Fund

Product Disclosure Statement (PDS)

ARSN 601 826 653 APIR BTA0475AU

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How to read this PDS

The Dexus Wholesale Plus AREIT Fund (the Fund) is issued by Westpac Financial Services Limited (WFSL) ABN 20 000 241 127 AFSL 233716 as the responsible entity of the Fund. The ⓘ symbol indicates you can read more about this section in the Additional Information Booklet and the Additional Information – buy-sell spreads, which also form part of this PDS.

This PDS provides a summary of important information you should consider before making a decision to invest in the Fund.

The information in this document is general information only and doesn't take into account your personal objectives, financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that's tailored to suit your personal circumstances.

Investments in the Fund can only be made by someone receiving this PDS (including an electronic version) in Australia. If you're in possession of this PDS outside Australia, you should seek advice regarding restrictions on investing. Failure to comply with relevant restrictions may violate laws.

1. About Westpac Financial Services Limited

Westpac Financial Services Limited (WFSL, we, us, our) is the responsible entity of the Fund, which is a registered managed investment scheme under the *Corporations Act 2001* (Cth) (Corporations Act). We offer investors a wide choice of investments as well as ongoing monitoring and analysis. We're also responsible for the day-to-day administration and operation of the Fund, and for ensuring it complies with the constitution and legislation. This responsibility includes establishing, implementing and monitoring the Fund's investment objective and strategy. We're the issuer of units in the Fund offered in this PDS and have prepared and issued this PDS.

We're a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). An investment in the Fund is not an investment in, deposit with, or other liability of Westpac or any other company in the Westpac Group. An investment in the Fund is subject to investment risk, including possible delays in the payment of withdrawals and loss of income and principal invested. No member of the Westpac Group (including WFSL) stands behind or otherwise guarantees the capital value or investment performance of the Fund.

Investment management of the Fund

The Fund will invest into the Dexus AREIT Fund ARSN 134 361 229 APIR APN0008AU (Underlying Fund), a registered managed investment scheme under the Corporations Act. The responsible entity and investment manager of the Underlying Fund is Dexus Asset Management Limited ABN 60 080 674 479 AFSL 237500 (Manager). The Manager has consented to statements about it in this PDS, in the form and context in which they appear and has not withdrawn its consent before the date of this PDS.

2. How the Fund works

When you invest your money in the Fund, your money is pooled together with other investors' money. We use this pool to buy investments, and those investments are managed on behalf of all investors in the Fund. By investing this way you acquire an interest in the Fund and access skilled investment management as well as investments you may otherwise not be able to access. However, we have day-to-day control over the operation of the Fund.

So that you know what your interest in the Fund is worth, we divide the net asset value of the assets in the Fund into 'units', and issue these units to investors. We'll calculate a price for each unit and keep a record of the number of units you've acquired.

Generally, the Fund isn't open to direct investors. The Fund is only accessible through an Investor Directed Portfolio Service (IDPS), IDPS-like scheme or a nominee or custody service, a managed account or any other service or platform approved by us (collectively referred to as an 'investment service') or through a superannuation fund. This means the rights that apply to someone who invests directly in the Fund are not available to you, but rather to the operator or custodian of the investment service or the trustee or custodian of the superannuation fund (each referred to as the 'Operator').

Where you are accessing the Fund via an investment service or superannuation fund, the terms 'you' and 'your' used in this PDS refer to you as an investor through such products. However, the

Operator will be recorded in the register as the investor and will be the person who exercises the rights and receives the benefits of an investor.

You will need to instruct your adviser or Operator to increase your investment in the Fund by reinvesting distributions or making an additional investment, or to decrease your units by making a withdrawal.

Application money is paid into an interest bearing account upon receipt. Any interest earned on this account will be retained by us and may be paid into the Fund.

Unit prices

Generally, unit prices are calculated each Business Day for the preceding Business Day. A Business Day means a day (other than a Saturday, Sunday or public holiday) on which banks are open for business in Sydney. The unit price will change as the market value of assets in the Fund rises or falls. Assets and liabilities of the Fund for the purposes described in this PDS are valued in accordance with the Fund's constitution.

Entry prices are generally higher than exit prices due to the costs of buying and selling the underlying assets of the Fund. The difference is called the 'buy-sell spread'. There is no buy-sell spread on distributions that are reinvested.

Minimum initial investment

Generally, the Fund isn't open to investment by direct investors. You should refer to the offer document for the investment service or superannuation fund that you invest in as you may be subject to minimum balance requirements.

How to withdraw

You should refer to the relevant offer document for the investment service or superannuation fund, or contact your financial adviser or the Operator, for information regarding processing of transactions relevant to them.

In certain circumstances, such as a freeze on withdrawals or where the Fund is illiquid (as defined in the Corporations Act), you may have to wait a longer period of time before you can redeem your investment.

During the period of processing distributions, the time in receiving your redemption proceeds may be extended. Please refer to Section 2 of the Additional Information Booklet - 'How to withdraw' and 'Restrictions on withdrawals' for further details.

How we process transactions

We'll act on instructions from your Operator. Generally, if we receive a correctly completed application and monies or a correctly completed withdrawal request before 10am (Sydney time) on a Business Day, it will be processed with the unit price calculated for that day. Where we receive correctly completed documentation and monies (where applicable) after 10am (Sydney time) on a Business Day, it will be processed using the unit price determined for the following Business Day.

Distributions

The Fund generally pays distributions monthly and under special circumstances may pay special distributions.

Cash distributions are generally determined by the Responsible Entity at the end of the distribution period in accordance with the relevant policy/policies and the constitution, and divided by the number of units on issue.

Distribution payments are typically paid to you (or your Operator) as soon as practicable after the end of the distribution period of the Underlying Fund. You should check with your Operator to see when it will pass distributions on to you.

All taxable income will be attributed to unitholders in accordance with applicable tax laws – refer to section 7 ‘How managed investment schemes are taxed’. Importantly, the cash distribution amount paid to you may vary to the amount of taxable income attributed you.

Indirect investors

We authorise the use of this PDS as disclosure to people who wish to access the Fund indirectly through an investment service or superannuation fund.

- i** You should read the important information about ‘How the Funds work’ in Section 2 of the Additional Information Booklet before making a decision.
- Go to Section 2 of the Additional Information Booklet at bt.com.au/wholesaleplus.

The material relating to ‘How the Funds work’ may change between the time when you read the PDS and the day when you acquire the product.

3. Benefits of investing in the Fund

Key features

The Fund invests into the Underlying Fund, which is an actively managed portfolio of Australian Securities Exchange (ASX) listed Australian Real Estate Investment Trusts (AREITs) and cash/fixed interest. The Underlying Fund does not invest in direct property.

Key benefits

Some of the benefits that may arise from an investment in the Fund include the following.

- **Active management:** The Manager is an active investment manager and constructs portfolios independent of index weightings. By evaluating the potential risks and rewards of the underlying AREIT stocks and actively investing in stocks outside of the S&P/ASX 300 AREIT Index, the Underlying Fund aims to provide greater diversification benefits and lower risk returns than the market.
- **Income returns:** A significant focus for the management of the Underlying Fund is on generating sustainable and regular income returns. This typically means that the Underlying Fund targets those investments it believes can deliver relatively high and sustainable income returns.
- **Exposure to commercial real estate:** Direct investment in commercial real estate can be difficult and is often beyond the realm of possibility for many retail investors due to the large capital commitment and specialist knowledge that is generally required to invest in this sector. The Underlying Fund provides exposure to a diversified and professionally managed portfolio of quality commercial real estate. The distributions from real estate securities predominantly come from rental income of the underlying commercial properties.
- **Non index weightings:** Unlike many property securities funds which invest significantly on the basis of the weighting of a particular property security investment in an index, the Underlying Fund will invest on the basis of the Manager’s determination of the relative value and attractiveness of the property security investment.
- **Limiting exposure to higher risk earnings:** The Manager limits the Underlying Fund’s exposure to earnings derived

from international assets and active business activities, such as property development or funds management type activities, which are generally considered riskier earnings. This strategy aims to deliver a lower risk compared to the risk of investing in the S&P/ASX 300 AREIT Index.

4. Risks of managed investment schemes

All investments carry risk.

The likely investment return and the risk of losing money is different for each managed investment scheme, as different strategies carry different levels of risk based on the underlying mix of assets. Generally, the higher the level of risk you’re prepared to accept, the higher the potential returns or losses. Assets with the highest long-term returns may also carry the highest level of short-term risk. Growth assets, such as shares and property, are generally considered the most volatile assets, ie they’re likely to experience greater fluctuations in value than defensive assets, such as fixed interest and cash.

The significant risks for the Fund are as follows.

Asset class risk

This is the risk associated with a particular asset class. For example, equities are generally more volatile than fixed interest investments, while investing in international equities adds additional risks because of currency movements, differing tax structures and social, economic and political factors affecting a country or region.

Market risk

These are factors that can influence the direction and volatility of an overall market as opposed to security specific risks. These factors can be specific to one country or affect a number of countries. Macroeconomic, technological, geopolitical or regulatory conditions and even market sentiment changes can mean the value of investment markets change. These factors include shocks to an economy, such as a spike in the price of oil, terrorist threats, political elections, environmental catastrophes, or changes to monetary or fiscal policy.

Security specific risk

This is the risk associated with an individual security. The price of securities in a company may be affected by unexpected changes in that company’s operations or business environment such as changes in management or the loss of a significant customer.

Liquidity risk

This is the risk that a security or asset may not be converted to cash in a timely manner. The liquidity of the Fund will depend on the liquidity of the Underlying Fund and the ability of the Underlying Fund to satisfy withdrawal requests.

Interest rate or duration risk

This is the risk associated with adverse changes in security prices as a result of interest rate movements. For example, this could be due to a change in the absolute level of interest rates, the spread between two interest rates, the shape of the yield curve, or in any other interest rate relationship. Duration refers to the sensitivity of security prices to a change in interest rates.

Derivatives risk

The Underlying Fund may use derivatives (such as futures) to gain exposure to investment markets. Risks associated with derivatives include the value of the derivatives failing to move in

line with the underlying asset, issues associated with the management of the assets backing a derivative so the Underlying Fund may not be able to meet payment obligations as they arise, and counterparty risk in the case of over-the-counter derivatives where no clearing house acts as an intermediary party (where the counterparty to the derivative contract cannot meet its obligations under the contract).


Fund performance risk

There is the risk that active management of the Underlying Fund deviate from the benchmark and lead to underperformance. In addition, there is the risk that because of different levels of cash being held by this Fund and the Underlying Fund it invests in, and the timing of applications and redemptions, the performance of the two stated funds could be different.

Risk can be managed but it can't be completely eliminated. It's important to understand the following.

- The value of your investment will go up and down.
- Past performance isn't an indicator of future performance.
- The level of returns will vary and future returns may differ from past returns.
- Returns are not guaranteed and there's always the chance you may lose money on any investment you make in the Fund.
- Laws affecting your investment in a managed investment scheme may change over time.

The level of risk appropriate for you will depend on a range of factors including your age, investment timeframe, where other parts of your wealth are invested and how comfortable you are with fluctuations in the value of your investment over your investment timeframe.

 You should read the important information about 'Risks of managed investment schemes' in Section 4 of the Additional Information Booklet before making a decision.

- Go to Section 4 of the Additional Information Booklet at bt.com.au/wholesaleplus.

The material relating to 'Risks of managed investment schemes' may change between the time when you read the PDS and the day when you acquire the product.

5. How we invest your money

WARNING: You should consider the Fund's likely investment return, the Fund's investment objective, the Fund's risk level, your individual circumstances and your investment timeframe, before choosing to invest in the Fund.

Dexus Wholesale Plus AREIT Fund

Investment objective	To provide investors with a consistent, relatively high level of income combined with some capital growth, sourced primarily from AREITs listed on the ASX. The Underlying Fund aims to: <ul style="list-style-type: none"> – have a gross annual income yield (before management fees and expenses) that equates to at least 110% of the average yield of the benchmark – provide investors with a level of capital growth which at least matches increases in the Consumer Price Index (CPI) over a 5–7 year time horizon, and – provide lower than market volatility compared with the S&P/ASX 300 AREIT Index over a 5-7 year time horizon.
Benchmark	S&P/ASX 300 AREIT Index Dividend Yield
Minimum suggested timeframe	6 to 7 years
Investment strategy	The Underlying Fund will invest in AREITs and cash/fixed interest. The Underlying Fund will not invest in direct property. The Manager will continually review and, if appropriate, re-weight the Underlying Fund's investments with the objective of optimising the Underlying Fund's distributable income. The constitution of the Underlying Fund allows the Manager to borrow on behalf of the Underlying Fund. It is the current intention of the Manager that the Underlying Fund will not undertake direct borrowing. The entities in which the Underlying Fund will invest may borrow.

Dexus Wholesale Plus AREIT Fund


It is the Manager's current policy not to use derivatives for leverage or risk management purposes within the Underlying Fund. The entities in which the Underlying Fund will invest may use derivatives. The target asset allocation of the Underlying Fund is:

	Long term asset allocation ranges	Indicative asset allocation
Units or shares in AREITS	90% – 100%	99%
Cash/Fixed interest	0% – 10%	1%

Risk level High – High risk of short-term loss.

Fund performance For information on the performance of the Fund, including performance history, please visit bt.com.au/wholesaleplus

Changes to Fund details and investments We have the right to make changes to the Fund at any time, and in some cases without prior notice. This could include closing or terminating the Fund, or amending its investment parameters, including the investment objective and strategy, investment manager(s), buy-sell spread or asset class allocation ranges and currency strategy (if applicable). Changes to the Underlying Fund may also impact the Fund. We will inform you about any material change to the Fund's details in your next regular communication or as otherwise required by law. Details of any change will be available on bt.com.au/pdsupdates.

 You should read the important information about 'How we invest your money' in Section 5 of the Additional Information Booklet before making a decision.

– Go to Section 5 of the Additional Information Booklet at bt.com.au/wholesaleplus.

The material relating to 'How we invest your money' may change between the time when you read the PDS and the day when you acquire the product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneySMART.gov.au) has a managed funds fee calculator to help you check out different fee options.

Fees and costs summary

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Fund as a whole.

Unless otherwise stated, all fees are inclusive of GST and take into account reduced input tax credits (RITC), if applicable, in respect of the GST component of the fee.

Taxes are set out in another part of this document and Section 7 of the Additional Information Booklet.

You should read all the information about fees and costs because it is important to understand their impact on your investment. You can also use this information to compare the costs between different simple managed investment products.

Fees and Costs Summary

Type of fee or cost ^{1,2}	Amount	How and when paid
Ongoing annual fees and costs		
Management fees and costs³ The fees and costs for managing your investment	0.65% of the net asset value (NAV) of the Fund per year. This is comprised of: <ul style="list-style-type: none"> – Management fee of 0.65% – Indirect Costs⁴ of 0.00% 	The Management Fee: <ul style="list-style-type: none"> – Accrues daily and is reflected in the Fund's unit price – Is paid monthly from the assets of the Fund Indirect costs are reflected in the unit price of the Fund and are generally deducted from the assets of the Fund when they are incurred.
Performance fees³ Amounts deducted from your investment in relation to the performance of the Fund	Not applicable ⁵	We do not charge performance fees. However, performance fees may be charged by the investment manager of the Underlying Fund or of the underlying investments held within the Underlying Fund (as applicable). These fees are calculated by reference to the performance of the Underlying Fund or underlying investments (as applicable) and are reflected in the Underlying Fund's unit price. If payable, performance fees are generally paid at least annually.
Transaction costs⁶ The costs incurred by the Fund when buying or selling assets	0.03% of the net asset value (NAV) of the Fund.	Transaction costs (net of the buy-sell spread) are paid from the assets of the Fund as and when they are incurred. They are reflected in the Fund's unit price.
Member activity related fees and costs (fees for services or when your money moves in or out of the product)		
Establishment fee The fee to open your investment	Nil	Not Applicable
Contribution fee The fee on each amount contributed to your investment	Nil	Not Applicable
Buy-sell spread⁷ An amount deducted from your investment representing costs incurred in transactions by the Fund	Buy: 0.30% Sell: 0.00%	Buy-Sell spreads are costs incurred when you transact. A Buy spread increases the unit price (application price) when you buy units, and a Sell spread reduces the unit price when you sell units (redemption price). Buy-Sell spreads are reflected in the Funds unit price.
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not Applicable
Exit fee The fee to close your investment	Nil	Not Applicable
Switching fee The fee for changing investment options	Nil	Not Applicable

1 Fees in this PDS can be individually negotiated if you're a wholesale client under the Corporations Act.

2 The fees and costs charged do not include investment service or superannuation fund fees and costs. Please refer to the Operator's disclosure document for further information.

3 Please refer to the 'Additional explanation of fees and costs' section below and Section 6 of the Additional Information Booklet for more information about Management Fees and Costs and Performance Fees.

4 Indirect costs are an estimate for the financial year ending 30 June 2023 and may include reasonable estimates where we were unable to determine the exact amount.

5 Performance fees are calculated as an estimate based on the average amounts of annual performance fees incurred by the Fund or Underlying Fund (as relevant) over the previous five financial years (subject to certain exceptions, for example, where the performance fee was not charged, or the product was not offered, for the previous five financial years).

6 Transaction costs (net of buy-sell spreads) are Net Transaction Costs and are an estimate for the financial year ending 30 June 2023. In certain circumstances when the net transaction cost may be negative, the value will be rounded to zero.

7 Buy-sell spreads are current as at the date of preparation of this PDS. We may vary these spreads from time-to-time to reflect changing market conditions. The buy-sell spread for the Fund is available in 'Additional Information – buy-sell spreads' at bt.com.au/wholesaleplus.

To see how fees and costs may affect your investment, use the calculator on the ASIC website at www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/managed-funds-fee-calculator.

Example of annual fees and costs for the Fund

This table gives an example of how the fees and costs of the Fund can affect your investment over a one year period. You can use this table to compare this product with other managed investment products.

Example – Balance of \$50,000 ¹ with a contribution of \$5,000 during the year		
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
PLUS Management fees and costs	0.65%	And, for every \$50,000 you have in the Fund you will be charged \$325.00 each year.
PLUS Performance fees	Not applicable	And, you will be charged or have deducted from your investment \$0 in performance fees each year.
PLUS Transaction costs	0.03%	And, you will be charged or have deducted from your investment \$15.00 in transaction costs.
EQUALS Cost of the Fund	If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees and costs of: \$340.00 What it costs you will depend on the investment option you choose and the fees you negotiate.	


¹ This amount is prescribed by legislation. The example above assumes that the \$50,000 is invested for the entire year, the value of the investment is constant over the year and the additional \$5,000 is invested at the end of the year. Therefore management costs are calculated using the \$50,000 balance only. The example includes rounded figures for illustrative purposes.

Additional explanation of fees and costs

Changes in fees and costs

The constitution for the Fund allows us to charge a management fee of up to 4% pa (excluding GST) of the value of the assets in the Fund.

We may change the amount of the fees and costs payable to us without your consent (up to any maximum that is allowed under the Fund's constitution). If we increase the fees or costs payable to us (such as the management fee), we will provide you with written notice at least 30 days prior to the change becoming effective (or otherwise as required by law).

-  You should read the important information about 'Fees and costs' in Section 6 of the Additional Information Booklet before making a decision.
- Go to Section 6 of the Additional Information Booklet at bt.com.au/wholesaleplus.

You should also read the important information about 'buy-sell spreads' in the 'Additional Information – buy-sell spreads' before making a decision.

- Go to 'Additional Information – buy-sell spreads' at bt.com.au/wholesaleplus.

The material relating to 'Fees and costs' may change between the time when you read the PDS and the day when you acquire the product.


7. How managed investment schemes are taxed

WARNING: You should note that investing in the Fund is likely to have tax consequences. We strongly advise that you seek independent professional tax advice before investing in the Fund.

The Fund attributes all of the taxable income, including realised net capital gains and tax credits (if any), to investors each year. As such, the Fund should not be subject to income tax. Rather,

investors should be subject to tax on their share of attributions made by the Fund. You may also be subject to Capital Gains Tax on the disposal of your investment in the Fund.

Investing in the Fund may also affect your entitlement to pension or other social security benefits. We suggest you seek advice from your financial adviser or Centrelink.

-  You should read the important information about 'How managed investment schemes are taxed' in Section 7 of the Additional Information Booklet before making a decision.
- Go to Section 7 of the Additional Information Booklet at bt.com.au/wholesaleplus.

The material relating to 'How managed investment schemes are taxed' may change between the time when you read the PDS and the day when you acquire the product.

8. How to apply

Generally, you're only able to access the Fund indirectly through an investment service or superannuation fund. Accordingly, you should contact the Operator of your investment service or superannuation fund if you would like to invest in this Fund. Before investing in the Fund, you should read the entire PDS, the Additional Information Booklet and the Additional Information – buy-sell spreads, to ensure the Fund meets your needs. We may decline to accept any application for units without giving reason.

The Operator will be recorded in the register as the investor and will be the person who exercises the rights and receives the benefits of an investor. Indirect investors are subject to different conditions from those that would apply if investing directly in the Fund. You should refer to the offer document for the investment service or superannuation fund, or contact your financial adviser or Operator for any investor queries.

Cooling-off rights don't apply to any investments in the Fund acquired through an investment service or superannuation fund. Indirect investors should contact their Operator and read the

Operator's offer document for more information on any cooling-off rights that may apply in relation to the relevant investment service or superannuation fund.

Complaints

If you have an enquiry or complaint, please contact either your investment service or superannuation fund Operator (for indirect investors), or us through the below channels:

Phone: 1800 287 873

Online: Using the secure feedback form at [contact us online](#)


If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001.

-  You should read the important 'Other information' in Section 9 of the Additional Information Booklet before making a decision.
- Go to Section 9 of the Additional Information Booklet at bt.com.au/wholesaleplus.

The material relating to 'Other information' may change between the time when you read the PDS and the day when you acquire the product.

9. Other information

The Fund is subject to regular reporting and may be subject to continuous disclosure obligations. Copies of documents lodged with ASIC may be obtained from, or inspected at, an ASIC office. You can also call us to obtain copies of the following documents free of charge.

- The most recent annual financial report lodged with ASIC for the Fund.
- Any half year financial reports for the Fund lodged with ASIC after the lodgement of the above annual financial report and before the date of the PDS (if applicable).
- Any continuous disclosure notices we place online at bt.com.au/pdsupdates or have lodged with ASIC.

Target market determination

WFSL has issued a Target Market Determination (TMD), which includes a description of who the Fund is appropriate for. The TMD can be accessed via bt.com.au/tmd or by contacting us on 1800 287 873.

Updated information

Information in this PDS is subject to change from time to time. Any changes to information in the PDS that are not materially adverse, such as minor changes to the asset allocation for the Fund, may be updated on bt.com.au/pdsupdates. If the change to the information in the PDS is materially adverse, we will update the PDS and provide notice as required by law. The PDS is available on bt.com.au/wholesaleplus. You may also be able to obtain a paper copy of the PDS or any updated information, free of charge, in several ways:

- Contact your investment service or superannuation fund Operator (for indirect investors).
- Contact your financial adviser.
- Call our Customer Relations team on 1800 287 873.
- Email us at WholesalePlus@btfinancialgroup.com.

For more information

bt.com.au 1800 287 873 Wholesale Plus Funds, GPO Box 2861, Adelaide, SA 5001

