PRODUCT DISLOSURE STATEMENT

CACHE MULTI-CLASS INVESTMENT FUND

(ARSN 671 024 061)

14 September 2026

Responsible Entity
Cache (RE Services) Ltd
ACN 616 465 671, AFSL 494886
Level 1, 63–73 Ann Street
Surry Hills NSW 2010
1300 122 243

Manager and Administrator
Cache Investment Management Ltd
ACN 624 306 430, AFSL 514360
Level 1, 63–73 Ann Street
Surry Hills NSW 2010
1300 122 243
trustee@cacheinvest.com.au

Distributor

An entity that is appointed by the Manager to distribute the Fund via a mobile investing application or other user interface.

Contact details of the Distributor/s can be found in the relevant Target Market Determination (https://cacheinvest.com.au/documents) .

Important information

This Product Disclosure Statement (**PDS**) is a summary of significant information about the Fund and is issued by Cache (RE Services) Ltd (ACN 616 465 671, AFSL 494886) (**Cache RE, the Trustee**, **we** or **us**) as the trustee and responsible entity of the Fund.

It refers to important information in the Additional Information Document (**AID**) (available at https://cacheinvest.com.au/documents)and Investment Options List (**IOL**) (available at https://cacheinvest.com.au/documents) which both form part of this PDS.

You should consider the information in this PDS (including the AID and IOL) and obtain financial advice tailored to your personal circumstances before making a decision about the Fund. The information in this PDS is general information only, is not financial product advice and does not take account of your personal financial situation or needs.

The Fund is a fully digital investment product. By making an application, you agree to receive communications in digital form only (including via email from Cache or via the relevant Distributor's mobile application or other user interface (**App**) with a copy of, or hyperlink to, the relevant communication).

The App is not incorporated by reference into, and otherwise does not form part of, this PDS.

This offer is only open to retail and wholesale investors who are Australian residents for income tax purposes, who have received this PDS in Australia and who have an Australian residential address.

Information in this PDS may change from time to time. Where a change is not materially adverse to investors, it may be updated via a notification at https://cacheinvest.com.au/documents and the App.

You can ask Cache to provide a digital copy of any updated information, free of charge, at trustee@cacheinvest.com.au you can also ask a Distributor via their App for a free digital copy for the updated information.

Cache RE is not a bank and an investment in the Fund is not a bank account. Neither Cache RE, Cache, the Distributors nor any other person guarantees the performance of the Fund, the repayment of capital from the Fund or any particular rate of return.

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1. About Cache (RE Services) Ltd

The Trustee has appointed Cache Investment Management Ltd as the investment manager and administrator of the Fund, and in these roles it is responsible for managing the assets of the Fund and the Fund's administration.

Manager and administrator

Cache Investment Management Ltd (ACN 624 306 430 AFSL 514360) (**Cache**) has been appointed by Cache RE as investment manager and administrator of the Fund to undertake certain services including the establishment of the Fund, day-to-day management of the Fund, management of the Fund portfolio, operation of the Fund's unit registry and accounting services in respect of the Fund.

Cache will also undertake investor verification in order to comply with its legal obligations under the *Anti-Money Laundering and Counter- Terrorism Financing Act 2006* (Cth) and provide investors with their annual tax statement.

Distributor

Cache may, from time to time in their discretion, appoint an entity as a distributor (**Distributor**) to distribute the Fund.

Each Distributor operates their own App that allows investors to engage with the Fund, including making investments, switching investments or redeeming investments. Each Distributor owns the intellectual property necessary to operate their respective App. User experience may vary depending on features offered in each Distributor's App.

You can open an investment account in the Fund via a Distributor. Performance of the Fund will be the same, regardless of your choice of Distributor. A Distributor does not take part in any investment decision of the Fund, nor the management of the Fund portfolio.

Similarly, regardless of your choice of Distributor, the Trustee charges you the same fees and costs as disclosed in section 6 below. A Distributor can run promotional campaigns that may waive or rebate certain fees & costs from time to time at their own discretion and costs. Neither the Trustee, Cache nor other Distributors of the Fund is obliged to offer a similar promotion.

All appointment and removal of Distributors will be reflected in the Target Market Determination for the Fund (available at https://cacheinvest.com.au/documents).

Contact details of each Distributor can be found on the Target Market Determination.

Responsible entity

Cache (RE Services) Ltd (ACN 616 465 671, AFSL 494886) is the trustee and responsible entity of the Fund and the issuer of units in the Fund. Cache RE is responsible for operating the Fund and the Fund's compliance with the Fund's constitution (**Constitution**), the *Corporations Act 2001* (Cth) (**Corporations Act**) and other relevant laws.

The Responsible Entity and Manager are related bodies corporate.

Custodian

Sandhurst Trustees Limited (ACN 004 030 737 AFSL 237906) has been appointed by Cache RE to hold domestic Fund assets as custodian, and may also provide other services (including services relating to trade and transaction settlement, corporate action reporting and administration, proxy voting, income and distribution processing and cash management).

2. How the Cache Multi-Class Investment Fund works

A unit trust and a managed investment scheme

The Fund is a managed investment scheme that is structured as an Australian unit trust and registered with the Australian Securities and Investments Commission under the Corporations Act. There may be one or more classes of units in the Fund (each, an **Investment Option**).

A unit represents an undivided beneficial share in the Fund's assets as a whole (but not a right to any Fund assets in particular), subject to the Fund's liabilities.

Each Investment Option has a unit price

Each Investment Option may have a different unit price. The unit price for an Investment Option is determined by dividing the Investment Option's net trust value by the number of units on issue in the Investment Option at that time.

The unit price for each Investment Option will vary as the market value of the Investment Option's underlying assets rise and fall.

For more information, please see the Unit Pricing Policy and Fair Value Pricing Policy for the Fund. You can ask Cache to provide a digital copy to you free of charge at trustee@cacheinvest.com.au.

How to make and increase your investment

To invest in the Fund, you need to open an investment account with a Distributor of your choice. You need to complete the application process on their App, which includes agreeing to the terms and conditions.

You are required to nominate an Australian bank/credit union account held in your name. Application monies and account fees (where applicable) will be debited from this linked bank/credit union account.

You can submit an investment instruction via the App after you successfully opened an investment account with a Distributor. When your cleared funds have been received and accepted by the Trustee, you will be issued units in the relevant Investment Option at the applicable unit price (plus any applicable buy spread).

You may be able to make a regular ongoing investment if this is offered by the Distributor of your choice.

How to decrease your investment

You may decrease the size of your investment by making a withdrawal request using the App.

There is no minimum withdrawal amount.

Units in the relevant Investment Option(s) that you select using the App will be redeemed at the next applicable unit price (less any applicable sell spread).

Withdrawal amounts will usually be paid to you within 5 – 7 days after the Trustee receives and accepts your withdrawal

request (less any applicable sell spread and any amounts you owe in relation to your investment).

Switching between Investment Options

Should there be more than one Investment Option available, you may then request to switch money from one Investment Option to another, and the Trustee will deem that to constitute both a request to withdraw from one Investment Option and an application to invest in another. Where the Trustee accepts that kind of request, units in the first Investment Option will be redeemed at their applicable unit price (less any applicable sell spread) and then the proceeds will be applied towards an application for units in the second Investment Option at their applicable unit price (plus any applicable buy spread). You may hold units in more than one Investment Option at a time.

AUD Cash Investment Option

A Distributor may require you to deposit application monies into and withdraw redemption monies from the AUD Cash Investment Option, which functions like a digital wallet (Wallet).

Where applicable, application monies will be applied towards acquiring units in the Wallet after cleared funds are received from you. You may then request to switch money from the Wallet to any other Investment Option/s (if available). The Trustee will deem that to constitute both a request to withdraw from the AUD Cash Investment Option and an application to invest in another Investment Option.

Similarly, where applicable, the reverse applies to a redemption request. An investment must first be switched into the Wallet before initiating a withdrawal request to your nominated bank/credit union account.

You will usually be able to increase and decrease the size of your investment in this way 24 hours per day, 7 days per week.

Transfers of units

Transfers of units are not permitted without the Trustee's consent.

Limitations

In some circumstances, such as when there is a freeze on withdrawals or the App is unavailable, investors may not be able to withdraw from the Fund within the usual period upon request.

The Trustee may accept or reject any investment or withdrawal request at any time at its discretion, without providing a reason for its decision.

Minimum amounts

The minimum transaction amount is $5.00 per transaction and a minimum balance of $5.00.

There is no minimum withdrawal amount. If your withdrawal request would result in your balance being below $5.00, the Trustee may reject your withdrawal request or may treat your withdrawal request as applicable to your whole balance and redeem your entire investment in the Fund.

Distributions

The Fund does not pay distributions to you. Any income received by the Fund in respect of units allocated to you will be automatically re- invested into the Fund and will increase the value of your investment. You can withdraw the amount of any income that has been automatically re-invested by making a withdrawal request via the App.

You should read the important information about acquiring and disposing of units before making a decision. Go to section I of the AID. The material relating to acquisitions and disposals of units may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing in Cache Multi-Class Investment Fund

The key features and benefits of an investment in the Fund include:

Access to multiple Investment Options

The Fund offers multiple Investment Options that may provide exposure to markets across geographical regions, popular themes or industry, and risk profile. You can build up a portfolio of investments of your choosing.

Choose your user experience

One fund, different user interfaces. You can access the Fund by opening an investment account with a Distributor that appeals to you most.

4. Risks of managed investment schemes

All investments carry risk. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk.

Returns in the Fund are not guaranteed. The value of investments will vary, as will investment returns. Future returns may differ from past returns and investors may lose some or all of their money. Laws affecting registered managed investment schemes may also change in the future.

The appropriate level of risk for each investor will vary depending on a range of factors including age, investment timeframe, risk tolerance and where other parts of the investor's wealth are invested.

The significant risks of investing in the Fund include but are not limited to:

a) **Performance risk**: the risk that your investment in the Fund does not perform as you expect or meet your financial requirements. There is no guarantee that any investment strategy will be managed successfully.

b) **Market risk**: the risk of investment losses resulting from poor market conditions or changes to the market price of assets held by the Fund. This includes the risk that a market outside Australia experiences poor market conditions.

c) **Liquidity risk:** the risk that the Fund has insufficient liquid assets to pay a withdrawal request in a timely manner.

d) **Interest rate risk:** the risk that the capital value or income of a security may be adversely affected when interest rates rise or fall.

e) **Fund risk:** the risk that the Fund terminates, its fees or other terms change or Cache RE, Cache, the relevant Distributor or another service provider changes

f) **Underlying ETF risk:** the Fund invests in ETFs in accordance with the investment objective of an Investment Option (**Underlying ETF**). There are risks linked to the Underlying ETF, such as a change in the fees, costs, terms, manager or service providers. These may impact the value of the Underlying ETF and therefore the performance of the Fund. There is also a risk that any Underlying ETF terminates or is suspended from trading on a stock exchange, in which case the Fund will not be able to buy or sell units of the Underlying during the suspension or after the termination.

g) **Concentration risk:** the risks associated with investing in a limited number of shares, ETFs or investment classes (whether relating to the investments of each Investment Option or the investments of an Underlying ETF).

h) **Authorisation risk:** the risk that your investment is accessed by another person that pretends to be you (for example, by using your mobile device or password).

i) **Operational risk:** the risk that Cache's, the Trustee's, the relevant Distributor's, or a service provider's operational processes and procedures malfunction or fail.

j) **Foreign exchange risk:** the risk that the value of the currency in which investments are held falls.

k) **Data security risk:** the risk that information systems fail, are infiltrated or corrupted.

l) **Regulatory risk:** the risk that the laws or regulations that impact the Fund (or its assets) change in Australia or overseas.

m) **Distributor risk:** the risk that a Distributor may be unable or unwilling to distribute the Fund may affect your ability to invest in, or receive withdrawal monies from, the Fund.

n) **Technology risk:** the risks associated with investing in a digital investment product, such as software errors and bugs. Technology risks may result in, for example:

- A transaction or withdrawal you submit in the App not being received (and not processed); or
- Your balance, transaction history or other information in relation to your investment in the Fund not being presented accurately on the App.

o) **Conflicts risk**: conflicts of interest may arise between Cache RE and related parties appointed to provide services in connection with the Fund. Cache RE has in place a policy to manage conflicts of interest as they arise during the provision of financial services in connection with the Fund.

You should read the important information about the risks of investing in the Fund before making a decision. Go to section 2 of the AID. The material relating to the risks of investing in the Fund may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

A range of Investment Options are offered under this PDS, each investing in one or a portfolio of ETFs and some cash.

Detailed information about each Investment Option is set out in the IOL.

You should consider the likely investment return, risk and your investment timeframe when choosing to invest in an Investment Option.

As an example, detailed information about the Balanced Investment Option is set out below.

Investment return objective – Balanced

The Balanced Investment Option aims to provide returns consistent with a diversified portfolio where the underlying exposure is based on the composite benchmark listed in the strategic asset allocation before fees, expenses and tax.

Investment profile – Balanced

For investors with medium risk tolerance seeking a balance of capital growth and income generation. The minimum suggested investment
timeframe for this Investment Option is 3 years.

Labour standards and environmental, social and ethical considerations

The Trustee, Cache and Distributors do not take into consideration labour standards, or environmental, social or ethical considerations, when selecting, retaining or realising investments in relation to the Fund.

Balanced – Strategic asset allocation (of the gross value of the Investment Option)

Exposure	ETF / Ticker	Allocation
Equity and Bond Diversified	Vanguard Diversified Balanced Index ETF [ASX: VDBA]	80% – 100%
Cash	Australian Bank Deposit	0% - 20%

This table sets out the strategic asset allocations of the Balanced Investment Option. In practice, the actual asset allocation may vary from the target asset allocation (within the range specified). The Fund's investment objective and strategy can be changed without notice in some cases. Investors will be informed of any material change to the Fund as required by law.

You should read the important information about how your money is invested and information relating to other Investment Options before making a decision. Go to section 3 of the AID and to the IOL. The material relating to how your money is invested and the Investment Options in the IOL may change between the time when you read this 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 fees. 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.

Fee and other costs table

The table below shows fees and other costs that you may be charged in the **Balanced** Investment Option and can be used to compare costs between different simple managed investment schemes.

Fees and costs may be paid directly from your investment account or deducted from investment returns.

Fees and costs summary

Cache Multi-Class Investment Fund – Balanced

Type of fee or cost	Amount[5]	How and when paid
Ongoing annual fees and costs		
Management fees and costs[1, 2] *The fees and costs for managing your investment*	1.07% p.a. of the net trust value of the Fund	Management fees and costs comprise indirect costs, management fees and recoverable expenses. Indirect costs are costs which reduce the returns of the Fund, such as the fees charged by issuers of Underlying ETFs (if any). Such costs are generally deducted from the Fund's assets (or the assets of any Underlying ETFs) and reflected in the Fund's daily unit price as and when they arise. Any management fees and recoverable expenses are deducted from the Fund's assets as and when they are incurred.
Performance fees *Amounts deducted from your investment in relation to the performance of the product*	Not applicable	Not applicable.

477 Pitt St, Haymarket
NSW 2000, Australia

Transaction costs[3] *The costs incurred by the scheme when buying or selling assets*	0.59% p.a. of the net trust value of the Fund	Paid or reimbursed from the assets of the Fund, or from the assets of any interposed vehicle, as and when they are incurred and reflected in the unit price of the Investment Option.
Member activity related fees and costs (fees for services or when your money moves in or out of the scheme)		
Establishment fee *The fee to open your investment*	Not applicable	Not applicable.
Contribution fee *The fee on each amount contributed to your investment*	Nil	Not applicable.
Buy-sell spread *An amount deducted from your investment representing costs incurred in transactions by the scheme*	±0.20%	The buy spread will be applied to the investment price and paid into the Fund when you invest into the Fund. The sell spread will be applied to the withdrawal price and paid into the Fund when you withdraw from the Fund.
Withdrawal fee *The fee on each amount you take out of your investment*	Nil	Not applicable.
Exit fee *The fee to close your investment*	Not applicable	Not applicable.
Switching fee[4] *The fee for changing investment options*	Nil	Not applicable.

[1] The costs component of management fees and costs are based on the actual costs incurred for the previous financial year. The amount of management fees and costs refers to the management fees and the range of indirect costs of the Balanced Investment Option. The indirect costs component of the management fees and costs for Balanced Investment Option incurred in the last financial year was 0.27% p.a. of the net trust value of the Fund. For more information, please see the 'Additional explanation of fees and costs' below, section 4 of the AID and sections 1 and 2 of the IOL.

[2] In addition to management fees and indirect costs, management fees and costs could include other fees and costs such as inactivity fees and recoverable expenses but none are anticipated at this stage. For more information on management fees and costs, please see 'section 4 of the AID and sections 1 and 2 of the IOL.

[3] The transaction costs are based on the actual amount of transaction costs incurred for the last financial year that are not recovered by the buy/sell spread.

[4] A switch is effected as a withdrawal from one Investment Option and an investment in another Investment Option. Under the Constitution there is no fee chargeable specifically relating to switching between Investment Options, however, under the Constitution the Trustee is entitled to charge an application fee and a redemption fee associated with the process of switching from one Investment Option to another. The Trustee has elected not to charge such application and redemption fees, however a buy/sell spread applies.

[5] 'Nil' means there is an entitlement under the Constitution but the Trustee has elected not to charge it. 'Not applicable' means there is no entitlement for the Trustee to charge this fee under the Constitution. Amounts are inclusive of Goods and Services Tax (GST) and any applicable stamp duty, and take into account the expected entitlement to a full tax credit or a reduced input tax credit in respect of the GST component of the fee.

For more information, or for the fees and costs for other Investment Options, please see section 4 of the AID and sections 1 and 2 of the IOL.

Example of annual fees and costs for a balanced investment option or other investment option

This table gives an example of how the ongoing annual fees and costs for the **Balanced** Investment Option for the product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

EXAMPLE – Balanced[1]		**BALANCE OF $50,000 WITH A CONTRIBUTION OF $5,000 DURING YEAR**
Contribution Fees	Nil[2]	For every additional $5,000 you put in, you will be charged **$0**
PLUS Management fees and costs	1.07% p.a. of the net trust value of the Fund	**And**, for every $50,000 you have in the **Balanced** Investment Option you will be charged or have deducted from your investment **$535.00** each year
PLUS Performance fees	Not Applicable[2]	**And**, you will be charged or have deducted from your investment **$0** in performance fees each year
PLUS Transaction costs	0.59%	**And**, you will be charged or have deducted from your investment **$295.00** in transaction costs
EQUALS Cost of Balanced		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 in the range of: **$830.00** **What it costs you will depend on the investment option you choose and the fees you negotiate.**

[1] This example assumes a constant investment of $50,000 throughout the year and the $5,000 investment occurs at the end of the year and that you are only invested in one Investment Option. This assumption is used for calculating the example of annual fees and costs for **Balanced** Investment Option only. For more information on how you can invest in the Fund, please see section above 'How to make and increase your investment'.

[2] 'Nil' means there is an entitlement under the Constitution but the Trustee has elected not to charge it. 'Not applicable' means there is no entitlement for the Trustee to charge this fee under the Constitution.

There is a calculator provided by ASIC on its Moneysmart website (www.moneysmart.gov.au) that you can use to calculate the effect of fees and costs on your balance.

Additional explanation of fees and costs

In respect of the Fund, no transaction fees will be charged when you invest money, withdraw money, or move money from one Investment Option to another.

Applicable fees will be paid directly from the Fund to Cache, who will pass on some or all that fee to Cache RE or the Distributors (depending on the scale of the Fund).

All monetary amounts are in Australian dollars. Unless otherwise indicated, fees are inclusive of Goods and Services Tax (GST), any applicable stamp duty and take into account the expected entitlement to a full tax credit or a reduced input tax credits in respect of the GST component of the fee.

The Trustee can change its fee structure without your consent, subject to the maximum fees described in the Constitution. Fees may vary over time due to changes to the Fund, changing economic conditions or changes in regulation.

You will be given notice of any changes to fees in accordance with the Corporations Act (for example, where there is a material increase in fees or charges and the fund is not a disclosing entity, you'll be notified at least 30 days before the increase takes effect).

Adviser fees

If you have a financial adviser, additional fees may be payable to the adviser. Refer to the Statement of Advice provided by your adviser.

You should read the important information about the fees and costs of the Fund before making a decision. Go to section 4 of the AID and sections 1 and 2 of the IOL. The material relating to the fees and costs of the Fund may change between the time when you read this PDS and the day when you acquire the product.

7. How managed investment schemes are taxed

Investing in a registered managed investment scheme is likely to have tax consequences and you are strongly advised to seek professional tax advice.

Registered managed investment schemes generally do not pay tax on behalf of investors. However, the Trustee may be required to withhold tax from each distribution at the relevant withholding tax rates under certain circumstances. Investors are assessed for tax on any income and capital gains generated by the registered investment scheme.

The Trustee will provide an annual summary of distributions made to you during each financial year as well as the relevant information required to complete your Australian tax return.

You should read the important information about how managed investment schemes are taxed before making a decision. Go to section 5 of the AID. The material relating to how managed investment schemes are taxed may change between the time when you read this PDS and the day when you acquire the product.

8. How to apply

How to invest

Before you choose to invest, please carefully read and consider this PDS (including the AID and the IOL).

To invest, you will need to download the App from a Distributor of your choice and then complete and submit an application through the App.

At the moment, applications will only be accepted from Australian resident individuals of at least 18 years of age.

Cooling off

Where your application to invest in the Fund has been accepted, you can request the return of your investment within a 14-day cooling-off period. Please contact the Trustee directly if you would like to exercise this right. If you cool-off, the Trustee will return your money to you and no fees will apply. However, the amount you receive will reflect any movement (whether up or down) in the unit price of the Fund and any related expenses. As a result, there may be tax, profit or loss implications for you. The cooling-off period commences on the earlier of the end of the fifth business day after your units are issued or the day you receive confirmation of your investment.

Enquiries or complaints

If you are dissatisfied or have a complaint about your investment in the Fund, please contact Cache at:

Cache Investment Management Ltd
Level 1, 63–73 Ann Street
Surry Hills NSW 2010
trustee@cacheinvest.com.au

Alternatively, you can submit your enquiry or complaint to the relevant Distributor via their App. Contact details of individual Distributor can be found at the Target Market Determination https://cacheinvest.com.au/documents.

The recipient of your complaint will confirm receipt by email within 1 business day. Cache and/or the Distributor will investigate the matter and get back to you with a response with the aim of resolving your complaint within 30 days.

If an issue has not been resolved to your satisfaction, you can request that the complaint be escalated to Cache RE for review. You can also lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC3001
https://www.afca.org.au/
info@afca.org.au
1800 931 678 (free call)

9. Additional Information

You should read the important additional information about how to request further information, the Fund, notifying changes in your details, transaction confirmation and reporting, privacy, requirements relating to your foreign tax residency status information required from you, and when your investment account may be suspended or transactions request rejected under the Constitution, and how the Trustee meets its obligations in respect of the Fund (i.e. its compliance plan). This information is provided in this PDS (including the AID and the IOL) and is available at https://cacheinvest.com.au/documents.

The AID also contains information about your rights and liability under the Constitution, information about investor meetings, the Trustee's right to offer different classes of units, financial information about the Fund and what happens if the Fund terminates and changes to the Fund. Go to section 6 of the AID.