

Dimensional Sustainability High Growth Model Portfolio

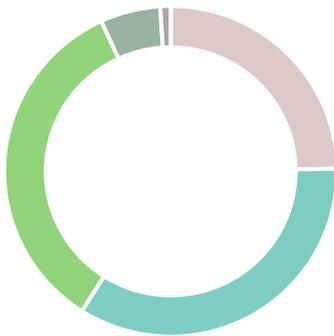
Available on the Macquarie Wrap Platform

OVERVIEW ^[1]

as of 31/12/2024, in AUD

ABOUT DIMENSIONAL ^[2]

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.



MODEL PORTFOLIO ASSET ALLOCATION ^[3]

Australian Sustainability Trust	24.75%
Global Sustainability Trust – Unhedged Class Units	34.21%
Global Sustainability Trust – AUD Hedged Class Units	34.20%
Emerging Markets Sustainability Trust	5.84%
Cash	1.00%

INCEPTION DATE, MANAGEMENT FEES AND COSTS ^[4]

Model Inception Date	15 September 2021
Weighted Average Management Fees and Costs	0.351%

For Financial Advisors

To learn more about Dimensional's Multi-Asset Sustainable Portfolios, contact one of our representatives.

[Book Meeting](#)

INVESTMENT OBJECTIVE

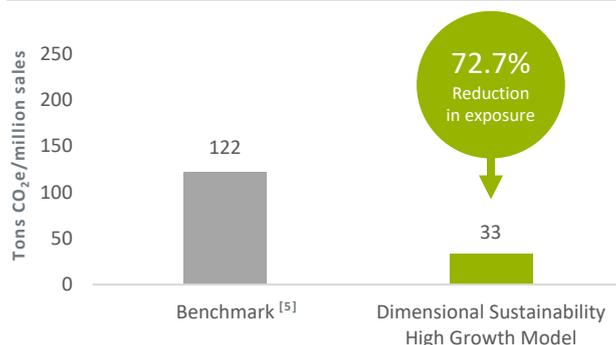
To provide a total return, consisting of capital appreciation and income, by gaining exposure to a diversified portfolio of equity securities listed on approved developed and emerging markets.

SUSTAINABILITY OBJECTIVE

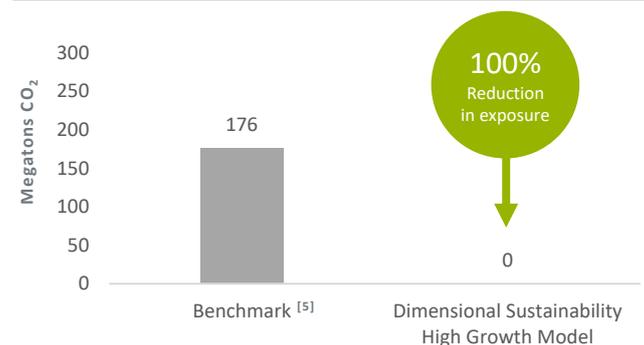
Dimensional works with leading climate scientists to understand current research, with an emphasis on the primary drivers of climate change—greenhouse gas (GHG) emissions and fossil fuel reserves that enable future emissions. Informed by a large body of research, our sustainability solutions are designed to address these and other variables such as tobacco, child labour, gambling, alcohol, and personal firearms.

REDUCED EMISSIONS EXPOSURE

WEIGHTED AVERAGE CARBON INTENSITY*



WEIGHTED AVERAGE POTENTIAL EMISSIONS FROM RESERVES*



This Dimensional Sustainability Models overview is provided for informational purposes only and should not be considered investment advice, a recommendation, or an offering of any services or products for sale. DFA Australia Limited acts as sub-advisor to Macquarie Investment Services Limited (MISL) in relation to the Dimensional Sustainability Model Portfolios which are available via Macquarie Investment Consolidator II IDPS and the Macquarie Super and Pension Consolidator II. MISL is the responsible entity for the Macquarie Separately Managed Accounts as well as being responsible for implementation of the SMA Model Portfolios. When accessing these models through a Macquarie Separately Managed Account investors should refer to the PDS issued by MISL.

***Weighted Average Carbon Intensity** is found by calculating the recently reported or estimated Scope 1 (direct) + Scope 2 (indirect) greenhouse gas emissions in carbon dioxide equivalents (CO₂e) normalized by sales in USD (metric tons CO₂e per USD million sales) for each portfolio or index company and calculating the weighted average by portfolio or index weight. Greenhouse gases included are carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃). **Weighted Average Potential Emissions from Reserves** is found using a theoretical estimate calculated by MSCI of carbon dioxide produced if a company's reported reserves of oil, gas, and coal were converted to energy, given estimated carbon and energy densities of the respective reserves, for each portfolio or index company and calculating the weighted average by portfolio or index weight. S&P/ASX data © 2025 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved.

Certain information incorporated herein has been provided by Institutional Shareholder Services Inc. ("ISS") and by MSCI ESG Research Inc. ("ESG"). Although Dimensional Fund Advisors' information providers, including without limitation, ESG and its affiliates (the "ESG Parties"), obtain information from sources they consider reliable, none of the ESG Parties warrants or guarantees the originality, accuracy, and/or completeness of any data herein. None of the ESG Parties makes any express or implied warranties of any kind, and the ESG Parties hereby expressly disclaim all warranties of merchantability and fitness for a particular purpose, with respect to any data herein. None of the ESG Parties shall have any liability for any errors or omissions in connection with any data herein. Further, without limiting any of the foregoing, in no event shall any of the ESG Parties have any liability for any direct, indirect, special, punitive, consequential, or any other damages (including lost profits) even if notified of the possibility of such damages.

Additional Information

Carbon Intensity and Potential Emissions from Reserves data is provided by third-party data providers, and methodology is subject to change with data developments or other findings or events. Third-party emissions data is available for over 99% of public companies. For companies where data is not available, Dimensional applies a sector average value.

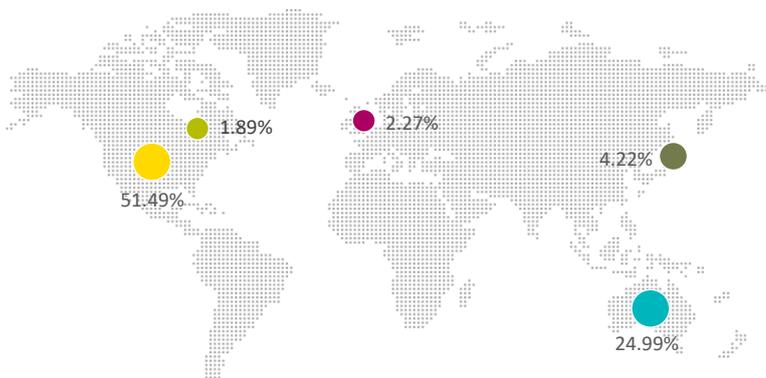
Dimensional Sustainability High Growth Model Portfolio

Available on the Macquarie Wrap Platform



OVERVIEW ^[1]

as of 31/12/2024, in AUD



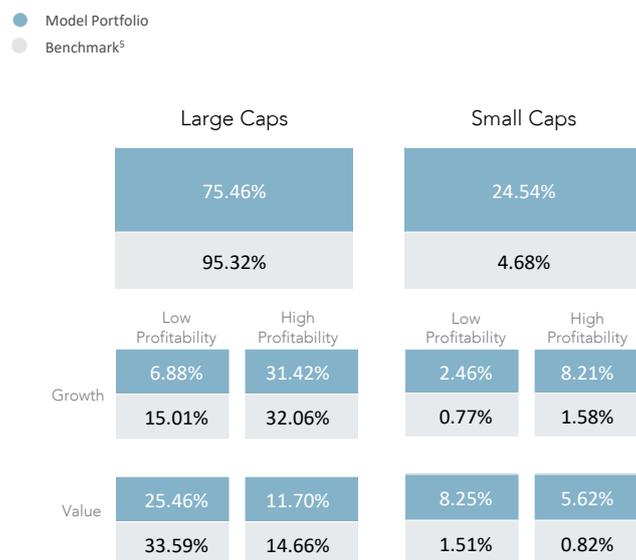
EQUITY COUNTRY ALLOCATION ^[6]

	Model Portfolio	Benchmark
United States	51.49%	50.82%
Australia	24.99%	25.00%
Japan	4.22%	4.54%
United Kingdom	2.27%	2.51%
Canada	1.89%	2.20%
Other Country	15.13%	14.94%

EQUITY CHARACTERISTICS ^[7]

	Number of Companies	Weighted Average Total Market Capitalisation (millions)	Aggregate Price-To-Book	Weighted Average Profitability
Model Portfolio	8,643	\$724,249	2.60	0.49
Benchmark ⁵	4,743	\$938,047	2.88	0.48

WEIGHT DISTRIBUTION ACROSS MARKET SEGMENTS ^[8]



Dimensional Sustainability High Growth Model Portfolio

Available on the Macquarie Wrap Platform



OVERVIEW ^[1]

as of 31/12/2024, in AUD

QUARTERLY COMMENTARY

Over the quarter ending 31 December 2024, the Dimensional Sustainability High Growth Model ('Model') outperformed its benchmark⁵ by 0.12%, net of fees.

The asset allocation of the benchmark is generally in line with that of the Model. The relative performance is therefore attributable to the relative performance of the underlying portfolios.

The underlying equity strategies' emphasis on smaller market capitalization and value stocks detracted from relative performance across non-Australian developed markets. Within the Australian market, the emphasis on sustainability contributed to relative performance.

PERFORMANCE*

	3 Months	YTD	1 YR	3 YR	5 YR	Since First Full Month	First Full Month
Dimensional Sustainability High Growth Model	4.69%	20.91%	20.91%	7.74%	—	9.10%	Oct-21
Benchmark ⁵	4.56%	21.26%	21.26%	8.51%	—	9.57%	
Excess Performance	0.12%	-0.35%	-0.35%	-0.76%	—	-0.47%	

*Performance less than one year is not annualised.

Dimensional Sustainability Model Performance Hypothetical performance for the Dimensional Sustainability Models reflects changes in the underlying Trust allocations, if any, since the model's inception. It is computed using the underlying trust allocations and component trust net of fee performance. All results assume monthly rebalancing. Performance shown is hypothetical and for illustrative purposes only. The performance is based on model asset allocations using actual, historical underlying trust performance and is provided for illustrative purposes only. Performance is based on net of fee returns for the trusts. The performance does not represent actual investment performance and it does not take into account any individual investor circumstances. Hypothetical model performance does not reflect trading in actual portfolios and may not reflect the impact that economic and market factors may have had on decision-making if managing actual client money. Actual performance may vary significantly from the hypothetical performance presented due to assumptions regarding trading, portfolio management or market considerations. Actual historical allocations could have differed, perhaps significantly. Results presented are no guarantee of future results and may vary. The investment return and principal value of an investment will fluctuate and may be worth more or less than the original investment.

Dimensional Sustainability High Growth Model Portfolio

Available on the Macquarie Wrap Platform



OVERVIEW ^[1]

as of 31/12/2024, in AUD

PERFORMANCE – DIMENSIONAL SUSTAINABILITY TRUSTS*

	3 Months	YTD	1 YR	3 YR	5 YR	Since First Full Month	First Full Month
Dimensional Australian Sustainability Trust (net of fees)	0.92%	15.17%	15.17%	6.93%	9.27%	12.05%	Jan-19
Morningstar Australia Index (gross div., AUD)	-1.01%	11.31%	11.31%	7.56%	8.50%	10.85%	
Excess Performance	1.93%	3.87%	3.87%	-0.64%	0.76%	1.19%	
Dimensional Global Sustainability Trust - Unhedged Class Units (net of fees)	11.25%	29.05%	29.05%	11.08%	14.29%	13.77%	Jun-16
Morningstar Developed Markets ex-Australia Large-Mid Cap Index (net div., AUD)	11.85%	30.66%	30.66%	11.90%	13.73%	13.45%	
Excess Performance	-0.60%	-1.62%	-1.62%	-0.82%	0.56%	0.32%	
Dimensional Global Sustainability Trust - AUD Hedged Class Units (net of fees)	1.30%	18.28%	18.28%	5.38%	10.77%	11.52%	Jun-16
Morningstar Developed Markets ex-Australia Large-Mid Cap Index (net div., hedged to AUD)	1.88%	20.51%	20.51%	6.31%	10.30%	11.31%	
Excess Performance	-0.58%	-2.23%	-2.23%	-0.93%	0.48%	0.21%	
Dimensional Emerging Markets Sustainability Trust (net of fees)	3.81%	16.95%	16.95%	4.34%	—	2.98%	Aug-21
Morningstar Emerging Markets Large-Mid Cap Index (net div., AUD)	3.28%	18.22%	18.22%	4.60%	—	3.77%	
Excess Performance	0.53%	-1.27%	-1.27%	-0.26%	—	-0.79%	

*Performance less than one year is not annualised.

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. 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 dimensional.com/funds.

Dimensional Sustainability High Growth Model Portfolio

Available on the Macquarie Wrap Platform



OVERVIEW ^[1]

as of 31/12/2024, in AUD

Disclaimers



CERTIFIED BY RIAA

1. Dimensional's Sustainability Model Portfolios have been certified by the Responsible Investment Association Australasia according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestments.com.au for details. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.
2. "Dimensional" refers to the Dimensional separate but affiliated entities generally, rather than to one particular entity. These entities are Dimensional Fund Advisors LP, Dimensional Ireland Limited, DFA Australia Limited, Dimensional Fund Advisors Canada ULC, Dimensional Fund Advisors Pte. Ltd., Dimensional Japan Ltd., and Dimensional Hong Kong Limited. Dimensional Hong Kong Limited is licensed by the Securities and Futures Commission to conduct Type 1 (dealing in securities) regulated activities only and does not provide asset management services.
3. The Dimensional Sustainability Models are provided for informational purposes only and should not be considered investment advice, a recommendation, or an offering of any services or products for sale. The Dimensional Models are not intended as a sufficient basis on which to make an investment decision. Dimensional is providing information in the form of the Dimensional Sustainability Models as ideas for possible construction of portfolios centered around the Dimensional Trusts and not as investment advice or research. Dimensional is not providing any investment, tax or financial advice to any institutional investor, advisor or any client of an advisor, and has no obligation to, and will not take into account the tax status, investment goals or other characteristics of any advisor or any client of an advisor using the Dimensional Sustainability Models. Dimensional is not acting as a fiduciary to any institutional investor, advisor or any client of an advisor, nor is any institutional investor, advisor or any client of an advisor entering into any type of advisory or other relationship with Dimensional. The investment decisions made by any institutional investor, advisor or any client of an advisor based on the Dimensional Sustainability Models provided shall be at the institutional investor's, advisor's or such client's own risk and Dimensional makes no guarantee as to the merits of any Dimensional Sustainability Model or Dimensional Trusts selected for a Dimensional Sustainability Model.
4. Weighted Average Management Fees and Costs are calculated by taking the model weights and underlying Trust Management Fees and Costs as published in the most recent Product Disclosure Statement (PDS) to calculate the model weighted average management fees and costs. If a model has a cash component, the fee for that portion of the model is assumed to be 0%. Management fees and costs comprise of management fees, expense recoveries and indirect costs. Section 6 of the Product Disclosure Statement of each of the underlying Dimensional Wholesale Trusts contains further information on fees and costs including a breakdown of management costs into management fees, indirect costs and expense recoveries. See the Product Disclosure Statement for important information on the expense recoveries and indirect costs components. The Weighted Average Management Costs only reflect the management costs of this model portfolio and do not include any management fee that may be charged by the separately managed account being used to access this model portfolio. When accessing these models through a Separately Managed Account (SMA) structure on Macquarie Wrap Consolidator II or Macquarie Wrap Manager II, Macquarie Investment Service Limited (MISL) may levy additional fees and charges. For more information, please visit <https://www.macquarie.com.au/investing/macquarie-wrap.html>.
5. The benchmark is constructed from the following indices representative of each trust, at the weight of the trust in the model: Morningstar Australia Index (gross div.), Morningstar Developed Markets ex-Australia Large-Mid Cap Index (net div.), Morningstar Developed Markets ex-Australia Large-Mid Cap Index (net div., hedged to AUD), Morningstar Emerging Markets Large-Mid Cap Index (net div.).
6. Numbers may not total 100% due to rounding and are exclusive of cash. These Country Allocations are as at the date shown and are subject to change. Investors should consider the current PDS in deciding whether to invest in the trusts, or to continue to hold their investments in the trusts.
7. These Characteristics are as at the date shown and are subject to change. Profitability is measured as operating income before depreciation and amortization minus interest expense, scaled by book. Investors should consider the current PDS in deciding whether to invest in the trusts, or to continue to hold their investments in the trusts.
8. Size, relative price, and profitability definitions are determined by Dimensional. In the US, Large Cap is defined as approximately the largest 90% of market capitalisation and Small Cap is approximately the smallest 10%. In developed markets except the US, Large Cap is defined as approximately the largest 87.5% of market capitalisation in each country or region and Small Cap is approximately the smallest 12.5%. In emerging markets, Large Cap is defined as approximately the largest 85% of market capitalisation in each country or region and Small Cap is approximately the smallest 15%. Growth is defined as approximately the highest 50%, by market capitalisation, of securities based on price-to-book within each size grouping and country or region and Value is approximately the lowest 50%. Profitability ("PROF") is measured as operating income before depreciation and amortization minus interest expense, scaled by book. High Prof is defined as approximately the highest 50%, by market capitalisation, of securities based on profitability within each size grouping and country or region and Low Prof is defined as approximately the lowest 50%. Securities without a price-to-book or profitability metric are excluded. REITs and utilities, identified by GICS code, are excluded from this analysis.
9. Credit rating agencies Moody's Investor Service, Fitch Ratings, and Standard & Poor's Corporation rate the credit quality of debt issues. For reporting purposes, Dimensional generally assigns a composite rating based on stated ratings from Nationally Recognized Statistical Ratings Organizations ("NRSROs"). For example, if Moody's, Fitch, and S&P all provide ratings, Dimensional assigns the median rating. In certain instances, such as Pre-Refunded Municipals and US Treasury and Agency securities, we will assign the internal Dimensional rating. The internal Dimensional rating can only be as high as the highest stated credit rating from an NRSRO.

The information in this document is based on the model portfolio maintained by Dimensional, and that an investor's investment experience when selecting the Dimensional Sustainability Models on the Macquarie SMA platform is subject to MISL's implementation of the model portfolio and the investor's specific instructions and circumstances on the SMA platform, and therefore their investment experience may differ from the performance, allocations and other characteristics set out in this document.

There is no guarantee an investment strategy will be successful. Diversification neither assures a profit nor guarantees against loss in a declining market. Sustainability funds use environmental and social screens that may limit investment opportunities for the funds.

AUSTRALIA: This material is issued by DFA Australia Limited (AFS License No. 238093, ABN 46 065 937 671). This material is provided for information only. No account has been taken of the objectives, financial situation or needs of any particular person. Accordingly, to the extent this material constitutes general financial product advice, investors should, before acting on the advice, consider the appropriateness of the advice, having regard to the investor's objectives, financial situation and needs. Investors should also consider the Product Disclosure Statement (PDS) and the target market determination (TMD) that has been made for each financial product either issued or distributed by DFA Australia Limited prior to acquiring or continuing to hold any investment. Go to dimensional.com/funds to access a copy of the PDS or the relevant TMD. Any opinions expressed in this material reflect our judgement at the date of publication and are subject to change.

NEW ZEALAND: This material is issued by DFA Australia Limited (incorporated in Australia, AFS License No. 238093, ABN 46 065 937 671). This material is provided for information only. This material does not give any recommendation or opinion to acquire any financial product or any financial advice product, and is not financial advice to you or any other person. No account has been taken of the objectives, financial situation or needs of any particular person. Accordingly, investors should, before acting on the advice, consider the appropriateness of the advice, having regard to the investor's objectives, financial situation and needs. Investors should also consider the Product Disclosure Statement (PDS) and for the Dimensional Wholesale Trusts the target market determination (TMD) that has been made for each financial product or financial advice product either issued or distributed by DFA Australia Limited prior to acquiring or continuing to hold any investment. Go to dimensional.com/funds to access a copy of the PDS or the relevant TMD. Any opinions expressed in this material reflect our judgement at the date of publication and are subject to change.