



Additional Information to the Product Disclosure Statement (PDS) for AB Dynamic Global Fixed Income Fund Dated 8 October 2025; AB Global Equities Fund Dated 8 October 2025; AB Concentrated Australian Equities Fund Class A Dated 8 October 2025; AB Sustainable Global Thematic Equities Fund Dated 8 October 2025; AB Global Strategic Core Equities Fund Dated 8 October 2025; and AB Emerging Markets Strategic Core Equities Fund Dated 8 October 2025

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Important Notice

This additional information to the Product Disclosure Statement (Additional Information) forms part of the Product Disclosure Statement for the AB Funds, listed above, issued by AllianceBernstein Investment Management Australia Limited (ABIMAL) ABN 58 007 212 606 AFSL 230683.

It is important that you read this Additional Information together with the applicable PDS before making a decision to invest in an AB Fund.

This Additional Information contains general information only and has been prepared without taking into account the investment objectives, financial situation or needs of any particular investor. You should consider the appropriateness of the information for your situation before you decide to invest. You should obtain financial advice tailored to suit your personal circumstance before investing in an AB Fund.

The target market determination for each AB Fund may be found on the relevant Fund's page on our website at alliancebernstein.com.au.

About this Additional Information

This Additional Information is current as at the date of this document but may change from time to time. Any changes not materially adverse will be provided on our website at alliancebernstein.com.au.

Please check our website or contact us or your financial adviser for any updates prior to investing in an AB Fund.

References in this Additional Information to "ABIMAL" "we", "us" or "our" refer to AllianceBernstein Investment Management Australia Limited and references to "AB Fund" or "AB Funds" collectively refer to the funds listed above.

1. About AllianceBernstein Investment Management Australia Limited

Please refer to the relevant AB Fund PDS.

2. How an AB Fund Works

Unit Prices

Unit prices are calculated in accordance with the Constitution relating to each AB Fund and our unit pricing policies. Any discretion used to calculate a unit price is exercised in line with our unit pricing policies. A copy of the AB discretionary pricing policy is available upon request free of charge.

Investing

Please see section 8 “How to apply” for more information.

Withdrawing

You can withdraw all or part of your investment by completing and returning to us a Withdrawal Request Form (available from us) or a written withdrawal request. Your written withdrawal request must include:

- The name of the AB Fund you invested in;
- Your account number;
- The value or number of units to be withdrawn;
- If you have not already provided your bank account for payment of withdrawals, please include details of your account with an Australian bank or financial institution. Accounts provided must be in your name as payments will not be made to third party accounts;
- Your contact details should we need to contact you about your withdrawal; and
- Your signature or the signature of your authorised nominee.

Validly completed withdrawal requests received by us by 2pm (Sydney time) on a business day will normally be processed using the withdrawal price for that business day. Withdrawal requests received after the 2pm cut-off will normally be processed for the next business day.

Withdrawal requests may normally be sent by mail, courier or fax and must be received by us at:

- AllianceBernstein Unit Registry
C/- MUFG Corporate Markets (AU) Limited
Locked Bag 5038
Parramatta NSW 2124
- Fax (02) 9287 0372

We may change the place at which withdrawals are to be received and the withdrawal cut-off time.

Please contact us on (02) 9255 1299 or by email on aust_clientservice@alliancebernstein.com with any queries. By transacting via fax you will be taken to have agreed to and be subject to the terms and conditions set out in the Application Form.

Withdrawal proceeds will normally be paid to your nominated Australian bank account within 10 business days following the date of receipt of a valid withdrawal request. However, the Constitution

relating to each AB Fund allows us up to 21 days to pay withdrawal amounts, unless withdrawals are suspended in accordance with the Constitution. In addition, large withdrawal requests of more than 5% of net asset value may be redeemed and paid in separate amounts over a period of up to 30 days.

In addition, if your withdrawal request would result in you holding less than the minimum holding (currently \$50,000), we may treat your withdrawal request as applying to all your investment.

A withdrawal request may not be cancelled without our consent.

Indirect investors need to direct their withdrawal requests to their investor directed portfolio service (IDPS) operator and follow the instructions of the IDPS platform operator.

Restrictions on Withdrawals

In certain circumstances you may not be able to withdraw your investment within the usual time period upon request.

We may suspend or freeze withdrawals where we believe it would not be in the best interests of investors taken as a whole to sell sufficient assets to satisfy a withdrawal request due to circumstances out of our control including market closures, trading restrictions, a moratorium is declared in a country in which assets of an AB Fund are located or held, asset sales cannot be effected at prices consistent with an orderly market, or assets cannot be redeemed.

Whilst it is our intention to manage AB Funds so that they are “liquid” for the purposes of the Corporations Act, if an AB Fund should become illiquid, withdrawals may only be made in accordance with the procedures in the Corporations Act. This means that you will only have a right to redeem when we make an offer to all investors in an AB Fund to redeem a certain amount.

Distributions

AB Fund distribution amounts are not guaranteed and will vary between distribution periods and from year to year. The distribution amount you receive will depend on the units you hold at the end of a distribution period. Our distributions are usually calculated based on net taxable income which may include taxable net capital gains divided by the units on issue. Where we consider it appropriate, we may:

- Distribute amounts exceeding net taxable income;
- Pay a percentage of an AB Fund’s total return for a period;
- Withhold components of net taxable income, for example for AB Funds that distribute in the interim, we usually defer distributing taxable net trading gains and net capital gains until 30 June; and
- Declare extra distributions in circumstances when we believe it to be in the best interests of investors taken as a whole to do so, for example during periods of receipt of high volumes of withdrawal requests or after receipt of a large withdrawal request but before commencing to satisfy the large withdrawal request.

Unit prices may fall after the end of each distribution period because the distribution amounts payable to investors reduce the relevant AB Fund’s assets.

Distributions will usually be paid as described in the relevant AB Fund PDS. However, we have the discretion to change the distribution frequency and to make additional distributions during any interim period out of income or capital.

3. Benefits of Investing in the AB Funds

Please refer to the relevant AB Fund PDS.

4. Risks of Managed Investment Schemes

[For the AB Sustainable Global Thematic Equities Fund, AB Global Strategic Core Equities Fund and AB Emerging Markets Strategic Core Equities Fund only.

It is our intention over time to consider quoting the AB Sustainable Global Thematic Equities Fund's and AB Global Strategic Core Equities Fund's (in this section 4, a reference to "Fund" is only a reference to the AB Sustainable Global Thematic Equities Fund and the AB Global Strategic Core Equities Fund) units on a securities exchange and will only do so if at that time we determine that it is in your best interests to do so. Should this happen in addition to changes to how you may transact your investment, additional risks may arise.

If we quote the Fund on a securities exchange, you can either invest in or dispose of your Fund units as you do now (by making application and redemption requests directly with us) or by trading on a securities exchange. This will require us to establish two sub-unit registers: an issuer sponsored sub-unit register (that holds units acquired directly from us) and a broker sponsored sub-unit register (that holds units acquired on the securities exchange). The units will be fungible (i.e. identical) regardless of what sub-unit register they are held on. Investors should also be able to move between the two sub-unit registers.

After the Fund is quoted, there will be no change in the application and redemption prices for investors who make application and redemption requests and hold their units on the issuer sponsored sub register. However, the unit price at which you would be able buy or sell units on a securities exchange is the price at which we (or other market participants) offer them for sale or purchase on that securities exchange. In order to provide a guide on the value of the portfolio assets of the Fund, we will generally publish an estimate of the value of the Fund's assets per unit continually during the course of each day on which Fund units trade ("trading day"), commonly called an "iNAV). The iNAV will be updated in respect of portfolio securities or equivalent securities that have live market prices during the trading day. The prices offered to buy or sell units on the securities exchange may materially differ from the Fund's iNAVs and the unit prices that are used to meet application and redemption requests. The iNAV is indicative only and there is a possibility that it may not always be continually published or contain up to date investment holdings and valuations, particularly for quoted funds that invest in global assets. These different prices can also cause different returns to be made between those investors buying and selling units on a securities exchange and those who apply and redeem units directly with us.

Should the Fund be quoted, we, on behalf of the Fund (likely by using a market making agent), would be expected to provide liquidity by acting as its market maker by buying and selling the Fund's units on a securities exchange. Each time the market maker buys and sells units on a securities exchange during a trading day, they will be bought and sold at different prices, the differences between the buy and sell prices may result in the fund incurring losses. We expect to seek to manage this risk of loss to the Fund by charging a spread between the buy and sell prices (a bid/ask spread) that are offered to persons buying and selling units on the securities exchange. We may also seek to hedge the securities exchange transactions associated with trading Fund units to manage the potential for loss. While market making activities are to be conducted to help ensure that there are sufficient buyers and sellers for the fund units, there is no guarantee liquidity will be provided and you may not be able to readily buy or sell units on a securities exchange. In addition, trading of units on securities exchanges can be suspended. The Fund will also be exposed to losses if the market making agent does not perform its obligations.

Funds quoted on a securities exchange are also more complex than unquoted funds and therefore may also have increased operational risk and increased costs.

Additional conflicts of interest may also arise. This is because, in addition to us acting as responsible entity, issuer, investment manager for this and other AB Funds, we are also likely to act as secondary market liquidity provider, distributor, broker or dealer.

We seek to manage the Fund's risks including the additional risks pertaining to the possible future quotation of the Fund, by implementing systems and internal controls such as monitoring the Fund's pricing for accuracy, supervising service providers and otherwise acting in yours and the Fund's interests.]

5. How We Invest Your Money

Please refer to the relevant AB Fund PDS.

ESG Disclosures Applying to Each AB Fund

AB recognises that Environmental, Social and Governance ("ESG") issues can affect performance of investment portfolios and therefore integrates material ESG considerations as part of the responsible investment and research processes for most actively managed strategies including the AB Funds. AB's analysts and investment teams consider material ESG factors among other factors to identify and quantify risks and opportunities for specific companies. AB became a signatory to the Principles for Responsible Investment (PRI) in 2011. As a result of this we began to formalise our approach to identifying responsible ways to unlock opportunities for our clients. To ensure that we have proper oversight and accountability for our responsibility practices, we have created a structure to oversee the day-to-day execution of our corporate responsibility, responsible investing and stewardship activities.

AB Funds may have investments where ESG factors are not considered either because ESG factors are not material to the investment decision in respect of the relevant company or because of the type of investment such as cash, market-based futures, and various types of derivatives.

In the case of the AB Sustainable Global Thematic Equities Fund, no equity investment can be made unless, at the time of purchase, the company is within the investment universe described in Section 5 of the PDS. See sections below for more detail.

I. Environmental, Social and Governance “ESG”

“Environmental” factors are those which generally affect the natural environment including the energy and resources which companies use to operate. “Social” factors are those which generally concern how a company manages its relationship with its employees, customers, suppliers, communities and society in general. “Governance” factors are those which generally concern how a company is governed by the internal policies and procedures created to make effective decisions for the wider good of the company.

AB’s investment teams seek to identify and assess which, if any ESG risks and opportunities may be material to an investment. Materiality can differ by sector, industry and company. AB has developed a proprietary ESG materiality map of potential ESG issues.

When making investment decisions, including the ongoing assessment and monitoring of a Fund’s holdings, AB uses fundamental research to assess target issuers. As part of the AB stewardship approach, fundamental research includes the consideration of material ESG Factors meaning AB will assess material ESG Factors for a target issuer throughout the investment decision-making process. This may include engagement which helps AB better understand issuers and encourage management teams to address material ESG risks or take advantage of ESG opportunities. Information from engagements informs our qualitative and quantitative analysis and investment decisions, with a view toward providing better outcomes for our clients. Engagement is also an opportunity to build long-term value, as we provide perspective and guidance to our portfolio companies and issuers on developing best practices in managing material risks and opportunities, including ESG issues.

In AB’s view, a consistent framework for ESG factors helps AB’s investment teams make better-informed investment decisions. The following table shows the current list of potential ESG factors which may vary over time and by investment strategy:

Environmental Issues	Social Issues	Governance Issues
<ul style="list-style-type: none"> Biodiversity and land use Carbon emissions Climate change vulnerability Climate transition plans Opportunities in clean technology Opportunities in green buildings Opportunities in renewable energy Packaging waste Product carbon footprint 	<ul style="list-style-type: none"> Diversity, equity and inclusion Employee health and safety Financial product safety Human capital development Labor management Modern slavery Opportunities in financial inclusion Opportunities in healthcare Privacy and data security 	<ul style="list-style-type: none"> Accounting Board composition Board independence Business ethics Combined CEO and Chair Corruption and instability Crisis management Entrenched board International norms

<ul style="list-style-type: none"> Resource management Supply chain-environmental Toxic emissions and hazardous waste Water management 	<ul style="list-style-type: none"> Product safety and quality Responsible investment Stakeholder engagement Supply chain-social 	<ul style="list-style-type: none"> One share one vote Organisational culture Pay Right to call special meetings
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For more information on AB’s approach to corporate responsibility, responsible investing, ESG integration, engagement, and proxy voting, please see the AB Global Stewardship Statement found here ([URL](#)).

II. ESG Integration

AB investment teams seek to integrate material ESG factors into each applicable step of the investment process from idea generation to research, and from engagement to investment decision-making to ongoing stewardship. By considering ESG risks and opportunities at each of these stages, we can better align our investments with these risks and opportunities.

The integration process starts with equipping our investors with the education, tools and processes to enable them to understand, research and integrate material ESG issues and identify and respond to market wide and systemic risks.

Proprietary Toolsets: To augment third-party data and toolsets, we’ve developed proprietary research and collaboration tools to strengthen ESG research, engagement and stewardship, and to systematise integration throughout the firm which may be used where relevant by the investment teams for the AB funds - including our proprietary ESIGHT platform for ESG research and collaboration and PRISM 3.0 for fixed income credit ratings and scoring.

Third-Party Data and Toolsets: AB investment teams have access to a range of data services that enable them to gain a broad understanding of the ESG risk characteristics of an issuer, a sector or a portfolio. These include but are not limited to ESG data from Bloomberg and FactSet, MSCI ESG Ratings, MSCI carbon emissions data, Sustainalytics ESG Risk Ratings, Sustainalytics Controversies Research, Sustainalytics or MSCI UN Global Compact data, ISS Research, ISS ESG Controversial Weapons Research, CDP Worldwide, Luxembourg Green Exchange, Moody’s RMS, Moody’s Helios, Revelio Labs, Investortools, HIP Investor, Impact Cubed, S&P Global Trucost and Glass Lewis corporate governance and proxy research. We view these third-party data sources as part of fundamental analysis; on their own, these data sources don’t provide the level of detail or insight necessary to fully understand the risks and opportunities inherent in an issuer or portfolio. AB’s Responsibility team regularly evaluates our slate of current and new data providers to enable the AB investment teams to have access to the most relevant data. We review third-party sources periodically, and our working relationships provide ongoing feedback on the quality and accuracy of data that we receive. We also provide timely and actionable feedback to service providers when our expectations have not been met. We provide AB investment teams with multiple ESG data sources.

- **Strategic Partnerships with World-Class Institutions:** AB has collaborated on climate change with the Columbia Climate School since 2019. Some of AB's investment teams partner with Columbia scientists and faculty to develop training and research on topics that may affect our investments. AB shares that knowledge to AB investment teams through training sessions and other education.
- **Training Programs:** In addition to our flagship climate change curriculum, we offer ongoing ESG training to investment staff on an as needed basis. We offer training on external data, systems and tools, as well as educational sessions across a suite of topics, including engagements, modern slavery, corporate governance, sector-specific themes and integrating ESG into portfolio decision-making.
- **Broad Participation:** AB has broad participation in the development of intellectual property, frameworks, tools and systems. In addition to our dedicated Responsibility team, we have a variety of AB personnel participate in one or more ESG working teams centered on generating deeper ESG research insights within each asset class, developing new products and responding to various regulatory changes.

III. Engagement

AB is an active investment manager and engages companies on strategic and financial issues—including material ESG factors—which are important to the research and investment processes.

AB engages with companies for two main reasons: to generate research insights or to encourage action to better address material ESG risks or take advantage of ESG opportunities, which we believe will be in our clients' best interests. Information from engagement may inform qualitative and quantitative analysis and investment decisions. Engagement provides perspective and guidance to companies held by AB Funds on developing best practices in managing material issues, including ESG.

Typically, analysts engage with leaders of public and private companies and noncorporate entities, including municipalities, supranationals and sovereign issuers. Our investment teams interact with senior executives and managers, including CEOs and CFOs, and may also engage with directors, investor relations, and other employees or executives to share our perspectives or escalate concerns from talks with senior executives and management. For sovereign issuers, we may engage with key members of governments and regulatory agencies or departments.

Engagement can happen anywhere within the investment process: during research and analysis, before initiating a position, while holding a position and after selling a position. These conversations are often ongoing, as we continue to revisit previous topics and discuss progress.

Engagement can be face-to-face, via conference or video calls, or through written communication or questionnaires.

[For the AB Concentrated Australian Equities Fund Class A:

As the regulatory requirements regarding modern slavery in Australia continue to evolve, the AB Concentrated Australian Equities Fund investment team engage with companies to gauge their preparedness. The ability of company management to respond on modern slavery issues can be indicative of the company's depth of knowledge of its supply chain.]

IV. Additional Information

Additionally, as outlined in Section 5 of the respective PDSs and Section V below for AB Sustainable Global Thematic Equities Fund, AB Funds may apply additional screens which exclude investment in companies which do not meet the investable thresholds.

These AB Funds may have investments where ESG factors are not considered. These investments include but are not limited to cash, market-based futures, ETF and broad-based indices used for equitisation, and certain types of derivatives such as currency forwards and interest rate swaps.

V. SGT Exclusion Policy Overview

AB's Sustainable Global Thematic Equities Fund is based on the UN Sustainable Development Goals (UNSDGs). When constructing the investment universe, the primary criteria for inclusion is an assessment of revenues and their contribution to the achievement of the UNSDGs. The investment universe includes companies in the aligned category only, according to the following three groupings of companies, which we determine by revenue exposure.

- **Aligned** companies generate greater than 25% of their revenue from the direct production of products or provision of services that support the achievement of one or more UNSDGs.
- **Misaligned** companies generate revenues from the direct production of products or provision of services that we believe deeply inhibit the achievement of the UNSDGs.
- **Neutral** companies generate the entirety of their revenues from the production of products or provision of services that do not contribute to the achievement of the SDGs, nor deeply inhibit the achievement of the UNSDGs.

Any reference to "revenue" is a reference to the revenue of a company as reported in its financial statement.

Misalignments: Direct Exposure

The following products and services have been deemed misaligned with the achievement of the UN SDGs. Companies deriving any revenue (unless otherwise stated) from direct involvement in these products and services are excluded from the investment universe.

- **Adult Entertainment:** Companies involved in the direct production of adult entertainment (e.g., online, tv), or ownership/operation of adult entertainment establishments.
- **Alcohol:** Companies involved in the direct production of alcoholic beverages (e.g., distillers, brewers).
- **Cannabis:** Companies with >25% of revenue derived from cannabis-related business activities as covered by AB's Global Stewardship Statement ([URL](#)).
- **Coal:** Companies involved in the mining, distribution, refining and transportation of thermal and metallurgical coal.

- **Controversial Weapons:** Companies covered by AB's Statement on Controversial Weapons ([URL](#))—those with direct involvement in anti-personnel landmines, cluster bombs and munitions made with depleted uranium, as well as those involved in the direct production of all other nuclear weapons, biological weapons, chemical weapons and white phosphorus.
- **Firearms:** Companies involved in the direct production of (including essential, tailor-made components) of assault and non-assault firearms or small arms, for civilian, military or law enforcement use.
- **Gambling:** Companies involved in the direct production of specialised equipment used exclusively for the use of gambling (e.g., slot machines) or ownership/operation of gambling establishments (e.g., casinos, online gambling services).
- **Genetically Modified Organisms:** Companies involved in the production of seeds and plants whose genome contains foreign DNA from another organism and are intended for agricultural use or human consumption.
- **Military Contracting:** Companies that generate 5% or more of their revenues from selling weapon systems and/or essential, tailor-made weapon-related products or services to the military or defense industry. The exclusion does not apply to companies that provide non-weapons related products or services to the military or defense industry.
- **Prisons:** Companies with >20% of revenue derived from direct involvement in private prisons, as covered by AB's Global Stewardship Statement ([URL](#)).
- **Tobacco:** Companies involved in the direct production of tobacco (e.g., the growing or processing of raw tobacco leaves), as well as tobacco products (e.g., cigars, blunts, cigarettes, e-cigarettes), or those that derive 5% or more of their revenue from the wholesale distribution of tobacco.

Misalignments: Indirect Exposure

Some companies do not directly produce misaligned products but are part of the value chain for direct producers. In the case of distributors and retailers, companies are excluded if sales from the misaligned product manufacturer represent over 20% of company revenue.

Oil and Gas

While involvement in the production of unconventional—and some forms of conventional—oil and gas may be deemed to be misaligned with the achievement of the UN SDGs, many companies with legacy operations in the oil and gas sector are transitioning to cleaner forms of energy that are positively aligned. As such, companies with direct involvement in oil and gas exploration and extraction are subject to additional due diligence criteria that must be met for them to be considered for inclusion in the portfolio. This due diligence criteria addresses the extent of a company's UNSDG-aligned, as well as its misaligned, activity.

- The investment manager will not invest in any company where operations in misaligned segments—such as oil products and services—are structurally increasing.

- The investment manager require evidence that at least 50% of CapEX is dedicated to UNSDG-aligned activities. If a company does not meet our pre-defined thresholds, it is excluded.

Power Generation

Companies with involvement in power generation are subject to additional due diligence criteria that must be met for them to be considered for inclusion in the portfolio. This due diligence criteria addresses the extent of a company's UNSDG-aligned, as well as its misaligned, activity.

- The investment manager will not invest in any company where operations in misaligned segments—such as coal-fired power generation—are structurally increasing. We also wish to see that a company's positive contribution to the UNSDGs, through the nature of the energy generation mix, is increasing.
- The investment manager require evidence that at least 50% of revenue, or CapEX, is dedicated to UNSDG-aligned activities, such as power generation from clean energy sources. If a company does not meet our pre-defined thresholds, it is excluded.

Human Rights and Labor

Portfolio holdings are monitored for violations of global norms, as dictated by the UN Global Compact, as well its complementary standards of the UN Guiding Principles on Business & Human Rights and the OECD Guidelines for Multinational Enterprises.

Associated conventions and treaties, such as the International Labour Organisation's Conventions are also monitored. If a company is identified to have committed a material violation of global norms, the company will be excluded from the investment universe, unless AB's research finds evidence to refute the findings of third-party research that has made the identification, subject to compliance with any other investment restrictions.

6. Fees and Costs

Additional Explanation of Fees and Costs Management Fees and Costs

Under the Constitutions relating to each AB Fund we are entitled to charge a management fee of up to a maximum of 3% per annum (exclusive of GST). We agree to waive part of this fee until further notice such that the total amount of our management fee is the fees described in each AB Fund PDS.

The Management fees and costs per the fees and costs summary set out in each AB Fund's PDS include our fees, investment management fees, custody fees, administration costs, audit fees and tax adviser fees.

Whilst nil for the 12 months to 30 June 2025, the AB Fund's may also incur indirect costs and abnormal costs. Indirect costs are costs incurred that directly or indirectly reduce returns, such as costs associated with derivative usage and costs of interposed entities. Abnormal costs include expenses such as the cost of holding investor meetings, defending legal actions, opening or renewing or administering investment markets or terminating an AB Fund. Except for abnormal costs and indirect costs, we will limit the per annum Management fees and costs to 0.40% for

the AB Dynamic Global Fixed Income Fund, 0.40% for the AB Concentrated Australian Equities Fund, 0.70% for the AB Global Equities Fund, 1.05% for the AB Sustainable Global Thematic Equities Fund, 0.70% for the AB Global Strategic Core Equities Fund, and 1.00% for the AB Emerging Markets Strategic Core Equities Fund. Indirect costs, abnormal costs and transaction costs will not be included in and paid out of the Management fees and costs limits. Indirect and abnormal costs (if incurred) will have the effect of increasing the amount of Management fees and costs borne by you.

Management fees and costs are calculated and deducted from the respective daily AB Fund application and redemption prices and are paid monthly or quarterly in arrears from the relevant AB Fund's assets. Whilst abnormal costs (if any) are paid by the relevant AB Fund upon receipt of each invoice.

Information about taxes is set out in section 7.

Transaction Costs

The AB Funds will also incur transaction costs, including but not necessarily limited to brokerage, settlement costs, stamp duties, buy/sell spreads, bid/ask spreads and clearing fees when you invest in or withdraw from an AB Fund and when we buy and sell assets or settle transactions.

AB Fund transaction costs disclosed in each AB Fund's PDS are shown net of any amount recovered by the buy/sell spread charged by us. The AB Funds gross total transaction costs are also set out in each AB Fund PDS.

Any transaction costs not recovered by the buy/sell spread charged by us reduces your unit value and would therefore be an additional cost to you.

Transaction costs are paid out of the relevant AB Fund's assets. Brokerage is paid each time the relevant AB Fund buys and sells its assets. Other transaction costs are paid when incurred and/or upon receipt of each invoice. Past costs are not a reliable indicator of future costs.

The AB Funds will recover an estimate of the transaction costs which are incurred or which would be incurred when buying or selling assets to satisfy your application or withdrawal via the buy/sell spread which is included in the price of your units.

Therefore, you will pay the buy/sell spread each time you acquire or dispose of AB Fund units. We include the buy/sell spread in the price of your units to seek to reduce the impact on existing investors of the transaction costs associated with the applications or withdrawals of AB Fund units. The relevant AB Fund retains any benefit of the buy/sell spread.

The buy spread added upon application and upon redeeming the sell spread deducted set out in each AB Fund PDS.

There is no buy/sell spread on income distributions if reinvested. The buy/sell spread may change if for example:

- Our estimate of transaction costs (such as brokerage) changes because the price of transaction costs changes; or
- An investor applies with assets instead of cash or an investor receives assets upon withdrawal instead of cash; or
- There are simultaneous application and withdrawal requests by different investors.

Negotiated (Differential) Fees

As permitted by the Corporations Act and ASIC relief we may individually negotiate a reduced management fee with certain individuals, such as, wholesale clients, as defined under the Corporations Act or IDPS operators. Please contact an AB Client Relations representative on (02) 9255 1299 or by email on aust_clientservice@alliancebernstein.com for more information.

Changes to the Fees and Costs

All fees and costs are current at the date of this PDS and are subject to change without your consent. If we increase the Management fees and costs we will give you 30 days written advance notice.

However, we will not usually provide investors with advance notice of changes to Management fees and costs that relate to indirect costs and abnormal costs or transaction costs including buy/sell spreads.

Management fees and costs may change for many reasons including but not limited to an increase or decrease in an AB Fund's administrative, custody or investment management costs. Any changes to the fees will be in accordance with the Fund's Constitution. Any changes to the buy/sell spreads or to fees and costs will be provided at alliancebernstein.com.au

7. How Managed Investment Schemes Are Taxed

Investing in a registered managed investment scheme is likely to have tax consequences. The following taxation information is general only and should not be treated as providing a definitive explanation of all tax issues associated with investing in an AB Fund. Income tax laws are complex and subject to continual change by the legislators and in their interpretation by the courts. We strongly advise you to seek professional tax advice before investing in an AB Fund.

The AB Funds are Australian resident trust estates for Australian tax purposes. The AB Funds have made (or in the case of the AB Global Strategic Core Equities Fund and the AB Emerging Markets Strategic Core Equities Fund will make where eligible) an election to be treated as an Attribution Managed Investment Trust (AMIT). On the basis that all of the trust components of each AB Fund are attributed to the investors of each AB Fund on a fair and reasonable basis under the AMIT regime the AB Fund should be treated as a flow through trust for tax purposes. This means that investors should be taxed on their assessable attributed amounts and the AB Funds themselves should not be subject to Australian income tax.

Eligible managed investment trusts (MITs) may make an irrevocable election to apply a deemed capital account treatment for gains and losses on disposal of certain eligible investments (including equities and units in other trusts). AB Funds that invest in underlying equity investments have made (or in the case of the AB Global Strategic Core Equities Fund and the AB Emerging Markets Strategic Core Equities Fund will make where eligible) the election to hold eligible assets on capital account. Therefore, subject to the relevant AB Fund continuing to meet the eligibility requirements to be an MIT, gains and losses on eligible investments will be treated on capital account (see below in relation to the treatment of the investments of fixed income funds).

In the event an AB Fund does not continue to meet the MIT eligibility requirements for a financial year, investors will be presently entitled to all of the distributable income of the AB Fund and should be taxed on their share of the AB Fund's net taxable income.

In the case where an AB Fund makes a loss for tax purposes, it cannot distribute the loss to investors. However, subject to an AB Fund satisfying certain requirements (in respect of revenue losses), it may be able to carry forward the loss to offset against income or capital gains (as appropriate) in subsequent years.

Attribution Managed Investment Trust (AMIT) Regime

As the AB Funds have made (or will make) an election to be treated as an AMIT, their taxable income components will be allocated to investors on a "fair and reasonable" attribution basis.

AMITs also enjoy other benefits including:

- Deemed fixed trust treatment;
- Codified "unders and overs" rules;
- Upward cost base adjustments to mitigate potential double taxation where a cash distribution is less than the taxable income attributed to the investor (after adjusting for certain items such as any capital gains discount amount (see below) and tax credits);
- The ability to elect for multiple classes of units to be treated as though each class is a separate AMIT for tax purposes; and
- The option of streaming capital gains and income arising from large redemptions to exiting investors.

Quoting Your Tax File Numbers (TFN) and Australian Business Numbers (ABN)

Investors may quote their TFN (or ABN if units are held in the course or furtherance of an enterprise) in relation to their investment in an AB Fund. It is important to be aware that although it is not an offence to fail to quote a TFN or ABN, in the event that we are not notified of a TFN, ABN or exemption, tax must be deducted from distributions at the highest marginal rate, plus Medicare Levy.

Distributions from AB Funds

Investors in an AB Fund will be subject to tax on their attributed assessable trust components under the AMIT regime.

Your liability for tax in respect of the assessable income of an AB Fund is determined by reference to the financial year in respect of which the income is attributed, even though it may not have been received in that year or is reinvested.

The income attributed or distributed to investors from an AB Fund may include "other non-attributable" amounts (or tax deferred amounts) and capital gains, as well as tax offsets.

Tax offsets may include franking credits attached to Australian franked dividend income or credits for foreign tax paid on foreign income. A tax offset for the credits may be available in calculating your tax liability, depending on your specific circumstances.

Excess franking credits may be refundable to resident individuals and complying superannuation entities. You should determine your eligibility to claim the benefit of these credits based on your individual circumstances.

For investors holding their units in an AB Fund on capital account, "other non-attributable" amounts (or tax deferred amounts) are generally not subject to tax but may reduce the cost base of your units for capital gains tax purposes. Examples of these amounts include returns of capital as well as amounts attributable to deductions for building allowances and capital allowances claimed in underlying investments. Should the cost base of an investor's units be reduced to zero, any subsequent excess amount should be recognised as a capital gain by the investor.

Net capital gains derived by an AB Fund (i.e. after the offset of capital losses) should be eligible to benefit from the capital gains discount where the relevant assets of the AB Fund have been held for 12 months or more (excluding the acquisition date and disposal date). To the extent that a distribution from an AB Fund includes a discount capital gain concession, and the investor holds their units on capital account, the amount is not assessable income. Investors that are companies and complying superannuation entities will not receive the full benefit (or any benefit) of the discount capital gain concession (whether distributed or not) in determining their net capital gain. This is because companies are not entitled to the discount concession and the discount concession rate applying to complying superannuation entities is lower than that which applies to trusts and individuals (refer to "Disposal of your investment" below). Net capital losses may be carried forward for offset against capital gains of subsequent years but may not be offset against ordinary income.

The former Australian Government announced a proposed amendment to the law to remove the discount capital gain concession at the trust level for MITs and AMITs, such that investors who are eligible for the discount concession would apply their relevant discount rate to the gross capital gain attributed by an AB Fund. The current Government has not confirmed whether it will proceed with the proposal. If it proceeds, it is expected to apply to income years commencing on or after three months after the date of Royal Assent of the enabling legislation.

In some cases, for example due to the nature of the investments held by a particular AB Fund (such as AB fixed income funds), gains on disposals of investments may be treated as ordinary income rather than capital gains.

AB Funds which hold foreign investments may be required to include in its net taxable income, unrealised income and gains

accumulating from such investments. However, it is our intention to seek to mitigate the impact of these 'accruals' taxation rules.

Details of the tax components of your attributed trust components and any cost base adjustments required will be provided in an AMIT member annual statement (AMMA statement) for all AB Funds issued to each member.

Disposal of Your Investment

You may also be liable to pay tax on gains realised on the disposal of your units in an AB Fund.

Investors holding their units in an AB Fund on capital account may be eligible for the capital gains discount after the offset of any capital losses of one half for individuals and trusts, or one third for complying superannuation entities where the units have been held for 12 months or more (excluding the acquisition date and disposal date) and other conditions are satisfied. Companies are not eligible for the capital gains discount.

For investors acquiring units in AB Funds as part of a business of trading or investing in securities or for the purpose of profit making by sale, any profits may be taxed as ordinary income rather than as capital gains.

If you redeem your units in an AB Fund, your redemption proceeds may include income or capital gains arising to the AB Fund as a result of the disposal of assets by the AB Fund to fund the redemption. Any such income or gains attributed to you will be included in your AMMA statement, together with your share of income of the AB Fund for that year, and should be taken into account in calculating your taxable income for that year.

Investors Subject to TOFA Fair Value or Financial Reports Elections

The taxation of financial arrangements (TOFA) provisions may apply to some investors. However, units in a trust are generally excluded from TOFA unless the investor has made a fair value election or an election to rely on financial reports. For investors that are subject to TOFA and have made either the fair value or financial reports election, the tax implications of holding units in an AB Fund will differ to those set out above. As the TOFA provisions are complex, it is recommended that investors seek their own professional advice, specific to their own circumstances, should TOFA apply to them.

Australian Taxation of Non-Resident Investors

Australian tax may be deducted, at appropriate rates, from distributions or amounts attributed to non-resident investors of certain Australian sourced income and certain capital gains.

Non-resident investors will be exempt from tax on capital gains to the extent that any capital gains attributed to them arises from the disposal by an AB Fund of assets that do not constitute taxable Australian real property.

A non-resident investor will generally not be subject to Australian Capital Gains Tax on disposal of their investment in an AB Fund, unless they held a 10% or greater interest in the AB Fund and the majority of its assets comprise taxable Australian real property. If this is the case there may also be tax withheld on the disposal of the

units. It is not expected that AB Funds will hold a majority of taxable Australian real property.

If a non-resident investor holds their units in an AB Fund on revenue account, any profit on disposal of the units may be subject to Australian tax as ordinary income, subject to any available treaty relief.

Non-resident investors may be subject to different tax treatment in the jurisdiction in which they are tax resident compared with the tax treatment described in this Additional Information. Before investing in the Fund we strongly advise non-resident investors seek professional tax advice that takes into account their particular circumstances and the provision of any relevant Double Taxation Agreement/Exchange of Information Agreement between Australia and their country of tax residence.

Goods and Services Tax (GST)

No GST is payable on the application or withdrawal of your units.

Global Information Reporting

Australian financial institutions have obligations under certain global information reporting regimes such as the United States (US) Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard. Accordingly, we may request that investors and prospective investors provide certain information in order to meet its information gathering and reporting obligations under these reporting regimes.

8. How to Apply

Please ensure you read this Additional Information together with the PDS prior to making a decision to invest in an AB Fund.

Applications

To invest in an AB Fund, you will need to be a Qualified Investor (see page 1 of the relevant AB Fund PDS for the definition of a "Qualified Investor"). Initial applications for an AB Fund investment can only be made by you:

- Sending us a completed Application Form together with other documents requested (such as satisfactory identification) by mail, courier or fax; and
- Paying us your investment amount which must be \$50,000 or more.

You can make additional investments and add to your investment by sending us a new AB Application Form or your written additional application request and making your payment. Your written additional application request should set out:

- The name of the AB Fund you invested in;
- Your account name and number;
- Your additional investment amount;
- The date and method of your payment; and
- Your contact details should we need to contact you about your application.

All application forms must be appropriately signed.

An Application Form and payment instructions are available on our website alliancebernstein.com.au or by contacting us on (02) 9255 1299 or by email on aust_clientservice@alliancebernstein.com.

Valid applications comprising a completed application form together with any other documents or information requested such as satisfactory identification and your cleared application payment received by us by 2pm (Sydney time) on a business day will normally be processed using the application price for that business day.

Valid applications received after the 2pm cut-off will normally be processed for the next business day.

We must comply with Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF). This means we must collect and verify information such as your identity and the source of payment of the application monies, prior to us issuing or redeeming units in an AB Fund. We must also collect and verify information relating to your tax residency, tax status and tax identity numbers, and in some cases, information relating to any of your "controlling persons", for the purposes of compliance with Australian legislation which applies the US Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard (CRS). The information will be provided to the Australian Tax Office who will exchange the information with the tax authorities of the US (if you are a US person) and the CRS participating jurisdictions. If you do not provide the information to us, we will not be able to process your application.

We will not accept your application request, withdrawal request or issue units unless our AML/CTF, FATCA and CRS checks have been completed to our satisfaction. We may reject any application in part or whole at our absolute discretion and need not provide any reason for doing so.

To ensure that your application or withdrawal requests are processed efficiently and not delayed or unreasonably rejected it is important that you properly complete application and withdrawal forms, immediately pay your investment amount and provide all documents and information, including satisfactory identification that we request. We will not be liable to any prospective investor for any losses incurred caused by the delay in accepting, processing or the rejection of an application or withdrawal request.

Where your application is accepted, a transaction confirmation note will be available online confirming the date of your application, number of units issued and your application price. No unit certificates will be issued.

Any interest earned on an applications account will be paid into the relevant AB Fund and will not be paid to an investor.

If you are investing via an IDPS commonly referred to as a master trust, wrap account, platform, nominee or custody service you need to follow the IDPS platform operator's application instructions and complete the IDPS application forms and follow their payment instructions. Inquiries should be directed to your IDPS operator.

Where to Send Your Applications

Application forms and any other documents or information requested can be sent by mail, courier or fax and must be received by us at:

- AllianceBernstein Unit Registry
C/- MUFG Corporate Markets (AU) Limited
Locked Bag 5038
Parramatta NSW 2124
- Fax (02) 9287 0372

Where application forms are sent by fax, the original signed application form should also be sent to us at the above address. We or our duly appointed agents will not be responsible to an investor for any loss resulting from the non-receipt or illegibility of any document such as an application, withdrawal or other request or for any loss caused in respect of any action taken as a consequence of such document (including a fax) believed in good faith to have originated from properly authorised persons.

We may change the place at which applications are to be received and the application cut-off time.

Please contact us on (02) 9255 1299 or by email on aust_clientservice@alliancebernstein.com with any queries.

9. Other Information

Constitutions Relating to Each AB Fund

Each AB Fund is governed by a Constitution which binds the responsible entity and investors and sets out the rules and procedures under which AB Funds must operate. Each Constitution includes provisions dealing with:

- The duration of the AB Fund including their termination;
- Our duties and obligations as responsible entity (and their delegation);
- Our powers as the responsible entity (which are wide ranging and include the power to borrow);
- The power to offer different classes (identical rights attach to all units within a class, however the rights and obligations attaching to different classes may vary);
- Our fees and reimbursement of expenses;
- The limitation of our liability and indemnification;
- Unitholder meetings;
- The method by which complaints are dealt with;
- The calculation, entitlement to and distribution of income;
- Calculation of unit application and withdrawal prices and related mechanisms;
- The right to compulsorily redeem your units;
- Power to demand information from investors or prospective investors; and
- The right to refuse to register a transfer of units.

The constitutions for the AB Sustainable Global Thematic Equities Fund, the AB Global Strategic Core Equities Fund and the AB Emerging Markets Strategic Core Equities Fund contain the following additional provisions:

- Power to do all things necessary to effect quotation of a class of units (or suspend or remove a class from quotation);
- Power to establish two or more sub-registers for a class including an issuer sponsored or a broker sponsored sub-register, and move between sub-registers;
- Power to conduct a buy-back of Units quoted on the Securities Market in accordance with the requirements of the Corporations Act and applicable operating rules of the Securities Market; and
- Our rights and obligations where we act as “market maker” to provide liquidity of a class of units which is quoted on a Securities Exchange.

We may amend a Constitution at any time if the amendments are not adverse to your rights. Otherwise, your approval by special resolution must be obtained at a meeting of unitholders. We may convene a meeting of unitholders at any time. Meetings may be called to approve certain amendments to a Constitution or to wind up the relevant Fund. Unitholders have the right to vote at any unitholder meeting. A resolution passed at a meeting of unitholders held in accordance with a Constitution binds all unitholders.

We are not liable to unitholders in contract, tort or otherwise, except to the extent that the Corporations Act imposes the liability. We are not responsible to any third party except to the extent that we can be indemnified out of assets of an AB Fund.

A unit in an AB Fund confers on a unitholder a beneficial interest in the assets of the AB Fund, but not an entitlement or interest in any particular part of the relevant AB Fund or any asset.

The Constitution relating to each AB Fund provides that the liability of each unitholder is limited to its investment in the relevant AB Fund. Generally, a unitholder is not required to indemnify us or a creditor of ours against any liability of ours in respect of an AB Fund. This may not apply to certain liabilities incurred by us as a result of a unitholder’s action or inaction, any act or omission requested by the unitholder or any other matter arising in connection with units held by the unitholder. In addition, no complete assurance can be given in this regard, as the ultimate liability of a unitholder has not been finally determined by the courts.

A copy of a Constitution is available free of charge upon request.

Information About Your Investment

To help you understand your investment, investors in AB Funds will receive the following information online via the Investor Portal:

- Transaction statements confirming your investments and withdrawals;
- Distribution statements confirming your income distributions received;
- An annual tax (AMMA) statement to assist you in completing your tax return;
- An annual periodic statement confirming all your investments, withdrawals and your fees and costs paid for the year.

You can gain access to the Investor Centre at <https://au.investorcentre.mpms.mufg.com>

AB Fund annual financial reports (you may elect to receive these) and other information about your investment, such as daily unit prices will be available on our website alliancebernstein.com.au.

Please note that if you are investing via an IDPS you will receive reports about your investment from your IDPS operator. If your investment in an AB Fund is held by a nominee (such as a custodian), information in relation to your investment will be sent to the registered holder.

If an AB Fund becomes a disclosing entity under the Corporations Act, it will be subject to additional regular reporting and continuous disclosure obligations. The required documents such as annual and half yearly financial reports and continuous disclosure notices will be lodged with ASIC and made available on our website at alliancebernstein.com.au.

Compliance Plan

We have prepared a Compliance Plan for each AB Fund. The Compliance Plan is lodged with the Australian Securities and Investments Commission and sets out the procedures, systems and controls used by us, to ensure compliance with the Corporations Act and the relevant Constitution to which the AB Fund relates. The plans are audited annually by the Compliance Plan’s auditor. Any breaches are reported to the Compliance Committee and in some cases to ASIC.

Compliance Committee

We have established a Compliance Committee with a majority of independent members. The Compliance Committee monitors and reports to our board in relation to the Responsible Entity’s compliance with the Corporations Act and the Compliance Plan.

An important responsibility of the Compliance Committee is to report to ASIC if it is of the opinion that we have not taken, or do not propose to take, appropriate action to deal with, and rectify, any breaches detected.

Proxy Voting

We have a principles based proxy voting policy that requires us to vote our investment securities in a timely manner and make voting decisions that are intended to maximise long-term investor value. We assess each proxy proposal in light of those principles with a view to maximise long-term investment value. Reports on how we have voted Australian listed equity securities will be available at alliancebernstein.com.au.

Class Actions

AB Funds may participate in class actions in respect to securities held by an AB Fund. The likelihood of success of class actions is highly uncertain because it is not usually possible to determine if a class action will be successful and if successful when the proceeds will be paid and for how much. Therefore, AB Funds do not take into account potential proceeds of class actions until the class action has been settled and settlement proceeds received. This means any investor redeeming from an AB Fund before settlement proceeds are received will not benefit from a successful class action because we may not remediate prior investors.

Conflicts

Conflicts of interest arrangements are in place to identify and manage any potential conflict. Conflicts are minimised by the structure of our business. We do not take market positions on behalf of AB. The services of related entities, including the services of affiliated brokers, may be used. Related entity activities are contracted on an arm's length commercial basis.

Directors and employees of AB or their related bodies corporate may, from time to time, invest in and hold units in the funds issued by AB.

Privacy

We are committed to collecting and using your personal information in a way that respects your privacy, in accordance with our Privacy Policy.

By completing your application, you may be providing us personal information. We may collect your personal information for the purpose of:

- Processing and accepting your application;
- Carrying out and administering investments in AB Funds on your behalf ("Investments"), including but not limited to, monitoring, auditing, evaluating, modelling data and reporting to you in connection with your investments;
- Offering you products or services;
- Answering queries and dealing with complaints;
- Conducting our internal business operations (including meeting any relevant legal requirements); and
- Managing client relationships and improving the products and services we provide.

If you do not provide the information requested in the application form, or if the information you provide us is incomplete or inaccurate, we may be delayed in, or prevented from, processing or accepting your application. We may also be delayed in or prevented from providing to you any products or services, administering your investments, providing information to you or otherwise meeting our obligations to you.

We may disclose your personal information:

- Internally to our staff;
- Our related bodies corporate;
- To any person where necessary in connection with your investments or the provision of our products or services;
- To our professional advisers such as auditors, accountants and lawyers, insurance companies and property managers, consistent with normal business practices;
- To third parties we may engage from time to time to assist us in the promotion of our products and services, and who may receive limited personal information for that purpose; and

- To external service providers (on a confidential basis) so they can provide us services related to our business, for example mailing services, IT services, unit registry and custodial services as well as archival services;
- As required by law to relevant regulators (whether inside or outside of Australia).

AB and its related entities may use your personal information for the purpose of directly marketing their products or services to you. You may withdraw your consent to the use of personal information for direct marketing at any time by contacting us.

Some of the persons or entities listed above may be located, or perform services, overseas. As a result, your personal information may be disclosed to a recipient in a foreign country. Where this happens, we will seek, by contract or other means, to reasonably ensure personal information is protected.

Questions About Privacy

Our Privacy Policy is available online at alliancebernstein.com.au or as hard copy upon request. It provides information about how you may access and seek correction of your personal information held by us as well as complain about our handling of your personal information and how we will handle any request or complaint. In particular, you can arrange for access to your personal information or lodge a complaint by contacting us on (02) 9255 1299 or by email on complaintsaustralia@alliancebernstein.com.

If you have any complaints or questions about the privacy of your information please contact our Privacy Officer in writing at ABIMAL, Level 32, Aurora Place, 88 Phillip Street, Sydney NSW 2000 or via email on complaintsaustralia@alliancebernstein.com.

If your complaint is not resolved to your satisfaction, you may write to the Office of the Australian Information Commissioner at GPO Box 5288, Sydney NSW 2001 or via the [OAIC online privacy complaint form](#).

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