AMMA STATEMENT GUIDE

This Guide provides general information to assist you in the preparation of your 2026 Australian Individual Income Tax Return.

This Guide applies to you if:

- You are an individual Australian tax resident; and
- You hold your units for the purposes of investment on capital account, rather than for resale at a profit (on revenue account), and the Capital Gains Tax (CGT) provisions apply to you.

If you hold your units on revenue account, or are a non-resident, a superannuation fund, company, partnership or trust investor you should consult your professional tax adviser for more information.

This Guide has been prepared for general information only and should not be relied upon as tax advice. The Guide has been prepared on the basis of the prevailing taxation laws as at 30 June 2026. The information should be read in conjunction with the Australian Taxation Office's (ATO's) instructions and publications, some of which are listed below. An investment in a Managed Investment Trust (MIT) can give rise to complex tax issues and each investor's particular circumstances will be different. As such, we recommend before taking any action based on this document that you consult your professional tax adviser for specific advice in relation to the tax implications.

This document does not constitute financial product or investment advice, and in particular, it is not intended to influence you in making decisions in relation to Cromwell's financial products.

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Thank you for investing with Cromwell. For further information about your investment:

- Contact your adviser;
- Contact Cromwell's Investor Services Team on 1300 268 078;
- Access our website at http://www.cromwell.com.au;
- For registry related questions please call Boardroom on 1300 737 760 within Australia, or +61 2 9290 9600 outside Australia, between 8.15am and 5.30pm, Sydney time, Monday to Friday; or
- You can access and administer your investment online 24 hours a day, 7 days a week, via Boardroom's InvestorServe portal at: https://www.investorserve.com.au.

Attribution Managed Investment Trust Regime

Your AMMA Statement provides details of any distributions attributed for the period 1 July 2025 to 30 June 2026.

Australian resident taxpayers include in their assessable income, amounts attributed to them for the financial year. The Fund's distributions are included in your assessable income for tax purposes on an attribution basis and not on a receipts basis. This means:

- The distribution paid in July 2026 in relation to the period ended 30 June 2026 is included in your 2026 AMMA Statement; and
- The distribution paid in July 2025 in relation to the period ending 30 June 2025 is not included in your 2026 AMMA Statement as it was included in your 2025 AMMA Statement.

If you are using myTax:

For resident individual investors using myTax to lodge their individual income tax return the following section should be used as a guide to personalise your income tax return to ensure the relevant questions and sections are completed.

If the distribution from your investment in the Fund has been pre-filled for you, please check this information against your AMMA Statement. If the information has not been pre-filled yet, you should transpose the amounts from Part A of your AMMA Statement to the corresponding labels on your income tax return.

PART A – WHAT DO YOU DO WITH THE AMOUNTS IN PART A

Your AMMA Statement has been prepared so that the amounts in Part A correspond to the amounts you are required to enter into your 2026 Individual Income Tax Return/Supplementary Section for individual Australian residents.

PART B – WHAT DO YOU DO WITH THE AMOUNTS IN PART B

Part B of your AMMA Statement provides additional information relating to the trust components of your assessable income that were attributed to you for the year ended 30 June 2026.

Non-Primary Production (NPP) Income

Note 1 – Dividends - Unfranked

This is your attributed amount of unfranked dividends. No franking credits are attached to these dividends.

Note 2 – Conduit Foreign Income

This is your attributed amount of conduit foreign income.

Note 3 – Interest – Subject to Non-Resident WHT

This is your attributed amount of interest income.

Note 4 – Other Assessable Australian Income

This is your attributed amount of other income from Australian sources (excluding capital gains). This amount includes rental income from direct and indirect property investments.

Note 5 – Non-concessional MIT Income (NCMI) – NPP

This is your attributed amount of non-primary production non-concessional MIT income (NCMI). This income broadly relates to income that the Fund has derived, received or made which is attributable to:

- Cross staple arrangements between an operating entity and an asset entity (i.e. MIT cross staple arrangement income);
- Distribution from a trading trust, either directly or indirectly through a chain of flow-through entities (i.e. MIT trading trust income);
- A residential dwelling asset whether or not held by the Fund (i.e. MIT residential housing income).

NCMI income includes both 'Other Assessable Australian Income' or 'capital gains' (refer to Note 13), both of which are assessable income for Australian tax purposes.

Note 6 – Excluded from NCMI – NPP

This is your attributed amount of income excluded from NCMI because the Fund has elected and applied transitional provisions. Income excluded from NCMI includes both 'Other Australian Income' or capital gains (refer to Note 13) both of which are assessable income for Australian tax purposes.

Note 7 – Dividends - Franked

This is your attributed amount of franked dividends. Your franking credit amount in relation to franked dividends is provided in the "Foreign Income Tax Offsets/Franking Credits" column and in Part C. Although you did not receive the franking credits in cash, you must, in most cases, include them as part of your assessable income. You may be entitled to tax offsets in respect of these amounts to reduce your income tax liability.

Note 8 – Discount Capital Gains

The discount capital gains is your attributed amount of net capital gains (reduced for capital losses and/or the application capital gains discount at the trust level) from the disposal of investments that have been held for at least 12 months categorised as follows:

- Discount capital gains (TAP) from the sale of investments that are taxable Australian property; and
- Discount capital gains (NTAP) from sale of investments that are not taxable Australian property.

Australian resident taxpayers are required to include both categories of discount capital gains in their assessable income.

Note 9 – Other Capital Gains

The other capital gains is your attributed amount of capital gains (reduced for capital losses) to which the CGT discount does not apply, categorised as follows:

- Capital gains – other method (TAP) from the sale of investments that are taxable Australian property; and
- Capital gains – other method (NTAP) from the sale of investments that are not taxable Australian property.

Australian resident taxpayers are required to include both categories of other capital gains in their assessable income.

Note 10 – AMIT CGT Gross Up Amount

This amount is the CGT 50% discount applied by the Fund when calculating the discount capital gains attributed to investors.

Note 11 - Other Capital Gains Distribution

This is the cash distributed to you in relation to all capital gains other than amounts already shown in the distribution column.

Note 12 – Total Current Year Capital Gains

This is the total amount of capital gains attributed to you and includes the AMIT CGT gross up amount.

Note 13 – NCMI Capital Gains and Excluded from NCMI Capital Gains

Within the TAP and NTAP capital gains in Notes 8 and 9, both capital gains relating to NCMI (refer to Note 5) and capital gains excluded from NCMI (refer to Note 6) have been disclosed separately. These disclosure amounts are included in the Discount Capital Gains and Other Capital Gains (in notes 8 and 9) and are irrelevant for most Australian resident investors.

Note 14 – Assessable Foreign Source Income

This is your attributed amount of assessable income derived from foreign sources, including foreign sourced interest income, foreign dividend income and foreign rental income.

You may be entitled to a foreign income tax offset for the amount of any foreign tax credit disclosed on your AMMA Statement (Label 20O). If your total foreign income tax offset from all sources is less than $1,000 then you can claim this amount in full. You should refer to the instructions to Question 20 of the "Tax Return for Individuals (Supplementary Section) 2026" or refer to the ATO's publication "Guide to Foreign Income Tax Offset Rules 2026" to determine your entitlement.

Note 15 – Non-Assessable Non-Exempt Amount

This is your attributed amount of Non-Assessable Non- Exempt amount referred to in Section 6-23 of the ITAA 1997. Under the AMIT rules, this amount is taken into account in determining any adjustments required to the cost base and reduced cost base of your units in Part D of your AMMA Statement.

Note 16 - Other Non-Attributable Amounts

The other non-attributable amounts relate to cash distributions and other entitlements from the Fund that exceed your attributed income. These amounts are non-assessable components of your distribution. Under the AMIT rules, this amount is taken into account in determining any adjustments required to the cost base and reduced cost base of your units in Part D of your AMMA Statement.

Note 17 – TFN Amounts Withheld

If you have not provided your Tax File Number (TFN), Australian Business Number (ABN) or claimed a relevant exemption, amounts have been withheld at the highest marginal rate from the taxable components of income attributed to you. Any tax withheld should be included in Question 13R of your income tax return and applied against your tax payable.

Note 18 – Non-Resident Withholding Tax

Where you have indicated that you are a non-resident for Australian tax purposes, tax has been deducted from your interest, unfranked dividends and fund payments attributed to you during the year at the rate prescribed under the tax legislation.

PART C – WHAT DO YOU DO WITH THE AMOUNTS IN PART C

Part C of your AMMA Statement provides information to assist you in determining your entitlements to tax offsets.

This is your attributed amount of tax offsets (Label 20O) related to franked dividends, foreign income and foreign capital gains.

Any foreign income tax offset amounts on foreign capital gains is adjusted for capital losses applied but is not reduced for the capital gains discount applied to those foreign capital gains at the trust level.

The amount allowable as a foreign income tax offset to an individual may be reduced if their own capital losses are offset against these amounts consistent with ATO ID 2010/175. You should refer to the ATO's publication "Guide to Foreign Income Tax Offset Rules 2026" to determine your entitlements. If you are unsure, you should also obtain your own tax advice from your professional tax advisor.

PART D – WHAT DO YOU DO WITH THE AMOUNTS IN PART D

Part D of your AMMA Statement provides information to assist you when making annual adjustments to the cost base of your units required under the AMIT regime.

Note 19 – AMIT Cost Base Net Amount – Excess (Decrease)

If the distributions you have received from the Fund exceed the assessable income amounts (including grossed up discount capital gains) attributed to you, then the cost base of your units is decreased by the amount of the excess. Should this excess exceed the CGT cost base of your units in the Fund, this excess will be treated as a capital gain. If you have held your units for more than 12 months you may be able to reduce this capital gain by the relevant CGT discount. The amount shown in Part D represents the net decrease in the cost base of your units for the income year under the AMIT regime.

Note 20 – AMIT Cost Base Net Amount – Shortfall (Increase)

If the assessable income amounts attributed to you exceed distributions you have received from the Fund, the cost base of your units is increased by the amount of the shortfall. The amount shown in Part D represents the net increase in the cost base of your units for the income year under the AMIT regime.