



**GPS INVEST PRIVATE FUND
WITHDRAWAL OFFER**
AFSL No: 383 080 | ABN: 40 145 378 383
Investor Services: 1800 999 109

Issue Date: 3 November 2025

Withdrawal offer open and close dates

We are opening our withdrawal offer to Unitholders in the GPS Invest Private Fund ("the Fund") for the following dates:

Open Date: 3rd November 2025; and
Close Date: 28th November 2025 5pm (AEST)

If you would like to request to withdraw some or all of your investment in the Fund, read the following information, complete the Withdrawal Request Form and return to GPS Investment Fund Limited via:

Post: Reply paid 2252, BRISBANE, QLD, 4001; or
Email: info@gpsinvest.com.au.

The offer will open on the Open Date and will close on the Close Date. Incomplete Withdrawal Request Forms, or forms received after the Close Date, will not be accepted. We reserve the right to cancel the withdrawal offer, close the offer early or extend the period of the offer.

We must receive your withdrawal request before the Close Date if you wish to participate in the withdrawal offer.

How the offer will work

The Fund is expecting to have \$500,000 of its net assets as set out in the following available for Unitholders seeking to withdraw:

Existing Cash Holdings	\$500,000.00
Maturing Mortgage Investments	\$0.00
Total	\$500,000.00

The total amount available is an estimate only and reflects the amount of money that is expected to be available to satisfy withdrawal requests. The amount actually made available may increase or decrease.

If the withdrawal offer is oversubscribed

The amount of withdrawal requests from Unitholders may exceed the withdrawal offer amounts outlined above, and therefore the offer may be oversubscribed. In this event, we will reduce the requested withdrawal amounts on a pro rata basis, consistent with the requirements of the Corporations Act 2001 (Cth) ("the Act").

The amount paid to Unitholders would be calculated as follows:

Amount of funds available multiplied by the amount a Unitholder requested to withdraw divided by the total of all amounts Unitholders requested to withdraw.

For example only:

The Fund makes a withdrawal offer of \$200,000
A Unitholder requests a withdrawal of \$30,000
The total of all withdrawal requests is \$300,000
The investor would receive \$20,000 - (i.e., $\$200,000 \times (\$30,000 / \$300,000) = \$20,000$)

GPSINVEST.COM.AU | ABN: 40 145 378 38 | AFSL: 383 080

Office: Level 20, 215 Adelaide Street, Brisbane QLD 4000 | **Post:** GPS Box 2252, Brisbane QLD 4001

Phone: 1800 999 109 | **Email:** info@gpsinvest.com.au

Note: The above example is purely illustrative and not indicative of, or a forecast or guarantee of, the amount received on acceptance of any withdrawal offer. The actual amount a Unitholder will receive from any withdrawal offer made will depend on the amount made available by the Responsible Entity and the total amount sought to be withdrawn by all Unitholders in the Fund.

Commonly asked questions

Do I need to make a withdrawal request for the withdrawal offer?

No, there is no obligation for you to lodge a withdrawal request. If you do not lodge a withdrawal request, no activity will occur on your account and your unit balance will remain the same. If you are unsure about whether or not to make a withdrawal request, we recommend you seek advice from your financial adviser.

What happens if my form is late?

We cannot accept any withdrawal requests in this offer after the Close Date which is shown as Brisbane time. Any requests received after this time are invalid.

When will I receive the proceeds from my withdrawal?

As required by the Act, the Withdrawal Requests must be satisfied within 21 days of the end of the Offer Period. However, we expect that your withdrawal payment will usually be made within 10 business days of the end of the Offer Period.

What are the tax consequences of withdrawing money from the Fund?

We recommend you seek taxation advice regarding any taxation consequences of any withdrawal proceeds.

When will the next withdrawal offer open?

We anticipate making a withdrawal offer each month. However, our ability to make a withdrawal offer depends principally on the available liquidity within the Fund.

For more information

Before making a decision about whether or not to request a withdrawal for all or part of your investment, we recommend that you speak with your financial adviser. If you have any further questions regarding the withdrawal offer, please contact GPS Investment Fund Limited on 1800 999 109 or visit www.gpsinvest.com.au.

The GPS Invest Private Fund (ARSN: 602 348 292) ("the Fund") Product Disclosure Statement ("PDS") is issued by GPS Investment Fund Limited (ABN: 40 145 378 383) (AFSL: 383080) ("GPS"). This document may contain general advice which does not consider any particular person's objectives, financial situation or needs. GPS is not licensed to provide financial product advice about the Fund, so you should obtain a PDS, including a Target Market Determination ("TMD"), and read both prior to making a decision to invest. The PDS and TMD for the Fund is available by calling 1800 999 109, or emailing info@gpsinvest.com.au, and the TMD includes a description of who the Fund is considered appropriate for. You should also consider obtaining professional financial advice before making an investment decision. Cooling-off periods do not apply to the Fund. Past performance is not a reliable indicator of future performance. An investment in the Fund has risk, can fluctuate in value, may achieve lower than expected returns, is not a bank deposit, is not guaranteed and investors risk losing some or all of their principal investment. Distributions, if any, will generally be paid monthly. GPS Invest Private Fund has limited withdrawal rights. Withdrawal offers will generally be made monthly, subject to available liquidity. Refer to the relevant PDS for more details.

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