

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS), issued by Alternative Risk Management Services Pty Ltd ABN 70 649 963 191 AFS Licence 530893 of Level 23, 20 Bond Street, Sydney NSW 2000.

This SPDS supplements the ReddiFund Income Protection Plus Discretionary Trust Product Disclosure Statement with an effective date of 1 September 2025 (PDS) and must be read together with the PDS and any other SPDS we may give you.

The purpose of this SPDS is to provide information regarding new Individual Member's Deductible (as defined in the PDS) as a result of a new product offering, Platinum Plus.

This SPDS was prepared on 3 November 2025.

Changes to the PDS

(1) Under the major heading "Individual Member's Deductible" on page 9 of the PDS, under the last bullet point entitled "Domestic Assistance Benefit – 21 Days" the following paragraph is inserted:

Platinum Plus Cover 1 and Platinum Plus Cover 2:

Section 2 Loss of Income Benefits – 14 days

Section 4 Additional Benefits:

- Bed Care Benefit – 48 hours
- Coma Benefit – 7 days
- Domestic Assistance Benefit – 21 days

(2) Under the major heading "Fees, Expenses and Charges" on page 10 of the PDS, under the sentence "The total cost of becoming a Member of the Discretionary Trust is as follows:" the following paragraph is inserted:

Platinum Plus membership: \$34 (inclusive of GST and other relevant taxes or levies) per week, per employee.