



Enhanced Growth

DIVERSIFIED GROWTH

Inflation-Fighting Diversification

October 2026

Important Disclaimers

General Advice Only

This document explains the investment thesis for Diversified Growth. It contains general advice only and has been prepared without taking into account your objectives, financial situation or needs. Consider whether it is appropriate for you before acting.

This document is not a Product Disclosure Statement (PDS), Target Market Determination (TMD), Financial Services Guide (FSG) or Statement of Advice (SOA). It is not an application document or an invitation to apply for any financial product.

Product details are provided separately. Read the C2 Gateway Series 161 Term Sheet PDS together with the C2 Gateway Master PDS, any updates and the final written investment documents before deciding. These set out the eligibility requirements, fees, financing arrangements, currency exposure, payoff mechanics, dates, liquidity and risks. Obtain the applicable TMD where required.

Diversified Growth is MPC's investment name for exposure through C2 Gateway Series 161. It is intended for Australian resident wholesale investors. MPC Markets is not the issuer.

Inflation-fighting diversification is an investment objective, not a guarantee. The strategy is not linked to CPI and can lose money during inflationary periods. Diversification does not eliminate risk. Leverage can magnify outcomes on the cash invested, and the full upfront commitment can be lost.

This is a growth investment rather than a source of regular retirement income. The underlying strategy, currency movements, costs, counterparties and any early exit or early maturity can affect the outcome. Refer to the PDS for the complete risk explanation.

The combined reference strategy launched on 20 October 2025. Earlier performance data in the PDS is back-tested. Past and simulated performance are not reliable indicators of future performance. This document contains no forecast or guaranteed investment return.

Our Financial Services Guide is available at www.mpcmarkets.com.au. Seek financial and tax advice relevant to your circumstances. AFSL 296877.

INVESTMENT THESIS

Broaden Your Portfolio. *Build Your Purchasing Power.*

A second growth engine for investors whose wealth depends heavily on shares and equity-linked income products.

INFLATION

Aim ahead of rising living costs

DIVERSIFICATION

Broaden the sources of return

LEVERAGED UPSIDE

Make a smaller outlay work harder

Why we are considering this now

Your share portfolio is one engine for growth. But shares and income products linked to shares can leave more of your wealth exposed to the same market than their different labels suggest. Inflation creates another challenge: even a stable balance can buy less over time.

We believe it is sensible to broaden the sources of potential return while retaining the core Investments that continue to meet your objectives. The case is for a measured addition, sized around the upfront cash you can afford to lose in full.

- **Different drivers:** A strategy spanning shares, government bonds, commodities and alternative funds can seek opportunities beyond a rising sharemarket.
- **Capital Efficient:** A smaller upfront commitment provides a larger reference exposure. The potential return on the cash committed is magnified, but the whole commitment is at risk.
- **Aim to outpace inflation:** Growth matters because the cost of living compounds. This is an objective, not a guaranteed inflation hedge.

US equity valuations near historic highs

S&P 500 Shiller P/E ratio



High valuations leave less room for disappointment. When share prices already reflect strong expectations, weaker earnings, persistent inflation or higher interest rates can put pressure on returns. For investors whose wealth depends heavily on shares and equity-linked income products, this strengthens the case for diversification. Broadening the sources of return can reduce reliance on a rising sharemarket while retaining core investments that continue to meet your objectives.

Different Markets. Different Methods. A Broader Engine for Potential Growth.

A high-level map of the underlying CITICS Global Multi Asset Trend Plus Alpha Fund Strategy, followed by its intended role in an equity-heavy portfolio.

What this changes in an equity-heavy portfolio

Broader return drivers

Bonds, commodities and alternative methods add to equity exposure.

Less reliance on one outcome

The objective is to seek growth without requiring shares alone to rise.

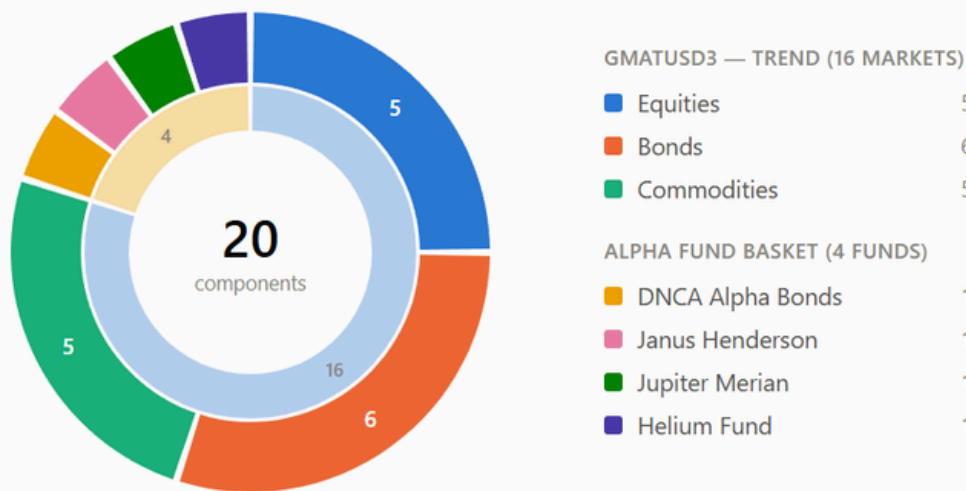
A disciplined satellite allocation

Size around the cash at risk; preserve liquidity for retirement spending.

Risks remain: trends can reverse, alternative funds can lose money and markets can fall together. Adding leverage does not automatically reduce total portfolio risk. This is a growth allocation, not regular retirement income.

CITICS GLOBAL MULTI ASSET TREND PLUS ALPHA FUND STRATEGY

Underlying composition by number of components. Bloomberg: CCGMATAF Index



EQUITIES

Your portfolio is likely built on Australian and global shares. This sleeve still uses sharemarkets — S&P 500 and Nasdaq-100 — and adds China (CSI 300, 500 and 1000). That is geographic diversity inside an asset class you already hold. It is not the reason to buy the idea. The reason sits in the next three boxes.

BONDS

This is new diversity. Six government-bond futures across the US and China. A second market that can move when growth and inflation expectations change — including when shares are not doing the work. You do not need another parcel of shares to get this exposure.

COMMODITIES

This is new diversity. Oil, gold, copper, soybean meal and ferrous metals. Prices that can reprice when inflation is the story, and that do not need the sharemarket to rise. A different set of drivers beside the shares you already own.

ALTERNATIVES

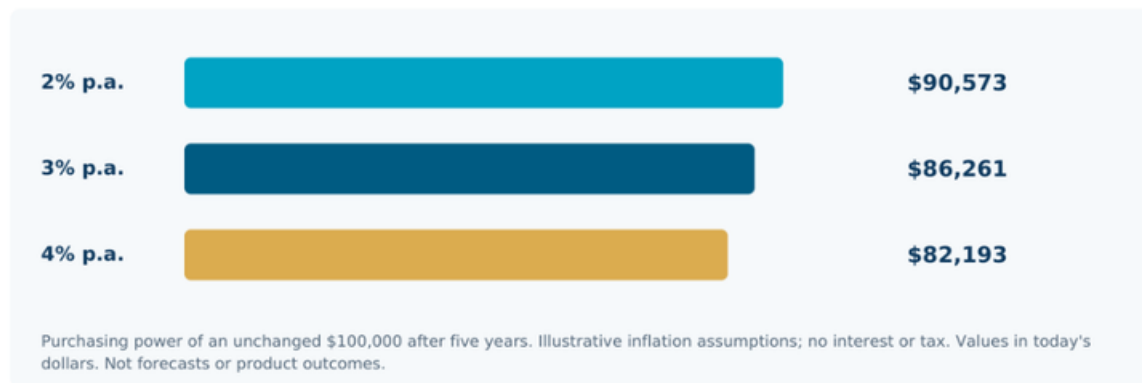
This is new diversity. Four specialist funds with different methods: rates and credit, equity long/short, market-neutral equity, and event-driven trades. Different process, not just a different share ticker. The sleeve that is least like the portfolio you already sit in.

KEEP THE SHARE ENGINE. ADD THREE ENGINES YOU DO NOT ALREADY OWN.

Fight Inflation With Growth Exposure. Keep the Cash Commitment in Focus.

The argument is about purchasing power, the economics of borrowing and amplified upside potential. It is not a promise that inflation makes the investment profitable.

THE QUIET EROSION OF PURCHASING POWER



Inflation works on both sides of a balance sheet

For a saver, inflation erodes the buying power of a fixed dollar balance.

For a borrower with existing fixed nominal debt, unexpected inflation can reduce the debt's real value.

Our house-view concern is that heavily indebted governments may rely partly on inflation and nominal growth to ease debt burdens. This is a risk scenario, not a certainty. Higher interest and refinancing costs can offset that benefit.

The investor response is to seek growth that can exceed rising living costs. Leverage can link a smaller upfront outlay to a larger reference exposure, creating the potential for a stronger result on the cash invested.

That benefit depends on performance after costs and currency effects. Inflation by itself does not produce an investment gain; the underlying strategy still has to deliver.

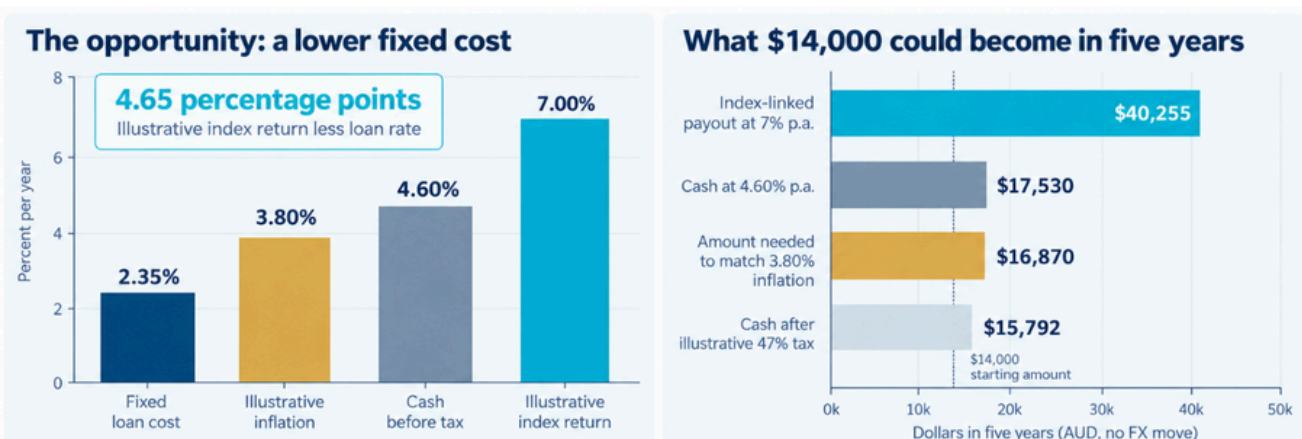


Illustration only. The 7% index return is an assumption, not a forecast. Index-linked payout is before tax; the after-tax cash example is not a like-for-like tax comparison. Payout = $\max(0, \text{index return}) \times \$100,000$. The \$100,000 exposure is not returned. A flat or negative index return can mean loss of the full upfront amount. No margin calls. FX movements can affect the payout. MPC Markets | Wholesale illustration | Subject to the PDS and investment terms

Inflation is not only a cost. It quietly taxes idle cash and, if it runs hotter than expected, **it also lightens the real burden of fixed-rate debt.**

That is the whole idea here: lock in a lower fixed cost and put a smaller cheque against a larger growth exposure, so the money you actually put at risk has a chance of outrunning living costs. Inflation does not do the work for you.

The underlying market still has to deliver, after costs and currency.

Glossary of Key Terms

This glossary explains the investment thesis in plain language. Product definitions and contractual terms are set out in the separate PDS.

Purchasing Power: What your money can buy. Rising living costs reduce purchasing power unless your wealth or income grows sufficiently.

Real Return: An investment return after allowing for inflation. Fees and tax also affect the money available to spend.

Diversification: Spreading exposure across different markets and ways of generating returns. Different product names do not necessarily mean different risks, and diversification does not prevent losses.

Multi-Asset Strategy: A strategy using several asset classes. This underlying includes shares, government bonds and commodities, alongside specialist alternative funds.

Trend Strategy: A rules-based approach that selects and sizes exposures using market signals. Trends can reverse and signals can perform poorly.

Alternative Funds: Specialist approaches, including long and short positions and event-driven investing, that seek returns beyond simply owning a rising market. They can still lose money.

Leverage: Exposure that is larger than the cash committed. It can magnify potential gains and losses on the upfront investment. It does not increase the certainty of a return.

Option-Style Upside: A payoff that can respond to positive performance in a reference asset. Whether an investor makes a net profit depends on the documented payoff, costs and other factors.

Limited Recourse: A financing arrangement that restricts a lender's recovery rights as specified in the contract. It does not guarantee a return of the upfront interest and fees. Read the loan terms in the PDS.

Reference Exposure: The amount used to determine contractual investment outcomes. It is different from the investor's cash outlay and is not necessarily an amount paid to the investor.

Satellite Allocation: A measured investment alongside core holdings, sized with regard to the whole portfolio, liquidity needs and the cash at risk.

Back-Tested Performance: A historical simulation of how a strategy might have behaved. It is not a live investment result or a reliable forecast.

Always read the separate product disclosures before investing. Inflation-beating returns are not guaranteed; the full upfront investment is at risk.

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