

Register of Relevant Interests and Duties for FY 23/24

Updated October 2023

Legend:

GTS: Guild Trustee Services Pty Ltd (Trustee of Guild Retirement Fund).
 GSS: Guild Superannuation Services Ltd (Parent company and 100% shareholder of GTS).
 GGHL: Guild Group Holdings Ltd (Holding Company and 100% shareholder of GSS).

Detailed information about Responsible Person remuneration is updated on the GTS website each quarter.

Register of Relevant Interests

Entity or Person	Relevant* Interests and Duties <small>*An interest or duty is "relevant" if the interest or duty is reasonably considered to have the potential to have an impact on the individual's capacity to act in the best interests of the Guild Retirement Fund and its members, that is, the interest or duty has the potential to give risk to a conflict – whether that conflict is perceived or actual.</small>	Relevant Share-holdings
Trustee (GTS)	Profits from operating the Fund.	
Associates (GSS & GGHL)	GGHL is a related party service provider to GTS. GSS receives dividends as the 100% shareholder of GTS. GGHL receives dividends from GSS.	
Linda Jenkinson (Chair GTS)	Remuneration as Director of GTS. Directorships <ul style="list-style-type: none"> • Harbour Asset Management Limited • Gold Cross Products and Services Pty Ltd • MedAdvisor Limited (Chair) • Jaxsta Limited • PureProfile Ltd Other <ul style="list-style-type: none"> • Trustee and Secretary, Massey Foundation – USA 	
Nick Panayiaris (Director GTS)	Remuneration as Director of GTS. Account in the Guild Retirement Fund. Directorships <ul style="list-style-type: none"> • Bay Pharmacy Pty Ltd • North Mackay Nominees Pty Ltd • Scarii Pty Ltd • Gold Cross Products and Services Pty Ltd Other <ul style="list-style-type: none"> • President, Pharmacy Guild of Australia South Australia Branch • National Councillor, Pharmacy Guild of Australia 	

Register of Relevant Interests (continued)

Entity or Person	Relevant* Interests and Duties <small>*An interest or duty is "relevant" if the interest or duty is reasonably considered to have the potential to have an impact on the individual's capacity to act in the best interests of the Guild Retirement Fund and its members, that is, the interest or duty has the potential to give risk to a conflict – whether that conflict is perceived or actual.</small>	Relevant Share-holdings
Keri Pratt (Director GTS)	Remuneration as Director of GTS. Directorships <ul style="list-style-type: none"> • Crescent Finance Pty Ltd • Diversification and Sustainability Support Fund Advisory Board (ACT Govt) Other <ul style="list-style-type: none"> • General Manager, Defined Benefits Assets & Liabilities, State Super (SAS Trustee Corp) 	
Paul Cassidy (CEO GGHL)	Proportion of remuneration as employee of GGHL inclusive of role relating indirectly and directly to Guild Retirement Fund including short and long term incentives Directorships <ul style="list-style-type: none"> • Guild Commercial Finance Pty • Guild Finance Facility Ltd • Gold Cross Products & Services Pty Ltd • Pharmadotcom Pty Ltd 	
Greg Everett (General Manager GTS)	Account in the Guild Retirement Fund. Remuneration as employee of GTS including short and long term incentives.	
Rena Padman (Head of Compliance GTS)	Account in the Guild Retirement Fund. Proportion of remuneration as employee of GGHL inclusive of role relating indirectly or directly to Guild Retirement Fund plus short-term incentives.	
GTS staff	Because GRF is the default superannuation fund for GTS, most GTS staff hold GRF membership and benefit from GRF's group life cover.	
Hayley Watson (Auditor)	Nil	
Chris Sandhu (Head of Finance GGHL) Resigned 11 October 2022	Proportion of remuneration as employee of GGHL inclusive of role relating indirectly or directly to Guild Retirement Fund plus short term incentives.	
Kevin Behrens (Chief Financial Officer) Appointed 10/10/2023 (Company Secretary) Appointed 13/1/2023	Proportion of remuneration as employee of GGHL inclusive of role relating indirectly or directly to Guild Retirement Fund plus short term incentives.	
Yen Ping Fong (Chief Risk Officer)	Account in the Guild Retirement Fund. Proportion of remuneration as employee of GGHL inclusive of role relating indirectly or directly to Guild Retirement Fund plus short-term incentives.	

Register of Relevant Interests (continued)

Entity or Person	Relevant* Interests and Duties <small>*An interest or duty is "relevant" if the interest or duty is reasonably considered to have the potential to have an impact on the individual's capacity to act in the best interests of the Guild Retirement Fund and its members, that is, the interest or duty has the potential to give risk to a conflict – whether that conflict is perceived or actual.</small>	Relevant Share-holdings
Krupa Steffanoni (Head of Strategy & Delivery)	Remuneration as employee of GTS including short and long term incentives.	
Dunia Wright (Company Secretary) Appointed 26/09/2023	Account in the Guild Retirement Fund. Proportion of remuneration as employee of GGHL inclusive of role relating indirectly or directly to Guild Retirement Fund plus short-term incentives.	

Register of Relevant Duties

Entity or Person	Relevant Duty
Trustee	<ul style="list-style-type: none"> • Duty to act fairly in dealing with all classes of beneficiaries within the entity, and not give beneficiaries of one class an unfair advantage over another. • Duty to act fairly in dealing with all beneficiaries within a class, and not give a beneficiary of the class an unfair advantage over another beneficiary of the class. • Duties to sole shareholder (GSS).
Linda Jenkinson (Director GTS)	<ul style="list-style-type: none"> • Duties to GTS as Director of GTS.
Nick Panayiaris (Director GTS)	<ul style="list-style-type: none"> • Duties to GTS as Director of GTS.
Paul Cassidy (CEO GGHL)	<ul style="list-style-type: none"> • Duties to GGHL as CEO of GGHL (related party service provider to GTS).
Greg Everett (General Manager GTS)	<ul style="list-style-type: none"> • Duties to GTS as an employee of GTS.
Rena Padman (Head of Compliance GTS)	<ul style="list-style-type: none"> • Duties to GGHL as an employee of GGHL. • Duties to GTS under an existing Shared Services Agreement between GGHL and GTS and various GTS Board delegations.
Hayley Watson (Auditor)	<ul style="list-style-type: none"> • Duties to GTS as the Auditor of GTS.
Chris Sandhu (Head of Finance GGHL)	<ul style="list-style-type: none"> • Duties to GGHL as an employee of GGHL. • Duties to GTS under an existing Shared Services Agreement between GGHL and GTS and various GTS Board delegations.
Kevin Behrens (Chief Financial Officer) Appointed 10/10/2023 (Company Secretary) Appointed 13/1/2023	<ul style="list-style-type: none"> • Proportion of remuneration as employee of GGHL inclusive of role relating indirectly or directly to Guild Retirement Fund plus short term incentives.

Register of Relevant Duties (continued)

Entity or Person	Relevant Duty
Kerri Pratt (Director GTS)	<ul style="list-style-type: none"> Duties to GTS as Director of GTS.
Yen Ping Fong (Chief Risk Officer)	<ul style="list-style-type: none"> Duties to GGHL as an employee of GGHL. Duties to GTS under an existing Shared Services Agreement between GGHL and GTS and various GTS Board delegations
Krupa Steffanoni (Head of Strategy and Delivery)	<ul style="list-style-type: none"> Duties to GTS as an employee of GTS.
Jennifer Smith (Company Secretary GTS) Resigned 13/1/2023	<ul style="list-style-type: none"> Duties to GGHL as an employee of GGHL. Duties to GTS under an existing Shared Services Agreement between GGHL and GTS and various GTS Board delegations.
Dunia Wright (Company Secretary GTS) Appointed 26/09/2023	<ul style="list-style-type: none"> Duties to GGHL as an employee of GGHL. Duties to GTS under an existing Shared Services Agreement between GGHL and GTS and various GTS Board delegations.