



3 November 2023

Dear Member

2023 Annual General Meeting

When you prepaid your funeral with Memorial Guardian Plan, Dignity Pre-Arranged Funerals, or by direct debit to the Guardian Funeral Bond, you became a member of Over Fifty Guardian Friendly Society Limited (**Company**), which was established to invest the funds paid for the future provision of your prepaid funeral.

As a member, you are entitled to attend the Company's Annual General Meeting (**AGM**), which will be held at the offices of Centuria Capital Limited, located at Level 41, Chifley Tower, 2 Chifley Square, Sydney NSW 2000 on **Monday, 27 November 2023 at 11:00am (AEDT)**.

The following documents are enclosed with this letter:

- Notice of Annual General Meeting;
- Appointment of Proxy Form; and
- Annual Financial Report of the Company for the financial year ended 30 June 2023 (unless you have elected not to receive it).

We encourage you to submit your votes in advance of the AGM (along with any questions) so that your votes are still counted if for any reason you cannot vote on the day. You can vote in advance by direct voting or the appointment of a proxy.

Registration for the meeting will start at 10:00am (AEDT). You may nominate a proxy to vote on your behalf by completing the Proxy Form and returning it as follows:

By mail:

Over Fifty Guardian Friendly Society Limited
C/-Boardroom Pty Limited
GPO Box 3993
Sydney NSW 2001 Australia

In person:

Over Fifty Guardian Friendly Society Limited
C/-Boardroom Pty Limited
Level 8, 210 George Street
Sydney NSW 2000

By facsimile to:

(+61 2) 9290 9655

To be effective, the form must be received by **11:00am (AEDT) on Saturday, 25 November 2023**.

If you wish, you can nominate the Chairman of the Meeting to be your proxy.



OVER FIFTY GUARDIAN FRIENDLY SOCIETY LIMITED

If you prefer to receive your Guardian communications digitally in future years, please contact GuardianEnquiry@boardroomlimited.com.au and a copy will be sent via email. We recommend using your personal email address. You will be helping the environment as well as helping to reduce costs by receiving a digital copy. Update your email, change your annual report delivery preferences or delivery address at any time by emailing GuardianEnquiry@boardroomlimited.com.au.

Yours sincerely,

Anna Kovarik
Company Secretary



NOTICE OF ANNUAL GENERAL MEETING

Notice is given that the 2023 Annual General Meeting of Over Fifty Guardian Friendly Society Limited ACN 087 649 063 (**Company**) will be held at the offices of Centuria Capital Limited, located at Level 41, Chifley Tower, 2 Chifley Square, Sydney NSW 2000 on **Monday, 27 November 2023 at 11:00am (AEDT)**.

ITEMS OF BUSINESS

For further information about the Items of Business please refer to the Explanatory Notes that accompany and form part of this Notice of Annual General Meeting.

Terms and abbreviations are defined in the Glossary at the end of this Notice of Annual General Meeting and Explanatory Notes.

ORDINARY BUSINESS

Item 1: Receipt of Annual Financial Report

To receive and consider the Company's Financial Report, Directors' Report and Auditor's Report for the financial year ended 30 June 2023.

Item 2: Re-Election of Director – Ms Natalie Collins

To consider, and if thought fit, to pass the following as an ordinary resolution:

'That Ms Natalie Collins be re-elected as a Director of the Company.'

Item 3: Re-Election of Director – Mr Adrian Gratwicke

To consider, and if thought fit, to pass the following as an ordinary resolution:

'That Mr Adrian Gratwicke be re-elected as a Director of the Company.'

By order of the Board

Anna Kovarik
Company Secretary



EXPLANATORY NOTES

These Explanatory Notes have been prepared for the information of members in relation to the business to be conducted at the AGM. You should read the Explanatory Notes in full before making any decisions in relation to the resolutions.

Item 1: Receipt of Annual Financial Report

The Corporations Act requires the Annual Financial Report (which includes the Directors' Declaration, Directors' Report and Auditor's Report) to be received and considered at the AGM. Neither the Corporations Act nor the Constitution requires members to vote on the Annual Financial Report. Members will, however, be given the opportunity to raise questions on the Annual Financial Report at the AGM.

Item 2: Re-Election of Ms Natalie Collins

In accordance with the Constitution, Ms Natalie Collins retires at the close of the AGM and, being eligible, offers herself for re-election as a Director.

Ms Natalie Collins has been an independent Non-Executive Director of the Company since August 2020. She also sits on the Boards of Centuria Life Limited, Centuria Property Funds No. 2 Limited, Centuria Healthcare Asset Management Limited and is a member of Centuria Capital Group's Culture and ESG Committee.

Currently, Ms Natalie Collins is Head of Commercial Partnerships at Woolworths Group, responsible for unlocking value between Woolworths and their largest commercial partners. Prior to this, Ms Natalie Collins was Head of Emerging Ventures and Co-Founder of Amatil X, the corporate venture capital arm at Coca-Cola Amatil, established to leverage the global startup ecosystem to uncover disruptive business models and new technologies to drive growth.

Ms Natalie Collins started her career as an auditor with PwC and has since gained 20 years' experience in the global consumer packaged goods and retail industries spanning finance, strategy, supply chain, marketing, and innovation.

She holds a Bachelor of Economics (Accounting) from Macquarie University, is an active mentor and advisor to early-stage startups and is a Graduate of the Australian Institute of Company Directors (GAICD).

Recommendation

The Board (with Ms Natalie Collins abstaining) recommends that members vote in favour of the re-election of Ms Natalie Collins.

Item 3: Re-Election of Mr Adrian Gratwicke

In accordance with the Constitution, Mr Adrian Gratwicke retires at the close of the AGM and, being eligible, offers himself for re-election as a Director.

Mr Adrian Gratwicke was appointed Chief Financial Officer ("CFO") of InvoCare Limited in August 2020. Mr Adrian Gratwicke was previously CFO with Ruralco Holdings Limited until its delisting at the end of 2019 following its sale to the Canadian company Nutrien Limited. Prior to his role at Ruralco, Mr Adrian Gratwicke was CFO of Metcash Limited for almost five years. At both Metcash and Ruralco, his roles were broad and extended beyond Finance into



OVER FIFTY GUARDIAN FRIENDLY SOCIETY LIMITED

Corporate Strategy, M&A, Treasury, Investor Relations, IT, Risk Management & Assurance, Corporate Social Responsibility, Marketing & Communications, Government Affairs, and Property & Insurance.

Mr Adrian Gratwicke holds an Executive MBA from the University of Technology, Sydney, and a Bachelor of Arts (Hons) in Business, Accounting & Finance from the University of Kingston, London. He is a Chartered Accountant with the Institute of Chartered Accountants of England and Wales and a Graduate of the Australian Institute of Company Directors.

Recommendation

The Board (with Mr Adrian Gratwicke abstaining) recommends that members vote in favour of the re-election of Mr Adrian Gratwicke.



Glossary

In this Notice of Annual General Meeting (including the Explanatory Notes):

AEDT	means Australian Eastern Daylight Time.
AGM or Annual General Meeting	means the annual general meeting of the members of the Company which will be held (as adjourned from time to time) on Monday, 27 November 2023.
Board	means the board of directors of the Company.
Chairperson or Chairman	means the chairperson of the Company.
Company	means Over Fifty Guardian Friendly Society Limited ACN 087 649 063.
Constitution	means the constitution of the Company.
Corporations Act	means the <i>Corporations Act 2001</i> (Cth).
Director	means a director of the Company.
Notice of Annual General Meeting	means this notice of annual general meeting.