



HEALTHIER, LONGER,  
BETTER LIVES

# We're changing our fees and costs

Applicable to superannuation products  
available within the Super Retirement Fund  
issued by AIA Australia (AIAA).

**Product Changes Effective 28 May 2022**

## About this booklet

This booklet forms part of the Significant Event Notice issued in April 2022 and provides information about important changes to your product and investment menu that will occur on or about 28 May 2022. It is important that you retain this booklet for your records.

## Things you should know:

Issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia) on behalf of Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757, RSE L0001458, the trustee of the Super Retirement Fund ABN 40 328 908 469.

The Trustee is only responsible for products issued by it. This general advice has been prepared without taking into account your particular financial needs, circumstances or objectives. You should consider the appropriateness of this information in light of your circumstances and the relevant product disclosure before making a decision to continue to hold a product. This advice is based on our understanding of current law, as at April 2022 and is based on its continuance unless stated otherwise. While every effort has been made to ensure the accuracy of the information, it is not guaranteed. You should obtain professional financial planning and tax advice before acting on the information contained in this document.

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# About these changes

## Introduction

As a result of a recent comprehensive review of our fees and costs, we've decided to make some changes that include improving the transparency of our administration and investment fees and where possible reducing the overall fees and costs of your product. These changes are expected to help enhance your retirement outcomes.

For most of our members, this has meant a reduction in total fees and costs, however, there are some instances where members' overall fees have increased. If your fees have increased, we have notified you with those details in the Significant Event Notice (SEN) issued to you in April 2022.

**If you currently pay an administration fee amount that is different to what is shown in this booklet, we will charge the lesser of your current fee and the new fee.**

The information in this Notice is of a general nature and does not take into account your individual objectives, financial situation or needs. You should obtain financial advice tailored to your personal circumstances before acting on this information or making any further changes.

## What you need to do

You don't need to do anything. Changes will automatically be applied to your product and investment options. It's still important that you read this Notice and speak to your financial adviser if you have any concerns. This Notice should be read in conjunction with the accompanying letter we sent to you in April 2022 titled **Significant Event Notice**. If you have any questions in relation to this Notice, please email [au.service@aia.com](mailto:au.service@aia.com) or phone us on the number listed in the table below.

## Products impacted by fee changes

The following products will be impacted by changes to administration and investment fees and costs. Your new Dollar based administration fee - if applicable - will apply at the next fee run after 28 May 2022.

New rates on Capital Guaranteed (Non-Participating) options will apply from 1 June 2022.

Please note that where an investment option for a product is not shown then there is no change for that investment option. A full list of investment options available to each product can be found at [aia.com.au/srf-investment-options](http://aia.com.au/srf-investment-options)

<b>Customer Service</b> <b>1800 624 100</b>	<b>Customer Service</b> <b>1800 631 600</b>	<b>Customer Service</b> <b>13 17 78</b>	<b>Customer Service</b> <b>1800 552 660</b>
Living Money Money Plan Super Personal Superannuation Bond Superannuation Bond (ED3) Retirement Plus Account Umbrella Financial Plan Super Umbrella Investment Plan Super	Managed Investment SuperPlan Managed Personal SuperPlan Personal SuperCARE Retirement Saver Retirement Saver Plus SuperGuaranteeCARE SuperLink SuperLink Plus Series 2 SuperLink Plus Series 3 SuperWise Series 4 SuperWise Series 5	Lifebuilder Superannuation PruPlan Super "Unit-Linked" Superannuation Bond (CYPPS) Superannuation Bond "S" Series Wealth Portfolio Superannuation	Flexible Income Retirement Plan Master Fund Superannuation Personal Superannuation Portfolio Select Allocated Pension Select Personal Superannuation
		<b>Customer Service</b> <b>13 20 15</b> PensionSelect Personal Super & Rollover Plan SuperSelect	

# How to use this booklet

## Step 1

You will need to read the letter we sent to you titled **Significant Event Notice** in conjunction with this booklet to confirm your product. You can find your investment options and their relevant option code in your latest annual statement or if you are unsure, please call us on the phone number listed in the previous section of this booklet.

## Step 2

Read both **Section 1: Glossary of fees** and **Section 2: How fees are calculated**. This will provide you with an understanding of the fees that may apply to your product and how the approximate overall fees of your product are calculated.

## Step 3

Find your product in **Section 3: Fees by Product** for applicable changes to your product's administration and investment fees. Remember, you can refer back to step 2 if you want to calculate the approximate overall fees specific to your product and your personal account balance. If you have an investment option that is not listed in this section, then there is no change for that investment option. A full list of investment options available for each product can be found at [aia.com.au/srf-investment-options](https://aia.com.au/srf-investment-options).

# Section 1: Glossary of fees

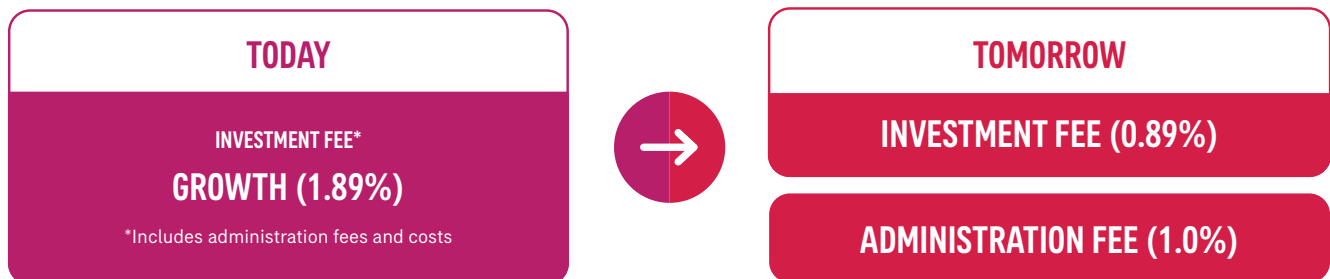
## Administration fees

Administration fees can either be deducted directly from your account balance or deducted before the unit price is declared and therefore reflected in the daily unit price. There are also different types of administration fees that can apply to your product or can be a combination of them.

- 1 **Dollar based administration fees** – are usually expressed as an annual amount charged to your account on either a monthly, quarterly, half yearly or yearly basis and deducted directly from your account balance.
- 2 **Percentage based administration fees** – can be charged as either:
  - a) a percentage of your total account balance, which we refer to as the **fee charged in unit price** throughout this booklet. This fee is not deducted from your account balance rather it's deducted before the daily unit price is declared or;
  - b) different rates based on the value of your account, for example, the first \$100,000 an admin fee of 1.35 per cent is charged and then the next \$150,000 is charged at 1.00 per cent and so on. These are referred to as **tiered fees** and are deducted directly from your account balance.

## What else you need to know about administration fees

For some products (listed below) the investment fee, previously a 'management charge' currently includes an allowance for administrative expenses and as a result bundles both investment and administration costs into a single fee. To improve transparency, we'll unbundle the administration costs from the investment management fee so that you'll be able to view each fee component separately, instead of one fee for both. In most instances, each fee component will be priced so that the total fees combined are less than what is charged now. We've provided the below illustration to help explain this further<sup>^</sup>.



<sup>^</sup> This illustration is an example only and does not reflect your specific investment option or costs.

## Products impacted by unbundling the investment and admin fee:

- Lifebuilder Superannuation
- Living Money
- Managed Investment SuperPlan
- Managed Personal SuperPlan
- Money Plan Super
- PensionSelect
- Personal Superannuation & Rollover Plan
- Personal Superannuation Bond
- Personal SuperCARE
- PruPlan Superannuation "Unit-Linked"
- Retirement Plus Account
- Retirement Saver
- Retirement Saver Series 2
- Superannuation Bond
- Superannuation Bond "S" Series
- SuperGuaranteeCARE
- SuperLink Plus Series 3
- SuperSelect
- SuperWise Series 4
- SuperWise Series 5
- Umbrella Financial Plan Super
- Umbrella Investment Plan Super
- Wealth Portfolio Superannuation

## Investment fees and costs

Investment fees and costs are deducted from your investment and cover amounts that reduce the return on your investment. These fees and costs are paid to the investment manager and the responsible entities of the underlying trusts in which AIA Australia's statutory fund invests. These include:

- a) fees in payment for the exercise of care and expertise in the investment of those assets and
- b) costs incurred by AIA Australia that relate to the investment of assets of the fund; and are not otherwise charged as administration fees and costs, a buy/sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

## Transaction costs

Transaction costs are costs associated with the sale and purchase of assets in the underlying investments in which AIA Australia's Statutory funds invest, other than costs that are recovered by AIA Australia's charging buy/sell spreads.

## Performance costs

In addition to the investment fees and costs, on some options, performance costs may also be payable. The performance costs are reflected in the daily unit prices.

Performance costs are fees paid based on the performance of an underlying alternative investment within the option. Alternative investments typically include investments in futures, forwards and options and are not limited to investments in shares, bonds, cash and/or property.

## Other information on fees and costs

Investment fees, transaction costs and performance costs are deducted before the unit price is declared and reflected in the daily unit price.

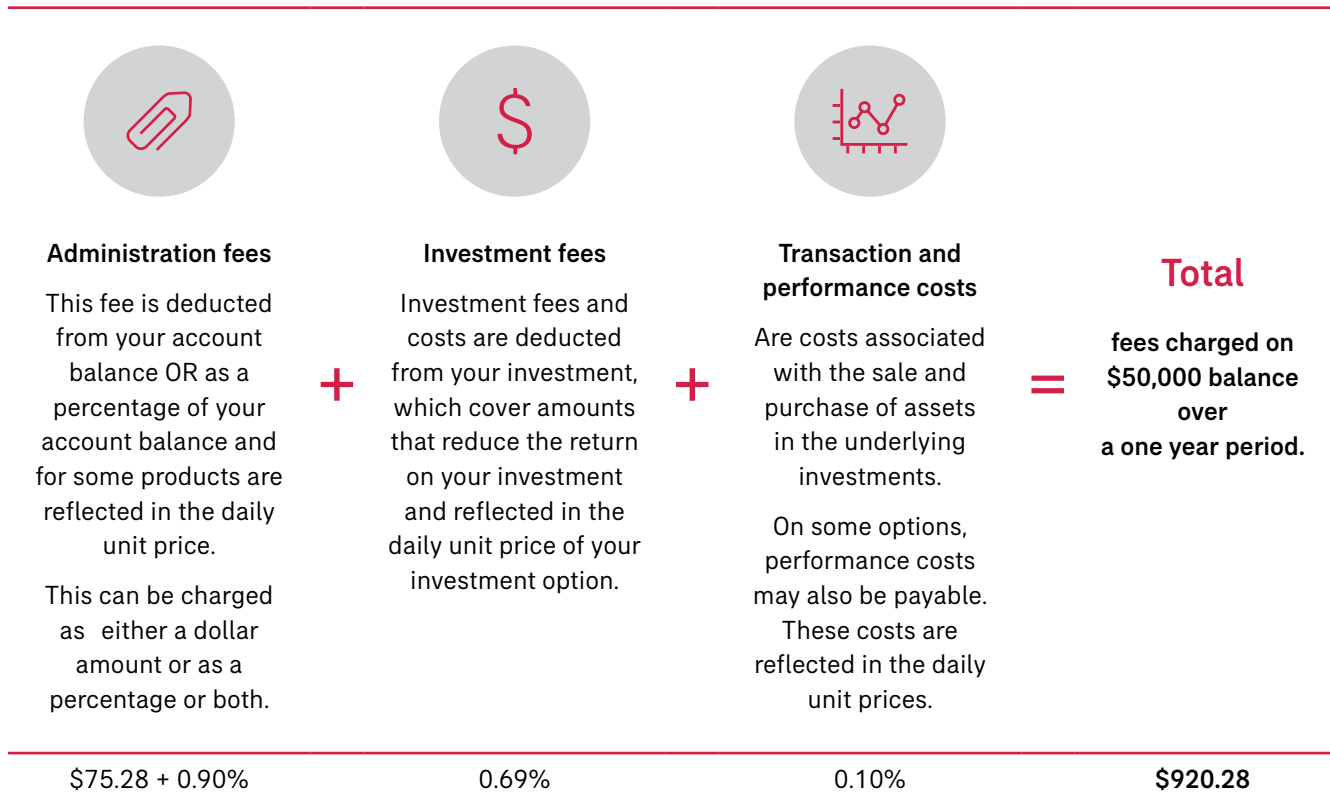
All fees disclosed in this booklet are based on the Gross Asset Value (GAV) unless otherwise specified. They are calculated as a percentage of your share of the total assets of the fund.

To better understand how the overall fees are calculated refer to **Section 2: How fees are calculated** for the fees and costs that apply to your specific product and investment options.

For the fees and costs that apply to your specific product and investment options go to **Section 3: Fees by product**

# Section 2: How fees are calculated

The following example shows the total fees you would pay over a one year period if you had \$50,000 invested in our Growth option\*. Please note 'Transaction and performance costs' have been provided as indicative only.



Using the example above, the following table compares the total fees paid for your product before and after the change, calculated on a typical account balance of \$50,000 and invested in the Growth option\*.

## \$50,000 Growth option

	Current	Future
<b>Administration fees</b>		
- Dollar based fee <sup>^</sup> plus	\$75.28	\$75.28
- Percentage based admin fee or	n/a	n/a
- Fee charged in the unit price	0.00% (= \$0)	0.90% (= \$450)
Investment fee	1.71% (= \$855)	0.69% (= \$345)
Transaction and performance costs	0.10% (= \$50)	0.10% (= \$50)
<b>Total fee</b>	<b>\$980.28</b>	<b>\$920.28</b>

\* All fees used in this example are for the Personal Superannuation & Rollover Plan. Your product fees and costs may differ. Fees associated with your product can be found in the following section.

<sup>^</sup> If you currently pay a different amount than listed here, then you will pay the lesser of the two.



# Section 3: Fees by product

## Flexible Income Retirement Plan

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$80.16	\$0
Percentage based admin fee* <i>or</i>	*	*
Fee charged in unit price	n/a	n/a

\* Refer to 'tiered fees' section for rates based on account balance. Portions of your balance may be charged at different rates if your balance is spread across multiple tiers.

### Tiered administration fees

Tier	Account balance	Current rate	New rate
1	\$0 - \$100,000	1.125%	0.80%
2	\$100,000.01 - \$250,000	1.125%	0.80%
3	\$250,000.01 - \$500,000	1.125%	0.80%
4	>\$500,000	1.125%	0.80%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
FECAPSF	Capital Stable	0.62%	0.75%
FEDISCR	Growth	0.57%	0.78%
FEPAEQU	Multi-Manager Australian Share	0.56%	0.77%
FEPACAS	Guaranteed Cash	0.10%	0.42%
FEXFSDE	First Sentier Australian Share	0.89%	0.87%
FEPAFIX	Multi-Manager Fixed Income	0.50%	0.65%
FEGRWTH	High Growth	0.62%	0.79%
FEPIEQU	Multi-Manager Global Share	0.60%	0.77%
FEXRODE	Solaris Core Australian Share	0.49%	0.85%
FEXROPR	Global Property Securities	0.46%	0.79%
FEXSAOE	RBC Emerging Markets	0.89%	0.67%

# Lifebuilder Superannuation

## Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$99	\$0
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.50%

## Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
B93SG	Growth	1.18%	0.68%
CS93SG	Capital Stable	1.18%	0.64%
EP93SG	High Growth	1.18%	0.71%

## Living Money

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.65%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
4CSH	Guaranteed Cash	1.28%	0.53%
4CMG	Growth	1.20%	0.55%
4STB	Capital Stable	1.43%	0.53%
4CST	Capital Stable	1.21%	0.53%
4EQY	Multi-Manager Australian Share	1.50%	0.77%
4FIX	Multi-Manager Fixed Income	1.36%	0.65%
4INT	Multi-Manager Global Share	1.50%	0.77%
4MGD	Growth	1.43%	0.55%
4PRP	Global Property Securities	1.51%	0.79%

## Managed Investment SuperPlan

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.77%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
CQ <sup>1</sup>	Growth	1.49%	0.69%

## Managed Personal SuperPlan

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
SG_PROT	Guaranteed Cash	1.49%	0.45%
SG_UNPROT	Guaranteed Cash	1.49%	0.45%
CQ <sup>2</sup>	Growth	1.46%	0.69%

<sup>1,2</sup> Fees are disclosed based on the Net Asset Value (NAV)

# Master Fund Superannuation

## Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$100.08	\$80
Percentage based admin fee* <i>or</i>	*	*
Fee charged in unit price	n/a	n/a

\* Refer to 'tiered fees' section for rates based on account balance. Portions of your balance may be charged at different rates if your balance is spread across multiple tiers.

## Tiered administration fees

Tier	Account balance	Current rate	New rate
1	\$0 - \$100,000	1.35%	0.85%
2	\$100,000.01 - \$250,000	1.00%	0.85%
3	\$250,000.01 - \$500,000	0.70%	0.60%
4	>\$500,000	0.35%	0.20%

## Investment fees

Investment option code	Investment option name	Investment fee			
		Current fee	New fee	Current rebate	New rebate
SXFSDE	First Sentier Australian Share	0.76%	0.74%	-	-
SPACAS	Guaranteed Cash	0.08%	0.30%	-	-
SCAPSF	Capital Stable	0.60%	0.64%	0.28%	0.15%
SPAEQU	Multi-Manager Australian Share	0.60%	0.71%	0.25%	0.15%
SPAFIX	Multi-Manager Fixed Income	0.50%	0.55%	0.15%	0.15%
SGRWTH	High Growth	0.62%	0.71%	0.28%	0.15%
SPIEQU	Multi-Manager Global Share	0.60%	0.71%	0.25%	0.15%
SDISCR	Growth	0.62%	0.69%	0.28%	0.15%
SXRODE	Solaris Core Australian Share	0.42%	0.72%	-	-
SXROPR	Global Property Securities	0.39%	0.68%	-	-
SXSAOE	RBC Emerging Markets	0.76%	0.69%	-	-

# Money Plan Super

## Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$30	No change
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

## Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
6SMY	Capital Guaranteed (Non-Participating)	1.40%	0.65%

## PensionSelect

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$75.28	\$75
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.65%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
JE	Capital Defensive	1.16%	0.48%
JP	Multi-Manager Global Share	1.44%	0.77%
BU	Capital Stable	1.56%	0.75%
AB	Balanced	1.44%	0.76%
F3	Capital Secure	0.99%	0.34%
AG	High Growth	1.44%	0.79%
Q3	Growth	1.44%	0.78%
AS	Multi-Manager Australian Share	1.44%	0.77%

## Personal Superannuation & Rollover Plan

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$75.28	\$75
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.90%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
PB	Balanced	1.62%	0.64%
C3	Capital Secure	1.35%	0.34%
PG	High Growth	1.75%	0.71%
M3	Growth	1.71%	0.69%
PS	Multi-Manager Australian Share	1.76%	0.71%
AS	Multi-Manager Australian Share	1.44%	0.77%

# Personal Superannuation Bond

## Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

## Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
2EQU	Multi-Manager Australian Share	1.63%	0.71%
2MGU <sup>3</sup>	Growth	1.58%	0.69%
2STU <sup>4</sup>	Capital Stable	1.58%	0.64%
2FIU	Multi-Manager Fixed Income	1.50%	0.55%
2CSU	Guaranteed Cash	1.41%	0.45%
2INU	Multi-Manager Global Share	1.61%	0.71%
2PRU	Global Property Securities	1.67%	0.68%

<sup>3,4</sup> Highest possible fee for the investment option

## Personal Superannuation Portfolio

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee* <i>or</i>	*	*
Fee charged in unit price	n/a	n/a

\* Refer to 'tiered fees' section for rates based on account balance. Portions of your balance may be charged at different rates if your balance is spread across multiple tiers.

### Tiered administration fees

Tier	Account balance	Current rate	New rate
1	\$0 - \$30,000	1.40%	0.60%
2	\$30,000.01 - \$60,000	1.15%	0.60%
3	>\$60,000	0.95%	0.35%

### Investment fees

Investment option code	Investment option name	Investment fee			
		Current fee	New fee	Current rebate	New rebate
SCAPSF	Capital Stable	0.60%	0.64%	0.63%	0.15%
SPAQU	Multi-Manager Australian Share	0.60%	0.71%	0.60%	0.15%
SPAFIX	Multi-Manager Fixed Income	0.50%	0.55%	0.50%	0.15%
SGRWTH	High Growth	0.62%	0.71%	0.63%	0.15%
SPIQU	Multi-Manager Global Share	0.60%	0.71%	0.60%	0.15%
SDISCR	Growth	0.62%	0.69%	0.63%	0.15%

## Personal SuperCARE

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$165	No change
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
PC	Capital Guaranteed (Non-Participating)	1.50%	0.65%

## PruPlan Superannuation “Unit-Linked”

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$99	No change
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.50%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
B93SG	Growth	1.60%	0.68%

## Retirement Plus Account

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.40%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
6ACG	Capital Guaranteed (Non-Participating)	1.50%	1.10%
9ACA <sup>5</sup>	Guaranteed Cash	1.00%	0.60%
9AAE	Multi-Manager Australian Share	0.93%	0.53%
9AMN	Growth	0.94%	0.54%
9APF	Global Property Securities	0.94%	0.54%

<sup>5</sup> Fees are disclosed based on the Net Asset Value (NAV)



## Retirement Saver

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$165	\$130
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
FK	Capital Stable	1.53%	0.64%
CK	Growth	1.64%	0.69%
NK	Growth	1.52%	0.69%

## Retirement Saver Plus

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$165	\$0
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
UK	Guaranteed Cash	1.13%	0.40%
FK	Capital Stable	1.53%	0.64%
NK	Growth	1.52%	0.69%
QK	Growth	1.53%	0.69%

## Select Allocated Pension

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee* <i>or</i>	*	*
Fee charged in unit price	n/a	n/a

\* Refer to 'tiered fees' section for rates based on account balance. Portions of your balance may be charged at different rates if your balance is spread across multiple tiers.

### Tiered administration fees

Tier	Account balance	Current rate	New rate
1	\$0 - \$100,000	1.35%	0.80%
2	\$100,000.01 - \$250,000	1.00%	0.60%
3	\$250,000.01 - \$500,000	0.70%	0.35%
4	>\$500,000	0.35%	0.20%

## Investment fees

Investment option code	Investment option name	Investment fee			
		Current fee	New fee	Current rebate <sup>o</sup>	New rebate
ECAPSF	Capital Stable	0.62%	0.75%	0.28%	0.00%
ECOKAU	Capital Guaranteed (Non-Participating)	0.50%	0.75%	-	-
EDISCR	Growth	0.57%	0.78%	0.28%	0.00%
EGRWTH	High Growth	0.62%	0.79%	0.28%	0.00%
EPACAS	Guaranteed Cash	0.10%	0.42%	-	-
EPAEQU	Multi-Manager Australian Share	0.56%	0.77%	0.25%	0.00%
EPAFIX	Multi-Manager Fixed Income	0.50%	0.65%	0.15%	0.00%
EPIEQU	Multi-Manager Global Share	0.60%	0.77%	0.25%	0.00%
EXACFI	Macquarie Australian Fixed Income	0.45%	0.68%	-	-
EXCMDE	Multi-Manager Australian Share	0.70%	0.77%	-	-
EXCMFI	Multi-Manager Fixed Income	0.37%	0.65%	-	-
EXCMMO	Balanced	0.57%	0.76%	-	-
EXCMOE	Multi-Manager Global Share	0.91%	0.77%	-	-
EXCMPS	Global Property Securities	0.46%	0.79%	-	-
EXCPAS	Solaris Core Australian Share	0.49%	0.85%	-	-
EXCPSC	First Sentier Australian Small Companies	0.51%	0.84%	-	-
EXCSDE	Alphinity Concentrated Australian Share	0.49%	0.78%	-	-
EXCSGR	Growth	0.57%	0.78%	-	-
EXCTDE	First Sentier Index Australian Share	0.23%	0.44%	-	-
EXCTOE	First Sentier Index Global Share	0.23%	0.44%	-	-
EXFIGR	High Growth	0.80%	0.79%	-	-
EXFSAS	First Sentier Australian Share	0.89%	0.87%	-	-
EXFSCS	Capital Stable	0.51%	0.75%	-	-
EXFSOE	Stewart Investors Worldwide Leaders Sustainability	0.95%	0.91%	-	-
EXPPIS	Realindex Australian Share	0.49%	0.67%	-	-
EXSAOE	RBC Emerging Markets	0.89%	0.67%	-	-

<sup>o</sup>Rebate was applicable to certain products only, refer to your annual statement.

## Select Personal Superannuation

### Administration fees

	Sub-plan	Current fee	New fee
Dollar based fee <i>plus</i>	ADFPS	\$0	\$0
	CMPS	\$74.76	\$0
	MPPS	\$104.64	\$0
	PRUPS	\$0	\$0
	SCPS	\$106.08	\$75
Percentage based admin fee* <i>or</i>		*	*
Fee charged in unit price		n/a	n/a

\* Refer to 'tiered fees' section for rates based on account balance. Portions of your balance may be charged at different rates if your balance is spread across multiple tiers.

### Tiered administration fees

Tier	Account balance	Sub-plan	Current fee	New fee
1	\$0 - \$100,000	ADFPS	1.07%	0.65%
		CMPS	1.07%	0.65%
		MPPS	0.70%	0.45%
		PRUPS	1.35%**	0.85%**
		SCPS	1.15%	0.85%
2	100,000.01 - \$250,000	ADFPS	0.99%	0.65%
		CMPS	0.99%	0.65%
		MPPS	0.70%	0.45%
		PRUPS	1.00%**	0.85%**
		SCPS	0.98%	0.85%
3	\$250,000.01 - \$500,000	ADFPS	0.70%	0.35%
		CMPS	0.70%	0.35%
		MPPS	0.70%	0.35%
		PRUPS	0.70%	0.60%
		SCPS	0.70%	0.60%
4	>\$500,000	ADFPS	0.35%	0.20%
		CMPS	0.35%	0.20%
		MPPS	0.35%	0.20%
		PRUPS	0.35%	0.20%
		SCPS	0.35%	0.20%

\*\*The fee quoted is the highest possible fee for this tier. Your fee may vary but will not exceed this.

## Investment fees

Investment option code	Investment option name	Investment fee			
		Current fee	New fee	Current rebate <sup>o</sup>	New rebate
SCAPSF	Capital Stable	0.60%	0.64%	0.28%	0.00%
SCOKAT	Capital Guaranteed (Non-Participating)	0.50%	0.65%	-	-
SDISCR	Growth	0.62%	0.69%	0.28%	0.00%
SGRWTH	High Growth	0.62%	0.71%	0.28%	0.00%
SPACAS	Guaranteed Cash	0.08%	0.30%	-	-
SPAEQU	Multi-Manager Australian Share	0.60%	0.71%	0.25%	0.00%
SPAFIX	Multi-Manager Fixed Income	0.50%	0.55%	0.15%	0.00%
SPIEQU	Multi-Manager Global Share	0.60%	0.71%	0.25%	0.00%
SXACFI	Macquarie Australian Fixed Income	0.38%	0.58%	-	-
SXCCMS	Capital Stable	0.40%	0.64%	-	-
SXCCNM	Growth	0.40%	0.69%	-	-
SXCMDE	Multi-Manager Australian Share	0.59%	0.71%	-	-
SXCMFI	Multi-Manager Fixed Income	0.31%	0.55%	-	-
SXCMMO	Balanced	0.48%	0.64%	-	-
SXCMOE	Multi-Manager Global Share	0.77%	0.71%	-	-
SXCMPS	Global Property Securities	0.39%	0.68%	-	-
SXCPAS	Solaris Core Australian Share	0.42%	0.72%	-	-
SXCPRO	Global Property Securities	0.60%	0.68%	-	-
SXCPCSC	First Sentier Australian Small Companies	0.43%	0.74%	-	-
SXCSDE	Alphinity Concentrated Australian Share	0.42%	0.66%	-	-
SXCSCR	Growth	0.48%	0.69%	-	-
SXCTDE	First Sentier Index Australian Share	0.19%	0.40%	-	-
SXCTOE	First Sentier Index Global Share	0.20%	0.40%	-	-
SXFIGR	High Growth	0.68%	0.71%	-	-
SXFSCS	Capital Stable	0.43%	0.64%	-	-
SXFSDE	First Sentier Australian Share	0.76%	0.74%	-	-
SXFSOE	Stewart Investors Worldwide Leaders Sustainability	0.94%	0.77%	-	-
SXPPIS	Realindex Australian Share	0.42%	0.54%	-	-
SXSAOE	RBC Emerging Markets	0.76%	0.69%	-	-

<sup>o</sup>Rebate was applicable to certain products only, refer to your annual statement.

## Superannuation Bond (CYPPS)

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.50%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee <sup>6</sup>	New fee
B93SG	Growth	1.78%	0.68%
CAPFSG	Guaranteed Cash	1.36%	0.45%
CS93SG	Capital Stable	1.62%	0.64%
EP93SG	High Growth	1.63%	0.71%

## Superannuation Bond (ED3)

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
6SBD	Capital Guaranteed (Non-Participating)	1.40%	0.65%

<sup>6</sup> Highest possible fee for the investment option

## Superannuation Bond “S” Series

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	n/a	n/a
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.50%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
B93SG	Growth	1.39%	0.68%
CAPFSG	Guaranteed Cash	1.40%	0.45%
EP93SG	High Growth	1.36%	0.71%

## SuperGuaranteeCARE

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$82.48	\$0
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
GC	Capital Guaranteed (Non-Participating)	1.50%	0.65%
CQ	Growth	1.50%	0.69%

## SuperLink Plus Series 3

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$80.12	\$80
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
CQ	Growth	1.50%	0.69%

## SuperSelect

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$75.28	\$75
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.90%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
FE	Capital Defensive	1.35%	0.42%
FP	Multi-Manager Global Share	1.75%	0.71%
AU	Capital Stable	1.60%	0.64%
FB	Balanced	1.62%	0.64%
FG	High Growth	1.75%	0.71%
FM	Growth	1.71%	0.69%
FS	Multi-Manager Australian Share	1.75%	0.71%

## SuperWise Series 4

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$167.86	\$120
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
K	Capital Guaranteed (Non-Participating)	1.50%	0.65%
CQ	Growth	1.87%	0.69%



## SuperWise Series 5

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$167.86	\$120
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
K	Capital Guaranteed (Non-Participating)	1.50%	0.65%
UQ	Guaranteed Cash	1.43%	0.45%
FQ	Capital Stable	1.83%	0.64%
CQ	Growth	1.87%	0.69%

## Umbrella Financial Plan Super

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$109.20	\$109.20
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
2CSU	Guaranteed Cash	1.26%	0.45%
2STU	Capital Stable	1.58%	0.64%
2EQU	Multi-Manager Australian Share	1.69%	0.71%
2FIU	Multi-Manager Fixed Income	1.54%	0.55%
2INU	Multi-Manager Global Share	1.69%	0.71%
2MGU	Growth	1.62%	0.69%
2PRU	Global Property Securities	1.68%	0.68%

## Umbrella Investment Plan Super

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$109.20	\$109.20
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.75%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee	New fee
2CSU	Guaranteed Cash	1.26%	0.45%
2STU	Capital Stable	1.58%	0.64%
2EQU	Multi-Manager Australian Share	1.69%	0.71%
2FIU	Multi-Manager Fixed Income	1.54%	0.55%
2INU	Multi-Manager Global Share	1.69%	0.71%
2MGU	Growth	1.62%	0.69%
2PRU	Global Property Securities	1.68%	0.68%

## Wealth Portfolio Superannuation

### Administration fees

	Current fee	New fee
Dollar based fee <i>plus</i>	\$99	\$0
Percentage based admin fee <i>or</i>	n/a	n/a
Fee charged in unit price	n/a	0.50%

### Investment fees

Investment option code	Investment option name	Investment fee	
		Current fee <sup>7</sup>	New fee
B93SG	Growth	1.38%	0.68%
CS93SG	Capital Stable	1.34%	0.64%
EP93SG	High Growth	1.45%	0.71%

<sup>7</sup> Highest possible fee for the investment option





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