

# WE'RE CHANGING OUR ADMINISTRATION FEES

These changes are applicable to the superannuation products listed in this document and held within the Super Retirement Fund.

## About these changes

We've decided to reduce our administration fees to lower the overall fees and costs of your product and to help improve investment returns. These changes are expected to enhance your retirement outcomes.

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



# What are administration fees?

These fees relate to the administration or operation of the fund and can include costs incurred by AIA Australia that are not otherwise charged as investment fees and costs, a buy/sell spread and a switching, activity, advice or insurance fee.

Administration fees can either be deducted directly from your account balance or before the unit price is declared and therefore reflected in the daily unit price. There are different types of administration fees that can apply and in some cases, there may be a combination of fees. These include:

**Dollar based administration fees**, 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.

## Percentage based administration fees:

- a) **Percentage based** - a percentage of your total account balance. This fee is not deducted from your account balance, rather it's deducted before the daily unit price is declared or;
- b) **Tiered fees** - deducted directly from your account balance. The rates are different and based on the value of your account. For example, the first \$100,000 an administration fee of 1.35 per cent is charged and then the next \$150,000 is charged at 1.00 per cent and so on.

# Administration fee reductions

From 10 December 2022, the following products will be impacted by changes to administration fees. Your new dollar-based administration fee, if applicable, will apply when your fee is next charged after 10 December 2022.

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

## Flexible Income Retirement Plan

### Tiered administration fees

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

## Managed Investment SuperPlan

	<b>Current fee</b>	<b>New fee</b>
Percentage based admin fee	0.75%	0.65%

## Managed Personal SuperPlan

	<b>Current rate</b>	<b>New rate</b>
Percentage based admin fee	0.75%	0.65%

## Master Fund Superannuation

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$80	\$0

## Tiered administration fees

<b>Tier</b>	<b>Account balance</b>	<b>Current rate</b>	<b>New rate</b>
1	\$0 - \$100,000	0.85%	0.65%
2	\$100,000.01 - \$250,000	0.85%	0.65%
3	\$250,000.01 - \$500,000	0.60%	0.35%
4	>\$500,000	0.20%	No change

## Money Plan Super

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$30	\$0
Percentage based admin fee	0.75%	0.65%

## Personal Superannuation & Rollover Plan

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$75	No change
Percentage based admin fee	0.90%	0.80%

## Personal Superannuation Bond

	<b>Current rate</b>	<b>New rate</b>
Percentage based admin fee	0.75%	0.65%

## Personal SuperCARE

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$165	\$0
Percentage based admin fee	0.75%	0.65%

## PruPlan Superannuation "Unit-Linked"

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$99	\$0
Percentage based admin fee	0.50%	No change

## Retirement Saver

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$130	\$0
Percentage based admin fee	0.75%	0.65%

## Retirement Saver Plus

	Current rate	New rate
Dollar based fee <i>plus</i>	\$130	\$0
Percentage based admin fee	0.75%	0.65%

## Select Allocated Pension

### Tiered administration fees

Tier	Account balance	Current rate	New rate
1	\$0 - \$100,000	0.80%	0.60%
2	\$100,000.01 - \$250,000	0.60%	No change
3	\$250,000.01 - \$500,000	0.35%	No change
4	>\$500,000	0.20%	No change

## Select Personal Superannuation

	Sub-plan	Current rate	New rate
Dollar based fee <i>plus</i>	ADFPS	\$0	No change
	CMPS	\$0	No change
	MPPS	\$0	No change
	PRUPS	\$0	No change
	SCPS	\$75	\$0

### Tiered administration fees

Tier	Account balance	Sub-plan	Current rate	New rate
1	\$0 - \$100,000	ADFPS	0.65%	No change
		CMPS	0.65%	No change
		MPPS	0.45%	No change
		PRUPS	0.85%	0.65%
		SCPS	0.85%	0.65%
2	\$100,000.01 - \$250,000	ADFPS	0.65%	No change
		CMPS	0.65%	No change
		MPPS	0.45%	No change
		PRUPS	0.85%	0.65%
		SCPS	0.85%	0.65%
3	\$250,000.01 - \$500,000	ADFPS	0.35%	No change
		CMPS	0.35%	No change
		MPPS	0.35%	No change
		PRUPS	0.60%	0.35%
		SCPS	0.60%	0.35%
4	>\$500,000	ADFPS	0.20%	No change
		CMPS	0.20%	No change
		MPPS	0.20%	No change
		PRUPS	0.20%	No change
		SCPS	0.20%	No change

## Superannuation Bond (ED3)

	<b>Current fee</b>	<b>New fee</b>
Percentage based admin fee	0.75%	0.65%

## SuperGuaranteeCARE

	<b>Current fee</b>	<b>New fee</b>
Percentage based admin fee	0.75%	0.65%

## SuperLink Plus Series 3

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$80	\$0
Percentage based admin fee	0.75%	0.65%

## SuperSelect

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$75	No change
Percentage based admin fee	0.90%	0.80%

## SuperWise Series 4

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$120	\$75
Percentage based admin fee	0.75%	0.65%

## SuperWise Series 5

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$120	\$75
Percentage based admin fee	0.75%	0.65%

## Umbrella Financial Plan

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$109.20	\$0
Percentage based admin fee	0.75%	0.65%

## Umbrella Investment Plan

	<b>Current rate</b>	<b>New rate</b>
Dollar based fee <i>plus</i>	\$109.20	\$0
Percentage based admin fee	0.75%	0.65%



**HEALTHIER, LONGER,  
BETTER LIVES**

## We're here to help

If you have any questions or need more information, please call us on the phone number listed for your product between 8.30 am and 6 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

### **Customer Service 1800 624 100**

---

Money Plan Super

---

Personal Superannuation Bond

---

Superannuation Bond (ED3)

---

Umbrella Financial Plan Super

---

Umbrella Investment Plan Super

### **Customer Service 1800 631 600**

---

Managed Investment SuperPlan

---

Managed Personal SuperPlan

---

Retirement Saver

---

Retirement Saver Plus

---

SuperGuaranteeCARE

---

SuperLink Plus Series 3

---

SuperWise Series 4

---

SuperWise Series 5

### **Customer Service 13 17 78**

---

PruPlan Super "Unit-Linked"

### **Customer Service 1800 552 660**

---

Flexible Income Retirement Plan

---

Master Fund Superannuation

---

Select Allocated Pension

---

Select Personal Superannuation

### **Customer Service 13 20 15**

---

Personal Super & Rollover Plan

---

SuperSelect

Any general advice contained in this letter is issued by AIA Australia and has been prepared without taking into account your particular financial needs, circumstances or objectives and you should consider the appropriateness of this information in light of your circumstances and consult with a financial adviser before acting on this information. 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 Trustee of Super Retirement Fund ABN 40 328 908 469 Locked Bag 5075 Parramatta NSW 2124.