

Perpetual

SELF MANAGED SUPER FUND SERVICE

3 June 2019

SUMMARY OF CHANGES

The below provides a summary of the main changes made in the Perpetual Self Managed Super Fund Service Administration Service Guide & Financial Services Guide (Guide) issue number 11 dated 3 June 2019.

UPDATES TO THE SERVICE

FEES AND OTHER COSTS

Fees and Other Costs Table

- **Contribution Fees**
- **Exit Fee**
- **Switching Fee**

From 3 June 2019, contribution, exit and switching fees will no longer apply. This change applies to all new and existing clients.

Trading fee on ASX Listed Security Transactions

Perpetual Trustee Company Limited (PTCo) is not only the Fund administrator but it will also arrange the securities trading services provided to the Fund.

The Trust Company (UTCCL) Limited (UTCCL) has been appointed to arrange securities trading by the platform brokers.

When you open your account, a broker from our current approved panel is assigned by UTCCL as the platform broker authorised to purchase and sell ASX listed securities on your account. You authorise your adviser to request these trades on your behalf. Whenever your adviser requests a trade for you, UTCCL will arrange for its execution by your assigned platform broker.

The trading fee hasn't changed. UTCCL will charge a trading fee of 0.33% of the value of the trade to cover all costs associated with arranging and executing the trade, including UTCCL's administration costs and the platform broker's brokerage charges.

UTCCL is part of Perpetual Group.

Perpetual Cash account

Additional information on your Perpetual Cash Account is as follows: For Perpetual Cash Account balances a net margin of up to 1.5% pa is paid by MBL to PTCo, being the difference between the interest received on those deposits and the rate of return published by PTCo for payment on Perpetual Cash Account balances.

OTHER INFORMATION

Enquires and complaints

In November 2018 we referred to changes to the external dispute resolution scheme.

If you have an enquiry or complaint, contact your adviser in the first instance and discuss it with them.

If you are not satisfied with the resolution of a complaint, you may telephone us on 1800 645 227 or write to us at:

Complaints Officer
Perpetual Self Managed Super Fund Service
GPO Box 5106, Sydney NSW 2001.

We'll try to resolve your complaint quickly and fairly.

If you're not happy with a trustee decision that affects you, and your complaint has not been resolved to your satisfaction or remains unresolved after 90 days, you may refer it to the Australian Financial Complaints Authority (AFCA). AFCA is the external dispute resolution scheme established by the Commonwealth Government to deal with complaints from consumers in the financial system. AFCA provides a free service for consumers.

Contact details for AFCA are as follows:

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

OTHER UPDATES

Other

The Guide has been updated to include general information about superannuation following changes to the law. Our service has been updated to apply those changes, for example changes in tax requirements or the First Home Super Saver schemes.

If you require more details, we recommend that you speak to your professional tax or financial adviser, or visit the ATO website.

A Self Managed Super Fund (SMSF) is a 'do-it-yourself' superannuation fund (DIY fund) with fewer than five members, all of whom are generally also the trustees. Perpetual Trustee Company Limited (PTCo), ABN 42 000 001 007, AFSL 236643, is the provider of the SMSF administration services and custody services. This publication has been prepared by PTCo and is dated 3 June 2019. It contains general information only and is not intended to provide you with advice or take into account your objectives, financial situation or needs. You should consider the Guide and whether the information is suitable for your circumstances, we recommend that you seek professional financial. Tax and/or legal advice. PTCo is wholly owned subsidiary of Perpetual Limited ABN 86 000 431 827 and part of the Perpetual Group.