



Perpetual's DIY Super Trustee Service

Product summary

About Perpetual's SAF Service

Perpetual's DIY Super Trustee Service (SAF Service) provides you with a premium, value for money administration solution through one of Australia's most trusted financial services organisations.

Our SAF Service gives you choice and flexibility similar to a self managed super fund without the added responsibility of being a trustee.

Why Perpetual's SAF Service?

Experience. Perpetual is a trustee company with over 120 years experience in safeguarding our clients' assets.

We have more than 15 years experience in managing small APRA funds (SAFs) and have a wealth of experience across our product, service, legal and technical teams.

Our understanding of your needs and our wealth of experience gives you peace of mind that all aspects of your fund are fully supported.

Choice and flexibility. All super trustees need to formulate and implement an investment strategy, and so we have created five for you to choose from.

Each strategy is designed for maximum flexibility to meet your needs and allows (subject to our review) for a broad range of investments, including:

- Cash, bank bills and term deposits
- ASX listed shares
- Managed investments
- Real estate within Australia
- Private unit trusts
- Fixed interest securities
- Listed international shares.

Total solution. We perform all functions needed to run a DIY super fund, such as trustee responsibilities, day-to-day administration, asset custody and comprehensive investment reporting, as well as all financial, tax and member reporting.

We hold custody of the fund's assets, take care of all transactions, hold all records, reconcile and collect income/distributions and pay all premiums, fees and expenses.

To help you manage your investments, we provide a comprehensive range of reporting, much of which is available online.

Value for money. It doesn't matter if you have holdings across different asset types, multiple segregated accounts or are in pension phase, our fee is the same.

As we are committed to offering a premium service to our clients, our competitive and transparent fee structure (covering custody, administration and trustee services) means there are no hidden costs or surprises.

Peace of mind. In today's regulatory environment the responsibilities of a trustee can be time consuming and complex.

The consequences of getting it wrong can be serious. Perpetual oversees all aspects of your SAF to ensure it complies with superannuation law.

This makes it is easier for you, saving you time and money, while also helping to reduce errors and control risk.

Using our SAF Service

Our SAF Service may be suitable if you:

- want a DIY solution without the added responsibility of being a trustee
- are a retiree or are approaching retirement
- are an expatriate (both short and long term)
- are an existing SMSF trustee who is no longer able to be as hands on with the administration of your fund.

About Perpetual

Perpetual is one of Australia's most experienced investment services groups.

Founded in Sydney in 1886 as Perpetual Trustees, we have managed and invested our clients' money with integrity and expertise for over 120 years.

Today we are one of the Top 100 companies listed on the Australian Stock Exchange, and manage investment funds exceeding \$30 billion (as at 30 June 2008).

We provide quality investment products, financial advice and corporate services to individuals, families, financial advisers and corporates.

How we can help

A well-run DIY super fund offers a range of benefits and with over 15 years experience as a leading provider of super solutions, our dedicated technical and administration team gives you peace of mind that you will be fully supported.

So to learn more about how our SAF Service can help you, please phone us on 1800 645 227 or email us at diysuper@perpetual.com.au.

SAF Service fees and features

Minimum suggested fund size	\$300,000	
Establishment fee	\$1,800 for a new fund \$2,400 for an existing fund	
Management costs*	Fund value	%pa
	First \$250,000	1.650%
	Next \$250,000	1.300%
	Next \$500,000	0.760%
	Next \$2,000,000	0.600%
	Amounts over \$3,000,000	0.355%
	These are subject to a minimum of \$4,775 pa.	
	*includes adviser service fee	
Audit costs	Approximately \$385 – \$710 (GST inclusive)	
Switching fee	Nil	
Transaction fee	First 100 transactions each year are free of charge, with \$27.50 for each transaction in excess of 100.	
Withdrawal fee	Nil ongoing (first year termination fee only)	
Comprehensive reporting	Quarterly transaction statements Annual reports Online reporting	
Adviser support	Dedicated DIY technical and BDM support	

Please refer to the 'Fees and other costs' in Perpetual's DIY Super Trustee Service product disclosure statement for all the fees and costs applicable to the SAF Service.

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Further information

Adviser Services 1800 645 227

Investor Services 1800 645 227

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