

Perpetual Select Super Plan and Pension Plan

Additional information about fees and costs

Important notes

The information in this document forms part of Product Disclosure Statement issue number 14 dated 10 December 2025 (PDS) for Perpetual Select Super Plan and Pension Plan and should be read in conjunction with the PDS.

This document contains important additional information about fees and costs for the Super Plan and Pension Plan.

Certain information in this document may change from time to time. Where this information is not materially adverse, the updated information will be made available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable). A paper copy of any updated information will be given to you without charge upon request. If a change is considered materially adverse, we'll replace this document.

All amounts in this document are in Australian dollars and all times quoted are Sydney time (unless otherwise specified). A business day is a working day in Sydney.

ADDITIONAL INFORMATION ABOUT FEES AND COSTS DATED 10 DECEMBER 2025

Issued by Equity Trustees Superannuation Limited
ABN 50 055 641 757 AFSL 229757 RSE L0001458

Perpetual 

Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate¹ to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

¹ This wording is required by law. You or your employer cannot negotiate fees and costs in the Super Plan or Pension Plan.

Fees and costs summary

This section shows fees and other costs that you may be charged for investing in the Super Plan and/or Pension Plan (which includes transition to retirement (TTR) and account based pensions) and should be read in conjunction with the PDS. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as insurance fees, may also be charged, but these will depend on the nature of the insurance chosen by you. Entry fees and exit fees cannot be charged.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Unless otherwise stated, all fees and other costs disclosed in this document are inclusive of the net effect of goods and services tax (GST) and net of reduced tax credits (RITC) (if applicable) on relevant amounts.

Fees and costs summary

| Perpetual Select Super Plan and Pension Plan | | | | |
|--|---|---|-------------------------------|--|
| Type of fee or cost | Amount | | | How and when paid |
| Ongoing annual fees and costs ¹ | | | | |
| Administration fees and costs | 0.10% pa (estimated) | | | Calculated and accrued daily and deducted directly from each investment option's assets and reflected in the option's unit price (usually declared each business day). |
| Investment fees and costs ² | Investment option | Super Plan and Pension Plan TTR ³ (estimated % pa) | Pension Plan (estimated % pa) | Calculated and accrued daily and deducted directly from each investment option's assets and reflected in the option's unit price (usually declared each business day). |
| | Conservative | 0.91% | 0.91% | |
| | Diversified | 1.02% | 1.02% | |
| | Balanced | 1.09% | 1.09% | |
| | Growth | 1.14% | 1.13% | |
| | High Growth | 1.21% | N/A | |
| | Cash | 0.00% | 0.00% | |
| | Australian Share | 1.05% | N/A | |
| | International Share | 0.92% | N/A | |
| | An investment fee rebate is available to members with large account balances (see 'Investment fees' under 'Additional explanation of fees and costs'. | | | |

| Transaction costs | Investment option | Super Plan and Pension Plan TTR ³ (estimated % pa) | Pension Plan (estimated % pa) | Calculated and accrued daily and deducted directly from each investment option's assets and reflected in the option's unit price (usually declared each business day). This amount represents net transaction costs borne by all members after any buy/sell spread recoveries charged on member transactions (see 'Buy/sell spread' below). |
|--|---|--|----------------------------------|--|
| | Conservative | 0.06% | 0.07% | |
| | Diversified | 0.07% | 0.07% | |
| | Balanced | 0.07% | 0.07% | |
| | Growth | 0.08% | 0.08% | |
| | High Growth | 0.08% | N/A | |
| | Cash | 0.00% | 0.00% | |
| | Australian Share | 0.13% | N/A | |
| | International Share | 0.06% | N/A | |
| Member activity related fees and costs | | | | |
| Buy/sell spread | Investment option | Buy spread (estimated) | Sell spread (estimated) | Calculated as a percentage of the transaction value. Deducted when units in the investment option are bought or sold, by being incorporated in the investment option's entry and exit unit prices (usually declared each business day), where appropriate. |
| | Conservative | 0.18% | 0.00% | |
| | Diversified | 0.20% | 0.00% | |
| | Balanced | 0.20% | 0.00% | |
| | Growth | 0.20% | 0.00% | |
| | High Growth | 0.20% | 0.00% | |
| | Cash | 0.00% | 0.00% | |
| | Australian Share | 0.26% | 0.00% | |
| | International Share | 0.22% | 0.00% | |
| Switching fee | Nil. | | | Not applicable. |
| Other fees and costs ⁴ | Insurance fees (Super Plan only): Varies depending on type and level of cover you choose and your circumstances. | | | Any insurance fees are generally deducted from your account balance monthly (in arrears), on the last business day of the month. |

1 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2 Investment fees and costs for some investment options includes an estimated amount of between 0.00% and 0.16% for performance fees. The estimated performance fee for each option and calculation basis for these amounts is set out under 'Performance fees' in the 'Additional explanation of fees and costs' section below.

3 'Pension Plan TTR' refers to TTR accounts in the Pension Plan before the standard account based pension features have been applied (for more information, see 'Standard account based pension features to apply from age 65' within 'Our retirement income solution' in the separate 'Your Pension Plan account' document). Once the standard account based pension features are applied, the fees and costs for the Pension Plan will apply.

4 Refer to the 'Additional explanation of fees and costs' section.

Example of annual fees and costs for a superannuation product

These tables give examples of how the ongoing annual fees and costs for the Balanced investment option in the Super Plan and Pension Plan can affect your superannuation investment over a 1-year period. You should use these tables to compare these superannuation products with other superannuation products.

Super Plan and Pension Plan TTR

| EXAMPLE – Balanced investment option | | BALANCE of \$50,000 |
|--|-------|---|
| Administration fees and costs | 0.10% | For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$50 in administration fees and costs |
| PLUS Investment fees and costs | 1.09% | And , you will be charged or have deducted from your investment \$545 in investment fees and costs |
| PLUS Transaction costs | 0.07% | And , you will be charged or have deducted from your investment \$35 in transaction costs |
| EQUALS Cost of product | | If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$630* for the superannuation product. |

Pension Plan

| EXAMPLE – Balanced investment option | | BALANCE of \$50,000 |
|--|-------|---|
| Administration fees and costs | 0.10% | For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$50 in administration fees and costs |
| PLUS Investment fees and costs | 1.09% | And , you will be charged or have deducted from your investment \$545 in investment fees and costs |
| PLUS Transaction costs | 0.07% | And , you will be charged or have deducted from your investment \$35 in transaction costs |
| EQUALS Cost of product | | If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$630* for the superannuation product. |

* Note: Additional fees may apply.

Cost of product information

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs'.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply; refer to the 'Fees and costs summary' for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

| Investment option | Cost of product | |
|---------------------|---------------------------------|--------------|
| | Super Plan and Pension Plan TTR | Pension Plan |
| Conservative | \$535 | \$540 |
| Diversified | \$595 | \$595 |
| Balanced | \$630 | \$630 |
| Growth | \$660 | \$655 |
| High Growth | \$695 | N/A |
| Cash | \$50 | \$50 |
| Australian Share | \$640 | N/A |
| International Share | \$540 | N/A |

Additional explanation of fees and costs

Ongoing annual fees and costs

The total ongoing annual fees and costs for each investment option comprises:

- administration fees and costs
- investment fees and costs (including performance fees where applicable)
- transaction costs.

The following 'Estimated ongoing annual fees and costs' tables provide estimated ongoing annual fees and costs based on the actual fees and costs for the financial year ended 30 June 2025.

Ongoing annual fees and costs may vary in future years. Updated details will be available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable).

Estimated ongoing annual fees and costs – Super Plan and Pension Plan TTR

| Investment option | Administration fees and costs (estimated %pa) ¹ | Investment fees and costs | | Transaction costs (estimated % pa) ² | Total ongoing annual fees and costs (estimated % pa) |
|---------------------|--|---------------------------|----------------------------------|---|--|
| | | Investment fees (% pa) | Investment costs (estimated %pa) | | |
| Conservative | 0.10% | 0.62% | 0.29% | 0.06% | 1.07% |
| Diversified | 0.10% | 0.69% | 0.33% | 0.07% | 1.19% |
| Balanced | 0.10% | 0.75% | 0.34% | 0.07% | 1.26% |
| Growth | 0.10% | 0.78% | 0.36% | 0.08% | 1.32% |
| High Growth | 0.10% | 0.83% | 0.38% | 0.08% | 1.39% |
| Cash | 0.10% | 0.00% | 0.00% | 0.00% | 0.10% |
| Australian Share | 0.10% | 0.90% | 0.15% | 0.13% | 1.28% |
| International Share | 0.10% | 0.92% | 0.00% | 0.06% | 1.08% |

Estimated ongoing annual fees and costs – Pension Plan

| Investment option | Administration fees and costs (estimated % pa) ¹ | Investment fees and costs | | Transaction costs (estimated % pa) ² | Total ongoing annual fees and costs (estimated % pa) |
|-------------------|---|---------------------------|-----------------------------------|---|--|
| | | Investment fees (% pa) | Investment costs (estimated % pa) | | |
| Conservative | 0.10% | 0.62% | 0.29% | 0.07% | 1.08% |
| Diversified | 0.10% | 0.69% | 0.33% | 0.07% | 1.19% |
| Balanced | 0.10% | 0.75% | 0.34% | 0.07% | 1.26% |
| Growth | 0.10% | 0.78% | 0.35% | 0.08% | 1.31% |
| Cash | 0.10% | 0.00% | 0.00% | 0.00% | 0.10% |

1 Figures represent the administration fee for each investment option. Estimated administration costs for the financial year ended 30 June 2025 are nil for all investment options.

2 Estimated transaction costs represent **net** transaction costs borne by all members in an investment option after any buy/sell spread recoveries charged on member transactions. **Transaction costs should not be considered in isolation of investment returns.** It is important to understand that actively managed investments are likely to have higher transaction costs than passively managed investments, such as index funds, because of the higher expected volume of trading of the portfolio's assets in generating investment returns.

Administration fees and costs

Administration fees and costs apply for administering your member account and to meet the ongoing costs of operating the Fund, its products and investment options. This includes trustee fees, fees charged by our service providers and other expenses incurred in relation to the day-to-day management and operation of the Fund. In addition to normal operating expenses, which are met out of the administration fees and costs shown in the Fees and costs summary, abnormal operating expenses may arise which the Trustee is entitled to recover from the Fund's assets.

Subject to legislated limits on the Trustee's ability to be indemnified from Fund assets, there is no limit in the Fund's Trust Deed on the amount that can be recovered for expenses.

Abnormal operating expenses aren't necessarily incurred in any given year. They're due to abnormal events such as legal costs incurred in court proceedings concerning the Fund.

While we aim to also pay any abnormal operating expenses out of the administration fees and costs charged to members, wherever possible, circumstances may arise where additional expenses incurred in any year are recovered without notice. In this event, these abnormal operating expenses will be an administration cost that is additional to our administration fees only for the relevant year.

Investment fees and costs

Investment fees

Investment fees and costs include investment fees payable to our service providers that assist in overseeing the Fund's investments. This includes any management fees payable to the specialist investment managers (other than any alternative asset fees and performance fees).

The amounts may differ between investment options due to the nature of each investment option's underlying investments, as shown in the 'Estimated ongoing annual fees and costs' tables. Any management fees payable to the specialist investment managers (other than any alternative asset fees and performance fees) are paid out of the investment fees shown in that table.

Investment fee rebate

An investment fee rebate is available to members with large account balances. The size of your rebate is calculated based on the balance of your investment at the end of each month in each of your Super Plan and/or Pension Plan account(s), **excluding any balances held in the Cash investment option**, and is applied to your account(s) at the end of each month as additional units in your investment option(s).

The current rebate (applied against the standard investment fee relevant to your account as shown in the 'Estimated ongoing annual fees and costs' tables) and the qualifying threshold are shown in the following 'Investment fee rebate' table. GST generally doesn't apply to rebates.

| Account balance at the end of each month ¹ | Investment fee rebate (% pa) |
|---|------------------------------|
| First \$900,000 | Nil |
| Amount over \$900,000 | 0.32% |

1 Excluding any balance held in the Cash investment option.

To qualify for the rebate, you need to have a balance in your Super Plan and/or Pension Plan account(s) at the end of the month that is above the qualifying threshold.

You won't receive any monthly rebate if:

- you fully withdraw your investment from your Super Plan and/or Pension Plan account(s) during the month **or**
- your balance at the end of the month is below the relevant qualifying level.

If you have more than one Super Plan and/or Pension Plan account, the rebate is calculated and applied separately for each account.

Investment costs

Investment fees and costs may also include:

- alternative asset fees (where relevant) payable in underlying funds (due to the unique nature of alternative assets and the varying ways in which fees may be levied by the respective specialist investment managers these do not form part of the standard investment fees)
- performance fees (if applicable) that may be payable in relevant underlying funds (see the following 'Performance fees' section)
- other indirect investment costs in or through underlying investment vehicles (where applicable). For example, derivative costs if an investment option or underlying fund invests in any relevant derivatives, and expense recoveries in an underlying fund.

Performance fees

None of the investment options charge performance fees directly. However, some of the specialist investment managers for Australian shares, international shares and alternative assets may also be entitled to a performance fee as part of their remuneration. This may include specialist investment managers that are related parties of the Trustee or PTCo.

Performance fees are payable when a specialist investment manager outperforms a defined performance hurdle (benchmark) for a defined period of time.

The performance fee payable to these specialist investment managers is based on a percentage earned on that manager's outperformance of their respective benchmark. The exact methodologies for calculating performance fees vary significantly between the specialist investment managers.

For relevant specialist investment managers of Australian and international shares, the maximum performance fee rate can be up to 25% of outperformance. For alternative assets, the maximum performance fee rate is 30% of any outperformance above the specialist investment manager's management fee.

The estimated performance fees included in the investment fees and costs for an investment option (where applicable) are based on average annual performance fees charged by relevant specialist investment managers for the previous five financial years ended 30 June 2025 (see 'Historical performance fees' for details). **Performance fees should not be considered in isolation of investment returns. Past performance and these estimates are not indicative of future returns.** Performance fees payable in the future may vary depending on:

- the portions of the underlying funds' assets that are subject to performance fees
- the underlying funds' allocations between the relevant specialist investment managers charging differing performance fees against varying outperformance benchmarks
- the actual investment returns each specialist investment manager achieves.

Where applicable, performance fees increase the investment fees and costs you pay. They do not impact administration fees and costs.

Historical performance fees

The following 'Historical performance fees' table shows the average annual performance fees paid to relevant specialist investment managers over the previous five financial years ended 30 June 2025.

| Investment option | Average annual performance fees (% pa) | |
|---------------------|--|--------------|
| | Super Plan and Pension Plan TTR | Pension Plan |
| Conservative | 0.11% | 0.11% |
| Diversified | 0.13% | 0.13% |
| Balanced | 0.14% | 0.14% |
| Growth | 0.15% | 0.15% |
| High Growth | 0.16% | N/A |
| Cash | N/A | N/A |
| Australian Share | 0.15% | N/A |
| International Share | 0.00% | N/A |

Transaction costs

In managing the investments of the investment options, transaction costs such as brokerage, settlement costs, clearing costs and government charges may be incurred in an investment option's investment portfolio, or when an investment option experiences cash flows in or out of it.

When an investment option incurs transaction costs from changing its investment portfolio, they are paid out of the investment option's assets and reflected in its unit price.

Estimated transaction costs that are incurred because members buy or sell units in an investment option are also paid from the investment option's assets, but they are recovered from those transacting members by the transaction cost allowances that are included in the calculation of the investment option's entry and/or exit unit prices, where relevant, as described under 'Buy/sell spread' in this section.

Net transaction costs after any buy/sell spread recoveries charged on member transactions, as shown in the 'Fees and costs summary' table, are an additional cost to all members in an investment option.

Transaction costs may vary from year to year without notice to members.

Transaction costs should not be considered in isolation of investment returns. It is important to understand that actively managed investments are likely to have higher transaction costs than passively managed investments, such as index funds, because of the higher expected volume of trading of the portfolio's assets in generating investment returns.

The tables below show the following information for each investment option as a percentage of the average net asset value of the option, based on costs for the year ended 30 June 2025:

- estimated total **gross** transaction costs

- estimated transaction costs recovered by buy/sell spreads on member transactions
- estimated **net** transaction costs borne by all members (the estimated percentage by which the investment option's investment return has been reduced by transaction costs not recovered by buy/sell spreads).

Super Plan and Pension Plan TTR

| Investment option | Estimated total gross transaction costs (% pa) ¹ | Estimated transaction costs recovered by buy/sell spreads (% pa) ² | Estimated net transaction costs borne by all members (% pa) ³ |
|---------------------|---|---|--|
| Conservative | 0.07% | 0.01% | 0.06% |
| Diversified | 0.08% | 0.01% | 0.07% |
| Balanced | 0.08% | 0.01% | 0.07% |
| Growth | 0.09% | 0.01% | 0.08% |
| High Growth | 0.09% | 0.01% | 0.08% |
| Cash | 0.00% | 0.00% | 0.00% |
| Australian Share | 0.14% | 0.01% | 0.13% |
| International Share | 0.07% | 0.01% | 0.06% |

Pension Plan

| Investment option | Estimated total gross transaction costs (% pa) ¹ | Estimated transaction costs recovered by buy/sell spreads (% pa) ² | Estimated net transaction costs borne by all members (% pa) ³ |
|-------------------|---|---|--|
| Conservative | 0.07% | 0.00% | 0.07% |
| Diversified | 0.07% | 0.00% | 0.07% |
| Balanced | 0.07% | 0.00% | 0.07% |
| Growth | 0.08% | 0.00% | 0.08% |
| Cash | 0.00% | 0.00% | 0.00% |

- 1 This percentage includes net transaction costs incurred in any underlying funds, where applicable.
- 2 See the following 'Buy/sell spread' section.
- 3 This is the estimated percentage by which the investment option's investment return for the year ending 30 June 2025 has been reduced by transaction costs. Totals may vary slightly due to rounding.

Member activity related fees and costs

Buy/sell spread

Estimated transaction costs are allocated when a member buys or sells units in an investment option by incorporating a buy/sell spread between the investment option's entry and exit unit prices, where appropriate. This aims to ensure that other members aren't impacted by the transaction costs associated with a particular member buying or selling units in the investment option. We have discretion to waive the buy/sell spread on investments or withdrawals where no transaction costs are incurred, including when a member transfers their entire account balance:

- in the Super Plan to the corresponding investment option(s) for the same amount(s) in the Pension Plan
- in the Pension Plan to the corresponding investment option(s) for the same amount(s) in the Super Plan when using the pension refresh facility.

The spread, if applicable, is based on estimates of the average transaction costs incurred by an investment option. However, it is not a fee paid to us and is retained in the investment option to cover the actual transaction costs as they are incurred.

Estimated transaction costs, which are used to determine the buy/sell spreads, are reviewed regularly.

Consequently, the buy/sell spreads shown in the 'Fees and costs summary' table are estimates which may change (increase or decrease) at any time, without notice to members. Any changes to the buy/sell spread for each investment option will be made publicly available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable) or can be obtained without charge by contacting us.

GST is not applicable to any buy/sell spread when units in the investment options are bought or sold.

Further information about fees and costs

Tax

The Fund is entitled to a tax deduction for certain expenses, including insurance fees. If you have insurance cover in the Super Plan, the benefit of any tax deduction is passed on to you by crediting units to your account at the end of each month.

Any tax deduction available to the Fund for other expenses incurred by the Fund (ie expenses other than insurance fees) in relation to the Super Plan and Pension Plan TTR pensions is taken into account in the tax provision included in the calculation of the unit price for each relevant investment option.

The Fund's taxable income from its pension assets (with the exception of TTR pensions) is not subject to tax and, consequently, expenses relating to that income are not deductible. Accordingly, there is no tax benefit to pass on to Pension Plan members.

For information about tax applicable to superannuation, refer to the tax information in the documents titled 'Your Super Plan account' and 'Your Pension Plan account', available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable).

Insurance fees

For information about insurance fees (applicable in the Super Plan only), refer to the document titled 'Insurance in your super' available at www.perpetual.com.au/select-super-updates.

Government charges

Any government charges or levies incurred by the Fund will be applied to your account as appropriate.

Maximum fees and charges

The Fund's Trust Deed allows us to charge relevant maximum fees as outlined in the following 'Maximum fees and charges' table.

Amounts disclosed are **exclusive** of GST. The Fund's Trust Deed allows us to charge GST as an expense recovery.

| Fee or cost | Maximum |
|---|--|
| Management fee ¹ (excluding expenses) | 2.10% pa of the value of each investment option |
| Annual member fee ² | \$50 per member account per quarter (\$200 per year) |
| Switching fee ³ | \$200 per switching request |
| Expense recoveries | Unlimited (except for limits imposed by superannuation legislation) |
| Superannuation and family law charges ³ | Up to \$200 for actioning specific events in connection with superannuation and marriage breakdown |

- 1 Covers both the percentage-based administration fee and investment fee.
- 2 Represents a dollar-based administration fee. Currently there is no dollar-based administration fee.
- 3 Currently these activity based fees are not charged as a separate amount. Costs associated with these activities are reflected in annual fees and costs charged to members.

Increases or alterations to fees and charges

We may change the Super Plan or Pension Plan fees or charges without your consent. However, we won't increase fees or charges, or introduce new fees or charges, without giving you at least 30-days' written notice. Estimated administration costs, investment costs and transaction costs may vary each year without prior notice.

Estimated transaction costs, which are used to determine the buy/sell spreads, are reviewed regularly.

Consequently, the above buy/sell spreads are estimates only and may change (increase or decrease) at any time.

Up to date information about estimated fees and costs (including buy/sell spreads) will be made publicly available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable). You should regularly check the website for any updates.

Adviser remuneration

If you consult a financial adviser, additional fees will apply charged by the adviser (as set out in the statement of advice) and payable directly by you. Advice fees cannot be deducted from your Super Plan or Pension Plan account.

As a result of your investment in the Fund, your financial adviser may receive other non-monetary benefits (where allowed by law) from PTCO or others, which are not an additional cost to you or the Fund.

Defined fees

| Type of fee | Definition |
|----------------------|---|
| Activity fees | A fee is an activity fee if: <ol style="list-style-type: none"> 1 the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: <ol style="list-style-type: none"> (i) that is engaged in at the request, or with the consent, of a member; or |

| | |
|--------------------------------------|--|
| | <ol style="list-style-type: none"> (ii) that relates to a member and is required by law; and <ol style="list-style-type: none"> 2 those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy sell spread, a switching fee, an advice fee or an insurance fee. |
| Administration fees and costs | <p>Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:</p> <ol style="list-style-type: none"> 1 relate to the administration or operation of the entity; and 2 are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee. |
| Advice fees | <p>A fee is an advice fee if:</p> <ol style="list-style-type: none"> 1 the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by: <ol style="list-style-type: none"> (i) a trustee of the entity; or (ii) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and 2 those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee. |
| Buy-sell spreads | A buy-sell spread is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity. |
| Exit fees | An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity. |
| Investment fees and costs | <p>Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:</p> <ol style="list-style-type: none"> 1 fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and 2 costs incurred by the trustee of the entity that: <ol style="list-style-type: none"> (i) relate to the investment of assets of the entity; and (ii) 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. |
| Switching fees | A switching fee for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another. |
| Transaction costs | Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads. |

Contact details

Please contact us using the contact details for PTCO below.

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