



## PERPETUAL'S POOLED SUPER TRUST

# Defined Fees

Effective 30 September 2022

The information in this document forms part of Product Disclosure Statement (PDS) issue number 9 dated 30 September 2022 for the Perpetual's Pooled Super Trust (PST) and should be read in conjunction with the relevant PDS.

It contains fee definitions for the Perpetual's Pooled Super Trust.

NAME OF FEE	DEFINITION
<b>Activity fee</b>	<p>A fee is an <b>activity fee</b> if:</p> <ul style="list-style-type: none"> <li>(a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: <ul style="list-style-type: none"> <li>(i) that is engaged in at the request, or with the consent, of a member; or</li> <li>(ii) that relates to a member and is required by law; and</li> </ul> </li> <li>(b) those costs are not otherwise charged as administration fee and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.</li> </ul>
<b>Administration fees and costs</b>	<p><b>Administration fee and costs</b> are fee and costs that relates to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:</p> <ul style="list-style-type: none"> <li>(a) relate to the administration or operation of the entity; and</li> <li>(b) 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.</li> </ul>
<b>Advice fees</b>	<p>A fee is an <b>advice fee</b> if:</p> <ul style="list-style-type: none"> <li>(a) 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: <ul style="list-style-type: none"> <li>(i) a trustee of the entity; or</li> <li>(ii) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and</li> </ul> </li> <li>(b) 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.</li> </ul>
<b>Buy-sell spreads</b>	<p>A <b>buy-sell spread</b> is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.</p>
<b>Exit fees</b>	<p>An <b>exit fee</b> 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.</p>
<b>Investment fees and costs</b>	<p><b>Investment fees and costs</b> are fees and costs that relate to the investment of the assets of a superannuation entity and includes:</p> <ul style="list-style-type: none"> <li>(a) fees in payment for the exercise of care and expertise in the investment of these assets (including performance fees); and</li> <li>(b) costs incurred by the trustee of the entity that: <ul style="list-style-type: none"> <li>(i) relate to the investment of assets of the entity; and</li> <li>(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.</li> </ul> </li> </ul>

NAME OF FEE	DEFINITION
Switching fees	A <b>switching fee</b> 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	<b>Transaction costs</b> 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.

This information has been prepared by Perpetual Superannuation Limited (PSL) ABN 84 008 416 831, AFSL 225246, RSE L0003315 (as Trustee for the Perpetual's Pooled Superannuation Trust ABN 89 544 906 125). It contains general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider whether the information is suitable for your circumstances and we recommend that you seek professional advice. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The information is believed to be accurate at the time of compilation and is provided by Perpetual in good faith. The PDS for Perpetual's Pooled Super Trust issued by PSL, should be considered before deciding whether to acquire or hold units in the PST. The relevant PDS can be obtained by calling 1800 022 033 or visiting our website [www.perpetual.com.au](http://www.perpetual.com.au)

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## MORE INFORMATION

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