## Summary of material changes to the PDS

## Perpetual's Pooled Super Trust

Effective 1 March 2019, we have updated and issued a new Product Disclosure Statement for Perpetual's Pooled Super Trust (**PDS**). Here is a summary of the material changes to keep members up to date:

Fees and Costs disclosure	We have updated the estimated annual cost for each of the investment options in the Perpetual's Pooled Super Trust Additional Information PDS.  This amount includes estimated indirect costs which are paid by the investment options and which are not a direct cost to you.  The investment fee you pay to Perpetual has not changed.
Changes to Investment Option Profiles	Changes have been made to the Investment Option Profiles in the PDS. Changes of note were made to the objectives, investment approach and investment guidelines.  Refer to the PDS for the changes.
External Dispute Resolution	The PDS now provides updated information on the external dispute resolution scheme to which you can refer complaints that remain unresolved after having dealt with our internal complaints process.  Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme for consumers in the financial system, of which we are a member.  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

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The product disclosure statement (PDS) for the Perpetual WealthFocus Super Plan issued by us, should be considered before deciding whether to acquire or hold units in the fund. The PDS can be obtained by calling 1800 022 033 or visiting our website www.perpetual.com.au.