

# 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 9 dated 30 June 2019 (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.

We may update this document where we can according to the Fund's Trust Deed and the law. The updated document will be available at our website and you can also obtain a copy free of charge upon request. You should keep a copy of this document and any updates to it for your reference.

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**ADDITIONAL INFORMATION ABOUT FEES AND COSTS  
DATED 30 JUNE 2019**

Issued by Perpetual Superannuation Limited  
ABN 84 008 416 831 AFSL 225246 RSE L0003315

Perpetual 

# ADDITIONAL INFORMATION ABOUT FEES AND COSTS

The following table and other information in this section provides further details about the fees and costs that you may be charged for investing in the Super Plan and Pension Plan and should be read in conjunction with the PDS. You should read all information about fees and costs because it's 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).

## FEES AND OTHER COSTS

PERPETUAL SELECT SUPER PLAN AND PENSION PLAN				
TYPE OF FEE <sup>1</sup>	AMOUNT		HOW AND WHEN PAID	
<b>Investment fee<sup>2,3,4</sup></b>	<b>Investment option</b>	<b>Super Plan</b>	<b>Pension Plan</b>	Investment fees are deducted from the investment options and are reflected in the unit price for each investment option.  A rebate applies on the base fee component of the investment fees for large account balances.
		(% pa)	(% pa)	
	Conservative	1.75%	1.75%	
	Diversified	1.82%	1.82%	
	Balanced	1.88%	1.88%	
	Growth	1.91%	1.91%	
	High Growth	1.96%	1.96%	
	Geared High Growth	2.95%	n/a	
	Cash	0.54%	0.54%	
	Fixed Income	1.74%	1.74%	
	Real Estate	2.00%	2.00%	
	Australian Share	2.03%	2.03%	
Geared Australian Share	4.06%	n/a		
Limited Share	1.94%	1.94%		
International Share	2.05%	2.05%		
<b>Administration fee<sup>2</sup></b>	<b>Year ending</b>	<b>Member fee<sup>4</sup></b>		Deducted from your member account and paid to us monthly in arrears.
	30 June 2019	\$123.36 per annum (\$10.28 per month)		
	30 June 2020	\$125.04 per annum (\$10.42 per month)		
<b>Buy/sell spread</b>	<b>Investment option</b>	<b>Buy/sell spread</b>		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.
	Conservative	0.16%/0.00%		
	Diversified	0.24%/0.00%		
	Balanced	0.26%/0.00%		
	Growth	0.28%/0.00%		
	High Growth	0.30%/0.00%		
	Geared High Growth	0.40%/0.00%		
	Cash	0.00%/0.00%		
	Fixed Income	0.13%/0.00%		
	Real Estate	0.40%/0.00%		
	Australian Share	0.30%/0.00%		
Geared Australian Share	0.60%/0.00%			
Limited Share	0.30%/0.00%			
International Share	0.35%/0.00%			
<b>Switching fee</b>	Nil. <sup>4,5</sup>		Not applicable.	
<b>Advice fees</b> relating to all members investing in this product	Nil.		Not applicable.	
<b>Other fees and costs</b>	<b>Insurance premiums:</b> Details of insurance premiums payable by Super Plan members who elect to have insurance cover are contained in the separate 'Insurance in your super' document.		Insurance premiums are generally deducted from your member account monthly in arrears.	

FEES AND OTHER COSTS (CONTINUED)

PERPETUAL SELECT SUPER PLAN AND PENSION PLAN				
TYPE OF FEE <sup>1</sup>	AMOUNT		HOW AND WHEN PAID	
Indirect cost ratio <sup>2,3,4</sup>	<b>Super Plan</b>	<b>Pension Plan</b>	Indirect costs are deducted both directly from the investment options and reflected in their unit prices and indirectly in the underlying funds when incurred.	
	<b>Investment option</b>	<b>(% pa)</b>		<b>(% pa)</b>
	Conservative	0.40%		0.42%
	Diversified	0.47%		0.47%
	Balanced	0.43%		0.47%
	Growth	0.44%		0.46%
	High Growth	0.50%		0.61%
	Geared High Growth	0.97%		n/a
	Cash	0.08%		0.09%
	Fixed Income	0.32%		0.32%
	Real Estate	0.13%		0.13%
	Australian Share	0.20%		0.18%
	Geared Australian Share	0.74%		n/a
Limited Share	0.23%	0.27%		
International Share	0.23%	0.23%		

- 1 Defined fees for superannuation products can be found on our website at [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates) or [www.perpetual.com.au/select-pension-updates](http://www.perpetual.com.au/select-pension-updates).
- 2 If your account balance is less than \$6,000 at the end of the financial year or upon closure, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 3 See 'Annual investment fees and indirect costs' on this page for further details.
- 4 See 'Maximum fees and charges' on page 7 for details of the maximum fee amounts allowed under the Fund's Trust Deed.
- 5 The buy/sell spread will generally apply – see 'Buy/sell spread' on page 6 for further information.

## ANNUAL INVESTMENT FEES AND INDIRECT COSTS

The total annual cost for each investment option comprises:

- our investment fee
- its indirect cost ratio.

As rebates may apply to the base fee component of the investment fee (see 'Base fee rebate' on page 4) and since the indirect cost ratio is variable, it's not possible to provide fixed annual fees and costs for the investment options.

The amounts shown in the following tables include all direct and indirect annual fees and costs (excluding administration fees) as at the date of the PDS. The indirect costs information is based on information available and (if applicable) estimates as at the date of the PDS. Any further updates from time to time, which are not materially adverse, will be available at our website.

Indirect fees and costs may vary in future years. Updated details will also be available at our website and included in the Fund's Annual Report each year.

### ANNUAL INVESTMENT FEES AND ESTIMATED INDIRECT COSTS – SUPER PLAN

INVESTMENT OPTION	INVESTMENT FEE (% PA)		ESTIMATED INDIRECT COST RATIO <sup>1</sup>			ESTIMATED TOTAL ANNUAL COST (% PA) <sup>5</sup>
	BASE FEE	INVESTMENT MANAGEMENT FEE	ESTIMATED ALTERNATIVE ASSET FEES <sup>2</sup>	ESTIMATED PERFORMANCE-RELATED FEES <sup>3</sup>	ESTIMATED OTHER INDIRECT COSTS <sup>4</sup>	
Conservative	1.49%	0.26%	0.08%	0.05%	0.26%	2.15%
Diversified	1.49%	0.33%	0.13%	0.08%	0.27%	2.29%
Balanced	1.49%	0.39%	0.11%	0.08%	0.24%	2.31%
Growth	1.49%	0.42%	0.12%	0.09%	0.23%	2.35%
High Growth	1.49%	0.47%	0.14%	0.11%	0.24%	2.46%
Geared High Growth <sup>4</sup>	2.24% <sup>6</sup>	0.71% <sup>6</sup>	0.20%	0.16%	0.61%	3.91% <sup>6</sup>
Cash	0.50%	0.04%	n/a	n/a	0.08%	0.62%
Fixed Income	1.49%	0.25%	n/a	n/a	0.32%	2.06%
Real Estate	1.49%	0.51%	n/a	n/a	0.13%	2.13%
Australian Share	1.49%	0.54%	n/a	0.00%	0.20%	2.23%
Geared Australian Share <sup>4</sup>	2.98% <sup>6</sup>	1.08% <sup>6</sup>	n/a	0.00%	0.74%	4.80% <sup>6</sup>
Limited Share	1.49%	0.45%	n/a	n/a	0.23%	2.17%
International Share	1.49%	0.56%	n/a	0.07%	0.16%	2.28%

## ANNUAL INVESTMENT FEES AND ESTIMATED INDIRECT COSTS - PENSION PLAN

INVESTMENT OPTION	INVESTMENT FEE (% PA)		ESTIMATED INDIRECT COST RATIO <sup>1</sup>			ESTIMATED TOTAL ANNUAL COST (% PA) <sup>5</sup>
	BASE FEE	INVESTMENT MANAGEMENT FEE	ESTIMATED ALTERNATIVE ASSET FEES <sup>2</sup>	ESTIMATED PERFORMANCE-RELATED FEES <sup>3</sup>	ESTIMATED OTHER INDIRECT COSTS <sup>4</sup>	
Conservative	1.49%	0.26%	0.09%	0.05%	0.27%	2.17%
Diversified	1.49%	0.33%	0.11%	0.07%	0.29%	2.29%
Balanced	1.49%	0.39%	0.12%	0.08%	0.26%	2.35%
Growth	1.49%	0.42%	0.12%	0.09%	0.25%	2.37%
High Growth	1.49%	0.47%	0.14%	0.11%	0.36%	2.57%
Cash	0.50%	0.04%	n/a	n/a	0.09%	0.63%
Fixed Income	1.49%	0.25%	n/a	n/a	0.32%	2.06%
Real Estate	1.49%	0.51%	n/a	n/a	0.13%	2.13%
Australian Share	1.49%	0.54%	n/a	0.00%	0.18%	2.21%
Limited Share	1.49%	0.45%	n/a	n/a	0.27%	2.21%
International Share	1.49%	0.56%	n/a	0.07%	0.16%	2.28%

- Estimated indirect cost ratios are based on indirect costs for the financial year ended 30 June 2018, which may vary in future years. See 'Indirect cost ratio' on page 5 for further information.
- An investment option's actual exposure to alternative assets and the relative allocations between the various specialist investment managers of relevant underlying funds, charging differing amounts in varying ways, will impact the total alternative asset fees charged each year.
- Past performance and these estimates are not indicative of future returns.** Performance-related fees payable in the future may vary depending on:
  - the portions of the underlying funds' assets that are subject to performance-related fees
  - the underlying funds' allocations between the relevant specialist investment managers charging differing performance-related fees against varying outperformance benchmarks
  - the actual investment returns each specialist investment manager achieves.
See 'Performance-related fees' on page 5 for further information.
- These estimated amounts include any other indirect costs associated with investing in the underlying funds and any derivatives. Any abnormal operating expenses incurred in future years, if applicable, will be an additional indirect cost.
- Totals may vary slightly to the sum of the various components due to roundings.
- For the Geared High Growth and Geared Australian Share investment options in the Super Plan, the investment fees (and hence total annual costs) are not directly comparable to those of the other investment options due to the levels of gearing in the underlying Perpetual Select Geared High Growth Fund and Perpetual Select Geared Australian Share Fund, which are on average 33% and 50% respectively. For the underlying funds of the geared investment options, investment fees are applied to their **gross asset value**. This results in higher amounts when these fees are expressed as a percentage of their **net asset value** (that is, asset value after deduction for borrowing in the underlying funds), as shown in the table.

### INVESTMENT FEE

The investment fee for each investment option comprises:

- the base fee
- its investment management fee.

### BASE FEE

We receive a base fee for overseeing the Super Plan and Pension Plan, which includes providing trustee and administration services relating to managing your investment. This fee is included in the calculation of the unit price of each investment option and is normally paid to us monthly.

### BASE FEE REBATE

A rebate on the base fee is available to members with large account balances. The size of your rebate is calculated based on the average daily balance of your investment in each of your Super Plan and/or Pension Plan account(s) over the annual calculation period and is applied to your account(s) at 30 June each year.

The current rebate thresholds are shown in the following table (GST generally doesn't apply to rebates).

### BASE FEE REBATE FOR THE YEARS ENDING 30 JUNE 2019 AND 30 JUNE 2020

AVERAGE DAILY ACCOUNT BALANCE		BASE FEE REBATE (% PA)
YEAR ENDING		
30 JUNE 2019	30 JUNE 2020	
First \$276,300	First \$280,000	Nil
Next \$645,300	Next \$653,900	0.50%
Over \$921,600	Over \$933,900	1.15%

We can change the qualifying levels and the size of the rebate applicable to your investment in the Super Plan and/or Pension Plan. The qualifying levels can be adjusted annually by the CPI on 1 July.

To qualify for the rebate, you need to have:

- a balance in your Super Plan and/or Pension Plan account(s) as at 30 June **and**
- an average daily balance over the annual calculation period above the relevant qualifying level.

You won't receive any rebate if:

- you fully withdraw your investment from your Super Plan and/or Pension Plan account(s) before 30 June **or**
- your average daily balance over the annual calculation period 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 MANAGEMENT FEES

We also receive investment management fees for overseeing the Fund's investments. The amounts may differ between investment options due to the nature of each investment option's underlying investments, as shown in the 'Annual investment fees and estimated indirect costs' tables on pages 3-4. We pay any investment management fees payable to the specialist investment managers (other than any alternative asset fees and performance-related fees) out of the investment management fees we receive.

### INDIRECT COST RATIO

The indirect cost ratio for each investment option comprises:

- alternative asset fees (where relevant) payable in underlying funds
- performance-related fees (if applicable) that may be payable in relevant underlying funds
- other indirect costs.

### ALTERNATIVE ASSET FEES

Alternative asset fees are indirect costs since they are not paid out of the investment management fees we receive due to the unique nature of alternative assets and the varying ways in which fees may be levied by the respective specialist investment managers.

### PERFORMANCE-RELATED FEES

In addition to the investment management fee, some of the specialist investment managers of the underlying funds for the Australian Share and International Share investment options, together with the specialist investment managers for alternative assets, may be entitled to a performance-related fee as part of their remuneration. Performance-related fees also apply to the geared and multi-asset class investment options, which have varying exposure to Australian shares and international shares (through the underlying Perpetual Select Australian Share Fund and Perpetual Select International Share Fund respectively) and alternative assets.

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

Any performance-related fee payable to a particular specialist investment manager, incurred in the underlying funds, will be attributed to the indirect costs of the relevant investment option. All performance-related fees will be incorporated in the unit prices of the underlying funds.

The performance-related 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-related fees vary significantly between the specialist investment managers.

For specialist investment managers other than for alternative assets, the maximum performance-related fee rate can be up to 25% of outperformance.

#### EXAMPLE

If the specialist investment manager outperformed their respective benchmark by 2% and was entitled to 10% of the outperformance, the performance-related fee payable to the specialist investment manager would be 0.2% (that is, 10% of 2%). Assuming a constant investment balance of \$50,000, this would equate to a performance-related fee amount of \$100.

For alternative assets, the maximum performance-related fee rate is 30% of any performance above the management fee charged by the specialist investment manager.

#### EXAMPLE

If the management fee charged by the specialist investment manager was 2.5% and the gross return of their portfolio before fees was 10%, the return after the specialist investment manager's fee but before performance-related fees would be 7.5%. If the specialist investment manager was entitled to a performance-related fee rate of 20%, the performance-related fee payable would be 1.5% (that is 20% of 7.5%). Assuming a constant investment balance of \$50,000, this would equate to a performance-related fee amount of \$750 payable to that specialist investment manager.

### OTHER INDIRECT COSTS

Other indirect costs include both our expense recoveries and net transaction costs deducted directly from the investment option and other costs incurred indirectly in underlying funds (including any additional net transaction costs). Indirect costs may also be incurred if an investment option or underlying fund invests in derivatives.

#### OUR EXPENSE RECOVERIES

We're entitled to charge the Fund or be reimbursed from the investment options for any expenses incurred in the proper performance of our duties and obligations relating to the trusteeship, management and administration of the Fund.

There is no limit in the Fund's Trust Deed on the amount that can be recovered for expenses.

#### NORMAL OPERATING EXPENSES

Normal operating expenses are those incurred in the day-to-day operation of the Fund, which include items such as audit fees, custody fees, asset consulting fees and expenses for publishing the PDS.

#### ABNORMAL OPERATING EXPENSES

Abnormal operating expenses aren't generally incurred during the day-to-day operation of the Fund and aren't necessarily incurred in any given year. They're due to abnormal events such as the cost of running a member meeting, or legal costs incurred by changes in the Fund's Trust Deed.



## **OTHER SPECIALIST INVESTMENT MANAGEMENT COSTS**

The specialist investment managers may also charge expense recoveries, which will usually be deducted from the assets of the underlying funds and reflected in their unit price, and/or the underlying funds themselves may incur indirect costs. If charged, these amounts will be an indirect cost to you.

## **TRANSACTIONAL AND OPERATIONAL COSTS**

The following transactional and operational cost information for each investment option based on the most recently completed financial year is publicly available at our website or can be obtained free of charge by contacting us:

- estimated total transactional and operational costs
- estimated transaction costs offset by buy/sell spreads
- estimated net transactional and operational costs borne by all members<sup>1</sup>, which ranged between 0.01% and 0.22% for the financial year ended 30 June 2018 depending on the investment option.

1 The estimated net transactional and operational costs borne by all members, being the estimated percentage by which investment returns have been reduced by transactional and operational costs incurred at all levels after allowing for any buy/sell spread offsets, form part of an investment option's indirect cost ratio and are included in the 'Estimated other indirect costs' column of the 'Annual investment fees and estimated indirect costs' tables on pages 3-4.

## **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. Transaction costs are an indirect cost to you.

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

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 offset 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' on this page.

## **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.

A buy/sell spread is an additional cost to you. The spread, if applicable, is based on our 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.

The buy/sell spread will impact the return on your investment.

Estimated transaction costs, which are used to determine the buy/sell spreads, are reviewed regularly. Consequently, the buy/sell spreads current as at the issue date of this document shown in the 'Fees and other costs' table on page 2 may change during the life of the PDS (including this document). The current buy/sell spreads at any time are publicly available at our website or can be obtained free of charge by contacting us.

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

## **OPERATIONAL COSTS**

If an investment option incurs any incidental borrowing costs for short-term operational purposes, these costs may be paid out of the investment option's assets and reflected in its unit price.

## **OTHER FEES AND COSTS**

### **BORROWING COSTS**

Borrowing costs (or gearing costs) are the costs associated with an underlying fund borrowing money or securities, such as interest, establishment fees, government charges and stock borrowing fees as part of its investment strategy.

These strategic borrowing costs for the Geared High Growth and Geared Australian Share investment options in the Super Plan are paid out of and reflected in the unit prices of the underlying funds in which they invest (see 'Gearing policy' in the separate 'Your Super Plan account' document for details).

The following estimated borrowing costs were incurred by the underlying funds to achieve their investment returns for the financial year ended 30 June 2018:

- 1.77% for Perpetual Select Geared High Growth Fund
- 3.46% for Perpetual Select Geared Australian Share Fund.

These strategic borrowing costs were additional to these underlying funds' management costs and transactional and operational costs, and may vary in future years depending on the underlying funds' gearing levels from time to time and prevailing borrowing charges, including interest rates.

### **MISCELLANEOUS FEES**

If we incur a fee because a cheque or direct debit for your investment in the Fund is dishonoured by your financial institution, the amount will be charged to your investment.

### **GOVERNMENT CHARGES**

Government charges 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 below.

FEE OR COST	MAXIMUM
Management (investment) fee (excluding expenses)	2.10% pa of the value of each investment option
Annual member (administration) fee	\$50 per member account per quarter (\$200 per year) <sup>1</sup>
Switching fee	\$200 per switching request <sup>1</sup>
Expense recoveries	Unlimited
Superannuation and family law charges	Up to \$200 for actioning specific events in connection with superannuation and marriage breakdown. <sup>1</sup>

<sup>1</sup> Any current fee amount shown in the PDS and the above limit may be increased by the cumulative increase in the CPI since the last increase.

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

## INCREASES OR ALTERATIONS TO OUR FEES

We may change our fees without your consent. Apart from any indexation of our annual member administration fee, we won't increase our fees, or introduce new fees, without giving you at least 30-days' written notice.

## ADVISER REMUNERATION

We will only pay remuneration to financial advisers and third parties where permitted by law.

Your financial adviser may provide a Financial Services Guide or a Statement of Advice to you that details their remuneration and other benefits, including any benefits they may share with any third parties.

## FINANCIAL ADVISER COMMISSIONS

### INITIAL COMMISSION

No initial commissions are paid to your financial adviser.

### ONGOING COMMISSION

#### ACCOUNTS OPENED BEFORE 1 JULY 2014

For members who opened an account before 1 July 2014, arrangements we have with financial advisers to pay commission on your account (including any commission rebates) will generally continue to apply.

Subject to the law, the ongoing commissions that can be paid to your financial adviser are summarised in the 'Financial adviser ongoing commissions' table below. Where paid, these commissions aren't an additional cost to you as they are paid out of our investment fees.

#### FINANCIAL ADVISER ONGOING COMMISSIONS

COMMISSION AMOUNT <sup>1</sup>	COST PER \$10,000 INVESTED	HOW AND WHEN PAID
Up to 0.55% pa	Up to \$55.00	Calculated on the average daily balance of your investment and paid monthly out of our base fee.

<sup>1</sup> These amounts include GST and are the amounts we pay to your financial adviser from the base fees we receive. Subject to the law, the ongoing commission amount payable is at Perpetual's discretion.

As your account balance increases, the financial adviser commission percentages decrease. The current investment thresholds and commission amounts are detailed in the following 'Ongoing financial adviser commission rates for the years ending 30 June 2019 and 30 June 2020' table. The qualifying levels can be adjusted annually by the CPI on 1 July.

#### ONGOING FINANCIAL ADVISER COMMISSION RATES FOR THE YEARS ENDING 30 JUNE 2019 AND 30 JUNE 2020

VALUE OF INVESTMENT		ONGOING COMMISSION (% PA)
YEAR ENDING		
30 JUNE 2019	30 JUNE 2020	
First \$276,300	First \$280,000	0.55%
Next \$645,300	Next \$653,900	0.36%
Over \$921,600	Over \$933,900	0.11%

For calculating commission, we'll disclose information about your investment to your financial adviser.

Some financial advisers may waive (or rebate) part or all of their ongoing commission, but aren't obliged to. A reduction (or rebate) of ongoing commission may result in additional units for the value of the rebate being purchased on your behalf. If you cease to have a holding in an investment option prior to the rebate being paid, you will not receive a rebate for that investment option.

#### ACCOUNTS OPENED FROM 1 JULY 2014

No ongoing commissions are paid to your financial adviser in relation to any new Super Plan or Pension Plan members who open an account from 1 July 2014.

#### INSURANCE COMMISSION - SUPER PLAN ONLY

Advisers of the Perpetual Group are generally salaried employees of Perpetual Limited. Subject to the law, these advisers may receive a portion of the amount paid by the insurer to Perpetual Group for services and reimbursement of expenses incurred in relation to the insurance arrangements for the Fund.

#### OTHER PAYMENTS

Advisers of the Perpetual Group are generally salaried employees of Perpetual Limited. These advisers may receive incentive payments based on certain performance measures, which are not an additional cost to you.

Subject to the law, we may make third party payments to alliance partners and other external referral parties. These payments may be a portion of the base fee component of the management fee we receive. Where these payments are made, they are not an additional cost to you.

#### OTHER BENEFITS

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

## CONTACT DETAILS

### WEBSITE

[www.perpetual.com.au](http://www.perpetual.com.au)

### EMAIL

[selectfunds@perpetual.com.au](mailto:selectfunds@perpetual.com.au)

### PHONE

During business hours (Sydney time)  
1800 003 001

### POSTAL ADDRESS

Perpetual Select Super Plan and Pension Plan  
GPO Box 4171  
Sydney NSW 2001

### PERPETUAL GROUP STATE OFFICES

#### Australian Capital Territory

Level 6  
10 Rudd Street  
Canberra ACT 2601

#### New South Wales

Angel Place  
Level 18  
123 Pitt Street  
Sydney NSW 2000

#### Queensland

Central Plaza 1  
Level 15  
345 Queen Street  
Brisbane QLD 4000

#### South Australia

Level 11  
101 Grenfell Street  
Adelaide SA 5000

#### Victoria

Rialto South Tower  
Level 29  
525 Collins Street  
Melbourne VIC 3000

#### Western Australia

Exchange Tower  
Level 29  
2 The Esplanade  
Perth WA 6000

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