



PERPETUAL SELECT SUPER PLAN

PERPETUAL SELECT PENSION PLAN

The following incorporated information forms part of and should be read in conjunction with Product Disclosure Statement issue number 10 dated 1 October 2020 (PDS) for Perpetual Select Super Plan and Pension Plan.

TRANSACTION COSTS

The table below shows the latest estimated transaction costs for the investment options. These estimates are based on transaction costs incurred during the financial year ended 30 June 2020 and are expressed as a percentage of average net asset value. Transaction costs may vary in the future.

PERPETUAL SELECT SUPER PLAN

INVESTMENT OPTIONS	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
MULTI-ASSET CLASS INVESTMENT OPTIONS			
Conservative	0.22%	0.04%	0.19%
Diversified	0.21%	0.02%	0.20%
Balanced	0.19%	0.02%	0.16%
Growth	0.16%	0.01%	0.14%
High Growth	0.12%	0.02%	0.10%
SINGLE-ASSET CLASS INVESTMENT OPTIONS			
Cash	0.01%	0.00%	0.01%
Fixed Income	0.35%	0.08%	0.27%
Real Estate	0.12%	0.03%	0.09%
Australian Share	0.15%	0.02%	0.13%
Limited Share	0.17%	0.02%	0.16%
International Share	0.08%	0.03%	0.06%

PERPETUAL SELECT PENSION PLAN

INVESTMENT OPTIONS	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
MULTI-ASSET CLASS INVESTMENT OPTIONS			
Conservative	0.20%	0.01%	0.19%
Diversified	0.21%	0.01%	0.20%
Balanced	0.18%	0.01%	0.17%
Growth	0.16%	0.01%	0.14%
High Growth	0.16%	0.03%	0.13%
SINGLE-ASSET CLASS INVESTMENT OPTIONS			
Cash	0.01%	0.00%	0.01%
Fixed Income	0.34%	0.08%	0.26%
Real Estate	0.11%	0.02%	0.09%
Australian Share	0.15%	0.02%	0.13%
Limited Share	0.24%	0.08%	0.16%
International Share	0.10%	0.04%	0.05%

1 This percentage includes net transaction costs incurred in any underlying funds, where applicable.

2 See 'Buy/sell spreads' below.

3 This is the estimated percentage by which the investment option's investment return has been reduced by transaction costs. Totals may vary slightly due to roundings.

BUY/SELL SPREADS

The investment options' buy/sell spreads as at 1 October 2020, expressed as a percentage of transactional value, are shown in the following table.

INVESTMENT OPTIONS	BUY SPREAD	SELL SPREAD
SELECT MULTI-ASSET CLASS INVESTMENT OPTIONS		
Conservative	0.23%	0.00%
Diversified	0.24%	0.00%
Balanced	0.24%	0.00%
Growth	0.27%	0.00%
High Growth	0.30%	0.00%
SELECT SINGLE-ASSET CLASS INVESTMENT OPTIONS		
Cash	0.00%	0.00%
Fixed Income	0.23%	0.00%
Real Estate	0.40%	0.00%
Australian Share	0.30%	0.00%
Limited Share	0.30%	0.00%
International Share	0.35%	0.00%

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

Issue date: 1 October 2020

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*Perpetual Group means Perpetual Limited ABN 86 000 431 827 and its subsidiaries.