



## 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 8 dated 1 June 2017 (PDS) for Perpetual Select Super Plan and Pension Plan.

### TRANSACTION COSTS

The investment options' latest estimated transaction costs, based on transaction costs incurred during the financial year ended 30 June 2018 expressed as a percentage of average net asset value, are shown in the following tables. Transaction costs may vary in the future.

#### PERPETUAL SELECT SUPER PLAN

INVESTMENT OPTIONS	TOTAL ESTIMATED TRANSACTION COSTS (% PA) <sup>1</sup>	ESTIMATED TRANSACTION COSTS OFFSET BY BUY/SELL SPREADS (% PA) <sup>2</sup>	ESTIMATED NET TRANSACTION COSTS BORNE BY ALL MEMBERS (% PA) <sup>3</sup>
<b>MULTI-ASSET CLASS INVESTMENT OPTIONS</b>			
Conservative	0.17%	0.02%	0.15%
Diversified	0.18%	0.04%	0.15%
Balanced	0.15%	0.02%	0.13%
Growth	0.12%	0.03%	0.09%
High Growth	0.13%	0.03%	0.09%
Geared High Growth	0.21%	0.06%	0.15%
<b>SINGLE-ASSET CLASS INVESTMENT OPTIONS</b>			
Cash	0.01%	0.00%	0.01%
Fixed Income	0.24%	0.02%	0.22%
Real Estate	0.07%	0.04%	0.03%
Australian Share	0.12%	0.02%	0.11%
Geared Australian Share	0.23%	0.08%	0.15%
Limited Share	0.18%	0.02%	0.15%
International Share	0.10%	0.04%	0.06%

#### PERPETUAL SELECT PENSION PLAN

INVESTMENT OPTIONS	TOTAL ESTIMATED TRANSACTION COSTS (% PA) <sup>1</sup>	ESTIMATED TRANSACTION COSTS OFFSET BY BUY/SELL SPREADS (% PA) <sup>2</sup>	ESTIMATED NET TRANSACTION COSTS BORNE BY ALL MEMBERS (% PA) <sup>3</sup>
<b>MULTI-ASSET CLASS INVESTMENT OPTIONS</b>			
Conservative	0.17%	0.01%	0.16%
Diversified	0.18%	0.02%	0.16%
Balanced	0.15%	0.02%	0.13%
Growth	0.12%	0.01%	0.11%
High Growth	0.23%	0.05%	0.18%
<b>SINGLE-ASSET CLASS INVESTMENT OPTIONS</b>			
Cash	0.01%	0.00%	0.01%
Fixed Income	0.23%	0.00%	0.22%
Real Estate	0.03%	0.00%	0.02%
Australian Share	0.12%	0.01%	0.11%
Limited Share	0.19%	0.00%	0.19%
International Share	0.06%	0.00%	0.06%

- 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, which is included in its indirect cost ratio. Totals may vary slightly due to roundings.

## BUY/SELL SPREADS

The investment options' buy/sell spreads as at 1 October 2018, expressed as a percentage of transactional value, are shown in the following table.

INVESTMENT OPTIONS	BUY SPREAD	SELL SPREAD
<b>SELECT MULTI-ASSET CLASS INVESTMENT OPTIONS</b>		
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%
Gearred High Growth <sup>4</sup>	0.46%	0.00%
<b>SELECT SINGLE-ASSET CLASS INVESTMENT OPTIONS</b>		
Cash	nil	nil
Fixed Income	0.13%	0.00%
Real Estate	0.45%	0.00%
Australian Share	0.30%	0.00%
Gearred Australian Share <sup>4</sup>	0.60%	0.00%
Limited Share	0.30%	0.00%
International Share	0.40%	0.00%

<sup>4</sup> Perpetual Select Super Plan only.

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