



## 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) <sup>1</sup>	ESTIMATED TRANSACTION COSTS RECOVERED 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	0.22%	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%
<b>SINGLE-ASSET CLASS INVESTMENT OPTIONS</b>			
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) <sup>1</sup>	ESTIMATED TRANSACTION COSTS RECOVERED 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	0.20%	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%
<b>SINGLE-ASSET CLASS INVESTMENT OPTIONS</b>			
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 April 2021, 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	0.20%	0.00%
Real Estate	0.35%	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 April 2021

This information has been prepared by Perpetual Superannuation Limited ABN 84 008 416 831, AFSL 225246, RSE L0003315 (PSL). It is 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, with a financial adviser, whether the information is suitable for your circumstances. 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 PDS issued by PSL should be considered before deciding whether to invest. The PDS can be obtained by calling 1800 022 033 or visiting our website [www.perpetual.com.au](http://www.perpetual.com.au). No company in the Perpetual Group\* guarantees the performance of the investment options or the return of an investor's capital. The information contained in this document is believed to be accurate at the time of compilation.

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