

# DEFINED FEES

1 December 2020

The information in this document forms part of the Product Disclosure Statement (PDS) for the following products:

**PERPETUAL WEALTHFOCUS SUPER PLAN**

Issue number 13 dated 1 December 2020

**PERPETUAL WEALTHFOCUS PENSION PLAN**

Issue number 13 dated 1 December 2020

Issued by Perpetual Superannuation Limited

It contains the fee definitions for these products in the Perpetual WealthFocus Superannuation Fund.

**THIS DOCUMENT SHOULD BE READ IN CONJUNCTION WITH THE RELEVANT PDS. IT CONTAINS FEE DEFINITIONS FOR THE ABOVEMENTIONED PDS's.**

TYPE OF FEE	DEFINITION
<b>Activity fees</b>	A fee is an <b>activity fee</b> if: (a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: (i) that is engaged in at the request, or with the consent, of a member; or (ii) that relates to a member and is required by law; and (b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy sell spread, a switching fee, an advice fee or an insurance fee.
<b>Administration fees and costs</b>	<b>Administration fees and costs</b> are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that: (a) relate to the administration or operation of the entity; and (b) are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.
<b>Advice fees</b>	A fee is an <b>advice fee</b> if: (a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by: (i) a trustee of the entity; or (ii) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and (b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

TYPE OF FEE	DEFINITION
Buy-sell spreads	A <b>buy sell spread</b> is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.
Exit fees	An <b>exit fee</b> is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.
Investment fees and costs	<p><b>Investment fees and costs</b> are fees and costs that relate to the investment of the assets of a superannuation entity and includes:</p> <p>(a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and</p> <p>(b) costs incurred by the trustee of the entity that:</p> <p>(i) relate to the investment of assets of the entity; and</p> <p>(ii) are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.</p>
Switching fees	A <b>switching fee</b> for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.
Transaction costs	<b>Transaction costs</b> are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.

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#### MORE INFORMATION

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