
Perpetual Self Managed Super Fund Service

Schedule of Fees and Costs

**ADMINISTRATION SERVICE GUIDE AND
FINANCIAL SERVICES GUIDE - PART 2
SCHEDULE OF FEES AND COSTS DATED 1 SEPTEMBER 2022**

Issued by Perpetual Trustee Company Limited
ABN 42 000 001 007 AFSL 236643

Perpetual 

Important notes

The Administration Service Guide and Financial Services Guide (Guide) for Perpetual Self Managed Super Fund Service (Service) is divided into two parts:

- Guide Part 1 – Features Book
- Guide Part 2 – Schedule of Fees and Costs (this document).

You should read this document carefully, together with the current Features Book issue number 12 dated 1 September 2022, before making a decision to use the Service. If you have not also received the Features Book, please contact us (our contact details are on the inside back cover).

All terms used in the Schedule of Fees and Costs have the same meaning as in the Features Book.

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Fees and other costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** MoneySmart website (www.moneysmart.gov.au) has a superannuation fee calculator to help you check out different fee options.

Fees and costs summary

Fees and other costs

This section shows fees and other costs that you may be charged to establish and maintain an SMSF in Perpetual Self Managed Super Fund Service. These fees and other costs may be deducted from your money, from the returns on your investments or from the assets of the Fund as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

The total fees and costs you pay will include:

- the fees and costs we charge for the Service, as detailed in this document
- fees for any other services you agree with your financial adviser
- additional fees and costs charged by product issuers for any accessible financial products (eg managed investments) you choose for your Fund, as set out in the product disclosure statement or other relevant offer documents issued by those product issuers, which your adviser will provide or you can obtain free of charge from us on request.

You should read all the information about fees and other costs in both this document and the relevant offer documents for any accessible financial products because it is important to understand their total impact on your Fund.

Fees and costs summary

Perpetual Self Managed Super Fund Service										
Type of fee or cost ¹	Amount	How and when paid								
Ongoing annual fees and costs ²³										
Administration fees and costs^{4,5}	Fund administration fee \$1,200 pa plus 0.10% pa (subject to a minimum total fee of \$1,600 pa)	The dollar-based Fund administration fee is payable in monthly instalments by deduction from your Fund's Perpetual Cash Account. The percentage-based fund administration fees and the administration fee are calculated based on your Fund's value ⁶ , including your Fund's Perpetual Cash Account, and paid to us monthly in arrears by deduction from your Fund's Perpetual Cash Account each day, including your Fund's Perpetual Cash Account, and paid to us monthly in arrears by deduction from your Fund's Perpetual Cash Account.								
	Administration fee Tiered according to Fund value (subject to a minimum fee of \$2,600 pa)									
	Flat Fund administration fee of \$1,200 pa plus 0.10% pa of the value of the assets in your Fund (subject to a minimum total fee of \$1,600 pa), plus tiered administration fee as follows (subject to a minimum fee of \$2,600 pa):									
	<table border="1"> <thead> <tr> <th>Fund value</th> <th>Fee amount</th> </tr> </thead> <tbody> <tr> <td>First \$500,000</td> <td>0.65% pa</td> </tr> <tr> <td>Next \$500,000</td> <td>0.45% pa</td> </tr> <tr> <td>Amount over \$1,000,000</td> <td>0.25% pa</td> </tr> </tbody> </table>		Fund value	Fee amount	First \$500,000	0.65% pa	Next \$500,000	0.45% pa	Amount over \$1,000,000	0.25% pa
	Fund value		Fee amount							
	First \$500,000		0.65% pa							
Next \$500,000	0.45% pa									
Amount over \$1,000,000	0.25% pa									
Sub-custody fee for international shares: 0.15% pa of the value of any international shares within your Fund's portfolio.										
Net margin on interest paid on Perpetual Cash Account balances: Up to 1.50% pa. ⁷										
Other asset fees: If your Fund's investment include any acceptable investments requiring additional administration, an additional asset fee may be charged. The amount varies depending on the type of asset as shown below:	If applicable, other asset fees are paid at the time of initial investment and annually thereafter.									
<table border="1"> <thead> <tr> <th>Other asset</th> <th>Additional Asset fees</th> </tr> </thead> <tbody> <tr> <td>Managed investments not on the Investment Wrap's menu</td> <td>\$500 per annum per managed investment</td> </tr> <tr> <td>Unlisted equities and other acceptable investments</td> <td>\$150 per annum per unlisted equity/other acceptable investment</td> </tr> </tbody> </table>		Other asset	Additional Asset fees	Managed investments not on the Investment Wrap's menu	\$500 per annum per managed investment	Unlisted equities and other acceptable investments	\$150 per annum per unlisted equity/other acceptable investment			
Other asset		Additional Asset fees								
Managed investments not on the Investment Wrap's menu	\$500 per annum per managed investment									
Unlisted equities and other acceptable investments	\$150 per annum per unlisted equity/other acceptable investment									
Investment fees and costs	The investment fees and costs charged by the Service: <ul style="list-style-type: none"> relate only to gaining access to the accessible financial products through the Service do not include the fees and costs that relate to investing in accessible financial products.⁸ 									
	Nil.	Not applicable to the Service. ⁸								
Transaction costs	Nil.	Not applicable to the Service. ⁸								
Member activity related fees and costs										
Buy/sell spread	Nil.	Not applicable to the Service. ⁸								
Switching fee	Nil.	Not applicable.								
Other fees and costs⁹	Establishment fee: New fund – \$450 to set up a new Fund. Existing fund – \$1,000 ¹⁰ to transfer an existing DIY fund into the Service.	The establishment fee is payable once only, by deduction from your Fund's Perpetual Cash Account, when you begin using the Service.								
	Trading fee for buying and selling ASX listed securities: Up to 0.33% of the value of the trade. ¹¹		The trading fee is payable at the time of each transaction and is either added to the cost of buying or deducted from the proceeds of selling the securities, as applicable.							

	<p>Broker fees/brokerage</p> <p>International shares: Flat broker fee of \$50 plus brokerage of 0.15% of the value of the trade, together with any out-of-pocket expenses incurred.¹¹</p> <p>Domestic fixed income securities: As agreed with the approved fixed income broker.¹¹</p>	<p>Any broker fees and/or brokerage are calculated by and payable to the broker at the time of each transaction. They are either added to the cost of buying or deducted from the proceeds of selling the securities, as applicable.</p> <p>Any out-of-pocket expenses incurred in trading international shares, such as local market and government charges, are also deducted from the value or proceeds (as applicable) of the trade.</p>
	<p>Insurance premiums will also apply if any members have taken out insurance cover under the Fund.</p>	<p>Any insurance premiums payable to the insurer will be deducted from your Fund's Perpetual Cash Account monthly or annually in advance in line with the cover anniversary. If the date shown falls on a weekend or public holiday, the premium will be deducted on the next business day following the due date.</p>
	<p>Adviser fees: As agreed between you and your financial adviser.¹²</p>	<p>Any adviser fees that you agree with your financial adviser will be deducted from your Fund's Perpetual Cash Account at the time and/or frequency agreed with your financial adviser.</p>

- 1 Fee definitions for superannuation products, which form part of the Guide, can be found on our website at www.perpetual.com.au/smsf.
- 2 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 3 Your Fund will also be charged annual audit fees and the annual ATO levy (see 'Fund audit' and 'ATO levy' for further information).
- 4 See 'Administration fees and costs' for further information.
- 5 An additional asset fee may apply if your Fund's portfolio includes any managed investments not on our investment menu, unlisted equities or other acceptable investments which require additional administration (see 'Other asset fees' for further information).
- 6 Where your Fund holds assets that are not valued daily, the last available value will be used.
- 7 See 'Perpetual Cash Account remuneration' for further information.
- 8 See 'Fees and costs payable to product issuers for managed investments' for further information about the additional fees and costs related to investing in accessible financial products.
- 9 Your Fund may also incur incidental fees (see 'Incidental fees' for details) or other expenses (see 'Other expenses' for further information).
- 10 The establishment fee for an existing fund includes assessment of the DIY fund, loading of accounting and member information into our system, transfer of custody of assets and preparation of a deed of amendment – refer also to 'Establishment fees and existing funds' as there may be additional costs relating to the transfer of existing DIY funds.
- 11 See 'Fees and costs for trading listed securities' for further information.
- 12 This fee may include an amount payable to an adviser (see 'Adviser remuneration' for further information).

Example of annual fees and costs

This table gives an example of how the ongoing annual fees and costs for a Fund can affect your superannuation investment over a 1-year period. You should use this table to compare the Service with other DIY superannuation services.

Example – Perpetual Self Managed Super Fund Service with Fund containing Perpetual Wholesale Balanced Growth Fund		Balance of \$50,000
Administration fees and costs	\$1200 + 0.75% (minimum administration fees) (comprising 0.10% Fund Administration fee + 0.65% tiered administration fee ¹)	For the \$50,000 you have in your Fund, you will be charged or have deducted from your investment the minimum \$4,200
Plus Investment fees and costs	1.08% ²	And , you will be charged or have deducted from your investment \$540 in investment fees and costs
Plus Transaction costs	0.17% ³	And , you will be charged or have deducted from your investment \$85 in transaction costs
Equals Cost of product		If your Fund value was \$50,000 at the beginning of the year, then for that year you will be charged the minimum fees and costs of \$4,825 for your Fund.*

- 1 The effective administration fee percentage will decrease if your Fund's value exceeds the first tier of \$400,000 (see 'Administration fees' within 'Additional explanation of fees and costs' for further information).
 - 2 This is the current estimated total management fees and costs as at the date of this document charged by the product issuer (Perpetual Investment Management Limited ABN 18 000 866 535 AFSL 234426) for the Perpetual Wholesale Balanced Growth Fund.
 - 3 This is the current estimated net annual transaction costs borne by all investors in the Perpetual Wholesale Balanced Growth Fund after any buy/sell spread recoveries on investor-initiated transactions based on the financial year ended 30 June 2022.
- * Additional fees may apply:
- a **net interest margin** of up to 1.50% pa will apply to your Fund's Perpetual Cash Account balance
 - a **sub-custody fee** of 0.15% pa will be charged on the value of any international shares within your Fund's portfolio.

The fees calculated in the above example do not include the fees and costs that relate to investing in the accessible financial products or other fees and costs associated with investments you choose to have in the Fund. Additional fees and costs will be charged by the issuers of the accessible financial products, or relate to other investments that your Fund decides to invest in.

Additional example of annual fees and costs for a balanced investment option

The following additional example shows the combined effect of the ongoing annual fees and costs for a Fund in the Service with a value of \$400,000 containing ASX listed securities, domestic fixed income and/or term deposits.

Example – Perpetual Self Managed Super Fund Service with Fund containing Perpetual Wholesale Balanced Growth Fund		Balance of \$400,000
Administration fees and costs	\$1,200 + 0.75% (comprising 0.10% Fund administration fee + 0.65% tiered administration fee ¹)	For the \$400,000 you have in your Fund, you will be charged or have deducted from your investment \$3,000 in administration fees and costs, plus \$1,200 regardless of your Fund value
Plus Investment fees and costs	1.08% ²	And , you will be charged or have deducted from your investment \$4,320 in investment fees and costs
Plus Transaction costs	0.17% ³	And , you will be charged or have deducted from your investment \$680 in transaction costs
Equals Cost of product		If your Fund value was \$400,000 at the beginning of the year, then for that year you will be charged fees and costs of \$9,200 for your Fund.*

- 1 The effective administration fee percentage will decrease if your Fund's value exceeds the first tier of \$500,000 (see 'Administration fees' within 'Additional explanation of fees and costs' for further information).
 - 2 This is the current estimated total management fees and costs as at the date of this document charged by the product issuer (Perpetual Investment Management Limited ABN 18 000 866 535 AFSL 234426) for the Perpetual Wholesale Balanced Growth Fund.
 - 3 This is the current estimated net annual transaction costs borne by all investors in the Perpetual Wholesale Balanced Growth Fund after any buy/sell spread recoveries on investor-initiated transactions based on the financial year ended 30 June 2022.
- * Additional fees may apply:
- a **net interest margin** of up to 1.50% pa will apply to your Fund's Perpetual Cash Account balance

Additional explanation of fees and costs

Ongoing annual fees and costs

Administration fees and costs

Administration fees

The administration fees shown in the 'Fees and costs summary' table are the total of all administration fees charged to your Fund. This covers all ordinary services that we provide to you in running your Fund, including:

- Fund administration fees for administration of your Fund
- administration fee – for holding custody of your Fund's assets and providing ongoing investment portfolio administration.

The following table shows the decreasing effective administration fee percentages as your Fund value increases above the first tier.

Fund value	Effective weighted annual administration fee
\$500,000	0.65%
\$1,000,000	0.55%
\$2,000,000	0.40%
\$5,000,000	0.31%
\$10,000,000	0.28%

Administration fees and costs do not cover all the expenses incurred by your Fund (see 'Other expenses') and any incidental fees (see 'Incidental fees').

Perpetual Cash Account remuneration

A net margin is paid by MBL to PTCO for services provided by PTCO to support and assist MBL in and facilitating the provision of the Perpetual Cash Account.

Investment fees and costs

No investment fees and costs are charged for the Service.

Fees and costs payable to product issuers for managed investments

Product issuers may charge management fees and costs, performance fees and transaction costs for their managed investments.

Buy/sell spreads may also be applied on unit prices so that individual investors in managed investments more equitably share the costs associated with buying and selling investments.

You should refer to the current product disclosure statement or offer document and any updates issued by the product issuer for details of fees and costs applicable to any managed investment products you may hold in your portfolio, which your adviser will provide or you can obtain free of charge from us on request. By investing in managed investment products through the Service, you will not receive periodic statements from the product issuer setting out their fees and costs attributable to such underlying investments. However, we will include dollar estimates of these amounts in the fees and costs summary section of our periodic statements issued to you.

Member activity related fees and costs

Establishment fees and existing funds

Where you transfer an existing DIY fund into the Service, our establishment fee does not cover work required to rectify historical problems or complete prior financial year work. The costs of these types of activities will be charged to your Fund at standard professional rates.

We'll provide an estimate of the cost for us to complete this type of work prior to commencing it, and will advise where the actual cost of the work is likely to exceed the estimated amount before proceeding further.

Fees and costs for trading listed securities

You will be charged a trading/broker fee and/or brokerage on the purchase and sale of any ASX listed securities, international shares and domestic fixed income securities.

Online trades of ASX listed securities through platform brokers

PTCO has appointed The Trust Company (UTCCL) Limited ABN 35 008 426 784, AFSL 235170 (UTCCL) to arrange the ASX securities trading services provided to the Investment Wrap by platform brokers, as described in the Features Book. UTCCL is a wholly owned subsidiary of Perpetual Limited and part of the Perpetual Group.

When you establish your Fund in the Service, a broker from our current approved panel is assigned by UTCCL as the broker authorised to purchase and sell ASX listed securities for your Fund. You authorise your adviser to request these trades on your Fund's behalf. Whenever your adviser requests a trade for your Fund, UTCCL will arrange for its execution by your assigned broker. UTCCL will charge a trading fee¹ of up to 0.33% of the value of the trade to cover all costs associated with arranging and executing the trade, including UTCCL's administration costs and the platform broker's brokerage charges.

¹ PTCO does not receive any portion of this fee.

Other trades

Where you trade ASX listed securities via an authorised external broker or approved fixed income broker, you and your adviser may be able to negotiate brokerage fees and costs directly with that broker. You should contact these brokers for information on the fees and costs applicable for their service.

Incidental fees

You may incur incidental fees resulting from certain requests or transactions on your Fund, as shown in the following 'Incidental fees' table. These fees are additional to the fees set out in the 'Fees and costs summary' table.

Incidental fees

Incidental fees	Amount payable
Foreign exchange If your Fund's investments involve any foreign exchange transactions.	The amount payable to our foreign exchange provider will vary depending on the currency being exchanged.
Failed trade fee If you have insufficient available cash in your Fund's Perpetual Cash Account to pay for a purchase or if you instruct us to sell assets that are not held in your portfolio.	\$36.00 per day until settlement or cancellation (the ASX may also charge a fee).
Dishonour fee If a direct debit from your nominated Australian financial institution is returned unpaid or your cheque is dishonoured.	Your Fund's Perpetual Cash Account will bear any fees associated with the dishonour, when they are charged to us.
Bank cheque fee If you request a withdrawal payment via bank cheque.	\$10.00 per request.
Telegraphic transfer fee If you request a withdrawal payment via telegraphic transfer.	\$30.00 per request.
Distribution redirection fee If you require distributions/dividends to be redirected to you following the closure of your Fund.	\$50.00 per request.
Fees for the provision of information If you elect to receive notices, proxies, proxy soliciting materials, reports or other communications relating to your portfolio or where additional reports are requested more frequently than quarterly.	\$33.00 per communication, plus \$88 per hour (or part thereof) where attending to your request takes more than 15 minutes.

Adviser remuneration

Adviser fees

You may authorise your financial adviser to deduct any of the following adviser fees from your Fund's Perpetual Cash Account.

Adviser fees	How and when paid
Adviser service fee¹ for ongoing service and advice on your investments.	<p>Ongoing fee: A percentage or dollar-based fee, as agreed between you and your financial adviser, payable monthly from your Fund's Perpetual Cash Account. If percentage based, it will be calculated on the daily closing balance of your entire portfolio, including your Fund's Perpetual Cash Account.¹</p> <p>Ad hoc fee: A dollar-based fee payable from your Fund's Perpetual Cash Account, as agreed between you and your financial adviser.</p>

¹ See 'Adviser service fees' for further information.

All adviser fees negotiated between you and your financial adviser will be as set out on the application form or subsequent instruction to us. If no amounts are specified, these fees will be nil.

Your adviser will provide you with a financial services guide and, where appropriate, a statement of advice, which will detail their remuneration and other benefits.

Adviser service fees

There are no maximum adviser service fees, however, we are able to reject the amount of adviser service fees if we believe they are unreasonable.

The ongoing adviser service fee may be structured in one of three ways:

- **tiered structure**, specifying a percentage to apply at different portfolio values
- **flat percentage structure**, specifying a percentage to apply to the total value of your portfolio or
- **flat dollar structure**, specifying a flat (fixed) dollar amount.

Other benefits

As a result of your Fund's investment in the Service, your financial adviser may receive other non-monetary benefits, which are not an additional cost to you.

Additional Fund costs

Fund audit

Your Fund's financial accounts must be audited each year. Perpetual prepares the financial statements as part of the administration fee and arranges for the audit of these accounts.

Perpetual will arrange for the engagement of an audit firm to provide audit services to your Fund. However, as trustees of your Fund, it is your responsibility to formally accept the engagement by signing the audit engagement letter, which will be provided to you when we commence the preparation of your Fund's financial accounts.

Based on past experience, estimated audit fees (GST inclusive) are shown in the following 'Audit fees' table.

Audit fees

Audit fees	Estimated amount
Base fee charged by the auditor for conducting the audit of your Fund	Approximately \$673
Additional audit fee where your Fund has segregated assets	Approximately \$222
Additional audit fee where the audit is more complex because your Fund holds non-standard assets ¹	Approximately \$235 per type of non-standard asset

1 Non-standard assets for audit purposes may include assets such as unregistered, unlisted or closely held unit trusts, real property or shares in an unlisted company.

The actual amount of audit fees payable by your Fund for any given financial year will be detailed in the audit engagement letter.

Audit fees are deducted annually from your Fund's Perpetual Cash Account. The total payable will also include a technology and administration charge of 2.5% of the audit fees, which is calculated based on the pre-GST amount of the audit fees.

ATO levy

The ATO charges an annual levy to meet the cost of the regulation of your Fund. The levy amount for the 2022/2023 financial year is \$518 for newly registered funds and \$259 for funds that were established prior to 1 July 2015. The levy amount and type of levy may be changed by the ATO in future years.

The payment of the ATO levy is due upon lodgement of your Fund's annual income tax and regulatory return. As part of our service, we'll arrange for the preparation of your Fund's income tax and regulatory return, which will then be forwarded to you for your review and sign-off. Once signed, we'll then lodge your Fund's return with the ATO. The ATO will then issue to your Fund an Income Tax Assessment, which would include the levy payable by your Fund. The levy is then deducted from your Fund's Perpetual Cash Account and remitted to the ATO together with any net income tax payable or, should your Fund report a net tax refundable instead, deducted from the refund amount and the remainder credited back to your Fund.

Other government charges or levies

Any other government charges or levies will be applied to your Fund, as appropriate.

Actuarial review

Where an actuarial review will be required for your Fund, for example, if it is paying some types of pensions, Perpetual can engage an actuarial firm to provide actuarial services to your Fund.

The additional cost of an actuarial review, where required, will be charged to your Fund's Perpetual Cash Account.

Other expenses

The administration fees charged for the Service do not cover all expenses incurred by your Fund. All fees, charges and expenses paid to service providers (such as auditors, actuaries and sub-custodians of international assets), regulatory levies, bank fees, property valuations, title searches and taxes incurred on behalf of your Fund are paid by Perpetual from your Fund's Perpetual Cash Account. If these expenses are paid directly by Perpetual,

we are entitled to be fully reimbursed by your Fund. The selection of service providers is at our discretion.

No maximum or minimum limits apply to the recovery of these properly incurred expenses.

Subject to the provisions of the trust deed, time in attendance expenses that we incur in the management of your Fund will be recovered from the Fund at our standard professional rates. For example, these activities may include attending company meetings, court appearances, legal investigations and attendance at body corporate meetings.

Extraordinary administrative tasks that we are required or are requested by you to perform (such as effecting a split of your superannuation interest or making an in specie benefit payment) may incur additional costs.

The costs of these extraordinary types of activities will be charged to your Fund's Perpetual Cash Account at our standard professional rates. We'll provide an estimate of the cost for us to complete this type of work prior to commencing it and will advise where the actual cost of the work is likely to exceed the estimated amount before proceeding further.

Further information about fees and costs

Tax

Tax information, including goods and services tax (GST), is set out in the 'Tax' section in the Features Book.

The administration fees disclosed in this document are quoted on a GST inclusive basis and net of any applicable RITCs. Funds registered for GST are not able to claim any additional refunds of RITCs associated with these administration fees.

Other fees payable to us and certain other expenses are inclusive of GST. Funds registered for GST may be entitled to claim RITCs in relation to the GST portion of these expenses, which reduces the net cost to your Fund. For further information, please refer to 'Goods and services tax (GST)' in the 'Tax' section in the Features Book.

Rebates from product issuers

If we receive any rebates or other payments from product issuers (where allowed by law) relating to your Fund's investments, these amounts will be credited to your Fund's Perpetual Cash Account.

Fees spread proportionately

Generally, fees and charges are deducted proportionately from each member account within your Fund. This means that the member with the largest account balance will bear the largest proportion of the fee. In some cases where a fee or expense can be directly attributed to a particular member (eg actuarial costs), that amount will be charged solely to their account.

Increases or alterations to the fees

If there is an increase in the rate of GST payable on any of the services provided to your Fund, Perpetual will pass this increase on to your Fund and reflect these changes in its charges. Further, over time we may vary our fees and charges. However, we won't increase our fees or charges (other than government fees and charges) or introduce any new fees or charges without first giving Fund members 30 days' written notice.

Incidental fees, such as fees for bank cheques and telegraphic transfers, can change without notice. Current fee details at any time are available from our website.

Contact details

For further information, or a copy of any of our product disclosure statements, please contact Perpetual.

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