
Perpetual Select Super Plan and Pension Plan

Additional information about fees and costs

Important notes

The information in this document forms part of Product Disclosure Statement issue number 12 dated 1 March 2025 (PDS) for Perpetual Select Super Plan and Pension Plan and should be read in conjunction with the PDS.

This document contains important additional information about fees and costs for the Super Plan and Pension Plan.

Certain information in this document may change from time to time. Where this information is not materially adverse, the updated information will be made available on www.perpetual.com.au. A paper copy of any updated information will be given to you without charge upon request. If a change is considered materially adverse, we'll replace this document.

**ADDITIONAL INFORMATION ABOUT FEES AND COSTS
DATED 1 MARCH 2025**

Issued by Equity Trustees Superannuation Limited

ABN 50 055 641 757 AFSL 229757 RSE L0001458

Perpetual 

Fees and 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 calculator to help you check out different fee options.

Fees and costs summary

This section shows fees and other costs that you may be charged for investing in the Super Plan and/or Pension Plan and should be read in conjunction with the PDS. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

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

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Unless otherwise stated, all fees and other costs disclosed in this document are inclusive of the net effect of goods and services tax (GST).

Fees and costs summary

Perpetual Select Super Plan and Pension Plan				
Type of fee or cost	Amount			How and when paid
Ongoing annual fees and costs ¹				
Administration fees and costs	0.10% pa (estimated)			Calculated and accrued daily and deducted directly from each investment option's assets and reflected in the option's unit price (usually declared each business day).
Investment fees and costs ²	Investment option	Super Plan (estimated % pa)	Pension Plan (estimated % pa)	Calculated and accrued daily and deducted directly from each investment option's assets and reflected in the option's unit price (usually declared each business day).
	Conservative	0.91%	0.91%	
	Diversified	1.01%	1.01%	
	Balanced	1.09%	1.09%	
	Growth	1.14%	1.15%	
	High Growth	1.22%	N/A	
	Cash	0.00%	0.00%	
	Australian Share	1.04%	N/A	
	International Share	1.04%	N/A	
Transaction costs	Investment option	Super Plan (estimated % pa)	Pension Plan (estimated % pa)	Calculated and accrued daily and deducted directly from each investment option's assets and reflected in the option's unit price (usually declared each business day).
	Conservative	0.09%	0.10%	This amount represents net transaction costs borne by all members after any buy/sell spread recoveries charged on member-initiated transactions (see 'Buy/sell spread' below).
	Diversified	0.10%	0.11%	
	Balanced	0.09%	0.09%	
	Growth	0.10%	0.10%	
	High Growth	0.09%	N/A	
	Cash	0.00%	0.00%	
	Australian Share	0.09%	N/A	
	International Share	0.10%	N/A	

Member activity related fees and costs				
Buy/sell spread	Investment option	Buy spread (estimated)	Sell spread (estimated)	Calculated as a percentage of the transaction value. Deducted when a member buys or sells units in the investment option by being incorporated in the investment option's entry and exit unit prices (usually declared each business day), where appropriate.
	Conservative	0.18%	0.00%	
	Diversified	0.20%	0.00%	
	Balanced	0.20%	0.00%	
	Growth	0.20%	0.00%	
	High Growth	0.20%	0.00%	
	Cash	0.00%	0.00%	
	Australian Share	0.26%	0.00%	
International Share	0.22%	0.00%		
Switching fee	Nil.			Not applicable.
Other fees and costs ³	Insurance fees: Varies depending on type and level of cover and your circumstances.			Any insurance premiums are generally deducted from your account monthly, in the first week of the following month, usually within the first 3 business days of the month.

- 1 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.
- 2 Investment fees and costs for some investment options include an **estimated** amount of between 0.00% and 0.19% for performance fees. The calculation basis for these amounts is set out under 'Performance fees' in the 'Additional explanation of fees and costs' section below.
- 3 Refer to 'Additional explanation of fees and costs'.

Example of annual fees and costs for a superannuation product

Refer to the 'Examples of annual fees and costs' in section 6 of the PDS. This example illustrates ongoing annual fees and costs for the Balanced investment option in the Super Plan and Pension Plan based on an account balance of \$50,000.

Cost of product information

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the 'Example of annual fees and costs' in the PDS.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. (Additional fees such as a buy/sell spread may apply – refer to the 'Fees and costs summary' table for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

Investment option	Cost of product	
	Super Plan	Pension Plan
Conservative	\$550.00	\$555.00
Diversified	\$605.00	\$610.00
Balanced	\$640.00	\$640.00
Growth	\$670.00	\$675.00
High Growth	\$705.00	N/A
Cash	\$50.00	\$50.00
Australian Share	\$615.00	N/A
International Share	\$620.00	N/A

Additional explanation of fees and costs

Ongoing annual fees and costs

The total ongoing annual fees and costs for each investment option comprises:

- administration fees and costs
- investment fees and costs (including performance fees where applicable)
- transaction costs.

The amounts shown in the following 'Estimated ongoing annual fees and costs' tables provide estimated ongoing annual fees and costs (in aggregate) for each investment option based on the administration fees and costs, investment fees and costs and transaction costs for the full financial year ended 30 June 2024.

Ongoing annual fees and costs may vary in future years. Updated details will be available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable).

Estimated ongoing annual fees and costs – Super Plan

Investment option	Administration fees and estimated administration costs		Investment fees and estimated investment costs				Estimated transaction costs (% pa) ⁵	Estimated total ongoing annual fees and costs (% pa)
	Administration fees (% pa)	Estimated administration costs (% pa) ¹	Investment fees (% pa)	Estimated investment costs				
				Estimated alternative asset fees (% pa) ²	Estimated performance fees (% pa) ³	Estimated other investment costs (% pa) ⁴		
Conservative	0.10%	0.00%	0.62%	0.10%	0.12%	0.07%	0.09%	1.10%
Diversified	0.10%	0.00%	0.69%	0.10%	0.14%	0.08%	0.10%	1.21%
Balanced	0.10%	0.00%	0.75%	0.10%	0.16%	0.08%	0.09%	1.28%
Growth	0.10%	0.00%	0.78%	0.10%	0.18%	0.08%	0.10%	1.34%
High Growth	0.10%	0.00%	0.83%	0.11%	0.19%	0.09%	0.09%	1.41%
Cash	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%
Australian Share	0.10%	0.00%	0.90%	0.00%	0.14%	0.00%	0.09%	1.23%
International Share	0.10%	0.00%	0.92%	0.00%	0.12%	0.00%	0.10%	1.24%

Estimated ongoing annual fees and costs – Pension Plan

Investment option	Administration fees and estimated administration costs		Investment fees and estimated investment costs				Estimated transaction costs (% pa) ⁵	Estimated total ongoing annual fees and costs (% pa)
	Administration fees (% pa)	Estimated administration costs (% pa) ¹	Investment fees (% pa)	Estimated investment costs				
				Estimated alternative asset fees (% pa) ²	Estimated performance fees (% pa) ³	Estimated other investment costs (% pa) ⁴		
Conservative	0.10%	0.00%	0.62%	0.10%	0.12%	0.07%	0.10%	1.11%
Diversified	0.10%	0.00%	0.69%	0.10%	0.14%	0.08%	0.11%	1.22%
Balanced	0.10%	0.00%	0.75%	0.10%	0.16%	0.08%	0.09%	1.28%
Growth	0.10%	0.00%	0.78%	0.11%	0.18%	0.08%	0.10%	1.35%
Cash	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%

- 1 Estimated administration costs are based on abnormal operating expenses charged to the Fund for the financial year ended 30 June 2024, which may vary in future years without notice. See 'Administration fees and costs' for further information.
- 2 Estimated alternative asset fees are based on those charged for the financial year ended 30 June 2024, which may vary in future years. An investment option's actual exposure to alternative assets and the relative allocations between their various underlying specialist investment managers, charging differing amounts in varying ways, will impact the total alternative asset fees charged each year.
- 3 Estimated performance fees are based on average annual performance fees charged by relevant specialist investment managers for the previous five financial years ended 30 June 2024 (see 'Historical performance fees' for details). **Performance fees should not be considered in isolation of investment returns. Past performance and these estimates are not indicative of future returns.** Performance fees payable in the future may vary depending on:
 - the portions of the underlying funds' assets that are subject to performance fees
 - the underlying funds' allocations between the relevant specialist investment managers charging differing performance fees against varying outperformance benchmarks
 - the actual investment returns each specialist investment manager achieves.
See 'Performance fees' for further information.
- 4 Estimated other investment costs are based on the financial year ended 30 June 2024, which may vary in future years without notice.
- 5 Estimated transaction costs represent **net** transaction costs borne by all members in an investment option after any buy/sell spread recoveries charged on member transactions. **Transaction costs should not be considered in isolation of investment returns.** It is important to understand that actively managed investments are likely to have higher transaction costs than passively managed investments, such as index funds, because of the higher expected volume of trading of the portfolio's assets in generating investment returns.

Administration fees and costs

Administration fees and costs apply for administering your member account and to meet the ongoing costs of operating the Fund, its products and investment options. This includes trustee fees, fees charged by our service providers and other expenses incurred in relation to the day-to-day management and operation of the Fund. In addition to normal operating expenses, which are met out of the administration fees and costs shown in the Fees and costs summary, abnormal operating expenses may arise which the Trustee is entitled to recover from the Fund's assets.

Subject to legislated limits on a trustee's ability to be indemnified from Fund assets, there is no limit in the Fund's Trust Deed on the amount that can be recovered for expenses.

Abnormal operating expenses aren't necessarily incurred in any given year. They're due to abnormal events such as legal costs incurred by changes in the Fund's Trust Deed.

While we aim to also pay any abnormal operating expenses out of the administration fees and costs charged to members, wherever possible, circumstances may arise where additional expenses incurred in any year are recovered without notice. In this event, these abnormal operating expenses will be an administration cost that is additional to our administration fees only for the relevant year.

Investment fees and costs

Investment fees

Investment fees and costs include **investment fees** payable to our service providers that assist in overseeing the Fund's investments. This includes any management fees payable to the specialist investment managers (other than any alternative asset fees and performance fees).

The amounts may differ between investment options due to the nature of each investment option's underlying investments, as shown in the 'Estimated ongoing annual fees and costs' tables. Any management fees payable to the specialist investment managers (other than any alternative asset fees and performance fees) are paid out of our investment fees.

Investment fee rebate

An investment fee rebate is available to members with large account balances. The size of your rebate is calculated based on the average daily balance of your investment in each of your Super Plan and/or Pension Plan account(s), **excluding any balances held in the Cash investment option**, over the monthly calculation period and is applied to your account(s) at the end of each month as additional units in your investment option(s).

The current rebate thresholds are shown in the following 'Investment fee rebate' table (GST generally doesn't apply to rebates).

Investment fee rebate

Average daily account balance ¹	Investment fee rebate (% pa)
First \$900,000	Nil
Amount over \$900,000	0.32%

¹ Excluding any balances held in the Cash investment option.

To qualify for the rebate, you need to have:

- a balance in your Super Plan and/or Pension Plan account(s) at the end of the month **and**
- an average daily balance over the monthly calculation period above the relevant qualifying level.

You won't receive any monthly rebate if:

- you fully withdraw your investment from your Super Plan and/or Pension Plan account(s) during the month **or**
- your average daily balance over the monthly calculation period is below the relevant qualifying level.

If you have more than one Super Plan and/or Pension Plan account, the rebate is calculated and applied separately for each account.

Investment costs

Investment fees and costs may also include:

- alternative asset fees (where relevant) payable in underlying funds (due to the unique nature of alternative assets and the varying ways in which fees may be levied by the respective specialist investment managers these do not form part of the standard investment fees)
- performance fees (if applicable) that may be payable in relevant underlying funds (explained below)
- other indirect investment costs in or through underlying investment vehicles (where applicable). For example, derivative costs if an investment option or underlying fund invests in any relevant derivatives and expense recoveries in an underlying fund.

Performance fees

None of the investment options charge performance fees directly. However, some of the specialist investment managers for Australian shares, international shares and alternative assets may also be entitled to a performance fee as part of their remuneration.

Performance fees are payable when a specialist investment manager outperforms a defined performance hurdle (benchmark), for a defined period of time.

The performance fee payable to these specialist investment managers is based on a percentage earned on that manager's outperformance of their respective benchmark. The exact methodologies for calculating performance fees vary significantly between the specialist investment managers.

For relevant specialist investment managers of Australian and international shares, the maximum performance fee rate can be up to 25% of outperformance. For alternative assets, the maximum performance fee rate is 30% of any outperformance above the specialist investment manager's management fee.

The estimated performance fees included in the investment fees and costs for an investment option (where applicable) are based on average annual performance fees

charged by relevant specialist investment managers for the previous five financial years ended 30 June 2024 (see 'Historical performance fees' for details). **Performance fees should not be considered in isolation of investment returns. Past performance and these estimates are not indicative of future returns.** Performance fees payable in the future may vary depending on:

- the portions of the underlying funds' assets that are subject to performance fees

- the underlying funds' allocations between the relevant specialist investment managers charging differing performance fees against varying outperformance benchmarks
- the actual investment returns each specialist investment manager achieves.

Where applicable, performance increase the investment fees and costs you pay. They do not impact administration fees and costs.

Historical performance fees

The following 'Historical performance fees' tables show details of total performance fees paid to relevant specialist investment managers over the previous five financial years ended 30 June 2024.

Historical performance fees – Super Plan

Investment option	Performance fees – financial year ended 30 June					Average annual performance fees (% pa)
	2020	2021	2022	2023	2024	
Conservative	0.14%	0.09%	0.23%	0.08%	0.05%	0.12%
Diversified	0.18%	0.12%	0.29%	0.09%	0.03%	0.14%
Balanced	0.24%	0.11%	0.33%	0.09%	0.04%	0.16%
Growth	0.29%	0.12%	0.36%	0.09%	0.03%	0.18%
High Growth	0.33%	0.13%	0.39%	0.10%	0.02%	0.19%
Cash	N/A	N/A	N/A	N/A	N/A	N/A
Australian Share	0.09%	0.19%	0.27%	0.04%	0.10%	0.14%
International Share	0.60%	-0.17%	0.16%	0.00%	-0.01%	0.12%

Historical performance fees – Pension Plan

Investment option	Performance fees – financial year ended 30 June					Average annual performance fees (% pa)
	2020	2021	2022	2023	2024	
Conservative	0.13%	0.09%	0.23%	0.08%	0.05%	0.12%
Diversified	0.18%	0.12%	0.29%	0.09%	0.03%	0.14%
Balanced	0.25%	0.12%	0.32%	0.09%	0.04%	0.16%
Growth	0.29%	0.12%	0.36%	0.09%	0.03%	0.18%
Cash	N/A	N/A	N/A	N/A	N/A	N/A

Transaction costs

In managing the investments of the investment options, transaction costs such as brokerage, settlement costs, clearing costs and government charges may be incurred in an investment option's investment portfolio, or when an investment option experiences cash flows in or out of it.

When an investment option incurs transaction costs from changing its investment portfolio, they are paid out of the investment option's assets and reflected in its unit price.

Estimated transaction costs that are incurred because members buy or sell units in an investment option are also paid from the investment option's assets, but they are recovered from those transacting members by the transaction cost allowances that are included in the calculation of the investment option's entry and/or exit unit prices, where relevant, as described under 'Buy/sell spread' below.

Net transaction costs after any buy/sell spread recoveries charged on member transactions, as shown in the 'Fees and costs summary' table, are an additional cost to all members in an investment option.

Transaction costs may vary from year to year without notice to members.

Transaction costs should not be considered in isolation of investment returns. It is important to understand that actively managed investments are likely to have higher transaction costs than passively managed investments, such as index funds, because of the higher expected volume of trading of the portfolio's assets in generating investment returns.

The tables below show the following information for each investment option as a percentage of the average net asset value of the option, based on costs for the year ended 30 June 2024:

- estimated total **gross** transaction costs
- estimated transaction costs recovered by buy/sell spreads on member transactions
- estimated **net** transaction costs borne by all members (the estimated percentage by which the investment option's investment return has been reduced by transaction costs not recovered by buy/sell spreads).

Perpetual Select Super Plan

Investment option	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 conservative investment options			
Conservative	0.10%	0.01%	0.09%
Diversified	0.10%	0.00%	0.10%
Balanced	0.10%	0.01%	0.09%
Growth	0.11%	0.01%	0.10%
High Growth	0.10%	0.01%	0.09%
Single-asset class investment options			
Cash	0.00%	0.00%	0.00%
Australian Share	0.18%	0.09%	0.09%
International Share	0.11%	0.01%	0.10%

Perpetual Select Pension Plan

Investment option	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 conservative investment options			
Conservative	0.10%	0.01%	0.09%
Diversified	0.10%	0.00%	0.10%
Balanced	0.10%	0.01%	0.09%
Growth	0.11%	0.01%	0.10%
Single-asset class investment options			
Cash	0.00%	0.00%	0.00%

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 for the year ending 30 June 2024 has been reduced by transaction costs. Totals may vary slightly due to rounding.

Member activity related fees and costs

Buy/sell spread

Estimated transaction costs are allocated when a member buys or sells units in an investment option by incorporating a buy/sell spread between the investment option's entry and exit unit prices, where appropriate. This aims to ensure that other members aren't impacted by the transaction costs associated with a particular member buying or selling units in the investment option. We have discretion to waive the buy/sell spread on investments or withdrawals where no transaction costs are incurred, including when a member transfers their entire account balance:

- in the Super Plan to the corresponding investment option(s) for the same amount(s) in the Pension Plan
- in the Pension Plan to the corresponding investment option(s) for the same amount(s) in the Super Plan when using the pension refresh facility.

The spread, if applicable, is based on estimates of the average transaction costs incurred by an investment option. However, it is not a fee paid to us and is retained in the investment option to cover the actual transaction costs as they are incurred.

Estimated transaction costs, which are used to determine the buy/sell spreads, are reviewed regularly.

Consequently, the buy/sell spreads shown in the 'Fees and costs summary' table, are estimates which may change (increase or decrease) at any time. Any changes to the buy/sell spread for each investment option will be made publicly available at www.perpetual.com.au/select-super-updates and www.perpetual.com.au/select-pension-updates or can be obtained without charge by contacting us.

GST is not applicable to any buy/sell spread when you buy or sell units in the investment options.

Further information about fees and costs

Tax

The Fund is entitled to a tax deduction for certain expenses. The benefit of this tax deduction is passed on to Super Plan members in the form of a 15% effective reduction on the amounts disclosed in the PDS for any insurance fees deducted from members' accounts. The Fund's taxable income from its pension assets (with the exception of TTR pensions) is not subject to tax and, consequently, expenses relating to that income are not deductible. Accordingly, there is no tax benefit to pass on to Pension Plan members.

For information about tax applicable to superannuation, refer to the tax information in the documents titled 'Your Super Plan account' and 'Your Pension Plan account', available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable).

Insurance fees

For information about insurance fees, refer to the document titled 'Insurance in your super' available at www.perpetual.com.au/select-super-updates.

Incidental fees

If we incur a fee because a cheque or direct debit for your investment in the Fund is dishonoured by your financial institution, the amount will be charged to your investment.

Government charges

Government charges will be applied to your account as appropriate.

Maximum fees and charges

The Fund's Trust Deed allows us to charge relevant maximum fees as outlined in the following 'Maximum fees and charges' table.

Amounts disclosed are **exclusive** of GST. The Fund's Trust Deed allows us to charge GST as an expense recovery.

Maximum fees and charges

Fee or cost	Maximum
Management fee ¹ (excluding expenses)	2.10% pa of the value of each investment option
Annual member fee ²	50 per member account per quarter (\$200 per year)
Switching fee	\$200 per switching request
Expense recoveries	Unlimited (except for limits imposed by superannuation legislation)
Superannuation and family law charges ³	Up to \$200 for actioning specific events in connection with superannuation and marriage breakdown

- 1 Covers both the percentage-based administration fee and investment fee.
- 2 Represents a dollar-based administration fee. Currently there is no dollar-based administration fee.
- 3 Currently these activity based fees are not charged as a separate amount. Costs associated with these activities are reflected in annual fees and costs charged to members.

Increases or alterations to fees and charges

We may change the products' fees or charges without your consent. However, we won't increase fees or charges, or introduce new fees or charges, without giving you at least 30-days' written notice. Estimated administration costs, investment costs and transaction costs may vary each year without prior notice.

Estimated transaction costs, which are used to determine the buy/sell spreads, are reviewed regularly.

Consequently, the above buy/sell spreads are estimates only and may change (increase or decrease) at any time.

Up to date information about estimated fees and costs (including buy/sell spreads) will be made publicly available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates. You should regularly check the website for any updates.

Other benefits

As a result of your investment in the Fund, your financial adviser may receive other non-monetary benefits (where allowed by law), which are not an additional cost to you.

Defined fees

Type of Fee	Definition
Activity fees	<p>A fee is an activity fee if:</p> <ol style="list-style-type: none"> the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: <ol style="list-style-type: none"> that is engaged in at the request, or with the consent, of a member; or that relates to a member and is required by law; and 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.
Administration fees and costs	<p>Administration fees and costs 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:</p> <ol style="list-style-type: none"> relate to the administration or operation of the entity; and 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.
Advice fees	<p>A fee is an advice fee if:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> a trustee of the entity; or another person acting as an employee of, or under an arrangement with, the trustee of the entity; and 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.
Buy-sell spreads	<p>A buy sell spread 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.</p>
Exit fees	<p>An exit fee 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.</p>
Investment fees and costs	<p>Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:</p> <ol style="list-style-type: none"> fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and costs incurred by the trustee of the entity that: <ol style="list-style-type: none"> relate to the investment of assets of the entity; and 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.
Switching fees	<p>A switching fee for a superannuation product other than aMySuper 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.</p>
Transaction costs	<p>Transaction costs 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.</p>

Contact details

Please contact us using the contact details for PTCo below.

Website

www.perpetual.com.au

Email

superandpension@perpetual.com.au

Phone

During business hours (Sydney time)

1800 011 022

Postal address

Perpetual Select Super Plan and Pension Plan
GPO Box 4171
Sydney NSW 2001

Australian Capital Territory

Nishi Building
Level 9
2 Phillip Law Street
Canberra ACT 2601

New South Wales

Angel Place
Level 18
123 Pitt Street
Sydney NSW 2000

Queensland

Central Plaza 1
Level 15
345 Queen Street
Brisbane QLD 4000

South Australia

Level 11
101 Grenfell Street
Adelaide SA 5000

Victoria

Rialto South Tower
Level 29
525 Collins Street
Melbourne VIC 3000

Western Australia

Exchange Tower
Level 29
2 The Esplanade
Perth WA 6000

www.perpetual.com.au