

Perpetual Select Super Plan and Pension Plan

Additional information about fees and costs

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Important notes

- 1 The information in this document forms part of Product Disclosure Statement issue number 16 dated 29 June 2026 (PDS) for Perpetual Select Super Plan and Pension Plan and should be read in conjunction with the PDS.
- 2 This document contains important additional information about fees and costs for the Super Plan and Pension Plan.
- 2 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 at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable). 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.
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- 11 All amounts in this document are in Australian dollars and all times quoted are Sydney time (unless otherwise specified). A business day is a working day in Sydney.

**ADDITIONAL INFORMATION ABOUT FEES AND COSTS
DATED 29 JUNE 2026**

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 negotiate¹ 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.

1 This wording is required by law. You or your employer cannot negotiate fees and costs in the Super Plan or Pension Plan.

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 (which includes transition to retirement (TTR) and account based pensions) 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) and net of reduced tax credits (RITC) (if applicable) on relevant amounts.

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 costs¹		
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	Nil for all investment options. However, investment fees and costs charged in or through managed funds range between 0.91% to 1.14% ² pa (estimated), depending on the managed fund(s) you choose. The investment fees and costs charged in or through the managed fund relevant to the Cash option are nil.	Investment fees are not deducted from the Super Plan or Pension Plan. Investment fees and costs are calculated and accrued daily and deducted directly from the relevant managed fund's assets and reflected in the managed fund's unit price (usually declared each business day). Management fee rebates may apply to reduce the effective investment related fees incurred via the managed funds.
Transaction costs	Nil for all investment options. However, transaction costs charged in or through managed funds range between 0.06% to 0.13% ² pa (estimated), depending on the managed fund(s) you choose. The transaction costs charged in or through the managed fund relevant to the Cash option are nil.	Calculated and accrued daily and deducted directly from the relevant managed fund's assets and reflected in the option's unit price (usually declared each business day). This amount represents net transaction costs indirectly borne by all members after any buy/sell spreads we apply to each investment option's unit price.
Member activity related fees and costs		
Buy/sell spread	Between 0.00% and 0.26% (buy spread only), depending on the managed fund(s) you choose.	Calculated on the basis of the relevant managed fund's buy and sell spreads and charged as a percentage of any buy transactions relating to the investment option by being incorporated in the investment option's entry unit price (usually declared each business day), where appropriate.
Switching fee	Nil.	Not applicable.
Other fees and costs³	Insurance fees (Super Plan only): Varies depending on type and level of cover you choose and your circumstances.	Any insurance fees are generally deducted from your account balance monthly (in arrears), on the last business day 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 For information about the investment fees and costs (including estimated performance fees which are estimated to be between 0.00% and 0.15% depending on the managed fund) and transaction costs associated with the relevant managed fund for each investment option, refer to the 'Additional explanation of fees and costs' section. The information provided in this document about fees and costs payable in or through each managed funds available to you via an investment option is indicative only. This additional indicative information is based on statements provided by PIML with PIML's consent. The fees and costs of an investment option differ from the fees and costs of a managed fund. Refer to 'Investment option profiles' under 'How we invest your money' in the documents titled 'Your Super Plan account' and/or 'Your Pension Plan account' for details of the managed fund relevant to each investment option.
- 3 Refer to the 'Additional explanation of fees and costs' section.

Examples of annual fees and costs for a superannuation product

These tables give examples of how the ongoing annual fees and costs for the Balanced investment option in the Super Plan and Pension Plan can affect your superannuation investment over a 1-year period. You should use these tables to compare these superannuation products with other superannuation products.

Note: These examples include both the fees and costs charged by the Super Plan and Pension Plan that relate to each Plan and gaining access to the Balanced investment option via each Plan, and additional fees and costs charged in or through the relevant managed fund. When comparing this superannuation product with other superannuation products that provide you with access to specified financial products, you should bear this in mind as other superannuation products may (as is permitted by law) not include the investment fees and costs and transaction costs charged in or through accessible financial products in their example of annual fees and costs.

Super Plan and Pension Plan TTR¹

EXAMPLE – Balanced investment option		BALANCE of \$50,000
Administration fees and costs	0.10%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$50 in administration fees and costs
PLUS Investment fees and costs	1.09% ²	And , you will be charged or have deducted from your investment \$545² in investment fees and costs
PLUS Transaction costs	0.07% ²	And , you will be charged or have deducted from your investment \$35² in transaction costs
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$630* for the superannuation product.

Pension Plan

EXAMPLE – Balanced investment option		BALANCE of \$50,000
Administration fees and costs	0.10%	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$50 in administration fees and costs
PLUS Investment fees and costs	1.09% ²	And , you will be charged or have deducted from your investment \$545² in investment fees and costs
PLUS Transaction costs	0.07% ²	And , you will be charged or have deducted from your investment \$35² in transaction costs
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$630* for the superannuation product.

* Note: Additional fees may apply.

1. 'Pension Plan TTR' refers to TTR accounts in the Pension Plan before the standard account based pension features have been applied (for more information, see 'Standard account based pension features to apply from age 65' within 'Our retirement income solution' in the separate 'Your Pension Plan account' document). Once the standard account based pension features are applied, the standard fees and costs for the Pension Plan will apply.
2. These fees and costs are not charged or deducted from your investment in the Super Plan or Pension Plan; instead they are charged in or through the relevant managed fund. Refer to documents titled 'Your Super Plan account' and 'Your Pension Plan account' for information about the relevant managed fund for each investment option.

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'.

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' for the relevant superannuation product or investment option.)

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

Note: These costs of product include both the fees and costs charged by the Super Plan and Pension Plan that relate to each Plan and gaining access to managed funds through the Plans and additional fees and costs charged in or through the managed funds. When comparing this superannuation product with other superannuation products that provide you with access to specified financial products, bear this in mind as other superannuation products may (as is permitted by law) not show investment fees and costs and transaction costs charged in or through accessible financial products in their cost of product.

Investment option	Cost of product	
	Super Plan and Pension Plan TTR	Pension Plan
Conservative	\$535	\$540
Balanced	\$630	\$630
Growth	\$660	\$655
Cash	\$50	\$50
Australian Share	\$640	N/A
International Share	\$540	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 charged by the Super Plan and Pension Plan
- investment fees and costs (including performance fees where applicable) charged in or through a managed fund
- transaction costs charged in or through a managed fund net of any amount recovered by the investment option's buy spread.

The following 'Estimated ongoing annual fees and costs' tables provide estimated ongoing annual fees and costs based on the actual fees and costs for the financial year ended 30 June 2025.

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 and Pension Plan TTR

Investment option	Administration fees and costs (estimated %pa) ¹	Investment fees and costs		Transaction costs (estimated % pa) ²	Total ongoing annual fees and costs (estimated % pa) ³
		Investment fees (% pa) ⁴	Investment costs (estimated %pa)		
Conservative	0.10%	0.62%	0.29%	0.06%	1.07%
Balanced	0.10%	0.75%	0.34%	0.07%	1.26%
Growth	0.10%	0.78%	0.36%	0.08%	1.32%
Cash	0.10%	0.00%	0.00%	0.00%	0.10%
Australian Share	0.10%	0.90%	0.15%	0.13%	1.28%
International Share	0.10%	0.92%	0.00%	0.06%	1.08%

Estimated ongoing annual fees and costs – Pension Plan

Investment option	Administration fees and costs (estimated % pa) ¹	Investment fees and costs		Transaction costs (estimated % pa) ²	Total ongoing annual fees and costs (estimated % pa) ³
		Investment fees (% pa) ⁴	Investment costs (estimated % pa)		
Conservative	0.10%	0.62%	0.29%	0.07%	1.08%
Balanced	0.10%	0.75%	0.34%	0.07%	1.26%
Growth	0.10%	0.78%	0.35%	0.08%	1.31%
Cash	0.10%	0.00%	0.00%	0.00%	0.10%

- 1 Figures represent the administration fee for each investment option. Estimated administration costs for the financial year ended 30 June 2025 are nil for all investment options.
- 2 The transaction costs shown for each investment option include estimated transaction costs for managed funds accessible via the Super Plan and Pension Plan. Estimated transaction costs depend on the managed fund(s) you choose and represent net transaction costs borne by all members in an investment option after any buy/sell spread recoveries charged on member transactions, which may vary from year to year. **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.
- 3 The total ongoing annual fees and costs depends on the managed fund(s) you choose and may vary from year to year.
- 4 The investment fees shown for each investment option align with the net management fee charged in the relevant managed funds accessible (ie the gross management fee charged in the unit price of the managed fund less any management fee rebate we may receive from the managed fund and pass on to members). All percentages are rounded up to two decimal places. See 'Management fee rebates' in this section for further information.

Administration fees and costs

Administration fees and costs are charged in the Super Plan and Pension Plan for administering your member account and to meet the ongoing costs of operating the Fund, its products and provide access to managed funds that you can choose from. 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 the 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 in court proceedings concerning the Fund.

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

There are no investment fees charged in the Super Plan or Pension Plan.

The investment fees for your chosen investment option(s) are charged as management fees in the unit prices of the managed funds.

Fee rebates

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

The current rebate and the qualifying threshold are shown in the following table. GST generally doesn't apply to rebates.

Account balance at the end of each month ¹	Fee rebate (% pa)
First \$900,000	Nil
Amount over \$900,000	0.32%

- 1 Excluding any balance 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 that is above the qualifying threshold.

You won't receive any monthly rebate if:

- you fully withdraw your balance from your Super Plan and/or Pension Plan account(s) during the month **or**
- your balance at the end of the month 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 costs may also include:

- alternative asset fees (where relevant) payable in or through available managed 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 costs)
- performance fees (if applicable) that may be payable in or through available managed funds (see the following 'Performance fees' section)
- other indirect investment costs charged in or through available managed funds including in or through underlying investment vehicles in which managed funds invest (where applicable). For example, expense recoveries in a managed fund and derivative costs if a managed fund invests in any relevant derivatives.

Performance fees

Some investment options may incur performance fees indirectly where a managed fund with a performance fee exceeds its performance hurdle and meets any other relevant conditions for a defined period of time. Where payable, the performance fee is charged by the managed fund against its income and/or deducted from its assets and incorporated in the managed fund's unit price according to the managed fund's constitution. For details of the basis for charging any performance fees (where applicable), you should consider the Perpetual Select Investment Funds product disclosure statement.

Transaction costs

The managed funds in which we invest incur transaction costs such as brokerage, settlement costs, clearing costs and government charges when changes to their investment portfolio occur, or when an investment option experiences cash flows in or out of it.

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

Estimated transaction costs that are incurred because members buy or sell units in a managed fund are also paid from the managed fund's assets, but they are recovered

from those transacting investors by the transaction cost allowances that are included in the calculation of the managed fund's entry and/or exit unit prices, where relevant.

Estimated transaction costs that are incurred because members buying or selling units in an investment option are reflected in the value of an investment option's assets, through the buy spreads we apply to each investment option's entry price (as described under 'Buy/sell spread' in this section).

Net transaction costs after any buy/sell spread recoveries charged on members buying or selling units in the investment options, as shown below, are an additional cost to all members in an investment option, however it's a charge that is taken into account in our declared unit prices.

Transaction costs may vary from year to year without notice to members. Updates to the table below may be made available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable) or can be obtained without extra charge by contacting us.

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 managed fund as a percentage of the average net asset value of the fund, based on costs for the year ended 30 June 2025:

- estimated total **gross** transaction costs
- estimated transaction costs recovered by buy/sell spreads on member transactions
- estimated **net** transaction costs indirectly 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).

Super Plan and Pension Plan TTR

Investment option	Total gross transaction costs (estimated % pa) ¹	Transaction costs recovered by buy/sell spreads (estimated % pa) ²	Net transaction costs indirectly borne by all members (estimated % pa) ³
Conservative	0.07%	0.01%	0.06%
Balanced	0.08%	0.01%	0.07%
Growth	0.09%	0.01%	0.08%
Cash	0.00%	0.00%	0.00%
Australian Share	0.14%	0.01%	0.13%
International Share	0.07%	0.01%	0.06%

Pension Plan

Investment option	Total gross transaction costs (estimated % pa) ¹	Transaction costs recovered by buy/sell spreads (estimated % pa) ²	Net transaction costs indirectly borne by all members (estimated % pa) ³
Conservative	0.07%	0.00%	0.07%
Balanced	0.07%	0.00%	0.07%
Growth	0.08%	0.00%	0.08%
Cash	0.00%	0.00%	0.00%

- 1 This percentage includes net transaction costs incurred in or through any managed funds, where applicable.
- 2 This refers to the amount recovered by the investment option from the buy spread in the unit prices we declare for Fund assets allocated to a managed fund (not the buy and/or sell spread of a managed fund). While our entry and/or exit price for an investment option may be different to the unit price of the managed fund that forms part of an investment option, our unit prices take into account managed fund unit prices (including buy/sell spreads as applicable). See the following 'Buy/sell spread' section.
- 3 This is the estimated percentage by which the investment option's investment return for the year ending 30 June 2025 has been reduced by transaction costs that have not been recovered by buy/sell spreads. Totals may vary slightly due to rounding.

Member activity related fees and costs

Buy/sell spread

When we make or redeem investments in a managed fund (by buying or selling units in the managed fund), we incur the managed fund's buy and sell spreads (where applicable). In each of our investment options reflecting investments in a managed fund, we set unit prices so that the buy and sell costs of the managed fund we invest in are attributed to relevant members through the investment option's buy price (see 'How units are priced and investments are valued' under 'Feature and benefits of the Super or Pension Plan' in the documents titled 'Your Super Plan account' and/or 'Your Pension Plan account' (as applicable), available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates).

Currently, we do not apply a sell spread but this can change.

Generally, our buy spread for an investment option reflects the total of the buy/sell spread in the corresponding managed fund. This aims to ensure that other members in the investment option aren't impacted by the transaction costs associated with us buying or selling units in the managed fund. We have discretion to waive the buy spread 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.

The buy spread is not retained by us; it aims to cover the costs of transacting in units in managed funds as they are incurred.

The buy spreads shown in the following table are actuals as at the date of this document which may change (increase or decrease) at any time, without prior notice to members. Any changes will be made publicly available at www.perpetual.com.au/select-super-updates and/or www.perpetual.com.au/select-pension-updates (as applicable) or can be obtained without charge by contacting us.

GST is not applicable to any buy spread when units in the investment options are bought.

Investment option	Buy spread	Sell spread
Conservative	0.18%	0.00%
Balanced	0.20%	0.00%
Growth	0.20%	0.00%
Cash	0.00%	0.00%
Australian Share	0.26%	0.00%
International Share	0.22%	0.00%

Insurance fees

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

Further information about fees and costs

Tax

The Fund is entitled to a tax deduction for certain expenses, including insurance fees. If you have insurance cover in the Super Plan, the benefit of any tax deduction is passed on to you by crediting units to your account at the end of each month.

Any tax deduction available to the Fund for other expenses incurred by the Fund (ie expenses other than insurance fees) in relation to the Super Plan and Pension Plan TTR pensions is taken into account in the tax provision included in the calculation of the unit price for each relevant investment option.

The Fund's 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).

Government charges

Any government charges or levies incurred by the Fund 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.

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 ³	\$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 administration fees and costs charged to members.

Increases or alterations to fees and charges

We may change the Super Plan or Pension Plan 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. Buy spreads may vary from time to time due to increased underlying costs without prior notice.

Up to date information about estimated fees and costs and 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 (as applicable). You should regularly check the website for any updates.

Adviser remuneration

If you consult a financial adviser, additional fees will apply charged by the adviser (as set out in the statement of advice) and payable directly by you. Advice fees cannot be deducted from your Super Plan or Pension Plan account.

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

Other benefits

As a result of brokerage paid by the managed funds managed by PIML, as the manager PIML may receive benefits such as investment research, which it may use for any investment purpose, including for the managed funds.

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 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.</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.

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