

## Perpetual's Select Superannuation Fund

# Defined Fees

Effective 3 July 2023

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

### Perpetual Select Super Plan and Pension Plan

Issue number 11 dated 3 July 2023

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It contains the fee definitions for this product in the Perpetual's Select Superannuation Fund.

**This document should be read in conjunction with the PDS. It contains fee definitions for the abovementioned PDS.**

Type of Fee	Definition
<b>Activity fees</b>	<p>A fee is an <b>activity fee</b> if:</p> <ul style="list-style-type: none"><li>(a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:<ul style="list-style-type: none"><li>(i) that is engaged in at the request, or with the consent, of a member; or</li><li>(ii) that relates to a member and is required by law; and</li></ul></li><li>(b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy sell spread, a switching fee, an advice fee or an insurance fee.</li></ul>
<b>Administration fees and costs</b>	<p><b>Administration fees and costs</b> are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:</p> <ul style="list-style-type: none"><li>(a) relate to the administration or operation of the entity; and</li><li>(b) are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.</li></ul>
<b>Advice fees</b>	<p>A fee is an <b>advice fee</b> if:</p> <ul style="list-style-type: none"><li>(a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:<ul style="list-style-type: none"><li>(i) a trustee of the entity; or</li><li>(ii) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and</li></ul></li><li>(b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.</li></ul>

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

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## More information

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