

WEALTHFOCUS UPDATE

Perpetual WealthFocus consists of the following products:

- ▶ Perpetual WealthFocus Investment Advantage
- ▶ Perpetual WealthFocus Investment Funds
- ▶ Perpetual WealthFocus Super Plan
- ▶ Perpetual WealthFocus Pension Plan (including the Term Allocated Pension)

WE'RE MAKING SOME CHANGES TO MAKE WEALTHFOCUS BETTER FOR YOU.

SIMPLER FEES

From 1 December 2020 we're introducing a clearer and simpler fee structure including:

LOWER MANAGEMENT/ INVESTMENT FEES

We're reducing management / investment fees, as shown in the table in your letter.

ENDING ONGOING COMMISSION AND DIFFERENTIAL FEE REBATES

With ongoing commission payments to advisers ending, any rebates of ongoing commission to clients will also end. We are also ceasing the differential fee rebate currently paid on accounts where no ongoing adviser commission is payable and you have elected to receive all communications online.¹

ENDING NORMAL OPERATING EXPENSE RECOVERIES

We're currently charging 0.03% per annum of the net asset value of each investment option as expense recoveries for normal operating expenses. From 1 December 2020, we'll cover the cost of normal operating expense out of the management / investment fee.

NEW INVESTMENT MANAGER - PERPETUAL GLOBAL SHARE

Perpetual Investment Management Limited has appointed Barrow, Hanley, Mewhinney & Strauss, LLC ("**Barrow Hanley**") as investment manager of Perpetual Global Share Fund². Perpetual Limited has also entered into an agreement to acquire a 75% interest in Barrow Hanley.

- ¹ The differential fee rebate was not available in the WealthFocus Investment Funds or the WealthFocus Term Allocated Pension Plan. Rebates may still be payable to Perpetual employees and, on WealthFocus Investment Funds and WealthFocus Investment Advantage, to Wholesale Clients as defined under the Corporations Act.
- ² The Perpetual Global Share Fund is the underlying fund for the Perpetual Global Share investment option available on WealthFocus Investment Advantage, WealthFocus Super Plan, WealthFocus Pension Plan and WealthFocus Term Allocated Pension Plan.

myPerpetual - YOUR NEW ONLINE ACCESS

The way you access and view your investment information online is changing.

We're excited to launch **myPerpetual** (coming soon) – featuring a fresh new design, more functionality and extra security to make managing your account online better than ever.



WHAT YOU NEED TO KNOW

You need to have a registered email address to access myPerpetual. We will contact you later this year with more details on how to log in to myPerpetual via email.

If you have any questions and would like to update the email address we have for you, please:

► **Call**

Investor Service Centre on
1800 022 033 during business hours, or

► **Email**

investments@perpetual.com.au

FIVE NEW FEATURES TO CHECK OUT



1 NEW LOOK AND FEEL

myPerpetual has an intuitive layout and clearer navigation. You will have a graphical representation of your portfolio and simpler ways to transact.



2 A SMARTER DASHBOARD

At a glance, the myPerpetual dashboard clearly lays out all the important information you need including portfolio value, recent transactions and current investments.



3 REAL TIME DATA

A new data feed means you can see the most up-to-date portfolio values available. More transactions will be automated meaning faster processing times.



4 TWO-FACTOR AUTHENTICATION

For stronger security, your adviser will need to complete an extra identification step to view your account. Email and SMS notifications to confirm we've received the transaction requests submitted digitally from you and your adviser.



5 MOBILE FRIENDLY

myPerpetual is designed to be accessed through any device – mobile, laptop or tablet – so you can keep track of your investments, wherever you are.

This information has been prepared by Perpetual Investment Management Limited (PIML) ABN 18 000 866 535, AFSL 234426 and Perpetual Superannuation Limited (PSL) ABN 84 008 416 831, AFSL 225246, RSE L0003315. It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The relevant PDS for Perpetual WealthFocus Investment Advantage Fund issued by PIML, WealthFocus Investment Funds issued by PIML, or the WealthFocus Super and Pension Plan issued by PSL should be considered before deciding whether to acquire or hold units in the relevant fund or investment option. The relevant PDS can be obtained by calling 1800 022 033 or visiting our website www.perpetual.com.au. No company in the Perpetual Group guarantees the performance of any fund or the return of an investor's capital (Perpetual Group means Perpetual Limited ABN 86 000 431 827 and its subsidiaries). PL0557_1020

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