

Perpetual Select Super Plan

Investment fee reduction for Cash investment option

1 JANUARY 2019

We are constantly looking for ways to improve our members' experience with us and are pleased to notify you that the **total investment fee for the Cash investment option has reduced from 1.59% to 0.54% per annum effective 1 January 2019**, as shown in the following table.

ANNUAL INVESTMENT FEE AND ESTIMATED INDIRECT COSTS – CASH INVESTMENT OPTION

FEE OR COST	PRIOR TO 1 JANUARY 2019	FROM 1 JANUARY 2019
Investment fee (% pa):		
Base fee	1.49%	0.50%
Investment management fee	0.10%	0.04%
Total investment fee	1.59%	0.54%
Estimated indirect cost ratio (% pa) ¹	0.08%	0.08%
Estimated total annual cost (% pa)	1.67%	0.62%

¹ The estimated indirect cost ratio is based on indirect costs for the financial year ended 30 June 2018, which may vary in future years.

The reduced investment fee will apply to your account from 1 January 2019. You can find information about your account in member statements or through our member portal at <https://secure.perpetual.com.au>.

If you would like more information, please speak to your financial adviser or contact us on 1800 003 001 between 8:30am – 6:00pm (Monday to Friday, Sydney time).

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