

## Summary of material changes to the PDS

### WealthFocus Investment Funds

Effective 1 March 2019, we have updated and issued a new Product Disclosure Statement (**PDS**) for the Perpetual WealthFocus Investments Funds (each a **Fund**, together the **Funds**). Here is a summary of the material changes to the PDS:

#### Fees and Costs Disclosure

We have updated the estimated management cost for each of the Funds in the PDS. This amount includes estimated indirect costs which are paid by the Funds and which are not a direct cost to you.

The management fee you pay to Perpetual has not changed.

#### External Dispute Resolution

The PDS now includes updated information on the external dispute resolution scheme to which you can refer complaints that remain unresolved after having dealt with our internal complaints process.

Australian Financial Complaints Authority (AFCA) is the external dispute resolution scheme for consumers in the financial system, of which we are a member.

Contact details for AFCA are as follows:

Phone	1800 931 678
Email	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Website	<a href="http://www.afca.org.au">www.afca.org.au</a>
Mail	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

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The product disclosure statement (PDS) for the FUNDS issued by us, should be considered before deciding whether to acquire or hold units in the fund. The PDS can be obtained by calling 1800 022 033 or visiting our website [www.perpetual.com.au](http://www.perpetual.com.au).