

21 May 2019

Changes to fees

Effective 1 July 2019, GuildPension is making the following changes to fees and costs that may impact you.

Changes have been made to some of the investment fees, buy-sell spreads and indirect costs (ICRs) for the investment options. Following are the fees from 1 July 2019:

Investment Option	Investment fee p.a.	Change	ICR p.a.	Change	Buy-sell spread			
					Buy	Change	Sell	Change
Transition to Retirement (TTR) (taxed)								
Secure	0.25%	0.00%	0.00%	0.00%	Nil	0.00%	Nil	0.00%
Conservative	0.52%	0.03%	0.24%	0.00%	0.12%	0.01%	0.12%	0.01%
Balanced	0.64%	0.06%	0.32%	-0.05%	0.17%	0.04%	0.15%	0.03%
Growth	0.73%	0.06%	0.40%	-0.02%	0.18%	0.02%	0.17%	0.03%
High Growth	0.81%	0.06%	0.41%	-0.07%	0.20%	0.02%	0.18%	0.02%
Account-Based Pension (untaxed)								
Secure	0.25%	0.00%	0.00%	0.00%	Nil	0.00%	Nil	0.00%
Conservative	0.49%	0.00%	0.16%	-0.09%	0.10%	-0.01%	0.10%	-0.01%
Balanced	0.58%	0.00%	0.16%	-0.15%	0.13%	0.00%	0.12%	0.00%
Growth	0.67%	0.00%	0.14%	-0.31%	0.15%	-0.01%	0.13%	-0.01%
High Growth	0.75%	0.00%	0.18%	-0.35%	0.18%	0.00%	0.16%	0.00%

Removal of Exit fee

Effective 1 July 2019, we will no longer charge an 'Exit fee' for a partial withdrawal or exit from the Fund.

3% cap on fees for balances less than \$6,000

If your account balance is less than \$6,000 at the end of the financial year, or if you leave GuildPension, the total combined amount of administration fees, investment fees and

indirect costs charged to you is capped at 3% of your account balance for the year (or the period until you left). Any amount charged above the cap will be rebated to your account.

Yours sincerely

Greg Everett
General Manager, GuildPension

 **1300 665 722 (8am-7pm AEST)**