

## UPDATED INFORMATION TO THE PRODUCT DISCLOSURE STATEMENTS FOR:

- IOOF EMPLOYER SUPER
- IOOF PERSONAL SUPER
- IOOF PENSION

This document lists changes to the information appearing in the Product Disclosure Statement (PDS) for the above named products.

### 1. INVESTMENT MENU CHANGES

29 January 2019

#### Investment options removed from the investment menu

| APIR Code | Investment Option Name                                 |
|-----------|--|
| IOF0048AU | Janus Henderson Australian Equity Fund                 |
| IOF0089AU | Janus Henderson High Conviction Australian Equity Fund |

24 January 2019

#### Investment option added to the investment menu

| Investment Option Name          | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---------------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Property</b>                 |           |            |                         |                          |                              |
| La Trobe Australian Credit Fund | LTC0002AU | 1.47       | No                      | 0.00/0.00                | 0.00                         |

24 January 2019

#### Investment option added to the investment menu

| Investment Option Name             | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|------------------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Property</b>                    |           |            |                         |                          |                              |
| Centuria Diversified Property Fund | CNT0032AU | 3.1        | Yes                     | 0.00/0.00                | 2.25                         |

18 January 2019

#### Investment option change where indicated in bold

| Investment Option Name            | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|-----------------------------------|-----------|------------|-------------------------|--------------------------|-----------------------------|
| AXA IM Sustainability Equity Fund | ETL0171AU | 0.35       | No                      | <b>0.20/0.20</b>         | <b>0.00</b>                 |

7 January 2019

**Investment option change where indicated in bold**

| Investment Option Name      | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|-----------------------------|-----------|------------|-------------------------|--------------------------|-----------------------------|
| Macquarie Dynamic Bond Fund | MAQ0274AU | 0.63       | Yes                     | 0.08/0.08                | <b>0.29</b>                 |

4 January 2019

**Investment options removed from the investment menu**

| APIR Code | Investment Option Name                                    |
|-----------|---|
| NML0318AU | AMP Capital Wholesale Global Equity Growth Fund           |
| ARO0011AU | BNP Paribas Australian Equity Benchmark Insensitive Trust |
| UFM0062AU | MultiMix Wholesale International Property Trust           |
| MAQ0059AU | Macquarie Master Capital Stable Fund                      |

21 December 2018

**Investment option change where indicated in bold**

| Investment Option Name                          | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---|-----------|-------------|-------------------------|--------------------------|------------------------------|
| AMP Capital Corporate Bond Fund – Class A Units | AMP0557AU | <b>0.60</b> | Yes                     | 0.20/0.20                | <b>0.13</b>                  |

20 December 2018

**Investment option name change**

| Old ASX Code | Old Investment Option Name   | New Investment Option Name |
|--------------|------------------------------|----------------------------|
| KAR          | Karoon Gas Australia Limited | Karoon Energy Ltd          |

20 December 2018

**Investment option added to the investment menu**

| Investment Option Name                      | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (%pa) |
|---|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>International Shares</b>                 |           |            |                         |                          |                             |
| Vanguard Emerging Markets Shares Index Fund | VAN0005AU | 0.57       | No                      | 0.25/0.25                | 0.00                        |

18 December 2018

**Investment option added to the investment menu**

| Investment Option Name             | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|------------------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Australian Shares</b>           |           |            |                         |                          |                              |
| Bennelong Australian Equities Fund | BFL0001AU | 1.00       | No                      | 0.25/0.25                | 0.06                         |

17 December 2018

**Investment options added to the investment menu**

| Investment Option Name                           | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Growth</b>                                    |           |            |                         |                          |                              |
| Legg Mason Martin Currie Diversified Income Fund | SSB0061AU | 0.77       | No                      | 0.20/0.20                | 0.00                         |
| <b>Australian Shares</b>                         |           |            |                         |                          |                              |
| Perennial Value Microcap Opportunities Trust     | WPC3982AU | 4.07       | Yes                     | 0.30/0.30                | 0.46                         |
| <b>Cash &amp; Secure</b>                         |           |            |                         |                          |                              |
| Perpetual Exact Market Cash Fund                 | PER0258AU | 0.00       | No                      | 0.00/0.00                | 0.00                         |

7 December 2018

**Investment options added to the investment menu**

| Investment Option Name                                   | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (%pa) |
|--|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Growth</b>  |           |            |                         |                          |                             |
| Partners Group Global Multi-Asset Fund                   | ETL0431AU | 1.00       | No                      | 0.15/0.15                | 0.00                        |
| <b>Australian Shares</b>                                 |           |            |                         |                          |                             |
| Zurich Investments Small Companies Fund - Class D        | ZUR7150AU | 1.50       | Yes                     | 0.25/0.25                | 0.26                        |
| <b>Fixed Interest</b>                                    |           |            |                         |                          |                             |
| Pendal Pure Alpha Fixed Income Fund                      | BTA0441AU | 0.70       | No                      | 0.05/0.05                | 0.43                        |
| <b>International</b>                                     |           |            |                         |                          |                             |
| Ironbark Copper Rock Emerging Markets Opportunities Fund | MGL0019AU | 1.13       | No                      | 0.25/0.25                | 0.34                        |

7 December 2018

**Investment option changes where indicated in bold**

| Investment Option Name                         | APIR Code | ICR (% pa) | Performance Related Fee | +Buy-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|------------|-------------------------|-------------------------|------------------------------|
| AMP Capital Core Property Fund – Class A       | AMP1015AU | 1.28       | Yes                     | <b>0.14/0.14</b>        | 0.63                         |
| AMP Capital Equity Fund – Class A              | AMP0370AU | 0.97       | Yes                     | <b>0.20/0.20</b>        | 0.47                         |
| AMP Capital Core Infrastructure Fund – Class A | AMP1179AU | 1.85       | Yes                     | <b>0.03/0.03</b>        | 0.07                         |

5 December 2018

**Investment option name and ASX code change**

| Old ASX Code | Old Investment Option Name  | New ASX Code | New Investment Option Name |
|--------------|-----------------------------|--------------|----------------------------|
| PRY          | Primary Health Care Limited | HLS          | Healius Limited            |

4 December 2018

**Investment option removed from the investment menu**

| APIR Code | Investment Option Name                    |
|-----------|---|
| PCL0004AU | Pengana Absolute Return Asia Pacific Fund |

30 November 2018

**Investment option name and ASX code change**

| Old ASX Code | Old Investment Option Name  | New ASX Code | New Investment Option Name |
|--------------|-----------------------------|--------------|----------------------------|
| CAB          | Cabcharge Australia Limited | A2B          | A2B Australia Limited      |

30 November 2018

**Investment option added to the investment menu**

| Investment Option Name | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Growth</b>          |           |            |                         |                          |                              |
| IPM Global Macro Fund  | MAQ8243AU | 1.68       | No                      | 0.03/0.03                | 0.63                         |

27 November 2018

**Investment options added to the investment menu**

| Investment Option Name                               | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Fixed Interest</b>                                |           |            |                         |                          |                              |
| Colchester Global Government Bond Fund - Class I     | ETL5525AU | 0.64       | No                      | 0.00/0.00                | 0.20                         |
| <b>International Shares</b>                          |           |            |                         |                          |                              |
| Ironbark Royal London Concentrated Global Share Fund | MGL0004AU | 1.00       | No                      | 0.20/0.20                | 0.01                         |
| <b>Growth</b>  |           |            |                         |                          |                              |
| IPM Global Macro 50 Fund                             | MAQ5318AU | 0.84       | No                      | 0.02/0.02                | 0.32                         |
| <b>Growth</b>  |           |            |                         |                          |                              |
| GMO Systematic Global Macro Trust B                  | GMO0006AU | 1.01       | No                      | 0.00/0.00                | 0.25                         |

19 November 2018

**Investment option change where indicated in bold**

| Investment Option Name              | APIR Code | ICR (% pa)              | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|-------------------------------------|-----------|-------------------------|-------------------------|--------------------------|------------------------------|
| Pengana Global Small Companies Fund | PCL0022AU | <b>1.33<sup>1</sup></b> | Yes                     | 0.30/0.30                | <b>0.02</b>                  |

19 November 2018

**Investment option name and ASX code changes**

| Old ASX Code | Old Investment Option Name      | New ASX Code | New Investment Option Name   |
|--------------|---------------------------------|--------------|------------------------------|
| FET          | Folkestone Education Trust      | CQE          | Charter Hall Education Trust |
| SFH          | Specialty Fashion Group Limited | CCX          | City Chic Collective         |
| BHP          | BHP Billiton Limited            | No change    | BHP Group Limited            |

<sup>1</sup> A performance fee of 10.25% (including GST net of RITC) may be charged for more information please refer to the Investment Option's PDS.

14 November 2018

**Investment option change where indicated in bold**

| Investment Option Name                                       | APIR Code | ICR (% pa)              | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------------------|-------------------------|--------------------------|------------------------------|
| Orbis Global Equity Fund (Australia Registered) Retail Class | ETL0463AU | <b>1.07<sup>2</sup></b> | Yes                     | 0.25/0.25                | <b>0.15</b>                  |

8 November 2018

**Investment option name change**

| APIR Code | Old Investment Option Name              | New Investment Option Name                  |
|-----------|---|---|
| COL0001AU | Folkestone Maxim A-REIT Securities Fund | Charter Hall Maxim Property Securities Fund |

5 November 2018

**Investment option changes where indicated in bold**

| Investment Option Name                     | APIR Code | ICR (% pa)              | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------------------|-------------------------|--------------------------|------------------------------|
| Paradise Global Small Mid Cap Fund         | ETL0365AU | <b>1.25<sup>3</sup></b> | Yes                     | 0.30/0.30                | 0.00                         |
| Paradise Australian Mid Cap Fund – Class B | ETL8772AU | <b>1.18<sup>3</sup></b> | Yes                     | 0.25/0.25                | 0.15                         |

5 November 2018

**Investment option name change**

| ASX Code | Old Investment Option Name | New Investment Option Name         |
|----------|----------------------------|------------------------------------|
| MNS      | Magnis Resources Limited   | Magnis Energy Technologies Limited |

1 November 2018

**Investment option change where indicated in bold**

| Investment Option Name            | APIR Code | ICR (% pa)              | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (%pa) |
|-----------------------------------|-----------|-------------------------|-------------------------|--------------------------|-----------------------------|
| Allan Gray Australian Equity Fund | ETL0060AU | <b>0.75<sup>4</sup></b> | Yes                     | 0.20/0.20                | 0.00                        |

<sup>2</sup> Performance fee and performance fee refund may apply. This fee has not been included in the ICR figure provided. Please refer to the Investment Option's PDS for more information.

<sup>3</sup> 15% of any performance in excess of any previous high water mark will apply in addition to the ICR listed. Please refer to the Investment Option's PDS for more information.

<sup>4</sup> 20% of any performance in excess of any previous high water mark will apply in addition to the ICR listed. Please refer to the Investment Option's PDS for more information.

1 November 2018

**Investment option changes where indicated in bold**

| Investment Option Name   | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------|-------------------------|--------------------------|------------------------------|
| Vanguard Australian Fixed Interest Fund                        | VAN0001AU | 0.24        | Yes                     | <b>0.10/0.10</b>         | 0.04                         |
| Vanguard Australian Shares Index Fund                          | VAN0002AU | 0.18        | Yes                     | <b>0.06/0.06</b>         | 0.00                         |
| Vanguard Australian Property Securities Index Fund             | VAN0004AU | 0.23        | Yes                     | <b>0.07/0.07</b>         | 0.00                         |
| Vanguard International Property Securities Index Fund          | VAN0018AU | 0.40        | Yes                     | <b>0.08/0.08</b>         | 0.00                         |
| Vanguard International Property Securities Index Fund (Hedged) | VAN0019AU | 0.43        | Yes                     | <b>0.10/0.10</b>         | 0.05                         |
| Vanguard International Small Companies Index Fund (Hedged)     | VAN0022AU | 0.42        | Yes                     | <b>0.17/0.17</b>         | 0.02                         |
| Vanguard Global Infrastructure Index Fund                      | VAN0023AU | 0.49        | Yes                     | <b>0.08/0.08</b>         | 0.01                         |
| Vanguard International Fixed Interest Fund (Hedged)            | VAN0103AU | 0.26        | Yes                     | <b>0.08/0.08</b>         | 0.11                         |
| Vanguard Australian Shares High Yield Fund                     | VAN0104AU | 0.38        | Yes                     | <b>0.06/0.06</b>         | 0.06                         |
| Vanguard International Shares Index Fund (Hedged)              | VAN0105AU | 0.21        | Yes                     | <b>0.09/0.09</b>         | 0.09                         |
| Vanguard Balanced Index Fund                                   | VAN0108AU | <b>0.29</b> | Yes                     | <b>0.11/0.11</b>         | 0.03                         |
| Vanguard Conservative Index Fund                               | VAN0109AU | <b>0.29</b> | Yes                     | <b>0.11/0.11</b>         | 0.04                         |
| Vanguard Growth Index Fund                                     | VAN0110AU | <b>0.29</b> | Yes                     | <b>0.10/0.10</b>         | 0.01                         |
| Vanguard High Growth Index Fund                                | VAN0111AU | 0.37        | Yes                     | <b>0.09/0.09</b>         | 0.00                         |
| Vanguard Global Aggregate Bond Index Fund (Hedged)             | VAN9309AU | 0.24        | No                      | <b>0.15/0.15</b>         | 0.13                         |

26 October 2018

**Investment option change where indicated in bold**

| Investment Option Name                   | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------|-------------------------|--------------------------|------------------------------|
| AMP Capital RIL International Share Fund | AMP0455AU | <b>1.15</b> | Yes                     | 0.25/0.25                | <b>0.36</b>                  |

19 October 2018

**Investment option changes where indicated in bold**

| Investment Option Name                                  | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---|-----------|-------------|-------------------------|--------------------------|------------------------------|
| PIMCO Income Fund - Wholesale Class                     | ETL0458AU | <b>0.91</b> | No                      | 0.00/0.00                | <b>0.06</b>                  |
| PIMCO Australian Bond Fund – Wholesale Class            | ETL0015AU | <b>0.53</b> | No                      | 0.00/0.10                | <b>0.06</b>                  |
| PIMCO Australian Short-Term Bond Fund – Wholesale Class | ETL0182AU | <b>0.53</b> | No                      | 0.00/0.10                | <b>0.19</b>                  |
| PIMCO Diversified Fixed Interest Fund – Wholesale Class | ETL0016AU | <b>0.63</b> | No                      | 0.00/0.10                | <b>0.11</b>                  |
| PIMCO ESG Global Bond Fund - Wholesale Class            | PIC6396AU | <b>1.05</b> | No                      | 0.00/0.00                | <b>0.39</b>                  |
| PIMCO Global Bond Fund - Wholesale Class                | ETL0018AU | <b>0.71</b> | No                      | 0.00/0.10                | <b>0.15</b>                  |

16 October 2018

**Investment option changes where indicated in bold**

| Investment Option Name      | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|-----------------------------|-----------|-------------|-------------------------|--------------------------|------------------------------|
| Platinum Asia Fund          | PLA0004AU | <b>1.35</b> | Yes                     | 0.25/0.25                | <b>0.31</b>                  |
| Platinum European Fund      | PLA0001AU | <b>1.35</b> | Yes                     | 0.25/0.25                | <b>0.07</b>                  |
| Platinum International Fund | PLA0002AU | <b>1.35</b> | Yes                     | 0.25/0.25                | <b>0.07</b>                  |
| Platinum Japan Fund         | PLA0003AU | <b>1.35</b> | Yes                     | 0.20/0.20                | <b>0.02</b>                  |

8 October 2018

**Investment options removed from the investment menu**

| APIR Code | Investment Option Name                         |
|-----------|--|
| MAL0072AU | BlackRock Australian Equity Opportunities Fund |
| MAL0016AU | BlackRock International Gold Fund (Class D)    |
| MAL0012AU | BlackRock Monthly Income Fund (Class D)        |

8 October 2018

**Investment option changes where indicated in bold**

| Investment Option Name                | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---------------------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| Lazard Global Small Cap Fund- W Class | LAZ0012AU | 1.12       | Yes                     | <b>0.30/0.30</b>         | 0.07                         |
| Lazard Emerging Markets Equity Fund   | LAZ0003AU | 1.15       | Yes                     | 0.40/0.40                | <b>0.00</b>                  |



2 October 2018

**Investment option changes where indicated in bold**

| Investment Option Name                                 | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------|-------------------------|--------------------------|------------------------------|
| Australian Ethical Balanced Fund (Wholesale)           | AUG0017AU | <b>0.91</b> | No                      | <b>0.10/0.10</b>         | <b>0.04</b>                  |
| Australian Ethical Diversified Shares Fund (Wholesale) | AUG0019AU | 0.95        | <b>No</b>               | <b>0.10/0.10</b>         | 0.00                         |

30 September 2018

**Investment option changes where indicated in bold**

| Investment Option Name                   | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------|-------------------------|--------------------------|------------------------------|
| Morningstar Moderate Real Return Fund    | INT0034AU | <b>0.74</b> | Yes                     | 0.10/0.10                | <b>0.07</b>                  |
| Morningstar Australian Shares Fund       | INT0022AU | <b>0.41</b> | No                      | 0.07/0.07                | <b>0.04</b>                  |
| Morningstar Balanced Real Return Fund    | INT0028AU | <b>0.79</b> | Yes                     | 0.10/0.10                | <b>0.08</b>                  |
| Morningstar Growth Real Return Fund      | INT0038AU | <b>0.84</b> | Yes                     | 0.10/0.10                | <b>0.11</b>                  |
| Morningstar High Growth Real Return Fund | INT0042AU | <b>0.77</b> | Yes                     | 0.10/0.10                | <b>0.06</b>                  |
| Morningstar Cash Fund                    | INT0030AU | <b>0.44</b> | No                      | 0.00/0.00                | <b>0.00</b>                  |
| Morningstar Multi Asset Real Return Fund | INT0040AU | <b>0.76</b> | Yes                     | 0.10/0.10                | <b>0.07</b>                  |

30 September 2018

**Investment option name changes**

| APIR Code | Old Investment Option Name                   | New Investment Option Name                   |
|-----------|--|--|
| AUS0035AU | Wingate Global Equity Fund - Wholesale Units | Talaria Global Equity Fund – Wholesale Units |
| WFS0547AU | Wingate Global Equity Fund – Hedged          | Talaria Global Equity Fund – Hedged          |

28 September 2018

**Investment option changes where indicated in bold**

| Investment Option Name                               | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------|-------------------------|--------------------------|------------------------------|
| Russell Investments Australian Shares Fund – Class A | RIM0006AU | 0.84        | Yes                     | 0.20/0.20                | <b>0.19</b>                  |
| Russell Investments Balanced Fund – Class A          | RIM0001AU | <b>0.87</b> | Yes                     | <b>0.17/0.15</b>         | <b>0.13</b>                  |
| Russell Investments Conservative Fund – Class A      | RIM0002AU | <b>0.70</b> | Yes                     | <b>0.13/0.12</b>         | <b>0.10</b>                  |
| Russell Investments Diversified 50 Fund – Class A    | RIM0003AU | 0.80        | Yes                     | <b>0.15/0.15</b>         | <b>0.12</b>                  |
| Russell Investments Growth Fund – Class A            | RIM0004AU | <b>0.95</b> | Yes                     | <b>0.18/0.16</b>         | <b>0.10</b>                  |
| Russell Investments High Growth Fund – Class A       | RIM0034AU | <b>1.08</b> | Yes                     | <b>0.21/0.19</b>         | <b>0.18</b>                  |

28 September 2018

**Investment option changes where indicated in bold**

| Investment Option Name                                | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---|-----------|-------------|-------------------------|--------------------------|------------------------------|
| iShares Australian Bond Index Fund                    | BGL0105AU | 0.22        | Yes                     | <b>0.05/0.05</b>         | 0.00                         |
| iShares Hedged International Equity Index Fund        | BGL0044AU | 0.20        | Yes                     | 0.10/0.10                | <b>0.03</b>                  |
| BlackRock Scientific Australian Equity Fund           | BAR0814AU | 0.79        | Yes                     | 0.15/0.15                | <b>0.08</b>                  |
| BlackRock Scientific Diversified Growth Fund          | BAR0813AU | <b>0.82</b> | Yes                     | 0.25/0.25                | <b>0.52</b>                  |
| BlackRock Scientific Hedged International Equity Fund | BGL0109AU | 0.94        | Yes                     | 0.18/0.18                | <b>0.05</b>                  |
| BlackRock Scientific International Equity Fund        | BAR0817AU | 0.89        | Yes                     | 0.17/0.17                | <b>0.09</b>                  |
| BlackRock Tactical Growth Fund                        | PWA0822AU | <b>0.89</b> | Yes                     | 0.175/0.175              | <b>0.76</b>                  |
| BlackRock Wholesale International Bond Fund           | PWA0825AU | 0.55        | Yes                     | 0.00/0.12                | <b>0.46</b>                  |

28 September 2018

**Investment option change where indicated in bold**

| Investment Option Name                                  | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---|-----------|-------------|-------------------------|--------------------------|------------------------------|
| BlackRock Global Allocation Fund (Aust) (Class D units) | MAL0018AU | <b>1.17</b> | Yes                     | 0.30/0.30                | 0.08                         |

24 September 2018

**Investment options removed from the investment menu**

| ASX Code | Investment Option Name            |
|----------|-----------------------------------|
| AGI      | Ainsworth Game Technology Limited |
| BDR      | Beadell Resources Limited         |
| IPD      | ImpediMed Limited                 |
| ISU      | iSelect Limited                   |
| ISD      | Isentia Group Limited             |
| MNS      | Magnis Resources Limited          |
| MOC      | Mortgage Choice Limited           |
| RFG      | Retail Food Group Limited         |
| SKT      | Sky Network Television Limited    |

24 September 2018

**Investment options added to the investment menu**

| ASX Code | Investment Option Name                       |
|----------|--|
| AMI      | Aurelia Metals Limited                       |
| CUV      | Clinuvel Pharmaceuticals Limited             |
| IGL      | Ive Group Limited                            |
| JMS      | Jupiter Mines Limited                        |
| KGN      | Kogan.Com Ltd                                |
| MNY      | Money3 Corporation Limited                   |
| MP1      | Megaport Limited                             |
| PNI      | Pinnacle Investment Management Group Limited |
| NEA      | Nearmap Ltd                                  |
| OMH      | OM Holdings Limited                          |
| PNV      | Polynovo Limited                             |
| PPS      | Praemium Limited                             |
| SEA      | Sundance Energy Australia Limited            |
| WGN      | Wagners Holding Company Limited              |

17 September 2018

**Investment option changes where indicated in bold**

| Investment Option Name                           | APIR Code | ICR (% pa)  | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|--|-----------|-------------|-------------------------|--------------------------|------------------------------|
| Perpetual Wholesale Diversified Income Fund      | PER0260AU | 0.71        | No                      | 0.10/0.10                | <b>0.12</b>                  |
| Perpetual Wholesale Australian Share Fund        | PER0049AU | <b>1.01</b> | No                      | 0.30/0.00                | <b>0.14</b>                  |
| Perpetual Wholesale Concentrated Equity Fund     | PER0102AU | <b>1.11</b> | No                      | 0.15/0.15                | <b>0.10</b>                  |
| Perpetual Wholesale Ethical SRI Fund             | PER0116AU | 1.18        | No                      | 0.30/0.00                | <b>0.16</b>                  |
| Perpetual Wholesale Geared Australian Share Fund | PER0071AU | <b>1.17</b> | No                      | <b>0.38/0.38</b>         | <b>0.26</b>                  |
| Perpetual Wholesale Industrial Share Fund        | PER0046AU | <b>1.00</b> | No                      | 0.30/0.00                | <b>0.09</b>                  |
| Perpetual Wholesale Global Share Fund            | PER0733AU | <b>1.29</b> | Yes                     | 0.27/0.27                | <b>0.41</b>                  |
| Perpetual Diversified Real Return Fund – Class W | PER0556AU | <b>0.97</b> | Yes                     | <b>0.12/0.12</b>         | <b>0.17</b>                  |
| Perpetual Wholesale Balanced Growth Fund         | PER0063AU | <b>1.10</b> | Yes                     | 0.34/0.00                | <b>0.23</b>                  |

5 September 2018

**Investment option added to the investment menu**

| Investment Option Name                       | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|--|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Income</b>                                |           |            |                         |                          |                             |
| Invesco Wholesale Senior Secured Income Fund | CNA0805AU | 0.75       | No                      | 0.10/0.10                | 0.02                        |

4 September 2018

**Investment option name changes**

| APIR Code | Old Investment Option Name                           | New Investment Option Name                                    |
|-----------|--|---|
| MGL0114AU | Aberdeen Australian Equities Fund                    | Aberdeen Standard Australian Equities Fund                    |
| CRS0003AU | Aberdeen Ex-20 Australian Equities Fund              | Aberdeen Standard Ex-20 Australian Equities Fund              |
| CSA0131AU | Aberdeen Australian Small Companies Fund             | Aberdeen Standard Australian Small Companies Fund             |
| EQI0028AU | Aberdeen Asian Opportunities Fund                    | Aberdeen Standard Asian Opportunities Fund                    |
| ETL0032AU | Aberdeen Emerging Opportunities Fund                 | Aberdeen Standard Emerging Opportunities Fund                 |
| CRS0005AU | Aberdeen Actively Hedged International Equities Fund | Aberdeen Standard Actively Hedged International Equities Fund |
| CSA0135AU | Aberdeen Fully Hedged International Equities Fund    | Aberdeen Standard Fully Hedged International Equities Fund    |
| EQI0015AU | Aberdeen International Equity Fund                   | Aberdeen Standard International Equity Fund                   |
| CRS0004AU | Aberdeen Australian Fixed Income Fund                | Aberdeen Standard Australian Fixed Income Fund                |
| CSA0029AU | Aberdeen Australian Floating Rate Income Fund        | Aberdeen Standard Australian Floating Rate Income Fund        |
| CSA0062AU | Aberdeen Diversified Fixed Income Fund               | Aberdeen Standard Diversified Fixed Income Fund               |
| CRS0002AU | Aberdeen Multi-Asset Real Return Fund                | Aberdeen Standard Multi-Asset Real Return Fund                |
| CRS0001AU | Aberdeen Multi-Asset Income Fund                     | Aberdeen Standard Multi-Asset Income Fund                     |

28 August 2018

**Investment options added to the investment menu**

| ASX Code | Investment Option Name                            |
|----------|---|
| PLUS     | VanEck Vectors Australian Corporate Bond Plus ETF |
| FLOT     | VanEck Vectors Floating Rate ETF                  |
| VEA      | Viva Energy Group                                 |

27 August 2018

**Investment options added to the investment menu**

| ASX Code | Investment Option Name                                   |
|----------|--|
| HBRD     | BetaShares Active Australian Hybrids Fund                |
| MWW      | VanEck Vectors Australian Equal Weight ETF               |
| QPON     | BetaShares Australian Bank Senior Floating Rate Bond ETF |

24 August 2018

**Investment option added to the investment menu**

| Investment Option Name                     | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|--|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Australian Shares</b>                   |           |            |                         |                          |                             |
| Paradise Australian Mid Cap Fund (Class B) | ETL8772AU | 1.1        | Yes                     | 0.25/0.25                | 0.15                        |

17 August 2018

**Investment options added to the investment menu**

| Investment Option Name                              | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|---|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Australian Shares</b>                            |           |            |                         |                          |                             |
| Firetrail Australian High Conviction Fund (Class A) | WHT3810AU | 0.95       | Yes                     | 0.25/0.25                | 0.35                        |
| <b>Australian Shares</b>                            |           |            |                         |                          |                             |
| Firetrail Absolute Return Fund (Class A)            | WHT5134AU | 1.5        | Yes                     | 0.50/0.50                | 0.65                        |

16 August 2018

**Investment option added to the investment menu**

| Investment Option Name                       | APIR Code              | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|--|------------------------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Fixed Interest</b>                        |                        |            |                         |                          |                             |
| Dimensional Global Bond Sustainability Trust | DFA0642AU <sup>5</sup> | 0.41       | No                      | 0.00/0.10                | 0.00                        |

14 August 2018

**Investment option added to the investment menu**

| ASX Code | Investment Option Name |
|----------|------------------------|
| GVF      | Global Value Fund      |

13 August 2018

**Investment option added to the investment menu**

| Investment Option Name               | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|--------------------------------------|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Australian Shares</b>             |           |            |                         |                          |                             |
| Lazard Select Australian Equity Fund | LAZ0013AU | 1.15       | No                      | 0.20/0.20                | 0.17                        |

7 August 2018

**Investment option added to the investment menu**

| Investment Option Name                      | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|---|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>Australian Shares</b>                    |           |            |                         |                          |                             |
| Solaris Australian Equities Long Short Fund | WHT3859AU | 3.02       | Yes                     | 0.30/0.30                | 0.38                        |

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<sup>5</sup> Investment options identified are exclusively for clients of a financial adviser who is an accredited adviser of DFA Australia Ltd, ABN 46 065 937 671 (DFA).

24 July 2018

**Investment option added to the investment menu**

| Investment Option Name      | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|-----------------------------|-----------|------------|-------------------------|--------------------------|-----------------------------|
| <b>International Shares</b> |           |            |                         |                          |                             |
| Fidelity Asia Fund          | FID0010AU | 1.19       | No                      | 0.40/0.40                | 0.00 <sup>6</sup>           |

11 July 2018

**Investment option added to the investment menu**

| Investment Option Name     | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|----------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Australian Shares</b>   |           |            |                         |                          |                              |
| Vertium Equity Income Fund | OPS1827AU | 0.97       | No                      | 0.25/0.25                | 0.41                         |

11 July 2018

**Investment option added to the investment menu**

| Investment Option Name                                  | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|---|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Growth</b>   |           |            |                         |                          |                              |
| BlackRock Global Allocation Fund (Aust) (Class D Units) | MAL0018AU | 1.20       | Yes                     | 0.30/0.30                | 0.08                         |

4 July 2018

**Investment option added to the investment menu**

| Investment Option Name             | APIR Code | ICR (% pa) | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Costs (% pa) |
|------------------------------------|-----------|------------|-------------------------|--------------------------|------------------------------|
| <b>Australian Shares</b>           |           |            |                         |                          |                              |
| K2 Australian Absolute Return Fund | KAM0101AU | 3.32       | Yes                     | 0.25/0.25                | 0.40                         |

<sup>6</sup> Each Fund constitution allows FREAL to charge a maximum contribution fee of 5% of the application amount (excluding GST) and a maximum withdrawal fee of 5% of the withdrawal amount (excluding GST). There is currently no intention for these fees to be charged. Please refer to the Investment Option's PDS and Additional Information booklet for more information.

2 July 2018

### Investment option changes where indicated in bold

| Investment Option Name  | APIR Code | ICR (% pa)              | Performance Related Fee | +Buy/-Sell Spread (% pa) | Net Transaction Cost (% pa) |
|---|-----------|-------------------------|-------------------------|--------------------------|-----------------------------|
| Arrowstreet Global Equity Fund                                    | MAQ0464AU | 1.28                    | Yes                     | 0.16/0.11                | <b>0.21</b>                 |
| Arrowstreet Global Equity Fund (Hedged)                           | MAQ0079AU | 1.28                    | Yes                     | 0.21/0.16                | <b>0.39</b>                 |
| IFP Global Franchise Fund   | MAQ0404AU | 1.38                    | Yes                     | 0.29/0.16                | <b>0.04</b>                 |
| IFP Global Franchise Fund (Hedged)                                | MAQ0631AU | 1.38                    | Yes                     | 0.35/0.22                | <b>0.13</b>                 |
| Macquarie Asia New Stars No.1 Fund                                | MAQ0640AU | <b>1.22</b>             | Yes                     | 0.50/0.50                | <b>0.67</b>                 |
| Macquarie International Infrastructure Securities Fund (Hedged)   | MAQ0432AU | <b>1.02</b>             | Yes                     | 0.25/0.25                | <b>0.17</b>                 |
| Macquarie International Infrastructure Securities Fund (Unhedged) | MAQ0825AU | <b>1.01</b>             | Yes                     | 0.25/0.25                | <b>0.11</b>                 |
| Macquarie Australian Fixed Interest Fund                          | MAQ0061AU | <b>0.49</b>             | Yes                     | 0.04/0.07                | <b>0.12</b>                 |
| Macquarie Income Opportunities Fund                               | MAQ0277AU | <b>0.51</b>             | Yes                     | 0.15/0.15                | <b>0.20</b>                 |
| Walter Scott Global Equity Fund (Hedged)                          | MAQ0557AU | 1.28                    | Yes                     | 0.19/0.14                | <b>0.08</b>                 |
| Winton Global Alpha Fund  | MAQ0482AU | <b>1.78<sup>7</sup></b> | Yes                     | <b>0.16/0.05</b>         | <b>0.61</b>                 |

1 June 2018

### Investment option name change

| APIR Code | Old Investment Option Name                       | New Investment Option Name                                 |
|-----------|--|--|
| PER0556AU | Perpetual Wholesale Diversified Real Return Fund | Perpetual Wholesale Diversified Real Return Fund – Class W |

## 2. PRODUCT CHANGES

14 December 2018

### Reduction of Benefit Payment Fee/Exit Fee

The Benefit Payment Fee/Exit Fee has been reduced to \$24.

### Removal of Family Law fees

The Family Law - payment flagging fee (\$100 minimum) has been removed. Trustee's reserved right to charge \$125 per hour on Family Law processing (originally designed to allow the Trustee to recover costs relating to excessive labour-intensive tasks, however has not been utilised) has been removed.

<sup>7</sup> A performance fee of 16.4% may apply. Please refer to the Investment Option's PDS for more information.