

# Perpetual MySuper

## BUY/SELL SPREAD CHANGE

Dated 27 March 2020

This flyer provides information about the change to the buy/sell spread for the Perpetual MySuper – Balanced Growth investment option effective 27 March 2020.

### WHAT IS A BUY/SELL SPREAD?

Estimated transaction costs are allocated when you make a contribution, exit or rollover by incorporating a buy/sell spread between an investment option's entry and exit unit prices, where appropriate. This aims to ensure that other members aren't impacted by the transaction costs associated with a particular member buying or selling units in the investment option. The spread is based on our estimates of the average transaction costs incurred by an investment option and will impact the return on your investment. The buy/sell spread is not a fee paid to us and is retained in the investment option to cover the actual transaction costs as they are incurred.

### WHY ARE THEY CHANGING?

As a consequence of the Covid-19 global pandemic, we have observed a sustained period of heightened volatility in credit markets. We have reviewed the appropriateness of current buy/sell spread for the Perpetual MySuper – Balanced Growth investment option and believe it is now necessary to make another adjustment to the buy/sell spreads in order to better reflect current market conditions. We will continue to regularly review market conditions and make adjustments only when necessary.

The increase to the buy/sell spread ensures that members in Perpetual MySuper are treated fairly and the increased transaction costs are incurred by those members who are transacting and not passed on to all members. The new buy/sell spread will take effect from 27 March 2020.

### WHAT IS THE NEW BUY/SELL SPREAD?

INVESTMENT OPTION	PREVIOUS BUY/SELL SPREAD	NEW BUY/SELL SPREAD EFFECTIVE 27 MARCH 2020
Perpetual MySuper - Balanced Growth Option	0.39%/0.00%	0.41%/0.00%

### MORE INFORMATION

For further information please refer to the Perpetual MySuper Product Disclosure Statement or contact us on 1800 003 001 8:30am to 6pm (AET) Monday to Friday or email us at [investments@perpetual.com.au](mailto:investments@perpetual.com.au)

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