

# Personal Super and Pension

Product Disclosure Statement  
Part 2 – Fees and other costs



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### About this document

This document is Part 2 of the Product Disclosure Statement (PDS) for FirstChoice Wholesale Personal Super and Pension. It sets out the fees and costs that apply to investing in this product. This Part 2 of the PDS must be read with Part 1 of the PDS, which contains information about how FirstChoice Wholesale Personal Super and Pension works, its key features, and the benefits and risks of investing.

This PDS also makes references to statements and information in the following documents, which are incorporated by reference into, and taken to form part of the PDS:

- FirstChoice Wholesale Personal Super and Pension Reference Guide
- FirstChoice Investment Options Menu
- FirstChoice Managed Accounts Service Reference Guide

- FirstChoice Complex Funds Reference Guide
- FirstChoice Sustainable Funds Reference Guide
- Thrive+ Sustainable Investment Charter
- FirstChoice Wholesale Personal Super Insurance booklet.

These documents are available on our website [cfs.com.au/fcwps](https://cfs.com.au/fcwps), free of charge by contacting us, or from your adviser.

It is essential that you read Part 1 and this Part 2 of the PDS, as well as the above documents to consider whether the fund is appropriate for you before making a decision whether to make an investment.

### About the trustee

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 (FirstChoice Trust). Unless otherwise stated in the PDS, AIL is also referred to in the PDS as we, our or us.

### General advice warning

The information provided in this document is general information only and does not take account of your individual objectives, financial or taxation situation or needs. You should assess whether the product is appropriate for you and consider obtaining financial advice relevant to your personal circumstances before investing.

The Target Market Determinations (TMD) for our financial products can be found at [cfs.com.au/tmd](https://cfs.com.au/tmd) and include a description of who the financial product is appropriate for.

### No guarantee

The investment performance and the repayment of capital is not guaranteed. Investments in FirstChoice products are subject to investment risk, including loss of income and capital invested. Past performance is no indication of future performance. In FirstChoice products are not deposits or other liabilities of CFS entities.

# Fees and other costs

## DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

## TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for each investment option offered by the superannuation entity are set out in the Fees and costs for each investment option' tables.

**Note:** Although we are required by law to include this wording, the fees are not subject to negotiation unless specified in this PDS.

# Fees and costs summary

| Type of fee or cost                           | Amount <sup>1</sup>                                                                                                                                                                                                                                                                                                   | How and when paid           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------|---------------|-----|----------------|-------|----------------|-------|------------------|-------|
| Ongoing annual fees and costs <sup>2, 3</sup> |                                                                                                                                                                                                                                                                                                                       |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
| Administration fees and costs <sup>2</sup>    | FirstRate Saver <sup>4</sup> and FirstRate Saver Non-Auto-rebalancing<br>The current fee is set out at <a href="https://cfs.com.au/firstatereturns">cfs.com.au/firstatereturns</a>                                                                                                                                    | From 0.35–0.70% p.a.        | The administration fees and costs are reflected in the daily unit price and are deducted from the assets of the relevant option monthly.<br><br>The FirstRate Term Deposit administration fee is calculated based on the initial principal invested and is deducted from the interest earned at maturity, or on full withdrawal. For FirstRate Term Deposits over 12 months, the fee will be deducted from interest paid annually. If interest earned is insufficient to cover the fee, the fee will be deducted from the principal invested.<br><br>The portfolio rebate is calculated monthly based on the value of your total portfolio and is credited to your account half-yearly in the form of additional units. Refer to 'Portfolio rebate' for further details. |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | FirstRate Term Deposit<br>The current fee is set out at <a href="https://cfs.com.au/firstrate-td">cfs.com.au/firstrate-td</a>                                                                                                                                                                                         | From 0.00–0.25% p.a.        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | All other options                                                                                                                                                                                                                                                                                                     | 0.20% p.a.                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | You may be entitled to a portfolio rebate which may reduce the fees and costs of your investment. <sup>5</sup> The rebates are as follows:                                                                                                                                                                            |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | <table><tr><th>Value of eligible FirstChoice products and investment options</th><th>Portfolio rebate (p.a.)</th></tr><tr><td>\$0–\$100,000</td><td>Nil</td></tr><tr><td>next \$400,000</td><td>0.05%</td></tr><tr><td>next \$500,000</td><td>0.10%</td></tr><tr><td>over \$1,000,000</td><td>0.20%</td></tr></table> |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Value of eligible FirstChoice products and investment options | Portfolio rebate (p.a.) | \$0–\$100,000 | Nil | next \$400,000 | 0.05% | next \$500,000 | 0.10% | over \$1,000,000 | 0.20% |
|                                               | Value of eligible FirstChoice products and investment options                                                                                                                                                                                                                                                         | Portfolio rebate (p.a.)     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | \$0–\$100,000                                                                                                                                                                                                                                                                                                         | Nil                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
| next \$400,000                                | 0.05%                                                                                                                                                                                                                                                                                                                 |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
| next \$500,000                                | 0.10%                                                                                                                                                                                                                                                                                                                 |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
| over \$1,000,000                              | 0.20%                                                                                                                                                                                                                                                                                                                 |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               |                                                                                                                                                                                                                                                                                                                       |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               |                                                                                                                                                                                                                                                                                                                       |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
| Investment fees and costs <sup>2, 6, 7</sup>  | FirstRate options <sup>4</sup>                                                                                                                                                                                                                                                                                        | 0.00% p.a.                  | The investment fees and costs are reflected in the daily unit price and are generally deducted from the assets of the investment option on a monthly basis. Performance fees may also be payable on some options. See the 'Fees and costs for each investment option' table for details of options with performance fees.                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | Geared options                                                                                                                                                                                                                                                                                                        | 0.93–2.52% p.a. (estimated) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | Options with performance fees                                                                                                                                                                                                                                                                                         | 0.41–3.48% p.a. (estimated) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | All other options                                                                                                                                                                                                                                                                                                     | 0.09–1.43% p.a. (estimated) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
|                                               | Refer to the 'Fees and costs for each investment option' tables for the investment fees and costs and performance fees for each option.                                                                                                                                                                               |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                               |                         |               |     |                |       |                |       |                  |       |
| Transaction costs <sup>2, 6</sup>             | 0.00–0.44% p.a. (estimated), depending on the option.<br>Refer to the tables in the 'Transaction costs' section for the transaction costs that apply to each option.                                                                                                                                                  |                             | These costs are deducted from the underlying assets of the option and are reflected in the daily unit price for that option. Depending on the cost, they may be deducted daily, monthly or at some other time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                               |                         |               |     |                |       |                |       |                  |       |

| Type of fee or cost                           | Amount <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | How and when paid                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Member activity related fees and costs</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Buy/sell spread</b>                        | 0.00–0.50% of the transaction, depending on the option.<br>Refer to the 'Buy/sell spreads' section for more information, and to the 'Fees and costs for each investment option' tables for the buy/sell spreads for each option. These spreads may change without notice to you, to reflect changing market conditions. Refer to the 'Product Update' section of our website at <a href="https://cfs.com.au/product-updates">cfs.com.au/product-updates</a> for any changes to buy/sell spreads. | This cost is payable each time you add to, withdraw from or switch to/from an option.                                                                                                                                                                                                                                                                                                          |
| <b>Switching fee<sup>8</sup></b>              | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | N/A                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Other fees and costs<sup>9</sup></b>       | <b>Insurance fee</b><br>For details of insurance costs, refer to the FirstChoice Wholesale Personal Super Insurance booklet. The cost includes the premium and an insurance administration fee of 10% (including the net effect of GST and any related GST credits) of insurance premiums (including applicable stamp duty).                                                                                                                                                                     | Deducted directly from your account in advance each month.                                                                                                                                                                                                                                                                                                                                     |
|                                               | <b>Adviser service fees</b><br>As agreed between you and your adviser. Refer to 'What is paid to your adviser?' for further details.                                                                                                                                                                                                                                                                                                                                                             | A fee for advice and advice services negotiated with your adviser and deducted directly from your account. Ongoing and fixed term adviser service fees are generally deducted from your account at the beginning of each month. One-off adviser service fees may be deducted at any time. These fees are optional and can only be deducted for advice relating to your investment in the fund. |

1 All figures disclosed include the net effect of GST and any related GST credits.

2 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

3 The fees and costs are estimates based on the costs incurred in the previous financial year.

4 We may derive monetary or administrative benefits from CBA. Refer to 'Are there any other benefits to CFSIL?' in the Investment Options Menu.

5 Although your investments in FirstChoice Employer Super, the First Sentier Strategic Cash, CFS Enhanced Cash and the FirstRate investment options in any of the eligible FirstChoice products count towards whether you are eligible for the portfolio rebate, no rebate is payable on amounts invested in those options. Refer to 'Portfolio rebate' for further details.

6 Past costs are not a reliable indicator of future costs. Future costs may differ.

7 Investment fees and costs include an amount for performance fees as set out in the 'Fees and costs for each investment option' tables. The calculation basis for this amount is set out in the 'Performance fees' section.

8 Even though switching fees and exit fees are not charged, buy/sell spreads apply to most options (refer to 'Buy/sell spreads' for further details).

9 For further details about other fees and costs that may apply, including Insurance fees and Adviser Service Fees, please refer to the 'Additional explanation of fees and costs' section that follows.

# Example of annual fees and costs for superannuation products

This table gives an example of how the ongoing annual fees and costs for the CFS Enhanced Index Balanced option for this superannuation product can affect your superannuation investment over a one-year period.

You should use this table to compare this superannuation product with other superannuation products.

| EXAMPLE – CFS Enhanced Index Balanced option          |            |                                                                                                                                                             |
|-------------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                       |            | BALANCE OF \$50,000                                                                                                                                         |
| Administration fees and costs                         | 0.20% p.a. | For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$100 in administration fees and costs |
| <b>PLUS</b> Investment fees and costs <sup>1, 2</sup> | 0.53% p.a. | <b>And</b> , you will be charged or have deducted from your investment \$265 in investment fees and costs                                                   |
| <b>PLUS</b> Transaction costs <sup>1, 2</sup>         | 0.01% p.a. | <b>And</b> , you will be charged or have deducted from your investment \$5 in transaction costs                                                             |
| <b>EQUALS</b> Cost of product <sup>3</sup>            |            | If your balance was \$50,000, at the beginning of the year, then for that year you will be charged fees and costs of \$370 for the superannuation product.  |

1 If your account is invested in an investment option other than CFS Enhanced Index Balanced, the investment fees and costs and transaction costs may be different to those displayed in this example. Refer to 'the 'Fees and costs for each investment option' for more information.

2 The investment fees and costs and transaction costs displayed are estimates only and are based on the the investment fees and costs and transaction costs incurred for the year ended 30 June 2025. The actual amount you'll be charged in subsequent financial years will depend on the actual fees and costs incurred by the trustee in managing the investment option. Investment fees and costs may include an amount for performance fees.

3 Additional fees may apply.

The CFS Enhanced Index Balanced option targets a 70% allocation to growth assets such as shares, property and infrastructure securities, and 30% to defensive assets such as fixed interest and cash.

These figures are inclusive of the net effect of GST and any related GST credits. This does not take into account any entitlement to portfolio rebates which may reduce the fees and costs of your investment.

Note that this is just an example. In practice, the actual investment balance of a member will vary daily, and the actual fees and expenses we charge are based on the value of the option, which also fluctuates daily. Buy/sell spreads also apply. Refer to the 'Fees and costs for each investment option' tables.

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# Cost of product information

## Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a one-year period for all superannuation products and investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of \$50,000 at the beginning of the year. Additional fees such as a buy/sell spread may apply. Refer to the 'Fees and costs for each investment option' tables for the relevant superannuation product or investment option.

You should use this figure to help compare superannuation products and investment options.

The following tables detail the fees and costs and the cost of product for each option.

## Fees and costs for each investment option

The figures in the following tables are inclusive of the net effect of GST and any related GST credits.

The fees and costs are estimates based on the costs incurred in the previous financial year.

Performance fee estimates, where applicable, are generally based on the average of the previous five financial years to 30 June 2025. As past performance is not a reliable indicator of future performance, performance fees charged in the future may differ. Changes in fees may also impact future performance fees.

Refer to the 'Performance fees' section for more details on the different types of performance fees, how they have been calculated and how they have been estimated in the assessment of fees and costs.

Buy/sell spreads may change without notice to reflect changing market conditions. Please refer to the 'Product update' section at [cfs.com.au/product-updates](https://cfs.com.au/product-updates) for any changes to buy/sell spreads.

Refer to the 'Transaction costs' section for more information about transaction costs and buy/sell spreads.

## Fees and costs for each investment option – FirstChoice Wholesale Personal Super

| Option name                     | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | Administration fees and costs (% p.a.) | Investment fees and costs (% p.a.) | Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|---------------------------------|-------|-----------------|-------------------------------------------------------------|----------------------------------------|------------------------------------|--------------------------|-------------------------------|-----------------|
| <b>Multi-Asset options</b>      |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| <b>CFS Lifestage options</b>    |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| CFS Lifestage 1945–49           |       | \$320           | 0.63%                                                       | 0.20%                                  | 0.43%                              |                          | 0.01%                         | 0.10%           |
| CFS Lifestage 1950–54           |       | \$315           | 0.63%                                                       | 0.20%                                  | 0.43%                              |                          | 0.00%                         | 0.10%           |
| CFS Lifestage 1955–59           |       | \$315           | 0.62%                                                       | 0.20%                                  | 0.42%                              |                          | 0.01%                         | 0.10%           |
| CFS Lifestage 1960–64           |       | \$325           | 0.63%                                                       | 0.20%                                  | 0.43%                              |                          | 0.02%                         | 0.10%           |
| CFS Lifestage 1965–69           |       | \$335           | 0.64%                                                       | 0.20%                                  | 0.43%                              | 0.01%                    | 0.03%                         | 0.10%           |
| CFS Lifestage 1970–74           |       | \$330           | 0.64%                                                       | 0.20%                                  | 0.43%                              | 0.01%                    | 0.02%                         | 0.10%           |
| CFS Lifestage 1975–79           |       | \$340           | 0.65%                                                       | 0.20%                                  | 0.44%                              | 0.01%                    | 0.03%                         | 0.10%           |
| CFS Lifestage 1980–84           |       | \$325           | 0.65%                                                       | 0.20%                                  | 0.44%                              | 0.01%                    | 0.00%                         | 0.10%           |
| CFS Lifestage 1985–89           |       | \$330           | 0.65%                                                       | 0.20%                                  | 0.44%                              | 0.01%                    | 0.01%                         | 0.10%           |
| CFS Lifestage 1990–94           |       | \$335           | 0.65%                                                       | 0.20%                                  | 0.44%                              | 0.01%                    | 0.02%                         | 0.10%           |
| CFS Lifestage 1995–99           |       | \$335           | 0.65%                                                       | 0.20%                                  | 0.44%                              | 0.01%                    | 0.02%                         | 0.10%           |
| CFS Lifestage 2000–04           |       | \$330           | 0.65%                                                       | 0.20%                                  | 0.44%                              | 0.01%                    | 0.01%                         | 0.10%           |
| CFS Lifestage 2005–09           |       | \$335           | 0.67%                                                       | 0.20%                                  | 0.46%                              | 0.01%                    | 0.00%                         | 0.10%           |
| <b>Defensive</b>                |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| CFS Defensive                   |       | \$460           | 0.92%                                                       | 0.20%                                  | 0.72%                              |                          | 0.00%                         | 0.15%           |
| <b>Alternative income</b>       |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| Pendal Monthly Income Plus      |       | \$500           | 1.00%                                                       | 0.20%                                  | 0.80%                              |                          | 0.00%                         | 0.10%           |
| <b>Conservative</b>             |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| AZ Sestante Conservative        |       | \$390           | 0.73%                                                       | 0.20%                                  | 0.53%                              |                          | 0.05%                         | 0.10%           |
| CFS Conservative                |       | \$510           | 1.00%                                                       | 0.20%                                  | 0.78%                              | 0.02%                    | 0.02%                         | 0.15%           |
| CFS Enhanced Index Conservative |       | \$330           | 0.66%                                                       | 0.20%                                  | 0.46%                              |                          | 0.00%                         | 0.10%           |
| CFS Index Conservative          |       | \$175           | 0.35%                                                       | 0.20%                                  | 0.15%                              |                          | 0.00%                         | 0.05%           |
| Context Capital Short Term      |       | \$405           | 0.79%                                                       | 0.20%                                  | 0.59%                              |                          | 0.02%                         | 0.10%           |
| Perpetual Conservative Growth   |       | \$585           | 1.17%                                                       | 0.20%                                  | 0.97%                              |                          | 0.00%                         | 0.25%           |

| Option name                       | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|-----------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Moderate                          |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| AZ Sestante Diversified           |       | \$450           | 0.84%                                                       | 0.20%                                    | 0.64%                                |                            | 0.06%                         | 0.10%           |
| CFS Diversified                   |       | \$525           | 1.03%                                                       | 0.20%                                    | 0.81%                                | 0.02%                      | 0.02%                         | 0.15%           |
| CFS Enhanced Index Diversified    |       | \$350           | 0.70%                                                       | 0.20%                                    | 0.50%                                |                            | 0.00%                         | 0.10%           |
| CFS Enhanced Index Moderate       |       | \$365           | 0.72%                                                       | 0.20%                                    | 0.52%                                |                            | 0.01%                         | 0.10%           |
| CFS Index Diversified             |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| CFS Index Moderate                |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| CFS Moderate                      |       | \$545           | 1.05%                                                       | 0.20%                                    | 0.83%                                | 0.02%                      | 0.04%                         | 0.15%           |
| Context Capital Medium Term       |       | \$465           | 0.92%                                                       | 0.20%                                    | 0.72%                                |                            | 0.01%                         | 0.10%           |
| Perpetual Diversified Growth      |       | \$640           | 1.28%                                                       | 0.20%                                    | 1.08%                                |                            | 0.00%                         | 0.25%           |
| Diversified Real Return           |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS Real Return                   | 1     | \$535           | 1.07%                                                       | 0.20%                                    | 0.87%                                |                            | 0.00%                         | 0.15%           |
| Drummond Dynamic Plus             |       | \$530           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.00%                         | 0.20%           |
| Perpetual Diversified Real Return |       | \$590           | 1.16%                                                       | 0.20%                                    | 0.96%                                |                            | 0.02%                         | 0.15%           |
| Schroder Real Return              |       | \$585           | 1.17%                                                       | 0.20%                                    | 0.97%                                |                            | 0.00%                         | 0.10%           |
| Growth                            |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS Balanced                      |       | \$555           | 1.09%                                                       | 0.20%                                    | 0.86%                                | 0.03%                      | 0.02%                         | 0.15%           |
| CFS Enhanced Index Balanced       |       | \$370           | 0.73%                                                       | 0.20%                                    | 0.53%                                |                            | 0.01%                         | 0.10%           |
| CFS Enhanced Index Growth         |       | \$390           | 0.77%                                                       | 0.20%                                    | 0.57%                                |                            | 0.01%                         | 0.10%           |
| CFS Growth                        |       | \$580           | 1.11%                                                       | 0.20%                                    | 0.88%                                | 0.03%                      | 0.05%                         | 0.15%           |
| CFS Index Balanced                |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| CFS Index Growth                  |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| CFS Thrive+ Sustainable Growth    |       | \$500           | 0.88%                                                       | 0.20%                                    | 0.68%                                |                            | 0.12%                         | 0.10%           |
| Lonsec Core Plus Balanced         | 1     | \$445           | 0.88%                                                       | 0.20%                                    | 0.68%                                |                            | 0.01%                         | 0.15%           |
| Lonsec Core Plus Growth           | 1     | \$485           | 0.96%                                                       | 0.20%                                    | 0.76%                                |                            | 0.01%                         | 0.15%           |
| Pendal Sustainable Balanced       |       | \$620           | 1.21%                                                       | 0.20%                                    | 1.01%                                |                            | 0.03%                         | 0.20%           |
| Perpetual Balanced Growth         |       | \$650           | 1.28%                                                       | 0.20%                                    | 1.08%                                |                            | 0.02%                         | 0.25%           |

1 This option has not been in existence for 12 months (as at 30 June 2025). As a result, these figures are estimates. If the option has performance fees, we assume no outperformance.

| Option name                                  | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|----------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>High growth</b>                           |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| AZ Sestante Growth                           |       | \$500           | 0.94%                                                       | 0.20%                                    | 0.74%                                |                            | 0.06%                         | 0.10%           |
| CFS Enhanced Index High Growth               |       | \$415           | 0.81%                                                       | 0.20%                                    | 0.61%                                |                            | 0.02%                         | 0.10%           |
| CFS High Growth                              |       | \$605           | 1.18%                                                       | 0.20%                                    | 0.98%                                |                            | 0.03%                         | 0.15%           |
| CFS Index High Growth                        |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| Context Capital Long Term                    |       | \$465           | 0.93%                                                       | 0.20%                                    | 0.73%                                |                            | 0.00%                         | 0.10%           |
| Lonsec Core Plus High Growth                 | 1     | \$530           | 1.04%                                                       | 0.20%                                    | 0.84%                                |                            | 0.02%                         | 0.15%           |
| <b>Gearred</b>                               |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS Geared Growth Plus                       | 2     | \$1,205         | 1.17%(g)/2.33%(n)                                           | 0.10%(g)/0.20%(n)                        | 1.07%(g)/2.13%(n)                    |                            | 0.08%                         | 0.10 - 0.35%    |
| <b>Single-Asset options</b>                  |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| <b>Alternatives</b>                          |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Acadian Defensive Income                     |       | \$325           | 0.65%                                                       | 0.20%                                    | 0.45%                                |                            | 0.00%                         | 0.10%           |
| Aspect Absolute Return                       |       | \$715           | 1.11%                                                       | 0.20%                                    | 0.91%                                | 0.00%                      | 0.32%                         | 0.00%           |
| Aspect Diversified Futures                   |       | \$1,140         | 1.90%                                                       | 0.20%                                    | 1.70%                                | 0.00%                      | 0.38%                         | 0.00%           |
| BlackRock Global Liquid Alternatives         | 1     | \$935           | 1.63%                                                       | 0.20%                                    | 1.43%                                |                            | 0.24%                         | 0.10%           |
| CFS ETF Exposure Series: Physical Gold       |       | \$300           | 0.60%                                                       | 0.20%                                    | 0.40%                                |                            | 0.00%                         | 0.05%           |
| CFS ETF Exposure Series: Precious Metals     | 1     | \$345           | 0.69%                                                       | 0.20%                                    | 0.49%                                |                            | 0.00%                         | 0.05%           |
| <b>Australian Fixed Interest</b>             |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS Index Australian Bond                    |       | \$175           | 0.35%                                                       | 0.20%                                    | 0.15%                                |                            | 0.00%                         | 0.10%           |
| Janus Henderson Tactical Income              |       | \$350           | 0.70%                                                       | 0.20%                                    | 0.50%                                |                            | 0.00%                         | 0.10%           |
| Macquarie Australian Fixed Interest          |       | \$250           | 0.50%                                                       | 0.20%                                    | 0.30%                                |                            | 0.00%                         | 0.10%           |
| Pendal Sustainable Australian Fixed Interest |       | \$380           | 0.76%                                                       | 0.20%                                    | 0.56%                                |                            | 0.00%                         | 0.10%           |
| PIMCO Australian Bond                        |       | \$375           | 0.75%                                                       | 0.20%                                    | 0.55%                                |                            | 0.00%                         | 0.10%           |
| Western Asset Australian Bond                |       | \$335           | 0.67%                                                       | 0.20%                                    | 0.47%                                |                            | 0.00%                         | 0.05%           |

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2 Aside from the Cost of Product and Net transaction cost columns, the figures shown for this geared share option express the investment and Total administration and investment fees and costs as a percentage of both the gross (g) and net (n) assets. Gross assets include assets acquired from borrowings and net assets exclude assets acquired from borrowings. The net fees reflect the level of gearing as a percentage at 30 June 2025. Your investment returns will reduce by the net Total administration and investment fees and costs. The net investment fees and costs will vary in line with the gearing level of the option. Borrowings include any exposure to borrowings from an option investing directly or indirectly into another managed investment scheme that borrows. Buy/sell spreads depend on the specific gearing level of the option. The Net transaction costs are based on the net assets of the geared option. Note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                                       | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|---------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Australian Property and Infrastructure Securities |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS Index Property Securities                     |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| CFS Property Securities                           |       | \$500           | 0.98%                                                       | 0.20%                                    | 0.78%                                |                            | 0.02%                         | 0.20%           |
| ClearBridge Real Income                           |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.10%           |
| First Sentier Property Securities                 |       | \$440           | 0.88%                                                       | 0.20%                                    | 0.68%                                |                            | 0.00%                         | 0.10%           |
| Ironbark Property Securities                      |       | \$460           | 0.87%                                                       | 0.20%                                    | 0.67%                                |                            | 0.05%                         | 0.15%           |
| Pendal Property Investment                        |       | \$565           | 1.11%                                                       | 0.20%                                    | 0.91%                                |                            | 0.02%                         | 0.20%           |
| Australian Share                                  |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Acadian Core Australian Equity                    |       | \$435           | 0.87%                                                       | 0.20%                                    | 0.67%                                |                            | 0.00%                         | 0.05%           |
| Airlie Australian Share                           |       | \$540           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.03%                         | 0.15%           |
| Alphinity Sustainable Share                       |       | \$635           | 1.21%                                                       | 0.20%                                    | 1.01%                                |                            | 0.06%                         | 0.15%           |
| Ausbil Active Sustainable Equity                  |       | \$555           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.05%                         | 0.15%           |
| Ausbil Australian Active Equity                   |       | \$505           | 1.01%                                                       | 0.20%                                    | 0.81%                                |                            | 0.00%                         | 0.15%           |
| CFS Australian Share                              |       | \$540           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.03%                         | 0.15%           |
| CFS Index Australian Share                        |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| ClearBridge Australian Equity Income              |       | \$565           | 1.10%                                                       | 0.20%                                    | 0.90%                                |                            | 0.03%                         | 0.15%           |
| DNR Capital Australian Equities High Conviction   |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.10%           |
| DNR Capital Australian Equities Income            |       | \$560           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.06%                         | 0.20%           |
| Fidelity Australian Equities                      |       | \$530           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.00%                         | 0.10%           |
| First Sentier Concentrated Australian Share       |       | \$525           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.05%                         | 0.20%           |
| First Sentier Imputation                          |       | \$515           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.03%                         | 0.15%           |
| Infinity Core Australian Equity                   |       | \$460           | 0.90%                                                       | 0.20%                                    | 0.70%                                |                            | 0.02%                         | 0.20%           |
| Investors Mutual Australian Share                 |       | \$600           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.00%                         | 0.20%           |
| Lazard Select Australian Equity                   |       | \$550           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.04%                         | 0.15%           |
| Pendal Australian Share                           |       | \$530           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.00%                         | 0.15%           |
| Pendal Sustainable Australian Share               |       | \$540           | 1.07%                                                       | 0.20%                                    | 0.87%                                |                            | 0.01%                         | 0.10%           |
| Perennial Value Australian Share                  |       | \$645           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.24%                         | 0.20%           |

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|------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Perpetual Australian Share               |       | \$695           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.14%                         | 0.15%           |
| Perpetual Industrial Share               |       | \$700           | 1.27%                                                       | 0.20%                                    | 1.07%                                |                            | 0.13%                         | 0.15%           |
| Platypus Australian Equities             | 1     | \$525           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.10%                         | 0.15%           |
| RQI Australian Value                     |       | \$325           | 0.65%                                                       | 0.20%                                    | 0.45%                                |                            | 0.00%                         | 0.10%           |
| Schroder Australian Equity               |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.15%           |
| Solaris Core Australian Equity           |       | \$545           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.03%                         | 0.20%           |
| Vinva Australian Equity                  | 1     | \$510           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.07%                         | 0.20%           |
| WaveStone Australian Share               |       | \$540           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.02%                         | 0.20%           |
| Yarra Ex-20 Australian Equities          | 1     | \$550           | 1.10%                                                       | 0.20%                                    | 0.90%                                |                            | 0.00%                         | 0.15%           |
| Australian Share – Small Companies       |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Ausbil Australian Emerging Leaders       |       | \$635           | 1.15%                                                       | 0.20%                                    | 0.95%                                | 0.00%                      | 0.12%                         | 0.20%           |
| CFS Australian Small Companies           |       | \$715           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.08%                         | 0.20%           |
| Eiger Australian Small Companies         |       | \$745           | 1.26%                                                       | 0.20%                                    | 1.06%                                |                            | 0.23%                         | 0.25%           |
| Eley Griffiths Group Mid Cap             | 1     | \$650           | 1.15%                                                       | 0.20%                                    | 0.95%                                |                            | 0.15%                         | 0.20%           |
| First Sentier Australian Small Companies |       | \$575           | 1.15%                                                       | 0.20%                                    | 0.95%                                |                            | 0.00%                         | 0.15%           |
| Infinity SMID Australian Equity          |       | \$1,575         | 2.98%                                                       | 0.20%                                    | 0.89%                                | 1.89%                      | 0.17%                         | 0.20%           |
| Investors Mutual Future Leaders          |       | \$735           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.12%                         | 0.20%           |
| Longwave Australian Small Companies      | 1     | \$625           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.00%                         | 0.20%           |
| OC Premium Small Companies               |       | \$785           | 1.41%                                                       | 0.20%                                    | 1.21%                                | 0.00%                      | 0.16%                         | 0.25%           |
| Pendal Smaller Companies                 | 1     | \$605           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.16%                         | 0.30%           |
| RQI Australian Small Cap Value           |       | \$430           | 0.86%                                                       | 0.20%                                    | 0.66%                                |                            | 0.00%                         | 0.10%           |
| Cash and Deposits                        |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| FirstRate Saver                          |       | \$350           | 0.35% to 0.70%                                              | 0.35% to 0.70%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| FirstRate Saver Non-Auto-rebalancing     |       | \$350           | 0.35% to 0.70%                                              | 0.35% to 0.70%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| FirstRate Term Deposits                  |       | \$125           | 0.00% to 0.25%                                              | 0.00% to 0.25%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| Diversified Fixed Interest               |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Bentham Global Income                    |       | \$470           | 0.94%                                                       | 0.20%                                    | 0.74%                                |                            | 0.00%                         | 0.20%           |
| CFS Fixed Interest                       |       | \$420           | 0.84%                                                       | 0.20%                                    | 0.64%                                |                            | 0.00%                         | 0.15%           |

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|--------------------------------------------|-------|-----------------|-------------------------------------------------------------|----------------------------------------|------------------------------------|--------------------------|-------------------------------|-----------------|
| CFS Index Global Bond                      |       | \$175           | 0.35%                                                       | 0.20%                                  | 0.15%                              |                          | 0.00%                         | 0.10%           |
| Colchester Emerging Market Bond            | 1     | \$555           | 1.11%                                                       | 0.20%                                  | 0.91%                              |                          | 0.00%                         | 0.20%           |
| Colchester Global Government Bond          |       | \$430           | 0.86%                                                       | 0.20%                                  | 0.66%                              |                          | 0.00%                         | 0.10%           |
| Daintree High Income                       | 1     | \$470           | 0.92%                                                       | 0.20%                                  | 0.72%                              |                          | 0.02%                         | 0.15%           |
| Fortlake Real Income                       | 1     | \$475           | 0.95%                                                       | 0.20%                                  | 0.75%                              |                          | 0.00%                         | 0.05%           |
| Macquarie Dynamic Bond                     |       | \$335           | 0.67%                                                       | 0.20%                                  | 0.47%                              |                          | 0.00%                         | 0.20%           |
| MetLife Global Bond                        |       | \$470           | 0.94%                                                       | 0.20%                                  | 0.74%                              |                          | 0.00%                         | 0.10%           |
| PIMCO Diversified Fixed Interest           |       | \$400           | 0.80%                                                       | 0.20%                                  | 0.60%                              |                          | 0.00%                         | 0.10%           |
| PIMCO Global Bond                          |       | \$400           | 0.80%                                                       | 0.20%                                  | 0.60%                              |                          | 0.00%                         | 0.10%           |
| T. Rowe Price Dynamic Global Bond          |       | \$520           | 1.04%                                                       | 0.20%                                  | 0.84%                              |                          | 0.00%                         | 0.15%           |
| UBS Diversified Fixed Income               |       | \$400           | 0.80%                                                       | 0.20%                                  | 0.60%                              |                          | 0.00%                         | 0.15%           |
| <b>Enhanced Cash</b>                       |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| CFS Enhanced Cash                          |       | \$185           | 0.37%                                                       | 0.20%                                  | 0.17%                              |                          | 0.00%                         | 0.00%           |
| CFS ETF Exposure Series: US Treasury Bills |       | \$235           | 0.47%                                                       | 0.20%                                  | 0.27%                              |                          | 0.00%                         | 0.05%           |
| First Sentier Strategic Cash               |       | \$200           | 0.40%                                                       | 0.20%                                  | 0.20%                              |                          | 0.00%                         | 0.00%           |
| <b>Gearred</b>                             |       |                 |                                                             |                                        |                                    |                          |                               |                 |
| Acadian Geared Core Australian Equity      | 2     | \$1,070         | 0.97%(g)/2.14%(n)                                           | 0.09%(g)/0.20%(n)                      | 0.88%(g)/1.94%(n)                  |                          | 0.00%                         | 0.05–0.20%      |
| Acadian Geared Global Equity               | 2     | \$1,360         | 1.22%(g)/2.72%(n)                                           | 0.09%(g)/0.20%(n)                      | 1.13%(g)/2.52%(n)                  |                          | 0.00%                         | 0.10 - 0.25%    |
| CFS Geared Australian Share                | 2     | \$1,220         | 1.03%(g)/2.27%(n)                                           | 0.09%(g)/0.20%(n)                      | 0.94%(g)/2.07%(n)                  |                          | 0.17%                         | 0.05–0.15%      |
| CFS Geared Global Share                    | 2     | \$965           | 1.27%(g)/1.91%(n)                                           | 0.13%(g)/0.20%(n)                      | 1.14%(g)/1.71%(n)                  |                          | 0.02%                         | 0.10–0.16%      |
| CFS Geared Index Australian Share          | 2     | \$570           | 0.52%(g)/1.14%(n)                                           | 0.09%(g)/0.20%(n)                      | 0.43%(g)/0.94%(n)                  |                          | 0.00%                         | 0.05–0.20%      |
| CFS Geared Index Global Share              | 2     | \$580           | 0.53%(g)/1.16%(n)                                           | 0.09%(g)/0.20%(n)                      | 0.44%(g)/0.96%(n)                  |                          | 0.00%                         | 0.05–0.20%      |
| CFS Geared Share                           | 2     | \$1,180         | 1.05%(g)/2.32%(n)                                           | 0.09%(g)/0.20%(n)                      | 0.96%(g)/2.12%(n)                  |                          | 0.04%                         | 0.20–0.50%      |

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| Option name                                       | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|---------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Global Property and Infrastructure Securities     |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS Global Infrastructure Securities              |       | \$680           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.11%                         | 0.15%           |
| CFS Global Property Securities                    |       | \$655           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.06%                         | 0.15%           |
| CFS Index Global Listed Infrastructure Securities |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| CFS Index Global Property Securities              |       | \$175           | 0.35%                                                       | 0.20%                                    | 0.15%                                |                            | 0.00%                         | 0.05%           |
| ClearBridge Infrastructure Value – Hedged         | 1     | \$645           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.09%                         | 0.10%           |
| Cohen & Steers Global Listed Infrastructure       | 1     | \$585           | 1.07%                                                       | 0.20%                                    | 0.87%                                |                            | 0.10%                         | 0.10%           |
| First Sentier Global Property Securities          |       | \$535           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.02%                         | 0.15%           |
| Magellan Infrastructure                           |       | \$655           | 1.31%                                                       | 0.20%                                    | 1.11%                                |                            | 0.00%                         | 0.10%           |
| Nomura Global Listed Real Estate                  |       | \$630           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.01%                         | 0.15%           |
| Quay Global Real Estate – Unhedged                |       | \$520           | 1.04%                                                       | 0.20%                                    | 0.83%                                | 0.01%                      | 0.00%                         | 0.15%           |
| Resolution Capital Global Property Securities     |       | \$690           | 1.32%                                                       | 0.20%                                    | 1.12%                                |                            | 0.06%                         | 0.15%           |
| Global Share                                      |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Acadian Global Equity                             |       | \$530           | 1.04%                                                       | 0.20%                                    | 0.84%                                |                            | 0.02%                         | 0.10%           |
| Alphinity Global Sustainable Equity               | 1     | \$560           | 1.09%                                                       | 0.20%                                    | 0.89%                                |                            | 0.03%                         | 0.25%           |
| Antipodes Global                                  |       | \$850           | 1.54%                                                       | 0.20%                                    | 1.34%                                | 0.00%                      | 0.16%                         | 0.15%           |
| Baillie Gifford Long Term Global Growth           |       | \$555           | 1.11%                                                       | 0.20%                                    | 0.91%                                |                            | 0.00%                         | 0.05%           |
| Barrow Hanley Global Share                        |       | \$685           | 1.36%                                                       | 0.20%                                    | 1.16%                                |                            | 0.01%                         | 0.15%           |
| Capital Group New Perspective                     | 1     | \$500           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.00%                         | 0.10%           |
| Capital Group New Perspective – Hedged            | 1     | \$510           | 1.02%                                                       | 0.20%                                    | 0.82%                                |                            | 0.00%                         | 0.10%           |
| CFS Global Share                                  |       | \$690           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.03%                         | 0.15%           |
| CFS Global Share – Hedged                         |       | \$700           | 1.36%                                                       | 0.20%                                    | 1.16%                                |                            | 0.04%                         | 0.15%           |
| CFS Index Global Share                            |       | \$185           | 0.37%                                                       | 0.20%                                    | 0.17%                                |                            | 0.00%                         | 0.05%           |
| CFS Index Global Share – Hedged                   |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| Epoch Global Equity Shareholder Yield             |       | \$690           | 1.37%                                                       | 0.20%                                    | 1.17%                                |                            | 0.01%                         | 0.10%           |
| GQG Partners Global Equity                        |       | \$505           | 1.01%                                                       | 0.20%                                    | 0.81%                                |                            | 0.00%                         | 0.10%           |

1 This option has not been in existence for 12 months (as at 30 June 2025). As a result, these figures are estimates. If the option has performance fees, we assume no outperformance.

| Option name                                 | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|---------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| GQG Partners Global Equity – Hedged         |       | \$515           | 1.03%                                                       | 0.20%                                    | 0.83%                                |                            | 0.00%                         | 0.10%           |
| Hyperion Global Growth Companies            |       | \$1,700         | 3.40%                                                       | 0.20%                                    | 0.83%                                | 2.37%                      | 0.00%                         | 0.15%           |
| Intermede Global Equities                   |       | \$610           | 1.22%                                                       | 0.20%                                    | 1.02%                                |                            | 0.00%                         | 0.10%           |
| Ironbark Brown Advisory Global Share        | 1     | \$660           | 1.26%                                                       | 0.20%                                    | 1.06%                                |                            | 0.06%                         | 0.10%           |
| MFS Global Equity                           |       | \$625           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.00%                         | 0.05%           |
| Nanuk New World                             |       | \$600           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.00%                         | 0.10%           |
| Royal London Concentrated Global Share      |       | \$670           | 1.34%                                                       | 0.20%                                    | 1.14%                                |                            | 0.00%                         | 0.10%           |
| Royal London Core Global Share              |       | \$435           | 0.87%                                                       | 0.20%                                    | 0.67%                                |                            | 0.00%                         | 0.15%           |
| RQI Global Value                            |       | \$380           | 0.76%                                                       | 0.20%                                    | 0.56%                                |                            | 0.00%                         | 0.15%           |
| RQI Global Value – Hedged                   |       | \$380           | 0.76%                                                       | 0.20%                                    | 0.56%                                |                            | 0.00%                         | 0.15%           |
| T. Rowe Price Global Equity                 |       | \$690           | 1.32%                                                       | 0.20%                                    | 1.12%                                |                            | 0.06%                         | 0.10%           |
| T. Rowe Price Global Equity – Hedged        |       | \$695           | 1.32%                                                       | 0.20%                                    | 1.12%                                |                            | 0.07%                         | 0.10%           |
| Talaria Global Equity                       |       | \$695           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.04%                         | 0.20%           |
| Vinva Global Alpha                          | 1, 2  | \$600           | 1.15%                                                       | 0.20%                                    | 0.95%                                |                            | 0.05%                         | 0.15%           |
| Vinva Global Alpha – Hedged                 | 1, 2  | \$615           | 1.18%                                                       | 0.20%                                    | 0.98%                                |                            | 0.05%                         | 0.15%           |
| Global Share – Emerging Markets             |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Aikya Emerging Markets Opportunities        | 1     | \$630           | 1.26%                                                       | 0.20%                                    | 1.06%                                |                            | 0.00%                         | 0.15%           |
| CFS Emerging Markets                        |       | \$800           | 1.56%                                                       | 0.20%                                    | 1.36%                                |                            | 0.04%                         | 0.20%           |
| Fidelity Asia                               |       | \$735           | 1.42%                                                       | 0.20%                                    | 1.22%                                |                            | 0.05%                         | 0.20%           |
| Pendal Global Emerging Market Opportunities |       | \$810           | 1.62%                                                       | 0.20%                                    | 1.42%                                |                            | 0.00%                         | 0.20%           |
| Platinum Asia                               |       | \$790           | 1.58%                                                       | 0.20%                                    | 1.38%                                |                            | 0.00%                         | 0.20%           |
| RQI Emerging Markets Value                  |       | \$515           | 0.91%                                                       | 0.20%                                    | 0.71%                                |                            | 0.12%                         | 0.20%           |
| Skerryvore Global Emerging Markets All-Cap  | 1     | \$690           | 1.38%                                                       | 0.20%                                    | 1.18%                                |                            | 0.00%                         | 0.20%           |
| Lower Volatility Share                      |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| AB Managed Volatility Equities              |       | \$430           | 0.81%                                                       | 0.20%                                    | 0.61%                                |                            | 0.05%                         | 0.20%           |
| Acadian Global Managed Volatility Equity    |       | \$455           | 0.91%                                                       | 0.20%                                    | 0.71%                                |                            | 0.00%                         | 0.05%           |

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2 The effective fee date for this option is 1 June 2026.

| Option name                                         | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|-----------------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|--------------------------|-------------------------------|-----------------|
| Merlon Australian Share Income                      |       | \$625           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                          | 0.05%                         | 0.20%           |
| Short Duration Fixed Interest                       |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| Daintree Core Income                                |       | \$325           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                          | 0.00%                         | 0.10%           |
| Franklin Australian Absolute Return Bond            |       | \$405           | 0.81%                                                         | 0.20%                                    | 0.61%                                |                          | 0.00%                         | 0.10%           |
| Janus Henderson Diversified Credit                  |       | \$330           | 0.66%                                                         | 0.20%                                    | 0.46%                                |                          | 0.00%                         | 0.15%           |
| Kapstream Absolute Return Income                    |       | \$480           | 0.96%                                                         | 0.20%                                    | 0.76%                                |                          | 0.00%                         | 0.10%           |
| Macquarie Income Opportunities                      |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                          | 0.00%                         | 0.15%           |
| Mutual Income                                       |       | \$320           | 0.64%                                                         | 0.20%                                    | 0.44%                                |                          | 0.00%                         | 0.00%           |
| Perpetual Diversified Income                        |       | \$475           | 0.95%                                                         | 0.20%                                    | 0.75%                                |                          | 0.00%                         | 0.15%           |
| PM Capital Enhanced Yield                           |       | \$530           | 1.06%                                                         | 0.20%                                    | 0.55%                                | 0.31%                    | 0.00%                         | 0.10%           |
| Schroder Absolute Return Income                     |       | \$455           | 0.91%                                                         | 0.20%                                    | 0.71%                                |                          | 0.00%                         | 0.15%           |
| Yarra Enhanced Income                               |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                          | 0.00%                         | 0.10%           |
| Specialist Share                                    |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| Acadian Australian Equity Long Short                |       | \$585           | 1.17%                                                         | 0.20%                                    | 0.97%                                |                          | 0.00%                         | 0.15%           |
| Acadian Global Equity Long Short                    |       | \$695           | 1.33%                                                         | 0.20%                                    | 1.13%                                |                          | 0.06%                         | 0.10%           |
| Bell Global Emerging Companies                      |       | \$745           | 1.46%                                                         | 0.20%                                    | 1.26%                                |                          | 0.03%                         | 0.15%           |
| CFS ETF Exposure Series: All-World ex-US Shares     |       | \$145           | 0.29%                                                         | 0.20%                                    | 0.09%                                |                          | 0.00%                         | 0.05%           |
| CFS ETF Exposure Series: Europe Shares              | 1     | \$305           | 0.60%                                                         | 0.20%                                    | 0.40%                                |                          | 0.01%                         | 0.05%           |
| CFS ETF Exposure Series: Japan Shares               | 1     | \$330           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                          | 0.01%                         | 0.05%           |
| CFS ETF Exposure Series: US Shares                  |       | \$145           | 0.29%                                                         | 0.20%                                    | 0.09%                                |                          | 0.00%                         | 0.05%           |
| CFS – Wellington Global Health & Biotechnology      |       | \$620           | 1.23%                                                         | 0.20%                                    | 1.03%                                |                          | 0.01%                         | 0.10%           |
| CFS – Wellington Global Small Companies             |       | \$710           | 1.36%                                                         | 0.20%                                    | 1.16%                                |                          | 0.06%                         | 0.15%           |
| CFS – Wellington Global Technology & Communications |       | \$645           | 1.24%                                                         | 0.20%                                    | 1.04%                                |                          | 0.05%                         | 0.10%           |
| Fidelity Global Future Leaders                      | 1     | \$675           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                          | 0.00%                         | 0.20%           |

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| Option name                              | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Janus Henderson Global Natural Resources |       | \$830           | 1.22%                                                       | 0.20%                                    | 1.02%                                |                            | 0.44%                         | 0.15%           |
| L1 Capital Catalyst                      |       | \$720           | 1.44%                                                       | 0.20%                                    | 1.24%                                | 0.00%                      | 0.00%                         | 0.15%           |
| Lazard Listed Private Markets            | 1     | \$650           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.05%                         | 0.25%           |
| Perpetual Share-Plus Long-Short          |       | \$710           | 1.20%                                                       | 0.20%                                    | 1.00%                                | 0.00%                      | 0.22%                         | 0.20%           |
| PM Capital Global Companies              |       | \$1,870         | 3.68%                                                       | 0.20%                                    | 1.07%                                | 2.41%                      | 0.06%                         | 0.25%           |
| Sage Capital Equity Plus                 |       | \$680           | 1.11%                                                       | 0.20%                                    | 0.91%                                | 0.00%                      | 0.25%                         | 0.15%           |
| Vinva Global Alpha Extension             | 1     | \$725           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.10%                         | 0.10%           |
| Yarra Global Small Companies             | 1     | \$750           | 1.50%                                                       | 0.20%                                    | 1.30%                                |                            | 0.00%                         | 0.30%           |

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## Fees and costs for each investment option – FirstChoice Wholesale Retirement Pension

| Option name                     | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) + | Net transaction cost (% p.a.) | Buy/sell spread |
|---------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>Multi-Asset options</b>      |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| <b>CFS Lifestage options</b>    |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| CFS Lifestage 1945–49           |       | \$320           | 0.62%                                                         | 0.20%                                    | 0.42%                                |                            | 0.02%                         | 0.10%           |
| CFS Lifestage 1950–54           |       | \$325           | 0.62%                                                         | 0.20%                                    | 0.42%                                |                            | 0.03%                         | 0.10%           |
| CFS Lifestage 1955–59           |       | \$315           | 0.62%                                                         | 0.20%                                    | 0.42%                                |                            | 0.01%                         | 0.10%           |
| CFS Lifestage 1960–64           |       | \$330           | 0.63%                                                         | 0.20%                                    | 0.43%                                |                            | 0.03%                         | 0.10%           |
| CFS Lifestage 1965–69           | 1     | \$305           | 0.61%                                                         | 0.20%                                    | 0.40%                                | 0.01%                      | 0.00%                         | 0.10%           |
| <b>Defensive</b>                |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| CFS Defensive                   |       | \$460           | 0.92%                                                         | 0.20%                                    | 0.72%                                |                            | 0.00%                         | 0.15%           |
| <b>Alternative income</b>       |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| Pendal Monthly Income Plus      |       | \$500           | 1.00%                                                         | 0.20%                                    | 0.80%                                |                            | 0.00%                         | 0.10%           |
| <b>Conservative</b>             |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| AZ Sestante Conservative        |       | \$400           | 0.73%                                                         | 0.20%                                    | 0.53%                                |                            | 0.07%                         | 0.10%           |
| CFS Conservative                |       | \$525           | 1.00%                                                         | 0.20%                                    | 0.78%                                | 0.02%                      | 0.05%                         | 0.15%           |
| CFS Enhanced Index Conservative |       | \$330           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                            | 0.01%                         | 0.10%           |
| CFS Index Conservative          |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                            | 0.00%                         | 0.05%           |
| Context Capital Short Term      |       | \$400           | 0.78%                                                         | 0.20%                                    | 0.58%                                |                            | 0.02%                         | 0.10%           |
| Perpetual Conservative Growth   |       | \$585           | 1.17%                                                         | 0.20%                                    | 0.97%                                |                            | 0.00%                         | 0.25%           |
| <b>Moderate</b>                 |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| AZ Sestante Diversified         |       | \$450           | 0.83%                                                         | 0.20%                                    | 0.63%                                |                            | 0.07%                         | 0.10%           |
| CFS Diversified                 |       | \$530           | 1.03%                                                         | 0.20%                                    | 0.81%                                | 0.02%                      | 0.03%                         | 0.15%           |
| CFS Enhanced Index Diversified  |       | \$350           | 0.69%                                                         | 0.20%                                    | 0.49%                                |                            | 0.01%                         | 0.10%           |
| CFS Enhanced Index Moderate     |       | \$360           | 0.71%                                                         | 0.20%                                    | 0.51%                                |                            | 0.01%                         | 0.10%           |
| CFS Index Diversified           |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                            | 0.00%                         | 0.05%           |

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| Option name                       | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|-----------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|--------------------------|-------------------------------|-----------------|
| CFS Index Moderate                |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                          | 0.00%                         | 0.10%           |
| CFS Moderate                      |       | \$555           | 1.05%                                                         | 0.20%                                    | 0.83%                                | 0.02%                    | 0.06%                         | 0.15%           |
| Context Capital Medium Term       |       | \$465           | 0.92%                                                         | 0.20%                                    | 0.72%                                |                          | 0.01%                         | 0.10%           |
| Perpetual Diversified Growth      |       | \$645           | 1.28%                                                         | 0.20%                                    | 1.08%                                |                          | 0.01%                         | 0.25%           |
| Diversified Real Return           |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Real Return                   | 1     | \$535           | 1.07%                                                         | 0.20%                                    | 0.87%                                |                          | 0.00%                         | 0.15%           |
| Drummond Dynamic Plus             |       | \$530           | 1.06%                                                         | 0.20%                                    | 0.86%                                |                          | 0.00%                         | 0.20%           |
| Perpetual Diversified Real Return |       | \$595           | 1.16%                                                         | 0.20%                                    | 0.96%                                |                          | 0.03%                         | 0.15%           |
| Schroder Real Return              |       | \$585           | 1.17%                                                         | 0.20%                                    | 0.97%                                |                          | 0.00%                         | 0.10%           |
| Growth                            |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Balanced                      |       | \$565           | 1.09%                                                         | 0.20%                                    | 0.86%                                | 0.03%                    | 0.04%                         | 0.15%           |
| CFS Enhanced Index Balanced       |       | \$375           | 0.73%                                                         | 0.20%                                    | 0.53%                                |                          | 0.02%                         | 0.10%           |
| CFS Enhanced Index Growth         |       | \$390           | 0.76%                                                         | 0.20%                                    | 0.56%                                |                          | 0.02%                         | 0.10%           |
| CFS Growth                        |       | \$590           | 1.11%                                                         | 0.20%                                    | 0.88%                                | 0.03%                    | 0.07%                         | 0.15%           |
| CFS Index Balanced                |       | \$180           | 0.36%                                                         | 0.20%                                    | 0.16%                                |                          | 0.00%                         | 0.10%           |
| CFS Index Growth                  |       | \$180           | 0.36%                                                         | 0.20%                                    | 0.16%                                |                          | 0.00%                         | 0.10%           |
| CFS Thrive+ Sustainable Growth    |       | \$500           | 0.87%                                                         | 0.20%                                    | 0.67%                                |                          | 0.13%                         | 0.10%           |
| Lonsec Core Plus Balanced         | 1     | \$440           | 0.87%                                                         | 0.20%                                    | 0.67%                                |                          | 0.01%                         | 0.15%           |
| Lonsec Core Plus Growth           | 1     | \$480           | 0.95%                                                         | 0.20%                                    | 0.75%                                |                          | 0.01%                         | 0.15%           |
| Pendal Sustainable Balanced       |       | \$625           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                          | 0.05%                         | 0.20%           |
| Perpetual Balanced Growth         |       | \$660           | 1.28%                                                         | 0.20%                                    | 1.08%                                |                          | 0.04%                         | 0.25%           |
| High growth                       |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| AZ Sestante Growth                |       | \$495           | 0.93%                                                         | 0.20%                                    | 0.73%                                |                          | 0.06%                         | 0.10%           |
| CFS Enhanced Index High Growth    |       | \$410           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                          | 0.02%                         | 0.10%           |
| CFS High Growth                   |       | \$610           | 1.18%                                                         | 0.20%                                    | 0.98%                                |                          | 0.04%                         | 0.15%           |
| CFS Index High Growth             |       | \$180           | 0.36%                                                         | 0.20%                                    | 0.16%                                |                          | 0.00%                         | 0.05%           |

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| Option name                                              | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|----------------------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|--------------------------|-------------------------------|-----------------|
| Context Capital Long Term                                |       | \$465           | 0.93%                                                         | 0.20%                                    | 0.73%                                |                          | 0.00%                         | 0.10%           |
| Lonsec Core Plus High Growth                             | 1     | \$525           | 1.03%                                                         | 0.20%                                    | 0.83%                                |                          | 0.02%                         | 0.15%           |
| <b>Geared</b>                                            |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Geared Growth Plus                                   | 2     | \$1,210         | 1.17%(g)/2.31%(n)                                             | 0.10%(g)/0.20%(n)                        | 1.07%(g)/2.11%(n)                    |                          | 0.11%                         | 0.10% - 0.35%   |
| <b>Single-Asset options</b>                              |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| <b>Alternatives</b>                                      |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| Acadian Defensive Income                                 |       | \$320           | 0.64%                                                         | 0.20%                                    | 0.44%                                |                          | 0.00%                         | 0.10%           |
| Aspect Absolute Return                                   |       | \$715           | 1.11%                                                         | 0.20%                                    | 0.91%                                | 0.00%                    | 0.32%                         | 0.00%           |
| Aspect Diversified Futures                               |       | \$1,250         | 2.12%                                                         | 0.20%                                    | 1.70%                                | 0.22%                    | 0.38%                         | 0.00%           |
| BlackRock Global Liquid Alternatives                     | 1     | \$935           | 1.63%                                                         | 0.20%                                    | 1.43%                                |                          | 0.24%                         | 0.10%           |
| CFS ETF Exposure Series: Physical Gold                   |       | \$300           | 0.60%                                                         | 0.20%                                    | 0.40%                                |                          | 0.00%                         | 0.05%           |
| CFS ETF Exposure Series: Precious Metals                 | 1     | \$345           | 0.69%                                                         | 0.20%                                    | 0.49%                                |                          | 0.00%                         | 0.05%           |
| <b>Australian Fixed Interest</b>                         |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Index Australian Bond                                |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                          | 0.00%                         | 0.10%           |
| Janus Henderson Tactical Income                          |       | \$350           | 0.70%                                                         | 0.20%                                    | 0.50%                                |                          | 0.00%                         | 0.10%           |
| Macquarie Australian Fixed Interest                      |       | \$250           | 0.50%                                                         | 0.20%                                    | 0.30%                                |                          | 0.00%                         | 0.10%           |
| Pendal Sustainable Australian Fixed Interest             |       | \$380           | 0.76%                                                         | 0.20%                                    | 0.56%                                |                          | 0.00%                         | 0.10%           |
| PIMCO Australian Bond                                    |       | \$375           | 0.75%                                                         | 0.20%                                    | 0.55%                                |                          | 0.00%                         | 0.10%           |
| Western Asset Australian Bond                            |       | \$335           | 0.67%                                                         | 0.20%                                    | 0.47%                                |                          | 0.00%                         | 0.05%           |
| <b>Australian Property and Infrastructure Securities</b> |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Index Property Securities                            |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                          | 0.00%                         | 0.05%           |
| CFS Property Securities                                  |       | \$485           | 0.95%                                                         | 0.20%                                    | 0.75%                                |                          | 0.02%                         | 0.20%           |
| ClearBridge Real Income                                  |       | \$525           | 1.05%                                                         | 0.20%                                    | 0.85%                                |                          | 0.00%                         | 0.10%           |
| First Sentier Property Securities                        |       | \$425           | 0.85%                                                         | 0.20%                                    | 0.65%                                |                          | 0.00%                         | 0.10%           |

1 This option has not been in existence for 12 months (as at 30 June 2025). As a result, these figures are estimates. If the option has performance fees, we assume no outperformance.

2 Aside from the Cost of Product and Net transaction cost columns, the figures shown for this geared share option express the investment and Total administration and investment fees and costs as a percentage of both the gross (g) and net (n) assets. Gross assets include assets acquired from borrowings and net assets exclude assets acquired from borrowings. The net fees reflect the level of gearing as a percentage at 30 June 2025. Your investment returns will reduce by the net Total administration and investment fees and costs. The net investment fees and costs will vary in line with the gearing level of the option. Borrowings include any exposure to borrowings from an option investing directly or indirectly into another managed investment scheme that borrows. Buy/sell spreads depend on the specific gearing level of the option. The Net transaction costs are based on the net assets of the geared option. Note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                                     | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|-------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Ironbark Property Securities                    |       | \$450           | 0.85%                                                       | 0.20%                                    | 0.65%                                |                            | 0.05%                         | 0.15%           |
| Pendal Property Investment                      |       | \$560           | 1.10%                                                       | 0.20%                                    | 0.90%                                |                            | 0.02%                         | 0.20%           |
| Australian Share                                |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Acadian Core Australian Equity                  |       | \$425           | 0.85%                                                       | 0.20%                                    | 0.65%                                |                            | 0.00%                         | 0.05%           |
| Airlie Australian Share                         |       | \$540           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.03%                         | 0.15%           |
| Alphinity Sustainable Share                     |       | \$635           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.07%                         | 0.15%           |
| Ausbil Active Sustainable Equity                |       | \$550           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.05%                         | 0.15%           |
| Ausbil Australian Active Equity                 |       | \$500           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.00%                         | 0.15%           |
| CFS Australian Share                            |       | \$545           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.04%                         | 0.15%           |
| CFS Index Australian Share                      |       | \$175           | 0.35%                                                       | 0.20%                                    | 0.15%                                |                            | 0.00%                         | 0.05%           |
| ClearBridge Australian Equity Income            |       | \$565           | 1.10%                                                       | 0.20%                                    | 0.90%                                |                            | 0.03%                         | 0.15%           |
| DNR Capital Australian Equities High Conviction |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.10%           |
| DNR Capital Australian Equities Income          |       | \$550           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.05%                         | 0.20%           |
| Fidelity Australian Equities                    |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.10%           |
| First Sentier Concentrated Australian Share     |       | \$520           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.04%                         | 0.20%           |
| First Sentier Imputation                        |       | \$510           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.02%                         | 0.15%           |
| Infinity Core Australian Equity                 |       | \$450           | 0.90%                                                       | 0.20%                                    | 0.70%                                |                            | 0.00%                         | 0.20%           |
| Investors Mutual Australian Share               |       | \$600           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.00%                         | 0.20%           |
| Lazard Select Australian Equity                 |       | \$545           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.04%                         | 0.15%           |
| Pendal Australian Share                         |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.15%           |
| Pendal Sustainable Australian Share             |       | \$535           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.02%                         | 0.10%           |
| Perennial Value Australian Share                |       | \$650           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.25%                         | 0.20%           |
| Perpetual Australian Share                      |       | \$700           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.15%                         | 0.15%           |
| Perpetual Industrial Share                      |       | \$690           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.13%                         | 0.15%           |
| Platypus Australian Equities                    | 1     | \$525           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.10%                         | 0.15%           |

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| Option name                               | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) + | Net transaction cost (% p.a.) | Buy/sell spread |
|-------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| RQI Australian Value                      |       | \$325           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                            | 0.00%                         | 0.10%           |
| Schroder Australian Equity                |       | \$525           | 1.05%                                                         | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.15%           |
| Solaris Core Australian Equity            |       | \$535           | 1.05%                                                         | 0.20%                                    | 0.85%                                |                            | 0.02%                         | 0.20%           |
| Vinva Australian Equity                   | 1     | \$510           | 0.95%                                                         | 0.20%                                    | 0.75%                                |                            | 0.07%                         | 0.20%           |
| WaveStone Australian Share                |       | \$540           | 1.05%                                                         | 0.20%                                    | 0.85%                                |                            | 0.03%                         | 0.20%           |
| Yarra Ex-20 Australian Equities           | 1     | \$550           | 1.10%                                                         | 0.20%                                    | 0.90%                                |                            | 0.00%                         | 0.15%           |
| <b>Australian Share – Small Companies</b> |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| Ausbil Australian Emerging Leaders        |       | \$635           | 1.15%                                                         | 0.20%                                    | 0.95%                                | 0.00%                      | 0.12%                         | 0.20%           |
| CFS Australian Small Companies            |       | \$725           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                            | 0.10%                         | 0.20%           |
| Eiger Australian Small Companies          |       | \$745           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                            | 0.24%                         | 0.25%           |
| Eley Griffiths Group Mid Cap              | 1     | \$650           | 1.15%                                                         | 0.20%                                    | 0.95%                                |                            | 0.15%                         | 0.20%           |
| First Sentier Australian Small Companies  |       | \$575           | 1.15%                                                         | 0.20%                                    | 0.95%                                |                            | 0.00%                         | 0.15%           |
| Infinity SMID Australian Equity           |       | \$1,370         | 2.74%                                                         | 0.20%                                    | 0.87%                                | 1.67%                      | 0.00%                         | 0.20%           |
| Investors Mutual Future Leaders           |       | \$740           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                            | 0.13%                         | 0.20%           |
| Longwave Australian Small Companies       | 1     | \$625           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                            | 0.00%                         | 0.20%           |
| OC Premium Small Companies                |       | \$1,030         | 1.90%                                                         | 0.20%                                    | 1.20%                                | 0.50%                      | 0.16%                         | 0.25%           |
| Pendal Smaller Companies                  | 1     | \$605           | 1.05%                                                         | 0.20%                                    | 0.85%                                |                            | 0.16%                         | 0.30%           |
| RQI Australian Small Cap Value            |       | \$430           | 0.86%                                                         | 0.20%                                    | 0.66%                                |                            | 0.00%                         | 0.10%           |
| <b>Cash and Deposits</b>                  |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| FirstRate Saver                           |       | \$350           | 0.35% to 0.70%                                                | 0.35% to 0.70%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| FirstRate Saver Non-Auto-rebalancing      |       | \$350           | 0.35% to 0.70%                                                | 0.35% to 0.70%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| FirstRate Term Deposits                   |       | \$125           | 0.00% to 0.25%                                                | 0.00% to 0.25%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| <b>Diversified Fixed Interest</b>         |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| Bentham Global Income                     |       | \$465           | 0.93%                                                         | 0.20%                                    | 0.73%                                |                            | 0.00%                         | 0.20%           |

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| Option name                                | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|--------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|--------------------------|-------------------------------|-----------------|
| CFS Fixed Interest                         |       | \$420           | 0.84%                                                         | 0.20%                                    | 0.64%                                |                          | 0.00%                         | 0.15%           |
| CFS Index Global Bond                      |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                          | 0.00%                         | 0.10%           |
| Colchester Emerging Market Bond            | 1     | \$555           | 1.11%                                                         | 0.20%                                    | 0.91%                                |                          | 0.00%                         | 0.20%           |
| Colchester Global Government Bond          |       | \$425           | 0.85%                                                         | 0.20%                                    | 0.65%                                |                          | 0.00%                         | 0.10%           |
| Daintree High Income                       | 1     | \$470           | 0.92%                                                         | 0.20%                                    | 0.72%                                |                          | 0.02%                         | 0.15%           |
| Fortlake Real Income                       | 1     | \$475           | 0.95%                                                         | 0.20%                                    | 0.75%                                |                          | 0.00%                         | 0.05%           |
| Macquarie Dynamic Bond                     |       | \$335           | 0.67%                                                         | 0.20%                                    | 0.47%                                |                          | 0.00%                         | 0.20%           |
| MetLife Global Bond                        |       | \$475           | 0.94%                                                         | 0.20%                                    | 0.74%                                |                          | 0.01%                         | 0.10%           |
| PIMCO Diversified Fixed Interest           |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                          | 0.00%                         | 0.10%           |
| PIMCO Global Bond                          |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                          | 0.00%                         | 0.10%           |
| T. Rowe Price Dynamic Global Bond          |       | \$520           | 1.04%                                                         | 0.20%                                    | 0.84%                                |                          | 0.00%                         | 0.15%           |
| UBS Diversified Fixed Income               |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                          | 0.00%                         | 0.15%           |
| <b>Enhanced Cash</b>                       |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Enhanced Cash                          |       | \$185           | 0.37%                                                         | 0.20%                                    | 0.17%                                |                          | 0.00%                         | 0.00%           |
| CFS ETF Exposure Series: US Treasury Bills |       | \$235           | 0.47%                                                         | 0.20%                                    | 0.27%                                |                          | 0.00%                         | 0.05%           |
| First Sentier Strategic Cash               |       | \$200           | 0.40%                                                         | 0.20%                                    | 0.20%                                |                          | 0.00%                         | 0.00%           |
| <b>Gearred</b>                             |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| Acadian Geared Core Australian Equity      | 2     | \$1,065         | 0.97%(g)/2.13%(n)                                             | 0.09%(g)/0.20%(n)                        | 0.88%(g)/1.93%(n)                    |                          | 0.00%                         | 0.05 - 0.20%    |
| Acadian Geared Global Equity               | 2     | \$1,340         | 1.22%(g)/2.68%(n)                                             | 0.09%(g)/0.20%(n)                        | 1.13%(g)/2.48%(n)                    |                          | 0.00%                         | 0.10 - 0.25%    |
| CFS Geared Australian Share                | 2     | \$1,220         | 1.03%(g)/2.25%(n)                                             | 0.09%(g)/0.20%(n)                        | 0.94%(g)/2.05%(n)                    |                          | 0.19%                         | 0.05 - 0.15%    |
| CFS Geared Global Share                    | 2     | \$970           | 1.28%(g)/1.90%(n)                                             | 0.13%(g)/0.20%(n)                        | 1.15%(g)/1.70%(n)                    |                          | 0.04%                         | 0.10 - 0.16%    |

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|------------------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|--------------------------|-------------------------------|-----------------|
| CFS Geared Index Australian Share                    | 2     | \$565           | 0.52%(g)/1.13%(n)                                             | 0.09%(g)/0.20%(n)                        | 0.43%(g)/0.93%(n)                    |                          | 0.00%                         | 0.05 - 0.20%    |
| CFS Geared Index Global Share                        | 2     | \$575           | 0.53%(g)/1.15%(n)                                             | 0.09%(g)/0.20%(n)                        | 0.44%(g)/0.95%(n)                    |                          | 0.00%                         | 0.05 - 0.20%    |
| CFS Geared Share                                     | 2     | \$1,165         | 1.05%(g)/2.30%(n)                                             | 0.09%(g)/0.20%(n)                        | 0.96%(g)/2.10%(n)                    |                          | 0.03%                         | 0.20 - 0.50%    |
| <b>Global Property and Infrastructure Securities</b> |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| CFS Global Infrastructure Securities                 |       | \$680           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                          | 0.11%                         | 0.15%           |
| CFS Global Property Securities                       |       | \$660           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                          | 0.07%                         | 0.15%           |
| CFS Index Global Listed Infrastructure Securities    |       | \$180           | 0.36%                                                         | 0.20%                                    | 0.16%                                |                          | 0.00%                         | 0.05%           |
| CFS Index Global Property Securities                 |       | \$175           | 0.35%                                                         | 0.20%                                    | 0.15%                                |                          | 0.00%                         | 0.05%           |
| ClearBridge Infrastructure Value – Hedged            | 1     | \$645           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                          | 0.09%                         | 0.10%           |
| Cohen & Steers Global Listed Infrastructure          | 1     | \$585           | 1.07%                                                         | 0.20%                                    | 0.87%                                |                          | 0.10%                         | 0.10%           |
| First Sentier Global Property Securities             |       | \$540           | 1.05%                                                         | 0.20%                                    | 0.85%                                |                          | 0.03%                         | 0.15%           |
| Magellan Infrastructure                              |       | \$650           | 1.30%                                                         | 0.20%                                    | 1.10%                                |                          | 0.00%                         | 0.10%           |
| Nomura Global Listed Real Estate                     |       | \$635           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                          | 0.02%                         | 0.15%           |
| Quay Global Real Estate – Unhedged                   |       | \$510           | 1.02%                                                         | 0.20%                                    | 0.82%                                | 0.00%                    | 0.00%                         | 0.15%           |
| Resolution Capital Global Property Securities        |       | \$680           | 1.30%                                                         | 0.20%                                    | 1.10%                                |                          | 0.06%                         | 0.15%           |
| <b>Global Share</b>                                  |       |                 |                                                               |                                          |                                      |                          |                               |                 |
| Acadian Global Equity                                |       | \$510           | 1.00%                                                         | 0.20%                                    | 0.80%                                |                          | 0.02%                         | 0.10%           |
| Alphinity Global Sustainable Equity                  | 1     | \$535           | 1.04%                                                         | 0.20%                                    | 0.84%                                |                          | 0.03%                         | 0.25%           |
| Antipodes Global                                     |       | \$845           | 1.52%                                                         | 0.20%                                    | 1.32%                                | 0.00%                    | 0.17%                         | 0.15%           |
| Baillie Gifford Long Term Global Growth              |       | \$550           | 1.10%                                                         | 0.20%                                    | 0.90%                                |                          | 0.00%                         | 0.05%           |
| Barrow Hanley Global Share                           |       | \$680           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                          | 0.01%                         | 0.15%           |

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|----------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|--------------------------|-------------------------------|-----------------|
| Capital Group New Perspective          | 1     | \$500           | 1.00%                                                         | 0.20%                                    | 0.80%                                |                          | 0.00%                         | 0.10%           |
| Capital Group New Perspective – Hedged | 1     | \$510           | 1.02%                                                         | 0.20%                                    | 0.82%                                |                          | 0.00%                         | 0.10%           |
| CFS Global Share                       |       | \$695           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                          | 0.04%                         | 0.15%           |
| CFS Global Share – Hedged              |       | \$695           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                          | 0.04%                         | 0.15%           |
| CFS Index Global Share                 |       | \$180           | 0.36%                                                         | 0.20%                                    | 0.16%                                |                          | 0.00%                         | 0.05%           |
| CFS Index Global Share – Hedged        |       | \$180           | 0.36%                                                         | 0.20%                                    | 0.16%                                |                          | 0.00%                         | 0.05%           |
| Epoch Global Equity Shareholder Yield  |       | \$685           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                          | 0.02%                         | 0.10%           |
| GQG Partners Global Equity             |       | \$500           | 1.00%                                                         | 0.20%                                    | 0.80%                                |                          | 0.00%                         | 0.10%           |
| GQG Partners Global Equity – Hedged    |       | \$515           | 1.03%                                                         | 0.20%                                    | 0.83%                                |                          | 0.00%                         | 0.10%           |
| Hyperion Global Growth Companies       |       | \$1,655         | 3.31%                                                         | 0.20%                                    | 0.80%                                | 2.31%                    | 0.00%                         | 0.15%           |
| Intermede Global Equities              |       | \$605           | 1.21%                                                         | 0.20%                                    | 1.01%                                |                          | 0.00%                         | 0.10%           |
| Ironbark Brown Advisory Global Share   | 1     | \$660           | 1.26%                                                         | 0.20%                                    | 1.06%                                |                          | 0.06%                         | 0.10%           |
| MFS Global Equity                      |       | \$630           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                          | 0.01%                         | 0.05%           |
| Nanuk New World                        |       | \$590           | 1.18%                                                         | 0.20%                                    | 0.98%                                |                          | 0.00%                         | 0.10%           |
| Royal London Concentrated Global Share |       | \$650           | 1.30%                                                         | 0.20%                                    | 1.10%                                |                          | 0.00%                         | 0.10%           |
| Royal London Core Global Share         |       | \$425           | 0.85%                                                         | 0.20%                                    | 0.65%                                |                          | 0.00%                         | 0.15%           |
| RQI Global Value                       |       | \$375           | 0.75%                                                         | 0.20%                                    | 0.55%                                |                          | 0.00%                         | 0.15%           |
| RQI Global Value – Hedged              |       | \$375           | 0.75%                                                         | 0.20%                                    | 0.55%                                |                          | 0.00%                         | 0.15%           |
| T. Rowe Price Global Equity            |       | \$680           | 1.30%                                                         | 0.20%                                    | 1.10%                                |                          | 0.06%                         | 0.10%           |
| T. Rowe Price Global Equity – Hedged   |       | \$685           | 1.30%                                                         | 0.20%                                    | 1.10%                                |                          | 0.07%                         | 0.10%           |
| Talaria Global Equity                  |       | \$700           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                          | 0.05%                         | 0.20%           |
| Vinva Global Alpha                     | 1, 2  | \$600           | 1.15%                                                         | 0.20%                                    | 0.95%                                |                          | 0.05%                         | 0.15%           |
| Vinva Global Alpha – Hedged            | 1, 2  | \$600           | 1.15%                                                         | 0.20%                                    | 0.95%                                |                          | 0.05%                         | 0.15%           |

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2 The effective fee date for this option is 1 June 2026.

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|---------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>Global Share – Emerging Markets</b>      |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| Aikya Emerging Markets Opportunities        | 1     | \$630           | 1.26%                                                         | 0.20%                                    | 1.06%                                |                            | 0.00%                         | 0.15%           |
| CFS Emerging Markets                        |       | \$810           | 1.56%                                                         | 0.20%                                    | 1.36%                                |                            | 0.06%                         | 0.20%           |
| Fidelity Asia                               |       | \$730           | 1.41%                                                         | 0.20%                                    | 1.21%                                |                            | 0.05%                         | 0.20%           |
| Pendal Global Emerging Market Opportunities |       | \$800           | 1.60%                                                         | 0.20%                                    | 1.40%                                |                            | 0.00%                         | 0.20%           |
| Platinum Asia                               |       | \$795           | 1.58%                                                         | 0.20%                                    | 1.38%                                |                            | 0.01%                         | 0.20%           |
| RQI Emerging Markets Value                  |       | \$510           | 0.91%                                                         | 0.20%                                    | 0.71%                                |                            | 0.11%                         | 0.20%           |
| Skerryvore Global Emerging Markets All-Cap  | 1     | \$690           | 1.38%                                                         | 0.20%                                    | 1.18%                                |                            | 0.00%                         | 0.20%           |
| <b>Lower Volatility Share</b>               |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| AB Managed Volatility Equities              |       | \$425           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                            | 0.05%                         | 0.20%           |
| Acadian Global Managed Volatility Equity    |       | \$450           | 0.90%                                                         | 0.20%                                    | 0.70%                                |                            | 0.00%                         | 0.05%           |
| Merlon Australian Share Income              |       | \$630           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                            | 0.06%                         | 0.20%           |
| <b>Short Duration Fixed Interest</b>        |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| Daintree Core Income                        |       | \$325           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                            | 0.00%                         | 0.10%           |
| Franklin Australian Absolute Return Bond    |       | \$405           | 0.81%                                                         | 0.20%                                    | 0.61%                                |                            | 0.00%                         | 0.10%           |
| Janus Henderson Diversified Credit          |       | \$325           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                            | 0.00%                         | 0.15%           |
| Kapstream Absolute Return Income            |       | \$480           | 0.96%                                                         | 0.20%                                    | 0.76%                                |                            | 0.00%                         | 0.10%           |
| Macquarie Income Opportunities              |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                            | 0.00%                         | 0.15%           |
| Mutual Income                               |       | \$320           | 0.64%                                                         | 0.20%                                    | 0.44%                                |                            | 0.00%                         | 0.00%           |
| Perpetual Diversified Income                |       | \$475           | 0.95%                                                         | 0.20%                                    | 0.75%                                |                            | 0.00%                         | 0.15%           |
| PM Capital Enhanced Yield                   |       | \$555           | 1.11%                                                         | 0.20%                                    | 0.55%                                | 0.36%                      | 0.00%                         | 0.10%           |
| Schroder Absolute Return Income             |       | \$450           | 0.90%                                                         | 0.20%                                    | 0.70%                                |                            | 0.00%                         | 0.15%           |
| Yarra Enhanced Income                       |       | \$400           | 0.80%                                                         | 0.20%                                    | 0.60%                                |                            | 0.00%                         | 0.10%           |

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| Option name                                         | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) = | Administration fees and costs (% p.a.) + | Investment fees and costs (% p.a.) + | Performance fee (% p.a.) + | Net transaction cost (% p.a.) | Buy/sell spread |
|-----------------------------------------------------|-------|-----------------|---------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>Specialist Share</b>                             |       |                 |                                                               |                                          |                                      |                            |                               |                 |
| Acadian Australian Equity Long Short                |       | \$575           | 1.15%                                                         | 0.20%                                    | 0.95%                                |                            | 0.00%                         | 0.15%           |
| Acadian Global Equity Long Short                    |       | \$680           | 1.30%                                                         | 0.20%                                    | 1.10%                                |                            | 0.06%                         | 0.10%           |
| Bell Global Emerging Companies                      |       | \$740           | 1.46%                                                         | 0.20%                                    | 1.26%                                |                            | 0.02%                         | 0.15%           |
| CFS ETF Exposure Series: All-World ex-US Shares     |       | \$145           | 0.29%                                                         | 0.20%                                    | 0.09%                                |                            | 0.00%                         | 0.05%           |
| CFS ETF Exposure Series: Europe Shares              | 1     | \$305           | 0.60%                                                         | 0.20%                                    | 0.40%                                |                            | 0.01%                         | 0.05%           |
| CFS ETF Exposure Series: Japan Shares               | 1     | \$330           | 0.65%                                                         | 0.20%                                    | 0.45%                                |                            | 0.01%                         | 0.05%           |
| CFS ETF Exposure Series: US Shares                  |       | \$145           | 0.29%                                                         | 0.20%                                    | 0.09%                                |                            | 0.00%                         | 0.05%           |
| CFS – Wellington Global Health & Biotechnology      |       | \$605           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                            | 0.01%                         | 0.10%           |
| CFS – Wellington Global Small Companies             |       | \$710           | 1.36%                                                         | 0.20%                                    | 1.16%                                |                            | 0.06%                         | 0.15%           |
| CFS – Wellington Global Technology & Communications |       | \$625           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                            | 0.05%                         | 0.10%           |
| Fidelity Global Future Leaders                      | 1     | \$675           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                            | 0.00%                         | 0.10%           |
| Janus Henderson Global Natural Resources            |       | \$820           | 1.20%                                                         | 0.20%                                    | 1.00%                                |                            | 0.44%                         | 0.15%           |
| L1 Capital Catalyst                                 |       | \$720           | 1.44%                                                         | 0.20%                                    | 1.24%                                | 0.00%                      | 0.00%                         | 0.15%           |
| Lazard Listed Private Markets                       | 1     | \$650           | 1.25%                                                         | 0.20%                                    | 1.05%                                |                            | 0.05%                         | 0.25%           |
| Perpetual Share-Plus Long-Short                     |       | \$715           | 1.20%                                                         | 0.20%                                    | 1.00%                                | 0.00%                      | 0.23%                         | 0.20%           |
| PM Capital Global Companies                         |       | \$1,835         | 3.62%                                                         | 0.20%                                    | 1.04%                                | 2.38%                      | 0.05%                         | 0.25%           |
| Sage Capital Equity Plus                            |       | \$675           | 1.10%                                                         | 0.20%                                    | 0.90%                                | 0.00%                      | 0.25%                         | 0.15%           |
| Vinva Global Alpha Extension                        | 1     | \$725           | 1.35%                                                         | 0.20%                                    | 1.15%                                |                            | 0.10%                         | 0.10%           |
| Yarra Global Small Companies                        | 1     | \$750           | 1.50%                                                         | 0.20%                                    | 1.30%                                |                            | 0.00%                         | 0.30%           |

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## Fees and costs for each investment option – FirstChoice Wholesale Pre-Retirement Pension

| Option name                         | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|-------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>Multi-Asset options</b>          |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| <b>CFS Lifestage options</b>        |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Lifestage 1960-64           |       | \$335           | 0.63%                                                       | 0.20%                                    | 0.43%                                |                            | 0.04%                         | 0.10%           |
| CFS TTR Lifestage 1965-69           | 1     | \$310           | 0.62%                                                       | 0.20%                                    | 0.41%                                | 0.01%                      | 0.00%                         | 0.10%           |
| <b>Defensive</b>                    |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Defensive                   |       | \$475           | 0.93%                                                       | 0.20%                                    | 0.73%                                |                            | 0.02%                         | 0.15%           |
| <b>Alternative income</b>           |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Pendal TTR Monthly Income Plus      |       | \$505           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.01%                         | 0.10%           |
| <b>Conservative</b>                 |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| AZ Sestante TTR Conservative        |       | \$410           | 0.74%                                                       | 0.20%                                    | 0.54%                                |                            | 0.08%                         | 0.10%           |
| CFS TTR Conservative                |       | \$530           | 1.00%                                                       | 0.20%                                    | 0.78%                                | 0.02%                      | 0.06%                         | 0.15%           |
| CFS TTR Enhanced Index Conservative |       | \$340           | 0.66%                                                       | 0.20%                                    | 0.46%                                |                            | 0.02%                         | 0.10%           |
| CFS TTR Index Conservative          |       | \$180           | 0.35%                                                       | 0.20%                                    | 0.15%                                |                            | 0.01%                         | 0.05%           |
| Context Capital TTR Short Term      |       | \$410           | 0.79%                                                       | 0.20%                                    | 0.59%                                |                            | 0.03%                         | 0.10%           |
| Perpetual TTR Conservative Growth   |       | \$595           | 1.18%                                                       | 0.20%                                    | 0.98%                                |                            | 0.01%                         | 0.25%           |
| <b>Moderate</b>                     |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| AZ Sestante TTR Diversified         |       | \$460           | 0.84%                                                       | 0.20%                                    | 0.64%                                |                            | 0.08%                         | 0.10%           |
| CFS TTR Diversified                 |       | \$545           | 1.04%                                                       | 0.20%                                    | 0.82%                                | 0.02%                      | 0.05%                         | 0.15%           |
| CFS TTR Enhanced Index Diversified  |       | \$365           | 0.70%                                                       | 0.20%                                    | 0.50%                                |                            | 0.03%                         | 0.10%           |
| CFS TTR Enhanced Index Moderate     |       | \$375           | 0.72%                                                       | 0.20%                                    | 0.52%                                |                            | 0.03%                         | 0.10%           |
| CFS TTR Index Diversified           |       | \$185           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.01%                         | 0.05%           |
| CFS TTR Index Moderate              |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| CFS TTR Moderate                    |       | \$565           | 1.06%                                                       | 0.20%                                    | 0.84%                                | 0.02%                      | 0.07%                         | 0.15%           |
| Context Capital TTR Medium Term     |       | \$470           | 0.92%                                                       | 0.20%                                    | 0.72%                                |                            | 0.02%                         | 0.10%           |
| Perpetual TTR Diversified Growth    |       | \$655           | 1.28%                                                       | 0.20%                                    | 1.08%                                |                            | 0.03%                         | 0.25%           |

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|---------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>Diversified Real Return</b>        |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Drummond TTR Dynamic Plus             |       | \$530           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.00%                         | 0.20%           |
| Perpetual TTR Diversified Real Return |       | \$605           | 1.16%                                                       | 0.20%                                    | 0.96%                                |                            | 0.05%                         | 0.15%           |
| Schroder TTR Real Return              |       | \$590           | 1.18%                                                       | 0.20%                                    | 0.98%                                |                            | 0.00%                         | 0.10%           |
| <b>Growth</b>                         |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Balanced                      |       | \$580           | 1.10%                                                       | 0.20%                                    | 0.87%                                | 0.03%                      | 0.06%                         | 0.15%           |
| CFS TTR Enhanced Index Balanced       |       | \$385           | 0.74%                                                       | 0.20%                                    | 0.54%                                |                            | 0.03%                         | 0.10%           |
| CFS TTR Enhanced Index Growth         |       | \$400           | 0.77%                                                       | 0.20%                                    | 0.57%                                |                            | 0.03%                         | 0.10%           |
| CFS TTR Growth                        |       | \$600           | 1.12%                                                       | 0.20%                                    | 0.89%                                | 0.03%                      | 0.08%                         | 0.15%           |
| CFS TTR Index Balanced                |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| CFS TTR Index Growth                  |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| CFS TTR Thrive+ Sustainable Growth    |       | \$510           | 0.88%                                                       | 0.20%                                    | 0.68%                                |                            | 0.14%                         | 0.10%           |
| Lonsec TTR Core Plus Balanced         | 1     | \$440           | 0.87%                                                       | 0.20%                                    | 0.67%                                |                            | 0.01%                         | 0.15%           |
| Lonsec TTR Core Plus Growth           | 1     | \$480           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.01%                         | 0.15%           |
| Perpetual TTR Balanced Growth         |       | \$675           | 1.28%                                                       | 0.20%                                    | 1.08%                                |                            | 0.07%                         | 0.25%           |
| <b>High growth</b>                    |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| AZ Sestante TTR Growth                |       | \$510           | 0.94%                                                       | 0.20%                                    | 0.74%                                |                            | 0.08%                         | 0.10%           |
| CFS TTR Enhanced Index High Growth    |       | \$420           | 0.81%                                                       | 0.20%                                    | 0.61%                                |                            | 0.03%                         | 0.10%           |
| CFS TTR High Growth                   |       | \$630           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.06%                         | 0.15%           |
| CFS TTR Index High Growth             |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| Context Capital TTR Long Term         |       | \$475           | 0.94%                                                       | 0.20%                                    | 0.74%                                |                            | 0.01%                         | 0.10%           |
| Lonsec TTR Core Plus High Growth      | 1     | \$525           | 1.03%                                                       | 0.20%                                    | 0.83%                                |                            | 0.02%                         | 0.15%           |
| <b>Single-Asset options</b>           |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| <b>Alternatives</b>                   |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Acadian TTR Defensive Income          |       | \$330           | 0.65%                                                       | 0.20%                                    | 0.45%                                |                            | 0.01%                         | 0.10%           |

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|-----------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Aspect TTR Diversified Futures                      |       | \$1,230         | 2.08%                                                       | 0.20%                                    | 1.70%                                | 0.18%                      | 0.38%                         | 0.00%           |
| BlackRock TTR Global Liquid Alternatives            | 1     | \$935           | 1.63%                                                       | 0.20%                                    | 1.43%                                |                            | 0.24%                         | 0.10%           |
| Australian Fixed Interest                           |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Index Australian Bond                       |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.10%           |
| Janus Henderson TTR Tactical Income                 |       | \$350           | 0.70%                                                       | 0.20%                                    | 0.50%                                |                            | 0.00%                         | 0.10%           |
| Macquarie TTR Australian Fixed Interest             |       | \$250           | 0.50%                                                       | 0.20%                                    | 0.30%                                |                            | 0.00%                         | 0.10%           |
| Pendal TTR Sustainable Australian Fixed Interest    |       | \$385           | 0.76%                                                       | 0.20%                                    | 0.56%                                |                            | 0.01%                         | 0.10%           |
| PIMCO TTR Australian Bond                           |       | \$375           | 0.75%                                                       | 0.20%                                    | 0.55%                                |                            | 0.00%                         | 0.10%           |
| Western Asset TTR Australian Bond                   |       | \$335           | 0.67%                                                       | 0.20%                                    | 0.47%                                |                            | 0.00%                         | 0.05%           |
| Australian Property and Infrastructure Securities   |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Index Property Securities                   |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| CFS TTR Property Securities                         |       | \$510           | 0.97%                                                       | 0.20%                                    | 0.77%                                |                            | 0.05%                         | 0.20%           |
| Pendal TTR Property Investment                      |       | \$575           | 1.11%                                                       | 0.20%                                    | 0.91%                                |                            | 0.04%                         | 0.20%           |
| Australian Share                                    |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Alphinity TTR Sustainable Share                     |       | \$650           | 1.21%                                                       | 0.20%                                    | 1.01%                                |                            | 0.09%                         | 0.15%           |
| Ausbil TTR Australian Active Equity                 |       | \$500           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.00%                         | 0.15%           |
| CFS TTR Australian Share                            |       | \$550           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.05%                         | 0.15%           |
| CFS TTR Index Australian Share                      |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| ClearBridge TTR Australian Equity Income            |       | \$570           | 1.10%                                                       | 0.20%                                    | 0.90%                                |                            | 0.04%                         | 0.15%           |
| DNR Capital TTR Australian Equities High Conviction |       | \$535           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.02%                         | 0.10%           |
| Fidelity TTR Australian Equities                    |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.10%           |
| First Sentier TTR Concentrated Australian Share     |       | \$535           | 1.01%                                                       | 0.20%                                    | 0.81%                                |                            | 0.06%                         | 0.20%           |
| First Sentier TTR Imputation                        |       | \$520           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.04%                         | 0.15%           |

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|----------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Infinity TTR Core Australian Equity          |       | \$445           | 0.89%                                                       | 0.20%                                    | 0.69%                                |                            | 0.00%                         | 0.20%           |
| Investors Mutual TTR Australian Share        |       | \$600           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.00%                         | 0.20%           |
| Lazard TTR Select Australian Equity          |       | \$555           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.06%                         | 0.15%           |
| Pendal TTR Australian Share                  |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.15%           |
| Perennial Value TTR Australian Share         |       | \$660           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.27%                         | 0.20%           |
| Perpetual TTR Australian Share               |       | \$705           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.16%                         | 0.15%           |
| Perpetual TTR Industrial Share               |       | \$695           | 1.26%                                                       | 0.20%                                    | 1.06%                                |                            | 0.13%                         | 0.15%           |
| Platypus TTR Australian Equities             | 1     | \$525           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.10%                         | 0.15%           |
| RQI TTR Australian Value                     |       | \$325           | 0.65%                                                       | 0.20%                                    | 0.45%                                |                            | 0.00%                         | 0.10%           |
| Schroder TTR Australian Equity               |       | \$525           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.00%                         | 0.15%           |
| Vinva TTR Australian Equity                  | 1     | \$510           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.07%                         | 0.20%           |
| WaveStone TTR Australian Share               |       | \$550           | 1.06%                                                       | 0.20%                                    | 0.86%                                |                            | 0.04%                         | 0.20%           |
| Yarra TTR Ex-20 Australian Equities          | 1     | \$550           | 1.10%                                                       | 0.20%                                    | 0.90%                                |                            | 0.00%                         | 0.15%           |
| Australian Share – Small Companies           |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Ausbil TTR Australian Emerging Leaders       |       | \$655           | 1.15%                                                       | 0.20%                                    | 0.95%                                | 0.00%                      | 0.16%                         | 0.20%           |
| CFS TTR Australian Small Companies           |       | \$730           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.11%                         | 0.20%           |
| Eley Griffiths Group TTR Mid Cap             | 1     | \$650           | 1.15%                                                       | 0.20%                                    | 0.95%                                |                            | 0.15%                         | 0.20%           |
| First Sentier TTR Australian Small Companies |       | \$595           | 1.15%                                                       | 0.20%                                    | 0.95%                                |                            | 0.04%                         | 0.15%           |
| Infinity TTR SMID Australian Equity          |       | \$535           | 1.07%                                                       | 0.20%                                    | 0.87%                                |                            | 0.00%                         | 0.20%           |
| OC TTR Premium Small Companies               |       | \$800           | 1.41%                                                       | 0.20%                                    | 1.21%                                | 0.00%                      | 0.19%                         | 0.25%           |
| Cash                                         |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| FirstRate TTR Saver                          |       | \$350           | 0.35% to 0.70%                                              | 0.35% to 0.70%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| FirstRate TTR Saver Non-Auto-rebalancing     |       | \$350           | 0.35% to 0.70%                                              | 0.35% to 0.70%                           | 0.00%                                |                            | 0.00%                         | 0.00%           |
| Diversified Fixed Interest                   |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Bentham TTR Global Income                    |       | \$470           | 0.94%                                                       | 0.20%                                    | 0.74%                                |                            | 0.00%                         | 0.20%           |

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|-------------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| CFS TTR Fixed Interest                                |       | \$425           | 0.84%                                                       | 0.20%                                    | 0.64%                                |                            | 0.01%                         | 0.15%           |
| CFS TTR Index Global Bond                             |       | \$175           | 0.35%                                                       | 0.20%                                    | 0.15%                                |                            | 0.00%                         | 0.10%           |
| Colchester TTR Emerging Market Bond                   | 1     | \$555           | 1.11%                                                       | 0.20%                                    | 0.91%                                |                            | 0.00%                         | 0.20%           |
| Colchester TTR Global Government Bond                 |       | \$430           | 0.86%                                                       | 0.20%                                    | 0.66%                                |                            | 0.00%                         | 0.10%           |
| Daintree TTR High Income                              | 1     | \$470           | 0.92%                                                       | 0.20%                                    | 0.72%                                |                            | 0.02%                         | 0.15%           |
| Macquarie TTR Dynamic Bond                            |       | \$340           | 0.67%                                                       | 0.20%                                    | 0.47%                                |                            | 0.01%                         | 0.20%           |
| PIMCO TTR Diversified Fixed Interest                  |       | \$400           | 0.80%                                                       | 0.20%                                    | 0.60%                                |                            | 0.00%                         | 0.10%           |
| PIMCO TTR Global Bond                                 |       | \$400           | 0.80%                                                       | 0.20%                                    | 0.60%                                |                            | 0.00%                         | 0.10%           |
| T. Rowe Price TTR Dynamic Global Bond                 |       | \$520           | 1.04%                                                       | 0.20%                                    | 0.84%                                |                            | 0.00%                         | 0.15%           |
| UBS TTR Diversified Fixed Income                      |       | \$410           | 0.80%                                                       | 0.20%                                    | 0.60%                                |                            | 0.02%                         | 0.15%           |
| Enhanced Cash                                         |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| First Sentier TTR Strategic Cash                      |       | \$200           | 0.40%                                                       | 0.20%                                    | 0.20%                                |                            | 0.00%                         | 0.00%           |
| Geared                                                |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Geared Share                                  | 2     | \$1,215         | 1.05%(g)/2.31%(n)                                           | 0.09%(g)/0.20%(n)                        | 0.96%(g)/2.11%(n)                    |                            | 0.12%                         | 0.20 - 0.50%    |
| Global Property and Infrastructure Securities         |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Global Infrastructure Securities              |       | \$690           | 1.26%                                                       | 0.20%                                    | 1.06%                                |                            | 0.12%                         | 0.15%           |
| CFS TTR Index Global Listed Infrastructure Securities |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| CFS TTR Index Global Property Securities              |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| ClearBridge TTR Infrastructure Value – Hedged         | 1     | \$645           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.09%                         | 0.10%           |
| First Sentier TTR Global Property Securities          |       | \$550           | 1.05%                                                       | 0.20%                                    | 0.85%                                |                            | 0.05%                         | 0.15%           |
| Nomura TTR Global Listed Real Estate                  |       | \$650           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.05%                         | 0.15%           |
| Magellan TTR Infrastructure                           |       | \$660           | 1.31%                                                       | 0.20%                                    | 1.11%                                |                            | 0.01%                         | 0.10%           |

1 This option has not been in existence for 12 months (as at 30 June 2025). As a result, these figures are estimates. If the option has performance fees, we assume no outperformance.

2 Aside from the Cost of Product and Net transaction cost columns, the figures shown for this geared share option express the investment and Total administration and investment fees and costs as a percentage of both the gross (g) and net (n) assets. Gross assets include assets acquired from borrowings and net assets exclude assets acquired from borrowings. The net fees reflect the level of gearing as a percentage at 30 June 2025. Your investment returns will reduce by the net Total administration and investment fees and costs. The net investment fees and costs will vary in line with the gearing level of the option. Borrowings include any exposure to borrowings from an option investing directly or indirectly into another managed investment scheme that borrows. Buy/sell spreads depend on the specific gearing level of the option. The Net transaction costs are based on the net assets of the geared option. Note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                                       | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|---------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| Quay TTR Global Real Estate – Unhedged            |       | \$530           | 1.03%                                                       | 0.20%                                    | 0.83%                                | 0.00%                      | 0.03%                         | 0.15%           |
| Resolution Capital TTR Global Property Securities |       | \$710           | 1.32%                                                       | 0.20%                                    | 1.12%                                |                            | 0.10%                         | 0.15%           |
| Global Share                                      |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Baillie Gifford TTR Long Term Global Growth       |       | \$560           | 1.12%                                                       | 0.20%                                    | 0.92%                                |                            | 0.00%                         | 0.05%           |
| Barrow Hanley TTR Global Share                    |       | \$695           | 1.36%                                                       | 0.20%                                    | 1.16%                                |                            | 0.03%                         | 0.15%           |
| Capital Group TTR New Perspective                 | 1     | \$500           | 1.00%                                                       | 0.20%                                    | 0.80%                                |                            | 0.00%                         | 0.10%           |
| Capital Group TTR New Perspective – Hedged        | 1     | \$510           | 1.02%                                                       | 0.20%                                    | 0.82%                                |                            | 0.00%                         | 0.10%           |
| CFS TTR Global Share                              |       | \$705           | 1.36%                                                       | 0.20%                                    | 1.16%                                |                            | 0.05%                         | 0.15%           |
| CFS TTR Index Global Share                        |       | \$185           | 0.37%                                                       | 0.20%                                    | 0.17%                                |                            | 0.00%                         | 0.05%           |
| CFS TTR Index Global Share – Hedged               |       | \$180           | 0.36%                                                       | 0.20%                                    | 0.16%                                |                            | 0.00%                         | 0.05%           |
| Epoch TTR Global Equity Shareholder Yield         |       | \$690           | 1.36%                                                       | 0.20%                                    | 1.16%                                |                            | 0.02%                         | 0.10%           |
| GQG Partners TTR Global Equity                    |       | \$505           | 1.01%                                                       | 0.20%                                    | 0.81%                                |                            | 0.00%                         | 0.10%           |
| GQG Partners TTR Global Equity – Hedged           |       | \$520           | 1.03%                                                       | 0.20%                                    | 0.83%                                |                            | 0.01%                         | 0.10%           |
| Intermede TTR Global Equities                     |       | \$620           | 1.23%                                                       | 0.20%                                    | 1.03%                                |                            | 0.01%                         | 0.10%           |
| Ironbark Brown Advisory TTR Global Share          | 1     | \$660           | 1.26%                                                       | 0.20%                                    | 1.06%                                |                            | 0.06%                         | 0.10%           |
| MFS TTR Global Equity                             |       | \$630           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.01%                         | 0.05%           |
| Nanuk TTR New World                               |       | \$600           | 1.19%                                                       | 0.20%                                    | 0.99%                                |                            | 0.01%                         | 0.10%           |
| Royal London TTR Concentrated Global Share        |       | \$660           | 1.32%                                                       | 0.20%                                    | 1.12%                                |                            | 0.00%                         | 0.10%           |
| Royal London TTR Core Global Share                |       | \$435           | 0.86%                                                       | 0.20%                                    | 0.66%                                |                            | 0.01%                         | 0.15%           |
| RQI TTR Global Value                              |       | \$380           | 0.76%                                                       | 0.20%                                    | 0.56%                                |                            | 0.00%                         | 0.15%           |
| RQI TTR Global Value – Hedged                     |       | \$385           | 0.76%                                                       | 0.20%                                    | 0.56%                                |                            | 0.01%                         | 0.15%           |
| T. Rowe Price TTR Global Equity                   |       | \$690           | 1.32%                                                       | 0.20%                                    | 1.12%                                |                            | 0.06%                         | 0.10%           |
| T. Rowe Price TTR Global Equity – Hedged          |       | \$695           | 1.31%                                                       | 0.20%                                    | 1.11%                                |                            | 0.08%                         | 0.10%           |
| Talaria TTR Global Equity                         |       | \$730           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.11%                         | 0.20%           |
| Vinva TTR Global Alpha                            | 1, 2  | \$605           | 1.16%                                                       | 0.20%                                    | 0.96%                                |                            | 0.05%                         | 0.15%           |
| Vinva TTR Global Alpha – Hedged                   | 1, 2  | \$615           | 1.18%                                                       | 0.20%                                    | 0.98%                                |                            | 0.05%                         | 0.15%           |

1 This option has not been in existence for 12 months (as at 30 June 2025). As a result, these figures are estimates. If the option has performance fees, we assume no outperformance.

2 The effective fee date for this option is 1 June 2026.

| Option name                                     | Notes | Cost of product | Total administration and investment fees and costs (% p.a.) | = Administration fees and costs (% p.a.) | + Investment fees and costs (% p.a.) | + Performance fee (% p.a.) | Net transaction cost (% p.a.) | Buy/sell spread |
|-------------------------------------------------|-------|-----------------|-------------------------------------------------------------|------------------------------------------|--------------------------------------|----------------------------|-------------------------------|-----------------|
| <b>Global Share – Emerging Markets</b>          |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| CFS TTR Emerging Markets                        |       | \$820           | 1.56%                                                       | 0.20%                                    | 1.36%                                |                            | 0.08%                         | 0.20%           |
| Pendal TTR Global Emerging Market Opportunities |       | \$820           | 1.61%                                                       | 0.20%                                    | 1.41%                                |                            | 0.03%                         | 0.20%           |
| Platinum TTR Asia                               |       | \$810           | 1.59%                                                       | 0.20%                                    | 1.39%                                |                            | 0.03%                         | 0.20%           |
| <b>Lower Volatility Share</b>                   |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Acadian TTR Global Managed Volatility Equity    |       | \$460           | 0.91%                                                       | 0.20%                                    | 0.71%                                |                            | 0.01%                         | 0.05%           |
| Merlon TTR Australian Share Income              |       | \$640           | 1.20%                                                       | 0.20%                                    | 1.00%                                |                            | 0.08%                         | 0.20%           |
| <b>Short Duration Fixed Interest</b>            |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Franklin TTR Australian Absolute Return Bond    |       | \$410           | 0.81%                                                       | 0.20%                                    | 0.61%                                |                            | 0.01%                         | 0.10%           |
| Janus Henderson TTR Diversified Credit          |       | \$330           | 0.66%                                                       | 0.20%                                    | 0.46%                                |                            | 0.00%                         | 0.15%           |
| Kapstream TTR Absolute Return Income            |       | \$480           | 0.96%                                                       | 0.20%                                    | 0.76%                                |                            | 0.00%                         | 0.10%           |
| Macquarie TTR Income Opportunities              |       | \$400           | 0.80%                                                       | 0.20%                                    | 0.60%                                |                            | 0.00%                         | 0.15%           |
| Mutual TTR Income                               |       | \$315           | 0.63%                                                       | 0.20%                                    | 0.43%                                |                            | 0.00%                         | 0.00%           |
| Perpetual TTR Diversified Income                |       | \$475           | 0.95%                                                       | 0.20%                                    | 0.75%                                |                            | 0.00%                         | 0.15%           |
| PM Capital TTR Enhanced Yield                   |       | \$540           | 1.08%                                                       | 0.20%                                    | 0.55%                                | 0.33%                      | 0.00%                         | 0.10%           |
| Schroder TTR Absolute Return Income             |       | \$455           | 0.91%                                                       | 0.20%                                    | 0.71%                                |                            | 0.00%                         | 0.15%           |
| Yarra TTR Enhanced Income                       |       | \$405           | 0.80%                                                       | 0.20%                                    | 0.60%                                |                            | 0.01%                         | 0.10%           |
| <b>Specialist Share</b>                         |       |                 |                                                             |                                          |                                      |                            |                               |                 |
| Bell TTR Global Emerging Companies              |       | \$755           | 1.46%                                                       | 0.20%                                    | 1.26%                                |                            | 0.05%                         | 0.15%           |
| L1 Capital TTR Catalyst                         |       | \$810           | 1.44%                                                       | 0.20%                                    | 1.24%                                | 0.00%                      | 0.18%                         | 0.15%           |
| Lazard TTR Listed Private Markets               | 1     | \$650           | 1.25%                                                       | 0.20%                                    | 1.05%                                |                            | 0.05%                         | 0.25%           |
| Perpetual TTR Share-Plus Long-Short             |       | \$730           | 1.20%                                                       | 0.20%                                    | 1.00%                                | 0.00%                      | 0.26%                         | 0.20%           |
| Sage Capital TTR Equity Plus                    |       | \$700           | 1.10%                                                       | 0.20%                                    | 0.90%                                | 0.00%                      | 0.30%                         | 0.15%           |
| Vinva TTR Global Alpha Extension                | 1     | \$695           | 1.35%                                                       | 0.20%                                    | 1.15%                                |                            | 0.04%                         | 0.10%           |
| Yarra TTR Global Small Companies                | 1     | \$750           | 1.50%                                                       | 0.20%                                    | 1.30%                                |                            | 0.00%                         | 0.30%           |

1 This option has not been in existence for 12 months (as at 30 June 2025). As a result, these figures are estimates. If the option has performance fees, we assume no outperformance.

# Additional explanation of fees and costs

## Defined fees

| Type of fee                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Does this fee apply?                                                              |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Activity fees                 | <p>A fee is an activity fee if:</p> <ul style="list-style-type: none"> <li>a the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: <ul style="list-style-type: none"> <li>1 that is engaged in at the request, or with the consent, of a member; or</li> <li>2 that relates to a member and is required by law; and</li> </ul> </li> <li>b those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy/sell spread, a switching fee, an advice fee or an insurance fee.</li> </ul> | N/A                                                                               |
| Administration fees and costs | <p>Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and include costs incurred by the trustee of the entity that:</p> <ul style="list-style-type: none"> <li>a relate to the administration or operation of the entity; and</li> <li>b are not otherwise charged as investment fees and costs, a buy/sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.</li> </ul>                                                                                                                                                       | Yes – refer to the 'Fees and costs for each investment option' tables for details |
| Advice fees                   | <p>A fee is an advice fee if:</p> <ul style="list-style-type: none"> <li>a the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by: <ul style="list-style-type: none"> <li>1 a trustee of the entity; or</li> <li>2 another person acting as an employee of, or under an arrangement with, the trustee of the entity; and</li> </ul> </li> <li>b those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.</li> </ul>             | N/A                                                                               |
| Buy-sell spreads <sup>1</sup> | A buy/sell spread is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Yes – refer to the 'Fees and costs for each investment option' tables for details |
| Exit fees                     | An exit fee is a fee, other than a buy/sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | N/A                                                                               |

| Type of fee               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Does this fee apply?                                                              |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Insurance fee             | <p>A fee is an insurance fee if:</p> <ul style="list-style-type: none"> <li>a the fee relates directly to either or both of the following: <ul style="list-style-type: none"> <li>1 insurance premiums paid by the trustee of a superannuation entity in relation to a member or members of the entity;</li> <li>2 costs incurred by the trustee of a superannuation entity in relation to the provision of insurance for a member or members of the entity; and</li> </ul> </li> <li>b the fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk; and</li> <li>c the premiums and costs to which the fee relates are not otherwise charged as an administration fee, an investment fee, a switching fee, an activity fee or an advice fee.</li> </ul> | Yes – refer to the 'Insurance costs' section for details                          |
| Investment fees and costs | <p>Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and include:</p> <ul style="list-style-type: none"> <li>a fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees), and</li> <li>b costs incurred by the trustee of the entity that: <ul style="list-style-type: none"> <li>1 relate to the investment of assets of the entity; and</li> <li>2 are not otherwise charged as administration fees and costs, a buy/sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.</li> </ul> </li> </ul>                                                                                                                                                                                                                                                                                               | Yes – refer to the 'Fees and costs for each investment option' tables for details |
| Switching fees            | A switching fee for superannuation products other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one investment option or product in the entity to another.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | N/A                                                                               |
| Transaction costs         | Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy/sell spreads.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Yes – refer to the 'Transaction costs' table for details                          |

1 Buy/sell spreads apply to most options (refer to 'Buy/sell spreads' for further details).

## Low account balances

If your account balance is below \$6,000 at the end of the financial year or at the time you exit the fund, you will not pay more than 3% of your account balance in administration fees and costs, investment fees and costs and transaction costs for the financial year. We will assess whether you have paid more than 3% in the relevant fees and costs at 30 June each year, or at your date of exit if you leave the fund before this date, and any excess will be refunded to you.

## FirstChoice Managed Account Service fees

When you access the FirstChoice Managed Accounts Service, you do not pay any additional fees or costs. Fees and costs will be deducted from the investment options that form part of your Portfolio, which is aligned to your nominated Managed Account Portfolio. Therefore, the total fees and costs you pay will reflect the fees and costs of the investment options and any changes to them in your Portfolio.

Refer to the tables in the 'Fees and costs for each investment option' tables for the fees and costs of each option.

The composition of investment options that form your nominated Managed Account Portfolio may change over time, along with fees and costs that you pay. For more details, you should consult with your adviser or refer to the FirstChoice Managed Accounts Service Reference Guide.

## Performance fees

Performance fees are payable from some options if the investment returns of the option, or a portion of the option's investments, exceed specified targets. The 'Fees and costs for each investment option' tables show which options are subject to performance fees.

Performance fees increase the investment fees and costs for the relevant option. Performance fees are reflected in the daily unit price and are paid monthly at the relevant rate (inclusive of the net effect of GST and any related GST credits).

The fee is calculated as a percentage rate of the relevant investment return outperformance. The outperformance is the percentage return above the relevant benchmark.

Sometimes the calculation of the performance fee will result in a negative dollar amount (negative performance fee). This negative performance fee is offset against any entitlement to future performance fees. We do not have to reimburse the option for negative performance. In extreme circumstances (e.g. if the net outflow from the option is more than 10% in one month), the negative performance fee which is offset may be reduced pro rata with the percentage of net outflow.

However, if there is a change to the option, such as a change of investment manager or investment strategy, the performance fee for the new option may be based on the rates prescribed in the performance fee tables that follow, and will not take into account any negative performance fee for the previous option.

It is also possible for the investment manager to exceed the relevant benchmark (and therefore be entitled to a performance fee) even where an option has had negative performance over a period, as that option may have performed better relative to the benchmark.

For periods of high outperformance, the performance fee may be substantial. We recommend you discuss this with your adviser to understand the impact of the performance fee.

**Note:** There is no standard that is applied to how performance fees are calculated. You should carefully compare the different performance fee types in the following tables, noting which benchmark they aim to outperform and whether performance fees are calculated before or after administration and investments fees and costs are charged.

Performance fees disclosed in this document are averaged over the previous five financial years and are estimates only. The actual amounts paid may be greater or less than the amounts disclosed.

### Performance fee before administration and investment fees and costs

| Option                             | Benchmark                        | Performance fee rate <sup>1</sup> |
|------------------------------------|----------------------------------|-----------------------------------|
| Ausbil Australian Emerging Leaders | Composite benchmark <sup>2</sup> | 15%                               |

<sup>1</sup> This rate is inclusive of the net effect of GST and any related GST credits.

<sup>2</sup> The composite benchmark consists of a weighting of 70% to the S&P/ASX Midcap 50 Total Return Index and 30% to the S&P/ASX Small Ordinaries Total Return Index.

## Performance fee after administration and investment fees and costs

| Option                           | Benchmark                                   | Performance fee rate <sup>1</sup> |
|----------------------------------|---------------------------------------------|-----------------------------------|
| Antipodes Global                 | MSCI All Country World Index                | 15%                               |
| Aspect Absolute Return           | RBA cash rate                               | 10%                               |
| Aspect Diversified Futures       | RBA cash rate                               | 20%                               |
| Hyperion Global Growth Companies | MSCI World Index                            | 20%                               |
| Infinity SMID Australian Equity  | S&P/ASX Mid Small Cap (TR) Index            | 20%                               |
| L1 Capital Catalyst              | S&P/ASX 200 Total Return Index              | 20.5%                             |
| OC Premium Small Companies       | S&P/ASX Small Ordinaries Total Return Index | 20%                               |
| Perpetual Share-Plus Long-Short  | S&P/ASX 300 Total Return Index plus 2%      | 13.98%                            |
| PM Capital Enhanced Yield        | RBA cash rate                               | 25%                               |
| PM Capital Global Companies      | RBA cash rate plus 4.5%                     | 20%                               |
| Quay Real Estate – Unhedged      | FTSE/EPRA NAREIT Developed Index Net TR AUD | 15.375%                           |
| Sage Capital Equity Plus         | S&P/ASX200 Total Return Index               | 20.5%                             |

<sup>1</sup> This rate is inclusive of the net effect of GST and any related GST credits.

## Indirect Performance fees

The performance fee estimates in the 'Fees and costs for each investment option' tables for some of the investment options reflect performance fees that may apply to underlying investments rather than the option itself. That is, these options do not have a performance fee but have, or could potentially have, exposures to one or more underlying investments that may pay a performance fee to the underlying investment manager. Such performance fees can be up to 30% for absolute performance or performance above a benchmark, such as the S&P/ASX 300 Total Return Index or the RBA cash rate.

We may calculate such performance fees before or after the deduction of fees depending on the underlying investment. Any performance fees payable by the underlying investments will reduce the investment performance of the options.

The allocation to underlying investments with or without performance fees may change at any time without notice to investors.

## Example – performance fees for CFS Diversified

This example assumes that the CFS Diversified option includes a 15% allocation to three underlying investment funds that each have a performance fee. Each of the underlying investment funds has a 5% allocation and achieves the following outcomes:

**Investment manager 1:** 3% return and applies a 20% performance fee on absolute return ( $3\% \times 5\% \times 20\%$ ).

**Investment manager 2:** 3% return above RBA cash rate and applies a 20% performance fee ( $3\% \times 5\% \times 20\%$ ).

**Investment manager 3:** 2% return above S&P/ASX 300 Total Return Index and applies a 30% performance fee ( $2\% \times 5\% \times 30\%$ ).

The overall investment performance of the CFS Diversified option would effectively be reduced by 0.09% due to performance fees ( $3\% \times 5\% \times 20\%$ ) + ( $3\% \times 5\% \times 20\%$ ) + ( $2\% \times 5\% \times 30\%$ ).

## Gross and net fees for geared options

Geared options borrow money to acquire additional assets on behalf of investors. We apply the administration and investment fees and costs against the total (gross) assets of the option.

We also disclose what this cost is equivalent to, as a percentage of the assets excluding the value of assets acquired with the borrowing. These are the net administration and investment fees and costs.

The net fees will vary in line with changes in the level of borrowing (gearing). The net total administration and investment fees and costs (p.a.) represent the effective cost to investors.

### Example

Assume a geared option has gross administration and investment fees and costs of 1.00% and a current gearing level of 55%.

| Calculation                                                                           | Amount               |
|---------------------------------------------------------------------------------------|----------------------|
| <b>Total investor assets</b><br>45% of total assets                                   | \$50,000,000         |
| <b>Assets from borrowing</b><br>55% of total assets                                   | \$62,000,000         |
| <b>Total value of assets</b>                                                          | <b>\$112,000,000</b> |
| <b>Gross administration and investment fees and costs</b><br>\$112,000,000 × 1.0%     | \$1,120,000          |
| <b>Net administration and investment fees and costs</b><br>\$1,120,000 ÷ \$50,000,000 | 2.24%                |

## Increases or alterations to the fees

We may vary the fees set out in the 'Additional explanation of fees and costs' section at any time at our absolute discretion, without your consent, within the limits prescribed in the trust deed. If the variation is an increase in a fee or charge, we will give you at least 30 days prior written notice.

The trust deed provides for the following maximum fees to be paid to the trustee (fees are inclusive of the net effect of GST and any related GST credits):

- a maximum management fee of 3% (referred to in this document as administration and investment fees and costs)
- insurance administration fee of 10% of premium (for members entering the fund after 16 April 2004)
- a maximum switching fee of 5% of the value of the investment switched
- for options with performance fees, a maximum performance fee rate of 25%
- a maximum transaction fee of \$50 (CPI-adjusted from 1 March 1994):
  - for each switch in excess of four per year
  - for each change in the frequency or amount of pension payments (other than those effective as from 1 July in any year)
  - for any other matter to which the trustee must attend in relation to a member, where the trustee reasonably considers a transaction fee is justified.

**Note:** These maximums are provided for information and are not the current fees charged (except for the insurance administration fee and, for the PM Capital Enhanced Yield investment option, the maximum performance fee rate). The current fees are shown in the tables in the 'Fees and costs for each investment option' section.

The law and the trust deed allow us to charge reasonable fees for requests for information relating to family law cases and the superannuation splitting provisions. At this time, we have elected not to charge these fees; however, we reserve the right to charge them at a later date.

## Costs and expenses relating to the fund

Subject to superannuation law, the trustee has the discretion to recover the ongoing operating costs and expenses that relate to the fund out of the assets of the fund, which includes a general reserve. Income that is not required to be allocated to members is credited to the general reserve. The trust deed does not place any limit on the amount of these costs and expenses that can be paid out of the fund. Where the recovered expenses affect your account or the balance of the general reserve reduces in a financial year (including through the impact of costs related to Super Advice), this is reflected in the fees and costs shown.

## What is paid to your adviser?

The adviser recommending this product may receive from us certain non-monetary benefits allowed under law ('soft dollar'). Under our obligations pursuant to the *Corporations Act 2001* and the Financial Services Council Code of Practice, we keep a record of soft dollar payments which we are entitled to make to dealer groups or advisers.

Dealer groups and other licensees who have an arrangement with us may receive remuneration from us to the extent that it is permitted under law. This includes remuneration for services provided to us in relation to the FirstChoice Managed Account Service which will be negotiated directly with individual dealer groups or licensees. Any remuneration will be paid from the fees we collect from you, as detailed in the 'Fees and costs for each investment option' tables in a given year. If these amounts are paid, they are paid by us from our

revenue and are not an extra amount paid from the fund, nor are they a further amount you pay. Refer to the AIL Financial Services Guide for further information on related party remuneration.

### **Adviser service fee**

You can arrange for the cost of advice services provided by your adviser, which relates to your investment in the fund, to be deducted from your account by setting up an adviser service fee (ASF). An ASF can be deducted monthly as an ongoing or fixed term arrangement, or as a one-off arrangement.

Where an ASF is deducted from your superannuation or pension account it must be:

- consented to by you in writing and provided to us
- for personal advice services provided only to you
- for personal advice services relating to your superannuation or pension account, from which the fee is being deducted
- a reasonable amount for the personal advice services provided to you.

Your adviser must provide you with a detailed summary of the fees you've agreed to pay, including the amount which relates to your superannuation account. No amount of the ASF may relate to advice about an insurance product held outside of superannuation, or insurance held in an external superannuation fund other than FirstChoice, a non-superannuation investment such as an investment property, or other external superannuation accounts. AIL has complete discretion to decline a request to pay an ASF, and to comply with its obligations under any applicable laws. An ASF deduction which does not relate to advice concerning your superannuation account in

the fund may be considered to be an illegal early release of superannuation and tax penalties may apply.

In the event where the rights of your adviser and/or their licensee have been assigned or novated to another person or entity, the agreed fees and payments of these fees may transfer to that person or entity. Where your superannuation account balance is transferred due to a Successor Fund Transfer/Intra-Fund Transfer (trustee does not change), the agreed fees may transfer to the new account.

You can generally choose the option from which your ASF is deducted. Where you do not nominate an option or the option you nominate has insufficient funds to pay the fee, we will generally deduct the fee from the most conservative option you hold at the time the fee is deducted. ASFs are typically deducted within the first five business days of the following month.

### **One-off ASF**

A one-off ASF is charged as a set dollar amount. You can choose to have this one-off fee deducted proportionately from all options in which you're invested or from one specified option. Where the fee is deducted from all your options, it will be based on the investment weighting of your account as at the day the fee is deducted.

### **Ongoing or fixed term ASF**

An ongoing or fixed term ASF, which is deducted monthly, can be charged as:

- a percentage of your account value, and/or
- a set dollar amount.

You can't arrange for both an ongoing and a fixed term fee to be deducted at the same time.

Ongoing and fixed term ASFs deduction will occur at the beginning of each month and will generally be calculated based on the number of days in the previous month that the fee was applied to your account. Where there are changes to your ASF, the fee will generally be pro-rated using the number of days each of your fee arrangements were applicable.

An ongoing or fixed term ASF may only be deducted from one option.

Where you agree to pay an ongoing or fixed term ASF this will continue to be deducted from your account until:

- the term of the arrangement ends and, if an ongoing fee arrangement, you do not renew your arrangement, or
- you or your adviser ask us to stop the fee arrangement.

We recommend speaking to your adviser before making changes to the ASF as this may affect the advice and services they provide to you.

Any ongoing or fixed term ASF will be paid to the current adviser listed on your account. You can change your adviser or renegotiate your ASF with your adviser at any time by providing a new written consent.

### **Your written consent to deduct the fees from your account**

To set-up an ASF on your account, we must be provided with a completed ASF form. This form requires you to consent to the amount of the ASF

that is to be deducted from your account and to which adviser the fee is to be paid (through their dealer group).

The form must contain the frequency and amount of the ASF you will pay from your account in the next 12 months, or a reasonable estimate of these fees if it is not a set dollar fee. It also requires information about the advice services to be provided to you, which your adviser is required to communicate to you before you consent to the payment of an ASF. In addition to the form provided to us, details of the ASF must also be disclosed to you by your adviser in a Statement of Advice or other related advice documentation, such as a Record of Advice.

Where you do not consent to an ASF, your adviser can't arrange for it to be deducted from your account. Your consent for an ongoing ASF must be renewed annually through your adviser. The fee arrangement will terminate on the 'end date' you and your adviser provide to us on an ASF form, if you do not provide prior consent to renew the fee.

**Note:** Paying an ASF from a FirstRate Term Deposit will be treated as an early withdrawal and this will reduce your interest rate, or the amount you receive may be subject to an adjustment (reduction), depending on the investment term you choose.

Refer to the FirstChoice Wholesale Personal Super and Pension Reference Guide for further details. The trustee may at its discretion limit, reduce or refuse to deduct an ASF or refuse to record or deal with your adviser at any time.

The trustee sets guidelines for the amount of ASF deemed reasonable to be released from your superannuation account, based on your account balance. Where your fees are outside of these set guidelines they may be reduced or removed. We will notify you and your adviser if this occurs. You and your adviser may discuss an alternative means for payment.

You should discuss the services your adviser will provide to you as a result of the fees you pay. If you have any queries in relation to the advice or services received, your adviser is best placed to assist you with these.

If you want to know how much you are paying in fees to your adviser, you can log in to FirstNet and the CFS mobile app to view your transaction history. Alternatively, you can contact us or your adviser directly.

## Fee rebates

### Portfolio rebate

You may be entitled to a portfolio rebate of part of the administration and investment fees and costs on your investment options depending on the size of your portfolio invested in eligible FirstChoice products.

Eligible FirstChoice products included in the calculation of your portfolio rebate are:

- FirstChoice Wholesale Investments
- FirstChoice Wholesale Personal Super
- FirstChoice Wholesale Pension

- FirstChoice Investments
- FirstChoice Employer Super.

Portfolio rebates are calculated and paid net of income tax.

Portfolio rebates are calculated monthly using your account balances<sup>1</sup> and the rebate rate that applied on the last day of the month. Portfolio rebates will be credited to your account in the form of additional units six-monthly in September and March while your account remains open. If you close your account, your redemption will only include a rebate up to the most recently completed calculation prior to the final redemption.

Although your investments in FirstChoice Employer Super, First Sentier Strategic Cash, CFS Enhanced Cash<sup>2</sup> and the FirstRate<sup>3</sup> options in any of the eligible FirstChoice products count towards whether you are eligible for the portfolio rebate, no rebate is payable on amounts invested in those options.

FirstChoice accounts that are individually owned and held under the same Member ID (OIN) are automatically counted towards your portfolio rebate.

Unless you nominate a particular option, the portfolio rebates will be paid to the most conservative option, as determined by us.

You can also nominate investments held in joint names or as trustee for a trust or superannuation fund to be included in your portfolio rebate – however this linking process does not occur automatically for these account types. If you hold more than one Member ID (OIN), or own a non-individual account, please contact us to ensure

<sup>1</sup> In calculating your portfolio rebate, your account balance is determined using the gross unit price of each option.

<sup>2</sup> CFS Enhanced Cash is not available in FirstChoice Investments and FirstChoice Employer Super.

<sup>3</sup> FirstRate options are only available in FirstChoice Employer Super, FirstChoice Wholesale Investments and FirstChoice Wholesale Super and Pension products.

you are receiving the correct level of rebate. Each account can only be linked to one Member ID (OIN) for portfolio rebate purposes. We do not allow the linking of nominee company accounts.

If you have more than one eligible FirstChoice product, all your investments will be aggregated for the purposes of calculating the portfolio rebate, and the rebate will be paid to each eligible product in proportion to your total portfolio.

The following table details the level of portfolio rebate you may be entitled to:

| Value of eligible FirstChoice products and investment options | Portfolio rebate (% p.a.) |
|---------------------------------------------------------------|---------------------------|
| \$0–\$100,000                                                 | Nil                       |
| next \$400,000                                                | 0.05%                     |
| next \$500,000                                                | 0.10%                     |
| over \$1,000,000                                              | 0.20%                     |

**Note:** First Sentier Strategic Cash, CFS Enhanced Cash, FirstRate options and FirstChoice Employer Super amounts are counted first in each tier amount.

**Example calculation:** A FirstChoice Wholesale Personal Super member has the following investments:

|                                            |                    |
|--------------------------------------------|--------------------|
| FirstRate Saver (Saver option)             | \$100,000          |
| First Sentier Strategic Cash (Cash option) | \$100,000          |
| CFS Balanced                               | \$1,800,000        |
| <b>TOTAL PORTFOLIO</b>                     | <b>\$2,000,000</b> |

| Portfolio balance                                                                                        | Rate                        | Portfolio rebate |
|----------------------------------------------------------------------------------------------------------|-----------------------------|------------------|
| First \$100,000 (Cash/Saver options counted first)                                                       | $\$100,000 \times 0.00\%$   | \$0              |
| Next \$400,000 (Cash/Saver option – \$100,000 remaining $\times 0.00\%$ plus $\$300,000 \times 0.05\%$ ) | $\$300,000 \times 0.05\%$   | \$150            |
| Next \$500,000                                                                                           | $\$500,000 \times 0.10\%$   | \$500            |
| Over \$1,000,000                                                                                         | $\$1,000,000 \times 0.20\%$ | \$2,000          |
| <b>TOTAL</b>                                                                                             |                             | <b>\$2,650</b>   |

**Note:** This is just an example. In practice, any actual portfolio rebate will depend on the options you are invested in and your investment balance.

We may change the portfolio rebate level or eligibility criteria at any time. If you require any clarification, please refer to [cfs.com.au](https://cfs.com.au), contact Investor Services on 13 13 36 or speak to your adviser.

Avanteos Investments Limited  
ABN 20 096 259 979 AFSL 245531 is the issuer of each of the eligible FirstChoice super and pension products. Colonial First State Investments Limited  
ABN 98 002 348 352 AFSL 232468 is the issuer of each of the eligible FirstChoice investments products. You should consider the PDS for the relevant FirstChoice product (which is available by contacting us on 13 13 36) and consider talking to an adviser before making an investment decision in relation to the product.

### Client fee rebate

We may choose to offer a rebate of the monthly Administration fee in respect of members of certain advisers. If you are eligible for a rebate, it will be credited to your accounts monthly and referred to as a 'Client fee rebate' in the annual statement and on FirstNet. If you leave your adviser, your rebate may cease. If you close or rollover your account prior to the date of the rebate calculation and payment, your withdrawal benefit will not include any rebate.

If we choose to reduce or cease to apply a Client fee rebate, we will provide you with at least 30 days' notice prior to the change. Other changes to the fee rebate may occur without any prior notice.

## Insurance costs (FirstChoice Wholesale Personal Super only)

### Insurance premiums

The cost of insurance premiums depends on the amount of cover you choose and your personal circumstances, including your gender, health, occupation, age and smoking status.

The insurance premium is deducted monthly in advance from one of your options. You or your adviser must specify the option from which the insurance premium is deducted on the insurance application form.

**Note:** Choosing FirstRate Term Deposits options for premium deductions will be an 'early withdrawal' and reduce the interest you receive. Refer to the FirstChoice Wholesale Personal Super and Pension Reference Guide.

### Insurance administration fee

An insurance administration fee of up to 10.0% (including the net effect of GST and any related GST credits) of Death, Death and Total and Permanent Disablement, and Salary Continuance premiums is charged for administering your insurance arrangements.

This administration fee is included in the standard premium rates and is not an additional fee charged to your account.

For more information on insurance, refer to 'Insurance in FirstChoice Wholesale Personal Super' in the PDS Part 1 and the FirstChoice Wholesale Personal Super Insurance booklet.

## Transaction costs

Transaction costs are the costs of buying and selling assets directly or indirectly held by an option and may include brokerage (and other related broker costs), government taxes/duties/levies, bank charges, custodian charges on transactions and the buy/sell spread of any underlying funds.

If the amount payable to acquire an investment exceeds the price for which it would be disposed of at that time, the difference is also a transaction cost.

Transaction costs are shown net of amounts recovered by the buy/sell spread charged and are an additional cost where they have not already been recovered by the buy/sell spread charged.

Transaction costs are an additional cost to you but no part of a transaction cost (including the buy/sell spread) is paid to us or an investment manager. Transaction costs are usually paid for from the assets directly or indirectly held by an option at the time of the transaction.

### Buy/sell spreads

For most options, there is a difference between the unit price used to issue and redeem units and the value of the option's assets. This difference is due to what is called the buy/sell spread. When you (or any person you have authorised) invest, switch or withdraw all or part of your investment in these options, we use the buy/sell spread to pay for the transaction costs incurred as a result of the transaction. We use the buy/sell spread to allocate transaction costs to the investor transacting rather than other investors in the option.

An option's buy/sell spread is set to reflect the estimated transaction costs the option will incur as a result of member transactions. The buy/sell spread that applies to each option is shown in the tables in the 'Fees and costs for each investment option' section.

**Note:** The buy/sell spreads are not paid to us or the investment manager. They are paid to the option and can be altered at any time, and may be altered without prior notice to you.

**Buy/sell spread example:** If you make a \$50,000 investment in or withdrawal from the CFS Balanced option (which charges a 0.15% buy spread), you will incur a buy/sell spread of \$75.

### FirstRate Deposits

If you withdraw or switch from a FirstRate Term Deposit within the specified period, early withdrawal adjustments may apply. Refer to the FirstChoice Wholesale Personal Super and Pension Reference Guide for more details.

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## Other transaction costs

Not all transaction costs are funded from the buy/sell spread. One reason for this is that an option may buy or sell assets even though there have been no member transactions. Additional transaction costs may be incurred either in the option or in underlying funds and these will reduce the returns of the option.

The 'Gross transaction costs' for each option for the 12 months to 30 June 2025, the 'Costs recovered' and the 'Net transaction costs' which reduce the returns on the options are set out in the following tables.

The figures in the following tables are inclusive of the net effect of GST and any related GST credits.

**Note:** Past costs are not a reliable indicator of future costs. Future costs may differ. Gross and net transaction costs are estimates based on the costs incurred in the previous financial year.

## Transaction costs – FirstChoice Wholesale Personal Super

| Option name                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Multi-Asset options</b>      |       |                               |                          |                               |
| <b>CFS Lifestage options</b>    |       |                               |                          |                               |
| CFS Lifestage 1945–49           |       | 0.29%                         | 0.28%                    | 0.01%                         |
| CFS Lifestage 1950–54           |       | 0.69%                         | 0.69%                    | 0.00%                         |
| CFS Lifestage 1955–59           |       | 0.36%                         | 0.35%                    | 0.01%                         |
| CFS Lifestage 1960–64           |       | 0.28%                         | 0.26%                    | 0.02%                         |
| CFS Lifestage 1965–69           |       | 0.18%                         | 0.15%                    | 0.03%                         |
| CFS Lifestage 1970–74           |       | 0.25%                         | 0.23%                    | 0.02%                         |
| CFS Lifestage 1975–79           |       | 0.24%                         | 0.21%                    | 0.03%                         |
| CFS Lifestage 1980–84           |       | 0.26%                         | 0.26%                    | 0.00%                         |
| CFS Lifestage 1985–89           |       | 0.24%                         | 0.23%                    | 0.01%                         |
| CFS Lifestage 1990–94           |       | 0.25%                         | 0.23%                    | 0.02%                         |
| CFS Lifestage 1995–99           |       | 0.23%                         | 0.21%                    | 0.02%                         |
| CFS Lifestage 2000–04           |       | 0.22%                         | 0.21%                    | 0.01%                         |
| CFS Lifestage 2005–09           |       | 0.25%                         | 0.25%                    | 0.00%                         |
| <b>Defensive</b>                |       |                               |                          |                               |
| CFS Defensive                   |       | 0.05%                         | 0.05%                    | 0.00%                         |
| <b>Alternative income</b>       |       |                               |                          |                               |
| Pendal Monthly Income Plus      |       | 0.03%                         | 0.03%                    | 0.00%                         |
| <b>Conservative</b>             |       |                               |                          |                               |
| AZ Sestante Conservative        |       | 0.13%                         | 0.08%                    | 0.05%                         |
| CFS Conservative                |       | 0.06%                         | 0.04%                    | 0.02%                         |
| CFS Enhanced Index Conservative |       | 0.03%                         | 0.03%                    | 0.00%                         |
| CFS Index Conservative          |       | 0.03%                         | 0.03%                    | 0.00%                         |

| Option name                       | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-----------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Context Capital Short Term        |       | 0.11%                         | 0.09%                    | 0.02%                         |
| Perpetual Conservative Growth     |       | 0.06%                         | 0.06%                    | 0.00%                         |
| <b>Moderate</b>                   |       |                               |                          |                               |
| AZ Sestante Diversified           |       | 0.12%                         | 0.06%                    | 0.06%                         |
| CFS Diversified                   |       | 0.07%                         | 0.05%                    | 0.02%                         |
| CFS Enhanced Index Diversified    |       | 0.04%                         | 0.04%                    | 0.00%                         |
| CFS Enhanced Index Moderate       |       | 0.05%                         | 0.04%                    | 0.01%                         |
| CFS Index Diversified             |       | 0.03%                         | 0.03%                    | 0.00%                         |
| CFS Index Moderate                |       | 0.04%                         | 0.04%                    | 0.00%                         |
| CFS Moderate                      |       | 0.06%                         | 0.02%                    | 0.04%                         |
| Context Capital Medium Term       |       | 0.08%                         | 0.07%                    | 0.01%                         |
| Perpetual Diversified Growth      |       | 0.07%                         | 0.07%                    | 0.00%                         |
| <b>Diversified Real Return</b>    |       |                               |                          |                               |
| CFS Real Return                   | 1     | 0.06%                         | 0.06%                    | 0.00%                         |
| Drummond Dynamic Plus             |       | 0.40%                         | 0.40%                    | 0.00%                         |
| Perpetual Diversified Real Return |       | 0.11%                         | 0.09%                    | 0.02%                         |
| Schroder Real Return              |       | 0.03%                         | 0.03%                    | 0.00%                         |
| <b>Growth</b>                     |       |                               |                          |                               |
| CFS Balanced                      |       | 0.07%                         | 0.05%                    | 0.02%                         |
| CFS Enhanced Index Balanced       |       | 0.04%                         | 0.03%                    | 0.01%                         |
| CFS Enhanced Index Growth         |       | 0.05%                         | 0.04%                    | 0.01%                         |
| CFS Growth                        |       | 0.07%                         | 0.02%                    | 0.05%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

| Option name                              | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS Index Balanced                       |       | 0.04%                         | 0.04%                    | 0.00%                         |
| CFS Index Growth                         |       | 0.02%                         | 0.02%                    | 0.00%                         |
| CFS Thrive+ Sustainable Growth           |       | 0.19%                         | 0.07%                    | 0.12%                         |
| Lonsec Core Plus Balanced                | 1     | 0.06%                         | 0.05%                    | 0.01%                         |
| Lonsec Core Plus Growth                  | 1     | 0.07%                         | 0.06%                    | 0.01%                         |
| Pendal Sustainable Balanced              |       | 0.08%                         | 0.05%                    | 0.03%                         |
| Perpetual Balanced Growth                |       | 0.08%                         | 0.06%                    | 0.02%                         |
| <b>High growth</b>                       |       |                               |                          |                               |
| AZ Sestante Growth                       |       | 0.10%                         | 0.04%                    | 0.06%                         |
| CFS Enhanced Index High Growth           |       | 0.05%                         | 0.03%                    | 0.02%                         |
| CFS High Growth                          |       | 0.06%                         | 0.03%                    | 0.03%                         |
| CFS Index High Growth                    |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Context Capital Long Term                |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Lonsec Core Plus High Growth             | 1     | 0.09%                         | 0.07%                    | 0.02%                         |
| <b>Geared</b>                            |       |                               |                          |                               |
| CFS Geared Growth Plus                   | 2     | 0.15%                         | 0.07%                    | 0.08%                         |
| <b>Single-Asset options</b>              |       |                               |                          |                               |
| <b>Alternatives</b>                      |       |                               |                          |                               |
| Acadian Defensive Income                 |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Aspect Absolute Return                   |       | 0.32%                         | 0.00%                    | 0.32%                         |
| Aspect Diversified Futures               |       | 0.38%                         | 0.00%                    | 0.38%                         |
| BlackRock Global Liquid Alternatives     | 1     | 0.31%                         | 0.07%                    | 0.24%                         |
| CFS ETF Exposure Series: Physical Gold   |       | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS ETF Exposure Series: Precious Metals | 1     | 0.07%                         | 0.07%                    | 0.00%                         |

| Option name                                              | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|----------------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Australian Fixed Interest</b>                         |       |                               |                          |                               |
| CFS Index Australian Bond                                |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Janus Henderson Tactical Income                          |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Macquarie Australian Fixed Interest                      |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Pendal Sustainable Australian Fixed Interest             |       | 0.11%                         | 0.11%                    | 0.00%                         |
| PIMCO Australian Bond                                    |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Western Asset Australian Bond                            |       | 0.04%                         | 0.04%                    | 0.00%                         |
| <b>Australian Property and Infrastructure Securities</b> |       |                               |                          |                               |
| CFS Index Property Securities                            |       | 0.01%                         | 0.01%                    | 0.00%                         |
| CFS Property Securities                                  |       | 0.07%                         | 0.05%                    | 0.02%                         |
| ClearBridge Real Income                                  |       | 0.06%                         | 0.06%                    | 0.00%                         |
| First Sentier Property Securities                        |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Ironbark Property Securities                             |       | 0.06%                         | 0.01%                    | 0.05%                         |
| Pendal Property Investment                               |       | 0.11%                         | 0.09%                    | 0.02%                         |
| <b>Australian Share</b>                                  |       |                               |                          |                               |
| Acadian Core Australian Equity                           |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Airlie Australian Share                                  |       | 0.08%                         | 0.05%                    | 0.03%                         |
| Alphinity Sustainable Share                              |       | 0.11%                         | 0.05%                    | 0.06%                         |
| Ausbil Active Sustainable Equity                         |       | 0.06%                         | 0.01%                    | 0.05%                         |
| Ausbil Australian Active Equity                          |       | 0.04%                         | 0.04%                    | 0.00%                         |
| CFS Australian Share                                     |       | 0.06%                         | 0.03%                    | 0.03%                         |
| CFS Index Australian Share                               |       | 0.01%                         | 0.01%                    | 0.00%                         |
| ClearBridge Australian Equity Income                     |       | 0.05%                         | 0.02%                    | 0.03%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The figures are based on the net assets of each of the geared options. Please note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| DNR Capital Australian Equities High Conviction |       | 0.07%                         | 0.07%                    | 0.00%                         |
| DNR Capital Australian Equities Income          |       | 0.11%                         | 0.05%                    | 0.06%                         |
| Fidelity Australian Equities                    |       | 0.02%                         | 0.02%                    | 0.00%                         |
| First Sentier Concentrated Australian Share     |       | 0.08%                         | 0.03%                    | 0.05%                         |
| First Sentier Imputation                        |       | 0.07%                         | 0.04%                    | 0.03%                         |
| Infinity Core Australian Equity                 |       | 0.54%                         | 0.52%                    | 0.02%                         |
| Investors Mutual Australian Share               |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Lazard Select Australian Equity                 |       | 0.08%                         | 0.04%                    | 0.04%                         |
| Pendal Australian Share                         |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Pendal Sustainable Australian Share             |       | 0.04%                         | 0.03%                    | 0.01%                         |
| Perennial Value Australian Share                |       | 0.30%                         | 0.06%                    | 0.24%                         |
| Perpetual Australian Share                      |       | 0.20%                         | 0.06%                    | 0.14%                         |
| Perpetual Industrial Share                      |       | 0.16%                         | 0.03%                    | 0.13%                         |
| Platypus Australian Equities                    | 1     | 0.14%                         | 0.04%                    | 0.10%                         |
| RQI Australian Value                            |       | 0.01%                         | 0.01%                    | 0.00%                         |
| Schroder Australian Equity                      |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Solaris Core Australian Equity                  |       | 0.10%                         | 0.07%                    | 0.03%                         |
| Vinva Australian Equity                         | 1     | 0.07%                         | 0.00%                    | 0.07%                         |
| WaveStone Australian Share                      |       | 0.06%                         | 0.04%                    | 0.02%                         |
| Yarra Ex-20 Australian Equities                 | 1     | 0.12%                         | 0.12%                    | 0.00%                         |

| Option name                               | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Australian Share – Small Companies</b> |       |                               |                          |                               |
| Ausbil Australian Emerging Leaders        |       | 0.18%                         | 0.06%                    | 0.12%                         |
| CFS Australian Small Companies            |       | 0.14%                         | 0.06%                    | 0.08%                         |
| Eiger Australian Small Companies          |       | 0.37%                         | 0.14%                    | 0.23%                         |
| Eley Griffiths Group Mid Cap              | 1     | 0.31%                         | 0.16%                    | 0.15%                         |
| First Sentier Australian Small Companies  |       | 0.08%                         | 0.08%                    | 0.00%                         |
| Infinity SMID Australian Equity           |       | 0.77%                         | 0.60%                    | 0.17%                         |
| Investors Mutual Future Leaders           |       | 0.18%                         | 0.06%                    | 0.12%                         |
| Longwave Australian Small Companies       | 1     | 0.09%                         | 0.09%                    | 0.00%                         |
| OC Premium Small Companies                |       | 0.28%                         | 0.12%                    | 0.16%                         |
| Pendal Smaller Companies                  | 1     | 0.22%                         | 0.06%                    | 0.16%                         |
| RQI Australian Small Cap Value            |       | 0.02%                         | 0.02%                    | 0.00%                         |
| <b>Cash and Deposits</b>                  |       |                               |                          |                               |
| FirstRate Saver                           |       | 0.00%                         | 0.00%                    | 0.00%                         |
| FirstRate Saver Non-Auto-rebalancing      |       | 0.00%                         | 0.00%                    | 0.00%                         |
| FirstRate Term Deposits                   |       | 0.00%                         | 0.00%                    | 0.00%                         |
| <b>Diversified Fixed Interest</b>         |       |                               |                          |                               |
| Bentham Global Income                     |       | 0.20%                         | 0.20%                    | 0.00%                         |
| CFS Fixed Interest                        |       | 0.06%                         | 0.06%                    | 0.00%                         |
| CFS Index Global Bond                     |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Colchester Emerging Market Bond           | 1     | 0.14%                         | 0.14%                    | 0.00%                         |
| Colchester Global Government Bond         |       | 0.08%                         | 0.08%                    | 0.00%                         |
| Daintree High Income                      | 1     | 0.05%                         | 0.03%                    | 0.02%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

| Option name                                          | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|------------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Fortlake Real Income                                 | 1     | 0.10%                         | 0.10%                    | 0.00%                         |
| Macquarie Dynamic Bond                               |       | 0.03%                         | 0.03%                    | 0.00%                         |
| MetLife Global Bond                                  |       | 0.03%                         | 0.03%                    | 0.00%                         |
| PIMCO Diversified Fixed Interest                     |       | 0.06%                         | 0.06%                    | 0.00%                         |
| PIMCO Global Bond                                    |       | 0.02%                         | 0.02%                    | 0.00%                         |
| T. Rowe Price Dynamic Global Bond                    |       | 0.10%                         | 0.10%                    | 0.00%                         |
| UBS Diversified Fixed Income                         |       | 0.03%                         | 0.03%                    | 0.00%                         |
| <b>Enhanced Cash</b>                                 |       |                               |                          |                               |
| CFS Enhanced Cash                                    |       | 0.00%                         | 0.00%                    | 0.00%                         |
| CFS ETF Exposure Series: US Treasury Bills           |       | 0.14%                         | 0.14%                    | 0.00%                         |
| First Sentier Strategic Cash                         |       | 0.00%                         | 0.00%                    | 0.00%                         |
| <b>Geared</b>                                        |       |                               |                          |                               |
| Acadian Geared Core Australian Equity                | 2     | 0.03%                         | 0.03%                    | 0.00%                         |
| Acadian Geared Global Equity                         | 2     | 0.10%                         | 0.10%                    | 0.00%                         |
| CFS Geared Australian Share                          | 2     | 0.29%                         | 0.12%                    | 0.17%                         |
| CFS Geared Global Share                              | 2     | 0.09%                         | 0.07%                    | 0.02%                         |
| CFS Geared Index Australian Share                    | 2     | 0.10%                         | 0.10%                    | 0.00%                         |
| CFS Geared Index Global Share                        | 2     | 0.10%                         | 0.10%                    | 0.00%                         |
| CFS Geared Share                                     | 2     | 0.17%                         | 0.13%                    | 0.04%                         |
| <b>Global Property and Infrastructure Securities</b> |       |                               |                          |                               |
| CFS Global Infrastructure Securities                 |       | 0.14%                         | 0.03%                    | 0.11%                         |
| CFS Global Property Securities                       |       | 0.10%                         | 0.04%                    | 0.06%                         |

| Option name                                       | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS Index Global Listed Infrastructure Securities |       | 0.03%                         | 0.03%                    | 0.00%                         |
| CFS Index Global Property Securities              |       | 0.02%                         | 0.02%                    | 0.00%                         |
| ClearBridge Infrastructure Value – Hedged         | 1     | 0.14%                         | 0.05%                    | 0.09%                         |
| Cohen & Steers Global Listed Infrastructure       | 1     | 0.13%                         | 0.03%                    | 0.10%                         |
| First Sentier Global Property Securities          |       | 0.07%                         | 0.05%                    | 0.02%                         |
| Magellan Infrastructure                           |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Nomura Global Listed Real Estate                  |       | 0.08%                         | 0.07%                    | 0.01%                         |
| Quay Global Real Estate – Unhedged                |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Resolution Capital Global Property Securities     |       | 0.14%                         | 0.08%                    | 0.06%                         |
| <b>Global Share</b>                               |       |                               |                          |                               |
| Acadian Global Equity                             |       | 0.05%                         | 0.03%                    | 0.02%                         |
| Alphinity Global Sustainable Equity               | 1     | 0.11%                         | 0.08%                    | 0.03%                         |
| Antipodes Global                                  |       | 0.24%                         | 0.08%                    | 0.16%                         |
| Baillie Gifford Long Term Global Growth           |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Barrow Hanley Global Share                        |       | 0.08%                         | 0.07%                    | 0.01%                         |
| Capital Group New Perspective                     | 1     | 0.12%                         | 0.12%                    | 0.00%                         |
| Capital Group New Perspective – Hedged            | 1     | 0.05%                         | 0.05%                    | 0.00%                         |
| CFS Global Share                                  |       | 0.06%                         | 0.03%                    | 0.03%                         |
| CFS Global Share – Hedged                         |       | 0.08%                         | 0.04%                    | 0.04%                         |
| CFS Index Global Share                            |       | 0.01%                         | 0.01%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The figures are based on the net assets of each of the geared options. Please note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                            | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|----------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS Index Global Share – Hedged        |       | 0.01%                         | 0.01%                    | 0.00%                         |
| Epoch Global Equity Shareholder Yield  |       | 0.04%                         | 0.03%                    | 0.01%                         |
| GQG Partners Global Equity             |       | 0.08%                         | 0.08%                    | 0.00%                         |
| GQG Partners Global Equity – Hedged    |       | 0.18%                         | 0.18%                    | 0.00%                         |
| Hyperion Global Growth Companies       |       | 0.10%                         | 0.10%                    | 0.00%                         |
| Intermede Global Equities              |       | 0.30%                         | 0.30%                    | 0.00%                         |
| Ironbark Brown Advisory Global Share   | 1     | 0.21%                         | 0.15%                    | 0.06%                         |
| MFS Global Equity                      |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Nanuk New World                        |       | 0.14%                         | 0.14%                    | 0.00%                         |
| Royal London Concentrated Global Share |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Royal London Core Global Share         |       | 0.37%                         | 0.37%                    | 0.00%                         |
| RQI Global Value                       |       | 0.03%                         | 0.03%                    | 0.00%                         |
| RQI Global Value – Hedged              |       | 0.03%                         | 0.03%                    | 0.00%                         |
| T. Rowe Price Global Equity            |       | 0.08%                         | 0.02%                    | 0.06%                         |
| T. Rowe Price Global Equity – Hedged   |       | 0.11%                         | 0.04%                    | 0.07%                         |
| Talaria Global Equity                  |       | 0.20%                         | 0.16%                    | 0.04%                         |
| Vinva Global Alpha                     | 1, 2  | 0.07%                         | 0.02%                    | 0.05%                         |
| Vinva Global Alpha – Hedged            | 1, 2  | 0.08%                         | 0.03%                    | 0.05%                         |
| <b>Global Share – Emerging Markets</b> |       |                               |                          |                               |
| Aikya Emerging Markets Opportunities   | 1     | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS Emerging Markets                   |       | 0.13%                         | 0.09%                    | 0.04%                         |
| Fidelity Asia                          |       | 0.20%                         | 0.15%                    | 0.05%                         |

| Option name                                 | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Pendal Global Emerging Market Opportunities |       | 0.09%                         | 0.09%                    | 0.00%                         |
| Platinum Asia                               |       | 0.06%                         | 0.06%                    | 0.00%                         |
| RQI Emerging Markets Value                  |       | 0.18%                         | 0.06%                    | 0.12%                         |
| Skerryvore Global Emerging Markets All-Cap  | 1     | 0.19%                         | 0.19%                    | 0.00%                         |
| <b>Lower Volatility Share</b>               |       |                               |                          |                               |
| AB Managed Volatility Equities              |       | 0.13%                         | 0.08%                    | 0.05%                         |
| Acadian Global Managed Volatility Equity    |       | 0.06%                         | 0.06%                    | 0.00%                         |
| Merlon Australian Share Income              |       | 0.15%                         | 0.10%                    | 0.05%                         |
| <b>Short Duration Fixed Interest</b>        |       |                               |                          |                               |
| Daintree Core Income                        |       | 0.09%                         | 0.09%                    | 0.00%                         |
| Franklin Australian Absolute Return Bond    |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Janus Henderson Diversified Credit          |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Kapstream Absolute Return Income            |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Macquarie Income Opportunities              |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Mutual Income                               |       | 0.00%                         | 0.00%                    | 0.00%                         |
| Perpetual Diversified Income                |       | 0.00%                         | 0.00%                    | 0.00%                         |
| PM Capital Enhanced Yield                   |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Schroder Absolute Return Income             |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Yarra Enhanced Income                       |       | 0.12%                         | 0.12%                    | 0.00%                         |
| <b>Specialist Share</b>                     |       |                               |                          |                               |
| Acadian Australian Equity Long Short        |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Acadian Global Equity Long Short            |       | 0.10%                         | 0.04%                    | 0.06%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The effective fee date for this option is 1 June 2026.

| Option name                                         | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-----------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Bell Global Emerging Companies                      |       | 0.23%                         | 0.20%                    | 0.03%                         |
| CFS ETF Exposure Series: All-World ex-US Shares     |       | 0.11%                         | 0.11%                    | 0.00%                         |
| CFS ETF Exposure Series: Europe Shares              | 1     | 0.12%                         | 0.11%                    | 0.01%                         |
| CFS ETF Exposure Series: Japan Shares               | 1     | 0.05%                         | 0.04%                    | 0.01%                         |
| CFS ETF Exposure Series: US Shares                  |       | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS – Wellington Global Health & Biotechnology      |       | 0.03%                         | 0.02%                    | 0.01%                         |
| CFS – Wellington Global Small Companies             |       | 0.14%                         | 0.08%                    | 0.06%                         |
| CFS – Wellington Global Technology & Communications |       | 0.09%                         | 0.04%                    | 0.05%                         |
| Fidelity Global Future Leaders                      | 1     | 0.14%                         | 0.14%                    | 0.00%                         |
| Janus Henderson Global Natural Resources            |       | 0.47%                         | 0.03%                    | 0.44%                         |
| L1 Capital Catalyst                                 |       | 0.13%                         | 0.13%                    | 0.00%                         |
| Lazard Listed Private Markets                       | 1     | 0.20%                         | 0.15%                    | 0.05%                         |
| Perpetual Share-Plus Long-Short                     |       | 0.53%                         | 0.31%                    | 0.22%                         |
| PM Capital Global Companies                         |       | 0.19%                         | 0.13%                    | 0.06%                         |
| Sage Capital Equity Plus                            |       | 0.37%                         | 0.12%                    | 0.25%                         |
| Vinva Global Alpha Extension                        | 1     | 0.13%                         | 0.03%                    | 0.10%                         |
| Yarra Global Small Companies                        | 1     | 0.04%                         | 0.04%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

## Transaction costs – FirstChoice Wholesale Retirement Pension

| Option name                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Multi-Asset options</b>      |       |                               |                          |                               |
| <b>CFS Lifestage options</b>    |       |                               |                          |                               |
| CFS Lifestage 1945–49           |       | 0.22%                         | 0.20%                    | 0.02%                         |
| CFS Lifestage 1950–54           |       | 0.10%                         | 0.07%                    | 0.03%                         |
| CFS Lifestage 1955–59           |       | 0.14%                         | 0.13%                    | 0.01%                         |
| CFS Lifestage 1960–64           |       | 0.13%                         | 0.10%                    | 0.03%                         |
| CFS Lifestage 1965–69           | 1     | 0.09%                         | 0.09%                    | 0.00%                         |
| <b>Defensive</b>                |       |                               |                          |                               |
| CFS Defensive                   |       | 0.04%                         | 0.04%                    | 0.00%                         |
| <b>Alternative income</b>       |       |                               |                          |                               |
| Pendal Monthly Income Plus      |       | 0.04%                         | 0.04%                    | 0.00%                         |
| <b>Conservative</b>             |       |                               |                          |                               |
| AZ Sestante Conservative        |       | 0.09%                         | 0.02%                    | 0.07%                         |
| CFS Conservative                |       | 0.07%                         | 0.02%                    | 0.05%                         |
| CFS Enhanced Index Conservative |       | 0.03%                         | 0.02%                    | 0.01%                         |
| CFS Index Conservative          |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Context Capital Short Term      |       | 0.07%                         | 0.05%                    | 0.02%                         |
| Perpetual Conservative Growth   |       | 0.07%                         | 0.07%                    | 0.00%                         |
| <b>Moderate</b>                 |       |                               |                          |                               |
| AZ Sestante Diversified         |       | 0.10%                         | 0.03%                    | 0.07%                         |
| CFS Diversified                 |       | 0.06%                         | 0.03%                    | 0.03%                         |
| CFS Enhanced Index Diversified  |       | 0.04%                         | 0.03%                    | 0.01%                         |
| CFS Enhanced Index Moderate     |       | 0.04%                         | 0.03%                    | 0.01%                         |
| CFS Index Diversified           |       | 0.02%                         | 0.02%                    | 0.00%                         |

| Option name                       | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-----------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS Index Moderate                |       | 0.03%                         | 0.03%                    | 0.00%                         |
| CFS Moderate                      |       | 0.08%                         | 0.02%                    | 0.06%                         |
| Context Capital Medium Term       |       | 0.05%                         | 0.04%                    | 0.01%                         |
| Perpetual Diversified Growth      |       | 0.08%                         | 0.07%                    | 0.01%                         |
| <b>Diversified Real Return</b>    |       |                               |                          |                               |
| CFS Real Return                   | 1     | 0.06%                         | 0.06%                    | 0.00%                         |
| Drummond Dynamic Plus             |       | 0.42%                         | 0.42%                    | 0.00%                         |
| Perpetual Diversified Real Return |       | 0.11%                         | 0.08%                    | 0.03%                         |
| Schroder Real Return              |       | 0.03%                         | 0.03%                    | 0.00%                         |
| <b>Growth</b>                     |       |                               |                          |                               |
| CFS Balanced                      |       | 0.08%                         | 0.04%                    | 0.04%                         |
| CFS Enhanced Index Balanced       |       | 0.05%                         | 0.03%                    | 0.02%                         |
| CFS Enhanced Index Growth         |       | 0.06%                         | 0.04%                    | 0.02%                         |
| CFS Growth                        |       | 0.10%                         | 0.03%                    | 0.07%                         |
| CFS Index Balanced                |       | 0.03%                         | 0.03%                    | 0.00%                         |
| CFS Index Growth                  |       | 0.03%                         | 0.03%                    | 0.00%                         |
| CFS Thrive+ Sustainable Growth    |       | 0.20%                         | 0.07%                    | 0.13%                         |
| Lonsec Core Plus Balanced         | 1     | 0.06%                         | 0.05%                    | 0.01%                         |
| Lonsec Core Plus Growth           | 1     | 0.07%                         | 0.06%                    | 0.01%                         |
| Pendal Sustainable Balanced       |       | 0.09%                         | 0.04%                    | 0.05%                         |
| Perpetual Balanced Growth         |       | 0.11%                         | 0.07%                    | 0.04%                         |
| <b>High growth</b>                |       |                               |                          |                               |
| AZ Sestante Growth                |       | 0.12%                         | 0.06%                    | 0.06%                         |
| CFS Enhanced Index High Growth    |       | 0.07%                         | 0.05%                    | 0.02%                         |
| CFS High Growth                   |       | 0.08%                         | 0.04%                    | 0.04%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

| Option name                                              | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|----------------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS Index High Growth                                    |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Context Capital Long Term                                |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Lonsec Core Plus High Growth                             | 1     | 0.09%                         | 0.07%                    | 0.02%                         |
| <b>Geared</b>                                            |       |                               |                          |                               |
| CFS Geared Growth Plus                                   | 2     | 0.27%                         | 0.16%                    | 0.11%                         |
| <b>Single-Asset options</b>                              |       |                               |                          |                               |
| <b>Alternatives</b>                                      |       |                               |                          |                               |
| Acadian Defensive Income                                 |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Aspect Absolute Return                                   |       | 0.32%                         | 0.00%                    | 0.32%                         |
| Aspect Diversified Futures                               |       | 0.38%                         | 0.00%                    | 0.38%                         |
| BlackRock Global Liquid Alternatives                     | 1     | 0.14%                         | 0.07%                    | 0.07%                         |
| CFS ETF Exposure Series: Physical Gold                   |       | 0.05%                         | 0.05%                    | 0.00%                         |
| CFS ETF Exposure Series: Precious Metals                 | 1     | 0.05%                         | 0.05%                    | 0.00%                         |
| <b>Australian Fixed Interest</b>                         |       |                               |                          |                               |
| CFS Index Australian Bond                                |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Janus Henderson Tactical Income                          |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Macquarie Australian Fixed Interest                      |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Pendal Sustainable Australian Fixed Interest             |       | 0.08%                         | 0.08%                    | 0.00%                         |
| PIMCO Australian Bond                                    |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Western Asset Australian Bond                            |       | 0.03%                         | 0.03%                    | 0.00%                         |
| <b>Australian Property and Infrastructure Securities</b> |       |                               |                          |                               |
| CFS Index Property Securities                            |       | 0.01%                         | 0.01%                    | 0.00%                         |

| Option name                                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS Property Securities                         |       | 0.07%                         | 0.05%                    | 0.02%                         |
| ClearBridge Real Income                         |       | 0.07%                         | 0.07%                    | 0.00%                         |
| First Sentier Property Securities               |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Ironbark Property Securities                    |       | 0.07%                         | 0.02%                    | 0.05%                         |
| Pendal Property Investment                      |       | 0.11%                         | 0.09%                    | 0.02%                         |
| <b>Australian Share</b>                         |       |                               |                          |                               |
| Acadian Core Australian Equity                  |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Airlie Australian Share                         |       | 0.09%                         | 0.06%                    | 0.03%                         |
| Alphinity Sustainable Share                     |       | 0.12%                         | 0.05%                    | 0.07%                         |
| Ausbil Active Sustainable Equity                |       | 0.09%                         | 0.04%                    | 0.05%                         |
| Ausbil Australian Active Equity                 |       | 0.05%                         | 0.05%                    | 0.00%                         |
| CFS Australian Share                            |       | 0.08%                         | 0.04%                    | 0.04%                         |
| CFS Index Australian Share                      |       | 0.01%                         | 0.01%                    | 0.00%                         |
| ClearBridge Australian Equity Income            |       | 0.06%                         | 0.03%                    | 0.03%                         |
| DNR Capital Australian Equities High Conviction |       | 0.07%                         | 0.07%                    | 0.00%                         |
| DNR Capital Australian Equities Income          |       | 0.15%                         | 0.10%                    | 0.05%                         |
| Fidelity Australian Equities                    |       | 0.03%                         | 0.03%                    | 0.00%                         |
| First Sentier Concentrated Australian Share     |       | 0.11%                         | 0.07%                    | 0.04%                         |
| First Sentier Imputation                        |       | 0.09%                         | 0.07%                    | 0.02%                         |
| Infinity Core Australian Equity                 |       | 0.53%                         | 0.53%                    | 0.00%                         |
| Investors Mutual Australian Share               |       | 0.10%                         | 0.10%                    | 0.00%                         |
| Lazard Select Australian Equity                 |       | 0.10%                         | 0.06%                    | 0.04%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The figures are based on the net assets of each of the geared options. Please note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                               | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Pendal Australian Share                   |       | 0.08%                         | 0.08%                    | 0.00%                         |
| Pendal Sustainable Australian Share       |       | 0.05%                         | 0.03%                    | 0.02%                         |
| Perennial Value Australian Share          |       | 0.31%                         | 0.06%                    | 0.25%                         |
| Perpetual Australian Share                |       | 0.24%                         | 0.09%                    | 0.15%                         |
| Perpetual Industrial Share                |       | 0.16%                         | 0.03%                    | 0.13%                         |
| Platypus Australian Equities              | 1     | 0.14%                         | 0.04%                    | 0.10%                         |
| RQI Australian Value                      |       | 0.01%                         | 0.01%                    | 0.00%                         |
| Schroder Australian Equity                |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Solaris Core Australian Equity            |       | 0.12%                         | 0.10%                    | 0.02%                         |
| Vinva Australian Equity                   | 1     | 0.07%                         | 0.00%                    | 0.07%                         |
| WaveStone Australian Share                |       | 0.06%                         | 0.03%                    | 0.03%                         |
| Yarra Ex-20 Australian Equities           | 1     | 0.12%                         | 0.12%                    | 0.00%                         |
| <b>Australian Share – Small Companies</b> |       |                               |                          |                               |
| Ausbil Australian Emerging Leaders        |       | 0.19%                         | 0.07%                    | 0.12%                         |
| CFS Australian Small Companies            |       | 0.16%                         | 0.06%                    | 0.10%                         |
| Eiger Australian Small Companies          |       | 0.35%                         | 0.11%                    | 0.24%                         |
| Eley Griffiths Group Mid Cap              | 1     | 0.31%                         | 0.16%                    | 0.15%                         |
| First Sentier Australian Small Companies  |       | 0.10%                         | 0.10%                    | 0.00%                         |
| Infinity SMID Australian Equity           |       | 0.53%                         | 0.53%                    | 0.00%                         |
| Investors Mutual Future Leaders           |       | 0.26%                         | 0.13%                    | 0.13%                         |
| Longwave Australian Small Companies       | 1     | 0.09%                         | 0.09%                    | 0.00%                         |
| OC Premium Small Companies                |       | 0.29%                         | 0.13%                    | 0.16%                         |
| Pendal Smaller Companies                  | 1     | 0.22%                         | 0.06%                    | 0.16%                         |
| RQI Australian Small Cap Value            |       | 0.02%                         | 0.02%                    | 0.00%                         |

| Option name                                | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|--------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Cash and Deposits</b>                   |       |                               |                          |                               |
| FirstRate Saver                            |       | 0.00%                         | 0.00%                    | 0.00%                         |
| FirstRate Saver Non-Auto-rebalancing       |       | 0.00%                         | 0.00%                    | 0.00%                         |
| FirstRate Term Deposits                    |       | 0.00%                         | 0.00%                    | 0.00%                         |
| <b>Diversified Fixed Interest</b>          |       |                               |                          |                               |
| Bentham Global Income                      |       | 0.15%                         | 0.15%                    | 0.00%                         |
| CFS Fixed Interest                         |       | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS Index Global Bond                      |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Colchester Emerging Market Bond            | 1     | 0.14%                         | 0.14%                    | 0.00%                         |
| Colchester Global Government Bond          |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Daintree High Income                       | 1     | 0.05%                         | 0.03%                    | 0.02%                         |
| Fortlake Real Income                       | 1     | 0.10%                         | 0.10%                    | 0.00%                         |
| Macquarie Dynamic Bond                     |       | 0.09%                         | 0.09%                    | 0.00%                         |
| MetLife Global Bond                        |       | 0.05%                         | 0.04%                    | 0.01%                         |
| PIMCO Diversified Fixed Interest           |       | 0.04%                         | 0.04%                    | 0.00%                         |
| PIMCO Global Bond                          |       | 0.01%                         | 0.01%                    | 0.00%                         |
| T. Rowe Price Dynamic Global Bond          |       | 0.14%                         | 0.14%                    | 0.00%                         |
| UBS Diversified Fixed Income               |       | 0.06%                         | 0.06%                    | 0.00%                         |
| <b>Enhanced Cash</b>                       |       |                               |                          |                               |
| CFS Enhanced Cash                          |       | 0.00%                         | 0.00%                    | 0.00%                         |
| CFS ETF Exposure Series: US Treasury Bills |       | 0.07%                         | 0.07%                    | 0.00%                         |
| First Sentier Strategic Cash               |       | 0.00%                         | 0.00%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

| Option name                                          | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|------------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Geared</b>                                        |       |                               |                          |                               |
| Acadian Geared Core Australian Equity                | 2     | 0.04%                         | 0.04%                    | 0.00%                         |
| Acadian Geared Global Equity                         | 2     | 0.15%                         | 0.15%                    | 0.00%                         |
| CFS Geared Australian Share                          | 2     | 0.33%                         | 0.14%                    | 0.19%                         |
| CFS Geared Global Share                              | 2     | 0.20%                         | 0.16%                    | 0.04%                         |
| CFS Geared Index Australian Share                    | 2     | 0.11%                         | 0.11%                    | 0.00%                         |
| CFS Geared Index Global Share                        | 2     | 0.13%                         | 0.13%                    | 0.00%                         |
| CFS Geared Share                                     | 2     | 0.24%                         | 0.21%                    | 0.03%                         |
| <b>Global Property and Infrastructure Securities</b> |       |                               |                          |                               |
| CFS Global Infrastructure Securities                 |       | 0.14%                         | 0.03%                    | 0.11%                         |
| CFS Global Property Securities                       |       | 0.11%                         | 0.04%                    | 0.07%                         |
| CFS Index Global Listed Infrastructure Securities    |       | 0.02%                         | 0.02%                    | 0.00%                         |
| CFS Index Global Property Securities                 |       | 0.01%                         | 0.01%                    | 0.00%                         |
| ClearBridge Infrastructure Value – Hedged            | 1     | 0.14%                         | 0.05%                    | 0.09%                         |
| Cohen & Steers Global Listed Infrastructure          | 1     | 0.13%                         | 0.03%                    | 0.10%                         |
| First Sentier Global Property Securities             |       | 0.07%                         | 0.04%                    | 0.03%                         |
| Magellan Infrastructure                              |       | 0.06%                         | 0.06%                    | 0.00%                         |
| Nomura Global Listed Real Estate                     |       | 0.09%                         | 0.07%                    | 0.02%                         |
| Quay Global Real Estate – Unhedged                   |       | 0.10%                         | 0.10%                    | 0.00%                         |
| Resolution Capital Global Property Securities        |       | 0.12%                         | 0.06%                    | 0.06%                         |

| Option name                             | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-----------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Global Share</b>                     |       |                               |                          |                               |
| Acadian Global Equity                   |       | 0.05%                         | 0.03%                    | 0.02%                         |
| Alphinity Global Sustainable Equity     | 1     | 0.11%                         | 0.08%                    | 0.03%                         |
| Antipodes Global                        |       | 0.25%                         | 0.08%                    | 0.17%                         |
| Baillie Gifford Long Term Global Growth |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Barrow Hanley Global Share              |       | 0.07%                         | 0.06%                    | 0.01%                         |
| Capital Group New Perspective           | 1     | 0.12%                         | 0.12%                    | 0.00%                         |
| Capital Group New Perspective – Hedged  | 1     | 0.05%                         | 0.05%                    | 0.00%                         |
| CFS Global Share                        |       | 0.07%                         | 0.03%                    | 0.04%                         |
| CFS Global Share – Hedged               |       | 0.08%                         | 0.04%                    | 0.04%                         |
| CFS Index Global Share                  |       | 0.01%                         | 0.01%                    | 0.00%                         |
| CFS Index Global Share – Hedged         |       | 0.01%                         | 0.01%                    | 0.00%                         |
| Epoch Global Equity Shareholder Yield   |       | 0.04%                         | 0.02%                    | 0.02%                         |
| GQG Partners Global Equity              |       | 0.07%                         | 0.07%                    | 0.00%                         |
| GQG Partners Global Equity – Hedged     |       | 0.16%                         | 0.16%                    | 0.00%                         |
| Hyperion Global Growth Companies        |       | 0.14%                         | 0.14%                    | 0.00%                         |
| Intermede Global Equities               |       | 0.31%                         | 0.31%                    | 0.00%                         |
| Ironbark Brown Advisory Global Share    | 1     | 0.21%                         | 0.15%                    | 0.06%                         |
| MFS Global Equity                       |       | 0.03%                         | 0.02%                    | 0.01%                         |
| Nanuk New World                         |       | 0.09%                         | 0.09%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The figures are based on the net assets of each of the geared options. Please note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                                 | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Royal London Concentrated Global Share      |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Royal London Core Global Share              |       | 0.41%                         | 0.41%                    | 0.00%                         |
| RQI Global Value                            |       | 0.03%                         | 0.03%                    | 0.00%                         |
| RQI Global Value – Hedged                   |       | 0.03%                         | 0.03%                    | 0.00%                         |
| T. Rowe Price Global Equity                 |       | 0.08%                         | 0.02%                    | 0.06%                         |
| T. Rowe Price Global Equity – Hedged        |       | 0.11%                         | 0.04%                    | 0.07%                         |
| Talaria Global Equity                       |       | 0.22%                         | 0.17%                    | 0.05%                         |
| Vinva Global Alpha                          | 1, 2  | 0.07%                         | 0.02%                    | 0.05%                         |
| Vinva Global Alpha – Hedged                 | 1, 2  | 0.08%                         | 0.03%                    | 0.05%                         |
| <b>Global Share – Emerging Markets</b>      |       |                               |                          |                               |
| Aikya Emerging Markets Opportunities        | 1     | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS Emerging Markets                        |       | 0.14%                         | 0.08%                    | 0.06%                         |
| Fidelity Asia                               |       | 0.19%                         | 0.14%                    | 0.05%                         |
| Pendal Global Emerging Market Opportunities |       | 0.09%                         | 0.09%                    | 0.00%                         |
| Platinum Asia                               |       | 0.09%                         | 0.08%                    | 0.01%                         |
| RQI Emerging Markets Value                  |       | 0.18%                         | 0.07%                    | 0.11%                         |
| Skerryvore Global Emerging Markets All-Cap  | 1     | 0.19%                         | 0.19%                    | 0.00%                         |
| <b>Lower Volatility Share</b>               |       |                               |                          |                               |
| AB Managed Volatility Equities              |       | 0.13%                         | 0.08%                    | 0.05%                         |
| Acadian Global Managed Volatility Equity    |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Merlon Australian Share Income              |       | 0.12%                         | 0.06%                    | 0.06%                         |

| Option name                                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Short Duration Fixed Interest</b>            |       |                               |                          |                               |
| Daintree Core Income                            |       | 0.08%                         | 0.08%                    | 0.00%                         |
| Franklin Australian Absolute Return Bond        |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Janus Henderson Diversified Credit              |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Kapstream Absolute Return Income                |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Macquarie Income Opportunities                  |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Mutual Income                                   |       | 0.00%                         | 0.00%                    | 0.00%                         |
| Perpetual Diversified Income                    |       | 0.00%                         | 0.00%                    | 0.00%                         |
| PM Capital Enhanced Yield                       |       | 0.02%                         | 0.02%                    | 0.00%                         |
| Schroder Absolute Return Income                 |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Yarra Enhanced Income                           |       | 0.09%                         | 0.09%                    | 0.00%                         |
| <b>Specialist Share</b>                         |       |                               |                          |                               |
| Acadian Australian Equity Long Short            |       | 0.13%                         | 0.13%                    | 0.00%                         |
| Acadian Global Equity Long Short                |       | 0.10%                         | 0.04%                    | 0.06%                         |
| Bell Global Emerging Companies                  |       | 0.22%                         | 0.20%                    | 0.02%                         |
| CFS ETF Exposure Series: All-World ex-US Shares |       | 0.12%                         | 0.12%                    | 0.00%                         |
| CFS ETF Exposure Series: Europe Shares          | 1     | 0.12%                         | 0.11%                    | 0.01%                         |
| CFS ETF Exposure Series: Japan Shares           | 1     | 0.05%                         | 0.04%                    | 0.01%                         |
| CFS ETF Exposure Series: US Shares              |       | 0.05%                         | 0.05%                    | 0.00%                         |
| CFS – Wellington Global Health & Biotechnology  |       | 0.07%                         | 0.06%                    | 0.01%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The effective fee date for this option is 1 June 2026.

| Option name                                         | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-----------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS – Wellington Global Small Companies             |       | 0.14%                         | 0.08%                    | 0.06%                         |
| CFS – Wellington Global Technology & Communications |       | 0.19%                         | 0.14%                    | 0.05%                         |
| Fidelity Global Future Leaders                      | 1     | 0.14%                         | 0.14%                    | 0.00%                         |
| Janus Henderson Global Natural Resources            |       | 0.47%                         | 0.03%                    | 0.44%                         |
| L1 Capital Catalyst                                 |       | 0.17%                         | 0.17%                    | 0.00%                         |

| Option name                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Lazard Listed Private Markets   | 1     | 0.20%                         | 0.15%                    | 0.05%                         |
| Perpetual Share-Plus Long-Short |       | 0.60%                         | 0.37%                    | 0.23%                         |
| PM Capital Global Companies     |       | 0.19%                         | 0.14%                    | 0.05%                         |
| Sage Capital Equity Plus        |       | 0.34%                         | 0.09%                    | 0.25%                         |
| Vinva Global Alpha Extension    | 1     | 0.14%                         | 0.04%                    | 0.10%                         |
| Yarra Global Small Companies    | 1     | 0.04%                         | 0.04%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

## Transaction costs – FirstChoice Wholesale Pre-Retirement Pension

| Option name                         | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Multi-Asset options</b>          |       |                               |                          |                               |
| <b>CFS Lifestage options</b>        |       |                               |                          |                               |
| CFS TTR Lifestage 1960-64           |       | 0.15%                         | 0.11%                    | 0.04%                         |
| CFS TTR Lifestage 1965-69           | 1     | 0.09%                         | 0.09%                    | 0.00%                         |
| <b>Defensive</b>                    |       |                               |                          |                               |
| CFS TTR Defensive                   |       | 0.13%                         | 0.11%                    | 0.02%                         |
| <b>Alternative income</b>           |       |                               |                          |                               |
| Pendal TTR Monthly Income Plus      |       | 0.12%                         | 0.11%                    | 0.01%                         |
| <b>Conservative</b>                 |       |                               |                          |                               |
| AZ Sestante TTR Conservative        |       | 0.08%                         | 0.00%                    | 0.08%                         |
| CFS TTR Conservative                |       | 0.10%                         | 0.04%                    | 0.06%                         |
| CFS TTR Enhanced Index Conservative |       | 0.07%                         | 0.05%                    | 0.02%                         |
| CFS TTR Index Conservative          |       | 0.06%                         | 0.05%                    | 0.01%                         |
| Context Capital TTR Short Term      |       | 0.11%                         | 0.08%                    | 0.03%                         |
| Perpetual TTR Conservative Growth   |       | 0.15%                         | 0.14%                    | 0.01%                         |
| <b>Moderate</b>                     |       |                               |                          |                               |
| AZ Sestante TTR Diversified         |       | 0.14%                         | 0.06%                    | 0.08%                         |
| CFS TTR Diversified                 |       | 0.12%                         | 0.07%                    | 0.05%                         |
| CFS TTR Enhanced Index Diversified  |       | 0.07%                         | 0.04%                    | 0.03%                         |
| CFS TTR Enhanced Index Moderate     |       | 0.09%                         | 0.06%                    | 0.03%                         |

| Option name                           | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS TTR Index Diversified             |       | 0.04%                         | 0.03%                    | 0.01%                         |
| CFS TTR Index Moderate                |       | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS TTR Moderate                      |       | 0.13%                         | 0.06%                    | 0.07%                         |
| Context Capital TTR Medium Term       |       | 0.08%                         | 0.06%                    | 0.02%                         |
| Perpetual TTR Diversified Growth      |       | 0.70%                         | 0.67%                    | 0.03%                         |
| <b>Diversified Real Return</b>        |       |                               |                          |                               |
| Drummond TTR Dynamic Plus             |       | 0.20%                         | 0.20%                    | 0.00%                         |
| Perpetual TTR Diversified Real Return |       | 0.16%                         | 0.11%                    | 0.05%                         |
| Schroder TTR Real Return              |       | 0.10%                         | 0.10%                    | 0.00%                         |
| <b>Growth</b>                         |       |                               |                          |                               |
| CFS TTR Balanced                      |       | 0.17%                         | 0.11%                    | 0.06%                         |
| CFS TTR Enhanced Index Balanced       |       | 0.09%                         | 0.06%                    | 0.03%                         |
| CFS TTR Enhanced Index Growth         |       | 0.12%                         | 0.09%                    | 0.03%                         |
| CFS TTR Growth                        |       | 0.18%                         | 0.10%                    | 0.08%                         |
| CFS TTR Index Balanced                |       | 0.07%                         | 0.07%                    | 0.00%                         |
| CFS TTR Index Growth                  |       | 0.08%                         | 0.08%                    | 0.00%                         |
| CFS TTR Thrive+ Sustainable Growth    |       | 0.18%                         | 0.04%                    | 0.14%                         |
| Lonsec TTR Core Plus Balanced         | 1     | 0.06%                         | 0.05%                    | 0.01%                         |
| Lonsec TTR Core Plus Growth           | 1     | 0.07%                         | 0.06%                    | 0.01%                         |
| Perpetual TTR Balanced Growth         |       | 0.37%                         | 0.30%                    | 0.07%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

| Option name                                      | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|--------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>High growth</b>                               |       |                               |                          |                               |
| AZ Sestante TTR Growth                           |       | 0.10%                         | 0.02%                    | 0.08%                         |
| CFS TTR Enhanced Index High Growth               |       | 0.13%                         | 0.10%                    | 0.03%                         |
| CFS TTR High Growth                              |       | 0.19%                         | 0.13%                    | 0.06%                         |
| CFS TTR Index High Growth                        |       | 0.04%                         | 0.04%                    | 0.00%                         |
| Context Capital TTR Long Term                    |       | 0.07%                         | 0.06%                    | 0.01%                         |
| Lonsec TTR Core Plus High Growth                 | 1     | 0.09%                         | 0.07%                    | 0.02%                         |
| <b>Single-Asset options</b>                      |       |                               |                          |                               |
| <b>Alternatives</b>                              |       |                               |                          |                               |
| Acadian TTR Defensive Income                     |       | 0.17%                         | 0.16%                    | 0.01%                         |
| Aspect TTR Diversified Futures                   |       | 0.38%                         | 0.00%                    | 0.38%                         |
| BlackRock TTR Global Liquid Alternatives         | 1     | 0.31%                         | 0.07%                    | 0.24%                         |
| <b>Australian Fixed Interest</b>                 |       |                               |                          |                               |
| CFS TTR Index Australian Bond                    |       | 0.06%                         | 0.06%                    | 0.00%                         |
| Janus Henderson TTR Tactical Income              |       | 0.10%                         | 0.10%                    | 0.00%                         |
| Macquarie TTR Australian Fixed Interest          |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Pendal TTR Sustainable Australian Fixed Interest |       | 0.10%                         | 0.09%                    | 0.01%                         |
| PIMCO TTR Australian Bond                        |       | 0.05%                         | 0.05%                    | 0.00%                         |
| Western Asset TTR Australian Bond                |       | 0.10%                         | 0.10%                    | 0.00%                         |

| Option name                                              | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|----------------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Australian Property and Infrastructure Securities</b> |       |                               |                          |                               |
| CFS TTR Index Property Securities                        |       | 0.02%                         | 0.02%                    | 0.00%                         |
| CFS TTR Property Securities                              |       | 0.17%                         | 0.12%                    | 0.05%                         |
| Pendal TTR Property Investment                           |       | 0.14%                         | 0.10%                    | 0.04%                         |
| <b>Australian Share</b>                                  |       |                               |                          |                               |
| Alphinity TTR Sustainable Share                          |       | 0.15%                         | 0.06%                    | 0.09%                         |
| Yarra TTR Ex-20 Australian Equities                      | 1     | 0.12%                         | 0.12%                    | 0.00%                         |
| Ausbil TTR Australian Active Equity                      |       | 0.14%                         | 0.14%                    | 0.00%                         |
| CFS TTR Australian Share                                 |       | 0.18%                         | 0.13%                    | 0.05%                         |
| CFS TTR Index Australian Share                           |       | 0.02%                         | 0.02%                    | 0.00%                         |
| ClearBridge TTR Australian Equity Income                 |       | 0.06%                         | 0.02%                    | 0.04%                         |
| DNR Capital TTR Australian Equities High Conviction      |       | 0.13%                         | 0.11%                    | 0.02%                         |
| Fidelity TTR Australian Equities                         |       | 0.05%                         | 0.05%                    | 0.00%                         |
| First Sentier TTR Concentrated Australian Share          |       | 0.21%                         | 0.15%                    | 0.06%                         |
| First Sentier TTR Imputation                             |       | 0.19%                         | 0.15%                    | 0.04%                         |
| Infinity TTR Core Australian Equity                      |       | 0.32%                         | 0.32%                    | 0.00%                         |
| Investors Mutual TTR Australian Share                    |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Lazard TTR Select Australian Equity                      |       | 0.13%                         | 0.07%                    | 0.06%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

| Option name                                  | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|----------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| Pendal TTR Australian Share                  |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Perennial Value TTR Australian Share         |       | 0.55%                         | 0.28%                    | 0.27%                         |
| Perpetual TTR Australian Share               |       | 0.27%                         | 0.11%                    | 0.16%                         |
| Perpetual TTR Industrial Share               |       | 0.29%                         | 0.16%                    | 0.13%                         |
| Platypus TTR Australian Equities             | 1     | 0.14%                         | 0.04%                    | 0.10%                         |
| RQI TTR Australian Value                     |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Schroder TTR Australian Equity               |       | 0.11%                         | 0.11%                    | 0.00%                         |
| Vinva TTR Australian Equity                  | 1     | 0.07%                         | 0.00%                    | 0.07%                         |
| WaveStone TTR Australian Share               |       | 0.15%                         | 0.11%                    | 0.04%                         |
| <b>Australian Share – Small Companies</b>    |       |                               |                          |                               |
| Ausbil TTR Australian Emerging Leaders       |       | 0.32%                         | 0.16%                    | 0.16%                         |
| CFS TTR Australian Small Companies           |       | 0.23%                         | 0.12%                    | 0.11%                         |
| Eley Griffiths Group TTR Mid Cap             | 1     | 0.31%                         | 0.16%                    | 0.15%                         |
| First Sentier TTR Australian Small Companies |       | 0.16%                         | 0.12%                    | 0.04%                         |
| Infinity TTR SMID Australian Equity          |       | 0.00%                         | 0.00%                    | 0.00%                         |
| OC TTR Premium Small Companies               |       | 0.33%                         | 0.14%                    | 0.19%                         |
| <b>Cash</b>                                  |       |                               |                          |                               |
| FirstRate TTR Saver                          |       | 0.00%                         | 0.00%                    | 0.00%                         |
| FirstRate TTR Saver Non-Auto-rebalancing     |       | 0.00%                         | 0.00%                    | 0.00%                         |

| Option name                                           | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Diversified Fixed Interest</b>                     |       |                               |                          |                               |
| Bentham TTR Global Income                             |       | 0.50%                         | 0.50%                    | 0.00%                         |
| CFS TTR Fixed Interest                                |       | 0.16%                         | 0.15%                    | 0.01%                         |
| CFS TTR Index Global Bond                             |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Colchester TTR Emerging Market Bond                   | 1     | 0.14%                         | 0.14%                    | 0.00%                         |
| Colchester TTR Global Government Bond                 |       | 0.09%                         | 0.09%                    | 0.00%                         |
| Daintree TTR High Income                              | 1     | 0.05%                         | 0.03%                    | 0.02%                         |
| Macquarie TTR Dynamic Bond                            |       | 0.27%                         | 0.26%                    | 0.01%                         |
| PIMCO TTR Diversified Fixed Interest                  |       | 0.09%                         | 0.09%                    | 0.00%                         |
| PIMCO TTR Global Bond                                 |       | 0.05%                         | 0.05%                    | 0.00%                         |
| T. Rowe Price TTR Dynamic Global Bond                 |       | 0.15%                         | 0.15%                    | 0.00%                         |
| UBS TTR Diversified Fixed Income                      |       | 0.11%                         | 0.09%                    | 0.02%                         |
| <b>Enhanced Cash</b>                                  |       |                               |                          |                               |
| First Sentier TTR Strategic Cash                      |       | 0.00%                         | 0.00%                    | 0.00%                         |
| <b>Geared</b>                                         |       |                               |                          |                               |
| CFS TTR Geared Share                                  | 2     | 0.54%                         | 0.42%                    | 0.12%                         |
| <b>Global Property and Infrastructure Securities</b>  |       |                               |                          |                               |
| CFS TTR Global Infrastructure Securities              |       | 0.22%                         | 0.10%                    | 0.12%                         |
| CFS TTR Index Global Listed Infrastructure Securities |       | 0.05%                         | 0.05%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The figures are based on the net assets of each of the geared options. Please note that borrowing costs include costs incurred directly or indirectly in an underlying fund.

| Option name                                       | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|---------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| CFS TTR Index Global Property Securities          |       | 0.04%                         | 0.04%                    | 0.00%                         |
| ClearBridge TTR Infrastructure Value – Hedged     | 1     | 0.14%                         | 0.05%                    | 0.09%                         |
| First Sentier TTR Global Property Securities      |       | 0.12%                         | 0.07%                    | 0.05%                         |
| Nomura TTR Global Listed Real Estate              |       | 0.14%                         | 0.09%                    | 0.05%                         |
| Magellan TTR Infrastructure                       |       | 0.08%                         | 0.07%                    | 0.01%                         |
| Quay TTR Global Real Estate – Unhedged            |       | 0.16%                         | 0.13%                    | 0.03%                         |
| Resolution Capital TTR Global Property Securities |       | 0.21%                         | 0.11%                    | 0.10%                         |
| <b>Global Share</b>                               |       |                               |                          |                               |
| Baillie Gifford TTR Long Term Global Growth       |       | 0.07%                         | 0.07%                    | 0.00%                         |
| Barrow Hanley TTR Global Share                    |       | 0.12%                         | 0.09%                    | 0.03%                         |
| Capital Group TTR New Perspective                 | 1     | 0.12%                         | 0.12%                    | 0.00%                         |
| Capital Group TTR New Perspective – Hedged        | 1     | 0.05%                         | 0.05%                    | 0.00%                         |
| CFS TTR Global Share                              |       | 0.15%                         | 0.10%                    | 0.05%                         |
| CFS TTR Index Global Share                        |       | 0.02%                         | 0.02%                    | 0.00%                         |
| CFS TTR Index Global Share – Hedged               |       | 0.03%                         | 0.03%                    | 0.00%                         |
| Epoch TTR Global Equity Shareholder Yield         |       | 0.06%                         | 0.04%                    | 0.02%                         |

| Option name                                     | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|-------------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| GQG Partners TTR Global Equity                  |       | 0.09%                         | 0.09%                    | 0.00%                         |
| GQG Partners TTR Global Equity – Hedged         |       | 0.26%                         | 0.25%                    | 0.01%                         |
| Intermede TTR Global Equities                   |       | 0.03%                         | 0.02%                    | 0.01%                         |
| Ironbark Brown Advisory TTR Global Share        | 1     | 0.21%                         | 0.15%                    | 0.06%                         |
| MFS TTR Global Equity                           |       | 0.04%                         | 0.03%                    | 0.01%                         |
| Nanuk TTR New World                             |       | 0.16%                         | 0.15%                    | 0.01%                         |
| Royal London TTR Concentrated Global Share      |       | 0.08%                         | 0.08%                    | 0.00%                         |
| Royal London TTR Core Global Share              |       | 0.20%                         | 0.19%                    | 0.01%                         |
| RQI TTR Global Value                            |       | 0.07%                         | 0.07%                    | 0.00%                         |
| RQI TTR Global Value – Hedged                   |       | 0.09%                         | 0.08%                    | 0.01%                         |
| T. Rowe Price TTR Global Equity                 |       | 0.10%                         | 0.04%                    | 0.06%                         |
| T. Rowe Price TTR Global Equity – Hedged        |       | 0.14%                         | 0.06%                    | 0.08%                         |
| Talaria TTR Global Equity                       |       | 0.27%                         | 0.16%                    | 0.11%                         |
| Vinva TTR Global Alpha                          | 1, 2  | 0.07%                         | 0.02%                    | 0.05%                         |
| Vinva TTR Global Alpha – Hedged                 | 1, 2  | 0.08%                         | 0.03%                    | 0.05%                         |
| <b>Global Share – Emerging Markets</b>          |       |                               |                          |                               |
| CFS TTR Emerging Markets                        |       | 0.22%                         | 0.14%                    | 0.08%                         |
| Pendal TTR Global Emerging Market Opportunities |       | 0.14%                         | 0.11%                    | 0.03%                         |
| Platinum TTR Asia                               |       | 0.17%                         | 0.14%                    | 0.03%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

2 The effective fee date for this option is 1 June 2026.

| Option name                                  | Notes | Gross transaction cost (p.a.) | - Costs recovered (p.a.) | = Net transaction cost (p.a.) |
|----------------------------------------------|-------|-------------------------------|--------------------------|-------------------------------|
| <b>Lower Volatility Share</b>                |       |                               |                          |                               |
| Acadian TTR Global Managed Volatility Equity |       | 0.06%                         | 0.05%                    | 0.01%                         |
| Merlon TTR Australian Share Income           |       | 0.18%                         | 0.10%                    | 0.08%                         |
| <b>Short Duration Fixed Interest</b>         |       |                               |                          |                               |
| Franklin TTR Australian Absolute Return Bond |       | 0.12%                         | 0.11%                    | 0.01%                         |
| Janus Henderson TTR Diversified Credit       |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Kapstream TTR Absolute Return Income         |       | 0.06%                         | 0.06%                    | 0.00%                         |
| Macquarie TTR Income Opportunities           |       | 0.09%                         | 0.09%                    | 0.00%                         |
| Mutual TTR Income                            |       | 0.00%                         | 0.00%                    | 0.00%                         |
| Perpetual TTR Diversified Income             |       | 0.00%                         | 0.00%                    | 0.00%                         |
| PM Capital TTR Enhanced Yield                |       | 0.06%                         | 0.06%                    | 0.00%                         |
| Schroder TTR Absolute Return Income          |       | 0.12%                         | 0.12%                    | 0.00%                         |
| Yarra TTR Enhanced Income                    |       | 0.11%                         | 0.10%                    | 0.01%                         |
| <b>Specialist Share</b>                      |       |                               |                          |                               |
| Bell TTR Global Emerging Companies           |       | 0.30%                         | 0.25%                    | 0.05%                         |
| L1 Capital TTR Catalyst                      |       | 0.25%                         | 0.07%                    | 0.18%                         |
| Lazard TTR Listed Private Markets            | 1     | 0.20%                         | 0.15%                    | 0.05%                         |
| Perpetual TTR Share-Plus Long-Short          |       | 0.71%                         | 0.45%                    | 0.26%                         |
| Sage Capital TTR Equity Plus                 |       | 0.49%                         | 0.19%                    | 0.30%                         |
| Vinva TTR Global Alpha Extension             | 1     | 0.20%                         | 0.16%                    | 0.04%                         |
| Yarra TTR Global Small Companies             | 1     | 0.04%                         | 0.04%                    | 0.00%                         |

1 The figures are estimates as this option has not been in existence for 12 months (as at 30 June 2025).

