



1 April 2012

FEES & CHARGES

The information in this document forms part of the Product Disclosure Statement (Issued April 2012).

This document identifies the fees and other costs incurred by your Christian Super account, plus where they are deducted from. This may be from your account balance, from the Fund's investment returns or from the Fund's assets as a whole.

TYPE OF FEE OR COST		AMOUNT	DETAILS
Fees when your money moves in or out of the Fund	Establishment fee The fee to open your investment	Nil	-
	Contribution fee The fee on each amount contributed to your investment – either by you or your employer or otherwise on your behalf	Nil	-
	Withdrawal fee The fee on each amount you take out of your investment	\$52	The fee is deducted from your account at the time of a payment.
	Termination fee The fee to close your investment	Nil	-
Management costs	The fees and costs for managing your investment	Administration fees \$83 per year (\$1.60 per week) plus Expense recovery fees 0.2% pa of assets plus Investment fees 0.35% - 0.8% pa of assets, depending on the specific investment option you choose	Administration and expense recovery fees are deducted from your account each month. Investment fees are deducted from the regular calculation of gross investment returns.
Service fees	Investment switching fee The fee for changing investment options	Nil	-

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Example of fees & costs

This table gives an example of how the fees and costs in the Ethical Growth Investment Option can affect your superannuation investment over a 1 year period. You should use this table to compare this product with other superannuation products.

EXAMPLE: The Ethical Growth Investment Option		Balance of \$50,000 with total contributions of \$5,000 during the year
Contribution Fees	Nil	For every \$5,000 you put in, you will be charged \$0.
PLUS Management costs	0.95% + \$83 (\$1.60 per week)	For every \$50,000 you have in the fund you will be charged \$475 each year plus \$83 in administration fees, regardless of your balance.
EQUALS Cost of Fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of from: \$558* What it costs you will depend on the investment option you choose.

* Additional fees may apply. If you leave the Fund, you will incur a withdrawal fee of \$52.

ADDITIONAL EXPLANATION OF FEES & COSTS

Taxation

Christian Super is required to deduct tax from your account in certain circumstances. These amounts are deducted from your account as they are charged to the Fund.

Adviser service fees

You may arrange with your nominated adviser to have your fees deducted from your Christian Super account, where such fees relate to advice given in relation to your superannuation or retirement. The amount and timing of such deductions will be authorised by you.

Transactional and operational costs

In operating the Fund's investments, transactional and operational costs are incurred. These costs are either deducted from investment returns before they are credited, or included in the management costs shown above.

Cooling off period

If your employer enrolled you in Christian Super, you have a 14 day cooling off period. If you make your own application to Christian Super, you may notify the Trustee within 14 days of receiving confirmation of your membership that you wish to cancel. No exit fee is charged on cancellation. Notice of cancellation must be in writing, with details of the superannuation vehicle to which payment is to be made. The amount of the payment will be adjusted for investment earnings (gains/losses) while the money has been with Christian Super.

Protecting your account

If your account balance is less than \$1000 at the end of a financial year (or when you leave the Fund), then we protect your account from erosion by fees. This means that we will not deduct more in Administration Fees than the amount of interest you have earned in that period, except in the limited circumstances permitted by law.

However, insurance premiums may still be deducted even if that reduces your balance. Your insurance cover will cease if your account balance reduces to nil at any time.

Performance based investment fees

The Fund has agreed certain targets with some investment managers that exceed the stated objectives for the Fund's investment options. A performance based fee (generally not exceeding 0.3% pa) would apply if managers meet or exceed their targets. Such fees are deducted from gross investment returns.

Insurance costs

Christian Super deducts premiums from your account on a weekly basis, for any insurance cover you may have in the Fund. A portion of collected premiums remain with Christian Super to cover the internal costs associated with the administration of the insurance products.

Family law fees

Christian Super charges the following fees in relation to Family Law matters:

- Application for Information – Nil
- Splitting a benefit - \$165, or \$440 if validation by the Trustee is required. This is in addition to the standard \$52 benefit payment fee.
- Flagging a benefit – Nil

These fees are generally deducted equally between the parties at the time of the split by reducing the benefit entitlement of each party.

Changes in fees and costs

The Trustee may review the stated fees and costs at any time. If significant fees are to increase (other than with inflation) you will receive at least 30 days' notice. Any changes may be advised to members through our PDS, Annual Report, newsletters or the Fund's website.

FEES & CHRISTIAN SUPER

Christian Super is a profit for members fund. Fees charged represent only the ongoing expenses incurred in operating the fund.

Member Care Centre
1300 360 907

Our member services team are here to help.
Call Monday to Friday 9am to 6pm AEST.

christiansuper.com.au

Visit us online to get the latest news & information, download forms and factsheets and use our Super calculators.

Online

Access your personal records with online login (contact the Member Care Centre if you need login access set up).