



JUNE 2018

FEES & CHARGES

The information in this document forms part of the Product Disclosure Statement.

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

This document identifies the fees and other costs incurred by your Christian Super account, and 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	How and when paid
Investment fee	0.35 - 0.80%*	Deducted from gross investment returns, and do not appear as a transaction on your statement
Administration fee	\$91p.a. (\$1.75 per week) plus 0.2% expense recovery fee capped at \$914.22†	Deducted from account balance each month
Buy-sell spread	Nil	N/A
Switching fee	Nil	N/A
Exit fee	\$52 (\$0 exit fee for Pensions)	Deducted from account balance when a withdrawal occurs
Advice fee	Free financial advice	Free advice over the phone through Christian Super's Member Care Centre & self-serve advice on website.
	Full financial advice	Full financial advice as per Statement of Advice
Other fees and costs	Refer to the Additional Explanation section of this document	
Indirect cost ratio	0.01 - 0.26%	Deducted from gross investment returns, and do not appear as a transaction on your account statement

* This includes an estimate of performance fees, which may vary from year to year.

† This cap is valid for 17/18 financial year but indexed each year

FEES & CHARGES

Example of fees & costs

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

EXAMPLE: MyEthicalSuper		
Investment fee	0.80%	For every \$50 000 you have in the MySuper product you will be charged \$400 each year.
Plus Administration fee	\$91 p.a. (\$1.75 per week) plus 0.2% expense recovery fee	And , \$91 in administration fees regardless of your balance plus \$100.
Plus Indirect costs for MyEthicalSuper	0.24% *	And , further indirect costs of \$120 each year will be deducted from your investment.
EQUALS Cost of product	If your balance was \$50,000 then for that year you would be charged \$711.	

* Additional fees may apply, e.g. if you leave the Fund you will incur an exit fee of \$52

† This cap is valid for 17/18 financial year but indexed each year

ADDITIONAL EXPLANATION OF FEES & COSTS

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 to your account, or are accurately withdrawn from your balance.

Performance based investment fees

The Fund has agreed certain performance targets with some investment managers that exceed the stated objectives for the Fund's investment options. A performance based fee would apply if fund managers meet or exceed their targets. Such fees are deducted from gross investment returns and are included in the investment fee.

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. For further information, please read the Insurance Guide¹.

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.

Free advice and details of full financial planning advice (fees may apply) are available through the Member Care Centre.

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.

Changes in fees & costs

The Trustee may review the stated fees & costs at any time. If fees are to increase significantly (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.

Cooling off period

If you joined Christian Super through your employer, 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 cancellations within the cooling off period. 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.

Administration fee	Fees and costs relating to the administration or operation of Christian Super.
Investment fee	Fees and costs relating to the investment of your assets, including performance fees.
Exit fee	Fee to recover cost of disposing all or part of your interests in Christian Super.
Advice fee	Fee relating to the provision of financial advice to a member by Christian Super, or by another person under an arrangement with Christian Super.
Switching fee	Fee to recover costs of switching between investment options.
Buy-sell spread	Costs incurred relating to the sale and purchase of assets.
Indirect Cost Ratio	The ratio of the total indirect costs for the investment option, to the total average net assets of Christian Super attributed to the investment option. This amount will vary from option to option and from time to time.



Member Care Centre
1300 360 907

Our member services team are here to help.
Call Monday to Friday 9am to 6pm AEST or
email members@christiansuper.com.au



christiansuper.com.au

Visit us online to get the latest news and information or download forms and factsheets.



MemberAccess

Register for, and access, your personal records at www.christiansuper.com.au/members

¹<http://www.christiansuper.com.au/guides-pds>