

## Perpetual WealthFocus For easy management of your portfolio



Build a high quality, tailored portfolio, with access to great features and functionality, all within a single platform.

### What is WealthFocus?

Perpetual WealthFocus is a diverse and flexible platform designed for easy management of your portfolio. No matter what your needs, there is a WealthFocus product to suit you:

- **WealthFocus Investment Advantage**
- **WealthFocus Investment Funds**
- **WealthFocus Super Plan**
- **WealthFocus Pension Plan**

### What does WealthFocus offer?

- **A platform with unique CGT features.** WealthFocus Investment Advantage can give you something you won't find anywhere else – platform benefits with the ability to move between investment options without incurring capital gains tax (CGT).

- **A comprehensive investment menu.** The WealthFocus investment menu is made up of more than 70 highly rated funds, across a range of investment managers and asset classes, giving you more choice.
- **Other great features.** WealthFocus has lots of other great features such as Online Account Access, a competitive fee structure and an excellent insurance offering (via WealthFocus Super). See the 'Perpetual WealthFocus at a glance' section for more on the features of WealthFocus.

### Important information

Before you invest in Perpetual WealthFocus it is important that you read and understand the terms set out in the product disclosure statement, in particular the risks of investing as set out in the 'What are the risks?' section.

Perpetual WealthFocus			
Super Plan	Pension Plan	Investment Funds	NEW – Investment Advantage
For superannuation and rollovers	For pension income in retirement	For savings and investments	For savings and investments with capital gains tax advantages including: <ul style="list-style-type: none"> <li>▪ CGT-free switching</li> <li>▪ CGT-free partial withdrawals</li> <li>▪ Once initial investment is held for more than 12 months, CGT discount applies to all investments</li> </ul> Backed by an ATO product ruling (PR 2008/62)
<b>Quality investment menu</b>	<ul style="list-style-type: none"> <li>▪ 15 new investment funds</li> <li>▪ 26 van Eyk 'A' or 'AA' rated funds</li> <li>▪ 49 Lonsec 'Recommended' or 'Highly Recommended' funds</li> </ul>		
<b>Improved insurance offering</b>	<ul style="list-style-type: none"> <li>▪ Reduced premiums</li> <li>▪ Enhanced servicing</li> <li>▪ Remuneration flexibility</li> </ul>		
<b>Enhanced platform features</b>	<ul style="list-style-type: none"> <li>▪ Buy/sell waivers for Super to Pension</li> <li>▪ XPlan, Visi and iLink data feeds</li> <li>▪ Expanding online transactional capability</li> </ul>		

## Perpetual WealthFocus at a glance

Features	Investment Advantage	Investment Funds	Super Plan	Pension Plan
Unique tax structure	✓	n/a	n/a	n/a
Switching	✓	✓	✓	✓
Savings plan	✓	✓	✓	n/a
Dollar cost averaging (DCA) plan <sup>1</sup>	✓	✓	✓	✓
Auto-rebalancing	✓	✓	✓	✓
Telephone transactions	✓	✓	n/a	n/a
BPAY	✓	✓	✓	n/a
Online Account Access	✓	✓	✓	✓
Insurance (salary continuance, death only, death and TPD)	n/a	n/a	✓	n/a
Regular withdrawal plan	✓	✓	n/a	n/a
Buy/sell waivers from super to pension	n/a	n/a	✓	✓
Initial and addition investments by direct debit	✓	✓	✓	n/a
QROPS	n/a	n/a	✓	✓
Anti-detriment payments	n/a	n/a	✓	✓
Current minimum amounts	Investment Advantage	Investment Funds	Super Plan	Pension Plan
Initial investment amount	\$2,000	\$2,000	\$3,000	\$20,000
Initial investment per fund with savings plan	\$1,000	\$1,000	\$1,500	n/a
Additional investment per fund	\$1,000	\$1,000	\$1,000	n/a
Savings plan/DCA per fund	\$100	\$100	\$100	\$100
Minimum withdrawal	\$1,000	\$1,000	\$1,000 <sup>2</sup>	\$1,000
Minimum switches	\$1,000	\$1,000	\$1,000	\$1,000
Fees and charges <sup>3</sup>	Investment Advantage	Investment Funds	Super Plan	Pension Plan
Contribution fee	Up to 4.0%	Up to 4.0%	Up to 4.0%	Up to 4.0%
Withdrawal fee	Nil	Nil	Nil	Nil
Switching fee	Nil	Nil	Nil	Nil
Management costs and buy/sell spread	Varies depending on fund (see PDS)			
Reporting	Investment Advantage	Investment Funds	Super Plan	Pension Plan
Investment/withdrawal confirmation	✓	✓	✓	✓
Distribution statement	✓	✓	-	-
Transaction statement	✓	✓	✓	✓
Periodic statement/Annual report	✓	✓	✓	✓
Tax statement	✓	✓	n/a	n/a
Annual review pack	n/a	n/a	n/a	✓
CGT statement	✓	n/a	n/a	n/a

1 You cannot have both a dollar cost averaging plan and auto-rebalancing. 2 Withdrawal restrictions apply. Refer to the WealthFocus Super Plan PDS for more information. 3 These fees and costs are not the entire fees and costs which you may incur when contributing to the Fund. Please refer to the 'Fees and costs' section of the relevant PDS for all the fees and other costs you may be charged.

This information has been prepared by Perpetual Investment Management Limited (PIML) ABN 18 000 866 535, AFSL 234426 and Perpetual Superannuation Limited (PSL) ABN 84 008 416 831, AFSL 225246, RSE L0003315. It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The relevant product disclosure statement (PDS) for Perpetual WealthFocus, issued by PIML or PSL, should be considered before deciding whether to acquire or hold units in the fund. The PDS can be obtained by calling 1800 062 725 or visiting [www.perpetual.com.au](http://www.perpetual.com.au). No company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor's capital.



### Further information

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**[www.perpetual.com.au/wealthfocus](http://www.perpetual.com.au/wealthfocus)**