# Platinum Investment Bond –Fees and costs update

**5 November 2026**

We wish to inform you of an important update regarding the investment options available through Platinum Investment Bond. This document should be read together with the Product Disclosure Statement (PDS) for the Platinum Investment Bond dated 24 February 2025.

## Changes to fees and costs

To assist you in making an informed investment choice based on current information about fees in each of the investment options, this Fees and Costs Update sets out changes that have been made to the fees disclosed in the PDS.

These fees and costs are charged and/or incurred by the fund managers, while performing their duties in managing the underlying investment options. The information in this document replaces:

1. The "Fees and costs summary" table, on page 16 and 17 of the PDS;
2. The "Example of annual fees and costs for a balanced investment option or other investment option" section, on page 18 of the PDS;
3. The "Cost of product for 1 year" section, on page 18 of the PDS; and
4. The Transaction cost table, on page 20 of the PDS.

## Fees and costs summary

| Type of fee or cost | Amount | How and when the fee is paid |
|---|---|---|
| **Ongoing annual fees and costs** | | |
| **Management fees and costs**[6]<br>The fees and costs for managing your investment | Estimated investment management fees of:<br>• Platinum International Fund 1.35% p.a. for the previous financial year of the investment option[1,2]<br>• Platinum Asia Fund 1.35% p.a. for the previous financial year of the investment option[1,2]<br>*Plus*<br>Estimated indirect cost of[3]:<br>• Platinum International Fund 0.00% p.a. for the previous financial year of the investment option<br>• Platinum Asia Fund 0.07% p.a. for the previous financial year of the investment option | Management fees and costs are not incurred directly by the Platinum Investment Bond. Instead, the management fees and costs are incurred and paid by you within each of the underlying investment options (i.e. the Platinum International Fund and Platinum Asia Fund) and are reflected in the value of your account.<br>The estimated management fees and costs of an investment option consist of:<br>Investment management fee which is accrued daily and reflected in the investment option's daily unit price. It is paid monthly to Platinum out of the investment option's assets.<br>Estimated indirect costs reflect costs incurred through an investment option's investment trading activities in Over-the-Counter ('OTC') Derivatives (other than for hedging purposes) and |

| | | |
|---|---|---|
| | | exchange traded funds. They are deducted from the assets of the investment option as and when incurred. |
| **Performance fees**<br>Amounts deducted from your investment in relation to the performance of the product | Nil | Not applicable |
| **Transaction costs**<br>The costs incurred by the scheme when buying or selling assets | The estimated investment option net transaction cost[3] per annum are:<br>Platinum International Fund 0.14% p.a. for the previous financial year of the investment option[4]<br>Platinum Asia Fund 0.04% p.a. for the previous financial year of the investment option[4] | Transaction costs are incurred as a result of an investment option's investment trading activities and will vary depending on the volume and value of trades undertaken. Transaction costs are deducted from the assets of the investment option as and when incurred. |
| **Member activity related fees and costs (fees for services or when your money moves in or out of the product)[6]** | | |
| **Establishment fee**<br>The fee to open your investment | Nil | Not applicable |
| **Contribution fee**<br>The fee on each amount contributed to your investment | Nil | Not applicable |
| **Buy-sell spread[5]**<br>An amount deducted from your investment representing costs incurred in transactions by the scheme | Platinum International Fund - 0.20%<br>Platinum Asia Fund - 0.40% | These costs are deducted from your investment account or switch amount upon entry into the investment option. Refer to the buy-sell (investing transaction costs) section for more information on these costs and the buy-sell spread (investing transaction costs) of each investment option. |
| **Withdrawal fee**<br>The fee on each amount you take out of your investment | Nil | Not applicable |
| **Exit fee**<br>The fee to close your investment | Nil | Not applicable |
| **Switching fee**<br>The fee for changing investment options | Nil | There are no switching fees, but you incur an ITC on switching. |

[1] The investment management fees are inclusive of Australian GST less any expected input tax credits and reduced input tax credits.

[2] Platinum pays us fees to service this investment bond from its management fees.

[3] The net transaction costs are the investment option's transaction costs after the investment option's buy and sell spread recovery is applied. The estimated indirect costs reflect Platinum's reasonable estimates of the amounts for the past financial year. Past costs are not a reliable indicator of future costs.

[4] Investment transaction costs are based on Platinum's disclosure as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option transaction costs disclosure.

[5] To cover the transaction costs we incur when investing in an investment option, a buy-sell spread (investing transaction costs) is deducted from your investment account or switch amount upon entry into an investment option. Refer to the buy-sell (investing transaction costs) section below for the buy-sell spread (investing transaction costs) of each investment option.

[6] Adviser fees may be payable. Refer to 'Adviser Remuneration' section.

## Example of annual fees and costs for a balanced investment option or other investment option

This table gives an example of how the ongoing annual fees and costs in the Platinum International Fund for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

| EXAMPLE – Platinum International Fund | | Balance of $50,000 with a contribution of $5,000 during year |
|---|---|---|
| Contribution Fees[1] | Nil | For every additional $5,000 you put in, you will be charged $0[2] |
| **PLUS** Management fees and costs[3] | 1.35% p.a. | **And**, for every $50,000 you have in the Platinum International Fund you will be charged or have deducted from your investment $675 each year |
| **PLUS** Performance fees | Nil | **And**, you will be charged or have deducted from your investment $0 in performance fees each year |
| **PLUS** Transaction costs[2] | 0.14% p.a. | **And**, you will be charged or have deducted from your investment $70 in transaction costs |
| **EQUALS** Cost of Platinum International Fund | | If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees and costs of:<br>**$745**[*1,2]<br>**What it costs you will depend on the investment option you choose and the fees you negotiate.** |

* Additional fees may apply.

Please note:

1. This example assumes that the contribution of $5,000 is made at the end of the year, and therefore no management fees and costs for the contribution have been included.

2. A buy-sell (investing transaction costs) may apply if you enter or switch amount into an investment option. Refer to the buy-sell spread (investing transaction costs) section in the PDS for more information.

3. The management fees and costs for the Platinum International Fund investment option is at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.

The example above is illustrative only.

## Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all 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 with a contribution of $5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply: refer to the Fees and costs summary for the relevant option.)

You should use this figure to help compare this product with other products offered by managed investment schemes.

| Investment option | Cost of product |
|---|---|
| Platinum International Fund | $745 |
| Platinum Asia Fund | $730 |

## Transaction cost

| Investment option | Gross transaction costs[1] % p.a. | Net transaction costs[2] % p.a. | Buy-sell spread (ITC)[3] |
|---|---|---|---|
| Platinum International Fund | 0.23 | 0.14 | 0.20 |
| Platinum Asia Fund | 0.12 | 0.04 | 0.40 |

1. The gross transaction costs are the investment option's transaction costs before the investment option's buy and sell spread recovery is applied.

2. The net transaction costs are the investment option's transaction costs after the investment option's buy and sell spread recovery is applied.

3. The buy-sell spread (ITC) is charged by us to cover the transaction costs incurred by the Fund when investing in each investment option, and aims to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

For more information about the fee and costs of these investment options, please refer to the Platinum Trust Product Disclosure Statement.

## Further information

If you have any questions, please contact the Investor Services team on 1800 670 638 or email platinuminvestmentbond@australianunity.com.au.

Visit australianunity.com.au/platinum for further information or refer to the Platinum Investment Bond PDS.

**Important Information**

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