

Fees and Costs Update: 10Invest

14 July 2020

This document should be read with the Product Disclosure Statement (PDS) for 10Invest dated 11 September 2019, as amended by the first Supplementary PDS dated 28 April 2020.

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.

Investing Transaction Costs (ITC) update

Due to the recent sustained volatility in the financial markets and the World Health Organisation having declared that COVID-19 (Coronavirus) is a pandemic, we are seeing large movements in Investing Transaction Costs (ITC), otherwise known as buy/sell spreads.

The ITC isn't charged or retained by Lifeplan. The ITC (equivalent to a buy/sell spread) is charged by the fund manager of each investment option to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

We are regularly monitoring these underlying fund managers' ITCs and we will update you of any changes via our website australianunity.com.au/wealth

Investment Option	Buy	Sell	=Current ITC	Effective date
Vanguard® Diversified Conservative Index Fund	0.10%	0.16%	0.26%	10/07/2020
Vanguard® Balanced Index Fund	0.10%	0.15%	0.25%	10/07/2020
Vanguard® Growth Index Fund	0.09%	0.12%	0.21%	10/07/2020

Further information

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au

Visit our website australianunity.com.au/wealth for any further fee changes to the underlying investment options in the 10Invest menu.