

Perpetual Select Super Plan

ACCRUED DEFAULT AMOUNT (ADA) TRANSFERS TO PERPETUAL MYSUPER

20 DECEMBER 2016

This booklet contains general information for existing members of a 'default' investment option in Perpetual Select Super Plan (**Super Plan**).

Under the Government's MySuper initiative, we will transfer account balances in a 'default' investment option of the Super Plan to Perpetual MySuper in April 2017. These account balances are referred to as accrued default amounts.

This document provides important information that can help you consider whether you:

- remain in the Super Plan as a 'choice' member
- allow your Super Plan account balance to be transferred automatically to Perpetual MySuper or
- make another decision about your super.

If you would like to **remain** a member of the Super Plan or **transfer** to Perpetual MySuper earlier, please tell us your decision by returning the relevant form before 20 March 2017.

To stay in your current investment option in the Super Plan, your personalised form has been included in the materials sent to you. You can also contact us for any other relevant forms at selectfunds@perpetual.com.au or 1800 003 001 during business hours.

Key information in this document:

- Why are we transferring your Super Plan account balance to Perpetual MySuper?
- How to stay in the Super Plan by making an investment choice
- What happens when your super is transferred to Perpetual MySuper?
- What are the differences between your current investment option and Perpetual MySuper?
- What are the changes in fees and costs?
- Is there a cost to transfer to Perpetual MySuper?
- Will there be any changes to your insurance cover?

Current Product Disclosure Statements are available online at www.perpetual.com.au/select-super and www.perpetual.com.au/mysuper or by contacting us on 1800 003 001 during business hours (Sydney time). The information in this booklet does not take into account your specific investment goals. We recommend that you speak to your financial adviser before making an investment decision.

WHY ARE WE TRANSFERRING YOUR SUPER PLAN ACCOUNT BALANCE TO PERPETUAL MYSUPER?

The changes are in line with the Government's MySuper legislation which, from 1 January 2014, has required all compulsory superannuation guarantee contributions from employers to be paid into MySuper compliant products. As part of the same Government initiative we are required to transfer amounts held in default investment options to a MySuper product before 1 July 2017 unless you instruct us otherwise.

HOW TO STAY IN THE SUPER PLAN BY MAKING AN INVESTMENT CHOICE

As an existing member in the Super Plan, you can choose to stay in the Super Plan by making one of the following choices:

If you are currently invested in:	Choose to stay in your current investment option	Choose to change your current investment option within the Super Plan
Diversified Balanced Capital Guarantee^	To stay in your current investment option, simply return your enclosed 'Perpetual Select Super Plan Instruction Form' and tell us your decision by 20 March 2017.	To switch to another investment option within the Super Plan, refer to the PDS and make your choice by completing the 'Select Super Plan Switch Request' form. ^Note the 'Capital Guarantee' investment option is closed to new investors. This means if you switch out of this option, you cannot re-join this option.

WHAT HAPPENS WHEN YOUR SUPER IS TRANSFERRED TO PERPETUAL MYSUPER?

When we transfer your super, we will close your existing Super Plan account and send you an exit statement confirming the amount transferred to Perpetual MySuper.

If you are a new member of Perpetual MySuper we will send you a Welcome Pack providing you with the following details:

- your Perpetual MySuper member account number
- the amount transferred to that new account
- the number of units allocated in the Perpetual MySuper Balanced Growth investment option
- your insurance cover and premium (where applicable).

IF YOU HAVE AN EXISTING PERPETUAL MYSUPER MEMBER ACCOUNT

If you already have a Perpetual MySuper member account, we will transfer your Super Plan balance to that account. We will send you a confirmation letter with the amount transferred.

WHAT ARE THE DIFFERENCES BETWEEN YOUR CURRENT INVESTMENT OPTION AND PERPETUAL MYSUPER?

On the transfer of your super to Perpetual MySuper, you will be invested in the Perpetual MySuper Balanced Growth investment option.

The following summary table compares the profile of the investment options in which 'default' Super Plan members may currently be invested (please refer to the letter accompanying this booklet for confirmation of your current investment option) and the single Perpetual MySuper Balanced Growth investment option.

The 'Capital Guarantee' investment option is only available to members currently invested in that option. If you choose to stay in the Super Plan, please refer to the PDS for full information about the features of the Super Plan.

PRODUCT	PERPETUAL SELECT SUPER PLAN			PERPETUAL MYSUPER
	DEFAULT OPTIONS TRANSFERRING TO PERPETUAL MYSUPER			
INVESTMENT OPTION	CAPITAL GUARANTEE	DIVERSIFIED	BALANCED	BALANCED GROWTH
Risk level ¹	1 – Very low	5 – Medium to high	5 – Medium to high	6 – High
Minimum suggested timeframe ²	No minimum	Five years or more	Five years or more	Five years or more
Investment return objective	Returns and security through investment in a deposit or product issued by an Approved Deposit taking Institution (ADI) or cash funds, or other pooled structured funds that are supported by a guarantee.	Aims to: <ul style="list-style-type: none"> provide members with long-term growth through investment in a diversified portfolio of assets outperform the CPI by 2.0% (before fees and after tax) over rolling three-year periods outperform (before fees and after tax), over rolling three-year periods, a composite benchmark reflecting the underlying funds' target allocations at any time to the various asset types. 	Aims to: <ul style="list-style-type: none"> provide members with long-term growth through investment in a diversified portfolio with an emphasis on Australian and international share investments outperform the CPI by 2.5% (before fees and after tax) over rolling five-year periods outperform (before fees and after tax), over rolling three-year periods, a composite benchmark reflecting the underlying funds' target allocations at any time to the various asset types. 	Aims to: <ul style="list-style-type: none"> provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments outperform a composite benchmark reflecting its allocation to the various asset types over rolling three-year periods provide a total return of 3% per annum above inflation over rolling 10 year periods, net of investment and administration fees and superannuation fund taxes.
Investment guidelines				
Bank deposits or cash funds supported by a guarantee	100%			
Australian shares		5-25%	10-35%	10-50%
International shares		5-25%	10-35%	10-50%
Real estate		5-15%	5-15%	
Property				0-15%
Growth alternatives		0-20%	0-20%	
Fixed income		10-40%	0-30%	0-35%
Diversified credit		0-25%	0-20%	
Income alternatives		0-10%	0-10%	
Cash and enhanced cash		0-25%	0-15%	0-30%
Other assets ³				0-30%

1 The risk level represents the Standard Risk Measure (SRM), which is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period, as follows.

RISK BAND	RISK LABEL	ESTIMATED NUMBER OF NEGATIVE ANNUAL RETURNS OVER ANY 20 YEAR PERIOD
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

The SRM is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of the negative return could be or the potential for a positive return to be less than a member may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option/s.

The SRMs for the investment options may change over time for various reasons, including as a result of reviews of the underlying capital market assumptions that are used in their calculation and future changes to asset allocations by the investment managers. Any changes to SRMs at any time will be available at our website.

2 This is a guide only and not a recommendation.

3 Other assets may include, but are not limited to, infrastructure, mortgages (including mezzanine mortgages), private equity, opportunistic property, absolute return funds, commodities and real return strategies. Exposure to other assets aims to enhance the underlying fund's diversification and may help reduce volatility.

PAST INVESTMENT PERFORMANCE SUMMARY

The following table provides a summary of the past investment performance of the 'default' investment options and the Perpetual MySuper Balanced Growth investment option. **Past performance is not indicative of future performance and returns are not guaranteed.**

The latest investment performance information for all investment options in the Super Plan is updated monthly and available at our website, or can be obtained free of charge by contacting us.

PRODUCT	PERPETUAL SELECT SUPER PLAN			PERPETUAL MYSUPER
INVESTMENT OPTION	CAPITAL GUARANTEE	DIVERSIFIED	BALANCED	BALANCED GROWTH
Financial year ended 30 June (% pa)				
2007	8.1%	n/a	11.6%	n/a
2008	2.6%	n/a	-11.7%	n/a
2009	3.1%	n/a	-9.7%	n/a
2010	0.6%	n/a	7.6%	n/a
2011	2.8%	n/a	7.1%	n/a
2012	2.6%	0.4%	-0.9%	n/a
2013	1.3%	12.7%	16.1%	n/a
2014	0.9%	9.7%	10.8%	n/a
2015	0.7%	4.8%	7.8%	7.0%
2016	0.6%	2.6%	2.7%	2.0%
Compound average annual returns 30 June 2016 (% pa)				
5 years	1.2%	5.9%	7.1%	n/a
10 years	2.3%	n/a	3.7%	n/a
Since inception	3.4%	5.7%	5.8%	4.5%

Investment performance has been calculated net of any management fees and costs and income tax of up to 15%. No allowance has been made for the member administration fee or (for the Super Plan members only) any investment fee rebates. Historical performance is not a reliable guide to future performance.

WHAT ARE THE CHANGES IN FEES AND COSTS?

Different fees and costs apply between the Super Plan and Perpetual MySuper. You should refer to the Super Plan PDS and the Perpetual MySuper PDS for full details about fees and costs.

On the transfer of your account to Perpetual MySuper, the fees and costs you are charged are set out in the Perpetual MySuper PDS.

For members who choose to stay in the Super Plan, the fees and costs are disclosed below and in the PDS. For members who choose to stay in the 'Capital Guarantee' investment option, the investment fee below continues to apply to your investment amount in that option, and other standard fees for the Super Plan will apply.

The following summary table compares the fees and estimated indirect costs applying to the Super Plan and Perpetual MySuper.

TYPE OF FEE ¹	PERPETUAL SELECT SUPER PLAN		PERPETUAL MYSUPER
Investment fee	Capital Guarantee	1.49% per annum	0.50% per annum
	Diversified	1.82% per annum	
	Balanced	1.88% per annum	
	Fee rebates		Fee rebates
	A rebate on the base fee is available to members with large account balances. The size of your rebate is determined by the value of the member's investment in the Super Plan at the end of each month. The current rebate thresholds (indexed annually as at 1 July to CPI) are as follows:		Nil – Superannuation legislation does not permit any rebates to be paid on investment fees for MySuper products.
	Value of investment	Rebate (% pa)	
	First \$265,500	Nil	
	Next \$620,100	0.50%	
	Over \$885,600	1.15%	

TYPE OF FEE ¹	PERPETUAL SELECT SUPER PLAN	PERPETUAL MYSUPER
Administration fee	\$118.56 per annum (\$9.88 per month) ²	0.75% per annum + \$60.00 per annum (\$5.00 per month) ²
Buy/sell spread	Capital Guarantee Nil Diversified 0.24%/0.00% Balanced 0.26%/0.00%	0.34%/0.00%
Switching fee	Nil	Nil
Exit fee	\$51.25 per withdrawal	\$51.25 per withdrawal
Advice fees relating to all members investing in this product	Nil	Nil
Other fees and costs	An insurance fee will also apply if you have insurance cover.	An insurance fee will also apply if you have insurance cover.
Indirect cost ratio (estimated) ³	Capital Guarantee 0.06% per annum Diversified 0.33% per annum Balanced 0.41% per annum	Nil

1 Defined fees for superannuation products can be found on our website at www.perpetual.com.au/select-super-updates.

2 The amount of this fee may be increased from 1 July each year by the cumulative increase in the CPI since the last increase.

3 Indirect cost estimates are based on actual indirect costs for the financial year ended 30 June 2016.

EXAMPLES OF ANNUAL FEES AND COSTS

The following table provides dollar examples of the annual fees and costs detailed above, based on a member account balance of **\$50,000** for these investment options and Perpetual MySuper.

PRODUCT	PERPETUAL SELECT SUPER PLAN			PERPETUAL MYSUPER
	CAPITAL GUARANTEE	DIVERSIFIED	BALANCED	BALANCED GROWTH
Investment fees	\$745.00	\$910.00	\$940.00	\$250.00
Administration fees ¹	\$118.56	\$118.56	\$118.56	\$435.00
Estimated indirect costs ²	\$30.00	\$165.00	\$205.00	\$0.00
Total cost	\$893.56	\$1,193.56	\$1,263.56	\$685.00

1 The amount of this fee may be increased from 1 July each year by the cumulative increase in the CPI since the last increase.

2 Indirect cost estimates are based on actual indirect costs for the financial year ended 30 June 2016.

ADDITIONAL INFORMATION ABOUT FEES AND COSTS

Further details about fees and estimated costs are available in the respective Product Disclosure Statements. The PDS is available at our website or which can be obtained free of charge by contacting us.

Select Super Plan - www.perpetual.com.au/select-super

Perpetual MySuper - www.perpetual.com.au/mysuper

IS THERE A COST TO TRANSFER TO PERPETUAL MYSUPER ?

When we transfer your balance in the default investment option to Perpetual MySuper in April 2017, the buy/sell spread will be incurred.

WILL THERE BE ANY CHANGES TO YOUR INSURANCE COVER?

IF YOU CURRENTLY HAVE INSURANCE COVER

The following information provides a summary of any differences which may apply to any insurance cover that members may currently have in the Super Plan upon transfer to Perpetual MySuper.

The same insurance premium rate tables apply to both the Super Plan and Perpetual MySuper members, therefore any change in premiums will occur only as a result of a change in cover.

If you currently have automatic death and total and permanent disablement (TPD) cover

If you joined the Super Plan with certain participating employers, your insurance cover may be automatic death and TPD cover based on the amount shown in the table below, which is **lower** than the level of automatic death and TPD cover provided through Perpetual MySuper.

Upon transfer to Perpetual MySuper, you will receive the **higher** Perpetual MySuper level of automatic cover and your insurance premium will **increase** to reflect that higher level of cover. Any increase in your cover above what you currently have in the Super Plan will be subject to 'new events cover' conditions for 12 months from the date that the increased cover commences if you are 'at work' for 30 consecutive days prior to the end of the 12 months period. Otherwise, the 'new events cover' restriction will continue beyond 12 months until you are 'at work' for 30 consecutive days.

INSURANCE FEATURE	PERPETUAL SELECT SUPER PLAN	PERPETUAL MYSUPER	KEY CHANGES THAT WILL APPLY ON TRANSFER																												
	CURRENT ARRANGEMENT	NEW ARRANGEMENT																													
Automatic death and total and permanent disablement (TPD) cover	<p>You have received the following age-based automatic death and TPD cover:</p> <table border="1"> <thead> <tr> <th>Current age</th> <th>Level of cover</th> </tr> </thead> <tbody> <tr> <td>19 to 34</td> <td>\$100,000</td> </tr> <tr> <td>35 to 39</td> <td>\$230,000</td> </tr> <tr> <td>40 to 44</td> <td>\$200,000</td> </tr> <tr> <td>45 to 49</td> <td>\$150,000</td> </tr> <tr> <td>50 to 55</td> <td>\$75,000</td> </tr> <tr> <td>56 and over</td> <td>nil</td> </tr> </tbody> </table> <p>Your level of insurance then changes as you move through the age ranges, finally reducing to and subsequently remaining at \$75,000 when you turn age 50 and then ceasing altogether when you turn age 56 (or earlier in other relevant circumstances).</p>	Current age	Level of cover	19 to 34	\$100,000	35 to 39	\$230,000	40 to 44	\$200,000	45 to 49	\$150,000	50 to 55	\$75,000	56 and over	nil	<p>Your standard automatic death and TPD cover will increase to the following age-based amounts:</p> <table border="1"> <thead> <tr> <th>Current age</th> <th>Level of cover</th> </tr> </thead> <tbody> <tr> <td>19 to 34</td> <td>\$150,000</td> </tr> <tr> <td>35 to 39</td> <td>\$300,000</td> </tr> <tr> <td>40 to 44</td> <td>\$300,000</td> </tr> <tr> <td>45 to 49</td> <td>\$200,000</td> </tr> <tr> <td>50 to 55</td> <td>\$100,000</td> </tr> <tr> <td>56 and over</td> <td>nil</td> </tr> </tbody> </table> <p>Your level of insurance will change as you move through the age ranges, finally reducing to and subsequently remaining at \$100,000 when you turn age 50 and then ceasing altogether in the normal course when you turn age 70 for TPD cover and 75 for death cover (or earlier in other relevant circumstances).</p>	Current age	Level of cover	19 to 34	\$150,000	35 to 39	\$300,000	40 to 44	\$300,000	45 to 49	\$200,000	50 to 55	\$100,000	56 and over	nil	<p>If you have age-based automatic death and TPD cover, you will receive an increased level of cover based on the current Perpetual MySuper level of automatic cover.</p> <p>This increase in your level of cover will result in increased premiums.</p> <p>You should write to the Trustee if you subsequently wish to reduce or cancel your new level of automatic cover.</p>
Current age	Level of cover																														
19 to 34	\$100,000																														
35 to 39	\$230,000																														
40 to 44	\$200,000																														
45 to 49	\$150,000																														
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40 to 44	\$300,000																														
45 to 49	\$200,000																														
50 to 55	\$100,000																														
56 and over	nil																														
Cover available until	Age 56	Provided you have cover at age 55, cover is available until age 75 for death or age 70 for TPD.	Cover expires at a later age in Perpetual MySuper.																												
Benefit indexation	If applicable to your insurance, your benefit will be automatically indexed annually by the lower of 5% and CPI	N/A	Benefit indexation will no longer apply.																												

If you currently have automatic death-only cover

If you joined the Super Plan with certain participating employers, your automatic insurance may be death-only cover. If the level of death-only cover currently provided to you is **lower** than the level of automatic cover provided through Perpetual MySuper, upon transfer to Perpetual MySuper, you will receive the **higher** Perpetual MySuper level of automatic death-only cover and your insurance premium will **increase** to reflect that higher level of cover. Any increase in your cover above what you currently have in the Super Plan will be subject to 'new events cover' conditions for 12 months from the date that the increased cover commences if you are 'at work' for 30 consecutive days prior to the end of the 12 months period. Otherwise, the 'new events cover' restriction will continue beyond 12 months until you are 'at work' for 30 consecutive days.

If you currently have personal (non-automatic) death-only or death and TPD cover

If your current level of personal cover is **lower** than the Perpetual MySuper level of automatic death-only or death and TPD cover, upon transfer to Perpetual MySuper, you will receive the **higher** Perpetual MySuper level of automatic cover and your insurance premium will **increase** to reflect that higher level of cover. Any increase in your cover above what you currently have in the Super Plan will be subject to 'new events cover' conditions for 36 months from the date that the increased cover commences if you are 'at work' for 30 consecutive days prior to the end of the 36 months period. Otherwise, the 'new events cover' restriction will continue beyond 36 months until you are 'at work' for 30 consecutive days.

If you currently have automatic or personal (non-automatic) death-only or death and TPD cover higher than the Perpetual MySuper level of automatic death-only or death and TPD cover

If your current level of cover is **higher** than the Perpetual MySuper level of automatic or personal (non-automatic) death-only or death and TPD cover, your current level of cover will be maintained upon transfer to Perpetual MySuper and your insurance premium will remain unchanged subject to any individual conditions, exclusions, restrictions (including special acceptance terms) or 'new events cover' which applied immediately prior to the transfer date continuing to apply on transfer. Your cover will become fixed on transfer.

If you currently have salary continuance insurance (SCI) cover

Any existing SCI cover in the Super Plan will be transferred to Perpetual MySuper without change to either the insured amount or insurance premium.

ADDITIONAL EXCLUSION

No benefit will be payable where you have 'new events cover' of 12 months or 36 months (whichever is applicable) if:

- death is as a result of suicide;
- terminal illness is as a result of attempted suicide, intentional self-inflicted injury or infection.

IF YOU DO NOT CURRENTLY HAVE INSURANCE COVER

If you received contributions after 1 January 2014, you may already have insurance cover in your existing Perpetual MySuper account.

If you do not have existing insurance cover in the Super Plan or Perpetual MySuper, you will not be provided cover upon transfer.

Please refer to the PDS for the Super Plan or Perpetual MySuper if you would like more information about insurance.

WILL THERE BE ANY CHANGE IN INSURANCE PREMIUM?

If your insurance is automatic death-only or death and TPD cover, premiums payable for that cover will be based on the following factors:

- your gender
- your age
- your occupation
- the sum insured for your age range (if your insurance is the automatic cover provided).

Any change in your insurance premium will arise only from a change in one of these factors. Examples of how to calculate the cost of your death-only or death and TPD cover are provided.

INFORMATION ABOUT YOUR INSURANCE COVER

You are able to contact us at any time for details of your current insurance cover. If your insurance cover is transferred to Perpetual MySuper, you will receive confirmation of your type(s) of cover, insured amount(s) and premium(s) in your Perpetual MySuper Welcome Pack or confirmation letter which you will receive after the transfer.

CALCULATING THE COST OF INSURANCE COVER

The following examples illustrate how premiums are calculated for death-only and death and TPD cover.

EXAMPLE 1: DEATH ONLY COVER

A male member currently aged 40 who is a light blue collar worker would like to be insured for a benefit of \$400,000 in the event of his death (death only cover).

Monthly premium:

$$\begin{aligned} &= \frac{\text{Premium rate}^2 \times \text{occupational loading factor}^2 \times \text{insured benefit}}{12 \times \$1,000^1} \\ &= \frac{\$0.96 \times 1.30 \times \$400,000}{\$12,000} \\ &= \$41.60 \text{ per month} \end{aligned}$$

EXAMPLE 2: DEATH AND TPD COVER

A female member currently aged 39 who is a white collar worker would like to be insured for a benefit of \$300,000 in the event of her death or TPD.

Monthly premium:

$$\begin{aligned} &= \frac{\text{Premium rate}^3 \times \text{occupational loading factor}^3 \times \text{insured benefit}}{12 \times \$1,000^1} \\ &= \frac{\$1.03 \times 1.00 \times \$300,000}{\$12,000} \\ &= \$25.75 \text{ per month} \end{aligned}$$

- 1 Premium rates are expressed per \$1,000 of the sum insured.
- 2 From insurance rate table – death only cover.
- 3 From insurance rate table – combined death and TPD cover.

ANNUAL PREMIUMS PER \$1,000 SUM INSURED

The following tables provide the various standard white collar annual premium rates payable per \$1,000 of insured benefit for selected ages for death-only cover and combined death and TPD cover. Premium loadings may apply due to occupational, health or pastime factors.

ANNUAL PREMIUMS PER \$1,000 SUM INSURED - DEATH ONLY COVER

CURRENT AGE	MALE	FEMALE
15	0.91	0.50
16	0.91	0.50
17	0.91	0.50
18	0.91	0.50
19	0.91	0.50
20	0.91	0.50
21	0.87	0.49
22	0.81	0.47
23	0.79	0.45
24	0.74	0.45
25	0.72	0.45
26	0.70	0.45
27	0.67	0.45
28	0.67	0.45
29	0.67	0.47
30	0.68	0.49
31	0.69	0.49
32	0.69	0.49
33	0.70	0.51
34	0.71	0.54
35	0.73	0.55
36	0.76	0.58
37	0.79	0.61
38	0.84	0.64
39	0.89	0.67
40	0.96	0.71
41	1.04	0.76
42	1.14	0.83
43	1.24	0.90
44	1.34	0.97
45	1.49	1.06
46	1.65	1.17
47	1.85	1.29
48	2.04	1.46
49	2.26	1.63
50	2.55	1.83
51	2.86	2.07
52	3.21	2.30
53	3.61	2.54
54	4.03	2.79
55	4.45	3.02
56	5.04	3.23
57	5.71	3.56
58	6.47	3.93
59	7.34	4.37
60	8.35	4.88
61	9.51	5.45
62	10.83	6.08
63	12.34	6.80
64	13.71	7.68
65	15.48	8.67
66	17.50	9.79
67	19.78	11.06
68	22.35	12.50
69	25.25	14.12
70	28.53	15.96
71	32.23	18.03
72	36.42	20.38
73	41.16	23.02
74	46.52	26.01

Occupational loading factors

Professional	0.90	White collar	1.00
Light blue collar	1.30	Blue collar	1.70
Heavy blue collar	2.00		

ANNUAL PREMIUMS PER \$1,000 SUM INSURED - COMBINED DEATH AND TPD COVER

CURRENT AGE	MALE	FEMALE
15	1.22	0.81
16	1.22	0.81
17	1.22	0.81
18	1.22	0.81
19	1.22	0.81
20	1.17	0.77
21	1.12	0.74
22	1.05	0.70
23	0.99	0.66
24	0.93	0.65
25	0.89	0.63
26	0.87	0.63
27	0.84	0.62
28	0.84	0.64
29	0.85	0.65
30	0.86	0.67
31	0.87	0.67
32	0.87	0.68
33	0.90	0.71
34	0.92	0.75
35	0.96	0.77
36	1.01	0.83
37	1.07	0.88
38	1.15	0.95
39	1.25	1.03
40	1.37	1.12
41	1.50	1.22
42	1.66	1.36
43	1.82	1.48
44	2.02	1.64
45	2.26	1.82
46	2.54	2.05
47	2.85	2.30
48	3.23	2.64
49	3.63	3.00
50	4.12	3.40
51	4.69	3.92
52	5.37	4.47
53	6.14	5.07
54	6.99	5.75
55	7.89	6.44
56	9.03	7.22
57	10.31	8.20
58	11.86	9.33
59	13.63	10.65
60	15.64	12.17
61	17.95	14.30
62	20.61	15.87
63	23.64	18.12
64	28.14	21.20
65	33.67	25.13
66	40.71	29.36
67	49.20	34.92
68	59.18	41.86
69	71.75	50.22

Occupational loading factors

Professional	0.90	White collar	1.00
Light blue collar	1.50	Blue collar	2.60
Heavy blue collar	3.00		

Perpetual's Select Superannuation Fund (ABN51 068 260 563 RSE R1057034) (Fund) includes Perpetual Select Super Plan (Super Plan), Perpetual Select Pension Plan (Pension Plan) and Perpetual MySuper (MySuper). Insurance offered through the Super Plan and MySuper is issued by AIA Australia Limited (the Insurer) ABN79 004 837 861 AFSL 230043 to Perpetual Superannuation Limited (PSL) ABN 84 008 416 831, AFSL 225246, RSE L0003315 as the trustee of the Fund. All of the insurance cover offered by the Super Plan and MySuper is provided under, and is subject to the terms and conditions in the relevant Policy Document. While every effort has been made to ensure that the information contained in this document is accurate, the terms and conditions in the relevant Policy Document will prevail to the extent that they are inconsistent with the information contained in this document. You are able to obtain a copy of the relevant Policy Document for your insurance by contacting us on 1800 003 001.

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