



Product changes

This document lists changes to the information appearing in the Product Disclosure Statements (PDSs). The changes are grouped depending on whether they relate to the investment menu or the product itself. The figures stated in the below tables are estimates only and subject to change.

1. INVESTMENT MENU CHANGES

3 April 2020

Investment option name and ASX code change

Old ASX Code	Old Investment Option Name	New ASX Code	New Investment Option Name
IMF	IMF Bentham Limited	OBL	Omni Bridgeway Limited

25 March 2020

Investment option changes where indicated in bold

Investment Option Name	APIR Code	ICR (% pa)	Performance Related Fee	+Buy/-Sell Spread (% pa)	Net Transaction Cost (% pa)
State Street Global Equity Fund	SST0050AU	0.98	No	0.12/0.12	0.00

24 March 2020

Investment option changes where indicated in bold

Investment Option Name	APIR Code	ICR (% pa)	Performance Related Fee	+Buy/-Sell Spread (% pa)	Net Transaction Cost (% pa)
UBS Australian Bond Fund	SBC0813AU	0.45	No	0.00/0.84	0.06
UBS Income Solution Fund	UBS0003AU	0.60	No	0.00/2.00	0.04

23 March 2020

Investment option changes where indicated in bold

Investment Option Name	APIR Code	ICR (% pa)	Performance Related Fee	+Buy/-Sell Spread (% pa)	Net Transaction Cost (% pa)
Macquarie Dynamic Bond Fund	MAQ0274AU	0.63	Yes	0.00/1.15	0.25

7 February 2020

Investment option name and ASX code change

Old ASX Code	Old Investment Option Name	New ASX Code	New Investment Option Name
CMA	Centuria Metropolitan REIT	COF	Centuria Office REIT

23 January 2020

Investment option name change

ASX Code	Old Investment Option Name	New Investment Option Name
SFR	Sandfire Resources NL	Sandfire Resources Limited

22 January 2020

Investment option name change

ASX Code	Old Investment Option Name	New Investment Option Name
IGO	Independence Group NL	IGO Limited

20 January 2020

Investment option name change

ASX Code	Old Investment Option Name	New Investment Option Name
SGM	Sims Metal Management Limited	Sims Limited

16 December 2019

Investment options closed to all further investments

APIR Code	Investment Option Name
PIM0003AU	IOOF Income Trust – Class A
AUX0018AU	MultiMix Wholesale Australian Property Trust - Class B

5 December 2019

Investment option changes where indicated in bold

Investment Option Name	APIR Code	ICR (% pa)	Performance Related Fee	+Buy/-Sell Spread (% pa)	Net Transaction Cost (% pa)
Lazard Emerging Markets Equity Fund	LAZ0003AU	1.15	No	0.35/0.35	0.06

2. PRODUCT CHANGES

20 April 2020

Early access to superannuation

If you are affected by the Coronavirus, you may be eligible to access up to \$10,000 of your superannuation in 2019/20 and a further \$10,000 in 2020/21. You can apply for early release of your super from 20 April 2020.

To apply for early release, you must satisfy any one or more of the following requirements:

- you're unemployed
- you're eligible to receive a JobSeeker payment, Youth Allowance payment for job seekers, Parenting Payment (which includes the single and partnered payments), special benefit or farm household allowance.
- on or after 1 January 2020:
 - you were made redundant
 - your working hours reduced by 20% or more
 - if you are a sole trader, your business was suspended or there was a reduction in your business turnover of 20% or more.

These payments are tax-free and not treated as income under the Centrelink income test.

22 March 2020

Changes to minimum pension requirements

The default minimum pension drawdown rates have been reduced by 50% for account-based pensions and Term Allocated Pensions to assist retirees.

Allocated Pensions

The reduction applies for the 2019/20 and 2020/21 income years.

Age	Default minimum drawdown rates	Reduced minimum drawdown rates for 2019-20 and 2020-21
Under 65	4%	2%
65 to 74	5%	2.5%
75 to 79	6%	3%
80 to 84	7%	3.5%
85 to 89	9%	4.5%
90 to 94	11%	5.5%
95 or more	14%	7%

Term Allocated Pensions

The minimum pension an individual is required to draw is 50% of the previously calculated minimum. Next year's minimum pension will also be halved based on the pension calculation at 1 July 2020.

14 December 2018

Reduction of Benefit Payment Fee/Exit Fee

The Benefit Payment Fee/Exit Fee has been reduced to \$24.

Removal of Family Law fees

The Family Law - payment flagging fee (\$100 minimum) has been removed. Trustee's reserved right to charge \$125 per hour on Family Law processing (originally designed to allow the Trustee to recover costs relating to excessive labour-intensive tasks, however has not been utilised) has been removed.

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