



## Register of significant event notices (SENs)

Preparation date: 1 May 2024

This register lists the SENs sent to members of the Guild Retirement Fund for the past 2 years.

Notice date	Nature of change	Impact of change	Impacted members	Issuer
May 2024	Changes to fees and costs	<ul style="list-style-type: none"> <li>Dollar-based administration fee reduced from \$104 p.a. to \$88.40 p.a. for all members.</li> <li>Investment Fees and Costs and Transaction Costs have changed for some products.</li> </ul>	All members of the Guild Retirement Fund	Equity Trustees Superannuation Limited
Notice date	Nature of change	Impact of change	Impacted members	Issuer
December 2023	Change to Trustee, Sponsor and Promoter, change to administration fees, change to strategic asset allocation of investment options, and availability of financial advice services and tools.	<p>The following changes are effective from 14 December 2023:</p> <ul style="list-style-type: none"> <li>Fund Trustee change from Guild Trustee Services Limited to Equity Trustees Superannuation Limited.</li> <li>Fund Sponsor and Promoter change to Guild Super Services Pty Ltd.</li> <li>Dollar-based administration fee reduced from \$115 p.a. to \$104 p.a. for all members.</li> <li>Percentage-based administration fee reduced from 0.30% p.a. to 0.15% p.a. for MyMix members.</li> <li>Combined dollar-based and percentage-based administration fees capped at \$800 p.a. for MyMix members.</li> <li>Contingency Reserve fee increased from 0.01% p.a. to 0.02% p.a. (estimated) for all members.</li> <li>Changes to the strategic asset allocation across all MySuper, MyMix and pension investment options.</li> <li>Access to financial advice coaches who can provide intrafund advice to GuildSuper and Child Care Super members, and limited personal advice to GuildPension members.</li> <li>Availability of financial calculators on the Fund website.</li> </ul>	All members of the Guild Retirement Fund	Equity Trustees Superannuation Limited

Notice date	Nature of change	Impact of change	Impacted members	Issuer
September 2022	Changes to the insurance design, terms and conditions and insurance costs.	<p>The following changes are effective from 1 November 2022:</p> <ul style="list-style-type: none"> <li>• Amendments to the insurance benefit design.</li> <li>• Transition arrangements for existing insurance cover.</li> <li>• Changes to insurance terms and conditions.</li> <li>• Changes to insurance costs.</li> </ul>	GuildSuper and Child Care Super members	Guild Trustee Services Limited
May 2022	Changes to the MyMix investment option menu, changes to fees and costs, change to strategic asset allocation of some MyMix investment options.	<p>Closure of the following MyMix investment options from 10 June 2022:</p> <ul style="list-style-type: none"> <li>– High Growth</li> <li>– Conservative</li> <li>– Australian Shares</li> <li>– International Shares</li> <li>– Property Securities</li> </ul> <ul style="list-style-type: none"> <li>• Automatic switching of members in closing options from 14 June 2022.</li> <li>• Increase in the dollar-based administration fee from \$95 p.a. to \$115 p.a. for MySuper and MyMix.</li> <li>• Reduction in the percentage-based administration fee from up to 1.25% p.a. to 0.30% p.a. for MyMix.</li> <li>• Removal of the percentage-based administration fee rebate for MyMix account balances over \$100,000.</li> <li>• Removal of buy-sell spreads from 1 May 2022.</li> <li>• Changes to the investment fees and indirect cost ratios (ICRs) for Growth and Balanced MyMix investment options from 1 May 2022 and from 1 July 2022.</li> <li>• Changes to the strategic asset allocation for the Growth and Balanced MyMix investment options from 1 July 2022.</li> </ul>	GuildSuper and Child Care Super members	Guild Trustee Services Limited

Notice date	Nature of change	Impact of change	Impacted members	Issuer
May 2022	Changes to the investment option menu, changes to fees and costs, and change to strategic asset allocation of some investment options.	<ul style="list-style-type: none"> <li>Closure of the following investment options from 10 June 2022: <ul style="list-style-type: none"> <li>High Growth</li> <li>Conservative</li> </ul> </li> <li>Automatic switching of members in closing options from 14 June 2022: <ul style="list-style-type: none"> <li>High Growth to Growth</li> <li>Conservative to Balanced</li> </ul> </li> <li>Removal of buy-sell spreads from 1 May 2022.</li> <li>Changes to the investment fees and indirect cost ratios (ICRs) for the Growth and Balanced investment option from 1 May 2022 and from 1 July 2022.</li> <li>Changes to the strategic asset allocation for the Growth and Balanced investment options from 1 July 2022.</li> </ul>	GuildPension members	Guild Trustee Services Limited
January 2022	Changes to fees and costs.	<p>The following changes apply from 1 January 2022:</p> <ul style="list-style-type: none"> <li>Changes to the investment fees and indirect cost ratios (ICRs) for each investment option</li> <li>Increase in the dollar-based administration fee from \$95 p.a. to \$115 p.a.</li> <li>Reduction in the percentage-based administration fee from up to 1.25% p.a. to 0.15% p.a.</li> <li>Removal of the percentage-based administration fee rebate for account balances over \$25,000</li> <li>Application of a maximum combined dollar and percentage-based administration fee of \$800 p.a.</li> </ul>	GuildPension members	Guild Trustee Services Limited

This document is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (the Fund). GuildSuper, GuildPension and Child Care Super are products of the Fund.