

# Allianz – Corporate Super Plan

## Large-employer plan discount in smartMonday PENSION

Issued date: 1 July 2023

As a large-employer plan with smartMonday, Allianz members commencing a smartMonday PENSION account with a balance of \$500,000 or more are eligible for a discounted asset administration fee (deducted from your account) of **0.24% p.a.** (The standard asset administration fee is 0.50% p.a.)

**Please note:** the standard portfolio rebate described in the smartMonday PENSION Product Disclosure Statement (PDS) does not apply, however large-employer plan members are eligible for a **portfolio rebate of 0.10%** on the portion of the account balance in excess of \$1,000,000. See the PDS for information about other fees and costs that apply.

### Examples of annual fees and costs

The table below illustrates how fees and costs apply when you invest in a Retirement pension or a Transition to retirement pension over a one-year period (using an average account balance of \$50,000). You should use this table to compare this pension product with other retirement pension products or transition to retirement products.

This example assumes that all of your account balance is invested in the **Balanced Growth – Active** investment option, and ignores the effect of earnings, tax, and other deductions on the account balance (such as any activity fees). Retirement pensions and Transition to retirement pensions are treated differently for tax purposes, and investment options may differ slightly in their investment strategies, asset allocations, and indirect costs.

EXAMPLE — Balanced Growth – Active		BALANCE OF \$50,000
Administration fees and costs	0.365%^ + \$72	For every \$50,000, you have the superannuation product, you will be charged or have deducted from your investment <b>\$182.50<sup>^</sup></b> in administration fees and costs, <b>plus \$72</b> regardless of your balance.
<b>PLUS</b> Investment fees and costs	0.609%	<b>And</b> , you will be charged or have deducted from your investment <b>\$304.50</b> (estimated) in investment fees and costs.
<b>PLUS</b> Transaction costs	0.082%	<b>And</b> , you will be charged or have deducted from your investment <b>\$41</b> (estimated) in transaction costs.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$600*</b> (estimated) for the superannuation product.

\* Additional fees may apply such as activity fees or advice fees for personal advice.

<sup>^</sup> The 0.365% includes the additional asset administration fee components: 0.095% p.a. paid out of the unit price, and 0.03% paid out of the fund's general reserves. See the PENSION PDS for more information.

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