

## **SIGNIFICANT EVENT NOTICE**

**16 December 2020**

This Significant Event Notice (Notice) is to let you know about important changes to Cashel Super and Pension. Generally this includes changes to, or events impacting, the information provided in the Cashel Super and Pension Product Disclosure Statement (PDS) which includes the Member Guide and the Investment Guide which are incorporated by reference in the PDS. The changes will take effect from 8 February 2021 and will be incorporated into future versions of the PDS available at [cashelhg.com](http://cashelhg.com).

The changes that we are letting you know about in this Notice are:

- Change to the investment fee
- Change to the Adviser Portfolio Management Fee.

### **Investment fee**

Each managed portfolio that you may invest in will charge an investment fee, being a percentage per annum of the amount held in that managed portfolio.

The investment fee is currently disclosed in the PDS as 0.50% of assets per annum inclusive of GST. The total investment management fee is increasing to 0.55% per annum, inclusive of GST. This applies to the following managed portfolios available through Cashel Super and Pension:

- High Growth
- Growth
- Balanced
- Conservative Balanced
- Conservative

### **Adviser Portfolio Management Fee**

Where you have selected the Investment Option of Tailored, an Adviser Portfolio Management Fee applies. The Adviser Portfolio Management Fee is currently disclosed at 0.75% per annum. This will be charged at 0.825% per annum which is inclusive of GST.

### **Contact us**

If you have any queries or need further information, please contact your Cashel Representative or call the Administrator on 07 5555 5656.

For and on behalf of Aracon Superannuation Pty Ltd

Trustee of Cashel Super and Pension, a Division of the Xplore Super and Pension which is a Sub-Plan of the Aracon Superannuation Fund

This notice has been prepared and issued by Aracon Superannuation Pty Ltd, AFSL 507184, ABN 13 133 547 396, RSE Licence No. L0003384 (the Trustee) as the Trustee of Cashel Super and Pension, a division of Xplore Super and Pension which is a Sub-Plan of the Aracon Superannuation Fund ABN 40 586 548 205, R1001020 This information is of a general nature. It does not take into account your objectives, financial situation or specific needs so you should look at your own financial position and

requirements before making a decision. The Trustee is unable to provide you with personal financial advice and this is not, and should not be construed as, providing such advice and you may wish to consult an adviser when doing this. Before making a decision about Cashel Super and Pension you should read the relevant product disclosure statement and consider any relevant risks.