

PRAEMIUM SMA SUPERANNUTION FUND

Below is the summary of the Significant Event Notices about the Praemium SMA Superannuation Fund issued to members in the last 2 years. If you would like details of the notice, have not received a copy via your nominated communications address or just require further information, please call us on (03) 8622 1222 or email support@praemium.com.au.

NOTICE DATE	NATURE OF CHANGE OR EVENT	IMPACT OF CHANGE
23 January 2015	To provide notice of the increase of Investment Management fees for the Urquhart Sexton Financial Planning Model Portfolios.	Effective 1 March 2015, fees will increase from 0.55%p.a to 1.10%p.a across all Urquhart Sexton Financial Planning Model Portfolios.
2 March 2015	To provide notice of the increase of Investment Management fees for the Cutcher & Neale Model Portfolios.	Effective 1 April 2015, fees will increase from 0.40%p.a to 0.95%p.a across all Cutcher & Neale Model Portfolios.
1 July 2015	To provide notice of the introduction of an Operational Risk Reserve Levy from 1 August 2015.	From 1 August 2015, an Operational Risk Reserve levy of 0.06% per annum of your fund balance will be deducted from your account each month. For example, if the total value of your investment in the Fund was \$50,000, then the ORR levy deducted from your account would be \$30 per annum.