

SUPER SIMPLIFIER SUPER & PENSION SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

26 March 2024

Issued by Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757 as trustee of Super Simplifier products offered from a Fund known as 'Super Simplifier' ABN 36 526 795 205.

This document is a supplementary product disclosure statement (SPDS) that amends, and should be read in conjunction with, Super Simplifier Super & Pension Product Disclosure Statement (Part I & Part II) dated 13 June 2023, available free of charge from the Promoter website, dash.com.au, your Financial Adviser or by contacting us on 1300 726 008.

This SPDS adds to, changes, or clarifies information contained in Part I of the Super Simplifier Super & Pension Product Disclosure Statement (PDS) about:

- administration fees and costs, and
- Cash Accounts.

In addition to the administration fees and costs shown in the Fees and Costs summary on page 17 of Part I of the Super Simplifier Super & Pension PDS, the following administration fees and costs also apply:

<p>Cash management fee The cash management fee is up to 1.50% p.a. of your Cash Account balance.</p> <p>PLUS, Excess administration expenses 0.013% pa of assets (estimate only).</p>	<p>The cash management fee is calculated daily on your Cash Account balance. It is payable monthly in arrears before interest is credited to your Cash Account.</p> <p>Excess expenses (above amounts charged to members) were met from reserves and/or by the Promoter in the 2022/23 financial year. This is subject to change from year to year (and may not be applicable in some years).</p>
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You should refer to the Fees and Costs summary for an outline of all other fees and costs that apply.

Example of annual fees and costs for a superannuation product

The Example shown on page 19 of Part 1 of the Super Simplifier Super & Pension PDS, which illustrates the impact of ongoing annual fees and costs for a Super Simplifier superannuation

product over a 1-year period, is varied by the additional administration fees and costs shown above. Assuming \$2,000 is held in your Cash Account (the minimum required Cash Account balance for a Super Simplifier account with \$50,000), the Cost of product is **\$221** per year (instead of **\$191** per year).

In addition, there were excess costs of 0.013% of Total Assets as at 30 June 2023 or \$6.50 per \$50,000 (estimated) paid from Fund reserves and/or the Promoter for the 2022/23 financial year. These are not typical ongoing costs and are not reflected in the revised Cost of product shown above.

Additional explanation

The cash management fee and excess administration costs reflect amounts that do not impact the amount of your Super Simplifier account balance.

The cash management fee is charged before interest is credited to your Cash Account. As disclosed on page 12 in Part I of the Super Simplifier Super & Pension PDS, interest is allocated to your Cash Account at a rate usually set at no less than 0.80% p.a. below the target cash rate set by the Reserve Bank of Australia during the month (the Official Cash Rate) and is disclosed at rba.gov.au as applicable from time to time. At the date of preparation of this SPDS, the interest rate allocated to Cash Accounts is expected to be the Official Cash Rate minus 0.80%. The interest received on Cash Account holdings from the Authorised deposit-taking institution (ADI) is usually higher than the Official Cash Rate. The cash management fee is an amount of up to 1.5% pa in respect of the amount invested into the cash management account. The cash management fee is paid to Promoter of Super Simplifier - DASH Promoter Services Pty Ltd (ABN 66 659 477 497), a Corporate Authorised Representative (Authorised Representative No. 001299056) of DASH Investment Services Pty Ltd (ABN 20 610 852 456) (AFSL 500032).

The Excess administration expenses are not deducted from your Cash Account. They are paid from Fund reserves or by the Promoter. In the 2022/23 financial year 0.006% of total fund assets was paid from reserves and 0.007% of total fund assets was paid by the Promoter.

The information provided in this SPDS is general information only and does not take into account your personal objectives, financial situation, or needs. You should obtain financial advice tailored to your personal circumstances before investing in this product. You should read the Super Simplifier Super & Pension PDS, any incorporated information, other relevant disclosure documents relating to underlying investments, and the Super Simplifier Target Market Determinations available from dash.com.au carefully, before assessing whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision.