

This document highlights the changes to section 6. Fees and Costs in the PDS dated 1 April 2026 for iQ Retirement

Type of fee or cost	Amount			How and when paid
Ongoing annual fees and costs ¹				
Administration fees and costs	On the portion of your balance up to \$500,000	On the portion of your balance between \$500,000 and \$750,000	On any excess balance over \$750,000	The asset based administration fee and the fixed dollar fee are deducted from your account on the last Friday of each month. The fixed-dollar fee will be indexed with AWOTE ² at 1 October each year.
	0.18% per year ^Δ	0.15% per year	Nil	
	Plus a Trustee Administration Fee of 0.02% per year of your total account balance			The Trustee Administration Fee is deducted from the investment returns. It is not deducted from your account.
	Plus a fixed dollar fee of \$60.00 per year			
	Less a one-off rebate of administration fees of 0.025% of your total account balance in respect of the 12 months to 30 June 2026			The one-off administration fee rebate was applied through the investment returns prior to 30 June 2026.
	In the 2024/2025 financial year, the Trustee incurred excess administration costs of approximately 0.00% of Fund assets that were paid from the Fund reserve			
				The Fund reserve is maintained by the Trustee to operate the Fund. This includes paying for some expenses, such as costs associated with product and strategic services provided to the Trustee. These expenses are deducted from the Fund reserve, as required, and are not deducted from your account.

1. If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- Δ The maximum total asset based administration fee charged by the Fund administrator is 0.20% per year. However, the maximum total asset based administration amount deducted from your account is 0.18% per year as the Trustee pays 0.02% per year of this fee from the Fund Reserve.
2. AWOTE means Average Weekly Ordinary Times Earnings.