



Changes to investment option Transaction Cost Allowances

Effective 12 June 2020

The COVID-19 coronavirus is having a significant impact on global markets, particularly fixed income and direct asset markets, which has resulted in a sharp increase to market transaction costs. So, to make sure all members are treated fairly, including members who aren't buying and selling units, the Transaction Cost Allowance (TCA) needed to be changed to reflect the increased market transaction costs.

This document outlines the changes in TCA for various investment options due to significant market volatility caused by COVID-19. Initial notification of these changes were provided to members of the Super Directions Fund (ABN 78 421 957 449) on behalf of NM Superannuation Ptd Ltd (ABN 31 008 428 322, AFSL 234649), and this listing has been maintained to reflect the most recent changes.

AMP Flexible Super - Retirement

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP All Growth	20 May 2020	+/-0-0.46%	+/- 0-0.46%
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Balanced Growth	15 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	15 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP Dynamic Balanced	11 May 2020	+/-0-0.16%	+/- 0-0.20%
AMP High Growth	15 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP Moderate Growth	15 May 2020	+/-0-0.31%	+/- 0-0.39%
AMP Retirement Choice	31 March 2020	+/-0-0.30%	+/- 0-0.39%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Pendal Australian Equity	5 May 2020	+/-0-0.60%	+/- 0-1.05%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
PIMCO Diversified Fixed Interest	15 May 2020	+/-0-0.24%	+/- 0-0.43%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Growth	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Moderately Conservative	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%

Super Easy Active Balanced	11 May 2020	+/-0-0.32%	+/- 0-0.38%
Super Easy Australian Fixed Interest	7 May 2020	+/-0-0.10%	+/- 0-0.35%
Super Easy Balanced	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Super Easy Cautious	11 May 2020	+/-0-0.10%	+/- 0-0.17%
Super Easy Conservative	11 May 2020	+/-0-0.10%	+/- 0-0.16%
Super Easy Growth	11 May 2020	+/-0-0.10%	+/- 0-0.12%
Super Easy International Fixed Interest	7 May 2020	+/-0-0.26%	+/- 0-0.70%
Super Easy Moderately Conservative	11 May 2020	+/-0-0.11%	+/- 0-0.16%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

AMP Flexible Super - Super

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP Dynamic Balanced	11 May 2020	+/-0-0.16%	+/- 0-0.20%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
AMP MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
AMP MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
AMP MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
AMP MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%
AMP MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
AMP MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Pendal Australian Equity	5 May 2020	+/-0-0.60%	+/- 0-1.05%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
PIMCO Diversified Fixed Interest	20 May 2020	+/-0-0.24%	+/- 0-0.43%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Growth	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Moderately Conservative	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%

Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%
Super Easy Active Balanced	11 May 2020	+/-0-0.32%	+/- 0-0.38%
Super Easy Australian Fixed Interest	7 May 2020	+/-0-0.10%	+/- 0-0.35%
Super Easy Balanced	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Super Easy Cautious	11 May 2020	+/-0-0.10%	+/- 0-0.17%
Super Easy Conservative	11 May 2020	+/-0-0.10%	+/- 0-0.16%
Super Easy Growth	11 May 2020	+/-0-0.10%	+/- 0-0.12%
Super Easy International Fixed Interest	7 May 2020	+/-0-0.26%	+/- 0-0.70%
Super Easy Moderately Conservative	11 May 2020	+/-0-0.11%	+/- 0-0.16%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

CustomSuper

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
AMP MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
AMP MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
AMP MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
AMP MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%
AMP MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
AMP MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Australian Fixed Interest Index	7 May 2020	+/-0-0.10%	+/- 0-0.35%
Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
Cautious Index	11 May 2020	+/-0-0.10%	+/- 0-0.17%
Conservative Index	11 May 2020	+/-0-0.10%	+/- 0-0.16%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Growth Index	11 May 2020	+/-0-0.10%	+/- 0-0.12%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Moderately Conservative Index	11 May 2020	+/-0-0.11%	+/- 0-0.16%
Pendal Australian Equity	5 May 2020	+/-0-0.60%	+/- 0-1.05%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%

Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

Flexible Lifetime - Super

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP Active Balanced	11 May 2020	+/-0-0.32%	+/- 0-0.38%
AMP Active Balanced (Series 2)	11 May 2020	+/-0-0.32%	+/- 0-0.38%
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Australian Property	20 May 2020	+/-0-0.63%	+/- 0-0.71%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
AMP MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
AMP MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
AMP MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
AMP MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%
AMP MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
AMP MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Australian Fixed Interest Index	7 May 2020	+/-0-0.10%	+/- 0-0.35%
Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
Cautious Index	11 May 2020	+/-0-0.10%	+/- 0-0.17%
Conservative Index	11 May 2020	+/-0-0.10%	+/- 0-0.16%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Growth Index	11 May 2020	+/-0-0.10%	+/- 0-0.12%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Moderately Conservative Index	11 May 2020	+/-0-0.11%	+/- 0-0.16%
Pendal Australian Equity	5 May 2020	+/-0-0.60%	+/- 0-1.05%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
PIMCO Diversified Fixed Interest	20 May 2020	+/-0-0.24%	+/- 0-0.43%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%

Professional Growth	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Moderately Conservative	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

Flexible Lifetime - Allocated Pension

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP Active Balanced	11 May 2020	+/-0-0.32%	+/- 0-0.38%
AMP Active Balanced (Series 2)	11 May 2020	+/-0-0.32%	+/- 0-0.38%
AMP All Growth	20 May 2020	+/-0-0.46%	+/- 0-0.46%
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Australian Fixed Interest Index	7 May 2020	+/-0-0.10%	+/- 0-0.35%
Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
Cautious Index	11 May 2020	+/-0-0.10%	+/- 0-0.17%
Conservative Index	11 May 2020	+/-0-0.10%	+/- 0-0.16%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Growth Index	11 May 2020	+/-0-0.10%	+/- 0-0.12%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Moderately Conservative Index	11 May 2020	+/-0-0.11%	+/- 0-0.16%
Pendal Australian Equity	5 May 2020	+/-0-0.60%	+/- 0-1.05%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
PIMCO Diversified Fixed Interest	20 May 2020	+/-0-0.24%	+/- 0-0.43%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Growth	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Moderately Conservative	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%

Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

Flexible Lifetime - Term Pension

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP All Growth	20 May 2020	+/-0-0.46%	+/- 0-0.46%
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
Conservative Index	11 May 2020	+/-0-0.10%	+/- 0-0.16%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Pendal Australian Equity	5 May 2020	+/-0-0.60%	+/- 0-1.05%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Growth	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Moderately Conservative	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

Signature Super

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AFLPA & AFL MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
AFLPA & AFL MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
AFLPA & AFL MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
AFLPA & AFL MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%
AFLPA & AFL MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
AFLPA & AFL MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Australian Fixed Interest Index Fund	22 April 2020	+/-0-0.12%	+/- 0-0.39%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%

AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP ESP Custom 5	20 May 2020	+/-0-0.39%	+/- 0-0.43%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
AMP MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
AMP MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
AMP MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
AMP MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%
AMP MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
AMP MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
Brookfield MySuper Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Cautious Index	11 May 2020	+/-0-0.10%	+/- 0-0.17%
CCA MySuper FD Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
CCA MySuper FD Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
CCA MySuper FD Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Conservative Index	11 May 2020	+/-0-0.10%	+/- 0-0.16%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Growth Index	11 May 2020	+/-0-0.10%	+/- 0-0.12%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Balanced Growth	6 May 2020	+/-0-0.34%	+/- 0-0.46%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Macquarie Wholesale Australian Equities	6 May 2020	+/-0-0.30%	+/- 0-0.44%
Macquarie Wholesale Australian Fixed Interest Plus	6 May 2020	+/-0-0.37%	+/- 0-0.62%
Moderately Conservative Index	11 May 2020	+/-0-0.11%	+/- 0-0.16%
MySuper Macquarie Balanced Growth	6 May 2020	+/-0-0.34%	+/- 0-0.46%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
PIMCO Diversified Fixed Interest	20 May 2020	+/-0-0.24%	+/- 0-0.43%
Professional Alternative Balanced	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Growth	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Professional Moderately Conservative	19 May 2020	+/-0-0.35%	+/- 0-0.35%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%
Water Corporation MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
Water Corporation MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
Water Corporation MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
Water Corporation MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%

Water Corporation MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
Water Corporation MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Woolworths MySuper Future Directions Balanced	11 May 2020	+/-0-0.33%	+/- 0-0.35%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

Signature Super Allocated Pension

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
AMP All Growth	20 May 2020	+/-0-0.46%	+/- 0-0.46%
AMP Australian Bond	23 April 2020	+/-0-0.20%	+/- 0-0.50%
AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Corporate Bond	23 April 2020	+/-0-0.40%	+/- 0-0.65%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP Capital Ethical Leaders Conservative	11 May 2020	+/-0-0.22%	+/- 0-0.26%
AMP Capital Ethical Leaders Growth	11 May 2020	+/-0-0.40%	+/- 0-0.38%
AMP Capital Multi-Asset	31 March 2020	+/-0-0.27%	+/- 0-0.36%
AMP Conservative	20 May 2020	+/-0-0.28%	+/- 0-0.38%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP Moderate Growth	20 May 2020	+/-0-0.31%	+/- 0-0.39%
AMP Retirement Choice	31 March 2020	+/-0-0.30%	+/- 0-0.39%
Arrowstreet Global Equity	6 May 2020	+/-0-0.24%	+/- 0-0.30%
Australian Fixed Interest Index	7 May 2020	+/-0-0.10%	+/- 0-0.35%
Balanced Index	11 May 2020	+/-0-0.12%	+/- 0-0.23%
Bentham Global Income	24 March 2020	+/-0-0.43%	+/- 0-1.60%
BlackRock Global Bond	22 April 2020	+/-0-0.12%	+/- 0-1.90%
BlackRock Scientific International Share	26 March 2020	+/-0-0.36%	+/- 0-0.34%
Cautious Index	11 May 2020	+/-0-0.10%	+/- 0-0.17%
Conservative Index	11 May 2020	+/-0-0.10%	+/- 0-0.16%
DNR Capital Australian Equities High Conviction	26 March 2020	+/-0-0.18%	+/- 0-0.44%
Fidelity Global Equities	26 March 2020	+/-0-0.45%	+/- 0-1.31%
Future Directions Australian Bond	11 May 2020	+/-0-0.20%	+/- 0-0.29%
Future Directions Balanced	11 May 2020	+/-0-0.34%	+/- 0-0.36%
Future Directions Conservative	11 May 2020	+/-0-0.27%	+/- 0-0.32%
Future Directions International Bond	11 May 2020	+/-0-0.28%	+/- 0-0.32%
Future Directions Moderately Conservative	11 May 2020	+/-0-0.31%	+/- 0-0.36%
Growth Index	11 May 2020	+/-0-0.10%	+/- 0-0.12%
ipac Income Generator	19 May 2020	+/-0-0.23%	+/- 0-0.44%
Macquarie Income Opportunities	21 April 2020	+/-0-0.30%	+/- 0-0.62%
Moderately Conservative Index	11 May 2020	+/-0-0.11%	+/- 0-0.16%
Perennial Value Australian Share	26 March 2020	+/-0-0.22%	+/- 0-0.32%
PIMCO Diversified Fixed Interest	20 May 2020	+/-0-0.24%	+/- 0-0.43%
Professional Balanced	19 May 2020	+/-0-0.36%	+/- 0-0.36%
Schroder Australian Equities	26 March 2020	+/-0-0.40%	+/- 0-0.95%
Schroder Fixed Income	21 April 2020	+/-0-0.24%	+/- 0-0.51%
Schroder Global Value	26 March 2020	+/-0-0.32%	+/- 0-0.35%
Schroder Real Return	27 April 2020	+/-0-0.40%	+/- 0-0.50%
Winton Global Alpha	6 May 2020	+/-0-1.04%	+/- 0-1.06%
Zurich American Century Global Growth	5 May 2020	+/-0-0.60%	+/- 0-1.54%

SuperLeader

Investment Option	Effective date of latest change	Pre-COVID 19 TCA	Latest TCA
-------------------	---------------------------------	------------------	------------

AMP Balanced Growth	20 May 2020	+/-0-0.34%	+/- 0-0.39%
AMP Capital Ethical Leaders Balanced	9 June 2020	+/-0-0.34%	+/- 0-1.13%
AMP High Growth	20 May 2020	+/-0-0.45%	+/- 0-0.47%
AMP MySuper 1950s	11 May 2020	+/-0-0.32%	+/- 0-0.39%
AMP MySuper 1960s	11 May 2020	+/-0-0.33%	+/- 0-0.37%
AMP MySuper 1970s	11 May 2020	+/-0-0.36%	+/- 0-0.37%
AMP MySuper 1980s	26 March 2020	+/-0-0.36%	+/- 0-0.39%
AMP MySuper 1990s	11 May 2020	+/-0-0.35%	+/- 0-0.38%
AMP MySuper Capital Stable	11 May 2020	+/-0-0.28%	+/- 0-0.37%