

# Australian Expatriate Superannuation Fund

## Summary of Fees & Charges

The table below provides a summary of the main fees and other costs applicable to the Australian Expatriate Superannuation Fund.

These fees and other costs may be paid directly from a Fund member's account balance or deducted from investment returns or from the assets of the Fund as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by the member.

Taxes, insurance fees and other costs relating to insurance may also apply.

Type of fee	When Does it Apply	When Fees are Collected	Fee Amount
Foreign Transfer Establishment Fee	Upon receipt of an application for AESF where the transfer includes the transfer of funds from overseas	On receipt of the first transfer or contribution of overseas funds	\$595
Foreign Transfer Transaction Fee	On request of a transfer of foreign funds via cash and / or in-specie	At the time a transfer is requested.	\$195
Investment Fees	All investment options other than cash have investment fees – see the AESF Investment Guide	Investment fees are incorporated into the unit prices and will affect investment performance.	Variable - See the AESF Investment Guide
Annual Administration	Super (AUD Only Investment)	Annually	0.60%
	Super (with non-AUD Investment)		0.80%
	Super (QROPS AUD Investment)		0.80%
	Super (QROPS non-AUD Investment)		1%
Buy-sell spread	A Buy-sell spread is charged on some investment options – see the AESF Investment Guide. Where a buy-sell spread applies it is deducted on a transactional basis every time units in an investment option are bought and sold.	Buy-sell spread fees are incorporated into the unit prices used for applicable transactions	Variable - See the AESF Investment Guide
Indirect Cost Ratio (ICR)	An ICR applies to some investment options – see the AESF Investment Guide.	The ICR is incorporated into the unit prices and will affect investment performance	Variable - See the AESF Investment Guide
QROPS Reporting Fee	When taking an Income from your QROPS Fund	Each time a QROPS reporting event occurs	\$295

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Please note that this document is a summary only and does not form part of the Fund Product Disclosure Statement (PDS).

You should read all the information about fees and other costs because it is important to understand their impact on an investment in the fund. Full details of all fees and costs applicable to the Fund are contained in the PDS (which incorporates the Member Guide and the Investment Guide) which you can find on our website, [www.ivcm.com/aesf](http://www.ivcm.com/aesf).

This summary of fees does not contain personal or financial advice. It is provided for general information only and does not take into account your personal objectives, financial situation or needs. IVCN is not authorized to provide you with any personal or financial advice. Before making any decision to invest in the Australian Expatriate Superannuation Fund you should consider the appropriateness of the information in this document and read the Product Disclosure Statement (PDS) which is available on the IVCN website: [www.ivcm.com/aesf](http://www.ivcm.com/aesf).

If you require any financial advice then you must make sure that you obtain it from a suitably qualified financial adviser.

The Australian Expatriate Superannuation Fund is a division in the Tidswell Master Superannuation Plan (ABN 34 300 938 877, RSE R1004953) (the Fund). The trustee of the Fund is Diversa Trustees Limited (Diversa), ABN 49 006 421 638, RSE License L0000635, AFSL Licence 235153, interests in the Fund are issued by Diversa as trustee. You should consider the PDS in deciding whether to acquire, or to continue to hold an interest in the Fund.