

ADDITIONAL INFORMATION ON BORROWING COSTS

Advance Retirement Suite Super & Pension – Closed to new members

Issued: 4 December 2017

Borrowing costs

Borrowing costs are costs that relate to a credit facility that is not a derivative financial product that is provided to the super fund trustee, or an interposed vehicle or a trustee of an interposed vehicle in or through which the property of the super fund is invested.

These costs include but are not limited to costs to fund the purchase or borrowing of an asset, such as interest, establishment fees, administrative fees and government charges.

Indirect borrowing costs for the investment options are paid out of the relevant underlying fund's investments and reflected in the unit prices. They are an additional cost to you but are not charged directly as a fee.

Our estimate of these costs for all options for the financial year ended 30 June 2017 are outlined in the below table.

ADVANCE RETIREMENT SUITE OPTIONS	APIR	BORROWING COSTS
Advance Money Market Fund ARS	ADV0122AU	0.00%
Advance Defensive Multi-Blend Fund ARS	ADV0123AU	0.00%
Advance Defensive Multi-Blend Fund ARS (NEF)	ADV0124AU	0.00%
Advance Moderate Multi-Blend Fund	ADV0090AU	0.00%
Advance Balanced Multi-Blend Fund ARS	ADV0120AU	0.00%
Advance Balanced Multi-Blend Fund ARS (NEF)	ADV0121AU	0.00%
Advance Growth Multi-Blend Fund	ADV0024AU	0.00%
Advance High Growth Multi-Blend Fund	ADV0086AU	0.00%
Advance Australian Shares Fund ARS	ADV0118AU	0.00%
Advance Australian Shares Fund ARS (NEF)	ADV0119AU	0.00%
MBA Australian Geared Equity Fund	ADV0077AU	2.74%
Advance International Shares Multi-Blend Fund ARS	ADV0125AU	0.00%
Advance International Shares Multi-Blend Fund ARS (NEF)	ADV0126AU	0.00%
Advance Asian Equity Fund	ADV0082AU	0.00%

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