

JBWere Cash Trust Fee Flyer

1 December 2016

JBWere



The information in this document forms part of the Product Disclosure Statement ('PDS') for the JBWere Cash Trust dated 1 December 2016. This flyer shows the fees and other costs that apply to the JBWere Cash Trust. All fees are shown inclusive of GST and include reduced input tax credits (where applicable).

JBWere Cash Trust ARSN 160 854 277

Preparation date: 1 December 2016

Issued by: The Trustee, MLC Investments Limited ('MLC'), ABN 30 002 641 661, AFSL 230705

Administered by: JBWere Limited ('JBWere'), ABN 68 137 978 360, AFSL 341162

jbwere.com.au

JBWere – Fee Flyer

This flyer shows the fees and other costs that apply to the JBWere Cash Trust.

All fees are shown inclusive of GST and include reduced input tax credits (where applicable).

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the Trust		
Establishment fee The fee to open your investment.	Nil.	There is no Establishment fee, however the maximum fee allowable is 3%.
Contribution fee The fee on each amount contributed to your investment.	Nil.	There is no Contribution fee.
Withdrawal fee The fee on each amount you take out of your investment.	Nil.	There is no Withdrawal fee.
Exit fee The fee to close your account.	Nil.	There is no Exit fee.
Management costs		
The fees and costs for managing your investment	These costs are variable and may be up to 0.90% pa of the Trust's daily value.	Calculated on the Trust's daily value. Deducted from the Trust's accrued income each day. Management costs include a Trustee fee. The maximum allowable Trustee fee is 2.5% pa.
Service fees ¹		
Switching fee The fee for changing investment options.	Nil.	Not applicable

¹ Other service fees may apply. See below for more information.

Service fees

Type of fee or cost	Amount	How and when paid
Telegraphic transfers	\$15.00	These fees will be deducted from your account when your request is processed.
Bank cheque requests	\$25.00	

Management costs

The management costs are variable fees and costs for investing in the Trust's assets. They include a Trustee fee, fees paid to investment managers, and other expenses incurred in operating the Trust, such as custody costs, registry costs, auditing fees, and tax return fees.

Adviser remuneration

The Trust does not pay your adviser a commission. Advisers may receive alternative forms of remuneration, such as the costs of maintaining their professional development qualifications. This is not an additional cost to you. Actual payments are recorded in registers which you can view on request.

If you wish, you can have amounts deducted from your account to pay fees to your adviser. Any arrangement you have should be detailed in the Statement of Advice provided by your adviser.

Varying fees and costs

The Trustee may vary fees and costs or introduce new fees up to maximums shown in the table without giving you prior notice. You will be given 30 days' notice of any increase above these maximums (including where we increase management costs above 0.90% pa). The only exception is for Government taxes and charges which may change from time to time.

The Trustee can recover expenses directly from the Trust. Currently they are paid out of the management costs. You will be notified if this changes.

Arrangements with NAB

The Trustee may use the services of NAB Group companies where it makes sense to do so and will benefit our clients.

Amounts paid for services are always negotiated on an arms-length basis and are included in all the fees detailed on these pages. They are not an additional cost to you.

Other fees you may be charged

Fees may be charged if you request a service not currently offered.

The Trustee may pass on any costs incurred including costs resulting from Government legislation or fees charged by third parties.