

# Lower fees from 1 December 2019

Significant Event Notice

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As part of our continued focus to provide you with great ethical investments, we've reduced the investment fee for three of our super and two of our pension investment options, effective 1 December 2019.

These fee reductions are part of our continued effort to make your super as cost effective as possible when investing in retirement - while growing the good for the planet, people and animals.

These reduced fees may be applicable to your account with Australian Ethical.

You can find details of the full list and explanation of our fees and costs on our [super fees page](#). If you have any questions, feel free to call our helpline on 1300 134 337 Monday to Friday 8am-8pm (AEST).

Type of fee or cost	Change from / to			How and when paid
Investment fee	Defensive	0.50% p.a.	0.40% p.a.	Applied to the unit price before processing each buy and sell transaction.
	Advocacy	1.30% p.a.	1.20% p.a.	
	International Shares	1.29% p.a.	1.10% p.a.	

Type of fee or cost	Definition
Investment fees	<p>An <i>investment fee</i> is a fee that relates to the investment of the assets of a superannuation entity and includes:(a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and</p> <p>(b) costs that relate to the investment of assets of the entity, other than:</p> <ul style="list-style-type: none"> <li>(i) borrowing costs; and</li> <li>(ii) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and</li> <li>(iii) costs that are otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.</li> </ul>