

1 February 2021

Update - Changes to buy-sell spreads for Pooled Investment Options

As a member of Complete Super (the Fund), we would like to advise you that there are changes to the buy and/or sell spreads for Pooled Investment Options offered by the Fund.

These changes have resulted due to Mercer Investments (Australia) Limited (Mercer) adjusting the buy and sell spreads of the underlying Mercer Multi-Manager Funds which form the Pooled Investment Options.

What is a buy-sell spread?

A buy-sell spread is a fee to recover costs incurred by the superannuation trustee to the sale and purchase of the assets. This is charged to a member on entry or exit from the investment option through transactions such as withdrawals, contributions, deductions of fee and insurance premiums, and investment switches.

Reasons for the changes

Buy and sell spreads are designed to ensure, as far as practicable, that any transaction costs incurred as a result of a member applying to or withdrawing from the Fund are borne by that member, and not by other existing members in the Fund.

Please note buy/sell spreads vary from time to time. Therefore, these spreads will be reassessed on a regular basis over the coming months and adjusted accordingly. Members will be kept informed of any material changes.

No part of the buy and/or sell spread is paid to us or Mercer, or any of the investment managers.

Updated buy and sell spreads

The table next page summarises the new buy and sell spreads that will apply to the Pooled Investment Options from 1 February 2021.

Pooled Investment Options	Buy spread OLD	Sell spread OLD	Buy spread NEW	Sell spread NEW
Complete Super Cash	0.00	0.00	0.00	0.00
Complete Super Passive Balanced	0.11	0.31	0.08	0.10
Complete Balanced	0.12	0.32	0.10	0.11
Complete Super Passive High Growth	0.11	0.20	0.11	0.10
Complete Super High Growth	0.16	0.23	0.13	0.13

What you need to do

You do not need to take any action as a result of these changes. The unit price you pay when you invest, switch or withdraw from the Pooled Investment Option(s) will be adjusted for the buy/sell spread from 1 February 2021.

For further information regarding buy/sell spreads, please refer to the Fund's Product Disclosure Statement (PDS) and PDS Guides. If you have any questions in relation to this update, the PDS or any other documents in relation to the Fund, please contact Member Services using the contact details provided below.

Fund contact details:

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