

Smarter Money Fund

ARSN 154 023 408
mFund Investor/Assisted Investor APIR: CRE0014AU
Direct Investor APIR Code: SLT0042AU
mFund code: SMF01 ISIN: AU60CRE00140
Morningstar Ticker: 19382

Additional Information

Issued 28 September 2017

Before you start

This Additional Information relates to the Product Disclosure Statement dated 28 September 2017 (the **PDS**) for the Smarter Money Fund (the **Fund**). The information in this document forms part of the PDS and should be read together with the PDS.

Smarter Money Investments Pty Limited (ABN 64 153 555 867) (**SMI** or **Investment Manager**) is the investment manager of the Fund.

OneVue RE Services Limited (**OneVue, we** or **us**) is the responsible entity of the Fund and the issuer of the PDS and this Additional Information.

Numbering and headings in this Additional Information follow the numbering and headings in the PDS. Text which is materially the same is greyed, like this. Additional information is in normal black text.

LEARN MORE

Investors

Contact SMI on 1300 901 711 or the Administrator on 1300 133 451
Email: info@smitrust.com.au or registry@fundbpo.com

Learn more about Smarter Money Fund:

www.smitrust.com.au Learn more about SMI: www.smitrust.com.au

Learn more about mFund:

www.mfund.com.au

Find forms at the Download Centre:

www.smitrust.com.au

You may request a free printed copy of this PDS and any other document or policy mentioned in or incorporated into this PDS by calling OneVue on 02 8252 2200 during business hours, or speak to your adviser or stockbroker. You can find an Investor Fact Sheet about mFund here: www.mfund.com.au/investor-factsheet.pdf.

6. Fees and costs*

DID YOU KNOW

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (**ASIC**) website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Fund as a whole. Taxes are set out in another part of this document. You should read all the information about fees and costs because it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the Fund		
Establishment fee	Nil	Not applicable
the fee to open your investment		
Contribution fee the fee on each amount contributed to your investment	Nil	Not applicable
Withdrawal fee the fee on each amount you take out of your investment	Nil	Not applicable
Withdrawal fee the fee to close your investment	Nil	Not applicable

Management costs

The fees and costs for managing your investment

DIRECT INVESTORS

Fees are less when you invest more:

DIRECT INVESTORS	Amount invested	You pay	
Investment Management Fee and Administration Fee	On any amount up to \$100,000	0.97% pa	These fees are calculated and accrue daily, and are payable monthly in arrears from the Fund's assets.
	On any amount between \$100,000 and \$250,000	0.87% pa	
	On any amount above \$250,000	0.66% pa	The Investment Management Fee is negotiable for certain types of investors - see Investment Management Fee below for more detail.
ASSISTED INVESTORS Investment Management Fee and Administration Fee	If you invest through an investment platform or with the support of a financial adviser or stockbroker, the fees are even lower (although you may also pay fees to your platform or adviser or stockbroker)		These fees are calculated and accrue daily, and are payable monthly in arrears from the Fund's assets.
	Account balance Any balance	You pay 0.66% pa	The Investment Management Fee is negotiable for certain types of investors - see Investment Management Fee below for more detail.
INSTITUTIONAL INVESTORS Investment Management Fee and Administration Fee	Account balance Any balance	You pay 0.40% pa	These fees are calculated and accrue daily, and are payable monthly in arrears from the Fund's assets. The Investment Management Fee is negotiable for certain types of investors - see Investment Management Fee below for more detail.
ALL INVESTORS Performance Related Fee	If earned, this is 20.5% of any amount by which the Fund outperforms the benchmark for the relevant class, provided that performance has been higher than any previously achieved performance level for that class (details are below).		This fee is only payable if class performs well enough. If payable, the Performance Related Fee is paid shortly after the end of each month. The fee accrues in the unit price for the class through each month. This fee is not negotiable - see Performance Related Fee below for more detail.
ALL INVESTORS Ordinary Expenses	Nil		All Ordinary Expenses are paid from the Investment

payable from the Fund		Management Fee or Administration Fee. See Expenses below for more detail.
ALL INVESTORS Non-Ordinary Expenses payable from the Fund	Nil estimate	Any Unusual Expenses are generally paid from the Fund's assets. Unusual Expenses are generally paid as incurred. See Expenses below for more detail.

Service fees

Switching fee the fee for changing investment options	Not applicable	Not applicable
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Refer to our website for any updates.

Expenses

Investors bear the impact of certain expenses associated with the Fund. We only pay an expense from the Fund if it is incurred in the proper performance of our duties.

All Ordinary Expenses of the Fund are paid from the Management Fee and Administration Fee.

Indirect costs

This fund has no indirect costs.

Tax

The Fund does not usually pay tax. You will usually pay tax in relation to your investment. See the section How managed investment schemes are taxed for details.

Example of annual fees and costs

This table gives an example of how the fees and costs for the Fund can affect your investment over a one-year period. You should use this table to compare the Fund with other managed investment products. It is important to read the assumptions and notes below the table.

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Smarter Money Fund

Example		Balance of \$50,000 including a contribution of \$5,000 during the year
Entry Fees	Nil	For every additional \$5,000 you put in, you may be charged a \$nil entry fee

PLUS Investment Management Fee and Administration Fee	<ul style="list-style-type: none"> ■ DIRECT 0.97% maximum ■ ASSISTED 0.66% ■ INSTITUTIONAL 0.40% of the net asset value of the Fund including net GST	And, for every \$50,000 you have in the Fund you will be charged each year: <ul style="list-style-type: none"> ■ DIRECT \$485 ■ ASSISTED \$330 ■ INSTITUTIONAL \$200
PLUS Performance Related Fee	<ul style="list-style-type: none"> ■ DIRECT 0.26% ■ ASSISTED 0.29% ■ INSTITUTIONAL 0.53% of the net asset value of the Fund including net GST estimate	And, for every \$50,000 you have in the Fund you will be charged each year: <ul style="list-style-type: none"> ■ DIRECT \$130 ■ ASSISTED \$145 ■ INSTITUTIONAL \$265 depending on how assets of each class perform.
PLUS Ordinary Expenses	Nil	And, for every \$50,000 you have in the Fund you will be charged \$nil each year.
PLUS Non-Ordinary Expenses	Nil estimate	And, for every \$50,000 you have in the Fund you will be charged \$nil each year.
EQUALS Cost of the Fund		If you put in \$50,000 at the beginning of the year and your balance was \$50,000, then you would be charged fees each year of <ul style="list-style-type: none"> ■ DIRECT \$615 maximum ■ ASSISTED \$465 ■ INSTITUTIONAL \$465

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Issued by:

OneVue RE Services Limited AFSL 223271
Level 5, 10 Spring Street Sydney NSW 2000 Australia
T: 02 8252 2200
E: reservices@onevue.com.au www.onevue.com.au

The fees you pay depend on your investor type and what discounts apply.

Remember fees and costs will vary, estimates may prove to be incorrect and non estimated figures are based on the past. The past can be an unreliable predictor of the future. This example assumes the \$5,000 contribution was made at the beginning of the year, as part of the \$50,000 investment, no other investments or any withdrawals or distributions were made through the year, the investment balance remained unchanged and there were no expenses that were not Ordinary Expenses. Platform, transactional and operational costs are not included in this example.

Further Information

Investors

Contact SMI on 1300 901 711 or the Administrator FundBPO Pty Limited on 1300 133 451
E: info@smitrust.com.au or registry@fundbpo.com GPO Box 4968 Sydney NSW 2001
Fax: 02 9251 3525
www.mainstreambpo.com.au
Investor Login: https://smitrust.fundbpo.com
Find forms at the Download Centre: www.smitrust.com.au

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