

<Date>

«CONTACT_NAME»
«ADDR_1»
«ADDR_2»
«ADDR_3»
«SUBURB» «STATE» «PCODE»
«COUNTRY_NAME»

Product name
«LONG_NAME»
Account number
«INV_ACC_NUM»

Dear «CONTACT_SALUTATION»,

Changes to your investments

We've been advised by Australian Unity Funds Management Limited (Australian Unity) that they've made changes to their investments to cover the day-to-day operating costs of some of their funds. These came into effect on 1 April 2015.

Australian Unity will recover these operating costs as and when they're incurred. Since all costs affect the unit price, this may vary from month to month.

Australian Unity has estimated the cost for each fund as a percentage of the value of that fund.

You currently have money in the following fund(s):

- Australian Unity Property Securities Fund - Growth Units - The change is estimated to increase the cost from 0.46% to 0.4914% pa (a difference of 0.0314%).
- Australian Unity Property Securities Fund - Income Units - The change is estimated to increase the cost from 0.46% to 0.4914% pa (a difference of 0.0314%).
- Australian Unity Property Securities Fund - Ordinary Units - The change is estimated to increase the cost from 0.46% to 0.4914% pa (a difference of 0.0314%).
- Platypus Australian Equities Fund - The introduced cost is estimated to be 0.1045% pa.
- Australian Unity Property Income Fund - Wholesale - The introduced cost is estimated to be 0.0523% pa.
- Australian Unity Investments Strategic Fixed Interest Trust Wholesale - The introduced cost is estimated to be 0.1045% pa.
- Acorn Capital Microcap Fund - The introduced cost is estimated to be 0.1045% pa.

The costs indicated by Australian Unity are estimates only and aren't capped. This means final costs could be more or less than indicated above. The expense recoveries are separate from management fees and any other applicable investment fees.

You can find more information in Australian Unity's Fund Product Disclosure Statement we've made available on mlc.com.au

Any questions?

If you have any questions, please speak with your financial adviser «PROPER_AUTH_NAME» on «ADVISER_PHONE» or call us on «MF_PHONE_NUM» between 8am and 6pm (AEST), Monday to Friday.

Yours sincerely

A handwritten signature in black ink, appearing to read "Kathy Vincent". The signature is written in a cursive, flowing style.

Kathy Vincent
General Manager
Retail Wealth Platforms