

8 September 2020



Dear Unit Holder

Changes to management costs for Access Pre Select Funds

Navigator Australia Limited, as Responsible Entity, will be decreasing the total management costs for Access Pre Select Funds. This is a result of recent legislation passed by the Government to remove commissions from investment products.

The changes will be effective from 2 November 2020 and are outlined below.

Fund name	Management cost (pa)*	Commission (pa)^	Total management cost (pa)*
Access Pre Select Conservative Fund (ARSN 104 411 583; APIR CODE NUN0032AU)	0.60% (no change)	0.00% (decreasing from 0.60%)	0.60% (decreasing from 1.20%)
Access Pre Select Balanced Fund (ARSN 104 412 446; APIR CODE NUN0030AU)	0.65% (no change)	0.00% (decreasing from 0.60%)	0.65% (decreasing from 1.25%)
Access Pre Select Growth Fund (ARSN 104 410 782; APIR CODE NUN0033AU)	0.70% (no change)	0.00% (decreasing from 0.60%)	0.70% (decreasing from 1.30%)
Access Pre Select High Growth Fund (ARSN 104 411 467; APIR CODE NUN0034AU)	0.85% (no change)	0.00% (decreasing from 0.60%)	0.85% (decreasing from 1.45%)

* Inclusive of GST and net of Reduced Input Taxed Credits.

^ Inclusive of GST.

We're here to help

If you have any questions, please speak with your financial adviser or call us on **132 652** between 8am and 6pm (AEST/AEDT) Monday to Friday.

Yours sincerely

Sam Wall

General Manager
Wealth Products & Platforms
On behalf of Navigator Australia Limited

Important information

This document is prepared by Navigator Australia Limited (ABN 45 006 302 987, AFSL 236466), as responsible entity of the Funds (Responsible Entity). The Responsible Entity is a member of the National Australia Bank Limited (ABN 12 004 044 937) (NAB) group of companies.