

30 January 2019

Reduction in Buy and Sell Spreads

Effective from 30 January 2019, the buy and sell spreads applicable to the Fund have been reduced as follows:

- The buy spread is reduced from 0.35% to 0.25%.
- The sell spread is reduced from 0.35% to 0.25%.

The Fund's product disclosure statement dated 14 March 2017 (**PDS**) is amended as follows:

- The Key Features table on page 8 under the heading Buy/Sell Spread is amended by replacing the reference to a buy spread of 0.35% with 0.25% and by replacing the reference to a sell spread of 0.35% with 0.25%.
- Footnote 2 in the Example of Annual Fees and Costs table in section 7.2 on page 29 is replaced with the following:
 2. This does not include the buy/sell spread which is incorporated into the unit price. The buy spread of 0.25% on a \$5,000 investment is \$13.
- Section 7.3.8 Transactional and Operational Costs on pages 31 and 32 is amended by replacing the references to a buy spread of 0.35% with 0.25% and by replacing the references to a sell spread of 0.35% with 0.25%

If you have any questions about any aspect of this notice, you can contact us by calling 1300 233 583 or email invest@affluencefunds.com.au.

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This notice does not purport to be complete and it does not consider your investment objectives, financial situation or needs. Before making any investment decision, you should consider the PDS and assess, with or without your financial or tax adviser, whether the Fund fits your investment objectives, financial situation or needs.

The PDS contains important notices and disclaimers, important information about the offer, as well as investment risks. Any forecast or projected information, including financial, is not guaranteed and there is no guarantee of any distribution, investment return or repayment of capital. This information and the information in the PDS is not a recommendation by AFM or any of its officers, employees, agents or advisers and potential investors are encouraged to obtain independent expert advice before any investment decision.

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