

HostPlus (admin fee \$78/y + 0.0165%)

Australian Shares – Indexed	(0.04% MER)
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International shares indexed hedged	(0.05% MER)

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Australian Shares – Index	(0.09% MER)
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ART tracks the index but with exclusions (inc. tobacco products, cluster munitions, landmines).

Rest (admin fee \$78/y + 0.10% capped at \$300/y)

Australian Shares – Indexed	(0% MER)
Overseas Shares – Indexed	(0% MER)

Rest does not have true ownership of the underlying assets. They use synthetic replication through derivatives.

Aware (admin fee \$52/y + 0.15% capped at \$750/y)

Australian Equities	(0.06% MER)
International Equities	(0.06% MER)

Aware tracks the index but with exclusions (inc. tobacco, cigarettes, thermal coal, weapons, etc.)

Vanguard (admin fee 0.33%)

Australian Shares – Indexed	(0.23% MER)
International shares indexed	(0.23% MER)
International shares indexed hedged	(0.23% MER)

Colonial First State (admin fee 0.20%)

Australian Shares – Indexed	(0.14% MER)
International shares indexed	(0.15% MER)
International shares indexed hedged	(0.16% MER)

* Don't make the mistake that many people who read a popular Australian finance book made. The book suggested the "**index-balanced**" option, and many people mistakenly invested in the "**balanced**" option (which is not indexed and has a fee of around 20 times higher).

An equivalent mistake would be investing in an Australian shares fund or an international shares fund that was not **indexed** and had much higher fees than the above.

Superfunds Future What Will It Cost

John B. Stephenson



Superfunds Future What Will It Cost:

Superfund Program United States. Congress. Senate. Committee on Environment and Public Works. Subcommittee on Superfund, Toxics, Risk, and Waste Management, 2004 *Superfund Strategy*, 1985 Superfund Strategy Chris Elfring, Irene S. Gordon, 2003 A complete and detailed look at the Federal Superfund Program for cleaning up toxic waste sites Focuses on early identification Addresses the assessment of potential National Priorities List NPL sites and the initial response to reduce near term threats at all NPL sites and prevent sites from getting worse Analyzes the ways in which the Superfund program may become more effective **The Total Costs of Cleaning Up Nonfederal Superfund Sites**, 1994-03 Analyzes the future costs to the public and private sectors that can be expected under Superfund's current policies Includes glossary of Superfund terms Charts and tables **Superfund** John B. Stephenson, 2009-02 One in four Americans lives within 3 miles of a hazardous waste site HWS To clean up the highly contaminated sites the Congress established the Superfund program in 1980 EPA has identified more than 47 000 HWS potentially requiring cleanup actions and has placed more than 1 500 of the most seriously contaminated sites on its National Priorities List NPL Cleanup efforts at NPL sites are expensive and can take many years To fund program activities a trust fund was financed by taxes on crude oil and certain chemicals as well as an environ tax assessed on corp This report examines the 1 sources of funding for the Superfund trust fund and 2 allocation of these resources to Superfund program activities Illustrations **The Total Costs of Cleaning Up Nonfederal Superfund Sites** Perry Beider, 1994 **Superfund Reauthorization** United States. Congress. House. Committee on the Judiciary. Subcommittee on Administrative Law and Governmental Relations, 1985 *Oversight of the Superfund Program* United States. Congress. Senate. Committee on Environment and Public Works. Subcommittee on Superfund and Waste Management, 2009 Superfund Implementation United States. Congress. Senate. Committee on Environment and Public Works. Subcommittee on Superfund and Environmental Oversight, 1987 **The Superfund Program**, 1991

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