

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

Australian Shares – Indexed	(0.04% MER)
International shares indexed	(0.08% MER)
International shares indexed hedged	(0.05% MER)

Australian Retirement Trust (admin fee \$62.40/y + 0.10% capped at \$500/y)

Australian Shares – Index	(0.09% MER)
International Shares – Index (unhedged)	(0.09% MER)
International Shares – Index (hedged)	(0.09% MER)

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

ML Morrison



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