Factsheet: 26 October 2026

# FEES INFORMATION

TEAM SUPER
TRANSPORT, ENERGY AND MINING

The information in this document forms part of the Product Disclosure Statements for Super and Western Australia (WA) Coal Division dated 26 October 2026.

## Defined fees

We're required to provide you with the following definitions, which are taken from the relevant legislation.

We charge some of these fees and costs, such as administration and investment fees and costs, while other fees aren't charged, such as switching and buy-sell spreads.

### Activity fees

**A fee is an activity fee if:**

(a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:

(i) that is engaged in at the request, or with the consent, of a member; or

(ii) that relates to a member and is required by law; and

(b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

**Activity fees aren't disclosed in the PDS and we only charge them in limited circumstances, such as when processing a family law split.**

### Administration fees and costs

Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:

(a) relate to the administration or operation of the entity; and

(b) are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

### Advice fees

**A fee is an advice fee if:**

(a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:

(i) a trustee of the entity; or

(ii) another person acting as an employee of, or under an arrangement with, the trustee of the entity; and

(b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

### Buy-sell spreads

A buy-sell spread is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

**We don't charge a buy-sell spread.**

### Exit fees

An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.

**We don't charge an exit fee.**

### Insurance fees

A fee is an insurance fee for a superannuation product if:

(a) the fee relates directly to either or both of the following:

(i) insurance premiums paid by the trustee of a superannuation entity in relation to a member or members of the entity;

(ii) costs incurred by the trustee of a superannuation entity in relation to the provision of insurance for a member or members of the entity; and

(b) the fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk; and

(c) the premiums and costs to which the fee relates are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a switching fee, an activity fee or an advice fee.

**For more information about insurance fees read the relevant Insurance Guide at teamsuper.com/pds**

### Investment fees and costs

Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:

(a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and

(b) costs incurred by the trustee of the entity that:

(i) relate to the investment of assets of the entity; and

(ii) are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

### Performance fee

Performance fee means an amount paid or payable, calculated by reference to the performance of a collective investment product, a superannuation product, a MySuper product or an investment option.

### Switching fees

A switching fee for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another.

A switching fee for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

**We don't charge a switching fee.**

### Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.

# Additional explanation of fees and costs

## Fee cap

If your account balance is less than $6,000 on the last day of the financial year, or upon leaving the Fund, the total amount of administration fees, investment fees and transaction costs charged for that year will be capped at no more than 3% of your account balance.

Refunds of any amount charged in excess of that cap will be made within three months from the last financial year, or upon you leaving the Fund.

## Fee changes

We can change our fees and costs without your consent. We'll give you at least 30 days notice of any change. Investment fees and costs and transaction costs may vary as the actual fees and costs charged by the Fund vary. No notice is provided of these changes.

## Tax

Any tax deductions we receive for managing the fund are passed to members in the form of reduced fees and costs. For more information about tax and super go to Section 7 of our **Super PDS** which you can find at **teamsuper.com/pds**

## Advice fees

Financial advisers from Team Super Financial Advice* support you with quality advice and recommend what they think is best for you and your future.

We offer all members a free super health check over the phone to cover the basics, at a time that suits you. If you're after more complex advice tailored to your individual situation, we can put you in touch with Team Super Financial Advice to develop a plan that meets your financial goals. Financial plans start from $1,850 up to a maximum of $3,100 based on the advice you need.

Advisers from Team Super Financial Advice are salaried employees and do not receive any special payments for providing financial advice. They only recommend the products they think are best for you and that will help you achieve your financial goals.

For more information about financial advice, read our **Here to help you make confident and informed financial decisions** factsheet which you can find at **teamsuper.com/resources**

**Warning:** IIf you get financial advice from Team Super Financial Advice, you might have to pay extra fees. The fees you'll be charged will be outlined in a Statement of Advice. The cost of financial advice and how you pay for it depends on the type of advice you're looking for.

* Financial planning services are provided by Team Super Financial Advice a trading name of Team Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700, and is a related entity to the Trustee.

## Performance fee

Team Super does not directly charge a performance fee. In certain circumstances, Team Super agrees, as part of the fees and costs payable to an investment manager, to pay a performance fee. Performance fees are payable to investment managers if they outperform required performance targets. The performance fees payable varies between the underlying investment managers and may change from year to year.

These performance fees are included in the investment fees and costs and are borne by members invested in an investment option before investment earnings are declared and applied to their account. The performance fees shown in the table below are calculated based on the average of the actual performance fees paid to investment managers for the last five financial years to 30 June 2026 (or a shorter period if the performance fee was not charged for the last five financial years).

## Insurance

Insurance fees apply to insured members as follows:

### Mining Division

- **DTI/TPD** - The premium rates include an insurance administration fee of 9.5%, retained for managing insurance on behalf of members. This includes claims management, online tools and managing policies with the Insurer.
- **IP** - The premium rates include a 2.9% insurance administration fee, retained for managing insurance on behalf of members. This includes claims management, online tools and managing policies with the Insurer.

### Default Division

**Insurance premiums** – Insurance premiums apply to all insured members and include an insurance administration fee of 2.9% retained for managing insurance on behalf of members. The cost of premiums varies depending on what cover you have, the level of cover, your age and your Occupation Group.

**Insurance administration fee** – In addition to insurance premiums, all insured members are charged a separate insurance administration fee. This fee is calculated as 3% of an insured member's gross insurance premiums, charged as a separate and standalone fee.

For more information about insurance , refer section 8 of the PDS titled **Insurance in your super** or the relevant Insurance Guide, which you can find at **teamsuper.com/pds**.

## Investment options' fees and costs

| Investment option[2] | Investment fees and costs (A) | Performance fees[1] | Transaction costs (B) | TOTAL (A + B) |
|---|---|---|---|---|
| High Growth | 0.39% | 0.03% | 0.07% | 0.46% |
| Growth | 0.46% | 0.03% | 0.07% | 0.53% |
| Balanced | 0.45% | 0.03% | 0.06% | 0.51% |
| Moderate | 0.41% | 0.02% | 0.05% | 0.46% |
| Indexed Defensive | 0.15% | 0.00% | 0.01% | 0.16% |
| Defensive | 0.36% | 0.02% | 0.04% | 0.40% |
| Secure | 0.15% | 0.00% | 0.02% | 0.17% |
| Australian Shares | 0.10% | 0.00% | 0.00% | 0.10% |
| International Shares | 0.10% | 0.00% | 0.00% | 0.10% |
| Property | 0.22% | 0.00% | 0.00% | 0.22% |
| Bonds | 0.14% | 0.00% | 0.00% | 0.14% |
| Cash | 0.08% | 0.00% | 0.00% | 0.08% |

[1] Investment fees and costs include performance fees.
[2] If you're invested in the Lifecycle Investment Strategy, you'll be invested 100% in one of the following options based on your age: High Growth (under age 50), Growth (aged 50-54) or Balanced (aged 55 and above).

### Transaction costs

Transaction costs are deducted from investment option returns before unit prices are determined. They are shown in the Fees and costs summary table of the PDS and in the table above. We generally calculate and deduct this cost daily when unit prices are determined. These costs cover activities associated with trading assets and investments in each investment option such as brokerage, settlement costs, clearing costs. Transaction costs shown in the Fees and costs summary are net of any buy-sell spread (we do not currently charge a buy-sell spread).

Transaction costs can include:

- brokerage which is a service charge levied by external brokers for facilitating transactions;
- buy-sell spread which is charged to Team Super when buying and selling of assets;
- settlement costs which are expenses incurred in finalising a transaction;
- clearing costs which are a service charge for accessing clearing services;
- stamp-duty which is a tax that governments charge for certain documents and transactions[4]; and
- costs incurred in or by an interposed vehicle that would be a transaction cost if incurred by the Fund.

### Other fees

We may apply other fees and costs which relate to family law splits. This fee is $220.

## Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year. (Additional fees such as a buy–sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

| Investment option[3] | Cost of product |
|---|---|
| High Growth | $349 |
| Growth | $384 |
| Balanced | $374 |
| Moderate | $349 |
| Indexed Defensive | $199 |
| Defensive | $319 |
| Secure | $204 |
| Australian Shares | $169 |
| International Shares | $169 |
| Property | $229 |
| Bonds | $189 |
| Cash | $159 |

## Need more information or advice?

To calculate the effect of fees and costs on your account balance, you can use the MoneySmart calculator, which you can find at moneysmart.gov.au

If you have any questions or need help, please get in touch. You can reach us on 13 64 63, Monday to Friday, 8am to 6pm or via our website.

[3] If you're invested in the Lifecycle Investment Strategy, you'll be invested 100% in one of the following options based on your age: High Growth (under age 50), Growth (aged 50-54) or Balanced (aged 55 and above).

[4] Any stamp duty that is included in the transactions costs has been calculated as one-seventh of the stamp duty amounts for previous financial year to 30 June 2026.



Any financial advice in this document does not take into account your financial situation, needs or objectives. Before acting, consider if the information is right for your needs and circumstances and read the relevant Product Disclosure Statement (PDS) at teamsuper.com. The Target Market Determinations for our financial products can be found at teamsuper.com/tmd. If there are any inconsistencies between this document and the PDS or Trust Deed, the terms of the PDS or Trust Deed will prevail. This information is based on our understanding of current Australian laws and assumes they will remain unchanged. Financial planning services are provided by Team Super Financial Advice a trading name of Team Super Services Pty Ltd ABN 49 051 315 014 AFS licence 502700. Issued by Team Super Pty Ltd ABN 70 003 566 989 AFS licence 246864 as trustee for the Team Superannuation Fund ABN 16 457 520 308.