

BUY-SELL SPREAD GUIDE

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This Guide sets out the current buy/sell spread for each investment fund. Click the product you are interested in below and it will take you to the relevant section which details the buy-sell spreads for each investment fund relevant for the product.

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| OneAnswer Investment Portfolio (including OneAnswer Frontier, ANZ OneAnswer and //Select) | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| Altrinsic Global Equities [^] | 0.25 | 0.15 |
| Antipodes Global (Long only) | 0.30 | 0.30 |
| ANZ Flexible Term Deposit Fund (Closed) | 0.00 | 0.00 |
| ANZ Cash Advantage | 0.00 | 0.00 |
| Arrowstreet Global Equity (Hedged) | 0.21 | 0.16 |
| Ausbil Australian Emerging Leaders | 0.30 | 0.30 |
| Bennelong Australian Equities | 0.25 | 0.25 |
| Bentham Global Income | 0.80 | 0.80 |
| BlackRock Tactical Growth [^] | 0.18 | 0.18 |
| BlackRock Scientific Australian Equity | 0.15 | 0.15 |
| BlackRock Scientific Diversified Growth | 0.16 | 0.16 |
| BlackRock Scientific International Equity | 0.17 | 0.17 |
| Colonial First State Global Credit Income | 0.15 | 0.50 |
| Colonial First State Global Listed Infrastructure | 0.25 | 0.25 |
| Colonial First State Imputation | 0.20 | 0.20 |
| Fidelity Australian Equities | 0.20 | 0.20 |
| Greencape Broadcap | 0.20 | 0.20 |
| Investors Mutual Australian Shares | 0.25 | 0.25 |
| Janus Henderson Global Fixed Interest Total Return | 0.15 | 0.56 |
| Kapstream Absolute Return Income | 0.00 | 0.25 |
| Magellan Global | 0.07 | 0.07 |
| Merlon Australian Share Income | 0.20 | 0.20 |
| MFS Global Equity | 0.25 | 0.25 |
| Nikko AM Australian Shares | 0.25 | 0.25 |
| OnePath Active Growth | 0.05 | 0.05 |
| OnePath Alternatives Growth | 0.36 | 0.36 |
| OnePath Australian Shares | 0.11 | 0.11 |
| OnePath Balanced | 0.06 | 0.06 |
| OnePath Blue Chip Imputation | 0.12 | 0.12 |
| OnePath Capital Stable* | 0.09 | 0.09 |
| OnePath Cash (Closed) | 0.00 | 0.00 |
| OnePath Conservative [†] | 0.07 | 0.07 |
| OnePath Diversified Fixed Interest | 0.22 | 0.22 |
| OnePath Diversified Credit | 0.28 | 0.28 |
| OnePath Emerging Companies [^] | 0.18 | 0.18 |
| OnePath Geared Australian Shares Index | 0.04 | 0.04 |
| OnePath Global Emerging Markets Shares | 0.13 | 0.13 |
| OnePath Global Property Securities Index | 0.03 | 0.03 |
| OnePath Global Shares | 0.06 | 0.06 |

| OneAnswer Investment Portfolio (including OneAnswer Frontier, ANZ OneAnswer and //Select) | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| OnePath High Growth | 0.02 | 0.02 |
| OnePath Income (Closed)# | 0.11 | 0.11 |
| OnePath Managed Growth | 0.04 | 0.04 |
| OnePath Property Securities | 0.11 | 0.11 |
| OnePath Select Leaders | 0.05 | 0.05 |
| OnePath Sustainable Investments – Australian Shares | 0.07 | 0.07 |
| OnePath Tax Effective Income | 0.00 | 0.00 |
| OptiMix Australian Fixed Interest | 0.21 | 0.21 |
| OptiMix Australian Shares | 0.06 | 0.06 |
| OptiMix Balanced | 0.06 | 0.06 |
| OptiMix Conservative | 0.08 | 0.08 |
| OptiMix Enhanced Cash (Closed) | 0.00 | 0.00 |
| OptiMix Global Emerging Markets Shares | 0.14 | 0.14 |
| OptiMix Global Shares | 0.03 | 0.03 |
| OptiMix Global Smaller Companies Shares | 0.07 | 0.07 |
| OptiMix Growth | 0.06 | 0.06 |
| OptiMix High Growth | 0.05 | 0.05 |
| OptiMix Moderate | 0.08 | 0.08 |
| OptiMix Property Securities | 0.04 | 0.04 |
| Pendal Australian Shares | 0.25 | 0.25 |
| Pendal Core Hedged Global Shares | 0.25 | 0.25 |
| Pendal Monthly Income Plus | 0.07 | 0.25 |
| Pendal Smaller Companies | 0.25 | 0.25 |
| Perennial Value Shares | 0.30 | 0.30 |
| Perpetual Australian Shares | 0.15 | 0.15 |
| Perpetual Balanced Growth | 0.34 | 0.00 |
| Perpetual Conservative Growth | 0.39 | 0.00 |
| Perpetual Ethical SRI | 0.15 | 0.15 |
| Platinum Asia^ | 0.20 | 0.20 |
| Platinum International | 0.20 | 0.20 |
| RARE Infrastructure Value^ | 0.18 | 0.18 |
| Schroder Australian Equity | 0.25 | 0.25 |
| Schroder Balanced | 0.22 | 0.22 |
| Schroder Fixed Income | 0.12 | 0.27 |
| Schroder Real Return | 0.20 | 0.23 |
| SG Hiscock Property (Closed) | 0.25 | 0.25 |
| Stewart Investors WorldWide Sustainability | 0.15 | 0.15 |
| T. Rowe Price Dynamic Global Bond | 0.50 | 0.50 |
| T. Rowe Price Global Equity | 0.23 | 0.23 |

| OneAnswer Investment Portfolio (including OneAnswer Frontier, ANZ OneAnswer and //Select) | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| UBS Balanced | 0.24 | 0.29 |
| UBS Defensive | 0.16 | 0.34 |
| UBS Diversified Fixed Income | 0.10 | 0.35 |
| Vanguard Australian Shares Index | 0.02 | 0.02 |
| Vanguard Balanced Index | 0.10 | 0.10 |
| Vanguard Conservative Index | 0.11 | 0.11 |
| Vanguard Diversified Bond Index | 0.17 | 0.17 |
| Vanguard Growth Index | 0.07 | 0.07 |
| Vanguard High Growth Index | 0.04 | 0.04 |
| Vanguard International Shares Index | 0.02 | 0.02 |
| Vanguard International Shares Index (Hedged) | 0.02 | 0.02 |
| Vanguard Australian Property Securities Index | 0.04 | 0.04 |
| Walter Scott Global Equity Fund (Hedged) [^] | 0.16 | 0.16 |

[^] This fund is not available on ANZ OneAnswer

* This fund is not available on OneAnswer Frontier

† This fund is available on OneAnswer Frontier only

This fund is available on ANZ OneAnswer only

| OneAnswer Frontier Personal Super | | |
|--|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| Altrinsic Global Equities | 0.25 | 0.15 |
| Antipodes Global (Long only) | 0.30 | 0.30 |
| ANZ Cash Advantage | 0.00 | 0.00 |
| Arrowstreet Global Equity (Hedged) | 0.21 | 0.16 |
| Ausbil Australian Emerging Leaders | 0.30 | 0.30 |
| Bennelong Australian Equities | 0.25 | 0.25 |
| Bentham Global Income | 0.80 | 0.80 |
| BlackRock Tactical Growth | 0.18 | 0.18 |
| BlackRock Scientific Australian Equity | 0.15 | 0.15 |
| BlackRock Scientific Diversified Growth | 0.16 | 0.16 |
| BlackRock Scientific International Equity | 0.17 | 0.17 |
| Colonial First State Global Credit Income | 0.15 | 0.50 |
| Colonial First State Global Listed Infrastructure | 0.25 | 0.25 |
| Colonial First State Imputation | 0.20 | 0.20 |
| Fidelity Australian Equities | 0.20 | 0.20 |
| Greencape Broadcap | 0.20 | 0.20 |
| Investors Mutual Australian Shares | 0.25 | 0.25 |
| Janus Henderson Global Fixed Interest Total Return | 0.15 | 0.56 |
| Kapstream Absolute Return Income | 0.00 | 0.25 |
| Magellan Global | 0.07 | 0.07 |
| Merlon Australian Share Income | 0.20 | 0.20 |

| OneAnswer Frontier Personal Super | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| MFS Global Equity | 0.25 | 0.25 |
| MoneyforLife Index Balanced (closed to new investors) | 0.03 | 0.03 |
| MoneyforLife Index Conservative (closed to new investors) | 0.04 | 0.04 |
| MoneyforLife Index Moderate (closed to new investors) | 0.04 | 0.04 |
| Nikko AM Australian Shares | 0.25 | 0.25 |
| OnePath Active Growth | 0.05 | 0.05 |
| OnePath Alternatives Growth | 0.36 | 0.36 |
| OnePath Australian Shares | 0.11 | 0.11 |
| OnePath Balanced | 0.06 | 0.06 |
| OnePath Blue Chip Imputation | 0.12 | 0.12 |
| OnePath Cash (Closed) | 0.00 | 0.00 |
| OnePath Conservative | 0.07 | 0.07 |
| OnePath Diversified Fixed Interest | 0.22 | 0.22 |
| OnePath Diversified Credit | 0.28 | 0.28 |
| OnePath Emerging Companies | 0.18 | 0.18 |
| OnePath Geared Australian Shares Index | 0.04 | 0.04 |
| OnePath Global Emerging Markets Shares | 0.13 | 0.13 |
| OnePath Global Property Securities Index | 0.03 | 0.03 |
| OnePath Global Shares | 0.06 | 0.06 |
| OnePath Guaranteed Cash (Closed) | 0.00 | 0.00 |
| OnePath High Growth | 0.02 | 0.02 |
| OnePath Managed Growth | 0.04 | 0.04 |
| OnePath Property Securities | 0.11 | 0.11 |
| OnePath Select Leaders | 0.05 | 0.05 |
| OnePath Sustainable Investments – Australian Shares | 0.07 | 0.07 |
| OnePath Tax Effective Income | 0.00 | 0.00 |
| OptiMix Australian Fixed Interest | 0.21 | 0.21 |
| OptiMix Australian Shares | 0.06 | 0.06 |
| OptiMix Balanced | 0.06 | 0.06 |
| OptiMix Conservative | 0.08 | 0.08 |
| OptiMix Global Emerging Markets Shares | 0.14 | 0.14 |
| OptiMix Global Shares | 0.03 | 0.03 |
| OptiMix Global Smaller Companies Shares | 0.07 | 0.07 |
| OptiMix Growth | 0.06 | 0.06 |
| OptiMix High Growth | 0.05 | 0.05 |
| OptiMix Moderate | 0.08 | 0.08 |
| OptiMix Property Securities | 0.04 | 0.04 |
| Pendal Australian Shares | 0.25 | 0.25 |
| Pendal Core Hedged Global Shares | 0.25 | 0.25 |

| OneAnswer Frontier Personal Super | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| Pendal Monthly Income Plus | 0.07 | 0.25 |
| Pendal Smaller Companies | 0.25 | 0.25 |
| Perennial Value Shares | 0.30 | 0.30 |
| Perpetual Australian Shares | 0.15 | 0.15 |
| Perpetual Balanced Growth | 0.34 | 0.00 |
| Perpetual Conservative Growth | 0.39 | 0.00 |
| Perpetual Ethical SRI | 0.15 | 0.15 |
| Platinum Asia | 0.20 | 0.20 |
| Platinum International | 0.20 | 0.20 |
| RARE Infrastructure Value | 0.18 | 0.18 |
| Schroder Australian Equity | 0.25 | 0.25 |
| Schroder Balanced | 0.22 | 0.22 |
| Schroder Fixed Income | 0.12 | 0.27 |
| Schroder Real Return | 0.20 | 0.23 |
| SG Hiscock Property (Closed) | 0.25 | 0.25 |
| Stewart Investors WorldWide Sustainability | 0.15 | 0.15 |
| T. Rowe Price Dynamic Global Bond | 0.50 | 0.50 |
| T. Rowe Price Global Equity | 0.23 | 0.23 |
| UBS Balanced | 0.24 | 0.29 |
| UBS Defensive | 0.16 | 0.34 |
| UBS Diversified Fixed Income | 0.10 | 0.35 |
| Vanguard Australian Shares Index | 0.02 | 0.02 |
| Vanguard Balanced Index | 0.10 | 0.10 |
| Vanguard Conservative Index | 0.11 | 0.11 |
| Vanguard Diversified Bond Index | 0.17 | 0.17 |
| Vanguard Growth Index | 0.07 | 0.07 |
| Vanguard High Growth Index | 0.04 | 0.04 |
| Vanguard International Shares Index | 0.02 | 0.02 |
| Vanguard International Shares Index (Hedged) | 0.02 | 0.02 |
| Vanguard Australian Property Securities Index | 0.04 | 0.04 |
| Walter Scott Global Equity Fund (Hedged) | 0.16 | 0.16 |

| OneAnswer Frontier Pension | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| Altrinsic Global Equities | 0.25 | 0.15 |
| Antipodes Global (Long only) | 0.30 | 0.30 |
| ANZ Cash Advantage | 0.00 | 0.00 |
| ANZ Prime Cash Management Account | 0.00 | 0.00 |
| Arrowstreet Global Equity (Hedged) | 0.21 | 0.16 |
| Ausbil Australian Emerging Leaders | 0.30 | 0.30 |
| Bennelong Australian Equities | 0.25 | 0.25 |
| Bentham Global Income | 0.80 | 0.80 |
| BlackRock Tactical Growth | 0.18 | 0.18 |
| BlackRock Scientific Australian Equity | 0.15 | 0.15 |
| BlackRock Scientific Diversified Growth | 0.16 | 0.16 |
| BlackRock Scientific International Equity | 0.17 | 0.17 |
| Colonial First State Global Credit Income | 0.15 | 0.50 |
| Colonial First State Global Listed Infrastructure | 0.25 | 0.25 |
| Colonial First State Imputation | 0.20 | 0.20 |
| Fidelity Australian Equities | 0.20 | 0.20 |
| Greencape Broadcap | 0.20 | 0.20 |
| Investors Mutual Australian Shares | 0.25 | 0.25 |
| Janus Henderson Global Fixed Interest Total Return | 0.15 | 0.56 |
| Kapstream Absolute Return Income | 0.00 | 0.25 |
| Magellan Global | 0.07 | 0.07 |
| Merlon Australian Share Income | 0.20 | 0.20 |
| MFS Global Equity | 0.25 | 0.25 |
| MoneyforLife Index Balanced (closed to new investors) | 0.03 | 0.03 |
| MoneyforLife Index Conservative (closed to new investors) | 0.04 | 0.04 |
| MoneyforLife Index Moderate (closed to new investors) | 0.04 | 0.04 |
| Nikko AM Australian Shares | 0.25 | 0.25 |
| OnePath Active Growth | 0.05 | 0.05 |
| OnePath Alternatives Growth | 0.36 | 0.36 |
| OnePath Australian Shares | 0.11 | 0.11 |
| OnePath Balanced | 0.06 | 0.06 |
| OnePath Blue Chip Imputation | 0.12 | 0.12 |
| OnePath Cash (Closed) | 0.00 | 0.00 |
| OnePath Conservative | 0.07 | 0.07 |
| OnePath Diversified Fixed Interest | 0.22 | 0.22 |
| OnePath Diversified Credit | 0.28 | 0.28 |
| OnePath Emerging Companies | 0.18 | 0.18 |
| OnePath Geared Australian Shares Index | 0.04 | 0.04 |
| OnePath Global Emerging Markets Shares | 0.13 | 0.13 |

| OneAnswer Frontier Pension | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| OnePath Global Property Securities Index | 0.03 | 0.03 |
| OnePath Global Shares | 0.06 | 0.06 |
| OnePath High Growth | 0.02 | 0.02 |
| OnePath Managed Growth | 0.04 | 0.04 |
| OnePath Property Securities | 0.11 | 0.11 |
| OnePath Select Leaders | 0.05 | 0.05 |
| OnePath Sustainable Investments – Australian Shares | 0.07 | 0.07 |
| OnePath Tax Effective Income | 0.00 | 0.00 |
| OptiMix Australian Fixed Interest | 0.21 | 0.21 |
| OptiMix Australian Shares | 0.06 | 0.06 |
| OptiMix Balanced | 0.06 | 0.06 |
| OptiMix Conservative | 0.08 | 0.08 |
| OptiMix Enhanced Cash (Closed) | 0.00 | 0.00 |
| OptiMix Global Emerging Markets Shares | 0.14 | 0.14 |
| OptiMix Global Shares | 0.03 | 0.03 |
| OptiMix Global Smaller Companies Shares | 0.07 | 0.07 |
| OptiMix Growth | 0.06 | 0.06 |
| OptiMix High Growth | 0.05 | 0.05 |
| OptiMix Moderate | 0.08 | 0.08 |
| OptiMix Property Securities | 0.04 | 0.04 |
| Pendal Australian Shares | 0.25 | 0.25 |
| Pendal Core Hedged Global Shares | 0.25 | 0.25 |
| Pendal Monthly Income Plus | 0.07 | 0.25 |
| Pendal Smaller Companies | 0.25 | 0.25 |
| Perennial Value Shares | 0.30 | 0.30 |
| Perpetual Australian Shares | 0.15 | 0.15 |
| Perpetual Balanced Growth | 0.34 | 0.00 |
| Perpetual Conservative Growth | 0.39 | 0.00 |
| Perpetual Ethical SRI | 0.15 | 0.15 |
| Platinum Asia | 0.20 | 0.20 |
| Platinum International | 0.20 | 0.20 |
| RARE Infrastructure Value | 0.18 | 0.18 |
| Schroder Australian Equity | 0.25 | 0.25 |
| Schroder Balanced | 0.22 | 0.22 |
| Schroder Fixed Income | 0.12 | 0.27 |
| Schroder Real Return | 0.20 | 0.23 |
| SG Hiscock Property (Closed) | 0.25 | 0.25 |
| Stewart Investors WorldWide Sustainability | 0.15 | 0.15 |
| T. Rowe Price Dynamic Global Bond | 0.50 | 0.50 |

| OneAnswer Frontier Pension | | |
|---|--------------|---------------|
| Investment fund | Buy spread % | Sell spread % |
| T. Rowe Price Global Equity | 0.23 | 0.23 |
| UBS Balanced | 0.24 | 0.29 |
| UBS Defensive | 0.16 | 0.34 |
| UBS Diversified Fixed Income | 0.10 | 0.35 |
| Vanguard Australian Shares Index | 0.02 | 0.02 |
| Vanguard Balanced Index | 0.10 | 0.10 |
| Vanguard Conservative Index | 0.11 | 0.11 |
| Vanguard Diversified Bond Index | 0.17 | 0.17 |
| Vanguard Growth Index | 0.07 | 0.07 |
| Vanguard High Growth Index | 0.04 | 0.04 |
| Vanguard International Shares Index | 0.02 | 0.02 |
| Vanguard International Shares Index (Hedged) | 0.02 | 0.02 |
| Vanguard Australian Property Securities Index | 0.04 | 0.04 |
| Walter Scott Global Equity Fund (Hedged) | 0.16 | 0.16 |

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