

BUY-SELL  
SPREAD GUIDE  
ONEANSWER

7 December 2018

## IMPORTANT INFORMATION

The information in this Buy-Sell Spread Guide ('Guide') forms part of the Product Disclosure Statement (PDS) dated 18 September 2017 for each of the following products:

- OneAnswer Frontier Personal Super and Pension
- OneAnswer Personal Super and Pension
- ANZ OneAnswer Personal Super and Pension
- OneAnswer Frontier Investment Portfolio
- OneAnswer Investment Portfolio
- OneAnswer Investment Portfolio //Select
- ANZ OneAnswer Investment Portfolio
- ANZ OneAnswer Investment Portfolio //Select,

collectively "OneAnswer".

OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238 342) (OnePath Funds Management) is the issuer of OneAnswer Investment Portfolio, OneAnswer Investment Portfolio //Select, OneAnswer Frontier Investment Portfolio, ANZ OneAnswer Investment Portfolio and ANZ OneAnswer Investment Portfolio //Select and the issuer of the PDS for each of these products dated 18 September 2017.

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238 346, RSE L0000 673) (OnePath Custodians) is the issuer of OneAnswer Personal Super and Pension, OneAnswer Frontier Personal Super and Pension and ANZ OneAnswer Personal Super and Pension and the issuer of the PDS for each of these products dated 18 September 2017.

As this Guide covers OneAnswer products issued by each of the above issuers, each issuer has prepared and takes full responsibility for the whole of the Guide.

The purpose of this document is to give you more information and/or specific terms and conditions referred to in the PDS for the products listed above. Before acting on this information, you should read the relevant PDS available at [onepath.com.au](http://onepath.com.au) and any other matter that is applied, adopted or incorporated by the PDS before making a decision to acquire, withdraw or to continue to hold the product.

Alternatively, you can request a copy of this information free of charge by contacting Customer Services on 133 665.

**The information provided in this Guide is general information only and does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your objectives, financial situation and needs before acting on this information. You should obtain financial advice tailored to your personal circumstances.**

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<b>OneAnswer Investment Portfolio (including OneAnswer Frontier, ANZ OneAnswer and //Select)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
Altrinsic Global Equities^	0.30	0.30
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	0.21
Ausbil Australian Emerging Leaders	0.30	0.30
Bennelong Australian Equities	0.30	0.30
Bentham Global Income	0.35	0.35
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
BlackRock Tactical Growth^	0.18	0.18
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.25	0.25
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Australian Equity^	0.30	0.30
Janus Henderson Global Fixed Interest Total Return	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00
Magellan Global	0.10	0.10
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
Nikko AM Australian Shares	0.30	0.30
OnePath Active Growth	0.04	0.04
OnePath Alternatives Growth	0.09	0.09
OnePath Australian Shares	0.08	0.08
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.08	0.08
OnePath Capital Stable*	0.02	0.02
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative†	0.03	0.03
OnePath Diversified Credit	0.05	0.05
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Emerging Companies^	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.17	0.17

<b>OneAnswer Investment Portfolio (including OneAnswer Frontier, ANZ OneAnswer and //Select)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
OnePath Global Property Securities Index	0.08	0.08
OnePath Global Shares	0.13	0.13
OnePath High Growth	0.04	0.04
OnePath Income (Closed)#	0.03	0.03
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.08	0.08
OnePath Select Leaders	0.07	0.07
OnePath Sustainable Investments – Australian Shares	0.06	0.06
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.05	0.05
OptiMix Australian Shares	0.10	0.10
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.04	0.04
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Emerging Markets Shares	0.33	0.33
OptiMix Global Shares	0.04	0.04
OptiMix Global Smaller Companies Shares	0.09	0.09
OptiMix Growth	0.07	0.07
OptiMix High Growth	0.07	0.07
OptiMix Moderate	0.05	0.05
OptiMix Property Securities	0.08	0.08
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.05	0.05
Pendal Monthly Income Plus	0.07	0.07
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.17	0.17
Perpetual Conservative Growth	0.13	0.13
Perpetual Ethical SRI	0.15	0.15
Platinum Asia^	0.25	0.25
Platinum International	0.25	0.25
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	0.12
Schroder Real Return	0.20	0.20
SG Hiscock Property (Closed)	0.30	0.30

<b>OneAnswer Investment Portfolio (including OneAnswer Frontier, ANZ OneAnswer and //Select)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
Stewart Investors WorldWide Sustainability	0.25	0.25
T. Rowe Price Dynamic Global Bond	0.25	0.25
T. Rowe Price Global Equity	0.23	0.23
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.10	0.10
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.03	0.03
Vanguard Conservative Index	0.03	0.03
Vanguard Diversified Bond Index	0.03	0.03
Vanguard Growth Index	0.03	0.03
Vanguard High Growth Index	0.03	0.03
Vanguard International Shares Index	0.03	0.03
Vanguard International Shares Index (Hedged)	0.03	0.03
Vanguard Property Securities Index	0.03	0.03
Walter Scott Global Equity Fund (Hedged) <sup>^</sup>	0.20	0.20

\* This fund is not available on OneAnswer Frontier.

† This fund is available on OneAnswer Frontier only.

^ This fund is not available on ANZ OneAnswer.

# This fund is available on ANZ OneAnswer only.

<b>OneAnswer Personal Super (including OneAnswer Frontier and ANZ OneAnswer)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
Altrinsic Global Equities <sup>^</sup>	0.30	0.30
AMP Capital Equity (Closed)	0.25	0.25
Antipodes Global (Long only)	0.30	0.30
ANZ Cash Advantage	0.00	0.00
Arrowstreet Global Equity (Hedged)	0.21	0.21
Ausbil Australian Emerging Leaders	0.30	0.30
Bennelong Australian Equities	0.30	0.30
Bentham Global Income	0.35	0.35
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
BlackRock Tactical Growth <sup>^</sup>	0.18	0.18
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.25	0.25
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Australian Equity <sup>^</sup>	0.30	0.30
Janus Henderson Global Fixed Interest Total Return	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00
Magellan Global	0.10	0.10
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
MLC Platinum Global (Closed) <sup>#</sup>	0.25	0.25
MoneyforLife Index Balanced	0.01	0.01
MoneyforLife Index Conservative	0.01	0.01
MoneyforLife Index Moderate	0.01	0.01
Nikko AM Australian Shares	0.30	0.30
OnePath Active Growth	0.04	0.04
OnePath Alternatives Growth	0.09	0.09
OnePath Australian Shares	0.08	0.08
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.08	0.08
OnePath Capital Guaranteed <sup>*</sup>	0.00	0.00
OnePath Capital Stable <sup>*</sup>	0.02	0.02
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative <sup>†</sup>	0.03	0.03

<b>OneAnswer Personal Super (including OneAnswer Frontier and ANZ OneAnswer)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
OnePath Diversified Credit	0.05	0.05
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Emerging Companies^	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.17	0.17
OnePath Global Property Securities Index	0.08	0.08
OnePath Global Shares	0.13	0.13
OnePath Guaranteed Cash (Closed)	0.00	0.00
OnePath High Growth	0.04	0.04
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.08	0.08
OnePath Select Leaders	0.07	0.07
OnePath Sustainable Investments – Australian Shares	0.06	0.06
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.05	0.05
OptiMix Australian Shares	0.10	0.10
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.04	0.04
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Emerging Markets Shares	0.33	0.33
OptiMix Global Shares	0.04	0.04
OptiMix Global Smaller Companies Shares	0.09	0.09
OptiMix Growth	0.07	0.07
OptiMix High Growth	0.07	0.07
OptiMix Moderate	0.05	0.05
OptiMix Property Securities	0.08	0.08
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.05	0.05
Pendal Monthly Income Plus	0.07	0.07
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.17	0.17
Perpetual Conservative Growth	0.13	0.13
Perpetual Ethical SRI	0.15	0.15
Platinum Asia^	0.25	0.25
Platinum International	0.25	0.25
RARE Infrastructure Value^	0.18	0.18

OneAnswer Personal Super (including OneAnswer Frontier and ANZ OneAnswer)		
Investment fund	Buy spread %	Sell spread %
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
SG Hiscock Property (Closed)	0.30	0.30
Stewart Investors WorldWide Sustainability	0.25	0.25
T. Rowe Price Dynamic Global Bond	0.25	0.25
T. Rowe Price Global Equity	0.23	0.23
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.10	0.10
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.03	0.03
Vanguard Conservative Index	0.03	0.03
Vanguard Diversified Bond Index	0.03	0.03
Vanguard Growth Index	0.03	0.03
Vanguard High Growth Index	0.03	0.03
Vanguard International Shares Index	0.03	0.03
Vanguard International Shares Index (Hedged)	0.03	0.03
Vanguard Property Securities Index	0.03	0.03
Walter Scott Global Equity Fund (Hedged) <sup>‡</sup>	0.20	0.20

\* This fund is not available on OneAnswer Frontier.

† This fund is available on OneAnswer Frontier only.

^ This fund is not available on ANZ OneAnswer.

# This fund is available on OneAnswer only.



<b>OneAnswer Pension (including OneAnswer Frontier and ANZ OneAnswer)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
Altrinsic Global Equities <sup>^</sup>	0.30	0.30
AMP Capital Equity (Closed) <sup>§</sup>	0.25	0.25
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	0.21
Ausbil Australian Emerging Leaders	0.30	0.30
Bennelong Australian Equities	0.30	0.30
Bentham Global Income	0.35	0.35
BlackRock Scientific Australian Equities	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
BlackRock Tactical Growth <sup>§</sup>	0.18	0.18
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.25	0.25
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Australian Equity <sup>^</sup>	0.30	0.30
Janus Henderson Global Fixed Interest Total Return	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00
Magellan Global	0.10	0.10
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
MoneyforLife Index Balanced	0.01	0.01
MoneyforLife Index Conservative	0.01	0.01
MoneyforLife Index Moderate	0.01	0.01
Nikko AM Australian Shares	0.30	0.30
OnePath Active Growth	0.04	0.04
OnePath Alternatives Growth	0.09	0.09
OnePath Australian Shares	0.08	0.08
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.08	0.08
OnePath Capital Guaranteed <sup>†</sup>	0.00	0.00
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative <sup>*</sup>	0.03	0.03
OnePath Diversified Credit	0.05	0.05

<b>OneAnswer Pension (including OneAnswer Frontier and ANZ OneAnswer)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Emerging Companies <sup>^</sup>	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.17	0.17
OnePath Global Property Securities Index	0.08	0.08
OnePath Global Shares	0.13	0.13
OnePath High Growth	0.04	0.04
OnePath Income (Closed) <sup>#</sup>	0.03	0.03
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.08	0.08
OnePath Select Leaders	0.07	0.07
OnePath Stable <sup>§</sup>	0.02	0.02
OnePath Sustainable Investments – Australian Shares	0.06	0.06
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.05	0.05
OptiMix Australian Shares	0.10	0.10
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.04	0.04
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Emerging Markets Shares	0.33	0.33
OptiMix Global Shares	0.04	0.04
OptiMix Global Smaller Companies Shares	0.09	0.09
OptiMix Growth	0.07	0.07
OptiMix High Growth	0.07	0.07
OptiMix Moderate	0.05	0.05
OptiMix Property Securities	0.08	0.08
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.05	0.05
Pendal Monthly Income Plus	0.07	0.07
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.17	0.17
Perpetual Conservative Growth	0.13	0.13
Perpetual Ethical SRI	0.15	0.15
Platinum Asia <sup>^</sup>	0.25	0.25
Platinum International	0.25	0.25
RARE Infrastructure Value <sup>^</sup>	0.18	0.18

<b>OneAnswer Pension (including OneAnswer Frontier and ANZ OneAnswer)</b>		
<b>Investment fund</b>	<b>Buy spread %</b>	<b>Sell spread %</b>
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
SG Hiscock Property (Closed)	0.30	0.30
Stewart Investors WorldWide Sustainability	0.25	0.25
T. Rowe Price Dynamic Global Bond	0.25	0.25
T. Rowe Price Global Equity	0.23	0.23
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.10	0.10
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.03	0.03
Vanguard Conservative Index	0.03	0.03
Vanguard Diversified Bond Index	0.03	0.03
Vanguard Growth Index	0.03	0.03
Vanguard High Growth Index	0.03	0.03
Vanguard International Shares Index	0.03	0.03
Vanguard International Shares Index (Hedged)	0.03	0.03
Vanguard Property Securities Index	0.03	0.03
Walter Scott Global Equity Fund (Hedged) <sup>^</sup>	0.20	0.20

\* This fund is available on OneAnswer Frontier only.

<sup>^</sup> This fund is not available on ANZ OneAnswer.

<sup>†</sup> This fund is not available on OneAnswer Frontier.

<sup>#</sup> This fund is available on ANZ OneAnswer only.

<sup>5</sup> This fund is available on OneAnswer only.

#### **Customer Services**

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