

# TRANSACTION COSTS (BUY/SELL SPREADS)

## Effective from 1 December 2020

Transaction costs, including brokerage, stamp duty, settlement and other costs, are incurred by a fund when buying and selling fund assets. Transaction costs are recovered by what is called a 'buy/sell spread' (the difference between the issue unit price and withdrawal unit price), which is based on an estimate of those costs.

Buy/sell spreads are designed to protect investors by ensuring that the expense of buying and selling assets is borne by those who invest in or withdraw from a fund.

Depending on the fund, the current 'buy' or 'sell' spread varies from 0% to 0.56%. This amount is an additional cost to you reflected in the unit price at the time you apply for units or when you withdraw from the fund, and is not charged separately. For example, for every \$1,000 that you invest in OnePath Managed Growth, the 'buy' spread is currently 0.03% (or \$0.30), the 'sell' spread is currently 0.03% (or \$0.30), and the total combined buy and sell spread is 0.06% (or \$0.60). This amount is reflected in the 'buy' (issue) price at the time of your investment in the fund.

As transaction costs may change, the buy/sell spread may also change without prior notice.

## Important

The products listed below are closed to new investors. This means that the information in this document only applies if you are currently invested in one or more of these products.

Please be aware that the investment funds on pages 2–14 noted as '(Closed)' are subject to certain conditions in relation to additional investments and/or switching. For information about those conditions, refer to the relevant additional investment or switch form. These forms can be obtained online at [onepath.com.au/superandinvestments-forms-and-brochures](http://onepath.com.au/superandinvestments-forms-and-brochures) or by contacting Customer Services.

OneAnswer Personal Super	2
OneAnswer Pension	4
OneAnswer Term Allocated Pension	7
Integra Allocated Pension	9
Integra Super	9
Investment Savings Bond	10
OnePath Retail Trusts	11
Future Plans and Pooled Investment Plan	11
Allocated Annuity	11
Deferred Annuity	12
DIY Super Investments	12
OptiMix Trusts	12
OptiMix Superannuation	13
OptiMix Allocated Pension	13
OptiMix Term Allocated Pension	13
RetireInvest Preferred Rollover Bond	14

If you are invested in the OnePath Capital Guaranteed Fund, please note that transaction cost factors do not apply.

OneAnswer Personal Super		
Investment fund	Buy spread %	Sell spread %
Altrinsic Global Equities	0.15	0.15
AMP Capital Equity (Closed)	0.20	0.20
Antipodes Global (Long only)	0.30	0.30
ANZ Cash Advantage	0.00	0.00
Arrowstreet Global Equity (Hedged)	0.12	0.15
Ausbil Australian Emerging Leaders	0.25	0.25
Bennelong Australian Equities	0.25	0.25
Bentham Global Income	0.53	0.53
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
BlackRock Tactical Growth	0.18	0.18
Colonial First State Global Credit Income	0.15	0.15
Colonial First State Global Listed Infrastructure	0.10	0.10
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	0.15	0.56
Kapstream Absolute Return Income	0.00	0.12
Magellan Global	0.07	0.07
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.25	0.25
MLC Platinum Global (Closed)	0.15	0.15
MoneyForLife Index Balanced (Closed)	0.01	0.01
MoneyForLife Index Conservative (Closed)	0.02	0.02
MoneyForLife Index Moderate (Closed)	0.02	0.02
Nikko AM Australian Shares	0.25	0.25
OnePath Active Growth	0.03	0.03
OnePath Alternatives Growth	0.19	0.19
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.09	0.09
OnePath Capital Stable	0.05	0.05
OnePath Cash (Closed)	0.00	0.00
OnePath Diversified Credit	0.20	0.20
OnePath Diversified Fixed Interest	0.13	0.13

OneAnswer Personal Super (continued)		
Investment fund	Buy spread %	Sell spread %
OnePath Emerging Companies	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.14	0.14
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.05	0.05
OnePath Guaranteed Cash (Closed)	0.00	0.00
OnePath High Growth	0.04	0.04
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.05	0.05
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Emerging Markets Shares	0.19	0.19
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.20	0.20
Pendal Monthly Income Plus	0.07	0.20
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.30	0.00
Perpetual Conservative Growth	0.24	0.00
Perpetual Ethical SRI	0.15	0.15
Platinum Asia	0.20	0.20
Platinum International	0.15	0.15
RARE Infrastructure Value	0.12	0.05
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22

OneAnswer Personal Super (continued)		
Investment fund	Buy spread %	Sell spread %
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
SG Hiscock Property (Closed)	0.25	0.25
Stewart Investors WorldWide Sustainability	0.15	0.15
T. Rowe Price Dynamic Global Bond	0.35	0.35
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	0.15
Vanguard Australian Property Securities Index	0.03	0.03
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.04	0.04
Vanguard Conservative Index	0.04	0.04
Vanguard Diversified Bond Index	0.06	0.06
Vanguard Growth Index	0.04	0.04
Vanguard High Growth Index	0.03	0.03
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02
Walter Scott Global Equity Fund (Hedged)	0.17	0.13

OneAnswer Pension		
Investment fund	Buy spread %	Sell spread %
Altrinsic Global Equities	0.15	0.15
AMP Capital Equity (Closed)	0.20	0.20
Antipodes Global (Long only)	0.30	0.30
ANZ Cash Advantage	0.00	0.00
ANZ Prime Cash Management Account (Closed)	0.00	0.00
Arrowstreet Global Equity (Hedged)	0.12	0.15
Ausbil Australian Emerging Leaders	0.25	0.25
Bennelong Australian Equities	0.25	0.25
Bentham Global Income	0.53	0.53
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
BlackRock Tactical Growth	0.18	0.18
Colonial First State Global Credit Income	0.15	0.15
Colonial First State Global Listed Infrastructure	0.10	0.10
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.20	0.20

OneAnswer Pension (continued)		
Investment fund	Buy spread %	Sell spread %
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Global Fixed Interest	0.15	0.56
Kapstream Absolute Return Income	0.00	0.12
Magellan Global	0.07	0.07
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.25	0.25
MLC Platinum Global (Closed)	0.15	0.15
MoneyForLife Index Balanced (Closed)	0.01	0.01
MoneyForLife Index Conservative (Closed)	0.02	0.02
MoneyForLife Index Moderate (Closed)	0.02	0.02
Nikko AM Australian Shares	0.25	0.25
OnePath Active Growth	0.03	0.03
OnePath Alternatives Growth	0.19	0.19
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.09	0.09
OnePath Cash (Closed)	0.00	0.00
OnePath Diversified Credit	0.20	0.20
OnePath Diversified Fixed Interest	0.13	0.13
OnePath Emerging Companies	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.14	0.14
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.05	0.05
OnePath High Growth	0.04	0.04
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Stable	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.05	0.05
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Emerging Markets Shares	0.19	0.19

OneAnswer Pension (continued)		
Investment fund	Buy spread %	Sell spread %
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.20	0.20
Pendal Monthly Income Plus	0.07	0.20
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.30	0.00
Perpetual Conservative Growth	0.24	0.00
Perpetual Ethical SRI	0.15	0.15
Platinum Asia	0.20	0.20
Platinum International	0.15	0.15
RARE Infrastructure Value	0.12	0.05
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)	0.25	0.25
Stewart Investors WorldWide Sustainability	0.15	0.15
T. Rowe Price Dynamic Global Bond	0.35	0.35
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	0.15
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.04	0.04
Vanguard Conservative Index	0.04	0.04
Vanguard Diversified Bond Index	0.06	0.06
Vanguard Growth Index	0.04	0.04
Vanguard High Growth Index	0.03	0.03
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02
Vanguard Australian Property Securities Index	0.03	0.03
Walter Scott Global Equity Fund (Hedged)	0.17	0.13

OneAnswer Term Allocated Pension		
Investment fund	Buy spread %	Sell spread %
AMP Capital Equity (Closed)	0.20	0.20
Antipodes Global (Long only)	0.30	0.30
Arrowstreet Global Equity (Hedged)	0.12	0.15
Ausbil Australian Emerging Leaders	0.25	0.25
Bentham Global Income	0.53	0.53
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
BlackRock Tactical Growth	0.18	0.18
Colonial First State Global Credit Income	0.15	0.15
Colonial First State Global Listed Infrastructure	0.10	0.10
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
Kapstream Absolute Return Income	0.00	0.12
Magellan Global Fund	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	0.03	0.03
OnePath Alternatives Growth	0.19	0.19
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.09	0.09
OnePath Cash (Closed)	0.00	0.00
OnePath Diversified Credit	0.20	0.20
OnePath Diversified Fixed Interest	0.13	0.13
OnePath Emerging Companies	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.14	0.14
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.05	0.05
OnePath High Growth	0.04	0.04
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Stable	0.05	0.05

OneAnswer Term Allocated Pension (continued)		
Investment fund	Buy spread %	Sell spread %
OnePath Sustainable Investments – Australian Shares	0.05	0.05
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.20	0.20
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.30	0.00
Perpetual Conservative Growth	0.24	0.00
Platinum International	0.15	0.15
RARE Infrastructure Value	0.12	0.05
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)	0.25	0.25
T. Rowe Price Dynamic Global Bond	0.35	0.35
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.10	0.15
Vanguard Australian Shares Index	0.02	0.02
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02
Vanguard Australian Property Securities Index	0.03	0.03
Walter Scott Global Equity Fund (Hedged)	0.17	0.13



Integra Allocated Pension		
Investment fund	Buy spread %	Sell spread %
OnePath Balanced	0.03	0.03
OnePath Capital Stable	0.05	0.05
OnePath Cash	0.00	0.00
OnePath Managed Growth	0.03	0.03

Integra Super		
Investment fund	Buy spread %	Sell spread %
AMP Capital Equity (Closed)	0.20	0.20
Antipodes Global (Long only)	0.30	0.30
Arrowstreet Global Equity (Hedged)	0.12	0.15
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 Diversified	0.20	0.20
Colonial First State Imputation	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Maple-Brown Abbott Australia Share Fund (Closed)	0.19	0.19
MFS Global Equity	0.25	0.25
MLC Platinum Global (Closed)	0.15	0.15
OnePath Alternatives Growth	0.19	0.19
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Blue Chip Imputation	0.09	0.09
OnePath Capital Stable	0.05	0.05
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.13	0.13
OnePath Emerging Companies	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.14	0.14
OnePath Global Property Securities	0.03	0.03
OnePath Global Shares	0.05	0.05
OnePath High Growth	0.04	0.04
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.05	0.05
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05

Integra Super (continued)		
Investment fund	Buy spread %	Sell spread %
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Global Emerging Markets Shares	0.19	0.19
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities (Closed)	0.09	0.09
Pendal Core Hedged Global Shares	0.20	0.20
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.30	0.00
Perpetual Conservative Growth	0.24	0.00
Perpetual International Shares (Closed)	0.30	0.00
Platinum International	0.15	0.15
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
SG Hiscock Property	0.25	0.25
UBS Balanced	0.20	0.20
UBS Defensive Investment	0.15	0.15
UBS Diversified Fixed Income (Closed)	0.10	0.15
Vanguard Australian Shares Index	0.02	0.02
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02
Vanguard Australian Property Securities Index	0.03	0.03
Zurich Investments Managed Growth	0.14	0.14

Investment Savings Bond		
Investment fund	Buy spread %	Sell spread %
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Capital Stable	0.05	0.05
OnePath Diversified Fixed Interest	0.13	0.13
OnePath Emerging Companies	0.19	0.19
OnePath Geared Australian Shares Index	0.04	0.04
OnePath International Shares	0.05	0.05

Investment Savings Bond (continued)		
Investment fund	Buy spread %	Sell spread %
OnePath Managed Growth	0.03	0.03
OnePath Money Market	0.00	0.00
OnePath Sustainable Investments – Australian Shares	0.05	0.05
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Global Emerging Market Shares	0.19	0.19
OptiMix Global Shares	0.03	0.03
OptiMix Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09

OnePath Retail Trusts (if not listed below refer to OneAnswer Investment Portfolio listing)		
Investment fund	Buy spread %	Sell spread %
OnePath Heine Property Securities Trust (Closed)	0.11	0.11

Future Plans and Pooled Investment Plan		
Investment fund	Buy spread %	Sell spread %
OnePath Capital Stable	0.05	0.05
OnePath Managed Growth	0.03	0.03
OnePath Money Market	0.00	0.00

Allocated Annuity		
Investment fund	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Capital Stable	0.05	0.05
OnePath Cash	0.00	0.00
OnePath Emerging Companies	0.19	0.19
OnePath Global Emerging Markets Shares	0.14	0.14
OnePath High Growth	0.04	0.04
OnePath International Shares	0.05	0.05
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11
OnePath Stable	0.05	0.05

Deferred Annuity		
Investment fund	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Capital Stable	0.05	0.05
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest (Closed)	0.13	0.13
OnePath Emerging Companies	0.19	0.19
OnePath Global Emerging Markets Shares	0.14	0.14
OnePath High Growth	0.04	0.04
OnePath International Shares	0.05	0.05
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11

DIY Super Investments		
Investment fund	Buy spread %	Sell spread %
OnePath Australian Shares	0.10	0.10
OnePath Balanced	0.03	0.03
OnePath Capital Stable	0.05	0.05
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.13	0.13
OnePath Emerging Companies	0.19	0.19
OnePath Global Shares	0.05	0.05
OnePath Managed Growth	0.03	0.03
OnePath Property Securities	0.11	0.11

OptiMix Trusts		
Investment fund	Buy spread %	Sell spread %
Geared Australian Shares Index	0.04	0.04
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash	0.00	0.00
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09

OptiMix Superannuation		
Investment fund	Buy spread %	Sell spread %
Geared Australian Shares Index	0.04	0.04
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash	0.00	0.00
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09

OptiMix Allocated Pension		
Investment fund	Buy spread %	Sell spread %
Geared Australian Shares Index	0.04	0.04
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash	0.00	0.00
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09

OptiMix Term Allocated Pension		
Investment fund	Buy spread %	Sell spread %
Geared Australian Shares Index	0.04	0.04
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.05	0.05
OptiMix Balanced	0.03	0.03
OptiMix Conservative	0.02	0.02
OptiMix Enhanced Cash	0.00	0.00
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.06	0.06

OptiMix Term Allocated Pension (continued)		
Investment fund	Buy spread %	Sell spread %
OptiMix Growth	0.04	0.04
OptiMix High Growth	0.04	0.04
OptiMix Moderate	0.03	0.03
OptiMix Property Securities	0.09	0.09

RetireInvest Preferred Rollover Bond		
Investment fund	Buy spread %	Sell spread %
Balanced	0.03	0.03
Capital Safe	0.00	0.00
Capital Stable	0.02	0.02
Growth	0.04	0.04

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**For more information, please contact your financial adviser or call Customer Services on 133 665.**

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