INVESTMENT

BUY-SELL SPREAD GUIDE

1 December 2024



IMPORTANT INFORMATION

The information in this Buy-Sell Spread Guide ('Guide') forms part of the Product Disclosure Statement (PDS) dated 1 December 2024 for each of the products below:

- OneAnswer Frontier Investment Portfolio
- OneAnswer Frontier Personal Super and Pension
- OneAnswer Investment Portfolio (closed to new investors)
- OneAnswer Investment Portfolio//Select (closed to new investors)
- ANZ OneAnswer Investment Portfolio (closed to new investor:
- ANZ OneAnswer Investment Portfolio//Select (closed to new investors)

The information in this Guide is also applicable to the following products below that are closed to new members:

- OneAnswer Term Allocated Pension
- OneAnswer Term Allocated Pension //Selec
- ANZ OneAnswer Term Allocated Pension
- ANZ OneAnswer Term Allocated Pension //Select

Collectively the products listed above are referred to as '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 (together referred to in this Guide as 'OneAnswer Investment Portfolio') and the issuer of the PDS for each of these products dated 1 December 2024.

OnePath Funds Management and OnePath Custodians as the issuers of this document are part of the group of companies, comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group).

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238 346, RSE L0000 673) (OnePath Custodians) is the issuer of OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension, OneAnswer Term Allocated Pension and ANZ OneAnswer Term Allocated Pension //Select and the issuer of the PDS for OneAnswer Frontier Personal Super and Pension dated 1 December 2024.

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 onepathsuperinvest.com.au, any other matter that is applied, adopted or incorporated by the PDS and any subsequent communications issued by us before making a decision to acquire, withdraw or to continue to hold the product.

Alternatively, you can request a copy of this information at no additional 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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This Guide sets out the current Buy-sell spread for each investment fund in the OneAnswer products. The OneAnswer products are defined on page 2 of this Guide.

The table below lists all investment funds available through one or more of the OneAnswer Products. Please refer to the relevant PDS and any other updated information provided on your OneAnswer Product, for the specific availability of investment funds in your product.

Investment fund	Buy spread %	Sell spread %
Altrinsic Global Equities	0.10	0.10
Antipodes Global (Long only)	0.30	0.30
ANZ Cash Advantage	0.00	0.00
Ardea Real Outcome	0.05	0.05
Arrowstreet Global Equity (Hedged)	0.19	0.20
Ausbil Australian Emerging Leaders	0.25	0.25
Barrow Hanley Concentrated Global Shares Hedged	0.15	0.10
Bennelong Australian Equities	0.20	0.20
Bentham Global Income	0.23	0.23
BlackRock Advantage Australian Equity	0.15	0.15
BlackRock Advantage International Equity	0.17	0.17
BlackRock Diversified ESG Growth	0.09	0.09
BlackRock Tactical Growth	0.12	0.12
ClearBridge RARE Infrastructure Value Hedged	0.13	0.03
Fidelity Australian Equities	0.15	0.15
First Sentier Global Listed Infrastructure	0.10	0.10
First Sentier Imputation	0.15	0.15
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Diversified Credit	0.10	0.20
Kapstream Absolute Return Income	0.00	0.07
Magellan Global	0.07	0.07
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.15	0.15
MoneyforLife Index Balanced (closed to new investors)	0.02	0.02
MoneyforLife Index Conservative (closed to new investors)	0.02	0.02
MoneyforLife Index Moderate (closed to new investors)	0.02	0.02
MultiSeries 30	0.03	0.04
MultiSeries 50	0.05	0.05
MultiSeries 70	0.05	0.06
MultiSeries 90	0.07	0.07
OnePath Active Growth	0.05	0.06
OnePath Alternatives Growth	0.03	0.03
OnePath Australian Property Securities Index	0.03	0.03
OnePath Australian Shares	0.13	0.13
OnePath Australian Shares Index	0.02	0.02
OnePath Balanced	0.05	0.05
OnePath Balanced Index	0.03	0.03
OnePath Blue Chip Imputation	0.10	0.10
OnePath Capital Guaranteed (Closed)	0.00	0.00

Investment fund	Buy spread %	Sell spread %
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative	0.03	0.04
OnePath Conservative Index	0.03	0.03
OnePath Diversified Bond Index	0.05	0.05
OnePath Diversified Fixed Interest	0.04	0.04
OnePath Emerging Companies	0.09	0.09
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.10	0.10
OnePath Global Listed Infrastructure Index	0.05	0.05
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.09	0.09
OnePath Global Smaller Companies Shares	0.11	0.11
OnePath Growth Index	0.03	0.03
OnePath Guaranteed Cash (Closed)	0.00	0.00
OnePath High Growth Index	0.03	0.03
OnePath Income (Closed)	0.03	0.04
OnePath International Shares Index	0.03	0.03
OnePath International Shares Index (Hedged)	0.03	0.03
OnePath Managed Growth	0.05	0.06
OnePath Multi Asset Income	0.00	0.00
OnePath Property Securities	0.14	0.14
OnePath Select Leaders	0.13	0.13
OnePath Sustainable Investments – Australian Shares	0.13	0.13
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.10	0.10
OptiMix Balanced	0.05	0.06
OptiMix Cash (Closed)	0.00	0.00
OptiMix Conservative	0.03	0.04
OptiMix Global Emerging Markets Shares	0.10	0.10
OptiMix Global Shares	0.07	0.07
OptiMix Growth	0.07	0.07
OptiMix Moderate	0.05	0.05
OptiMix Property Securities	0.11	0.11
Pendal Australian Shares	0.25	0.25
Pendal Monthly Income Plus	0.10	0.10
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.15	0.15
Perpetual Australian Shares	0.00	0.24
Perpetual Balanced Growth	0.25	0.00
Perpetual Conservative Growth	0.21	0.00

Investment fund	Buy spread %	Sell spread %
Perpetual ESG Australian Share	0.12	0.12
Platinum Asia	0.15	0.15
Platinum International	0.15	0.15
Schroder Australian Equity	0.20	0.20
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
Schroder Sustainable Growth	0.15	0.15
Stewart Investors WorldWide Sustainability	0.15	0.15
T. Rowe Price Dynamic Global Bond	0.15	0.15
T. Rowe Price Global Equity	0.10	0.10
Tyndall Australian Shares	0.20	0.20
UBS Diversified Fixed Income	0.00	0.15
Walter Scott Global Equity Fund (Hedged)	0.15	0.11

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