## **ONEANSWER INVESTMENT PORTFOLIO//SELECT**

#### Product Disclosure Statement (PDS) Update and Continuous Disclosure Notice (CDN) | 28 April 2023

This PDS Update and Continuous Disclosure Notice provides important information and amends the OneAnswer Investment Portfolio//Select Fees and Charges Guide and OneAnswer Hedge Funds Guide issued on 25 July 2022.

## **UPDATED INFORMATION**

## 1. Fees and costs summary

OneAnswer Investment Portfolio//Select Fees and Charges Guide page references: 4-5

Reference: rows labelled under the heading 'Other investment costs^' (under 'Management fees and costs'), 'Performance Fees^' and 'Transaction Costs^'

OneAnswer Investmer	OneAnswer Investment Portfolio//Select							
Type of fee or cost	Amount	How and when paid						
Ongoing annual fees a	nnd costs <sup>#</sup>							
Management fees and costs The fees and costs for managing your investment	<b>Other investment costs^</b> Estimated to be between 0.00% to 0.31% p.a. for the 12 months to 30 June 2022 depending on the investment fund chosen. Please refer to the Ongoing annual fees and costs for each investment fund table on pages 8 to 10 of	Other investment costs are variable and are deducted from the underlying assets of the investment fund as and when they are incurred. These are reflected in the returns						
	this guide.	payable from the underlying investments and as such are included in the unit price.						
Performance fees^ Amounts deducted from your investment in relation to the performance of the product	5 year average performance fees for the period ending 30 June 2022 are between 0% to 0.49% p.a. depending on the investment fund chosen.	Performance fees are deducted from the underlying assets of the investment fund when due and						
	Please refer to the Ongoing annual fees and costs for each investment fund table on pages 8 to 10 of this guide.	payable.						
<b>Transaction costs^</b> The costs incurred by the scheme when buying or selling	Estimated to be between 0% and 0.55% p.a. for the 12 months to 30 June 2022 depending on the investment fund chosen. Please refer to the Ongoing annual fees and costs for each	Transaction costs are variable and are deducted from the underlying assets of the investment fund as and when they are incurred.						
buying or selling assets	investment fund table on pages 8 to 10 of this guide.	These are not an additional fee charged to you. Rather they are reflected in the returns payable from the underlying investments and as such are included in the unit price.						



# 2. Example of annual fees and costs for a balanced investment option or other investment option

#### **OneAnswer Investment Portfolio//Select Fees and Charges Guide** page reference: 6

**Reference**: table under 'Example of annual fees and costs for a balanced investment option or other investment option' **Instructions**: replace the example table with the following updated information.

Example – OnePath Managed Gr	owth	Balance of \$50,000 with a contribution of \$5,000 during year		
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged <b>\$0</b>		
<b>PLUS</b> Management fees and costs	1.46% p.a. <sup>§</sup>	<b>And</b> , for every \$50,000 you have in the OnePath Managed Growth fund you will be charged or have deducted from your investment <b>\$730</b> * each year		
<b>PLUS</b> Performance fees	0.17% p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$85</b> in performance fees each year		
<b>PLUS</b> Transaction costs	0.04% p.a.	<b>And</b> , you will be charged or have deducted from your investment <b>\$20</b> in transaction costs		
EQUALS Cost of OnePath Managed Growth		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 <sup>+</sup> during that year, you would be charged fees and costs of <b>\$835</b> <sup>#</sup>		
		What it costs you will depend on the investment option you choose and the fees you negotiate.		



## 3. Cost of product for 1 year

## OneAnswer Investment Portfolio//Select Fees and Charges Guide page references: 6-7

Reference: table under 'Cost of product for 1 year'

Instructions: replace the table with the following updated information.

Investment Fund	Cost of product <sup>#</sup>
Multi-manager investment funds	
Investor Profile 2 - Conservative	
MultiSeries 30	\$550
OnePath Capital Stable	\$590
OnePath Conservative	\$700
OptiMix Australian Fixed Interest	\$565
Investor Profile 3 – Moderate	
MultiSeries 50	\$580
OnePath Balanced	\$815
Investor Profile 4 – Growth	
MultiSeries 70	\$595
MultiSeries 90	\$675
OnePath Active Growth	\$825
OnePath Managed Growth	\$835
Investor Profile 5 – High growth	
Multi-sector	
OnePath High Growth	\$725
OptiMix High Growth	\$860
Australian shares	
OptiMix Australian Shares	\$695
Global shares	
OptiMix Global Emerging Markets Shares	\$845
OptiMix Global Shares	\$755
Property	
OptiMix Property Securities	\$700
Single-manager investment funds	
Investor Profile 1 – Defensive	
ANZ Cash Advantage	Nil
ANZ Term Deposits	Nil
Investor Profile 2 – Conservative	
Kapstream Absolute Return Income	\$520
OnePath Conservative Index	\$220
OnePath Diversified Bond Index	\$225
OnePath Diversified Fixed Interest	\$510

Investment Fund	Cost of product
Single-manager investment funds (contir	nued)
Investor Profile 2 – Conservative (continu	ied)
Pendal Monthly Income Plus	\$655
Perpetual Conservative Growth	\$735
Schroder Fixed Income	\$540
UBS Diversified Fixed Income	\$560
Investor Profile 3 – Moderate	
Ardea Real Outcome	\$565
First Sentier Global Credit Income	\$600
OnePath Balanced Index	\$190
Schroder Real Return	\$705
T. Rowe Price Dynamic Global Bond	\$595
UBS Defensive	\$725
Investor Profile 4 – Growth	
Bentham Global Income	\$675
BlackRock Diversified ESG Growth	\$720
BlackRock Tactical Growth	\$930
OnePath Alternatives Growth	\$1,110
OnePath Diversified Credit	\$500
OnePath Growth Index	\$210
OnePath Multi Asset Income	\$620
Perpetual Balanced Growth	\$835
Schroder Strategic Growth	\$750
UBS Balanced	\$770
Investor Profile 5 – High growth	
Multi-sector	
OnePath High Growth Index	\$205
Australian shares	
Ausbil Australian Emerging Leaders	\$725
Bennelong Australian Equities	\$675
BlackRock Advantage Australian Equity	\$630
Fidelity Australian Equities	\$700
First Sentier Imputation	\$755
Greencape Broadcap	\$935



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Investment Fund	Cost of product
Investors Mutual Australian Shares	\$675
Merlon Australian Share Income	\$735
Nikko AM Australian Shares	\$675
OnePath Australian Shares	\$620
OnePath Australian Shares Index	\$220
OnePath Blue Chip Imputation	\$645
OnePath Emerging Companies	\$735
OnePath Geared Australian Shares Index	\$875
OnePath Select Leaders	\$630
OnePath Sustainable Investments – Australian Shares	\$635
Pendal Australian Shares	\$685
Pendal Smaller Companies	\$905
Perennial Value Shares	\$730
Perpetual Australian Shares	\$725
Perpetual Ethical SRI	\$850
Schroder Australian Equity	\$675
Global shares	
Altrinsic Global Equities	\$790
Antipodes Global (Long only)	\$710
Arrowstreet Global Equity (Hedged)	\$700
BlackRock Advantage International Equity	\$685
Magellan Global	\$963
MFS Global Equity	\$675
OnePath Global Emerging Markets Shares	\$745
OnePath Global Shares	\$665
OnePath Global Smaller Companies Shares	\$850
OnePath International Shares Index	\$190
OP International Shares Index (Hedged)	\$190
Pendal Concentrated Global Shares Hedged	\$845
Platinum Asia	\$1,045
Platinum International	\$1,120
Stewart Investors WorldWide Sustainability	\$895
T. Rowe Price Global Equity	\$850
Walter Scott Global Equity (Hedged)	\$865
Property	
OnePath Australian Property Securities Index	\$195
OnePath Global Property Securities Index	\$300
OnePath Property Securities	\$590
Infrastructure	
ClearBridge RARE Infrastructure Value Hedged	\$795
First Sentier Global Listed Infrastructure	\$1,105

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## 4. Additional explanation of fees and costs

#### OneAnswer Investment Portfolio//Select Fees and Charges Guide page references: 8-10

**Reference**: table under 'Ongoing fees and costs for each investment fund' **Instructions**: replace the table with the following updated information.

			(A) Managem Cos				
Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Ongoing Fee (% p.a.) <sup>#</sup>	Other Investment Costs (% p.a.)	(B) Performance Fee (% p.a)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
Multi-manager i	nvestment funds						
Investor Profile 2	2 – Conservative						
MultiSeries 30	2.00	0.94	1.06	0.00	0.00	0.04	1.10
OnePath Capital Stable	1.99	0.99	1.00	0.10	0.07	0.01	1.18
OnePath Conservative	1.99	0.99	1.00	0.29	0.11	0.00	1.40
OptiMix Australian Fixed Interest	2.05	0.94	1.11	0.00	0.00	0.02	1.13
Investor Profile 3	– Moderate						
MultiSeries 50	2.06	0.94	1.12	0.00	0.00	0.04	1.16
OnePath Balanced <sup>+</sup>	2.09	0.94	1.15	0.31	0.15	0.02	1.63
Investor Profile 4	– Growth						
MultiSeries 70	2.09	0.94	1.15	0.00	0.00	0.04	1.19
MultiSeries 90	2.18	0.94	1.24	0.00	0.00	0.11	1.35
OnePath Active Growth <sup>+</sup>	2.09	0.94	1.15	0.31	0.17	0.02	1.65
OnePath Managed Growth	2.09	0.94	1.15	0.31	0.17	0.04	1.67
Investor Profile 5	– High growth						
Multi-sector							
OnePath High Growth	2.09	0.94	1.15	0.16	0.09	0.05	1.45
OptiMix High Growth	2.36	0.94	1.42	0.16	0.09	0.05	1.72
Australian shares							
OptiMix Australian Shares	2.27	0.94	1.33	0.00	0.00	0.06	1.39
Global shares							
OptiMix Global Emerging Markets Shares	2.39	0.94	1.45	0.00	0.00	0.24	1.69
OptiMix Global Shares	2.45	0.94	1.51	0.00	0.00	0.00	1.51



			(A) Manageme Costs	nt Fees and			
Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Ongoing Fee (% p.a.) <sup>#</sup>	Other Investment Costs (% p.a.)	(B) Performance Fee (% p.a)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
Multi-manager inv	estment funds (co	ontinued)					
Investor Profile 5 -	- High growth (co	ntinued)					
Property							
OptiMix Property Securities	2.27	0.94	1.33	0.00	0.00	0.07	1.40
Single-manager in	vestment funds						
Investor Profile 1 -	- Defensive						
ANZ Cash Advantage	Nil	Nil	Nil	Nil	Nil	Nil	Nil
ANZ Term Deposits	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Investor Profile 2 -	- Conservative						
Kapstream Absolute Return Income	1.98	0.94	1.04	0.00	0.00	0.00	1.04
OnePath Conservative Index <sup>§</sup>	1.38	0.94	0.44	0.00	0.00	0.00	0.44
OnePath Diversified Bond Index <sup>§</sup>	1.39	0.94	0.45	0.00	0.00	0.00	0.45
OnePath Diversified Fixed Interest	1.99	0.99	1.00	0.00	0.00	0.02	1.02
Pendal Monthly Income Plus	2.24	0.94	1.30	0.00	0.00	0.01	1.31
Perpetual Conservative Growth	2.34	0.99	1.35	0.03	0.00	0.09	1.47
Schroder Fixed Income <sup>§</sup>	1.94	0.94	1.00	0.00	0.00	0.08	1.08
UBS Diversified Fixed Income	2.07	0.99	1.08	0.00	0.00	0.04	1.12
Investor Profile 3 -	- Moderate						
Ardea Real Outcome	1.95	0.94	1.01	0.00	0.00	0.12	1.13
First Sentier Global Credit Income	1.99	0.94	1.05	0.07	0.00	0.08	1.20
OnePath Balanced Index <sup>§</sup>	1.32	0.94	0.38	0.00	0.00	0.00	0.38
Schroder Real Return	2.34	0.99	1.35	0.00	0.00	0.06	1.41
T. Rowe Price Dynamic Global Bond	1.91	0.94	0.97	0.00	0.00	0.22	1.19
UBS Defensive	2.34	0.99	1.35	0.00	0.00	0.10	1.45

OnePath

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				ment Fees and osts			
Investment fund	charged to to //Se	Rebate paid to //Select (% p.a.)	Ongoing Fee (% p.a.) <sup>#</sup>	Other Investment Costs (% p.a.)	(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
Single-manager inv	estment funds (o	continued)					
Investor Profile 4 –	Growth						
Bentham Global Income	2.29	0.94	1.35	0.00	0.00	0.00	1.35
BlackRock Diversified ESG Growth	2.24	0.99	1.25	0.01	0.00	0.18	1.44
BlackRock Tactical Growth $^{\dagger}$	2.34	0.99	1.35	0.05	0.00	0.46	1.86
OnePath Alternatives Growth <sup>‡</sup>	2.39	0.94	1.45	0.08	0.49	0.20	2.22
OnePath Diversified Credit	1.99	0.99	1.00	0.00	0.00	0.00	1.00
OnePath Growth Index <sup>§</sup>	1.36	0.94	0.42	0.00	0.00	0.00	0.42
OnePath Multi Asset Income <sup>+</sup>	2.09	0.94	1.15	0.00	0.00	0.09	1.24
Perpetual Balanced Growth	2.44	0.99	1.45	0.04	0.00	0.18	1.67
Schroder Strategic Growth	2.34	0.99	1.35	0.00	0.00	0.15	1.50
UBS Balanced	2.44	0.99	1.45	0.00	0.00	0.09	1.54
Investor Profile 5 – H	ligh growth						
Multi-sector							
OnePath High Growth Index <sup>§</sup>	1.35	0.94	0.41	0.00	0.00	0.00	0.41
Australian shares							
Ausbil Australian Emerging Leaders <sup>‡</sup>	2.24	0.94	1.30	0.00	0.00	0.15	1.45
Bennelong Australian Equities	2.29	0.94	1.35	0.00	0.00	0.00	1.35
BlackRock Advantage Australian Equity	2.19	0.94	1.25	0.00	0.00	0.01	1.26
Fidelity Australian Equities	2.34	0.94	1.40	0.00	0.00	0.00	1.40
First Sentier Imputation	2.34	0.99	1.35	0.00	0.00	0.16	1.51
Greencape Broadcap <sup>‡</sup>	2.29	0.94	1.35	0.00	0.40	0.12	1.87
Investors Mutual Australian Shares	2.34	0.99	1.35	0.00	0.00	0.00	1.35
Merlon Australian Share Income	2.39	0.94	1.45	0.00	0.00	0.02	1.47
Nikko AM Australian Shares	2.29	0.94	1.35	0.00	0.00	0.00	1.35



				nent Fees and osts				
Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	Ongoing Fee (% p.a.) <sup>#</sup>	Other Investment Costs (% p.a.)	(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)	
Single-manager inv	vestment funds (co	ontinued)						
Investor Profile 5 – High growth (continued)								
Australian shares (	continued)							
OnePath Australian Shares⁺	2.09	0.94	1.15	0.00	0.00	0.09	1.24	
OnePath Australian Shares Index	1.38	0.94	0.44	0.00	0.00	0.00	0.44	
OnePath Blue Chip Imputation <sup>†</sup>	2.09	0.94	1.15	0.00	0.00	0.14	1.29	
OnePath Emerging Companies	2.09	0.94	1.15	0.00	0.00	0.32	1.47	
OnePath Geared Australian Shares Inc	dex* 2.64	0.94	1.70	0.00	0.00	0.05	1.75	
OnePath Select Lead	ers 2.09	0.94	1.15	0.00	0.00	0.11	1.26	
OnePath Sustainable Investments – Austra Shares		0.94	1.15	0.00	0.00	0.12	1.27	
Pendal Australian Sh	ares <sup>§</sup> 2.29	0.94	1.35	0.00	0.00	0.02	1.37	
Pendal Smaller Com	panies 2.46	0.94	1.52	0.00	0.00	0.29	1.81	
Perennial Value Shar	res 2.29	0.94	1.35	0.00	0.00	0.11	1.46	
Perpetual Australian Shares	2.44	0.99	1.45	0.00	0.00	0.00	1.45	
Perpetual Ethical SRI	2.61	0.94	1.67	0.00	0.00	0.03	1.70	
Schroder Australian	Equity 2.34	0.99	1.35	0.00	0.00	0.00	1.35	
Global shares								
Altrinsic Global Equi	ties <sup>+</sup> 2.51	0.94	1.57	0.00	0.00	0.01	1.58	
Antipodes Global (Lo only) <sup>‡</sup>	ong 2.27	0.94	1.33	0.00	0.00	0.09	1.42	
Arrowstreet Global E (Hedged)	equity 2.39	0.99	1.40	0.00	0.00	0.00	1.40	
BlackRock Advantag International Equity	e 2.29	0.94	1.35	0.00	0.00	0.02	1.37	
Magellan Global <sup>‡</sup>	2.84	0.99	1.85	0.00	0.07	0.01	1.93	
MFS Global Equity	2.29	0.94	1.35	0.00	0.00	0.00	1.35	
OnePath Global Eme Markets Shares	erging 2.19	0.94	1.25	0.00	0.00	0.24	1.49	
OnePath Global Sha	res <sup>†</sup> 2.19	0.94	1.25	0.00	0.00	0.08	1.33	
OnePath Global Sma Companies Shares	aller 2.54	0.94	1.60	0.00	0.00	0.10	1.70	
OnePath Internation Shares Index	al 1.32	0.94	0.38	0.00	0.00	0.00	0.38	
OnePath Internation Shares Index (Hedge	132	0.94	0.38	0.00	0.00	0.00	0.38	
Pendal Concentrated Global Shares Hedge	2 3 1	0.99	1.35	0.00	0.00	0.34	1.69	



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			(A) Managen Co	nent Fees and sts		(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
fund	Ongoing Fee charged to investment fund (% p.a.)	to //Select t (% p.a.)	Ongoing Fee (% p.a.) <sup>#</sup>	Other Investment Costs (% p.a.)	(B) Performance Fee (% p.a.)		
Single-manager in	vestment funds	(continued)					
Investor Profile 5 –	High growth (c	ontinued)					
Global shares (cont	tinued)						
Platinum Asia <sup>+</sup>	2.99	0.94	2.05	0.01	0.00	0.03	2.09
Platinum Internation	nal 2.99	0.94	2.05	0.06	0.00	0.13	2.24
Stewart Investors WorldWide Sustaina y	ıbilit 2.64	0.94	1.70	0.00	0.00	0.09	1.79
T. Rowe Price Globa Equity <sup>§</sup>	2.64	0.94	1.70	0.00	0.00	0.00	1.70
Walter Scott Global Equity (Hedged) <sup>§</sup>	2.67	0.94	1.73	0.00	0.00	0.00	1.73
Property							
OnePath Australian Property Securities I	ndex 1.33	0.94	0.39	0.00	0.00	0.00	0.39
OnePath Global Pro Securities Index	perty 1.54	0.94	0.60	0.00	0.00	0.00	0.60
OnePath Property Securities <sup>†</sup>	2.09	0.94	1.15	0.00	0.00	0.03	1.18
Infrastructure							
ClearBridge RARE Infrastructure Value Hedged <sup>§</sup>	2.49	0.94	1.55	0.00	0.00	0.04	1.59
First Sentier Global Listed Infrastructure	2.34	0.94	1.40	0.26	0.00	0.55	2.21

**OneAnswer Hedge Funds Guide** page reference: 7

**Reference**: table under 'Additional explanation of fees and costs' **Instructions**: replace the table with the following updated information.

Fund	Underlying Fund	Estimated Other Investment Cost	Estimated Performance Fees	Estimated Transaction Costs
OneAnswer BlackRock Tactical Growth Fund	BlackRock Tactical Growth Fund	0.05	0.00	0.46
OneAnswer Platinum Asia Fund	Platinum Asia Fund	0.01	0.00	0.03
OneAnswer Platinum International Fund	Platinum International Fund	0.06	0.00	0.13
OneAnswer Alternatives Growth Fund		0.08	0.49	0.20



## 5. Transaction costs for each investment fund

#### OneAnswer Investment Portfolio//Select Fees and Charges Guide page references: 15-17

**Reference**: Table under 'Transaction costs for each investment fund' **Instructions**: replace the table with the following updated information.

	Transaction Costs		
Investment fund	(A) Estimated gross costs (% p.a.)	(B) Estimated costs recovered from buy-sell spread (% p.a.)	(C = A – B) Estimated costs affecting returns (% p.a.)
Multi-manager investment funds			
Investor Profile 2 – Conservative			
MultiSeries 30	0.07	0.03	0.04
OnePath Capital Stable	0.01	0.00	0.01
OnePath Conservative	0.01	0.01	0.00
OptiMix Australian Fixed Interest	0.03	0.01	0.02
Investor Profile 3 – Moderate			
MultiSeries 50	0.08	0.04	0.04
OnePath Balanced	0.02	0.00	0.02
Investor Profile 4 – Growth			
MultiSeries 70	0.06	0.02	0.04
MultiSeries 90	0.17	0.06	0.11
OnePath Active Growth	0.02	0.00	0.02
OnePath Managed Growth	0.05	0.01	0.04
Investor Profile 5 – High growth			
Multi-sector			
OnePath High Growth	0.06	0.01	0.05
OptiMix High Growth	0.05	0.00	0.05
Australian shares			
OptiMix Australian Shares	0.07	0.01	0.06
Global shares			
OptiMix Global Emerging Markets Shares	0.30	0.06	0.24
OptiMix Global Shares	0.00	0.00	0.00
Property			
OptiMix Property Securities	0.08	0.01	0.07
Single-manager investment funds			
Investor Profile 1 – Defensive			
ANZ Cash Advantage	Nil	Nil	Nil
ANZ Term Deposits	Nil	Nil	Nil



	Transaction Costs			
Investment fund	(A) Estimated gross costs (% p.a.)	(B) Estimated costs recovered from buy-sell spread (% p.a.)	(C = A – B) Estimated costs affecting returns (% p.a.)	
Single-manager investment funds (conti	inued)			
Investor Profile 2 – Conservative				
Kapstream Absolute Return Income	0.00	0.00	0.00	
OnePath Conservative Index	0.00	0.00	0.00	
OnePath Diversified Bond Index	0.01	0.01	0.00	
OnePath Diversified Fixed Interest	0.04	0.02	0.02	
Pendal Monthly Income Plus	0.05	0.04	0.01	
Perpetual Conservative Growth	0.11	0.02	0.09	
Schroder Fixed Income	0.12	0.04	0.08	
UBS Diversified Fixed Income	0.08	0.04	0.04	
Investor Profile 3 – Moderate				
Ardea Real Outcome	0.18	0.06	0.12	
First Sentier Global Credit Income	0.15	0.07	0.08	
OnePath Balanced Index	0.01	0.01	0.00	
Schroder Real Return	0.12	0.06	0.06	
T. Rowe Price Dynamic Global Bond	0.31	0.09	0.22	
UBS Defensive	0.18	0.08	0.10	
Investor Profile 4 – Growth				
Bentham Global Income	0.02	0.02	0.00	
BlackRock Diversified ESG Growth	0.21	0.03	0.18	
BlackRock Tactical Growth	0.49	0.03	0.46	
OnePath Alternatives Growth	0.21	0.01	0.20	
OnePath Diversified Credit	0.03	0.03	0.00	
OnePath Growth Index	0.00	0.00	0.00	
OnePath Multi Asset Income	0.09	0.00	0.09	
Perpetual Balanced Growth	0.22	0.04	0.18	
Schroder Strategic Growth	0.19	0.04	0.15	
UBS Balanced	0.12	0.03	0.09	
Investor Profile 5 – High growth				
Multi-sector				
OnePath High Growth Index	0.00	0.00	0.00	
Australian shares				
Ausbil Australian Emerging Leaders	0.21	0.06	0.15	
Bennelong Australian Equities	0.02	0.02	0.00	
BlackRock Advantage Australian Equity	0.05	0.04	0.01	
Fidelity Australian Equities	0.01	0.01	0.00	
First Sentier Imputation	0.19	0.03	0.16	
Greencape Broadcap				
	0.19	0.07	0.12	



Investment fund     (a) Estimated goss (sols (& p.a.)     (b) Estimated goss (membury-sell spread (< t, p.a.)		Transaction Costs			
Astralian Shares (continued)       Metron Australian Shares Income     0.08     0.06     0.02       Nikka Ak Australian Shares     0.10     0.01     0.09       OneParth Australian Shares     0.10     0.01     0.01       OneParth Australian Shares     0.00     0.00     0.00       OneParth Enterging Companies     0.36     0.04     0.32       OneParth Enterging Companies     0.36     0.01     0.05       OneParth Enterging Companies     0.36     0.01     0.01       OneParth Enterging Companies     0.12     0.01     0.01       OneParth Sustainals Shares Index     0.06     0.01     0.02       Partial Shares Index     0.08     0.06     0.02       Perennial Value Shares     0.02     0.02     0.00       Perennial Value Shares     0.02     0.02     0.02       Perennial Value Shares     0.02     0.02     0.00       Perennial Value Shares     0.02     0.02     0.00       Perennial Value Shares     0.02     0.02     0.00       Peretual Entergine Vaustralian	Investment fund				
Merion Australian Share Income     0.08     0.06     0.02       Nikko AM Australian Shares     0.04     0.04     0.00       OnePath Australian Shares     0.10     0.01     0.09       OnePath Australian Shares Index     0.00     0.00     0.00       OnePath Enging Companies     0.36     0.04     0.32       OnePath Enging Companies     0.36     0.04     0.32       OnePath Stearging Companies     0.36     0.04     0.32       OnePath Stearging Companies     0.36     0.01     0.05       OnePath Stearging Companies     0.12     0.01     0.11       OnePath Stearging Companies     0.38     0.06     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.18     0.07     0.11       Pendual Australian Shares     0.08     0.05     0.03       Schroder Australian Shares     0.18     0.07     0.11       Perpetual Hixel Sh     0.05     0.03     0.00       Schroder Australian Shares     0.08     0.05     0.03<	Single-manager investment funds (conti	nued)			
Niko AM Australian Shares     0.04     0.04     0.00       OnePath Australian Shares     0.10     0.01     0.09       OnePath Australian Shares Index     0.00     0.00     0.00       OnePath Bule Chip Imputation     0.15     0.01     0.14       OnePath Gared Australian Shares Index     0.66     0.01     0.05       OnePath Gared Australian Shares Index     0.12     0.01     0.11       OnePath Select Leaders     0.13     0.01     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendual Australian Shares     0.08     0.05     0.00       Pendual Australian Shares     0.02     0.02     0.00       Pendual Australian Shares     0.08     0.05     0.00       Pentual Australian Shares     0.09     0.05     0.00       Pentual Australian Shares     0.09     0.05     0.00       Schrode Australian Shares     0.02     0.00	Australian shares (continued)				
OnePath Australian Shares     0.10     0.01     0.09       OnePath Australian Shares Index     0.00     0.00     0.00       OnePath Blue Chip Imputation     0.15     0.01     0.14       OnePath Energing Companies     0.36     0.04     0.32       OnePath Energing Companies     0.36     0.01     0.05       OnePath Statiable Investments -     0.12     0.01     0.11       OnePath Statiable Investments -     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.02     0.02     0.00       Pendal Australian Shares     0.02     0.02     0.00       Perennial Value Shares     0.02     0.02     0.00       Schroder Australian Equity     0.05     0.05     0.09       Attribute Shares     0.05     0.04     0.01       Antipodes Global Equity     0.05     0.04     0.02       Attribute Shares     0.09     0.01     0.01	Merlon Australian Share Income	0.08	0.06	0.02	
OnePath Australian Shares Index     0.00     0.00     0.00       OnePath Blue Chip Imputation     0.15     0.01     0.14       OnePath Emerging Companies     0.36     0.04     0.32       OnePath Geared Australian Shares Index     0.06     0.01     0.05       OnePath Select Leaders     0.12     0.01     0.11       OnePath Sustainable Investments -     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.02     0.02     0.01       Pendual Australian Shares     0.02     0.02     0.02       Penetual Australian Shares     0.02     0.02     0.00       Schroder Australian Equity     0.05     0.09     0.00       Global shares      0.05     0.04     0.01       Artipodes Global Equitis     0.05     0.04     0.02     0.02     0.00       Magelan Global Sonale (Long only)     0.15     0.06     0.04     0.02     0.00	Nikko AM Australian Shares	0.04	0.04	0.00	
OnePath Blue Chip Imputation     0.15     0.01     0.14       OnePath Emerging Companies     0.36     0.04     0.32       OnePath Geared Australian Shares Index     0.06     0.01     0.05       OnePath Sustainal Shares Index     0.12     0.01     0.11       OnePath Sustainal Shares     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.02     0.02     0.00       Pendual Statian Shares     0.02     0.02     0.00       Perenual Australian Shares     0.02     0.02     0.00       Peretual Ethical SRI     0.08     0.05     0.03       Schroder Australian Equity     0.05     0.04     0.01       Antipodes Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage Iternational Equity     0.06     0.04     0.02       Magelian Global     0.01     0.06     0.04     0.02       Magelian Global Equity (Hedged)     0.02	OnePath Australian Shares	0.10	0.01	0.09	
OnePath Emerging Companies     0.36     0.04     0.32       OnePath Geared Australian Shares Index     0.06     0.01     0.05       OnePath Statianable Investments -     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Australian Shares     0.08     0.07     0.11       Perpetual Australian Shares     0.02     0.02     0.00       Perpetual Australian Shares     0.02     0.02     0.00       Perpetual Ethical SR     0.08     0.05     0.03       Schroder Australian Equity     0.05     0.04     0.01       Antipodes Global Icquity     0.05     0.04     0.02       Antipodes Global Icquity     0.02     0.02     0.00       Magellan Global Equity     0.06     0.04     0.02       Mesglobal Equity     0.02     0.02     0.00	OnePath Australian Shares Index	0.00	0.00	0.00	
OnePath Geared Australian Shares Index     0.06     0.01     0.05       OnePath Select Leaders     0.12     0.01     0.11       OnePath Sutalnable Investments - Australian Shares     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Smaller Companies     0.35     0.06     0.29       Perennial Value Shares     0.02     0.02     0.00       Perpetual Australian Shares     0.02     0.02     0.00       Perpetual Australian Shares     0.02     0.02     0.00       Perpetual Australian Shares     0.02     0.02     0.00       Schroder Australian Equity     0.05     0.05     0.03       Schroder Australian Equity     0.05     0.04     0.01       Antipodes Global Equitity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.05     0.04     0.02       Magellan Global Equity (Hedged)     0.02     0.02     0.00       OnePath Global Equity (Hedged)     0.02     0.02     0.00       OnePath Global Energing Market	OnePath Blue Chip Imputation	0.15	0.01	0.14	
OnePath Select Leaders     0.12     0.01     0.11       OnePath Sustainable Investments - Australian Shares     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Smaller Companies     0.35     0.06     0.29       Perental Value Shares     0.02     0.02     0.00       Perpetual Editional Shares     0.02     0.02     0.00       Perpetual Editional Shares     0.02     0.02     0.02       Schroder Australian Shares     0.02     0.02     0.03       Schroder Australian Equity     0.05     0.05     0.00       Global shares     0.05     0.04     0.01       Antripodes Global Equities     0.05     0.04     0.02       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       Megellan Global     0.04     0.03     0.01       MFS Global Equity (Hedged)     0.02     0.02     0.00       OnePath Global Equity     0.06     0.04     0.02       OnePath Global Equity     0.00     0.00     0.00	OnePath Emerging Companies	0.36	0.04	0.32	
OnePath Sustainable Investments - Australian Shares     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Smaller Companies     0.35     0.06     0.29       Perennial Value Shares     0.18     0.07     0.11       Perpetual Australian Shares     0.02     0.00     0.00       Perpetual Australian Shares     0.02     0.00     0.00       Perpetual Ethical SR     0.08     0.05     0.00       Schroder Australian Equity     0.05     0.05     0.00       Global shares     0.05     0.04     0.01       Artrinsic Global Equity (Hedged)     0.02     0.02     0.00       Magellan Global     0.04     0.03     0.01       Magellan Global Equity (Hedged)     0.02     0.02     0.00       Mer Global Equity (Hedged)     0.02     0.02     0.00       Magellan Global Equity     0.06     0.04     0.02       Magellan Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06	OnePath Geared Australian Shares Index	0.06	0.01	0.05	
Australian Shares     0.13     0.01     0.12       Pendal Australian Shares     0.08     0.06     0.02       Pendal Smaller Companies     0.35     0.06     0.29       Perennial Value Shares     0.18     0.07     0.11       Perpetual Australian Shares     0.02     0.00     0.00       Perpetual Ethical SRI     0.08     0.05     0.03     0.01       Schroder Australian Equity     0.05     0.05     0.00     0.01       Global Shares      0.05     0.04     0.01       Antipodes Global Equities     0.05     0.04     0.01       Antostees Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.44     0.02       Magellan Global     0.04     0.02     0.00       OnePath Global Stres     0.30     0.01     0.01       OnePath Global Stres     0.30     0.02     0.00     0.00       OnePath Global Stres     0.00     0.00     0.00     0.00     0.00     0.00     0	OnePath Select Leaders	0.12	0.01	0.11	
Pendal Snaller Companies     0.35     0.06     0.29       Perennial Value Shares     0.18     0.07     0.11       Perpetual Australian Shares     0.02     0.00     0.00       Perpetual Ethical SRI     0.08     0.05     0.03       Schroder Australian Equity     0.05     0.05     0.00       Global shares      0.15     0.06     0.09       Atrinsic Global Equities     0.05     0.02     0.00     0.00       Antipodes Global (Long only)     0.15     0.06     0.09     0.01       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00     0.00       Magellan Global     0.04     0.03     0.01     0.01     0.02     0.00		0.13	0.01	0.12	
Perennial Value Shares     0.18     0.07     0.11       Perpetual Australian Shares     0.02     0.02     0.00       Perpetual Ethical SRI     0.08     0.05     0.03       Schroder Australian Equity     0.05     0.00     0.00       Global shares      0.05     0.00     0.01       Attrinic Global Equities     0.05     0.04     0.01     0.01       Antipodes Global Long only     0.15     0.06     0.09     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02     0.00       Magellan Global     0.02     0.02     0.00     0.01       MFS Global Energing Markets Shares     0.30     0.01     0.02       OnePath Global Smaller Companies     0.01     0.00     0.00       OnePath Global Smaller Companies     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       Pendal Concentrated Global Shares     0.37	Pendal Australian Shares	0.08	0.06	0.02	
International Autoriant     International Autoriant     International Autoriant       Perpetual Australian Shares     0.02     0.02     0.00       Perpetual Ethical SRI     0.08     0.05     0.03       Schroder Australian Equity     0.05     0.04     0.01       Global shares     0.05     0.04     0.01       Antipodes Global Equity (Hedged)     0.15     0.06     0.09       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02       Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Smaller Companies     0.12     0.02     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.01     0.03     0.01       Pendal Concentrated Global Shares	Pendal Smaller Companies	0.35	0.06	0.29	
Perpetual Ethical SRI     0.08     0.05     0.03       Schroder Australian Equity     0.05     0.00     0.00       Global shares      0.05     0.04     0.01       Altrinsic Global Equities     0.05     0.04     0.01       Antipodes Global (Long only)     0.15     0.06     0.09       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02       Mgellan Global     0.04     0.02     0.00       Ms Global Equity     0.06     0.04     0.02       OnePath Global Equity     0.02     0.02     0.00       OnePath Global Smaller Companies     0.30     0.01     0.08       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.09     0.06     0.03       Platinum Asia     0.09     0	Perennial Value Shares	0.18	0.07	0.11	
Schroder Australian Equity     0.05     0.05     0.00       Global shares	Perpetual Australian Shares	0.02	0.02	0.00	
Clobal shares     Altrinsic Global Equities     0.05     0.04     0.01       Antipodes Global (Long only)     0.15     0.06     0.09       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02       Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Smaller Companies     0.12     0.02     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       Pendal Concentrated Global Shares     0.37     0.03     0.34       Hedged     0.16     0.03     0.13       Platinum Asia     0.09     0.06     0.03       Platinum International     0.16     0.03     0.13       Stewart Investors WorldWide     <	Perpetual Ethical SRI	0.08	0.05	0.03	
Altrinsic Global Equities     0.05     0.04     0.01       Antipodes Global (Long only)     0.15     0.06     0.09       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02       Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Smaller Companies     0.12     0.02     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.09     0.06     0.34       Pletinum Asia     0.09     0.06     0.03       Platinum International     0.16     0.03     0.13       Stewart Investors WorldWide     0.21     0.12     0.09       Sustainability     0.02     0.02	Schroder Australian Equity	0.05	0.05	0.00	
Antipodes Global (Long only)     0.15     0.06     0.09       Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02       Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Shares     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       Pendal Concentrated Global Shares     0.37     0.03     0.34       Hedged     0.16     0.03     0.13       Platinum Asia     0.09     0.06     0.03       Platinum International     0.16     0.03     0.13       Stewart Investors WorldWide     0.21     0.12     0.09	Global shares				
Arrowstreet Global Equity (Hedged)     0.02     0.02     0.00       BlackRock Advantage International Equity     0.06     0.04     0.02       Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Shares     0.00     0.02     0.00       OnePath Global Shares     0.09     0.01     0.08       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.37     0.03     0.34       Pendal Concentrated Global Shares     0.09     0.06     0.03       Platinum Asia     0.09     0.06     0.03     0.13       Stewart Investors WorldWide     0.21     0.12     0.09     0.00       Statianability <td< td=""><td>Altrinsic Global Equities</td><td>0.05</td><td>0.04</td><td>0.01</td></td<>	Altrinsic Global Equities	0.05	0.04	0.01	
BlackRock Advantage International Equity     0.06     0.04     0.02       Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Smaller Companies     0.12     0.02     0.10       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       Pendal Concentrated Global Shares     0.37     0.03     0.34       Platinum Asia     0.09     0.06     0.03       Platinum International     0.16     0.03     0.13       Stewart Investors WorldWide     0.21     0.12     0.09       Stewart Investors WorldWide     0.02     0.02     0.00	Antipodes Global (Long only)	0.15	0.06	0.09	
Magellan Global     0.04     0.03     0.01       MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Smaller Companies     0.12     0.02     0.10       Shares     0.12     0.02     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00     0.00       OnePath International Shares Index     0.00	Arrowstreet Global Equity (Hedged)	0.02	0.02	0.00	
MFS Global Equity     0.02     0.02     0.00       OnePath Global Emerging Markets Shares     0.30     0.06     0.24       OnePath Global Shares     0.09     0.01     0.08       OnePath Global Smaller Companies     0.12     0.02     0.10       Shares     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       OnePath International Shares Index     0.00     0.00     0.00       Pendal Concentrated Global Shares     0.37     0.03     0.34       Hedged     0.16     0.03     0.13       Platinum Asia     0.21     0.12     0.09       Stewart Investors WorldWide     0.21     0.12     0.09       T. Row Price Global Equity     0.02     0.02     0.00	BlackRock Advantage International Equity	0.06	0.04	0.02	
OnePath Global Emerging Markets Shares0.300.060.24OnePath Global Shares0.090.010.08OnePath Global Smaller Companies Shares0.120.020.10OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00Pendal Concentrated Global Shares0.370.030.34Platinum Asia0.090.060.03Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.00T. Rowe Price Global Equity0.020.020.00	Magellan Global	0.04	0.03	0.01	
OnePath Global Shares0.090.010.08OnePath Global Smaller Companies Shares0.120.020.10OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00Pendal Concentrated Global Shares0.370.030.34Platinum Asia0.090.060.03Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.00	MFS Global Equity	0.02	0.02	0.00	
OnePath Global Smaller Companies0.120.020.10Shares0.000.000.000.00OnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00Pendal Concentrated Global Shares0.370.030.34Platinum Asia0.090.060.03Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.00	OnePath Global Emerging Markets Shares	0.30	0.06	0.24	
SharesOnePath International Shares Index0.000.000.00OnePath International Shares Index0.000.000.00Pendal Concentrated Global Shares0.370.030.34Platinum Asia0.090.060.03Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.00	OnePath Global Shares	0.09	0.01	0.08	
OnePath International Shares Index (Hedged)0.000.00Pendal Concentrated Global Shares Hedged0.370.030.34Platinum Asia0.090.060.03Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.02	-	0.12	0.02	0.10	
(Hedged)0.000.000.00Pendal Concentrated Global Shares Hedged0.370.030.34Platinum Asia0.090.060.03Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.00	OnePath International Shares Index	0.00	0.00	0.00	
Hedged   Platinum Asia   0.09   0.06   0.03     Platinum International   0.16   0.03   0.13     Stewart Investors WorldWide   0.21   0.12   0.09     T. Rowe Price Global Equity   0.02   0.02   0.02		0.00	0.00	0.00	
Platinum International0.160.030.13Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.00		0.37	0.03	0.34	
Stewart Investors WorldWide Sustainability0.210.120.09T. Rowe Price Global Equity0.020.020.00	Platinum Asia	0.09	0.06	0.03	
Sustainability   T. Rowe Price Global Equity 0.02 0.00	Platinum International	0.16	0.03	0.13	
		0.21	0.12	0.09	
Walter Scott Global Equity (Hedged)0.010.00	T. Rowe Price Global Equity	0.02	0.02	0.00	
	Walter Scott Global Equity (Hedged)	0.01	0.01	0.00	



		Transaction Costs				
Investment fund	(A) Estimated gross costs (% p.a.)	(B) Estimated costs recovered from buy-sell spread (% p.a.)	(C = A – B) Estimated costs affecting returns (% p.a.)			
Single-manager investment funds (continued)						
Property						
OnePath Australian Property Securities Index	0.01	0.01	0.00			
OnePath Global Property Securities Index	0.01	0.01	0.00			
OnePath Property Securities	0.05	0.02	0.03			
Infrastructure						
ClearBridge RARE Infrastructure Value Hedged^	0.07	0.03	0.04			
First Sentier Global Listed Infrastructure	0.58	0.03	0.55			

## **ARE THERE ANY OTHER CHANGES?**

No. All other aspects of the investment funds remain the same.

## WHEN WILL THE CHANGES TAKE PLACE?

The changes are effective immediately.

## **ANY QUESTIONS?**

If you have any questions, please:

- Call Customer Services on 133 665 weekdays between 8:30am and 6:30pm (AEST/AEDT)
- Email client@onepathsuperinvest.com.au

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