

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 Investment Portfolio//Select		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs[#]		
Management fees and costs The fees and costs for managing your investment	Other investment costs[^] 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 this guide.	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 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. Please refer to the Ongoing annual fees and costs for each investment fund table on pages 8 to 10 of this guide.	Performance fees are deducted from the underlying assets of the investment fund when due and payable.
Transaction costs[^] The costs incurred by the scheme when buying or selling assets	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 investment fund table on pages 8 to 10 of this guide.	Transaction costs are variable and are deducted from the underlying assets of the investment fund as and when they are incurred. 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 Growth		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 \$0
PLUS Management fees and costs	1.46% p.a. ⁵	And , for every \$50,000 you have in the OnePath Managed Growth fund you will be charged or have deducted from your investment \$730* each year
PLUS Performance fees	0.17% p.a.	And , you will be charged or have deducted from your investment \$85 in performance fees each year
PLUS Transaction costs	0.04% p.a.	And , you will be charged or have deducted from your investment \$20 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 [†] during that year, you would be charged fees and costs of \$835[#] 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 [#]
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 (continued)	
Investor Profile 2 – Conservative (continued)	
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

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

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.

Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	(A) Management Fees and Costs		(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
			Ongoing Fee (% p.a.) ^{††}	Other Investment Costs (% p.a.)			
Multi-manager investment funds							
Investor Profile 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 [†]	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 [†]	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

Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	(A) Management Fees and Costs		(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
			Ongoing Fee (% p.a.)**	Other Investment Costs (% p.a.)			
Multi-manager investment funds (continued)							
Investor Profile 5 – High growth (continued)							
Property							
OptiMix Property Securities	2.27	0.94	1.33	0.00	0.00	0.07	1.40
Single-manager investment 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 [§]	1.38	0.94	0.44	0.00	0.00	0.00	0.44
OnePath Diversified Bond Index [§]	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 [§]	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 [§]	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

Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	(A) Management Fees and Costs		(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
			Ongoing Fee (% p.a.)**	Other Investment Costs (% p.a.)			
Single-manager investment funds (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 [†]	2.34	0.99	1.35	0.05	0.00	0.46	1.86
OnePath Alternatives Growth [†]	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 [§]	1.36	0.94	0.42	0.00	0.00	0.00	0.42
OnePath Multi Asset Income [†]	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 – High growth							
Multi-sector							
OnePath High Growth Index [§]	1.35	0.94	0.41	0.00	0.00	0.00	0.41
Australian shares							
Ausbil Australian Emerging Leaders [†]	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 [†]	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

Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	(A) Management Fees and Costs		(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
			Ongoing Fee (% p.a.) ^{**}	Other Investment Costs (% p.a.)			
Single-manager investment funds (continued)							
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 [†]	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 Index*	2.64	0.94	1.70	0.00	0.00	0.05	1.75
OnePath Select Leaders	2.09	0.94	1.15	0.00	0.00	0.11	1.26
OnePath Sustainable Investments – Australian Shares	2.09	0.94	1.15	0.00	0.00	0.12	1.27
Pendal Australian Shares [§]	2.29	0.94	1.35	0.00	0.00	0.02	1.37
Pendal Smaller Companies	2.46	0.94	1.52	0.00	0.00	0.29	1.81
Perennial Value Shares	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 Equities [†]	2.51	0.94	1.57	0.00	0.00	0.01	1.58
Antipodes Global (Long only) [†]	2.27	0.94	1.33	0.00	0.00	0.09	1.42
Arrowstreet Global Equity (Hedged)	2.39	0.99	1.40	0.00	0.00	0.00	1.40
BlackRock Advantage International Equity	2.29	0.94	1.35	0.00	0.00	0.02	1.37
Magellan Global [‡]	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 Emerging Markets Shares	2.19	0.94	1.25	0.00	0.00	0.24	1.49
OnePath Global Shares [†]	2.19	0.94	1.25	0.00	0.00	0.08	1.33
OnePath Global Smaller Companies Shares	2.54	0.94	1.60	0.00	0.00	0.10	1.70
OnePath International Shares Index	1.32	0.94	0.38	0.00	0.00	0.00	0.38
OnePath International Shares Index (Hedged)	1.32	0.94	0.38	0.00	0.00	0.00	0.38
Pendal Concentrated Global Shares Hedged	2.34	0.99	1.35	0.00	0.00	0.34	1.69

Investment fund	Ongoing Fee charged to investment fund (% p.a.)	Rebate paid to //Select (% p.a.)	(A) Management Fees and Costs		(B) Performance Fee (% p.a.)	(C) Transaction Costs (% p.a.)	(D = A + B + C) Total Fees & Costs (% p.a.)
			Ongoing Fee (% p.a.)**	Other Investment Costs (% p.a.)			
Single-manager investment funds (continued)							
Investor Profile 5 – High growth (continued)							
Global shares (continued)							
Platinum Asia [†]	2.99	0.94	2.05	0.01	0.00	0.03	2.09
Platinum International	2.99	0.94	2.05	0.06	0.00	0.13	2.24
Stewart Investors WorldWide Sustainability	2.64	0.94	1.70	0.00	0.00	0.09	1.79
T. Rowe Price Global Equity [§]	2.64	0.94	1.70	0.00	0.00	0.00	1.70
Walter Scott Global Equity (Hedged) [§]	2.67	0.94	1.73	0.00	0.00	0.00	1.73
Property							
OnePath Australian Property Securities Index	1.33	0.94	0.39	0.00	0.00	0.00	0.39
OnePath Global Property Securities Index	1.54	0.94	0.60	0.00	0.00	0.00	0.60
OnePath Property Securities [†]	2.09	0.94	1.15	0.00	0.00	0.03	1.18
Infrastructure							
ClearBridge RARE Infrastructure Value Hedged ^{§a}	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.

Investment fund	Transaction Costs		
	(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

Investment fund	Transaction Costs		
	(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)			
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
Greencap Broadcap	0.19	0.07	0.12
Investors Mutual Australian Shares	0.04	0.04	0.00

Investment fund	Transaction Costs		
	(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)			
Australian shares (continued)			
Merlon 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 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 – 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	0.02	0.00
Perpetual Ethical SRI	0.08	0.05	0.03
Schroder Australian Equity	0.05	0.05	0.00
Global 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 Shares	0.09	0.01	0.08
OnePath Global Smaller Companies Shares	0.12	0.02	0.10
OnePath International Shares Index	0.00	0.00	0.00
OnePath International Shares Index (Hedged)	0.00	0.00	0.00
Pendal Concentrated Global Shares Hedged	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 Sustainability	0.21	0.12	0.09
T. Rowe Price Global Equity	0.02	0.02	0.00
Walter Scott Global Equity (Hedged)	0.01	0.01	0.00

Investment fund	Transaction Costs		
	(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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