

BUY/SELL SPREADS

Effective from 1 December 2023

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 0.30%. 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 0.05% (or \$0.50), the 'Sell' spread is currently 0.06% (or \$0.60), and the total combined Buy and Sell spread is 0.11% (or \$1.10). 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 to 7 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 onepathsuperinvest.com.au/forms-and-brochures or by contacting Customer Services.

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If you are invested in the OnePath Capital Guaranteed Fund, please note that buy sell spreads do not apply.

Investment Savings Bond		
Investment fund	Buy spread %	Sell spread %
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.05	0.05
OnePath Capital Stable	0.03	0.03
OnePath Diversified Fixed Interest	0.06	0.06
OnePath Emerging Companies	0.10	0.10
OnePath Geared Australian Shares Index	0.06	0.06
OnePath International Shares	0.10	0.10
OnePath Managed Growth	0.05	0.06
OnePath Money Market	0.00	0.00
OnePath Sustainable Investments – Australian Shares	0.13	0.13
OnePath Multi Asset Income	0.00	0.00
OptiMix Australian Shares	0.07	0.07
OptiMix Balanced	0.05	0.06
OptiMix Global Emerging Market Shares	0.07	0.07
OptiMix Global Shares	0.05	0.05
OptiMix Growth	0.07	0.07
OptiMix Moderate	0.05	0.05
OptiMix Property Securities	0.13	0.13

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)	0.13	0.13

Allocated Annuity		
Investment fund	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.05	0.05
OnePath Capital Stable	0.03	0.03
OnePath Cash	0.00	0.00
OnePath Emerging Companies	0.10	0.10
OnePath Global Emerging Markets Shares	0.07	0.07
OnePath High Growth	0.07	0.07
OnePath International Shares	0.10	0.10
OnePath Managed Growth	0.05	0.06
OnePath Property Securities	0.13	0.13
OnePath Stable	0.03	0.03

Deferred Annuity		
Investment fund	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.05	0.05
OnePath Capital Stable	0.03	0.03
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest (Closed)	0.06	0.06
OnePath Emerging Companies	0.10	0.10
OnePath Global Emerging Markets Shares	0.07	0.07
OnePath High Growth	0.07	0.07
OnePath International Shares	0.10	0.10
OnePath Managed Growth	0.05	0.06
OnePath Property Securities	0.13	0.13

DIY Super Investments		
Investment fund	Buy spread %	Sell spread %
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.05	0.05
OnePath Capital Stable	0.03	0.03
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.06	0.06
OnePath Emerging Companies	0.10	0.10
OnePath Global Shares	0.10	0.10
OnePath Managed Growth	0.05	0.06
OnePath Property Securities	0.13	0.13

OptiMix Trusts		
Investment fund	Buy spread %	Sell spread %
Geared Australian Shares Index	0.06	0.06
OnePath Global Smaller Companies Shares	0.11	0.11
MultiSeries 30 [†]	0.03	0.04
MultiSeries 50 [‡]	0.05	0.05
MultiSeries 70 [§]	0.05	0.06
MultiSeries 90 [~]	0.07	0.07
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.07	0.07
OptiMix Global Shares	0.05	0.05
OptiMix Property Securities	0.13	0.13

[†] This fund was previously known as OptiMix Conservative.

[‡] This fund was previously known as OptiMix Moderate.

[§] This fund was previously known as OptiMix Balanced.

[~] This fund was previously known as OptiMix Growth.

OptiMix Term Allocated Pension		
Investment fund	Buy spread %	Sell spread %
Geared Australian Shares Index	0.06	0.06
OnePath Global Smaller Companies Shares	0.11	0.11
OptiMix Australian Fixed Interest	0.04	0.04
OptiMix Australian Shares	0.07	0.07
OptiMix Balanced	0.05	0.06
OptiMix Cash	0.00	0.00
OptiMix Conservative	0.03	0.04
OptiMix Global Shares	0.05	0.05
OptiMix Growth	0.07	0.07
OptiMix High Growth	0.07	0.07
OptiMix Moderate	0.05	0.05
OptiMix Property Securities	0.13	0.13

RetireInvest Preferred Rollover Bond		
Investment fund	Buy spread %	Sell spread %
Balanced	0.05	0.06
Capital Safe	0.00	0.00
Capital Stable	0.03	0.04
Growth	0.07	0.07

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The information is current as of 1 December 2023 but may be subject to change. The information provided in this document is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should read any relevant Product Updates for updated information about the relevant product before making a decision to acquire, withdraw or continue to hold that product.

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

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