

UPDATES TO BUY-SELL SPREADS FOR ONEANSWER

Product Disclosure Statement (PDS) Update and Continuous Disclosure Notice | 9 June 2020

This PDS Update and Continuous Disclosure Notice provides important information for investors of the following funds (collectively 'the Funds') offered through OneAnswer:

- OnePath Active Growth
- OnePath Balanced
- OnePath Conservative*
- OnePath Managed Growth
- OnePath Capital Stable^
- OnePath Income^
- OptiMix Australian Fixed Interest
- OptiMix Conservative
- OptiMix Moderate
- OptiMix Balanced
- Kapstream Absolute Return Income
- Schroder Balanced
- Schroder Fixed Income
- Schroder Real Return
- UBS Balanced
- UBS Defensive
- UBS Diversified Fixed Income
- Colonial First State Global Credit Income
- Perpetual Conservative Growth
- Perpetual Balanced Growth
- Altrinsic Global Equities
- Pental Monthly Income Plus
- T. Rowe Price Dynamic Global Bond
- Vanguard Diversified Bond Index
- Vanguard Conservative Index
- Vanguard Balanced Index
- Vanguard Growth Index
- Vanguard High Growth Index
- MoneyForLife Conservative#^
- MoneyForLife Moderate#^
- MoneyForLife Balanced#^

* Only available through OneAnswer Frontier

Only available through Personal Super and Pension

^ Closed to new investors/members

This PDS Update amends the Buy-Sell Spread Guide issued on 6 April 2020 for the following products:

- OneAnswer Frontier Investment Portfolio
- OneAnswer Frontier Personal Super
- OneAnswer Frontier Pension
- OneAnswer Investment Portfolio (including //Select)
- OneAnswer Personal Super
- OneAnswer Allocated Pension
- OneAnswer Term Allocated Pension.

onepath.com.au

OnePath Funds Management Limited ABN 21 003 002 800 AFSL 238342

OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346, RSE L0000673



WHAT IS CHANGING?

The Buy-Sell Spreads for the following Funds have changed.

OneAnswer Buy-Sell Spread Guide page reference: 4-11

Instructions: The following rows replace the corresponding rows in the table on pages 4 to 11. The columns titled 'New' should be read in place of the information in the Buy-Sell Spread Guide.

Investment Fund	Previous Buy Spread %	Previous Sell Spread %	New Buy Spread %	New Sell Spread %
OnePath Active Growth	0.06%	0.06%	0.05%	0.05%
OnePath Balanced	0.09%	0.09%	0.06%	0.06%
OnePath Conservative*	0.12%	0.12%	0.07%	0.07%
OnePath Managed Growth	0.06%	0.06%	0.04%	0.04%
OnePath Capital Stable [^]	0.13%	0.13%	0.09%	0.09%
OnePath Income	0.15%	0.15%	0.11%	0.11%
OptiMix Australian Fixed Interest	0.31%	0.31%	0.21%	0.21%
OptiMix Conservative	0.11%	0.11%	0.08%	0.08%
OptiMix Moderate	0.09%	0.09%	0.08%	0.08%
OptiMix Balanced	0.07%	0.07%	0.06%	0.06%
Kapstream Absolute Return Income	0.00%	1.75%	0.00%	0.25%
Schroder Balanced [†]	0.22%	0.52%	0.22%	0.22%
Schroder Fixed Income	0.12%	0.75%	0.12%	0.27%
Schroder Real Return	0.20%	0.58%	0.20%	0.23%
UBS Balanced	0.20%	0.42%	0.24%	0.29%
UBS Defensive	0.15%	0.67%	0.16%	0.34%
UBS Diversified Fixed Income	0.10%	0.90%	0.10%	0.35%
Colonial First State Global Credit Income	0.15%	0.15%	0.15%	0.50%
Perpetual Conservative Growth	0.61%	0.00%	0.39%	0.00%
Perpetual Balanced Growth	0.41%	0.00%	0.34%	0.00%
Altrinsic Global Equities	0.15%	0.15%	0.25%	0.15%
Pendal Monthly Income Plus	0.07%	0.62%	0.07%	0.25%
T. Rowe Price Dynamic Global Bond	0.75%	0.75%	0.50%	0.50%
Vanguard Diversified Bond Index	0.34%	0.34%	0.17%	0.17%

Investment Fund	Previous Buy Spread %	Previous Sell Spread %	New Buy Spread %	New Sell Spread %
Vanguard Conservative Index	0.21%	0.21%	0.11%	0.11%
Vanguard Balanced Index	0.18%	0.18%	0.10%	0.10%
Vanguard Growth Index	0.12%	0.12%	0.07%	0.07%
Vanguard High Growth Index	0.05%	0.05%	0.04%	0.04%
MoneyForLife Index Conservative ^{#^}	0.08%	0.08%	0.04%	0.04%
MoneyForLife Index Moderate ^{#^}	0.07%	0.07%	0.04%	0.04%
MoneyForLife Index Balanced ^{#^}	0.06%	0.06%	0.03%	0.03%

† Underlying Fund is the Schroder Strategic Growth Fund

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WHAT DO THE CHANGES MEAN FOR INVESTORS?

These new spreads have been applied to the Funds and are reflected in the unit prices.

Please note, that the Buy-Sell Spread protects non-transacting investors from the trading costs incurred when other investors buy or sell units.

Market conditions are being monitored closely and the Buy-Sell spreads of the Funds may be re-adjusted when appropriate.

FURTHER INFORMATION ABOUT BUY-SELL SPREADS?

Buy-Sell Spreads will be determined and applied as explained in the following documents available at onepath.com.au:

- Buy-sell Spread Guide
- OneAnswer Frontier Investment Portfolio Product Disclosure Statement – Product Book
- OneAnswer Frontier Personal Super and Pension Fees Guide.

ANY QUESTIONS?

If you have any questions, please:

- speak with your financial adviser
- call Customer Services on **133 665**, weekdays between 8.30am and 6.30pm (AEST).

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regard to your objectives, financial situation and needs. An investor should read the PDS, which is available free of charge at onepath.com.au or contact Customer Services.

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