# INDIRECT COSTS FOR ONEPATH & OPTIMIX WHOLESALE TRUSTS

#### PDS UPDATE AND CONTINUOUS DISCLOSURE NOTICE | 21 DECEMBER 2018

This Product Disclosure Statement (PDS) Update and Continuous Disclosure Notice provides important information for current investors and amends the following documents:

- OnePath & OptiMix Wholesale Trusts Additional Information Guide, dated 29 May 2018
- OptiMix Wholesale Australian Share Trust Class A Units, dated 28 September 2017
- 1. Fees and other costs

OptiMix Wholesale Australian Share Trust - Class A Units - Product Disclosure Statement page reference: 5

Reference: row labelled 'Indirect costs' and 'Expense recovery' Instructions: replace the 'Indirect costs' and 'Expense recovery' rows with the following information.

Type of fee or cost	Amount	How and when paid
Management costs		
	Indirect Costs 0.11% p.a. of the value of your investment in the Trust for the 12 months to 30 June 2018.	Indirect costs are not an additional fee to you. Rather, they are reflected in the returns payable from the Trust's underlying investments and as such are included in the unit price.
	plus	
	<b>Expense recovery</b> 0.04% p.a. of the value of the Trust for the 12 months to 30 June 2018 and estimated to be up to 0.04% p.a. of the value of the Trust for the 12 months to 30 June 2019.	If deducted during a 12 month period, expense recoveries are deducted from the assets of the Trust annually and reflected in the unit price.

OptiMix Wholesale Australian Share Trust - Class A Units - Product Disclosure Statement page reference: 6

#### Title reference: Expense recovery and indemnities

Instructions: the following provides updated expense recovery information.

The expense recovery for the 12 months to 30 June 2018 was 0.04% p.a. of the value of the Trust and is estimated to be up to 0.04% p.a. for the 12 months to 30 June 2019. Please note, past costs are not a reliable indicator of future costs.

### 2. Example of annual fees and costs

OptiMix Wholesale Australian Share Trust - Class A Units - Product Disclosure Statement page reference: 7

**Title reference**: Example of annual fees and costs for OptiMix Wholesale Australian Share Trust – Class A Units **Instructions:** replace the example table and footnotes with the following information.

EXAMPLE: OptiMix Wholesale Australian Share Trust – Class A Units		BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING THE YEAR	
Contribution fees	Nil	For every additional \$5,000 you put in, you will be charged \$0*.	
PLUS	0.93% p.a. <sup>†</sup>	And, for every \$50,000 you have in the OptiMix	
Management costs	plus	Wholesale Australian Share Trust – Class A Units you will be charged \$540*** each year.	
	0.11% p.a.	will be charged \$540 * each year.	
	indirect costs**		
	plus		
	0.04% p.a.		
	expense recovery^^		
EQUALS Cost of fund		If you had an investment of \$50,000 at the beginning	
		the year and you put in an additional \$5,000 during tha year, you would be charged \$540**§.	

\* You may also incur transaction costs when you invest in the Trust (or when your Service Operator acquires units on your behalf). Please refer to 'Transaction costs' in the PDS for more information. Past costs are not a reliable indicator of future costs.

† This fee may be negotiated. Please refer to 'Differential fees' in the PDS for more information.

If you are an indirect investor, your Service Operator may also charge additional fees and costs. Please refer to 'Payments to your Service Operator' in the PDS for more information.

§ We have assumed a constant value during the year. In addition, the calculation of the management costs in the example does not take into account the additional contribution of \$5,000.

\*\* This figure is for the 12 months to 30 June 2018. Please refer to 'Indirect costs' in the PDS for more information. Past costs are not a reliable indicator of future costs.

<sup>AN</sup> Figures based on the actual amount deducted for the 12 months to 30 June 2018. This amount is estimated to be up to 0.04% p.a. for the 12 months to 30 June 2019.

Note: The Example above is illustrative only. There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to moneysmart.gov.au

## 3. Transaction costs

OnePath & OptiMix Wholesale Trusts Additional Information Guide page reference: 4

Title reference: Transaction Costs

Instructions: replace the table with the following information.

The transaction costs shown below relate to the financial year ending 30 June 2018, and may vary in the future. It is important to remember that past costs are not a reliable indicator of future costs.

	Transaction Costs		
Trust	(A) Gross costs (% p.a.)	(B) Transaction costs recovered from buy-sell spread (% p.a.)	(C = A – B) Net transaction costs affecting returns (% p.a.)
OnePath Wholesale Trusts			
OnePath Wholesale Australian Share Trust	0.11%	0.02%	0.09%
OnePath Wholesale Balanced Trust	0.44%	0.01%	0.43%
OnePath Wholesale Blue Chip Imputation Trust	0.07%	0.02%	0.05%
OnePath Wholesale Capital Stable Trust	0.22%	0.01%	0.21%

Trust     (A) Gross costs (% p.a.)     (B) Transaction costs poy-sell spread (% p.a.)     (C = A = B) net transaction costs and transaction (% p.a.)       OnePath Wholesale Trusts (continued)     0     <		Transaction Costs		
OnePath Wholesale Diversified Fixed     0.27%     0.01%     0.26%       Interest Truit     0.22%     0.01%     0.21%       OrePath Wholesale Energing     0.17%     0.06%     0.12%       OrePath Wholesale Energing     0.17%     0.06%     0.06%       OnePath Wholesale Gared Australian     0.14%     0.06%     0.06%       OnePath Wholesale Global Emerging     0.09%     0.06%     0.01%       OnePath Wholesale Fight Growth Trust     0.32%     0.02%     0.30%       OnePath Wholesale Fight Growth Trust     0.32%     0.03%     0.03%       OnePath Wholesale Froperty Securities     0.06%     0.03%     0.03%       OnePath Wholesale Froperty Securities     0.06%     0.03%     0.03%       OnePath Wholesale Froperty Securities     0.06%     0.03%     0.02%       OnePath Wholesale Froperty Securities     0.06%     0.03%     0.02%       OnePath Wholesale Froperty Securities     0.06%     0.03%     0.02%       OnePath Wholesale Froperty Securities     0.06%     0.02%     0.03%       OnePath Wholesale Chastralian Fixed     0.65%     0	Trust		recovered from buy-sell spread	Net transaction costs affecting returns
Interest Trust     0.27%     0.01%     0.28%       OnePath Wholesale Diversified High     0.22%     0.01%     0.21%       Companies Trust     0.17%     0.05%     0.12%       Companies Trust     0.17%     0.06%     0.06%       OnePath Wholesale Energing     0.14%     0.08%     0.01%       OnePath Wholesale High Growth Trust     0.32%     0.02%     0.30%       OnePath Wholesale Construction     0.48%     0.01%     0.47%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%       OnePath Twolesale Select Leaders     0.10%     0.00%     0.10%       OnePath Tast Stelecture Income Trust     0.06%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Conservative Trust     0.06%     0.02%     0.03% <tr< td=""><td>OnePath Wholesale Trusts (continued)</td><td></td><td></td><td></td></tr<>	OnePath Wholesale Trusts (continued)			
OnePath Wholesale Diversified High     0.22%     0.01%     0.21%       Vield Tust     0.17%     0.05%     0.12%       Companies Trust     0.17%     0.05%     0.12%       Companies Trust     0.08%     0.06%     0.06%       Shares Index Trust     0.09%     0.08%     0.01%       Markets Shares Trust     0.09%     0.02%     0.30%       OnePath Wholesale High Growth Trust     0.32%     0.02%     0.30%       OnePath Wholesale High Growth Trust     0.32%     0.01%     0.47%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Statinable     0.06%     0.03%     0.03%       OnePath Wholesale Class     0.20%     0.17%     0.03%       OnePath Wholesale Trust     0.06%     0.03%     0.02%       OnePath Wholesale Class     0.05%     0.03%     0.02%       OnePath Wholesale Trust     0.10%     0.00%     0.10%       OptiMs Wholesale Trust     0.10%     0.00%     0.11%       OptiMs Wholesale Autrustian Share     0.14% <t< td=""><td></td><td>0.27%</td><td>0.01%</td><td>0.26%</td></t<>		0.27%	0.01%	0.26%
Companies Trust     0.17%     0.08%     0.12%       Comparity Michaelae Geared Australian     0.14%     0.08%     0.06%       Shares Index Trust-Class B Units     0.14%     0.08%     0.01%       Markets Share Trust     0.09%     0.08%     0.01%       OnePath Wholesale Global Emerging     0.09%     0.02%     0.30%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Statianable     0.06%     0.03%     0.02%       OnePath Wholesale Statianable     0.05%     0.03%     0.02%       OnePath Wholesale Statianable     0.05%     0.03%     0.02%       OnePath Wholesale Trust     0.10%     0.00%     0.10%       Wholesale Class     0.05%     0.02%     0.03%       OnePath Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%	OnePath Wholesale Diversified High	0.22%	0.01%	0.21%
Shares index Trust-Class B Units     0.14%     0.08%     0.08%       OnePath Wholesale Global Emerging     0.09%     0.08%     0.01%       Markets Share Trust     0.32%     0.02%     0.30%       OnePath Wholesale Managed Growth     0.48%     0.01%     0.47%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%       OnePath Wholesale Sustainable     0.05%     0.09%     0.10%       Australian Share Trust     0.10%     0.00%     0.11%       OptiMx Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMx Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMx Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMx Wholesale Australian Fixed     0.14%     0.03%     0.11%       OptiMx Wholesale Australian Fixed     0.44%     0.03%     0.11%       OptiMx Wholesale Australian Share     0.14%     0.03%     0.11% <td>Companies Trust</td> <td>0.17%</td> <td>0.05%</td> <td>0.12%</td>	Companies Trust	0.17%	0.05%	0.12%
Markets Share Trust     D.05%     D.05%     D.01%       OnePath Wholesale High Growth Trust     0.32%     0.02%     0.30%       OnePath Wholesale Managed Growth     0.48%     0.01%     0.47%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%       OnePath Wholesale Sustainable     0.05%     0.03%     0.02%       Australian Share Trust     0.10%     0.00%     0.10%       OhnePath Wholesale Sustainable     0.05%     0.03%     0.02%       Australian Share Trust     0.10%     0.00%     0.10%       OptIMx Wholesale Trusts     0.05%     0.02%     0.03%       OptIMx Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptIMx Wholesale Australian Share     0.14%     0.03%     0.11%       OptIMx Wholesale Balanced Trust -     0.49%     0.01%     0.48%       OptIMx Wholesale Balanced Trust -     0.49%     0.01%     0.48%       OptIMx Wholesale Conservative Trust -     0.37%     0.01%     0.48%	Shares Index Trust– Class B Units	0.14%	0.08%	0.06%
OnePath Wholesale Managed Growth     0.48%     0.01%     0.47%       Trust     0.06%     0.03%     0.03%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%     0.03%       OnePath Wholesale Sustainable     0.05%     0.03%     0.02%     0.07%     0.03%     0.02%       OnePath Tax Effective Income Trust –     0.10%     0.00%     0.10%     Wholesale Class     0.02%     0.03%     0.02%     0.03%     0.02%     0.03%     0.02%     Wholesale Class     0.05%     0.00%     0.10%     Wholesale Class     0.05%     0.02%     0.03%     0.11%     Wholesale Australian Fixed     0.05%     0.02%     0.03%     0.11%     Urust – Class B Units     0.05%     0.02%     0.03%     0.11%     Urust – Class B Units     0.14%     0.01%     0.48%     Class A Units     0.37		0.09%	0.08%	0.01%
Trust     0.48%     0.01%     0.47%       OnePath Wholesale Property Securities     0.06%     0.03%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%       OnePath Wholesale Sustainable     0.05%     0.03%     0.02%       Australian Share Trust     0.05%     0.03%     0.02%       OnePath Tax Effective Income Trust –     0.10%     0.00%     0.10%       Wholesale Class     0.10%     0.00%     0.00%     0.10%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%       OptiMix Wholesale Balanced Trust –     0.49%     0.01%     0.48%       OptiMix Wholesale Disale Conservative Trust –     0.37%     0.01%     0.48%       OptiMix Wholesale Balanced Trust –     0.49%     0.01%     0.48%       OptiMix Wholesale Conservative Trust –     0.37%     0.01%	OnePath Wholesale High Growth Trust	0.32%	0.02%	0.30%
Trust     0.00%     0.03%     0.03%       OnePath Wholesale Select Leaders     0.20%     0.17%     0.03%       OnePath Wholesale Sustainable     0.05%     0.03%     0.02%       Australian Share Trust     0.10%     0.00%     0.10%       OnePath Tax Effective Income Trust –     0.10%     0.00%     0.10%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%       OptiMix Wholesale Balanced Trust –     0.49%     0.01%     0.48%       OptiMix Wholesale Conservative Trust –     0.37%     0.01%     0.48%       OptiMix Wholesale Global Share Trust –     0.37%     0.01%     0.36%       OptiMix Wholesale Global Share Trust –     0.37%     0.01% <td< td=""><td>0</td><td>0.48%</td><td>0.01%</td><td>0.47%</td></td<>	0	0.48%	0.01%	0.47%
Trust     0.20%     0.17%     0.03%       OnePath Wholesale Sustainable     0.05%     0.03%     0.02%       Australian Share Trust     0.10%     0.00%     0.10%       OnePath Tax Effective Income Trust –     0.10%     0.00%     0.10%       OptiMix Wholesale Class     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%       OptiMix Wholesale Balanced Trust –     0.49%     0.01%     0.48%       OptiMix Wholesale Conservative Trust –     0.37%     0.01%     0.48%       OptiMix Wholesale Conservative Trust –     0.37%     0.01%     0.36%       OptiMix Wholesale Global Share Trust –     0.37%     0.01%     0.48% <td></td> <td>0.06%</td> <td>0.03%</td> <td>0.03%</td>		0.06%	0.03%	0.03%
OnePath Wholesale Sustainable     0.05%     0.03%     0.02%       Australian Share Trust     0.10%     0.00%     0.10%       OpePath Tax Effective Income Trust –     0.10%     0.00%     0.01%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.05%     0.02%     0.03%       OptiMix Wholesale Australian Fixed     0.14%     0.03%     0.11%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%       OptiMix Wholesale Australian Share     0.14%     0.03%     0.11%       OptiMix Wholesale Balanced Trust -     0.49%     0.01%     0.48%       OptiMix Wholesale Balanced Trust -     0.49%     0.01%     0.48%       OptiMix Wholesale Conservative Trust -     0.37%     0.01%     0.36%       OptiMix Wholesale Conservative Trust -     0.37%     0.01%     0.66%       OptiMix Wholesale Global Share Trust -     0.10%     0.04%     0.66%       OptiMix Wholesale Global Share Trust -     0.10%		0.20%	0.17%	0.03%
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Trust - Class A Units     0.14%     0.03%     0.11%       OptiMix Wholesale Australian Share Trust - Class B Units     0.14%     0.03%     0.11%       OptiMix Wholesale Balanced Trust - Class A Units     0.49%     0.01%     0.48%       OptiMix Wholesale Balanced Trust - Class B Units     0.49%     0.01%     0.48%       OptiMix Wholesale Balanced Trust - Class B Units     0.37%     0.01%     0.36%       OptiMix Wholesale Conservative Trust - Class A Units     0.37%     0.01%     0.36%       OptiMix Wholesale Global Share Trust - Class A Units     0.37%     0.01%     0.36%       OptiMix Wholesale Global Share Trust - Class A Units     0.10%     0.04%     0.06%       OptiMix Wholesale Global Share Trust - Class A Units     0.10%     0.04%     0.06%       OptiMix Wholesale Global Smaller Companies Share Trust - Class A Units     0.22%     0.08%     0.14%       OptiMix Wholesale Global Smaller     0.22%     0.08%     0.14%       OptiMix Wholesale Growth Trust - Class B Units     0.42%     0.01%     0.41%       OptiMix Wholesale Growth Trust - Class A Units     0.33%     0.02%     0.31%       OptiMix Wholesale High	Interest Trust – Class B Units	0.05%	0.02%	0.03%
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OptiMix Wholesale Property Securities	OptiMix Wholesale Property Securities	0.06%	0.04%	0.02%
		0.06%	0.04%	0.02%

# Any questions?

If you have any questions or require further information, please:

- call Customer Services on 1800 031 810, weekdays between 9.00am to 5.00pm (AEST)
- email wholesale.unittrust@onepath.com.au

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