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 Conservative Trust Class A Units, dated 18 September 2017
- 1. Fees and other costs

OptiMix Wholesale Conservative Trust – Class A Units – Product Disclosure Statement page reference: 6

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 0.36% 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	
	Expense recovery 0.03% 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 Conservative 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 0.03% 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 Conservative Trust - Class A Units - Product Disclosure Statement page reference: 7

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

EXAMPLE: OptiMix Wholesale Conservative 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	0.81% p.a. [†]	And, for every \$50,000 you have in the OptiMix	
Management costs	plus	Wholesale Conservative Trust – Class A Units you will be charged \$600* ^{‡§} each year.	
	0.36% p.a.	charged \$600 * each year.	
	indirect costs**		
	plus		
	0.03% p.a.		
	expense recovery^^		
EQUALS Cost of fund		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 \$600* ^{±§} .	

* 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.

^{AN} 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		
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Class A Units0.37%0.01%0.36%OptiMix Wholesale Conservative Trust – Class B Units0.37%0.01%0.36%OptiMix Wholesale Global Share Trust – Class A Units0.10%0.04%0.06%OptiMix Wholesale Global Smaller Companies Share Trust – Class A Units0.10%0.04%0.06%OptiMix Wholesale Global Smaller Companies Share Trust – Class A Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.04%0.02%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%OptiMix Wholesale Property Securities0.06%0.04%0.02%OptiMix Wholesale Property Securities0.06%0.04%0.02%		0.49%	0.01%	0.48%
Class B Units0.37%0.01%0.36%OptiMix Wholesale Global Share Trust – Class B Units0.10%0.04%0.06%OptiMix Wholesale Global Share Trust – Class B Units0.10%0.04%0.06%OptiMix Wholesale Global Smaller Companies Share Trust – Class A Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.01%0.41%OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.04%0.02%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%		0.37%	0.01%	0.36%
OptiMix Wholesale Global Share Trust – Class A Units0.10%0.04%0.06%OptiMix Wholesale Global Share Trust – Class B Units0.10%0.04%0.06%OptiMix Wholesale Global Smaller Companies Share Trust – Class A Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.36%0.45%0.45%OptiMix Wholesale High Growth Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale High Growth Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale High Growth Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Noderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%		0.37%	0.01%	0.36%
OptiMix Wholesale Global Share Trust – Class B Units0.10%0.04%0.06%OptiMix Wholesale Global Smaller Companies Share Trust – Class A Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale High Growth Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale High Growth Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	OptiMix Wholesale Global Share Trust –	0.10%	0.04%	0.06%
OptiMix Wholesale Global Smaller Companies Share Trust – Class A Units0.22%0.08%0.14%OptiMix Wholesale Global Smaller Companies Share Trust – Class B Units0.22%0.08%0.14%OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	•	0.10%	0.04%	0.06%
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OptiMix Wholesale Growth Trust – Class A Units0.42%0.01%0.41%OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	OptiMix Wholesale Global Smaller	0.22%	0.08%	0.14%
OptiMix Wholesale Growth Trust – Class B Units0.42%0.01%0.41%OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	OptiMix Wholesale Growth Trust –	0.42%	0.01%	0.41%
OptiMix Wholesale High Growth Trust – Class A Units0.33%0.02%0.31%OptiMix Wholesale High Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	OptiMix Wholesale Growth Trust –	0.42%	0.01%	0.41%
OptiMix Wholesale High Growth Trust – Class B Units0.33%0.02%0.31%OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	OptiMix Wholesale High Growth Trust –	0.33%	0.02%	0.31%
OptiMix Wholesale Moderate Trust – Class A Units0.46%0.01%0.45%OptiMix Wholesale Moderate Trust – Class B Units0.46%0.01%0.45%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%OptiMix Wholesale Property Securities Trust – Class A Units0.06%0.04%0.02%	OptiMix Wholesale High Growth Trust –	0.33%	0.02%	0.31%
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OptiMix Wholesale Property Securities 0.06% 0.04% 0.02% Trust – Class A Units 0.06% 0.04% 0.02% OptiMix Wholesale Property Securities 0.06% 0.04% 0.02%	OptiMix Wholesale Moderate Trust –	0.46%	0.01%	0.45%
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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