



# ANZ OneAnswer Investment Portfolio - updated Indirect costs

CONTINUOUS DISCLOSURE NOTICE | 4 JANUARY 2019

This Continuous Disclosure Notice provides important information for current investors of ANZ OneAnswer Investment Portfolio and ANZ OneAnswer Investment Portfolio //Select, referred to in this update as ANZ OneAnswer.

## What are the changes?

We have determined Indirect Costs for each investment fund offered through ANZ OneAnswer for the year ended 30 June 2018. The updated Indirect Costs were published on 7 December 2018 via PDS Updates on the anz.com website.

To view the Indirect Costs for the year ended 30 June 2018 please refer to the PDS Update relevant to your product by clicking on the appropriate link shown below.

ANZ OneAnswer product	Link to PDS Update
ANZ OneAnswer Investment Portfolio	<a href="https://super-investments.anz.com/content/dam/super-investments/documents/indirect-costs-ip-standard.pdf">https://super-investments.anz.com/content/dam/super-investments/documents/indirect-costs-ip-standard.pdf</a>
ANZ OneAnswer Investment Portfolio //Select	<a href="http://www.onepath.com.au/public/pdfs/indirect-costs-ip-select.pdf">http://www.onepath.com.au/public/pdfs/indirect-costs-ip-select.pdf</a>

## Why have indirect costs been updated?

After the end of each financial year we are required to determine the indirect costs that were incurred during the financial year. Once determined we are required to update our PDS and our current investors on the quantum of the indirect costs.

## What are indirect costs?

Indirect costs include amounts that have been deducted from your investment and cover amounts that have reduced the return on your investment but are not charged as a fee.

Please refer to the latest PDS for more detailed information about Indirect Costs and what they include. You can click through the below links to access the PDSs.

ANZ OneAnswer product	Link to PDS
ANZ OneAnswer Investment Portfolio	<a href="https://www.super-investments.anz.com/content/dam/super-investments/documents/OneAnswer-Investment-Product.pdf">https://www.super-investments.anz.com/content/dam/super-investments/documents/OneAnswer-Investment-Product.pdf</a>
ANZ OneAnswer Investment Portfolio //Select	<a href="http://www.onepath.com.au/Public/pdfs/L2837_OA_IP_S_PDS.pdf">http://www.onepath.com.au/Public/pdfs/L2837_OA_IP_S_PDS.pdf</a>



## Any questions?

If you have any questions or require information, please:

- speak with your financial adviser
- call Customer Services on 13 38 63, weekdays between 8.30am and 6.30pm (AEST).

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