

UPDATES TO BUY-SELL SPREADS FOR ANZ ONEANSWER

PDS UPDATE AND CONTINUOUS DISCLOSURE NOTICE | 9 JUNE 2020

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

- OnePath Active Growth
- OnePath Balanced
- OnePath Managed Growth
- 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
- 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 Personal Super and Pension

[^] Closed to new investors/members

These buy-sell spread changes impact the following ANZ OneAnswer products:

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

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 Managed Growth	0.06%	0.06%	0.04%	0.04%
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%
Pendal Monthly Income Plus	0.07%	0.62%	0.07%	0.25%

Investment Fund	Previous Buy Spread %	Previous Sell Spread %	New Buy Spread %	New Sell Spread %
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%
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

‡ Schroder Fixed Income Fund is not available to ANZ OneAnswer Term Allocated Pension

* Only available through OneAnswer Frontier

Only available through Personal Super and Pension

^ Closed to new investors/members

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 transaction 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 anz.com:

- Buy-sell Spread Guide
- OneAnswer Investment Portfolio (including //Select) Product Disclosure Statement – Product Book



ANY QUESTIONS?

If you have any questions, 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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