

# TRANSACTION COSTS (BUY/SELL SPREADS)

EFFECTIVE FROM 5 JUNE 2020

Transaction costs, including brokerage, stamp duty, settlement and other costs, are incurred by a fund when buying and selling fund assets. Transaction costs are recovered by what is called a 'buy/sell spread' (the difference between the issue unit price and withdrawal unit price), which is based on an estimate of those costs.

Buy/sell spreads are designed to protect investors by ensuring that the expense of buying and selling assets is borne by those who invest in or withdraw from a fund.

Depending on the fund, the current 'buy' or 'sell' spread varies from 0% to 0.80%. This amount is an additional cost to you reflected in the unit price at the time you apply for units or when you withdraw from the fund, and is not charged separately. For example, for every \$1,000 that you invest in OnePath Managed Growth, the 'buy' spread is currently 0.04% (or \$0.40), the 'sell' spread is currently 0.04% (or \$0.40), and the total combined buy and sell spread is 0.08% (or \$0.80). This amount is reflected in the 'buy' (issue) price at the time of your investment in the fund.

As transaction costs may change, the buy/sell spread may also change without prior notice.

## Important

The products listed below are closed to new investors. This means that the information in this document only applies if you are currently invested in one or more of these products.

Please be aware that the investment funds on pages 2–20 noted as '(Closed)' are subject to certain conditions in relation to additional investments and/or switching. For information about those conditions, refer to the relevant additional investment or switch form. These forms can be obtained online at [super-investments.anz.com/products](http://super-investments.anz.com/products) or [onepath.com.au/superandinvestments-forms-and-brochures](http://onepath.com.au/superandinvestments-forms-and-brochures) or by contacting Customer Services.

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ANZ OneAnswer Investment Portfolio		
	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
ANZ Flexible Term Deposit Fund (Closed)	0.00	0.00
ANZ Cash Advantage	0.00	0.00
Arrowstreet Global Equity (Hedged)	0.21	0.16
Ausbil Australian Emerging Leaders	0.30	0.30
Bentham Global Income	0.80	0.80
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
Colonial First State Global Credit Income	0.15	0.50
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.20	0.20
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Global Fixed Interest Total Return	0.15	0.56
Kapstream Absolute Return Income	0.00	0.25
Magellan Global	0.07	0.07
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.25	0.25
Nikko AM Australian Shares	0.25	0.25
OnePath Active Growth	0.05	0.05
OnePath Alternatives Growth	0.36	0.36
OnePath Australian Shares	0.11	0.11
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.12	0.12
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative	0.07	0.07
OnePath Diversified Credit	0.28	0.28
OnePath Diversified Fixed Interest	0.22	0.22
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.13	0.13
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.06	0.06
OnePath High Growth	0.02	0.02

ANZ OneAnswer Investment Portfolio		
	Buy spread %	Sell spread %
OnePath Income (Closed)	0.11	0.11
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.07	0.07
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.21	0.21
OptiMix Australian Shares	0.06	0.06
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Global Emerging Markets Shares	0.14	0.14
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.07	0.07
OptiMix Growth	0.06	0.06
OptiMix High Growth	0.05	0.05
OptiMix Moderate	0.08	0.08
OptiMix Property Securities	0.04	0.04
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.25	0.25
Pendal Monthly Income Plus	0.07	0.25
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.39	0.00
Perpetual Ethical SRI	0.15	0.15
Platinum International	0.20	0.20
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.27
Schroder Real Return	0.20	0.23
SG Hiscock Property (Closed)	0.25	0.25
Stewart Investors WorldWide Sustainability	0.15	0.15
T. Rowe Price Dynamic Global Bond	0.50	0.50
T. Rowe Price Global Equity	0.23	0.23
UBS Balanced	0.24	0.29

ANZ OneAnswer Investment Portfolio		
	Buy spread %	Sell spread %
UBS Defensive	0.16	0.34
UBS Diversified Fixed Income	0.10	0.35
Vanguard Australian Property Securities Index	0.04	0.04
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.10	0.10
Vanguard Conservative Index	0.11	0.11
Vanguard Diversified Bond Index	0.17	0.17
Vanguard Growth Index	0.07	0.07
Vanguard High Growth Index	0.04	0.04
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02

ANZ OneAnswer Personal Super		
	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
ANZ Cash Advantage	0.00	0.00
Arrowstreet Global Equity (Hedged)	0.21	0.16
Ausbil Australian Emerging Leaders	0.30	0.30
Bentham Global Income	0.80	0.80
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
Colonial First State Global Credit Income	0.15	0.50
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.20	0.20
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Global Fixed Interest Total Return	0.15	0.56
Kapstream Absolute Return Income	0.00	0.25
Magellan Global	0.07	0.07
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.25	0.25
Moneyforlife Index Balanced (Closed)	0.03	0.03
Moneyforlife Index Conservative (Closed)	0.04	0.04
Moneyforlife Index Moderate (Closed)	0.04	0.04
Nikko AM Australian Shares	0.25	0.25
OnePath Active Growth	0.05	0.05
OnePath Alternatives Growth	0.36	0.36
OnePath Australian Shares	0.11	0.11
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.12	0.12
OnePath Capital Guaranteed (Closed)	0.00	0.00
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative	0.07	0.07
OnePath Diversified Credit	0.28	0.28
OnePath Diversified Fixed Interest	0.22	0.22
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.13	0.13

ANZ OneAnswer Personal Super		
	Buy spread %	Sell spread %
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.06	0.06
OnePath High Growth	0.02	0.02
OnePath Income (Closed)	0.11	0.11
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.07	0.07
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.21	0.21
OptiMix Australian Shares	0.06	0.06
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Emerging Markets Shares	0.14	0.14
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.07	0.07
OptiMix Growth	0.06	0.06
OptiMix High Growth	0.05	0.05
OptiMix Moderate	0.08	0.08
OptiMix Property Securities	0.04	0.04
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.25	0.25
Pendal Monthly Income Plus	0.07	0.25
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.39	0.00
Perpetual Ethical SRI	0.15	0.15
Platinum International	0.20	0.20
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.27
Schroder Real Return	0.20	0.23

ANZ OneAnswer Personal Super		
	Buy spread %	Sell spread %
SG Hiscock Property (Closed)	0.25	0.25
Stewart Investors WorldWide Sustainability	0.15	0.15
T. Rowe Price Dynamic Global Bond	0.50	0.50
T. Rowe Price Global Equity	0.23	0.23
UBS Balanced	0.24	0.29
UBS Defensive	0.16	0.34
UBS Diversified Fixed Income	0.10	0.35
Vanguard Australian Property Securities Index	0.04	0.04
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.10	0.10
Vanguard Conservative Index	0.11	0.11
Vanguard Diversified Bond Index	0.17	0.17
Vanguard Growth Index	0.07	0.07
Vanguard High Growth Index	0.04	0.04
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02

ANZ OneAnswer Pension		
	Buy spread %	Sell spread %
Antipodes Global (Long only)	0.30	0.30
ANZ Cash Advantage	0.00	0.00
ANZ Prime Cash Management Account (Closed)	0.00	0.00
Arrowstreet Global Equity (Hedged)	0.21	0.16
Ausbil Australian Emerging Leaders	0.30	0.30
Bentham Global Income	0.80	0.80
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
Colonial First State Global Credit Income	0.15	0.50
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.20	0.20
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Janus Henderson Global Fixed Interest Total Return	0.15	0.56
Kapstream Absolute Return Income	0.00	0.25
Magellan Global	0.07	0.07
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.25	0.25
Moneyforlife Index Balanced (Closed)	0.03	0.03
Moneyforlife Index Conservative (Closed)	0.04	0.04
Moneyforlife Index Moderate (Closed)	0.04	0.04
Nikko AM Australian Shares	0.25	0.25
OnePath Active Growth	0.05	0.05
OnePath Alternatives Growth	0.36	0.36
OnePath Australian Shares	0.11	0.11
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.12	0.12
OnePath Capital Guaranteed (Closed)	0.00	0.00
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative	0.07	0.07
OnePath Diversified Credit	0.28	0.28
OnePath Diversified Fixed Interest	0.22	0.22
OnePath Geared Australian Shares Index	0.04	0.04



ANZ OneAnswer Pension		
	Buy spread %	Sell spread %
OnePath Global Emerging Markets Shares	0.13	0.13
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.06	0.06
OnePath High Growth	0.02	0.02
OnePath Income (Closed)	0.11	0.11
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.07	0.07
OnePath Tax Effective Income	0.00	0.00
OptiMix Australian Fixed Interest	0.21	0.21
OptiMix Australian Shares	0.06	0.06
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Global Emerging Markets Shares	0.14	0.14
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.07	0.07
OptiMix Growth	0.06	0.06
OptiMix High Growth	0.05	0.05
OptiMix Moderate	0.08	0.08
OptiMix Property Securities	0.04	0.04
Pendal Australian Shares	0.25	0.25
Pendal Core Hedged Global Shares	0.25	0.25
Pendal Monthly Income Plus	0.07	0.25
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.39	0.00
Perpetual Ethical SRI	0.15	0.15
Platinum International	0.20	0.20
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.27
Schroder Real Return	0.20	0.23

ANZ OneAnswer Pension		
	Buy spread %	Sell spread %
SG Hiscock Property (Closed)	0.25	0.25
Stewart Investors WorldWide Sustainability	0.15	0.15
T. Rowe Price Dynamic Global Bond	0.50	0.50
T. Rowe Price Global Equity	0.23	0.23
UBS Balanced	0.24	0.29
UBS Defensive	0.16	0.34
UBS Diversified Fixed Income	0.10	0.35
Vanguard Australian Property Securities Index	0.04	0.04
Vanguard Australian Shares Index	0.02	0.02
Vanguard Balanced Index	0.10	0.10
Vanguard Conservative Index	0.11	0.11
Vanguard Diversified Bond Index	0.17	0.17
Vanguard Growth Index	0.07	0.07
Vanguard High Growth Index	0.04	0.04
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02

ANZ OneAnswer Term Allocated Pension		
	Buy spread %	Sell spread %
Arrowstreet Global Equity (Hedged)	0.21	0.16
Antipodes Global (Long only)	0.30	0.30
Ausbil Australian Emerging Leaders	0.30	0.30
Bentham Global Income	0.80	0.80
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
Colonial First State Global Credit Income	0.15	0.50
Colonial First State Global Listed Infrastructure	0.25	0.25
Colonial First State Imputation	0.20	0.20
Greencape Broadcap	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Kapstream Absolute Return Income	0.00	0.25
Magellan Global	0.07	0.07
MFS Global Equity	0.25	0.25
Nikko AM Australian Shares	0.25	0.25
OnePath Active Growth	0.05	0.05
OnePath Australian Shares	0.11	0.11
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.12	0.12
OnePath Capital Guaranteed (Closed)	0.00	0.00
OnePath Cash (Closed)	0.00	0.00
OnePath Conservative	0.07	0.07
OnePath Diversified Credit	0.28	0.28
OnePath Diversified Fixed Interest	0.22	0.22
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.13	0.13
OnePath Global Shares	0.06	0.06
OnePath High Growth	0.02	0.02
OnePath Income (Closed)	0.11	0.11
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.07	0.07
OnePath Tax Effective Income	0.00	0.00

ANZ OneAnswer Term Allocated Pension		
	Buy spread %	Sell spread %
OptiMix Australian Fixed Interest	0.21	0.21
OptiMix Australian Shares	0.06	0.06
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Enhanced Cash (Closed)	0.00	0.00
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.07	0.07
OptiMix Growth	0.06	0.06
OptiMix High Growth	0.05	0.05
OptiMix Moderate	0.08	0.08
OptiMix Property Securities	0.04	0.04
Pendal Core Hedged Global Shares	0.25	0.25
Pendal Smaller Companies	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.39	0.00
Platinum International	0.20	0.20
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Real Return	0.20	0.23
SG Hiscock Property (Closed)	0.25	0.25
T. Rowe Price Dynamic Global Bond	0.50	0.50
UBS Balanced	0.24	0.29
UBS Defensive	0.16	0.34
UBS Diversified Fixed Income	0.10	0.35
Vanguard Australian Property Securities Index	0.04	0.04
Vanguard Australian Shares Index	0.02	0.02
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02

Integra Allocated Pension		
	Buy spread %	Sell spread %
Colonial First State Pension Growth	0.20	0.20
Invesco Pension Growth	0.25	0.25
OnePath Balanced	0.06	0.06
OnePath Capital Stable	0.09	0.09
OnePath Cash	0.00	0.00
OnePath Managed Growth	0.04	0.04
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Growth	0.06	0.06
Rothschilds Pension Growth	0.15	0.15
Rothschilds Pension Stable	0.10	0.10

<b>Integra Super</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
Maple-Brown Abbott Australia Share Fund (Closed)	0.19	0.19
AMP Capital Equity (Closed)	0.20	0.20
Antipodes Global (Long only)	0.30	0.30
Arrowstreet Global Equity (Hedged)	0.21	0.16
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
Colonial First State Diversified	0.20	0.35
Colonial First State Imputation	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
MFS Global Equity	0.25	0.25
MLC Platinum Global (Closed)	0.20	0.20
OnePath Alternatives Growth	0.36	0.36
OnePath Australian Shares	0.11	0.11
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.12	0.12
OnePath Capital Stable	0.09	0.09
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.22	0.22
OnePath Emerging Companies	0.18	0.18
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.13	0.13
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.06	0.06
OnePath High Growth	0.02	0.02
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.07	0.07
OptiMix Australian Fixed Interest	0.21	0.21
OptiMix Australian Shares	0.06	0.06
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Global Emerging Markets Shares	0.14	0.14
OptiMix Global Shares	0.03	0.03

Integra Super		
	Buy spread %	Sell spread %
OptiMix Global Smaller Companies Shares	0.07	0.07
OptiMix Growth	0.06	0.06
OptiMix High Growth	0.05	0.05
OptiMix Moderate	0.08	0.08
OptiMix Property Securities	0.04	0.04
Pendal Core Hedged Global Shares	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.39	0.00
Perpetual International Shares (Closed)	0.27	0.27
Platinum International	0.20	0.20
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
SG Hiscock Property	0.25	0.25
UBS Balanced	0.24	0.29
UBS Defensive Investment	0.16	0.34
UBS Diversified Fixed Income (Closed)	0.10	0.35
Vanguard Australian Property Securities Index	0.04	0.04
Vanguard Australian Shares Index	0.02	0.02
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02
Zurich Investments Managed Growth	0.14	0.14

<b>ANZ Super Advantage</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
AMP Capital Equity	0.20	0.20
Antipodes Global (Long only)	0.30	0.30
ANZ Australian Fixed Interest (Closed)	0.18	0.18
ANZ Diversified Stable Superannuation Pool (Closed)	0.07	0.07
ANZ Wholesale Diversified Stable (Closed)	0.07	0.07
ANZ Wholesale Income (Closed)	0.11	0.11
Arrowstreet Global Equity (Hedged)	0.21	0.16
BlackRock Scientific Australian Equity	0.15	0.15
BlackRock Scientific Diversified Growth	0.16	0.16
BlackRock Scientific International Equity	0.17	0.17
Colonial First State Diversified	0.20	0.35
Colonial First State Imputation	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Maple-Brown Abbott Australia Share Fund	0.19	0.19
MFS Global Equity	0.25	0.25
OnePath Alternatives Growth	0.36	0.36
OnePath Australian Shares	0.11	0.11
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.12	0.12
OnePath Capital Guaranteed	0.00	0.00
OnePath Capital Stable	0.09	0.09
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.22	0.22
OnePath Geared Australian Shares Index	0.04	0.04
OnePath Global Emerging Markets Shares	0.13	0.13
OnePath Global Property Securities Index	0.03	0.03
OnePath Global Shares	0.06	0.06
OnePath High Growth	0.02	0.02
OnePath Managed Growth	0.04	0.04
OnePath Property Securities	0.11	0.11
OnePath Select Leaders	0.05	0.05
OnePath Sustainable Investments – Australian Shares	0.07	0.07
OnePath Wholesale Australian Share (Closed)	0.11	0.11
OptiMix Australian Fixed Interest	0.21	0.21
OptiMix Australian Shares	0.06	0.06



ANZ Super Advantage		
	Buy spread %	Sell spread %
OptiMix Balanced	0.06	0.06
OptiMix Conservative	0.08	0.08
OptiMix Global Emerging Markets Shares	0.14	0.14
OptiMix Global Shares	0.03	0.03
OptiMix Global Smaller Companies Shares	0.07	0.07
OptiMix Growth	0.06	0.06
OptiMix High Growth	0.05	0.05
OptiMix Moderate	0.08	0.08
OptiMix Property Securities	0.04	0.04
Pendal Core Hedged Global Shares	0.25	0.25
Pendal Smaller Companies	0.25	0.25
Pendal Wholesale Asian Share	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.15	0.15
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.39	0.00
Perpetual International Shares	0.27	0.27
Platinum International	0.20	0.20
Russell Balanced	0.35	0.35
Russell Conservative	0.49	0.49
Russell Diversified 50	0.41	0.41
Russell Growth	0.29	0.29
Russell International Bond – \$A Hedged (Closed)	0.50	0.50
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
SG Hiscock Property	0.25	0.25
UBS Balanced	0.24	0.29
UBS Defensive Investment	0.16	0.34
UBS Diversified Fixed Income	0.10	0.35
Vanguard Australian Property Securities Index	0.04	0.04
Vanguard Australian Shares Index	0.02	0.02
Vanguard International Shares Index	0.02	0.02
Vanguard International Shares Index (Hedged)	0.02	0.02
Zurich Investments Managed Growth	0.14	0.14

ANZ Allocated Pension		
	Buy spread %	Sell spread %
ANZ Australian Equities	0.11	0.11
ANZ Capital Guaranteed	0.00	0.00
ANZ Diversified Stable	0.07	0.07
ANZ Growth	0.04	0.04
ANZ Money Market Plus	0.00	0.00
ANZ Select Leaders	0.05	0.05
ANZ Wholesale Australian Imputation	0.12	0.12
ANZ Wholesale Balanced	0.06	0.06
ANZ Wholesale Diversified Fixed Interest	0.22	0.22
ANZ Wholesale Income	0.11	0.11
ANZ Wholesale Property Securities	0.11	0.11
ANZ Wholesale Wealth Accumulator	0.05	0.05
BlackRock Wholesale Australian Share	0.15	0.15
BlackRock Wholesale Tactical Growth	0.18	0.18
Colonial First State Wholesale Imputation	0.20	0.20
Colonial First State Wholesale Leaders	0.20	0.20
Gateway Balanced	0.08	0.08
Gateway Conservative	0.08	0.08
Legg Mason Diversified	0.20	0.20
Magellan Global	0.07	0.07
OnePath Wholesale Australian Shares	0.11	0.11
OnePath Wholesale Balanced	0.06	0.06
OnePath Wholesale Capital Stable	0.09	0.09
OnePath Wholesale Fixed Interest Securities	0.18	0.18
Pendal Smaller Companies Wholesale	0.25	0.25
Pendal Wholesale Asian Shares	0.25	0.25
Pendal Wholesale Active Balanced Fund	0.15	0.15
Pendal Wholesale Australian Shares	0.25	0.25
Pendal Wholesale Balanced Returns	0.13	0.13
Perpetual Wholesale Industrial Shares	0.15	0.15
Russell Australian Bonds	0.42	0.42
Russell Australian Shares	0.17	0.17
Russell International Shares	0.13	0.13
Russell International Shares – \$A Hedged	0.18	0.18

<b>ANZ Investment Bond</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Diversified Stable – Series 1 & 2	0.07	0.07
ANZ Managed – Series 1 & 2	0.04	0.04
Gateway Aggressive	0.06	0.06
Gateway Balanced	0.08	0.08
Gateway Conservative	0.08	0.08
Gateway Growth	0.06	0.06
Russell Australian Shares	0.17	0.17

<b>ANZ Personal Superannuation Bond</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ Australian Imputation	0.12	0.12
ANZ Australian Shares	0.11	0.11
ANZ Balanced	0.06	0.06
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Conservative	0.07	0.07
ANZ Diversified Fixed Interest	0.22	0.22
ANZ Diversified Stable – Series 1 & 2	0.07	0.07
ANZ Growth	0.04	0.04
ANZ Income	0.11	0.11
ANZ Managed – Series 1 & 2	0.04	0.04
ANZ Property Securities	0.11	0.11
ANZ Select Leaders	0.05	0.05
Gateway Aggressive	0.06	0.06
Gateway Balanced	0.08	0.08
Gateway Conservative	0.08	0.08
Gateway Growth	0.06	0.06

<b>ANZ Flexible Income Plan</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ Australian Imputation	0.12	0.12
ANZ Australian Shares	0.11	0.11
ANZ Balanced	0.06	0.06
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Conservative	0.07	0.07
ANZ Diversified Fixed Interest	0.22	0.22
ANZ Diversified Stable – Series 1 & 2	0.07	0.07
ANZ Growth	0.04	0.04
ANZ Income	0.11	0.11
ANZ Managed – Series 1 & 2	0.04	0.04
ANZ Property Securities	0.11	0.11
ANZ Select Leaders	0.05	0.05
Gateway Aggressive	0.06	0.06
Gateway Balanced	0.08	0.08
Gateway Conservative	0.08	0.08
Gateway Growth	0.06	0.06

<b>ANZ Direct Managed Investments</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ Direct Balanced Trust	0.06	0.06
ANZ Direct Dividend Imputation Trust	0.12	0.12
ANZ Direct Growth Trust	0.04	0.04

<b>ANZ Investment Trusts</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ Equity Trust No. 1	0.22	0.22

<b>ANZ Deferred Annuity</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Diversified Stable – Series 1 & 2	0.07	0.07
ANZ Managed – Series 1 & 2	0.04	0.04
Gateway Aggressive	0.06	0.06
Gateway Balanced	0.08	0.08
Gateway Conservative	0.08	0.08
Gateway Growth	0.06	0.06

**FOR FURTHER INFORMATION CALL CUSTOMER SERVICES ON 13 38 63.**

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