

Transaction costs (buy/sell spreads)

EFFECTIVE FROM APRIL 2013

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 or withdrawal price of a unit and the 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 0.90%. 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 estimated 'buy' spread is 0.18 (or \$1.80). 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.

Click the product you are interested in below and it will take you to the relevant section:

ANZ OneAnswer Investment Portfolio	2
ANZ OneAnswer Personal Super	4
ANZ OneAnswer Pension	6
ANZ OneAnswer Term Allocated Pension	9
Integra Allocated Pension	10
Integra Super (including Integra DIY Super Investment Plan)	11
ANZ Super Advantage	12
ANZ Allocated Pension	14
ANZ Investment Bond	15
ANZ Direct Super Investments	15
ANZ Personal Superannuation Bond	16
ANZ Global Technology Fund	16
ANZ Wholesale Investment Trusts	16
ANZ Flexible Income Plan	16
ANZ Direct Managed Investments	17
ANZ Investment Trusts	17
ANZ Deferred Annuity	17
ANZ Corporate Super Bonds	18

Please note that buy/sell spreads do not apply for ANZ Approved Deposit Funds.

ANZ OneAnswer Investment Portfolio

	Buy spread %	Sell spread %
AMP Capital Enhanced Yield (Suspended)	0.00	0.00
AMP Capital Responsible Investment Leaders Australian Shares	0.25	0.25
AMP Capital Responsible Investment Leaders International Shares	0.30	0.30
ANZ Flexible Term Deposit Fund (Closed)	0.00	0.00
ANZ Cash Advantage	0.00	0.00
Ausbil Australian Emerging Leaders	0.30	0.30
AXA Global Equity Value	0.20	0.20
Bentham Syndicated Loan	0.90	0.00
BlackRock Asset Allocation Alpha	0.00	0.00
BlackRock Monthly Income	0.00	0.20
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
BT Core Australian Shares	0.25	0.25
BT Smaller Companies	0.25	0.25
Capital International Global Equities (Hedged)	0.10	0.10
Challenger Howard Mortgages (Suspended)	0.00	0.00
Challenger Property	0.30	0.30
Colonial First State Diversified	0.20	0.20
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.25	0.25
Goldman Sachs Income Plus	0.10	0.10
OnePath Active Growth	0.25	0.25
OnePath Australian Shares	0.25	0.25
OnePath Balanced	0.16	0.16
OnePath Blue Chip Imputation	0.25	0.25
OnePath Cash	0.00	0.00
OnePath Conservative	0.08	0.08
OnePath Diversified Fixed Interest	0.00	0.00
OnePath Diversified High Yield	0.00	0.00
OnePath Global Emerging Markets Shares	0.32	0.32
OnePath Global Property Securities	0.20	0.20
OnePath Global Shares	0.25	0.25
OnePath High Growth	0.25	0.25
OnePath Income	0.05	0.05
OnePath Managed Growth	0.18	0.18
OnePath Property Securities	0.25	0.25

OnePath Select Leaders	0.25	0.25
OnePath Sustainable Investments - Australian Shares	0.25	0.25
OnePath Tax Effective Income	0.18	0.18
Investors Mutual Australian Shares	0.25	0.25
Legg Mason Global Multi Sector Bond	0.20	0.20
Legg Mason Global Value Equity Trust	0.55	0.55
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
OnePath Income Plus (Suspended)	0.09	0.09
OnePath Mortgages (Suspended)	0.00	0.00
OptiMix Australian Fixed Interest	0.00	0.00
OptiMix Australian Shares	0.25	0.25
OptiMix Balanced	0.18	0.18
OptiMix Conservative	0.09	0.09
OptiMix Geared Australian Shares	0.50	0.50
OptiMix Global EmergOnePath Markets Shares	0.32	0.32
OptiMix Global Shares	0.25	0.25
OptiMix Global Smaller Companies Shares	0.25	0.25
OptiMix Growth	0.21	0.21
OptiMix High Growth	0.26	0.26
OptiMix Moderate	0.13	0.13
OptiMix Property Securities	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.30	0.00
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.26	0.00
Perpetual International Shares	0.50	0.00
Platinum Asia	0.25	0.25
Platinum International	0.25	0.25
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
T. Rowe Price Global Equity	0.30	0.30
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.15	0.10
Vanguard Balanced Index	0.14	0.11
Vanguard Conservative Index	0.10	0.08
Vanguard Growth Index	0.18	0.14

Vanguard High Growth Index	0.19	0.14
Vanguard Index Diversified Bond	0.16	0.16
Vanguard International Shares Index	0.20	0.10
Vanguard International Shares Index (Hedged)	0.25	0.15
Vanguard Property Securities Index	0.15	0.15
Walter Scott Global Equity Fund (Hedged)	0.28	0.23
Zurich Investments Global Thematic Shares	0.08	0.08

ANZ OneAnswer Personal Super

	Buy spread %	Sell spread %
AMP Capital Enhanced Yield (Suspended)	0.00	0.00
AMP Capital Responsible Investment Leaders Australian Shares	0.25	0.25
AMP Capital Responsible Investment Leaders International Shares	0.30	0.30
ANZ Flexible Term Deposit Fund (Closed)	0.00	0.00
ANZ Cash Advantage	0.00	0.00
Ausbil Australian Emerging Leaders	0.30	0.30
AXA Global Equity Value	0.20	0.20
Bentham Syndicated Loan	0.90	0.00
BlackRock Asset Allocation Alpha	0.00	0.00
BlackRock Monthly Income	0.00	0.20
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
BT Core Australian Shares	0.25	0.25
BT Smaller Companies	0.25	0.25
Capital International Global Equities (Hedged)	0.10	0.10
Challenger Howard Mortgages (Suspended)	0.00	0.00
Challenger Property	0.30	0.30
Colonial First State Diversified	0.20	0.20
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.25	0.25
Goldman Sachs Income Plus	0.10	0.10
OnePath Active Growth	0.25	0.25
OnePath Australian Shares	0.25	0.25
OnePath Balanced	0.16	0.16
OnePath Blue Chip Imputation	0.25	0.25

OnePath Capital Guaranteed	0.00	0.00
OnePath Cash	0.00	0.00
OnePath Conservative	0.08	0.08
OnePath Diversified Fixed Interest	0.00	0.00
OnePath Diversified High Yield	0.00	0.00
OnePath Global Emerging Markets Shares	0.32	0.32
OnePath Global Property Securities	0.20	0.20
OnePath Global Shares	0.25	0.25
OnePath High Growth	0.25	0.25
OnePath Income	0.05	0.05
OnePath Managed Growth	0.18	0.18
Moneyforlife Index Balanced	0.19	0.19
Moneyforlife Index Conservative	0.12	0.12
Moneyforlife Index Moderate	0.16	0.16
OnePath Property Securities	0.25	0.25
OnePath Select Leaders	0.25	0.25
OnePath Sustainable Investments - Australian Shares	0.25	0.25
OnePath Tax Effective Income	0.18	0.18
Investors Mutual Australian Shares	0.25	0.25
Legg Mason Global Multi Sector Bond	0.20	0.20
Legg Mason Global Value Equity Trust	0.55	0.55
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
OnePath Income Plus (Suspended)	0.09	0.09
OnePath Mortgages (Suspended)	0.00	0.00
OptiMix Australian Fixed Interest	0.00	0.00
OptiMix Australian Shares	0.25	0.25
OptiMix Balanced	0.18	0.18
OptiMix Conservative	0.09	0.09
OptiMix Geared Australian Shares	0.50	0.50
OptiMix Global Emerging Markets Shares	0.32	0.32
OptiMix Global Shares	0.25	0.25
OptiMix Global Smaller Companies Shares	0.25	0.25
OptiMix Growth	0.21	0.21
OptiMix High Growth	0.26	0.26
OptiMix Moderate	0.13	0.13
OptiMix Property Securities	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.30	0.00
Perpetual Balanced Growth	0.34	0.00

Perpetual Conservative Growth	0.26	0.00
Perpetual International Shares	0.50	0.00
Platinum Asia	0.25	0.25
Platinum International	0.25	0.25
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
T. Rowe Price Global Equity	0.30	0.30
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.15	0.10
Vanguard Balanced Index	0.14	0.11
Vanguard Conservative Index	0.10	0.08
Vanguard Growth Index	0.18	0.14
Vanguard High Growth Index	0.19	0.14
Vanguard Index Diversified Bond	0.16	0.16
Vanguard International Shares Index	0.20	0.10
Vanguard International Shares Index (Hedged)	0.25	0.15
Vanguard Property Securities Index	0.15	0.15
Walter Scott Global Equity Fund (Hedged)	0.28	0.23
Zurich Investments Global Thematic Shares	0.08	0.08

ANZ OneAnswer Pension

	Buy spread %	Sell spread %
AMP Capital Enhanced Yield (Suspended)	0.00	0.00
AMP Capital Responsible Investment Leaders Australian Shares	0.25	0.25
AMP Capital Responsible Investment Leaders International Shares	0.30	0.30
ANZ Flexible Term Deposit Fund (Closed)	0.00	0.00
ANZ Cash Advantage	0.00	0.00
ANZ Prime Cash Management Account	0.00	0.00
Ausbil Australian Emerging Leaders	0.30	0.30
AXA Global Equity Value	0.20	0.20
Bentham Syndicated Loan	0.90	0.00
BlackRock Asset Allocation Alpha	0.00	0.00
BlackRock Monthly Income	0.00	0.20
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25

BlackRock Scientific International Equity	0.17	0.17
BT Core Australian Shares	0.25	0.25
BT Smaller Companies	0.25	0.25
Capital International Global Equities (Hedged)	0.10	0.10
Challenger Howard Mortgages (Suspended)	0.00	0.00
Challenger Property	0.30	0.30
Colonial First State Diversified	0.20	0.20
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Imputation	0.20	0.20
Fidelity Australian Equities	0.25	0.25
Goldman Sachs Income Plus	0.10	0.10
OnePath Active Growth	0.25	0.25
OnePath Australian Shares	0.25	0.25
OnePath Balanced	0.16	0.16
OnePath Blue Chip Imputation	0.25	0.25
OnePath Capital Guaranteed	0.00	0.00
OnePath Cash	0.00	0.00
OnePath Conservative	0.08	0.08
OnePath Diversified Fixed Interest	0.00	0.00
OnePath Diversified High Yield	0.00	0.00
OnePath Global Emerging Markets Shares	0.32	0.32
OnePath Global Property Securities	0.20	0.20
OnePath Global Shares	0.25	0.25
OnePath High Growth	0.25	0.25
OnePath Income	0.05	0.05
OnePath Managed Growth	0.18	0.18
Moneyforlife Index Balanced	0.19	0.19
Moneyforlife Index Conservative	0.12	0.12
Moneyforlife Index Moderate	0.16	0.16
OnePath Property Securities	0.25	0.25
OnePath Select Leaders	0.25	0.25
OnePath Sustainable Investments - Australian Shares	0.25	0.25
OnePath Tax Effective Income	0.18	0.18
Investors Mutual Australian Shares	0.25	0.25
Legg Mason Global Multi Sector Bond	0.20	0.20
Legg Mason Global Value Equity Trust	0.55	0.55
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
OnePath Income Plus (Suspended)	0.09	0.09
OnePath Mortgages (Closed)	0.00	0.00

OptiMix Australian Fixed Interest	0.00	0.00
OptiMix Australian Shares	0.25	0.25
OptiMix Balanced	0.18	0.18
OptiMix Conservative	0.09	0.09
OptiMix Geared Australian Shares	0.50	0.50
OptiMix Global Emerging Markets Shares	0.32	0.32
OptiMix Global Shares	0.25	0.25
OptiMix Global Smaller Companies Shares	0.25	0.25
OptiMix Growth	0.21	0.21
OptiMix High Growth	0.26	0.26
OptiMix Moderate	0.13	0.13
OptiMix Property Securities	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.30	0.00
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.26	0.00
Perpetual International Shares	0.50	0.00
Platinum Asia	0.25	0.25
Platinum International	0.25	0.25
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
T. Rowe Price Global Equity	0.30	0.30
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.15	0.10
Vanguard Balanced Index	0.14	0.11
Vanguard Conservative Index	0.10	0.08
Vanguard Growth Index	0.18	0.14
Vanguard High Growth Index	0.19	0.14
Vanguard Index Diversified Bond	0.16	0.16
Vanguard International Shares Index	0.20	0.10
Vanguard International Shares Index (Hedged)	0.25	0.15
Vanguard Property Securities Index	0.15	0.15
Walter Scott Global Equity Fund (Hedged)	0.28	0.23
Zurich Investments Global Thematic Shares	0.08	0.08

ANZ OneAnswer Term Allocated Pension

	Buy Spread %	Sell Spread %
AMP Capital Enhanced Yield (Suspended)	0.00	0.00
Ausbil Australian Emerging Leaders	0.30	0.30
AXA Global Equity Value	0.20	0.20
Bentham Syndicated Loan	0.90	0.00
BlackRock Monthly Income	0.00	0.20
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
BT Smaller Companies	0.25	0.25
Capital International Global Equities (Hedged)	0.10	0.10
Challenger Howard Mortgages (Suspended)	0.00	0.00
Challenger Property	0.30	0.30
Colonial First State Diversified	0.20	0.20
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Imputation	0.20	0.20
OnePath Active Growth	0.25	0.25
OnePath Australian Shares	0.25	0.25
OnePath Balanced	0.16	0.16
OnePath Blue Chip Imputation	0.25	0.25
OnePath Capital Guaranteed	0.00	0.00
OnePath Cash	0.00	0.00
OnePath Conservative	0.08	0.08
OnePath Diversified Fixed Interest	0.00	0.00
OnePath Diversified High Yield	0.00	0.00
OnePath Global Emerging Markets Shares	0.32	0.32
OnePath Global Shares	0.25	0.25
OnePath High Growth	0.25	0.25
OnePath Income	0.05	0.05
OnePath Managed Growth	0.18	0.18
OnePath Property Securities	0.25	0.25
OnePath Select Leaders	0.25	0.25
OnePath Sustainable Investments - Australian Shares	0.25	0.25
OnePath Tax Effective Income	0.18	0.18
Investors Mutual Australian Shares	0.25	0.25
MFS Global Equity	0.35	0.35
OnePath Income Plus (Suspended)	0.09	0.09
OnePath Mortgages (Suspended)	0.00	0.00
OptiMix Australian Fixed Interest	0.00	0.00

OptiMix Australian Shares	0.25	0.25
OptiMix Balanced	0.18	0.18
OptiMix Conservative	0.09	0.09
OptiMix Enhanced Cash	0.00	0.00
OptiMix Geared Australian Shares	0.50	0.50
OptiMix Global Shares	0.25	0.25
OptiMix Global Smaller Companies Shares	0.25	0.25
OptiMix Growth	0.21	0.21
OptiMix High Growth	0.26	0.26
OptiMix Moderate	0.13	0.13
OptiMix Property Securities	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.30	0.00
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.26	0.00
Perpetual International Shares	0.50	0.00
Platinum International	0.25	0.25
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.15	0.10
Vanguard International Shares Index	0.20	0.10
Vanguard International Shares Index (Hedged)	0.25	0.15
Vanguard Property Securities Index	0.15	0.15
Zurich Investments Global Thematic Shares	0.08	0.08

Integra Allocated Pension (Closed)

	Buy Spread %	Sell Spread %
OnePath Balanced	0.16	0.16
OnePath Capital Stable	0.06	0.06
OnePath Cash	0.00	0.00
OnePath Managed Growth	0.18	0.18
OnePath Pension Growth	0.18	0.18

Integra Super (Including Integra DIY Super Investment Plan)

	Buy Spread %	Sell Spread %
Advance Imputation (Closed)	0.25	0.25
AMP Capital Equity (Closed)	0.25	0.25
AXA Global Equity Value	0.20	0.20
BlackRock Asset Allocation Alpha	0.00	0.00
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17
Capital International Global Equities (Hedged)	0.10	0.10
Challenger Property	0.30	0.30
Colonial First State Diversified	0.20	0.20
Colonial First State Imputation	0.20	0.20
OnePath Australian Shares	0.25	0.25
OnePath Balanced	0.16	0.16
OnePath Blue Chip Imputation	0.25	0.25
OnePath Capital Stable	0.06	0.06
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.00	0.00
OnePath Emerging Companies	0.25	0.25
OnePath European Shares (Closed)	0.25	0.25
OnePath Global Emerging Markets Shares	0.32	0.32
OnePath Global Property Securities	0.20	0.20
OnePath Global Sector (Closed)	0.25	0.25
OnePath Global Shares	0.25	0.25
OnePath High Growth	0.25	0.25
OnePath Managed Growth	0.18	0.18
OnePath Property Securities	0.25	0.25
OnePath Select Leaders	0.25	0.25
OnePath Sustainable Investments - Australian Shares	0.25	0.25
Investors Mutual Australian Shares	0.25	0.25
MFS Global Equity	0.35	0.35
MLC Platinum Global (Closed)	0.10	0.05
OnePath Mortgages (Suspended)	0.00	0.00
OnePath Protected Growth (Closed)	0.16	0.16
OptiMix Australian Fixed Interest	0.00	0.00
OptiMix Australian Shares	0.25	0.25
OptiMix Balanced	0.18	0.18
OptiMix Conservative	0.09	0.09

OptiMix Geared Australian Shares	0.50	0.50
OptiMix Global Emerging Markets Shares	0.32	0.32
OptiMix Global Shares	0.25	0.25
OptiMix Global Smaller Companies Shares	0.25	0.25
OptiMix Growth	0.21	0.21
OptiMix High Growth	0.26	0.26
OptiMix Moderate	0.13	0.13
OptiMix Property Securities	0.25	0.25
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.30	0.00
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.26	0.00
Perpetual International Shares (Closed)	0.50	0.00
Platinum International	0.25	0.25
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
UBS Balanced	0.20	0.20
UBS Defensive Investment	0.15	0.15
UBS Diversified Fixed Income (Closed)	0.05	0.15
Vanguard Australian Shares Index	0.15	0.10
Vanguard International Shares Index	0.20	0.10
Vanguard International Shares Index (Hedged)	0.25	0.15
Vanguard Property Securities Index	0.15	0.15
Zurich Investments Global Thematic Shares	0.08	0.08
Zurich Investments Managed Growth	0.14	0.14

ANZ Super Advantage

	Buy Spread %	Sell Spread %
Advance Imputation (Closed)	0.25	0.25
AMP Capital Equity	0.25	0.25
ANZ Australian Fixed Interest (Closed)	0.00	0.00
ANZ Diversified Stable Superannuation Pool (Closed)	0.08	0.08
ANZ Wholesale Diversified Stable (Closed)	0.08	0.08
ANZ Wholesale Income (Closed)	0.05	0.05
AXA Global Equity Value	0.20	0.20
BlackRock Asset Allocation Alpha	0.00	0.00
BlackRock Scientific Australian Equity	0.20	0.20
BlackRock Scientific Diversified Growth	0.25	0.25
BlackRock Scientific International Equity	0.17	0.17

BT Wholesale Asian Share (Closed)	0.25	0.25
Capital International Global Equities (Hedged)	0.10	0.10
Challenger Property	0.30	0.30
Colonial First State Diversified	0.20	0.20
Colonial First State Imputation	0.20	0.20
OnePath Australian Shares	0.25	0.25
OnePath Balanced	0.16	0.16
OnePath Blue Chip Imputation	0.25	0.25
OnePath Capital Guaranteed	0.00	0.00
OnePath Capital Stable	0.06	0.06
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.00	0.00
OnePath European Shares (Closed)	0.25	0.25
OnePath Global Emerging Markets Shares	0.32	0.32
OnePath Global Property Securities	0.20	0.20
OnePath Global Sector (Closed)	0.25	0.25
OnePath Global Shares	0.25	0.25
OnePath High Growth	0.25	0.25
OnePath Managed Growth	0.18	0.18
OnePath Property Securities	0.25	0.25
OnePath Select Leaders	0.25	0.25
OnePath Sustainable Investments - Australian Shares	0.25	0.25
OnePath Wholesale Australian Share (Closed)	0.25	0.25
Investors Mutual Australian Shares	0.25	0.25
MFS Global Equity	0.35	0.35
OnePath Mortgages	0.00	0.00
OnePath Protected Growth (Closed)	0.16	0.16
OptiMix Australian Fixed Interest	0.00	0.00
OptiMix Australian Shares	0.25	0.25
OptiMix Balanced	0.18	0.18
OptiMix Conservative	0.09	0.09
OptiMix Geared Australian Shares	0.50	0.50
OptiMix Global Emerging Markets Shares	0.32	0.32
OptiMix Global Shares	0.25	0.25
OptiMix Global Smaller Companies Shares	0.25	0.25
OptiMix Growth	0.21	0.21
OptiMix High Growth	0.26	0.26
OptiMix Moderate	0.13	0.13
OptiMix Property Securities	0.25	0.25
Perennial Value Shares	0.30	0.30

Perpetual Australian Shares	0.30	0.00
Perpetual Balanced Growth	0.34	0.00
Perpetual Conservative Growth	0.26	0.00
Perpetual International Shares	0.50	0.00
Platinum International	0.25	0.25
Rothschild Smaller Companies Wholesale (Closed)	0.25	0.25
Russell Balanced	0.25	0.25
Russell Conservative	0.19	0.19
Russell Diversified 50	0.22	0.22
Russell Growth	0.27	0.27
Russell International Bond - \$A Hedged (Closed)	0.25	0.25
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
UBS Balanced	0.20	0.20
UBS Defensive Investment	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.15	0.10
Vanguard International Shares Index	0.20	0.10
Vanguard International Shares Index (Hedged)	0.25	0.15
Vanguard Property Securities Index	0.15	0.15
Zurich Investments Global Thematic Shares	0.08	0.08
Zurich Investments Managed Growth	0.14	0.14

ANZ Allocated Pension (Closed)

	Buy Spread %	Sell Spread %
ANZ Australian Equities	0.25	0.25
ANZ Capital Guaranteed	0.00	0.00
ANZ Diversified Stable	0.08	0.08
ANZ Growth	0.18	0.18
ANZ International Equities Index	0.30	0.25
ANZ Money Market Plus	0.00	0.00
ANZ Select Leaders	0.25	0.25
ANZ Wholesale Australian Imputation	0.25	0.25
ANZ Wholesale Balanced	0.16	0.16
ANZ Wholesale Diversified Fixed Interest	0.00	0.00
ANZ Wholesale Income	0.05	0.05
ANZ Wholesale Property Securities	0.25	0.25
ANZ Wholesale Wealth Accumulator	0.25	0.25
BlackRock Wholesale Balanced	0.18	0.18
BT Balanced Wholesale Trust	0.25	0.00

BT Smaller Companies Wholesale	0.25	0.25
BT Wholesale Asian Shares	0.25	0.25
BT Wholesale Australian Shares	0.25	0.25
BT Wholesale Balanced Returns	0.25	0.00
Colonial First State Wholesale Imputation	0.20	0.20
Colonial First State Wholesale Leaders	0.20	0.20
Fidelity Perpetual Wholesale International	0.50	0.00
Gateway Balanced	0.13	0.13
Gateway Conservative	0.09	0.09
OnePath Wholesale Australian Shares	0.25	0.25
OnePath Wholesale Balanced	0.16	0.16
OnePath Wholesale Capital Stable	0.06	0.06
OnePath Wholesale Fixed Interest Securities	0.00	0.00
Legg Mason Diversified	0.28	0.28
Legg Mason Global Equity	0.55	0.55
Legg Mason Tactical Allocation	0.00	0.00
Perpetual Wholesale Industrial Shares	0.30	0.00
Russell Australian Bonds	0.14	0.14
Russell Australian Shares	0.25	0.25
Russell International Bonds - \$A Hedged	0.25	0.25
Russell International Shares	0.25	0.25
Russell International Shares - \$A Hedged	0.27	0.27

ANZ Investment Bond (Closed)

	Buy Spread %	Sell Spread %
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Diversified Stable - Series 1 & 2	0.08	0.08
ANZ Managed - Series 1 & 2	0.18	0.18
Gateway Aggressive	0.21	0.21
Gateway Balanced	0.13	0.13
Gateway Conservative	0.09	0.09
Gateway Growth	0.18	0.18
Russell Australian Shares	0.25	0.25

ANZ Direct Super Investments (Closed)

	Buy Spread %	Sell Spread %
ANZ Direct Diversified Stable	0.08	0.08
ANZ Direct Managed	0.18	0.18

ANZ Personal Superannuation Bond (Closed)

	Buy Spread %	Sell Spread %
ANZ Australian Imputation	0.25	0.25
ANZ Australian Shares	0.25	0.25
ANZ Balanced	0.16	0.16
ANZ Capital Guaranteed – Series 1, 2 And 3	0.00	0.00
ANZ Conservative	0.08	0.08
ANZ Diversified Fixed Interest	0.00	0.00
ANZ Diversified Stable - Series 1 & 2	0.08	0.08
ANZ Growth	0.18	0.18
ANZ Income	0.05	0.05
ANZ Managed - Series 1 & 2	0.18	0.18
ANZ Property Securities	0.25	0.25
ANZ Select Leaders	0.25	0.25
Gateway Aggressive	0.21	0.21
Gateway Balanced	0.13	0.13
Gateway Conservative	0.09	0.09
Gateway Growth	0.18	0.18

ANZ Global Technology Fund (Closed)

	Buy Spread %	Sell Spread %
ANZ Global Technology (Series 1 Retail)	0.32	0.32
ANZ Global Technology (Series 2 Wholesale)	0.32	0.32

ANZ Wholesale Investment Trusts

	Buy Spread %	Sell Spread %
ANZ Wholesale Australian Imputation Trust (Closed)	0.25	0.25
ANZ Wholesale Australian Shares Trust	0.25	0.25
ANZ Wholesale Balanced Trust (Closed)	0.16	0.16
ANZ Wholesale Conservative Trust	0.08	0.08
ANZ Wholesale Global Technology Trust (Closed)	0.32	0.32
ANZ Wholesale Growth Trust (Closed)	0.18	0.18
ANZ Wholesale Income Trust	0.05	0.05
ANZ Wholesale Property Securities Trust (Closed)	0.25	0.25
OnePath Wholesale Diversified Fixed Interest Trust	0.00	0.00
OnePath Wholesale Select Leaders Trust	0.25	0.25

ANZ Flexible Income Plan (Closed)

	Buy Spread %	Sell Spread %
ANZ Australian Imputation	0.25	0.25
ANZ Australian Shares	0.25	0.25

ANZ Balanced	0.16	0.16
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Conservative	0.08	0.08
ANZ Diversified Fixed Interest	0.00	0.00
ANZ Diversified Stable – Series 1 & 2	0.08	0.08
ANZ Growth	0.18	0.18
ANZ Income	0.05	0.05
ANZ Managed – Series 1 & 2	0.18	0.18
ANZ Property Securities	0.25	0.25
ANZ Select Leaders	0.25	0.25
Gateway Aggressive	0.21	0.21
Gateway Balanced	0.13	0.13
Gateway Conservative	0.09	0.09
Gateway Growth	0.18	0.18

ANZ Direct Managed Investments

	Buy Spread %	Sell Spread %
ANZ Direct Balanced Trust	0.16	0.16
ANZ Direct Dividend Imputation Trust	0.25	0.25
ANZ Direct Growth Trust	0.18	0.18

ANZ Investment Trusts (Closed)

	Buy Spread %	Sell Spread %
ANZ Property Securities Trust	0.25	0.25
ANZ Fixed Interest Trust	0.02	0.02
ANZ Equity Trust No. 1	0.25	0.25
ANZ Mortgage Fund – Series 1 & 2	0.00	0.00

ANZ Deferred Annuity (Closed)

	Buy Spread %	Sell Spread %
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Diversified Stable – Series 1 & 2	0.08	0.08
ANZ Managed – Series 1 & 2	0.18	0.18
Gateway Aggressive	0.21	0.21
Gateway Balanced	0.13	0.13
Gateway Conservative	0.09	0.09
Gateway Growth	0.18	0.18



ANZ Corporate Super Bonds (Closed)

	Buy Spread %	Sell Spread %
ANZ Capital Guaranteed – Series 1	0.00	0.00
ANZ Diversified Stable - Series 1	0.08	0.08
ANZ Managed - Series 1	0.18	0.18

OnePath Custodians Pty Limited, OnePath Life Limited and OnePath Funds Management Limited are issuers of this document. Each issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although the relevant issuer is owned by ANZ it is not a Bank. Except as described in any relevant Product Disclosure Statement (PDS), an investment with an issuer is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer of the capital or performance of an investment. An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

The information is current as of April 2013 but may be subject to change. The information provided in this document is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should read the relevant PDS available at anz.com and any relevant Product Updates for updated information about the relevant product before making a decision to acquire or continue to hold that product.

For further information, contact your ANZ Financial Planner or call Customer Services on 13 38 63.

OnePath Custodians Pty Limited

ABN 12 008 508 496

AFSL 238346

OnePath Life Limited

ABN 33 009 657 176

AFSL 238341

OnePath Funds Management Limited

ABN 21 003 002 800

AFSL 238342

347 Kent Street
Sydney NSW 2000