

Transaction costs (buy/sell spreads)

EFFECTIVE FROM FEBRUARY 2017

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 0.50%. 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 0.08% (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.

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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
Arrowstreet Global Equity (Hedged)	0.22	0.19
Bentham Global Income	0.38	0.38
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
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
Investors Mutual Australian Shares	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00
Henderson Global Fixed Interest Total Return	0.25	0.25
Altrinsic Global Equities	0.30	0.30
Magellan Global Fund	0.10	0.10
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
OnePath Active Growth	0.09	0.09
OnePath Alternatives Growth	0.00	0.03
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.13	0.13
OnePath Cash	0.00	0.00
OnePath Conservative	0.03	0.03
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Diversified High Yield	0.04	0.04
OnePath Global Emerging Markets Shares	0.27	0.27

ANZ OneAnswer Investment Portfolio

OnePath Global Property Securities	0.16	0.16
OnePath Global Shares	0.16	0.16
OnePath High Growth	0.11	0.11
OnePath Income	0.03	0.03
OnePath Income Plus (Suspended)	0.05	0.05
OnePath Managed Growth	0.08	0.08
OnePath Mortgages (Suspended)	0.00	0.00
OnePath Property Securities	0.16	0.16
OnePath Select Leaders	0.20	0.20
OnePath Sustainable Investments – Australian Shares	0.18	0.18
OnePath Tax Effective Income	0.07	0.07
OptiMix Australian Fixed Interest	0.03	0.03
OptiMix Australian Shares	0.13	0.13
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.05	0.05
OnePath Geared Australian Shares Index	0.20	0.20
OptiMix Global Emerging Markets Shares	0.24	0.24
OptiMix Global Shares	0.16	0.16
OptiMix Global Smaller Companies Shares	0.20	0.20
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
OptiMix Property Securities	0.16	0.16
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
Platinum Asia	0.25	0.25
Platinum International	0.25	0.25
SG Hiscock Property	0.30	0.30
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
T. Rowe Price Global Equity	0.30	0.30
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15

ANZ OneAnswer Investment Portfolio

UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.10	0.10
Vanguard Balanced Index	0.08	0.08
Vanguard Conservative Index	0.06	0.06
Vanguard Growth Index	0.10	0.10
Vanguard High Growth Index	0.12	0.12
Vanguard Index Diversified Bond	0.04	0.04
Vanguard International Shares Index	0.11	0.11
Vanguard International Shares Index (Hedged)	0.11	0.11
Vanguard Property Securities Index	0.17	0.17
Walter Scott Global Equity Fund (Hedged)	0.22	0.17
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
Arrowstreet Global Equity (Hedged)	0.22	0.19
Bentham Global Income	0.38	0.38
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
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
Investors Mutual Australian Shares	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00

ANZ OneAnswer Personal Super

Henderson Global Fixed Interest Total Return	0.25	0.25
Altrinsic Global Equities	0.30	0.30
Magellan Global Fund	0.10	0.10
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
Moneyforlife Index Balanced	0.04	0.04
Moneyforlife Index Conservative	0.03	0.03
Moneyforlife Index Moderate	0.04	0.04
OnePath Active Growth	0.09	0.09
OnePath Australian Shares	0.13	0.13
OnePath Alternatives Growth	0.00	0.03
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.13	0.13
OnePath Capital Guaranteed	0.00	0.00
OnePath Cash	0.00	0.00
OnePath Conservative	0.03	0.03
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Diversified High Yield	0.04	0.04
OnePath Global Emerging Markets Shares	0.27	0.27
OnePath Global Property Securities	0.16	0.16
OnePath Global Shares	0.16	0.16
OnePath High Growth	0.11	0.11
OnePath Income	0.03	0.03
OnePath Income Plus (Suspended)	0.05	0.05
OnePath Managed Growth	0.08	0.08
OnePath Mortgages (Suspended)	0.00	0.00
OnePath Property Securities	0.16	0.16
OnePath Select Leaders	0.20	0.20
OnePath Sustainable Investments - Australian Shares	0.18	0.18
OnePath Tax Effective Income	0.07	0.07
OptiMix Australian Fixed Interest	0.03	0.03
OptiMix Australian Shares	0.13	0.13
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.04	0.04
OnePath Geared Australian Shares Index	0.20	0.20
OptiMix Global Emerging Markets Shares	0.24	0.24
OptiMix Global Shares	0.16	0.16

ANZ OneAnswer Personal Super

OptiMix Global Smaller Companies Shares	0.20	0.20
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
OptiMix Property Securities	0.16	0.16
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
Platinum Asia	0.25	0.25
Platinum International	0.25	0.25
SG Hiscock Property	0.30	0.30
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
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	0.10	0.10
Vanguard Balanced Index	0.08	0.08
Vanguard Conservative Index	0.06	0.06
Vanguard Growth Index	0.10	0.10
Vanguard High Growth Index	0.12	0.12
Vanguard Index Diversified Bond	0.04	0.04
Vanguard International Shares Index	0.11	0.11
Vanguard International Shares Index (Hedged)	0.11	0.11
Vanguard Property Securities Index	0.17	0.17
Walter Scott Global Equity Fund (Hedged)	0.22	0.17
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 OneAnswer Pension

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
Arrowstreet Global Equity (Hedged)	0.22	0.19
Bentham Global Income	0.38	0.38
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
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
Investors Mutual Australian Shares	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00
Henderson Global Fixed Interest Total Return	0.25	0.25
Altrinsic Global Equities	0.30	0.30
Magellan Global Fund	0.10	0.10
Merlon Australian Share Income	0.20	0.20
MFS Global Equity	0.35	0.35
Moneyforlife Index Balanced	0.04	0.04
Moneyforlife Index Conservative	0.03	0.03
Moneyforlife Index Moderate	0.04	0.04
OnePath Active Growth	0.09	0.09
OnePath Alternatives Growth	0.00	0.03
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.13	0.13
OnePath Capital Guaranteed	0.00	0.00
OnePath Cash	0.00	0.00
OnePath Conservative	0.03	0.03
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Diversified High Yield	0.04	0.04

ANZ OneAnswer Pension

OnePath Global Emerging Markets Shares	0.27	0.27
OnePath Global Property Securities	0.16	0.16
OnePath Global Shares	0.16	0.16
OnePath High Growth	0.11	0.11
OnePath Income	0.03	0.03
OnePath Income Plus (Suspended)	0.05	0.05
OnePath Managed Growth	0.08	0.08
OnePath Mortgages (Closed)	0.00	0.00
OnePath Property Securities	0.16	0.16
OnePath Select Leaders	0.20	0.20
OnePath Sustainable Investments – Australian Shares	0.18	0.18
OnePath Tax Effective Income	0.07	0.07
OptiMix Australian Fixed Interest	0.03	0.03
OptiMix Australian Shares	0.13	0.13
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.05	0.05
OnePath Geared Australian Shares Index	0.20	0.20
OptiMix Global Emerging Markets Shares	0.24	0.24
OptiMix Global Shares	0.16	0.16
OptiMix Global Smaller Companies Shares	0.20	0.20
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
OptiMix Property Securities	0.16	0.16
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
Platinum Asia	0.25	0.25
Platinum International	0.25	0.25
SG Hiscock Property	0.30	0.30
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Fixed Income	0.12	0.12
Schroder Real Return	0.20	0.20
T. Rowe Price Global Equity	0.30	0.30
UBS Balanced	0.20	0.20

ANZ OneAnswer Pension

UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.10	0.10
Vanguard Balanced Index	0.08	0.08
Vanguard Conservative Index	0.06	0.06
Vanguard Growth Index	0.10	0.10
Vanguard High Growth Index	0.12	0.12
Vanguard Index Diversified Bond	0.04	0.04
Vanguard International Shares Index	0.11	0.11
Vanguard International Shares Index (Hedged)	0.11	0.11
Vanguard Property Securities Index	0.17	0.17
Walter Scott Global Equity Fund (Hedged)	0.22	0.17
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
Arrowstreet Global Equity (Hedged)	0.22	0.19
Bentham Global Income	0.38	0.38
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
Colonial First State Global Credit Income	0.25	0.25
Colonial First State Imputation	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
Kapstream Absolute Return Income	0.00	0.00
Magellan Global Fund	0.10	0.10
MFS Global Equity	0.35	0.35
OnePath Active Growth	0.09	0.09
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.13	0.13
OnePath Capital Guaranteed	0.00	0.00

ANZ OneAnswer Term Allocated Pension

OnePath Cash	0.00	0.00
OnePath Conservative	0.03	0.03
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Diversified High Yield	0.04	0.04
OnePath Global Emerging Markets Shares	0.27	0.27
OnePath Global Shares	0.16	0.16
OnePath High Growth	0.11	0.11
OnePath Income	0.03	0.03
OnePath Income Plus (Suspended)	0.05	0.05
OnePath Managed Growth	0.08	0.08
OnePath Mortgages (Suspended)	0.00	0.00
OnePath Property Securities	0.16	0.16
OnePath Select Leaders	0.20	0.20
OnePath Sustainable Investments - Australian Shares	0.18	0.18
OnePath Tax Effective Income	0.07	0.07
OptiMix Australian Fixed Interest	0.03	0.03
OptiMix Australian Shares	0.13	0.13
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.05	0.05
OptiMix Enhanced Cash	0.00	0.00
OnePath Geared Australian Shares Index	0.20	0.20
OptiMix Global Shares	0.16	0.16
OptiMix Global Smaller Companies Shares	0.20	0.20
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
OptiMix Property Securities	0.16	0.16
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
Platinum International	0.25	0.25
SG Hiscock Property	0.30	0.30
Schroder Australian Equity	0.25	0.25
Schroder Balanced	0.22	0.22
Schroder Real Return	0.20	0.20
UBS Balanced	0.20	0.20

ANZ OneAnswer Term Allocated Pension

UBS Defensive	0.15	0.15
UBS Diversified Fixed Income	0.05	0.15
Vanguard Australian Shares Index	0.10	0.10
Vanguard International Shares Index	0.11	0.11
Vanguard International Shares Index (Hedged)	0.11	0.11
Vanguard Property Securities Index	0.17	0.17
Zurich Investments Global Thematic Shares	0.08	0.08

Integra Allocated Pension (Closed)

	Buy Spread %	Sell Spread %
OnePath Balanced	0.06	0.06
OnePath Capital Stable	0.03	0.03
OnePath Cash	0.00	0.00
OnePath Managed Growth	0.08	0.08
OnePath Pension Growth	0.08	0.08

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
Arrowstreet Global Equity (Hedged)	0.22	0.19
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
Colonial First State Diversified	0.20	0.20
Colonial First State Imputation	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
MFS Global Equity	0.35	0.35
MLC Platinum Global (Closed)	0.25	0.25
OnePath Alternatives Growth	0.00	0.03
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.13	0.13
OnePath Capital Stable	0.03	0.03
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.03	0.03

Integra Super (Including Integra DIY Super Investment Plan)

OnePath Emerging Companies	0.26	0.26
OnePath Global Emerging Markets Shares	0.27	0.27
OnePath Global Property Securities	0.16	0.16
OnePath Global Shares	0.16	0.16
OnePath High Growth	0.11	0.11
OnePath Managed Growth	0.08	0.08
OnePath Mortgages (Suspended)	0.00	0.00
OnePath Property Securities	0.16	0.16
OnePath Select Leaders	0.20	0.20
OnePath Sustainable Investments - Australian Shares	0.18	0.18
OptiMix Australian Fixed Interest	0.03	0.03
OptiMix Australian Shares	0.13	0.13
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.05	0.05
OnePath Geared Australian Shares Index	0.20	0.20
OptiMix Global Emerging Markets Shares	0.24	0.24
OptiMix Global Shares	0.16	0.16
OptiMix Global Smaller Companies Shares	0.20	0.20
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
OptiMix Property Securities	0.16	0.16
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
SG Hiscock Property	0.30	0.30
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	0.10	0.10
Vanguard International Shares Index	0.11	0.11
Vanguard International Shares Index (Hedged)	0.11	0.11
Vanguard Property Securities Index	0.17	0.17
Zurich Investments Global Thematic Shares	0.08	0.08

Integra Super (Including Integra DIY Super Investment Plan)

Zurich Investments Managed Growth	0.14	0.14
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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)	0.03	0.03
ANZ Diversified Stable Superannuation Pool (Closed)	0.03	0.03
ANZ Wholesale Diversified Stable (Closed)	0.03	0.03
ANZ Wholesale Income (Closed)	0.03	0.03
Arrowstreet Global Equity (Hedged)	0.22	0.19
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
Colonial First State Diversified	0.20	0.20
Colonial First State Imputation	0.20	0.20
Investors Mutual Australian Shares	0.25	0.25
MFS Global Equity	0.35	0.35
OnePath Alternatives Growth	0.00	0.03
OnePath Australian Shares	0.13	0.13
OnePath Balanced	0.06	0.06
OnePath Blue Chip Imputation	0.13	0.13
OnePath Capital Guaranteed	0.00	0.00
OnePath Capital Stable	0.03	0.03
OnePath Cash	0.00	0.00
OnePath Diversified Fixed Interest	0.03	0.03
OnePath Global Emerging Markets Shares	0.27	0.27
OnePath Global Property Securities	0.16	0.16
OnePath Global Shares	0.16	0.16
OnePath High Growth	0.11	0.11
OnePath Managed Growth	0.08	0.08
OnePath Mortgages	0.00	0.00
OnePath Property Securities	0.16	0.16
OnePath Select Leaders	0.20	0.20
OnePath Sustainable Investments - Australian Shares	0.18	0.18
OnePath Wholesale Australian Share (Closed)	0.13	0.13

ANZ Super Advantage

OptiMix Australian Fixed Interest	0.03	0.03
OptiMix Australian Shares	0.13	0.13
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.05	0.05
OnePath Geared Australian Shares Index	0.20	0.20
OptiMix Global Emerging Markets Shares	0.24	0.24
OptiMix Global Shares	0.16	0.16
OptiMix Global Smaller Companies Shares	0.20	0.20
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
OptiMix Property Securities	0.16	0.16
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	0.22	0.20
Russell Conservative	0.18	0.17
Russell Diversified 50	0.20	0.19
Russell Growth	0.23	0.21
Russell International Bond - \$A Hedged (Closed)	0.20	0.20
SG Hiscock Property	0.30	0.30
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	0.10	0.10
Vanguard International Shares Index	0.11	0.11
Vanguard International Shares Index (Hedged)	0.11	0.11
Vanguard Property Securities Index	0.17	0.17
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	0.13	0.13
ANZ Capital Guaranteed	0.00	0.00
ANZ Diversified Stable	0.03	0.03
ANZ Growth	0.08	0.08
ANZ International Equities Index	0.30	0.25
ANZ Money Market Plus	0.00	0.00
ANZ Select Leaders	0.20	0.20
ANZ Wholesale Australian Imputation	0.13	0.13
ANZ Wholesale Balanced	0.06	0.06
ANZ Wholesale Diversified Fixed Interest	0.03	0.03
ANZ Wholesale Income	0.03	0.03
ANZ Wholesale Property Securities	0.16	0.16
ANZ Wholesale Wealth Accumulator	0.20	0.20
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
Magellan Global Fund	0.10	0.10
Gateway Balanced	0.07	0.07
Gateway Conservative	0.05	0.05
Legg Mason Diversified	0.28	0.28
Legg Mason Global Equity	0.25	0.25
Legg Mason Tactical Allocation	0.00	0.00
OnePath Wholesale Australian Shares	0.13	0.13
OnePath Wholesale Balanced	0.06	0.06
OnePath Wholesale Capital Stable	0.03	0.03
OnePath Wholesale Fixed Interest Securities	0.03	0.03
Perpetual Wholesale Industrial Shares	0.30	0.00
Russell Australian Bonds	0.10	0.10
Russell Australian Shares	0.25	0.25
Russell International Bonds - \$A Hedged	0.20	0.20
Russell International Shares	0.15	0.10
Russell International Shares - \$A Hedged	0.17	0.12

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	0.03	0.03
ANZ Managed - Series 1 & 2	0.08	0.08
Gateway Aggressive	0.11	0.11
Gateway Balanced	0.07	0.07
Gateway Conservative	0.05	0.05
Gateway Growth	0.09	0.09
Russell Australian Shares	0.25	0.25

ANZ Personal Superannuation Bond (Closed)

	Buy Spread %	Sell Spread %
ANZ Australian Imputation	0.13	0.13
ANZ Australian Shares	0.13	0.13
ANZ Balanced	0.06	0.06
ANZ Capital Guaranteed – Series 1, 2 And 3	0.00	0.00
ANZ Conservative	0.03	0.03
ANZ Diversified Fixed Interest	0.03	0.03
ANZ Diversified Stable - Series 1 & 2	0.03	0.03
ANZ Growth	0.08	0.08
ANZ Income	0.03	0.03
ANZ Managed - Series 1 & 2	0.08	0.08
ANZ Property Securities	0.16	0.16
ANZ Select Leaders	0.20	0.20
Gateway Aggressive	0.11	0.11
Gateway Balanced	0.07	0.07
Gateway Conservative	0.05	0.05
Gateway Growth	0.09	0.09

ANZ Wholesale Investment Trusts

	Buy Spread %	Sell Spread %
ANZ Wholesale Australian Shares Trust	0.15	0.15
ANZ Wholesale Income Trust	0.02	0.02
OnePath Wholesale Diversified Fixed Interest Trust	0.02	0.02
OnePath Wholesale Select Leaders Trust	0.20	0.20
ANZ Cash Plus Fund	0.00	0.00
ANZ Enhanced Yield Fund	0.00	0.00

ANZ Wholesale Investment Trusts

ANZ Fixed Income Fund	0.00	0.00
ANZ Private Global Equities Trust	0.17	0.17
ANZ Private Global Equities (Actively Hedged) Fund	0.09	0.09
ANZ Private International Fixed Interest Fund	0.11	0.11

ANZ Flexible Income Plan (Closed)

	Buy Spread %	Sell Spread %
ANZ Australian Imputation	0.13	0.13
ANZ Australian Shares	0.13	0.13
ANZ Balanced	0.06	0.06
ANZ Capital Guaranteed – Series 1, 2 & 3	0.00	0.00
ANZ Conservative	0.03	0.03
ANZ Diversified Fixed Interest	0.03	0.03
ANZ Diversified Stable – Series 1 & 2	0.03	0.03
ANZ Growth	0.08	0.08
ANZ Income	0.03	0.03
ANZ Managed – Series 1 & 2	0.08	0.08
ANZ Property Securities	0.16	0.16
ANZ Select Leaders	0.20	0.20
Gateway Aggressive	0.11	0.11
Gateway Balanced	0.07	0.07
Gateway Conservative	0.05	0.05
Gateway Growth	0.09	0.09

ANZ Direct Managed Investments

	Buy Spread %	Sell Spread %
ANZ Direct Balanced Trust	0.06	0.06
ANZ Direct Dividend Imputation Trust	0.13	0.13
ANZ Direct Growth Trust	0.08	0.08

ANZ Investment Trusts (Closed)

	Buy Spread %	Sell Spread %
ANZ Property Securities Trust	0.16	0.16
ANZ Equity Trust No. 1	0.13	0.13
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	0.03	0.03
ANZ Managed – Series 1 & 2	0.08	0.08
Gateway Aggressive	0.11	0.11
Gateway Balanced	0.07	0.07
Gateway Conservative	0.05	0.05
Gateway Growth	0.09	0.09

ANZ Corporate Super Bonds (Closed)

	Buy Spread %	Sell Spread %
ANZ Capital Guaranteed – Series 1	0.00	0.00
ANZ Diversified Stable - Series 1	0.03	0.03
ANZ Managed - Series 1	0.08	0.08

ANZ Smart Choice Super and Pension

	Buy Spread %	Sell Spread %
ANZ Smart Choice - 1940s	0.03	0.03
ANZ Smart Choice - 1950s	0.07	0.07
ANZ Smart Choice - 1960s	0.09	0.09
ANZ Smart Choice - 1970s	0.11	0.11
ANZ Smart Choice - 1980s	0.11	0.11
ANZ Smart Choice - 1990s	0.11	0.11
ANZ Smart Choice – 2000s	0.11	0.11
ANZ Smart Choice - Cash	0.00	0.00
ANZ Smart Choice - Conservative	0.03	0.03
ANZ Smart Choice - Moderate	0.07	0.07
ANZ Smart Choice - Growth	0.10	0.10
ANZ Smart Choice - Australian Equities	0.09	0.09
ANZ Smart Choice - International Equities (hedged)	0.10	0.10
ANZ Smart Choice – International Equities (unhedged)	0.10	0.10
ANZ Smart Choice - Global Property	0.16	0.16
ANZ Smart Choice – Australian Fixed Interest	0.02	0.02
ANZ Smart Choice - Global Fixed Interest	0.04	0.04

ANZ Smart Choice Super

	Buy Spread %	Sell Spread %
ANZ Smart Choice - 1940s	0.03	0.03
ANZ Smart Choice - 1950s	0.07	0.07
ANZ Smart Choice - 1960s	0.09	0.09
ANZ Smart Choice - 1970s	0.11	0.11
ANZ Smart Choice - 1980s	0.11	0.11
ANZ Smart Choice - 1990s	0.11	0.11
ANZ Smart Choice - 2000s	0.11	0.11
ANZ Smart Choice - Cash	0.00	0.00
ANZ Smart Choice - Conservative	0.03	0.03
ANZ Smart Choice - Moderate	0.07	0.07
ANZ Smart Choice - Growth	0.10	0.10
ANZ Smart Choice - Australian Equities	0.09	0.09
ANZ Smart Choice - Global Property	0.16	0.16
ANZ Smart Choice - Australian Fixed Interest	0.02	0.02
ANZ Smart Choice - Global Fixed Interest	0.04	0.04
ANZ Smart Choice- Global Smaller Companies	0.16	0.16
ANZ Smart Choice- International Equities (hedged)	0.10	0.10
ANZ Smart Choice- International Equities (unhedged)	0.10	0.10
OnePath Cash	0.00	0.00
OnePath Capital Guaranteed	0.00	0.00
ANZ Capital Guaranteed	0.00	0.00
OnePath Capital Stable	0.03	0.03
OnePath Mortgages	0.00	0.00
Bentham Global Income	0.38	0.38
PIMCO Diversified Fixed Interest	0.03	0.03
Schroder Fixed Income	0.12	0.12
Kapstream Absolute Return Income	0.00	0.00
SG Hiscock Property Securities	0.16	0.16
CBRE Clarion Global Property Securities	0.16	0.16
Bennelong Australian Equities	0.30	0.30
BT Smaller Companies	0.25	0.25
Fidelity Australian Equities	0.25	0.25
UBS Australian Shares	0.13	0.13
Karara Emerging Companies	0.26	0.26
UBS Select Leaders	0.20	0.20
UBS Sustainable Investments - Australian Shares	0.18	0.18
OnePath Geared Australian Shares Index	0.20	0.20
Perpetual Australian Shares	0.30	0.00
Schroder Australian Equity	0.25	0.25
Merlon Australian Share Income	0.20	0.20
UBS Blue Chip Imputation	0.13	0.13

ANZ Smart Choice Super

Arrowstreet Global Equity (Hedged)	0.22	0.19
Magellan Global	0.10	0.10
MFS Global Equity	0.35	0.35
Vontobel Global Shares	0.17	0.17
Platinum International	0.25	0.25
Walter Scott Global Equity (Hedged)	0.22	0.17
MFS Global Emerging Markets Shares	0.27	0.27
Platinum Asia	0.25	0.25
Legg Mason Diversified	0.24	0.24
OptiMix Balanced	0.09	0.09
OptiMix Conservative	0.05	0.05
OptiMix Growth	0.11	0.11
OptiMix High Growth	0.13	0.13
OptiMix Moderate	0.07	0.07
Schroders Real Return	0.20	0.20
UBS Balanced	0.20	0.20
UBS Defensive	0.15	0.15
OnePath Alternatives Growth	0.00	0.03
Rare Infrastructure Value	0.20	0.15

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