



## Transaction costs (buy/sell spreads)

### Effective November 2008

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 1.40%. 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 ING 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.

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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	0.00	0.00
AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS AUSTRALIAN SHARES	0.25	0.25
AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARES	0.40	0.40
ANZ FLEXIBLE TERM DEPOSIT FUND	0.00	0.00
AUSBIL AUSTRALIAN EMERGING LEADERS	0.30	0.30
AXA AUSTRALIAN PROPERTY	1.40	0.00
AXA GLOBAL EQUITY VALUE	0.20	0.20
BGI AUSTRALIAN SHARES	0.30	0.30
BGI DIVERSIFIED GROWTH	0.25	0.25
BARCLAYS INTERNATIONAL SHARES	0.25	0.25
BLACKROCK ASSET ALLOCATION ALPHA	0.10	0.10
BLACKROCK MONTHLY INCOME	0.00	0.20
BT SMALLER COMPANIES	0.25	0.25
CHALLENGER HOWARD MORTGAGE	0.00	0.00
CHALLENGER AUSTRALIAN SHARE INCOME	0.30	0.30
COLONIAL FIRST STATE DIVERSIFIED	0.20	0.20
COLONIAL FIRST STATE GLOBAL CREDIT INCOME	0.15	0.15
COLONIAL FIRST STATE IMPUTATION	0.20	0.20
CREDIT SUISSE INTERNATIONAL SHARES	0.50	0.00
CREDIT SUISSE PROPERTY	0.30	0.30
CREDIT SUISSE SYNDICATED LOAN	0.85	0.00
GOLDMAN SACHS JBWERE INCOME PLUS	0.10	0.10
ING ACTIVE GROWTH	0.25	0.25
ING AUSTRALIAN SHARES	0.25	0.25
ING BALANCED	0.16	0.16
ING BLUE CHIP IMPUTATION	0.25	0.25
ING CASH	0.00	0.00
ING CONSERVATIVE	0.08	0.08
ING DIVERSIFIED FIXED INTEREST	0.00	0.00
ING DIVERSIFIED HIGH YIELD	0.00	0.00
ING GLOBAL EMERGING MARKETS	0.32	0.32
ING GLOBAL HIGH DIVIDEND	0.40	0.40
ING GLOBAL PROPERTY SECURITIES	0.40	0.40
ING GLOBAL SECTOR	0.25	0.25
ING GLOBAL SHARES	0.25	0.25
ING HIGH GROWTH	0.25	0.25
ING INCOME	0.05	0.05
ING INCOME PLUS	0.09	0.09
ING MANAGED GROWTH	0.18	0.18
ING MORTGAGES	0.00	0.00
ING PROPERTY SECURITIES	0.25	0.25
ING PROTECTED GROWTH	0.16	0.16
ING SELECT LEADERS	0.25	0.25
ING SUSTAINABLE INVESTMENTS - AUSTRALIAN SHARES	0.25	0.25
ING TAX EFFECTIVE INCOME	0.18	0.18
INVESTORS MUTUAL AUSTRALIAN SHARES	0.25	0.25
MFS GLOBAL EQUITY	0.35	0.35
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 EMERGING MARKETS SHARES	0.25	0.25
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	0.40	0.00
PERPETUAL BALANCED GROWTH	0.31	0.00
PERPETUAL CONSERVATIVE GROWTH	0.20	0.00
PERPETUAL INTERNATIONAL SHARES	0.50	0.00
PLATINUM INTERNATIONAL	0.25	0.25
SCHRODER AUSTRALIAN EQUITY	0.30	0.30
SCHRODER BALANCED	0.22	0.22
VANGUARD AUSTRALIAN SHARES INDEX	0.20	0.10
VANGUARD INTERNATIONAL SHARES INDEX (HEDGED)	0.35	0.15
VANGUARD INTERNATIONAL SHARES INDEX	0.30	0.10
VANGUARD PROPERTY SECURITIES INDEX	0.20	0.20
UBS BALANCED	0.15	0.15
UBS DEFENSIVE	0.10	0.10
UBS DIVERSIFIED FIXED INCOME	0.05	0.05
ZURICH INVESTMENTS GLOBAL THEMATIC SHARES	0.10	0.10



ANZ OneAnswer Personal Super		
	Buy spread %	Sell spread %
AMP CAPITAL ENHANCED YIELD	0.00	0.00
AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS AUSTRALIAN SHARES	0.25	0.25
AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARES	0.40	0.40
ANZ FLEXIBLE TERM DEPOSIT FUND	0.00	0.00
AUSBIL AUSTRALIAN EMERGING LEADERS	0.30	0.30
AXA AUSTRALIAN PROPERTY	1.40	0.00
AXA GLOBAL EQUITY VALUE	0.20	0.20
BARCLAYS INTERNATIONAL SHARES	0.25	0.25
BGI AUSTRALIAN SHARES	0.30	0.30
BLACKROCK ASSET ALLOCATION ALPHA	0.10	0.10
BLACKROCK MONTHLY INCOME	0.00	0.20
BGI DIVERSIFIED GROWTH	0.25	0.25
BT SMALLER COMPANIES	0.25	0.25
CHALLENGER AUSTRALIAN SHARE INCOME	0.30	0.30
CHALLENGER HOWARD MORTGAGES	0.00	0.00
COLONIAL FIRST STATE DIVERSIFIED	0.20	0.20
COLONIAL FIRST STATE IMPUTATION	0.20	0.20
COLONIAL FIRST STATE GLOBAL CREDIT INCOME	0.15	0.15
CREDIT SUISSE INTERNATIONAL SHARES	0.50	0.00
CREDIT SUISSE PROPERTY	0.30	0.30
CREDIT SUISSE SYNDICATED LOAN	0.85	0.00
GOLDMAN SACHS JB WERE INCOME PLUS	0.10	0.10
ING ACTIVE GROWTH	0.25	0.25
ING AUSTRALIAN SHARES	0.25	0.25
ING BALANCED	0.16	0.16
ING BLUE CHIP IMPUTATION	0.25	0.25
ING CAPITAL GUARANTEED	0.00	0.00
ING CASH	0.00	0.00
ING CONSERVATIVE	0.08	0.08
ING DIVERSIFIED FIXED INTEREST	0.00	0.00
ING DIVERSIFIED HIGH YIELD	0.00	0.00
ING GLOBAL EMERGING MARKETS SHARES	0.32	0.32
ING GLOBAL HIGH DIVIDEND	0.40	0.40
ING GLOBAL SECTOR	0.25	0.25
ING GLOBAL SHARES	0.25	0.25
ING GLOBAL PROPERTY SECURITIES	0.40	0.40
ING HIGH GROWTH	0.25	0.25
ING INCOME	0.05	0.05
ING INCOME PLUS	0.09	0.09
ING MANAGED GROWTH	0.18	0.18
ING MORTGAGES	0.00	0.00
ING PROPERTY SECURITIES	0.25	0.25
ING PROTECTED GROWTH	0.16	0.16
ING SELECT LEADERS	0.25	0.25
ING SUSTAINABLE INVESTMENTS - AUSTRALIAN SHARES	0.25	0.25
ING TAX EFFECTIVE INCOME	0.18	0.18
INVESTORS MUTUAL AUSTRALIAN SHARES	0.25	0.25
MFS GLOBAL EQUITY	0.35	0.35
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 EMERGING MARKETS SHARES	0.25	0.25
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	0.40	0.00
PERPETUAL BALANCED GROWTH	0.31	0.00
PERPETUAL CONSERVATIVE GROWTH	0.20	0.00
PERPETUAL INTERNATIONAL SHARES	0.50	0.00
PLATINUM INTERNATIONAL	0.25	0.25
SCHRODER AUSTRALIAN EQUITY	0.30	0.30
SCHRODER BALANCED	0.22	0.22
VANGUARD AUSTRALIAN SHARES INDEX	0.20	0.10
VANGUARD INTERNATIONAL SHARES INDEX (HEDGED)	0.35	0.15
VANGUARD INTERNATIONAL SHARES INDEX	0.30	0.10
VANGUARD PROPERTY SECURITIES INDEX	0.20	0.20
UBS BALANCED	0.15	0.15
UBS DEFENSIVE	0.10	0.10
UBS DIVERSIFIED FIXED INCOME	0.05	0.05
ZURICH INVESTMENTS GLOBAL THEMATIC SHARES	0.10	0.10



ANZ OneAnswer Pension		
	Buy spread %	Sell spread %
AMP CAPITAL ENHANCED YIELD	0.00	0.00
AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS AUSTRALIAN SHARES	0.25	0.25
AMP CAPITAL RESPONSIBLE INVESTMENT LEADERS INTERNATIONAL SHARES	0.40	0.40
AUSBIL AUSTRALIAN EMERGING LEADERS	0.30	0.30
AXA AUSTRALIAN PROPERTY	1.40	0.00
AXA GLOBAL EQUITY VALUE	0.20	0.20
BGI AUSTRALIAN SHARES	0.30	0.30
BGI DIVERSIFIED GROWTH	0.25	0.25
BARCLAYS INTERNATIONAL SHARES	0.25	0.25
BLACKROCK ASSET ALLOCATION ALPHA	0.10	0.10
BLACKROCK MONTHLY INCOME	0.00	0.20
BT SMALLER COMPANIES	0.25	0.25
CHALLENGER HOWARD AUSTRALIAN SHARE INCOME	0.30	0.30
CHALLENGER HOWARD MORTGAGES	0.00	0.00
COLONIAL FIRST STATE DIVERSIFIED	0.20	0.20
COLONIAL FIRST STATE IMPUTATION	0.20	0.20
COLONIAL FIRST STATE GLOBAL CREDIT INCOME	0.15	0.15
CREDIT SUISSE INTERNATIONAL SHARES	0.50	0.00
CREDIT SUISSE SYNDICATED LOAN	0.85	0.00
CREDIT SUISSE PROPERTY	0.30	0.30
GOLDMAN SACHS JB WERE INCOME PLUS	0.10	0.10
ING ACTIVE GROWTH	0.25	0.25
ING AUSTRALIAN SHARES	0.25	0.25
ING BALANCED	0.16	0.16
ING BLUE CHIP IMPUTATION	0.25	0.25
ING CAPITAL GUARANTEED	0.00	0.00
ING CASH	0.00	0.00
ING CONSERVATIVE	0.08	0.08
ING DIVERSIFIED FIXED INTEREST	0.00	0.00
ING DIVERSIFIED HIGH YIELD	0.00	0.00
ING GLOBAL EMERGING MARKETS SHARES	0.32	0.32
ING GLOBAL HIGH DIVIDEND	0.40	0.40
ING GLOBAL SECTOR	0.25	0.25
ING GLOBAL SHARES	0.25	0.25
ING GLOBAL PROPERTY SECURITIES	0.40	0.40
ING HIGH GROWTH	0.25	0.25
ING INCOME	0.05	0.05
ING INCOME PLUS	0.09	0.09
ING MANAGED GROWTH	0.18	0.18
ING MORTGAGES	0.00	0.00
ING PROPERTY SECURITIES	0.25	0.25
ING PROTECTED GROWTH	0.16	0.16
ING SELECT LEADERS	0.25	0.25
ING SUSTAINABLE INVESTMENTS - AUSTRALIAN SHARES	0.25	0.25
ING TAX EFFECTIVE INCOME	0.18	0.18
INVESTORS MUTUAL AUSTRALIAN SHARES	0.25	0.25
MFS GLOBAL EQUITY	0.35	0.35
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 EMERGING MARKETS SHARES	0.25	0.25
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	0.40	0.00
PERPETUAL BALANCED GROWTH	0.31	0.00
PERPETUAL CONSERVATIVE GROWTH	0.20	0.00
PERPETUAL INTERNATIONAL SHARES	0.50	0.00
PLATINUM INTERNATIONAL	0.25	0.25
SCHRODER AUSTRALIAN EQUITY	0.30	0.30
SCHRODER BALANCED	0.22	0.22
VANGUARD AUSTRALIAN SHARES INDEX	0.20	0.10
VANGUARD INTERNATIONAL SHARES INDEX (HEDGED)	0.35	0.15
VANGUARD INTERNATIONAL SHARES INDEX	0.30	0.10
VANGUARD PROPERTY SECURITIES INDEX	0.20	0.20
UBS BALANCED	0.15	0.15
UBS DEFENSIVE	0.10	0.10
UBS DIVERSIFIED FIXED INCOME	0.05	0.05
ZURICH INVESTMENTS GLOBAL THEMATIC SHARES	0.10	0.10



ANZ OneAnswer Term Allocated Pension		
	Buy spread %	Sell spread %
AMP CAPITAL ENHANCED YIELD	0.00	0.00
AUSBIL AUSTRALIAN EMERGING LEADERS	0.30	0.30
AXA AUSTRALIAN PROPERTY	1.40	0.00
AXA GLOBAL EQUITY VALUE	0.20	0.20
BGI AUSTRALIAN SHARES	0.30	0.30
BGI DIVERSIFIED GROWTH	0.25	0.25
BARCLAYS INTERNATIONAL SHARES	0.25	0.25
BLACKROCK MONTHLY INCOME	0.00	0.20
BT SMALLER COMPANIES	0.25	0.25
CHALLENGER HOWARD MORTGAGES	0.00	0.00
COLONIAL FIRST STATE DIVERSIFIED	0.20	0.20
COLONIAL FIRST STATE GLOBAL CREDIT INCOME	0.15	0.15
COLONIAL FIRST STATE IMPUTATION	0.20	0.20
CREDIT SUISSE INTERNATIONAL SHARES	0.50	0.00
CREDIT SUISSE SYNDICATED LOAN	0.85	0.00
CREDIT SUISSE PROPERTY	0.30	0.30
ING ACTIVE GROWTH	0.25	0.25
ING AUSTRALIAN SHARES	0.25	0.25
ING BALANCED	0.16	0.16
ING BLUE CHIP IMPUTATION	0.25	0.25
ING CAPITAL GUARANTEED	0.00	0.00
ING CASH	0.00	0.00
ING CONSERVATIVE	0.08	0.08
ING DIVERSIFIED FIXED INTEREST	0.00	0.00
ING DIVERSIFIED HIGH YIELD	0.00	0.00
ING GLOBAL EMERGING MARKETS SHARES	0.32	0.32
ING GLOBAL HIGH DIVIDEND	0.40	0.40
ING GLOBAL SECTOR	0.25	0.25
ING GLOBAL SHARES	0.25	0.25
ING HIGH GROWTH	0.25	0.25
ING INCOME	0.05	0.05
ING INCOME PLUS	0.09	0.09
ING MANAGED GROWTH	0.18	0.18
ING MORTGAGES	0.00	0.00
ING PROPERTY SECURITIES	0.25	0.25
ING SELECT LEADERS	0.25	0.25
ING SUSTAINABLE INVESTMENTS - AUSTRALIAN SHARES	0.25	0.25
ING TAX EFFECTIVE INCOME	0.18	0.18
INVESTORS MUTUAL AUSTRALIAN SHARES	0.25	0.25
MFS GLOBAL EQUITY	0.35	0.35
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





ANZ OneAnswer Term Allocated Pension		
	Buy spread %	Sell spread %
OPTIMIX MODERATE	0.13	0.13
OPTIMIX PROPERTY SECURITIES	0.25	0.25
PERENNIAL VALUE SHARES	0.30	0.30
PERPETUAL AUSTRALIAN SHARES	0.40	0.00
PERPETUAL BALANCED GROWTH	0.31	0.00
PERPETUAL CONSERVATIVE GROWTH	0.20	0.00
PERPETUAL INTERNATIONAL SHARES	0.50	0.00
PLATINUM INTERNATIONAL	0.25	0.25
SCHRODER AUSTRALIAN EQUITY	0.30	0.30
SCHRODER BALANCED	0.22	0.22
VANGUARD AUSTRALIAN SHARES INDEX	0.20	0.10
VANGUARD INTERNATIONAL SHARES INDEX (HEDGED)	0.35	0.15
VANGUARD INTERNATIONAL SHARES INDEX	0.30	0.10
VANGUARD PROPERTY SECURITIES INDEX	0.20	0.20
UBS BALANCED	0.15	0.15
UBS DEFENSIVE	0.10	0.10
UBS DIVERSIFIED FIXED INCOME	0.05	0.05
ZURICH INVESTMENTS GLOBAL THEMATIC SHARES	0.10	0.10



<b>Integra Super</b>		
<b>(including Integra DIY Super Investment Plan)</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
Advance Imputation	0.25	0.25
AMP Capital Equity	0.25	0.25
AXA Global Equity Value	0.20	0.20
Barclays Global Investors Australian Shares	0.30	0.30
Barclays Global Investors Diversified Growth	0.25	0.25
Barclays Global Investors International Shares	0.25	0.25
BlackRock Asset Allocation Alpha	0.10	0.10
Colonial First State Diversified	0.20	0.20
Colonial First State Imputation	0.20	0.20
Credit Suisse International Shares	0.25	0.25
Credit Suisse Property	0.30	0.30
ING Australian Shares	0.25	0.25
ING Balanced	0.16	0.16
ING Blue Chip Imputation	0.25	0.25
ING Capital Stable	0.06	0.06
ING Cash	0.00	0.00
ING Diversified Fixed Interest	0.00	0.00
ING Emerging Companies	0.25	0.25
ING European Shares	0.25	0.25
ING Global Emerging Markets Shares	0.32	0.32
ING Global Property Securities	0.40	0.40
ING Global Sector	0.25	0.25
ING Global Shares	0.25	0.25
ING High Growth	0.25	0.25
ING Managed Growth	0.18	0.18
ING Mortgages	0.00	0.00
ING Property Securities	0.25	0.25
ING Protected Growth	0.16	0.16
ING Select Leaders	0.25	0.25
ING 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	0.10	0.05
OptiMix Australian Fixed Interest	0.00	0.00
OptiMix Property Securities	0.25	0.25
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 Shares	0.25	0.25
OptiMix Global Emerging Markets 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
Perennial Value Shares	0.30	0.30
Perpetual Australian Shares	0.40	0.00



<b>Integra Super</b>		
<b>(including Integra DIY Super Investment Plan)</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
Perpetual Balanced Growth	0.31	0.00
Perpetual Conservative Growth	0.20	0.00
Perpetual International Shares	0.50	0.00
Platinum International	0.25	0.25
Schroder Australian Equity	0.30	0.30
Schroder Balanced	0.22	0.22
UBS Balanced	0.15	0.15
UBS Defensive Investment	0.10	0.10
UBS Diversified Fixed Income	0.05	0.05
Vanguard Australian Shares Index	0.20	0.10
Vanguard International Shares Index	0.30	0.10
Vanguard International Shares Index (Hedged)	0.35	0.15
Vanguard Property Securities Index	0.20	0.20
Zurich Managed Growth	0.10	0.10
Zurich International Shares	0.10	0.10
<b>Integra Allocated Pension</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
Colonial First State Leaders	0.20	0.20
ING Balanced	0.16	0.16
ING Capital Stable	0.06	0.06
ING Cash	0.00	0.00
ING Managed Growth	0.18	0.18
ING Stable	0.06	0.06
INVESCO Investment Growth	0.25	0.25
INVESCO Investment Protected Growth	0.10	0.10
OptiMix Balanced	0.18	0.18
OptiMix Capital Stable	0.09	0.09
OptiMix Growth	0.21	0.21
Rothschild Balanced	0.17	0.17
Rothschild Ethical Conservative	0.10	0.10



ANZ Super Advantage		
	Buy spread %	Sell spread %
ADVANCE IMPUTATION	0.25	0.25
AMP CAPITAL EQUITY	0.25	0.25
AXA GLOBAL EQUITY VALUE	0.20	0.20
ANZ AUSTRALIAN FIXED INTEREST	0.00	0.00
ANZ DIVERSIFIED STABLE	0.08	0.08
ANZ GLOBAL TECHNOLOGY	0.25	0.25
ANZ INCOME	0.05	0.05
BARCLAYS GLOBAL INVESTORS DIVERSIFIED GROWTH	0.25	0.25
BARCLAYS GLOBAL INVESTORS AUSTRALIAN SHARES	0.30	0.30
BARCLAYS GLOBAL INVESTORS INTERNATIONAL SHARES	0.25	0.25
BT ASIAN SHARES	0.35	0.35
COLONIAL FIRST STATE DIVERSIFIED	0.20	0.20
COLONIAL FIRST STATE IMPUTATION	0.20	0.20
CREDIT SUISSE INTERNATIONAL SHARES	0.50	0.00
CREDIT SUISSE PROPERTY	0.30	0.30
RUSSELL INTERNATIONAL BOND - \$A HEDGED	0.05	0.05
ING AUSTRALIAN SHARES	0.25	0.25
ING BALANCED	0.16	0.16
ING BLUE CHIP IMPUTATION	0.25	0.25
ING CAPITAL STABLE	0.06	0.06
ING CASH	0.00	0.00
ING DIVERSIFIED FIXED INTEREST	0.00	0.00
ING EUROPEAN SHARES	0.25	0.25
ING GLOBAL EMERGING MARKETS SHARES	0.32	0.32
ING GLOBAL SECTOR	0.25	0.25
ING GLOBAL SHARES	0.25	0.25
ING HIGH GROWTH	0.25	0.25
ING MANAGED GROWTH	0.18	0.18
ING MORTGAGES	0.00	0.00
ING PROPERTY SECURITIES	0.25	0.25
ING PROTECTED GROWTH	0.16	0.16
ING SELECT LEADERS	0.25	0.25
ING SUSTAINABLE INVESTMENTS - AUSTRALIAN SHARES	0.25	0.25
ING WHOLESALE AUSTRALIAN SHARES	0.25	0.25
INVESTORS MUTUAL AUSTRALIAN SHARES	0.25	0.25
MFS GLOBAL EQUITY	0.35	0.35
OPTIMIX AUSTRALIAN FIXED INTEREST	0.00	0.00
OPTIMIX PROPERTY SECURITIES	0.25	0.25
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 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
PERENNIAL VALUE SHARES	0.30	0.30
PERPETUAL AUSTRALIAN SHARES	0.40	0.00
PERPETUAL BALANCED GROWTH	0.31	0.00



<b>ANZ Super Advantage</b>		
PERPETUAL CONSERVATIVE GROWTH	0.20	0.00
PERPETUAL INTERNATIONAL SHARES	0.50	0.00
PLATINUM INTERNATIONAL	0.25	0.25
ROTHSCHILD SMALLER COMPANIES	0.25	0.25
RUSSELL BALANCED	0.18	0.18
RUSSELL CAPITAL STABLE	0.08	0.08
RUSSELL DIVERSIFIED 50	0.12	0.12
RUSSELL GROWTH	0.22	0.22
SCHRODER AUSTRALIAN EQUITY	0.30	0.30
SCHRODER BALANCED	0.22	0.22
UBS BALANCED	0.15	0.15
UBS DEFENSIVE INVESTMENT	0.10	0.10
UBS DIVERSIFIED FIXED INCOME	0.05	0.05
VANGUARD AUSTRALIAN SHARES INDEX	0.20	0.10
VANGUARD INTERNATIONAL SHARES INDEX	0.30	0.10
VANGUARD PROPERTY SECURITIES INDEX	0.20	0.20
ZURICH INTERNATIONAL SHARES	0.10	0.10
ZURICH MANAGED GROWTH	0.10	0.10

<b>ANZ Allocated Pension</b>		
	<b>Buy spread %</b>	<b>Sell spread %</b>
ANZ AUSTRALIAN EQUITIES	0.25	0.25
ANZ AUSTRALIAN IMPUTATION	0.25	0.25
ANZ BALANCED	0.16	0.16
ANZ BALANCED INDEX	0.15	0.15
ANZ CAPITAL GUARANTEED	0.00	0.00
ANZ DIVERSIFIED FIXED INTEREST	0.00	0.00
ANZ DIVERSIFIED STABLE	0.08	0.08
ANZ GLOBAL TECHNOLOGY	0.25	0.25
ANZ GROWTH	0.18	0.18
ANZ INCOME	0.05	0.05
ANZ INTERNATIONAL EQUITIES INDEX	0.30	0.25
ANZ MONEY MARKET PLUS	0.00	0.00
ANZ PROPERTY SECURITIES	0.25	0.25
ANZ WEALTH ACCUMULATOR	0.25	0.25
BT ASIAN SHARES	0.35	0.35
BT AUSTRALIAN SHARES	0.25	0.25
BT BALANCED RETURNS	0.15	0.15
BT EUROPEAN SHARES	0.20	0.20
BT SMALLER COMPANIES WHOLESALE	0.25	0.25
COLONIAL FIRST STATE IMPUTATION	0.20	0.20
COLONIAL FIRST STATE LEADERS	0.20	0.20
FIDELITY PERPETUAL INTERNATIONAL SHARES	0.50	0.00
GATEWAY AGGRESSIVE	0.21	0.21
GATEWAY BALANCED	0.13	0.13
GATEWAY CONSERVATIVE	0.09	0.09
GATEWAY GROWTH	0.18	0.18
ING WHOLESALE AUSTRALIAN SHARES	0.25	0.25
ING WHOLESALE BALANCED	0.16	0.16
ING WHOLESALE CAPITAL STABLE	0.06	0.06



ANZ Allocated Pension		
ING WHOLESALE FIXED INTEREST SECURITIES	0.00	0.00
MERRILL LYNCH BALANCED	0.18	0.18
MERRILL LYNCH AUSTRALIAN SHARES	0.28	0.28
MERRILL LYNCH INTERNATIONAL SHARES	0.25	0.25
PERPETUAL INDUSTRIAL SHARES	0.40	0.00
ROTHSCHILD BALANCED	0.17	0.17
RUSSELL AUSTRALIAN BONDS	0.03	0.03
RUSSELL AUSTRALIAN PROPERTY SECURITIES	0.30	0.30
RUSSELL AUSTRALIAN SHARES	0.20	0.20
RUSSELL INTERNATIONAL BONDS - \$A HEDGED	0.05	0.05
RUSSELL INTERNATIONAL SHARES	0.30	0.30
RUSSELL INTERNATIONAL SHARES - \$A HEDGED	0.30	0.30
LEGG MASON DIVERSIFIED	0.28	0.28
LEGG MASON GLOBAL EQUITY	0.55	0.55
LEGG MASON TACTICAL ALLOCATION	0.00	0.00

ANZ Investment Bond		
	Buy spread %	Sell spread %
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	0.20	0.20

ANZ Direct Super Investments		
	Buy spread %	Sell spread %
ANZ DIRECT DIVERSIFIED STABLE	0.08	0.08
ANZ DIRECT MANAGED	0.18	0.18

ANZ Personal Superannuation Bond		
	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 GLOBAL TECHNOLOGY	0.25	0.25
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



ANZ Personal Superannuation Bond		
	Buy spread %	Sell spread %
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		
	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	0.25	0.25
ANZ WHOLESALE AUSTRALIAN SHARES TRUST	0.25	0.25
ANZ WHOLESALE BALANCED TRUST	0.16	0.16
ANZ WHOLESALE CONSERVATIVE TRUST	0.08	0.08
ANZ WHOLESALE GROWTH TRUST	0.18	0.18
ANZ WHOLESALE INCOME TRUST	0.05	0.05
ANZ WHOLESALE PROPERTY SECURITIES TRUST	0.25	0.25
ING WHOLESALE DIVERSIFIED FIXED INTEREST TRUST	0.00	0.00
ING WHOLESALE SELECT LEADERS TRUST	0.25	0.25

ANZ Flexible Income Plan		
	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	0.00	0.00
ANZ CONSERVATIVE	0.08	0.08
ANZ DIVERSIFIED FIXED INTEREST	0.00	0.00
ANZ DIVERSIFIED STABLE	0.08	0.08
ANZ GROWTH	0.18	0.18
ANZ INCOME	0.05	0.05
ANZ MANAGED	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 Managed Investments		
	Buy spread %	Sell spread %
ANZ DIRECT GROWTH TRUST	0.18	0.18

ANZ Investment Trusts		
	Buy spread %	Sell spread %
ANZ PROPERTY SECURITIES TRUST	0.25	0.25
ANZ AUSTRALIAN RESOURCES TRUST	0.25	0.25
ANZ AUSTRALIAN BOND TRUST	0.00	0.00

ANZ Deferred Annuity		
	Buy spread %	Sell spread %
ANZ CAPITAL GUARANTEED	0.00	0.00
ANZ DIVERSIFIED STABLE	0.08	0.08
ANZ MANAGED	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		
	Buy spread %	Sell spread %
ANZ DIVERSIFIED STABLE - SERIES 1	0.08	0.08
ANZ MANAGED - SERIES 1	0.18	0.18

ANZ Superannuation Pool		
	Buy spread %	Sell spread %
ANZ AUSTRALIAN EQUITIES	0.25	0.25
ANZ AUSTRALIAN FIXED INTEREST	0.00	0.00
ANZ DIVERSIFIED STABLE	0.08	0.08
ANZ GROWTH	0.18	0.18
ANZ MONEY MARKET	0.00	0.00

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

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