

ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

Product Disclosure Statement

18 September 2017

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OnePath Custodians Pty Limited (OnePath Custodians, Trustee)

ABN 12 008 508 496 AFSL 238 346 RSE L0000673

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238 341

Australia and New Zealand Banking Group Limited (ANZ)

ABN 11 005 357 522 AFSL 234 527

CONTACT DETAILS

If you have any questions or would like more information about OneAnswer please contact us via:

Phone 133 665 weekdays between 8.30am and 6.30pm (AEST)

Email customer@onepath.com.au

Address and Trustee contact details

OneAnswer
GPO Box 5306
Sydney NSW 2001

242 Pitt Street Sydney NSW 2000

1. ABOUT ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

OneAnswer Frontier Personal Super (Personal Super) is a personal superannuation account that helps you to accumulate and grow your super savings in a tax effective way as you progress through your working life and towards your retirement.

As you approach retirement and would like the security of a regular income stream, we also offer pension and transition to retirement (TTR) pension accounts through OneAnswer Frontier Pension (Pension).

OneAnswer Frontier Personal Super and Pension offers a wide range of carefully selected investment funds managed by leading Australian and international fund managers, encompassing OptiMix Manage the Manager funds, OnePath Diversified Multi-Manager funds and a range of cash funds, including ANZ Term Deposits. Further information about the investment funds offered through OneAnswer can be found in the OneAnswer Investment Funds Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super.

When you invest in OneAnswer Frontier Personal Super or Pension you become a member of the Fund. OnePath Custodians is the trustee of the Fund and issuer of this PDS. The Trustee invests all contributions in a master life policy issued by OnePath Life which invests in selected investment funds. OnePath Life is also the administrator of the Fund. You can find trustee and executive remuneration disclosure for the Fund and any other documents which must be disclosed under superannuation law by visiting our website at onepath.com.au > About OnePath > Help > Trustee and Fund information.

This Product Disclosure Statement (PDS) is a summary of significant information about investing in OneAnswer Frontier Personal Super and Pension and contains a number of references to important information contained in the following guides (each of which forms part of this PDS):

- OneAnswer Frontier Personal Super and Pension Fees Guide (Incorporation by Reference document) and
- OneAnswer Investment Funds Guide (Incorporation by Reference document) and
- OneAnswer Frontier Personal Super and Pension Additional Information Guide (Incorporation by Reference document) and
- Buy-Sell Spread Guide (Incorporation by Reference document).

You should consider all information before making a decision about OneAnswer Frontier Personal Super and Pension. If you invest in OneAnswer Frontier Personal Super and Pension, you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at onepath.com.au. This includes any information that is not materially adverse to you. You can also request a copy of this information free of charge by contacting Customer Services. This PDS has been prepared in accordance with the shorter PDS regime. The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. The application to invest is only available to persons receiving the PDS in Australia. It is not made directly or indirectly to persons in other countries. The terms "investment fund" and "investment option" are used interchangeably in this document. ASIC class order 14/1252 (as amended by the ASIC Corporations (Amendment) Instrument 2016/1224 and the ASIC Corporations (Amendment and Repeal) Instrument 2015/876) applies to this PDS.

About OnePath and ANZ

OnePath is ANZ's specialist brand for wealth, insurance and advice solutions, helping Australians grow and protect their wealth for more than 130 years (previously as Mercantile Mutual and more recently as ING Australia).

ANZ is committed to building lasting partnerships with our customers, shareholders and communities in 34 markets – including Australia, New Zealand, Asia Pacific, Europe, America and the Middle East. We provide a range of banking and financial products and services to around eight million customers and employ 50,000 people worldwide.

There is a comprehensive range of OnePath wealth and insurance products available through financial advisers or direct to customers, making it easier for you to find the solution that best suits your needs.

At ANZ we value and appreciate our customers, our staff and the communities we operate in. We are committed to acting with the highest standards and to meeting our corporate responsibilities. We also encourage and support staff involvement in volunteering and charitable activities supporting the wider community.

ANZ actively participates in forums looking at regulatory and industry change. We also regularly review and conduct research to ensure we are attuned to changing customer and market needs.

2. HOW SUPER WORKS

Super is a tax effective long-term savings plan that enables you to save money for your retirement and is, in part, compulsory.

There are different ways that you and your employer can contribute to your super. While you are working, your employer is, in most cases, required to make contributions to your super account (known as compulsory super or Super Guarantee). Generally, you have the right to choose the super fund to which these contributions are made. You, your spouse or your employer may also be eligible to make voluntary contributions. Sometimes even the Federal Government may make contributions to your super account.

The Federal Government also provides incentives (including tax concessions) for you to contribute towards your super. However, there are some limits on the contributions that you can make to super. There are also restrictions around when you can access your super. However, when you reach age 65 or your preservation age and have retired, you can access your super savings as a lump sum or receive a regular income stream through a pension account.

A pension account allows you to draw a regular income from your super savings while utilising tax concessions for income streams. Of course, there may be other circumstances when you can access your super.

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super. The material relating to 'How super works' may change between the time when you read this Statement and the day when you acquire the product.

3. BENEFITS OF INVESTING WITH ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

OneAnswer Frontier Personal Super and Pension enables you to tailor an investment solution to help you achieve your retirement goals by offering you:

- **Choice and flexibility** through an extensive range of carefully selected investment funds and other features. Our wide range of investment funds enable you to diversify your investment and gain exposure to a range of asset classes, fund managers and investment styles. You can build your portfolio by investing or switching into investment funds managed by a range of leading Australian and international fund managers. OneAnswer also offers the OptiMix investment funds where a number of complementary investment managers are selected and combined to manage the underlying funds within each asset class.
- **Convenience and control** through extensive services, including a regular investment plan (Personal Super only), auto-rebalancing and dollar cost averaging plans. In OneAnswer Frontier Pension you also have access to convenient pension payment options. You can choose to receive regular pension payments or access your pension payments 'At Call' through our ANZ Prime Cash Management Account. You can also track and manage your OneAnswer account online. Upon joining OneAnswer, you will be automatically registered for Account Access, our secure and easy to use online service available at onepath.com.au
- **Protection for those closest to you** by tax effectively packaging insurance cover within super and paying for Life and/or Total and Permanent Disablement (TPD), Income Secure and Extra Care cover offered through OneCare Super from your OneAnswer Frontier Personal Super account. If you choose to SuperLink TPD or Income Secure cover you can maintain the benefits of holding cover inside super whilst accessing more benefits and features that sit outside super.

As you approach retirement and would like the security of a regular income stream you may be able to commence a pension, or TTR pension, by rolling over funds from your existing Personal Super account, or from another superannuation fund, into a OneAnswer Frontier Pension account.

You should read the important information about 'Benefits of investing with OneAnswer Frontier Personal Super and Pension' before making a decision. Go to the section 'Benefits of investing with OneAnswer Frontier Personal Super and Pension' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super. The material relating to the 'Benefits of investing with OneAnswer Frontier Personal Super and Pension may change between the time when you read this Statement and the day when you acquire the product.

4. RISKS OF SUPER

All investments carry risk and different strategies may carry different levels of risk, depending on the assets that make up the strategy. For instance, assets with the highest long-term returns may also carry the highest level of short-term risk. Before investing, you should consider the level of risk involved with a particular investment and whether the potential returns justify those risks.

When considering risks associated with your superannuation investment, it is important to keep the following in mind:

- The value of investments can rise and fall.
- The returns you receive from your investment will vary and future returns may be different to past returns.
- Returns are not guaranteed and you may lose some of your money.
- You may outlive your retirement assets if the value of your investments is insufficient to adequately meet your retirement needs.
- Your investment may be affected by changes in the economic and political climate or changes to legislation, particularly in relation to taxation and superannuation laws.
- You may not be able to withdraw your money at the time you want to, as the law restricts when you can withdraw your funds.

The level of risk you face will vary depending on a range of factors, including your age, investment timeframes, your risk tolerance and what other investments you hold.

Other risks associated with investing through OneAnswer Frontier Personal Super and Pension will depend on the particular investment funds you choose. This includes risks associated with:

- Investing internationally, including currency risks.
- Alternative assets that behave differently to traditional assets such as shares, fixed interest and cash.
- Gearing – where a fund borrows money in order to invest a greater amount.
- Derivatives that are used to gain exposure to an investment market or to protect against changes in the values of financial products.
- Securities lending practices where some fund managers may engage in lending of securities to third parties for a fee.
- Short-selling strategies used by some fund managers – the selling of the stock which the investment manager does not hold.
- Long/short strategies used by some fund managers – where the manager will short-sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value.
- Liquidity risk – where an investment may not be able to be sold to realise enough cash to fund a withdrawal.
- Counterparty risk – where the other party in a derivative transaction may not be able to meet its financial obligations.
- Changes to investment funds – where an investment fund is added or removed or an existing fund's characteristics may be changed.

You should read the important information about 'Risks of super' before making a decision. Go to the section 'What are my investment risks?' in the OneAnswer Investment Funds Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super. Your financial adviser can help you establish an investment profile that suits your needs to manage these risks.

5. HOW WE INVEST YOUR MONEY

OneAnswer Frontier Personal Super and Pension offers you access to a wide range of investment funds, asset managers and asset classes. There are over 80 carefully selected investment options that you can choose to invest in.

To complete your investment, you must choose the investment option(s) you wish to invest in; we will not select one for you. We cannot proceed with your application if an investment option is not selected.

In choosing your investments, you should consider the level of risk involved with a particular investment, the level of likely investment return and your timeframe for investment. Your financial adviser can help you establish an investment profile that suits your needs and achieves your retirement goals.

We regularly undertake a review of the investment funds available through OneAnswer Frontier Personal Super and Pension. We may change, add, close or terminate an investment fund at any time. Where we change, add or close investment funds within OneAnswer we will notify new and existing members as soon as practicable, or as required by law, via onepath.com.au or the Fund's Annual Report and/or regular member communications. For up-to-date information about the investment funds, please visit the Product updates page at onepath.com.au

As your financial objectives change over time you can switch to other investment funds. You can switch between investment funds online any time using Account Access at onepath.com.au or by completing a Switch Form which is also available at onepath.com.au. You can switch as many times as required, as your needs change.

A description of each investment fund available is contained in the OneAnswer Investment Funds Guide. An example of the information for the Vanguard Growth Index fund is shown on the next page.

Vanguard® Growth Index

Investment objective

The fund seeks to track the weighted average return of the various indices of the asset classes in which the fund invests, in proportion to the Strategic Asset Allocation (SAA) for the fund, before taking into account fees, expenses, and tax.

Description

The fund is suitable for investors seeking a balance between income and capital growth through passive exposure to a diversified portfolio of assets and who are prepared to accept some variability of returns.

Investment strategy

The fund holds units in a range of underlying funds and/or direct assets to achieve the mix of assets shown in the Asset Allocation table below.

The portfolio targets a 30% allocation to income asset classes (cash and fixed interest securities) and a 70% allocation to growth asset classes (property securities and shares).

Actual allocations are permitted to deviate from the strategic asset allocations provided they remain within the ranges in the table below. The strategic asset allocation benchmarks and asset allocation ranges may be varied, and new asset classes may be introduced from time to time.

Minimum time horizon

7 years

Standard Risk Measure



For more information on Risk Profile, refer to the OneAnswer Investment Funds Guide and our website onepath.com.au > Performance & updates > Product updates.

Asset allocation

Asset class	Benchmark (%)	Range (%)
Australian cash	0	0–2
Australian fixed interest	9	7–11
International fixed interest (hedged)	21	19–23
Australian shares	28	26–30
International shares	20.5	18.5–22.5
International shares (hedged)	12.5	10.5–14.5
International small companies	5	3–7
Emerging markets shares	4	2–6

Underlying investments are managed by Vanguard.

You should read the important information about 'How we invest your money' before making a decision. Go to the section 'How we invest your money' in the OneAnswer Investment Funds Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super.

The material relating to 'How we invest your money' may change between the time when you read this Statement and the day when you acquire the product.

6. FEES AND COSTS

We are required by law to include this wording, which mentions that members may be able to negotiate lower fees and costs. No contributions fees are included in the fees of this product and the fees are not subject to negotiation except the Adviser Service Fee (ASF).

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website www.moneysmart.gov.au has a superannuation calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged and provides an example using the Vanguard® Growth Index fund. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of your OneAnswer Frontier Personal Super and Pension investment as a whole. The fee table on the next page can be used to compare this superannuation product with other superannuation products.

Other fees, such as activity fees or adviser service fees for personal advice may also be charged, but these will depend on the nature of the activity or advice chosen by you.

Full details of all fees and costs are contained within the OneAnswer Frontier Personal Super and Pension Fees Guide. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and costs disclosed in this section that you may be charged are shown inclusive of any applicable Goods and Services Tax (GST) less any entitlement to a reduced input tax credit available to the Fund, except for the ASF which is shown inclusive of any applicable GST.

We or OnePath Life may receive a fund manager payment from underlying fund managers based on funds under management. OnePath Life receives payments of up to 0.45% p.a. from ANZ in relation to amounts held in the ANZ Cash Advantage fund or in relation to investing in ANZ Term Deposit options. These payments are not an additional charge to you and do not affect the performance of those investments held with ANZ.

OneAnswer Frontier Personal Super and Pension

Type of fee	Amount	How and when paid
Investment fee	Ongoing Fee – 0.80% p.a. of the amount invested in the Vanguard® Growth Index fund. Rebates effectively reduce the Ongoing Fee charged and the following rebates apply to account balances* over \$300,000: <ul style="list-style-type: none"> • Personal Super – 0.118% p.a. • Pension – 0.10% p.a. (0.118% p.a. for TTR Pension) 	The Ongoing Fee is deducted from the assets of the investment fund and included in the daily unit price. Rebates are calculated and credited as additional units to your account balance on or about the monthly anniversary of your account.
Administration fee	A Member Fee applies to accounts with balances* under \$50,000: <ul style="list-style-type: none"> • Personal Super – \$135.29 p.a. • Pension – \$115 p.a. (\$135.29 p.a. for TTR Pension) Plus: Levies and expense recoveries** – 0.03% p.a. for the 12 months to 30 June 2017. Estimated to be up to 0.08% p.a. for the 12 months to 30 June 2018.	The Member Fee is deducted from your account balance annually on or about the anniversary of your account. Levies and expense recoveries are deducted from the assets of each investment fund annually and included in the unit price.
Buy-sell spread	0.06% of the amount invested in or withdrawn from the Vanguard Growth Index fund.	A buy-sell spread is an additional cost reflected in the daily unit prices for an investment option and is not charged separately. As your account is valued using the sell unit price, all investments into an investment option will be reduced by approximately this amount at the time of the transaction.
Switching fee[^]	Nil	Not applicable.
Exit fee	\$60	Deducted from your account balance at the time you close your account.
Advice fees[§]	Relating to all members investing in a particular investment option. Nil	Not applicable.
Other fees and costs^{†§}	This amount may vary depending on the activity. You may choose to have an Adviser Service Fee (ASF) for personal advice, as agreed individually between you and your financial adviser. Dishonour fee of \$11.76 (Personal Super only).	An ASF paid to your financial adviser can be nominated as either a fixed dollar amount or as a percentage of your account balance or of each investment. Ongoing ASFs are calculated and deducted from your account on or about the day of the month corresponding to when your account commenced on either a monthly, quarterly or annual basis. One-off ASFs can be deducted as a fixed dollar amount or percentage of your initial or additional investment calculated at the date of processing or as a percentage of the total account balance at any other time. The dishonour fee is charged on your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured.
Indirect cost ratio	Indirect costs estimated to be 0.03% p.a. Note: The indirect cost ratio amount set out above is based on the estimated indirect costs for the 12 months to 30 June 2017.	Indirect costs are variable and are deducted from the underlying assets of the investment option as and when they are incurred. These indirect costs are not an additional fee. Rather they are reflected in the returns payable from the underlying investments and as such are included in the unit price.

The fees set out in this table are not negotiable except for Adviser Service Fees.

* Based on an account balance excluding amounts invested in ANZ Term Deposits, ANZ Cash Advantage and ANZ Prime Cash Management Account (ANZ Prime CMA).

** Excludes amounts invested in ANZ Term Deposits, ANZ Cash Advantage and ANZ Prime CMA.

[^] Although no Switching fee applies, normal 'buy-sell' spreads apply to switches in and out of investment options.

[§] You may agree individually with your financial adviser to pay a fee for the service and advice they provide in relation to your investment and to have this deducted from your OneAnswer Frontier account. Refer to 'Adviser Service Fees' on page 6.

[†] Refer to the 'Additional Explanation of Fees and Costs' section of the OneAnswer Frontier Personal Super and Pension Fees Guide for details of other fees and costs which apply including ASFs.

Example of annual fees and costs

This table gives an example of how the fees and costs in the Vanguard® Growth Index fund for this superannuation product can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Vanguard Growth Index fund		Balance of \$50,000
Investment fee	0.80% p.a.	For every \$50,000 you have in the superannuation product, you will be charged \$400 each year.
PLUS Administration fees	0.03% p.a.*	And , you will be charged \$15 each year in administration fees.
PLUS Indirect costs for the superannuation product	0.03% p.a.	And , indirect costs of \$15 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$430 for the superannuation product**.

* Figures based on the actual amount deducted for the 12 months to 30 June 2017. This amount is estimated to be up to 0.08% p.a. for the 12 months to 30 June 2018.

** Additional fees may apply. And, if you leave the superannuation entity early, you may also be charged an exit fee of \$60 and a buy-sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy spread for the Vanguard Growth Index fund is currently 0.03%, the sell spread is also 0.03%. On \$50,000, the total spread cost of 0.06% is equal to \$30.

Note: The Example above is illustrative only. There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to moneysmart.gov.au

Changes to any fees and costs

Keep in mind that the level of fees and costs can change from time to time without your consent. We will provide you with at least 30 days prior written notice of any increase in fees or costs.

Other investment funds

The fees and costs charged on the Vanguard® Growth Index fund will differ from those charged on other investment funds offered through OneAnswer Frontier Personal Super and Pension. Other fees and charges may apply that are specific to other investment funds.

Investment Fees

Investment Fees are deducted from the assets of each investment fund and included in the unit price. The investment fee includes the Ongoing Fee which comprises both the cost of managing the Fund and the underlying fund manager's Investment Management Fee.

Ongoing Fee rebates

Ongoing Fee rebates apply to account balances over \$300,000 thereby reducing the Ongoing Fee payable.

Personal Super – A rebate of 0.118% p.a. (0.10% p.a. after tax) is applied to account balances over \$300,000 (excluding investments in ANZ Term Deposits and ANZ Cash Advantage).

Pension – A rebate of 0.10% p.a. is applied to account balances over \$300,000 (excluding investments in ANZ Term Deposits, ANZ Prime CMA and ANZ Cash Advantage) except for TTR Pension. For TTR Pension the rebate is 0.118% p.a. (0.10% p.a. after tax).

Indirect Cost Ratio

The Indirect Cost Ratio (ICR) for an investment fund includes expenses incurred by underlying fund managers recovered from the underlying funds as well as transaction costs of the underlying funds. In addition, performance related fees may also be applicable to specific investment funds (refer to 'Performance related fees' in

the OneAnswer Frontier Personal Super and Pension Fees Guide for further information). The ICR for these investment funds is the ratio of total indirect costs, to the total average net assets of those investment funds.

Buy-Sell spreads

You may also incur a buy-sell spread when your money moves in or out of an investment fund. This is a fee to recover transaction costs incurred by the Fund in relation to the sale and purchase of assets arising from investments into and withdrawals from an investment fund. For example, when you make a transaction, for every \$1,000 you invest in the Vanguard® Growth Index fund, the buy spread incurred is currently 0.03% or \$0.30. The sell spread incurred is also currently 0.03% or \$0.30. At all times your account balance is valued at the 'sell' unit price which incorporates the sell spread. The buy-sell spreads for each investment fund are available in the Buy-Sell Spread Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super.

Adviser Service Fees

Additional fees (Adviser Service Fees) may be paid to a financial adviser if they are consulted.

This is an optional fee agreed between you and your adviser for your financial adviser's services. You can choose to have this fee paid from your account where it is in relation to your interest in the Fund. **Please refer to the statement of advice given to you by your adviser for details about the fees applicable.**

Defined Fees

You can find definitions relating to the fees described in this section under the heading 'Defined fees' in the OneAnswer Frontier Personal Super and Pension Fees Guide which is available at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super.

You should read the important information about 'Fees and other costs' before making a decision. Go to the OneAnswer Frontier Personal Super and Pension Fees Guide and Buy-Sell Spread Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super. The material relating to 'Fees and costs' may change between the time when you read this Statement and the day when you acquire the product.

7. HOW SUPER IS TAXED

The tax paid on monies invested in a superannuation fund is generally lower than the tax you would pay outside a superannuation fund; however, many factors can influence the way your super is taxed.

Tax may apply to your super on contributions, on investment earnings and on withdrawals. The amount of tax payable will depend on your age and individual circumstances.

Tax on concessional contributions and investment earnings is paid by the Fund to the Australian Taxation Office (ATO) on a monthly or quarterly basis, with an annual payment made if required.

Tax on contributions

Concessional contributions which include employer (e.g. Super Guarantee and salary sacrifice contributions) and personal contributions claimed as a tax deduction are generally taxed at 15% in the Fund. An additional 15% tax may apply to some higher income earners. Non-concessional contributions which include spouse and personal contributions not claimed as a tax deduction are not subject to tax in the Fund. You should be aware that annual caps apply to both concessional and non-concessional contributions and **if you exceed these caps in the relevant financial year there may be taxation consequences**. You should monitor the amount of contributions to your super to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed at an effective rate of up to 15% during accumulation phase (including a TTR pension); however, the effective rate may be reduced by franking credits, foreign tax offsets and concessional tax capital gains. Investment earnings are not taxed within your pension account (that is not a TTR pension account).

Tax on withdrawals

Your OneAnswer Frontier Personal Super or Pension account will generally consist of taxable and tax free components. You are required to draw down proportionately from these components.

If you are aged 60 and over, a lump sum or income stream payment is tax free.

If you are aged less than 60, tax may be payable on the taxable component of lump sums and income stream payments.

Tax is not payable on the tax free component, or lump sum payments if paid as a terminal medical condition payment, regardless of age.

Specific tax rules apply to lump sum and income stream payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax

may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your tax file number (TFN)

You are not obligated to provide your TFN and declining to quote your TFN is not an offence. **However, you should provide your TFN when you join the Fund.** If you do not provide your TFN we will not be able to accept member contributions, you may be liable to pay additional tax on concessional contributions, you may be liable to pay additional tax on withdrawal payments, you could miss out on any government contributions (if eligible), and it may be difficult to locate or amalgamate your super benefits in the future.

Tax law in relation to superannuation is complex and the above information has been prepared as a guide only and does not represent taxation advice. Please see your tax adviser for independent tax advice taking into account your individual circumstances.

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How super is taxed' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super. The material relating to 'How super is taxed' may change between the time when you read this Statement and the day when you acquire the product.

8. INSURANCE IN YOUR SUPER

Protect those closest to you by tax effectively packaging insurance cover with your superannuation.

OneCare Super cover

Insurance cover is available through OneCare Super. OneCare Super provides Life and/or TPD, Income Secure and Extra Care Cover. You can also access cover that sits outside of super, this is called SuperLink. SuperLink allows you to link your Life, TPD or Income Secure cover held inside super to cover that is held outside super. This arrangement allows you to access more benefits and features that do not meet a condition of release inside super. However, any premium payable outside super cannot be paid from your OneAnswer Frontier Personal Super account and must be paid from non super money.

Premiums are payable for cover provided through OneCare Super and you can nominate to have them directly transferred from your OneAnswer Frontier Personal Super account. You can apply for this cover by following the instructions in the OneCare Super PDS.

For full terms and conditions about OneCare Super, refer to the OneCare Super PDS which is available at onepath.com.au > Forms & brochures > Life Insurance, from your financial adviser or by contacting Customer Services.

You should read the OneCare Super PDS before making a decision. The material relating to 'Insurance in your super' may change between the time when you read this Statement and the day when you acquire the product. **You should read this information before deciding whether the insurance is appropriate as it may affect your entitlement to insurance cover.**

9. HOW TO OPEN AN ACCOUNT

Before deciding to apply for membership in OneAnswer Frontier Personal Super and Pension, you should read this PDS and any information applied, adopted or incorporated into this PDS.

To apply you should complete the application form which accompanies this PDS and submit that form to OnePath at OneAnswer, GPO Box 5306, Sydney NSW 2001.

OneAnswer Frontier Personal Super

You can commence your account with a rollover from another superannuation fund or an initial investment with as little as \$2,000. You can make your initial and additional investments by cheque, direct debit, internet banking (EFT) or BPAY®.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

OneAnswer Frontier Pension

You can commence your account with as little as \$20,000 by rolling over a superannuation balance from your OneAnswer Frontier Personal Super account or from another superannuation fund. Once you have set up your OneAnswer Frontier Pension account, you cannot make any further investments into that account.

Cooling-off period

When you initially invest in OneAnswer Frontier Personal Super or OneAnswer Frontier Pension you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period. If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive a confirmation from us
- the end of the fifth day after we first issue you with units in your investment option(s).

If you cancel your investment within the cooling-off period, you may have it rolled over to another superannuation fund or, if eligible, have it paid to you. Your investment amount will be adjusted for any changes in the unit price of the investment option(s) selected, less any withdrawals and transaction costs.

Your right to cancel your initial application and be repaid during the cooling-off period does not apply if you exercise any of your rights as an investor (such as, changing your investment options). If you want to cancel your initial application, please notify us in writing.

Additional Information

A highly-awarded super and pension service

Our super and pension service is continually recognised for its excellence through the highest industry ratings and awards. For 2017, SuperRatings awarded a 'Platinum' rating to OneAnswer Frontier Pension and a 'Gold' rating to OneAnswer Frontier Personal

Super. SuperRatings does not issue, sell, guarantee or underwrite the product. Go to superratings.com.au for details of its rating criteria. The Heron Partnership has also awarded the 'Heron 5 Quality Star Rating' for our Personal Super and Pension service.

Important note

An investment in OneAnswer Frontier Personal Super and Pension is neither a deposit nor liability of ANZ or any of its related corporations and none of them stands behind or guarantees the issuer or OneAnswer Frontier Personal Super and Pension.

Customer concerns

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should address your enquiry or complaint to:

The Complaints Resolution Manager

OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2001

Phone 133 665
Email yourfeedback@onepath.com.au

If you are not satisfied with the outcome of your complaint, you can contact the Superannuation Complaints Tribunal (SCT) or for complaints that do not relate to superannuation you can contact the Financial Ombudsman Service (FOS):

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001
Phone 1300 884 114
Fax 03 8635 5588
Email info@sct.gov.au
Website sct.gov.au

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
Phone 1800 367 287
Fax 03 9613 6399
Email info@fos.org.au
Website fos.org.au

You should read the important information about making an enquiry or complaint about your benefit. Go to the section 'How to open an account' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepath.com.au > Forms & brochures > OneAnswer Frontier Personal Super. The material relating to 'How to open your account' may change between the time when you read this Statement and the day when you acquire the product.

Customer Service

 133 665 weekdays between 8.30am and 6.30pm (AEST)

 customer@onepath.com.au

 OneAnswer
GPO Box 5306 Sydney NSW 2001

Application Forms

OneAnswer Frontier Personal Super

18 September 2017

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

242 Pitt Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au



Open OneAnswer Frontier Personal Super online – Your financial adviser can open a OneAnswer Frontier Personal Super account for you using our easy to use online application forms. Visit onepath.com.au to see all of the online transactions available.

Mail your completed Application Form (if not completed online), signed declarations, cheque (if required) and other relevant documentation to:

OneAnswer, GPO Box 5306, Sydney NSW 2001

What do I need to do?	Complete
To apply for a OneAnswer Frontier Personal Super account and	Sections 1 to 6 and Sections 8 and 13 must be completed.
To rollover funds from another superannuation provider	Complete the Superannuation Transfer Form (page 15) and send it with our Letter of Compliance to your other superannuation provider.
To apply for OneCare Super cover	Read the OneCare Super PDS, complete section 10 and complete the OneCare Application form.
To nominate a Non-lapsing Beneficiary	Complete the Nomination of Beneficiary Form (page 13) and attach with this application. The form must be signed in the presence of two witnesses who must also sign the form.
To pay your financial adviser an Adviser Service Fee (ASF)	Complete Section 12 – Nominate the type of ASF, amount, frequency and fund to be deducted from (as applicable). The member and adviser must both sign the declarations contained in this section.
To authorise your Adviser to transact on your behalf	Complete Section 14 – the applicant must sign in this section if providing transaction authority for their financial adviser.

Important information

Points to consider before transferring your superannuation to OneAnswer Frontier Personal Super are:

- If you wish to claim a tax deduction or request a contributions split, you must do so prior to rolling out of your existing fund (including if you are transferring between OnePath administered funds) by completing a Notice of Intent to Claim a Tax Deduction or Superannuation Contributions Splitting Application form. Please note a tax deduction for personal contributions may only be allowed on a proportional basis where we receive a 'Notice of intent to claim a tax deduction for super contributions' after we have paid a partial withdrawal or rollover;
- Your existing fund may charge fees on exiting, please check with them;
- Moving funds (including terminal medical condition payments) may have taxation, investment and insurance implications, we recommend you consult with your adviser.

To apply for OneAnswer Frontier Personal Super you must read the current PDS, and complete the Application Form which accompanies the current PDS or your financial adviser can complete an application online. The PDS may be withdrawn and/or replaced at any time. An Application Form that is faxed or from a superseded PDS will be declined. The application to invest is available to persons receiving the PDS in Australia. It is not made directly or indirectly to persons in other countries.

Application Form

OneAnswer Frontier Personal Super

18 September 2017

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

242 Pitt Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

Please complete this form in CAPITAL LETTERS using black or blue pen

All sections marked * must be completed

Mail your completed Application Form, cheque (if required) and other relevant documentation to:
OneAnswer, GPO Box 5306, Sydney NSW 2001

1. Applicant details*

Title*	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname*	<input type="text"/>					
Given name(s)*	<input type="text"/>					Date of birth* (dd/mm/yyyy)
Occupation*	<input type="text"/>					<input type="text"/> / <input type="text"/> / <input type="text"/>
Primary Citizenship*	<input type="text"/>					(If you have fully retired from the workforce please write 'retired')
Secondary Citizenship	<input type="text"/>					Complete if you have dual citizenship

2. Contact details*

Residential address* (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town*	<input type="text"/>	State*	<input type="text"/>	Postcode*	<input type="text"/>	
Country*	<input type="text"/>					
Phone*	Home	<input type="text"/>			Business	<input type="text"/>
	Mobile	<input type="text"/>			Fax	<input type="text"/>
Preferred Email*	<input type="text"/>					
Postal address (complete if different from above)	<input type="text"/>					
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>					

3. Tax file number (TFN)*

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Frontier Personal Super and Pension PDS before providing your TFN. By providing your TFN you consent to us using your TFN for the purpose of conducting Supermatching services and to consolidate your superannuation money. If you do not wish us to conduct this service or consolidate your superannuation money please advise us in writing.

Your TFN* --

4. Eligibility to contribute to super*

In order to contribute to super you need to be eligible to do so based on age and employment status. However, compulsory employer contributions can be made at any age. Choose one of the options below.

Choose one of the following:

- a. Under age 65
or
 b. Age 65–74 and during any 30 consecutive day period in the current financial year or your contributions are compulsory employer contributions only
or
 c. Age 75 or over — you can have compulsory employer contributions only.*

* Personal and employer contributions may be accepted on or before the 28th day of the month following the month in which you turn 75 if you have been gainfully employed for at least 40 hours during any 30 consecutive day period in the financial year.

5. Existing OneAnswer Personal Super members

Only complete if you are transferring from OneAnswer Personal Super, ANZ OneAnswer Personal Super or OptiMix Superannuation.

What is your existing Personal Super member number?

Do you want to transfer your existing super account balance in full to OneAnswer Frontier Personal Super and retain all instructions associated with your current account? **Yes** – continue to section 13
 No – continue to section 6

6. Contribution/Rollover details*

Provide details on the initial and regular contributions to be made to your account below. If any of your contributions are as a result of the sale of a small business qualifying for CGT concessions, personal injury or foreign superannuation fund transfer, you must submit the appropriate ATO election form available from ato.gov.au with this application form.

- SuperStream Compliance – Employers must make employer contributions (Superannuation Guarantee, Salary Sacrifice and Employer Additional) using a SuperStream compliant method.

a. Initial contribution method

How would you like to invest? (contributions by credit card are not accepted)

- Cheque Make the cheque payable to 'OnePath Life <your name>'
 Direct debit Complete bank account details in section 7.
 BPAY® or direct credit Contribution details will be provided with your Welcome Letter. You have 45 days to provide us with funds.
 Rollover from non-OnePath accounts Complete section c overleaf and the Superannuation Transfer Form on page 15.
 Transfer from OnePath accounts Complete section d overleaf.

b. Contribution type

	Initial contributions
Personal contributions	\$ <input type="text"/>
Spouse contributions	\$ <input type="text"/>
Superannuation guarantee contributions	\$ <input type="text"/>
Employer additional	\$ <input type="text"/>
Salary sacrifice contributions	\$ <input type="text"/>

Regular investment

\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>
\$ <input type="text"/>

Regular investment plan details

Select regular investment frequency Monthly Quarterly
 Month to start regular investment (mm/yyyy) /

8. Investment details*

For transfers (not including full seamless transfers) from OneAnswer superannuation or pension accounts, or rollovers from other accounts, please complete the % column only.

For full seamless transfer from a OneAnswer superannuation or pension account do **not** complete the initial investment columns. For partial transfers your funds will be transferred as per the amounts detailed in the initial investment column below. Seamless transfers will only be processed where transfers are between the same investment funds.

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Term Deposit Maturity Instruction	
					Payout Principal	Reinvest Principal

No selection means principal is reinvested
(tick one)

ANZ Term Deposits

Investor Profile 1 – Defensive

ANZ Term Deposit – 3 months	TS13	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 6 months	TS14	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 12 months	TS15	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 2 years	TS16	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 3 years	TS17	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 5 years	TS18	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular investments (\$ per month or quarter)
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Multi-manager investment funds

Investor Profile 2 – Conservative

OnePath Conservative	SJ02	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OptiMix Australian Fixed Interest	SG59	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OptiMix Conservative	SG49	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Investor Profile 3 – Moderate

OnePath Balanced	SG15	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OptiMix Moderate	SG66	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Investor Profile 4 – Growth

OnePath Active Growth	SG23	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Managed Growth	SG13	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OptiMix Balanced	SG50	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OptiMix Growth	SG51	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Investor Profile 5 – High Growth

Property					
OptiMix Property Securities	SG48	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Australian Shares

OptiMix Australian Shares	SG46	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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Global Shares

OptiMix Global Emerging Markets Shares	SG87	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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OptiMix Global Shares

OptiMix Global Shares	SG47	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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OptiMix Global Smaller Companies Shares

OptiMix Global Smaller Companies Shares	SG58	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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Multi-sector

OnePath High Growth	SG28	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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OptiMix High Growth

OptiMix High Growth	SG52	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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Single manager investment funds

Investor Profile 1 – Defensive

ANZ Cash Advantage	SG11	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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Investor Profile 2 – Conservative

BT Monthly Income Plus	SG88	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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Kapstream Absolute Return Income

Kapstream Absolute Return Income	SG78	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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OnePath Diversified Fixed Interest

OnePath Diversified Fixed Interest	SG24	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
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Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular investments (\$ per month or quarter)
Single manager investment funds (continued)					
Investor Profile 2 – Conservative (continued)					
Perpetual Conservative Growth	SG65	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Fixed Income	SH09	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
UBS Diversified Fixed Income	SG60	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Conservative Index	SG96	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Diversified Bond Index	SG04	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Investor Profile 3 – Moderate					
Colonial First State Global Credit Income	SG75	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Janus Henderson Global Fixed Interest Total Return	SG95	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Real Return	SG43	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
T. Rowe Price Dynamic Global Bond	SH14	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
UBS Defensive	SG64	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Balanced Index	SG97	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Investor Profile 4 – Growth					
Bentham Global Income	SG76	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Balanced	SG53	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Scientific Diversified Growth	SG68	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Alternatives Growth	SG86	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Diversified High Yield	SG29	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Tax Effective Income	SG25	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Balanced Growth	SG44	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Balanced	SG67	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
UBS Balanced	SG57	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Growth Index	SH01	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Investor Profile 5 – High Growth Property					
OnePath Global Property Securities Index	SG38	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Property Securities	SG22	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Australian Property Securities Index	SG81	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Australian Shares					
Ausbil Australian Emerging Leaders	SG73	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Bennelong Australian Equities	SG07	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Scientific Australian Equity	SG70	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BT Core Australian Shares	SG93	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BT Smaller Companies	SG71	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Colonial First State Imputation	SG54	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Fidelity Australian Equities	SG94	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Greencap Broadcap	SH13	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Investors Mutual Australian Shares	SG63	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Janus Henderson Australian Equity	SG06	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Merlon Australian Share Income	SG89	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Nikko AM Australian Shares	SH10	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Australian Shares	SG20	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Blue Chip Imputation	SG19	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Emerging Companies	SG18	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular investments (\$ per month or quarter)
Single manager investment funds (continued)					
Investor Profile 5 – High Growth (continued)					
Australian Shares (continued)					
OnePath Geared Australian Shares Index	SG85	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Select Leaders	SG21	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Sustainable Investments – Australian Shares	SG39	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perennial Value Shares	SG69	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Australian Shares	SG40	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Ethical SRI	SG92	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Australian Equity	SG62	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Australian Shares Index	SG79	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Global Shares					
Altrinsic Global Equities	SH22	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Antipodes Global (Long only)	SG37	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Arrowstreet Global Equity (Hedged)	SG56	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Scientific International Equity	SG83	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
BT Core Hedged Global Shares	SG55	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Magellan Global	SG41	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
MFS Global Equity	SG82	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Global Emerging Markets Shares	SG35	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Global Shares	SG17	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Platinum Asia	SH08	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Platinum International	SG84	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Stewart Investors WorldWide Sustainability	SG91	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
T. Rowe Price Global Equity	SG03	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard International Shares Index	SG31	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard International Shares Index (Hedged)	SG80	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Walter Scott Global Equity (Hedged)	SH11	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Multi-sector					
Vanguard High Growth Index	SH02	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Infrastructure					
Colonial First State Global Listed Infrastructure	SH12	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
RARE Infrastructure Value	SG02	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Other investment funds

<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Total \$, or **1 0 0** % \$,

Balancing fund

Nominate an investment fund to which any difference between the investment value (\$) listed above and the actual investment received will be allocated.

Name of balancing fund

9. Auto-Rebalance/Dollar Cost Averaging Plans

Complete this section to regularly auto-rebalance your account (minimum of two funds) back to your initial investment allocation, or have a regular amount switched from one investment option to a selection of other funds (Dollar Cost Averaging).

Note: The Auto-Rebalance Plan cannot be used in conjunction with the Dollar Cost Averaging Plan. Neither are available for ANZ Term Deposits.

Auto-Rebalance Plan

I want my account to be auto-rebalanced (select one): Quarterly Half-yearly Yearly

The tolerance level is 5% unless you state another tolerance level here: %

or

Dollar Cost Averaging Plan

I want a Dollar Cost Averaging (DCA) switch to occur (select one):

Start date of DCA (dd/mm/yyyy):

2 2 / /

Monthly or Quarterly

End date (optional) (dd/mm/yyyy):

2 2 / /

Fund name	Switch out (\$ amount per switch)	Switch in (\$ amount per switch) or (% per switch)
Switch from <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
Switch to <input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"/> <input type="text"/> %
		<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

10. Insurance

You can access insurance cover by applying for insurance cover through **OneCare Super** and have premiums deducted from OneAnswer Frontier Personal Super. You can apply for OneCare Super cover through the OneCare PDS available at onepath.com.au

Are you applying for insurance cover through OneCare Super with premiums paid from your OneAnswer Frontier Personal Super account?

Yes No

Please read the current OneCare Super PDS and consider if the product is right for you before completing a OneCare application online with your financial adviser.

Premium deduction method

To have insurance premiums deducted from a single fund, write the fund name here. Otherwise the premiums will be deducted proportionately across all funds (except ANZ Term Deposits).

11. Account linking

If you are eligible to request a waiver of the Member Fee because the total value of your OneAnswer Frontier accounts that you wish to link is \$50,000 or more then please list the eligible account numbers* below.

* Conditions apply as to which accounts can be linked, the calculation of their total value, and when this linking can be nominated. Please refer to the OneAnswer Frontier Personal Super and Pension Fees Guide for more information.

12. Adviser Remuneration

Adviser Service Fee

If you have agreed to pay your financial adviser an Adviser Service Fee (ASF) from your account balance (by redeeming units) please provide the details below. The amounts nominated below are what will be deducted from your account. These are paid by OnePath Life under a separate agreement OnePath Life has with your financial adviser's licensee.

Ongoing ASF

Deduct Ongoing ASF	<input type="text"/> . <input type="text"/> <input type="text"/>	%* per annum	or	\$	<input type="text"/> <input type="text"/>	,	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	per annum
To have the ongoing ASF deducted from a single fund, write the fund name here.† <input type="text"/>									
Choose when to have the ASF deducted (choose one).‡ If no frequency is nominated, it will be deducted monthly.									
Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>	Annually	<input type="checkbox"/>				

One-off ASF

Deduct One-off ASF	<input type="text"/> . <input type="text"/> <input type="text"/>	%*	or	\$	<input type="text"/> <input type="text"/>	,	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	
To have the one-off ASF deducted from a single fund, write the fund name here.† <input type="text"/>									

* You cannot nominate a percentage based ASF if the balance is funded from borrowed money.

† ASF cannot be deducted from ANZ Term Deposits. If no fund is nominated the ASF will be deducted proportionately across all funds except ANZ Term Deposits.

‡ The first Ongoing ASF will be deducted either in the following month (if monthly frequency), in three months (if quarterly) or in 12 months (if annually) following the commencement of the account. If no frequency is selected the Ongoing ASF will be deducted monthly.

Adviser remuneration declaration

By signing below, I:

- understand that any ASF nominated will be deducted from my account balance and paid by OnePath Life to the financial adviser nominated in section 15
- understand that any ASF nominated will be deducted as directed by redeeming units from my investment and where it is payable as a percentage, I understand that it will be calculated on my total account balance
- confirm that any ASF nominated is solely for advice in relation to my interest in the Fund and is not part of an early release scheme
- confirm that where an ASF is nominated as a percentage no part of the account balance is funded from borrowed money
- understand the ASF nominated is negotiable with my financial adviser and can be cancelled at any time.

Signature of applicant Date (dd/mm/yyyy)

Adviser remuneration declaration (financial advisers only)

Only to be completed by financial advisers where an ASF is nominated.

By signing below, I confirm and declare that:

- where an ASF is nominated it is solely for advice in relation to the member's interest in the Fund
- where an ASF is nominated it is not part of an early release scheme
- where an ASF is nominated it is reasonable and is commensurate with the type and scope of the advice being provided
- I have specifically drawn the applicant's attention to any ASFs nominated above and I have explained the implications and the effect of these fees for them.

Signature of financial adviser Date (dd/mm/yyyy)

13. Declaration and signature*

Before you sign this Application Form, the Trustee or your financial adviser is obliged to give you a current PDS which accompanies this Application Form. The PDS will help you to understand the product and decide whether it is appropriate for your needs. Please note that the Trustee has complete discretion whether or not to accept your application.

By completing the application, I:

- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS
- acknowledge there is additional information about this product in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide and Additional Information Guide which may assist me in making an investment decision
- consent to the collection, use, storage and disclosure of my personal information (including health information) as described in OnePath's Privacy Policy which is available at onepath.com.au, or by calling Customer Services. If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au
- consent to OnePath Custodians using and sharing my Tax File Number to the ANZ group to provide services (including account consolidation) and products to me
- accept that OnePath may send me information about its financial products or services from time to time. I understand that I may notify OnePath of my decision not to receive any further information by contacting OnePath directly
- declare that the information completed on this form is true and correct
- agree to be bound by the provisions of the Trust Deed and rules of the OnePath MasterFund (Fund)
- acknowledge that I am not aware and have no reason to suspect that my investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my instructions in relation to my investment will not result in ANZ or any of its related group of companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Custodians may be required to pass on my personal information or information about my investment to the relevant regulatory bodies, government agencies, law enforcement bodies and courts in compliance with the applicable laws and regulations such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and we can delay or decline to process a transaction and report it to the relevant regulatory authority if we are required to do so under the law
- acknowledge that an investment in the Fund is not a deposit or liability of ANZ or its related group companies and none of them stands behind or guarantees the Trustee or the capital or performance of an investment in the Fund, and that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested
- declare that in the case of transfers, I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- request and advise OnePath Life Limited (user ID number: 219412) to debit my/our nominated account in terms of the payment arrangement made between us as directed in section 7
- acknowledge that where a direct debit arrangement is in place it is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Frontier Personal Super and Pension Additional Information Guide, and I agree to be bound by, consent to and acknowledge such terms.

By signing this Application Form, I, the applicant, whose signature appears below, confirm that I have read the above declarations.

Signature of applicant

X

Date (dd/mm/yyyy)

/ /

14. Adviser transaction authority

By signing this authority, I:

- authorise the financial adviser named in section 15 to submit transaction requests on my behalf and authorise this adviser to delegate such authority to any other person authorised by them in writing under the same dealer group and licensee
- acknowledge that, if OnePath Custodians or its related group companies reasonably believe that a person is my authorised adviser or their authorised delegate, then anything they do on my behalf will be treated as if I have done it personally
- acknowledge that OnePath Custodians and its related group companies will treat my authorised adviser (and their delegates) as being properly appointed unless I tell OnePath Custodians in writing otherwise
- acknowledge that OnePath Custodians or its related group companies may refuse to accept an authority, permit a person to transact or carry out a transaction
- agree to release, discharge and indemnify OnePath Custodians or its related group companies from and against any liability, cost or loss that is incurred as a result of OnePath Custodians or its related group companies acting on this authority except if OnePath Custodians or its related group companies have acted fraudulently or have wilfully defaulted in its obligations
- acknowledge that neither I, nor any person claiming through me, has any claim against OnePath Custodians or its related group companies for a transaction executed in accordance with this authority.

Signature of applicant

Date (dd/mm/yyyy)

Financial adviser use only

15. Financial adviser details

Master sales account no.	<input type="text"/>	Sales account no (if applicable)	<input type="text"/>												
Seller code 2 (if applicable)	<input type="text"/>	Seller code 3 (must be completed by ANZ financial advisers)	<input type="text"/>												
Company name	<input type="text"/>														
Name of financial adviser	<input type="text"/>														
Phone	Business	<input type="text"/>	Fax	<input type="text"/>											
	Mobile	<input type="text"/>	Email	<input type="text"/>											

Financial adviser's stamp

3. Declaration and signatures

By completing the form, I:

- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS
- acknowledge there is additional information about this product in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide and Additional Information Guide which may assist me in making a decision to nominate a beneficiary
- consent to the collection, use, storage and disclosure of my personal information (including health information) as described in OnePath's Privacy Policy which is available at onepath.com.au, or by calling Customer Services. If I have provided information about another person in this application (for example a life insured), I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au
- declare that the information completed on this form is true and correct.

Signature of applicant

(Sign clearly within the box)

Date (dd/mm/yyyy)

Witness declaration – must be completed for the non-lapsing nomination to be valid.

Declaration:

I am 18 years or over, I am not a named beneficiary on this form, and the member's signature was signed and dated by the member in the presence of us both.

Full name of witness 1

Signature of witness 1

(Sign clearly within the box)

Date (dd/mm/yyyy)

Must be same date as applicant signature

Full name of witness 2

Signature of witness 2

(Sign clearly within the box)

Date (dd/mm/yyyy)

Must be same date as applicant signature

Superannuation Transfer Form

OneAnswer Frontier Personal Super

18 September 2017

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

242 Pitt Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

Instructions

- **Please forward this form to your existing financial institution to transfer funds from a non-OnePath superannuation fund to the OnePath MasterFund.**
- If you want to transfer more than one fund, please photocopy this form. You may be requested by your existing fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their fund. There may also be delays in having your money transferred from your existing fund.
- To prevent delays in your transfer, please ensure all details are completed and attach your most recent statement from your existing fund as well as proof of identity (see section 2).

Important information: If you wish to claim a tax deduction or request a contributions split, you must do so prior to rolling out of your existing fund (including if you are transferring between OnePath administered funds) by completing a Notice of Intent to Claim a Tax Deduction or Superannuation Contributions Splitting Application form. Please note a tax deduction for personal contributions may only be allowed on a proportional basis where we receive a 'Notice of intent to claim a tax deduction for super contributions' after we have paid a partial withdrawal or rollover. Please contact the financial institution from which you are transferring to request the appropriate form.

Moving funds (including terminal medical condition payments) may have taxation, investment and insurance implications, we recommend you consult with your adviser.

We are required to give your tax file number to the fund transferring your benefit to us. If you do not want us to do this, please notify us in writing.

1. Applicant details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of birth (dd/mm/yyyy) / /

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country Contact phone

If you would like to transfer your funds to an existing OneAnswer Frontier Personal Super account, please quote Member number (otherwise a new account will be opened).

-

Tax file number - -

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Frontier Personal Super and Pension PDS before providing your TFN.

2. Proof of identity

I have attached a certified copy of my current driver's licence or passport **or**

I have attached certified copies of **both**:

Birth/Citizenship Certificate or Centrelink Pension Card **and**

Centrelink payment letter or Government notice* (less than one year old) with name/address.

* Notice issued by Commonwealth, State or Territory within the past 12 months that contains your name and residential address. For example:

- Tax office Notice of Assessment
- Rates notice from local council.

Letter of Compliance

OneAnswer Frontier Personal Super and Pension

18 September 2017

OnePath Custodians Pty Limited

242 Pitt Street
Sydney NSW 2000

To whom it may concern,

I confirm the following statements on behalf of OnePath Custodians Pty Limited (**Trustee**), the trustee of OnePath MasterFund (**Fund**).

Complying superannuation fund

The Fund is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*. The Fund is not subject to a direction under section 63 of the *SIS Act*, nor does it expect to receive such a direction.

Contributions

The Fund is able to accept superannuation guarantee contributions as well as other additional employer contributions.

The trust deed governing the Fund also allows benefits to be transferred from other resident regulated superannuation funds into the Fund, and allows benefits to be transferred or rolled over from the Fund to other resident regulated funds.

Members may only cash preserved benefits in circumstances permitted by the *SIS Act*.

The trustee of the transferring fund or life company is required to make its payment in accordance with the relevant laws and standards.

Further details

Further details relating to the Fund appear in the table below.

Fund details	
Fund name	OnePath MasterFund
Australian Business Number (ABN)	53 789 980 697
Superannuation Fund Number (SFN)	2929 169 44
Unique Superannuation Identifier (USI)	OneAnswer Frontier Personal Super MMF0334AU OneAnswer Frontier Pension MMF0333AU
Fund contact details	Customer Services GPO Box 5306 Sydney NSW 2001 Telephone 133 665 weekdays between 8:30am and 6:30pm (AEST) Email customer@onepath.com.au Website onepath.com.au

Yours sincerely



Peter Mullin

Director

OnePath Custodians Pty Limited

Trustee of OnePath MasterFund

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