

Integra Super

Product Disclosure Statement

27 February 2012

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Contact details

If you have any questions or would like more information about Integra Super please contact us at:

Customer Services

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

- Integra Super – Member Guide (Incorporation by Reference document)
- Integra Super – Investment Choice Guide, and
- Integra Super – Insurance Guide.

You should consider all that information before making a decision about Integra Super.

If you invest in Integra Super, 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. Alternatively, you can 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.

This PDS is for members of Integra Super employer plans that commenced before 1 October 2007.

OnePath Custodians Pty Limited (Trustee)

ABN 12 008 508 496 AFSL 238346 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 238341

1. About Integra Super

Integra Super is an employer-sponsored superannuation product that helps you to accumulate and grow your super savings in a tax-effective way as you progress through your working life and toward your retirement. When you invest in Integra Super you become a member of the OnePath MasterFund. OnePath Custodians Pty Limited is the trustee of the Fund.

The Trustee invests all contributions in a master life policy issued by OnePath Life which then invests in selected investment funds. The master life policy is governed by the *Life Insurance Act 1995* and is a contract between the Trustee and OnePath Life.

OnePath is one of Australia's leading providers of wealth, insurance and advice solutions. We have been helping Australians grow and protect their wealth for over 130 years, previously as Mercantile Mutual and more recently as ING Australia.

Now as a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ANZ), OnePath operates as part of ANZ's specialist wealth business.

ANZ operates in 32 markets globally with representation in Australia, New Zealand, Asia Pacific, Europe, America and the Middle East. ANZ provides products and services to more than 8 million retail customers worldwide and employs over 48,000 people.

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 types of contributions available to you. 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 savings) for you to contribute towards your super. However, there are limitations on contributions to, and withdrawals from, super. 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. Of course, there may be other circumstances when you can access your super.

Material incorporated by reference into this PDS:

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the Integra Super – Member Guide at onepath.com.au > Superannuation > Integra Super. The material relating to different types of contributions available to a person and the limitations on contributions to, and withdrawals from, superannuation may have changed during the period from the day you acquired the product and the time when you read this PDS.

3. Benefits of investing with Integra Super

Integra Super is the vehicle chosen by your employer to provide a tailored investment solution to help you achieve your retirement goals. Integra Super offers:

- **Choice and flexibility** through an extensive range of carefully selected investment funds. The range of investment funds covers all major asset classes. Within Integra Super, you have access to a wide range of asset managers as well as funds which utilise a multi-manager strategy.
- **Online help and education** via our secure Member Super Centre that has details about your super.
- **Insurance** which enables your employer to tax-effectively package comprehensive insurance cover for Death Only or Death and Total and Permanent Disablement and/or Group Salary Continuance for you. You may also have access to this insurance cover without having to supply medical evidence and you can apply for additional voluntary insurance, all at Group premium rates which are likely to be cheaper than Personal premium rates.
- **Rollover assistance** for hassle-free transfer of your other super funds to Integra Super.
- **A simple transition when you leave employment** as we automatically transfer your account balance and any insurance (if provided by OnePath Life) across to Integra Super – Personal where you can continue to enjoy many of the benefits previously

held. Fees and premiums may change.

- **Investor benefits** including banking, lifestyle and entertainment benefits through OnePath's InvestorBenefits package. Your family members can also take advantage of InvestorBenefits. Visit our website onepath.com.au/member for further information.

Material incorporated by reference into this PDS:

You should read the important information about 'Benefits of investing with Integra Super' before making a decision. Go to the section 'Benefits of investing with Integra Super' in the Integra Super – Member Guide at onepath.com.au > Superannuation > Integra Super. The material relating to the key features of Integra Super, how your account works (including information in relation to what happens to your super if you die or leave your employer), accessing up to date information, and how you and your family members benefit, may have changed during the period from the day you acquired the product and the time when you read this PDS.

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. Investors should consider the level of risk involved with a particular investment and whether the potential returns justify those risks before investing.

When considering risk associated with your super 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*
- your future super savings (including contributions and returns) may be 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.

* The OnePath Cash and OnePath Capital Guaranteed (if available to you) investment funds can offer conditional exceptions to these risks.

Other risks associated with investing in Integra Super 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 at a fee

- short selling strategies used by some fund managers – the selling of 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.

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.

All super products are generally subject to some or all of the risks described above. For more information on risks, refer to 'Risks of investing in Integra Super' in the Additional Information document of the Member Guide. Your financial adviser can help you establish an investment profile that suits your needs to manage these risks.

5. How we invest your money

Within Integra Super, you generally have the flexibility to choose and then vary your investment strategy to suit your circumstances. Integra Super offers you a wide range of investment funds and fund managers, covering a variety of risk and return profiles. **When choosing the investment fund(s) in which to invest or switch some, or all, of your super, you should consider the level of risk, likely investment return and your investment timeframe.**

We regularly undertake a review of the investment funds available through Integra Super. We may change, add, close or terminate an investment fund at any time. For up to date information about the investment funds, please visit the Member Super Centre at onepath.com.au/member

As your financial objectives change over time you can switch to other investment funds. You can switch between investment funds online by logging on to the Member Super Centre at onepath.com.au/member or by completing an Investment Choice Nomination Form which is also available at onepath.com.au/member. You can switch as many times as required, as your needs change.

Until you make an investment choice, when you join Integra Super, your super will be invested in the default investment strategy selected by your employer. If your employer has not nominated an investment strategy, you, as well as any family members you introduce to Integra Super, will be invested in the Trustee's default investment strategy which is:

- OptiMix Balanced if your employer's plan commenced after 1 July 2005; or
- A different strategy if your employer's plan commenced before 1 July 2005. This strategy will be outlined in your Welcome Kit.

A description of each investment fund available is contained in the Integra Super – Investment Choice Guide. An example of the information for the OptiMix Balanced fund is shown below.

OptiMix Balanced

Investment objective

The fund aims to achieve returns (before fees, charges and taxes) that on average exceed inflation by at least 5.0% p.a., over periods of five years or more.

Description

The fund is suitable for investors seeking exposure to a diversified range of asset classes and a mix of managers, and who are prepared to accept a higher variability of returns.

Investment strategy

The fund invests in a diversified portfolio of Australian and international assets through a mix of managers, with a bias towards growth assets. The fund is actively managed in accordance with the OptiMix Manage the Managers investment process.

Minimum time horizon

5 years

Risk profile

Growth – Growth investment funds are more likely to suit you if you are seeking higher long-term returns and are willing to accept the increased possibility of sustained negative returns and/or capital losses over shorter periods.

Asset allocation*

Asset class	Benchmark (%)	Range (%)
Cash	4	0–19
Australian fixed interest	10	0–25
International fixed interest	11	0–26
Australian property securities	2	0–9
International property securities	4	0–11
Australian shares	29	19–39
International shares	27	17–37
Alternative assets	13	7–21

* The maximum allocation to growth assets for the OptiMix Balanced Fund is 90%. International equities may include exposure to emerging market and/or global small cap securities. Fixed interest may include exposure to government, corporate, inflation protected and/or other securities.

Material incorporated by reference into this PDS:

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 Integra Super – Investment Choice Guide at onepath.com.au > Superannuation > Integra Super for more information. The material relating to each investment fund available in Integra Super; switching; the extent to which labour standards or environmental, social or ethical considerations are taken into account; and additional information about investment options, including choosing an investment strategy may have changed during the period from the day you acquired the product and the time when you read this PDS.

6. Fees and costs

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 fund 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.

Your employer or adviser may be able to negotiate to pay lower contribution fees and management costs where applicable. 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 provides summary information about the main fees and costs applicable to your Integra Super investment and provides an example using the OptiMix Balanced fund. Some fees do not apply or differ when you transfer to Integra Super – Personal. Full details of all fees and costs are contained within the Integra Super – Member Guide.

You can use the information in the following table to compare the fees and costs of Integra Super with those for other super products. The fees and costs can be paid directly from your account, deducted from investment returns or paid by your employer.

Unless stated otherwise, the fees and costs disclosed in this PDS that are charged to you include the net effect of Goods and Services Tax (GST), which is, any GST at the applicable rate less any reduced input tax credit available to the Fund.

OptiMix Balanced fund

TYPE OF FEE OR COST	AMOUNT
Fees when your money moves in or out of the fund	
Establishment Fee	Nil
Contribution Fee	0% to 7.06% (0% to 6.00% after tax) [§]
Withdrawal Fee	\$83.86 (\$71.28 after tax) indexed annually in line with CPI to 31 December of each year.
Termination Fee	Nil
Management costs	
The fees and costs for managing your investment	<p>Administration Fee*</p> <p>0% p.a. to 1.89% p.a. (0% p.a. to 1.61% p.a. after tax) of the amount you have invested in the fund. This fee is tiered based on the total employer plan balance (including family members) if you are an employer plan member.</p> <p>If you are a member of Integra Super – Personal, this fee is based on your total account balance (including your family members' balance(s)).</p>
	<p>Investment Management Fee</p> <p>OptiMix Balanced Fund – 0.69% p.a. (0.59% p.a. after tax) of the amount you have invested in the fund.</p> <p>This fee is deducted from the assets of the investment fund and included in the unit price of the investment fund.</p>
	<p>Member Fee* ^</p> <p>\$0 p.a. to \$60 p.a. (\$0 p.a. to \$51 p.a. after tax) for employer plan members where your employer uses the online EasyTransact facility.</p> <p>\$0 p.a. to \$95.06 p.a. (\$0 p.a. to \$80.80 p.a. after tax) for employer plan members where your employer does not use the online EasyTransact facility.</p> <p>\$65.88 p.a. (\$56 p.a. after tax) for Integra Super – Personal members.</p>

* The amount of these fees may be negotiated between your employer and/or your plan's financial adviser with us and/or be paid by your employer. As a result you may pay less in some cases.

^ The Member Fee is waived for members with an account balance over \$30,000 at 30 June, or at the time of leaving the Fund.

§ If your employer plan commenced after 1 October 1998, the maximum Contribution Fee is 5.00% (4.25% after tax).

Note: Refer to the section 'Fees and Costs' in the Integra Super Member Guide for further information on Trustee Reimbursement and Indirect Expenses.

Other investment funds

The fees and costs charged on OptiMix Balanced will differ from those charged for the other investment funds offered through Integra Super. Depending on the investment fund you choose, the Investment Management Fee will be between 0.34% and 1.80% p.a. (0.29% and 1.53% p.a. after tax).

Investment Management Fees

Each investment fund's Investment Management Fee (IMF) charged by the underlying manager, includes the fees, charges and expense recoveries which relate specifically to the management of each investment fund and are part of the ongoing fees of each investment fund. IMFs are an expense of the Fund and are therefore not a fee or charge of the Trustee. The IMFs are current at the time of the preparation of this PDS and are subject to change by the fund manager without notice and can vary over time.

Material incorporated by reference into this PDS:

You should read the important information about Fees and Costs before making a decision. Go to the section 'Fees and costs' in the Integra Super – Investment Choice Guide at onepath.com.au > Superannuation > Integra Super. The material relating to the fees and costs of each investment fund may have changed during the period from the day you acquired the product and the time when you read this PDS.

Transaction Cost Factors (buy/sell spreads)

You may also incur a buy/sell spread when your money moves in or out of an investment fund. For example, for every \$1,000 of your money when you transact in OptiMix Balanced, the transaction cost factor incurred is 0.18% or \$1.80. This amount is reflected in the 'buy' (issue) unit price at the time of your transaction. The transaction cost factors for each investment fund are available by contacting Customer Services on 133 665 or at onepath.com.au > Performance & updates > Fund details, unit prices & performance history.

Changes to any fees and costs

We reserve the right to change any of our fees and costs outside the levels shown above without your consent. Any increase will only take effect after the Trustee has provided you with 30 days' written notice.

Financial adviser payments

Additional fees may be paid to a financial adviser if a financial adviser is consulted. These fees may be in the form of:

- an An Adviser Service fee that is either a dollar-based fee or a percentage of your account balance deducted half-yearly and will be detailed in your Welcome Kit.
- a Personal Advice fee that is a one-off dollar-based fee that can be negotiated and is deducted from your account balance the month after the fee is agreed.

If these fees apply, they will be shown on your Welcome Statement or the Statement of Advice if provided by the financial adviser.

Material incorporated by reference into this PDS:

You should read the important information about 'Financial adviser payments'. Go to the section 'Fees and Costs' in the Integra Super – Member Guide at onepath.com.au > Superannuation > Integra Super. The material relating to financial adviser payments, whether any additional fees may be paid and how any payments are determined may have changed during the period from the day you acquired the product and the time when you read this PDS.

Example of annual fees and costs for the OptiMix Balanced fund

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

EXAMPLE - OptiMix Balanced fund		BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR **
Contribution fees	0% to 7.06% (0% to 6.00% after tax)	For every \$5,000 the member puts in, they will be charged between \$0 and \$353 (\$0 and \$300 after tax).
PLUS Management costs	2.58% (2.20% after tax)	And , for every \$50,000 you have in the fund you will be charged \$1,290 (\$1,100 after tax) each year.
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you would be charged fees of: \$1,643 (\$1,400 after tax)*. What it costs you will depend on the investment fund you choose and the fees your employer negotiates with your fund or financial adviser.

* Additional fees may apply:

If you leave the fund early, you may also be charged a **Withdrawal Fee** of \$83.86 (\$71.28 after tax). You should also note that where your account balance is less than \$30,000, you will be charged a **Member Fee**.

** This example assumes that the annual total employer plan balance is \$200,000, and the member's balance is \$50,000.

Note: 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 www.moneysmart.gov.au

Material incorporated by reference into this PDS:

You should read the important information about 'Fees and costs' before making a decision. Go to the section 'Fees and costs' in the Integra Super – Member Guide at onepath.com.au > Superannuation > Integra Super. The material relating to the fee options available, the type of fees and costs and information on how and when fees are paid may have changed during the period from the day you acquired the product and the time when you read this PDS.

7. How super is taxed

The tax you pay 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 at the contribution stage, during the investment earning stage and at the withdrawal stage. The amount of tax payable will depend on your age and individual circumstances.

Tax on concessional contributions and investment earnings is paid by the Trustee to the Australian Taxation Office (ATO) on a quarterly basis with an annual payment made if required. Tax collected from withdrawal payments is paid to the ATO twice a week.

Tax on contributions

Concessional contributions which include employer (e.g. super guarantee, salary sacrifice contributions, fees and insurance premium payments) and personal contributions claimed as a tax deduction are taxed at 15% in the Fund. Non-concessional contributions which include spouse, government co-contributions 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 will be taxation consequences**, including that 'excess contributions tax' may be payable on the amounts that exceed the caps. You should monitor the amount of contributions to your super fund to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed at a maximum rate of 15% during the superannuation phase; however, this rate may be reduced by franking credits, foreign tax offsets and concessions on discounted capital gains. Investment earnings are not taxed during pension phase.

Tax on withdrawals

Your account will generally consist of taxable and tax-free components. You are required to draw-down proportionately from these components.

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
- lump sum payments if paid as a terminal medical condition payment, regardless of age
- withdrawals of lump sum and income stream payments if you are aged 60 and over.

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 (additional 31.5%), you may be liable to pay additional tax on withdrawal payments, you could miss out on any government co-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 advice taking into account your individual circumstances.

Material incorporated by reference into this PDS:

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 Integra Super – Member Guide at onepath.com.au > Superannuation > Integra Super. The material relating to what tax applies when you contribute to, and withdraw from your super, the super contribution caps, salary sacrificing and other taxation matters relating to superannuation products may have changed during the period from the day you acquired the product and the time when you read this PDS.

8. Insurance in your super

For you and your family, insurance within Integra Super provided by OnePath Life may provide you with a tax-effective protection that could be generally cheaper compared to a retail policy.

The Integra Super default cover provides two units of death and TPD cover. The cost of the default cover may vary from \$2.40 to \$7.20 per week depending on your circumstances. This is called standard cover. This scale complies with the Government's minimum levels of insurance cover that must be offered to members.

Unless you choose to cancel any default cover, the cost of cover will be deducted from your account.

Your employer will generally include insurance cover as part of their employer plan. They can select the type(s) and design(s) of cover provided. The design of cover determines the level of cover and may change at any time in the future. The following types of cover and benefits are available:

1. Death Only Cover – provides a lump sum upon death or upon diagnosis of a terminal illness.
2. Death (including terminal illness) and Total and Permanent Disablement (TPD) Cover – provides a lump sum upon death, diagnosis of a terminal illness or becoming totally and permanently disabled.
3. Group Salary Continuance (GSC) Cover – provides a monthly benefit on the Total Disability or Partial Disability of the insured member. The benefit payable will generally be for a 2-year or 'to age 65' benefit period. A waiting period of 30, 60, 90 or 120 days can apply.

Please note:

- You may be provided with Options 1, 2 or 3 or a combination of Options 1 and 3 or 2 and 3.

- TPD Only Cover is not available. TPD Cover cannot be greater than Death Cover.
- Integra Super – Personal members, including family members, may apply for a fixed amount of Death Only or Death and TPD Cover
- Family members are not automatically provided with insurance cover and must individually apply.

Cover for employer plan members generally starts from when you commence employment with your employer provided we receive a superannuation contribution into Integra on your behalf within 120 days of you commencing work although terms may vary depending upon how the plan was established. You must be at work on the day cover commenced.

Maximum insurance cover

The maximum cover levels which apply are:

- Death Cover – Unlimited
- TPD Cover – \$3 million
- Terminal Illness Cover – \$2.5 million
- GSC monthly benefit – lesser of \$30,000 per month or 75% of the insured member’s monthly salary.

Premiums

There are costs associated with insurance cover called premiums. The premiums you pay will depend on a number of factors including, but not limited to, your occupation, age, gender and the amount and type of cover. Premiums are normally calculated and deducted from your account balance.

Applying for additional cover, changing or cancelling your cover

Eligible members who wish to apply for additional voluntary cover can do so by submitting an application to the Trustee. Additional cover will only start upon receipt of written confirmation from the insurer.

Generally, you can elect to cancel your insurance cover at any time. Simply write to the Trustee at the address provided at the front of this PDS. Please note that you may apply to cancel a particular type of cover, with the exception of employer paid cover. You may reduce the level of Death or Death and TPD Cover to a fixed dollar amount.

Eligibility

To be eligible for insurance cover, members must be:

- aged between 15 and 64 years of age
- a permanent Australian resident, or visa holder
- permanently residing in Australia (or eligible for Overseas cover)
- engaged in an occupation for which cover is available under the policy(s) applicable
- working 15 hours per week or more on a permanent basis for GSC cover (not applicable to family members)
- able to meet specific eligibility criteria established by the employer and agreed with the insurer and Trustee.

Automatic transfer to Integra Super – Personal

If your employer notifies us that you have left their employment, your account balance will be transferred to Integra Super – Personal and a new member number will be assigned to you. The same features and services of your Integra Super membership continue to apply. Your existing insurance cover will continue on transfer to Integra Super – Personal with the same premium loadings, exclusions and limitations that already apply although coverage may change. The cost of your transferred insurance cover will be based on the ‘tailored’ insurance rate table contained in the Integra Super – Insurance Guide. The coverage provided may be different and the new premium rates may be higher than those previously incurred. Please refer to the Integra Super – Insurance Guide for details of the cost of your transferred insurance cover (it will be based on the ‘tailored’ insurance rate table contained therein) and the terms which apply.

You should note that eligibility, cancellation of cover and any conditions and exclusions that apply may affect your entitlements to insurance cover and you should read the important information about ‘Insurance in your super’ before deciding whether the insurance is appropriate.

Duty of disclosure

When applying for insurance, as a member or employer you are required to disclose every matter that you know, or could reasonably be expected to know, that is relevant to the insurer’s decision whether to accept the risk of insurance and, if so, on what terms.

Material incorporated by reference into this PDS:

You should read the important information about ‘Insurance in your super’ before making a decision. Go to the Integra Super – Insurance Guide provided at onepath.com.au > Superannuation > Integra Super for specific information relating to the insurance that applies to you. The material relating to the level and type of insurance cover available through Integra Super, benefits, the actual costs of the cover, eligibility, cancellation of cover, any conditions and exclusions that may apply and other significant information about insurance cover through Integra Super may have changed during the period from the day you acquired the product and the time when you read this PDS. **You should read this information before deciding whether the insurance is appropriate as it may affect your entitlement to cover.**

9. How to open an account

Your employer has selected Integra Super to provide a tailored investment solution to help you achieve your retirement goals. You do not need to apply for an account as one has been set up for you.

As a member, you have the flexibility to control your investment within Integra Super. You can generally:

- choose your own investment fund strategy
- apply for additional insurance cover
- make additional contributions, including salary sacrifice, spouse and even government co-contributions
- roll over your other super accounts and insurance of up to \$1 million to us from other super funds.

The easiest way to get started is by logging on to the Member Super Centre at onepath.com.au/member where you can either transact online or obtain the necessary forms.

Cooling-off period

Generally, your employer may cancel their application to participate in Integra Super within 14 days from the earlier of:

- the day the first employees receive confirmation of their super interests, or
- the end of the fifth day after we first issue super interests to employees.

This is known as the 'cooling-off' period. During this time your employer may cancel their application by notifying us in writing.

If this occurs, your employer must nominate (within one month of notifying us that they wish to exercise their right of cancellation) an alternative eligible super fund, Approved Deposit Fund or Retirement Savings Account into which employer contributions received by us are to be repaid. An employer's right of cancellation is taken to have been exercised only on receipt by us of this nomination. Your employer must make the nomination by advising us in writing. If we do not receive a nomination from your employer within this one-month period, your employer is taken not to have exercised the right of cancellation.

If your employer exercises their right of cancellation within the cooling-off period, and part of the monies to be repaid includes personal contributions made by you (including monies rolled over or transferred from another super fund), we will:

- transfer any restricted non-preserved benefits and preserved benefits to another eligible super fund nominated by you
- pay any other monies as directed by you.

In the event that a super fund nominated by you or your employer does not accept the monies (or you do not tell us what to do with any personal contributions), we may transfer the monies to an Eligible Rollover Fund.

Your investment amount will be adjusted for any changes in the unit price of the investment fund(s) selected, less any withdrawals and transaction costs.

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 either phone us on 133 665 or email us at customer@onepath.com.au. Alternatively you can write to:

The Complaints Resolution Manager

Integra Super
OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2001

Email yourfeedback@onepath.com.au

Further help options

If you are not satisfied with the outcome of your complaint, you can contact one of the following services which offer free dispute resolution services external to OnePath.

Please note that before they can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

Superannuation Complaints Tribunal (SCT)

For superannuation related complaints

The SCT is a statutory body that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

Write to:

Superannuation Complaints Tribunal
Locked Mail Bag 3060
Melbourne VIC 3001

Phone 1300 884 114
Fax +61 3 8635 5588
Email info@sct.gov.au
Website sct.gov.au

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service (FOS)

For complaints that do not relate to superannuation

FOS is an external dispute resolution scheme that was established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry, including life insurance companies, superannuation providers, financial planners, investment managers, general insurance companies and their agents.

Write to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Phone 1300 780 808
Fax +61 3 9613 6399
Email info@fos.org.au
Website fos.org.au

Additional Information

Important note

An investment in Integra Super is neither a deposit nor liability of ANZ (ABN 11 005 357 522) or any of its related corporations and none of them stands behind or guarantees the issuer or Integra Super. An investment in Integra Super is subject to investment risk, including possible delays and loss of income and principal invested.

Forms

Integra Super

27 February 2012

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

This set of forms accompanies the Product Disclosure Statement (PDS) dated 27 February 2012 for Integra Super.

The PDS is a summary of significant information about investing in Integra Super and contains a number of references to important information contained in the following guides (each of which forms part of the PDS):

- Integra Super – Member Guide (Incorporation by Reference document)
- Integra Super – Investment Choice Guide; and
- Integra Super – Insurance Guide

You should consider all the information in the PDS before making a decision about Integra Super.

You can access a copy of the PDS and any other matter that is applied, adopted or incorporated by the PDS from our website at onepath.com.au. Alternatively, you can request a copy of this information free of charge by contacting Customer Services.

A reference to “the PDS” in any of the forms included in this ‘forms booklet’ means the PDS including the Guides mentioned above.

Welcome to Integra Super. Now you are a member, there are a number of key things you can do to ensure your super is set up correctly and working with you to achieve a comfortable retirement.

First steps are to:

- ensure we have received your Tax File Number – your employer may have already supplied your Tax File Number (TFN) to us. If not, you can complete the Tax File Number Notification Form. You are not obliged to provide your TFN, however, there may be implications for your super entitlements if you decide not to provide your TFN.
- consolidate your super by completing the Rollover Form and take advantage of Integra Super’s free rollover assistance service.
- review your contact details and complete the Update Member Details Form if required.

Other forms also attached:

- Nomination of Beneficiary Form (either Binding or Non-binding).
- Member Investment Choice Form – nominate an investment strategy (if not selected, contributions will be invested in either the employer’s or the Trustee’s default investment option).
- Insurance Application and Short Form Personal Health Statement – if you are required to provide health evidence for insurance purposes, please complete this form.
- Family Member Application Form – Integra Super – Personal – for eligible family members who wish to join Integra Super.
- Contributing on Behalf of Spouse Form – complete this form if you wish to make contributions on behalf of your spouse*.

Refer to the instructions on the forms for directions on how to complete the forms. If you require any assistance, please contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time).

* The term ‘spouse’ includes a person who lives with their partner, either through marriage or not, on a genuine domestic basis, including same sex couples. It does not include a person who lives separately and apart on a permanent basis.

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2. Collection of tax file numbers

Your employer may already have provided your TFN to Integra Super. If not, we are required to tell you the following details before you provide your TFN. Your TFN is confidential and you should know the following before you decide to provide it to us:

- The Trustee is authorised to collect your TFN under the taxation and superannuation laws.
- If you do provide your TFN to us, we will only use it for lawful purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any superannuation payment you may be entitled to and providing information to the Commissioner of Taxation such as reporting details of contributions, for the purposes of the government co-contribution, lost member reporting and monitoring of contribution caps.
- If you do provide your TFN to us, we may provide it to the trustee of another superannuation fund or a Retirement Savings Account (RSA) provider where the trustee or RSA provider is to receive your transferred benefits in the future.
- We will not pass your TFN to any other fund if you tell us in writing that you do not want us to pass it on.
- Your TFN will be treated as confidential.
- We may quote your TFN to the Australian Taxation Office when reporting details of contributions for the purposes of the government co-contribution and lost member reporting and monitoring of contribution caps.

You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give us your TFN, either now or later:

- We will not be able to accept member contributions and you will be liable to pay additional tax on concessional contributions.
- You may pay more tax on your benefits than you have to (you may get this back at the end of the financial year in your income tax assessment).
- It may be difficult to locate or amalgamate your superannuation benefits in the future.

The purposes for which we can use your TFN and the consequences of not providing it to us may change in the future as a result of changes to the law.

Signature of member
(sign clearly within the box)

Date (dd/mm/yyyy)

3. Proof of identity

You need to supply a certified copy of each identification document you send in.

- I have attached a **certified copy** of my 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 or local council notice (less than one year old) with name and residential address.

A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example, a Justice of the Peace, legal practitioner, Australia Post employee, finance company officer with five or more years of continuous service, etc.

4. Authorisation and Disclosure

Member declarations

- I declare that I have read the current Product Disclosure Statement (PDS) and this form, and the information completed on this form is true and correct.
- I also consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related group companies (including the Trustee) sending me information about its financial products from time to time.
- I authorise the transfer of all my benefits as outlined above.
- I discharge the superannuation provider of my other fund from any further liability of any amount transferred.
- I am aware I may ask my superannuation provider for information about 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.
- I approve the deduction of fees and taxes (if any) from the benefits transferred (subject to legislative provisions).

Signature of member
(sign clearly within the box)

X

Date (dd/mm/yyyy)

/ /

Letter of Compliance

Integra Super

27 February 2012

OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2000

To whom it may concern

I confirm the following statements on behalf of OnePath Custodians Pty Limited (ABN 12 008 508 496 AFSL 238346 RSE L0000673) (**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.

Integra Super offers insurance that meets the minimum requirements set out in the *Superannuation Guarantee (Administration) Act 1992*.

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

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)	292 916 944
Superannuation Product Identification Number (SPIN) – Integra Super	MMF0146AU
Fund contact details	<p>Customer Services Integra Super OnePath Life Limited GPO Box 5306 Sydney NSW 2001</p> <p>Phone 133 665 weekdays between 8.30am and 6.30pm (Sydney time) Email customer@onepath.com Website onepath.com.au/member</p> <p>Please make cheques payable to: OnePath Life Limited GPO Box 5306 Sydney NSW 2001</p>

Yours sincerely



Craig Brackenrig
Director
OnePath Custodians Pty Limited
Trustee of OnePath MasterFund

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Update Member Details Form

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Instructions

- If you need any assistance contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time)
- Complete and sign the form and return to:

Integra Super

OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

1. Update your member and plan details

Member number	<input type="text"/>									
Employer plan name (if applicable)	<input type="text"/>									
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other	<input type="text"/>			
Surname	<input type="text"/>									
Given name(s)	<input type="text"/>									
Date of birth (dd/mm/yyyy)	<input type="text"/>		<input type="text"/>		<input type="text"/>					
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"/>									
Postal address (if different from above)	<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"/>			
Email	<input type="text"/>									

2 . Proof of identity

If you are changing your name or date of birth, you need to supply a certified copy of each identification document you send in.

- I have attached a **certified copy** of my 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 or local council notice (less than one year old) with name and residential address.

A certified copy is a photocopy which has been compared with the original and endorsed as a true copy by an individual approved to do so, for example, a Justice of the Peace, legal practitioner, Australia Post employee, finance company officer with five or more years of continuous service, etc.

Member declarations

- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.

Signature of member
(sign clearly within the box)

Date (dd/mm/yyyy)

Nomination of Beneficiary Form – Binding

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Instructions

- A valid binding nomination means that you decide who is to get your benefit when you die and in what proportions.
- In completing the proportions of benefits, your nominations must add up to 100% (no decimals or fractions). If the proportions do not equal 100%, you will be asked to complete a new form.
- You can nominate a dependant or legal personal representative (e.g. executor of your estate) or a combination of both.
- This binding nomination is valid for three years from the date it is signed, or shorter period, if revoked.
- When you sign this binding nomination, your signature must be personally witnessed by two people aged 18 years or over who are not nominated beneficiaries for your benefit.
- Original signatures are required.
- This nomination becomes invalid when a nominated beneficiary ceases to be a dependant or legal personal representative.
- If you need any assistance, contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time).
- Complete and sign the form and return to:

Integra Super

OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

1. Your details

Member number*	<input type="text"/>									
Employer plan name (if applicable)	<input type="text"/>									
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other	<input type="text"/>			
Surname	<input type="text"/>									
Given name(s)	<input type="text"/>									
Date of birth (dd/mm/yyyy)	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>					
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"/>									
Postal address (if different from above)	<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"/>			
Email	<input type="text"/>									

* This nomination only applies in respect of this member number

2. Making your binding nomination*

Please sign and date in the presence of two witnesses (refer to section 3 on the following page).

Note: The total must add up to 100% (no decimals or fractions)

Name of nominated beneficiary (dependant) or estate	Address†	Relationship to member†	Date of birth†	Proportion of death benefit %
1.			/ /	<input type="text"/> <input type="text"/> <input type="text"/> %
2.			/ /	<input type="text"/> <input type="text"/> %
3.			/ /	<input type="text"/> <input type="text"/> %
4.			/ /	<input type="text"/> <input type="text"/> %
Total (must add up to 100%)				<input type="text"/> <input type="text"/> <input type="text"/> %

* If not completed correctly, request will be rejected.

† Not applicable if you have nominated your estate.

Where you wish to nominate more than four beneficiaries, please photocopy this page and attach to your completed form.

Member declarations

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I request that the Trustee accepts my nomination.
- I understand that I should review my nomination regularly and when my circumstances change (e.g. marriage, divorce, children) to ensure my nomination is up to date.

Signature of member
(sign clearly within the box)

X

Date (dd/mm/yyyy)

/ /

Note: If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from your financial adviser before completing this form.

3. Witness declaration

Witness signatures

I am aged 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.

Witness 1 name	<input type="text"/>		
Residential address (this cannot be a PO Box)	<input type="text"/>		
Suburb/Town	<input type="text"/>		
Country	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Phone	<input type="text"/>		
Witness 1 signature (sign clearly within the box)	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>

Witness 2 name	<input type="text"/>		
Residential address (this cannot be a PO Box)	<input type="text"/>		
Suburb/Town	<input type="text"/>		
Country	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Phone	<input type="text"/>		
Witness 2 signature (sign clearly within the box)	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>

Note: Only valid dates will be accepted. Witnesses must be present when the member signs this form and accordingly, dates must be consistent.

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Nomination of Beneficiary Form – Non-binding

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Instructions

- If you nominate a dependant, the Trustee will ordinarily pay your death benefit in the manner specified by you.
- In completing the proportions of benefits, your nominations must add up to 100%. If the proportions do not equal 100%, you will be asked to complete a new form.
- You can nominate a dependant or legal personal representative (e.g. executor of your estate) or a combination of both.
- If you need any assistance in completing this form, contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time).
- Complete and sign the form and return to:

Integra Super

OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

1. Your details

Member number*

Employer plan name
(if applicable)

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

Postal address
(if different from above)

Suburb/Town

State

Postcode

Country

Phone

Home

Business

Mobile

Fax

Email

*This nomination only applies in respect of this member number.

2. Making your non-binding nomination*

Note: The total must add up to 100% (no decimals or fractions).

Name of nominated beneficiary (dependant) or estate	Address†	Relationship to member†	Date of birth†	Proportion of death benefit %
1.			/ /	<input type="text"/> <input type="text"/> <input type="text"/> %
2.			/ /	<input type="text"/> <input type="text"/> %
3.			/ /	<input type="text"/> <input type="text"/> %
4.			/ /	<input type="text"/> <input type="text"/> %
Total (must add up to 100%)				1 0 0 %

* If not completed correctly, request will be rejected.

† Not applicable if you have nominated your estate.

Where you wish to nominate more than four beneficiaries, please photocopy this page and attach to your completed application.

Member declarations

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I request that the Trustee accepts my nomination.
- I understand that I should review my nomination regularly and when my circumstances change (e.g. marriage, divorce, children) to ensure my nomination is up to date.

Signature of member
(sign clearly within the box)

X

Date (dd/mm/yyyy)

/ /

Member Investment Choice Form

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Instructions

- A maximum of 10 investment funds may be chosen. Please ensure that percentage amounts are specified for each investment fund you wish to nominate (maximum two decimal places and no fractions). The total of all investment fund percentages must equal 100%. If your proportions do not equal 100%, you will be asked to complete another form.
- If you do not nominate your own investment strategy, your contributions will be invested in either the employer's or the Trustee's default investment fund.
- You can also use this form to change investment funds within your personal investment strategy. A minimum switch amount of \$250 per investment fund applies.
- Once your Member Investment Choice Form has been processed, your investment selection will be confirmed to you in writing.
- If you need any assistance, contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time).
- Complete and sign the form and return to:

Integra Super

OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

1. Your details

Member number	<input type="text"/>										
Employer plan name (if applicable)	<input type="text"/>										
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other	<input type="text"/>				
Surname	<input type="text"/>										
Given name(s)	<input type="text"/>										
Date of birth (dd/mm/yyyy)	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>						
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"/>										
Postal address (if different from above)	<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"/>				
Email	<input type="text"/>										

2. Select your investment funds (maximum of 10 funds can be chosen)

Investment fund		I want my existing account balance to be	My future contributions <small>Complete only if different from account balance</small>
Profile 1			
Defensive			
Multi-manager	OptiMix Australian Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	OnePath Cash	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Diversified Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Mortgages*	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 2			
Conservative			
Multi-manager	OnePath Capital Guaranteed†	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Capital Stable	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	Perpetual Conservative Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	UBS Defensive Investment	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 3			
Moderate			
Multi-manager	OnePath Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Moderate	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	Schroder Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	UBS Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 4			
Growth			
Multi-manager	OnePath Managed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Zurich Investments Managed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	BlackRock Scientific Diversified Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Colonial First State Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Perpetual Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Profile 5			
High growth – Property			
Multi-manager	OptiMix Property Securities	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	OnePath Global Property Securities	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Property Securities	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Challenger Property	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Vanguard Property Securities Index	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Investment fund

I want my existing account balance to be

My future contributions
Complete only if different from account balance

Profile 5

High growth – Australian shares

Multi-manager	OptiMix Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Geared Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	OnePath Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Blue Chip Imputation	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Emerging Companies	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Select Leaders	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Sustainable Investments – Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	BlackRock Scientific Australian Equity	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Colonial First State Imputation	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Investors Mutual Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Perennial Value Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Perpetual Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Schroder Australian Equity	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard Australian Shares Index	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	

Profile 5

High growth – International shares

Multi-manager	OptiMix Global Emerging Markets Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Global Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix Global Smaller Companies Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	OnePath Global Emerging Markets Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OnePath Global Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	AXA Global Equity Value	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	BlackRock Scientific International Equity	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Capital International Global Equities (Hedged)	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	MFS Global Equity	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Platinum International	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Vanguard International Shares Index	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Vanguard International Shares Index (Hedged)	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	Zurich Investments Global Thematic Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

Profile 5

High growth – Multi-sector

Multi-manager	OnePath High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
	OptiMix High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Single manager	BlackRock Asset Allocation Alpha	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Total		1 0 0 %	1 0 0 %

* Currently we are unable to process transactions for this fund. Current information regarding the suspension of funds is available at onepath.com.au > Personal > Performance & updates > Fund suspensions.

† OnePath Capital Guaranteed is only available to members of existing employer plans (or associated plans) where the investment fund forms all or part of existing employer plan's default investment strategy, and the existing plan commenced prior to 1 July 2002. If you are unsure whether this investment fund is available to you, please contact Customer Services on 133 665.

3. Direction and acknowledgments by member

By completing this form:

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- I direct the Trustee, OnePath Custodians Pty Limited to give effect to the investment directions contained in this form.
- I understand that the issuer is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer of this product is owned by ANZ, it is not a Bank. Except as described in this PDS, an investment in Integra Super is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of the investment. An investment in Integra Super is subject to investment risk, including possible repayment delays and loss of income and principal invested.
- I understand and acknowledge that, apart from the OnePath Cash and the OnePath Capital Guaranteed funds, the value of the investments may rise and fall.
- I understand that this investment selection is not effective until it has been both received and processed by OnePath.
- The Trustee reserves the right to delay any request for an investment option it deems not to be in the interests of the members of Integra Super.

Signature of member
(sign clearly within the box)

Date (dd/mm/yyyy)

Insurance Application and Short Form Personal Health Statement

Death Only or Death and TPD Applications (up to \$1 million cover)

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

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

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Instructions

- Use this form if you are applying to the Trustee for additional Death Only or Death and Total and Permanent Disablement (TPD) insurance or you are outside the eligibility rules.
- Please complete this form for all Death Only or Death TPD applications up to and including \$1 million (including any existing cover) or if joining outside eligibility rules.
- If you are applying for cover with OnePath Life over \$1 million please complete the Full Personal Health Statement available from Customer Services on 133 665 or at onepath.com.au > Forms & brochures
- Check your Welcome Statement for any restrictions applying to your insurance.
- If you need any assistance in completing this form, contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time).
- Please ensure that all applicable questions are fully answered. Date and sign the form and return to:
Integra Super, OnePath Custodians Pty Limited, GPO Box 5306, Sydney NSW 2001

1. Your details

Member number

Employer plan name (if applicable)

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

Postal address (if different from above)

Suburb/Town State Postcode

Country

Phone Home Business

Mobile Fax

Email

2. General details

a) During the past 12 months have you smoked tobacco or any other substance?..... Yes No

If **yes** please state type and quantity per day:

If you smoke more than 40 tobacco cigarettes per day and/or you smoke any other substance, please complete the Full Personal Health Statement available from Customer Services on 133 665 or onepath.com.au > Forms & brochures

Non-smokers – Have you ever smoked regularly in the past?..... Yes No

If **yes** please state type and quantity per day:

If you have smoked more than 40 tobacco cigarettes per day and/or you smoked any other substance within the last five years, please complete the Full Personal Health Statement.

3. Type of cover required

Standard (units)

OR

Tailored

Standard Cover

For Standard Cover enter number if additional units required (max 3 units)

Death Only

OR

Death and TPD

Tailored Cover

Death Only Cover (unlimited)

\$, , . *

Death and Total and Permanent Disablement (TPD) Cover
(maximum insurance cover is \$3 million)

\$, , . *

* If the Death Only or Death and TPD cover you have selected, plus your existing cover (if any) is more than \$1 million, please complete the Full Personal Health Statement available from onepath.com.au > Forms & brochures or by calling 133 665.

4. Occupation

Occupation

Occupational duties

(include the percentage of time spent on each)

Hours worked per week

(averaged over the past six months)

Annual Salary \$,

Amount of manual work (%)

5. Health declaration for Death Only and Death and TPD cover up to and including \$1 million

a) Are you at the date of this application off work due to injury or illness or restricted from performing any of the duties of your usual occupation due to injury or illness? Yes No

To the best of your knowledge:

b) Are you currently receiving any form of medical treatment or taking any form of medication (other than for cold or flu)?..... Yes No

c) Have you taken more than a total of seven consecutive days off work over the past 12 months due to illness or injury (other than colds or flu)? Yes No

d) Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from high blood pressure, high cholesterol, heart complaint, murmur, palpitations or chest pain, stroke, diabetes, thyroid or glandular disorder, cancer, tumour or growth including breast lumps or skin lesions/moles (even if you have not seen a doctor)? Yes No

e) Have you ever received medical advice, consulted a doctor, undergone medical treatment, investigations or operations for, or suffered from back or neck pain/disorder, musculo-skeletal symptoms or any joint disorder, gout, arthritis, RSI, paralysis of any kind or chronic fatigue syndrome, epilepsy or neurological disorder, mental/nervous disorder including stress, anxiety or depression? Yes No

f) Are you suffering from Acquired Immune Deficiency Syndrome (AIDS), infected with Human Immunodeficiency Virus (HIV) or carrying antibodies to HIV? Yes No

If you answered **yes** to any question in section 5, please complete the Full Personal Health Statement available from Customer Services on 133 665 or onepath.com.au > Forms & brochures

6. Important notice and authorisation

Duty of Disclosure

Before you become insured under a contract of life insurance, the Trustee has a duty of disclosure to the Insurer, under the *Insurance Contracts Act 1984*. In order for the Trustee to comply with its duty, you must disclose, in this Application Form, every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

The duty of disclosure also applies before cover is renewed, varied or reinstated.

The duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer
- that is of common knowledge
- that the Insurer knows or, in the ordinary course of his/her business, ought to know
- as to which the duty of disclosure is waived by the Insurer.

Non-disclosure

If the duty of disclosure is not complied with and the Insurer would not have provided the insurance cover on any terms if the failure had not occurred, the Insurer may avoid the cover within three years of entering into it. If the non-disclosure is fraudulent, the Insurer may avoid the cover at any time. An Insurer who is entitled to avoid insurance cover may, within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer. The duty of disclosure continues until the Insurer accepts (or declines) your application and confirmation is issued in writing.

I understand and agree that:

- I acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- I understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time. I have read the Duty of Disclosure and understand my obligations under the *Insurance Contracts Act 1984*.
- I have read and carefully considered the questions in this application and all the answers and any other information provided are true and correct and form the basis of the insurance contract.
- I have read the Duty of Disclosure and understand my obligations under the *Insurance Contracts Act 1984*.
- If I do not complete this application correctly, or I do not sign and date this form, my application will be invalid and won't be considered by the Insurer.
- Insurance cover will not commence until I am notified of acceptance by the Trustee.
- I have read the Privacy information included in this form. I hereby authorise the release to the Insurer (OnePath Life Limited), or any other organisation duly appointed by OnePath, of any medical information needed in connection with this application, including full details of my past medical history. A photostat (or similar) of this authorisation will be as valid as the original.

Signature of member
(sign clearly within the box)

X

Date (dd/mm/yyyy)

/ /

Privacy

In this section 'we', 'us' and 'our' refer to OnePath Custodians and OnePath Life. We are committed to ensuring the confidentiality, security and privacy of your personal information.

We collect your personal information from you or your employer to provide you with the products and services you request. In order to manage and administer our products and services, we may need to disclose your information to certain third parties. Without your personal information, we may not be able to process your contributions or provide you with the products or services you require.

We may routinely disclose your information to:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing administration or compliance functions in relation to our business
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- our solicitors, valuers and insurers
- lenders who provide lending facilities to you.

We may also disclose your personal information in circumstances where we are required to do so by law.

For life risk products, we collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing an application or assessing any claim.

The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a super fund.

There are disclosure obligations to third parties for client identification purposes under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We and other members of the ANZ Group may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 133 665.

You may access the personal information we hold about you, subject to permitted exceptions and subject to us still holding that information, by contacting us at:

Privacy Officer – OnePath

GPO Box 75
Sydney NSW 2001
Phone 02 9234 8111
Fax 02 9234 5462
Email privacy@onepath.com.au

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services.

More information can be found in our Privacy Policy available at onepath.com.au

Family Member Application Form – Integra Super – Personal

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Before you sign this form, you must have received the PDS which will help you understand the product and to decide whether it is appropriate for your needs. We recommend that you read PDS including all material that has been applied, adopted or incorporated by the PDS.

Instructions

- Complete this form where you wish to become a member of Integra Super – Personal.
- If you wish to apply for insurance you must complete and sign the Insurance Application and the Short Form Personal Health Statement.
- If you wish to nominate an investment strategy, please complete and sign the Member Investment Choice Form. If you do not nominate your own investment fund or funds, your contributions will be invested in either the employer's or the Trustee's default investment fund.
- A Nomination of Beneficiary Form will have to be completed if you wish to nominate to whom your benefit is to be paid upon your death. There are separate forms for making a binding or non-binding nomination.
- A Tax File Number Notification Form must be completed and signed if you wish to notify the Trustee of your tax file number.
- If you need any assistance in completing this form, contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (Sydney time).
- Complete and sign the form and return to:

Integra Super

OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

1. Family member details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>					
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"/>					
Postal address (if different from above)	<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"/>			

1. Family member details (continued)

Email	<input type="text"/>
Occupation	<input type="text"/>
Relationship to employer plan member*	<input type="text"/>

* Please refer to the Integra Super Member Guide for details on family members eligible to join Integra Super.

2. Employer plan member details (please provide details of the employer-sponsored member you are related to)

Member number	<input type="text"/>
Employer plan name	<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr Other <input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>

3. Declaration and authorisation

By completing this application, I:

- apply to become a member of Integra Super.
- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS.
- understand there is additional information about this product in the Member Guide, Investment Choice Guide and Insurance Guide which may assist me in making an investment decision.
- consent to the collection, use, storage and disclosure of my personal information as described in the Privacy section of the Member Guide. I further consent to ANZ or any of its related groups (including the Trustee) sending me information about its financial products from time to time.
- acknowledge that an investment in Integra Super is not a deposit with, or liability of, ANZ or its related group companies and, except where otherwise provided in the PDS, none of them stands behind or guarantees the Trustee or the capital or performance of an investment in Integra Super, and that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.
- acknowledge the invitation to invest in Integra Super is only available to persons receiving this PDS in Australia. OnePath Custodians reserves the right to refuse applications at our discretion without giving reasons.
- confirm that I am eligible to contribute to Integra Super and have contributions made on my behalf.
- 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.

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

I, the undersigned, declare that the statements made in this form are true and correct.

Signature of applicant (sign clearly within the box)	<input type="text"/>	Date (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
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Contributing on Behalf of Spouse Form

Integra Super

27 February 2012

OnePath MasterFund (Fund)

ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au/member

Instructions

- Use this form to make contributions to Integra Super on behalf of your spouse.
- Your spouse must be a member of Integra Super – Personal. To join, your spouse must complete a Family Member Application Form – Integra Super – Personal and return it to us.
- The contribution will be invested in the investment fund nominated by the spouse or default. If your spouse wishes to change the investment option into which contributions are to be invested, your spouse will need to complete a Member Investment Choice Nomination Form.
- If you need any assistance in completing this form, contact Customer Services on 133 665 weekdays between 8.30am and 6.30 pm (Sydney time).
- Complete and sign the form and return to:

Integra Super

OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

1. Your details

Member number (if applicable)	<input type="text"/>		
Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms
	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other <input type="text"/>
Surname	<input type="text"/>		
Employer plan name (if applicable)	<input type="text"/>		
Member number (if applicable)	<input type="text"/>		
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"/>		
Postal address (if different from above)	<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"/>	
Email	<input type="text"/>		

2. Spouse details

Member number
(if applicable)

Title Mr Mrs Ms Miss Dr Other

Surname Given name(s)

Residential address
(this cannot be a PO Box)

Suburb/Town State Postcode

Country

Postal address
(if different from above)

Suburb/Town State Postcode

Country

Phone Home Business

Mobile Fax

Email

3. Spouse contribution

Contribution amount \$

Note: Cheque(s) should be made payable to OnePath Life Limited – Integra Super. Alternatively, Integra Super offers a number of convenient contribution payment options, such as BPAY and Internet banking (EFT). Refer to your Welcome Statement for further instructions or contact Customer Services on 133 665.

4. Declaration and authorisation

Contributing spouse declaration

In making this contribution, I acknowledge the following:

- I will not be claiming a tax deduction for the payment
- the contribution I make will be treated as a non-concessional contribution
- once the contribution has been received by Integra Super, I will no longer have control over the payment or any growth upon it, and it will be preserved until a condition of release is met.

Receiving spouse declaration

I declare that:

- I am at the date of the form under 65 years of age or aged 65 or over but under 70 and have been gainfully employed for at least 40 hours in any 30 consecutive day period within the financial year that the contribution is made.

Signature of receiving spouse
(sign clearly within the box) Date (dd/mm/yyyy) / /

Signature of contributing spouse
(sign clearly within the box) Date (dd/mm/yyyy) / /