

ONECARE INFORMATION UPDATE

27 November 2016

Product Information Update

Effective 27 November 2016

This Product Information Update (PIU) has been issued to update the OneCare/OneCare Super Product Disclosure Statement (PDS) and Policy Terms dated 6 November 2016 and should be read in conjunction with that document.

The following information will replace the paragraphs on page 138 of the PDS regarding Commencement of Interim Cover.

Commencement of Interim Cover

Interim Cover will only commence when we or an authorised adviser receives a fully completed, signed and dated OneCare application. If applying using OneCare's electronic application, the application must be 'submitted' or 'pending submission'.

If using the Tele-Interview or Online Questionnaire service, Interim Cover will commence once the electronic application has been submitted for you to complete the Tele-Interview or Online Questionnaire.

For Interim Cover to continue, we must receive one of the applicable payment options below within 14 days of the date we or an authorised adviser receives your fully completed, signed and dated application:

- a cheque, a valid Direct Debit Authority, an authority to charge your credit card or Internal Rollover Authority for paying the first premium
- enduring rollover authority to pay premiums via External Rollover (for OneCare Super only)
- a valid external superannuation fund or master trust member number (for OneCare External Superannuation policies).

For Interim Cover to continue for those applications using Tele-Interview or the On-line Questionnaire service, the Tele-Interview or Online Questionnaire must be completed by you within 28 days of the date we receive your electronic application indicating your preference for you to complete Tele-Interview or Online Questionnaire.

The information contained in this update is current as at 27 November 2016 and may be subject to change. OnePath Life Limited ABN 33 009 657 176 AFSL 238341 (OnePath Life) issues OneCare (This includes, OneCare External Master Trust and OneCare SMSF). OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 RSE L0000673 (OnePath Custodians) issues OneCare Super. OnePath Custodians is the trustee of the OnePath MasterFund. This update is provided by OnePath Life and OnePath Custodians jointly and should be regarded as general information only, rather than advice. It has been prepared without taking any person's objectives, financial situation or needs into account. Before making a decision based on this information, you should consider its appropriateness having regard to your objectives, financial situation and needs. Before acquiring the product, or deciding whether to continue to hold the product, please consider the Product Disclosure Statement (PDS) which is available at onepath.com.au or by calling Customer Services on 133 667.

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