

Updates to Product Disclosure Statements

1 July 2013

Product Update

This document contains important information which updates the disclosures for Integra Super.

Which documents are affected?

This document updates information contained in, and should be read together with, the:

- Integra Super Product Disclosure Statement dated 27 February 2012
- Integra Super Investment Choice Guide dated 27 February 2012

What are the changes?

The Risk Profile in each investment option outlined in the Investment Choice Guide has been updated to reflect an industry best practice guidance known as the Standard Risk Measure.

Standard Risk Measures

Standard Risk Measures allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period. We have assigned a risk band number and label (please see table below) to each investment option based on a model developed by an external consultant in accordance with industry guidelines. For further information regarding the methodology used to assign the Standard Risk Measures please visit our website onepath.com.au >personal> product updates.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment fund(s).

Risk band	Risk label	Estimate number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Integra Super		
Investment option	Risk label	Risk band
Arrowstreet Global Equity (Hedged)	High	6
BlackRock Scientific Australia Equity	High	6
BlackRock Scientific International Equity	High	6
Capital International Global Equities (Hedged)	High	6
Colonial First State Imputation	High	6
Investors Mutual Australian Shares	High	6
MFS Global Equity	High	6
OnePath Australian Shares	High	6
OnePath Blue Chip Imputation	High	6
OnePath Emerging Companies	High	6
OnePath Global Emerging Markets Shares	High	6
OnePath Global Property Securities	High	6
OnePath Global Shares	High	6
OnePath Property Securities	High	6
OnePath Select Leaders	High	6
OnePath Sustainable Investments - Australian Shares	High	6
OptiMix Australian Shares	High	6
OptiMix Geared Australian Shares	High	6
OptiMix Global Emerging Market Shares	High	6
OptiMix Global Shares	High	6
OptiMix Global Smaller Companies Shares	High	6
OptiMix Property Securities	High	6
Perennial Value Shares	High	6
Perpetual Australian Shares	High	6
Platinum International	High	6
Schroders Australian Equity	High	6
SG Hiscock Property	High	6
Vanguard Australian Shares Index	High	6
Vanguard International Shares Index	High	6
Vanguard International Shares Index (Hedged)	High	6
Vanguard Property Securities Index	High	6
Zurich Investments Global Thematic Shares	High	6
BlackRock Scientific Diversified Growth	Medium to High	5
Colonial First State Diversified	Medium to High	5

Integra Super		
Investment option	Risk label	Risk band
OnePath Alternatives Growth	Medium to High	5
OnePath High Growth	Medium to High	5
OnePath Managed Growth	Medium to High	5
OnePath Mortgages	Medium to High	5
OptiMix Balanced	Medium to High	5
OptiMix Growth	Medium to High	5
OptiMix High Growth	Medium to High	5
Perpetual Balanced Growth	Medium to High	5
Schroders Balanced	Medium to High	5
UBS Balanced	Medium to High	5
Zurich Investments Managed Growth	Medium to High	5
OnePath Balanced	Medium	4
OptiMix Moderate	Medium	4
UBS Defensive Investment	Medium	4
OnePath Capital Stable	Low to Medium	3
OnePath Diversified Fixed Interest	Low to Medium	3
OptiMix Australian Fixed Interest	Low to Medium	3
OptiMix Conservative	Low to Medium	3
Perpetual Conservative Growth	Low to Medium	3
OnePath Capital Guaranteed	Very Low	1
OnePath Cash	Very Low	1

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You should read the relevant Product Disclosure Statement available by calling Customer Services or visiting onepath.com.au and consider if this product is right for you.

The information in relation to the legislative changes is our interpretation of the law and does not represent tax advice. Please see your adviser for advice taking into account your individual circumstances.

This information is current as at July 2013 but may be subject to change. Updated information will be available free of charge by calling Customer Services.