ONEANSWER PERSONAL SUPER AND PENSION

Product Disclosure Statement

18 September 2017

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CONTACT DETAILS

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1. ABOUT ONEANSWER PERSONAL SUPER AND PENSION

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

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

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

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

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

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

* In this PDS the term 'OneAnswer' also refers to the ANZ OneAnswer series of products.

OnePath

a company of ANZ

OneAnswer Personal Super and Pension is only available to current members of OneAnswer Personal Super and Pension (Nil Entry Fee), ANZ OneAnswer Personal Super and Pension (Deferred Entry Fee) or OptiMix Superannuation and Pension (Nil Entry Fee) transferring balances between superannuation and pension accounts that are subject to a withdrawal fee.

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

About OnePath and ANZ

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

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

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

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

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

2. HOW SUPER WORKS

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

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

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

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

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

3. BENEFITS OF INVESTING WITH ONEANSWER PERSONAL SUPER AND PENSION

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

- **Choice and flexibility** through an extensive range of carefully selected investment funds and other features. Our wide range of investment funds enable you to diversify your investment and gain exposure to a range of asset classes, fund managers and investment styles. You can build your portfolio by investing or switching into investment funds managed by a range of leading Australian and international fund managers. OneAnswer also offers the OptiMix investment funds where a number of complementary investment managers are selected and combined to manage the underlying funds within each asset class.

- **Convenience and control** through extensive services, including a regular investment plan (Personal Super only), auto-rebalancing and dollar cost averaging plans. In OneAnswer Pension you also have access to convenient pension payment options. You can choose to receive regular pension payments or access your pension payments 'At Call' through our ANZ Prime Cash Management Account. You can also track and manage your OneAnswer account online. Upon joining OneAnswer, you will be automatically registered for Account Access, our secure and easy to use online service available at onepath.com.au

- **Protection for those closest to you** by tax effectively packaging insurance cover within super and paying for Life and/or Total and Permanent Disablement (TPD), Income Secure and Extra Care cover offered through OneCare Super from your OneAnswer Personal Super account. If you choose to SuperLink TPD or Income Secure cover you can maintain the benefits of holding cover inside super whilst accessing more benefits and features that sit outside super.

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

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

4. RISKS OF SUPER

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

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

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

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

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

- Investing internationally, including currency risks.
- Alternative assets that behave differently to traditional assets such as shares, fixed interest and cash.
- Gearing – where a fund borrows money in order to invest a greater amount.
- Derivatives that are used to gain exposure to an investment market or to protect against changes in the values of financial products.
- Securities lending practices where some fund managers may engage in lending of securities to third parties for a fee.

- Short-selling strategies used by some fund managers – the selling of the stock which the investment manager does not hold.
- Long/short strategies used by some fund managers – where the manager will short-sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value.
- Liquidity risk – where an investment may not be able to be sold to realise enough cash to fund a withdrawal.
- Counterparty risk – where the other party in a derivative transaction may not be able to meet its financial obligations.
- Changes to investment funds – where an investment fund is added or removed or an existing fund's characteristics may be changed.

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

5. HOW WE INVEST YOUR MONEY

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

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

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

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

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

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

Vanguard® Growth Index

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

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

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

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

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

Minimum time horizon
7 years

Standard Risk Measure

1 Very low	2 Low	3 Low to medium	4 Medium	5 Medium to high	6 High	7 Very high

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

Asset allocation

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

Underlying investments are managed by Vanguard.

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

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

6. FEES AND COSTS

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

DID YOU KNOW?

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

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

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

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

TO FIND OUT MORE

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

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

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

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

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

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

OneAnswer Personal Super and Pension

Type of fee	Amount	How and when paid
Investment fee	Ongoing Fee on the amount invested in the Vanguard Growth Index fund: • Personal Super and TTR Pension – 2.40% p.a. • Pension – 2.32% p.a. Rebates effectively reduce the Ongoing Fee charged and apply to account balances* over $100,000. An additional rebate of 0.75% p.a. is applied to all account balances* after four years of each investment.	The Ongoing Fee is deducted from the assets of each investment fund and included in the daily unit price. Rebates are calculated and credited as additional units to your account balance on or about the monthly anniversary of your account.
Administration fee	A Member Fee applies to accounts with balances* under $10,000: • Personal Super – $56.47 p.a. • Pension – $48 p.a. ($56.47 p.a. for TTR Pension) Plus: Levies and expense recoveries** – 0.03% p.a. for the 12 months to 30 June 2017. Estimated to be up to 0.08% p.a. for the 12 months to 30 June 2018.	The Member Fee is deducted from your account balance annually on or about the anniversary of your account. Levies and expense recoveries are deducted from the assets of each investment fund annually and included in the unit price.
Buy-sell spread	0.06% of the of the amount invested in or withdrawn from the Vanguard Growth Index fund.	A buy-sell spread is an additional cost reflected in the daily unit prices for an investment option and is not charged separately. As your account is valued using the sell unit price, all investments into an investment option will be reduced by the approximately this amount at the time of the transaction.
Switching fee ^	Nil	Not applicable.
Exit fee	Personal Super – 3.53% of any amount withdrawn within three years of each contribution. Pension – 3% (3.53% for TTR Pension) of any amount withdrawn within three years of the initial investment.	Deducted from each withdrawal you make from any investment fund within the first three years of each investment at the time of the withdrawal.
Advice fees§ Relating to all members investing in a particular investment option.	Nil	Not applicable.
Other fees and costs†§	This amount may vary depending on the activity. You may choose to have an Adviser Service Fee (ASF) for personal advice, as agreed individually between you and your financial adviser. Dishonour fee of $11.76 (Personal Super only).	An ASF paid to your financial adviser can be nominated as either a fixed dollar amount or as a percentage of your account balance or of each investment. Ongoing ASFs are calculated and deducted from your account on or about the day of the month corresponding to when your account commenced on either a monthly, quarterly or annual basis. One-off ASFs can be deducted as a fixed dollar or percentage of your initial or additional investment calculated at the date of processing or as a percentage of the total account balance at any other time. The dishonour fee is charged on your OneAnswer Personal Super account where any payment made by direct debit is dishonoured.
Indirect cost ratio	Indirect costs estimated to be 0.03% p.a. **Note:** The indirect cost ratio amount set out above is based on the estimated indirect costs for the 12 months to 30 June 2017.	Indirect costs are variable and are deducted from the underlying assets of the investment option as and when they are incurred. These indirect costs are not an additional fee. Rather they are reflected in the returns payable from the underlying investments and as such are included in the unit price.

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

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

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

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

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

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

Example of annual fees and costs

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

Example – Vanguard Growth Index fund		Balance of $50,000
Investment fee	Personal Super and TTR Pension – 2.40% p.a. Pension – 2.32% p.a.	For every $50,000 you have in the fund, you will be charged $1,200 in Personal Super or TTR Pension and $1,160 in Pension each year.
PLUS Administration fee	0.03% p.a.*	**And,** you will be charged $15 each year in administration fees.
PLUS Indirect costs for the superannuation product	0.03% p.a.	**And,** indirect costs of $15 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was $50,000, then for that year you will be charged fees of $1,230 for the Personal Super product and $1,190 for the Pension product**.

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

**Additional fees may apply. And, if you leave OneAnswer Personal Super and Pension within 3 years of making a contribution, you may also be charged exit fees of up to 3.53% of each withdrawal ($1,765 for Personal Super and TTR Pension and $1,500 for Pension for every $50,000 you withdraw) and a buy-sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy spread for the Vanguard Growth Index fund is currently 0.03%, the sell spread is also 0.03%. On $50,000, the total spread cost of 0.06% is equal to $30.

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

Changes to any fees and costs

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

Other investment funds

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

Investment Fees

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

Indirect Cost Ratio

The Indirect Cost Ratio (ICR) for an investment fund includes expenses incurred by underlying fund managers recovered from the underlying funds as well as transaction costs of the underlying funds. In addition, performance related fees may also be applicable to specific investment funds (refer to 'Performance related fees' in the OneAnswer Personal Super and Pension Fees Guide for further information). The ICR for these investment funds is the ratio of total indirect costs, to the total average net assets of those investment funds.

Buy-Sell spreads

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

Financial adviser payments

Commissions

We may pay your financial adviser (or their licensee) commissions for providing you with this product. The commissions are already incorporated into the Investment Fee outlined in the tables above. Financial adviser commissions are not charged directly to your OneAnswer account.

You can negotiate a partial or full rebate of upfront commission paid on each additional investment in Personal Super. You can negotiate a partial or full rebate of ongoing commission with your financial adviser. In certain circumstances, your adviser may have already agreed with us to a partial or full rebate of ongoing commission. Any rebate of upfront commission will be reflected as additional units added to your account. Any rebate of ongoing commission is calculated and credited as additional units to your OneAnswer account monthly.

Adviser Service Fees

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

This is an optional fee agreed between you and your adviser for your financial adviser's services. You can choose to have this fee paid from your account where it is in relation to your interest in

the Fund. **Please refer to the statement of advice given to you by your adviser for details about the fees applicable.**

Defined Fees

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

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

7. HOW SUPER IS TAXED

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

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

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

Tax on contributions

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

Tax on investment earnings

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

Tax on withdrawals

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

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

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

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

Specific tax rules apply to lump sum and income stream payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your tax file number (TFN)

You are not obligated to provide your TFN and declining to quote your TFN is not an offence. **However, you should provide your TFN when you join the Fund.** If you do not provide your TFN we will not be able to accept member contributions, you may be liable to pay additional tax on concessional contributions, you may be liable to pay additional tax on withdrawal payments, you could miss out on any government 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 tax advice taking into account your individual circumstances.

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

8. INSURANCE IN YOUR SUPER

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

OneCare Super cover

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

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

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

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

9. HOW TO OPEN AN ACCOUNT

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

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

OneAnswer Personal Super

You can commence your account with as little as $2,000 by rolling your account balance from a OneAnswer Pension (Nil Entry Fee), ANZ OneAnswer Pension (Deferred Entry Fee) or OptiMix Pension (Nil Entry Fee) account where that amount is subject to a withdrawal fee. You can make additional investments by cheque, direct debit, internet banking (EFT) or BPAY®.

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

OneAnswer Pension

You can commence your account with as little as $20,000 by rolling over a superannuation balance from a OneAnswer Personal Super (Nil Entry Fee), ANZ OneAnswer Personal Super (Deferred Entry Fee) or OptiMix Superannuation (Nil Entry Fee) account where that amount is subject to a withdrawal fee. Once you have set up your OneAnswer Pension account, you cannot make any further investments into that account.

Cooling-off period

When you initially invest in OneAnswer Personal Super or OneAnswer Pension you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period.

If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

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

If you cancel your investment within the cooling-off period, you may have it rolled over to another superannuation fund or, if eligible, have it paid to you. Your investment amount will be

adjusted for any changes in the unit price of the investment option(s) selected, less any withdrawals and transaction costs.

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

Important note

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

Customer concerns

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

The Complaints Resolution Manager
OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2001

Phone 133 665
Email yourfeedback@onepath.com.au

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

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

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

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

Customer Service

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

✉ customer@onepath.com.au

📇 OneAnswer GPO Box 5306 Sydney NSW 2001

OnePath
a company of ANZ

Application Forms

OneAnswer Personal Super and Pension

15 February 2019

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341
OnePath MasterFund (Fund)
ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44
242 Pitt Street, Sydney NSW 2000

Customer Services
Phone 133 665
Email customer@onepath.com.au
Website onepath.com.au

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

What do I need to do?	Complete
To apply for a OneAnswer Personal Super or Pension account	**Personal Super** – Sections 1 to 9 and sections 16 to 20 must be completed.
and	**Pension** – Sections 1 to 4 and sections 10 to 20 must be completed.
To rollover funds from another superannuation provider	Complete a Superannuation Transfer Form (page 23) and send it with our Letter of Compliance to your other superannuation provider.
To apply for OneCare Super cover:	Complete section 9, read the OneCare Super PDS and complete the Application form.
To have 'At-Call Access' to your Pension from the ANZ Prime Cash Management Account (ANZ Prime CMA)	Nominate 'At-Call Access' in Section 13 of the Application Form. Attach a completed Identification Form (page 29) and two certified copies of your identification documents. Note ANZ Prime CMA is not available to Transition to Retirement (TTR) accounts.
To declare your tax file number (TFN)	Complete the Tax File Number Declaration if under 60 years of age (page 33).
To nominate a Non-lapsing Beneficiary	Complete the Nomination of Beneficiary Form (page 21) and attach with this application. The form must be signed in the presence of two witnesses who must also sign the form.
To pay your financial adviser an Adviser Service Fee (ASF)	Complete Section 18 – Nominate the type of ASF, amount, frequency and fund to be deducted from (as applicable). The member and adviser must both sign the declarations contained in this section.
To authorise your Adviser to transact on your behalf	Complete Section 20 – The applicant must sign in this section if providing transaction authority for their financial adviser.

Important information

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

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

- Your existing fund may charge fees on exiting, please check with them.

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

OneAnswer Personal Super and Pension is only available to current members of OneAnswer Personal Super and Pension (Nil Entry Fee), ANZ OneAnswer Personal Super and Pension (Deferred Entry Fee) or OptiMix Superannuation and Pension (Nil Entry Fee), transferring balances between superannuation and pension accounts subject to a withdrawal fee. To apply for OneAnswer Personal Super or Pension you must complete the Application Form which accompanies the current PDS. The PDS may be withdrawn and/or replaced at any time. An Application Form that is faxed or from a superseded PDS will be declined. The application to invest is available to persons receiving this PDS in Australia. It is not made directly or indirectly to persons in other countries.

Know your customer – identification requirements

OneAnswer Pension

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to identify you and verify your identity before we can provide you with certain prescribed services. For convenience, we will confirm and verify your identity when you purchase your pension.

The information outlined below relates to individuals and sole traders only.

Please note that if you are applying for the ANZ Prime CMA with At-Call Access facility there are additional requirements and these are covered in the Identification Form within this pack.

Individuals/sole traders

You can do one of two things to provide evidence of client identity verification to us:

Advisers only – complete our Identification Form which verifies you have collected sufficient identification from your client.
Please note, you are not required to send in originals or copies of identification if you use this form. We will also accept the FSC/FPA or conforming dealer group branded identification forms.

or

Advisers and individuals not using the services of an adviser – send in original certified copies* (not original documents) of the following:

*   one or more primary photographic identification document, or
*   two secondary identification documents.

Please note: We cannot accept certified copies by fax or email. Please see below for more details regarding certified copies.

Primary photographic identification document

One of:
*   Current Australian driver's licence or learners permit
*   Australian passport (current or expired less than 2 years ago)
*   Proof of Age document issued by an Australian State or Territory
*   Foreign government issued passport*

*   Foreign government issued national identity card*
*   Australian firearms/Shooting licence
*   Australian explosive licence
*   Australian waterways/Boat licence

or

Secondary identification document

*   Birth certificate, birth card, birth extract issued by an Australian State or Territory, or Foreign Government*
*   Australian or Foreign citizenship certificate*
*   Australian Medicare card
*   Foreign driver's licence*
*   Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address.
*   Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
*   Note issued by an approved Australian aged care facility (less than 12 months old) with name and residential address.

*   An Australian issued concession card, as defined from time to time in the *Social Security Act 1991*, or an equivalent term which expresses the same concept in relation to concession holders (this does not include a Medicare card)# or a Benefits notice issued by Centrelink (less than 12 months old).
*   Australian ImmiCard including either an Evidence of Immigration Status (EIS) ImmiCard, Permanent Residence Evidence (PRE) ImmiCard and Residence Determination ImmiCard (RDI).
*   If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.

* Documents not in English must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters.
# The *Social Security Act 1991* currently defines 'concession cards' as being:
• a pensioner concession card; or
• a health care card; or
• a seniors health card.

Certified copies for AML Know Your Customer purposes under the Anti-Money Laundering and Counter-Terrorism Financing Rules.

Certified Copies

Certified copies of documents for verification purposes is acceptable provided that they have been certified by persons authorised to certify documents. In all cases, the certification must not have taken place more than 3 months prior to when the identification and verification procedure is being undertaken.

The following is a list of persons authorised to certify a copy:

Certifier	Position Held in Australia	Position Held Overseas
A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)	✓	
Judge of a court	✓	
Magistrate	✓	
Chief executive officer of a Commonwealth court	✓	
Registrar or deputy registrar of a court	✓	
Justice of the Peace	✓	
Notary Public	✓	✓
Police Officer	✓	
Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public	✓	
Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public	✓	
Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)	✓	✓
Officer with 2 or more continuous years of service with one or more Australian financial institutions (for the purposes of the *Statutory Declaration Regulations 1993*) or overseas financial institutions with which ANZ has an existing correspondent banking relationship	✓	✓
Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the *Statutory Declaration Regulations 1993*)	✓	
Officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees	✓	
Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants	✓	
Pharmacist	✓	
Employee of the Australian Trade Commission (AUSTRADE) who is: a. in a country or place outside Australia; and b. authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and c. exercising his or her function in that place		✓

Note: The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date.

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OnePath

Application Form
OneAnswer Personal Super and Pension

15 February 2019

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496   A FSL 238346   RSE L0000673
OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341
OnePath MasterFund (Fund)
ABN 53 789 980 697   RSE R1001525   SFN 2929 169 44
242 Pitt Street, Sydney NSW 2000

Customer Services
Phone   133 665
Email   customer@onepath.com.au
Website   onepath.com.au

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

All sections marked * must be completed

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

1. Product*

Please choose one of the below (tick one):

☐ OneAnswer Personal Super   ☐ OneAnswer Pension   ☐ ANZ OneAnswer Personal Super

☐ ANZ OneAnswer Pension   Member number of OneAnswer account to be transferred   ☐☐☐☐☐☐☐☐☐☐☐

2. Applicant details*

Title*   Mr ☐   Mrs ☐   Ms ☐   Miss ☐   Dr ☐   Other _____

Surname* _____

Given name(s)* _____   Date of birth* (dd/mm/yyyy) __ / __ / __

Occupation* _____   (if you have fully retired from the workforce please write 'retired')

Primary Citizenship* _____   Secondary Citizenship Complete if you have dual citizenship _____

3. Contact details*

Residential address* (this cannot be a PO Box) _____

Suburb/Town* _____   State* _____   Postcode* _____

Country* _____

Phone*   Home _____   Business _____

Mobile _____   Fax _____

Preferred Email* _____

Postal address (complete if different from above) _____

Suburb/Town _____   State _____   Postcode _____

Country _____

4. Tax file number (TFN)*

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Personal Super and Pension PDS before providing your TFN. In addition, if you are investing in OneAnswer Pension or ANZ OneAnswer Pension and you are under 60 years of age, an original Tax File Number Declaration Form (page 33) must be completed and submitted with this application. By providing your TFN you consent to us using your TFN for the purpose of conducting Supermatching services and to consolidate your superannuation money. If you do not wish us to conduct this service or consolidate your superannuation money please advise us in writing.

Your TFN*   ☐☐☐-☐☐☐-☐☐☐

Personal Super
If you are applying for a Personal Super account, please complete sections 5-9.

5. Eligibility to commence a Personal Super account

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

Choose one of the following:

a. ☐ Under age 65

or

b. ☐ Age 65–74 and ☐ Tick here to confirm that you have been gainfully employed for at least 40 hours during any 30 consecutive day period in the current financial year or your contributions are compulsory employer contributions only

or

c. ☐ Age 75 or over – you can have compulsory employer contributions only.*

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

6. Contribution/Rollover details*

Seamless transfers from your OneAnswer accounts (no buy-sell spreads)

A seamless transfer (no buy-sell spreads) can occur if you are transferring the same funds (and allocations for full transfers) from OneAnswer, ANZ OneAnswer or OptiMix superannuation and pension accounts. Both of the accounts being transferred from and to must be in the name of the same member.

- **Full seamless transfer** – Do **not** complete the investment amounts in section 8.
- **Partial seamless transfer** – Funds will be transferred as per the investment amounts supplied in section 8. Seamless transfers will only be processed where transfers are between the same investment funds.

a. Transfers from OnePath accounts

Are you claiming a tax deduction on contributions made to a OnePath superannuation account?   ☐ Yes ☐ No

If you answered yes, you must submit a Notice of Intent to Claim a Tax Deduction before we can proceed with this application.

Member number	Partial transfer amount	Tick if full transfer
☐☐☐☐☐☐☐☐☐☐	$ ☐,☐☐☐,☐☐☐.☐☐ or	☐
☐☐☐☐☐☐☐☐☐☐	$ ☐,☐☐☐,☐☐☐.☐☐ or	☐
☐☐☐☐☐☐☐☐☐☐	$ ☐,☐☐☐,☐☐☐.☐☐ or	☐

b. Contribution method

If you would like to make a further investment, choose from below: (contributions by credit card are not accepted)

Cheque	☐	Make the cheque payable to **'OnePath Life <your name>'**
Direct debit	☐	Complete your bank account details in section 7
BPAY® or direct credit	☐	Contribution details will be provided with your Welcome Letter. You have 45 days to provide us with funds.
Rollover from non-OnePath accounts	☐	Complete section c. following on the next page and the Superannuation Transfer Form on page 23.

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6. Contribution/Rollover details* (continued)

- If any of your contributions are as a result of the sale of a small business qualifying for CGT concessions, personal injury, or foreign superannuation fund transfer, you must submit the appropriate ATO election form available from ato.gov.au with this application form.

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

c. Contribution type

	Contributions	Regular investment
Personal contributions	$ ☐,☐☐☐,☐☐☐.☐☐	$ ☐☐☐,☐☐☐
Spouse contributions	$ ☐,☐☐☐,☐☐☐.☐☐	$ ☐☐☐,☐☐☐
Superannuation guarantee contributions	$ ☐,☐☐☐,☐☐☐.☐☐	$ ☐☐☐,☐☐☐
Employer additional	$ ☐,☐☐☐,☐☐☐.☐☐	$ ☐☐☐,☐☐☐
Salary sacrifice contributions	$ ☐,☐☐☐,☐☐☐.☐☐	$ ☐☐☐,☐☐☐

Regular investment plan details

Select regular investment frequency ☐ Monthly ☐ Quarterly

Month to start regular investment (mm/yyyy) [___ / ___]

d. Rollovers from non-OnePath accounts

Name of rollover institutions	Approximate amount per rollover
	$ ☐,☐☐☐,☐☐☐.☐☐
	$ ☐,☐☐☐,☐☐☐.☐☐
	$ ☐,☐☐☐,☐☐☐.☐☐

Complete a Superannuation Transfer Form (page 23) for each rollover and send it with our Letter of Compliance to your other superannuation provider.

7. Financial institution details for direct debit

- Provide your Australian bank account details for your super contributions (if made by direct debit). This must be a personal account in your name.

- If your super contribution is to be direct debited from an account held in joint names, is in the name of a third party or is different from that to which the pension payment is to be made, please complete the Direct Debit Authority Form on page 27 and attach it with this application.

Name of financial institution [_____]

Branch where account is held [_____]

Name of account holder [_____]

BSB number [☐☐☐-☐☐☐]   Account number [☐☐☐☐☐☐☐☐☐]

8. Investment details*

For Full Seamless Transfers from a OneAnswer pension account do **not** complete the initial investment columns. For partial transfers your funds will be transferred as per the amounts detailed in the initial investment column below. Seamless transfers will only be processed where transfers are between the same investment funds. For transfers from a OneAnswer pension account, or rollovers from other accounts, please complete the % column only.

Fund name	Fund Code OPOA, ANZOA	Initial investment ($)	or	Initial investment (%)	Term Deposit Maturity Instruction No selection means principal is reinvested	
					Payout Principal	**Reinvest Principal** (tick one)
ANZ Term Deposits						
Investor Profile 1 – Defensive ANZ Term Deposit – 3 months	TS07, TS25	$	or	%		or
ANZ Term Deposit – 6 months	TS08, TS26	$	or	%		or
ANZ Term Deposit – 12 months	TS09, TS27	$	or	%		or
ANZ Term Deposit – 2 years	TS10, TS28	$	or	%		or
ANZ Term Deposit – 3 years	TS11, TS29	$	or	%		or
ANZ Term Deposit – 5 years	TS12, TS30	$	or	%		or

Fund name	Fund code OPOA, ANZOA	Initial investment ($)	or	Initial investment (%)	Regular investments ($ per month or quarter)
Multi-manager invesment funds					
Investor Profile 1 – Defensive OnePath Capital Guaranteed	AN01	$	or	%	$
Investor Profile 2 – Conservative OnePath Capital Stable	CSSH	$	or	%	$
OnePath Conservative	AN03	$	or	%	$
OptiMix Australian Fixed Interest	OFXH, AN24	$	or	%	$
OptiMix Conservative	OCSH, AN19	$	or	%	$
Investor Profile 3 – Moderate OnePath Balanced	PESH, AN04	$	or	%	$
OptiMix Moderate	OMXH, AN20	$	or	%	$
Investor Profile 4 – Growth OnePath Active Growth	AGSH, AN09	$	or	%	$
OnePath Managed Growth	DISH, AN05	$	or	%	$
OptiMix Balanced	OBSH, AN51	$	or	%	$
OptiMix Growth	OGSH, AN21	$	or	%	$
Investor Profile 5 – High Growth Property OptiMix Property Securities	OPXH, AN26	$	or	%	$
Australian Shares OptiMix Australian Shares	OEXH, AN25	$	or	%	$
Global Shares OptiMix Global Emerging Markets Shares	BN20, AN84	$	or	%	$
OptiMix Global Shares	OIXH, AN27	$	or	%	$
OptiMix Global Smaller Companies Shares	OSCH, AN28	$	or	%	$
Multi-sector OnePath High Growth	HGSH, CN13	$	or	%	$
OptiMix High Growth	OHSH, AN22	$	or	%	$
Single manager investment funds					
Investor Profile 1 – Defensive ANZ Cash Advantage	BN33, AN96	$	or	%	$

Fund name	Fund code OPOA, ANZOA	Initial investment ($)	or	Initial investment (%)	Regular investments ($ per month or quarter)
Single manager investment funds (continued)					
Investor Profile 2 – Conservative					
Pendal Monthly Income Plus	BN21, AN85	$	or	%	$
Kapstream Absolute Return Income	BN08, AN65	$	or	%	$
OnePath Diversified Fixed Interest	AFSH, AN15	$	or	%	$
Perpetual Conservative Growth	GPXH, AN68	$	or	%	$
Schroder Fixed Income	BN55, CN20	$	or	%	$
UBS Diversified Fixed Income	UFXH, AN31	$	or	%	$
Vanguard Conservative Index	BN45, CN10	$	or	%	$
Vanguard Diversified Bond Index	BN31, AN94	$	or	%	$
Investor Profile 3 – Moderate					
Colonial First State Global Credit Income	BN04, AN59	$	or	%	$
Janus Henderson Global Fixed Interest Total Return	BN28, AN92	$	or	%	$
Schroder Real Return	FSXH, AN58	$	or	%	$
T. Rowe Price Dynamic Global Bond	BN60, CN25	$	or	%	$
UBS Defensive	UDXH, AN72	$	or	%	$
Vanguard Balanced Index	BN46, CN11	$	or	%	$
Investor Profile 4 – Growth					
Bentham Global Income	BN05, AN60	$	or	%	$
BlackRock Tactical Growth	LBXH	$	or	%	$
BlackRock Scientific Diversified Growth	IBXH, AN57	$	or	%	$
OnePath Alternatives Growth	BN19, AN81	$	or	%	$
OnePath Diversified Credit	FYSH, AN45	$	or	%	$
OnePath Tax Effective Income	TESH, AN08	$	or	%	$
Perpetual Balanced Growth	PBXH, AN67	$	or	%	$
Schroder Balanced	BSXH, AN70	$	or	%	$
UBS Balanced	UBXH, AN71	$	or	%	$
Vanguard Growth Index	BN47, CN12	$	or	%	$
Investor Profile 5 – High Growth					
Property					
OnePath Global Property Securities Index	BN18, AN80	$	or	%	$
OnePath Property Securities	DPSH, AN12	$	or	%	$
Vanguard Australian Property Securities Index	BN11, AN74	$	or	%	$
Australian Shares					
Ausbil Australian Emerging Leaders	BN02, AN55	$	or	%	$
Bennelong Australian Equities	BN36	$	or	%	$
BlackRock Scientific Australian Equity	BGXH, AN29	$	or	%	$
Pendal Australian Shares	BN26, AN90	$	or	%	$
Pendal Smaller Companies	BTXH, AN52	$	or	%	$
Colonial First State Imputation	IFXH, AN36	$	or	%	$
Fidelity Australian Equities	BN27, AN91	$	or	%	$
Greencape Broadcap	BN59, CN24	$	or	%	$
Investors Mutual Australian Shares	EIXH, AN39	$	or	%	$

Fund name	Fund code OPOA, ANZOA	Initial investment ($)	or	Initial investment (%)	Regular investments ($ per month or quarter)
Single manager investment funds (continued)					
Merlon Australian Share Income	BN22, AN86	$	or	%	$
Nikko AM Australian Shares	BN56, CN21	$	or	%	$
OnePath Australian Shares	AESH, AN13	$	or	%	$
OnePath Blue Chip Imputation	BLSH, AN14	$	or	%	$
OnePath Emerging Companies	ECSH	$	or	%	$
OnePath Geared Australian Shares Index	BN15, AN77	$	or	%	$
OnePath Select Leaders	CESH, AN44	$	or	%	$
OnePath Sustainable Investments – Australian Shares	DSSH, AN17	$	or	%	$
Perennial Value Shares	OOXH, AN64	$	or	%	$
Perpetual Australian Shares	PPXH, AN35	$	or	%	$
Perpetual Ethical SRI	BN25, AN89	$	or	%	$
Schroder Australian Equity	ESXH, AN34	$	or	%	$
Vanguard Australian Shares Index	BN09, AN41	$	or	%	$
Global Shares					
Altrinsic Global Equities	BN68	$	or	%	$
Antipodes Global (Long only)	JASH, AN75	$	or	%	$
Arrowstreet Global Equity (Hedged)	AAXH, AN38	$	or	%	$
BlackRock Scientific International Equity	BN12, AN76	$	or	%	$
Pendal Core Hedged Global Shares	ICXH, AN37	$	or	%	$
Magellan Global	FPXH, AN30	$	or	%	$
MFS Global Equity	BN14, AN66	$	or	%	$
OnePath Global Emerging Markets Shares	AASH, AN18	$	or	%	$
OnePath Global Shares	ISSH, AN63	$	or	%	$
Platinum Asia	BN54	$	or	%	$
Platinum International	BN13, AN69	$	or	%	$
Stewart Investors WorldWide Sustainability	BN24, AN88	$	or	%	$
T. Rowe Price Global Equity	BN30, AN93	$	or	%	$
Vanguard International Shares Index	NASH, AN73	$	or	%	$
Vanguard International Shares Index (Hedged)	BN10, AN42	$	or	%	$
Walter Scott Global Equity (Hedged)	BN57	$	or	%	$
Multi-sector					
Vanguard High Growth Index	BN48, CN13	$	or	%	$
Infrastructure					
Colonial First State Global Listed Infrastructure	BN58, CN23	$	or	%	$
RARE Infrastructure Value	BN29	$	or	%	$
Other investment funds					
		$	or	%	$
		$	or	%	$
		$	or	%	$
Total		$	or	1 0 0 %	$

Balancing fund

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

Name of balancing fund

9. Insurance

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

Are you applying for insurance cover through OneCare Super with premiums paid from your
OneAnswer Personal Super account? ☐ Yes ☐ No

Please read the current OneCare PDS and complete an application online with your financial adviser.

Premium deduction method

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

Pension If you are applying for a OneAnswer Pension account, please complete section 10–15

10. Eligibility to commence a Pension account*

Are you a permanent resident or citizen of Australia or New Zealand or a temporary resident with a Retirement Visa (Subclass 405 or 410)?

☐ Yes   ☐ No (You may apply for a pension under specific circumstances‡)

What type of pension do you want to establish? (select one)

☐ Transition to retirement (TTR) pension and I am between my preservation age and 64 years of age (inclusive)

☐ Pension – I have reached my preservation age and permanently retired from the workforce on ☐ / / ☐ (dd/mm/yyyy)

☐ Pension – I am aged 60 to 64 (inclusive) and ceased an arrangement of gainful employment since attaining age 60

☐ Pension – I am aged 65 or older

☐ Pension – I am commencing a pension with unrestricted non-preserved benefits

☐ Pension – Disability (due to permanent incapacity)

☐ Pension – Terminal medical condition

☐ Death Benefit pension

‡ If you are not a permanent resident or citizen of Australia or New Zealand or a temporary resident with a Retirement Visa (Subclass 405 or 410) a pension may be applied for due to permanent incapacity, terminal medical condition or upon death.

11. Transfer/Rollover details*

Seamless transfers from your OneAnswer accounts (no buy-sell spreads)

A seamless transfer (no buy-sell spreads) can occur if you are transferring the same funds (and allocations for full transfers) from OneAnswer, ANZ OneAnswer or OptiMix superannuation accounts. Both of the accounts being transferred from and to must be in the name of the same member. Multiple accounts may have to be combined into an existing account for a seamless transfer to occur.

- **Full seamless transfer** – Do **not** complete the investment amounts in section 15.
- **Partial seamless transfer** – Funds will be deducted as per the investment amounts supplied in section 15.

a. Transfers from OnePath accounts

Are you claiming a tax deduction on contributions made to a OnePath superannuation account? ☐ Yes ☐ No

If you answered yes, you must submit a Notice of Intent to Claim a Tax Deduction before we can proceed with this application.

Member number	Partial transfer amount		Tick if full transfer
⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚	$ ⬚,⬚⬚⬚,⬚⬚⬚.⬚⬚	or	⬚
⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚	$ ⬚,⬚⬚⬚,⬚⬚⬚.⬚⬚	or	⬚
⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚⬚	$ ⬚,⬚⬚⬚,⬚⬚⬚.⬚⬚	or	⬚

b. Rollovers from non-OnePath accounts

Name of rollover institutions	Approximate amount per rollover
	$ ⬚,⬚⬚⬚,⬚⬚⬚.⬚⬚
	$ ⬚,⬚⬚⬚,⬚⬚⬚.⬚⬚
	$ ⬚,⬚⬚⬚,⬚⬚⬚.⬚⬚

Complete a Superannuation Transfer Form (page 23) for each rollover and send it with our Letter of Compliance to your other super provider.

12. Financial institution details

- Provide your Australian bank account details for your pension payments and super contributions (if made by direct debit). This must be a personal account in your name.
- This section must be completed, even if you are receiving your pension 'At-Call' via the ANZ Prime CMA.

Name of financial institution	
Branch where account is held	
Name of account holder (pensions cannot be paid to an account in another person's name)	
BSB number	⬚⬚⬚-⬚⬚⬚ Account number ⬚⬚⬚⬚⬚⬚⬚⬚⬚

13. Pension payments*

a. Annual pension amount

How much would you like to receive? (choose one)

☐ Minimum annual payment, or

☐ Maximum annual payment, or

Specify annual amount $ ☐☐☐ , ☐☐☐ . ☐☐
(This amount will be pro-rated for remaining days in the year)

or regular payment of $ ☐☐☐ , ☐☐☐ . ☐☐
(The amount you will receive per payment)

Index this amount by ☐☐ % each year (optional)

b. When do you want your pension paid?

Choose one selection from the following:

☐ At Call Access – only for use with ANZ Prime Cash Management Account (60 years of age and over). This is not available for TTR.

or

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually (not available for payments in July)

Choose a day of the month for each payment to be made. If no date is nominated, we will choose the 21st.

☐ 7th ☐ 14th ☐ 21st ☐ 28th

Choose the month of the first pension payment (mm/yyyy) ☐ / ☐

For pensions commenced in June, you can defer your first payment to the next financial year. If no date is nominated, we will pay your first payment in the following month.

If you are transferring MoneyForLife funds, we will pay the MoneyForLife Maximum Annual Income in full. If you wish to nominate a percentage please use the Pension Payment Update form available from onepath.com.au

14. Nomination of reversionary pensioner

To do the following:	Complete
To nominate a reversionary pensioner	Complete this section. You can only nominate your spouse (same or different sex). A reversionary pensioner cannot be added or changed at a later date.
To nominate a non-lapsing beneficiary nomination	Complete the Nomination of Beneficiary Form on page 21.

Name of spouse ☐

Spouse's date of birth (dd/mm/yyyy) ☐ / ☐ / ☐ Sex ☐ Male ☐ Female

15. Investment details*

For Full Seamless Transfers from a OneAnswer superannuation account do **not** complete the initial investment columns. For partial transfers your funds will be transferred as per the amounts detailed in the initial investment column below. For transfers from a OneAnswer superannuation account, or rollovers from other accounts, please complete the % column only.

Fund name	Fund Code OPOA, ANZOA PENSION/TTR	Initial investment ($)	or	Initial investment (%)	Term Deposit Maturity Instruction No selection means principal is reinvested	
					Payout Principal	Reinvest Principal (tick one)
ANZ Term Deposits						
Investor Profile 1 – Defensive ANZ Term Deposit – 3 months	TP07/TT07, TP37/RP37	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐ or	☐
ANZ Term Deposit – 6 months	TP08/TT08, TP38/RP38	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐ or	☐
ANZ Term Deposit – 12 months	TP09/TT09, TP39/RP39	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐ or	☐
ANZ Term Deposit – 2 years	TP10/TT10, TP40/RP40	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐ or	☐
ANZ Term Deposit – 3 years	TP11/TT11, TP41/RP41	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐ or	☐
ANZ Term Deposit – 5 years	TP12/TT12, TP42/RP42	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐ or	☐

Fund name	Fund Code OPOA, ANZOA PENSION/TTR	Initial investment ($)	or	Initial investment (%)	Regular pension payment
Cash Management Account					
Investor Profile 1 – Defensive ANZ Prime CMA (not available for TTR)	YIXH/ —— , PN83/ ——	$ ☐☐☐,☐☐☐	or	☐☐☐%	At Call Access only
Multi-manager investment funds					
Investor Profile 1 – Defensive OnePath Capital Guaranteed	—— , PN01/RN01	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Investor Profile 2 – Conservative OnePath Conservative	—— , PN03/RN03	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OnePath Stable	APSH/APST, ——	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Australian Fixed Interest	OPFH/OPFT, PN24/RN24	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Conservative	OPCH/OPCT, PN19/RN19	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Investor Profile 3 – Moderate OnePath Balanced	APPH/APHT, PN04/RN04	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Moderate	OPDH/OPDT, PN20/RN20	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Investor Profile 4 – Growth OnePath Active Growth	APOH/APOT, PN09/RN09	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OnePath Managed Growth	APGH/APGT, PN05/RN05	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Balanced	OPBH/OPBT, PN50/RN50	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Growth	OPGH/OPGT, PN21/RN21	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Investor Profile 5 – High growth Property OptiMix Property Securities	OPPH/OPPT, PN26/RN26	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Australian shares OptiMix Australian Shares	OPEH/OPET, PN25/RN25	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Global shares OptiMix Global Emerging Markets Shares	YDXH/YDXT, PN84/RN84	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Global Shares	OPIH/OPIT, PN27/RN27	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
OptiMix Global Smaller Companies Shares	OPSH/OPST, PN28/RN28	$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%

Fund name	Fund Code OPOA, ANZOA PENSION/TTR	Initial investment ($)	or	Initial investment (%)	Regular pension payment
Multi-manager investment funds (continued)					
Multi-sector					
OnePath High Growth	APHH/APHT, PN06/RN06	$ ____,____	or	____%	____%
OptiMix High Growth	OPHH/OPHT, PN22/RN22	$ ____,____	or	____%	____%
Single manager investment funds					
Investor Profile 1 – Defensive					
ANZ Cash Advantage	YVXH/YVXT, PN96/RN96	$ ____,____	or	____%	____%
Investor Profile 2 – Conservative					
Pendal Monthly Income Plus	YLXH/YLXT, PN85/RN85	$ ____,____	or	____%	____%
Kapstream Absolute Return	MLXH/MLXT, PN64/RN64	$ ____,____	or	____%	____%
OnePath Diversified Fixed Interest	APVH/APVT, PN15/RN15	$ ____,____	or	____%	____%
Perpetual Conservative Growth	ZGXH/ZGXT, PN67/RN67	$ ____,____	or	____%	____%
Schroder Fixed Income	AKXJ/AKXT, QN20/RP20	$ ____,____	or	____%	____%
UBS Diversified Fixed Income	ZXXH/ZXXT, PN31/RN31	$ ____,____	or	____%	____%
Vanguard Conservative Index	AAXJ/AAXS, QN10/RP10	$ ____,____	or	____%	____%
Vanguard Diversified Bond Index	YTXH/YTXT, PN94/RN94	$ ____,____	or	____%	____%
Investor Profile 3 – Moderate					
Colonial First State Global Credit Income	CFXH/CFXT, PN58/RN58	$ ____,____	or	____%	____%
Janus Henderson Global Fixed Interest Total Return	YOXH/YOXT, PN92/RN92	$ ____,____	or	____%	____%
Schroder Real Return	ZSXH/ZSXT, PN57/RN57	$ ____,____	or	____%	____%
T. Rowe Price Dynamic Global Bond	APXJ/APXT, QN25/RP25	$ ____,____	or	____%	____%
UBS Defensive	ZDXH/ZDXT, PN71/RN71	$ ____,____	or	____%	____%
Vanguard Balanced Index	ABXJ/ABXT, QN11/RP11	$ ____,____	or	____%	____%
Investor Profile 4 – Growth					
Bentham Global Income	CSXH/CSXT, PN59/RN59	$ ____,____	or	____%	____%
BlackRock Tactical Growth	ZCXH/ZCXT, ————	$ ____,____	or	____%	____%
BlackRock Scientific Diversified Growth	YBXH/YBXT, PN56/RN56	$ ____,____	or	____%	____%
OnePath Alternatives Growth	AGXH/AGXT, PN79/RN79	$ ____,____	or	____%	____%
OnePath Diversified Credit	APYH/APYT, PN44/RN44	$ ____,____	or	____%	____%
OnePath Tax Effective Income	APWH/APWT, PN08/RN08	$ ____,____	or	____%	____%
Perpetual Balanced Growth	ZBXH/ZBXT, PN66/RN66	$ ____,____	or	____%	____%
Schroder Balanced	ZQXH/ZQXT, PN69/RN69	$ ____,____	or	____%	____%
UBS Balanced	ZUXH/ZUXT, PN70/RN70	$ ____,____	or	____%	____%
Vanguard Growth Index	ACXJ/ACXT, QN12/RP12	$ ____,____	or	____%	____%
Investor Profile 5 – High growth					
Property					
OnePath Global Property Securities Index	GPJH/GPJT, PN78/RN78	$ ____,____	or	____%	____%
OnePath Property Securities	APDH/APDT, PN12/RN12	$ ____,____	or	____%	____%
Vanguard Australian Property Securities Index	VPXH/VPXS, PN73/RN73	$ ____,____	or	____%	____%
Australian shares					
Ausbil Australian Emerging Leaders	ADXH/ADXS, PN54/RN54	$ ____,____	or	____%	____%
Bennelong Australian Equities	YYXH/YYXT, ————	$ ____,____	or	____%	____%
BlackRock Scientific Australian Equity	YAXH/YAXT, PN29/RN29	$ ____,____	or	____%	____%
Pendal Australian Shares	YOXH/YOXT, PN90/RN90	$ ____,____	or	____%	____%

Fund name	Fund Code OPOA, ANZOA PENSION/TTR	Initial investment ($)	or	Initial investment (%)	Regular pension payment
Single manager investment funds (continued)					
Pendal Smaller Companies	YEXH/YEXT, PN51/RN51	$ ___,___	or	___%	___%
Colonial First State Imputation	ZFXH/ZFXT, PN36/RN36	$ ___,___	or	___%	___%
Fidelity Australian Equities	YPXH/YPXT, PN91/RN91	$ ___,___	or	___%	___%
Greencape Broadcap	AOXJ/AOXT, QN24/RP24	$ ___,___	or	___%	___%
Investors Mutual Australian Shares	ZJXH/ZIXT, PN39/RN39	$ ___,___	or	___%	___%
Merlon Australian Share Income	YMXH/YMXT, PN86/RN86	$ ___,___	or	___%	___%
Nikko AM Australian Shares	ALXJ/ALXT, QN21/RP21	$ ___,___	or	___%	___%
OnePath Australian Shares	APAH/APAT, PN13/RN13	$ ___,___	or	___%	___%
OnePath Blue Chip Imputation	APNH/APNT, PN14/RN14	$ ___,___	or	___%	___%
OnePath Emerging Companies	APEH/APET, —————	$ ___,___	or	___%	___%
OnePath Geared Australian Shares Index	OPJH/OPJT, PN75/RN75	$ ___,___	or	___%	___%
OnePath Select Leaders	APZH/APZT, PN43/RN43	$ ___,___	or	___%	___%
OnePath Sustainable Investments – Australian Shares	APUH/APUT, PN17/RN17	$ ___,___	or	___%	___%
Perennial Value Shares	YCXH/YCXT, PN63/RN63	$ ___,___	or	___%	___%
Perpetual Australian Shares	ZKXH/ZKXT, PN35/RN35	$ ___,___	or	___%	___%
Perpetual Ethical SRI	YKXH/YKXT, PN89/RN89	$ ___,___	or	___%	___%
Schroder Australian Equity	ZOXH/ZOXT, PN34/RN34	$ ___,___	or	___%	___%
Vanguard Australian Shares Index	VAXH/VAXT, PN41/RN41	$ ___,___	or	___%	___%
Global shares Altrinsic Global Equities	AXXJ/AXXT, —————	$ ___,___	or	___%	___%
Antipodes Global (Long only)	APJH/APJT, PN74/RN74	$ ___,___	or	___%	___%
Arrowstreet Global Equity (Hedged)	ZAXH/ZAXT, PN38/RN38	$ ___,___	or	___%	___%
BlackRock Scientific International Equity	ZHXH/ZHXT, PN40/RN40	$ ___,___	or	___%	___%
Pendal Core Hedged Global Shares	ZIXH/ZIXT, PN37/RN37	$ ___,___	or	___%	___%
Magellan Global	ZNXH/ZNXT, PN30/RN30	$ ___,___	or	___%	___%
MFS Global Equity	APFH/APFT, PN65/RN65	$ ___,___	or	___%	___%
OnePath Global Emerging Markets Shares	APKH/APKT, PN18/RN18	$ ___,___	or	___%	___%
OnePath Global Shares	APIH/APIT, PN62/RN62	$ ___,___	or	___%	___%
Platinum Asia	AJXJ/AJXT, —————	$ ___,___	or	___%	___%
Platinum International	ZMXH/ZMXT, PN68/RN68	$ ___,___	or	___%	___%
Stewart Investors WorldWide Sustainability	YJXH/YJXT, PN88/RN88	$ ___,___	or	___%	___%
T. Rowe Price Global Equity	YSXH/YSXT, PN93/RN93	$ ___,___	or	___%	___%
Vanguard International Shares Index	APRH/APRT, PN72/RN72	$ ___,___	or	___%	___%
Vanguard International Shares Index (Hedged)	VIXH/VIXT, PN42/RN42	$ ___,___	or	___%	___%
Walter Scott Global Equity (Hedged)	AMXJ/AMXS, —————	$ ___,___	or	___%	___%
Multi-sector Vanguard High Growth Index	ADXJ/ADST, QN13/RP13	$ ___,___	or	___%	___%
Infrastructure Colonial First State Global Listed Infrastructure	ANXJ/ANXT, QN23/RP23	$ ___,___	or	___%	___%
RARE Infrastructure Value	YRXH/YRXT, —————	$ ___,___	or	___%	___%

Fund name	Fund Code OPOA, ANZOA PENSION/TTR	Initial investment ($)	or	Initial investment (%)	Regular pension payment
Other investment funds					
		$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
		$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
		$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
		$ ☐☐☐,☐☐☐	or	☐☐☐%	☐☐☐%
Total		$ ☐,☐☐☐,☐☐☐	or	**1 0 0**%	☐☐☐%

Balancing fund

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

Name of balancing fund _____

16. Rebates

To have any fee rebates credited to a single fund, write the fund name here. Otherwise they will be credited proportionately across all funds (except ANZ Term Deposits).

_____

17. Auto-Rebalance/Dollar Cost Averaging Plans

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

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

Auto-Rebalance Plan

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

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

or

Dollar Cost Averaging Plan

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

☐ Monthly or ☐ Quarterly

Start date of DCA (dd/mm/yyyy): **2 2** /   /

End date (optional) (dd/mm/yyyy): **2 2** /   /

Fund name		Switch out ($ amount per switch)	Switch in ($ amount per switch)	or	(% per switch)
Switch from		$ ☐☐☐,☐☐☐			
Switch to			$ ☐☐☐,☐☐☐	or	☐☐☐%
			$ ☐☐☐,☐☐☐	or	☐☐☐%
			$ ☐☐☐,☐☐☐	or	☐☐☐%
			$ ☐☐☐,☐☐☐	or	☐☐☐%
			$ ☐☐☐,☐☐☐	or	☐☐☐%
					1 0 0%

18. Adviser Service Fee

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

Ongoing ASF

Deduct Ongoing ASF ☐.☐☐% * per annum   or $☐☐,☐☐☐ per annum

To have the ongoing ASF deducted from a single fund, write the fund name here.† _____

Choose when to have the ASF deducted (choose one).‡ If no frequency is nominated, it will be deducted monthly.

Monthly ☐   Quarterly ☐   Annually ☐

One-off ASF

Deduct One-off ASF ☐.☐☐% *   or $☐☐,☐☐☐

To have the one-off ASF deducted from a single fund, write the fund name here.† _____

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

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

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

Adviser Service Fee declaration

By signing below, I:

- understand that any ASF nominated will be deducted from my account balance and paid by OnePath Life to the financial adviser nominated in Section 22

- understand that any ASF nominated will be deducted as directed by redeeming units from my investment and where it is payable as a percentage, I understand that it will be calculated on my total account balance

- confirm that any ASF nominated is solely for advice in relation to my interest in the Fund and is not part of an early release scheme

- confirm that where an ASF is nominated as a percentage, no part of the account balance is funded from borrowed money

- understand the ASF nominated is negotiable with my financial adviser and can be cancelled at any time.

Signature of applicant [✗ _____]   Date (dd/mm/yyyy) [/ /]

Adviser Service Fee declaration (financial advisers only)

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

By signing below, I confirm and declare that:

- where an ASF is nominated it is solely for advice in relation to the member's interest in the Fund

- where an ASF is nominated it is not part of an early release scheme

- where an ASF is nominated it is reasonable and is commensurate with the type and scope of the advice being provided

- I have specifically drawn the applicant's attention to any ASFs nominated above and I have explained the implications and the effect of these fees for them.

Signature of financial adviser [✗ _____]   Date (dd/mm/yyyy) [/ /]

19. Declaration and signature*

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

By completing the application, I:

- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS

- acknowledge there is additional information about this product in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide and Additional Information Guide which may assist me in making an investment decision

- consent to the collection, use, storage and disclosure of my personal information (including health information) as described in OnePath's Privacy Policy which is available at onepath.com.au, or by calling Customer Services. If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au

- consent to OnePath Custodians using and sharing my Tax File Number to the ANZ group to provide services (including account consolidation) and products to me

- accept that OnePath may send me information about its financial products or services from time to time. I understand that I may notify OnePath of my decision not to receive any further information by contacting OnePath directly

- agree to be bound by the provisions of the Trust Deed and rules of the OnePath MasterFund (Fund)

- acknowledge that I am not aware and have no reason to suspect that my investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my instructions in relation to my investment will not result in ANZ or any of its related group of companies breaching any related laws or regulations in Australia or any other country

- acknowledge that OnePath Custodians may be required to pass on my personal information or information about my investment to the relevant regulatory bodies, government agencies, law enforcement bodies and courts in compliance with the applicable laws and regulations such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and we can delay or decline to process a transaction and report it to the relevant regulatory authority if we are required to do so under the law

- acknowledge that an investment in the Fund is not a deposit or liability of ANZ or its related group companies and none of them stands behind or guarantees the Trustee or the capital or performance of an investment in the Fund, and that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested

- acknowledge that, if I have requested At-Call Access, I have received the ANZ Savings & Transaction Product Terms and Conditions and ANZ Personal Banking Account Fees & Charges booklets and have read them and consent to be bound by the terms and conditions of the ANZ Prime CMA contained within these documents

- declare that in the case of transfers, I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information

- request and advise OnePath Life Limited (user ID number: 219412) to debit my/our nominated account in terms of the payment arrangement made between us as directed in section 7

- acknowledge that where a direct debit arrangement is in place it is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Frontier Personal Super and Pension Additional Information Guide, and I agree to be bound by, consent to and acknowledge such terms and that where a direct debit arrangement is in place a processing fee may be charged by my financial institution when a contribution is made.

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

Signature of applicant	X	Date (dd/mm/yyyy)	/ /

20. Adviser transaction authority

By signing this authority, I:

- authorise the financial adviser named in section 22 to submit transaction requests on my behalf and authorise this adviser to delegate such authority to any other person authorised by them in writing under the same dealer group and licensee
- acknowledge that, if OnePath Custodians or its related group companies reasonably believe that a person is my authorised adviser or their authorised delegate, then anything they do on my behalf will be treated as if I have done it personally
- acknowledge that OnePath Custodians and its related group companies will treat my authorised adviser (and their delegates) as being properly appointed unless I tell OnePath Custodians in writing otherwise
- acknowledge that OnePath Custodians or its related group companies may refuse to accept an authority, permit a person to transact or carry out a transaction
- agree to release, discharge and indemnify OnePath Custodians or its related group companies from and against any liability, cost or loss that is incurred as a result of OnePath Custodians or its related group companies acting on this authority, except if OnePath Custodians or its related group companies have acted fraudulently or have wilfully defaulted in its obligations
- acknowledge that neither I, nor any person claiming through me, has any claim against OnePath Custodians or its related group companies for a transaction executed in accordance with this authority.

Signature of applicant | X | **Date** (dd/mm/yyyy) | / /

Financial adviser use only

21. Financial adviser commission*

You must nominate the commission to be paid to you or rebated (excluding any applicable GST) to your client. If no nomination is made then no commission will be paid. The nominated rebate a client receives is exclusive of any applicable GST. The commission that is paid to the financial adviser will include any applicable GST.

a. Upfront commission on additional contributions
   (Personal Super only)   **Choose one**

No Rebate (pay 3.0% commission to financial adviser plus applicable GST)   ☐

Rebate 33% (pay 2.0% commission to financial adviser plus applicable GST)   ☐

Rebate 66% (pay 1.0% commission to financial adviser plus applicable GST)   ☐

Rebate 100% (pay no commission to financial adviser)   ☐

or

Specify rebate proportion (up to 100%)   ☐☐☐ %

b. Ongoing commission – Personal Super and Pension

Specify the proportion of ongoing
commission to rebate (up to 100%)   ☐☐☐ %

22. Financial adviser details

Master sales account no. ☐☐☐☐☐☐☐   Sales account no. (if applicable) ☐☐☐☐☐☐☐

Seller code 2 (if applicable) ☐☐☐☐☐☐☐   Seller code 3 (must be completed by ANZ financial advisers only) ☐☐☐☐☐☐☐☐☐

Company name _____

Name of financial adviser _____

Phone   Business _____   Fax _____

    Mobile _____

Email address _____

Financial adviser's stamp

Nomination of Beneficiary Form

OneAnswer Personal Super and Pension

15 February 2019

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496   AFSL 238346   RSE L0000673
OnePath Life Limited (OnePath Life)
ABN 33 009 657 176   AFSL 238341
OnePath MasterFund (Fund)
ABN 53 789 980 697   RSE R1001525   SFN 2929 169 44
242 Pitt Street, Sydney NSW 2000

Customer Services
Phone   133 665
Email   customer@onepath.com.au
Website onepath.com.au

Please complete this form in CAPITAL LETTERS using black or blue pen
All sections (1, 2 and 3) must be completed and two witnesses must sign in section 3 for this form to be valid.

1. Applicant details

Title*   Mr ☐   Mrs ☐   Ms ☐   Miss ☐   Dr ☐   Other ☐

Surname*

Given name(s)*

Date of birth* (dd/mm/yyyy)   /   /   Member number (if known)*

Residential address* (this cannot be a PO Box)

Suburb/Town*   State*   Postcode*

Phone*

2. Beneficiary nominations

Beneficiary payment details

Full name of nominated beneficiary	Gender	Relationship to member (pick one)		Date of birth (dd/mm/yyyy)	Proportion of death benefit to be paid
1. My Legal Personal Representative (My Estate)	Not applicable	Not applicable		Not applicable	☐☐☐ %
and/or nominated beneficiaries below					
2. Please print in CAPITAL LETTERS	☐ Male ☐ Female	☐ Spouse ☐ Financial Dependant	☐ Child ☐ Interdependency relationship	/ /	☐☐☐ %
3.	☐ Male ☐ Female	☐ Spouse ☐ Financial Dependant	☐ Child ☐ Interdependency relationship	/ /	☐☐☐ %
4.	☐ Male ☐ Female	☐ Spouse ☐ Financial Dependant	☐ Child ☐ Interdependency relationship	/ /	☐☐☐ %
5.	☐ Male ☐ Female	☐ Spouse ☐ Financial Dependant	☐ Child ☐ Interdependency relationship	/ /	☐☐☐ %
				Total	1 0 0 %

Note: You can only nominate your estate or a person(s) who is a dependant to receive your death benefit. 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.

You should inform any nominated beneficiary that their details will be provided to OnePath Life and OnePath Custodians.

Please ensure section 3 overleaf is signed.

3. Declaration and signatures

By completing the form, I:

- acknowledge that I have read the current PDS and consent to be bound by the terms of the PDS

- acknowledge there is additional information about this product in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide and Additional Information Guide which may assist me in making a decision to nominate a beneficiary

- consent to the collection, use, storage and disclosure of my personal information (including health information) as described in OnePath's Privacy Policy which is available at onepath.com.au or by calling Customer Services. If I have provided information about another person in this application (for example a life insured), I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au

- declare that the information completed on this form is true and correct.

| Signature of applicant (Sign clearly within the box) | ✗ | Date (dd/mm/yyyy) | / / |

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

Declaration:

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

| Full name of witness 1 | |

| Signature of witness 1 (Sign clearly within the box) | ✗ | Date (dd/mm/yyyy) Must be same date as applicant signature | / / |

| Full name of witness 2 | |

| Signature of witness 2 (Sign clearly within the box) | ✗ | Date (dd/mm/yyyy) Must be same date as applicant signature | / / |

OnePath

Superannuation Transfer Form
OneAnswer Personal Super and Pension

15 February 2019

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341
OnePath MasterFund (Fund)
ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44
242 Pitt Street, Sydney NSW 2000

Customer Services
Phone   133 665
Email   customer@onepath.com.au
Website onepath.com.au

Instructions

- **Please forward this form to your existing financial institution to transfer funds from a non-OnePath superannuation fund to the OnePath MasterFund.**

- If you want to transfer more than one fund, please photocopy this form. You may be requested by your existing fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their fund. There may also be delays in having your money transferred from your existing fund.

- To prevent delays in your transfer, please ensure all details are completed and attach your most recent statement from your existing fund as well as proof of identity (see section 2).

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

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

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

---

1. Applicant details

Title   Mr ☐   Mrs ☐   Ms ☐   Miss ☐   Dr ☐   Other ☐

Surname

Given name(s)

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

Residential address
(this cannot be a PO Box)

Suburb/Town   State   Postcode

Country   Contact phone

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

Tax file number   ☐☐☐ – ☐☐☐ – ☐☐☐

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

---

2. Proof of identity

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

☐ Birth/Citizenship Certificate or Pension card issued by Department of Human Services **and**

☐ Department of Human Services payment letter or Government notice§ (less than one year old) with name/address.

§ Notice issued by Commonwealth, State or Territory within the past 12 months that contains your name and residential address. For example:
– Tax Office Notice of Assessment
– Rates notice from Local Council.

3. Request for transfer of funds

From

I hereby instruct you to transfer to the OnePath MasterFund the amount of my super/rollover fund which is detailed below.

[ ] total value **or** [ ] partial value $ [ ][ ][ ] , [ ][ ][ ] . [ ][ ] Approximate amount

Fund details – paying institution

Financial institution	
Fund name	
Unique Superannuation Identifier	[ ]
Member/Policy number	[ ]
Address of paying institution	

Suburb/Town		State	Postcode
Country		Phone number of paying institution	

If the amount you wish to transfer to OneAnswer Personal Super is from a previous employer's superannuation fund, please state:

Name of employer	
Date ceased employment	/ / (dd/mm/yyyy)

To

Fund details – receiving institution

Financial institution	**ONEPATH LIFE LIMITED**
Fund name	**ONEPATH MASTERFUND**
Unique Superannuation Identifier (Please choose one)	[ ] OneAnswer Personal Super MMF0334AU [ ] ANZ OneAnswer Personal Super ANZ0326AU
Fund name	**ONEPATH MASTERFUND**
Address of receiving institution	**GPO BOX 5306**

Suburb/Town	**SYDNEY**	State **NSW**	Postcode **2001**
Country	**AUSTRALIA**		
Phone number of receiving institution	**133 665**		

4. Approval to transfer

- I hereby give authority to you to provide all relevant information and any other documentation to the Trustee of the OnePath MasterFund and my financial adviser regarding the transfer amount.

- I understand that the trustee of my previous fund is discharged from any liability in respect of any amount transferred.

- I approve the deduction of any applicable transfer fees, exit fees and taxes from the benefit being transferred (subject to legislative restrictions).

- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.

- I authorise the transfer of any contribution still to be made by my previous employer that may be received after my benefits have been transferred to the OnePath MasterFund.

- I understand that, in certain circumstances, the Trustee of the OnePath MasterFund may be required to deduct tax from the untaxed element of any amount transferred.

- I consent to the collection, use, storage and disclosure of my personal information (including health information) as described in OnePath's Privacy Policy which is available at onepath.com.au or by calling Customer Services. If I have provided information about another person in this application (for example a life insured), I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at onepath.com.au

- To the best of my knowledge, my other superannuation fund(s) is a complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.

- OnePath MasterFund is a regulated and complying superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.

Signature of applicant	✗
	Date (dd/mm/yyyy) / /

Letter of Compliance
OneAnswer Personal Super and Pension

15 February 2019

OnePath Custodians Pty Limited
242 Pitt Street
Sydney NSW 2000

To whom it may concern,

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

Complying superannuation fund

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

Contributions

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

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

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

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

Further details

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

Fund details	
Fund name	**OnePath MasterFund**
Australian Business Number (ABN)	53 789 980 697
Superannuation Fund Number (SFN)	2929 169 44
Unique Superannuation Identifier (USI)	OneAnswer Personal Super – Nil Entry Fee MMF0334AU
	ANZ OneAnswer Personal Super – Deferred Entry Fee ANZ0326AU
	OneAnswer Pension – Nil Entry Fee MMF0333AU
	ANZ OneAnswer Pension – Deferred Entry Fee ANZ0324AU
Fund contact details	Customer Services GPO Box 5306 Sydney NSW 2001 Telephone 133 665 weekdays between 8:30am and 6:30pm (AEST) Email customer@onepath.com.au Website onepath.com.au

Yours sincerely

Peter Mullin
Director
OnePath Custodians Pty Limited
Trustee of OnePath MasterFund

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Direct Debit Authority Form

OneAnswer Personal Super

15 February 2019

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341
OnePath MasterFund (Fund)
ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44
242 Pitt Street, Sydney NSW 2000

Customer Services
Phone   133 665
Email   customer@onepath.com.au
Website onepath.com.au

This form is only to be completed if the account from which a super contribution is to be direct debited from is different from that to which the pension payment is to be made, held in joint names or is in the name of a third party.

1. Member details

Title   Mr ☐   Mrs ☐   Ms ☐   Miss ☐   Dr ☐   Other ☐

Surname

Given name(s)

Date of birth (dd/mm/yyyy)   /   /   Member number (if known)

2. Account details

Name of financial institution

Branch where account is held

Name of account holder

BSB Number   ☐☐☐-☐☐☐   Account number

Initial direct debit amount $ ☐☐☐,☐☐☐.☐☐

For a jointly held bank account or an account not in your name – all account holders must sign below.

- I/We request and advise OnePath Life Limited (user ID number: 219412) to debit my/our nominated account in terms of the payment arrangement made between us.

- I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Frontier Personal Super and Pension Additional Information Guide, and I/we agree to be bound by, consent to and acknowledge such terms.

Name of account holder A (print)

Signature of account holder A   ✗

Date (dd/mm/yyyy)   /   /

Name of account holder B (print)

Signature of account holder B   ✗

Date (dd/mm/yyyy)   /   /

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OnePath

Identification Form
Individuals
15 February 2019

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341
OnePath MasterFund (Fund)
ABN 53 789 980 697 RSE R1001525 SFN 292916944
242 Pitt Street, Sydney NSW 2000

Adviser Services
Phone 1800 804 768
Email adviser@onepath.com.au
Website onepath.com.au

Instructions

This form should only be completed if you are applying for the OneAnswer Pension.

- Complete all applicable sections of this form in CAPITAL LETTERS using a black or blue pen.

- Complete one form for each individual and either fax or forward to: OneAnswer, OnePath Life Limited GPO Box 5306, Sydney NSW 2001.

- Contact OnePath Adviser Services on 1800 804 768, weekdays between 8.30am and 6.30pm (AEST) if you have any queries.

- Should you wish to apply for ANZ Prime CMA, this form will also assist ANZ in verifying your identity as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).*

---

1. Personal details

Title Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Other ☐

Surname

Given name(s)

Date of birth (dd/mm/yyyy)   /   /   Male ☐ Female ☐

Phone Home _____ Business _____

Mobile _____ Fax _____

Residential address (this cannot be a PO Box)

Suburb/Town _____ State ___ Postcode ___

Country

---

2. If foreign address, reason for seeking banking services in Australia

This is required as part of verification under *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Please select one of the following (if applicable)

☐ Investing in Australia ☐ Import/export trade agreements ☐ Borrowing in Australia

☐ Preparing for holiday travel ☐ Preparing to migrate

3a. Verification procedure

Verify the individual's full name and either their date of birth or residential address using the combinations below.

OneAnswer Pension	OneAnswer Pension with At-Call Access to the ANZ Prime CMA
Acceptable combinations of Identification (ID) documents	**Acceptable combinations of ID documents**
One or more ID from Part I **or** Two forms of ID from Part II or Part III	Two forms of ID from Part I **or** One ID from Part I and one from Part II or III **or** One ID from Part II and one from Part III It is **not** acceptable to produce two forms of the same ID type e.g. an Australian and British passport.

Contact your licensee if the individual is unable to provide the required documents.

Part I – Primary identification documents

> **Select one valid option from this section only**

- [ ] Current Australian State/Territory photographic driver's licence or learner's permit
- [ ] Australian passport (current or expired less than two years ago)
- [ ] Proof of Age document issued by an Australian State or Territory
- [ ] Foreign government issued passport*
- [ ] Foreign government issued national identity card*
- [ ] Australian firearms/Shooting licence
- [ ] Australian explosive licence
- [ ] Australian waterways/Boat licence

Part II – Secondary identification documents

> **Maximum of ONE of each Document type**

- [ ] Birth certificate, birth card, birth extract issued by an Australian State or Territory or Foreign Government*
- [ ] Australian or Foreign Citizenship Certificate*
- [ ] An Australian Government issued concession card, as defined from time to time in the Social Security Act 1991, or an equivalent term which expresses the same concept in relation to concession holders (this does not include a Medicare card)# or a Benefits notice issued by Centrelink (less than 12 months old).

Part III – Additional secondary identification documents

> **Maximum of ONE of each Document type**

- [ ] Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
- [ ] Notice issued by an approved Australian aged care facility (less than 12 months old) with name and residential address.
- [ ] If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.
- [ ] Australian ImmiCard including either an Evidence of Immigration Status (EIS) ImmiCard, Permanent Residence Evidence (PRE) ImmiCard and Residence Determination ImmiCard (RDI).
- [ ] Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address.
- [ ] Australian Medicare card.
- [ ] Current foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth.*

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters.

The Social Security Act 1991 currently defines 'concession cards' as being: a pensioner concession card; or a health care card; or a seniors health card.

3b. Record of verification procedure

Important:

- Attach a legible certified copy of the ID documentation used to verify the individual (and any required transaction). Please note if you are investing in the ANZ Prime CMA with At-Call Access (or you think you may invest in ANZ Prime CMA in the future), you will need to provide two forms of certified ID.

- Alternatively, if you are not applying for At-Call Access to the ANZ Prime CMA, and not providing certified copies of ID, complete the ID document details below, and do not attach copies of the ID documents.

ID document details	Document 1	Document 2
Verified from	☐ Original ☐ Certified copy*	☐ Original ☐ Certified copy*
Document issuer		
Issue date (dd/mm/yyyy)	/ /	/ /
Expiry date (dd/mm/yyyy)	/ /	/ /
Document number		
Accredited English translation	☐ N/A ☐ Sighted	☐ N/A ☐ Sighted

* If you are investing in ANZ Prime CMA, only certified copies are accepted. It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to produce false or misleading information, produce a false or misleading document or forged document for use in an applicable customer identification procedure.

4. Identification and verification conducted by:

Date verified (dd/mm/yyyy)	/ /
Full name	
Phone	Title
Qualification	
AFS Licensee name (if any)	
AFSL No. (if any)	☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

By completing and signing this record of verification procedure the financial adviser declares that they have verified the identity of the customer as required by this form. The financial adviser also confirms that they are a current AFSL holder or an authorised representative of a current AFSL holder.

Signature ✗

Date (dd/mm/yyyy) / /

5. Access Card Authority (if applicable)

I request an ANZ Access Card to have At-Call Access to the ANZ Prime CMA.

Signature of applicant ✗

Date (dd/mm/yyyy) / /

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Tax file number declaration

This declaration is not an application for a tax file number.

- Please print neatly in BLOCK LETTERS and use a black pen.
- Print X in the appropriate boxes.
- Please read all the instructions including the privacy statement before you complete this declaration.

Section A. To be completed by the PAYEE

1. What is your tax file number (TFN)? ☐☐☐ – ☐☐☐ – ☐☐☐

or I have made a separate application/enquiry to the ATO for a new or existing TFN. ☐

or I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax. ☐

or I am claiming an exemption because I am in receipt of a pension, benefit or allowance. ☐

2. What is your name? ☐ Mr ☐ Mrs ☐ Miss ☐ Ms

Surname or family name

First given name

Other given names

3. If you have changed your name since you last dealt with the ATO provide your previous family name

4. What is your date of birth? (dd/mm/yyyy) ☐ / ☐ / ☐

5. What is your home address in Australia?

Suburb/town/locality

State/Territory

Postcode

6. On what basis are you paid? (Select only one.)

Full-time employment ☐ Part-time employment ☐ Labour hire ☐ Superannuation income stream ☐ Casual employment ☐

7. Are you an Australian resident for tax purposes? Yes ☐ No ☐ You must answer **No** at question 8.

(Visit ato.gov.au/residency to check)

8. Do you want to claim the tax-free threshold from this payer?

⚠ ONLY CLAIM THE TAX-FREE THRESHOLD FROM ONE PAYER

Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Yes ☐ No ☐ Answer **No** at questions 9 and 10 unless you are a foreign resident claiming a seniors and pensioners, zone or overseas forces tax offset.

9. Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?

Yes ☐ Complete a *Withholding declaration* (NAT 3093), but only if you are claiming the tax-free threshold from this payer. If you have more than one payer, see the instructions. No ☐

10. Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you?

Yes ☐ Complete a *Withholding declaration (NAT 3093)*. No ☐

11. (a) Do you have a Higher Education Loan Programme (HELP) or Trade Support Loan (TSL) debt?

Yes ☐ Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No ☐

(b) Do you have a Financial Supplement debt?

Yes ☐ Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No ☐

DECLARATION by payee:

I declare that the information I have given is true and correct.

Signature

Date (dd/mm/yyyy) ☐ / ☐ / ☐

⚫ There are penalties for deliberately making a false or misleading statement

Section B: To be completed by the PAYER

1 What is your Australian business number (ABN) or your withholding payer number?

| 5 | 3 | | 7 | 8 | 9 | | 9 | 8 | 0 | | 6 | 9 | 7 |

Branch number (if applicable) ☐☐☐

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes ☐ No ☐

3 What is your legal name or registered business name (or your individual name if not in business)

| O | N | E | P | A | T | H | | M | A | S | T | E | R | F | U | N | D |

4 What is your business address?

| 2 | 4 | 2 | | P | I | T | T | | S | T | R | E | E | T | | | |

Suburb/town/locality

| S | Y | D | N | E | Y | | | | | | | | | | | | |

State N S W Postcode 2 0 0 0

5 Who is your contact person

| C | U | S | T | O | M | E | R | | S | E | R | V | I | C | E | S | |

Business phone number | 1 | 3 | 3 | 6 | 5 |

DECLARATION by payer:

I declare that the information I have given is true and correct.

Signature of payer

Date (dd/mm/yyyy) ☐ / ☐ / ☐

6 If you no longer make payments to this payee, print X in this box ☐

TAXPAYER IN CONFIDENCE (when completed)

Tax File Number Declaration

Question 1
What is your tax file number (TFN)?

You will find your tax file number (TFN) on:

- your income tax notice of assessment
- correspondence sent to you by the ATO
- a payment summary issued to you by your payer.

If you have a registered tax agent, they may also be able to tell you your TFN.

The ATO and your payer are authorised by the *Taxation Administration Act 1953* to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

You may claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the
- Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
- Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
- Military Rehabilitation and Compensation Commission.

Providing your TFN to your super fund

Your payer must quote your TFN to the super fund they pay your contributions to on your behalf. If your super fund does not have your TFN, you can provide it to them. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

For more information about providing your TFN to your super fund, visit ato.gov.au/supereligibility

Questions 2 to 5

Fill in your personal information.

Question 6
On what basis are you paid?

Check with your payer if you are not sure.

Question 7
Are you an Australian resident for tax purposes?

Generally, you are considered to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

Answer **no** to this question if you are not an Australian resident for tax purposes, unless you are in receipt of an Australian Government pension or allowance. If you answer **no**, you must also answer **no** at question 10.

Question 8
Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Otherwise answer **no**.

Question 9
Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?

You must meet the eligibility conditions to receive SAPTO. Your rebate income, not your taxable income, determines the amount of SAPTO, if any, you will receive.

Answer **yes** if you are eligible and choose to claim SAPTO with this payer. To reduce the amount withheld from payments you receive during the year from this payer, you will also need to complete a Withholding declaration (NAT 3093).

Answer **no** if one of the following applies:

- you are not eligible for SAPTO
- you are already claiming SAPTO with another payer
- you are eligible but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

Question 10
Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you?

You may be eligible for one or more of the following:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- an invalid and invalid carer tax offset.

Answer **yes** to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you. You also need to complete a Withholding declaration (NAT 3093).

Answer **no** to this question if you are either:

- not eligible for the tax offsets
- a foreign resident
- choose to receive any of these tax offsets as an end-of-year lump sum through the tax system
- are already claiming the offset from another payer.

Question 11

a. Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, SSL or TSL debt.

Answer **no** if you do not have a HELP, SSL or TSL debt, or you have repaid your debt in full.

b. Do you have a Financial Supplement debt?

Answer **yes** if you have a Financial Supplement debt.

Answer **no** if you do not have a Financial Supplement debt, or you have repaid your Financial Supplement debt in full.

Have you repaid this debt?

When you have repaid your accumulated HELP, TSL or Financial Supplement debt, you must complete a new Withholding declaration (NAT 3093).

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