

ONEANSWER
FRONTIER
INVESTMENT
PORTFOLIO

ADDITIONAL INFORMATION GUIDE
18 SEPTEMBER 2017

THE PURPOSE OF THIS INCORPORATED MATERIAL IS TO GIVE YOU MORE INFORMATION AND/OR SPECIFIC TERMS AND CONDITIONS REFERRED TO IN THE PRODUCT DISCLOSURE STATEMENTS (PDSs) DATED 18 SEPTEMBER 2017

- OneAnswer Frontier Investment Portfolio
- OneAnswer Investment Portfolio (only applicable for OneAnswer Investment Portfolio investors who joined prior to 1 July 2013.
No new investors are being accepted into OneAnswer Investment Portfolio).
- OneAnswer Investment Portfolio //Select (only applicable for OneAnswer Investment Portfolio //Select investors who joined prior to 15 November 2010.
No new investors are being accepted into OneAnswer Investment Portfolio //Select).

OnePath Funds Management Limited ABN 21 003 002 800 AFSL 238 342 is the issuer of the PDSs and each of the products under them. We recommend you read this Guide together with the relevant parts of the appropriate PDS before making an investment decision. We may be contacted on 133 665.

The information in this Guide forms part of the PDSs. In this Guide the terms 'OneAnswer' or 'OneAnswer Investment Portfolio' or 'OneAnswer Frontier Investment Portfolio' refer to OneAnswer Frontier Investment Portfolio, OneAnswer Investment Portfolio, OneAnswer Investment Portfolio //Select, ANZ OneAnswer Investment Portfolio and ANZ OneAnswer Investment Portfolio //Select unless noted otherwise.

The PDSs and this Guide are publicly available at no charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

This Guide contains general information only and does not take into account your objectives, financial situation or needs. It should not be used as a substitute for financial advice. You should read this Guide and the relevant PDS to assess whether the information is appropriate having regard to your objectives, financial situation and needs, and speak to a financial adviser before making an investment decision. The terms "investment fund" and "investment option" are used interchangeably in this Guide.

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HOW DOES ONEANSWER FRONTIER INVESTMENT PORTFOLIO WORK?

HOW DO I MAKE AN ADDITIONAL INVESTMENT?

You can make an additional investment by:

- BPAY® or through your internet banking service using direct credit (EFT). This method cannot be used if you are making an additional investment to an ANZ Term Deposit option
- a one-off direct debit by completing an Additional Investment request online via Account Access at onepath.com.au
- cheque by completing an Additional Investment request online via Account Access at onepath.com.au and making the cheque payable to OnePath Funds Management Limited.

You can obtain an Additional Investment Form by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

If you wish to make additional investments using BPAY® or EFT, you will need to quote reference and account numbers specific to your investment. These details will be provided to you with the confirmation of investment we will send you after your initial investment.

Additional investments will attract the same Entry Fees as your previous investment (if applicable) unless we receive a valid instruction from your financial adviser.

Where you do not nominate an investment fund(s), or you make an investment via BPAY® or direct credit, additional investments will be allocated to investment funds according to your most recent instruction (excluding ANZ Term Deposits) or your Auto-Rebalance Plan (where you have selected this facility). If you wish to vary your future investment profile, please complete a Change of Details Form available from your financial adviser, by visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

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

ANZ Term Deposits

Additional investments can be made using an Additional Investment Form, accompanied by a cheque or direct debit instructions. BPAY® and direct credit cannot be used for additions to ANZ Term Deposits.

A new ANZ Term Deposit will be established each time you make an additional investment into ANZ Term Deposits. The new ANZ Term Deposit will be established with a new interest rate (the prevailing rate at the time of the investment) and a new maturity date.

The minimum investment into each ANZ Term Deposit is \$1,000.

Terms and conditions – additional investments

- units will be issued on the basis of the terms of the PDS current at the time each additional investment is made and the investment fund constitution. You can obtain the latest PDS free of charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.
- your current OneAnswer Frontier Investment Portfolio details will be used to establish your investment in a new investment fund, unless we receive a request in writing to vary these details.
- any action taken or request given to us cannot normally be varied or countermanded.
- if we comply with a transaction request made, or claimed to be made, in accordance with these terms and conditions, this will satisfy all our obligations. No claim can be made against us, even if the request was made without your knowledge and authority.

We reserve the right to cancel or vary these arrangements at any time without notice.

HOW CAN I SET UP A REGULAR INVESTMENT PLAN?

A Regular Investment Plan allows you to make regular direct debit investments into your investment portfolio.

Your regular investments will be made on or around the 15th day of the month. Generally, your regular investment will occur in the month following the receipt of your initial investment or receipt of your Regular Investment Plan/Regular Draw-down Plan Form.

You can defer, stop or alter your Regular Investment Plan at any time by writing to us at least two weeks before the next debit is due.

You can establish a Regular Investment Plan by completing either:

- a Regular Investment Plan request online via Account Access at onepath.com.au
- the direct debit section in the Application Form when making your initial investment
- a Regular Investment Plan/Regular Draw-down Plan Form at any time (we will require five business days notice before your debit would be due).

You cannot regularly invest into ANZ Term Deposits options.

For additional terms and conditions please refer to the Direct Debit Request Service Agreement on page 12 of this book.

Terms and conditions – regular investments

- units will be issued on the basis of the terms of the PDS current at the time each regular investment is made and the investment fund constitution. You can obtain the latest PDS free of charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.
- if a payment is not received by us because of insufficient money in your nominated financial institution account, we will contact you and ask if you wish to make the payment directly. Your financial institution may charge a fee for the attempted transaction.
- for all investment funds we have the right to recover any costs incurred in respect of any failed transaction. This amount does not currently exceed \$10 per investment, but may be varied in the future.
- if payments are not received for three consecutive months, your Regular Investment Plan will automatically be cancelled. We reserve the right to cancel your Regular Investment Plan at any time or discontinue processing future investments from all or particular investors for any reason. If this occurs, units already issued will not be affected.

HOW DO I SET UP A DOLLAR COST AVERAGING PLAN ON MY INVESTMENT?

The Dollar Cost Averaging Plan aims to take the guesswork out of when to invest by allowing you to invest a set amount on a regular basis. This may help to manage and spread the risk of investing.

You can invest into any investment fund and then nominate an amount to be switched into your target investment funds on a monthly or quarterly basis. This facility is not available for ANZ Term Deposits. These dollar cost averaging switches occur on the 22nd day of each month or the next Sydney business day.

To establish a Dollar Cost Averaging Plan, you nominate the total amount to be switched each month or quarter and the amounts to be switched to each target investment fund, using either dollars (\$) or percentages (%).

A Dollar Cost Averaging plan can be established at the time you make your initial investment. It can also be cancelled or amended by completing a Change of Details request online via Account Access at onepath.com.au

If we receive your request to establish a Dollar Cost Averaging Plan before the 17th of the month, your first dollar cost averaging switch can occur in that month, or alternatively, you can nominate a future month for your Dollar Cost Averaging Plan to commence. You can also nominate an optional end date for your Dollar Cost Averaging Plan. If no end date is specified, your Dollar Cost Averaging Plan will continue until there are insufficient funds to process a dollar cost averaging switch.

Terms and conditions – Dollar Cost Averaging Plan

- units will be issued on the basis of the terms of the PDS current at the time each switch is made and the investment fund constitution. You can obtain the latest PDS free of charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.
- currently, no fee is charged for using this facility. However, any Entry Fees, Withdrawal Fees or transaction costs applicable on switching from one investment fund and investing in another will apply.
- you cannot use the Dollar Cost Averaging Plan to invest into or from ANZ Term Deposits.
- other switches or withdrawals you make may affect the operation of your Dollar Cost Averaging Plan.
- you can choose to cancel your Dollar Cost Averaging Plan at any time by notifying us at least two weeks prior to your next dollar cost averaging switch.
- your Dollar Cost Averaging Plan will be automatically cancelled if there are insufficient funds available to process a dollar cost averaging switch or if you fully withdraw or switch out of your nominated dollar cost averaging investment fund.
- the Dollar Cost Averaging Plan cannot be used in conjunction with the Auto-Rebalance Plan or if you have a margin loan attached to your investment.
- switching is a withdrawal from one investment fund and a new investment into another. Therefore, you may realise a capital gain or loss.

HOW DO I ADD THE AUTO-REBALANCE PLAN TO MY INVESTMENT?

By selecting the Auto-Rebalance Plan, you can also choose to automatically rebalance your investment fund allocation back to your nominated investment profile. Please speak to your financial adviser before deciding on or changing your investment allocation.

The Auto-Rebalance Plan works by switching units between investment funds, excluding ANZ Term Deposits, in order to realign your investment allocation as per your nominated investment profile. Refer to the section titled 'How do I switch investment funds?' on page 9 for more details on the terms and conditions applicable to switching.

You can request, amend or cancel an Auto-Rebalance facility online via Account Access at onepath.com.au

You may nominate a tolerance level to prevent a rebalance for significantly low amounts. If you do not nominate a tolerance level, auto-rebalances will only occur where the difference between your investment allocation and investment profile is greater than 5%.

For example, you initially invest 50% into Fund A and 50% into Fund B and you want to maintain this investment allocation. Over time, unit price movements and transactions made on your account may change your investment allocation, so that Fund A is now 60% and Fund B is 40%. If you have chosen a tolerance level of 10% or less, the Auto-Rebalance Plan will automatically rebalance your portfolio, at the frequency you nominate, to your initial Fund A 50% and Fund B 50% investment allocation.

Frequency of auto-rebalancing

You can choose to auto-rebalance your investment either:

- quarterly (22 February, 22 May, 22 August and 22 November)
- half-yearly (22 May and 22 November)
- yearly (22 May).

Auto-rebalancing occurs on the dates above or the next Sydney business day and will occur after all other transactions on your account have been processed.

You can request to auto-rebalance your investment by either:

- completing the relevant section on the Application Form
- adding this facility to your account at a later date by completing the auto-rebalance section on the Switch Request Form. This form is available by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

Terms and conditions

– Auto-Rebalance Plan

- units will be issued on the basis of the terms of the PDS current at the time each switch is made and the investment fund constitution. You can obtain the latest PDS free of charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.
- currently, no fee is charged for using this plan. However, any Entry Fees, Withdrawal Fees or transaction costs that currently apply on withdrawal from one investment fund and on investment in another will apply.
- switching is a withdrawal from one investment fund and a new investment into another. Therefore, you may realise a capital gain or loss.
- we will cancel the Auto-Rebalance Plan for the whole of your OneAnswer investment if you fully withdraw from an investment fund or invest in a new investment fund which is not part of your Auto-Rebalance Plan.
- an auto-rebalance only takes place when your investment allocation differs from your nominated investment allocation by at least the selected tolerance level at the next auto-rebalance date. The default tolerance level is 5%. For example, if your nominated investment profile is to be invested in Fund A 50% and Fund B 50%, then auto-rebalance will be triggered when your investment in Fund A or Fund B is at least 5% higher or lower, i.e. Fund A 56% and Fund B 44%. Regardless of market performance, auto-rebalancing will occur automatically at your nominated frequency.
- you can amend or cancel your Auto-Rebalance Plan by notifying us at least two weeks prior to the next auto-rebalance date. This can be done online by submitting

a Switch request in Account Access at onepath.com.au or by mailing us a completed Switch form that can be downloaded from onepath.com.au

- to cancel your Auto-Rebalance Plan, simply complete a Change of Details Form.
- the Auto-Rebalance Plan is not available for ANZ Term Deposits. You can choose to use the facility but it will exclude your ANZ Term Deposits and will only rebalance amongst your other investment funds. Please note if an interest payment is deposited into ANZ Cash Advantage fund (from ANZ Term Deposits) and you do not have ANZ Cash Advantage in your Auto-Rebalance profile, then the Auto-Rebalance Plan will suspend. To avoid this suspension you can switch or withdraw the interest from the ANZ Cash Advantage fund prior to the Auto-Rebalance processing or you can include ANZ Cash Advantage fund as part of your Auto-Rebalance profile.

HOW DO I RECEIVE MY DISTRIBUTION PAYMENTS?

You may choose to have your distributions from each investment fund (except ANZ Term Deposits), either:

- reinvested by converting them into more units in that investment fund, thereby potentially growing your capital
- paid as income into your nominated Australian financial institution account.

ANZ Term Deposits

Any interest from ANZ Term Deposits will be switched into the ANZ Cash Advantage fund.

Other investment funds

If you choose to have your distributions reinvested, units are purchased in the relevant investment fund on the first Sydney business day of the new distribution period. Units will be issued on the basis of the terms of the PDS current at the time each reinvestment is made and the investment fund constitution. You can obtain the latest PDS free of charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

When you invest, please nominate how you would like to receive your distributions.

You can change this selection at any time by completing a Change of Details Form, available by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

Distributions are normally paid within 30 days of the end of each distribution period, although a greater period may be allowed under the constitution of each investment fund. Investment funds in OneAnswer Investment Portfolio pay distributions at different times (monthly, quarterly, half-yearly or yearly). The distribution frequencies for each investment fund can be found in the PDS in Part Two – OneAnswer Investment Funds Guide, or are available by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

If you have chosen to receive distributions as cash to be paid into your financial institution account and our deposit is rejected (e.g. because your account has been closed), we will try to contact you to obtain new financial institution account details. If we cannot obtain new details, we will either:

- reinvest your distribution in the relevant investment fund if you have not withdrawn all your money from the investment fund
- send you a cheque for your distribution.

If the distribution cheque we send you is returned unclaimed, and after making reasonable enquiries we cannot obtain a new address for you, we will reinvest your distribution in the relevant investment fund if you have not withdrawn all your money from that fund. Otherwise, we will treat your distribution as unclaimed money.

Distributions will also be reinvested if we have received notice of the death of an investor and the units have not been transferred to an executor or beneficiary.

We may continue to reinvest any subsequent distributions until you notify us otherwise, or in the case of a deceased investor, until the units are transferred.

HOW CAN I RECEIVE A REGULAR PAYMENT FROM MY INVESTMENT?

The Regular Draw-down Plan allows you to receive a regular payment from your investment by withdrawing units from your OneAnswer Investment Portfolio.

You can choose to receive a fixed amount each month or quarter. Amounts will be credited to your nominated Australian financial institution account on or around the 15th day of each month. However, for the regular draw-down occurring immediately after the end of the financial year, (i.e. 15 July), there may be a delay due to the additional processing required for end of financial year.

Your first payment will occur in the month following the date of your initial investment or following the date of receipt of your Regular Investment Plan/Regular Draw-down Plan Form.

You can defer, stop or alter your Regular Draw-down Plan at any time by notifying us in writing at least two weeks before the next payment date.

In the event that there is insufficient money in your nominated investment fund to make the regular payment, we will not make a payment for that period. Payments will resume in future periods if sufficient money is invested.

Please refer to the section entitled 'How do I withdraw money from my investment?' on page 7 for the terms and conditions associated with withdrawing money.

You can establish a Regular Draw-down Plan by completing:

- the Regular Draw-down Plan section in the Application Form
- a Regular Investment Plan/Regular Draw-down Plan using Account Access at onepath.com.au
- a Regular Investment/Regular Draw-down Plan Form available at onepath.com.au

You cannot nominate a regular payment to be made from an ANZ Term Deposit.

Regular Withdrawal Plan (OnePath Income only#)

The Regular Withdrawal Plan only applies to money invested in OnePath Income (offered through ANZ OneAnswer), and is designed to provide a fixed payment each month. You nominate the amount you want to receive and if the monthly income return on your investment is higher than your nominated amount, the excess is automatically reinvested, increasing your capital.

If the amount you want to receive is higher than the monthly income return on your investment, the shortfall will cause an automatic withdrawal of some of your units, reducing your capital. There may be capital gains tax implications as a result of the withdrawal. No Withdrawal Fees are payable on these withdrawals. If a withdrawal of units is required to meet your nominated amount, and there are insufficient units to meet your request, all units will be withdrawn and paid to you and your investment in the fund will be closed.

Your payments will be deposited into your nominated financial institution account. The minimum monthly amount you can receive is \$20, and nominations must be in multiples of \$10.

You are free to alter the amount you receive up to four times per year without charge. We may charge a fee of \$10 for any subsequent changes. Any changes must be made in writing no later than the 10th day of the month prior to the month the revised amount is being paid.

The OnePath Income Fund was closed to new investments from 18 September 2017.

HOW DO I WITHDRAW MONEY FROM MY INVESTMENT?

We are not required to respond to or deal with your request in certain circumstances. Provided (where relevant) you either have the right to withdraw or we have accepted your withdrawal request and provided the relevant investment fund is liquid, you can withdraw your investment at any time. Please see exception below in relation to ANZ Term Deposits.

The amount you withdraw can be deposited into your Australian nominated financial institution account or paid to you by cheque.

Prior to withdrawing from your investment, please speak to your financial adviser about any applicable Withdrawal Fees or tax implications.

You can request a withdrawal by contacting Customer Services or completing a Withdrawal Form.

ANZ Term Deposits

You can withdraw your investment in an ANZ Term Deposit at maturity by providing maturity instructions by 12 noon (Sydney time) at least two business days prior to the maturity date of the relevant ANZ Term Deposit. The principal and final interest payment will be paid into the ANZ Cash Advantage fund within OneAnswer. You can then access your principal and interest through the normal withdrawal process.

A partial withdrawal from an ANZ Term Deposit is not possible.

You can access monies invested in an ANZ Term Deposit prior to maturity, however, the entire deposit must be withdrawn and an Early Withdrawal Adjustment will apply. This can be done by completing an ANZ Term Deposit Break Form available from your financial adviser or by contacting Customer Services. Please refer to 'ANZ Term Deposits through OneAnswer' in the Investment Funds Guide for details.

Terms and conditions – withdrawing money

- payments will not be made to third party financial institution accounts.
- any applicable Withdrawal Fees or transaction costs that apply will be deducted before the payment is made to you.
- while the relevant investment fund is liquid, withdrawal requests are usually paid within seven working days, although the constitution for each investment fund may allow for a longer period of time. Please note, there may also be a delay in payment of withdrawal proceeds after 30 June, whilst financial year-end distributions are being finalised, and we do not have an obligation to satisfy withdrawal requests within the shorter withdrawal period.
- depending on the relevant investment fund constitution, we may (in some circumstances with your consent) choose to transfer assets of the investment fund to you instead of paying cash. In these circumstances, the costs of the transfer (including any applicable stamp duty) may be borne by you.
- in the unlikely event that an investment fund ceases to be 'liquid' (i.e. because sufficient assets cannot reasonably be expected to be realised and converted into cash to satisfy a withdrawal request within the period specified in the investment fund's constitution), different withdrawal procedures, as specified in the Corporations Act, will apply if the relevant investment fund's constitution provides for this. If the investment funds constitution does not provide for withdrawal procedures in these circumstances, you will not be able to withdraw from that investment fund.
- if the balance in an investment fund falls below \$250 we may, after giving you 30 days notice, redeem your units in that investment fund and return your money. We may vary the minimum balance of an investment fund at any time without notice. If we comply with a withdrawal request made, or claimed to be made, in accordance with these terms and conditions, this will satisfy all our obligations. No claim can be made against us, even if the request was made without your knowledge and authority.
- withdrawal requests on the death of an investor will be paid once all necessary information is provided. For information on our requirements, please contact either your financial adviser or Customer Services.

- certain investment fund constitutions allow us to suspend withdrawal of units in certain circumstances outlined in the constitution of the relevant investment fund, for a period of time as specified in that constitution. Examples of such circumstances include where:
 - a) it would be impractical for us to calculate the net asset value of the relevant investment fund due to, for example, closure of or trading restrictions on stock or securities exchanges, or an emergency state of affairs
 - b) it is permitted under the law
 - c) we reasonably consider that it is in the interests of unitholders.

Generally, the period allowed for suspension under the relevant constitutions ranges from 14 days to an indefinite period which is considered by us to be in the best interest of unit holders of the relevant investment fund.

During a suspension, transactions that would have been processed on the day that prices were suspended will be allocated the next available unit price after the end of the suspension period.

Terms and conditions – phone withdrawals

- you must quote your investor number and comply with any other security measures we may introduce from time to time.
- for security purposes, phone withdrawals will only be paid to a previously nominated financial institution account or by cheque made payable to you and sent to the address recorded on our registry system. Any changes to your financial institution account details must be advised in writing.
- to enable us to enhance our service standards and verify your instructions, phone conversations may be monitored or recorded without your knowledge.
- any action taken or request given to us cannot normally be varied or countermanded.
- you agree to release and indemnify us against any claims, demands, costs, losses or liabilities arising out of us doing, or not doing, anything in reliance upon an instruction given to us by phone.
- we reserve the right to cancel or vary these arrangements at any time without notice.
- phone withdrawals are not applicable to ANZ Term Deposits where you are withdrawing prior to maturity.

HOW DO I SWITCH INVESTMENT FUNDS?

OneAnswer Frontier Investment Portfolio allows you to switch all or part of your investment between any of the investment funds offered in the PDS. Please see exception below in relation to ANZ Term Deposits. Prior to switching, please speak to your financial adviser about any applicable Entry or Withdrawal Fees, transaction costs or tax implications.

Each step of the transaction is completed using the standard withdrawal and application procedures, which means that there may be a delay between the date the withdrawal is processed and when units in the new investment fund are issued.

You can request a switch between investment funds:

- online via Account Access at onepath.com.au
- by completing a Switch Request Form.

Your financial adviser may also submit an online switch request on your behalf, in accordance with your instructions.

ANZ Term Deposits

A switch into ANZ Term Deposits will establish a new ANZ Term Deposit, with a new interest rate and maturity date applicable at the time of investment. A minimum \$1,000 applies to each investment into ANZ Term Deposits.

You cannot request a switch out of an ANZ Term Deposit. You can either withdraw the principal at maturity or complete an ANZ Term Deposit Break Form to withdraw the principal prior to maturity. Please refer to 'ANZ Term Deposits through OneAnswer' on page 78 of the Investment Funds Guide for details.

Terms and conditions – switches

- units will be issued (or investments processed) on the basis of the terms of the PDS current at the time each switch is made and the investment fund constitution. You can obtain the latest PDS free of charge by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.
- currently, no fee is charged for using the switching facility. However, any Entry Fees, Withdrawal Fees or transaction costs that currently apply on withdrawal from one investment fund and on investment in another will apply.
- switching is a withdrawal from one investment fund and a new investment into another. Therefore, you may realise a capital gain or loss.
- your current OneAnswer Frontier Investment Portfolio details will be used to establish your investment in a new investment fund, unless we receive a request in writing to vary these details.
- any action taken or request given to us cannot normally be varied or countermanded.

- if we comply with a transaction request made, or claimed to be made, in accordance with these terms and conditions, this will satisfy all our obligations. No claim can be made against us, even if the request was made without your knowledge and authority.
- we reserve the right to cancel or vary these arrangements at any time without notice.

Any forms you require to manage your OneAnswer Frontier Investment Portfolio are available by contacting your financial adviser, visiting our website at onepath.com.au > Forms & brochures or by contacting Customer Services.

WHAT ELSE DO I NEED TO KNOW?

TAX INFORMATION

The following information is a brief explanation of the general taxation issues for Australian tax resident individual investors, based on current tax legislation effective at the date of this PDS. Any future changes in tax legislation could affect the tax treatment of your investment. We recommend that you seek independent tax advice specific to your individual circumstances. You should note that managed investment schemes do not pay tax on behalf of investors.

The Government recently enacted a new regime for the taxation of eligible 'managed investment trusts' (MIT), known as the 'attribution managed investment trust' (AMIT) regime. We have made an election to treat all the investment funds as AMITs from 1 July 2017.

An important aspect of the AMIT tax regime is that tax on distributions from an AMIT is based on attribution. The taxable income of an AMIT will flow through to investors based on the amount and character of which the responsible entity 'attributes' to the investor. Attribution to an investor from an AMIT can include amounts such as interest income, dividend income (franked and unfranked), net realised capital gains, other Australian income and foreign income (including tax offsets such as franking credits and foreign income tax offsets). Such an attribution is made on a fair and reasonable basis. The taxable income that is attributed to you should be included in the year of income of attribution, even if they are not paid to you. You are required to pay tax on the relevant attributed amounts, even if you reinvest it.

Another important aspect of the AMIT tax regime is that it enables upward tax cost base adjustments in the event that the amount distributed to an investor is lower than the taxable income that is attributed to that investor.

It is no longer necessary to distribute all taxable income in order to ensure tax is not imposed on an AMIT, and therefore we may decide to accumulate income, in which case the income will not be distributed but will be reflected in the price of units.

Australian sourced income

Depending on the investment fund (excluding ANZ Term Deposits), you may be attributed dividend income (franked and unfranked), interest income and other income of a revenue nature sourced in Australia. Franking credits may also be attributed to you, which may be used to offset your tax liability. It is important to note that you may lose the benefit of the franking credits if you do not satisfy the 'holding period rule' (45 days or 90 days depending on asset type). We recommend you seek independent tax advice in respect of your eligibility.

If your franking credits exceed your tax liability, you may be entitled to a refund of the excess franking credits.

Term Deposit income

Any interest received from an investment in an ANZ Term Deposit should be assessed in the year of income which you receive it. If you withdraw from an ANZ Term Deposit prior to maturity and an Early Withdrawal Adjustment is applied, this amount may be deductible in the year the withdrawal adjustment occurs

Foreign sourced income

Depending on the investment fund (excluding ANZ Term Deposits), you may be attributed foreign income sourced from outside Australia. Where tax has been paid in a foreign country on the foreign income, a foreign tax offset may also be attributed to you, which may be used to offset your tax liability.

Specific rules in the tax legislation impose tax on unrealised gains arising from certain foreign investments. However we do not expect the investment funds to be subject to these rules.

Capital gains and losses

Investment fund level

If an investment fund was to purchase assets, such as shares at a particular price and then sell the same parcel of shares at a later date for a higher price, the investment fund will realise a capital gain. The net capital gain (offset by capital losses if any) realised by an investment fund will be attributed to you. If the investment fund held the shares for 12 months or more prior to disposal, the capital gain may be subject to a discount of 50%.

Individual level

In addition to net capital gains being attributed to you by the investment funds, if you withdraw units, switch or transfer your units, participate in a regular withdrawal facility or authorise the payment of an Adviser Service Fee, this is considered a disposal of units for tax purposes. If you held the units for 12 months or more before disposal, you may be entitled to a capital gains tax discount of 50% if you are an Australian tax resident individual.

Please note that we may not be able to provide capital gain or loss reporting in limited circumstances. For example, for investors who have received a transfer of units due to death, and subsequently redeem their units, capital gains or losses on that redemption are not reported.

At the end of each year, we will issue to investors an AMIT Member Annual (AMMA) Statement to assist Australian tax resident individual investors with the preparation of their tax return. The AMMA Statement will set out the amounts of income attributed by the investment funds, any capital gains or losses from the disposal of units in the investment funds, and any interest income received from ANZ Term Deposits.

There is a legislative process for investors to object to an attribution. Should this occur please contact us before lodging an objection with the Commissioner of Taxation.

GOODS AND SERVICES TAX (GST)

The fees and costs disclosed in this document that you may be charged are shown inclusive of any applicable GST less any entitlement to a Reduced Input Tax Credit (RITC) available to the Fund.

Investments in and withdrawals from the investment funds are not subject to GST. Further, the distributions you receive from the investment funds will not be subject to GST.

TAX FILE NUMBER (TFN) OR AUSTRALIAN BUSINESS NUMBER (ABN)

If you have an ABN and are making this investment in the course of a business or enterprise carried out by you, you may wish to quote the ABN of that enterprise (rather than your TFN).

Providing your TFN or ABN is not compulsory. However, if you do not supply your TFN or ABN and you do not have a TFN exemption, we are obliged to withhold tax from your distributions at the highest marginal tax rate plus Medicare levy.

By quoting your TFN or ABN, you authorise us to apply it to all of your investments in the investment funds.

TFN, ABN or exemption

If you are eligible to claim an exemption you must specify the exemption being claimed on the Application Form, for example:

Type 1: Age, disability support or service pension

Type 2: Wife, widow, special needs pensions, carer or parenting (singles) payments

Type 3: Company which is not required to lodge a tax return or non-resident investor.

SOCIAL SECURITY

Investments in the investment funds may affect your current or future social security entitlements. We recommend you seek professional advice.

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM LEGISLATION

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (the AML/CTF Act) requires us to identify you and verify your identity before we can provide you with certain prescribed services.

Generally your financial adviser will undertake these steps, but to enable them to do so you will need to provide certain documents (such as your passport or current driver's licence) for sighting and verification. If you are requesting these services without an adviser, you will need to include certified copies of these documents with your transaction request. The certification must not have taken place more than 3 months prior to when the identification and verification procedure is being undertaken.

Please see below for a list of the types of documents that will satisfy these requirements. The information outlined below relates to individuals (including those investing on behalf of a child), joint investors and sole traders only. You will need to complete the attached Identification Form – Individuals and sole traders.

For non-individuals (e.g. company, trust, partnership, association) you must complete the relevant customer identification document available at onepath.com.au. This form must be attached to your Application Form to enable your investment to be processed.

If you do not provide identifying documents, we will not be able to process your transaction.

We may also request further information from you. You must provide all information to us, which we reasonably require in order to manage our money-laundering, terrorism-financing or economic and trade sanctions risk, or to comply with any laws or regulations in Australia or any other country.

We may disclose information to any law enforcement, regulatory agency or court, as required by applicable laws and regulations.

We may delay, block or refuse to process any transaction without incurring any liability if we suspect that:

- a) the transaction may breach any laws or regulations in Australia or any other country;
- b) the transaction involves any person (natural, corporate or governmental) that is sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States of America, the European Union or any other country;
- c) the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, conduct which is unlawful in Australia or any other country.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

Our commitment to you

Drawing arrangements:

- where the due date falls on a non-business day, we will draw the amount on the next business day.
- we will not change any details of drawings arrangements without giving you at least fourteen (14) days written notice.
- we reserve the right to cancel the OnePath Funds Management Limited drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.
- we will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.
- we will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

Your rights:

- you may terminate the OnePath Funds Management Limited drawing arrangements at any time by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 10 business days prior to the due date.
- you may stop payment of a drawing under OnePath Funds Management Limited by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 10 business days prior to the due date.
- you may request changes to the drawing amount and/or frequency of OnePath Funds Management Limited drawings by contacting us and advising your requirements no less than 10 business days prior to the due date.
- where you consider that a drawing has been initiated incorrectly [outside the OnePath Funds Management Limited arrangements] you may take the matter up directly with us, or lodge a Direct Debit Claim through your nominated Financial Institution.

Your commitment to us

Your responsibilities:

You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
- it is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- it is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based.
- it is your responsibility to advise us if the account nominated by you to receive the OnePath Funds Management Limited drawings is transferred or closed.
- it is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the OnePath Funds Management Limited drawing.

REGISTERED MANAGED INVESTMENT SCHEMES

The investment funds offered through OneAnswer Frontier Investment Portfolio are managed investment schemes. Each of the investment funds is offered through both OneAnswer Investment Portfolio and OneAnswer Frontier Investment Portfolio unless noted otherwise. The following tables identify investment funds offered in the PDS and the formal names of the schemes as registered with ASIC.

If you are investing in OneAnswer Frontier Investment Portfolio the scheme into which you are investing is noted with '[Frontier]'.

For some of the investment funds there are two or more managed investment schemes and constitutional names listed. Where this is the case and you invest into OneAnswer Investment Portfolio through ANZ Financial Planning you will be investing into the scheme with ANZ OA in the constitutional name.

The investment funds may be subject to change from time to time. We may substitute one investment fund with another investment fund with the same investment objective and strategy. We will notify impacted investors as appropriate and seek approval where required. If any changes are made, the following tables will be updated and published on our website at onepath.com.au > Forms & brochures and may be obtained free of charge by contacting your financial adviser or by contacting Customer Services.

Multi-manager funds

| Investment fund | ARSN | Constitutional name |
|--|-------------|---|
| Investor profile 2 – Conservative | | |
| OnePath Capital Stable ^{ts} | 105 698 726 | OnePath Capital Stable Trust |
| OnePath Conservative ^{ll} | 088 885 456 | ANZ OA OnePath Conservative Trust [Frontier] |
| OptiMix Australian Fixed Interest | 104 468 019 | ANZ OA OptiMix Australian Fixed Interest Trust |
| | 105 698 619 | OptiMix Australian Fixed Interest Trust [Frontier] |
| OptiMix Conservative | 104 468 297 | ANZ OA OptiMix Conservative Trust [Frontier] |
| | 095 484 861 | OptiMix Conservative Trust |
| Investor profile 3 – Moderate | | |
| OnePath Balanced | 088 883 149 | ANZ OA OnePath Balanced Trust |
| | 089 942 218 | Balanced Trust [Frontier] |
| OptiMix Moderate | 104 468 322 | ANZ OA OptiMix Moderate Trust [Frontier] |
| | 105 699 376 | OptiMix Moderate Trust |
| Investor profile 4 – Growth | | |
| OnePath Active Growth | 104 468 475 | ANZ OA OnePath Active Growth Trust |
| | 089 938 456 | Active Growth Trust [Frontier] |
| OnePath Managed Growth | 088 885 161 | ANZ OA OnePath Managed Growth Trust [Frontier] |
| | 105 699 241 | OnePath Managed Growth Trust |
| OptiMix Balanced | 095 484 932 | OptiMix Balanced Trust [Frontier] |
| OptiMix Growth | 104 468 224 | ANZ OA OptiMix Growth Trust [Frontier] |
| | 095 485 000 | OptiMix Growth Trust |
| Investor profile 5 – High growth | | |
| Property | | |
| OptiMix Property Securities | 104 468 411 | ANZ OA OptiMix Property Securities Trust |
| | 095 485 206 | OptiMix Property Securities Trust [Frontier] |
| Australian shares | | |
| OptiMix Australian Shares | 104 470 233 | ANZ OA OptiMix Australian Share Trust |
| | 095 485 386 | OptiMix Australian Share Trust [Frontier] |
| Global shares | | |
| OptiMix Global Emerging Markets Shares | 127 179 113 | OptiMix Global Emerging Markets Share Trust [Frontier] |
| OptiMix Global Shares | 104 470 322 | ANZ OA OptiMix Global Share Trust |
| | 095 485 304 | OptiMix Global Share Trust [Frontier] |
| OptiMix Global Smaller Companies Shares | 104 469 623 | ANZ OA OptiMix Global Smaller Companies Share Trust |
| | 103 118 734 | OptiMix Global Smaller Companies Share Trust [Frontier] |
| Multi-sector | | |
| OnePath High Growth | 104 468 975 | ANZ OA OnePath High Growth Trust |
| | 098 392 084 | High Growth Trust [Frontier] |
| OptiMix High Growth | 104 469 963 | ANZ OA OptiMix High Growth Trust [Frontier] |
| | 095 485 037 | OptiMix High Growth Trust |

Single-manager investment funds

| Investment fund | ARSN | Constitutional name |
|--|-------------|---|
| Investor profile 1 – Defensive | | |
| ANZ Cash Advantage | 137 002 174 | OneAnswer – ANZ Cash Advantage [Frontier] |
| ANZ Flexible Term Deposit Fund* | 127 179 453 | OneAnswer – ANZ Flexible Term Deposit Fund |
| ANZ Term Deposits | 152 546 024 | OneAnswer Separate Account Trust [Frontier] |
| Investor profile 2 – Conservative | | |
| BT Monthly Income Plus | 127 179 373 | OneAnswer – BT Monthly Income Plus Trust [Frontier] |
| Kapstream Absolute Return Income | 115 529 612 | OneAnswer – Kapstream Absolute Return Income Trust [Frontier] |
| OnePath Diversified Fixed Interest | 096 670 003 | ANZ OA OnePath Diversified Fixed Interest Trust |
| | 105 698 815 | OnePath Diversified Fixed Interest Trust |
| | 095 838 832 | OnePath Wholesale Diversified Fixed Interest Trust [Frontier] |
| Perpetual Conservative Growth | 105 700 883 | OneAnswer – Perpetual Conservative Growth Trust [Frontier] |
| Schroder Fixed Income | 145 330 703 | OneAnswer – Schroder Fixed Income Trust [Frontier] |
| UBS Diversified Fixed Income | 104 468 242 | ANZ OA UBS Diversified Fixed Income Trust |
| | 105 699 303 | OneAnswer – UBS Diversified Fixed Income Trust [Frontier] |
| Vanguard Conservative Index | 142 356 867 | OneAnswer – Vanguard Conservative Index Trust [Frontier] |
| Vanguard Diversified Bond Index | 135 327 472 | OneAnswer – Vanguard Diversified Bond Index Trust [Frontier] |
| Investor profile 3 – Moderate | | |
| Colonial First State Global Credit Income | 115 529 452 | OneAnswer – Colonial First State Global Credit Income Trust [Frontier] |
| Janus Henderson Global Fixed Interest Total Return | 135 334 940 | OneAnswer – Janus Henderson Global Fixed Interest Total Return Trust [Frontier] |
| Schroder Real Return | 101 423 796 | OneAnswer – Schroder Real Return Trust [Frontier] |
| T.Rowe Price Dynamic Global Bond | 621 224 726 | OneAnswer – T.Rowe Price Dynamic Global Bond Trust [Frontier] |
| UBS Defensive | 105 699 214 | OneAnswer – USB Defensive Trust [Frontier] |
| Vanguard Balanced Index | 142 352 592 | OneAnswer – Vanguard Balanced Index Trust [Frontier] |
| Investor profile 4 – Growth | | |
| Bentham Global Income | 115 529 336 | OneAnswer – Bentham Global Income Trust [Frontier] |
| BlackRock Balanced ⁵ | 101 423 732 | OneAnswer – BR Balanced Trust [Frontier] |
| BlackRock Scientific Diversified Growth | 105 699 161 | OneAnswer – BR Scientific Diversified Growth Trust [Frontier] |
| OnePath Alternatives Growth | 121 982 796 | OnePath Alternatives Growth Trust [Frontier] |
| OnePath Diversified High Yield | 105 698 931 | OnePath Diversified High Yield Trust [Frontier] |
| OnePath Tax Effective Income | 104 468 493 | ANZ OA OnePath Tax Effective Income Trust |
| | 089 940 018 | Tax Effective Income Trust [Frontier] |
| Perpetual Balanced Growth | 105 699 509 | OneAnswer – Perpetual Balanced Growth Trust [Frontier] |
| Schroder Balanced | 105 698 744 | OneAnswer – Schroder Balanced Trust [Frontier] |
| UBS Balanced | 101 424 060 | OneAnswer – UBS Balanced Trust [Frontier] |
| Vanguard Growth Index | 142 354 087 | OneAnswer – Vanguard Growth Index Trust [Frontier] |

| Investment fund | ARSN | Constitutional name |
|---|-------------|--|
| Investor profile 5 – High growth | | |
| Property | | |
| OnePath Global Property Securities Index | 121 983 051 | OneAnswer – OnePath Global Property Securities Index Trust [Frontier] |
| OnePath Property Securities | 089 043 265 | ANZ OA OnePath Property Securities Trust [Frontier] |
| | 089 941 739 | Property Securities Trust |
| Vanguard Property Securities Index | 115 529 229 | OneAnswer – Vanguard Property Securities Index Trust [Frontier] |
| Australian shares | | |
| Ausbil Australian Emerging Leaders | 115 528 875 | OneAnswer – Ausbil Australian Emerging Leaders Trust [Frontier] |
| Bennelong Australian Equities ⁵ | 139 494 894 | OneAnswer – Bennelong Australian Equities Trust [Frontier] |
| BlackRock Scientific Australian Equity | 104 470 368 | ANZ OneAnswer - BR Scientific Australian Equity Trust |
| | 110 606 258 | OneAnswer – BR Scientific Australian Equity Trust [Frontier] |
| BT Core Australian Shares | 135 335 287 | OneAnswer – BT Wholesale Core Australian Shares Trust [Frontier] |
| BT Smaller Companies | 110 606 301 | OneAnswer – BT Smaller Companies Trust [Frontier] |
| Colonial First State Imputation | 104 469 098 | ANZ OA Colonial First State Imputation Trust [Frontier] |
| | 101 423 956 | OneAnswer – Colonial First State Imputation Trust |
| Fidelity Australian Equities | 135 335 116 | OneAnswer – Fidelity Australian Equities Trust [Frontier] |
| Greencape Broadcap | 621 224 682 | OneAnswer – Greencape Broadcap Trust [Frontier] |
| Investors Mutual Australian Shares | 104 467 174 | ANZ OA Investors Mutual Australian Share Trust |
| | 105 698 904 | OneAnswer – Investors Mutual Australian Share Trust [Frontier] |
| Janus Henderson Australian Equity ⁸ | 137 001 828 | OneAnswer – Janus Henderson Australian Equity [Frontier] |
| Merlon Australian Share Income | 127 179 275 | OneAnswer – Merlon Australian Share Income Trust [Frontier] |
| Nikko AM Australian Shares | 621 224 717 | OneAnswer – Nikko AM Australian Shares Trust [Frontier] |
| OnePath Australian Shares | 088 888 082 | ANZ OA OnePath Australian Share Trust |
| | 089 939 391 | Australian Share Trust [Frontier] |
| OnePath Blue Chip Imputation | 088 881 449 | ANZ OA OnePath Blue Chip Imputation Trust [Frontier] |
| | 089 938 992 | Blue Chip Imputation Trust |
| OnePath Emerging Companies ⁹ | 089 939 122 | Emerging Companies Trust [Frontier] |
| OnePath Geared Australian Shares Index | 118 767 463 | OnePath Geared Australian Shares Index Trust [Frontier] |
| OnePath Select Leaders | 096 670 030 | ANZ OA OnePath Select Leaders Trust [Frontier] |
| | 105 700 945 | OnePath Select Leaders Trust |
| OnePath Sustainable Investments – Australian Shares | 104 468 895 | ANZ OA OnePath Sustainable Investments – Australian Share Trust [Frontier] |
| | 105 699 009 | OnePath Sustainable Investments – Australian Share Trust |
| Perennial Value Shares | 110 606 418 | OneAnswer – Perennial Value Shares Trust [Frontier] |
| Perpetual Australian Shares | 104 468 635 | ANZ OA Perpetual Australian Share Trust [Frontier] |
| | 101 423 410 | OneAnswer – Perpetual Australian Share Trust |
| Perpetual Ethical SRI | 127 187 044 | OneAnswer – Perpetual Ethical SRI Trust [Frontier] |

| Investment fund | ARSN | Constitutional name |
|---|-------------|--|
| Investor profile 5 – High growth (continued) | | |
| Schroder Australian Equity | 104 470 420 | ANZ OA Schroder Australian Equity Trust |
| | 105 700 954 | OneAnswer – Schroder Australian Equity Trust [Frontier] |
| Vanguard Australian Shares Index | 104 467 469 | OneAnswer – Vanguard Australian Shares Index Trust [Frontier] |
| Global shares | | |
| Altrinsic Global Equities [‡] | 142 356 625 | OneAnswer – Altrinsic Global Equities Trust [Frontier] |
| Antipodes Global (Long only) | 096 016 832 | OneAnswer – Antipodes Global (Long only) Trust [Frontier] |
| Arrowstreet Global Equity (Hedged) | 101 424 588 | OneAnswer – Arrowstreet Global Equity (Hedged) Trust [Frontier] |
| | 104 467 656 | ANZ OA Arrowstreet Global Equity (Hedged) Trust |
| BlackRock Scientific International Equity | 104 468 500 | ANZ OneAnswer – BR Scientific International Equity Trust |
| | 105 700 972 | OneAnswer – BR Scientific International Equity Trust [Frontier] |
| BT Core Hedged Global Shares | 104 467 281 | ANZ OA BT Core Hedged Global Shares Trust |
| | 101 424 239 | OneAnswer – BT Core Hedged Global Shares Trust [Frontier] |
| Magellan Global | 104 467 601 | ANZ OA Magellan Global Trust |
| | 101 424 426 | OneAnswer – Magellan Global Trust [Frontier] |
| MFS Global Equity | 094 016 690 | OneAnswer – MFS Global Equity Trust [Frontier] |
| OnePath Global Emerging Markets Shares | 104 468 760 | ANZ OA OnePath Global Emerging Markets Share Trust [Frontier] |
| | 094 016 510 | OnePath Global Emerging Markets Share Trust |
| OnePath Global Shares | 089 941 533 | Global Share Trust [Frontier] |
| Platinum Asia [§] | 145 329 871 | OneAnswer – Platinum Asia Trust [Frontier] |
| Platinum International | 105 700 927 | OneAnswer – Platinum International Trust [Frontier] |
| Stewart Investors WorldWide Sustainability | 127 187 080 | OneAnswer – Stewart Investors WorldWide Sustainability Trust [Frontier] |
| T. Rowe Price Global Equity | 135 334 815 | OneAnswer – T. Rowe Price Global Equity Trust [Frontier] |
| Vanguard International Shares Index | 101 400 757 | OneAnswer – Vanguard International Shares Index Trust [Frontier] |
| Vanguard International Shares Index (Hedged) | 104 467 352 | OneAnswer – Vanguard International Shares Index (Hedged) Trust [Frontier] |
| Walter Scott Global Equity (Hedged) [§] | 145 330 123 | OneAnswer – Walter Scott Global Equity (Hedged) Trust [Frontier] |
| Multi-sector | | |
| Vanguard High Growth Index | 142 354 685 | OneAnswer – Vanguard High Growth Index Trust [Frontier] |
| Infrastructure | | |
| Colonial First State Global Listed Infrastructure | 621 224 628 | OneAnswer – Colonial First State Global Listed Infrastructure Trust [Frontier] |
| RARE Infrastructure Value [§] | 135 327 427 | OneAnswer – RARE Infrastructure Value Trust [Frontier] |

* ANZ FTD Fund is closed to new investment except for Regular investment Plans and Auto-Rebalance Plans established by existing clients prior to 12 April 2010.

‡ Not available through OneAnswer Frontier.

§ Not available through ANZ OneAnswer.

|| Only available through ANZ OneAnswer and OneAnswer Frontier.

Customer Services

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