

ONEANSWER  
FRONTIER  
INVESTMENT  
PORTFOLIO

Product Disclosure Statement – Product Book

1 December 2020

# ONEANSWER FRONTIER INVESTMENT PORTFOLIO

## Entity details in this Product Disclosure Statement (PDS)

Name of legal entity	Registered numbers	Abbreviated term used throughout the PDS
OnePath Funds Management Limited (Issuer)	ABN 21 003 002 800, AFSL 238342	OnePath Funds Management, OnePath

### Important information

OnePath Funds Management is the issuer of this Product Disclosure Statement (PDS) and the incorporated material comprised of the OneAnswer Frontier Investment Portfolio Additional Information Guide, the Buy-Sell Spread Guide and the OneAnswer Hedge Funds Guide.

The issuer is a company within the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate (IOOF Group). Neither the Issuer, nor any other related or associated company, guarantee the repayment of capital, the performance of, or any rate of return of investments in the OneAnswer Frontier Investment Portfolio. Investments made into OneAnswer Frontier Investment Portfolio are subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested.

This PDS contains general information only. It doesn't take into account your objectives, financial situation or needs. This PDS explains the main features of OneAnswer Frontier Investment Portfolio. It should not be used as a substitute for financial advice. You should read the PDS carefully 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.

OnePath Funds Management is responsible for the content of this PDS, the OneAnswer Frontier Investment Portfolio Additional Information Guide, the Buy-Sell Spread Guide and the OneAnswer Hedge Funds Guide.

The underlying fund managers have each provided their consent to be named and have also consented to the information provided by them being included in this PDS in the form and context in which it is included. They have not withdrawn their consent at the time of preparation of this PDS. The underlying fund managers take no responsibility for any other information in this PDS, the OneAnswer Frontier Investment Portfolio Additional Information Guide, the Buy-Sell Spread Guide or the OneAnswer Hedge Funds Guide.

In relation to information provided about hedge funds, we've relied on information provided by the responsible entity of the underlying wholesale hedge fund. Cross references are made to the relevant responsible entity's disclosure document as applicable. Each responsible entity of the underlying wholesale hedge funds has consented to the disclosure of the information in Part Two of this PDS and in the OneAnswer Hedge Funds Guide relating to its hedge fund, and has not withdrawn its consent at the time of preparation of this PDS.

In this PDS and the OneAnswer Frontier Investment Portfolio Additional Information Guide the terms 'us', 'we' and 'our' refer to OnePath Funds Management. The terms 'investment fund' and 'investment option' refer to the registered managed investment schemes offered under this PDS, including the managed investment scheme through which ANZ Term Deposits are offered. The invitation to invest in OneAnswer Frontier Investment Portfolio is available only to persons receiving this PDS in Australia.

# THE PURPOSE OF THIS PRODUCT DISCLOSURE STATEMENT (PDS) IS TO GIVE YOU THE INFORMATION YOU NEED TO MAKE AN INVESTMENT DECISION.

This PDS is comprised of:

- Part One – Product Book (this book)
- Part Two – OneAnswer Investment Funds Guide
- Incorporated material – refer below.

You should read both parts of this PDS and the incorporated material in their entirety before making an investment decision.

If you have not received both parts of this PDS, please contact Customer Services.

Additional information can be found in the relevant incorporated material, which is comprised of:

- OneAnswer Frontier Investment Portfolio Additional Information Guide
- Buy-Sell Spread Guide
- OneAnswer Hedge Funds Guide.

You may be referred to the incorporated material for specific terms and conditions in relation to an investment in OneAnswer Frontier Investment Portfolio.

The OneAnswer Frontier Investment Portfolio Additional Information Guide, Buy-Sell Spread Guide and OneAnswer Hedge Funds Guide are publicly available and free of charge, by contacting your financial adviser, visiting our website at [onepath.com.au/superandinvestments-forms-and-brochures](http://onepath.com.au/superandinvestments-forms-and-brochures) or by contacting Customer Services.

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# THE KEY FEATURES

A wide choice of investment funds (for more information see Part Two – OneAnswer Investment Funds Guide)	
A choice of cash options	<p>ANZ Term Deposits – access to six ANZ Term Deposit options with competitive interest rates and terms ranging from 3 months to 5 years.</p> <p>ANZ Cash Advantage – access to an at call investment fund that offers a competitive interest return.</p>
Multi-manager investment funds	<p><b>OnePath Diversified Multi-manager funds</b> – a range of diversified funds that combine the benefits of expert active manager diversification with index funds.</p> <p><b>OptiMix</b> – a selection of multi-manager investment funds. The OptiMix process carefully selects a number of complementary investment managers to manage the underlying investments within each asset class.</p>
Single manager investment funds	<p>Diversified and single sector investment funds – access to an extensive range of diversified and single sector investment funds offered by OnePath and other funds managers, as well as index and alternative funds.</p> <p>A small number of the investment funds offered are classed as Funds of Hedge Funds. Additional information about the underlying investments of those funds is included in Part Two of this PDS and in the OneAnswer Hedge Funds Guide. This includes information about how the assets are valued, the periodic reporting provided for the investment funds, details of each underlying fund's investment strategy, structure, manager, liquidity, leverage, derivatives, short selling and withdrawals.</p>
Simple and transparent fees*	
Ongoing fees and costs	<p>A simple fee structure with no upfront fees. You'll be charged an Ongoing Fee and Indirect Costs (which include the fees of the underlying fund managers).</p> <p>If your account balance is less than \$50,000 you'll be charged an Investor Fee (excluding investments in ANZ Cash Advantage and ANZ Term Deposits).</p>
Ongoing Fee rebate	An Ongoing Fee rebate that reduces the Ongoing Fee payable as your account balance grows.
Advice fee	You can negotiate a clear and transparent fee for advice with your financial adviser, and have this deducted from your account.
Minimum amounts	
Minimum initial investment	\$5,000 <sup>†</sup> (\$1,000 per investment fund and \$1,000 per ANZ Term Deposit).
Minimum balance	\$250 per investment fund and \$1,000 per ANZ Term Deposit.
Other transactions <sup>§</sup>	No minimum amounts for additional investments, regular investments, switching, withdrawals and regular withdrawals.
Features to help you manage your investment	
Regular Investment Plan <sup>§</sup>	Grow your investment by investing regularly (monthly or quarterly) via direct debit from your financial institution account.
Regular Draw-downs <sup>§</sup>	Make regular withdrawals to provide a regular stream of income (each month or quarter) into your financial institution account.
Switching <sup>§</sup>	Adjust your investment strategy by switching between investment funds as your financial objectives change over time. You can do this online.
Auto-Rebalancing <sup>§</sup>	Automatically rebalance your investment fund allocation back to your nominated investment profile on a regular basis.
Dollar Cost Averaging <sup>§</sup>	Manage and spread the timing risk of investing by establishing a plan to make regular switches into selected investment funds.

## Features to help you manage your investment (continued)

### Borrowing to invest

You can apply a margin loan to your account. We currently have arrangements with a number of lenders. All loans are subject to the particular requirements of each lender.

Margin lending, or gearing, involves borrowing to invest. This can magnify your investment return over time, potentially increasing your returns, although it will also magnify losses if financial markets are performing poorly.

To determine whether a margin loan is appropriate for you, we recommend that you speak to your financial adviser who will be able to provide information about the margin lending products available, as well as loan application forms.

## Services to help you get the most from your investment

### Online access

Track and manage your account online. You will be registered automatically to Account Access on joining. Account Access allows you to:

- view details of your investment, including your balance and recent transaction history, and transaction confirmations
- view details of any ANZ Term Deposit you hold, including interest rate and maturity date
- transact online
- change your personal details.

### Keeping you informed

You will receive:

- a Quarterly Transaction Statement
- an Annual Tax Statement
- a range of investor communications
- access to the Onepath website that includes educational material about investment, information about the investment performance and legislative updates, as well as useful calculators and investment tools.

### Easy investment methods<sup>§</sup>

A range of payment methods to make it easy for you to invest, 24 hours a day, seven days a week:

- BPAY<sup>®</sup>
- Cheque
- Internet banking (EFT)
- Direct debit

\* For full details of fees and costs, see **Fees and other costs** on page 11.

† If you establish a Regular Investment Plan when you open your account, the \$5,000 minimum initial investment doesn't apply. However, the \$1,000 minimum investment per investment fund still applies.

§ See **page 6** for more information about ANZ Term Deposit options and restrictions and conditions that apply.

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# HOW ONEANSWER FRONTIER INVESTMENT PORTFOLIO WORKS

OneAnswer Frontier provides you with innovative choices to enable you to tailor an investment to suit your needs.

## Investment choices offered through OneAnswer

Using the extensive range of investment funds offered by OneAnswer Frontier, you can create an investment profile to help achieve your investment goals. With a choice of over 80 investment funds, you can select which investment funds you want to invest in and the proportion to be invested in each.

### More information?

See the information about the investment funds currently offered through OneAnswer Frontier in the OneAnswer Investment Funds Guide.

## Making investments\*

You can make your initial investment with as little as \$5,000 (\$1,000 per investment fund or per ANZ Term Deposit).

You can make your initial investment by cheque or direct debit.

You can make additional investments by cheque, Internet banking (EFT), direct debit, BPAY® or online through Account Access at [onepath.com.au](http://onepath.com.au) For ANZ Term Deposits, additional investment can only be made using an Additional Investment form accompanied by a cheque or direct debit instructions.

We're not bound to accept your application.

### More information?

See **Additional investments** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Investing in ANZ Term Deposit options

You can access a range of ANZ Term Deposit options.

These offer competitive interest rates and a choice of 3, 6 and 12 months, or 2, 3, and 5 year investment terms. These options give you the security of investing with ANZ, one of Australia's largest banks. You can view current interest rates at [onepath.com.au](http://onepath.com.au)

ANZ Term Deposit options work a little differently to other investment funds in OneAnswer. The Regular Investment Plan, Dollar Cost Averaging, Auto-Rebalancing and Regular Draw-downs aren't available for ANZ Term Deposits. An additional investment or switch in to ANZ Term Deposits will be processed as a new term deposit and the minimum of \$1,000 will apply. You can't make a partial withdrawal or switch from an ANZ Term Deposit. Full withdrawals before maturity incur an early withdrawal adjustment.

Interest earned on ANZ Term Deposits is credited to ANZ Cash Advantage, an investment fund offered through OneAnswer Frontier.

### More information?

See **ANZ Term Deposits through OneAnswer** in the OneAnswer Investment Funds Guide.

\* It is important to be aware that any units purchased as a result of an additional investment or reinvestment of a distribution will be issued, based on the terms of the PDS current at the time the units are issued, and the investment funds' constitution. You can obtain the latest PDS free of charge from your financial adviser, online at [onepath.com.au/superandinvestments-forms-and-brochures](http://onepath.com.au/superandinvestments-forms-and-brochures) or by contacting Customer Services. Initial, regular and additional investments may incur transaction costs. See **Fees and other costs** on page 11.

## Regular Investment Plan<sup>§</sup>

This is a simple and effective way to grow your investment by adding to your investment on a regular basis.

You choose:

- how often you invest – monthly or quarterly
- the account you want investments to be debited from
- the investment funds you would like to invest into.

A minimum initial investment of \$1,000 per fund applies.

### More information?

See **Regular Investment Plan** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Dollar Cost Averaging<sup>†</sup>

This can reduce the risk of investing a single larger amount on a single day by switching a set amount into your chosen investment fund(s) at regular intervals.

You choose:

- one investment fund from which to make your regular switches.
- the amount of each switch.
- which investment funds to switch into
- how often you would like the switches to occur: monthly or quarterly.
- when you'd like the Dollar Cost Averaging Plan to end (optional).

### More information?

See **Dollar Cost Averaging** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Auto-Rebalancing<sup>†§</sup>

This realigns your investment allocation to the investment profile you've nominated by making switches between your investment funds.

You choose:

- how often your investment is rebalanced – quarterly, half-yearly or yearly
- a 'tolerance range' that determines when your auto-rebalance switch triggers.

Additional investments, switches or withdrawals may affect your Auto-Rebalancing.

### More information?

See **Auto-Rebalancing** in the OneAnswer Frontier Investment Portfolio Additional Information Guide

<sup>§</sup> Not available for ANZ Term Deposits.

<sup>†</sup> Switching involves the withdrawal from one investment fund and investment into another. When switching or withdrawing you may incur transaction costs and may also realise a capital gain or loss. We recommend that you discuss this with your financial adviser.

## Distribution payments

You can choose to have distributions from your selected investment funds reinvested or paid into your nominated bank or financial institution account.

No transaction costs apply to reinvested distributions<sup>^</sup>.

For ANZ Term Deposits interest is automatically credited to ANZ Cash Advantage.

### More information?

See **Distribution payments** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Receiving a regular payment from your investment<sup>†§</sup>

A Regular Draw-down Plan enables you to make regular withdrawals from the investment funds you specify.

You choose:

- when to start and stop receiving payments
- how often payments from your investment are made – monthly or quarterly.

### More information?

See **Receiving a regular payment from your investment** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Withdrawing from your investment<sup>†</sup>

You can make a request to withdraw from your investment at any time, provided the relevant investment fund is liquid.

For ANZ Term Deposits, partial withdrawals can't be made. Withdrawals before maturity also incur an early withdrawal adjustment.

In certain exceptional circumstances, depending on the investment fund, we're not required to accept your withdrawal request.

We may vary the minimum balance of an investment fund at any time without notice.

Certain investment fund constitutions allow us to redeem all of your units in the investment fund and return your money to you if (depending on the constitution):

- the balance of an investment fund is less than \$250 (or another minimum we choose)
- the balance of an investment fund after making a withdrawal will be less than \$250 (or another minimum we choose)
- we vary the minimum balance and give you 30 days' notice that we will redeem your units if your balance is below the minimum balance.

We recommend that you speak to your financial adviser before making a withdrawal.

### More information?

See **Withdrawing from your investment** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Investment switches<sup>†§</sup>

As your financial objectives change over time, you can change your investment strategy by switching between investment funds online at any time via Account Access at [onepath.com.au](https://onepath.com.au) or by written request.

Any new investment as a result of an investment switch will be issued based on the terms of the PDS current at the time, and the relevant investment fund's constitution.

You can obtain the latest PDS from your financial adviser, online at [onepath.com.au/superandinvestments-forms-and-brochures](https://onepath.com.au/superandinvestments-forms-and-brochures) or by contacting Customer Services.

### More information?

See **Switching between investment options** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

<sup>§</sup> Not available for ANZ Term Deposits

<sup>†</sup> Switching involves the withdrawal from one investment fund and investment into another. When switching or withdrawing you may incur transaction costs and may also realise a capital gain or loss. We recommend that you discuss this with your financial adviser.

<sup>^</sup> You may be subject to tax on reinvested distributions.



# MAKING CHANGES AND TRANSACTING

## What you can do online

The easiest way to manage your investment is online. Go to the login page at [onepath.com.au](https://onepath.com.au) and use your User ID and password to access your account.

As a new investor you'll be automatically registered for Account Access. We'll provide you with a User ID and temporary password, which you can change when you first access your account.

### Information at your fingertips

- Keep up to date with market commentaries, investment fund summaries and investor updates.
- Use our online calculators.
- Access our educational tools.

### Online transactions

- Regular Investment Plan – start, stop or change.
- Regular payments from your investment – start, stop or change.
- Investment switches – adjust your investment at any time.
- Auto-Rebalancing – start, stop or change.
- Dollar Cost Averaging – start, stop or change.
- Make additional investments.

### Tracking your investment

- View your investment information, including your balance and recent transaction history.
- View any ANZ Term Deposits, including interest rate and maturity date.
- Change your personal details.
- Monitor the progress of transactions.
- View Quarterly Statements online.

## Where you can locate forms

Any forms you need to maintain and make changes to your investment are available from your financial adviser, online at [onepath.com.au/superandinvestments-forms-and-brochures](https://onepath.com.au/superandinvestments-forms-and-brochures) or by contacting Customer Services.

## Your financial adviser can make some changes on your behalf

You can authorise your financial adviser to make certain transactions on your behalf, including:

- switching between investment funds
- adding or amending your Auto-Rebalancing
- adding or amending your Dollar Cost Averaging.

Your financial adviser can't make withdrawals or amend your bank account details.

To authorise your adviser to transact on your behalf, complete the 'Adviser transaction authority' in the Application Form.

### Contacting your financial adviser

To confirm your financial adviser's contact details or to contact a financial adviser if you do not already have one, call Customer Services.

## Making additional investments

You can make additional investments using Bpay®, Internet banking (EFT), direct debit, cheque or online via Account Access at [onepath.com.au](https://onepath.com.au)

Investments into ANZ Term Deposits can only be made by direct debit, cheque or online.

### BPAY®

You can make investments from your financial institution transaction account. You'll need to quote a biller code and a unique reference number. These are provided to you with the confirmation of your initial investment.

BPAY® isn't available for ANZ Term Deposits.

### Internet banking (EFT)

You can make investments from a financial institution account. Details are provided to you with the confirmation of your initial investment.

EFT isn't available for ANZ Term Deposits.

### Direct Debit

You will need to complete the Direct Debit section in the Additional Investment form, specifying your bank or financial institution account details.

### Cheque

Complete an Additional Investment Form and send it to us with your cheque. Make cheques payable to 'OnePath Funds Management – OneAnswer'.

## If you need further information or have a question

Our Customer Services team is here to help:

Phone 133 665

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

Write to  
Customer Service Manager  
OneAnswer  
OnePath Funds Management  
GPO Box 5306  
Sydney NSW 2001

# INVESTMENT RISKS

All investments carry risk, and different strategies different levels of risk, depending on the assets that make up the strategy. For example, assets with the highest potential 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 risk associated with your investment, it's important to understand:

- The value of investments can rise and fall.
- The returns you receive from your investment will vary.
- Future returns may be different to past returns.
- Returns are not guaranteed, and you may lose some of your money.
- Your investment may be affected by changes in the economic and political climate or changes to legislation, particularly in relation to taxation.

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 will depend on the particular investment funds you choose. This includes risks associated with:

- Investing globally, including currency risks.
- Alternative assets that behave differently to traditional assets such as shares, fixed interest and cash.
- Gearing – where a fund borrows money to invest a greater amount.
- Derivatives used to gain exposure to an investment market or to protect against changes in the values of financial products.
- Securities lending practices where some fund managers may engage in lending of securities to third parties at a fee.
- Short-selling strategies used by some fund managers – the selling of the stock that the investment manager doesn't 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.

All investment products are generally subject to some or all of these risks.

Your financial adviser can help you establish an investor profile that suits your needs to manage these risks.

## More information?

See **Investment risks** in the OneAnswer Investment Funds Guide.

We recommend that you read this important information before investing.

# FEES AND OTHER COSTS

## Did you know?

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

For example, total annual fees and costs of 2% of your 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 may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the product issuer 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 ([moneysmart.gov.au](http://moneysmart.gov.au)) has a managed funds fee calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment schemes as a whole.

Taxes are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment funds are set out in the 'Additional explanation of fees and costs' section of this book.

OneAnswer Frontier Investment Portfolio has simple fee structures with no upfront fees. You will be charged an Ongoing Fee for your investment and can negotiate a fee for advice provided with your financial adviser.

## OneAnswer Frontier Investment Portfolio

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of the managed investment product*</b>		
<b>Establishment Fee</b> The fee to open your investment.	Nil	Not applicable.
<b>Contribution Fee</b> The fee on each amount you contribute to your investment.	Nil	Not applicable.
<b>Withdrawal Fee</b> The fee on each amount you take out of your investment.	Nil	Not applicable.
<b>Exit Fee</b> The fee to close your investment.	Nil	Not applicable.
<b>Management costs<sup>^</sup></b>		
The fees and costs for managing your investment. The amount you pay for specific investment options is shown on pages 13 to 16.	<b>Ongoing Fees<sup>†</sup></b> ANZ Term Deposits and ANZ Cash Advantage – Nil Fee range for other investment funds – 0.65% p.a. to 1.98% p.a.	<b>Ongoing Fees<sup>†</sup></b> Ongoing Fees are deducted from the assets of each investment fund and included in the unit price. Ongoing Fees include OneAnswer Frontier's administration fee and the underlying fund manager's ongoing fees.
	<b>Ongoing Fee rebate</b> Ongoing Fee rebates may apply, thereby reducing the above Ongoing Fees. Please refer to 'Ongoing Fee rebate' on page 17 of this book.	<b>Rebates</b> Rebates are calculated and credited as additional units to your OneAnswer Frontier Investment Portfolio account on or about the quarterly anniversary of your account opening. The rebate reduces the effective Ongoing Fees charged. Please refer to 'Ongoing Fee rebate' on page 17 of this book.
	<b>Investor Fee</b> An Investor Fee of \$115 p.a. applies to account balances under \$50,000 (excluding investments in ANZ Cash Advantage and ANZ Term Deposits).	<b>Investor Fee</b> This fee is deducted from your account balance annually. Please refer to 'Investor Fee' on page 17 of this book.
	<b>Indirect Costs<sup>#</sup></b> Between 0% and 0.98% p.a. Indirect costs for some investment funds include performance-related fees which range from 0% to 0.51% p.a. depending on the investment fund. The performance-related fees for each investment fund are shown on page 18 of this book.	<b>Indirect Costs<sup>#</sup></b> Indirect costs are variable and are deducted from the underlying assets of the investment fund as and when they are incurred. These indirect costs are not an additional fee charged to you. Rather they are reflected in the returns payable from the underlying investments and as such are included in the unit price. Performance-related fees are deducted from the underlying assets of the investment fund when due and payable.
	<b>Expense Recovery<sup>^</sup></b> Up to 0.04% p.a. depending on the investment fund chosen.	<b>Expense Recovery<sup>^</sup></b> Deducted from the assets of the investment funds on one day during the financial year and reflected in the unit price.
<b>Service fees<sup>‡</sup></b>		
<b>Switching Fee*</b> The fee for changing investment options.	Nil	Not applicable

\* You may also incur a buy-sell spread when your money moves in or out of an investment fund. Please refer to 'buy-sell spreads' on page 17 of this book.

<sup>^</sup> In addition to the Management Costs, we are entitled to recover expenses incurred in the proper performance of our duties as responsible entity of the relevant investment fund including the administration or management of the investment fund. These reimbursable expenses include charges, fees, expenses, commissions, liabilities and losses associated with the investment fund. An expense recovery may be charged to recover various costs incurred by the investment funds to implement government regulatory reforms. Where this is charged we expect it to be charged on one day during the financial year. No expenses were recovered for the 12 months to 30 June 2020 and we estimate that for the 12 months to 30 June 2021 we will not need to recover any expenses and therefore the expense recovery will be zero.

<sup>†</sup> Ongoing Fees are expressed as a percentage of gross assets unless otherwise indicated.

<sup>#</sup> The indirect cost amounts set out above are based on the indirect costs determined for the 12 months ending 30 June 2020. Some components of these costs have been estimated.

<sup>‡</sup> Other service fees may apply. Please refer to 'Service fees' on page 17 of this book.

# ADDITIONAL EXPLANATION OF FEES AND COSTS

## Total Ongoing Fees and Costs for each investment fund

This table shows the total Ongoing Fees and Costs for each investment fund offered through OneAnswer Frontier Investment Portfolio. These costs include the indirect cost amounts determined for the 12 months ended 30 June 2020 and may vary in future.<sup>^</sup> It's important to remember that past costs are not a reliable indicator of future costs.

The Indirect Costs shown are equal to the costs that affect returns in the table on **pages 22 to 24**, and any applicable performance-related fees shown in the table on **page 18**.

Your account may be subject to other fees and costs in addition to the total Ongoing Fees and costs for each applicable investment fund listed below.

Investment fund	Total Ongoing Fees and Costs		
	(A) Ongoing Fee <sup>  </sup> (% p.a.)	(B) Indirect Costs <sup>^</sup> (% p.a.)	(C = A + B) Total Fees & Costs (% p.a.)
<b>Multi-manager investment funds</b>			
<b>Investor Profile 2 – Conservative</b>			
OnePath Conservative	0.80	0.34	1.14
OptiMix Australian Fixed Interest	0.75	0.04	0.79
OptiMix Conservative	0.90	0.40	1.30
<b>Investor Profile 3 – Moderate</b>			
OnePath Balanced <sup>§</sup>	0.90	0.43	1.33
OptiMix Moderate <sup>§</sup>	0.95	0.46	1.41
<b>Investor Profile 4 – Growth</b>			
OnePath Active Growth <sup>§</sup>	1.10	0.46	1.56
OnePath Managed Growth <sup>§</sup>	0.95	0.44	1.39
OptiMix Balanced <sup>§</sup>	0.99	0.49	1.48
OptiMix Growth	1.00	0.41	1.41
<b>Investor Profile 5 – High growth</b>			
<b>Property</b>			
OptiMix Property Securities	0.90	0.05	0.95
<b>Australian shares</b>			
OptiMix Australian Shares	1.00	0.10	1.10
<b>Global shares</b>			
OptiMix Global Emerging Markets Shares <sup>§</sup>	1.50	0.33	1.83
OptiMix Global Shares	1.20	0.01	1.21
<b>Multi-sector</b>			
OnePath High Growth	1.05	0.25	1.30
OptiMix High Growth	1.10	0.28	1.38

Investment fund	Total Ongoing Fees and Costs		
	(A) Ongoing Fee <sup>  </sup> (% p.a.)	(B) Indirect Costs <sup>^</sup> (% p.a.)	(C = A + B) Total Fees & Costs (% p.a.)
<b>Single-manager investment funds</b>			
<b>Investor Profile 1 – Defensive</b>			
ANZ Cash Advantage	Nil	Nil	Nil
ANZ Term Deposits	Nil	Nil	Nil
<b>Investor Profile 2 – Conservative</b>			
Kapstream Absolute Return Income	0.90	0.07	0.97
OnePath Diversified Fixed Interest	0.75	0.13	0.88
Pendal Monthly Income Plus	0.85	0.09	0.94
Perpetual Conservative Growth <sup>†</sup>	1.15	0.18	1.33
Schroder Fixed Income	0.85	0.13	0.98
UBS Diversified Fixed Income	0.98	0.00	0.98
Vanguard Conservative Index	0.70	0.02	0.72
Vanguard Diversified Bond Index	0.70	0.00	0.70
<b>Investor Profile 3 – Moderate</b>			
Colonial First State Global Credit Income <sup>§</sup>	0.65	0.20	0.85
Schroder Real Return	1.00	0.06	1.06
T. Rowe Price Dynamic Global Bond <sup>†§</sup>	0.82	0.98	1.80
UBS Defensive	1.15	0.06	1.21
Vanguard Balanced Index	0.80	0.02	0.82
<b>Investor Profile 4 – Growth</b>			
Bentham Global Income	1.30	0.02	1.32
BlackRock Scientific Diversified Growth <sup>†</sup>	1.15	0.49	1.64
BlackRock Tactical Growth <sup>†§</sup>	1.25	0.72	1.97
OnePath Alternatives Growth <sup>††</sup>	1.30	0.54	1.84
OnePath Diversified Credit	0.90	0.03	0.93
OnePath Tax Effective Income	1.00	0.08	1.08
Perpetual Balanced Growth <sup>†</sup>	1.20	0.25	1.45
Schroder Balanced	1.25	0.11	1.36
UBS Balanced	1.25	0.10	1.35
Vanguard Growth Index	0.80	0.02	0.82
<b>Investor Profile 5 – High growth</b>			
<b>Property</b>			
OnePath Global Property Securities Index	0.78	0.03	0.81
OnePath Property Securities	1.00	0.05	1.05
Vanguard Australian Property Securities Index	0.75	0.00	0.75

Investment fund	Total Ongoing Fees and Costs		
	(A) Ongoing Fee <sup>  </sup> (% p.a.)	(B) Indirect Costs <sup>^</sup> (% p.a.)	(C = A + B) Total Fees & Costs (% p.a.)
Single-manager investment funds (continued)			
Investor Profile 5 – High growth (continued)			
<b>Australian shares</b>			
Ausbil Australian Emerging Leaders <sup>§</sup>	1.25	0.30	1.55
Bennelong Australian Equities	0.97	0.16	1.13
BlackRock Scientific Australian Equity	1.00	0.01	1.01
Colonial First State Imputation <sup>§</sup>	1.00	0.27	1.27
Fidelity Australian Equities	1.05	0.03	1.08
Greencap Broadcap <sup>‡</sup>	1.15	0.64	1.79
Investors Mutual Australian Shares	1.20	0.00	1.20
Merlon Australian Share Income	1.16	0.20	1.36
Nikko AM Australian Shares <sup>§</sup>	1.00	0.26	1.26
OnePath Australian Shares	1.00	0.13	1.13
OnePath Blue Chip Imputation <sup>*</sup>	1.05	0.18	1.23
OnePath Emerging Companies <sup>§</sup>	1.05	0.23	1.28
OnePath Geared Australian Shares Index <sup>‡</sup>	1.65	0.12	1.77
OnePath Select Leaders	1.00	0.26	1.26
OnePath Sustainable Investments – Australian Shares	1.00	0.10	1.10
Pendal Australian Shares	1.00	0.07	1.07
Pendal Smaller Companies <sup>§</sup>	1.32	0.39	1.71
Perennial Value Shares	1.00	0.15	1.15
Perpetual Australian Shares <sup>§</sup>	1.25	0.32	1.57
Perpetual Ethical SRI	1.40	0.08	1.48
Schroder Australian Equity	1.00	0.03	1.03
Vanguard Australian Shares Index	0.70	0.00	0.70
<b>Global shares</b>			
Altrinsic Global Equities	1.37	0.00	1.37
Antipodes Global (Long only) <sup>§</sup>	1.28	0.38	1.66
Arrowstreet Global Equity (Hedged) <sup>§</sup>	1.28	0.33	1.61
BlackRock Scientific International Equity	1.30	0.14	1.44
Magellan Global <sup>‡</sup>	1.65	0.03	1.68
MFS Global Equity	1.20	0.04	1.24
OnePath Global Emerging Markets Shares	1.25	0.12	1.37
OnePath Global Shares	1.15	0.07	1.22
OptiMix Global Smaller Companies Shares	1.55	0.42	1.97
Pendal Core Hedged Global Shares <sup>§</sup>	1.20	0.34	1.54
Platinum Asia	1.98	0.50	2.48

Investment fund	Total Ongoing Fees and Costs		
	(A) Ongoing Fee <sup>  </sup> (% p.a.)	(B) Indirect Costs <sup>^</sup> (% p.a.)	(C = A + B) Total Fees & Costs (% p.a.)
<b>Single-manager investment funds (continued)</b>			
<b>Investor Profile 5 – High growth (continued)</b>			
Platinum International	1.80	0.08	1.88
Stewart Investors WorldWide Sustainability	1.45	0.15	1.60
T. Rowe Price Global Equity	1.40	0.00	1.40
Vanguard International Shares Index	0.78	0.00	0.78
Vanguard International Shares Index (Hedged)	0.78	0.01	0.79
Walter Scott Global Equity (Hedged)	1.43	0.10	1.53
<b>Multi-sector</b>			
Vanguard High Growth Index	0.85	0.02	0.87
<b>Infrastructure</b>			
Colonial First State Global Listed Infrastructure <sup>§</sup>	1.25	0.74	1.99
RARE Infrastructure Value	1.40	0.23	1.63

<sup>^</sup> Some components of the indirect costs determined for the 12 months ending 30 June 2020 have been estimated.

<sup>‡</sup> This is the Ongoing Fee charged on the net assets of the investment fund. Assuming a gearing ratio of 50%, this would represent an Ongoing Fee on gross assets of 0.825% p.a.

<sup>\*</sup> For example, for every \$1,000 invested in OnePath Blue Chip Imputation, an Ongoing Fee of \$10.50 will be charged each year. This example is for illustrative purposes only.

<sup>#</sup> A performance-related fee may be payable in relation to this investment fund and where payable in the previous complete financial year the fee has been included above. Please refer to 'Performance-related fees' on page 18 of this book for further details.

<sup>§</sup> During the financial year ended 30 June 2020 there were extraordinary trading costs incurred in a number of investment markets. This was a result of market uncertainty resulting from COVID-19. Increases in buy-sell spreads went some way to offsetting these costs. These conditions lead to extraordinary transaction costs which are included above but are not expected to be incurred in future years

<sup>†</sup> This investment option has indirect costs in addition to the transaction costs included on pages 22 to 24.

<sup>||</sup> The Ongoing Fees for OptiMix and OnePath investment funds are estimated investment fees for a complete financial year ending 30 June and may vary during the year.



## Further information

### Ongoing Fee rebate

An Ongoing Fee rebate of 0.10% p.a. applies to balances over \$300,000. This reduces the Ongoing Fees payable. The rebate is based on your total account balance (excluding investments in ANZ Term Deposits and ANZ Cash Advantage).

The rebate is calculated monthly based on your account balance on or about the monthly anniversary of your investment start date. It's credited as additional units to your account on or about the quarterly anniversary of your investment start date, or on full withdrawal. Where rebates are credited as additional units, transaction costs will apply to the purchase.

Alternatively, you can choose to have these rebates paid into your financial institution account. In most cases rebates should be treated as assessable income for tax purposes, although there may be circumstances where this doesn't apply.

#### Example: Ongoing Fee rebate

Johnston has the following investments:

• ANZ Cash Advantage	\$30,000*
• OnePath Balanced	\$140,000
• OnePath Australian Shares	\$110,000
• OptiMix Moderate	\$110,000
• Vanguard Property Securities Index	\$60,000

**Johnston's balance** **\$450,000**

His Ongoing Fee rebate is calculated as follows:

Investment balance tier	Rebate calculation	Ongoing Fee rebate
First \$300,000	\$300,000 x 0.00% p.a.	\$0
Amounts over \$300,000	\$120,000 x 0.10% p.a.	\$120
<b>Total rebate</b>		<b>\$120 p.a.* (\$30 per quarter)</b>

\* The Ongoing Fee rebate does not apply to investments in ANZ Cash Advantage.

**Note:** This example is illustrative only. It shouldn't be regarded as a forecast for your investment, or as indicative of future performance.

### Investor Fee

This is an account keeping fee of \$115 p.a. It applies where your total balance (excluding investments in ANZ Cash Advantage and ANZ Term Deposits) is under \$50,000. It doesn't apply for investments solely in ANZ Cash Advantage and ANZ Term Deposits.

The fee is accrued monthly on or about the monthly anniversary of your investment start date. It's deducted annually, or pro-rated on full withdrawal. This fee is accrued and deducted proportionately across your investment funds.

### Investor Fee waiver

Where you hold multiple OneAnswer Frontier accounts you may request that the Investor Fee be waived on these accounts if their combined value is \$50,000\* or more on the date we receive your request at our registered office.

\* Excluding investments in ANZ Term Deposits, ANZ Cash Advantage, OnePath Cash (closed fund in Investment Portfolio and Personal Super) and ANZ Prime CMA (closed fund in Pension).

### Service fees

#### Switching

There are currently no fees for switching between investment funds.

#### Buy-sell spreads

These are used to allocate buy and sell transaction costs to investors who are transacting, rather than to investors who aren't transacting. As the proceeds from a buy-sell spread are retained as part of the assets of an investment fund, no part of it is paid to us or to an underlying fund manager.

A buy-sell spread, currently up to a maximum of 1.00%, may apply to amounts invested or withdrawn from an investment fund.

This may vary in future. These spreads are incorporated in the buy and sell unit prices.

The buy and sell spreads for each investment fund are shown in the Buy-Sell Spread Guide at [onepath.com.au/superandinvestments-forms-and-brochures](http://onepath.com.au/superandinvestments-forms-and-brochures)

For example: For every \$1,000 you invest in the Vanguard Growth Index fund, the buy spread you incur is currently 0.04% or \$0.40. This amount is reflected in the 'buy' unit price when units are purchased.

Your account balance is valued at the 'sell' unit price, which incorporates the sell spread. In the same example, the value of the investment of \$1,000 will also take into account the sell spread of 0.04% or \$0.40. This means that the total spread cost for the \$1,000 investment will be 0.08% or \$0.80.

### Indirect costs

Indirect costs include any amounts that have been deducted from your investment. These costs cover amounts that have reduced the return on your investment but are not charged as a fee.

If we obtain updated indirect costs we'll publish these costs online at [onepath.com.au/superandinvestments/product-updates](http://onepath.com.au/superandinvestments/product-updates) (or issue a new PDS). As the current PDS may not always reflect the latest indirect costs, see our website for the most current information.

### Transaction costs

Transaction costs relate to the investment of assets into the underlying funds and/or securities of each investment fund.

Although transaction costs are an additional cost to you, they're deducted from the assets of the investment fund at the time they're incurred and are reflected in the unit price of each investment fund, rather than as a fee deducted from your account.

Total transaction costs are referred to as gross transactions costs, and in certain circumstances may be offset by amounts recovered by the buy-sell spread.

Where a buy-sell spread is charged for an investment fund, the amounts recovered by this charge are used to help offset some of the gross transaction costs incurred by the investment fund.

Gross transaction costs include, but are not limited to, the following:

- Brokerage costs – the amount paid to a broker when buying and selling underlying securities, e.g. shares and derivatives.

For example: Trading costs charged by brokers on purchases or sales of shares, stamp duty charged on security purchases.

These costs are incurred when the underlying fund managers actively trade investments as part of the ongoing management of the investment.

- Custody fees – fees paid to a custodian to hold the assets of the underlying funds and to manage transaction settlements
- Stamp duty – generally levied on the transfer of assets or property.
- Bid/offer spreads – the difference between the price a buyer is willing to pay (the bid price) and the price a seller is willing to accept (the offer price) for a particular security. These are usually incurred by investment managers buying and selling fixed income securities, foreign currency conversions and listed equities.

See the table on pages 22–24 for a breakdown of the transaction costs for each investment fund.

### Performance-related fees

We do not charge performance-related fees directly. However, performance fees may be payable from the underlying investment fund to the fund manager. These are referred to as ‘performance-related fees’ and increase the indirect costs. These are an additional cost to you.

The fund manager may charge a performance-related fee if the underlying fund outperforms the relevant investment benchmark. Any change in a performance-related fee will change that investment fund’s indirect cost. The underlying investment funds with performance-related fees, their relevant benchmarks and performance-related fees for the 12 months ended 30 June 2020 are noted in the following table.

Benchmark	Performance fee <sup>‡</sup>	Performance-related fee <sup>^</sup> % p.a.
<b>Antipodes Global (Long only)</b>		
MSCI All Country World Net Index in AUD.	15% of outperformance above the benchmark.	0.00
<b>Ausbil Australian Emerging Leaders</b>		
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ASX Small Ordinaries Accumulation Index.	15.375% of outperformance above the benchmark plus a hurdle of 0.85% p.a. <sup>†</sup>	0.00
<b>Greencape Broadcap</b>		
S&P/ASX 300 Accumulation Index.	15% of outperformance above the benchmark.	0.51
<b>Magellan Global</b>		
Dual Hurdle of the MSCI World Net Total Return (AUD) (“Index Relative Hurdle”) and the yield of 10-year Australian Government Bonds (“Absolute Return Hurdle”).	10% of the excess return above the higher of the Index Relative Hurdle and the Absolute Return Hurdle over each 6 monthly period ending 31 December and 30 June, subject to the High Water Mark being met for the relevant period.	0.03
<b>OnePath Alternatives Growth*</b>		0.20 <sup>#</sup>
For the underlying funds:		
For the GMO Systematic Global Macro fund the benchmark is the Bloomberg AusBond Bank Bill Index.	20.142% of outperformance above the benchmark after the management fee is charged.	0.00
For the Man AHL Alpha fund the performance fee is not linked to a benchmark index.	25% of the increase in net asset value over the previous highest closing net asset value subject to a High Water Mark.	1.42

‡ For example, for every \$1,000 you invested in the Magellan Global fund, a \$0.30 performance fee would have been charged for the 12 months ended 30 June 2020. This example is illustrative only.

<sup>^</sup> The performance-related fees are based on the performance fees of the underlying investment managers for the 12 months ended 30 June 2020. **(Past costs are not a reliable indicator of future costs.)** The performance fee payable may differ from year to year.

<sup>†</sup> If a period of underperformance to the benchmark occurs, the performance-related fee accrued is frozen at its current level and further performance-related fee do not start accruing again until the full amount of underperformance is recouped.

\* The other underlying funds are not listed here as they do not charge a performance-related fee.

<sup>#</sup> The performance-related fee for OnePath Alternatives Growth is 0.20% p.a., based on the weighted average of the performance-related fees of the underlying investments.

Performance-related fees are reflected as a reduction in the returns of the underlying fund. This means that your investment in the investment fund will be impacted by any performance-related fees.

Investment fund	How accrued and payable
Antipodes Global (Long only)	Accrued daily and payable half yearly
Magellan Global	Accrued daily and payable half yearly
Ausbil Australian Emerging Leaders	Accrued daily and payable monthly in arrears
Greencape Broadcap	Accrued daily and payable quarterly in arrears
<b>Funds within OnePath Alternatives Growth</b>	
– GMO Systematic Global Macro	Payable half-yearly
– Man AHL Alpha	Accrued daily and payable annually in arrears

### Borrowing costs

These are costs that arise when an underlying fund manager borrows money to fund the purchase of an asset. Borrowing costs are recovered from the assets of the underlying investment fund, and are an additional cost to you.

Borrowing costs for the previous complete financial year were incurred by these investment funds:

- OnePath Alternatives Growth\* – 0.01% p.a.
- BlackRock Scientific Diversified Growth – 0.04% p.a.
- BlackRock Tactical Growth – 0.06% p.a.
- Colonial First State Global Credit Income – 0.01% p.a.
- Stewart Investors WorldWide Sustainability – 0.01% p.a.
- OnePath Geared Australian Shares Index – 1.78% p.a.

\* Estimated based off an allocation of 26% to the Fulcrum Diversified Absolute Return Fund.

**Note:** Past costs are not a reliable indicator of future costs.

### Financial adviser payments

#### Adviser Service Fee

This is an optional fee that is agreed between you and your financial adviser.

You can agree with your financial adviser to pay (or their licensee) an Adviser Service Fee (ASF) for their service and advice in relation to your investment. This fee (including any GST) is deducted from your investment.

You choose whether the fee will be deducted by withdrawing proportionately across all your investment funds, or by withdrawing from one nominated investment fund (except ANZ Term Deposits).

Note that investments in ANZ Term Deposits will be included in the total account balance when calculating a percentage\* based ASF.

You can choose for this fee to be paid as either an:

- **Ongoing Adviser Service Fee\*** – This fee may be charged on an ongoing basis as a percentage of your balance or as a set

dollar amount per annum. The fee is calculated on the date it is deducted from your account balance on or about the monthly anniversary of your investment. You can choose to have this deducted on a monthly, quarterly or annual basis.

You can terminate this fee at any time by notifying us in writing. On your death, we'll cease deducting any ASFs upon receiving formal confirmation (e.g. an original certified copy of the death certificate or Grant of Probate document). We'll then refund any ASFs deducted since the date of death back into your account; OR

- **One-off Adviser Service Fee** – This fee may be charged on a one-off basis as a set dollar amount or as a percentage of either:
  - your investment at the time of your initial or additional investment
  - your total balance at any other time.

Where this fee is charged at the time of your investment, it is deducted after your investment has been processed.

\* If any part of your investment is borrowed or sourced from a loan, then you can't nominate a percentage based Adviser Service Fee.

#### Example:

If you have a \$10,000 total balance and have requested an ongoing ASF of 1% p.a., the amount deducted from your investment would be \$100 p.a. (\$10,000 x 1%) or \$8.33 per month.

### Other financial adviser payments

We may make payments to dealer groups, financial advisers or other third parties based on commercial arrangements we have with these parties. In some cases these payments may be made to related entities. The types of payments include payments to enable educational support and practice development services for advisers and payments to third parties to distribute our products. These payments are made by us and not charged to you or your account.

### Other fees and additional information

#### GST

The fees and costs shown here include any applicable GST less any entitlement to a Reduced Input Tax Credit (RITC) available to the relevant investment funds, unless otherwise stated.

#### Dishonour fee

Currently, a \$10 fee is charged to your account where any payment made by direct debit is dishonoured (for example, insufficient funds in the account debited).

#### Processing fee

Your financial institution may charge a processing fee each time you make a contribution using the Regular Investment Plan. This amount will vary depending on your financial institution.

#### Differential fees

We may negotiate differential fees with 'wholesale' clients as defined in the *Corporations Act 2001*, which may result in rebates paid to these investors. These rebates are paid from our own money and will not affect other investors. Rebates may be treated as assessable income for tax purposes. We recommend that you seek tax advice specific to your circumstances.

## Multiple classes of units

Multiple classes of units can be issued for certain investment funds that may provide different fee arrangements. Such classes of units are on offer in relation to a small number of investment funds and are generally available for investment by other trusts that we manage or investors qualifying as wholesale clients under the *Corporations Act 2001*.

## Payments from underlying fund managers and related parties

We or a related party may receive a fund manager payment from underlying fund managers based on funds under management. These amounts are considered when we determine the fees and charges for each investment fund. These payments come from each fund manager's resources and are not an additional fee to you. These fund manager payments are up to a maximum of 0.75% p.a. of funds under management in the underlying fund.

A related party of the Trustee may receive payments from Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) of up to 0.45% p.a. (plus any GST) of the amounts held in the ANZ Cash Advantage investment option invested with ANZ and/or in ANZ Term Deposits invested with ANZ. These payments are not an additional charge to you.

Where alternative asset exposure is obtained through underlying Swaps, we don't receive a fund manager payment from the underlying investment managers of the alternative assets. For further information about underlying Swap arrangements, see **OptiMix and OnePath investment funds – alternative asset exposure** in the OneAnswer Investment Funds Guide.

## Expenses

The Ongoing Fees of the investment funds may include the ongoing fees and charges of the underlying investment fund as advised to us at date of this PDS.

In addition to the Ongoing Fees and charges of the underlying investment fund, underlying fund managers may incur expenses that are recovered from the underlying fund.

These expenses may vary over time, can change without notice, are passed on to investors, and may affect the return of an investment fund. We'll communicate these changes within a reasonable time frame when we're made aware of them. In certain circumstances this may be after these expenses have already been passed through to investors.

Under the constitution of each investment fund, we're entitled to recover expenses incurred in the proper performance of our duties as responsible entity of the investment fund, including the administration or management of the investment fund. These reimbursable expenses include charges, fees, expenses, liabilities and losses associated with the investment fund.

Where alternative asset exposure is obtained through underlying Swap arrangements (Swaps), the investment returns produced from the Swaps are net of all fees and expenses.

For more information about the Swaps, see **OptiMix and OnePath investment funds – alternative asset exposure** in the OneAnswer Investment Funds Guide.

## Alterations to fees

We reserve the right to change any of our fees and charges from their present levels without your consent.

The fees contained in this PDS are up to date at the time of its preparation. You can obtain updated information at [onepath.com.au](http://onepath.com.au)

## Maximum fees and charges

Each investment fund's constitution (including the scheme through which ANZ Term Deposits are offered) allows us to charge higher fees to the maximums shown below.

Maximum fees	
Entry Fee	5% of application money for all investment funds
Withdrawal Fee	5% of redemption price for all investment fund
Exit Fee <sup>^</sup>	The greater of \$100* or 5% of withdrawal proceeds is payable upon closure of the account
Management Fee (p.a.) <sup>^^</sup>	4.4% (including GST) of investment fund's gross asset value
Switching Fee	5% of redemption price for all investment funds
Investor Fee (p.a.)	\$130* for all investment funds
Dishonour Fee	The actual cost we incur for a dishonour

<sup>^</sup> The Exit Fee doesn't apply to the following funds: ANZ OA OnePath Select Leaders Trust and Emerging Companies Trust. The maximum Exit Fee is the greater of \$130 (adjusted by changes to the CPI) or 5% of withdrawal proceeds (payable upon closure of the account) for the following investment funds: OneAnswer – T. Rowe Price Dynamic Global Bond Trust, the OneAnswer – Greencape Broadcap Trust, the OneAnswer – Nikko AM Australian Shares Trust and the OneAnswer – Colonial First State Global Listed Infrastructure Trust.

\* This amount is adjusted by changes to the Consumer Price Index (CPI).

<sup>^^</sup> The maximum management fee is 4% (including GST) for the following investment funds: OnePath Blue Chip Imputation Trust, OnePath Select Leaders Trust, OnePath Active Growth Trust, OnePath Australian Share Trust, OnePath Global Share Trust and OnePath Balanced Trust.

## Example of annual fees and costs for a balanced investment option

The table below provides an example of how the fees and costs in a balanced investment option for this product can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products.

Example – Vanguard® Growth Index Fund		Balance of \$50,000 with total contributions of \$5,000 during the year
Contribution Fees	Nil	Not applicable
<b>PLUS</b> Management costs	0.80% p.a. ongoing fee plus 0.02% p.a. indirect costs plus 0.00% p.a. expense recovery**	And, for every \$50,000 you have in the balanced investment option you will be charged \$410 each year.
<b>EQUALS</b> Cost of balanced investment option		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000* during that year, you will be charged fees of \$410#. <b>What it costs you will depend on the investment option you choose and the fees you negotiate.</b>

\*\* No expense recovery was deducted for the 12 months to 30 June 2020. We estimate that for the 12 months to 30 June 2021 we will not need to recover any expenses and therefore the expense recovery will be zero.

\* You may also incur a buy-sell spread when your money moves in or out of an investment fund. Please refer to Buy-sell spreads on page 17 of this book.

# We have assumed a constant value during the year. In addition, the calculation of the management costs in the example does not take into account the additional contribution of \$5000.

## Transaction Costs for each investment fund

The following table lists the transaction costs for each investment fund offered through OneAnswer Frontier Investment Portfolio. These costs are determined for the 12 months ended 30 June 2020 and may vary in future<sup>^</sup>. **It is important to remember that past costs are not a reliable indicator of future costs.**

Investment fund	Transaction Costs <sup>^</sup>		
	(D) Gross costs (% p.a.)	(E) Costs recovered from buy-sell spread (% p.a.)	(F = D – E) Costs affecting returns (% p.a.)
<b>Multi-manager investment funds</b>			
<b>Investor Profile 2 – Conservative</b>			
OnePath Conservative	0.36	0.02	0.34
OptiMix Australian Fixed Interest	0.09	0.05	0.04
OptiMix Conservative	0.42	0.02	0.40
<b>Investor Profile 3 – Moderate</b>			
OnePath Balanced	0.44	0.01	0.43
OptiMix Moderate	0.48	0.02	0.46
<b>Investor Profile 4 – Growth</b>			
OnePath Active Growth	0.47	0.01	0.46
OnePath Managed Growth	0.45	0.01	0.44
OptiMix Balanced	0.50	0.01	0.49
OptiMix Growth	0.43	0.02	0.41
<b>Investor Profile 5 – High growth</b>			
<b>Property</b>			
OptiMix Property Securities	0.07	0.02	0.05
<b>Australian shares</b>			
OptiMix Australian Shares	0.12	0.02	0.10
<b>Global shares</b>			
OptiMix Global Emerging Markets Shares	0.44	0.11	0.33
OptiMix Global Shares	0.02	0.01	0.01
<b>Multi-sector</b>			
OnePath High Growth	0.26	0.01	0.25
OptiMix High Growth	0.29	0.01	0.28
<b>Single-manager investment funds</b>			
<b>Investor Profile 1 – Defensive</b>			
ANZ Cash Advantage	0.00	0.00	0.00
ANZ Term Deposits	0.00	0.00	0.00
<b>Investor Profile 2 – Conservative</b>			
Kapstream Absolute Return Income	0.08	0.01	0.07
OnePath Diversified Fixed Interest	0.17	0.04	0.13
Pendal Monthly Income Plus	0.17	0.08	0.09
Perpetual Conservative Growth	0.21	0.06	0.15
Schroder Fixed Income	0.20	0.07	0.13

Investment fund	Transaction Costs <sup>^</sup>		
	(D) Gross costs (% p.a.)	(E) Costs recovered from buy-sell spread (% p.a.)	(F = D - E) Costs affecting returns (% p.a.)
<b>Single-manager investment funds (continued)</b>			
<b>Investor Profile 2 – Conservative (continued)</b>			
UBS Diversified Fixed Income	0.07	0.07	0.00
Vanguard Conservative Index	0.04	0.02	0.02
Vanguard Diversified Bond Index	0.04	0.04	0.00
<b>Investor Profile 3 – Moderate</b>			
Colonial First State Global Credit Income	0.29	0.09	0.20
Schroder Real Return	0.13	0.07	0.06
T. Rowe Price Dynamic Global Bond	1.17	0.22	0.95
UBS Defensive	0.15	0.09	0.06
Vanguard Balanced Index	0.04	0.02	0.02
<b>Investor Profile 4 – Growth</b>			
Bentham Global Income	0.21	0.19	0.02
BlackRock Scientific Diversified Growth	0.53	0.07	0.46
BlackRock Tactical Growth	0.74	0.07	0.67
OnePath Alternatives Growth	0.29	0.07	0.22
OnePath Diversified Credit	0.08	0.05	0.03
OnePath Tax Effective Income	0.08	0.00	0.08
Perpetual Balanced Growth	0.29	0.07	0.22
Schroder Balanced	0.21	0.10	0.11
UBS Balanced	0.16	0.06	0.10
Vanguard Growth Index	0.04	0.02	0.02
<b>Investor Profile 5 – High growth</b>			
<b>Property</b>			
OnePath Global Property Securities Index	0.05	0.02	0.03
OnePath Property Securities	0.07	0.02	0.05
Vanguard Australian Property Securities Index	0.01	0.01	0.00
<b>Australian shares</b>			
Ausbil Australian Emerging Leaders	0.40	0.10	0.30
Bennelong Australian Equities	0.24	0.08	0.16
BlackRock Scientific Australian Equity	0.08	0.07	0.01
Colonial First State Imputation	0.31	0.04	0.27
Fidelity Australian Equities	0.10	0.07	0.03
Greencap Broadcap	0.23	0.10	0.13
Investors Mutual Australian Shares	0.10	0.10	0.00
Merlon Australian Share Income	0.30	0.10	0.20

Investment fund	Transaction Costs <sup>^</sup>		
	(D) Gross costs (% p.a.)	(E) Costs recovered from buy-sell spread (% p.a.)	(F = D – E) Costs affecting returns (% p.a.)
Single-manager investment funds (continued)			
Investor Profile 5 – High growth (continued)			
Nikko AM Australian Shares	0.45	0.19	0.26
OnePath Australian Shares	0.15	0.02	0.13
OnePath Blue Chip Imputation	0.20	0.02	0.18
OnePath Emerging Companies	0.28	0.05	0.23
OnePath Geared Australian Shares Index	0.13	0.01	0.12
OnePath Select Leaders	0.28	0.02	0.26
OnePath Sustainable Investments – Australian Shares	0.12	0.02	0.10
Pendal Australian Shares	0.17	0.10	0.07
Pendal Smaller Companies	0.49	0.10	0.39
Perennial Value Shares	0.25	0.10	0.15
Perpetual Australian Shares	0.36	0.04	0.32
Perpetual Ethical SRI	0.19	0.11	0.08
Schroder Australian Equity	0.12	0.09	0.03
Vanguard Australian Shares Index	0.01	0.01	0.00
<b>Global shares</b>			
Altrinsic Global Equities	0.15	0.15	0.00
Antipodes Global (Long only)	0.48	0.10	0.38
Arrowstreet Global Equity (Hedged)	0.41	0.08	0.33
BlackRock Scientific International Equity	0.20	0.06	0.14
Magellan Global	0.04	0.04	0.00
MFS Global Equity	0.13	0.09	0.04
OnePath Global Emerging Markets Shares	0.17	0.05	0.12
OnePath Global Shares	0.09	0.02	0.07
OptiMix Global Smaller Companies Shares	0.46	0.04	0.42
Pendal Core Hedged Global Shares	0.37	0.03	0.34
Platinum Asia	0.57	0.07	0.50
Platinum International	0.14	0.06	0.08
Stewart Investors WorldWide Sustainability	0.27	0.12	0.15
T. Rowe Price Global Equity	0.09	0.09	0.00
Vanguard International Shares Index	0.01	0.01	0.00
Vanguard International Shares Index (Hedged)	0.02	0.01	0.01
Walter Scott Global Equity (Hedged)	0.15	0.05	0.10
<b>Multi-sector</b>			
Vanguard High Growth Index	0.03	0.01	0.02
<b>Infrastructure</b>			
Colonial First State Global Listed Infrastructure	0.84	0.10	0.74
RARE Infrastructure Value	0.30	0.07	0.23

<sup>^</sup> Some components of the transaction costs determined for the previous complete financial year have been estimated.



# OTHER INFORMATION YOU NEED TO KNOW

## Structure of OneAnswer Frontier Investment Portfolio

When you invest in an investment fund (other than ANZ Term Deposits), you purchase units in a managed investment scheme for which OnePath Funds Management is the responsible entity. Your investment is pooled together with that of other investors, and you receive an investment return in proportion to your holdings in the overall investment fund. The investment funds may invest directly in assets or in another underlying fund(s) offered by OnePath Funds Management or external fund managers.

When you invest in ANZ Term Deposit options you acquire an interest in a managed investment scheme for which OnePath Funds Management is the responsible entity. However, your investment isn't pooled with other investors in a unitised fund. Instead, you have complete beneficial interest in your ANZ Term Deposit investment and will receive income as if you held the term deposit directly with ANZ Bank.

## Responsible Entity and constitutions

As the responsible entity, we're responsible for the operation of the funds and for complying with their respective constitutions, as well as the *Corporations Act 2001*. The constitution of each investment fund limits your liability in relation to the fund to the value of the units you hold or have subscribed for. The courts, however, are yet to determine conclusively the effectiveness of these provisions.

## Tax information

Information about taxes is set out in **Other information you need to know – Tax information** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Unit prices

### All investment funds (except ANZ Cash Advantage and ANZ Term Deposits)

When you invest in an investment fund, you buy 'units' in that fund.

Each unit has a 'unit price'. The number of units you buy is equal to the amount you invest, divided by the current 'buy' unit price.

Unit prices are normally determined each Sydney business day. A business day is any day other than a Saturday, Sunday or bank or public holiday in NSW.

The unit price is calculated as equal to the value of the proportion of all net assets in the scheme, or attributed to each class, divided by the number of units held by investors in the fund, or class, adjusted for transaction costs (buy-sell spread).

As the value of the assets in an investment fund rises and falls, in general, so too does the value of the unit price, and therefore the value of your investment.

When you withdraw, you redeem units from that investment fund. The number of units you sell is equal to the amount withdrawn, divided by the 'redemption' unit price.

The value of your account is calculated based on the 'redemption' unit price.

In exceptional circumstances, for some investment funds, the calculation of unit prices may be suspended to protect investors' interests. For example, if significant market volatility and/or significant internal or external events result in an inability to value an investment fund.

### How your account balance is calculated

Your account balance is calculated by multiplying the number of units you have in each investment fund by the 'redemption' unit price for each fund. As the unit prices are calculated on a daily basis, the value of your account may change daily.

The number of units held x unit price that day = account balance.

**Example:** 1,000 units held at \$1.75 per unit equals to an account balance of \$1,750.

**This example is illustrative only.**

### For ANZ Cash Advantage

The unit price is fixed at \$1.00, and is not expected to change.

However, it is possible that the unit price may change if there is a change to the value of the fund's assets. The unit price is equal to the value of all the assets in the investment fund (in your class) less liabilities. Income is accrued based on the income for the investment fund for the current distribution period, divided by the number of units investors hold in your class.

### For ANZ Term Deposits

ANZ Term Deposits aren't unitised, which means that you don't buy units in the fund when you invest. ANZ Term Deposits instead earn interest as a percentage of the amount invested. You can find the current ANZ Term Deposit interest rates at [onepath.com.au](http://onepath.com.au) or by contacting Customer Services.

### Valuation of investment fund assets

The constitution for each investment fund provides the basis for valuing the fund's assets. Generally, assets are valued based on their current market value. However, there may be circumstances when assets are valued on a different basis.

Generally, assets traded on a financial market, such as shares, are valued daily. Other assets, such as direct property or mortgages, may be valued less frequently.

### Unit pricing permitted discretions policy

We have a unit pricing permitted discretions policy that sets out how we can exercise discretions in relation to unit pricing. If we exercise a discretion that is not currently documented, or in a way that departs from the current documented policy, we'll prepare and record a written explanation as to how that discretion was exercised and why it was reasonable.

You can obtain a copy of the policy free of charge by contacting Customer Services.

Where insufficient data is available from fund managers to accurately calculate unit prices for an investment fund, we may use appropriate market indices to calculate unit prices (indexation). In exercising this procedure, we follow industry standard practice to ensure the fair and equitable treatment of investors.

### Monitoring unit prices

We have processes in place to check the accuracy of unit prices.

There may be occasions where unit prices may be found to be incorrect because of errors in determining one or more components of the unit price. If you transact on an incorrect unit price, your account may require a correction.

We'll provide compensation where the error causes a variance in the unit price greater than our predetermined threshold. The threshold varies depending on the asset class. It is currently set at between 0.05% for cash and 0.30% for equities. This threshold may be subject to change.

Where the compensation amount is less than an amount determined by the responsible entity (currently \$20.00) and an investor entitled to the compensation has fully withdrawn from the product, the compensation will be contributed into the fund for the benefit of existing investors, rather than paid to the exited investor.

## Processing transactions

Our cut off time for transactions is 12 noon (AEST).

Generally, if we receive your completed documentation and investment funds (where applicable) at our Sydney office by 12:00 noon (AEST), we'll process investments, withdrawals or switches on the same day using the unit price for that day, or the interest rate on that day for ANZ Term Deposits.

If received after 12:00 noon (AEST), or on a day that is not a business day, any investment, withdrawal or switch will generally have an effective date of the next business day, and will be processed using the unit price or interest rate for ANZ Term Deposits for that day.

Where investment funds are paid by direct debit, processing will occur on the business day we receive funds from your financial institution. Where payment is by Bpay®, the effective date is the business day we receive confirmation that we have received the funds.

If we're unable to issue units (or process your investment) in an investment fund immediately on receiving your investment funds, we're generally required to pay them into a trust account, and return the funds to the source of payment if we're unable to apply your investment. In certain limited circumstances we may hold your funds money for a period in a trust account. This may occur if your application is incomplete. Redemption requests and any deductions required by law are also similarly processed using a holding account. We retain any interest paid by our bank on these accounts to meet costs we incur in operating the account, including bank fees and other bank administrative costs.

## Distributions

This applies to all investment funds except ANZ Cash Advantage and ANZ Term Deposits.

Distributions are earnings from your investment. They may include income and net capital gains. Distribution amounts will normally vary depending on factors including market conditions, asset class and investment performance. This means that there may be times when you don't receive any distributions.

The distribution frequency for each investment fund varies between monthly and annually. Distribution frequencies for each investment fund are shown in Part Two – OneAnswer Investment Funds Guide. In certain circumstances an investment fund may be required to pay a distribution at times other than the frequency shown.

The distribution amount you receive is based upon the number of units you hold (in your class) at the end of the distribution period and the amount per unit to be distributed from the investment funds.

The unit price of an investment fund is reduced on the day following a distribution, reflecting the amount of the distribution and any market movement of the underlying investments.

The unit price of an investment fund may include income and realised capital gains not yet been distributed. If you invest just before the end of a distribution period, you may receive a portion of your investment back as a distribution at the end of that period. We recommend that you speak to your financial or tax adviser about any tax implications this may have for you.

### ANZ Cash Advantage

For ANZ Cash Advantage, the distributions (interest) you receive are based on the number of units you hold during an interest period and the number of days those units were held. You can find the current interest rate for ANZ Cash Advantage at [onepath.com.au](http://onepath.com.au) or by calling Customer Services.

### ANZ Term Deposits

ANZ Term Deposits don't pay distributions.

The interest you receive from each term deposit is based on the amount invested, the term nominated and the interest rate applying at the time you invest. You can find the current interest rates for ANZ Term Deposits at [onepath.com.au](http://onepath.com.au) or by contacting Customer Services.

Interest is payable at maturity for the 3, 6 and 12 month ANZ Term Deposit options. For terms greater than 12 months, interest is paid annually on the anniversary date of the investment and at maturity.

Interest payments are invested in ANZ Cash Advantage for you. If you don't have a current investment in ANZ Cash Advantage we'll automatically establish this investment fund for you when the interest is paid. By investing in ANZ Term Deposits, you authorise us to establish a holding in ANZ Cash Advantage to permit payments of earned interest and any applicable principal. As the terms and conditions of the ANZ Cash Advantage fund differ from those of ANZ Term Deposits you should read the information about ANZ Cash Advantage in this PDS and other Incorporated Material.

A reduction in the interest rate payable applies where your ANZ Term Deposit is broken before the maturity date. The reduction in the interest rate will depend on the percentage of the original term elapsed when you withdraw.

See the OneAnswer Investment Funds Guide for more information about ANZ Term Deposits including the Early Withdrawal Adjustment.

## Withdrawing or Blocking Access to your investment

Unless prohibited under Australian law, we may withdraw your investment if we think that you haven't used it appropriately or for any other reason we, acting reasonably, consider appropriate. If we intend to withdraw your investment on this basis, we'll give you notice in writing to the address shown on our record. However, we won't give you prior notice before withdrawing your investment if we consider that immediate closure is necessary to protect us or you from suffering financial loss (for example, as a result of suspected fraudulent activity).

We'll send you a cheque for the net withdrawal amount and close your account.

## Cooling-off period

When you invest, you have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period. If you're not satisfied with the investment you have made you may cancel it within 14 days or 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 fund(s).

If you cancel your investment within the cooling-off period, the amount you receive will be adjusted for any changes in the unit price of the investment fund, less any administrative withdrawal and transaction costs. To cancel your initial or additional investment, you will need to notify us in writing.

Your right to cancel your initial investment, and be repaid during the cooling-off period does not apply if you exercise any of your rights as an investor, such as changing your investment options.

Generally, cooling-off rights apply in relation to initial and additional investments, and when switching between investment funds. However, cooling-off rights don't apply to investments made using the Regular Investment Plan, to reinvested

distributions and to switches made under Dollar Cost Averaging and Auto-Rebalancing. Cooling-off rights also don't apply to wholesale clients within the definition of the Corporations Act.

## How can we help?

We value your feedback and we're committed to resolving any concerns you may have. Our Customer Services team is your first point of contact for any enquiries, or feedback. We will do our best to resolve your concerns genuinely, promptly, fairly and consistently, and keep you informed of the progress.

If you're not satisfied with the response to your complaint or feedback, you can escalate your concerns to our Complaints Resolution Centre below:

Phone 133 665

Email [feedback@ioof.com.au](mailto:feedback@ioof.com.au)

In writing OnePath Funds Management Limited  
GPO Box 5306  
Sydney NSW 2001

## Further Help - the Australian Financial Complaints Authority (AFCA)

If we haven't resolved your concerns to your satisfaction, you can lodge a complaint with AFCA, which provides fair and independent financial services complaint resolution free to consumers.

Website [afca.org.au](http://afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Telephone 1800 931 678 (free call)

In writing Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act promptly or consult the AFCA website to investigate the time limit relevant to when your circumstances expires.

## Confirming transactions

We confirm investments, switches and withdrawals at the time of the transaction.

You can request confirmation of your transactions and any other additional information about your investment at any time by contacting Customer Services. You can also view your transaction history online at [onepath.com.au](http://onepath.com.au)

## Adding, closing and changing investment funds

Where we add or close investment funds within OneAnswer Frontier Investment Portfolio we'll notify new and existing investors as soon as practicable, or as required by law, via [onepath.com.au](http://onepath.com.au) and/or regular investor communications. We'll make available information on investment funds added to OneAnswer Frontier online at [onepath.com.au/superandinvestments](http://onepath.com.au/superandinvestments)

## How to obtain up-to-date information

Information in this PDS is subject to change from time to time. If the change isn't materially adverse to investors, we'll publish the information on our website at [onepath.com.au/superandinvestments/product-updates](https://onepath.com.au/superandinvestments/product-updates)

To ensure you have the most up to date information, we recommend that you regularly visit this website. You can also request paper copies of any published information free of charge from your financial adviser or Customer Services.

We'll issue a supplementary or new PDS if the change or omission is materially adverse to investors. We may also notify you of material changes or significant events via regular or specific investor communications.

## Continuous disclosure obligations

As each of the investment funds is a 'disclosing entity', we're subject to ongoing reporting and disclosure obligations.

Each quarter you'll receive a consolidated statement outlining:

- your account balance
- your transaction history
- investment fund performance.

After the end of each financial year you'll also receive a statement containing information you need to complete your annual tax return.

Copies of documents lodged with the Australian Securities and Investments Commission (ASIC) in relation to any of the investment funds can be obtained from, or inspected at any ASIC office, or can be obtained from Customer Services.

These include:

- the annual financial report most recently lodged with ASIC before the date of this PDS
- any half-yearly financial report lodged with ASIC after the lodgement of the above annual report and before the date of this PDS
- any continuous disclosure notices given by the investment fund after the lodgement of the above annual report and before the date of this PDS.

We'll make available any new continuous disclosure notices in relation to an investment fund online at [onepath.com.au/superandinvestments/product-updates](https://onepath.com.au/superandinvestments/product-updates) We recommend that you visit this website regularly to ensure you have all material information in relation to the investment funds. You can also request paper copies of this material information free of charge from your financial adviser or Customer Services.

## Direct Debit Request Service Agreement

If you'd like to set up a regular direct debit you need to read and agree to the Direct Debit Request Service Agreement. For more information see **Other information you need to know – Direct Debit Request Service Agreement** in the OneAnswer Frontier Investment Portfolio Additional Information Guide.

## Privacy

Here, 'we', 'us' and 'our' refers to OnePath Funds Management Limited.

We're committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy sets out how we manage your personal information. It is available on request or can be downloaded from [onepath.com.au/superandinvestments/privacy-policy](https://onepath.com.au/superandinvestments/privacy-policy)

We collect your personal information (including sensitive information) from you to manage and administer our products and services, and we may need to disclose it to certain third parties. Without your personal information, we may not be able to process your application/contributions or provide you with the products or services you require.

Unless you consent to this disclosure, we won't be able to consider the information you have provided and may not be able to provide you with the product or service you've requested.

## Providing your information to others

The parties to whom we may routinely disclose your personal information (including sensitive information) include:

- organisations that assist us and/or IOOF to detect and protect against consumer fraud
- organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions and undertake analytics activities
- organisations performing administration and compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- regulatory bodies, government agencies, law enforcement bodies and courts.

We'll also disclose your personal information in circumstances where we're required to do this by law.

For example: There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

## Information required by law

We may be required by law to collect certain information from you. Our Privacy Policy contains Information about these laws and why they require us to collect this information.

## Overseas recipients

We may disclose information to recipients (including service providers and related companies) that are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find information about the location of these recipients in our Privacy Policy.

## Marketing and privacy

We may use your personal information (including sensitive information) to send you information about our financial products or services from time to time.

We may disclose your personal information (including sensitive information) to our related companies or organisations in an arrangement or alliance with us.

If you don't want us to use and disclose your information as set out above, you can phone Customer Services on 133 665.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions, please notify us in writing.

If you give us personal information about someone else, please show them a copy of this document so that they may understand how their personal information may be used or disclosed by us in connection with your dealings with us.

## Privacy policy

Our Privacy policy contains information about:

- when we may collect information from a third party
- how you may access and seek correction of the personal information we hold about you
- and how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter:

### OnePath

Phone 133 665

In writing OnePath  
GPO Box 5367  
Sydney NSW 2001

Email [privacy.officer@ioof.com.au](mailto:privacy.officer@ioof.com.au)

We may charge you a reasonable fee for this. If any of your personal information is incorrect or has changed please let us know by contacting Customer Services. More information can be found in our Privacy Policy which can be obtained from our website at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)

#### Customer Services

Phone 133 665, weekdays 8.30am to 6.30pm (AEST)

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

#### Adviser Services (for use by financial advisers only)

Phone 1800 804 768

Email [adviser@onepath.com.au](mailto:adviser@onepath.com.au)

#### Address

OneAnswer

GPO Box 5306

Sydney NSW 2001

347 Kent Street

Sydney NSW 2000

OnePath Funds Management Limited

ABN 21 003 002 800 AFSL 238342

# Application Form

## OneAnswer Frontier Investment Portfolio

18 February 2021

**OnePath Funds Management Limited (OnePath Funds Management)**

ABN 21 003 002 800 AFSL 238342

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

Website [onepath.com.au](http://onepath.com.au)



Did you know that it is faster and more secure completing this form online? Visit [onepath.com.au](http://onepath.com.au) to see all of the online transactions available.

### Open OneAnswer Frontier Investment Portfolio online

Your financial adviser can open a OneAnswer Frontier Investment Portfolio account for you using our easy to use online application forms.  
Or

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

### Instructions for this booklet

	Whose name is required?	Whose TFN or ABN is required?	Whose signature is required?
<b>Individual investor</b>	Your name – Investor 1	Your TFN or exemption type	Investor 1
<b>Joint investor</b>	Name of each investor – Investor 1 and 2	The TFN or exemption type of each investor	All investors must sign
<b>Partnership</b>	<ul style="list-style-type: none"> <li>Name of each partner – Investor 1 and 2</li> <li>Name of the partnership</li> </ul>	The TFN of the partnership	All partners must sign
<b>Company</b>	Name of the company and contact person	ABN of the company	Two directors or a director and company secretary must sign, unless a sole director and sole company secretary
<b>Trust or superannuation fund (including self-managed super funds)</b>	<b>Individual or joint trustee(s)</b> <ul style="list-style-type: none"> <li>Name of Trustee(s) – Investor 1 and 2</li> <li>Name of trust or superannuation fund</li> </ul>	TFN of the trust or superannuation fund – if there are more than two trustees, please list additional trustees as an attachment and ensure all trustees sign the Application Form	All trustees
	<b>Corporate trustee(s)</b> <ul style="list-style-type: none"> <li>Name of corporate trustee</li> <li>Name of trust or superannuation fund</li> </ul>	TFN of the trust or superannuation fund	Two directors or a director and company secretary must sign, unless a sole director and sole company secretary
<b>Investing on behalf of a child under the age of 18</b>	Name of adult(s) under Investor 1 and 2 and child's name under Superannuation fund/Trust/Child/Club/Association	The TFN or exemption type of each adult	Adult(s) must sign their own name
<b>Club, association or unincorporated body</b>	Name of office bearer under Investor 1 and Investor 2 and name of club, association or unincorporated body	TFN of the club, association or unincorporated body	Office bearer(s) must sign

### Important information

**Signing the application form** – All investors must sign the Application Form. We cannot process your application without the appropriate signature(s). Joint applicants will be registered as joint tenants and the survivor(s) only will be recognised as holding title to the interest of the deceased unit holder(s).

**Children under 18 years** – We will not accept investments made directly by persons under 18 years. Investments made by adults on a child's behalf will be accepted, however, it is important to note that the adult(s) is/(are) the legal owner(s) of the investment.

**Please note:** We require your "Occupation" and "Citizenship" as part of our mandatory requirements. This information is located on Section 2 (page 5) of the application form.

**To apply for OneAnswer Frontier Investment Portfolio you must complete the Application Form which accompanies a current PDS or complete an application online. The PDS may be withdrawn and/or replaced at any time. An Application Form that is faxed or from a withdrawn PDS will be declined. The application to invest is available to persons receiving the PDS in Australia. It is not made available directly or indirectly to persons in other countries.**

# Know your customer – identification requirements

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to identify you and verify your identity when you purchase units in any of the investment funds offered through OneAnswer Frontier Investment Portfolio.

The information outlined below relates to individuals (including those investing on behalf of a child), joint investors and sole traders only.

**If this investment is not in the name of an individual(s) (e.g. company, trust, partnership, association), you must complete the relevant non-individual customer identification document available at [onepath.com.au](http://onepath.com.au). This form must be attached to your Application Form to enable your investment to be processed.**

## Individuals/joint investors/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) Customer 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 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 explosives 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\*
- 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).
- 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.
- Australian Medicare card
- Foreign driver's licence\*
- 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

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 5 or more years of continuous service who is employed in an office providing postal services to the public	✓	
Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i> )	✓	✓
Officer with 5 or more continuous years' service with one or more Australian financial institutions (for the purposes of the <i>Statutory Declaration Regulations 2018</i> ) or a person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents	✓	✓
Finance company officer with 5 or more continuous years of service with one or more finance companies (for the purposes of the <i>Statutory Declaration Regulations 2018</i> )	✓	
Financial adviser or financial planner	✓	
Member of Chartered Accountants in Australia and New Zealand, CPA Australia, the Association of Taxation and Management Accountants or the Institute of Public Accountants	✓	
Pharmacist	✓	
Employee of the Australian Trade and Investment Commission who is: <ul style="list-style-type: none"> <li>a. In a country or place outside Australia; and</li> <li>b. Authorised under paragraph 3(d) of the <i>Consular Fees Act 1955</i></li> <li>c. Exercising his or her function in that place</li> </ul>		✓

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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# Application Form

## OneAnswer Frontier Investment Portfolio

18 February 2021

**OnePath Funds Management Limited (OnePath Funds Management)**

ABN 21 003 002 800 AFSL 238342

347 Kent Street, Sydney NSW 2000

Customer Services

Phone 133 665

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

Website [onepath.com.au](http://onepath.com.au)

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

All sections marked \* must be completed.

### 1. Existing OneAnswer Frontier Investment Portfolio investors

If this is an additional investment to an existing OneAnswer Frontier Investment Portfolio account, please quote your Investor Number below, otherwise a new account will be opened.

Existing investor number

If you are transferring from another OneAnswer Investment Portfolio product or fee structure, please tick this box and quote your Investor Number above. This will be processed as a withdrawal from the above investment and a new application will be established according to the instructions provided on this form. Where applicable, the withdrawal may be subject to withdrawal fees, buy-sell spreads and capital gains tax implications. Please complete all sections of the application form.

### 2. Investor details\*

**Type of investor\***

(choose one)

Individual#

Partnership

Investing on behalf of a child under 18

Company

Superannuation fund

Club, association or unincorporated body

Joint investor#

Trustee

#### Investor 1/Trustee 1

Title\*

Mr  Mrs  Ms  Miss  Dr  Other

Surname\*

Given name(s)\*

(including middle name)

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

#### Investor 2/Trustee 2

Title\*

Mr  Mrs  Ms  Miss  Dr  Other

Surname\*

Given name(s)\*

(including middle name)

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

# (Individual investors and joint owners must be natural persons over the age of 18. If there are more than two joint owners please complete a separate Application form with details of the additional owners).



### 3. Contact details\* (continued)

#### Company/Partnership/Incorporated Association/Corporate Trustees/Super Fund/Trust/Child/Club/Association

Full address (for companies, the registered office in Australia)\*  
(this cannot be a PO Box)

Suburb/Town\* State\* Postcode\*

Country\*

If different from above address, full address of the company's principal place of business  
(this cannot be a PO Box)

Suburb/Town\* State\* Postcode\*

Country\*

Place of establishment\*

Nature of Business\*  
(e.g. Family Trust, Self-managed super fund)

Phone\* Business Fax  
Mobile

Email\*

Postal address (complete if different from above)

Suburb/Town State Postcode

Country

### 4. Tax file number (TFN)\*

TFN (investor 1) or choose exemption: Type 1 Type 2 Type 3  
TFN (investor 2) or choose exemption: Type 1 Type 2 Type 3

### 5. Tax residency details\*

#### 5 (a) To be completed by individuals, joint investors and sole traders

Tax regulations require OnePath Funds Management to collect a Self-Certification that includes your tax residence(s). OnePath Funds Management may be required to provide your information to relevant tax authorities (including where you do not provide a valid Self-Certification). Automatic Exchange of Information may include the Foreign Account Tax Compliance Act (FATCA), and the Common Reporting Standard (CRS). OnePath Funds Management may need to contact you for further information in relation to your response.

**Investor 1:** (Please note: United States Citizens are considered to be Tax Residents of the USA and must list the USA as a Country of Tax Residence below)

I am **only** a Tax Resident of Australia

**OR**

I have included below all countries in which I am a Tax Resident (other than Australia)

Country of Tax Residence (Do not include Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (If TIN not provided)	Explanation (If Reason Code is Z)

**Reason Codes:**

A – TIN Not Issued (the country does not issue TINs)      B – TIN Not Required (the country does not require collection of a TIN)  
C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)      Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation

## 5. Tax residency details\* (continued)

**Investor 2:** (Please note: United States Citizens are considered to be Tax Residents of the USA and must list the USA as a Country of Tax Residence below)

I am **only** a Tax Resident in Australia

OR

I have included below all countries in which I am a Tax Resident (other than Australia)

Country of Tax Residence (Do not include Australia)	Taxpayer Identification Number (TIN) (or country equivalent)	Reason Code (If TIN not provided)	Explanation (If Reason Code is Z)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Reason Codes:**

A – TIN Not Issued (the country does not issue TINs)

B – TIN Not Required (the country does not require collection of a TIN)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

Z – TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation

### 5 (b) To be completed by Company/Partnership/Incorporated Association/Trust/Association

Please complete the following information in relation to the Entity **and all** of its Controlling Persons, in the following instance:  
The Company is Publicly Listed or the Trust is a Superannuation Fund.

Does this Entity earn at least 50% of its total income from investment activities (for example: rent, interest or dividends); or at least 50% of the Trust's assets produce or are held for producing investment income?

Yes  No

If yes, please complete Tax Residency section in the Identification form – Non-Individuals.

#### Tax Residency Details

The Entity is a Tax Resident in Australia

OR

The Entity has no residency for tax purposes and its country of effective management or jurisdiction in which its principal/registered office is located in:

OR

The Entity or a Controlling Person are Tax Resident in a country other than Australia. (Please complete the Tax Residency section in the Identification form – Non-individuals)

## 6. Payment method and investment amount\*

Provide details of how much you want to invest and the method of payment. If you are making an investment using a margin loan, please include the details of the lender below.

Amount to be invested \$ ,,

How would you like to make your investment?

Cheque  Please make the cheque payable to 'OnePath Funds Management Limited <investor name>'

Direct debit  Please complete your bank account details in section 7.

#### Margin loan details (if applicable)

Name of financial institution

Account name

Margin loan BSB number - Margin loan account number

## 7. Financial institution account details for direct debit request and direct credit

Provide your Australian bank account details directly below if you would like us to:

- **Direct debit** your initial investment, additional investment and/or Regular Investment Plan
- **Direct credit** payments of distributions, withdrawals, or Regular Draw-down Plans.

If the account to direct credit is different from the account for us to direct debit, please complete the account details for direct credit at the bottom of this page.

### Account details

Name of financial institution	<input type="text"/>	
Branch where account is held	<input type="text"/>	
Account name	<input type="text"/>	
BSB number	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### 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 Funds Management Limited (user ID number: 217850) to debit my/our nominated account in terms of the payment arrangement made between us.
- I/We 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 Investment Portfolio Additional Information Guide, and I/we agree to be bound by, consent to and acknowledge such terms.
- I/We understand that where a direct debit arrangement is in place, a processing fee may be charged by my/our financial institution for each direct debit.

#### Signature of

#### account holder A

(sign clearly within the box)

X

Date

(dd/mm/yyyy)

/ /

#### Signature of

#### account holder B

(sign clearly within the box)

X

Date

(dd/mm/yyyy)

/ /

### Direct credit account details (if different from above)

Name of financial institution	<input type="text"/>	
Branch where account is held	<input type="text"/>	
Account name	<input type="text"/>	
BSB number	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## 8. Distribution instructions

If you do not provide instructions on how you would like your distributions to be paid, then we will reinvest them back into the distributing fund. For ANZ Term Deposits, distributions will be paid into ANZ Cash Advantage.

Please indicate how you would like to receive distributions:

Reinvest back into the distributing fund

Pay into the bank account nominated in section 7

If you would like to reinvest distributions for some funds while having distributions paid to a bank account from other funds, please enter the details here:

## 9. Investment details\*

Specify the amount or percentage you wish to invest and if applicable, regular investment plan and regular draw-down instructions for each investment fund.

### Regular Investment Plan/Regular Draw-down Plan

Select whether you would like to regularly invest or draw-down from your account on a monthly or quarterly basis and the total amount to be invested or drawn down each month or quarter.

Choose Frequency  
Monthly    Quarterly

Total Amount (\$)

Regular investment:

Monthly or  Quarterly

\$    ,

Regular draw-down:

Monthly or  Quarterly

\$    ,

(Please note regular investments/drawdowns are made on or about the 15th day of the month.)

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Term Deposit Maturity Instruction		
					Payout Principal	(tick one)	Reinvest Principal
<b>ANZ Term Deposits</b>							
ANZ Term Deposit – 3 months	TD07	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 6 months	TD08	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 12 months	TD09	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 2 years	TD10	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 3 years	TD11	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 5 years	TD12	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	<input type="checkbox"/>

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular Plan (1 per fund)		Regular amount (\$)
					Invest or	Draw down	
<b>Multi-manager investment funds</b>							
<b>Investor Profile 2 – Conservative</b>							
OnePath Conservative	SD51	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix Australian Fixed Interest	SD35	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix Conservative	SD18	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Investor Profile 3 – Moderate</b>							
OnePath Balanced	SD05	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix Moderate	SD36	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Investor Profile 4 – Growth</b>							
OnePath Active Growth	SD02	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OnePath Managed Growth	SD52	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix Balanced	SD19	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix Growth	SD20	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Investor Profile 5 – High Growth</b>							
<b>Property</b>							
OptiMix Property Securities	SD17	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Australian Shares</b>							
OptiMix Australian Shares	SD15	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Global Shares</b>							
OptiMix Global Emerging Markets Shares	SD65	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix Global Shares	SD16	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Multi-sector</b>							
OnePath High Growth	SD22	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
OptiMix High Growth	SD21	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> or <input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	



Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular Plan (1 per fund)		Regular amount (\$)	
					Invest or	Draw down		
<b>Single-manager investment funds</b>								
<b>Investor Profile 1 – Defensive</b>								
ANZ Cash Advantage	SD86	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Investor Profile 2 – Conservative</b>								
Kapstream Absolute Return Income	SD64	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Diversified Fixed Interest	SD37	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Pendal Monthly Income Plus	SD66	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Conservative Growth	SD44	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Fixed Income	SE06	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
UBS Diversified Fixed Income	SD49	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Conservative Index	SE09	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Diversified Bond Index	SD84	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Investor Profile 3 – Moderate</b>								
Ardea Real Outcome	SD81	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Colonial First State Global Credit Income	SD57	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Real Return	SD25	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
T. Rowe Price Dynamic Global Bond	SE18	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
UBS Defensive	SD47	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Balanced Index	SE10	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Investor Profile 4 – Growth</b>								
Bentham Global Income	SD58	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Scientific Diversified Growth	SD48	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Tactical Growth	SD26	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Alternatives Growth	SD74	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Diversified Credit	SD39	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Tax Effective Income	SD01	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Balanced Growth	SD45	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Balanced	SD46	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
UBS Balanced	SD29	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Growth Index	SE11	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Investor Profile 5 – High Growth Property</b>								
OnePath Global Property Securities Index	SD73	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Property Securities	SD07	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Vanguard Australian Property Securities Index	SD67	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Australian Shares</b>								
Ausbil Australian Emerging Leaders	SD55	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bennelong Australian Equities	SD76	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Scientific Australian Equity	SD59	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Colonial First State Imputation	SD24	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fidelity Australian Equities	SD80	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Greencape Broadcap	SE03	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investors Mutual Australian Shares	SD41	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/>	or	<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Fund name	Fund Code	Initial investment		Regular Plan (1 per fund)		Regular amount (\$)
		(\$)	or (%)	Invest or	Draw down	

**Investor Profile 5 – High Growth Australian Shares (continued)**

Merlon Australian Share Income	SD68	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Nikko AM Australian Shares	SE07	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Australian Shares	SD06	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Blue Chip Imputation	SD03	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Emerging Companies	SD04	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Geared Australian Shares Index	SD71	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Select Leaders	SD38	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Sustainable Investments – Australian Shares	SD53	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Pendal Australian Shares	SD79	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Pendal Smaller Companies	SD60	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Perennial Value Shares	SD61	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Perpetual Australian Shares	SD27	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Perpetual Ethical SRI	SD75	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Schroder Australian Equity	SD40	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Vanguard Australian Shares Index	SD77	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>

**Global Shares**

Altrinsic Global Equities	SE02	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Antipodes Global (Long only)	SD11	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Arrowstreet Global Equity (Hedged)	SD32	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
BlackRock Scientific International Equity	SD42	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Magellan Global	SD28	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
MFS Global Equity	SD12	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Global Emerging Markets Shares	SD10	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OnePath Global Shares	SD08	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
OptiMix Global Smaller Companies Shares	SD34	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Pendal Core Hedged Global Shares	SD30	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Platinum Asia	SE05	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Platinum International	SD43	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Stewart Investors WorldWide Sustainability	SD70	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
T. Rowe Price Global Equity	SD83	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Vanguard International Shares Index	SD23	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Vanguard International Shares Index (Hedged)	SD78	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
Walter Scott Global Equity (Hedged)	SE08	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>

**Multi-sector**

Vanguard High Growth Index	SE12	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
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**Infrastructure**

Colonial First State Global Listed Infrastructure	SE04	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>
RARE Infrastructure Value	SD82	\$	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	%	<input type="text"/>	or	<input type="text"/>	\$	<input type="text"/>	<input type="text"/>

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular Plan (1 per fund)		Regular amount (\$)
					Invest or	Draw down	
<b>Other investment funds</b>							
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/>	or	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<b>Total</b>		\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"><input type="text"/></input>	or	<input type="text"/> <input type="text"/> <input type="text"/>	<b>1</b>	<b>0</b>	<b>0</b> %

## 10. Auto-Rebalance/Dollar Cost Averaging Plans

Complete this section to regularly auto-rebalance your account 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 the 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):  /  /

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

Fund name	Switch out (\$ amount per switch)	Switch in (\$ amount per switch) or (% per switch)
Switch from <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	
Switch to <input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"><input type="text"/>%</input>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"><input type="text"/>%</input>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"><input type="text"/>%</input>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"><input type="text"/>%</input>
<input type="text"/>		\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> or <input type="text"/> <input type="text"><input type="text"/>%</input>
		<input type="text"/> <input type="text"/> <input type="text"/>
		<b>1</b> <b>0</b> <b>0</b> %

## 11. Account linking

If you are eligible to request a waiver of the Investor Fee for Investment Portfolio because the total value of your OneAnswer Frontier accounts that you wish to link is \$50,000 or more then please list the eligible account numbers\* below.

\* Conditions apply as to which accounts can be linked and when this linking can be nominated. Please refer to the OneAnswer Frontier Investment Portfolio PDS for more information.

## 12. 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.

### Ongoing ASF

Deduct Ongoing ASF <input type="text"/> . <input type="text"/> <input type="text"/> % per annum <sup>†</sup>	or	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> per annum
To have the ongoing ASF deducted from a single fund, write the fund name here* <input type="text"/>		
Choose when to have the ASF deducted (choose one). <sup>‡</sup> If no frequency is nominated, it will be deducted monthly.		
Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Annually <input type="checkbox"/>

### One-off ASF

Deduct One-off ASF <input type="text"/> . <input type="text"/> <input type="text"/> % <sup>†</sup>	or	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
To have the one-off ASF deducted from a single fund, write the fund name here.* <input type="text"/>		

<sup>†</sup> You cannot nominate a percentage based ongoing ASF if the balance is funded from borrowed money (e.g. a margin loan facility).

\* ASFs 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 above amounts are inclusive of GST.

<sup>‡</sup> 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) after the commencement of the account. If no frequency is selected, the Ongoing ASF will be deducted monthly.

## 13. Declaration and signature\*

Before you sign this Application Form, OnePath Funds Management 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. OnePath Funds Management has complete discretion whether or not to accept your application.

By completing the application, I/we:

- acknowledge that I/we have read the current PDS and any incorporated material and consent to be bound by the terms contained in the PDS and incorporated material
- consent to the collection, use, storage and disclosure of my/our personal information (including health and other sensitive information) as described in OnePath's Privacy Policy which is available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy) or by calling Customer Services. If I/we have provided information about another person in this application, I declare that I/we have the consent of that person to do so. I/We understand that OnePath requires me to inform the person concerned that I/we have done so and direct them to the Privacy Policy which is located at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy) so they may understand the manner in which their personal information (including health and other sensitive information) may be used and disclosed by OnePath
- consent to OnePath Funds Management, any third party engaged by OnePath Funds Management or any third party engaged by a related party of OnePath Funds Management to provide administration services relating to this product, using and sharing my Tax File Number with authorised recipients and approved recipients to provide services (including account consolidation) and products to me
- consent to OnePath Funds Management and its related companies using my/our personal information (including health and other sensitive information) to send me/us information about their products or services from time to time. I/We also consent to OnePath Funds Management disclosing my/our personal information (including health and other sensitive information) to organisations, including those in an arrangement or alliance with OnePath Funds Management or its related companies, to share information for marketing purposes and to enable those alliance partners to send me/us information about their products and services. If I/we do not want OnePath Funds Management, its related companies or alliance partners using and disclosing my/our information for this purpose, I/we understand and agree that I/we must phone 133 665 to withdraw my/our consent
- acknowledge that I/we am/are not aware and have no reason to suspect that my/our investment is derived from, related to or used to fund money laundering, terrorism financing or other similar activities and my/our instructions in relation to my/our investment will not result in OnePath Funds Management or its related companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Funds Management or its related group companies may be required to pass on my/our personal information about my/our investment to the relevant regulatory authority in compliance with the applicable laws and regulations such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and can delay or decline to process a transaction and report it to the relevant regulatory authority if required to do so under the law
- acknowledge that OnePath Funds Management or its related group companies do not guarantee the repayment of capital, the performance of, or any rate of return of an investment in OneAnswer Frontier Investment Portfolio. I/We further acknowledge that my/our investment is subject to investment risk, including possible repayment delays and loss of income and principal invested
- declare that I/we have obtained the necessary consent and authorisation to allow disclosure and use of the Tax Residency Details provided in this form

### 13. Declaration and signature\* (continued)

- will notify OnePath Funds Management within 30 days of any change to the Tax Residency Details or Tax Residency Status of the account holder(s) or any controlling persons. (This could include but is not limited to changes to your TIN, primary nature of business or tax classification)
- acknowledge that where there is a direct debit arrangement it is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Frontier Investment Portfolio Additional Information Guide, and I/we agree to be bound by, consent to and acknowledge such terms
- declare that the information completed on this form is true and correct, and agree to be bound by the provisions of the constitutions or trust deeds of the relevant investment funds
- understand that any ASF nominated will be deducted from my/our account balance and paid to the financial adviser nominated
- 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 where an ASF is nominated as a percentage in section 12, no part of the account balance is from borrowed money (e.g. a margin loan facility)
- understand the ASF nominated is negotiable with my financial adviser and can be cancelled at any time
- certify that: the Place of establishment/registration of the Company/Partnership/Trust specified in this form is accurate and can be relied upon by OnePath Funds Management or its related group companies, and the Nature of Business specified in this form generates at least 50% of the gross revenue OR at least 50% of the assets of the Company/Partnership/Trust are held in connection with carrying on the business identified as the nature of business activities
- request and advise OnePath Funds Management Limited (user ID number: 217850) to debit my/our nominated account in terms of the payment arrangement made between us as directed in section 6.

**Name of Investor 1/Director/Trustee**

**Signature of Investor 1/Director/Trustee**

(Sign clearly within the box)

Date

(dd/mm/yyyy)

**Name of Investor 2/Director/Trustee**

**Signature of Investor 2/Director/Trustee**

(Sign clearly within the box)

Date

(dd/mm/yyyy)

If this Application Form is signed by an attorney, the attorney acknowledges that there has been no notice of revocation of the Power of Attorney at the time of signing.

In the case of company signatories, two directors or a director and company secretary must sign, unless you are a sole director and sole company secretary.

For partnerships, please ensure all partners sign.



#### **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 the ASF nominated is reasonable and is commensurate with the type and scope of the advice being provided.

**Signature of financial adviser**

(Sign clearly within the box)

Date

(dd/mm/yyyy)

## 14. Adviser transaction authority

By signing this authority, I/we:

- authorise the financial adviser named in section 15 to submit transaction requests on my/our 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 Funds Management or its related group companies reasonably believe that a person is my/our authorised adviser or their authorised delegate, then anything they do on my/our behalf will be treated as if I/we have done it personally
- acknowledge that OnePath Funds Management or its related group companies will treat my/our authorised adviser (and their delegates) as being properly appointed unless I/we tell OnePath Funds Management in writing otherwise
- acknowledge that OnePath Funds Management 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 Funds Management or its related group companies from and against any liability, cost or loss that is incurred as a result of OnePath Funds Management or its related group companies acting on this authority except if OnePath Funds Management or its related group companies have acted fraudulently or have wilfully defaulted in its obligations
- acknowledge that neither I/we, nor any person claiming through me/us, has any claim against OnePath Funds Management or its related group companies for a transaction executed in accordance with this authority.

**Signature of Investor 1/Director/  
Trustee** (Sign clearly within the box)

Date (dd/mm/yyyy)

**Signature of Investor 2/Director/  
Trustee** (Sign clearly within the box)

Date (dd/mm/yyyy)

## Financial adviser use only

### 15. Financial adviser details

Master sales account no.	<input type="text"/>	Sales account no. (if applicable)	<input type="text"/>
Seller code 2 (if applicable)	<input type="text"/>	Seller code 3 (must be completed by ANZ financial advisers)	<input type="text"/>
Company name	<input type="text"/>		
Name of financial adviser	<input type="text"/>		
Phone	Business <input type="text"/>	Fax	<input type="text"/>
	Mobile <input type="text"/>		
Email address	<input type="text"/>		

# Identification Form – Individuals and sole traders

## OneAnswer Frontier Investment Portfolio

18 February 2021

### OnePath Funds Management Limited (OnePath Funds Management)

ABN 21 003 002 800 AFSL 238342  
347 Kent Street, Sydney NSW 2000

### Adviser Services

Phone 1800 804 768  
Email [adviser@onepath.com.au](mailto:adviser@onepath.com.au)

#### Instructions (To be completed by the Adviser)

- Complete all applicable sections of this form in CAPITAL LETTERS using a black or blue pen.
- Complete one form for each individual and forward it to OnePath Funds Management Limited, GPO Box 5306, Sydney NSW 2001.
- Contact Adviser Services on 1800 804 768, weekdays between 8.30am and 6.30pm (AEST) if you have any queries.
- We use and disclose your personal information collected in this form for the purposes of verifying your identity and as otherwise set out in our Privacy Policy available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy) and the PDS.

## 1. Personal details

Title  Mr  Mrs  Ms  Miss  Dr  Other

Surname

Given name(s)  
(including middle name)

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

Phone Business  Mobile

Residential address  
(this cannot be a PO Box)

Suburb/Town  State  Postcode

Country

#### Complete this part if the individual is a sole trader

Full business name (if any)

ABN/ACN (if applicable)  -  -  -

Principal place of business  
(if any – this cannot be a PO Box)

Suburb/Town  State  Postcode

Country

## 2. Verification procedure

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

- Complete Part I (or if the individual does not own a document from Part I, then complete Part II).
- Contact your licensee if the individual is unable to provide the required documents.

### Part I – Primary identification document

Select one valid option from this section only

- |   |  |
|---|--|
| <input type="checkbox"/> Current Australian state/territory photographic driver's licence or learner's permit | <input type="checkbox"/> Foreign government-issued passport*               |
| <input type="checkbox"/> Australian passport (current or expired less than two years ago)                     | <input type="checkbox"/> Foreign government-issued national identity card* |
| <input type="checkbox"/> Proof of Age document issued by an Australian state or territory                     | <input type="checkbox"/> Australian firearms/shooting licence              |
|   | <input type="checkbox"/> Australian explosives licence                     |

## 2. Verification procedure (continued)

### Part II – Secondary identification documents

**TWO different types of secondary identification documents are required**

- 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)<sup>#</sup> or a Benefits Notice issued by Centrelink (less than 12 months old).
- 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.
- Foreign driver's licence\*.

\* 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.

## 3. Record of verification procedure

### Important:

- **Attach** a legible certified copy of the ID documentation used to verify the individual (and any required translation).
- **Alternatively, if agreed** between your licensee and the product issuer, complete the ID document details below, and **do not** attach copies of the ID documents.

### ID document details

	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Expiry date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

## 4. Financial adviser details – identification and verification conducted by:

Date verified (dd/mm/yyyy)	<input type="text"/>		
Financial adviser's name	<input type="text"/>		
Phone	<input type="text"/>	Qualification	<input type="text"/>
AFS Licensee name	<input type="text"/>		
AFSL No.	<input type="text"/>	<input type="text"/>	<input type="text"/>

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	<input type="text" value="X"/>	Date (dd/mm/yyyy)	<input type="text"/>
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