

OnePath MasterFund

February 2018

Significant Event notices issued by OnePath Custodians Pty Limited as Trustee of the OnePath MasterFund.

Notice date	Nature of event or change	Impact of the change
1/07/2014	Product Update	Product Disclosure Statements reissue (OneAnswer Frontier Personal Super and Pension)
1/06/2014	Product update	Change to Investment manager OnePath Global Emerging Markets Shares Fund (Massachusetts Financial Services Company replaces UBS Global Asset Management (Australia) Ltd)
3/06/2014	Product update	Important information for investors in the OnePath Mortgage and Income Plus funds (June quarter) (RG45)
01/07/2014	Product update	TPD definition update (Corporate Super, Integra Super, ANZ Super Advantage)
01/07/2014	Product update	Update to Fees and Costs section (Section 6) of the OnePath and OptiMix Wholesale Trust PDS
01/07/2014	Product update	Insurance definition changes (SIS Act) applying to all new cover provided to new and existing members from 1 July 2014.
1/09/2014	Plan change	Changes to insurance design and fees (Corporate Super and ANZ Smart Choice Super)
1/09/2014	Plan change	Successor fund transfer (Corporate Super and ANZ Smart Choice Super)
3/09/2014	Product update	Important information for investors in the OnePath Mortgage and Income Plus funds (September quarter) (RG45)
16/09/2014	Plan change	Changes to insurance fees (Corporate Super and ANZ Smart Choice Super)
26/09/2014	Plan change	Tailored MySuper license notification
29/09/2014	Plan change	Changes to insurance arrangements (Corporate Super and ANZ Smart Choice Super)
1/10/2014	Product update	Changes to the maximum asset allocation range (for alternative assets of the OptiMix Conservative Trust, OptiMix Moderate Trust, OptiMix Balanced Trust, OptiMix Growth Trust, OptiMix High Growth Trust, OnePath Conservative Trust, OnePath Balanced Trust, OnePath Managed Growth Trust and OnePath High Growth Trust)
21/10/2014	Product update	Changes to the maximum asset allocation range (for alternative assets of the OnePath Wholesale Balanced Trust, the OnePath Wholesale Managed Growth Trust and the OnePath Balanced Trust)
31/10/2014	Plan change	New nominated fund (member consent)
31/10/2014	Plan change	Changes to fees and insurance premiums (Corporate Super)
20/11/2014	Plan change	New nominated fund (successor fund transfer)
19/12/2014	Plan Change	Conversion of defined benefit to accumulation style arrangement
19/12/2014	Plan change	Change to insurance premiums (ANZ Smart Choice Super)
30/12/2014	Plan change	Changes to insurance premiums (Corporate Super and ANZ Smart Choice Super)
27/01/2015	Plan change	Change to insurance premiums (Corporate Super and ANZ Smart Choice Super)
28/02/2015	Product update	Performance Benchmark Changes
03/03/2015	Product update	OnePath Mortgage and Income Plus funds- additional information
20/03/2015	Other	Notice sent to certain inactive members prior to the transfer of their accounts to the ATO as lost member benefits under \$2,000.
31/03/2015	Plan change	Changes to fees and insurance premiums

15/04/2015	Plan change	New nominated fund (member consent)
14/05/2015	Product update	2015 Annual APRA levy
11/05/2015	Plan change	New nominated fund (member consent)
19/05/2015	Plan change	Fee discount (Corporate Super and ANZ Smart Choice Super)
30/05/2015	Plan change	Changes to insurance premiums (Corporate Super and ANZ Smart Choice Super)
30/05/2015	Plan change	New nominated fund (member consent)
15/06/2015	Plan change	New nominated fund (member consent)
15/06/2015	Plan change	Conversion of defined benefit to accumulation style arrangement
15/06/2015	Plan change	New nominated fund (member consent)
15/06/2015	Plan change	New nominated fund (member consent)
26/06/2015	Product update	OnePath Mortgage and Income Plus funds- additional information
30/06/2015	Plan change	Changes to insurance arrangements (Corporate Super)
01/07/2015	Product update	Important Information: SuperStream compliant employer contributions
01/07/2015	Product update	Change to fund's hedging policy
27/07/2015	Significant Event Notice	OnePath Corporate Super transition to MySuper product
3/08/2015	Significant Event Notice	Fund closure
19/08/2015	Significant Event Notice	AMP Capital Enhanced Yield fund termination
25/08/2015	Plan change	New nominated fund (member consent)
28/08/2015	Other	Unclaimed super money exits
28/08/2015	Plan change	New nominated fund (member consent)
10/09/2015	Significant Event Notice	OnePath's Mortgages and Income Plus funds termination
30/09/2015	Significant Event Notice	Changes to the Alternatives Growth fund
28/10/2015	Plan change	New nominated fund (member consent)
30/10/2015	Plan change	New nominated fund (member consent)
13/11/2015	Product update	UBS name change
18/11/2015	Plan Change	Insurance change
23/11/2015	Plan Change	New nominated fund (member consent)
24/11/2015	Product update	Changes to strategic asset allocation for Perpetual funds
27/11/2015	Plan Change	Change to Insurance and rates
27/11/2015	Product update	Early access to superannuation for people with terminal medical condition
18/12/2015	Plan Change	New nominated fund (successor fund transfer)
18/12/2015	Product update	Update to the Duty of disclosure for insurance applications
7/01/2016	Plan Change	New nominated fund (member consent)
28/01/2016	Plan Change	New nominated fund (member consent)
1/02/2016	Plan Change	Plan split
22/02/2016	Significant Event Notice	Change to insurance cover available OneAnswer and OptiMix
29/02/2016	Product update	OneAnswer & OptiMix Insurance Update
1/03/2016	Product update	Changes to how Insurance fees are deducted (ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for Employers and their Employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their Employees)
13/03/2016	Plan change	Change to default investment strategy
30/03/2016	Plan change	New nominated fund (member consent)
20/04/2016	Product update	Annual Australian Prudential Regulation Authority (APRA) Levy and Stronger Super Levy
29/04/2016	Plan change	Insurance change
29/04/2016	Plan change	Insurance change
2/05/2016	Product update	Product Disclosure Statements reissue (OneAnswer Frontier Personal Super and Pension, OneAnswer Personal Super and Pension)

2/05/2016	Product update	Changes to investment menu (OneAnswer Frontier Personal Super and Pension, OneAnswer Personal Super and Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select))
2/05/2016	Product update	Name changes for investment options (OneAnswer Frontier Personal Super and Pension, OneAnswer Personal Super and Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select), OneAnswer Term Allocated Pension (including //Select))
13/05/2016	Product update	Changes to Vanguard investment funds (OneAnswer Personal Super and Pension, OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension ANZ OneAnswer Personal Super and Pension, ANZ OneAnswer Term Allocated Pension)
01/06/2016	Product update	OptiMix and OnePath diversified funds review of Asset Allocation ranges
28/06/2016	Plan change	New nominated fund (member consent)
30/06/2016	Plan change	Insurance change
25/07/2016	Product transition	Transition from Corporate Super and Integra Super to ANZ Smart Choice Super for employers and their employees
8-16/08/2016	Product transition	MySuper transition from Integra Super and ANZ Super Advantage to ANZ Smart Choice Super for employers and their employees
15/08/2016	Product transition	Change to investment option
29/08/2016	Plan change	New nominated fund (member consent)
31/08/2016	Plan change	Insurance change
31/08/2016	Plan change	Insurance change
30/09/2016	Plan change	Insurance change
30/09/2016	Plan change	Fee change
30/9/2016	Product update	Changes to Vanguard investment funds (Integra Super, Corporate Super and ANZ Super Advantage)
7/10/2016	Account closure	Notification of closure of account
23/11/16	Plan change	Insurance change
27/11/16	Product update	OneCare product information update – Interim Cover
23/12/2016	Plan change	Insurance change
29/12/2016	Plan change	Insurance change
17/2/2017	Product transition	MySuper transition from Corporate Super, Integra Super and ANZ Super Advantage to ANZ Smart Choice Super for employers and their employees
18/2/2017	Product Update	Update to product disclosure – new investment options, enhanced strategic asset allocation, contribution splitting, retirement calculator (ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees)
20/2/2017	Product update	OptiMix Geared Australian Share fund investment change (OneAnswer Frontier Personal Super and Pension, OneAnswer Personal Super and Pension (including //Select))
24/2/2017	Plan change	New nominated fund (member consent)
28/2/2017	Plan change	Insurance change

28/2/2017	Account closure	Notification of closure of account
28/2/2017	Product transition	MySuper transition from ANZ Superannuation Savings Account to ANZ Smart Choice Super for employers and their employees
18/3/2017	Policy information update	Policy information update for OneCare Super – extended expiry age of Life Cover and TPD cover, update to commencement of Interim Cover, new discount for eligible superannuation platforms, Federal Budget update, new extended Terminal Medical Condition, new Premium Payment type split, update on treatment of elective surgery, update on Indexation, update on Payment Method, update to naming conventions for beneficiary nominations
3/4/2017	Product transition	Transition of Corporate Super members to ANZ Smart Choice Super for employers and their employees
12/4/2017	Plan change	New casual category added to plan design
12/4/2017	Product update	Goldman Sachs Income Plus Fund - name change to Yarra Income Plus Fund as a result of change to underlying investment fund manager (OneAnswer Personal Super and Pension (including //Select), OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select), ANZ OneAnswer Term Allocated Pension (including //Select))
26/5/2017	Product update	Annual Australian Prudential Regulation Authority (APRA) Levy and Regulatory Change Levy
26/5/2017	Plan change	Removal of employer paid fees
26/5/2017	Budget update	Federal Budget change – investment earnings on transition to retirement income streams taxed from 1 July 2017
31/5/2017	Plan change	Insurance re-rate and increase to Automatic Acceptance Limit
18/7/2017	Product update	Vanguard Strategic Asset Allocation changes (OneAnswer Frontier Personal Super and Pension, OneAnswer Personal Super and Pension (including //Select))
1/8/2017	Plan change	Insurance re-rate and increase to Automatic Acceptance Limit
18/8/2017	Significant event notification	Changes to Zurich Investments Global Thematic Shares Fund (OneAnswer Personal Super and Pension (including //Select), OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select), ANZ OneAnswer Term Allocated Pension (including //Select), and ANZ Super Advantage)
19/8/2017	Product update	Product Disclosure Statement reissue (OneCare and OneCare Super)
1/9/2017	Product update	OneAnswer Standard Risk Measure update (OneAnswer Frontier Personal Super and Pension, OneAnswer Personal Super and Pension)
18/09/2017	Product update	Product Disclosure Statement reissue (OneAnswer Frontier Personal Super and Pension) – new investment options, enhanced strategic asset allocation, fund closures, RG97 fee changes.

27/09/2017	Plan change	Insurance change
28/09/2017	Product update	Product Disclosure Statement reissue (ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees) – RG97 changes
25/10/2017	Product update	Magellan Global Fund/Investment Option – change to Ongoing Fee/Investment Fee (OneAnswer Personal Super and Pension (including //Select), OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select), ANZ OneAnswer Term Allocated Pension (including //Select), ANZ Allocated Pension and ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees)
7/11/2017	Product update	Correction to Example of Annual Fees and Costs in Product Disclosure Statement (ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees)
28/11/2017	Plan change	Insurance change –re-rate
18/12/2017	Product update	Changes to the OnePath Global Property Securities Fund (OneAnswer Personal Super and Pension (including //Select), OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select), ANZ Allocated Pension, ANZ Super Advantage and Integra Super) and the CBRE Clarion Global Property Securities Fund (ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees)
19/01/2018	Plan change	Insurance change –re-rate
24/01/2018	Product update	Insurance changes and RG97 cost recovery (ANZ Smart Choice Super and Pension)
2/02/2018	Product update	Insurance changes and RG97 cost recovery (ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice for QBE Management Services Pty Ltd and their employees)
6/02/2018	Plan change	Insurance change – AAL increase

The information in this Product Update is current at **February 2018**, but may be subject to change. This Product Update is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) but is not a Bank. The information is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acquiring, disposing or deciding whether to continue to hold the product/s, investors should consider the relevant Product Disclosure Statement, this Product Update and any other current Product Updates which are available at onepath.com.au or by calling Customer Services on 133 665.