

Register of Relevant Duties

OnePath Custodians Pty Limited ABN 12 008 508 496 (Trustee) as trustee of OnePath MasterFund ABN 53 789 980 697 (MasterFund) RSE R1001525 and Retirement Portfolio Service ABN 61 808 189 263 (RPS) RSE R1000986

Date of compilation: April 2018

This document relates to the ANZ Wealth Conflicts of Interest Schedule December 2017 (**Schedule**) and is subject to the maintenance and review procedures outlined in the Schedule.

The below table is a register of duties which have been determined to be 'Relevant Duties' for the purposes of the Schedule and Prudential Standard SPS 521 Conflicts of Interest. The Relevant Duties listed are those of the Trustee and its Responsible Persons. A Responsible Person for the purposes of this register is as defined in the Schedule in accordance with Prudential Standard SPS 520 Fit and Proper.

Who	What
Trustee	Duty to comply with terms of agreements to which it is a party, including service agreements entered with other parties such as related parties (including terms requiring the payment of fees and other amounts to those other parties).
Trustee	Duty to act in the best interests of all members the subject of a successor fund transfer where the transfer involves the MasterFund and another superannuation fund and the Trustee is also the trustee of the other fund.
Responsible Persons	Duties owed to anyone other than the Trustee, including as a director or employee of another entity, the entity being one that is involved in the business of the Trustee (for example by providing a service to the Trustee, operating an investment vehicle in which the Trustee invests directly or indirectly, or operating in the same market as the Trustee).
Directors	
Victoria Weekes	No relevant conflict of duty declared.

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<p>Stephen Chapman</p>	<p>No relevant conflict of duty declared.</p> <p>Stephen Chapman is a director on the OnePath Funds Management Limited Board, a responsible entity of various registered and unregistered managed investment schemes. The Trustee invests assets in schemes operated by OnePath Funds Management Limited.</p>
<p>Charles Clark</p>	<p>No relevant conflict of duty declared.</p>
<p>Allan Chonowitz</p>	<p>No relevant conflict of duty declared.</p> <p>Allan Chonowitz is a director on the OnePath Funds Management Limited Board, a responsible entity of various registered and unregistered managed investment schemes. The Trustee invests assets in schemes operated by OnePath Funds Management Limited.</p>
<p>Peter Mullin</p>	<p>No relevant conflict of duty declared.</p> <p>Peter Mullin is an executive director of the Trustee.</p> <p>Peter Mullin is an executive director on the OnePath Funds Management Limited Board, a responsible entity of various registered and unregistered managed investment schemes. The Trustee invests assets in schemes operated by OnePath Funds Management Limited.</p>
<p>Carolyn Tatley</p>	<p>No relevant conflict of duty declared.</p> <p>Carolyn Tatley is an executive director of the Trustee.</p>

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Carolyn Colley	No relevant conflict of duty declared.
Company Secretariat	
Joong Harrison	No relevant conflicts of duty declared.
Yvonne Chong	No relevant conflicts of duty declared.
Suzannah Fletcher	No relevant conflicts of duty declared.
Senior Managers	
Alexis George	Alexis George is an executive director of ACN 008 647 185 Pty Ltd, ANZ Life Assurance Company Pty Limited, ANZ Wealth Australia Limited, OnePath Administration Pty Limited and OnePath Life Australia Holdings Pty Limited. ANZ Wealth Australia limited owns OnePath Custodians Pty Limited.
Jaimie Sach	No relevant conflicts of duty declared.
Kylie Rixon	No relevant conflicts of duty declared.
Ian Wong	Ian Wong is the Chief actuary of and adviser to OnePath Life Limited, which provides products and services to OnePath Custodians Pty Limited.

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Paul White	No relevant conflict of duty declared.
Mark Pankhurst	No relevant conflict of duty declared.
Geoff Allanson	No relevant conflict of duty declared.
Dean Faglioni	No relevant conflict of duty declared.
Mark Rider	No relevant conflict of duty declared.
David Callan	No relevant conflict of duty declared.
RSE Auditor	
Michael O Connell	No relevant conflict of duty declared.
Plan Actuaries	
Michael Berg <ul style="list-style-type: none">• OnePath MasterFund	No relevant conflict of duty declared.

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<p>Bryan Candy</p> <ul style="list-style-type: none"> • Mulawa Group Superannuation Plan • Tokio Marine Superannuation Plan 	<p>No relevant conflict of duty declared.</p>
<p>Jacqueline Downham</p> <ul style="list-style-type: none"> • Colgate-Palmolive Superannuation Plan • Albany International Defined Benefit Superannuation Plan • QBE Super Plan • MAST Super Plan 	<p>Jacqueline Downham has declared that she is a director of Towers Watson Superannuation Pty Ltd which is trustee of a number of corporate superannuation funds.</p> <p>Jacqueline Downham has declared that she is an employee of Towers Watson Australia Pty Ltd which provides advice to sponsoring employers of funds for which the Trustee performs the role of trustee.</p>
<p>Surath Fernando</p> <ul style="list-style-type: none"> • Rentokil Initial Superannuation Plan • Smith & Nephew Superannuation Plan • WSS Superannuation Plan 	<p>Surath Fernando declared that he is appointed by the sponsoring employer to provide defined benefit accounting valuation from time to time for company reporting purposes.</p>

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<p>Paul Gilbert</p> <ul style="list-style-type: none"> • Corinthian Industries Superannuation Plan • Mazda Australia Superannuation Plan • Merck Superannuation Plan 	<p>No relevant conflict of duty declared.</p>
<p>Jeffrey Humphreys</p> <ul style="list-style-type: none"> • COSCO Shipping Lines Superannuation Plan • Garuda Indonesia Staff Superannuation Fund 	<p>No relevant conflict of duty declared.</p>
<p>David Lewis</p> <ul style="list-style-type: none"> • The Inchcape Australia Ltd Staff Superannuation Plan 	<p>David Lewis has declared the following duty as a director of Northbridge Financial Solutions (NFS) that NFS provides, (for this work we are paid a quarterly retainer by Inchcape):</p> <ol style="list-style-type: none"> 1) personal advice to Inchcape Australia Limited on superannuation and related matters; 2) general advice to Inchcape employees on Superannuation and related issues; <p>In addition, David Lewis has declared that he provides actuarial accounting functions for Inchcape in respect of the DB part of the Inchcape Plan in addition to the actuarial work he carries out for The Inchcape Australia Ltd Staff Superannuation Plan.</p>

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<p>Kathryn Maartensz</p> <ul style="list-style-type: none"> • TEMCO Superannuation Plan 	<p>Kathryn Maartensz has declared that she is the actuary for another employer sponsored plan that may consolidate with the TEMCO Superannuation Plan.</p>
<p>Geoff Morley</p> <ul style="list-style-type: none"> • Calista Superannuation Plan 	<p>Geoff Morley has declared the following:</p> <ol style="list-style-type: none"> 1. In his role for Calista he undertakes work for both the trustee (for example, preparation of triennial actuarial reviews, benefit certificates, etc.) and also for the sponsoring employer (for example, the annual valuation of the employer's liabilities in accordance with AASB119). 2. In many instances he discusses these projects with both the employer and the trustee prior to completing the work. 3. It is possible that conflicts may arise from to time. 4. Where there is a conflict or potential conflict, the issue is discussed with both the employer and the trustee (or other party, if another party is involved) and an appropriate way to manage the conflict is discussed and implemented.
<p>John Newman</p> <ul style="list-style-type: none"> • AASB Superannuation Plan • Décor Superannuation Plan • FISERV Solutions of Australia Pty Limited Superannuation Fund • Iluka Resources Superannuation Plan • Solvay Interox Superannuation Plan • TOLL Group Superannuation Plan • Cigweld Employees Superannuation Plan 	<p>No relevant conflict of duty declared.</p>

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<p>David O'Keefe</p> <ul style="list-style-type: none"> • NEC Home Electronics Superannuation Plan • OLA Defined Benefit Superannuation Plan • Vinindex Staff Superannuation Fund 	<p>No relevant conflict of duty declared.</p>
<p>Tracy Polldore</p> <ul style="list-style-type: none"> • Fluor Australia Retirement Benefit Plan 	<p>Tracy Polldore has declared that she has been appointed by the sponsoring employers of the Fluor Australia Retirement Benefit Plan to provide defined benefit accounting valuations from time to time for company reporting purposes.</p>
<p>Angela Hartl</p> <ul style="list-style-type: none"> • AFS Superannuation Plan • CPA Australia Superannuation Plan 	<p>Angela Hartl has declared that she is appointed as the Actuary to AFS Super Plan and CPA Australia Super Plan. She may provide advice to the employer sponsors of the fund.</p> <p>It is possible, though unlikely that conflicts may arise from time to time. Angela has agreed to the plan that should a conflict arise, she will abstain from providing advice to the sponsor and have an alternate actuary appointed to provide that advice.</p>

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OnePath Custodians Pty Limited ABN 12 008 508 496 (Trustee) as trustee of OnePath MasterFund ABN 53 789 980 697 (MasterFund) RSE R1001525 and Retirement Portfolio Service ABN 61 808 189 263 (RPS) RSE R1000986

Date of compilation: April 2018

This document relates to the ANZ Wealth Conflicts of Interest Schedule dated December 2017 (**Schedule**) and is subject to the maintenance and review procedures outlined in the Schedule.

The below table is a register of interests which have been determined to be 'Relevant Interests' for the purposes of the Schedule and Prudential Standard SPS 521 Conflicts of Interest. The Relevant Interests listed are those of the Trustee, its Responsible Persons and its Associates. Responsible Persons and Associates for the purposes of this register are as defined in the Schedule in accordance with Prudential Standard SPS 520 Fit and Proper.

Who	What
Trustee	Entitlement to fee income from the MasterFund and RPS.
Responsible Persons	Entitlement to performance bonus or benefit, dependent upon the profitability of the Trustee of the fund, or of any entity other than the Trustee which has a relevant interest (see below).
Responsible Persons	Interests (including any shareholding) held in an entity other than the Trustee, in particular interests held in related bodies corporate and service providers
Responsible Persons	Receipt of gifts or hospitality from an entity other than the Trustee, where that entity provides a service or financial product to the Trustee.
Responsible Persons	Where, by virtue of the Responsible Person's personal circumstances, the Responsible Person may be personally affected by a decision of the Trustee.
Responsible Persons	A Responsible Person and/or a related party may hold an interest issued out of one or more trusts operated by the Trustee. In the event a conflict or potential conflict arises, the conflict or potential conflict will be assessed in accordance with the Schedule. In the event the conflict or potential conflict relates to a director, the conflict or potential conflict will be recorded in the minutes of the relevant Board meeting.
Associate – OnePath Life Limited	Entitlement to insurance premium and other income from the Trustee.
Associate – OnePath Funds Management Limited	Entitlement to fee income from the Trustee's investments (which are invested directly with OnePath Funds Management Limited or indirectly through OnePath Life Limited).

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Australia & New Zealand Banking Group Limited	Australia & New Zealand Banking Group Limited is a service provider to OnePath Custodians Pty Limited and may receive remuneration for the services it provides.
OnePath Life Limited	OnePath Life Limited provides investment and administration services to OPC for which it receives a premium.
Associates – parent companies of Trustee and other associates identified above	Dividend income and other rights associated with having a direct or indirect ownership interest in the relevant group company.
Directors	
Victoria Weekes	No relevant conflict of interest declared. Victoria Weekes is a member of the OnePath MasterFund.
Stephen Chapman	No relevant conflict of interest declared.
Charles Clark	No relevant conflict of interest declared.
Allan Chonowitz	No relevant conflict of interest declared.
Peter Mullin	No relevant conflict of interest declared. Peter Mullin is an executive director of OnePath Custodians Pty Limited. P

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Carolyn Tatley	No relevant conflict of interest declared. Carolyn Tatley is an executive director of OnePath Custodians Pty Limited.
Carolyn Colley	No relevant conflict of interest declared.
Company Secretariat	
Joong Harrison	No relevant conflict of interest declared.
Yvonne Chong	No relevant conflict of interest declared.
Suzannah Fletcher	No relevant conflict of interest declared.
Senior Managers	
Alexis George	No relevant conflict of interest declared.
Kylie Rixon	No relevant conflict of interest declared.
Jaimie Sach	No relevant conflict of interest declared.

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Ian Wong	No relevant conflict of interest was declared.
Paul White	No relevant conflict of interest declared.
Mark Pankhurst	No relevant conflict of interest declared.
Geoff Allanson	No relevant conflict of interest declared.
Dean Faglioni	No relevant conflict of interest declared.
Mark Rider	No relevant conflict of interest declared.
David Callan	No relevant conflict of interest declared.
RSE Auditor	
Michael O Connell	No relevant conflict of interest declared.
Plan Actuaries	
Michael Berg	No relevant conflict of interest declared.

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<ul style="list-style-type: none"> • OnePath MasterFund 	
<p>Bryan Candy</p> <ul style="list-style-type: none"> • Mulawa Group Superannuation Plan • Tokio Marine Superannuation Plan 	<p>No relevant conflict of interest was declared.</p>
<p>Jacqueline Downham</p> <ul style="list-style-type: none"> • Colgate-Palmolive Superannuation Plan • Albany International Defined Benefit Superannuation Plan • QBE Super Plan • MAST Super Plan 	<p>No relevant conflict of interest declared.</p>
<p>Surath Fernando</p> <ul style="list-style-type: none"> • Rentokil Initial Superannuation Plan • Smith & Nephew Superannuation Plan • WSS Superannuation Plan 	<p>No relevant conflict of interest declared.</p>

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<p>Paul Gilbert</p> <ul style="list-style-type: none">• Corinthian Industries Superannuation Plan• Mazda Australia Superannuation Plan• Merck Superannuation Plan	<p>No relevant conflict of interest declared.</p>
<p>Jeffrey Humphreys</p> <ul style="list-style-type: none">• COSCO F Shipping Lines Superannuation Plan• Garuda Indonesia Staff Superannuation Fund	<p>No relevant conflict of interest declared.</p>
<p>David Lewis</p> <ul style="list-style-type: none">• The Inchcape Australia Ltd Staff Superannuation Plan	<p>No relevant conflict of interest declared.</p>

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<p>Kathryn Maartensz</p> <ul style="list-style-type: none">• TEMCO Superannuation Plan	<p>No relevant conflict of interest declared.</p>
<p>Geoff Morley</p> <ul style="list-style-type: none">• Calista Superannuation Plan	<p>No relevant conflict of interest declared.</p>
<p>John Newman</p> <ul style="list-style-type: none">• AASB Superannuation Plan• Décor Superannuation Plan• FISERV Solutions of Australia Pty Limited Superannuation Fund• Iluka Resources Superannuation Plan• Solvay Interrox Superannuation Plan• TOLL Group Superannuation Plan• Cigweld Employees Superannuation Plan	<p>No relevant conflict of interest declared.</p>

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<p>David O'Keefe</p> <ul style="list-style-type: none">• NEC Home Electronics Superannuation Plan• OLA Defined Benefit Superannuation Plan• Vinidex Staff Superannuation Fund	<p>No relevant conflict of interest declared</p>
<p>Tracy Polldore</p> <ul style="list-style-type: none">• Fluor Australia Retirement Benefit Plan	<p>No relevant conflict of interest declared.</p>
<p>Angela Hart</p> <ul style="list-style-type: none">• AFS Superannuation Plan• CPA Australia Superannuation Plan	<p>No relevant conflict of interest declared.</p>