

End of financial year – key dates

With the end of financial year fast approaching, don't forget to make your super contributions before June 30. Given the changes to super announced in the recent Federal Budget, now is the time to take advantage of the potential benefits available this year. For further information on the Federal Budget 2012/13 and what it means to you, please [click here](#) or speak to your financial adviser.

Contributions

To ensure that your contributions are captured by the cut-off date of 30 June 2012, please forward all contributions as soon as possible. Refer to the below table for specific cut-off times and dates. These apply to all OnePath products, aside from PortfolioOne which is outlined on page 3.

Please note contributions must include all associated documentation. The contribution will be processed on the date that all necessary and complete documentation is received.

"Walk in" contributions will only be accepted at the offices specified on the following page.

Cash will not be accepted as a method of payment.

Payment method	Cut-off times and dates for 2012
BPAY® and Internet banking (EFT) payments	<p>To ensure BPAY and EFT contributions are received before 30 June, BPAY and EFT instructions must be submitted no later than 4pm* on 26 June. Otherwise, contributions may not be received until the new financial year.</p> <p>Some financial institutions can take more than three business days to process BPAY transactions. Please consider this when making late contributions.</p> <p>* Check with your financial institution for their cut-off time.</p>
Direct Debit – OneAnswer Personal Super	<p>All Direct Debit requests must be submitted no later than 5pm on 29 June.</p>
EasyTransact Direct Debit payments	<p>Must be at 'confirmed' status on EasyTransact by 5pm on 29 June.</p>
EasyTransact BPAY® and Internet banking (EFT) payments	<p>Must be submitted on EasyTransact and received by 4pm on 26 June.</p>
Cheques and associated documentation	<p>Must be received by 5pm on 29 June at either OnePath's head office or state offices. See overleaf for address details.</p> <p>Please make cheques payable to OnePath.</p>

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Important information

- These cut-off times do not apply to contributions made to other super funds via the clearing service (which can take up to six working days after receipt of payment by us to send to external funds).

'Walk in' contributions brought to OnePath offices in person

We will accept 'walk in' contributions and additional investments for all OnePath products (excluding PortfolioOne) at OnePath offices nationwide at the following times during the final week of the financial year:

State Offices - Monday 25 June – Friday 29 June 8.30am - 5pm

Head Office - Monday 25 June – Thursday 28 June 8.30am – 5.30pm

Friday 29 June 8.30am - 7pm

Saturday 30 June 9am – 5pm (for contributions only)

Office	Street address	Postal address
Head office (NSW)	Ground floor, 347 Kent Street, Sydney NSW 2000	GPO Box 5306, Sydney NSW 2001
Victoria	Level 22, 570 Bourke Street, Melbourne VIC 3000	As above
Queensland	Level 17, 100 Edward Street, Brisbane QLD 4000	As above
South Australia	Level 1, 45 Pirie Street Adelaide SA 5000	As above
Western Australia	Level 17, Forrest Centre, 221 St Georges Terrace, Perth WA 6000	As above

A reminder about contribution caps

It is important that you are aware of the contribution limits and ensure you don't unintentionally exceed the caps. Below is a quick summary of the current contribution caps.

	Concessional cap* \$25,000	Transitional concessional cap† \$50,000	Non-concessional cap \$150,000
Excess tax on amounts over the cap	31.5% (in addition to the 15% contributions tax)	31.5% (in addition to the 15% contributions tax)	46.5%
Other information	Any concessional contributions in excess of the cap will also count towards your non-concessional contributions cap.	Any concessional contributions in excess of the cap will also count towards your non-concessional contributions cap.	If you are under age 65 at any time during the financial year, you may be able to bring forward two years of contributions, but certain conditions apply. This effectively allows you to contribute up to \$450,000 over three financial years.

*The \$25,000 concessional cap is indexed to average weekly ordinary time earnings (AWOTE) and rounded down to the nearest multiple of \$5,000.

† The transitional concessional contributions cap is for those who are aged 50 years or over as at the end of the financial year and is available until 30 June 2012.

Note: Employer payments to cover member insurance premiums or fees will count towards the concessional contributions cap.

PortfolioOne

Please note contributions cannot be delivered in person for PortfolioOne.

Please mail PortfolioOne cheques and documentation to: PortfolioOne
 Locked Bag 50
 Australia Square NSW 1215

Payment method	Cut-off times and dates for 2012
BPAY® and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received before 30 June, BPAY and EFT instructions must be submitted no later than 5pm on 26 June . Otherwise, contributions may not be received until the new financial year. Some financial institutions can take more than three business days to process BPAY transactions. Please consider this when making last minute contributions.
Direct Debit	Super Service: 5pm on 4 June Investment Service: 5pm on 26 June .
Cheques and associated documentation	All new applications must be received by 12pm on 29 June . Form: New application form. Additional contributions into PortfolioOne Superannuation Service must be received by 3pm on 29 June . Form: Additional Investment Form. Additional investments into PortfolioOne Investment Service must be received by 4pm on 29 June . Form: Additional Investment Form.

For more information on cut-off times and making contributions for PortfolioOne, please [click here](#).

Unit prices at the end of financial year †

At the end of each financial year we await unit prices from underlying fund managers, along with the relevant tax and distribution information, before we can calculate our unit prices. The timing of when each fund manager releases prices will vary, but we expect to have all unit prices finalised by 20 July 2012.

During this period we will continue to process transactions as normal. Once the unit prices are released confirmations will be issued.

Pension annual income payment reviews will be processed once the 1 July 2012 unit prices are available. Any clients who have nominated a pension payment as a percentage of their account balance will have their remaining pension payments adjusted when their annual review is completed. It is anticipated that all annual reviews will be completed by the end of July.

For example:

A minimum 5% monthly payment based on account balance using 29 June prices:	A 5% minimum monthly payment based on account balance using 1 July prices:
Account balance = \$240,000. 5% minimum is \$12,000 per annum, i.e. \$1,000 per month	Account balance = \$242,200. 5% minimum has increased to \$12,110 per annum.
July payment will be \$1,000	The remaining payments will be $(\$12,110 - \$1,000) \div 11$ i.e. \$1,010 per month.

† Does not apply to PortfolioOne.

Further information

If you have any questions or would like further information:

Product	Phone number	Hours (weekdays, Sydney time)	Email	Fax number
Corporate Super	1800 627 625	8.30am – 8pm	corpsuper@onepath.com.au	02 9234 6668
Integra Super OneAnswer (suite of products) OnePath Annuity & Pensions	133 665	8.30am – 6.30pm	customer@onepath.com.au	02 9234 6668
PortfolioOne	1800 675 831	8am – 7pm	wrap@portfolioone.onepath.com.au	1800 025 741

For EasyTransact please call 1800 251 588 (option 2).

This information is current at June 2012 but may be subject to change. This information has been produced by OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) and OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673). 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 a product, investors should consider the relevant disclosure document and any product updates which are available at onepath.com.au or by calling Customer Services on 133 665.