

End of financial year – key dates

With the end of financial year fast approaching, don't forget to make your super contributions before 30 June if you wish to take advantage of the potential benefits available this year.

Furthermore, for information on the Federal Budget 2016/17 and what it means for you, please [click here](#) or speak to your financial adviser.

Contributions

To ensure that your contributions for the 2015/16 financial year are received at our offices in time, please forward all contributions as soon as possible (refer to the 'Payment cut-off dates and times' section on page 3 for details), Contributions received after these times will be processed for the next financial year.

Important notes:

- Contributions must include all associated documentation. Please refer to the Product Disclosure Statement (PDS) for the relevant product for the effective date the contribution will be processed.
- Cash is not accepted as a method of payment.
- Contributions made in person (known as 'Walk in' contributions) will only be accepted for certain products (refer to the table below) and at the OnePath offices detailed on page 3.
- Where a product allows payment by credit card, members can use the automated pay-by-phone service on 133 110 or contact Customer Services.
- Employers with 20 or more employees are now required to make contributions that are compliant with the SuperStream Data and Payment Standards. Employers with less than 20 employees (small employers) need to comply with the Standards from 1 July 2016. Please refer to the [Australian Taxation Office \(ATO\) website](#) for more information.
- All contributions must include the correct Contribution Code for electronic funds transfer (EFT) and BPAY®.
- It is recommended that employer contributions made via our clearing service be submitted through EasyTransact by **5pm on Monday 13 June 2016** to ensure they are received prior to the end of financial year.

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Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2016 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPay*	EasyTransact+	Credit Card	'Walk in' contributions
ANZ Smart Choice Super and Pension [^]	Yes	No	No	Yes	No	No	No
ANZ Smart Choice Super (for Employers and their Employees)	Yes	No	Yes	Yes	Yes	No	Yes
OneAnswer Personal Super	Yes	Yes	Yes	Yes	No	No	Yes
OneAnswer Frontier Personal Super							
Integra Super	Yes	No	Yes	Yes	Yes	No	Yes
Corporate Super							
ANZ Super Advantage							
ANZ Superannuation Savings Account	Yes	No	Yes	No#	Yes	No	Yes
World of Protection	Yes	Yes	Yes	No	No	Yes	Yes
OneCare							
PortfolioOne	Yes	Yes	Yes	Yes	No	No	No

[^] A contribution cannot be made once a pension has commenced.

* Employers with 20 or more employees are now required to make contributions that are compliant with the Superannuation Data and Payment Standards ('SuperStream'). Whilst we can accept contributions via BPAY and EFT they may only be considered SuperStream compliant if they are accompanied by a contribution transaction request message in the required SuperStream format. Whilst we can accept cheque payments, they are not considered a SuperStream compliant form of payment.

† EasyTransact is our electronic superannuation administration and contribution processing facility for participating employers with default plans in OnePath.

#Contributions made via BPAY to ANZ Superannuation Savings Account are not accepted, however, may be submitted by participating employers with default plans in OnePath using EasyTransact .

Payment cut-off dates and times

The tables below detail the payment cut off dates.

All OnePath products (other than Portfolio One) and ANZ Smart Choice Super (for Employers and their Employees)

Payment method	Cut-off times and dates for 2016
Cheques and associated documentation	Must be received by us by 5pm on Thursday 30 June 2016 – refer to page 3 for address details. Please make cheques payable to OnePath.
Direct Debit	All Direct Debit requests must be submitted no later than 5pm on Wednesday 29 June 2016 .
BPAY and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received before the end of financial year, BPAY and EFT instructions must be submitted no later than 4pm* on Tuesday 28 June 2016 . 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.
EasyTransact† Direct Debit payments	Must be at 'confirmed' status on EasyTransact by 5pm on Thursday 30 June 2016 .
EasyTransact BPAY and Internet banking (EFT)	Must be submitted on EasyTransact and received by 4pm on Tuesday 28 June 2016 .

* Check with your financial institution for their cut-off time.

Please note that the above cut-off dates and 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).

PortfolioOne

Please note 'Walk in' contributions cannot be made for PortfolioOne.

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

The below table details the payment cut off dates and times for all OnePath products (other than PortfolioOne) and for ANZ Smart Choice Super (for Employers and their Employees).

Payment method	Cut-off times and dates for 2016
Cheques and associated documentation	All new applications must be received by 12pm on Thursday 30 June 2016 . Additional contributions into PortfolioOne Superannuation Service must be received by 3pm on Thursday 30 June 2016 . Additional investments into PortfolioOne Investment Service must be received by 4pm on Thursday 30 June 2016 .
Direct Debit	Super Service: 5pm on Thursday 2 June 2016 . Investment Service: 5pm on Friday 24 June 2016 .
BPAY and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received before the end of financial year, BPAY and EFT instructions must be submitted no later than 5pm on Friday 24 June 2016 . 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.

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

Walk in' contributions brought to OnePath's offices in person

We accept payments by cheque or money order for 'Walk in' contributions only.

During the final week of the financial year, we will accept 'walk in' contributions and additional investments for OnePath products (excluding PortfolioOne) and ANZ Smart Choice Super (for Employers and their Employees), at OnePath offices nationwide at the following times between the **27-30 June 2016 (Monday - Thursday)**, **8.30am–5pm**.

Office	Street address	Postal address
New South Wales	ANZ Grow Centre, Ground floor, 20 Martin Place, Sydney NSW 2000 Ground floor, 347 Kent Street, Sydney NSW 2000	GPO Box 5306, Sydney NSW 2001
Victoria	Level 17, 55 Collins Street, Melbourne VIC 3000	As above
Queensland	Level 20, 111 Eagle Street, Brisbane QLD 4000	As above
South Australia	Level 21, 11 Waymouth Street, Adelaide SA 5000	As above
Western Australia	Level 10, 77 St Georges Terrace, Perth WA 6000	As above

New Business applications

For OneAnswer Frontier, new business applications, along with all associated paperwork and requirements, must be received by **5pm** on **Thursday 30 June 2016** at one of the offices listed on the previous page (other than 347 Kent Street, Sydney). Please note, the relevant payment method and cut-off times apply. For OneCare, new business applications and any outstanding requirements must be received by **5pm** on **Tuesday 28 June 2016**.

Further important information for end of financial year

A reminder about contribution caps

It is important that you are aware of the contribution limits and understand that if your contributions exceed these limits they may incur additional tax. Below is a quick summary of the current 2015/16 financial year contribution caps.

	Concessional cap* \$30,000 - if less than age 50 at 30 June 2016. \$35,000 - if age 50 or over at 30 June 2016.	Non-concessional cap \$180,000
Excess tax on amounts over the cap	Excess concessional contributions will be included in your assessable income and taxed at your marginal rate. You will be entitled to a tax offset equal to 15% of your excess concessional contributions. An interest charge also applies to account for the deferral of tax. You can elect to withdraw up to 85% of your excess concessional contributions from your superannuation. Depending upon the amount effectively withdrawn, excess concessional contributions may also count towards the non-concessional contributions cap.	You can elect to withdraw your excess non-concessional contributions (and 85% of related earnings) which have been made on or after 1 July 2013. The related earnings will be assessed at your marginal tax rate (less a 15% tax offset). Any excess non-concessional contributions left in your superannuation fund will be taxed at 49.0% (includes the Medicare levy and Temporary Budget Repair Levy).
Other information		If you are under age 65 at any time during the financial year, you can bring forward the next two years' non-concessional contributions caps. This is providing you have not already done so in the previous two financial years. The cap for the 2015/2016 financial year for brought forward amounts is \$540,000. This effectively allows you to contribute up to \$540,000 over three financial years.

Concessional cap* \$30,000 - if less than age 50 at 30 June 2016. \$35,000 - if age 50 or over at 30 June 2016.	Non-concessional cap \$180,000
	The bring-forward is automatically triggered when your non-concessional contributions are more than \$180,000 in a particular year.

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

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

Unit prices at the end of financial year[‡]

At the end of each financial year we await unit prices from the 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 approximately **Wednesday 20 July 2016**.

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

[‡] Does not apply to PortfolioOne.

Pension annual income payment reviews will be processed once the 1 July 2016 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 for the rest of the year 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) ÷ 11 i.e. \$1,010 per month.

Further information

If you have any questions or would like further information:

Product	Phone number	Hours (weekdays, AEST)	Fax number
Corporate Super	1800 627 625	8.30am – 8pm	02 9234 6668
Integra Super OneAnswer (suite of products) OnePath Super, Investment, Annuity & Pensions	133 665	8.30am – 6.30pm	02 9234 6668
PortfolioOne	1800 675 831	8am – 7pm	1800 025 741
ANZ Smart Choice Super (for members)	13 12 87 (Option 1)	8.30am – 6.30pm	N/A
ANZ Smart Choice Super (for employers)	13 47 43	8.30am – 6.30pm	N/A
EasyTransact	13 47 43 (options 1,1)	8.30am – 6.30pm	N/A
OneCare, World of Protection Other life insurance products	133 667	8.30am – 6pm	02 9262 5319

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), OnePath Life Limited (ABN 33 009 657, AFSL 238341) and OnePath Funds Management Limited (ABN 21 002 800, AFSL 238342). The information is current at June 2016 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 133 665. Before acting on this information you should consider whether the information is appropriate to you having regard to your personal needs, financial circumstances or objectives. You should read the relevant Product Disclosure Statement (PDS) and any product updates (for open and closed products) which are available by calling Customer Services (refer to the above table for contact details) or by visiting onepath.com.au or anz.com and consider if this product is right for you.