

# Corporate Super and Integra Super-product update

**Click here** to read about the great enhancements made to the insurance offering for Corporate Super and Integra Super.

**Click here** for information about the Investment Management Fees (IMFs) increases for UBS Global Asset Management (Australia) Ltd (UBS) investment funds.

## Enhancements to the insurance offering

We are pleased to let you know about some great enhancements to the insurance offering for Corporate Super (only where OnePath Life is the insurer) and Integra Super. These enhancements, available from 27 February 2012, are designed to make our insurance broader and more easily accessible, allowing you to protect yourself and your loved ones in the unfortunate events of illness, injury and death.

The insurance enhancements are applicable to new and existing members.

### Improvements to Total and Permanent Disablement insurance including widening of cover

From 27 February 2012, the Total and Permanent Disablement (TPD) definition has been improved. In the unfortunate event that you need to make a TPD claim, the new definition widens the scope for you to make a claim for TPD based on the condition of 'Permanent impairment'.

For further details of the improved TPD definition, please refer to the relevant Insurance Guide available at [onepath.com.au](http://onepath.com.au)

### Maximum Benefit Limits have increased

Corporate Super and Integra Super now provide unlimited Death Cover. You can now be covered based on your calculated amount, which can be above the previous limit of \$5 million. This cover is subject to eligibility conditions and underwriting.

We have also increased the maximum benefit level for Group Salary Continuance (GSC) Cover from \$25,000 per month to \$30,000 per month. Increasing GSC Cover is subject to eligibility conditions and underwriting.

For further details of the improved Maximum Benefit Limits, please refer to the relevant Insurance Guide available at [onepath.com.au](http://onepath.com.au).

## Applying for insurance cover made easier

Enhancements have been made to the Insurance Application and Short Form Personal Health Statement (Short Form) and the Individual Insurance Transfer Forms.

We have increased the amount of insurance cover that can be obtained using the Short Form from \$500,000 to \$1 million. This will enable you to access higher levels of cover faster and more easily.

We have also increased the total cover that can be transferred from another fund using the Individual Insurance Transfer Form to \$1 million (previously capped at \$800,000).

Please note, insurance premiums may increase with higher cover. This can be viewed online and confirmed in writing.

## Increases to the Investment Management Fees (IMFs) for UBS Global Asset Management (Australia) Ltd (UBS) investment funds

We have received notification from UBS that they have increased the management fees for some of their wholesale funds. Given this, the fees associated with the funds available through Corporate Super and Integra Super will also increase. The increases to IMFs will apply to all new and existing investments from 1 April 2012.

Investment Fund	Current fee IMF (% p.a.)	Current fee IMF (% p.a. after tax)	New fee IMF (% p.a.)	New fee IMF (% p.a. after tax)
UBS Diversified Fixed Income*	0.42	0.36	0.55	0.47
UBS Defensive	0.65	0.55	0.85	0.72
UBS Balanced	0.70	0.60	0.95	0.81

\* This is a closed investment fund within Integra Super and Corporate Super

### Corporate Super only

The current and new fees shown above are based on standard PDS fees. If you are in an employer plan where a special fee arrangement (discount factor) applies, the current discount factor applicable will be applied to the new fee.

## Further information

If you have any questions or require further information, please:

- call Customer Services on 1800 627 625 (Corporate Super) or 133 665 (Integra Super), weekdays between 8.30am and 6.30pm (Sydney time)
- email us at [corpsuper@onepath.com.au](mailto:corpsuper@onepath.com.au) or [customer@onepath.com.au](mailto:customer@onepath.com.au).

This information is current at February 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) (together the 'issuers'). An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. The information is of a general nature and does not take into account an investor's objectives, financial situation, or needs. Before acquiring, disposing or deciding whether to continue to hold the product, investors should consider the relevant PDS and any product updates which are available at [onepath.com.au](http://onepath.com.au) or by calling Customer Services on 133 665.