ONECARE PRODUCT DISCLOSURE STATEMENT UPDATE

7 February 2025

This Product Disclosure Statement Update (**PDS Update**) relates to the OneCare and OneCare Super Product Disclosure Statement and Policy terms dated 1 October 2024 (**PDS**). This PDS Update should be read together with the PDS and any other previous updates to the PDS available at onepath.com.au.

Why is the PDS being updated?

We have improved two trauma definitions.

What is changing in the PDS?

The table below describes the definition changes that apply to the PDS listed above. We have highlighted the difference in definitions in italics.

If you are inadvertently disadvantaged by the changes in this PDS Update in any way, the previous wording in the PDS will apply.

Location of the change	The text below is deleted	And replaced with
Page 96	**Angioplasty – triple vessel** means the undergoing of angioplasty to three or more coronary arteries *(left main, left anterior descending, circumflex and right coronary)* or their branches, during a single surgical procedure, or two procedures no more than three months apart.	**Angioplasty – triple vessel** means the undergoing of angioplasty to three or more coronary arteries or their branches, during a single surgical procedure, or two procedures no more than three months apart.
Page 97	**Cancer (excluding less advanced cases)** means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue. The tumour must be confirmed by histological examination, or appropriate pathological testing in the case of non-solid tumours. • Melanomas are covered if they have a TNM classification of at least T1b as determined by histological examination. • Prostatic cancer is covered if it is either: – a TNM classification of at least T1c – a Gleason score of at least 6 – required to have 'major interventionist treatment' to arrest the spread of malignancy. 'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.	**Cancer (excluding less advanced cases)** means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue. The tumour must be confirmed by histological examination, or appropriate pathological testing in the case of non-solid tumours: • Melanomas are covered if they have a TNM classification of at least T1b as determined by histological examination. • Prostatic cancer is covered if it is either: – a TNM classification of at least T1c – a Gleason score of at least 6 – required to have 'major interventionist treatment' to arrest the spread of malignancy. 'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.

Location of the change	The text below is deleted	And replaced with
Page 97 (cont.)	• Carcinoma in situ* of the breast is covered if either: – treatment requires the removal of the entire breast – treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy). • Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle. • Pituitary neuroendocrine tumours are covered if either: – there is evidence of metastatic spread; – the life insured undergoes surgical removal by open craniotomy. • *Cancers of the thyroid are covered if either:* – *having progressed to at least TNM classification T2N0M0, or* – *where a total thyroidectomy has been undertaken and was considered by treating doctors to be the appropriate and necessary treatment.*	• Carcinoma in situ* of the breast is covered if either: – treatment requires the removal of the entire breast – treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy). • Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle. • Pituitary neuroendocrine tumours are covered if either: – there is evidence of metastatic spread; – the life insured undergoes surgical removal by open craniotomy.
	The following cancers are not covered: • all hyperkeratosis • all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ • all other melanomas • all other prostatic cancers • all other pituitary tumours • *all other thyroid cancers* • chronic lymphocytic leukaemia less than Rai Stage 1 • all cancers of the bladder unless having progressed to at least TNM classification T1N0M0 • all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3) • all tumours which are histologically classified as pre malignant, non-invasive, high-grade dysplasia, borderline or having low malignant potential • tumours which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics. * Carcinoma in situ is covered where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment.	The following cancers are not covered: • all hyperkeratosis • all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ • all other melanomas • all other prostatic cancers • all other pituitary tumours • chronic lymphocytic leukaemia less than Rai Stage 1 • all cancers of the bladder unless having progressed to at least TNM classification T1N0M0 • all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3) • all tumours which are histologically classified as pre-malignant, non-invasive, high-grade dysplasia, borderline or having low malignant potential • tumours which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics. * Carcinoma in situ is covered where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment.

What do the changes mean for me?

No action is required. However, you may wish to speak to your financial adviser to understand what these changes may mean for you.

Any questions?

If you have any questions about the changes outlined in this PDS Update, or you need more information about your policy, please contact your financial adviser or call Customer Care on 133 667, weekdays between 8.30am and 6.00pm (AEST).

Important Information

Zurich Australia Limited trading as OnePath Life ABN 92 000 010 195, AFSL 232510 issues OneCare. This includes OneCare External Master Trust and OneCare SMSF.

OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496, AFSL 238346, RSE L0000673 is the trustee of the Retirement Portfolio Service (Fund) ABN 61 808 189 263 and the issuer of OneCare Super. OnePath Custodians is part of the Insignia Financial group of companies, comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). Zurich Australia Limited is not a related body corporate of OnePath Custodians or any other company in the Insignia Financial Group.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional. You should also consider the Product Disclosure Statement (PDS) for the product available at www.onepath.com.au or by calling 133 667 in deciding whether to acquire or to continue to hold the product. Furthermore, this product has been designed to meet certain objectives, financial situations and needs, which are described in its Target Market Determination available at www.onepath.com.au/tmd.

AIMO-022677-2024 OPL2000020-0225