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. For information on the Federal Budget 2015/16 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 **Tuesday 30 June 2015**, 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 and ANZ Smart Choice Super (for Employers and their employees only), aside from PortfolioOne, which is outlined on page 3.

Please note contributions must include all associated documentation. The contribution will be processed effective 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 2015
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 **Friday 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. * Check with your financial institution for their cut-off time.
Direct Debit – OneAnswer Personal Super	All Direct Debit requests must be submitted no later than **5pm** on **Monday 29 June**.
EasyTransact† Direct Debit payments	Must be at 'confirmed' status on EasyTransact by **5pm** on **Tuesday 30 June**.
EasyTransact BPAY® and Internet banking (EFT) payments	Must be submitted on EasyTransact and received by **4pm** on **Friday 26 June**.
Cheques and associated documentation	Must be received by **5pm** on **Tuesday 30 June** at either OnePath's Head Office or State Offices. See overleaf for address details. Please make cheques payable to OnePath.

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† EasyTransact is our electronic superannuation administration and contribution processing facility for employers.

Payment methods detailed in the table above are current until **5pm 30 June 2015**. From 1 July 2015, employers with 20 or more employees will need to comply with the new SuperStream Data and Payment Standards. Please refer to the ATO website http://www.ato.gov.au/Super/SuperStream for more information.

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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).
- It is recommended that contributions for other super funds are submitted on EasyTransact by **5pm** on **15 June** to ensure they are received prior to the end of financial year.

'Walk in' contributions brought to OnePath offices in person

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 during the final week of the financial year:

Head Office and State Offices: 25-30 June 2015 (Thursday, Friday, Monday & Tuesday), 8.30am–5pm

Office	Street address	Postal address
Head Office	Ground floor, 242 Pitt 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

For walk-in contributions we can only accept payments by cheque or money order. Where a product allows credit card payments, members can use the automated pay-by-phone service on 133 110 or contact Customer Services.

New Business Applications

For OneAnswer Frontier, new business applications, along with all associated paperwork and requirements, must be received by 5pm on **Tuesday 30 June 2015** at OnePath's Head Office or State offices. Please note, the relevant payment method and cut-off times apply. For OneCare Super, new business applications and any outstanding requirements must be received by **5pm on Thursday 25 June 2015**.

A reminder about contribution caps

It is important that you are aware of the contribution limits and ensure you don't exceed the caps. Below is a quick summary of the current 2014/15 financial year contribution caps.

	Concessional cap* **$30,000 - if less than age 50 at 30 June 2015.** **$35,000 - if age 50 or over at 30 June 2015.**	**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.	Excess non-concessional contributions are taxed at 49.0% (includes the Medicare levy and Temporary Budget Repair levy). 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 the top marginal rate plus Medicare levy.

	Concessional cap* $30,000 - if less than age 50 at 30 June 2015. $35,000 - if age 50 or over at 30 June 2015.	Non-concessional cap $180,000
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 2014/2015 financial year for brought forward amounts is $540,000. This effectively allows you to contribute up to $540,000 over three financial years. 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.

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 2015
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 **Wednesday 24 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 **Tuesday 2 June** Investment Service: **5pm** on **Wednesday 24 June**.
Cheques and associated documentation	All new applications must be received by **12pm** on **Tuesday 30 June**. Additional contributions into PortfolioOne Superannuation Service must be received by **3pm** on **Tuesday 30 June.** Additional investments into PortfolioOne Investment Service must be received by **4pm** on **Tuesday 30 June**.

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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 approximately 20 July 2015.

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 2015 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.

‡ Does not apply to PortfolioOne.

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 employees)	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 Funds Management Limited (ABN 21 003 002 800, AFSL 238342), OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) and OnePath Life Limited (ABN 33 009 657, 176 AFSL 238341). This information is current at May 2015 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 133 665. The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acquiring, disposing or deciding whether to continue to hold the product, investors should consider the relevant disclosure document and any product updates (for open and closed products) which are available at onepath.com.au or by calling Customer Services on 133 665. You should read the relevant Product Disclosure Statement (PDS) available by calling Customer Services on 133 665 or visiting onepath.com.au and consider if this product is right for you.

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