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 2018.

Furthermore, for information on the Federal Budget 2017/18 and what it means for you, please speak to your financial adviser.

CONTRIBUTIONS

To ensure contributions for the 2017/18 financial year are received at our offices in time, please forward all contributions as soon as possible, and no later than the cut-off times specified in this document (refer to the 'Payment cut-off dates and times' section on page 2 for details). Contributions received after these cut-off times will be processed in the next financial year.

Important notes:

- Contributions must include all associated documentation. Please refer to the relevant product in the Product Disclosure Statement (PDS) for the effective date the contribution will be processed.
- Cash is not accepted as a method of payment for contributions.
- Contributions made in person (known as 'Walk in' contributions) will only be accepted for certain products (refer to the table below) and at the ANZ Wealth offices detailed on page 3.
- Employers are required to make contributions that are compliant with the SuperStream Data and Payment Standards. 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 ANZ EasyTransact by **5pm** on **11 June 2018** to ensure they are received prior to the end of financial year.
- If a participating employer in a default plan is not registered with ANZ EasyTransact and would like to be and make employer contributions for this financial year, an application must be received by ANZ Wealth by **5pm** on **11 June 2018**.
- Where a product allows payment by credit card, members can use the automated pay-by-phone service on 133 110 or contact Customer Services by **5pm** on **29 June 2018**.

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Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2017 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY*^	ANZ EasyTransact†	Credit Card	'Walk in' contributions
OneAnswer Personal Super OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No	No	Yes
Integra Super	Yes	No	Yes	Yes	Yes	No	Yes
World of Protection OneCare	Yes	Yes	Yes	No	No	Yes	Yes

* Employers are required to make contributions that are compliant with the Superannuation Data and Payment Standards ('SuperStream'). Whilst we can accept contributions via BPAY and EFT (depending on the Product) 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.
^ Please note there is no need to forward your client's BPAY receipt number to ANZ Wealth.
† ANZ EasyTransact is our electronic superannuation administration and contribution processing facility for participating employers with default plans in ANZ Wealth.

Payment cut-off dates and times

The tables below detail the payment cut off dates and times.

All ANZ and OnePath products

Payment Method	Cut-off dates and times for 2018
ANZ EasyTransact Direct Debit payments	Must be at 'confirmed' status on ANZ EasyTransact by **5pm** on **Friday 29 June 2018**.
ANZ EasyTransact BPAY and Internet banking (EFT) payments	Must be submitted on ANZ EasyTransact and received* by **4pm** on **Wednesday 27 June 2018**.
Cheques and associated documentation	Must be received* by us by **5pm** on **Friday 29 June 2018** – refer to page 3 for address details. Please make cheques payable to OnePath Life.
Direct Debit	All Direct Debit requests must be submitted no later than **5pm** on **Tuesday 26 June 2018**.
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 **Wednesday 27 June 2018**. 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. Clients need to consider this when making last minute contributions.

* Note, cheques and associated documentation must be posted in a timely manner to ensure they are received by us on or before the allocated dates. Any payment or documentation received after these dates will be processed in the next financial year.

Clients need to check with their financial institution for their cut-off time.

'Walk in' contributions brought to ANZ Wealth's offices in person

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

During the final week of the financial year, we will accept 'walk in' contributions and additional investments for ANZ products and OnePath products at the following ANZ Wealth offices between **25 and 29 June 2018 (Monday - Friday), 8.30am – 5pm**.

Office	Street Address	Postal Address
New South Wales	Ground floor, 347 Kent Street, Sydney NSW 2000	GPO Box 5306, Sydney NSW 2001 GPO Box 4148, Sydney NSW 2001 (OneCare and World of Protection)
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 Personal Super accounts commenced with contributions (not internal transfers), new business applications with all associated paperwork and requirements must be received by **5pm** on **Friday 29 June 2018** at one of the offices listed directly above. If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend you send all correctly completed documentation to us by **5pm** on **Tuesday 26 June 2018**. For OneCare, new business applications and any outstanding requirements must be received by **5pm** on **Wednesday 27 June 2018**.

Further important information for the end of the financial year

A reminder about contributions caps

It is important that you are aware of your contributions limits and ensure that they don't exceed the caps. We recommend you speak to your financial adviser for details.

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 **Friday, 20 July 2018**. 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 2018** unit prices are available. Any clients who have nominated a pension payment as a percentage of their account balance in July 2018 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 2018.

For example:

A minimum 5% monthly payment based on account balance using unit prices available on 29 June:	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
All OneAnswer and OneAnswer Frontier products	133 665	8.30am – 6.30pm	02 9234 6668
Integra Super	133 665	8.30am – 6.30pm	02 9234 6668
ANZ EasyTransact (employers Only)	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 2018 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 13 65 65. 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 anz.com or onepath.com.au and consider if this product is right for you.