

# ONECARE | ONECARE SUPER

## SUPPLEMENTARY

## PRODUCT DISCLOSURE STATEMENT

1 August 2025

**This Supplementary Product Disclosure Statement (SPDS) supplements the OneCare Product Disclosure Statement and Policy Terms dated 1 October 2024 (PDS) which includes OneCare and OneCare Super and is to be read together with the PDS. Terms defined in the PDS have the same meaning in this SPDS.**

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich) issues OneCare. This includes OneCare External Master Trust and OneCare SMSF.

OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 (OPC) issues OneCare Super. OneCare Super is a superannuation product issued by OPC, as trustee of the Retirement Portfolio Service ABN 61 808 189 263 (Fund). Zurich is the insurer for OneCare Super. When you join OneCare Super, OPC contracts with Zurich to provide the insured benefits. OPC has appointed Zurich to act as administrator of OneCare Super.

Zurich and OPC are the issuers of this SPDS which covers OneCare and OneCare Super. Both Zurich and OPC are wholly responsible for all of the contents of this SPDS. However, an issuer is not responsible for the products issued by the other issuer.

Zurich is a company within the Zurich Australia Group. OPC is a member of the Insignia Financial Group of Companies comprising Insignia Financial Limited ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

Zurich and OPC are not related bodies corporate.

The purpose of this SPDS is to:

- let you know about the proposed change of trustee and transfer of benefits under OneCare Super, and
- update the PDS by incorporating:
  - a new factor that will impact the premium for Income Secure Cover that became effective on 12 July 2025, as per the SPDS issued and made available on that date, and
  - improvements made to two Trauma definitions under Trauma Cover and Child Cover that became effective on 7 February 2025, as per the Product Disclosure Statement Update (PDS Update) issued and made available on that date.

**The purpose of this section of the SPDS is to let you know about the proposed change of trustee and transfer of benefits under OneCare Super on or about 1 October 2025 (Transfer Date).**

**It's important to consider what this means to you when acquiring OneCare Super.**

## OneCare Super



OPC is the trustee of OneCare Super. OPC has decided to transfer all members of OneCare Super to Brighter Super (ABN 23 053 121 564) on the Transfer Date. Brighter Super Trustee (ABN 94 085 088 484 AFSL 230511) is the trustee for Brighter Super. For more information on the transfer, see 'What's changing' below.

## Who is Brighter Super?

You can find out about Brighter Super by visiting [brightersuper.com.au](http://brightersuper.com.au)

## What's not changing

Your insurance cover won't change as a result of the transfer and Zurich will remain the insurer.

As benefits in OneCare Super are limited to life insurance provided by Zurich, the same terms and conditions will apply as a result of the transfer to Brighter Super and insurance cover will continue provided premiums are paid.

Please be assured that if you have a OneAnswer Frontier Personal Super account, that account is not part of this transfer. Only your OneCare Super policy is being transferred to Brighter Super.

## What's changing

The transfer will happen through a 'successor fund transfer' (SFT), which is the transfer of a member's benefit from one super fund to another without requiring their approval. When transferring benefits, the trustees of both funds must agree that the members' rights in respect of benefits in the new fund will be equivalent to those available immediately before the transfer.

OPC and Brighter Super Trustee are satisfied that Brighter Super will provide equivalent rights in respect of benefits, and importantly that the transfer is in the best financial interests of the transferring members.

If you apply for OneCare Super and your application is accepted before the Transfer Date, you'll become a member of the Fund as described in the PDS. You'll then be transferred to Brighter Super on the Transfer Date.

If you apply for OneCare Super and your application has not been accepted before the Transfer Date, your information in your application will be provided to Brighter Super Trustee.

## What the transfer means for you

Information you should know	
<b>Policy terms and conditions</b>	There will be no changes to policy terms and conditions as a result of the SFT and Zurich will remain the insurer.
<b>Fees, costs and discounts</b>	The only costs you pay are the premiums charged by Zurich as the insurer. Premium rates and how discounts are applied to your OneCare Super policy won't change as a result of the SFT. Remember that your premiums are usually recalculated each year based on factors such as your age and the amount of your cover. You'll receive a notice about any premium changes before each policy anniversary. Also, premium rates are determined by Zurich and aren't guaranteed. Please see <b>The Cost of Your Policy</b> from page 109 of the PDS for information about how Zurich calculates your premiums and when they may change.

## Information you should know

### Payments made by rollover from a OneAnswer Frontier Personal Super account

Before the Transfer Date, if you have chosen your premiums to be paid by an internal rollover from a OneAnswer Frontier Personal Super account, your premiums will continue to be paid from that account after the SFT.

However, from the Transfer Date these payments will be transferred to Brighter Super.

As part of the SFT, OPC will transfer your existing payment authority to Brighter Super Trustee, and this will be considered an external rollover payment authority from the Transfer Date.

This means that:

- any premiums due after the Transfer Date will be requested from your OneAnswer Frontier Personal Super account as an external rollover unless you change the way you pay your premiums at the Transfer Date;
- any premium payment after the Transfer Date will generally be deducted proportionately across all your investment options;<sup>1</sup>
- your overall premium payments will remain unchanged as a result of the SFT, and you'll continue to receive the 15% tax rebate;
- if you've made contributions to your OneAnswer Frontier Personal Super account and plan to claim a tax deduction, but haven't yet submitted the necessary 'notice of intention' to OPC, the partial rollover to pay the OneCare Super policy may stop you from claiming a tax deduction on the full amount. Make sure your intention to claim the full tax deduction has been confirmed before any rollovers or rebates are processed; and
- if your premium payment is due to occur between 22 September 2025 and before the Transfer Date, your premium payment will be requested after the Transfer Date.

After the Transfer Date, it's important to know what conditions will apply to external rollovers. Please see 'Option 3 External rollover' on pages 116 and 117 of the PDS to find out more.

You can choose to change your payment details at any time through [onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife), a 24/7 self-service customer portal.

### Payments by direct debit or rollover from another superannuation fund

Brighter Super has confirmed any payment arrangements in place before the transfer will continue and you won't need to do anything.

You can provide updated payment details at any time through [onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife), a 24/7 self-service customer portal.

### Death benefit beneficiary nominations

If you nominate beneficiaries to receive any Death Benefits payable from the Fund, this will be automatically transferred to Brighter Super.

If you select for a death benefit to be paid as an income stream, in the event of a death benefit being paid after the Transfer Date, Brighter Super will pay this as a lump-sum death benefit only.

### Third-party authorities and Powers of Attorney

If you provide a written authority for another person to access details about your policy, it'll continue to be accepted by Brighter Super. Powers of Attorney held by the Fund at the date of the SFT will be transferred and will continue to be accepted by Brighter Super.

You don't need to do anything unless you want to renew or change any authorities.

### What happens if you have an insurance claim

If you have an insurance claim in progress at the time of the transfer, including an income protection claim, it'll continue to be managed by Zurich as the insurer.

If a claim has been paid by Zurich to OPC and the release of the benefit to you or your beneficiaries is pending at the time of the SFT, Brighter Super Trustee will manage the completion of the claim after the Transfer Date. Zurich will continue to communicate with you about the claim.

Any new claims submitted on or after the Transfer Date will be managed by Brighter Trustee Super and Zurich.

There will be no changes to the superannuation or taxation requirements for your claim, or to the rules for the payment of a death claim benefit.

<sup>1</sup> Premiums won't be deducted from term deposit or MoneyForLife investment options. Also, there may be other minor differences in the premium deduction calculations due to rounding.

## Information you should know

<b>If you have a complaint in progress</b>	If you have a complaint in progress at the time of the transfer, Zurich will continue to communicate with you about your complaint.
<b>Claiming a tax deduction or varying a previous notice to claim a tax deduction</b>	If you want to claim a tax deduction for contributions made to OneCare Super during the 2025-2026 financial year, or if you want to vary a previous notice to claim a tax deduction, you may do so by submitting a <b>notice of intention to claim a tax deduction</b> . Forms will be sent each year, and you'll remain eligible to provide the notice after the Transfer Date.
<b>What will be included in your first Annual Statement after the Transfer Date?</b>	Your first Annual Statement after the Transfer Date will be issued by Brighter Super Trustee and will include details of your insurance and applicable transactions for the full <b>2025-2026</b> financial year period. Please note this period covers your membership in both the Fund and Brighter Super. Your insurance will continue under OneCare Super, provided your premiums continue to be paid.
<b>Are any contact details changing?</b>	Contact details will remain the same after the Transfer Date. This includes current points of contact for any claims or complaints.
<b>Super fund identifier for electronic payments</b>	The Unique Superannuation Identifier (USI) is used to identify super funds/or super products for electronic rollovers and contributions. Here are the relevant USIs that you'll need to know for any electronic payments before and after the Transfer Date.  On or before 30 September 2025: Retirement Portfolio Service: 61808189263001 From 1 October 2025: Brighter Super: 23053121564201

### The purpose of this section of the SPDS is to update the PDS by incorporating:

- a new factor that will impact the premium for Income Secure Cover that became effective on 12 July 2025, as per the SPDS issued and made available on that date, and
- improvements made to two Trauma definitions under Trauma Cover and Child Cover that became effective on 7 February 2025, as per the PDS Update issued and made available on that date.

### What's changing in the PDS?

In the section 'The Cost of the Policy' beginning on page 109 of the PDS, the list of factors affecting the premium under the heading 'Factors affecting the premium' is amended by inserting an additional bullet point on page 109 as follows:

Location of change	The text below is deleted	And replaced with
Page 109	<ul style="list-style-type: none"> <li>• <b>occupation:</b> we classify occupations which present a similar risk profile into occupation categories. The greater the risk for occupations within a given category, the higher the premium. We generally charge different premium rates for each occupation category for TPD Cover, Income Secure Cover and Business Expense Cover. We may also charge higher premiums for certain higher risk occupations for other types of Cover</li> </ul>	<ul style="list-style-type: none"> <li>• <b>occupation:</b> we classify occupations which present a similar risk profile into occupation categories. The greater the risk for occupations within a given category, the higher the premium. We generally charge different premium rates for each occupation category for TPD Cover, Income Secure Cover and Business Expense Cover. We may also charge higher premiums for certain higher risk occupations for other types of Cover</li> <li>• <b>for Income Secure Cover, employment status (whether self-employed or salary-based employee):</b> the premium rates for a life insured who is self-employed are generally higher than those for a life insured who is a salary-based employee</li> </ul>



The table below describes the Trauma 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 change	The text below is deleted	And replaced with
<p><b>Page 96</b></p>	<p><b>Angioplasty – triple vessel</b> means the undergoing of angioplasty to three or more coronary arteries (<i>left main, left anterior descending, circumflex and right coronary</i>) or their branches, during a single surgical procedure, or two procedures no more than three months apart.</p>	<p><b>Angioplasty triple vessel</b> 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.</p>
<p><b>Page 97</b></p>	<p><b>Cancer (excluding less advanced cases)</b> 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.</p> <ul style="list-style-type: none"> <li>• Melanomas are covered if they have a TNM classification of at least T1b as determined by histological examination.</li> <li>• Prostatic cancer is covered if it is either:                             <ul style="list-style-type: none"> <li>– a TNM classification of at least T1c</li> <li>– a Gleason score of at least 6</li> <li>– required to have ‘major interventionist treatment’ to arrest the spread of malignancy.</li> </ul> </li> </ul> <p>‘Major interventionist treatment’ includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <ul style="list-style-type: none"> <li>• Carcinoma in situ* of the breast is covered if either:                             <ul style="list-style-type: none"> <li>– treatment requires the removal of the entire breast</li> <li>– treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy).</li> </ul> </li> <li>• Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle.</li> <li>• Pituitary neuroendocrine tumours are covered if either:                             <ul style="list-style-type: none"> <li>– there is evidence of metastatic spread;</li> <li>– the life insured undergoes surgical removal by open craniotomy.</li> </ul> </li> </ul>	<p><b>Cancer (excluding less advanced cases)</b> 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.</p> <ul style="list-style-type: none"> <li>• Melanomas are covered if they have a TNM classification of at least T1b as determined by histological examination.</li> <li>• Prostatic cancer is covered if it is either:                             <ul style="list-style-type: none"> <li>– a TNM classification of at least T1c</li> <li>– a Gleason score of at least 6</li> <li>– required to have ‘major interventionist treatment’ to arrest the spread of malignancy.</li> </ul> </li> </ul> <p>‘Major interventionist treatment’ includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <ul style="list-style-type: none"> <li>• Carcinoma in situ* of the breast is covered if either:                             <ul style="list-style-type: none"> <li>– treatment requires the removal of the entire breast</li> <li>– treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy).</li> </ul> </li> <li>• Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle.</li> <li>• Pituitary neuroendocrine tumours are covered if either:                             <ul style="list-style-type: none"> <li>– there is evidence of metastatic spread;</li> <li>– the life insured undergoes surgical removal by open craniotomy.</li> </ul> </li> </ul>

Location of change	The text below is deleted	And replaced with
<p><b>Page 97</b> (cont.)</p>	<ul style="list-style-type: none"> <li>• <i>Cancers of the thyroid are covered if either:</i> <ul style="list-style-type: none"> <li>– <i>having progressed to at least TNM classification T2N0M0, or</i></li> <li>– <i>where a total thyroidectomy has been undertaken and was considered by treating doctors to be the appropriate and necessary treatment.</i></li> </ul> </li> </ul> <p>The following cancers are not covered:</p> <ul style="list-style-type: none"> <li>• all hyperkeratosis</li> <li>• all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ</li> <li>• all other melanomas</li> <li>• all other prostatic cancers</li> <li>• all other pituitary tumours</li> <li>• <i>all other thyroid cancers</i></li> <li>• chronic lymphocytic leukaemia less than Rai Stage 1</li> <li>• all cancers of the bladder unless having progressed to at least TNM classification T1N0M0</li> <li>• all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3)</li> <li>• all tumours which are histologically classified as pre-malignant, non-invasive, high-grade dysplasia, borderline or having low malignant potential</li> <li>• 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.</li> </ul> <p>* 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.</p>	<p>The following cancers are not covered:</p> <ul style="list-style-type: none"> <li>• all hyperkeratosis</li> <li>• all non-melanoma skin cancers unless having spread to the bone, lymph node, or another distant organ</li> <li>• all other melanomas</li> <li>• all other prostatic cancers</li> <li>• all other pituitary tumours</li> <li>• chronic lymphocytic leukaemia less than Rai Stage 1</li> <li>• all cancers of the bladder unless having progressed to at least TNM classification T1N0M0</li> <li>• all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3)</li> <li>• all tumours which are histologically classified as pre-malignant, non-invasive, high-grade dysplasia, borderline or having low malignant potential</li> <li>• 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.</li> </ul> <p>* 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.</p>

This information contained in this Supplementary PDS is general information only and doesn't 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 circumstances from an appropriate professional.

OnePath Custodians Pty Limited (OPC) ABN 12 008 508 496 AFSL 238346 RSE L0000673 is the trustee of the Retirement Portfolio Service ABN 61 808 189 263 (Fund) and the issuer of OneCare Super. OPC is a member of the Insignia Financial Group of Companies comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). OneCare Super members are proposed to transfer to Brighter Super (ABN 23 053 121 564). The trustee of Brighter Super is Brighter Super Trustee (ABN 94 085 088 484, AFSL 230511). Brighter Super Trustee is not a related body corporate of OPC or any other company in the Insignia Financial Group.

Zurich Australia Limited trading as OnePath Life (OnePath or Zurich) ABN 92 000 010 195 AFSL 232510 is the administrator and insurer for OneCare Super and the issuer of OneCare. Zurich is a company within the Zurich Financial Services Australia Group and is not a related body corporate of OPC or any other company in the Insignia Financial Group.