

SIGNIFICANT EVENT NOTIFICATION: CHANGES TO THE ANZ CASH ADVANTAGE INVESTMENT FUND

The ANZ Cash Advantage investment fund (the Fund) has exposure to bank deposits held with the Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). The Fund currently has an Ongoing Fee of 0.00% per annum (p.a.), and as at 30 June 2024 paid an interest rate of 4.67% p.a.

- From 1 December 2024 we'll introduce a 0.30% p.a. Ongoing Fee. This fee will cover underlying costs and support the ongoing sustainability of the Fund. It will be deducted from the Fund's gross interest rate return.

All other fees and costs for your product, and for the Fund, remain the same.

- The Ongoing Fee rebate of 0.10% p.a. paid to members with a total account balance above \$300,000 will now take into account your balance in the Fund. Currently the Fund is excluded from this calculation. This change will increase the amount of any rebate you're currently receiving or may increase your eligible account balance so that you're able to receive a rebate.
- To give more certainty and clarity to members, on 1 December 2023 we changed the investment objective for the Fund to target a return after Ongoing Fees are deducted.

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The fund aims to provide investors with a high level of capital security while achieving returns in line with cash management accounts by investing in ANZ bank deposits.	The fund aims to provide investors with a high level of capital security while achieving returns generally in line with the Reserve Bank of Australia Cash Rate Target (after fees and before tax) by investing in bank deposits.

The investment strategy of investing in a portfolio of cash held with ANZ will remain the same.

- In November 2023, ANZ provided a 0.10% p.a. improvement to the interest rate for this Fund. A further improvement was provided in December 2023 with an increase of 0.25% p.a. in line with the interest rate rise by the RBA in November 2023. We'll continue to work with ANZ to meet the Fund's investment objective.

Note that interest rates are subject to change. You can obtain current interest rates at any time at onepathsuperinvest.com.au > Performance & Updates > Current interest rates or by calling Customer Services.

- As currently disclosed in the Product Disclosure Statement (PDS), a related party of the Trustee may receive payments from ANZ of up to 0.28% p.a. (plus any applicable GST) of the amounts held in the ANZ Cash Advantage fund invested with ANZ. These payments are not currently an additional charge to you and are expected to cease from 1 December 2024.

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