

SAMPLE

REFERENCE GUIDE

OneAnswer Frontier Personal Super works a bit differently to ANZ Personal Superannuation Bond. Learn more in this Guide.

June 2023

WHAT IS THIS REFERENCE GUIDE ABOUT?

This Reference Guide (Guide) contains important information about the transfer of your account balance from ANZ Personal Superannuation Bond to OneAnswer Frontier Personal Super. It includes key information on how these super products differ and how you may be affected by the changes.

Please ensure you read your enclosed Letter, including the 'What do the changes mean for me?' pages, as they contain important information specific to how the transfer will affect your account.

To find out more about OneAnswer Frontier Personal Super, you should refer to the Product Disclosure Statement (PDS), Additional Information Guide, Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide and OneAnswer Hedge Funds Guide, available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures or free of charge by calling Customer Services.

A Target Market Determination (TMD) for OneAnswer Frontier Personal Super is available free of charge at www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures or by calling Customer Services.

The information provided in this Guide is general information only, and does not take into account your personal objectives, financial situation or needs. We encourage you to obtain financial advice tailored to your personal circumstances.

Terms used in this Guide

Where we refer to 'Trustee', 'us', 'we', and 'our', we mean the Trustee, OnePath Custodians Pty Limited, who is the issuer of ANZ Personal Superannuation Bond and OneAnswer Frontier Personal Super.

Contact details

Call: Customer Services on 1800 036 190 weekdays between 8.30am and 6.30pm (AEST/AEDT)

Email: client@onepathsuperinvest.com.au

CONTENTS

Welcome to OneAnswer Frontier Personal Super	3
Your new investment options	3
Fees and costs changes	5
Online anytime, anywhere	6

WELCOME TO ONEANSWER FRONTIER PERSONAL SUPER

OneAnswer Frontier Personal Super is a contemporary super account, which provides a simple way to access a range of investments designed to help you invest for retirement in a tax-effective way, and has the following key features:

- access to over 80 investment options
- competitively priced OnePath index funds
- MultiSeries multi-manager funds
- easy to understand fees with discounts for larger account balances.

YOUR NEW INVESTMENT OPTIONS

The 'What do the changes mean for me?' pages show how your ANZ Personal Superannuation Bond account balance will be invested when transferred to OneAnswer Frontier Personal Super.

Growth/Defensive assets

If you are invested in one of the investment options listed in the table below, there is no identical option available in OneAnswer Frontier Personal Super. This means your balance in that option will be transferred to the most appropriate alternative investment option.

The split of growth and defensive assets for both the current investment option and the future alternative investment option in OneAnswer Frontier Personal Super is provided for reference.

Current investment option	Growth/Defensive assets (%)*	Future investment option	Growth/Defensive assets (%)*
ANZ Balanced	55% Growth / 45% Defensive	MultiSeries 50	50% Growth/50% Defensive
ANZ Capital Guaranteed – Series 1, 2 & 3	100% Defensive	ANZ Cash Advantage	100% Defensive
ANZ Conservative	37% Growth / 63% Defensive	MultiSeries 30	30% Growth / 70% Defensive
ANZ Diversified Stable – Series 1 & 2	37% Growth / 63% Defensive	MultiSeries 30	30% Growth / 70% Defensive
ANZ Growth	76% Growth / 24% Defensive	MultiSeries 70	70% Growth / 30% Defensive
ANZ Income	20% Growth / 80% Defensive	MultiSeries 30	30% Growth / 70% Defensive
ANZ Managed – Series 1 & 2	76% Growth / 24% Defensive	MultiSeries 70	70% Growth / 30% Defensive
Gateway Aggressive	91.5% Growth / 8.5% Defensive	MultiSeries 90	90% Growth / 10% Defensive
Gateway Balanced	55% Growth / 45% Defensive	MultiSeries 50	50% Growth/50% Defensive
Gateway Conservative	37% Growth / 63% Defensive	MultiSeries 30	30% Growth / 70% Defensive
Gateway Growth	76% Growth / 24% Defensive	MultiSeries 70	70% Growth / 30% Defensive

* Based on strategic asset allocations as at 17 March 2023.

Capital guaranteed investment option

The ANZ Capital Guaranteed investment option guarantees that the unit price of the investment option will not fall.

On transfer to OneAnswer Frontier Super, investments in ANZ Capital Guaranteed will be transferred to the ANZ Cash Advantage (ACA) investment option.

ACA does not have a capital guarantee, however it was chosen after considering factors such as:

- similar defensive asset allocation of cash and/or fixed interest , and
- lower investment fees and costs.

If you would like more information on ANZ Cash Advantage, refer to the OneAnswer Investment Funds Guide available from www.onepathsuperinvest.com.au > Super & Investments > Forms & Brochures.

Reviewing your investment options



Your new investment options may be different in terms of investment fees or investment profile (including objectives, strategies, asset allocations and risks) to those you had in ANZ Personal Superannuation Bond. We encourage you to review them to consider whether they meet your investment needs.

You have the flexibility to change your investment options at any time. Buy and sell spreads will apply when you switch investments, refer to the OneAnswer Frontier Personal Super Buy-Sell Spread Guide available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures.

To change your investment options any time after the transfer, log into your My OnePath online account at www.onepathsuperinvest.com.au or complete a Switch Request form available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures.

FEES AND COSTS CHANGES

The 'What do the changes mean for me?' pages enclosed with your Letter provide an estimate of the total ongoing fees and costs that apply in ANZ Personal Superannuation Bond compared to OneAnswer Frontier Personal Super over a 12-month period.

Investment fees and costs

The table below sets out the differences in total investment fees and costs (including transaction costs), on a percentage basis, based on the latest cost information available.

From ANZ Personal Superannuation Bond investment option	Total investment fees and costs (% p.a.)*	To OneAnswer Frontier Personal Super investment option	Total investment fees and costs (% p.a.)*
ANZ Australian Imputation	1.97	OnePath Blue Chip Imputation	1.19
ANZ Australian Shares	1.92	OnePath Australian Shares	1.09
ANZ Balanced	2.32	MultiSeries 50	0.84
ANZ Capital Guaranteed	1.56	ANZ Cash Advantage	Nil
ANZ Capital Guaranteed – Series 1	1.18	ANZ Cash Advantage	0.00
ANZ Capital Guaranteed – Series 2 & 3	1.53	ANZ Cash Advantage	0.00
ANZ Conservative	2.11	MultiSeries 30	0.79
ANZ Diversified Fixed Interest	1.73	OnePath Diversified Fixed Interest	0.77
ANZ Diversified Stable – Series 1 & 2	1.55	MultiSeries 30	0.79
ANZ Growth	2.35	MultiSeries 70	0.89
ANZ Income	1.74	MultiSeries 30	0.79
ANZ Managed – Series 1 & 2	1.67	MultiSeries 70	0.89
ANZ Property Securities	1.86	OnePath Property Securities	1.03
ANZ Select Leaders	1.94	OnePath Select Leaders	1.11
Gateway Aggressive	2.45	MultiSeries 90	1.01
Gateway Balanced	2.55	MultiSeries 50	0.84
Gateway Conservative	2.47	MultiSeries 30	0.79
Gateway Growth	2.57	MultiSeries 70	0.89

* Includes Transaction Costs.

To find out about the investment options offered through OneAnswer Frontier Personal Super, see the Product Disclosure Statement (PDS), Fees Guide, Additional Information Guide and Investment Funds Guide, available from www.onepathsuperinvest.com.au >Super & Investments >Forms & Brochures or free of charge by calling Customer Services on 1800 036 190.

Member Fee

The Member Fee that may apply on your current ANZ Personal Superannuation Bond account each month is different to the Member Fee that applies in OneAnswer Frontier Personal Super.

The Member Fee is an account keeping fee, see below for details on the Member Fee that will apply.

ANZ Personal Superannuation Bond		OneAnswer Frontier Personal Super	
Member Fee	ANZ Personal Superannuation Bond originally charged an Administration account keeping fee, however this no longer applies.	Member Fee	\$135.29 p.a. on account balances below \$50,000*.

* Balance excludes amounts invested in ANZ Term Deposits and ANZ Cash Advantage.

If you have more than one OneAnswer Frontier account, you may be able to avoid being charged the Member Fee by requesting that we link your accounts for the purposes of calculating the Member Fee. Call Customer Services for this request.

Additionally, if you have other super accounts in other products or super funds, you may wish to consider consolidating these accounts to increase your account balance above the Member Fee threshold amount. We recommend that you speak to a financial adviser before consolidating your accounts to understand if:

- you will incur additional costs in transferring your investments, or
- there are any impacts to benefits or entitlements, such as the loss of insurance cover.

Adviser Service Fees

If you have a financial adviser with an active Adviser Service Fee (ASF) arrangement at the date of transfer, the ASF will continue to be deducted from your OneAnswer Frontier Personal Super account on the same date each month as it was deducted in your ANZ Personal Superannuation Bond account.

Any future ASF arrangement commencing after 10 June 2023 will be deducted on or about the 10th day of each month, corresponding with the date your new OneAnswer Frontier Personal Super account was opened.

ONLINE ANYTIME, ANYWHERE

Keep track of your OneAnswer Frontier Personal Super account online, 24/7. You can register online in a few minutes. Access your My OnePath account from your desktop, tablet, iPad or smartphone at www.onepathsuperinvest.com.au to:

- update personal details and contact preferences
- manage your account by submitting transactions such as switching investments
- view your transaction history.

If you already have a My OnePath account, your new OneAnswer Frontier Personal Super account will appear in your account once the transfer has been completed. Alternatively, if you don't have a My OnePath account your new account registration details will be sent to you separately, along with instructions on how to set up your My OnePath account.

After the transfer of your ANZ Personal Superannuation Bond account, you will no longer be able to view or access your online ANZ Investor Access account.

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of the ANZ Personal Superannuation Bond and OneAnswer Frontier Personal Super products. OPC is the Trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are part of the RPS.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial product mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. Copies of the PDS and TMD are available upon request by phoning 1800 036 190 or by searching for the applicable product at onepathsuperinvest.com.au

OPC 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'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

The Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and companies within the Insignia Financial Group (including OPC) are not related bodies corporate. ANZ does not stand behind or guarantee the issuer of these products.