



REFERENCE GUIDE

**ANZ SMART CHOICE SUPER
FOR EMPLOYERS AND THEIR EMPLOYEES**

ANZ SMART CHOICE SUPER WORKS A BIT DIFFERENTLY
TO INTEGRA SUPER, LEARN MORE IN THIS GUIDE

MAY 2022

WHAT IS THIS REFERENCE GUIDE ABOUT?

This Reference Guide (Guide) contains important information about the transfer of your account balance and insurance cover (if any) from Integra Super to ANZ Smart Choice Super for employers and their employees (ANZ Smart Choice 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 and Transaction freeze postcard as they also contain important information.

To find out more about ANZ Smart Choice Super for employers and their employees, you should also refer to the Product Disclosure Statement (PDS), Additional Information Guide and the Insurance Guide – Standard Employer Plans, available from anz.com/smartchoicesuper under the 'Downloads – important documents' section or free of charge by calling Customer Services.

A Target Market Determination (TMD) for ANZ Smart Choice Super for employers and their employees is available free of charge at anz.com.au/support/rates-fees-terms/target-market-determinations/ 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 the following terms:

- 'Trustee', 'us', 'we', and 'our', we mean the Trustee, OnePath Custodians Pty Limited, who is the issuer of ANZ Smart Choice Super, and
- 'Insurer', we mean OnePath Life Limited, who provides the insurance cover in ANZ Smart Choice Super.

Contact details

Call: Customer Services on 1800 353 667 weekdays between 8.30am and 6:30pm (AEST)

Email: client@onepathsuperinvest.com.au

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AN AWARD-WINNING SUPER PRODUCT

Providing better retirement outcomes for our members is at the forefront of everything we do.

Our most recent accolades include:

- The ANZ Smart Choice Super suite of products¹ was awarded a 5-Star rating for 'Most satisfied customers' by CANSTAR in the superannuation category for 2021, for value-for-money, customer service, investment returns, communications, fees and insurance.
- SuperRatings awarded a gold rating for our Choice product (ANZ Smart Choice Super) for 2022.
- SuperRatings awarded a gold rating for ANZ Smart Choice Pension for 2022, which you may choose to consider upon your retirement.

For more information, please visit canstar.com.au and superratings.com.au.



Note, awards and ratings are not the only thing to consider when choosing a super fund.

¹ Includes ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super and Pension.



ONLINE ANYTIME, ANYWHERE

Keep track of your ANZ Smart Choice Super account online, 24/7. You can register online in a few minutes once your account has been opened, we'll let you know how once you have joined. Our online platform is designed to make it simple and easy to manage and grow your super your way – anytime², anywhere!

Accessing your super has never been easier. You can sign into your account from your desktop, tablet, iPad or smartphone at www.anz.com/smartchoiceaccess.



You can view a snapshot of your super account and how it is invested, and get access to a range of features to:

- ✓ check your account balance
- ✓ view your transaction history
- ✓ view and compare investment options and performance
- ✓ switch your investment options
- ✓ update your beneficiaries
- ✓ change your insurance cover
- ✓ provide your tax file number (TFN)
- ✓ download annual statements
- ✓ access tools and calculators, and
- ✓ find your other super accounts, which you can choose to bring all together into one account with our SuperMatch tool.

Our online Member Centre will also help you to keep on top of your super, by providing you with the latest investment performance, product updates and handy tips, go to anz.com.au/personal/investing-super/superannuation/member-centre/

YOUR NEW INVESTMENT OPTIONS

Your enclosed Letter shows which investment option(s) your Integra Super account balance will be invested in, once transferred to ANZ Smart Choice Super as well as your future contributions.

To find out about the investment options offered through ANZ Smart Choice Super for employers and their employees, see the Product Disclosure Statement (PDS), and Additional Information Guide, available from anz.com/smartchoicesuper under 'Downloads – important documents' or free of charge by calling Customer Services on 1800 353 667.

To find out about the latest investment performance of our investment options, go to anz.com.au/personal/investing-super/superannuation/member-centre/

CHOOSE YOUR OWN INVESTMENT OPTIONS

Your Integra Super investments will be transferred to one or more Choose Your Own investment option(s) in ANZ Smart Choice Super. These investment options will be to the nearest equivalent of your investment funds in Integra Super in terms of their investment profile, which includes investment objective, strategy, asset allocation and risks. Refer to the table below.

However, if you have an open ANZ Smart Choice Super account where you've made an investment choice for your future contributions, we'll continue to invest your future contributions in accordance with your investment instructions.

INVESTMENT OPTIONS MATCHED

From Integra Super investment option	Investment Management Fee (IMF) (%)*	To ANZ Smart Choice Super investment option	Investment Management Fee IMF (%)*
Advance Imputation	2.07	Nikko AM Blue Chip Imputation	1.05
AMP Capital Equity	1.41	ANZ Smart Choice Australian Equities	0.50
Antipodes Global (Long only)	1.85	MFS Global Equity	1.25
Arrowstreet Global Equity (Hedged)	1.93	Arrowstreet Global Equity (Hedged)	1.25
BlackRock Advantage Australian Equity	1.73	ANZ Smart Choice Australian Equities	0.50
BlackRock Advantage International Equity	1.83	ANZ Smart Choice International Equities (Unhedged)	0.50
BlackRock Diversified ESG Growth	1.73	ANZ Smart Choice Growth	0.50
First Sentier Diversified Growth	1.82	ANZ Smart Choice Growth	0.50
First Sentier Imputation	1.81	Nikko AM Blue Chip Imputation	1.05
Investors Mutual Australian Shares	1.88	Perpetual Australian Shares	1.25
MFS Global Equity	1.85	MFS Global Equity	1.25
MLC Platinum Global	2.52	Platinum International	1.80
OnePath Alternatives Growth	2.23	OnePath Alternatives Growth	1.30
OnePath Australian Property Securities Index	1.33	ANZ Smart Choice Global Property	0.50
OnePath Australian Shares	1.64	Alphinity Australian Shares	1.00
OnePath Australian Shares Index	1.33	ANZ Smart Choice Australian Equities	0.50
OnePath Balanced	1.69	OptiMix Moderate	0.95
OnePath Blue Chip Imputation	1.82	Nikko AM Blue Chip Imputation	1.05
OnePath Capital Guaranteed	2.22	OnePath Capital Guaranteed	2.00
OnePath Capital Stable		OnePath Capital Stable (account balance transferred in) [^]	1.15
	1.64	ANZ Smart Choice Conservative (future contributions) [#]	0.50

From Integra Super investment option	Investment Management Fee (IMF) (%)*	To ANZ Smart Choice Super investment option	Investment Management Fee IMF (%)*
OnePath Cash	0.45	ANZ Smart Choice Cash	0.00
OnePath Diversified Fixed Interest	1.62	OnePath Diversified Fixed Interest	0.75
OnePath Emerging Companies	1.75	Karara Capital Emerging Companies	1.05
OnePath Geared Australian Shares Index	2.24	OnePath Geared Australian Shares Index	1.65
OnePath Global Emerging Markets	1.98	OnePath Global Emerging Markets Shares	1.25
OnePath Global Property Securities Index	1.74	ANZ Smart Choice Global Property	0.50
OnePath Global Shares	1.64	Vontobel Global Shares	1.15
OnePath Global Smaller Companies Shares	2.05	ANZ Smart Choice Global Smaller Companies	0.50
OnePath High Growth	1.64	OptiMix High Growth	1.10
OnePath International Shares Index	1.35	ANZ Smart Choice International Equities (Unhedged)	0.50
OnePath International Shares Index (Hedged)	1.44	ANZ Smart Choice International Equities (Hedged)	0.50
OnePath Managed Growth	1.69	OptiMix Balanced	0.99
OnePath Property Securities	1.64	SG Hiscock Property Securities	1.00
OnePath Select Leaders	1.69	Alphinity Select Leaders	1.00
OnePath Sustainable Investments Aus Shares	1.64	Alphinity Sustainable Investments Australian Shares	1.00
OptiMix Australian Fixed Interest	1.47	ANZ Smart Choice Australian Fixed Interest	0.50
OptiMix Australian Shares	1.73	ANZ Smart Choice Australian Equities	0.50
OptiMix Balanced	1.68	OptiMix Balanced	0.99
OptiMix Conservative	1.59	OptiMix Conservative	0.90
OptiMix Global Emerging Markets Shares	2.05	OnePath Global Emerging Markets Shares	1.25
OptiMix Global Shares	1.94	ANZ Smart Choice International Equities (Unhedged)	0.50
OptiMix Growth	1.74	OptiMix Growth	1.00
OptiMix High Growth	1.84	OptiMix High Growth	1.10
OptiMix Moderate	1.66	OptiMix Moderate	0.95
OptiMix Property Securities	1.73	SG Hiscock Property Securities	1.00
Pendal Concentrated Global Shares Hedged	1.88	Arrowstreet Global Equity (Hedged)	1.25
Perennial Value Shares	1.79	Perpetual Australian Shares	1.25
Perpetual Australian Shares	1.95	Perpetual Australian Shares	1.25
Perpetual Balanced Growth	1.95	ANZ Smart Choice Growth	0.50
Perpetual Conservative Growth	1.83	ANZ Smart Choice Conservative	0.50
Perpetual International Shares	2.07	MFS Global Equity	1.25
Platinum International	2.60	Platinum International	1.80
Schroder Australian Equity	1.83	Schroder Australian Equity	1.05

From Integra Super investment option	Investment Management Fee (IMF) (%) [*]	To ANZ Smart Choice Super investment option	Investment Management Fee IMF (%) [*]
Schroder Strategic Growth	1.89	Schroder Real Return	1.00
SG Hiscock Property	1.80	SG Hiscock Property Securities	1.00
UBS Balanced	1.94	UBS Balanced	1.25
UBS Defensive Investment	1.84	UBS Defensive	1.15
UBS Diversified Fixed Income	1.54	OnePath Diversified Fixed Interest	0.75
Zurich Investments Managed Growth	1.69	ANZ Smart Choice Growth	0.50

^{*} Inclusive of 0.99% p.a. base administration fee.

[^] Refers to your account balance transferred in from Integra Super.

[#] Refers to your future contributions made to ANZ Smart Choice Super.

LIFESTAGE INVESTMENT OPTIONS

ANZ Smart Choice Super also offers the Lifestage investment options which means you leave your investment decisions to us, and we do the work for you, so you can relax, knowing your money is working for you.

The Lifestage investment options select a mix of investments based on your age and adjust them as you get older (see the table and diagram below).

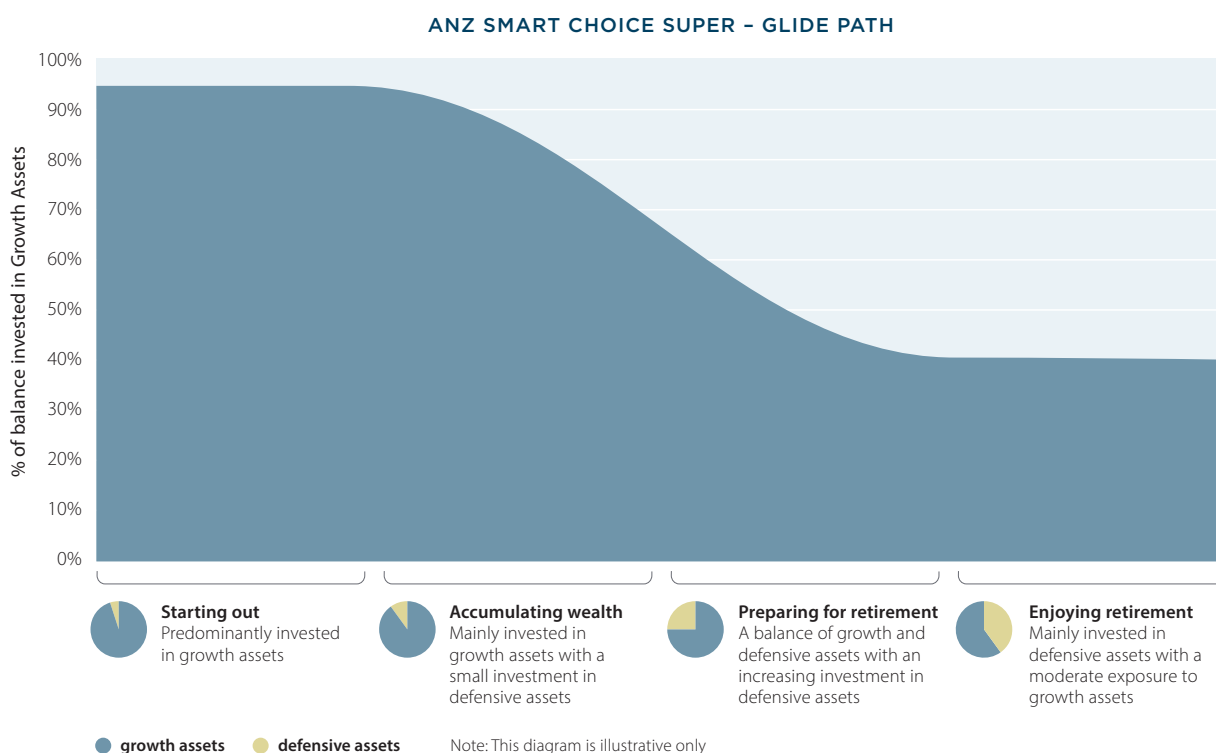
Lifestage investment options

- 1940s • 1950s • 1960s • 1970s • 1980s
- 1990s • 2000s

Lifestage investment options are designed for members who would like their allocation between growth and defensive asset classes adjusted to become more conservative over the long term.

For the current asset allocation ranges of each Lifestage investment option, refer to pages 5 and 6 of the ANZ Smart Choice Super for employers and their employees – Product Disclosure Statement (PDS), available from anz.com/smartchoicesuper under 'Downloads – important documents' or free of charge by calling Customer Services.

THIS DIAGRAM ILLUSTRATES THE LIFESTAGE INVESTMENT OPTION INVESTMENT MIX CHANGING OVER YOUR LIFE



REVIEWING YOUR INVESTMENT OPTION(S)



Your new Choose Your Own investment option(s) may not be identical in terms of their investment profile, including investment fees, objectives, strategies, asset allocations and risks, to those you had in Integra Super. We encourage you to review them to consider whether they meet your investment needs.

You have the flexibility to change your investment option(s) at any time. Buy and sell spreads will apply when you switch investments, refer to the 'Investment fees' section to the right.

ANZ Smart Choice Super offers you access to a wide range of 'Choose Your Own' investment options – designed to suit different levels of risk and potential returns, across a range of asset classes and investment managers, and also the Lifestage investment options.

Our online investment tool can also help you to choose the mix of Choose Your Own investment options that may be suitable for you. This is available at anz.com/smartchoicesuper in the table in 'Choose the super fund that's right for you'.

To change your investment option(s) at any time in ANZ Smart Choice Super, log into your online account at www.anz.com/smartchoiceaccess or call Customer Services.

INVESTMENT FEES

Your enclosed Letter provides information about the specific investment fees charged for the investment options to which you'll be transferred in ANZ Smart Choice Super.

Investment fees will vary across the investment options offered through ANZ Smart Choice Super.

For full information about investment fees and costs (including buy/sell spreads and indirect costs for the investment options), please refer to the ANZ Smart Choice Super for employers and their employees Product Disclosure Statement (PDS), Additional Information Guide, Buy-Sell Spread Guide, and Fees Guide available at anz.com/smartchoicesuper under the 'Downloads' – important documents' or available free of charge by calling Customer Services.

OUR ONLINE INVESTMENT TOOL CAN ALSO HELP YOU TO CHOOSE THE MIX OF CHOOSE YOUR OWN INVESTMENT OPTIONS THAT MAY BE SUITABLE FOR YOU.



FEES AND COSTS CHANGES

ANZ Smart Choice Super's fees and costs are in the lowest 25% of all super funds³, so fees won't erode your super balance like some other funds⁴.

A comparison of the actual fees that will be charged in your ANZ Smart Choice Super account compared to your current fees in Integra Super is shown in your enclosed Letter.

For full information about fees and costs, see the ANZ Smart Choice Super for employers and their employees Product Disclosure Statement (PDS), Additional Information Guide, Buy-Sell Spread Guide, and Fees Guide available at anz.com/smartchoicesuper under the 'Downloads' – important documents' or available free of charge by calling Customer Services.

REGULAR MONTHLY FEES

Some regular fees deducted from your account each month work a bit differently in ANZ Smart Choice Super in comparison to Integra Super.

Integra Super		ANZ Smart Choice Super	
Member fee	The Member fee is a fixed dollar amount calculated and deducted from your Integra Super account annually on 30 June or pro-rated daily when you leave Integra Super. You should also note there is a separate Administration fee in Integra Super which is deducted from the assets of each investment fund invested and included in its daily unit price.	Administration fee*	The Administration fee comprises a fixed dollar component and a percentage-based component. The fixed dollar fee is deducted in arrears from your account at the end of each month. The percentage based administration fee is calculated daily on your account balance and deducted at the end of each month. If you leave ANZ Smart Choice Super before the end of the month, we will deduct the accrued amount of the percentage based administration fee from your account balance when we process your withdrawal.
Insurance premium	If you have insurance cover with Integra Super, the premium is deducted at the end of each month from your investment option with the highest balance at the time of the deduction. Charged on a pro-rated basis daily for the months when you join or exit Integra Super.	Insurance fee	If you have insurance cover with ANZ Smart Choice Super, the insurance fee is calculated daily and deducted in advance from your account on the first business banking day of each month.

MEMBER ADVICE FEE

You can arrange to have a Member Advice Fee deducted from your ANZ Smart Choice Super account and paid to your financial adviser by completing the Member Advice Fee form available from anz.com/smartchoicesuper under 'Forms'.

This optional fee can be a One-Off Member Advice Fee and/or an Ongoing Member Advice Fee (MAF) deducted from your account monthly. Any Ongoing MAF arrangements will cease after a year (i.e. annual consent date) and the form must be completed each year for the MAFs to continue.

*The Administration fee also includes a percentage-based component for expense recoveries which is deducted annually from the assets of each investment option invested and included in the unit price.

³ Source: Fee analysis research by SuperRatings Pty Ltd, ANZ Smart Choice Super fees and costs are in the lowest 25% of all super funds. For a copy of the latest SuperRatings research go to anz.com.au/superfeesgraph or call us on 13 12 87.

⁴ This statement is made on the basis members continue to contribute to ANZ Smart Choice Super.

INSURANCE COVER IN ANZ SMART CHOICE SUPER

We recommend that you seek financial advice about your insurance needs. A financial adviser can assist you to consider the appropriate insurance cover for your needs having regard to your personal circumstances.

Our online insurance tool may also help you to determine how much insurance cover you need and the type, based on your current circumstances. This is available at www.anz.com/superinsurancecalculator.

The information you should read in this section of the Guide will depend on whether you'll have insurance cover in ANZ Smart Choice Super or not. **Your enclosed Letter will let you know.**



If your enclosed Letter shows that you'll have insurance cover in ANZ Smart Choice Super

Please read:

- **Part 1: Overview of insurance cover in ANZ Smart Choice Super** – on page 9 to understand the type of insurance cover available.
- **Part 2: Choose Your Own cover** – from page 10 to learn more about Choose Your Own cover in ANZ Smart Choice Super.
- **Part 3: Other important information about your insurance cover in ANZ Smart Choice Super** – from page 12 to understand some other important terms and conditions of your cover. In particular, the 'Some of the main differences in insurance policy terms and conditions' section.

Check that we have your correct details

When you receive your ANZ Smart Choice Super Welcome Pack or Transfer Confirmation, you should check if we have your correct details, including date of birth, gender, and occupational category (see page 12). This is important to ensure that you're charged the correct amount of insurance fees. If any of this information is incorrect, call Customer Services on 1800 353 667 to find out how to change it.

Loadings and exclusions that will apply

Any medical loadings or exclusions that currently apply to your insurance cover (including Group Salary Continuance cover) in Integra Super will continue to apply to your insurance cover in ANZ Smart Choice Super.

Loadings are calculated as an average across the whole cost of your insurance cover and applied when calculating your insurance fee. The higher the loading, the higher the insurance fee.

You can apply to have existing exclusions or loadings reassessed by the Insurer, see Part 2: Choose Your Own cover on page 10.

Some new exclusions will also apply to your insurance cover in ANZ Smart Choice Super, where no insured benefit will be payable by the Insurer, see 'Exclusions' on page 19.



If your enclosed Letter shows that you won't have insurance cover in ANZ Smart Choice Super

Please read:

- **Part 1: Overview of insurance cover in ANZ Smart Choice Super** on page 9 to understand the type of insurance cover available.
- **Part 2: 'What is Choose Your Own cover?'** from page 10 if you're interested in applying for new insurance cover with ANZ Smart Choice Super.

To be eligible to apply for Choose Your Own cover, you must be aged 15 or over and under 65 years of age (or under 64 years of age for Income Protection cover) when you apply.

PART 1: OVERVIEW OF INSURANCE COVER IN ANZ SMART CHOICE SUPER

All Integra Super members transferring to ANZ Smart Choice Super should read Part 1 as it provides a general overview of the insurance cover available in ANZ Smart Choice Super.

ANZ Smart Choice Super has different insurance policies to those applying to Integra Super, with some different terms and conditions. See the 'Some of the main differences in insurance policy terms and conditions' section on pages 14-18 for more information. If you'd like a copy of the Group Life (Death and TPD) and Income Protection policies for ANZ Smart Choice Super, call Customer Services.

Similar to Integra Super, ANZ Smart Choice Super offers three types of insurance cover:

- **Death cover** – provides a lump sum, income stream or a combination of both to your beneficiary(ies) in the event of your death. Alternatively, a lump sum payment to you if you suffer from a Terminal Illness (refer to page 14).
- **Total and Permanent Disability (TPD) cover** (called 'Total and Permanent Disablement' cover in Integra Super) - provides a lump sum if you become Totally and Permanently Disabled by injury or illness and unable to work again. TPD cover is only provided in combination with Death cover and generally cannot be greater than the amount of your Death cover.
- **Income Protection cover** (called 'Group Salary Continuance cover' in Integra Super) – provides replacement income to help cover your expenses if you are unable to work due to injury or illness – giving you time to focus on your health and recovery. Income Protection payments are paid monthly for the chosen Benefit Period and commence after a chosen Waiting Period. Note, the Waiting Periods (30, 60, 90 days) and Benefit Periods (2 years or 'to age 65') for this cover are the same as Group Salary Continuance cover in Integra Super.

Death cover in ANZ Smart Choice Super continues until you reach age 75 when it expires, rather than at age 65 in Integra Super.

Another feature offered by ANZ Smart Choice Super is that when certain life events happen, you may be eligible to increase your Death only or Death and TPD cover, provided the Insurer is satisfied of your good health. Refer to 'Life Events cover' on page 12 for more information.

Who provides the insurance cover in ANZ Smart Choice Super?

Insurance cover within ANZ Smart Choice Super is provided by OnePath Life Limited (OnePath Life) under group insurance policies issued to the Trustee. The Trustee reserves the right to change the Insurer. The Insurer can also vary the benefits or fee rates from time to time.

Further information

For complete information about insurance cover in ANZ Smart Choice Super, refer to the Product Disclosure Statement (PDS) for ANZ Smart Choice Super for employers and their employees and the Insurance Guide – Standard Employer Plans, available online at anz.com/smartchoicesuper under 'Downloads – important documents' or available free of charge by calling Customer Services.



PART 2: CHOOSE YOUR OWN COVER

You'll receive the same amount of insurance cover that you had in Integra Super before transferring to ANZ Smart Choice Super.

Choose Your Own cover is:

- a fixed amount of Death only, or Death and TPD cover, and/or
- Income Protection cover.

The amount of your fixed Death and TPD cover doesn't change over time except for tapering of TPD cover (see page 11).

You can apply to increase your amount of insurance cover, or take up new insurance cover, by applying for Choose Your Own cover in ANZ Smart Choice Super.

To be eligible to apply for Choose Your Own cover, you must be aged 15 or over and under 65 (under 64 years of age for Income Protection cover) when you apply. You'll need to provide evidence of your health with your application. The Insurer will either accept or decline your application for cover. The Insurer may also impose conditions or exclusions and/or apply insurance fee loadings to your cover as a result of your health, pastimes, or other individual circumstances. You will be advised of this in writing, if applicable.

If you have any existing cover, you can also apply to remove any restrictions, exclusions or medical loadings imposed by the Insurer on your cover. To apply, please call Customer Services on 1800 353 667 or log into your online account at www.anz.com/smartchoiceaccess.

You can cancel or reduce your Choose Your Own insurance cover at any time by calling Customer Services on 1800 353 667 or by logging into your online account at www.anz.com/smartchoiceaccess. If you later wish to obtain cover again, or obtain a higher amount of cover, you'll need to apply and provide health evidence. Your application will be subject to underwriting and acceptance by the Insurer.

Insurance fee rates for Choose Your Own cover will apply. The cost of insurance cover generally increases with your age. Your occupational category may also impact your insurance fees, see 'Occupational category may impact your insurance fees' on page 12.

For full information about Choose Your Own cover with ANZ Smart Choice Super, see the Insurance Guide – Standard Employer Plans, available online at anz.com/smartchoicesuper under 'Downloads – important documents' or free of charge by calling Customer Services.



TPD tapering

If you have Choose Your Own TPD cover, once your Age Next Birthday reaches 62, your cover amount will taper (reduce) each year by 20%. The table below shows an example of how tapering would apply to a member with \$200,000 of TPD cover.

Duty to Take Reasonable Care

You should note that when you apply for any insurance cover, you should take reasonable care not to make a misrepresentation. Failure to do so may significantly impact your ability to claim on any cover granted. For example, the Insurer may be able to cancel the cover and treat it as if it never existed, or vary the amount of the cover, insurance fee payable, expiry date, or other terms of the cover.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

Full details about your duty to take reasonable care not to make a misrepresentation are set out in the Insurance Guide – Standard Employer Plans and paperwork that is provided as part of the insurance application process.

Example of TPD tapering

Age Next Birthday*	Choose your own cover amount	% based tapering	Actual Cover
61	\$200,000.00	0%	\$200,000
62	\$200,000.00	20%	\$160,000
63	\$200,000.00	40%	\$120,000
64	\$200,000.00	60%	\$80,000
65	\$200,000.00	80%	\$40,000
66	\$200,000.00	100%	–

*Generally assessed on 1 July each year, based on your age next birthday at the time.

PART 3: OTHER IMPORTANT INFORMATION ABOUT YOUR INSURANCE COVER IN ANZ SMART CHOICE SUPER

Occupational category may impact your insurance fees

Your occupational category will determine the loading factor applied when calculating your insurance fees. The highest loading factor (i.e. it increases your insurance fee the most) applies to 'Hazardous occupations' and the lowest to the 'White collar' category.

An occupational category of 'White collar', 'Standard collar', 'Heavy blue collar' or 'Hazardous occupation' will be assigned to each type of cover you have. This will be based on the occupation we have on record for you with Integra Super. For a particular occupation, a different occupational category may be applied with respect to each type of cover.

If we don't have your occupation on record, we'll apply the 'Standard collar' occupational category to your cover. The loading factor for Death cover is 1.30 and for TPD cover is 1.75.

Life Events cover

Life Events cover is an additional insurance feature in ANZ Smart Choice Super that allows you to increase your Death only or Death and TPD cover as your circumstances change, provided the Insurer is satisfied of your good health.

To be eligible for Life Events cover, you must have Choose Your Own cover before the 'Life Event' occurs. Your application to increase your cover must be received by the Insurer within 30 days of that event taking place. Life Events cover is not available if you are aged 55 years or older as at the date of the occurrence of the Life Event. Other eligibility conditions also apply.

Leaving your employer or if your employer terminates its plan in ANZ Smart Choice Super

Your account will no longer be linked to your employer, and if you have Choose Your Own insurance cover it will continue with the same insurance fees, terms and conditions.

Opt-ins to keep insurance cover

If you have confirmed to us in writing that you want automatic insurance cover with your Integra Super account, your opt-in will remain in place on transition to ANZ Smart Choice Super. This may have occurred at the time because you had a super balance of less than \$6,000 or you were under 25 years of age.



It's important that we have your correct occupation and therefore occupational category on record for you, otherwise you may pay higher insurance fees than is necessary.

When you receive your ANZ Smart Choice Super Welcome Pack or Transfer Confirmation, please check the occupational category assigned to you. If you believe it's incorrect, call Customer Services on 1800 353 667 to change it. Alternatively, you can provide your current occupation to Integra Super before transferring to ANZ Smart Choice Super by **6.30pm (AEST) Tuesday 7 June 2022** at the latest (refer to the enclosed Transaction freeze postcard for details).

For further explanation of occupational categories and the loading factors that apply, see the ANZ Smart Choice Super for employers and their employees 'Insurance Guide – Standard Employer plans', at anz.com/smartchoicesuper under 'Downloads – important documents'. Note, for the 'Hazardous occupation', the following loading factors apply:

- Death cover – 2.5
- TPD cover – 5.25.

If you are living overseas

Under the terms of the insurance policy with ANZ Smart Choice Super, if you permanently depart Australia, insurance cover cannot continue from your departure date, your cover will be cancelled and any associated insurance fees charged refunded to your account. 'Permanent departure' means that you do not intend to return to Australia to live. This will mean you can't claim an insurance benefit for a claim event that occurs on or after the date of your permanent departure.

If this applies to you, please complete and return the enclosed Permanent departure declaration so that we receive it no later than **30 May 2022**.

Insurance on inactive super accounts

Under super law designed to protect super savings from fee erosion, we're required to cancel insurance cover where a member hasn't received a contribution or rollover into their ANZ Smart Choice Super account for at least 16 consecutive months unless they tell us they want to keep it (or an employer-sponsor contribution exception applies).

Where a new account is created for you on transition from Integra Super, the 16-month inactivity period will start from the date you join ANZ Smart Choice Super.

Otherwise, where you have an existing ANZ Smart Choice Super account, the transition of your Integra Super account will not reset any inactivity period already applying to your account.

Some of the main differences in insurance policy terms and conditions

Insurance cover is provided by OnePath Life Limited (the Insurer) through the Group Life (Death and TPD) and Income Protection insurance policies issued to the Trustee. The terms and conditions of the insurance policies take precedence over the ANZ Smart Choice Super for employers and their employees Product

Disclosure Statement and the Insurance Guide – Standard Employer Plans in the event of any inconsistency. You can request a copy of these insurance policies, by calling Customer Services.

Some of the main differences between the terms and conditions that apply to Integra Super, and ANZ Smart Choice Super, are outlined in the table below and in the 'Exclusions' section on page 19.

For the meaning of terms bolded in blue in the table below, see the 'Definition of terms applying to ANZ Smart Choice Super' table on page 20.

You can find more information about the new terms and conditions that apply to your insurance cover in ANZ Smart Choice Super in the Insurance Guide – Standard Employer Plans at anz.com/smartchoicesuper under 'Downloads – important documents'.



Insurance feature	Integra Super	ANZ Smart Choice Super
Benefit Expiry Age Is the maximum age when cover cancels.	Death (including Terminal Illness) cover: age 65. TPD cover: age 64.	Death (including Terminal Illness) cover: age 75. TPD cover: age 65.
Definition of 'Terminally Ill' For the Insurer to pay a Terminal Illness insured benefit, you must satisfy them that you meet the definition of Terminal Illness.	<p>Death cover If you obtained Death cover before 1 July 2014 (irrespective of increases or decreases in cover) except if you obtained new TPD cover on or after 1 July 2014, you're regarded as Terminally Ill when:</p> <ul style="list-style-type: none"> • you're diagnosed by two medical practitioners, one of whom is nominated by the Insurer, with a terminal illness such that you are not expected to live for more than 12 months. <p>If you obtained Death cover on or after 1 July 2014 or you obtained Death cover before 1 July 2014 and obtained new TPD cover on or after 1 July 2014, you're regarded as Terminally Ill if you:</p> <ul style="list-style-type: none"> • suffer from an illness or injury • two medical practitioners (at least one of whom is a specialist practising in an area related to the illness or injury suffered by the insured member), have certified in writing (the 'written certification'), either jointly or separately, that the illness or injury will, despite medical treatment, be likely to lead to death within 12 months from the date of such written certification (the 'certification period') • for each of the written certification, the certification period has not ended, and • the written certification by both medical practitioners must be dated during the period you are insured for death cover under the insurance policy. 	<p>Death cover Terminally Ill means a condition where:</p> <ul style="list-style-type: none"> • you are certified by two medical practitioners (one of whom must be a specialist medical practitioner, and one of whom must be appointed by the Insurer if it requires) as having an illness which is likely to lead to your death within 24 months from the date of the medical certificate, despite reasonable medical treatment, and • in the Insurer's opinion, based on the medical certificates (referred to in the first bullet point above) and other evidence available to the Insurer, you are suffering from an illness, which is likely to lead to your death within 24 months from the date of the latest medical certificate satisfactory to the Insurer, despite reasonable medical treatment, and • for each of the certificates referred to in the first bullet point above, the certification period has not ended.

Insurance feature	Integra Super	ANZ Smart Choice Super
<p>Payment of TPD benefit For the Insurer to pay a TPD insured benefit, you must become Totally and Permanently Disabled (according to TPD Definition 1 or TPD Definition 2 – refer to the TPD definition row below) while your cover is in force.</p>	<p>You qualify for assessment under TPD Definition 1 if you are:</p> <ul style="list-style-type: none"> engaged in a gainful occupation, business, profession or employment and have worked for an average of 15 hours or more per week over a period of six consecutive months, in the period immediately prior to the date giving rise to the disablement, or a Personal division member, and engaged in a gainful occupation, business, profession or employment and have worked for a period of less than six consecutive months since joining this division. You will be required to have worked for an average of 15 hours per week in the period immediately prior to the date giving rise to the disablement from the time you joined the Personal Division, or an Employer Sponsored division member, and engaged in a gainful occupation, business, profession or employment for less than six months immediately prior to the date of injury or illness. You will be required to have worked for at least 15 hours or more per week since TPD cover commenced, or on employer approved paid or unpaid leave for 24 months or less but have worked for an average of 15 hours per week over the six months immediately prior to the day leave commenced. <p>If you do not qualify for assessment under TPD Definition 1, you're assessed under TPD Definition 2 (refer below).</p>	<p>Applicable terms from 17 March 2018 You qualify for assessment under TPD Definitions 1 or 2 if you satisfy all of the following:</p> <ul style="list-style-type: none"> you are Gainfully Working on the day immediately prior to the Event Date, and you have worked at least the Minimum Average Hours. <p>Otherwise, you qualify for assessment under TPD Definition 2.</p> <p>Interim terms applying up to 16 March 2018 You qualify for assessment under TPD Definition 1 if you satisfy all the following:</p> <ul style="list-style-type: none"> you are aged less than 60 years on the Event Date you are Gainfully Working on the day immediately prior to Event Date, and you have worked at least the Minimum Average Hours. <p>Otherwise, you qualify for assessment under TPD Definition 2 if:</p> <ul style="list-style-type: none"> you are aged 60 years or more on the Event Date, and you are not Gainfully Working on the day immediately prior to the Event Date, or you have not worked at least the Minimum Average Hours.
<p>Definition of 'Total and Permanent Disability' or 'Total and Permanent Disablement'</p>	<p>TPD Definition 1 means you satisfy one of Parts 1-5.</p> <p>TPD Definition 2 means you satisfy one of Parts 2-5.</p> <p>Part 1 – Unlikely to return to work If you are engaged in a gainful occupation, business, profession or employment when suffering an injury or illness and, as a result of that injury or illness, you are:</p> <ul style="list-style-type: none"> totally unable to engage in any occupation, business, profession or employment for a period of six consecutive months, and determined by the Insurer at the end of that six month period (or such later time the Insurer agrees), to be permanently incapacitated to such an extent as to render you unlikely ever to engage in any gainful occupation, business, profession or employment, for which you are reasonably suited by education, training or experience. 	<p>TPD Definition 1 means, in the Insurer's opinion, based on medical or other evidence satisfactory to the Insurer, solely because of injury or illness, you:</p> <ul style="list-style-type: none"> have ceased working for at least six consecutive months from the Event Date, Date of Disablement and Gainful Employment as at the Date of Disablement are unlikely ever to return to any Gainful Employment for which you are reasonably qualified by education, training or experience

Insurance feature	Integra Super	ANZ Smart Choice Super
Definition of 'Total and Permanent Disability' or 'Total and Permanent Disablement'	<p>Part 2 – Permanent Impairment If you are engaged in a gainful occupation, business, profession or employment when suffering an injury or illness and, as a result of that injury or illness, you:</p> <ul style="list-style-type: none"> • suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by the Insurer, and • are disabled to such an extent that, as a result of this impairment you are unlikely ever again to be able to engage in any occupation, business, profession, or employment for which you are reasonably suited by your education, training or experience. <p>If you obtained TPD cover on or after 1 July 2014, in addition to Parts 3-5 below, the Insurer must have determined that you are permanently incapacitated to such an extent as to render you unlikely ever to engage in any gainful occupation, business, profession or employment, for which you are reasonably suited by education, training or experience.</p> <p>Part 3 – Specific Loss As a result of illness or injury, you suffer the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> • two limbs (where limb is defined as the whole hand or the whole foot) • the sight in both eyes, or • one limb and the sight in one eye. <p>Part 4 – Loss of Independent Existence As a result of an injury or illness, you suffer loss of independent existence.</p> <p>'Loss of independent existence' means the Insurer has determined you are totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:</p> <ul style="list-style-type: none"> • bathing and/or showering • dressing and undressing • eating and drinking • using a toilet to maintain personal hygiene, and • getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with the assistance of a walking aid. 	<p>TPD Definition 2 means, in the Insurer's opinion, based on medical or other evidence satisfactory to the Insurer, solely because of injury or illness, you:</p> <ul style="list-style-type: none"> • as at the Event Date, or such later date as the Insurer may agree in writing, are totally and irreversibly unable to perform at least two of the Activities of Daily Living: <ul style="list-style-type: none"> i. without the assistance of another adult person, and ii. even with the use of suitable aids, and • are unlikely ever to engage in any Gainful Employment for which you are reasonably qualified by education, training or experience. <p>'Activities of Daily Living' means:</p> <ul style="list-style-type: none"> • Bathing – bathing and showering • Dressing – dressing and undressing • Feeding – eating and drinking • Mobility – mobility, to the extent of being able to get in and out of bed or a chair and move from place to place, and • Toileting – the ability to use a toilet.

Insurance feature	Integra Super	ANZ Smart Choice Super
Definition of 'Total and Permanent Disability' or 'Total and Permanent Disablement'	<p>Part 5 – Cognitive loss As a result of illness or injury, you suffer cognitive loss.</p> <p>'Cognitive loss' means the Insurer has determined a total and permanent deterioration or loss of intellectual capacity has required you to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, you are likely to require permanent ongoing continuous care and supervision by another adult person.</p>	
TPD Tapering	N/A	TPD tapering applies. See page 11.
<p>Interim Accident cover – cover provided while your application for new or additional cover is being assessed by the Insurer.</p>	<p>Interim Accident cover continues until the earlier of:</p> <ul style="list-style-type: none"> the date the Insurer notifies you that it accepts or rejects the application for cover, or increase in the cover, as the case may be, or 180 days after the date Interim Accident cover starts. 	<p>Interim Accident cover ends on the earliest of:</p> <ul style="list-style-type: none"> the date your application is accepted or declined by the Insurer the date you cease being a member of ANZ Smart Choice Super or otherwise cease to be an eligible person the date your application is withdrawn 90 days after Interim Accident cover commences the date the Insurer cancels Interim Accident cover as allowed by law the date you reach the Benefit Expiry Age (see page 20) relevant to the cover applied for, and the date the insurance policy is terminated.
<p>Availability of a Continuation option on closing your account – allowing you (if eligible) to continue insurance cover under a Retail Policy issued by the Insurer.</p>	On leaving Integra Super, a Continuation option is available on Death, TPD and Group Salary Continuance cover.	On leaving ANZ Smart Choice Super, a Continuation option is available only for Death cover.
<p>Definition of 'Salary' Used to calculate a Total or Partial Disability Benefit.</p>	<p>Group Salary Continuance (GSC) cover Salary may also include all or a combination of the following components:</p> <ul style="list-style-type: none"> regular overtime (averaged over the previous 3 years, or since you commenced employment with the participating employer, if less) the monetary value of fringe benefits provided by your employer (as long as they continue to be provided after disability benefit payments have commenced), and performance related commission, bonuses and other monetary benefits, averaged over the previous 3 years or since you started your current occupation with the participating employer, if less. 	<p>Income Protection cover Salary means the annual remuneration components paid by your employer, for your personal exertion including base payment (salary or wages) excluding mandatory superannuation contributions, bonuses, commissions, temporary additions to base payments and unearned income such as investment earnings, unless otherwise specified.</p> <p>You should note that if you have Income Protection cover with ANZ Smart Choice Super and make a claim, the calculation of the monthly benefit payable on Total or Partial Disability will be impacted by the change in the definition of Salary.</p>

Insurance feature	Integra Super	ANZ Smart Choice Super
When a Total or Partial Disability Benefit is reduced	<p>Group Salary Continuance (GSC) cover A Total or Partial Disability Benefit is reduced by payments including benefits under any other disability, injury or sickness insurance policy (except for lump sum benefits received for TPD under such insurance policy).</p> <p>Sick leave entitlements are not taken into account.</p>	<p>Income Protection cover A Total or Partial Disability Benefit is reduced by payments including:</p> <ul style="list-style-type: none"> • sick leave payments, and • any benefit under any other disability, injury or sickness insurance policy issued by the Insurer or another insurer (except for lump sum benefits received for TPD, trauma or terminal illness cover under such an insurance policy).
Payment of a Superannuation Contribution Benefit	N/A	<p>Income Protection cover If you elect to apply for a Superannuation Contribution Benefit in your application for insurance cover, the amount of the Superannuation Contribution Benefit is the Superannuation Guarantee charge percentage that applies on the date the Superannuation Contribution Benefit is payable.</p>



Exclusions

Some other exclusions apply in ANZ Smart Choice Super where no insured benefit will be payable by the Insurer and are in addition to any existing exclusions applying to your insurance cover transitioned from Integra Super. These are detailed in 'Exclusions' on page 14 of the ANZ Smart Choice Super for employers and their employees Insurance Guide – Standard Employer Plans at anz.com/smartchoicesuper under 'Downloads – important documents'.

Further exclusions may also apply based on your personal circumstances, the Insurer will let you know if these apply.

Making a claim

When you submit an insurance claim with ANZ Smart Choice Super, the Insurer will assess your claim against the policy terms and conditions that applied to your cover at the date of the event giving rise to the claim (Event Date).

If the Event Date giving rise to your claim happened on a day:

- when you held insurance cover in your Integra Super account, the Insurer will assess your claim under the Integra Super insurance policy terms and conditions that applied to your cover, or
- when you hold insurance cover in your ANZ Smart Choice Super account, the Insurer will assess your claim under the ANZ Smart Choice Super insurance policy terms and conditions that applies to cover.

The Insurer will confirm to you (or your beneficiaries) the policy terms and conditions under which your claim will be assessed.

For information on how to make a claim for payment of an insured benefit with ANZ Smart Choice Super, see 'How to make a claim' on page 16 of the ANZ Smart Choice Super for employers and their employees 'Insurance Guide – Standard Employer Plans'. This document is available online at anz.com/smartchoicesuper under 'Downloads – important documents' or free of charge by calling Customer Services. Alternatively, you can visit anz.com/superclaims for more detail.

For details on how we're treating claims in progress with Integra Super on transition to ANZ Smart Choice Super, see 'In Progress Insurance and Family Law Matters' on page 24.

Definition of terms applying to ANZ Smart Choice Super

Date of Disablement – for TPD cover	<p>For TPD Definition 1 – the first day after the expiry of six consecutive months immediately after the Event Date.</p> <p>For TPD Definition 2 – the first day that all the elements of TPD Definition 2 are satisfied.</p>
Event Date	<p>For TPD Definition 1 – the first day you have not worked in any Gainful Employment.</p> <p>For TPD Definition 2 – the first day that you, in the Insurer's opinion, solely because of injury or illness, satisfy all elements of TPD Definition 2.</p> <p>For an Income Protection Benefit, the later of:</p> <ul style="list-style-type: none">• the date that you have no capacity to perform one or more duties of your usual occupation necessary to produce a Salary, which cannot be before the date of the Medical Consultation with a Medical Practitioner– this date is certified by that Medical Practitioner and also agreed by the Insurer, and• the date you stopped working in your usual occupation.
Gainful Employment/Gainfully Employed	<p>For TPD cover, means any occupation or work for reward or financial benefit, whether Full-time or Part-time or whether on a permanent or temporary basis.</p> <p>For Income Protection cover, means any occupation or work for reward or financial benefit, whether on a Full-time or Part-time basis.</p>
Gainful Working	<p>Means a person is:</p> <ul style="list-style-type: none">• engaged in Gainful Employment• engaged in Gainful Employment and on paid employer approved leave• engaged in Gainful Employment and on unpaid employer approved leave for a period up to 12 consecutive months, or• engaged in self-employment in an occupation or work for reward or financial benefit, whether full-time or part-time or for Death and TPD cover only, whether on a permanent or temporary basis.

Definition of terms applying to ANZ Smart Choice Super

Minimum Average Hours

Means 15 hours per week averaged over either of the following periods:

- a. where you are not absent from work as at the day immediately prior to the Event Date, the six consecutive months immediately prior to the Event Date including any period that you were not working or Gainfully Working, or
- b. where you are on paid or unpaid employer approved leave on the day immediately prior to the Event Date, the six consecutive months immediately prior to the start date of the paid or unpaid Employer Approved Leave, including, for Income Protection cover only, the period that you were not working or Gainfully Working where you have worked for less than six months in the period immediately prior to the start of Employer Approved Leave.



NOMINATING A BENEFICIARY

ANZ Smart Choice Super allows you to decide who should receive your super (including any insurance benefit) in the event of your death. However, there is a difference in the type of beneficiary nomination that can be made.

ANZ Smart Choice Super offers just one type of beneficiary nomination, called a 'non-lapsing' beneficiary nomination. This differs to Integra Super which offers both binding and non-binding beneficiary nominations.

WHAT IS A NON-LAPSING BENEFICIARY NOMINATION?

The advantage of a 'non-lapsing' beneficiary nomination is that it **won't expire** (i.e. lapse) over time and will remain in place, provided all legal requirements continue to be satisfied and it remains valid at the time of your death. This is unlike a binding nomination made with Integra Super which expires after three years.

The Trustee of ANZ Smart Choice Super is required to pay your super (including any insured benefit) to the nominated beneficiary(ies) in the proportions you have specified, provided your non-lapsing beneficiary nomination is **valid** at the time of your death.

Some 'life events' will make your nomination invalid where you marry, enter into a de facto or like relationship with a person of either gender or become separated on a permanent basis from your spouse or partner since the nomination was made.

WILL YOU NEED TO MAKE A NEW NOMINATION IN ANZ SMART CHOICE SUPER?

No, if you have a valid beneficiary nomination in place in:

- Your **Integra Super account only***, we'll convert your 'binding' or 'non-binding' beneficiary nomination in Integra Super on transfer to your ANZ Smart Choice Super account as a 'non-lapsing' beneficiary nomination.
- Your **existing ANZ Smart Choice Super account only**, your nomination in ANZ Smart Choice Super will remain in place as a non-lapsing beneficiary nomination.
- **both your Integra Super account and your existing ANZ Smart Choice Super account:**
 - if you've made the **same beneficiary nomination in both accounts**, your current 'non-lapsing' beneficiary nomination in your ANZ Smart Choice Super account will continue to apply on transfer of your Integra Super account, or
 - if you've nominated **different beneficiary(s) in each account**, we'll use your most recent nomination. If this nomination is with your Integra Super account, we'll convert it to a 'non-lapsing' beneficiary nomination on transfer to ANZ Smart Choice Super.

A non-lapsing beneficiary nomination is binding on the Trustee if it remains valid at the time of your death.



*If your binding nomination has lapsed before your Integra Super account is transferred to ANZ Smart Choice Super, then we encourage you to make a nomination in your ANZ Smart Choice Super account.

Your Welcome Pack or Transfer confirmation will let you know the details of your beneficiary nomination with ANZ Smart Smart Choice Super (if any).

HOW TO MAKE OR UPDATE YOUR NOMINATION IN ANZ SMART CHOICE SUPER?

We encourage you to regularly review your beneficiary nomination to ensure that it remains valid and appropriate to your circumstances. Particularly, when certain life events will make it invalid (refer to the 'What is a non-lapsing beneficiary nomination?' on the previous page).

Making or updating your non-lapsing beneficiary nomination in ANZ Smart Choice Super is easy and you can do this at any time, by logging into your online account at www.anz.com/smartchoiceaccess or by calling Customer Services on 1800 353 667.

WHAT HAPPENS IF YOU HAVE NO BENEFICIARY NOMINATION, IT'S DEFECTIVE OR YOU CANCEL IT?

If you have no beneficiary nomination in place, don't make a valid nomination, cancel your existing nomination or to the extent your nomination is defective, the Trustee will pay your death benefit to your Legal Personal Representative (if your estate is solvent). If there is no Legal Personal Representative, or your estate is insolvent, the Trustee will pay your death benefit to your spouse (if more than one spouse, in equal shares). 'Legal Personal Representative' means the executor of the Will or administrator of the estate of a deceased person.

If you do not have a spouse, the Trustee will pay your death benefit to one or more of your dependants (as determined by the Trustee) and if no dependants, the Trustee will pay your death benefit in accordance with the relevant law.

WHERE TO FIND OUT MORE ABOUT BENEFICIARY NOMINATIONS?

You can find out more about nominating a beneficiary, who can be nominated, and when your nomination is no longer valid or is defective in the 'Beneficiary Nomination' section of the Additional Information Guide for ANZ Smart Choice Super for employers and their employees, available at anz.com/smartchoicesuper under the 'Downloads – important documents' section or free of charge by calling Customer Services.



IN PROGRESS INSURANCE AND FAMILY LAW MATTERS

INSURANCE CLAIMS AND FAMILY LAW MATTERS

Any claim on your insurance cover or a family law matter in Integra Super that is not completed before transition, will be finalised in ANZ Smart Choice Super. The same Trustee, OnePath Custodians Pty Limited (OPC), will handle these matters.

Any insurance claim will continue to be assessed by the same Insurer, OnePath Life Limited, under the policy terms and conditions that applied at the Date of Event giving rise to your claim (refer to 'Making a claim' on page 19).

If an in progress claim is accepted by the Insurer, the insured benefit will be paid into your ANZ Smart Choice Super account.

If payment of your super benefit (including any insured benefit) is approved by the Trustee once a matter has been finalised, it will be paid from your ANZ Smart Choice Super account.

GROUP SALARY CONTINUANCE (GSC) BENEFIT PAYMENTS

If you're receiving a GSC insured benefit at the time your Integra Super account is transferred to ANZ Smart Choice Super, your payment will continue until the end of the benefit period or earlier (for example, if you're no longer Totally Disabled). The Integra Super policy terms and conditions that applied to your GSC cover at the date of the event of you becoming Totally Disabled will continue to apply.

We'll also establish Income Protection cover for you in ANZ Smart Choice Super. Any Insurance fees deducted from your ANZ Smart Choice Super account for your Income Protection cover whilst you are receiving a GSC benefit will be refunded to your ANZ Smart Choice Super account.



Issuer details

Name of Legal Entity	Registered numbers
Retirement Portfolio Service	ABN 61 808 189 263 RSE R1000986
OnePath Custodians Pty Limited	ABN 12 008 508 496 AFSL 238346 RSE L0000673
OnePath Life Limited	ABN 33 009 657 176 AFSL 238341
Australia and New Zealand Banking Group Limited	ABN 11 005 357 522 AFSL 234527

Unique Superannuation Identifier (USI): ANZ Smart Choice Super – MMF2076AU

MySuper Product Unique Identifier: ANZ Smart Choice Super – 61808189263840

Disclaimer

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the issuer of Integra Super and ANZ Smart Choice Super for employers and their employees. OPC is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and these products are part of the RPS.

OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (formerly known as IOOF Holdings 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.

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If you choose to roll over your superannuation to another super fund you need to consider if you will lose any benefits, in particular insurance cover, incur any investment costs, if you will be changing your investment risk, where your future employer contributions will be paid or whether you are eligible to obtain adequate insurance cover, and whether that insurance is suitable for your needs as it may be subject to different terms and conditions to the cover that you may be provided with in ANZ Smart Choice Super.

If you'd like more information, please feel free to:

-  Call 1800 353 667
-  Email: client@onepathsuperinvest.com.au
-  Visit: anz.com/smartchoicesuper