

# Updates to Product Disclosure Statements

1 July 2013

## Product Update

This document contains important information which updates the disclosures for Corporate Super.

### Which documents are affected?

This document updates information contained in, and should be read together with, the:

- Corporate Super Product Disclosure Statement dated 27 February 2012
- Corporate Super Investment Choice Guide dated 27 February 2012

### What are the changes?

#### What are the changes?

The Risk Profile in each investment option outlined in the Investment Choice Guide has been updated to reflect an industry best practice guidance known as the Standard Risk Measure.

#### Standard Risk Measures

Standard Risk Measures allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period. We have assigned a risk band number and label (please see table below) to each investment option based on a model developed by an external consultant in accordance with industry guidelines. For further information regarding the methodology used to assign the Standard Risk Measures please visit our website [onepath.com.au](http://onepath.com.au) >personal> product updates.

The Standard Risk Measure is not a complete assessment of all forms of investment risk, for instance it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives.

Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment fund(s).

Risk band	Risk label	Estimate number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Corporate Super		
Investment option	Risk label	Risk band
Arrowstreet Global Equity (Hedged)	High	6
BlackRock Scientific Australia Equity	High	6
BlackRock Scientific Diversified Growth	Medium to High	5
BlackRock Scientific International Equity	High	6
Capital International Global Equities (Hedged)	High	6
Colonial First State Diversified	Medium to High	5
Colonial First State Imputation	High	6
Investors Mutual Australian Shares	High	6
Legg Mason Australian Core Equity	High	6
Legg Mason Balanced	Medium to High	5
Legg Mason Global Equity	High	6
Legg Mason Growth	Medium to High	5
Maple Brown Abbott Diversified PST	Medium to High	5
MFS Global Equity	High	6
OnePath Alternatives Growth	Medium to High	5
OnePath Australian Shares	High	6
OnePath Balanced	Medium	4
OnePath Blue Chip Imputation	High	6
OnePath Capital Guaranteed	Very Low	1
OnePath Capital Stable	Low to Medium	3
OnePath Cash	Very Low	1
OnePath Diversified Fixed Interest	Low to Medium	3
OnePath Emerging Companies	High	6
OnePath Global Emerging Markets Shares	High	6
OnePath Global Property Securities	High	6
OnePath Global Shares	High	6
OnePath High Growth	Medium to High	5
OnePath Managed Growth	Medium to High	5
OnePath Property Securities	High	6
OnePath Select Leaders	High	6
OnePath Sustainable Investments – Australian Shares	High	6

Corporate Super		
Investment option	Risk label	Risk band
OptiMix Australian Fixed Interest	Medium	4
OptiMix Australian Shares	High	6
OptiMix Balanced	Medium to High	5
OptiMix Conservative	Low to Medium	3
OptiMix Geared Australian Shares	High	6
OptiMix Global Emerging Market Shares	High	6
OptiMix Global Shares	High	6
OptiMix Global Smaller Companies Shares	High	6
OptiMix Growth	Medium to High	5
OptiMix High Growth	High	6
OptiMix Moderate	Medium	4
OptiMix Property Securities	High	6
Perennial Value Shares	High	6
Perpetual Australian Shares	High	6
Perpetual Balanced Growth	Medium to High	5
Perpetual Conservative Growth	Low to Medium	3
Platinum International	High	6
Schroders Australian Equity	High	6
Schroders Balanced	Medium to High	5
SG Hiscock Property	High	6
SSgA Passive Balanced	Medium to High	5
UBS Balanced	Medium to High	5
UBS Defensive Investment	Medium	4
Vanguard Australian Shares Index	High	6
Vanguard International Shares Index	High	6
Vanguard International Shares Index (Hedged)	High	6
Vanguard Property Securities Index	High	6
Zurich Investments Global Thematic Shares	High	6
Zurich Investments Managed Growth	Medium to High	5

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673).

This information is of a general nature and has been prepared without taking into account of your personal needs, financial circumstances or objectives. Before acting on this information you should consider whether the information is appropriate for you having regard to your personal needs, financial circumstances or objectives.

You should read the relevant Product Disclosure Statement available by calling Customer Services or visiting [onepath.com.au](http://onepath.com.au) and consider if this product is right for you.

The information in relation to the legislative changes is our interpretation of the law and does not represent tax advice. Please see your adviser for advice taking into account your individual circumstances.

This information is current as at July 2013 but may be subject to change. Updated information will be available free of charge by calling Customer Services.