

OnePath Custodians Pty Limited

Significant Event notices issued by OnePath Custodians Pty Limited as Trustee of the Retirement Portfolio Service.

February 2025

Notice date	Nature of event or change	Impact of the change
22.01.2025	Plan change	To notify impacted members of the Toll Group Plan of the split and creation of a new Team Global Express Plan.
20.12.2024	Plan change	To notify members in applicable ANZ Smart Choice Super for employers and their employees plans of investment option terminations.
20.12.2024	Investment option termination and replacement	To notify members in ANZ Smart Choice Super of investment option terminations and investment option replacements.
29.11.2024	Plan change	To notify members of the Cisco Australia Ltd Super Plan of a decrease in Administration fees.
27.11.2024	Investment fund update	To notify members in Fortescue Metals Group Ltd Superannuation Plan about a change to their superannuation plan.
16.09.2024	PDS Update	To notify members of OneAnswer Frontier Personal Super, ANZ Smart Choice Super and Pension and ANZ Smart Choice Super for employers and their employees of intra-fund advice.
02.09.2024	PDS Update	To notify members of OneAnswer Frontier Personal Super and Pension that the Janus Henderson Diversified Credit fund is now available for new investments.
27.08.2024	Investment fund update	To notify members of OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension and ANZ OneAnswer Term Allocated Pension of changes to the First Sentier Global Credit Income Trust.
22.08.2024	Insurer change	To notify members of the Ashurst Australia Ltd Super Plan of a new insurer for the plan.
16.08.2024	Investment option termination	Notice to impacted Grow Wrap Super and Pension Service members regarding investment option termination on 18 September 2024.
		The end of year insert to annual statements included the following important information and updates, relevant for all or some members of these products:
		OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension (including //Select), ANZ OneAnswer Personal Super and Pension (including //Select), ANZ OneAnswer Term Allocated Pension (including //Select), OptiMix Term Allocated Pension:
		Product updates
		<ul style="list-style-type: none"> • Changes to the ANZ Cash Advantage investment fund • Changes to tax refunds on adviser service fees for super and/or pension products • Introduction of 'intra-fund' advice service • Change to the minimum time horizon for ClearBridge RARE Infrastructure Value Hedged • Updates to investment objective and investment strategy for First Sentier Global Credit Income • Updates to investment strategy for Investors Mutual Australian Shares and Perpetual Australian Shares • Change to fund name for Pandal Concentrated Global Shares Hedged, Nikko AM Australian Shares, OnePath Tax Effective Income • Change to fund name, investment objective, description, investment strategy for Perpetual Ethical SRI • Change to fund name, investment strategy, asset allocation and approach to responsible investment for Schroder Strategic Growth • Change to fund description for UBS Balanced and UBS Defensive and termination of these funds • Change to fund description and investment strategy for UBS Diversified Fixed Income • Changes to the Buy-Sell spread, fund structure and asset allocation for the Blackrock Tactical Growth Fund • Changes to the Buy-Sell Spread and asset allocation Blackrock Diversified ESG Growth Fund • Updates to the Environmental, Social and Governance (ESG) Disclosure • Updated Standard Risk Measure • Changes to Investment fees and costs and Transaction costs • Changes to Buy-Sell spreads
29.07.2024	End of year annual statement insert – Important information and updates	

- Levies and expense recoveries

Insurance updates

- Changes to the insurance cover in OneAnswer Frontier Personal Super
- Update to the insurance opt-out process

Legislation updates

- Super contribution caps changes
- Reduced tax concessions for balances over \$3 million
- Unfair contract terms update

General updates

- Changes to the Fund Annual Report
- How to update us on changes to your personal circumstances and insurance
- How fees and costs are deducted from your investment

ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees:

Product updates

- Changes to the ANZ Smart Choice Cash investment option
- Changes to tax refunds on member advice fees for super and/or pension products
- Introduction of 'intra-fund' advice service
- Change to the minimum time horizon for ClearBridge RARE Infrastructure Value Hedged
- Change to fund description for UBS Balanced and UBS Defensive and termination of these funds
- Updates to the Environmental, Social and Governance (ESG) Disclosure
- Updated Standard Risk Measure
- Changes to investment fees and costs, performance fees and costs and transaction costs
- Changes to Buy-Sell spreads
- Levies and expense recoveries

Insurance updates

- Changes to the insurance cover through ANZ Smart Choice Super
- Annual insurance check-up

Legislation updates

- Super contribution caps changes
- Reduced tax concessions for balances over \$3 million

General updates

- Changes to the Fund Annual Report
- Annual statements and communications are now online

25.07.2024	Plan termination	To notify members of Eyre Peninsula Broker Pool Superannuation Plan that employer establishing a new plan
25.07.2024	Plan termination	To notify members of Federal Express (Australia) Superannuation Plan that employer establishing a new plan
25.07.2024	Plan termination	To notify members of Centric Wealth Multi Superannuation Plan that employer establishing a new plan
25.07.2024	Plan termination	To notify members of Caterpillar Underground Mining Limited Superannuation Plan that employer establishing a new plan
27.06.2024	Plan termination	To notify members of AECOM Australia Superannuation Plan that employer establishing a new plan
27.06.2024	Plan termination	To notify members of AHG Services WA Superannuation Plan that employer establishing a new plan
27.06.2024	Plan termination	To notify members of Liftco Superannuation Plan that employer establishing a new plan
26.06.2024	PDS Update	To notify members of OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension and ANZ OneAnswer Term Allocated Pension of changes to the First Sentier Global Credit Income Trust
11.06.2024	PDS Update	To notify members of OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension and ANZ OneAnswer Term Allocated Pension of a change to the First Sentier Global Credit Income Trust
31.05.2024	PDS Update	To notify members of OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension and ANZ OneAnswer Term Allocated Pension of a change to the BlackRock Tactical Growth Fund and the BlackRock Diversified ESG Growth Fund
28.05.2024	Plan termination	Employer establishing a new super plan
08.05.2024	PDS Update	To notify members of OneAnswer Frontier Personal Super and Pension members of a change to the First Sentier Global Credit Income Trust

24.04.2024	Plan change	To notify members of a change of insurer
23.04.2024	Plan change	To notify members of an insurance re-rate
22.04.2024	Plan termination	Employer establishing a new super plan
28.03.2024	Investment option closure and termination	Notice to impacted Grow Wrap Super and Pension Service members regarding investment option closure and termination on 21 May 2024.
21.03.2024	Plan termination	Employer establishing a new super plan
21.03.2024	Plan termination	Employer establishing a new super plan
21.03.2024	Plan termination	Employer establishing a new super plan
21.03.2024	Plan termination	Employer establishing a new super plan
21.03.2024	Plan termination	Employer establishing a new super plan
15.03.2024	Plan change	To notify members of a plan change
14.03.2024	Investment option closure and switch	To notify members about the closure of some investment options and the switching into replacement investment options.
27.02.2024	Plan termination	Employer establishing a new super plan
22.02.2024	Plan termination	Employer establishing a new super plan
20.02.2024	Investment menu updates	To notify members about investment fee reductions, investment fee changes, investment option name changes and investment option closures and switches.
20.02.2024	Plan termination	Employer establishing a new super plan
24.01.2024	Plan termination	Employer establishing a new super plan
23.01.2024	Plan termination	Employer establishing a new super plan
22.01.2024	Plan termination	Employer establishing a new super plan
12.12.2023	Plan change	To notify members of a change of insurer
01.12.2023	Investment fund and fees and costs update	To notify OneAnswer Frontier Personal Super and Pension (including Transition to Retirement) and OneAnswer Term Allocated Pension (including //Select) members of updates to some investment funds and fees and costs.
11.11.2023	PDS update	To notify OneAnswer Frontier Personal Super and Pension members of amends to the Additional Information Guide
06.11.2023	Investment option termination	To notify OneAnswer Term Allocated Pension members of the termination of the OnePath Diversified Credit investment option
	Investment fund update	To notify OneAnswer Personal Super and Pension (including Frontier and //Select) and OneAnswer Term Allocated Pension (including //Select) of a change to the Pandal Concentrated Global Shares Hedged investment fund
09.10.2023	Plan change	To notify members of a change of insurer
27.09.2023	Plan termination	Employer establishing a new super plan
26.09.2023	Plan termination	Employer establishing a new super plan
01.09.2023	Product update	To notify some members of an insurance re-rate and all members of changes to insurance terms and conditions, in these products: <ul style="list-style-type: none"> • ANZ Smart Choice Super for Employers and their Employees • ANZ Smart Choice Super and Pension • OneAnswer Frontier Personal Super.
29.08.2023	Plan change	To notify members of a change of insurer
		The end of year insert to annual statements included the following important information and updates, relevant for all or some members of these products:
		OneAnswer Personal Super and Pension (including Frontier and //Select) and ANZ OneAnswer Personal Super and Pension (including //Select), OneAnswer Term Allocated Pension, ANZ Term Allocated Pension, OptiMix Term Allocated Pension:
10.08.2023	End of year annual statement insert – Important information and updates	Product updates <ul style="list-style-type: none"> • change to strategic asset allocation for OnePath Capital Stable investment option • updates to OnePath Emerging Companies and OnePath Alternatives Growth funds • OnePath and OptiMix diversified investment option changes • termination of ANZ Prime CMA Account investment option • investment strategy update for the MultiSeries 30, 50, 70 and 90 funds • Ongoing Fee reduction for the OptiMix Global Emerging Markets Shares investment option • updates to Standard Risk Measure • changes to investment costs • levies and expense recoveries

Insurance updates

- update to the insurance opt-out process

Legislation updates

- End to temporary reduced minimum pension payment requirements
- Expansion of Downsizer Scheme
- Changes to contributions caps and thresholds

General updates

- availability of the Annual Report for the Fund
- how to update us on changes to your personal circumstances and insurance
- total annual contributions included in your annual statement
- how fees and costs are deducted from your investment
- key definitions and general information.

ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees:

Product updates

- Annual statements and communications are now online
- change to strategic asset allocation for OnePath Capital Stable investment option
- updates to Nikko AM Blue Chip Imputation, OnePath Emerging Companies and OnePath Alternatives Growth funds
- updates to Standard Risk Measure
- changes to investment fees and costs, performance fees and transaction costs
- levies and expense recoveries

Insurance updates

- your annual insurance check-up
- eligibility for Lifestage or default cover
- update to the insurance opt-out process

Legislation updates

- End to temporary reduced minimum pension payment requirements
- Expansion of Downsizer Scheme
- Changes to contributions caps and thresholds

General updates

- availability of the Annual Report for the Fund
- what does a comfortable retirement mean
- what happens to your super if you die
- how to update us on changes to your personal circumstances and insurance
- total annual contributions included in your annual statement
- how fees and costs are deducted from your investment
- key definitions and general information.

01.08.2023	Plan termination	Employer establishing a new super plan
28.07.2023	Plan change	To notify members of a change of Insurer
28.07.2023	Plan termination	Employer establishing a new super plan
22.06.2023	Plan change	To notify members of a change of Insurer.
01.06.2023	PDS update	To notify changes to the OnePath Alternatives Growth fund
31.05.2023	Insurance correction	To notify members of new or updated insurance and fees.
01.05.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
27.04.2023	Plan change	To notify members of a change of Insurer and of changes to Plan
20.04.2023	Product update	To notify members regarding electronic communications
17.04.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
13.04.2023	Insurance correction	To notify members of new or updated insurance and fees.
23.03.2023	Product update	To notify members of an increase in Administration fees
06.03.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.
01.03.2023	Plan change	To notify members of the decrease in Administration fees

28.02.2023	Product update	To notify members regarding electronic communications
24.02.2023	New plan and change of insurer	To notify members of a change of Plan and insurer.
06.02.2023	Product transfer	To notify members of transfer of account balance to new product and closure of existing product.

The information in this Product Update is current as at February 2025 but may be subject to change. This Product Update is issued by OnePath Custodians Pty Limited (OPC) (ABN 12 008 508 496, AFSL 238346) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263). The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial circumstances 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/s mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product/s. Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. A copy of the PDS (or other disclosure documents) and TMD are available upon request by phoning 133 665 or by searching for the applicable product on our website at onepathsuperinvest.com.au or anz.com. 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.