OnePath Custodians Pty Limited

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

August 2026

Notice date	Nature of event or change	Impact of the change
27.10.2026	**Investment option changes**	Notify affected members that the Blue Chip Imputation option will be renamed OnePath Australian Shares Income, with changes to the investment manager, benchmark, investment objective and description, and reduced fees and costs, effective 23 September 2026.
17.09.2026	**Investment option termination**	Closing seven funds within super/pension and investments. OPC SENs include link to relevant flyer/s.
27.08.2026	**Investment option changes**	Notify OneAnswer and ANZ Smart Choice members invested in Magellan Global (now Vinva Global Alpha) of the 5 June 2026 changes to the investment manager, strategy, objective, fees and option name.
21.08.2026	**Plan change**	Current rates with Zurich Australia Life expire 30/09/2026. Effective 1 October 2026, Colgate Palmolive Super Plan (Colgate) will have a change of Premium Rates with Zurich Australia Life (ZAL). The change includes: • Increase in Group Life Premiums • No change to design or AAL • No change in Terms and Conditions
21.08.2026	**Plan change**	Effective 1 October 2026, PACT Group Superannuation Plan, will have a change of premium rates with Zurich Australia Life (ZAL). The change includes: • Reduction in GL rates and an increase in IP rates • No changes to insurance design/formula, AAL, maximum benefit level and cover ceasing ages. • TPD Tapering remains in place for default and voluntary TPD cover. • No change to Employer Paid Fees (EPF) arrangement. EPF applicable for categories A1, H1 and H2. All other categories are member paid. • Insurance guide will move to ZAL Tailored Guide.
17.08.2026	**Insurance premium and product changes**	To advise members in ANZ Smart Choice Super and Pension Retail plans, ANZ Smart Choice Super Standard and Tailored Employer plans, and OneAnswer Frontier Personal Super about changes to their insurance premiums and terms and conditions effective 1 October 2026.
13.07.2026	**Successor Fund Transfer**	Notice to Grow Wrap and PortfolioOne members to advise them that their account will be transferred to Expand Extra on 4 September 2026 (via a Successor Fund Transfer). The notice confirms that members' investments, nominated beneficiaries and insurance arrangements (where applicable) will be transferred, and explains key changes including new account details, fee arrangements, contribution instructions and temporary transaction restrictions. It also provides information about potential tax implications arising from the transfer of investments.

01.07.2026	**Annual Statement Brochure 2026**	The brochure was attached to all 2026 Annual Statements for members of:
		
		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
		  ○ Levies and expense recoveries
		  ○ OneCare Super Product Update
		  ○ Multi-factor authentication on account access
		  ○ Replacement of Vontobel with Robeco as global shares manager

		• Change in ownership
		  ○ Contribution cap and threshold increases
		  ○ Transfer balance cap increases on 1 July 2026
		  ○ Low Income Superannuation Tax Offset increase
		  ○ Better Targeted Superannuation Concessions
		  ○ Payday super changes
		• Investment Updates
		  ○ Fund updates
		  ○ Termination of investment options
		  ○ Renamed investment options
		  ○ Environmental, Social and Governance (ESG) Disclosure
		  ○ Updated Standard Risk Measure
		  ○ Fee and Investment Cost Updates
		  ○ Buy-sell spreads
		• Insurance
		  ○ Your annual insurance check-up
		• General
		  ○ References to investment options in this brochure
		  ○ Definitions and information on how your pension payments are calculated
		  ○ Directors' Report and Fund 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:
		
		• Significant Event Notices
		  ○ Important Changes to How You Access Your Account Online
		  ○ Continued Access to Electronic Communications
		  ○ Spouse Contributions
		  ○ Levies and expense recoveries
		  ○ Investment Terminations
		  ○ Investment Manager Change
		  ○ Change in ownership
		• Regulatory updates
		  ○ Contribution cap and threshold increases
		  ○ Transfer balance cap increases on 1 July 2026
		  ○ Low Income Superannuation Tax Offset increase
		  ○ Better Targeted Superannuation Concessions
		  ○ Payday super changes
		• Investment Updates
		  ○ Lifestage and Choose Your Own Investment Option Profile Changes
		  ○ Environmental, Social and Governance (ESG) Disclosure
		• Your Investment Options
		  ○ Cash In A Low Risk Option
		• Investment Fees and Costs Updates
		  ○ Changes to Investment Fees and Costs and Transaction Costs
		  ○ Buy-sell spreads
		• Insurance
		  ○ Your annual insurance check-up
		• General
		  ○ Directors' Report and Fund Information

28.04.2026	**Change of ownership**	On 28 April 2026, CC Capital Partners LLC and its affiliates (a New York based private equity firm) and OneIM GP LLC and its affiliates (a London based private equity firm) acquired control of the Insignia Financial Group as a result of a scheme of arrangement.
17.03.2026	**Plan change**	To notify members of the Aristocrat Superannuation Plan in ANZ SmartChoice of a change of insurer and re-rate effective 1 May 2026.
17.03.2026	**Product Update**	Effective 14 March 2026, ANZ Smart Choice Super will be closed to new employer plans and ANZ Smart Choice Super and Pension will be closed to new applicants.
05.03.2026	**Investment option changes**	To notify impacted members that the investment manager for the Vontobel Global Shares and OnePath Global Shares investment options have changed from Vontobel to Robeco, and that the Vontobel Global Shares option has been renamed OnePath Global Shares.

27.01.2026	**Plan termination**	To notify members of the Carter Holt Harvey Australia Superannuation Plan that the employer has ceased to use ANZ Smart Choice as its default super plan.
27.01.2026	**Plan termination**	To notify members of the Denso Automotive Systems Aust Pty Ltd Superannuation Plan that the employer has ceased to use ANZ Smart Choice as its default super plan.
17.11.2025	**Term Allocated Pension Changes**	To notify members of PortfolioOne Term Allocated Pension that regulations have been passed allowing the full commutation and withdrawal of their account for a limited period, ending on 6 December 2029.
16.10.2025	**Plan change**	To notify members in ANZ Smart Choice Super for employers and employees of an insurance re-rate.
10.10.2025	**Investment option termination**	To advise members of investment terminations in ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE and their employees, ANZ OneAnswer Term Allocated Pension, OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension: • Platinum International Fund • Platinum Asia Fund • Bennelong Australian Equities Fund • OnePath Alternatives Growth Fund • Walter Scott Global Equity (Hedged) Fund • Barrow Hanley Concentrated Global Shares Hedged Fund • Stewart Investors Worldwide Sustainability Fund • Tyndall Australian Share Fund Please note that not all investment options listed above are available across all listed products.
08.10.2025	**Investment option termination and replacement**	To notify members of investment option closures and replacement investment options.
24.09.2025	**Plan change**	To notify members of an employer plan in ANZ Smart Choice Super for employers and their employees of an insurance re-rate.
25.08.2025	**Term Allocated Pension Changes**	To notify members of OneAnswer Term Allocated Pension, ANZ OneAnswer Term Allocated Pension and OptiMix Term Allocated Pension that regulations have been passed allowing the full commutation and withdrawal of their account for a limited period, ending on 6 December 2029.
18.08.2025	**Plan change**	To notify members in ANZ Smart Choice Super for employers and employees of an insurance re-rate.
01.08.2025	**Fund transfer**	To notify members with Insurance-only OneCare Super and Legacy products of the Successor Funds Transfer to Brighter Super.
22.07.2025	**Plan change**	To notify members of an employer plan in ANZ Smart Choice Super for employers and their employees of an insurance re-rate.

01.07.2025	**Annual Statement Brochure**	The brochure was attached to all 2025 annual statements for the following 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
		  ○ Levies and expense recoveries
		  ○ Replacement of First Sentier Global Credit Income Fund with Janus Henderson Diversified Credit
		  ○ Removal of underlying fund in OnePath Alternatives Growth
		  ○ Closure of the Platinum Asia Fund and the Platinum International Fund and change of portfolio manager
		• Legislation updates
		  ○ Transfer balance cap increase
		  ○ Term Allocated Pension commutation changes
		• Investment updates
		  ○ Changes were made to some investment funds' descriptions, asset allocations, objectives, investment strategies and/or Standard Risk Measures (SRM)
		  ○ Environmental, Social and Governance (ESG) Disclosure changes
		• General updates
		  ○ Changes to fees and costs
		  ○ Buy-sell spread changes
		
		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
		  ○ Levies and expense recoveries
		  ○ Removal of underlying fund in OnePath Alternatives Growth (not applicable to ANZ Smart Choice Super and Pension)
		  ○ Closure of the Platinum Asia and the Platinum International investment options and change of portfolio manager
		• Legislation updates
		  ○ Transfer balance cap increase
		• Investment updates
		  ○ Changes were made to some investment funds' descriptions, asset allocations, objectives, investment strategies and/or Standard Risk Measures (SRM)
		  ○ Environmental, Social and Governance (ESG) Disclosure changes
		• General updates
		  ○ Changes to fees and costs
		  ○ Buy-sell spread changes
		  ○ Investment fee rebates for the Platinum International and Platinum Asia Funds.

26.06.2025	**Administration fee change**	To notify members of the following employer plans in ANZ Smart Choice Super for employers and their employees of changes to their Administration fees: • Microsoft Affinity • CBRE Staff • Team Global Express • Toll Group • Nokia Solutions and Networks Australia
09.05.2025	**PDS Update**	To notify members of OneAnswer Frontier Super and Pension and ANZ Smart Choice Super for employers and their employees of investment menu updates.
17.04.2025	**Plan termination**	To notify members of the Carter Holt Harvey Timber Superannuation Plan that their employer is establishing a new super plan.
10.03.2025	**Investment option termination**	Notice to impacted Grow Wrap Super and Pension Service members regarding investment option termination on 14 April 2025.
07.03.2025	**Plan change**	To notify members of an employer plan in ANZ Smart Choice Super for employers and their employees of a change to their administration fees.
28.02.2025	**Plan termination**	To notify members of the Gadens Lawyers Superannuation Plan that their employer is establishing a new super plan.
28.02.2025	**Plan termination**	To notify members of the Toll Group Superannuation Plan (PrixCar Services Pty Ltd) that their employer is establishing a new super plan.
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 information in this Product Update is current as at March 2026 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.