

# OnePath Custodians Pty Limited

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

## November 2021

Notice date	Nature of event or change	Impact of the change
19.11.2021	<b>Plan Change</b>	To notify members of a change to the Administration fee.
15.11.2021	<b>Plan Change</b>	Plan termination – employer establishing a new super plan.
12.11.2021	<b>Product Update</b>	Decrease of Ongoing Fee for 10 X index investment options available through OneAnswer including ANZ OneAnswer and OneAnswer Frontier. Plus launch of the OnePath Global Listed Infrastructure Index fund in OneAnswer Frontier.
10.11.2021	<b>Fee Change</b>	To notify delinked members of an increase to the Administration fee.
29.10.2021	<b>Plan Change</b>	To notify of a change of Insurer and an increase to insurance fees – effective 1 December 2021.
27.10.2021	<b>Plan Change</b>	To notify of a change of Insurer, an increase /decrease to insurance fees and changes to terms and conditions – effective 1 December 2021.
20.09.2021	<b>PDS Reissue</b>	OneAnswer Frontier Personal Super and Pension PDS reissue OA sustainability.
10.09.2021	<b>PDS Update</b>	OneAnswer Personal Super and Pension (including Frontier and //Select), ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees - changes to OnePath Diversified Fixed Interest Trust manager, strategy and investment objective
10.09.2021	<b>PDS Update</b>	OneAnswer Personal Super and Pension (including Frontier and //Select) - changes to OnePath Diversified Credit Trust manager and strategy
26.08.2021	<b>Plan Change</b>	To notify impacted members of the establishment of a new 'insurance only' membership category.
24.08.2021	<b>Plan Change</b>	Plan termination – employer establishing a new super plan.
23.08.2021	<b>Plan Change</b>	To notify of a change of Insurer, an increase in insurance fees and changes to terms and conditions – effective 1 October 2021.
11.08.2021	<b>Product Updates and PDS Updates</b>	<p>To notify of the Flexibility in Super changes and any impact these have on open product PDSs.</p> <p>For super members of OneAnswer, ANZ OneAnswer, Integra Super, 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.</p>
20.07.2021	<b>PDS Updates</b>	Due to two new underlying funds being added as approved investments for the OnePath Alternatives Growth Fund. PDS update for OneAnswer Frontier Personal Super and Pension, and another for ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd.
19.07.2021	<b>Product Update</b>	Two new underlying funds added as approved investments for the OnePath Alternatives Growth Fund offered through OneAnswer (including Frontier), ANZ OneAnswer

01.07.2021	<b>PDS Update</b>	OneAnswer Frontier Personal Super and Pension - Minimum Pension Relief Continues into 2021/22
01.07.2021	<b>Product and PDS Update</b>	ANZ Smart Choice Pension - Reduction of the minimum pension continues into 2021/22
25.06.2021	<b>Budget Update</b>	2021 Federal Budget Update
04.06.2021	<b>Plan Change</b>	Insurance re-rate
24.05.2021	<b>PDS Reissue</b>	OneAnswer Frontier Personal Super and Pension - PDS reissue.
24.05.2021	<b>Fund Name Changes</b>	OneAnswer Frontier Personal Super and Pension – fund name changes and new investment managers.
24.05.2021	<b>Strategic Asset Allocation Changes</b>	Strategic Asset Allocation Changes to OptiMix and OnePath Diversified fund and addition of a new asset class.
11.05.2021	<b>Plan Change</b>	Plan termination – employer establishing new super plan.
10.05.2021	<b>Product Update</b>	The underlying manager of Vanguard and OnePath index funds have changed from Vanguard to Invesco; fund names changed from 'Vanguard' to 'OnePath' – impacted products OneAnswer Frontier Personal Super, OneAnswer Personal Super, Integra Super, ANZ Super Advantage, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
01.05.2021	<b>Product Change</b>	OneAnswer Frontier Personal Super and Pension and OneCare Super – ceasing super transfers to Eligible Rollover Funds.
23.04.2021	<b>Premium Increase</b>	Integra products.
12.04.2021	<b>Product Update</b>	Ongoing Fee arrangements in MySuper products no longer accepted.
31.03.2021	<b>PDS Reissue</b>	ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
24.03.2021	<b>Premium Increase</b>	Premium increase.
11.03.2021	<b>Fund Termination and Replacement</b>	Janus Henderson Global Fixed Interest fund terminated and replaced by Ardea Real Outcome fund.
10.03.2021	<b>Plan Change</b>	Insurance change.
17.02.2021	<b>Plan Change</b>	New insurer for employer plan.
10.02.2021	<b>Fee Changes</b>	Change to fees including introduction of a percentage-based Admin fee for ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
21.01.2021	<b>Plan Change</b>	Insurance re-rate.
11.12.2020	<b>Fee Changes</b>	OneAnswer Frontier Personal Super and Pension – indirect fee updates.
07.12.2020	<b>'Ending Grandfathered Conflicted Remuneration'</b>	Ending Grandfathered Conflicted Remuneration Oasis Fund Management (OFM) and OnePath Custodians (OPC) Wrap Products.
01.12.2020	<b>Annual Member Meetings</b>	Notify all members of the Annual Member Meetings.
01.12.2020	<b>PDS Reissue</b>	OneAnswer Frontier Personal Super and Pension PDS reissue.
01.12.2020	<b>Fund Profile Changes</b>	OneAnswer Frontier Personal Super - T Rowe Price Dynamic Global Bond, Colonial First State Imputation, Pandal Core Hedged Global Shares.
01.12.2020	<b>PDS Reissue</b>	ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
30.11.2020	<b>PDS Reissue</b>	ANZ Smart Choice Super and Pension, ANZ Smart Choice Super

		for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
17.11.2020	<b>SRM Update</b>	SRM updates for OneAnswer Frontier Personal Super and Pension, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
02.11.2020	<b>Plan Change</b>	Plan Change – re-rate. Toll’s rate guarantee period has expired and OPL has re-rated the plan with a significant increase in Death/TPD/IP.
22.10.2020	<b>Plan Change</b>	Plan Change – Re-rate. CFC’s rate guarantee period expired and OPL has re-rated the plan with a significant increase in Death/TPD/IP.
12.10.2020	<b>Transition of PortfolioOne (excluding Term Allocated Pensions) accounts to Grow Wrap</b>	Super and Pension (excluded Term Allocated Pensions) members in PortfolioOne were notified that their product would be closed, and their accounts transitioned to Grow Wrap effective 1 December 2020.
23.09.2020	<b>Plan Change</b>	Insurance re-rate.
09.09.2020	<b>Cash Fund Rationalisation</b>	OnePath Cash & OptiMix Enhanced Cash terminations.
01.08.2020	<b>Standard Risk Measure (SRM) Update</b>	SRM updates for OneAnswer Frontier Personal Super and Pension, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
01.07.2020	<b>Product Update</b>	OneAnswer Frontier Personal Super and Pension.
09.06.2020	<b>Buy Sell Spread Updates</b>	OneAnswer Frontier Personal Super and Pension.
01.06.2020	<b>Insurance re-rate</b>	The Re-rate occurred due to the expiry of Premium Rate Guarantee, between the Trustee and the Insurer (One Path Life Limited). The last time the insurance premiums changed (as well as some changes in terms and conditions) was on 17 March 2018. The insurance fee changes are effective from 1 July 2020. The change has resulted in universal reductions of Insurance Fees for both Retail and Employer Members.
22.05.2020	<b>Buy Sell Spread Updates</b>	ANZ Smart Choice Super and Pension. ANZ Smart Choice Super for employers and their employees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
22.05.2020	<b>Changes to Pension Minimums</b>	In response to COVID-19, the Government legislated a temporary halving of the minimum pension payment rates. The minimum amount members must drawdown is reduced for the 2019-20 and 2020-21 financial year.
22.05.2020	<b>Plan Change</b>	Plan termination
06.04.2020	<b>Buy Sell Spread Updates</b>	OneAnswer Frontier Personal Super and Pension. ANZ Smart Choice Super and Pension. ANZ Smart Choice Super for employers and their employees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees.
01.04.2020	<b>PMIF Insurance Cancelled</b>	Due to Putting Members’ Interest First (PMIF) legislation – to inform members and advisers that their client insurance cover has been cancelled effective 1 April 2020.
26.03.2020	<b>Buy Sell Spread Updates</b>	OneAnswer Frontier Personal Super and Pension. ANZ Super Advantage. ANZ Smart Choice Super and Pension. ANZ Smart Choice Super for employers and their employees. ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees. Integra Super.
23.03.2020	<b>Plan Change</b>	Plan termination
29.02.2020	<b>Plan Change</b>	Plan termination

23.02.2020	<b>Protecting Your Super</b>	New members, can opt-in for insurance if under 25 years, less than \$6,000 and not in a Dangerous Occupation.
01.12.2019	<b>Protecting Your Super</b>	Existing members with low balance accounts (under \$6,000) are required to opt-in prior to 1 April if they wish to retain default cover.
31.05.2019	<b>Plan Change</b>	Change of insurer.
24.05.2019	<b>Product Update</b>	Fund termination – Super members.
29.04.2019	<b>Product Update</b>	Fund termination – Retail investors.
23.04.2019	<b>2018 Budget</b>	Federal Budget 2018-19 'Protecting Your Super' package – Insurance opt in.