

# OnePath Custodians Pty Limited

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

## March 2024

Notice date	Nature of event or change	Impact of the change
27.03.2024	<b>Plan termination</b>	Employer establishing a new super plan
27.03.2024	<b>Plan termination</b>	Employer establishing a new super plan
21.03.2024	<b>Plan termination</b>	Employer establishing a new super plan
21.03.2024	<b>Plan termination</b>	Employer establishing a new super plan
21.03.2024	<b>Plan termination</b>	Employer establishing a new super plan
15.03.2024	<b>Plan change</b>	To notify members of a plan change
14.03.2024	<b>Investment option closure and switch</b>	To notify members about the closure of some investment options and the switching into replacement investment options.
27.02.2024	<b>Plan termination</b>	Employer establishing a new super plan
22.02.2024	<b>Plan termination</b>	Employer establishing a new super plan
20.02.2024	<b>Investment menu updates</b>	To notify members about investment fee reductions, investment fee changes, investment option name changes and investment option closures and switches.
20.02.2024	<b>Plan termination</b>	Employer establishing a new super plan
24.01.2024	<b>Plan termination</b>	Employer establishing a new super plan
23.01.2024	<b>Plan termination</b>	Employer establishing a new super plan
22.01.2024	<b>Plan termination</b>	Employer establishing a new super plan
12.12.2023	<b>Plan change</b>	To notify members of a change of insurer
01.12.2023	<b>Investment fund and fees and costs update</b>	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	<b>PDS update</b>	To notify OneAnswer Frontier Personal Super and Pension members of amendments to the Additional Information Guide
06.11.2023	<b>Investment option termination</b>	To notify OneAnswer Term Allocated Pension members of the termination of the OnePath Diversified Credit investment option
	<b>Investment fund update</b>	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	<b>Plan change</b>	To notify members of a change of insurer
27.09.2023	<b>Plan termination</b>	Employer establishing a new super plan
26.09.2023	<b>Plan termination</b>	Employer establishing a new super plan
01.09.2023	<b>Product update</b>	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"> <li>ANZ Smart Choice Super for Employers and their Employees</li> <li>ANZ Smart Choice Super and Pension</li> <li>OneAnswer Frontier Personal Super.</li> </ul>
29.08.2023	<b>Plan change</b>	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:
10.08.2023	<b>End of year annual statement insert – Important information and updates</b>	<p>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:</p> <p><b>Product updates</b></p> <ul style="list-style-type: none"> <li>change to strategic asset allocation for OnePath Capital Stable investment option</li> <li>updates to OnePath Emerging Companies and OnePath Alternatives Growth funds</li> <li>OnePath and OptiMix diversified investment option changes</li> </ul>

- 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	<b>Plan termination</b>	Employer establishing a new super plan
28.07.2023	<b>Plan change</b>	To notify members of a change of Insurer
28.07.2023	<b>Plan termination</b>	Employer establishing a new super plan
22.06.2023	<b>Plan change</b>	To notify members of a change of Insurer.
01.06.2023	<b>PDS update</b>	To notify changes to the OnePath Alternatives Growth fund
31.05.2023	<b>Insurance correction</b>	To notify members of new or updated insurance and fees.
01.05.2023	<b>Product transfer</b>	To notify members of transfer of account balance to new product and closure of existing product.
27.04.2023	<b>Plan change</b>	To notify members of a change of Insurer and of changes to Plan
20.04.2023	<b>Product update</b>	To notify members regarding electronic communications
17.04.2023	<b>Product transfer</b>	To notify members of transfer of account balance to new product and closure of existing product.

13.04.2023	<b>Insurance correction</b>	To notify members of new or updated insurance and fees.
23.03.2023	<b>Product update</b>	To notify members of an increase in Administration fees
06.03.2023	<b>Product transfer</b>	To notify members of transfer of account balance to new product and closure of existing product.
01.03.2023	<b>Plan change</b>	To notify members of the decrease in Administration fees
28.02.2023	<b>Product update</b>	To notify members regarding electronic communications
24.02.2023	<b>New plan and change of insurer</b>	To notify members of a change of Plan and insurer.
06.02.2023	<b>Product transfer</b>	To notify members of transfer of account balance to new product and closure of existing product.
31.01.2023	<b>Product update</b>	To notify members of the decrease in Administration fees
18.01.2023	<b>Insurance update</b>	To notify members of change Total and Permanent Disablement (TPD) definition
21.12.2022	<b>Insurance correction</b>	To notify members of new or updated insurance and fees.
14.12.2022	<b>Plan change</b>	To notify members of a change of insurer.
28.11.2022	<b>Plan change</b>	To notify members of a change of insurer.
25.11.2022	<b>Plan change</b>	To notify members of a change of insurer.
03.11.2022	<b>Plan change</b>	To notify 8 members of a change of insurer.
01.11.2022	<b>Product update</b>	To notify members that the Ongoing Fee is reducing for the OptiMix Global Emerging Markets Shares fund.
28.10.2022	<b>Product update</b>	To notify members of the SAA change to the Capital Stable investment option.
27.10.2022	<b>Plan change</b>	To notify members that employer will no longer cover the cost of default death cover insurance premiums.
30.09.2022	<b>Plan change</b>	To notify members of an insurance re-rate and changes to TPD definitions.
23.09.2022	<b>Product update</b>	To notify members of the ANZ Prime Cash Management Account termination.
31.08.2022	<b>PDS update</b>	To notify change of manager for OnePath Emerging Companies investment option.
29.08.2022	<b>Plan change</b>	To notify members of insurance re-rate and changes to terms and conditions.
26.08.2022	<b>Product update</b>	To notify members of closure of investment option and switch to new investment option.
08.08.2022 - 31.08.2022	<b>Planned system outage</b>	Members unable to access their online account during the planned system outage period.
26.07.2022	<b>Product notice</b>	To notify MySuper members of a partial fee waiver and refund.
27.06.2022	<b>Product update</b>	To notify members of closure of investment options and switch to new investment options.
20.06.2022	<b>Plan change</b>	To notify members that their employer has decided to close their ANZ Smart Choice employer plan.
02.05.2022	<b>Product transfer</b>	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 March 2024 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](http://onepathsuperinvest.com.au) or [anz.com](http://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.