Important information

Each of the licensed entities listed on page 4 of this Financial Services Guide are companies within the Insignia Financial Group of Companies, comprising Insignia Financial Ltd (formerly IOOF Holdings Ltd) (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group). Neither the Issuers, nor any other related or associated company, guarantee the repayment of capital, the performance of, or any rate of return of your investment. Investments made into the investment options are subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested.
WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is an important document that outlines the types of products and services that each of the licensed entities listed on page 4 are authorised to provide under each of their Australian Financial Services (AFS) licences. Please refer to the table of licensed entities displayed on page 5 for information about these products and services.

This FSG is designed to assist you in deciding whether to use the services offered by the licensed entities listed on page 4.

In this document, ‘we’, ‘our’, ‘us’ or ‘OnePath’ refers to the entities listed on page 4.

The purpose of the FSG is to provide you with information, prior to the financial service being provided, about:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you under each of our AFS licences
- how we, and any other relevant parties, are paid
- who to contact should you have a complaint.

If you choose to use our services or you are issued with one of our products or one of our products is recommended to you, you may also receive a Product Disclosure Statement (PDS). Each PDS contains information about a particular product and will assist you in making an informed decision about that product. The PDS will include information about matters such as terms and conditions of the product, associated costs and any significant benefits and risks.

If you receive personal financial advice from a financial adviser, you will be provided with a Statement of Advice (SoA). Personal advice is advice that takes into account one or more of your objectives, financial situation and needs. A SoA will contain the advice and the details on which the advice is based, as well as the remuneration and other benefits the financial adviser will receive. OnePath is not authorised to provide personal financial advice.
This FSG gives you information about:

**OnePath Custodians Pty Limited**
ABN 12 008 508 496   AFSL 238346   RSE L0000673

**OnePath Funds Management Limited**
ABN 21 003 002 800   AFSL 238342
WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

<table>
<thead>
<tr>
<th>Australian Financial Services licence holder</th>
<th>Authorised services we can provide under our licence</th>
<th>Products which relate to our authorised services</th>
</tr>
</thead>
<tbody>
<tr>
<td>OnePath Custodians Pty Limited</td>
<td>• General financial product advice</td>
<td>• Superannuation and pension</td>
</tr>
<tr>
<td>ABN 12 008 508 496</td>
<td>• Deal in a financial product</td>
<td>• Clearing house facility</td>
</tr>
<tr>
<td>AFSL 238346</td>
<td></td>
<td></td>
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<tr>
<td>RSE L0000673</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OnePath Funds Management Limited</td>
<td>• General financial product advice</td>
<td>• Managed investments</td>
</tr>
<tr>
<td>ABN 21 003 002 800</td>
<td>• Deal in a financial product</td>
<td>• Basic deposit products</td>
</tr>
<tr>
<td>AFSL 238342</td>
<td>• Operate a registered managed investment scheme</td>
<td>• Margin lending facilities</td>
</tr>
<tr>
<td></td>
<td>• Custodial and depository services</td>
<td></td>
</tr>
</tbody>
</table>

When providing these financial services products, each licensed entity acts on your behalf.

We are not licensed to provide you with personal financial advice. Our staff can only provide you with factual information and in some circumstances may provide general financial product advice. Our staff do not take your personal circumstances into consideration when providing general financial product advice. If you require personal financial product advice that takes into account your objectives, financial situation and/or needs, you will need to contact a financial adviser.
HOW CAN WE BE CONTACTED?

Our contact details are listed below:

**OnePath Custodians Pty Limited**

Phone: 133 665  
Mail: OnePath Custodians Pty Limited  
GPO Box 5306,  
Sydney NSW 2001  
Email: client@onepathsuperinvest.com.au  
Website: onepathsuperinvest.com.au

**OnePath Funds Management Limited**

Phone: 133 665  
Mail: OnePath Funds Management Limited  
GPO Box 5306,  
Sydney NSW 2001  
Email: client@onepathsuperinvest.com.au  
Website: onepathsuperinvest.com.au
HOW DO YOU DO BUSINESS WITH US?

The PDS for each product outlines its administration procedures and processes. Please refer to the relevant PDS for detailed information on how a product is administered.

HOW CAN YOU GIVE US INSTRUCTIONS?

You can give us instructions by telephone, mail, email or via our website. There may be special instruction arrangements for some products which are explained in the relevant PDS.

HOW ARE WE PAID FOR THE SERVICES WE PROVIDE?

If you purchase a product that we provide, as the product issuer we will receive fees. The fees that are applicable to the products or services we offer are set out in the relevant PDS for the product.

We do not charge you additional fees for any information or general financial product advice you receive from us. However, your financial adviser may charge you fees for providing personal financial product advice. This will be set out in a separate FSG and/or SoA that you should receive from your financial adviser.
WHAT REMUNERATION AND OTHER BENEFITS DO WE PAY TO OUR EMPLOYEES?

OnePath staff are employed by Insignia Financial. All Insignia Financial staff receive a salary. Staff that may provide general financial advice for OnePath may also be eligible for performance related bonuses and other staff related benefits.

You may receive advice about our products from financial advisers who do not work for us directly (although they may work for another licensee within the Insignia Financial Group of companies). These advisers may receive remuneration from us if you invest in one or more of our products, pursuant to their recommendation.

Financial advisers are also required by law to provide you with a copy of their FSG and/or SoA. These documents list the remuneration (including commissions) and other benefits (including non-monetary forms of remuneration such as paying for conferences, sponsorships etc) they receive for providing you with financial advice, including recommending certain financial products to you.

HOW DO WE PROTECT YOUR PRIVACY?

The privacy of your personal information is important to us. We have systems and processes in place to protect your privacy. We need to collect personal information (including health and other sensitive information) to administer our customer relationships and provide you with appropriate products and services.

For detailed information on how we collect, use, store and disclose your personal information (including where authorised and required, health and other sensitive information), please read our Privacy Policy available at onepathsuperinvest.com.au/about-us/privacy-policy or request a copy by calling us on 133 665.
WHAT KIND OF COMPENSATION ARRANGEMENTS DO WE HAVE?

OnePath holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Subject to the terms, conditions and exclusions of the policy, the policy provides cover for civil liability and comprehensive crime resulting from third party claims concerning the professional services performed by us (including our employees and employed representatives).

The policy continues to provide coverage for past employees and employed representatives in respect of financial services performed whilst they were engaged by us.
We value your feedback and we're committed to resolving any concerns you may have.

Our customer service team is your first point of contact for any enquiries, complaints or feedback. We will do our best to resolve your concerns promptly, fairly and consistently, and keep you informed on our progress.

If you're not satisfied with the response to your complaint or feedback, you can escalate your concerns to our Complaints team below:

The Complaints Resolution Manager
OnePath Custodians Pty Limited / OnePath Funds Management Limited
Wealth Complaints Resolution Centre
GPO Box 5306
Sydney NSW 2001
Phone 133 665
Email superfeedback@ioof.com.au

Further Help – the Australian Financial Complaints Authority (AFCA)
You have the option to lodge a complaint with AFCA directly rather than lodging a complaint with us. Otherwise, you can also lodge a complaint with AFCA if you are not satisfied with our response or if your complaint has not been resolved within the maximum timeframe prescribed by ASIC Regulatory Guide 271 (RG 271). AFCA provide a fair and independent financial services complaint resolution that is free to consumers.

Website: afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or consult the AFCA website to investigate the time limit relevant to when your circumstances expire.
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