



OneAnswer Frontier Personal Super
OneAnswer Frontier Pension
OneAnswer Personal Super
OneAnswer Pension
OneAnswer Term Allocated Pension
Corporate Super
Integra Allocated Pension
Integra Super
OptiMix Superannuation
OptiMix Allocated Pension
OptiMix Term Allocated Pension
Personal Retirement Plan
Traditional Policies (Superannuation)

OnePath MasterFund

Annual Report

Reporting period 1 July 2013 to 30 June 2014

Issued December 2014

Contents

This Annual Report covers the various products offered through the OnePath MasterFund and not all sections will be relevant to you. Please ensure you read the sections relevant to the superannuation or pension product of which you are a member.

Annual Report

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OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, OneAnswer Frontier Personal Super, OneAnswer Frontier Pension, Corporate Super, Integra Super, OptiMix Superannuation, OptiMix Allocated Pension and OptiMix Term Allocated Pension, Integra Allocated Pension, Personal Retirement Plan, Traditional Policies (Superannuation) are products offered by the OnePath MasterFund (ABN 53 789 980 697, RSE R1001525, SFN 2929 169 44) (Fund). When you invest in one of these products, you become a member of the Fund. Traditional Policies (Superannuation), Integra Super, OneAnswer Personal Super, OneAnswer Pension, OneAnswer Term Allocated Pension, Corporate Super, OptiMix Superannuation, OptiMix Allocated Pension and OptiMix Term Allocated Pension, Integra Allocated Pension, and Personal Retirement Plan are all products which are now closed to new investors (together 'Closed Products').

OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians or Trustee) is the trustee and issuer of the Fund and the issuer of this Annual Report for the products mentioned above.

The Trustee invests all contributions in a master policy issued by OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life) which then invests in selected investment fund(s). OnePath Life is also the administrator of the Fund.

This information is current as at 30 June 2014 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 133 665.

The information is of a general nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. The case studies or examples used in this Annual Report are hypothetical and are not meant to illustrate the circumstances of any particular individual. This information must not be reproduced without the issuer's prior written permission.

For the Closed Products you should read the PDS available by calling Customer Services and any specific product updates for these products listed above and consider whether the product is right for you before making a decision to continue to hold the product. For all other products you should read the relevant PDS available at onepath.com.au and consider whether that particular product is right for you before making a decision to acquire or continue to hold the product.

The term 'OneAnswer Pensions' refers to OneAnswer Allocated Pension, OneAnswer Frontier Pension and OneAnswer Term Allocated Pension.

The term 'OneAnswer' also includes the OneAnswer Frontier and OneAnswer //Select suite of products.

The term 'OptiMix Pensions' refers to OptiMix Allocated Pension and OptiMix Term Allocated Pension.

'OptiMix'/'OptiMix members' refers to members who have the now-closed OptiMix product and does not include OneAnswer, Corporate Super, Integra Super, or Integra Allocated Pension members who have some or all of their account invested in one of the OptiMix investment funds.

Investing your money

When you invest your superannuation in a product within the Fund your money is invested in one or more different investment funds. The investment funds you have selected are outlined on your Annual Statement. This Annual Report details how the Fund and your investment in the Fund is managed and how all investment funds have performed in the last year by listing the investment returns.

When selecting investment funds, you need to consider how long you wish to invest your money and the level of risk you are prepared to accept. In general, investments with the potential to earn higher returns (e.g. shares) carry the highest risk. Not only will the rate of return go up and down, but the value of your investment (the capital value) can also rise and fall. For the investments that generally earn lower returns (e.g. cash), the capital value is less likely to fluctuate.

You may switch all or part of your existing account balance between investment funds within the Fund.

Please note that transaction cost factors and a fee may apply upon switching.

Trustee's investment objectives and strategy

The Fund's investment objectives are to:

- invest all contributions either through a master life insurance policy issued by OnePath Life or directly
- offer you a range of individual investment strategies, depending on the product (See 'Individual investment

fund objectives and strategies' on the next page) that invest in different types of assets, so that you may be able to achieve returns consistent with your risk tolerance

- invest in investment strategies as directed by members across a risk profile spectrum through life insurance policies and registered managed investment schemes managed by external fund managers.

The investment strategy of the Trustee is to implement its investment objectives by investing all contributions in a master life insurance policy issued by OnePath Life, which then invests in members' selected investment funds (which either you or the Trustee have nominated) or through registered managed investment schemes managed by external fund managers.

In order to meet the Fund's investment objectives, the Trustee offers a variety of categories of investments, being:

- defensive strategy
- conservative strategy
- moderate strategy
- growth strategy
- high growth strategy
- alternative investments.

Members with a Defined Benefit component should note that investment choice is not available in respect of their Defined Benefit component and accordingly, members are unable to nominate their own personal investment strategy or switch in respect of their Defined Benefit component.

The Trustee takes into account its objectives and the requirements of superannuation law and relevant regulatory guidelines for any new investments proposed for the Fund.

Some key considerations undertaken by the Trustee in assessing investments prior to making them available to investors include:

- **Risk and return** – key risks addressed in assessing and monitoring investments include market risk, operational risk, possible conflicts of interest, leverage risk, liquidity risk and credit default risk.
- **Diversification** – diversification of an investment is analysed as a useful risk mitigation tool. Alternatively, a lack of diversification will raise concerns for the Trustee in relation to the investments' ability to distribute and control risk and minimise the variability of investment returns. It may involve spreading investments over a number of individual assets, classes, countries or investment managers.
- **Liquidity** – the Trustee considers liquidity of investments during its assessment of them. This recognises the Trustee's requirements to pay expenses, tax and benefits when they become due and accounting for circumstances beyond its control.
- **Valuation** – the Trustee takes into consideration the reliability and frequency of valuation information to ensure members receive accurate unit pricing and returns on their investments.
- **Cost and Taxes** – the Trustee reviews the investment costs that may be charged by the investment manager on an absolute and relative to peers basis and alignment of the interests of investment managers with investors.

Due consideration has also been given by the Trustee to the impact of costs and taxes on the performance of the investment options.

The Trustee takes into consideration existing and prospective investment liabilities when assessing investment options and its ability to discharge any liabilities and any potential large redemptions.

Individual investment fund objectives and strategies

Over time, fund managers can make changes to the investment funds they manage. New investment funds can be offered and other investment funds can be closed to new investors.

OneAnswer

Details of the current investment objectives and strategies for all open funds can be found in the current Product Disclosure Statement (PDS) available at onepath.com.au or by calling Customer Services. Details of the current investment objectives and strategies for closed investment funds can be obtained through Customer Services.

OptiMix, Corporate Super, Integra Super and Integra Allocated Pension members

Details of the current investment objectives and strategies for OptiMix, Corporate Super, Integra Super and Integra Allocated Pension are available by calling Customer Services.

Personal Retirement Plan and Traditional Policies (Superannuation) members

Members of these products are all invested into the OnePath Capital Guaranteed fund. All contributions are invested in a master policy issued by OnePath Life, which is provided from the OnePath Life Limited Statutory Fund No. 3. The objective and strategy for the OnePath Capital Guaranteed fund are detailed below:

Investment objective

This investment fund's investment objective is to exceed the return on cash (after fees, charges and taxes) and the rate of change in inflation over periods of three years or more.

Investment strategy

This investment fund invests in a diversified portfolio of assets, including fixed interest, cash, shares and property.

Investment value – allocation of net earnings

OneAnswer, Corporate Super and Integra Super members

All investment funds (except OnePath Capital Guaranteed) issue units, with each unit representing a share of the underlying assets. The value of a unit will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price.

The value of your units may rise or fall.

In relation to investments in OnePath Guaranteed Cash (OneAnswer members) and OnePath Cash (Corporate Super and Integra Super members), the unit price is subject to a guarantee that the unit price will never fall. In relation to investments in OnePath Capital Stable, the unit price payable on withdrawal may be subject to a limited guarantee.

For OnePath Capital Guaranteed, an interest rate is declared each year. This rate is capitalised and added to the value of your investment. This declared rate is based on a weighted average of the earnings rate of the fund over the previous three years less management fees and taxes. If a full withdrawal is made, an interim interest rate applies from the last declaration date. The declared rate cannot be negative.

Integra Allocated Pension and OptiMix members

All investment funds issue units, with each unit representing a share of the underlying assets. The value of a unit will vary depending on the value of the assets of the relevant investment fund. Your investment balance is the number of units you hold in the investment fund multiplied by the unit price. The net investment earnings (after deduction of management fees and taxes) are reflected by changes in the unit price. The value of your units may rise or fall.

Personal Retirement Plan members

The Directors of OnePath Life declare an interest rate each year based on the advice of the Appointed Actuary. The interest rate is capitalised and added to the value of your investment balance. An interim interest rate applies from the last

declaration date where a full withdrawal is made. The declared rate may be zero but cannot be negative.

Traditional Policies (Superannuation)

The Directors of OnePath Life declare a bonus rate each year based on the advice of the Appointed Actuary.

The bonus rate is applied to the sum insured and existing bonus and allocated to your policy. The declared bonus rate may be zero but cannot be negative.

Investment performance

The investment returns tables on pages 7 to 54 show the historical yearly returns for the last five years or for the years since a fund's inception (where the investment fund has not existed for the full five-year period) and the five-year and ten-year returns (after management fees and taxes) for each investment fund.

Please note that past performance is not indicative of future performance.

To see how your investment is performing, you can register for account access by calling Customer Services or simply visit onepath.com.au at any time.

Derivatives

Some investment funds offered through the Fund may invest in derivatives, such as futures and options, in order to gain exposure to investment markets and to manage the risks associated with market price, interest rate and currency fluctuations. Except where specifically approved by the 'Investment Mandate' for that particular investment fund, derivatives will not be used to gear an investment fund's assets or for speculative purposes.

Reserves

The Trust Deed of the Fund allows it to maintain reserves. Currently, the Fund maintains a reserve that includes permanent tax differences which have not been allocated to members.

Monies held by the Fund as a reserve are invested by the Trustee in an interest bearing bank account.

The reserve balance is as follows:

	2014 \$'000	2013 \$'000	2012 \$'000
Amount at the start of the year	5,515	3,722	2,122
Transfers to reserves and interest earned	7,368	1,793	1,600
Amount at the end of the year	12,884	5,515	3,722

Under APRA Prudential Standard SPS 114: **Operational Risk Financial Requirement** an Operational Risk Financial Requirement (ORFR) target amount is required to be held.

The financial resources held to meet the ORFR target amount can be held either as:

- an operational risk reserve within the fund;
- operational risk trustee capital held by the RSE licensee; or
- a combination of both.

In accordance with APRA Prudential Requirements the Trustee has three years from 1 July 2013 to accumulate the financial resources to meet the Operational Risk Financial Requirement target amount.

There is no Operational Risk Financial Requirement held by the Fund itself at the reporting date.

Investment performance

Investment returns

OneAnswer Personal Super

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.
Please refer to page 19 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
AMP Capital Enhanced Yield	Entry Fee	19/09/05	-11.08	-4.59	8.75	-1.40	3.82	-1.14	1.00
	Nil Entry Fee	19/09/05	-11.65	-5.19	8.06	-2.03	3.16	-1.76	0.36
	//Select	11/12/06	-10.46	-3.92	9.51	-0.71	4.45	-0.46	1.02
	Frontier	15/11/10	-10.50	-3.95	9.48	-1.31‡	-	-2.02	-2.02
AMP Capital Equity	Entry Fee	21/11/01	15.18	23.95	-7.72	9.78	14.26	10.57	8.80
	Nil Entry Fee	21/11/01	14.45	23.16	-8.31	9.08	13.53	9.86	8.13
	//Select	11/12/06	15.99	24.82	-7.07	10.55	14.95	11.32	5.37
AMP Capital Responsible Investment Leaders	Entry Fee	08/10/07	13.93	22.66	-7.15	7.04	10.53	8.95	-0.44
	Nil Entry Fee	08/10/07	13.21	21.88	-7.75	6.35	9.83	8.26	-1.07
	//Select	08/10/07	14.73	23.52	-6.50	7.79	11.20	9.69	0.22
Australian Shares	Frontier	15/11/10	14.88	23.67	-6.38	-0.63‡	-	8.00	8.00
AMP Capital Responsible Investment Leaders	Entry Fee	08/10/07	18.12	26.48	-5.50	1.16	5.80	8.61	1.06
	Nil Entry Fee	08/10/07	17.37	25.68	-6.10	0.51	5.14	7.92	0.42
	//Select	08/10/07	18.95	27.37	-4.83	1.87	6.44	9.35	1.73
International Shares	Frontier	15/11/10	19.09	27.5	-4.73	1.62‡	-	11.22	11.22
ANZ Cash Advantage	Entry Fee	15/06/09	2.10	2.71	3.80	3.87	2.93	3.08	3.08
	Nil Entry Fee	15/06/09	2.10	2.71	3.80	3.87	2.93	3.08	3.08
	//Select	15/06/09	2.36	2.98	4.06	4.13	3.19	3.35	3.35
	Frontier	15/11/10	2.35	2.97	4.07	2.25‡	-	2.66	2.66
ANZ Term Deposit Options [§]	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
	Frontier	01/09/11	-	-	-	-	-	-	-

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Arrowstreet Global Equity (Hedged) [‡]	Entry Fee	02/10/02	32.56	28.64	-13.56	-0.90	4.01	8.73	0.98
	Nil Entry Fee	02/10/02	31.71	27.81	-14.11	-1.53	3.34	8.03	0.36
	//Select	11/12/06	33.49	29.54	-12.95	-0.21	4.64	9.47	-2.35
	Frontier	15/11/10	33.54	29.60	-12.90	-3.77 [‡]	-	10.82	10.82
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	24.29	14.64	-15.06	15.92	16.31	10.29	5.65
	Nil Entry Fee	19/09/05	23.49	13.91	-15.59	15.19	15.56	9.59	4.99
	//Select	11/12/06	25.16	15.45	-14.46	16.74	17.01	11.04	4.03
	Frontier	15/11/10	25.11	15.40	-14.49	3.51 [‡]	-	7.01	7.01
Bennelong Australian Equities [‡]	Entry Fee	24/11/09	11.26	18.91	-4.14	9.46	-4.12 [‡]	6.42	6.42
	Nil Entry Fee	24/11/09	10.54	18.17	-4.75	8.76	-4.49 [‡]	5.74	5.74
	//Select	24/11/09	12.04	19.75	-3.46	10.23	-3.73 [‡]	7.16	7.16
	Frontier	15/11/10	12.25	20.02	-3.25	1.94 [‡]	-	8.16	8.16
Bentham Global Income**	Entry Fee	19/09/05	8.15	10.19	4.68	12.32	20.77	11.09	6.41
	Nil Entry Fee	19/09/05	7.47	9.48	4.02	11.60	20.00	10.39	5.74
	//Select	11/12/06	8.91	10.96	5.42	13.11	21.50	11.85	7.28
	Frontier	15/11/10	8.87	10.92	5.38	7.38 [‡]	-	9.00	9.00
BlackRock Balanced	Entry Fee	21/11/01	11.19	15.69	0.77	6.30	7.99	8.27	6.20
	Nil Entry Fee	21/11/01	10.48	14.95	0.13	5.63	7.30	7.58	5.54
	//Select	11/12/06	11.97	16.50	1.48	7.05	8.64	9.01	4.67
	Frontier	15/11/10	11.97	16.51	1.49	1.24 [‡]	-	8.42	8.42
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	13.77	24.72	-6.44	13.83	12.53	11.20	7.52
	Nil Entry Fee	20/09/04	13.04	23.94	-7.05	13.11	11.82	10.49	6.85
	//Select	11/12/06	14.57	25.60	-5.79	14.63	13.21	11.96	4.74
	Frontier	15/11/10	14.72	25.77	-5.66	1.48 [‡]	-	9.33	9.33
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	12.91	17.95	-1.63	9.21	9.10	9.31	5.35
	Nil Entry Fee	10/09/03	12.20	17.20	-2.25	8.51	8.40	8.62	4.70
	//Select	11/12/06	13.71	18.78	-0.94	9.97	9.76	10.06	3.52
	Frontier	15/11/10	13.72	18.78	-0.94	2.43 [‡]	-	9.09	9.09
BlackRock Scientific International Equity	Entry Fee	19/09/05	19.51	30.41	-2.30	-0.10	5.21	9.86	1.91
	Nil Entry Fee	19/09/05	18.76	29.57	-2.92	-0.74	4.56	9.17	1.26
	//Select	11/12/06	20.35	31.33	-1.61	0.60	5.85	10.61	0.75
	Frontier	15/11/10	20.30	31.28	-1.65	-0.34 [‡]	-	12.82	12.82

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
BT Core Australian Shares	Entry Fee	02/03/09	16.11	21.42	-7.15	9.25	8.07	9.10	12.11
	Nil Entry Fee	02/03/09	15.36	20.65	-7.74	8.56	7.38	8.40	11.40
	//Select	02/03/09	16.92	22.27	-6.50	10.02	8.72	9.84	12.87
	Frontier	15/11/10	17.14	22.52	-6.32	0.88 [‡]	-	8.78	8.78
BT Smaller Companies	Entry Fee	20/09/04	15.20	16.51	-3.93	22.04	23.93	14.29	10.01
	Nil Entry Fee	20/09/04	14.47	15.77	-4.55	21.27	23.13	13.56	9.33
	//Select	11/12/06	16.01	17.32	-3.26	22.90	24.68	15.07	6.20
	Frontier	15/11/10	16.10	17.41	-3.20	4.07 [‡]	-	9.15	9.15
Capital International Global Equities (Hedged)	Entry Fee	21/11/01	17.69	23.49	-5.29	19.03	10.20	12.55	4.07
	Nil Entry Fee	21/11/01	16.93	22.72	-5.90	18.28	9.51	11.83	3.42
	//Select	11/12/06	18.52	24.35	-4.62	19.87	10.87	13.31	3.89
	Frontier	15/11/10	18.54	24.39	-4.60	5.03 [‡]	-	11.38	11.38
Challenger Howard Mortgages	Entry Fee	19/09/05	0.62	2.45	3.68	3.77	2.24	2.55	3.52
	Nil Entry Fee	19/09/05	-0.02	1.80	3.03	3.10	1.59	1.89	2.87
	//Select	11/12/06	1.33	3.17	4.41	4.49	2.86	3.25	4.07
	Frontier	15/11/10	1.29	3.14	4.43	3.04 [‡]	-	3.28	3.28
Colonial First State Global Credit Income	Entry Fee	19/09/05	6.13	6.74	1.72	7.40	9.11	6.19	3.88
	Nil Entry Fee	19/09/05	5.45	6.07	1.09	6.71	8.42	5.52	3.23
	//Select	11/12/06	6.88	7.49	2.44	8.15	9.77	6.92	4.53
	Frontier	15/11/10	7.15	7.77	2.71	4.14 [‡]	-	6.00	6.00
Colonial First State Imputation	Entry Fee	21/11/01	14.29	23.66	-7.57	9.40	14.57	10.36	8.43
	Nil Entry Fee	21/11/01	13.56	22.88	-8.16	8.70	13.84	9.66	7.76
	//Select	11/12/06	15.09	24.53	-6.92	10.17	15.26	11.12	4.99
	Frontier	15/11/10	15.33	24.79	-6.72	-0.47 [‡]	-	8.33	8.33
Fidelity Australian Equities	Entry Fee	02/03/09	18.47	22.81	-3.58	9.97	15.16	12.18	14.14
	Nil Entry Fee	02/03/09	17.72	22.03	-4.19	9.27	14.42	11.47	13.42
	//Select	02/03/09	19.30	23.67	-2.90	10.75	15.85	12.95	14.91
	Frontier	15/11/10	19.53	23.92	-2.71	1.87 [‡]	-	11.18	11.18
Goldman Sachs Income Plus	Entry Fee	08/10/07	5.70	6.36	3.17	6.21	9.25	6.12	3.89
	Nil Entry Fee	08/10/07	5.03	5.68	2.51	5.54	8.55	5.44	3.23
	//Select	08/10/07	6.44	7.11	3.89	6.96	9.91	6.84	4.58
	Frontier	15/11/10	6.73	7.41	4.18	2.75 [‡]	-	5.81	5.81

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Investors Mutual Australian Shares	Entry Fee	10/09/03	13.04	24.83	1.40	11.48	15.17	12.93	8.36
	Nil Entry Fee	10/09/03	12.31	24.03	0.75	10.78	14.42	12.21	7.69
	//Select	11/12/06	13.83	25.70	2.11	12.27	15.86	13.70	6.49
	Frontier	15/11/10	13.88	25.75	2.14	3.90 [‡]	-	12.25	12.25
Kapstream Absolute Return Income ^{††}	Entry Fee	19/09/05	3.35	14.89	-2.18	13.32	23.32	10.17	1.96
	Nil Entry Fee	19/09/05	2.68	14.17	-2.81	12.60	22.54	9.47	1.32
	//Select	11/12/06	4.07	15.69	-1.50	14.11	24.06	10.92	2.20
	Frontier	15/11/10	4.12	15.75	-1.44	4.55 [‡]	-	6.16	6.16
Legg Mason Global Multi Sector Bond	Entry Fee	02/03/09	7.16	3.51	6.34	8.47	18.67	8.71	11.00
	Nil Entry Fee	02/03/09	6.48	2.85	5.66	7.78	17.92	8.02	10.30
	//Select	02/03/09	7.91	4.24	7.09	9.24	19.38	9.45	11.76
	Frontier	15/11/10	7.99	4.31	7.16	3.61 [‡]	-	6.37	6.37
Legg Mason Global Value Equity	Entry Fee	13/04/10	21.29	32.87	-8.24	1.18	-7.73 [‡]	7.96	7.96
	Nil Entry Fee	13/04/10	20.53	32.01	-8.82	0.54	-7.86 [‡]	7.27	7.27
	//Select	13/04/10	22.15	33.80	-7.59	1.89	-7.57 [‡]	8.72	8.72
	Frontier	15/11/10	22.23	33.89	-7.53	1.82 [‡]	-	12.68	12.68
Magellan Global ^{††}	Entry Fee	21/11/01	12.64	27.20	-1.76	-2.04	4.02	7.48	1.94
	Nil Entry Fee	21/11/01	11.90	26.40	-2.39	-2.67	3.36	6.79	1.31
	//Select	11/12/06	13.43	28.10	-1.07	-1.35	4.65	8.21	0.72
	Frontier	15/11/10	13.52	28.19	-0.99	-0.67 [‡]	-	10.40	10.40
Merlon Australian Share Income	Entry Fee	08/10/07	9.33	22.92	-2.00	1.98	13.32	8.76	1.85
	Nil Entry Fee	08/10/07	8.63	22.14	-2.64	1.34	12.61	8.07	1.20
	//Select	08/10/07	10.10	23.78	-1.31	2.70	14.01	9.51	2.52
	Frontier	15/11/10	10.26	23.95	-1.16	-3.29 [‡]	-	7.66	7.66
MFS Global Equity	Entry Fee	19/09/05	16.39	34.36	0.14	4.24	8.43	12.10	5.21
	Nil Entry Fee	19/09/05	15.66	33.50	-0.49	3.58	7.73	11.38	4.55
	//Select	11/12/06	17.21	35.31	0.84	4.97	9.08	12.86	4.32
	Frontier	15/11/10	17.29	35.39	0.91	2.77 [‡]	-	14.76	14.76
MLC Platinum Global	Entry Fee	10/09/03	15.02	31.93	-8.54	-7.16	10.24	7.27	5.50
	Nil Entry Fee	10/09/03	14.39	31.20	-9.04	-7.67	9.54	6.66	4.88

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
MoneyForLife Index Balanced	Entry Fee	26/10/09	11.13	12.02	0.30	10.24	-2.38 [‡]	6.52	6.52
	Nil Entry Fee	26/10/09	10.41	11.31	-0.34	9.55	-2.8 [‡]	5.84	5.84
	//Select	26/10/09	11.91	12.80	1.01	11.02	-1.87 [‡]	7.28	7.28
	Frontier	15/11/10	11.99	12.88	1.07	3.62 [‡]	-	8.06	8.06
MoneyForLife Index Conservative	Entry Fee	26/10/09	7.11	7.45	2.66	7.02	-0.06 [‡]	5.13	5.13
	Nil Entry Fee	26/10/09	6.43	6.76	2.00	6.34	-0.49 [‡]	4.46	4.46
	//Select	26/10/09	7.86	8.20	3.38	7.78	0.47 [‡]	5.88	5.88
	Frontier	15/11/10	7.92	8.28	3.44	3.34 [‡]	-	6.34	6.34
MoneyForLife Index Moderate	Entry Fee	26/10/09	9.52	10.16	1.43	8.75	-1.85 [‡]	5.88	5.88
	Nil Entry Fee	26/10/09	8.82	9.46	0.79	8.05	-2.27 [‡]	5.20	5.20
	//Select	26/10/09	10.29	10.93	2.15	9.52	-1.33 [‡]	6.63	6.63
	Frontier	15/11/10	10.36	11.00	2.21	4.27 [‡]	-	7.64	7.64
OnePath Active Growth	Entry Fee	10/09/03	12.78	20.13	-3.95	5.91	9.15	8.51	4.65
	Nil Entry Fee	10/09/03	12.06	19.37	-4.56	5.23	8.45	7.82	4.00
	//Select	11/12/06	13.57	20.98	-3.27	6.65	9.81	9.25	1.80
	Frontier	15/11/10	13.58	21.01	-3.25	1.51 [‡]	-	8.64	8.64
OnePath Alternatives Growth ^{§§}	Entry fee	11/12/06	5.03	-6.93	1.61	-10.43	0.68	-2.18	5.51
	Nil Entry Fee	11/12/06	4.36	-7.52	0.95	-10.99	0.05	-2.80	4.84
	//Select	11/12/06	5.76	-6.28	2.32	-9.80	1.29	-1.51	6.20
	Frontier	15/11/10	5.78	-6.26	2.34	-7.09 [‡]	-	-1.61	-1.61
OnePath Australian Shares	Entry Fee	09/01/95	14.57	22.52	-8.80	13.56	10.90	9.97	6.72
	Nil Entry Fee	09/01/95	14.11	22.03	-9.39	12.97	10.18	9.45	7.73
	//Select	11/12/06	15.37	23.38	-8.38	14.36	11.57	10.72	4.62
	Frontier	15/11/10	15.65	23.82	-8.06	1.37 [‡]	-	8.29	8.29
OnePath Balanced	Entry Fee	26/01/95	8.28	10.20	-2.33	6.81	9.75	6.44	3.83
	Nil Entry Fee	26/01/95	7.83	9.77	-2.72	6.28	9.04	5.94	4.02
	//Select	11/12/06	9.04	10.98	-1.64	7.56	10.42	7.17	2.76
	Frontier	15/11/10	9.49	11.46	-1.24	2.66 [‡]	-	6.05	6.05
OnePath Blue Chip Imputation	Entry Fee	28/11/01	15.12	26.10	-9.04	9.69	12.41	10.24	7.89
	Nil Entry Fee	28/11/01	14.39	25.29	-9.62	9.00	11.68	9.54	7.22
	//Select	11/12/06	15.93	26.98	-8.40	10.47	13.09	10.99	4.47
	Frontier	15/11/10	16.01	27.07	-8.33	1.05 [‡]	-	8.98	8.98

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Capital Guaranteed	Entry Fee	-	5.05	4.50	3.75	0.80	0.00	2.80	3.74
OnePath Capital Stable	Entry Fee	27/04/88	5.12	5.37	3.56	4.89	6.24	5.03	3.97
	Nil Entry Fee	28/02/89	4.32	4.56	2.89	4.56	5.53	4.37	3.32
	//Select	11/12/06	5.86	6.11	4.30	5.62	6.88	5.75	3.72
OnePath Cash	Entry Fee	19/09/05	1.36	2.09	3.09	3.57	2.81	2.58	3.18
	Nil Entry Fee	19/09/05	1.36	2.09	3.09	3.57	2.81	2.58	3.18
	//Select	11/12/06	1.66	2.40	3.40	3.88	3.12	2.89	3.30
	Frontier	15/11/10	1.89	2.63	3.63	2.58†	-	2.96	2.96
OnePath Conservative	Frontier	15/11/10	6.89	7.25	3.21	3.63†	-	5.79	5.79
OnePath Diversified Fixed Interest	Entry Fee	09/01/95	4.41	2.20	6.86	5.30	8.51	5.44	3.41
	Nil Entry Fee	09/01/95	3.75	1.55	6.18	4.64	7.82	4.76	3.11
	//Select	11/12/06	5.15	2.92	7.61	6.04	9.17	6.16	4.12
	Frontier	15/11/10	5.35	3.12	7.82	4.80†	-	5.82	5.82
OnePath Diversified High Yield	Entry Fee	10/09/03	2.86	4.03	2.64	9.96	13.26	6.46	3.14
	Nil Entry Fee	10/09/03	2.20	3.38	1.98	9.27	12.54	5.79	2.51
	//Select	11/12/06	3.58	4.76	3.36	10.73	13.94	7.19	3.17
	Frontier	15/11/10	3.65	4.84	3.42	6.11†	-	4.98	4.98
OnePath Emerging Companies	Entry Fee	21/04/97	17.06	16.85	-9.97	19.45	13.09	10.71	8.63
	Nil Entry Fee	21/04/97	16.32	16.11	-10.55	18.68	12.37	10.01	10.61
	//Select	11/12/06	17.88	17.67	-9.34	20.28	13.77	11.47	5.45
	Frontier	15/11/10	17.95	17.76	-9.27	1.70†	-	7.09	7.09
OnePath Global Emerging Markets Shares	Entry Fee	17/07/01	3.07	10.10	-17.62	-2.83	14.21	0.74	3.68
	Nil Entry Fee	17/07/01	2.74	8.34	-18.08	-3.16	13.75	0.09	3.07
	//Select	11/12/06	3.79	10.87	-17.04	-2.14	14.90	1.43	-2.08
	Frontier	15/11/10	4.10	9.76	-16.99	-6.28†	-	-3.20	-3.20
OnePath Global Property Securities	Entry Fee	11/12/06	13.15	12.79	2.33	30.89	35.40	18.28	1.81
	Nil Entry Fee	11/12/06	12.43	12.09	1.67	30.06	34.55	17.53	1.16
	//Select	11/12/06	13.95	13.58	3.05	31.81	36.22	19.09	2.48
	Frontier	15/11/10	14.12	13.76	3.20	13.19†	-	12.18	12.18

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Global Shares	Entry Fee	06/05/97	17.19	30.18	-6.46	0.83	8.74	9.37	1.99
	Nil Entry Fee	06/05/97	16.45	29.35	-7.07	0.21	8.04	8.67	1.51
	//Select	11/12/06	18.01	31.10	-5.80	1.54	9.40	10.11	0.70
	Frontier	15/11/10	18.08	31.18	-5.75	0.62 [‡]	-	11.20	11.20
OnePath Guaranteed Cash	Entry Fee	02/09/91	1.35	2.09	3.09	3.58	2.82	2.58	3.34
	Nil Entry Fee	09/01/95	1.05	1.79	2.78	3.28	2.50	2.28	3.08
	//Select	11/12/06	1.66	2.40	3.40	3.89	3.13	2.89	3.48
OnePath High Growth	Entry Fee	25/07/01	14.06	19.43	-6.77	6.03	10.14	8.20	4.39
	Nil Entry Fee	25/07/01	13.34	18.66	-7.36	5.35	9.44	7.51	3.74
	//Select	11/12/06	14.86	20.27	-6.12	6.78	10.80	8.94	1.59
	Frontier	15/11/10	14.93	20.35	-6.11	0.88 [‡]	-	7.74	7.74
OnePath Income Plus	Entry Fee	10/09/03	2.97	4.56	-2.51	4.08	7.57	3.28	3.29
	Nil Entry Fee	10/09/03	2.32	3.90	-3.13	3.43	6.88	2.62	2.65
	//Select	11/12/06	3.70	5.30	-1.83	4.81	8.22	3.99	1.90
	Frontier	15/11/10	3.72	5.32	-1.80	1.68 [‡]	-	2.43	2.43
OnePath Managed Growth	Entry Fee	26/03/88	10.50	13.40	-3.89	7.30	10.83	7.45	3.72
	Nil Entry Fee	29/06/92	9.80	12.68	-4.50	6.62	10.13	6.77	3.85
	//Select	11/12/06	11.28	14.20	-3.22	8.05	11.50	8.18	2.39
	Frontier	15/11/10	11.45	14.37	-3.12	2.54 [‡]	-	6.73	6.73
OnePath Mortgages	Entry Fee	28/03/00	6.10	-0.84	-0.44	1.94	2.44	1.81	3.07
	Nil Entry Fee	28/09/00	5.43	-1.47	-1.08	1.30	1.79	1.16	2.42
	//Select	11/12/06	6.85	-0.14	0.25	2.66	3.06	2.51	3.33
	Frontier	15/11/10	6.88	-0.12	0.27	1.57 [‡]	-	2.34	2.34
OnePath Property Securities	Entry Fee	30/04/88	12.64	20.64	5.55	2.16	20.82	12.10	1.40
	Nil Entry Fee	30/04/88	11.92	19.87	4.89	1.50	20.06	11.39	1.81
	//Select	11/12/06	13.43	21.49	6.30	2.88	21.55	12.87	-1.49
	Frontier	15/11/10	13.55	21.63	6.42	1.70 [‡]	-	11.73	11.73
OnePath Protected AUS 50	Entry Fee	15/06/09	6.25	14.67	-2.84	3.88	3.83	5.01	4.96
	Nil Entry Fee	15/06/09	5.59	13.94	-3.46	3.22	3.17	4.34	4.29
	//Select	15/06/09	7.00	15.48	-2.15	4.61	4.46	5.73	5.68
	Frontier	15/11/10	7.07	15.55	-2.09	0.91 [‡]	-	5.70	5.70

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Select Leaders	Entry Fee	10/09/03	15.20	23.55	-7.92	12.33	15.20	11.14	11.25
	Nil Entry Fee	10/09/03	14.47	22.77	-8.51	11.61	14.47	10.44	10.56
	//Select	11/12/06	16.01	24.42	-7.27	13.11	15.90	11.90	7.79
	Frontier	15/11/10	16.14	24.55	-7.17	2.02‡	-	9.08	9.08
OnePath Sustainable Investments Australian Shares	Entry Fee	10/09/03	17.87	26.61	-7.59	11.68	14.61	12.04	10.10
	Nil Entry Fee	10/09/03	17.12	25.81	-8.18	10.97	13.88	11.32	9.41
	//Select	11/12/06	18.70	27.50	-6.94	12.46	15.30	12.80	7.41
	Frontier	15/11/10	18.73	27.53	-6.92	1.20‡	-	10.30	10.30
OnePath Tax Effective Income	Entry Fee	10/09/03	9.17	18.10	-1.55	8.29	15.91	9.77	5.48
	Nil Entry Fee	10/09/03	8.48	17.35	-2.18	7.60	15.17	9.07	4.82
	//Select	11/12/06	9.94	18.93	-0.86	9.05	16.61	10.51	3.14
	Frontier	15/11/10	10.06	19.07	-0.75	1.54‡	-	7.98	7.98
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	4.18	1.76	8.52	4.03	7.99	5.26	4.35
	Nil Entry Fee	10/09/03	3.52	1.11	7.83	3.38	7.30	4.59	3.71
	//Select	11/12/06	4.91	2.47	9.28	4.77	8.65	5.98	5.41
	Frontier	15/11/10	5.18	2.72	9.56	4.16‡	-	5.95	5.95
OptiMix Australian Shares	Entry Fee	10/09/03	14.29	20.51	-7.95	7.49	12.67	8.95	7.13
	Nil Entry Fee	10/09/03	13.56	19.75	-8.54	6.81	11.95	8.26	6.47
	//Select	11/12/06	15.09	21.36	-7.31	8.24	13.35	9.70	3.52
	Frontier	15/11/10	15.39	21.69	-7.07	-0.81‡	-	7.38	7.38
OptiMix Balanced	Entry Fee	20/11/01	10.29	13.60	-3.15	5.47	11.18	7.31	4.77
	Nil Entry Fee	20/11/01	9.58	12.87	-3.76	4.81	10.47	6.63	4.12
	//Select	11/12/06	11.06	14.39	-2.47	6.22	11.85	8.04	2.91
	Frontier	15/11/10	11.31	14.64	-2.25	1.22‡	-	6.65	6.65
OptiMix Conservative	Entry Fee	02/06/02	6.45	7.08	1.18	4.55	8.74	5.57	4.07
	Nil Entry Fee	02/09/02	5.77	6.39	0.55	3.89	8.05	4.90	3.42
	//Select	11/12/06	7.20	7.83	1.89	5.28	9.40	6.29	3.61
	Frontier	15/11/10	7.44	8.07	2.12	2.48‡	-	5.53	5.53
OptiMix Enhanced Cash	Entry Fee	10/09/03	0.91	1.92	2.03	3.13	3.53	2.30	2.84
	Nil Entry Fee	10/09/03	0.26	1.28	1.39	2.48	2.88	1.65	2.21
	//Select	11/12/06	1.61	2.63	2.75	3.86	4.16	3.00	3.32

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OptiMix Geared Australian Shares	Entry Fee	20/07/06	27.27	36.80	-18.64	10.18	18.26	13.04	0.48
	Nil Entry Fee	20/07/06	26.45	35.91	-19.15	9.49	17.50	12.32	-0.16
	//Select	11/12/06	28.16	37.76	-18.07	10.96	18.98	13.81	-1.22
	Frontier	15/11/10	28.02	37.61	-18.15	-5.86 [‡]	-	8.80	8.80
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	8.68	14.57	-14.22	-4.44	13.68	3.02	-3.24
	Nil Entry Fee	08/10/07	7.97	13.85	-14.77	-5.04	12.96	2.36	-3.85
	//Select	08/10/07	9.44	15.38	-13.62	-3.77	14.37	3.72	-2.60
	Frontier	15/11/10	9.50	15.45	-13.56	-8.02 [‡]	-	0.14	0.14
OptiMix Global Shares	Entry Fee	10/09/03	14.76	27.44	-5.06	4.33	10.47	9.86	2.53
	Nil Entry Fee	10/09/03	14.04	26.61	-5.66	3.67	9.76	9.16	1.89
	//Select	11/12/06	15.56	28.33	-4.40	5.06	11.14	10.61	1.12
	Frontier	15/11/10	15.89	28.66	-4.15	2.26 [‡]	-	11.05	11.05
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	20.65	36.69	-5.06	4.33	10.47	13.15	4.53
	Nil Entry Fee	10/09/03	19.88	35.81	-8.54	6.52	13.29	12.44	3.88
	//Select	11/12/06	21.50	37.65	-4.40	5.06	11.14	13.93	3.15
	Frontier	15/11/10	21.56	37.72	-7.25	3.69 [‡]	-	14.05	14.05
OptiMix Growth	Entry Fee	20/11/01	12.03	16.54	-4.97	5.70	11.98	7.99	4.98
	Nil Entry Fee	20/11/01	11.32	15.80	-5.57	5.03	11.27	7.30	4.33
	//Select	11/12/06	12.82	17.36	-4.30	6.44	12.65	8.73	2.79
	Frontier	15/11/10	13.12	17.68	-4.06	0.82 [‡]	-	7.23	7.23
OptiMix High Growth	Entry Fee	27/11/01	13.61	19.48	-6.57	5.75	12.53	8.58	4.84
	Nil Entry Fee	27/11/01	12.89	18.72	-7.17	5.08	11.81	7.89	4.19
	//Select	11/12/06	14.40	20.32	-5.91	6.49	13.21	9.32	2.41
	Frontier	15/11/10	14.70	20.62	-5.67	0.26 [‡]	-	7.71	7.71
OptiMix Moderate	Entry Fee	10/09/03	8.40	10.25	-0.67	5.22	10.48	6.65	4.40
	Nil Entry Fee	10/09/03	7.72	9.54	-1.30	4.56	9.78	5.98	3.75
	//Select	11/12/06	9.17	11.02	0.03	5.96	11.15	7.38	3.35
	Frontier	15/11/10	9.42	11.28	0.27	1.98 [‡]	-	6.24	6.24
OptiMix Property Securities	Entry Fee	10/09/03	9.19	22.31	6.75	1.10	15.77	10.78	0.69
	Nil Entry Fee	10/09/03	8.49	21.53	6.07	0.46	15.03	10.08	0.06
	//Select	11/12/06	9.96	23.17	7.50	1.81	16.47	11.54	-3.53
	Frontier	15/11/10	10.33	23.60	7.86	3.08 [‡]	-	12.17	12.17

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
Perennial Growth Shares	Entry Fee	15/06/09	20.57	15.80	-9.19	9.36	8.32	8.48	7.74
	Nil Entry Fee	15/06/09	19.79	15.06	-9.76	8.66	7.63	7.79	7.06
	//Select	15/06/09	21.41	16.61	-8.55	10.13	8.98	9.22	8.48
	Frontier	15/11/10	21.56	16.75	-8.43	-0.3 [‡]	-	7.41	7.41
Perennial Value Shares	Entry Fee	20/09/04	17.24	22.61	-9.91	5.99	13.44	9.26	7.37
	Nil Entry Fee	20/09/04	16.49	21.82	-10.48	5.33	12.71	8.57	6.70
	//Select	11/12/06	18.06	23.47	-9.27	6.74	14.12	10.01	4.95
	Frontier	15/11/10	18.31	23.73	-9.09	-1.13 [‡]	-	7.87	7.87
Perpetual Australian Shares	Entry Fee	20/11/01	16.69	24.81	-3.32	12.45	16.84	13.09	10.07
	Nil Entry Fee	20/11/01	15.94	24.01	-3.93	11.74	16.09	12.37	9.39
	//Select	11/12/06	17.51	25.68	-2.64	13.24	17.55	13.86	6.86
	Frontier	15/11/10	17.64	25.82	-2.53	3.87 [‡]	-	11.81	11.81
Perpetual Balanced Growth	Entry Fee	10/09/03	12.17	17.87	1.17	6.33	10.34	9.43	6.07
	Nil Entry Fee	10/09/03	11.46	17.12	0.52	5.67	9.64	8.74	5.41
	//Select	11/12/06	12.95	18.69	1.88	7.08	11.01	10.18	4.51
	Frontier	15/11/10	13.12	18.87	2.04	3.28 [‡]	-	10.10	10.10
Perpetual Conservative Growth	Entry Fee	10/09/03	6.97	9.84	4.34	4.98	8.21	6.85	5.30
	Nil Entry Fee	10/09/03	6.28	9.16	3.67	4.32	7.51	6.17	4.65
	//Select	11/12/06	7.72	10.62	5.07	5.72	8.86	7.58	5.14
	Frontier	15/11/10	7.83	10.74	5.18	3.62 [‡]	-	7.55	7.55
Platinum Asia	Entry Fee	16/08/10	14.36	24.64	-6.81	-6.92 [‡]	-	5.64	5.64
	Nil Entry Fee	16/08/10	13.63	23.85	-7.40	-7.44 [‡]	-	4.97	4.97
	//Select	16/08/10	14.36	24.64	-6.16	-6.27 [‡]	-	5.64	5.64
	Frontier	16/08/10	15.15	25.50	-6.16	-9.12 [‡]	-	5.94	5.94
Platinum International	Entry Fee	19/09/05	15.52	31.65	-7.31	-7.19	8.85	7.33	5.76
	Nil Entry Fee	19/09/05	14.78	30.82	-7.90	-7.78	8.17	6.65	5.09
	//Select	11/12/06	16.33	32.58	-6.66	-6.53	9.51	8.06	5.48
	Frontier	15/11/10	16.49	32.77	-6.52	-3.85 [‡]	-	9.52	9.52
RARE Infrastructure Value	Entry Fee	02/03/09	15.59	14.91	2.26	22.98	10.68	13.08	14.58
	Nil Entry Fee	02/03/09	14.86	14.18	1.60	22.20	9.98	12.36	13.85
	//Select	02/03/09	16.40	15.72	2.97	23.84	11.35	13.85	15.35
	Frontier	15/11/10	16.43	15.76	2.99	7.97 [‡]	-	11.82	11.82

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
Schroder Australian Equity	Entry Fee	10/09/03	14.14	23.23	-4.78	12.85	17.03	12.08	9.38
	Nil Entry Fee	10/09/03	13.41	22.45	-5.38	12.15	16.28	11.37	8.70
	//Select	11/12/06	14.94	24.10	-4.11	13.64	17.74	12.85	6.30
	Frontier	15/11/10	15.19	24.36	-3.91	1.79 [‡]	-	9.76	9.76
Schroder Balanced	Entry Fee	10/09/03	11.09	14.80	0.37	8.51	13.10	9.45	6.80
	Nil Entry Fee	10/09/03	10.39	14.08	-0.26	7.83	12.39	8.77	6.15
	//Select	11/12/06	11.87	15.60	1.08	9.27	13.78	10.20	5.67
	Frontier	15/11/10	11.87	15.60	1.08	2.39 [‡]	-	8.38	8.38
Schroder Fixed Income	Entry Fee	16/08/10	3.87	2.56	7.90	3.14 [‡]	-	4.50	4.50
	Nil Entry Fee	16/08/10	3.21	1.92	7.22	2.56 [‡]	-	3.83	3.83
	//Select	16/08/10	4.60	3.28	8.66	3.90 [‡]	-	5.24	5.24
	Frontier	15/11/10	4.65	3.34	8.71	3.76 [‡]	-	5.64	5.64
Schroder Real Return	Entry Fee	21/11/01	11.13	16.75	-2.27	5.96	11.05	8.33	5.01
	Nil Entry Fee	21/11/01	10.43	16.01	-2.90	5.30	10.35	7.65	4.36
	//Select	11/12/06	11.91	17.57	-1.59	6.71	11.72	9.07	3.29
	Frontier	15/11/10	12.15	17.82	-1.39	1.44 [‡]	-	8.01	8.01
SG Hiscock Property ^{##}	Entry Fee	10/09/03	12.09	21.35	8.14	3.19	14.49	11.69	1.10
	Nil Entry Fee	10/09/03	11.38	20.59	7.45	2.53	13.78	10.98	0.48
	//Select	11/12/06	12.88	22.21	8.90	3.91	15.18	12.45	-2.65
	Frontier	15/11/10	12.91	22.24	8.93	4.21 [‡]	-	13.20	13.20
T. Rowe Price Global Equity	Entry Fee	02/03/09	17.57	25.09	-4.88	-0.41	3.11	7.51	8.45
	Nil Entry Fee	02/03/09	16.82	24.29	-5.48	-1.04	2.46	6.83	7.76
	//Select	02/03/09	18.40	25.97	-4.21	0.29	3.73	8.25	9.18
	Frontier	15/11/10	18.57	26.16	-4.06	-2.53 [‡]	-	9.71	9.71
UBS Balanced	Entry Fee	02/10/02	12.44	19.34	-2.46	6.63	9.71	8.90	5.14
	Nil Entry Fee	02/10/02	11.73	18.58	-3.08	5.96	9.02	8.20	4.49
	//Select	11/12/06	13.23	20.18	-1.77	7.38	10.38	9.64	3.65
	Frontier	15/11/10	13.33	20.29	-1.68	0.80 [‡]	-	8.66	8.66
UBS Defensive	Entry Fee	10/09/03	8.80	11.21	3.90	5.27	8.74	7.55	4.82
	Nil Entry Fee	10/09/03	8.11	10.50	3.24	4.61	8.04	6.87	4.17
	//Select	11/12/06	9.56	11.99	4.63	6.01	9.40	8.29	4.64
	Frontier	15/11/10	9.66	12.09	4.73	2.40 [‡]	-	7.93	7.93

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
UBS Diversified Fixed Income	Entry Fee	10/09/03	5.65	1.65	7.58	5.23	8.89	5.77	4.61
	Nil Entry Fee	10/09/03	4.98	1.00	6.90	4.57	8.89	5.10	3.97
	//Select	11/12/06	6.39	2.37	8.34	5.97	9.55	6.50	5.46
	Frontier	15/11/10	6.41	2.38	8.35	3.72 [‡]	-	5.75	5.75
Vanguard Australian Shares Index	Entry Fee	19/09/05	15.14	19.55	-6.84	10.45	12.40	9.74	5.22
	Nil Entry Fee	19/09/05	14.40	18.79	-7.43	9.74	11.70	9.05	4.56
	//Select	11/12/06	15.94	20.39	-6.19	11.22	13.08	10.49	3.80
	Frontier	15/11/10	15.99	20.44	-6.15	0.37 [‡]	-	7.87	7.87
Vanguard Balanced Index	Entry Fee	12/04/10	10.15	11.57	1.93	5.84	-3.47 [‡]	6.03	6.03
	Nil Entry Fee	12/04/10	9.45	10.86	1.28	5.18	-3.61 [‡]	5.36	5.36
	//Select	12/04/10	10.92	12.35	2.64	6.59	-3.30 [‡]	6.78	6.78
	Frontier	15/11/10	10.92	12.34	2.63	2.51 [‡]	-	7.76	7.76
Vanguard Conservative Index	Entry Fee	12/04/10	7.58	7.66	3.22	4.77	-3.32 [‡]	4.65	4.65
	Nil Entry Fee	12/04/10	6.90	6.98	2.56	4.10	-3.45 [‡]	3.98	3.98
	//Select	12/04/10	8.33	8.42	3.94	5.50	-3.15 [‡]	5.39	5.39
	Frontier	15/11/10	8.36	8.43	3.95	2.58 [‡]	-	6.42	6.42
Vanguard Growth Index	Entry Fee	12/04/10	12.27	15.64	0.37	7.11	-4.60 [‡]	7.03	7.03
	Nil Entry Fee	12/04/10	11.55	14.90	-0.27	6.42	-4.73 [‡]	6.35	6.35
	//Select	12/04/10	13.06	16.45	1.08	7.86	-4.43 [‡]	7.79	7.79
	Frontier	15/11/10	13.08	16.49	1.09	2.31 [‡]	-	8.91	8.91
Vanguard High Growth Index	Entry Fee	12/04/10	14.43	19.69	-2.26	8.16	-6.52 [‡]	7.45	7.45
	Nil Entry Fee	12/04/10	13.70	18.94	-2.89	7.48	-6.65 [‡]	6.76	6.76
	//Select	12/04/10	15.24	20.53	-1.58	8.92	-6.36 [‡]	8.21	8.21
	Frontier	15/11/10	15.27	20.56	-1.56	2.01 [‡]	-	9.64	9.64
Vanguard Index Diversified Bond	Entry Fee	02/03/09	4.83	2.29	8.97	4.45	6.61	5.40	5.10
	Nil Entry Fee	02/03/09	4.16	1.63	8.28	3.80	5.93	4.74	4.43
	//Select	02/03/09	5.56	3.01	9.74	5.18	7.25	6.12	5.81
	Frontier	15/11/10	5.59	3.03	9.76	3.63 [‡]	-	6.06	6.06
Vanguard International Shares Index	Entry Fee	02/10/02	17.75	28.44	-1.57	1.57	5.14	9.71	2.88
	Nil Entry Fee	02/10/02	17.00	27.62	-2.20	0.94	4.47	9.02	2.24
	//Select	11/12/06	18.57	29.34	-0.88	2.28	5.78	10.46	1.90
	Frontier	15/11/10	18.56	29.33	-0.89	0.57 [‡]	-	12.42	12.42

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	20.40	21.50	-2.03	22.47	14.25	14.93	5.66
	Nil Entry Fee	19/09/05	19.64	20.73	-2.66	21.70	13.53	14.20	4.99
	//Select	11/12/06	21.25	22.35	-1.35	23.33	14.94	15.72	4.79
	Frontier	15/11/10	21.23	22.35	-1.36	7.81 [‡]	-	13.41	13.41
Vanguard Property Securities Index	Entry Fee	19/09/05	8.50	20.61	6.48	4.50	21.09	12.01	-0.99
	Nil Entry Fee	19/09/05	7.82	19.83	5.82	3.83	20.32	11.30	-1.61
	//Select	11/12/06	9.26	21.45	7.22	5.23	21.82	12.77	-2.96
	Frontier	15/11/10	9.28	21.46	7.25	5.31 [‡]	-	11.82	11.82
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	15.42	17.27	1.00	13.15 [§]	-	11.94	11.94
	Nil Entry Fee	16/08/10	14.68	16.52	0.36	12.52 [§]	-	11.22	11.22
	//Select	16/08/10	16.23	18.10	1.00	13.15 [§]	-	12.73	12.73
	Frontier	15/11/10	16.41	18.27	1.87	7.34 [‡]	-	11.96	11.96
Zurich Investments Global Thematic Shares	Entry Fee	17/07/01	13.83	23.58	-2.09	-1.80	0.81	6.39	3.46
	Nil Entry Fee	17/07/01	13.11	22.78	-2.70	-2.44	0.17	5.72	2.81
	//Select	11/12/06	14.62	24.45	-1.40	-1.11	1.42	7.12	2.63
	Frontier	15/11/10	14.58	24.39	-1.44	-1.44 [‡]	-	9.40	9.40

Yearly returns (except for the OnePath Capital Guaranteed fund and ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed fund and ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively. Yearly returns and five-year and ten-year returns for ANZ Cash Advantage are the time weighted average of the rates declared since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from strat date to 30 June.

§ For the latest interest rates for ANZ Term Deposit Options available through ANZ OneAnswer visit onepath.com.au > Performance & updates > Current interest rates

|| Formerly AXA Global Equity Value.

Formerly Colonial First State Core Australian Shares.

** Formerly Bentham Syndicated Loan.

†† Formerly BlackRock Monthly Income.

‡‡ Formerly Perpetual International Shares.

§§ Formerly BlackRock Asset Allocation Alpha.

||| Formerly Colonial First State Diversified.

Formerly Challenger Property.

OneAnswer Pension

Actual yearly returns as at 30 June (%p.a.) unless otherwise stated and net of management fees.
Please refer to page 32 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
AMP Capital Enhanced Yield	Entry Fee	19/09/05	-9.75	-2.23	7.15	0.62	4.02	-0.21	1.94
	Nil Entry Fee	19/09/05	-10.43	-2.96	6.35	-0.13	3.25	-0.96	1.20
	//Select	11/12/06	-9.16	-1.59	7.85	1.27	4.70	0.44	1.93
	Frontier	15/11/10	-9.13	-1.54	7.90	-0.29 [‡]	-	-1.04	-1.04
AMP Capital Equity	Entry Fee	21/11/01	16.11	25.24	-6.53	10.58	13.21	11.22	9.44
	Nil Entry Fee	21/11/01	15.42	24.51	-7.09	9.94	12.54	10.56	8.80
	//Select	11/12/06	17.04	26.25	-5.78	11.47	14.12	12.11	5.77
AMP Capital Responsible Investment Leaders	Entry Fee	08/10/07	15.58	25.40	-7.73	8.41	10.19	9.82	0.37
	Nil Entry Fee	08/10/07	14.71	24.48	-8.44	7.62	9.36	9.00	-0.38
	//Select	08/10/07	16.33	26.22	-7.13	9.12	10.91	10.54	1.03
Australian Shares	Frontier	15/11/10	16.63	26.57	-6.76	-0.55 [‡]	-	9.05	9.05
AMP Capital Responsible Investment Leaders	Entry Fee	08/10/07	19.90	29.44	-6.01	1.11	5.42	9.23	1.26
	Nil Entry Fee	08/10/07	19.01	28.48	-6.73	0.37	4.63	8.42	0.50
	//Select	08/10/07	20.68	30.28	-5.40	1.77	6.11	9.94	1.92
International Shares	Frontier	15/11/10	20.99	30.61	-5.13	1.76 [‡]	-	12.37	12.37
ANZ Cash Advantage	Entry Fee	15/06/09	2.47	3.20	4.48	4.57	3.46	3.63	3.63
	Nil Entry Fee	15/06/09	2.47	3.20	4.48	4.57	3.46	3.63	3.63
	//Select	15/06/09	2.78	3.51	4.78	4.87	3.76	3.94	3.94
	Frontier	15/11/10	2.78	3.51	4.80	2.66 [‡]	-	3.14	3.14
ANZ Prime CMA	Entry Fee	01/07/07	2.57	3.45	4.53	4.11	3.30	3.67	3.67
	Nil Entry Fee	01/07/07	2.57	3.45	4.53	4.11	3.30	3.67	3.67
	//Select	01/07/07	2.87	3.75	4.83	4.41	3.60	3.97	3.97
	Frontier	15/11/10	2.87	3.75	4.83	2.57 [‡]	-	3.31	3.31
ANZ Term Deposit Options [§]	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
	Frontier	01/09/11	-	-	-	-	-	-	-

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Arrowstreet Global Equity (Hedged)	Entry Fee	02/10/02	28.98	31.30	-12.47	-0.95	2.99	8.62	0.64
	Nil Entry Fee	02/10/02	28.18	30.48	-13.00	-1.57	2.37	7.95	0.04
	//Select	11/12/06	30.02	32.35	-11.77	-0.16	3.82	9.49	-2.92
	Frontier	15/11/10	30.19	32.54	-11.62	-3.1 [‡]	-	11.38	11.38
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	27.14	15.69	-15.84	17.74	16.85	11.24	6.50
	Nil Entry Fee	19/09/05	26.19	14.82	-16.46	16.87	15.97	10.41	5.72
	//Select	11/12/06	27.97	16.44	-15.29	18.51	17.61	11.96	4.52
	Frontier	15/11/10	28.03	16.51	-15.24	4.04 [‡]	-	7.86	7.86
Bennelong Australian Equities [‡]	Entry Fee	24/11/09	12.85	21.05	-3.87	11.30	-5.81 [‡]	7.20	7.20
	Nil Entry Fee	24/11/09	12.01	20.15	-4.60	10.46	-6.23 [‡]	6.40	6.40
	//Select	24/11/09	13.59	21.84	-3.25	12.02	-5.4 [‡]	7.91	7.91
	Frontier	15/11/10	13.98	22.30	-2.87	1.97 [‡]	-	9.31	9.31
Bentham Global Income ^{**}	Entry Fee	19/09/05	9.39	11.68	6.14	14.18	22.19	12.59	7.49
	Nil Entry Fee	19/09/05	8.57	10.84	5.35	13.33	21.28	11.75	6.71
	//Select	11/12/06	10.11	12.40	6.83	14.93	22.99	13.32	8.42
	Frontier	15/11/10	10.16	12.46	6.89	8.42 [‡]	-	10.50	10.50
BlackRock Balanced	Entry Fee	26/11/01	12.40	17.53	0.82	6.93	8.15	9.02	6.75
	Nil Entry Fee	26/11/01	11.73	16.83	0.22	6.29	7.50	8.37	6.12
	//Select	11/12/06	13.30	18.47	1.63	7.79	9.02	9.90	5.18
	Frontier	15/11/10	13.41	18.59	1.74	1.60 [‡]	-	9.52	9.52
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	16.22	26.12	-5.54	15.59	11.89	12.36	8.92
	Nil Entry Fee	20/09/04	15.35	25.18	-6.25	14.73	11.05	11.52	8.14
	//Select	11/12/06	16.98	26.94	-4.92	16.34	12.62	13.09	5.43
	Frontier	15/11/10	17.28	27.26	-4.68	2.01 [‡]	-	10.83	10.83
BlackRock Scientific Diversified Growth	Entry Fee	10/09/03	14.24	18.88	0.24	9.87	8.07	10.08	5.97
	Nil Entry Fee	10/09/03	13.56	18.17	-0.36	9.22	7.42	9.42	5.34
	//Select	11/12/06	15.16	19.84	1.05	10.75	8.94	10.97	4.05
	Frontier	15/11/10	15.28	19.96	1.15	2.99 [‡]	-	10.60	10.60
BlackRock Scientific International Equity	Entry Fee	10/09/03	19.20	31.78	-0.59	1.04	3.14	10.23	3.21
	Nil Entry Fee	10/09/03	18.31	30.80	-1.34	0.28	2.37	9.40	2.48
	//Select	11/12/06	19.98	32.64	0.05	1.69	3.81	10.95	0.50
	Frontier	15/11/10	20.03	32.71	-5.17	0.20 [‡]	-	12.13	12.13

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
BT Core Australian Shares	Entry Fee	02/03/09	17.63	23.75	-7.37	10.20	9.07	10.14	13.86
	Nil Entry Fee	02/03/09	16.76	22.83	-8.07	9.38	8.25	9.32	13.01
	//Select	02/03/09	18.40	24.56	-6.77	10.92	9.78	10.86	14.60
	Frontier	15/11/10	18.82	24.99	-6.44	0.96 [‡]	-	9.80	9.80
BT Smaller Companies	Entry Fee	20/09/04	16.47	18.19	-3.92	24.69	24.27	15.43	11.56
	Nil Entry Fee	20/09/04	15.60	17.31	-4.64	23.76	23.35	14.57	10.77
	//Select	11/12/06	17.22	18.96	-3.30	25.50	25.08	16.18	6.76
	Frontier	15/11/10	17.46	19.21	-3.11	4.59 [‡]	-	10.14	10.14
Capital International Global Equities (Hedged)	Entry Fee	26/11/01	19.83	24.98	-4.41	22.34	9.65	13.94	4.48
	Nil Entry Fee	26/11/01	19.12	24.24	-4.99	21.60	8.98	13.26	3.86
	//Select	11/12/06	20.80	25.98	-3.65	23.32	10.53	14.85	4.46
	Frontier	15/11/10	20.98	26.18	-3.51	5.90 [‡]	-	13.06	13.06
Challenger Howard Mortgages	Entry Fee	19/09/05	0.17	0.63	3.79	4.24	2.61	2.28	3.75
	Nil Entry Fee	19/09/05	-0.58	-0.12	3.03	3.46	1.85	1.51	2.99
	//Select	11/12/06	0.82	1.29	4.47	4.92	3.28	2.94	4.18
	Frontier	15/11/10	0.93	1.39	4.58	3.48 [‡]	-	2.86	2.86
Colonial First State Global Credit Income	Entry Fee	19/09/05	7.09	7.76	2.25	8.54	9.94	7.08	4.62
	Nil Entry Fee	19/09/05	6.29	6.95	1.48	7.75	9.11	6.28	3.86
	//Select	11/12/06	7.78	8.46	2.91	9.25	10.66	7.78	5.23
	Frontier	15/11/10	8.22	8.89	3.33	4.74 [‡]	-	6.95	6.95
Colonial First State Imputation	Entry Fee	26/11/01	16.40	25.17	-7.11	10.26	14.47	11.30	9.27
	Nil Entry Fee	26/11/01	15.70	24.42	-7.67	9.60	13.78	10.63	8.63
	//Select	11/12/06	17.33	26.17	-6.37	11.14	15.39	12.19	5.60
	Frontier	15/11/10	17.75	26.61	-6.03	-0.06 [‡]	-	9.74	9.74
Fidelity Australian Equities	Entry Fee	02/03/09	20.05	25.47	-3.52	11.41	17.57	13.74	16.17
	Nil Entry Fee	02/03/09	19.16	24.53	-4.25	10.58	16.69	12.89	15.30
	//Select	02/03/09	20.84	26.29	-2.90	12.14	18.33	14.48	16.93
	Frontier	15/11/10	21.26	26.73	-2.55	2.25 [‡]	-	12.48	12.48
Goldman Sachs Income Plus	Entry Fee	08/10/07	6.48	7.22	3.83	7.25	10.24	6.98	4.59
	Nil Entry Fee	08/10/07	5.69	6.42	3.05	6.46	9.42	6.19	3.81
	//Select	08/10/07	7.17	7.92	4.51	7.95	10.96	7.68	5.27
	Frontier	15/11/10	7.65	8.41	4.98	3.18 [‡]	-	6.68	6.68

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Investors Mutual Australian Shares	Entry Fee	10/09/03	14.10	27.57	1.98	12.70	15.88	14.15	9.25
	Nil Entry Fee	10/09/03	13.42	26.81	1.36	12.03	15.19	13.47	8.61
	//Select	11/12/06	15.01	28.60	2.80	13.60	16.81	15.07	7.26
	Frontier	15/11/10	15.18	28.80	2.95	4.36 [‡]	-	13.74	13.74
Kapstream Absolute Return Income ^{††}	Entry Fee	19/09/05	3.93	15.70	-1.83	14.65	23.01	10.73	2.23
	Nil Entry Fee	19/09/05	3.15	14.83	-2.56	13.79	22.09	9.90	1.49
	//Select	11/12/06	4.61	16.45	-1.19	15.39	23.81	11.45	2.35
	Frontier	15/11/10	4.76	16.61	-1.04	5.33 [‡]	-	6.90	6.90
Legg Mason Global Multi Sector Bond	Entry Fee	02/03/09	8.06	3.99	7.64	9.55	21.96	10.07	12.92
	Nil Entry Fee	02/03/09	7.25	3.21	6.84	8.73	21.06	9.25	12.07
	//Select	02/03/09	8.76	4.67	8.34	10.27	22.76	10.79	13.65
	Frontier	15/11/10	8.99	4.89	8.57	4.10 [‡]	-	7.33	7.33
Legg Mason Global Value Equity	Entry Fee	13/04/10	23.88	36.69	-9.91	0.83	-9.14	8.27	8.27
	Nil Entry Fee	13/04/10	22.96	35.67	-10.59	0.08	-9.29	7.46	7.46
	//Select	13/04/10	24.69	37.58	-9.32	1.48	-8.99	8.98	8.98
	Frontier	15/11/10	24.94	37.86	-9.15	1.88 [‡]	-	13.74	13.74
Magellan Global ^{††}	Entry Fee	26/11/01	13.90	29.08	-1.16	-3.11	2.47	7.61	1.91
	Nil Entry Fee	26/11/01	13.23	28.32	-1.77	-3.68	1.84	6.96	1.31
	//Select	11/12/06	14.82	30.12	-0.37	-2.33	3.29	8.47	0.67
	Frontier	15/11/10	15.04	30.39	-0.17	-0.52 [‡]	-	11.63	11.63
Merlon Australian Share Income	Entry Fee	08/10/07	10.82	25.36	-0.56	2.39	13.46	9.92	2.36
	Nil Entry Fee	08/10/07	9.99	24.41	-1.29	1.63	12.61	9.10	1.59
	//Select	08/10/07	11.54	26.17	0.09	3.06	14.20	10.64	3.03
	Frontier	15/11/10	11.87	26.53	0.39	-3.53 [‡]	-	9.10	9.10
MFS Global Equity	Entry Fee	31/07/01	17.33	38.51	-0.07	4.28	7.68	12.77	6.00
	Nil Entry Fee	31/07/01	16.46	37.46	-0.80	3.50	6.87	11.93	5.25
	//Select	11/12/06	18.10	39.41	0.58	4.96	8.38	13.50	4.50
	Frontier	15/11/10	18.27	39.62	0.74	3.17 [‡]	-	16.08	16.08
MoneyForLife Index Balanced	Entry Fee	26/10/09	12.67	13.30	0.80	11.62	-2.94 [‡]	7.36	7.36
	Nil Entry Fee	26/10/09	11.83	12.46	0.05	10.79	-3.44 [‡]	6.56	6.56
	//Select	26/10/09	13.41	14.04	1.46	12.35	-2.47 [‡]	8.07	8.07
	Frontier	15/11/10	13.64	14.26	1.67	4.05 [‡]	-	9.16	9.16

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
MoneyForLife Index Conservative	Entry Fee	26/10/09	8.18	8.31	3.12	8.30	0.08‡	5.94	5.94
	Nil Entry Fee	26/10/09	7.37	7.50	2.35	7.49	-0.43‡	5.14	5.14
	//Select	26/10/09	8.88	9.02	3.79	9.01	0.57‡	6.64	6.64
	Frontier	15/11/10	9.10	9.25	4.00	3.79‡	-	7.20	7.20
MoneyForLife Index Moderate	Entry Fee	26/10/09	11.00	11.33	1.87	10.14	-0.47‡	7.13	7.13
	Nil Entry Fee	26/10/09	10.16	10.49	1.11	9.32	-0.98‡	6.33	6.33
	//Select	26/10/09	11.72	12.05	2.53	10.85	0.02‡	7.84	7.84
	Frontier	15/11/10	11.95	12.27	2.75	4.29‡	-	8.56	8.56
OnePath Active Growth	Entry Fee	10/09/03	14.71	20.93	-3.00	6.46	9.85	9.49	5.36
	Nil Entry Fee	10/09/03	13.85	20.03	-3.73	5.67	9.02	8.67	4.61
	//Select	11/12/06	15.45	21.72	-2.37	7.15	10.56	10.20	2.18
	Frontier	15/11/10	15.52	21.78	-2.21	2.23‡	-	9.90	9.90
OnePath Alternatives Growth ^{§§}	Entry Fee	11/12/06	6.05	-8.42	2.36	-11.69	0.37	-2.50	6.44
	Nil Entry Fee	11/12/06	5.25	-9.10	1.59	-12.35	-0.38	-3.23	5.64
	//Select	11/12/06	6.74	-7.82	3.03	-11.12	1.03	-1.86	7.13
	Frontier	15/11/10	6.90	-7.68	3.19	-7.76‡	-	-1.71	-1.71
OnePath Australian Shares	Entry Fee	05/04/98	16.93	24.82	-8.61	15.38	13.07	11.72	9.55
	Nil Entry Fee	05/04/98	16.06	23.89	-9.29	14.52	12.22	10.88	8.77
	//Select	11/12/06	17.69	25.64	-8.01	16.14	13.80	12.45	5.47
	Frontier	15/11/10	17.68	25.83	-7.87	1.79‡	-	9.49	9.49
OnePath Balanced	Entry Fee	02/07/92	9.83	10.87	-1.39	8.07	10.65	7.50	5.41
	Nil Entry Fee	30/03/94	9.01	10.04	-2.13	7.26	9.82	6.70	4.65
	//Select	11/12/06	10.55	11.60	-0.74	8.77	11.37	8.21	3.39
	Frontier	15/11/10	10.83	11.87	-0.53	3.22‡	-	6.89	6.89
OnePath Blue Chip Imputation	Entry Fee	02/12/01	17.88	27.99	-8.44	11.35	13.02	11.69	8.94
	Nil Entry Fee	02/12/01	17.00	27.03	-9.12	10.52	12.17	10.86	8.17
	//Select	11/12/06	18.65	28.82	-7.84	12.07	13.76	12.42	5.25
	Frontier	15/11/10	18.77	28.95	-7.74	1.67‡	-	10.52	10.52
OnePath Capital Guaranteed	Entry Fee	-	6.15	5.50	4.90	1.35	0.00	3.55	4.77

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Cash	Entry Fee	09/01/95	1.10	1.95	3.13	3.62	2.80	2.52	3.44
	Nil Entry Fee	09/01/95	0.34	1.19	2.35	2.85	2.03	1.75	2.69
	//Select	11/12/06	1.76	2.62	3.80	4.29	3.47	3.18	3.70
	Frontier	15/11/10	2.22	3.09	4.26	3.03 [‡]	-	3.48	3.48
OnePath Conservative	Frontier	15/11/10	7.84	7.72	4.21	4.22 [‡]	-	6.63	6.63
OnePath Diversified Fixed Interest	Entry Fee	10/09/03	4.86	2.46	7.69	6.31	8.94	6.03	4.35
	Nil Entry Fee	10/09/03	4.23	1.85	7.05	5.68	8.29	5.40	3.73
	//Select	11/12/06	5.70	3.29	8.56	7.17	9.81	6.88	4.82
	Frontier	15/11/10	5.96	3.55	8.84	5.56 [‡]	-	6.60	6.60
OnePath Diversified High Yield	Entry Fee	10/09/03	3.23	3.75	3.91	11.37	13.47	7.06	3.63
	Nil Entry Fee	10/09/03	2.61	3.14	3.28	10.71	12.79	6.42	3.02
	//Select	11/12/06	4.06	4.59	4.74	12.26	14.38	7.92	3.67
	Frontier	15/11/10	4.16	4.69	4.86	7.19 [‡]	-	5.78	5.78
OnePath Emerging Companies	Entry Fee	17/07/01	19.85	17.57	-9.21	21.82	12.16	11.82	12.78
	Nil Entry Fee	17/07/01	18.96	16.69	-9.89	20.92	11.32	10.98	11.98
	//Select	11/12/06	20.63	18.34	-8.62	22.62	12.89	12.55	6.36
	Frontier	15/11/10	20.76	18.45	-8.53	1.58 [‡]	-	8.17	8.17
OnePath Global Emerging Markets Shares	Entry Fee	31/07/01	3.55	10.09	-18.31	-3.06	14.06	0.59	3.94
	Nil Entry Fee	31/07/01	2.77	9.27	-18.91	-3.79	13.20	-0.17	3.20
	//Select	11/12/06	4.22	10.81	-17.78	-2.43	14.80	1.24	-2.27
	Frontier	15/11/10	4.22	10.81	-17.76	-6.92 [‡]	-	-3.35	-3.35
OnePath Global Property Securities	Entry Fee	11/12/06	14.31	13.54	3.68	34.42	35.82	19.69	1.77
	Nil Entry Fee	11/12/06	13.45	12.70	2.90	33.44	34.77	18.80	1.01
	//Select	11/12/06	15.06	14.28	4.35	35.30	36.70	20.47	2.43
	Frontier	15/11/10	15.40	14.63	4.67	14.68 [‡]	-	13.62	13.62
OnePath Global Shares	Entry Fee	23/04/98	18.63	33.16	-5.98	0.39	7.72	9.94	2.09
	Nil Entry Fee	23/04/98	17.73	32.15	-6.71	-0.38	6.89	9.10	1.35
	//Select	11/12/06	19.41	34.03	-5.37	1.04	8.42	10.66	0.51
	Frontier	15/11/10	19.50	34.15	-5.29	1.01 [‡]	-	12.53	12.53

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath High Growth	Entry Fee	25/07/01	15.80	20.74	-6.62	6.69	10.38	8.99	4.91
	Nil Entry Fee	25/07/01	14.93	19.85	-7.33	5.89	9.56	8.17	4.17
	//Select	11/12/06	16.55	21.53	-6.01	7.39	11.10	9.70	1.81
	Frontier	15/11/10	16.67	21.66	-5.80	1.71 [‡]	-	8.86	8.86
OnePath Income Plus	Entry Fee	10/09/03	10.21	8.64	-0.26	4.46	8.27	6.20	4.98
	Nil Entry Fee	10/09/03	9.56	7.98	-0.86	3.84	7.62	5.56	4.36
	//Select	11/12/06	11.10	9.51	0.54	5.30	9.14	7.05	3.86
	Frontier	15/11/10	11.15	9.56	0.60	2.05 [‡]	-	6.36	6.36
OnePath Managed Growth	Entry Fee	17/02/93	11.92	14.10	-3.41	8.49	11.62	8.36	5.24
	Nil Entry Fee	30/03/94	11.09	13.24	-4.13	7.68	10.78	7.55	4.47
	//Select	11/12/06	12.65	14.84	-2.78	9.20	12.35	9.06	2.83
	Frontier	15/11/10	12.88	15.07	-2.65	3.14 [‡]	-	7.61	7.61
OnePath Mortgages	Entry Fee	28/03/00	7.00	-0.95	-0.55	2.17	2.84	2.06	3.58
	Nil Entry Fee	28/03/00	6.35	-1.54	-1.15	1.56	2.23	1.45	2.97
	//Select	11/12/06	7.85	-0.16	0.25	2.99	3.67	2.88	3.90
	Frontier	15/11/10	7.91	-0.11	0.29	1.68 [‡]	-	2.65	2.65
OnePath Property Securities	Entry Fee	22/04/98	13.45	22.15	7.07	2.43	20.06	12.78	2.47
	Nil Entry Fee	28/03/00	12.61	21.24	6.27	1.67	19.16	11.94	1.72
	//Select	11/12/06	14.19	22.95	7.77	3.10	20.84	13.52	-2.05
	Frontier	15/11/10	14.36	23.14	7.94	2.61 [‡]	-	13.05	13.05
OnePath Protected AUS 50	Entry Fee	15/06/09	7.36	16.37	-3.12	4.40	5.51	5.92	5.84
	Nil Entry Fee	15/06/09	6.56	15.50	-3.85	3.62	4.72	5.13	5.05
	//Select	15/06/09	8.06	17.13	-2.49	5.08	6.20	6.61	6.54
	Frontier	15/11/10	8.28	17.37	-2.30	1.74 [‡]	-	6.66	6.66
OnePath Select Leaders	Entry Fee	10/09/03	17.06	25.90	-7.99	13.87	16.46	12.45	12.71
	Nil Entry Fee	10/09/03	16.19	24.96	-8.68	13.02	15.59	11.61	11.91
	//Select	11/12/06	17.82	26.72	-7.39	14.61	17.22	13.19	8.68
	Frontier	15/11/10	18.00	26.91	-7.24	2.27 [‡]	-	10.18	10.18
OnePath Stable	Entry Fee	09/12/92	5.66	6.47	4.47	6.33	8.85	6.35	5.06
	Nil Entry Fee	30/03/94	5.02	5.83	3.85	5.69	8.19	5.71	4.42
	//Select	11/12/06	6.50	7.32	5.31	7.19	9.72	7.20	4.98

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Sustainable Investments Australian Shares	Entry Fee	10/09/03	20.42	28.68	-7.44	13.04	14.62	13.19	10.99
	Nil Entry Fee	10/09/03	19.53	27.71	-8.13	12.19	13.77	12.35	10.20
	//Select	11/12/06	21.21	29.52	-6.84	13.77	15.37	13.93	7.98
	Frontier	15/11/10	21.39	29.72	-6.70	1.93 [‡]	-	11.80	11.80
OnePath Tax Effective Income	Entry Fee	10/09/03	10.59	19.29	0.08	9.09	16.03	10.82	6.39
	Nil Entry Fee	10/09/03	9.76	18.40	-0.67	8.27	15.16	9.99	5.63
	//Select	11/12/06	11.31	20.07	0.73	9.80	16.79	11.54	3.73
	Frontier	15/11/10	11.48	20.25	0.89	2.16 [‡]	-	9.34	9.34
OptiMix Australian Fixed Interest	Entry Fee	10/09/03	4.95	2.20	9.99	4.78	9.28	6.20	5.21
	Nil Entry Fee	10/09/03	4.16	1.44	9.16	4.00	8.47	5.41	4.47
	//Select	11/12/06	5.64	2.86	10.70	5.47	9.99	6.89	6.30
	Frontier	15/11/10	6.01	3.24	11.11	4.81 [‡]	-	6.92	6.92
OptiMix Australian Shares	Entry Fee	10/09/03	16.90	21.27	-6.69	8.34	12.12	9.95	8.14
	Nil Entry Fee	10/09/03	16.03	20.36	-7.39	7.53	11.28	9.13	7.38
	//Select	11/12/06	17.66	22.06	-6.08	9.05	12.85	10.67	4.12
	Frontier	15/11/10	18.05	22.47	-5.78	-0.63 [‡]	-	8.72	8.72
OptiMix Balanced	Entry Fee	20/11/01	11.78	14.27	-2.42	6.14	11.22	8.03	5.51
	Nil Entry Fee	20/11/01	10.94	13.41	-3.15	5.35	10.38	7.22	4.73
	//Select	11/12/06	12.50	15.01	-1.79	6.83	11.95	8.73	3.36
	Frontier	15/11/10	12.84	15.36	1.50	1.60 [‡]	-	7.57	7.57
OptiMix Conservative	Entry Fee	02/06/02	7.44	7.50	2.12	5.24	9.29	6.29	4.83
	Nil Entry Fee	02/06/02	6.63	6.69	1.37	4.46	8.47	5.49	4.05
	//Select	11/12/06	8.14	8.20	2.79	5.92	10.01	6.98	4.21
	Frontier	15/11/10	8.48	8.53	3.11	2.89 [‡]	-	6.33	6.33
OptiMix Enhanced Cash	Entry Fee	10/09/03	1.37	2.43	2.65	3.83	4.27	2.91	3.55
	Nil Entry Fee	10/09/03	0.61	1.66	1.88	3.06	3.49	2.14	2.81
	//Select	11/12/06	2.03	3.10	3.32	4.50	4.95	3.58	3.99
OptiMix Geared Australian Shares	Entry Fee	20/07/06	31.17	38.97	-19.22	11.42	17.52	14.03	-1.06
	Nil Entry Fee	20/07/06	30.21	37.93	-19.83	10.59	16.67	13.19	-1.79
	//Select	11/12/06	32.02	39.88	-18.70	12.15	18.28	14.77	-2.36
	Frontier	15/11/10	32.10	39.96	-18.66	-6.34 [‡]	-	9.92	9.92

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OptiMix Global Emerging Markets Shares	Entry Fee	08/10/07	9.44	15.48	-15.60	-5.19	14.57	2.99	-3.49
	Nil Entry Fee	08/10/07	8.62	14.62	-16.23	-5.90	13.72	2.22	-4.22
	//Select	08/10/07	10.15	16.23	-15.05	-4.57	15.32	3.66	-2.86
	Frontier	15/11/10	10.37	16.47	-14.89	-8.97 [‡]	-	-0.11	-0.11
OptiMix Global Shares	Entry Fee	10/09/03	17.16	29.44	-4.43	4.28	9.22	10.54	2.72
	Nil Entry Fee	10/09/03	16.29	28.48	-5.15	3.50	8.43	9.72	1.99
	//Select	11/12/06	17.92	30.29	-3.81	4.96	9.93	11.27	1.15
	Frontier	15/11/10	18.30	30.70	-3.53	3.00 [‡]	-	12.59	12.59
OptiMix Global Smaller Companies Shares	Entry Fee	10/09/03	23.76	40.02	-7.44	7.61	12.95	14.28	5.10
	Nil Entry Fee	10/09/03	22.84	38.97	-8.13	6.80	12.10	13.43	4.35
	//Select	11/12/06	24.57	40.93	-6.84	8.31	13.69	15.03	3.52
	Frontier	15/11/10	24.64	41.00	-6.78	4.23 [‡]	-	15.92	15.92
OptiMix Growth	Entry Fee	28/11/01	13.76	17.43	-4.27	6.30	11.69	8.71	5.68
	Nil Entry Fee	28/11/01	12.90	16.57	-4.99	5.51	10.86	7.90	4.90
	//Select	11/12/06	14.50	18.20	-3.65	7.00	12.42	9.42	3.15
	Frontier	15/11/10	14.88	18.61	-3.33	1.19 [‡]	-	8.26	8.26
OptiMix High Growth	Entry Fee	27/11/01	15.41	20.67	-5.92	6.35	11.85	9.28	5.44
	Nil Entry Fee	27/11/01	14.55	19.76	-6.62	5.56	11.02	8.47	4.69
	//Select	11/12/06	16.16	21.45	-5.30	7.04	12.58	9.99	2.75
	Frontier	15/11/10	16.53	21.85	-5.01	0.62 [‡]	-	8.80	8.80
OptiMix Moderate	Entry Fee	10/09/03	9.66	10.82	0.31	5.87	10.73	7.40	5.22
	Nil Entry Fee	10/09/03	8.84	9.99	-0.43	5.08	9.91	6.60	4.47
	//Select	11/12/06	10.37	11.55	0.96	6.56	11.46	8.10	3.93
	Frontier	15/11/10	10.72	11.90	1.29	2.44 [‡]	-	7.18	7.18
OptiMix Property Securities	Entry Fee	10/09/03	10.28	23.89	8.72	2.22	18.30	12.43	1.20
	Nil Entry Fee	10/09/03	9.45	22.97	7.89	1.46	17.42	11.59	0.48
	//Select	11/12/06	10.99	24.70	9.42	2.89	19.07	13.16	-3.46
	Frontier	15/11/10	11.47	25.23	9.89	3.90 [‡]	-	13.73	13.73
Perennial Growth Shares	Entry Fee	15/06/09	23.06	17.55	-10.18	10.82	9.38	9.51	8.72
	Nil Entry Fee	15/06/09	22.14	16.66	-10.85	10.00	8.57	8.69	7.91
	//Select	15/06/09	23.86	18.32	-9.59	11.54	10.10	10.22	9.43
	Frontier	15/11/10	24.19	18.63	-9.34	0.51 [‡]	-	8.47	8.47

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Perennial Value Shares	Entry Fee	20/09/04	19.46	24.76	-9.95	6.60	13.21	10.14	8.43
	Nil Entry Fee	20/09/04	18.57	23.82	-10.62	5.87	12.37	9.32	7.65
	//Select	11/12/06	20.24	25.58	-9.36	7.36	13.95	10.86	5.67
	Frontier	15/11/10	20.65	26.01	-9.04	-1.04‡	-	9.05	9.05
Perpetual Australian Shares	Entry Fee	20/11/01	18.06	26.90	-3.41	14.07	18.03	14.27	10.91
	Nil Entry Fee	20/11/01	17.35	26.14	-3.99	13.39	17.32	13.58	10.26
	//Select	11/12/06	19.01	27.92	-2.64	14.98	18.97	15.19	7.54
	Frontier	15/11/10	19.24	28.18	-2.44	4.57‡	-	13.05	13.05
Perpetual Balanced Growth	Entry Fee	10/09/03	13.25	19.82	1.43	7.00	10.85	10.30	6.48
	Nil Entry Fee	10/09/03	12.57	19.10	0.83	6.36	10.19	9.64	5.85
	//Select	11/12/06	14.16	20.78	2.25	7.85	11.74	11.18	5.01
	Frontier	15/11/10	14.45	21.08	2.51	3.96‡	-	11.36	11.36
Perpetual Conservative Growth	Entry Fee	10/09/03	7.49	10.98	4.98	5.56	8.71	7.52	5.93
	Nil Entry Fee	10/09/03	6.85	10.32	4.34	4.94	8.07	6.88	5.31
	//Select	11/12/06	8.36	11.87	5.82	6.41	9.59	8.39	5.87
	Frontier	15/11/10	8.57	12.10	6.04	4.07‡	-	8.48	8.48
Platinum Asia	Entry Fee	16/08/10	15.07	27.24	-7.43	-8.35‡	-	5.77	5.77
	Nil Entry Fee	16/08/10	14.21	26.30	-8.14	-8.94‡	-	4.97	4.97
	//Select	16/08/10	15.82	28.07	-7.43	-8.35‡	-	6.46	6.46
	Frontier	15/11/10	15.90	28.17	-6.77	-10.65‡	-	6.06	6.06
Platinum International	Entry Fee	10/09/03	16.70	34.85	-7.31	-8.10	10.60	8.19	6.14
	Nil Entry Fee	10/09/03	15.83	33.83	-8.01	-8.78	9.77	7.38	5.39
	//Select	11/12/06	17.46	35.73	-6.71	-7.50	11.32	8.90	6.10
	Frontier	15/11/10	17.76	36.06	-6.48	-4.22‡	-	10.49	10.49
RARE Infrastructure Value	Entry Fee	02/03/09	17.12	16.43	2.59	26.04	12.96	14.77	16.61
	Nil Entry Fee	02/03/09	16.25	15.55	1.82	25.10	12.11	13.92	15.74
	//Select	02/03/09	17.89	17.18	3.25	26.87	13.69	15.52	17.37
	Frontier	15/11/10	18.06	17.37	3.42	9.07‡	-	13.12	13.12
Schroder Australian Equity	Entry Fee	10/09/03	15.70	25.36	-4.58	14.03	16.40	12.93	10.47
	Nil Entry Fee	10/09/03	15.01	24.61	-5.15	13.35	15.69	12.26	9.82
	//Select	11/12/06	16.62	26.37	-3.82	14.95	17.33	13.84	7.09
	Frontier	15/11/10	17.04	26.80	-3.47	2.29‡	-	11.12	11.12

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Schroder Balanced	Entry Fee	10/09/03	11.93	16.30	0.59	9.41	13.25	10.16	7.52
	Nil Entry Fee	10/09/03	11.28	15.62	0.01	8.78	12.58	9.52	6.90
	//Select	11/12/06	12.83	17.23	1.39	10.29	14.15	11.05	6.33
	Frontier	15/11/10	12.95	17.35	1.49	2.65 [‡]	-	9.32	9.32
Schroder Fixed Income	Entry Fee	16/08/10	4.55	3.07	9.29	3.65 [‡]	-	5.29	5.29
	Nil Entry Fee	16/08/10	3.76	2.30	8.48	2.97 [‡]	-	4.50	4.50
	//Select	16/08/10	5.23	3.74	9.29	3.65 [‡]	-	5.99	5.99
	Frontier	15/11/10	5.39	3.90	10.17	4.43 [‡]	-	6.58	6.58
Schroder Real Return ^{III}	Entry Fee	26/11/01	12.48	17.71	-1.70	6.39	10.69	8.92	5.44
	Nil Entry Fee	26/11/01	11.81	17.02	-2.29	5.75	10.03	8.27	4.82
	//Select	11/12/06	13.38	18.66	-0.91	7.24	11.58	9.79	3.67
	Frontier	15/11/10	13.78	19.08	-0.56	1.89 [‡]	-	9.14	9.14
SG Hiscock Property ^{##}	Entry Fee	10/09/03	12.68	22.65	9.75	3.81	16.16	12.84	1.40
	Nil Entry Fee	10/09/03	12.00	21.93	9.09	3.19	15.48	12.16	0.80
	//Select	11/12/06	13.59	23.64	10.63	4.65	17.09	13.74	-2.74
	Frontier	15/11/10	13.76	23.84	10.81	5.20 [‡]	-	14.68	14.68
T. Rowe Price Global Equity	Entry Fee	02/03/09	18.80	27.87	-5.46	-0.93	4.62	8.28	9.43
	Nil Entry Fee	02/03/09	17.91	26.92	-6.17	-1.67	3.85	7.47	8.62
	//Select	02/03/09	19.57	28.70	-4.85	-0.29	5.30	8.99	10.15
	Frontier	15/11/10	19.92	29.09	-4.55	-2.71 [‡]	-	10.54	10.54
UBS Balanced	Entry Fee	02/10/02	14.24	19.91	-1.52	6.65	8.83	9.38	5.61
	Nil Entry Fee	02/10/02	13.56	19.19	-2.11	6.01	8.18	8.73	4.99
	//Select	11/12/06	15.16	20.87	-0.73	7.50	9.71	10.26	4.02
	Frontier	15/11/10	15.39	21.12	-0.53	1.23 [‡]	-	9.89	9.89
UBS Defensive	Entry Fee	10/09/03	9.73	12.08	5.24	5.68	8.82	8.28	5.51
	Nil Entry Fee	10/09/03	9.08	11.41	4.61	5.05	8.17	7.63	4.89
	//Select	11/12/06	10.61	12.98	6.08	6.52	9.69	9.15	5.40
	Frontier	15/11/10	10.84	13.20	6.31	2.78 [‡]	-	9.10	9.10
UBS Diversified Fixed Income	Entry Fee	10/09/03	6.37	2.28	8.58	5.84	10.12	6.60	5.36
	Nil Entry Fee	10/09/03	5.73	1.66	7.93	5.21	9.46	5.97	4.74
	//Select	11/12/06	7.23	3.10	9.45	6.69	11.00	7.46	6.43
	Frontier	15/11/10	7.34	3.20	9.56	4.24 [‡]	-	6.71	6.71

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Vanguard Australian Shares Index	Entry Fee	19/09/05	16.83	21.39	-6.78	11.71	12.65	10.72	6.00
	Nil Entry Fee	19/09/05	15.95	20.49	-7.48	10.88	11.81	9.89	5.22
	//Select	11/12/06	17.59	22.18	-6.17	12.44	13.39	11.44	4.72
	Frontier	15/11/10	17.76	22.35	-6.03	0.60 [‡]	-	8.90	8.90
Vanguard Balanced Index	Entry Fee	12/04/10	11.22	13.07	2.42	7.08	-2.87 [‡]	7.19	7.19
	Nil Entry Fee	12/04/10	10.39	12.23	1.66	6.28	-3.03 [‡]	6.39	6.39
	//Select	12/04/10	11.95	13.80	3.09	7.78	-2.71 [‡]	7.89	7.89
	Frontier	15/11/10	12.04	13.91	3.17	2.92 [‡]	-	8.75	8.75
Vanguard Conservative Index	Entry Fee	12/04/10	8.41	8.64	3.88	5.77	-1.47 [‡]	5.94	5.94
	Nil Entry Fee	12/04/10	7.60	7.82	3.09	5.00	-1.64 [‡]	5.14	5.14
	//Select	12/04/10	9.12	9.34	4.55	6.46	-1.31 [‡]	6.63	6.63
	Frontier	15/11/10	9.27	9.50	4.70	3.00 [‡]	-	7.29	7.29
Vanguard Growth Index	Entry Fee	12/04/10	13.53	17.58	0.76	8.63	-6.39 [‡]	7.71	7.71
	Nil Entry Fee	12/04/10	12.68	16.70	0.00	7.83	-6.55 [‡]	6.91	6.91
	//Select	12/04/10	14.27	18.34	1.41	9.34	-6.24 [‡]	8.42	8.42
	Frontier	15/11/10	14.40	18.49	1.53	2.65 [‡]	-	10.01	10.01
Vanguard High Growth Index	Entry Fee	12/04/10	15.81	22.08	-2.03	8.62	-8.28 [‡]	7.94	7.94
	Nil Entry Fee	12/04/10	14.94	21.17	-2.76	7.81	-8.43 [‡]	7.14	7.14
	//Select	12/04/10	16.57	22.87	-1.39	9.33	-8.13 [‡]	8.65	8.65
	Frontier	15/11/10	16.69	23.02	-1.28	2.16 [‡]	-	10.75	10.75
Vanguard Index Diversified Bond	Entry Fee	02/03/09	5.59	2.51	10.65	5.33	7.56	6.29	6.07
	Nil Entry Fee	02/03/09	4.81	1.73	9.82	4.54	6.76	5.50	5.28
	//Select	02/03/09	6.28	3.17	11.37	6.01	8.26	6.99	6.76
	Frontier	15/11/10	6.44	3.33	11.53	4.28 [‡]	-	7.04	7.04
Vanguard International Shares Index	Entry Fee	02/10/02	19.00	31.17	-1.31	1.49	4.14	10.24	3.07
	Nil Entry Fee	02/10/02	18.11	30.20	-2.05	0.73	3.36	9.42	2.34
	//Select	11/12/06	19.78	32.03	-0.67	2.15	4.82	10.96	1.63
	Frontier	15/11/10	19.87	32.13	-0.58	0.65 [‡]	-	13.56	13.56
Vanguard International Shares Index (Hedged)	Entry Fee	19/09/05	23.04	23.00	-0.74	25.31	13.03	16.30	6.22
	Nil Entry Fee	19/09/05	22.12	22.08	-1.48	24.37	12.18	15.43	5.45
	//Select	11/12/06	23.84	23.81	-0.10	26.13	13.76	17.06	5.45
	Frontier	15/11/10	23.94	23.89	-0.01	9.42 [‡]	-	15.40	15.40

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return‡
Vanguard Property Securities Index	Entry Fee	19/09/05	9.66	22.26	9.50	4.50	18.96	12.79	-0.82
	Nil Entry Fee	19/09/05	8.86	21.34	8.67	3.74	18.07	11.95	-1.54
	//Select	11/12/06	10.38	23.06	10.21	5.18	19.74	13.52	-3.32
	Frontier	15/11/10	10.48	23.17	10.31	5.44‡	-	13.51	13.51
Walter Scott Global Equity (Hedged)	Entry Fee	16/08/10	16.76	19.21	2.29	15.91‡	-	13.83	13.83
	Nil Entry Fee	16/08/10	15.89	18.32	1.53	15.16‡	-	12.98	12.98
	//Select	16/08/10	16.76	19.21	2.29	15.91‡	-	13.83	13.83
	Frontier	15/11/10	17.87	20.35	3.27	7.50‡	-	13.36	13.36
Zurich Investments Global Thematic Shares	Entry Fee	31/07/01	15.04	25.71	-1.78	-2.32	0.10	6.79	3.81
	Nil Entry Fee	31/07/01	14.19	24.77	-2.52	-3.03	-0.65	6.00	3.07
	//Select	11/12/06	15.79	26.53	-1.14	-1.68	0.76	7.49	2.75
	Frontier	15/11/10	15.84	26.61	-1.09	-1.62‡	-	10.32	10.32

Yearly returns (except for the OnePath Capital Guaranteed fund and ANZ Cash Advantage) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed fund and ANZ Cash Advantage) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

Yearly returns for ANZ Prime CMA and ANZ Cash Advantage are the time weighted average of the rates declared over the relevant period. Five-year and ten-year returns for ANZ Prime CMA are the compound average of the yearly returns over the last three years. Five-year and ten-year returns for ANZ Cash Advantage are the time weighted average of the rates declared since start date.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June.

§ For the latest interest rates for ANZ Term Deposit Options available through ANZ OneAnswer visit onepath.com.au > Performance & updates > Current interest rates

|| Formerly AXA Global Equity Value.

Formerly Colonial First State Core Australian Shares.

** Formerly Bentham Syndicated Loan.

†† Formerly BlackRock Monthly Income.

‡‡ Formerly Perpetual International Shares.

§§ Formerly BlackRock Asset Allocation Alpha.

||| Formerly Colonial First State Diversified.

Formerly Challenger Property.

OneAnswer Term Allocated Pension

Actual yearly returns as at 30 June (%p.a.) unless otherwise stated and net of management fees.

Please refer to page 40 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
AMP Capital Enhanced Yield	Entry Fee	19/09/05	-9.76	-2.23	7.15	0.62	4.02	-0.21	1.94
	Nil Entry Fee	19/09/05	-10.43	-2.96	6.35	-0.13	3.25	-0.96	1.19
	//Select	11/12/06	-9.17	-1.59	7.85	1.27	4.70	0.44	1.93
AMP Capital Equity	Entry Fee	20/09/04	16.10	25.25	-6.53	10.58	13.22	11.22	9.23
	Nil Entry Fee	20/09/04	15.42	24.51	-7.09	9.94	12.54	10.56	8.59
	//Select	11/12/06	17.03	26.25	-5.78	11.46	14.13	12.11	5.77
ANZ Cash Advantage	Entry Fee	30/05/11	2.47	3.20	4.48	2.32‡	-	3.63	3.63
	Nil Entry Fee	30/05/11	2.47	3.20	4.48	2.32‡	-	3.63	3.63
	//Select	30/05/11	2.78	3.51	4.78	2.46‡	-	3.94	3.94
ANZ Term Deposit Options§	Entry Fee	01/09/11	-	-	-	-	-	-	-
	Nil Entry Fee	01/09/11	-	-	-	-	-	-	-
	//Select	01/09/11	-	-	-	-	-	-	-
Arrowstreet Global Equity (Hedged)¶	Entry Fee	20/09/04	28.98	31.30	-12.46	-0.96	2.99	8.62	0.63
	Nil Entry Fee	20/09/04	28.19	30.49	-13.01	-1.56	2.36	7.95	0.03
	//Select	11/12/06	30.02	32.35	-11.75	-0.17	3.82	9.49	-2.92
Ausbil Australian Emerging Leaders	Entry Fee	19/09/05	27.14	15.69	-15.83	17.74	16.85	11.24	6.49
	Nil Entry Fee	19/09/05	26.19	14.82	-16.46	16.87	15.97	10.41	5.72
	//Select	11/12/06	27.96	16.44	-15.28	18.51	17.61	11.96	4.52
Bentham Global Income#	Entry Fee	19/09/05	9.39	11.68	6.14	14.18	22.20	12.59	7.49
	Nil Entry Fee	19/09/05	8.58	10.84	5.35	13.33	21.28	11.75	6.71
	//Select	11/12/06	10.10	12.41	6.83	14.92	23.00	13.32	8.42
BlackRock Balanced	Entry Fee	20/09/04	12.40	17.53	0.82	6.92	8.16	9.02	6.71
	Nil Entry Fee	20/09/04	11.73	16.83	0.22	6.29	7.50	8.37	6.08
	//Select	11/12/06	13.31	18.48	1.63	7.78	9.02	9.90	5.18
BlackRock Scientific Australian Equity	Entry Fee	20/09/04	16.22	26.12	-5.54	15.59	11.89	12.36	8.81
	Nil Entry Fee	20/09/04	15.35	25.18	-6.24	14.72	11.05	11.52	8.10
	//Select	11/12/06	16.98	26.95	-4.92	16.34	12.62	13.09	5.43

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
BlackRock Scientific Diversified Growth	Entry Fee	20/09/04	14.24	18.89	0.24	9.87	8.07	10.08	5.89
	Nil Entry Fee	20/09/04	13.56	18.17	-0.36	9.22	7.42	9.42	5.26
	//Select	11/12/06	15.15	19.84	1.05	10.75	8.94	10.97	4.05
BlackRock Scientific International Equity	Entry Fee	20/09/04	19.20	31.79	-0.59	1.04	3.13	10.23	3.29
	Nil Entry Fee	20/09/04	18.31	30.80	-1.34	0.28	2.37	9.40	2.56
	//Select	11/12/06	19.97	32.65	0.05	1.69	3.80	10.94	0.50
BT Core Australian Shares	Entry Fee	30/05/11	17.63	23.75	-7.37	-1.40 [‡]	-	9.67	9.67
	Nil Entry Fee	30/05/11	16.76	22.83	-8.07	-1.46 [‡]	-	8.85	8.85
	//Select	30/05/11	18.40	24.56	-6.77	-1.29 [‡]	-	10.40	10.40
BT Smaller Companies	Entry Fee	20/09/04	16.47	18.18	-3.92	24.68	24.27	15.43	11.52
	Nil Entry Fee	20/09/04	15.59	17.30	-4.64	23.76	23.35	14.57	10.72
	//Select	11/12/06	17.23	18.96	-3.29	25.50	25.08	16.18	6.76
Capital International Global Equities (Hedged)	Entry Fee	20/09/04	19.83	24.98	-4.41	22.33	9.64	13.94	4.93
	Nil Entry Fee	20/09/04	19.13	24.23	-4.99	21.60	9.00	13.26	4.31
	//Select	11/12/06	20.79	25.98	-3.65	23.32	10.53	14.85	4.46
Challenger Howard Mortgages	Entry Fee	19/09/05	0.17	0.63	3.79	4.24	2.61	2.28	3.75
	Nil Entry Fee	19/09/05	-0.58	-0.12	3.02	3.47	1.84	1.51	2.99
	//Select	11/12/06	0.83	1.29	4.47	4.92	3.28	2.94	4.18
Colonial First State Global Credit Income	Entry Fee	19/09/05	7.09	7.76	2.25	8.55	9.94	7.08	4.62
	Nil Entry Fee	19/09/05	6.30	6.95	1.47	7.75	9.11	6.28	3.86
	//Select	11/12/06	7.79	8.46	2.91	9.25	10.66	7.78	5.23
Colonial First State Imputation	Entry Fee	20/09/04	16.40	25.16	-7.11	10.26	14.47	11.30	9.09
	Nil Entry Fee	20/09/04	15.70	24.42	-7.67	9.60	13.78	10.63	8.45
	//Select	11/12/06	17.34	26.17	-6.37	11.14	15.39	12.20	5.60
Fidelity Australian Equities	Entry Fee	30/05/11	20.05	25.47	-3.52	-0.74 [‡]	-	12.61	12.61
	Nil Entry Fee	30/05/11	19.16	24.53	-4.25	-0.81 [‡]	-	11.77	11.77
	//Select	30/05/11	20.84	26.29	-2.90	-0.63 [‡]	-	13.36	13.36
Investors Mutual Australian Shares	Entry Fee	20/09/04	14.09	27.58	1.97	12.70	15.88	14.15	9.17
	Nil Entry Fee	20/09/04	13.42	26.82	1.36	12.03	15.18	13.47	8.52
	//Select	11/12/06	15.01	28.60	2.79	13.61	16.81	15.07	7.26

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Kapstream Absolute Return Income**	Entry Fee	19/09/05	3.93	15.69	-1.82	14.65	23.01	10.73	2.23
	Nil Entry Fee	19/09/05	3.16	14.82	-2.56	13.79	22.09	9.90	1.49
	//Select	11/12/06	4.61	16.44	-1.18	15.39	23.81	11.45	2.35
Magellan Global††	Entry Fee	20/09/04	13.90	29.09	-1.16	-3.11	2.47	7.61	2.12
	Nil Entry Fee	20/09/04	13.22	28.31	-1.75	-3.68	1.84	6.96	1.52
	//Select	11/12/06	14.82	30.13	-0.37	-2.33	3.29	8.47	0.67
Merlon Australian Share Income	Entry Fee	30/05/11	10.82	25.36	-0.56	-2.52‡	-	10.13	10.13
	Nil Entry Fee	30/05/11	9.99	24.41	-1.29	-2.59‡	-	9.30	9.30
	//Select	30/05/11	11.54	26.17	0.09	-2.42‡	-	10.86	10.86
MFS Global Equity	Entry Fee	20/09/04	17.33	38.50	-0.06	4.28	7.66	12.77	6.23
	Nil Entry Fee	20/09/04	16.46	37.47	-0.82	3.51	6.86	11.92	5.47
	//Select	11/12/06	18.10	39.41	0.59	4.96	8.37	13.50	4.50
OnePath Active Growth	Entry Fee	20/09/04	14.71	20.93	-3.00	6.46	9.85	9.49	5.26
	Nil Entry Fee	20/09/04	13.86	20.03	-3.73	5.67	9.02	8.67	4.51
	//Select	11/12/06	15.45	21.72	-2.37	7.15	10.56	10.20	2.18
OnePath Alternatives Growth††	Entry Fee	30/05/11	6.05	-8.42	2.36	-0.79‡	-	-0.45	-0.45
	Nil Entry Fee	30/05/11	5.25	-9.10	1.59	-0.85‡	-	-1.19	-1.19
	//Select	30/05/11	6.74	-7.82	3.03	-0.68‡	-	0.22	0.22
OnePath Australian Shares	Entry Fee	20/09/04	16.93	24.82	-8.61	15.38	13.07	11.72	9.25
	Nil Entry Fee	20/09/04	16.04	23.89	-9.29	14.52	12.22	10.88	8.47
	//Select	11/12/06	17.69	25.63	-8.01	16.13	13.81	12.45	5.47
OnePath Balanced	Entry Fee	20/09/04	9.83	10.87	-1.39	8.07	10.65	7.50	5.31
	Nil Entry Fee	20/09/04	9.01	10.04	-2.13	7.26	9.83	6.70	4.56
	//Select	11/12/06	10.55	11.60	-0.75	8.77	11.37	8.21	3.39
OnePath Blue Chip Imputation	Entry Fee	20/09/04	17.88	27.98	-8.43	11.35	13.01	11.69	8.68
	Nil Entry Fee	20/09/04	17.00	27.03	-9.13	10.52	12.17	10.86	7.91
	//Select	11/12/06	18.65	28.82	-7.84	12.07	13.75	12.42	5.24
OnePath Capital Guaranteed	Entry Fee	-	6.15	5.50	4.90	1.35	0.00	3.55	4.77
OnePath Cash	Entry Fee	20/09/04	1.10	1.96	3.12	3.62	2.80	2.52	3.39
	Nil Entry Fee	20/09/04	0.34	1.19	2.35	2.85	2.03	1.75	2.65
	//Select	11/12/06	1.76	2.62	3.79	4.30	3.47	3.18	3.70

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Diversified Fixed Interest	Entry Fee	20/09/04	4.86	2.47	7.69	6.31	8.94	6.03	4.16
	Nil Entry Fee	20/09/04	4.23	1.85	7.05	5.68	8.29	5.40	3.55
	//Select	11/12/06	5.70	3.29	8.56	7.17	9.81	6.88	4.82
OnePath Diversified High Yield	Entry Fee	20/09/04	3.23	3.75	3.91	11.37	13.47	7.06	3.50
	Nil Entry Fee	20/09/04	2.62	3.13	3.29	10.70	12.80	6.42	2.89
	//Select	11/12/06	4.06	4.59	4.74	12.26	14.38	7.92	3.67
OnePath Emerging Companies	Entry Fee	20/09/04	19.85	17.56	-9.21	21.82	12.16	11.82	11.82
	Nil Entry Fee	20/09/04	18.95	16.69	-9.89	20.91	11.32	10.98	11.02
	//Select	11/12/06	20.63	18.33	-8.62	22.62	12.89	12.55	6.36
OnePath Global Emerging Markets Shares	Entry Fee	20/09/04	3.55	10.08	-18.30	-3.06	14.06	0.59	3.53
	Nil Entry Fee	20/09/04	2.78	9.27	-18.92	-3.79	13.20	-0.17	2.79
	//Select	11/12/06	4.22	10.80	-17.77	-2.43	14.81	1.24	-2.27
OnePath Global Property Securities	Entry Fee	30/05/11	14.31	13.54	3.68	-0.88†	-	9.79	9.79
	Nil Entry Fee	30/05/11	13.45	12.70	2.90	-0.94†	-	8.97	8.97
	//Select	30/05/11	15.06	14.28	4.35	-0.77†	-	10.52	10.52
OnePath Global Shares	Entry Fee	20/09/04	18.60	33.15	-6.00	0.36	7.70	9.92	2.30
	Nil Entry Fee	20/09/04	17.71	32.15	-6.71	-0.38	6.89	9.09	1.57
	//Select	11/12/06	19.38	34.02	-5.39	1.02	8.41	10.64	0.49
OnePath High Growth	Entry Fee	20/09/04	15.80	20.74	-6.62	6.69	10.38	8.99	4.87
	Nil Entry Fee	20/09/04	14.94	19.84	-7.33	5.89	9.56	8.17	4.12
	//Select	11/12/06	16.55	21.53	-6.01	7.39	11.10	9.70	1.81
OnePath Income Plus	Entry Fee	20/09/04	10.22	8.63	-0.26	4.45	8.28	6.20	4.84
	Nil Entry Fee	20/09/04	9.56	7.98	-0.86	3.84	7.62	5.56	4.22
	//Select	11/12/06	11.10	9.50	0.54	5.29	9.14	7.05	3.86
OnePath Managed Growth	Entry Fee	20/09/04	11.92	14.09	-3.41	8.49	11.62	8.36	5.13
	Nil Entry Fee	20/09/04	11.08	13.24	-4.13	7.68	10.78	7.54	4.38
	//Select	11/12/06	12.65	14.84	-2.78	9.20	12.35	9.06	2.83
OnePath Mortgages	Entry Fee	20/09/04	7.00	-0.95	-0.56	2.17	2.84	2.06	3.55
	Nil Entry Fee	20/09/04	6.36	-1.54	-1.15	1.56	2.22	1.45	2.94
	//Select	11/12/06	7.86	-0.16	0.24	2.99	3.67	2.88	3.90

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Property Securities	Entry Fee	20/09/04	13.45	22.16	7.07	2.43	20.06	12.78	1.96
	Nil Entry Fee	20/09/04	12.61	21.24	6.27	1.67	19.17	11.94	1.23
	//Select	11/12/06	14.19	22.95	7.77	3.10	20.84	13.52	-2.05
OnePath Select Leaders	Entry Fee	20/09/04	17.06	25.89	-7.99	13.87	16.46	12.45	12.37
	Nil Entry Fee	20/09/04	16.18	24.96	-8.68	13.02	15.59	11.61	11.57
	//Select	11/12/06	17.82	26.71	-7.39	14.61	17.22	13.19	8.68
OnePath Stable	Entry Fee	20/09/04	5.65	6.47	4.47	6.33	8.85	6.35	4.93
	Nil Entry Fee	20/09/04	5.02	5.83	3.85	5.70	8.19	5.71	4.31
	//Select	11/12/06	6.50	7.33	5.31	7.18	9.72	7.20	4.98
OnePath Sustainable Investments Australian Shares	Entry Fee	20/09/04	20.42	28.68	-7.44	13.04	14.62	13.20	10.76
	Nil Entry Fee	20/09/04	19.53	27.72	-8.13	12.19	13.76	12.35	9.97
	//Select	11/12/06	21.21	29.52	-6.83	13.77	15.37	13.93	7.98
OnePath Tax Effective Income	Entry Fee	20/09/04	10.59	19.29	0.08	9.09	16.02	10.82	6.20
	Nil Entry Fee	20/09/04	9.76	18.40	-0.67	8.27	15.16	9.99	5.45
	//Select	11/12/06	11.31	20.07	0.73	9.80	16.78	11.54	3.73
OptiMix Australian Fixed Interest	Entry Fee	20/09/04	4.95	2.20	9.99	4.78	9.29	6.20	5.11
	Nil Entry Fee	20/09/04	4.17	1.43	9.07	4.00	8.47	5.41	4.36
	//Select	11/12/06	5.63	2.86	10.71	5.46	10.00	6.89	6.30
OptiMix Australian Shares	Entry Fee	20/09/04	16.90	21.27	-6.69	8.35	12.12	9.95	7.88
	Nil Entry Fee	20/09/04	16.03	20.36	-7.39	7.53	11.28	9.13	7.11
	//Select	11/12/06	17.67	22.06	-6.08	9.05	12.85	10.67	4.12
OptiMix Balanced	Entry Fee	20/09/04	11.78	14.27	-2.42	6.13	11.22	8.03	5.41
	Nil Entry Fee	20/09/04	10.94	13.42	-3.16	5.35	10.38	7.22	4.66
	//Select	11/12/06	12.50	15.01	-1.78	6.83	11.94	8.73	3.36
OptiMix Conservative	Entry Fee	20/09/04	7.44	7.50	2.13	5.24	9.29	6.29	4.70
	Nil Entry Fee	20/09/04	6.64	6.69	1.36	4.46	8.48	5.50	3.96
	//Select	11/12/06	8.14	8.20	2.79	5.92	10.00	6.98	4.21
OptiMix Enhanced Cash	Entry Fee	20/09/04	1.37	2.42	2.65	3.83	4.27	2.91	3.53
	Nil Entry Fee	20/09/04	0.61	1.66	1.89	3.06	3.49	2.14	2.79
	//Select	11/12/06	2.03	3.09	3.32	4.51	4.95	3.58	3.99

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OptiMix Geared Australian Shares	Entry Fee	20/07/06	31.17	38.97	-19.22	11.42	17.52	14.03	-1.06
	Nil Entry Fee	20/07/06	30.21	37.93	-19.83	10.59	16.67	13.19	-1.79
	//Select	11/12/06	32.02	39.88	-18.70	12.15	18.28	14.77	-2.36
OptiMix Global Shares	Entry Fee	20/09/04	17.16	29.44	-4.43	4.28	9.22	10.54	3.10
	Nil Entry Fee	20/09/04	16.30	28.46	-5.15	3.52	8.41	9.72	2.36
	//Select	11/12/06	17.92	30.28	-3.81	4.96	9.93	11.26	1.15
OptiMix Global Smaller Companies Shares	Entry Fee	20/09/04	23.77	40.02	-7.44	7.61	12.94	14.28	5.52
	Nil Entry Fee	20/09/04	22.84	38.97	-8.13	6.80	12.11	13.43	4.77
	//Select	11/12/06	24.57	40.93	-6.84	8.31	13.68	15.03	3.52
OptiMix Growth	Entry Fee	20/09/04	13.75	17.43	-4.27	6.30	11.70	8.71	5.57
	Nil Entry Fee	20/09/04	12.90	16.56	-4.99	5.51	10.86	7.90	4.82
	//Select	11/12/06	14.49	18.20	-3.65	7.00	12.42	9.42	3.15
OptiMix High Growth	Entry Fee	20/09/04	15.41	20.67	-5.92	6.35	11.85	9.28	5.54
	Nil Entry Fee	20/09/04	14.55	19.76	-6.62	5.56	11.01	8.47	4.78
	//Select	11/12/06	16.16	21.45	-5.30	7.04	12.58	9.99	2.75
OptiMix Moderate	Entry Fee	20/09/04	9.66	10.82	0.32	5.87	10.72	7.40	5.13
	Nil Entry Fee	20/09/04	8.84	10.00	-0.44	5.09	9.90	6.60	4.38
	//Select	11/12/06	10.37	11.55	0.97	6.56	11.45	8.10	3.93
OptiMix Property Securities	Entry Fee	20/09/04	10.28	23.89	8.71	2.22	18.32	12.43	0.66
	Nil Entry Fee	20/09/04	9.46	22.96	7.90	1.46	17.42	11.59	-0.05
	//Select	11/12/06	10.99	24.70	9.42	2.89	19.09	13.16	-3.46
Perennial Value Shares	Entry Fee	20/09/04	19.46	24.76	-9.94	6.66	13.21	10.14	8.39
	Nil Entry Fee	20/09/04	18.57	23.83	-10.62	5.87	12.36	9.32	7.62
	//Select	11/12/06	20.23	25.57	-9.35	7.36	13.95	10.86	5.67
Perpetual Australian Shares	Entry Fee	20/09/04	18.05	26.90	-3.41	14.07	18.03	14.27	10.67
	Nil Entry Fee	20/09/04	17.35	26.14	-3.99	13.39	17.32	13.58	10.02
	//Select	11/12/06	19.00	27.92	-2.64	14.99	18.97	15.19	7.54
Perpetual Balanced Growth	Entry Fee	20/09/04	13.24	19.82	1.43	7.00	10.85	10.30	6.38
	Nil Entry Fee	20/09/04	12.57	19.10	0.83	6.37	10.18	9.64	5.75
	//Select	11/12/06	14.15	20.78	2.25	7.85	11.74	11.18	5.01

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Perpetual Conservative Growth	Entry Fee	20/09/04	7.49	10.98	4.97	5.56	8.72	7.52	5.85
	Nil Entry Fee	20/09/04	6.85	10.31	4.34	4.94	8.07	6.88	5.23
	//Select	11/12/06	8.35	11.87	5.81	6.41	9.59	8.39	5.87
Platinum International	Entry Fee	20/09/04	16.70	34.84	-7.31	-8.09	10.60	8.19	6.47
	Nil Entry Fee	20/09/04	15.83	33.83	-8.01	-8.78	9.77	7.38	5.71
	//Select	11/12/06	17.46	35.72	-6.71	-7.49	11.32	8.90	6.10
RARE Infrastructure Value	Entry Fee	30/05/11	17.12	16.43	2.59	1.59 [‡]	-	12.06	12.06
	Nil Entry Fee	30/05/11	16.25	15.55	1.82	1.52 [‡]	-	11.23	11.23
	//Select	30/05/11	17.89	17.18	3.25	1.70 [‡]	-	12.81	12.81
Schroder Australian Equity	Entry Fee	20/09/04	15.70	25.36	-4.58	14.03	16.40	12.93	10.27
	Nil Entry Fee	20/09/04	15.00	24.61	-5.15	13.35	15.70	12.26	9.62
	//Select	11/12/06	16.63	26.36	-3.81	14.95	17.33	13.84	7.09
Schroder Balanced	Entry Fee	20/09/04	11.94	16.30	0.58	9.41	13.25	10.16	7.43
	Nil Entry Fee	20/09/04	11.28	15.62	0.00	8.78	12.59	9.52	6.80
	//Select	11/12/06	12.84	17.23	1.39	10.29	14.16	11.05	6.33
Schroder Fixed Income	Entry Fee	30/05/11	4.55	3.07	9.29	0.36 [‡]	-	5.57	5.57
	Nil Entry Fee	30/05/11	3.76	2.30	8.48	0.28 [‡]	-	4.77	4.77
	//Select	30/05/11	5.23	3.74	10.00	0.47 [‡]	-	6.27	6.27
Schroder Real Return ⁵⁵	Entry Fee	20/09/04	12.48	17.72	-1.70	6.39	10.69	8.92	5.41
	Nil Entry Fee	20/09/04	11.80	17.02	-2.29	5.76	10.03	8.27	4.79
	//Select	11/12/06	13.38	18.67	-0.92	7.25	11.58	9.79	3.67
SG Hiscock Property ¹¹¹	Entry Fee	20/09/04	12.68	22.65	9.75	3.80	16.17	12.84	0.92
	Nil Entry Fee	20/09/04	12.01	21.93	9.08	3.19	15.48	12.16	0.33
	//Select	11/12/06	13.59	23.64	10.63	4.64	17.10	13.74	-2.74
UBS Balanced	Entry Fee	20/09/04	14.24	19.92	-1.52	6.64	8.82	9.38	5.43
	Nil Entry Fee	20/09/04	13.55	19.19	-2.11	6.01	8.18	8.73	4.81
	//Select	11/12/06	15.16	20.88	-0.73	7.50	9.70	10.26	4.02
UBS Defensive	Entry Fee	20/09/04	9.73	12.08	5.24	5.68	8.82	8.28	5.41
	Nil Entry Fee	20/09/04	9.08	11.41	4.62	5.04	8.16	7.63	4.79
	//Select	11/12/06	10.61	12.98	6.08	6.52	9.69	9.15	5.40
UBS Diversified Fixed Income	Entry Fee	20/09/04	6.37	2.28	8.58	5.84	10.12	6.60	5.22
	Nil Entry Fee	20/09/04	5.74	1.66	7.93	5.21	9.45	5.97	4.60
	//Select	11/12/06	7.23	3.10	9.45	6.69	11.00	7.46	6.43

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Vanguard	Entry Fee	19/09/05	16.83	21.39	-6.78	11.71	12.65	10.72	6.00
Australian Shares Index	Nil Entry Fee	19/09/05	15.95	20.48	-7.47	10.88	11.81	9.89	5.22
	//Select	11/12/06	17.59	22.18	-6.17	12.44	13.39	11.44	4.72
Vanguard	Entry Fee	20/09/04	19.00	31.16	-1.30	1.49	4.14	10.24	3.39
International Shares Index	Nil Entry Fee	20/09/04	18.11	30.18	-2.04	0.73	3.36	9.42	2.65
	//Select	11/12/06	19.78	32.01	-0.66	2.15	4.82	10.96	1.63
Vanguard	Entry Fee	19/09/05	23.04	23.00	-0.74	25.31	13.03	16.30	6.22
International Shares Index (Hedged)	Nil Entry Fee	19/09/05	22.13	22.08	-1.48	24.38	12.17	15.43	5.44
	//Select	11/12/06	23.84	23.80	-0.10	26.13	13.76	17.06	5.45
Vanguard	Entry Fee	19/09/05	9.66	22.26	9.50	4.50	18.96	12.79	-0.82
Property Securities Index	Nil Entry Fee	19/09/05	8.86	21.34	8.67	3.72	18.07	11.94	-1.54
	//Select	11/12/06	10.38	23.06	10.21	5.18	19.74	13.52	-3.32
Walter Scott	Entry Fee	30/05/11	16.76	19.21	2.29	0.26†	-	12.23	12.23
Global Equity (Hedged)	Nil Entry Fee	30/05/11	15.89	18.32	1.53	0.20†	-	11.39	11.39
	//Select	30/05/11	17.52	19.99	2.96	0.37†	-	12.98	12.98
Zurich	Entry Fee	20/09/04	15.04	25.73	-1.79	-2.30	0.09	6.79	4.62
Investments Global Thematic Shares	Nil Entry Fee	20/09/04	14.17	24.77	-2.51	-3.04	-0.65	5.99	3.87
	//Select	11/12/06	15.79	26.55	-1.15	-1.67	0.74	7.49	2.76

Yearly returns (except for the OnePath Capital Guaranteed fund) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed fund) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June.

§ For the latest interest rates for ANZ Term Deposit Options available through ANZ OneAnswer visit onepath.com.au> Performance & updates>Current interest rates

|| Formerly AXA Global Equity Value.

Formerly Bentham Syndicated Loan.

** Formerly BlackRock Monthly Income.

†† Formerly Perpetual International Shares.

‡‡ Formerly BlackRock Asset Allocation Alpha.

§§ Formerly Colonial First State Diversified.

||| Formerly Challenger Property.

Investment returns – Corporate Super

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 44 for the footnotes applicable to the following returns.

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Arrowstreet Global Equity (Hedged) [§]	30/06/03	29.68	30.52	-12.54	-0.81	4.01	8.84	1.07
BlackRock Scientific Australian Equity	01/10/05	14.07	24.42	-6.41	13.96	12.54	11.24	5.79
BlackRock Scientific Diversified Growth	30/06/03	12.57	18.22	-1.58	9.29	9.11	9.33	5.39
BlackRock Scientific International Equity	01/10/05	17.07	30.03	-0.51	0.36	5.23	9.85	1.90
Capital International Global Equities (Hedged)	10/07/00	17.84	23.40	-5.23	19.12	10.30	12.61	4.19
Colonial First State Diversified	02/07/02	11.68	16.59	-2.11	6.02	11.07	8.46	5.10
Colonial First State Imputation	30/06/03	14.57	23.57	-7.52	9.46	14.58	10.43	8.50
Investors Mutual Australian Shares	30/06/03	12.81	24.78	1.64	11.46	15.16	12.93	8.39
Legg Mason Australian Core Equity	23/11/09	17.77	28.43	-8.39	13.27	-6.87 [‡]	8.60	8.60
Legg Mason Balanced	23/11/09	15.10	23.94	-2.56	8.55	-1.31 [‡]	9.04	9.04
Legg Mason Global Equity	23/11/09	19.43	31.14	-1.85	2.89	0.06 [‡]	10.50	10.50
Legg Mason Growth	23/11/09	17.85	26.13	-4.52	8.72	-2.26 [‡]	9.34	9.34
Maple-Brown Abbott Diversified	23/11/09	13.19	19.91	-0.86	3.21	-1.42 [‡]	7.07	7.07
MFS Global Equity	01/10/05	16.08	34.45	0.18	4.27	8.43	12.07	5.19
OnePath Alternatives Growth	03/11/08	4.72	-7.30	1.43	-10.81	0.29	-2.51	-1.58
OnePath Australian Shares	07/07/97	15.54	23.25	-8.34	14.28	11.41	10.69	8.93

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Balanced	07/07/97	9.12	10.47	-1.46	7.50	10.15	7.06	5.11
OnePath Blue Chip Imputation	30/06/03	16.05	26.08	-8.31	10.17	12.85	10.78	8.38
OnePath Capital Guaranteed	-	5.50	4.95	4.20	1.25	0.00	3.16	4.10
OnePath Capital Stable	01/07/97	5.49	5.81	4.04	5.75	6.64	5.54	4.43
OnePath Cash	07/07/97	1.20	1.94	2.90	3.42	2.66	2.42	3.23
OnePath Diversified Fixed Interest	07/07/97	4.69	2.55	6.96	5.61	8.87	5.71	4.09
OnePath Emerging Companies	03/07/00	17.54	17.22	-9.61	19.89	13.49	11.12	11.70
OnePath Global Emerging Markets Shares	17/07/01	3.76	10.94	-16.98	-2.06	15.04	1.49	4.35
OnePath Global Property Securities	01/10/07	13.42	12.76	3.13	30.72	35.70	18.53	2.77
OnePath Global Shares	07/07/97	17.65	30.73	-6.03	1.23	9.19	9.82	2.58
OnePath High Growth	30/06/03	14.60	19.77	-6.31	6.49	10.57	8.65	4.82
OnePath Managed Growth	01/07/97	11.01	13.59	-3.42	7.73	11.25	7.86	4.92
OnePath Property Securities	30/06/03	11.93	21.34	5.92	2.63	21.25	12.35	2.76
OnePath Select Leaders	01/10/05	15.35	23.99	-7.92	12.51	15.61	11.36	9.39
OnePath Sustainable Investments - Australian Shares	30/06/03	18.31	27.57	-7.40	12.11	14.92	12.41	10.04
OptiMix Australian Fixed Interest	30/06/03	4.52	2.08	8.73	4.33	8.35	5.57	4.73
OptiMix Australian Shares	30/06/03	14.87	20.73	-7.23	7.90	13.04	9.43	7.59
OptiMix Balanced	25/07/01	10.76	13.62	-2.73	5.79	11.49	7.62	5.13

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OptiMix Conservative	25/07/01	6.86	7.16	1.58	4.87	9.10	5.89	4.45
OptiMix Geared Australian Shares	01/10/07	28.92	37.15	-18.71	10.56	18.60	13.51	-5.09
OptiMix Global Emerging Markets Shares	03/11/08	8.72	14.87	-13.96	-4.28	14.02	3.24	3.96
OptiMix Global Shares	03/07/02	15.16	27.75	-4.64	4.67	10.84	10.23	2.92
OptiMix Global Smaller Companies Shares	30/06/03	21.10	37.07	-7.45	7.49	14.39	13.56	4.94
OptiMix Growth	25/07/01	12.54	16.68	-4.46	6.04	12.34	8.37	5.39
OptiMix High Growth	30/07/02	14.00	19.76	-6.14	6.09	12.89	8.94	5.24
OptiMix Moderate	30/06/03	8.85	10.40	-0.27	5.55	10.84	7.00	4.79
OptiMix Property Securities	30/06/03	10.06	24.03	9.01	1.64	16.15	11.93	1.42
Perennial Value Shares	01/10/05	17.24	22.62	-9.95	6.03	13.45	9.26	5.56
Perpetual Australian Shares	04/07/01	16.55	24.80	-3.20	12.52	16.86	13.11	10.10
Perpetual Balanced Growth	07/08/02	12.19	17.87	1.19	6.35	10.36	9.45	6.09
Perpetual Conservative Growth	30/06/03	6.93	9.72	4.35	5.01	8.24	6.83	5.41
Platinum International	01/10/05	15.19	31.49	-7.38	-7.20	8.85	7.22	5.68
Schroder Australian Equity	30/06/03	14.12	23.31	-4.84	12.86	17.03	12.08	9.41
Schroder Balanced	30/06/03	11.04	14.58	0.53	8.53	13.11	9.44	6.82
SG Hiscock Property**	30/06/03	11.05	23.70	9.56	3.28	14.51	12.22	1.37
SSgA Passive Balanced	23/11/09	11.61	18.11	-0.65	6.46	-0.43†	7.39	7.39
UBS Balanced	30/06/03	12.81	18.94	-2.30	6.71	9.72	8.95	5.19

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
UBS Defensive Investment	30/06/03	8.85	10.99	4.05	5.39	8.74	7.57	4.86
Vanguard Australian Shares Index	06/09/01	15.16	19.52	-6.87	10.48	12.14	9.69	7.89
Vanguard International Shares Index	10/07/00	17.28	28.75	-1.72	1.84	4.98	9.67	3.00
Vanguard International Shares Index (Hedged)	03/11/08	20.67	20.92	-2.00	22.46	14.17	14.86	12.50
Vanguard Property Securities Index	30/06/03	8.64	20.31	6.64	4.98	20.35	11.98	1.11
Zurich Investments Global Thematic Shares	01/10/05	13.79	22.93	-1.76	-1.77	0.82	6.36	3.54
Zurich Investments Managed Growth	30/06/00	12.52	16.48	-1.30	5.81	10.06	8.54	5.91
Closed investment funds								
Advance Imputation	25/07/01	14.57	26.11	-6.87	7.29	12.58	10.20	7.81
AMP Capital Equity	30/06/03	14.22	24.15	-7.11	9.77	14.26	10.56	8.83
MLC Platinum Global	30/06/03	14.68	32.02	-8.16	-7.00	10.15	7.33	5.58
OnePath Mortgages	01/10/05	6.80	-0.79	-1.33	2.34	2.78	1.92	3.11
Perpetual International Shares	04/07/01	12.54	27.10	-1.84	-2.05	4.04	7.43	1.92
UBS Diversified Fixed Income	30/06/03	5.70	1.58	7.38	5.26	8.91	5.74	4.63

Yearly returns (except for the OnePath Capital Guaranteed fund) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed fund) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average return of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June.

§ Formerly AXA Global Equity Value.

|| Formerly BlackRock Asset Allocation Alpha.

** Formerly Challenger Property.

Investment returns – Integra Super

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 48 for the footnotes applicable to the following returns.

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Arrowstreet Global Equity (Hedged) [§]	01/07/03	29.55	30.29	-12.71	-0.99	3.86	8.66	0.90
BlackRock Scientific Australian Equity	17/12/05	13.96	24.19	-6.58	13.73	12.38	11.06	5.63
BlackRock Scientific Diversified Growth	01/07/03	12.45	18.02	-1.77	9.08	8.96	9.15	5.22
BlackRock Scientific International Equity	17/12/05	16.95	29.80	-0.71	0.17	5.09	9.67	0.96
Capital International Global Equities (Hedged)	26/09/99	17.71	23.18	-5.41	18.90	10.15	12.43	4.03
Colonial First State Diversified	02/07/02	11.56	16.38	-2.30	5.81	10.92	8.28	4.93
Colonial First State Imputation	01/07/03	14.45	23.35	-7.69	9.25	14.43	10.25	8.32
Investors Mutual Australian Shares	01/07/03	12.70	24.57	1.45	11.24	15.00	12.75	8.22
MFS Global Equity	17/12/05	15.95	34.22	-0.01	4.07	8.28	11.89	4.46
OnePath Alternatives Growth	03/11/08	4.60	-7.47	1.25	-10.98	0.15	-2.66	-1.77
OnePath Australian Shares	08/11/98	15.05	22.61	-8.84	13.67	10.86	10.14	8.41
OnePath Balanced	31/10/95	8.66	9.93	-1.96	6.95	9.65	6.55	4.65
OnePath Blue Chip Imputation	22/09/96	15.43	25.31	-8.88	9.48	12.19	10.11	7.76
OnePath Capital Guaranteed	01/10/95	5.05	4.42	3.66	0.71	0.00	2.75	3.71
OnePath Capital Stable	31/10/95	5.10	5.33	3.56	5.26	6.20	5.09	4.01
OnePath Cash	30/09/95	0.89	1.55	2.50	3.01	2.32	2.05	2.89

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OnePath Diversified Fixed Interest	10/11/99	4.23	2.03	6.39	5.05	8.34	5.19	3.60
OnePath Emerging Companies	12/07/00	17.00	16.61	-10.10	19.24	12.94	10.56	11.22
OnePath Global Emerging Markets Shares	04/07/01	3.07	10.10	-17.62	-2.83	14.21	0.74	3.68
OnePath Global Property Securities	01/10/07	12.89	12.16	2.55	30.01	35.04	17.92	2.25
OnePath Global Shares	30/11/98	17.28	30.23	-6.42	0.82	8.81	9.41	2.23
OnePath High Growth	01/07/03	14.18	19.24	-6.75	6.01	10.11	8.18	4.40
OnePath Managed Growth	31/10/95	10.54	13.03	-3.92	7.18	10.74	7.34	4.46
OnePath Property Securities	31/12/98	11.53	20.82	5.45	2.18	20.78	11.89	2.36
OnePath Select Leaders	30/06/04	14.89	23.40	-8.37	11.95	15.11	10.85	11.09
OnePath Sustainable Investments – Australian Shares	01/07/03	17.89	26.64	-7.81	11.62	14.48	11.95	9.73
OptiMix Australian Fixed Interest	01/07/03	4.25	1.75	8.36	3.97	8.04	5.24	4.41
OptiMix Australian Shares	01/07/03	14.58	20.33	-7.54	7.53	12.71	9.09	7.26
OptiMix Balanced	25/07/00	10.51	13.29	-3.03	5.46	11.21	7.32	4.84
OptiMix Conservative	24/07/00	6.60	6.80	1.24	4.52	8.79	5.56	4.13
OptiMix Geared Australian Shares	20/07/06	28.34	36.40	-19.15	9.94	18.02	12.93	0.35
OptiMix Global Emerging Markets Shares	03/11/08	8.46	14.49	-14.25	-4.61	13.69	2.92	3.63
OptiMix Global Shares	03/07/02	14.86	27.35	-4.96	4.29	10.53	9.89	2.61

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
OptiMix Global Smaller Companies Shares	01/07/03	20.78	36.63	-7.76	7.14	14.05	13.21	4.62
OptiMix Growth	12/07/00	12.24	16.31	-4.78	5.67	12.03	8.03	5.07
OptiMix High Growth	03/07/02	13.71	19.38	-6.46	5.72	12.57	8.61	4.91
OptiMix Moderate	01/07/03	8.58	10.05	-0.61	5.19	10.52	6.67	4.46
OptiMix Property Securities	01/07/03	9.79	23.63	8.65	1.29	15.82	11.58	1.11
Perennial Value Shares	30/06/04	17.11	22.41	-10.12	5.83	13.29	9.09	7.21
Perpetual Australian Shares	07/10/99	16.43	24.58	-3.38	12.30	16.70	12.93	9.93
Perpetual Balanced Growth	07/08/02	12.07	17.66	1.00	6.15	10.20	9.27	5.93
Perpetual Conservative Growth	01/07/03	6.82	9.53	4.16	4.81	8.09	6.66	5.15
Platinum International	17/12/05	15.07	31.27	-7.56	-7.38	8.70	7.05	4.54
Schroders Australian Equity	01/07/03	14.01	23.09	-5.02	12.64	16.88	11.90	9.23
Schroders Balanced	01/07/03	10.93	14.38	0.34	8.32	12.96	9.27	6.66
SG Hiscock Property [#]	01/07/03	10.94	23.48	9.36	3.08	14.35	12.05	1.21
UBS Balanced	01/07/03	12.69	18.74	-2.49	6.50	9.57	8.77	5.03
UBS Defensive Investment	30/06/03	8.74	10.80	3.85	5.19	8.59	7.40	4.69
Vanguard Australian Shares Index	26/07/01	15.04	19.32	-7.05	10.26	11.98	9.51	7.72
Vanguard International Shares Index	12/07/00	17.16	28.54	-1.92	1.65	4.83	9.50	2.83
Vanguard International Shares Index (Hedged)	03/11/08	20.56	20.71	-2.18	22.23	14.01	14.68	12.28

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Vanguard Property Securities Index	01/07/03	8.53	20.10	6.45	4.77	20.19	11.81	0.95
Zurich Investments Global Thematic Shares	17/12/05	13.67	22.72	-1.95	-1.96	0.69	6.19	2.90
Zurich Investments Managed Growth	08/10/95	12.37	16.23	-1.53	5.56	9.87	8.33	5.72
Closed investment funds								
Advance Imputation	01/07/03	14.46	25.88	-7.04	7.08	12.43	10.03	7.64
AMP Capital Equity	01/07/03	14.10	23.93	-7.29	9.57	14.11	10.39	8.66
MLC Platinum Global	01/07/03	16.09	31.77	-8.33	-7.17	10.00	7.44	5.55
OnePath Mortgages	30/06/04	6.43	-1.21	-1.76	1.89	2.38	1.50	2.92
Perpetual International Shares	26/09/99	12.41	26.90	-2.03	-2.25	3.90	7.26	1.79
UBS Diversified Fixed Income	01/07/03	5.60	1.39	7.17	5.06	8.77	5.57	4.46

Yearly returns (except for the OnePath Capital Guaranteed fund) are calculated on an exit price to exit price basis. Five-year and ten-year returns (except for the OnePath Capital Guaranteed fund) are calculated in accordance with FSC Standard No. 6.

Yearly returns for the OnePath Capital Guaranteed fund are the declared rates. Five-year and ten-year returns for the OnePath Capital Guaranteed fund are the compound average returns of the yearly returns over the last five and ten years respectively.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ This part-year return shows performance from start date to 30 June.

§ Formerly AXA Global Equity Value.

|| Formerly BlackRock Asset Allocation Alpha.

Formerly Challenger Property.

Investment returns – OptiMix Superannuation, OptiMix Allocated Pension and OptiMix Term Allocated Pension

OptiMix Superannuation

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 50 for the footnotes applicable to the following returns.

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	3.43	1.02	7.74	3.29	7.21	4.51	3.64
	Entry Fee	10/09/03	4.09	1.67	8.43	3.95	7.90	5.18	4.29
OptiMix Australian Share	Nil Entry Fee	15/03/01	13.47	19.66	-8.62	6.72	11.86	8.17	6.40
	Entry Fee	15/03/01	14.19	20.41	-8.04	7.40	12.56	8.86	7.06
OptiMix Balanced	Nil Entry Fee	07/03/01	9.49	12.78	-3.84	4.73	10.36	6.54	4.06
	Entry Fee	07/03/01	10.19	13.50	-3.22	5.39	11.08	7.22	4.71
OptiMix Conservative	Nil Entry Fee	15/03/01	5.69	6.31	0.46	3.80	7.96	4.81	3.36
	Entry Fee	14/03/01	6.36	6.98	1.09	4.45	8.64	5.47	4.00
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.50	1.51	1.63	2.72	3.12	1.89	2.43
	Entry Fee	28/02/01	1.14	2.16	2.28	3.38	3.78	2.54	3.07
OptiMix Geared Australian Shares	Nil Entry Fee	20/07/06	26.46	35.93	-19.16	9.50	17.50	12.32	-0.15
	Entry Fee	20/07/06	27.27	36.81	-18.63	10.20	18.24	13.04	0.49
OptiMix Global Share	Nil Entry Fee	15/03/01	13.94	26.50	-5.74	3.58	9.67	9.07	1.83
	Entry Fee	15/03/01	14.68	27.33	-5.15	4.25	10.37	9.77	2.47
OptiMix Global Smaller Companies Share	Nil Entry Fee	31/03/03	19.78	35.69	-8.62	6.41	13.20	12.34	3.82
	Entry Fee	31/03/03	20.55	36.56	-8.03	7.09	13.92	13.06	4.47
OptiMix Growth	Nil Entry Fee	28/02/01	11.23	15.70	-5.66	4.95	11.17	7.21	4.27
	Entry Fee	28/02/01	11.94	16.44	-5.04	5.62	11.88	7.90	4.92
OptiMix High Growth	Nil Entry Fee	28/02/01	12.78	18.62	-7.24	4.99	11.71	7.80	4.12
	Entry Fee	28/02/01	13.51	19.37	-6.65	5.67	12.43	8.49	4.78

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
OptiMix Moderate	Nil Entry Fee	10/09/03	7.62	9.44	-1.38	4.46	9.67	5.88	3.69
	Entry Fee	10/09/03	8.31	10.15	-0.75	5.13	10.38	6.56	4.33
OptiMix Property Securities	Nil Entry Fee	28/02/01	8.40	21.43	5.98	0.38	14.93	9.99	0.01
	Entry Fee	28/02/01	9.09	22.20	6.65	1.02	15.66	10.68	0.62

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

OptiMix Allocated Pension

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 51 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
OptiMix Australian Fixed Interest	Nil Entry Fee	10/09/03	4.17	1.43	9.17	4.00	8.47	5.41	4.47
	Entry Fee	10/09/03	4.95	2.20	9.99	4.78	9.29	6.20	5.21
OptiMix Australian Share	Nil Entry Fee	22/02/01	16.03	20.35	-7.38	7.53	11.28	9.13	7.38
	Entry Fee	22/02/01	16.90	21.26	-6.69	8.34	12.12	9.95	8.14
OptiMix Balanced	Nil Entry Fee	22/02/01	10.94	13.41	-3.15	5.35	10.39	7.22	4.73
	Entry Fee	22/02/01	11.78	14.26	-2.42	6.14	11.21	8.03	5.48
OptiMix Conservative	Nil Entry Fee	15/03/01	6.63	6.70	1.36	4.46	8.47	5.50	4.05
	Entry Fee	15/03/01	7.44	7.49	2.13	5.24	9.29	6.29	4.79
OptiMix Enhanced Cash	Nil Entry Fee	28/02/01	0.81	1.86	2.09	3.26	3.70	2.34	3.01
	Entry Fee	28/02/01	1.58	2.63	2.86	4.04	4.48	3.11	3.75
OptiMix Geared Australian Shares	Nil Entry Fee	20/07/06	30.21	37.93	-19.83	10.59	16.67	13.19	-1.79
	Entry Fee	20/07/06	31.17	38.97	-19.22	11.42	17.52	14.03	-1.06
OptiMix Global Share	Nil Entry Fee	22/02/01	16.29	28.48	-5.15	3.50	8.41	9.72	1.99
	Entry Fee	22/02/01	17.16	29.44	-4.44	4.28	9.24	10.54	2.72

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
OptiMix Global Smaller Companies Share	Nil Entry Fee	31/03/03	22.84	38.97	-8.13	6.80	12.10	13.43	4.35
	Entry Fee	31/03/03	23.76	40.01	-7.43	7.61	12.94	14.28	5.10
OptiMix Growth	Nil Entry Fee	14/03/01	12.90	16.56	-4.99	5.51	10.86	7.90	4.90
	Entry Fee	15/03/01	13.75	17.44	-4.28	6.30	11.70	8.71	5.65
OptiMix High Growth	Nil Entry Fee	22/02/01	14.55	19.76	-6.62	5.56	11.01	8.46	4.69
	Entry Fee	22/02/01	15.41	20.66	-5.91	6.35	11.85	9.28	5.44
OptiMix Moderate	Nil Entry Fee	10/09/03	8.84	9.99	-0.43	5.08	9.91	6.60	4.47
	Entry Fee	10/09/03	9.66	10.82	0.32	5.87	10.73	7.40	5.22
OptiMix Property Securities	Nil Entry Fee	27/03/01	9.45	22.97	7.89	1.46	17.42	11.59	0.48
	Entry Fee	27/03/01	10.28	23.89	8.72	2.22	18.30	12.43	1.20

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

OptiMix Term Allocated Pension

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Please refer to page 52 for the footnotes applicable for the following returns.

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
OptiMix Australian Fixed Interest	Nil Entry Fee	20/09/04	4.16	1.44	9.16	4.00	8.46	5.41	4.35
	Entry Fee	20/09/04	4.95	2.20	9.99	4.78	9.28	6.20	5.10
OptiMix Australian Share	Nil Entry Fee	20/09/04	16.03	20.36	-7.39	7.54	11.28	9.13	7.11
	Entry Fee	20/09/04	16.90	21.27	-6.69	8.34	12.12	9.95	7.88
OptiMix Balanced	Nil Entry Fee	20/09/04	10.94	13.41	-3.15	5.35	10.39	7.22	4.65
	Entry Fee	20/09/04	11.77	14.27	-2.42	6.14	11.21	8.03	5.41
OptiMix Conservative	Nil Entry Fee	20/09/04	6.64	6.70	1.36	4.45	8.47	5.50	3.95
	Entry Fee	20/09/04	7.44	7.50	2.13	5.24	9.29	6.29	4.70

Investment fund	Fee option	Start date*	2014	2013	2012	2011	2010	Five year return [†]	Ten year return [†]
OptiMix Enhanced Cash	Nil Entry Fee	20/09/04	0.81	1.86	2.09	3.26	3.70	2.34	2.99
	Entry Fee	20/09/04	1.58	2.63	2.86	4.03	4.48	3.11	3.73
OptiMix Geared Australian Shares	Nil Entry Fee	20/07/06	30.21	37.93	-19.83	10.59	16.67	13.19	-1.79
	Entry Fee	20/07/06	31.17	38.97	-19.22	11.42	17.52	14.03	-1.06
OptiMix Global Share	Nil Entry Fee	20/09/04	16.29	28.48	-5.15	3.50	8.43	9.72	2.36
	Entry Fee	20/09/04	17.17	29.44	-4.44	4.28	9.24	10.55	3.10
OptiMix Global Smaller Companies Share	Nil Entry Fee	20/09/04	22.83	38.97	-8.14	6.81	12.10	13.43	4.77
	Entry Fee	20/09/04	23.76	40.02	-7.44	7.61	12.94	14.28	5.52
OptiMix Growth	Nil Entry Fee	20/09/04	12.91	16.56	-4.99	5.51	10.86	7.90	4.82
	Entry Fee	20/09/04	13.75	17.44	-4.28	6.30	11.69	8.71	5.57
OptiMix High Growth	Nil Entry Fee	20/09/04	14.55	19.77	-6.62	5.55	11.03	8.46	4.78
	Entry Fee	20/09/04	15.41	20.67	-5.91	6.35	11.85	9.28	5.53
OptiMix Moderate	Nil Entry Fee	20/09/04	8.84	9.99	-0.44	5.09	9.90	6.60	4.38
	Entry Fee	20/09/04	9.66	10.82	0.32	5.87	10.73	7.40	5.13
OptiMix Property Securities	Nil Entry Fee	20/09/04	9.46	22.96	7.90	1.46	17.42	11.59	-0.05
	Entry Fee	20/09/04	10.28	23.89	8.72	2.22	18.31	12.43	0.66

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

Investment returns – Integra Allocated Pension

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	Start date*	2014	2013	2012	2011	2010	Five year return†	Ten year return†
Colonial First State Leaders	09/01/00	14.43	32.61	-15.01	8.24	14.74	9.88	9.51
INVESCO Investment Growth	05/01/00	14.50	15.79	0.15	12.72	6.87	9.85	5.18
INVESCO Protected Growth	02/01/00	1.60	2.06	1.49	3.61	3.97	2.54	2.80
OnePath Annuity and Pension Balanced	05/01/00	9.83	10.87	-1.39	8.07	10.65	7.50	5.41
OnePath Annuity and Pension Cash	03/01/00	1.10	1.95	3.13	3.62	2.80	2.52	3.44
OnePath Annuity and Pension Growth	06/01/00	11.92	14.10	-3.41	8.49	11.62	8.36	5.24
OnePath Annuity and Pension Stable	05/01/00	5.66	6.47	4.47	6.33	8.85	6.35	5.06
OptiMix Balanced	05/01/00	11.78	14.27	-2.42	6.14	11.22	8.03	5.51
OptiMix Conservative	04/01/00	7.44	7.50	2.12	5.24	9.29	6.29	4.83
OptiMix Growth	05/01/00	13.76	17.43	-4.27	6.30	11.69	8.71	5.68
Rothschild Balanced‡	05/01/00	11.31	14.57	-1.60	7.26	9.69	8.11	5.49
Rothschild Ethical Conservative‡	05/01/00	5.28	5.80	4.19	4.71	7.04	5.40	5.58

Yearly returns are calculated on an exit price to exit price basis. Five-year and ten-year returns are calculated in accordance with FSC Standard No. 6.

* The date the first unit price for this fund was recorded.

† Five-year and ten-year returns for each investment fund are calculated over the last five and ten years, or since start date where the investment fund has not been in existence for the full period.

‡ Managed by BT Financial Group.

Personal Retirement Plan and Traditional Policies (Superannuation)

Actual yearly returns as at 30 June (% p.a.) unless otherwise stated and net of management fees.

Investment fund	2014	2013	2012	2011	2010	Five year return*	Ten year return*
Personal Retirement Plan	7.95	6.20	5.30	3.20	0.20	4.54	5.30
Traditional†	5.50	5.00	3.50	4.00	4.00	4.40	5.00

Yearly returns for the Personal Retirement Plan and Traditional Policies are the declared rate. Five-year and ten-year returns for the Personal Retirement Plan and Traditional Policies are the compound average returns of the yearly returns over the last five and ten years respectively.

- * Five-year and ten-year returns for each investment fund are calculated over the last five and ten years respectively.
- † A terminal bonus of 20% of the surrender value of your policy is currently payable on exit from Participating Traditional policies. This is not guaranteed and may be varied or discontinued at any time on advice from the Appointed Actuary.

Investments can go up and down. Past performance is not indicative of future performance. While every care has been taken in the preparation of this information, no warranty is given as to the correctness of the information contained in the investment returns table and no liability is accepted by OnePath Custodians, OnePath Life or any other ANZ Group company for any error or omission.

Current Investment managers

- Australia and New Zealand Banking Group Limited
- Advance Asset Management Limited
- AMP Capital Investors Limited
- Arrowstreet Capital, L.P.
- Ausbil Investment Management Limited
- Bennelong Australian Equity Partners
- Bentham Asset Management Pty Limited
- BlackRock Asset Management (Australia) Limited
- BlackRock Investment Management (Australia) Limited
- BT Investment Management (Institutional) Limited
- Capital Group Investment Management Limited
- CBRE Clarion Securities LLC
- Colonial First State Global Asset Management
- Fidante Partners Ltd
- Fidelity Worldwide Investment (Fidelity)
- GMO Australia Limited
- Goldman Sachs Asset Management
- Invesco Australia Ltd
- Investors Mutual Limited
- Kapstream Capital Pty Limited
- Karara Capital
- Legg Mason Asset Management Australia Limited
- Macquarie Investment Management Limited
- Magellan Asset Management Ltd
- Maple-Brown Abbot Limited
- Merlon Capital Partners
- MFS Investment Management
- OnePath Funds Management Limited
- Perennial Investment Partners Ltd
- Perpetual Investment Management Limited
- PIMCO Australia Pty Ltd
- Platinum Asset Management
- RARE Infrastructure Limited
- Russell Investment Management Ltd
- Schroder Investment Management Australia Limited
- State Street Global Advisors Australia Limited
- SG Hiscock & Company Limited
- T. Rowe Price International Ltd
- UBS Global Asset Management (Australia) Limited
- Vanguard Investments Australia Ltd
- Vontobel Asset Management Inc., US
- Walter Scott & Partners Limited
- Zurich Investment Management.

Important information about the Trustee

Trustee

The trustee of the Fund is OnePath Custodians Pty Limited. The Trustee has indemnity insurance cover in respect of its trusteeship of the Fund.

Trust Deed

The Fund is governed by a Trust Deed, a copy of which is available from onepath.com.au/RSE/Trustee and Fund Information or upon request by contacting Customer Services.

Fees and charges

Fees and charges are debited from your individual account or are deducted from the assets of the investment funds. Please refer to your disclosure documents or your Annual Statement for details of the fees and charges applicable to your membership and how they are charged.

If you pay a superannuation contribution by direct debit, a fee may also be charged by your financial institution and debited from your bank/financial institution account.

Financial reporting

If you would like a copy of the audited financial reports and Auditor's Reports, please visit onepath.com.au

Directors of OnePath Custodians Pty Limited

The Directors of OnePath Custodians Pty Limited for the period 1 July 2013 to 30 June 2014 (the Trustee of the Fund), are:

Name	Period of directorship
C T Brackenrig	Appointed 05/05/2011
S J Chapman	Appointed 01/08/2011
V S M Weekes	Appointed 01/08/2011
C G Clark	Appointed 01/03/2013
T M McGrath	Appointed 01/03/2013

There were no Director resignations in the period 1 July 2013 to 30 June 2014.

Policy committee

Corporate Super and Integra Super members

The Trustee is required to make reasonable attempts to establish a policy committee in one of the following circumstances:

- Where an employer pays contributions into the plan on behalf of more than 49 of its employees.
- Where an employer pays contributions into the plan on behalf of less than 49 of its employees, and five or more of those members write to the Trustee requesting that a policy committee be established.

Your employer plan's policy committee should:

- meet at least once a year to consider issues about your superannuation plan
- provide the Trustee with feedback and make recommendations about the operation of the plan.

The committee must include an equal number of employer and employee representative members.

Your Annual Statement will include details of your policy committee (if any) and the names of the policy committee representatives.

OnePath will only seek to recover Policy Committee costs in certain circumstances from you, if applicable.

For more information on policy committees and how members are appointed, please visit onepath.com.au/member or call Customer Services.

Unit pricing policy

There are many factors used to calculate a unit price, including asset valuations, liabilities, debtors, the number of units on issue and transaction costs.

Whilst the Trustee has procedures in place to check the accuracy of unit prices, errors do sometimes occur. Errors occur for a number of reasons, including incorrect valuations, estimates or delays from third parties.

The threshold varies depending on the asset class and is currently set at between 0.05% for cash and 0.30% for equities. This threshold may be subject to change.

If a unit pricing error is greater than or equal to these variances, we will:

- compensate your account balance if you have transacted on the incorrect unit price or make other adjustments as we may consider appropriate
- where your account is closed, send you a payment if the amount of the adjustment is more than \$20, or
- if we are not able to contact you, the Trustee, acting in members' interests, will deal with unallocated amounts as permitted under the Fund's Trust Deed and any relevant superannuation law.

These tolerance levels are consistent with regulatory practice guidelines and industry standards.

Other information

Superannuation surcharge

The Federal Government abolished the superannuation surcharge payable on an individual's surchargeable contributions and relevant termination payments made from 1 July 2005.

The following reflects how the surcharge applies to contributions received prior to 1 July 2005.

Superannuation and accumulation members

Where the Australian Taxation Office (ATO) has advised a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from your account and paid to the ATO.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

Pension and Term Allocated Pension members

Should a superannuation surcharge assessment be issued after the commencement of your account, the liability for payment of the superannuation surcharge rests with you and not the Fund, OnePath Life or the Trustee account.

Please consult your financial adviser for further information.

Defined Benefit members

Where the ATO advises a superannuation surcharge is payable in respect of your benefit, the amount payable will be withdrawn from the Defined Benefit Plan and paid to the ATO.

A Surcharge Account will be created on your behalf, that will be debited with any surcharge amounts advised by the ATO. This account will accrue with interest based on the fund's earning rate. When you withdraw from the Defined Benefit Plan, the amount in your Surcharge Account will be deducted from your final benefit payment.

The ATO will send you a copy of the surcharge assessment so that you can check that the figures they have used in calculating the surcharge are correct.

Increased contributions tax for very high income earners

The Government has legislated that from 1 July 2012, individuals with incomes greater than \$300,000 will incur an additional 15% tax on certain concessional contributions - meaning they may be paying 30% tax on certain concessional contributions (including SG contributions and salary sacrifice contributions).

Bringing your super together and SuperMatch

Having all your super accounts together in the one place makes sense. Not only could you save on fees and having to manage multiple sets of paperwork, you also reduce the chance of having 'lost' super.

The ATO provides a facility, known as SuperMatch, that will allow us, using your Tax File Number (TFN), to search for other super accounts you may have. Unless you tell us otherwise we will use your TFN to conduct a SuperMatch search.

Conducting this search will allow us to present you with a list of your super accounts, both with us and with other super funds, and you can decide if you wish to consolidate them.

Important

Before redirecting your super or moving money from your other super fund, you will need to consider whether you will incur any withdrawal fees or other costs of moving from your other fund. You will also need to consider whether moving your money from your current fund will affect any insurance cover or other benefits you have in your other funds. If you intend to lodge a notification that you intend to claim a tax deduction for the superannuation product from which you are withdrawing, you will need to do so before leaving that product.

If you do not want us to use your TFN to undertake a SuperMatch search, please let us know by contacting us by one of the following means:

1. Calling Customer Services.
2. Sending us an email.
3. Writing to us.

If you have any questions or wish to review ANZ's Privacy Policy, please refer to anz.com or call Customer Services.

Other information for Defined Benefit plans

Employer contributions

The Trustee will contact you separately if your employer is not contributing to your plan at the rate recommended by the plan's actuary and the difference is material.

Reserves

If your employer has a reserve account, it will be invested in accordance with the investment strategy nominated by the employer.

Solvency

The Trustee adopts a rigorous process for the monitoring and oversight of all Defined Benefit plans. This includes the relevant solvency measures, actuarial certificates and notifiable events. Where a Defined Benefit plan is found to be in an unsatisfactory financial position, the actuary and Trustee agree to implement a funding program with the relevant employer(s) to return the plan to a satisfactory financial position within a determined period.

The Trustee will advise you should there be any material items arising from its review of the solvency of your plan.

Confirming transactions

You can request confirmation of your transactions or any other information about your investment by contacting your financial adviser, or in the following ways:

- Online through account access on the OnePath website – please visit onepath.com.au to register.

- Contact Customer Services to have your query answered over the phone, or ask for written confirmation of your recent transactions to be sent to you.
- Email us.

Please refer to page 66 of this document for the relevant contact information for your product.

If you have made a request and do not receive confirmation within a reasonable timeframe, you should contact Customer Services to confirm we have received your request.

Eligible Rollover Fund (ERF)

This section is not applicable to pension product members and Traditional policy members.

Integra Super members

An ERF is a low risk, low return investment fund which does not offer insurance cover.

Your superannuation benefits may be transferred to an ERF if your account balance is less than \$1,000 and:

- we have not received a contribution from you (or received on your behalf) for two consecutive years; and
- where one item of correspondence is returned to us as unclaimed mail from your last known address.

Before transferring your superannuation benefits to an ERF, the Trustee will attempt to communicate this to you and provide you with an option to nominate another fund.

OneAnswer Personal Super, Corporate Super, OptiMix Superannuation and Personal Retirement Plan members

An ERF is a low risk, low return investment fund which does not offer insurance cover. Your superannuation benefits may be transferred to an ERF if your account balance is less than \$1,000 (\$1,500 for Corporate Super) and:

- we have not received a contribution from you (or received on your behalf) for two consecutive years; and
- where one item of correspondence is returned to us as unclaimed mail from your last known address.

Before transferring your superannuation benefits to an ERF, the Trustee will attempt to communicate this to you and provide you with an option to nominate another fund.

All superannuation members

Once you are transferred to the ERF, you may contact the ERF to claim your benefits or nominate another fund.

The ERF chosen for the Fund is:

Australian Eligible Rollover Fund (AERF)
C/-Jacques Martin Administration &
Consulting Pty Limited
Locked Bag 5429
Parramatta NSW 2124
Phone 1800 677 424

The Trustee of the AERF is Perpetual Superannuation Limited (ABN 84 008 416 831).

For detailed information about the AERF, please contact the AERF directly.

If your benefits are transferred to the AERF, you will cease to be a member of the Fund and become a member of the AERF and member investment choice will not be available.

Change of personal details

It is important that we always have your current details on record so that we can keep you informed about your superannuation investment and pay any benefits directly to you. Please refer to your Annual Statement and let us know if anything has changed or has not been reported accurately e.g. address details – both postal and residential, beneficiaries, salary (where reported), insurance benefits, tax file number etc.

To update your details, please visit onepath.com.au or contact us.

Unclaimed money

Superannuation members

The Trustee is required to transfer your benefits to the ATO as unclaimed money if all of these circumstances apply:

- you are aged 65 or over
- the Trustee has not received a contribution or rollover for you for two years
- the Trustee is unable to contact you after five years since last contacting you.

Member Stronger Super Levy

This information is not applicable for the Personal Retirement Plan and Traditional Policies (Superannuation).

In line with many competitors, the Trustee has approved a 0.03% levy to be applied against unitised investment options of all OnePath MasterFund members to cover some of the costs incurred to comply with the Federal Government's 'Stronger Super' reforms.

The Levy will be applied as a one-time adjustment to a daily unit price by late-January 2015.

Lost member reporting and payments

It is important to keep your contact details updated and keep your accounts active, so you do not become 'lost'.

Generally, a member is classified 'lost' if:

- no contribution or rollover has been received within the last 12 months and we cannot contact them, or
- no contribution or rollover has been received in the last five years.

Additionally, we are required to transfer lost member accounts to the ATO if:

- the account balance is less than \$2,000, or
- we have insufficient records to pay an amount to the member.

The Government has proposed to further increase the account balance threshold to \$4,000 from 31 December 2015 and \$6,000 from 31 December 2016.

Account holders who have had benefits transferred to the ATO will still be able to reclaim their money from the ATO at any time.

Temporary residents (holding a temporary visa under the *Migration Act 1958* other than a retirement visa Subclass 405 or 410)

If you are a temporary resident, as defined above, you are only able to access preserved benefits on meeting one of the following conditions of release:

- eligibility for a Departing Australia Superannuation Payment (DASP)
- permanent incapacity[†]
- terminal medical condition[§]
- death.

If you are a temporary resident and you permanently depart Australia and no longer hold a visa, we are obliged to transfer your unclaimed super to the ATO after six months of your departure or cessation of your visa (as notified by the ATO).

Irrespective of whether you later return to Australia or remain overseas, you can apply to the ATO for release of your super. Transferred super benefits can be claimed via the ATO's website at ato.gov.au

On transfer of your super benefit to the ATO, you will cease to be a member of the Fund.

In this case, we are not required to provide you with an Exit Statement or any other exit disclosure. If you become an Australian or New Zealand citizen or permanent resident, the obligation to transfer your super benefit to the ATO does not apply and you can continue to be a member of the Fund.

Note: This section does not apply to temporary residents, who satisfied a condition of release before 1 April 2009. For information on the rules for accessing super applying to these members, please speak to your financial adviser.

‡ 'Permanent incapacity' means the Trustee must be reasonably satisfied that you are unlikely, because of ill health (whether physical or mental) to engage in gainful employment for which you are reasonably qualified by education, training or experience.

§ 'Terminal medical condition' means that the following circumstances exist:

- a. two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a certification period that ends not more than 12 months after the date of the certification
- b. at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury suffered by the person
- c. for each of the certificates, the certification period has not ended.

Customer concerns

We pride ourselves on our customer service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should address your enquiry or complaint to:

Complaints Resolution Manager

OnePath Life
GPO Box 5306
Sydney NSW 2001

Phone: 133 665
Fax: 02 9234 6668
Email: yourfeedback@onepath.com.au

Further help options

If you are not satisfied with the outcome of your complaint, you can contact the following service which is a free dispute resolution service external to OnePath.

Please note that before they can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

Superannuation Complaints Tribunal (SCT)

For superannuation related complaints

The SCT is a statutory body that deals with complaints about the decisions and conduct of super providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

Write to:

Superannuation Complaints Tribunal
Locked Mail Bag 3060
Melbourne VIC 3001

Phone: 1300 884 114
Fax: 03 8635 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

FSC Standard No. 20: Superannuation Governance Policy.

The Trustee is a member of the Financial Services Council (FSC) and adopts the FSC Standards. FSC have developed Standard No. 20: Superannuation Governance Policy to promote strong governance arrangements by trustees of superannuation entities.

Key requirements under FSC Standard No. 20 and how the Trustee achieves compliance:

Requirement	How the Trustee achieves compliance
<p>The Trustee should ensure the necessary governance arrangements are in place to satisfy an independence criterion. This has the following main elements:</p> <ul style="list-style-type: none"> i. a requirement that the Chair of the entity's Board be independent; ii. a requirement that a majority of directors of that Board be independent; and iii. a requirement that a quorum for proceedings of the Board (when acting as the Board) is satisfied only if independent directors constitute a majority of directors present and entitled to vote at those proceedings 	<p>The Board consists of a majority of independent, non-executive directors and the Chair of the Board is an independent, non-executive director.</p> <p>The quorum requirements in the Board's Charter align with the requirements of the Standard</p>
The directors of the Trustee should not accept or hold multiple and competing positions on Trustee Boards	Directors of the Trustee do not hold multiple or competing positions on Trustee Boards.
The Trustee is required to develop and implement in relation to each Registrable Superannuation Entity (RSE) it operates, an Environmental, Social and Governance (ESG) Risk Management Policy. This requirement only applies to a MySuper product	The Trustee has developed an ESG Risk Management Policy for its MySuper product – which is available at anz.com
The Trustee should develop and implement in relation to each RSE it operates, a policy concerning diversity of Board membership and disclose to Fund members the policy or a summary of that policy requirement for the Board to establish measurable objectives for achieving gender diversity and for the Board to assess annually both the objectives and progress in achieving them and to disclose to Fund members that information)	The Trustee has developed a Board Diversity Policy – which is available at onepath.com.au
The Trustee should develop and publicly disclose to Fund members in relation to each RSE it operates, its voting policy and to publish its Australian Proxy Voting record in accordance with FSC Standard 13 Voting Policy, Voting Record and Disclosure.	The Trustee has developed a Proxy Voting Policy – which is available at onepath.com.au together with details of the fund's voting records

Abridged financial information

OnePath MasterFund*

STATEMENT OF NET ASSETS AS AT JUNE 2014

	2014 \$ millions	2013 \$ millions
Assets		
Cash and cash equivalents	1	6
Investments		
Units in unlisted unit trusts	–	165
Life insurance policies	32,282	28,950
Total investments	32,282	29,115
Receivables		
Contributions receivable	51	86
Fee rebates receivable	21	15
Distributions receivable	–	10
Other receivables	15	6
Total receivables	87	117
Total assets	32,370	29,238
Less:		
Liabilities		
Payables		
Benefits payable	32	47
Administration fees and expenses payable	27	26
Insurance premiums payable	15	7
Limited recourse loan	1	1
Other payables	19	–
Total payables	94	81
Tax liabilities		
Current tax liability	42	21
Total liabilities (excluding net assets available to pay benefits)	136	102
Net assets available to pay benefits	32,234	29,136
Represented by:		
Liability for accrued benefits		
Allocated to members' accounts	32,221	29,130
Unallocated amounts	13	6
Total	32,234	29,136

* For all products offered in the OnePath MasterFund.

OnePath MasterFund*

STATEMENT OF CHANGES IN NET ASSETS FOR THE YEAR ENDED 30 JUNE 2014

	2014 \$ millions	2013 \$ millions
Revenue		
Investment revenue		
Distributions	1	11
Movements in net market value of investments	2,953	3,336
Total investment revenue	2,954	3,347
Contributions		
Employer contributions	1,615	1,595
Member contributions	728	673
Transfers from other funds	2,443	1,740
Other contributions	17	12
Total contributions revenue	4,803	4,020
Other revenue		
Fee rebates	74	84
Proceeds from insurance claims	95	91
Other	11	12
Total other revenue	180	187
Total revenue	7,937	7,554
Benefits expense	4,218	3,859
Other expenses		
Administration fees	75	75
Adviser service fees	78	65
Insurance premiums	261	244
Total other expenses	414	384
Total expenses	4,632	4,243
Benefits accrued as a result of operations before income tax	3,305	3,311
Income tax expense/(benefit) attributable to benefits accrued as a result of operations	207	216
Benefits accrued as a result of operations	3,098	3,095

* For all products offered in the OnePath MasterFund.

If you would like a copy of the audited financial statements and auditor's report, please visit onepath.com.au

Contact details

Customer Services			
Product	Phone Email	Postal address	Website
OneAnswer Personal Super and Pensions Integra Allocated Pension Personal Retirement Plan Traditional Policies (Superannuation) OptiMix Superannuation and Pensions	133 665 8.30am to 6.30pm weekdays (AEST) customer@onepath.com.au	OnePath Custodians Pty Limited GPO Box 5306 Sydney NSW 2001	onepath.com.au
Corporate Super	1800 627 625 8.30am to 8.00pm weekdays (AEST) corpsuper@onepath.com.au	Corporate Super GPO Box 5306 Sydney NSW 2001	onepath.com.au/member
Integra Super	133 665 8.30am to 6.30pm weekdays (AEST) customer@onepath.com.au	Integra Super GPO Box 5306 Sydney NSW 2001	onepath.com.au/member

Role	Organisation	Responsibility	Contact
Trustee	OnePath Custodians Pty Limited	<ul style="list-style-type: none"> Ensures the OnePath MasterFund is operated in accordance with the Fund's Trust Deed, the Superannuation Industry (Supervision) Act 1993 and the Superannuation Industry (Supervision) Regulations and other relevant legislation. 	242 Pitt Street Sydney NSW 2000 Phone 133 665
Insurer/ Administrator	OnePath Life Limited	<ul style="list-style-type: none"> Issues a life policy to the Trustee in respect of the OnePath MasterFund. Administers the Fund on behalf of the Trustee. 	242 Pitt Street Sydney NSW 2000 Phone 133 665
Auditor	KPMG	<ul style="list-style-type: none"> Conducts a yearly audit of the OnePath MasterFund, certifying that assets exist and that certain requirements of the superannuation laws are met. 	10 Shelly Street Sydney NSW 2000

For all contact details please refer to page 67.

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