

ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

Product Disclosure Statement

1 December 2024

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OnePath Custodians Pty Limited
(OnePath Custodians, Trustee, us, we, our)
ABN 12 008 508 496 AFSL 238 346 RSE L0000673

Retirement Portfolio Service (Fund, Superannuation Entity)
ABN 61 808 189 263 RSE R1000986

Oasis Asset Management Limited (OAML, Administrator)
ABN 68 090 906 371 AFSL 553529

CONTACT DETAILS

If you have any questions or would like more information about OneAnswer please contact us via:

Phone 133 665 weekdays 8.30am to 6.30pm (AEST/AEDT)

Email client@onepathsuperinvest.com.au

Address and Trustee contact details

OneAnswer
GPO Box 5306
Sydney NSW 2001

1. ABOUT ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

OneAnswer Frontier Personal Super (Personal Super) helps you to accumulate and grow your super savings in a tax-effective way as you progress through your working life and towards your retirement. As you approach retirement and would like the security of a regular income stream, we also offer pension and transition to retirement (TTR) pension accounts through OneAnswer Frontier Pension (Pension).

OneAnswer Frontier Personal Super and Pension offers a wide range of carefully selected investment options managed by leading Australian and international fund managers.

Further information about the investment funds offered through OneAnswer can be found in the OneAnswer Investment Funds Guide at onepathsuperinvest.com.au/forms-and-brochures

When you invest in OneAnswer Frontier Super and Pension you become a member of the Fund. You can find trustee and executive remuneration disclosure for the Fund and any other information or documents that must be disclosed under superannuation law (including any product dashboards) by visiting our website onepathsuperinvest.com.au/about-us/rse

This Product Disclosure Statement (PDS) is a summary of significant information about investing in OneAnswer Frontier Personal Super and Pension and contains a number of references to important information contained in the following guides (each of which forms part of this PDS):

- OneAnswer Frontier Personal Super and Pension Fees Guide (Incorporation by Reference document)
- OneAnswer Investment Funds Guide (Incorporation by Reference document)
- OneAnswer Frontier Personal Super and Pension Additional Information Guide (Incorporation by Reference document)
- OneAnswer Hedge Funds Guide (Incorporation by Reference document)
- Buy-Sell Spread Guide (Incorporation by Reference document).

You should consider all information before making a decision about OneAnswer Frontier Personal Super and Pension. If you invest in OneAnswer Frontier Personal Super and Pension, you can access a copy of the PDS and any matter in writing that is applied, adopted or incorporated by the PDS from our website at onepathsuperinvest.com.au. This includes any information that is not materially adverse to you. You can also request a copy of this information by contacting Customer Services or your financial adviser. This PDS has been prepared in accordance with the shorter PDS regime. The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. The application to invest is only available to persons receiving the PDS in Australia. It is not made directly or indirectly to persons in other countries. The terms 'investment fund' and 'investment option' are used interchangeably in this document. You should also read the important information about how OnePath Custodians, its related companies and alliance partners handle your personal information (including health and other sensitive information) before making a decision. Go to the 'Privacy' section on page 36 of the OneAnswer Frontier Personal Super and Pension Additional Information Guide.

About OnePath

OneAnswer Frontier Personal Super and Pension is part of the Fund. The Trustee of the Fund is OnePath Custodians which is the issuer of this PDS.

The issuer is part of the group of companies, comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate (Insignia Financial Group). Neither the issuer, nor any other related or associated company, guarantee the repayment of capital, the performance of, or any rate of return of the investment options chosen in the Fund. Investments made into the investment options are subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested.

Zurich Australia Limited (Zurich) ABN 92 000 010 195, AFSL 232510 is the insurer for OneCare Super. OneCare Super is a superannuation product issued by OnePath Custodians as trustee of the Fund. When you join OneCare Super, OnePath Custodians contracts with Zurich to provide the insured benefits.

Zurich is a company within the Zurich Financial Services Australia Group. Zurich and OnePath Custodians are not related bodies corporate.

2. HOW SUPER WORKS

Super is a tax effective long-term savings plan that enables you to save money for your retirement and is, in part, compulsory.

There are different ways that you and your employer can contribute to your super. While you are working, your employer is, in most cases, required to make contributions to your super account (known as compulsory super or Super Guarantee).

Generally, you have the right to choose the super fund to which these contributions are made. You, your spouse or your employer may also be eligible to make voluntary contributions. Sometimes even the Federal Government may make contributions to your super account.

The Federal Government also provides incentives (including tax concessions) for you to contribute towards your super. However, there are some limits on the contributions that you can make to super. There are also restrictions around when you can access your super. However, when you reach age 65 or your preservation age and have retired, you can access your super savings as a lump sum or receive a regular income stream through a pension account.

A pension account allows you to draw a regular income from your super savings while utilising tax concessions for income streams. Of course, there may be other circumstances when you can access your super.

Go to the section 'How super works' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepathsuperinvest.com.au/forms-and-brochures.

3. BENEFITS OF INVESTING WITH US

OneAnswer Frontier Personal Super and Pension enables you to tailor an investment solution to help you achieve your retirement goals by offering you:

- **Choice and flexibility** through an extensive range of carefully selected investment options and other features. Our wide range of investment options help you to diversify your investment and gain exposure to a range of asset classes, fund managers and investment styles. You can build your portfolio by investing or switching into investment funds managed by a range of leading Australian and international fund managers. OneAnswer also provides access to competitively priced OneAnswer index funds and the MultiSeries range of multi-manager funds which blend actively managed and passive investments to reduce fees.
- **Convenience and control** through extensive services, including a regular investment plan (Personal Super only), auto-rebalancing and dollar cost averaging plans. In OneAnswer Frontier Pension you also have access to convenient pension payment options. You can choose to receive regular pension payments with a range of different payment options available. You can also track and manage your OneAnswer account online. Upon joining OneAnswer, you will be automatically registered for Account Access, our secure and easy to use online service available at onepathsuperinvest.com.au
- **Protection for those closest to you** by packaging insurance cover within super and paying for Life and/or Total and Permanent Disablement (TPD), Income Secure and Extra Care cover offered through OneCare Super from your OneAnswer Frontier Personal Super account. If you choose to SuperLink TPD cover you can maintain the benefits of holding cover inside super whilst accessing more benefits and features that sit outside super.

As you approach retirement and would like the security of a regular income stream you may be able to commence a pension, or TTR pension, by rolling over funds from your existing Personal Super account or from another superannuation fund, into a OneAnswer Frontier Pension account.

Go to the section 'Benefits of investing with OneAnswer Frontier Personal Super and Pension' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepathsuperinvest.com.au/forms-and-brochures.

4. RISKS OF SUPER

All investments carry risk and different strategies may carry different levels of risk, depending on the assets that make up the strategy. For instance, assets with the highest long-term returns may also carry the highest level of short-term risk. Before investing, you should consider the level of risk involved with a particular investment and whether the potential returns justify those risks.

When considering risks associated with your superannuation investment, it is important to keep the following in mind:

- the value of investments can rise and fall
- the returns you receive from your investment will vary and future returns may be different to past returns
- returns are not guaranteed and you may lose some of your money
- your future savings (including contributions and returns) may not be enough to adequately provide for your retirement
- your investment may be affected by changes in the economic and political climate or changes to legislation, particularly in relation to taxation and superannuation laws
- you may not be able to withdraw your money at the time you want to, as the law restricts when you can withdraw your funds.

The level of risk you face will vary depending on a range of factors, including your age, investment timeframes, your risk tolerance and what other investments you hold.

Other risks associated with investing through OneAnswer Frontier Personal Super and Pension will depend on the particular investment funds you choose. This includes risks associated with:

- **investing internationally**, including currency risks
- **alternative assets** that behave differently to traditional assets such as shares, fixed interest and cash
- **gearing** – where a fund borrows money in order to invest a greater amount
- **derivatives** that are used to gain exposure to an investment market or to protect against changes in the values of financial products
- **securities lending practices** where some fund managers may engage in lending of securities to third parties for a fee
- **short-selling strategies** used by some fund managers – the selling of the stock which the investment manager does not hold
- **long/short strategies** used by some fund managers – where the manager will short-sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value
- **liquidity risk** – where an investment may not be able to be sold to realise enough cash to fund a withdrawal
- **counterparty risk** – where the other party in a derivative transaction may not be able to meet its financial obligations
- **changes to investment funds** – where an investment fund is added or removed or an existing fund's characteristics may be changed.

You should read the important information about 'Risks of super' before making a decision. Go to the section 'What are my investment risks?' in the OneAnswer Investment Funds Guide at onepathsuperinvest.com.au/forms-and-brochures. Your financial adviser can help you establish an investment profile that suits your needs to manage these risks.

5. HOW WE INVEST YOUR MONEY

OneAnswer Frontier Personal Super and Pension offers you access to a wide range of investment funds, asset managers and asset classes. There are approximately 80 carefully selected investment options that you can choose to invest in.

You must choose the investment option(s) you wish to invest in; we will not select one for you. We cannot proceed with your application if an investment option is not selected.

In choosing your investments, you should consider the level of risk involved with a particular investment, the level of likely investment return and your timeframe for investment. Your financial adviser can help you establish an investment profile that suits your needs and achieves your retirement goals.

We regularly undertake a review of the investment funds available through OneAnswer Frontier Personal Super and Pension. We may change, add, close or terminate an investment fund at any time. Where we change, add or close investment funds within OneAnswer we will notify new and existing members as soon as practicable, or as required by law, via onepathsuperinvest.com.au or the Fund's Annual Report and/or regular member communications. For up-to-date information about the investment funds, please visit the Product updates page at onepathsuperinvest.com.au

As your financial objectives change over time you can switch to other investment funds. You can switch between investment funds online any time using Account Access at onepathsuperinvest.com.au or by completing a Switch Form which is also available at onepathsuperinvest.com.au. You can switch as many times as required, as your needs change.

A description of each investment fund available is contained in the OneAnswer Investment Funds Guide. An example of the information for the OnePath Growth Index fund is shown on the next page.

OnePath Growth Index

Investment objective

The fund seeks to track the weighted average return of the various indices of the asset classes in which the fund invests, in proportion to the strategic asset allocation (SAA) for the fund, before taking into account fees, expenses, and tax.

Description

The fund is suitable for investors seeking a balance between income and capital growth through passive exposure to a diversified portfolio of assets and who are prepared to accept some variability of returns.

Investment strategy

The fund holds units in a range of underlying funds and/or direct assets to achieve the mix of assets shown in the Asset allocation table below.

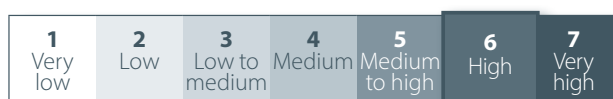
The portfolio targets a 30% allocation to income asset classes (cash and fixed interest securities) and a 70% allocation to growth asset classes (property securities and shares).

Actual allocations are permitted to deviate from the strategic asset allocation benchmarks provided they remain within the ranges in the table below. The strategic asset allocation benchmarks and asset allocation ranges may be varied, and new asset classes may be introduced from time to time.

Minimum time horizon

7 years

Standard Risk Measure



For more information on Risk Profile, refer to the OneAnswer Investment Funds Guide and our website at onepathsuperinvest.com.au/performance/product-updates

Asset allocation

Asset class	Benchmark (%)	Range (%)
Australian fixed interest	9	7–11
International fixed interest (hedged)	21	19–23
Australian shares	28	26–30
International shares	20.5	18.5–22.5
International shares (hedged)	12.5	10.5–14.5
International small companies	5	4–6
Emerging markets shares	4	3–5

Underlying investments are managed on behalf of OnePath by Invesco.

You should read the important information about how we invest your money before making a decision. Go to onepathsuperinvest.com.au/forms-and-brochures and read the OneAnswer Hedge Funds Guide and the OneAnswer Investment Funds Guide. The material in the OneAnswer Hedge Funds Guide and the OneAnswer Investment Funds Guide may change between the time when you read this Statement and the day when you acquire the product.

6. FEES AND COSTS

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

We are required by law to include the above wording, which mentions that members may be able to negotiate lower fees. No contributions fees are included in the fees of this product and the fees are not subject to negotiation except the Adviser Service Fee (ASF).

This section shows fees and other costs that you may be charged and provides an example using the OnePath Growth Index fund. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the Superannuation Entity as a whole. The information in the Fees and costs summary on the next page can be used to compare this superannuation product with other superannuation products.

Other fees, such as activity fees or adviser service fees for personal advice may also be charged, but these will depend on the nature of the activity or advice chosen by you. Entry fees and exit fees cannot be charged.

Full details of all fees and costs are contained within the OneAnswer Frontier Personal Super and Pension Fees Guide and Buy-Sell Spread Guide. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

Unless expressly stated otherwise, the fees and costs disclosed in this PDS are shown inclusive of any applicable Goods and Services Tax (GST) less any entitlement to a reduced input tax credit (RITC) available to the Fund.

Fees and costs summary

OneAnswer Frontier Personal Super and Pension		
Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs¹		
Administration fees and costs	<p>A Member Fee applies to accounts with balances* under \$50,000:</p> <ul style="list-style-type: none"> Personal Super – \$135.29 p.a. Pension – \$115 p.a. (\$135.29 p.a. for TTR pension) <p>Plus:</p> <p>Levies and expense recoveries</p> <p>0.01% p.a. for the 12 months to 30 June 2024 (excluding investments in ANZ Term Deposits and ANZ Cash Advantage which were 0% p.a.).</p>	<p>The Member Fee is deducted from your account balance annually on or about the anniversary of your account.</p> <p>Levies and expense recoveries are deducted from the assets of each investment fund annually and included in the unit price.</p>
Investment fees and costs²	<p>Ongoing Fee – 0.30% p.a. of the amount invested in the OnePath Growth Index fund.</p> <p>Rebates effectively reduce the Ongoing Fee charged and the following rebates apply to account balances~ over \$300,000:</p> <ul style="list-style-type: none"> Personal Super – 0.118% p.a. Pension – 0.10% p.a. (0.118% p.a. for TTR pension) <p>Plus:</p> <p>5 year average performance fees for the period to 30 June 2024 estimated to be 0% p.a. in the OnePath Growth Index fund.</p> <p>Plus:</p> <p>Other costs estimated to be 0% p.a. in the OnePath Growth Index fund for the 12 months to 30 June 2024.</p> <p>Past costs are not a reliable indicator of future costs.</p>	<p>The Ongoing Fee is deducted from the assets of the investment fund and included in the daily unit price. For ANZ Cash Advantage, the Ongoing fee is deducted daily from the assets of the investment fund and included in the net interest paid to your account monthly, or upon full withdrawal or switch out.</p> <p>Rebates are calculated and credited as additional units to your account balance on or about the monthly anniversary of your account.</p> <p>Performance fees are deducted from the underlying assets of the investment fund when due and payable.</p> <p>Other costs (where relevant) are variable and are deducted from the underlying assets of the investment option as and when they are incurred. They are reflected in the returns payable from the underlying investments and as such are included in the unit price.</p> <p>Examples of other costs include expense recoveries and over the counter (OTC) derivative management costs.</p>
Transaction costs	<p>Estimated to be 0% p.a. of the OnePath Growth Index fund for the 12 months to 30 June 2024.</p> <p>Past costs are not a reliable indicator of future costs.</p>	<p>Transaction costs are an additional cost to you and are deducted from the assets of the investment fund at the time they are incurred and are reflected in the unit price of each investment fund.</p>
Member activity related fees and costs		
Buy-sell spread	<p>0.03% of each amount invested (buy spread) and 0.03% of each amount withdrawn (sell spread) from the OnePath Growth Index fund.</p>	<p>A buy-sell spread is an additional cost reflected in the daily unit prices for an investment option and is not charged separately.</p> <p>As your account is valued using the sell unit price, all investments into an investment option will be reduced by approximately the total of the buy and sell spread at the time of the transaction.</p>
Switching fee[^]	Nil	Not applicable.
Other fees and costs^{3\$}	<p>This amount may vary depending on the activity. You may choose to have an Adviser Service Fee (ASF) for personal advice, as agreed individually between you and your financial adviser.</p> <p>Dishonour fee of \$11.76 (Personal Super only).</p>	<p>An ASF paid to your financial adviser can be nominated as either a fixed dollar amount or as a percentage of your account balance or of each investment. Ongoing ASFs are calculated and deducted from your account on or about the day of the month corresponding to when your account commenced on either a monthly, quarterly or annual basis. Fixed Term Arrangement ASFs are calculated and deducted from your account on or about the day of the month corresponding to when your account commenced on a monthly basis. One-off ASFs can be deducted as a fixed dollar amount or percentage of your initial or additional investment calculated at the date of processing or as a percentage of the total account balance at any other time.</p> <p>The dishonour fee is charged on your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured.</p>

The fees set out in this table are not negotiable except for Adviser Service Fees.

- 1 If your account balance for a product offered by the Superannuation Entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 2 Investment fees and costs includes an amount of 0% p.a. for performance fees. The calculation basis for this amount is set out under the 'Additional Explanation of Fees and Costs' section of the OneAnswer Frontier Personal Super and Pension Fees Guide.
- 3 Refer to the 'Additional Explanation of Fees and Costs' section of the OneAnswer Frontier Personal Super and Pension Fees Guide for details of other fees and costs which apply, including ASFs. The amount of ASFs can be negotiated.
- * Excludes amounts invested in ANZ Term Deposits and ANZ Cash Advantage.
- ~ Excludes amounts invested in ANZ Term Deposits.
- ^ Although no switching fee applies, normal 'buy-sell' spreads apply to switches in and out of investment options.
- § You may agree individually with your financial adviser to pay a fee for the service and advice they provide in relation to your investment and to have this deducted from your OneAnswer Frontier account. Refer to 'Adviser Service Fees' on page 7.

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the OnePath Growth Index fund for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – OnePath Growth Index fund		Balance of \$50,000
Administration fees and costs	0.01% p.a.*	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$5 in administration fees and costs regardless of your balance
PLUS Investment fees and costs	0.30% p.a.	And , you will be charged or have deducted from your investment \$150 in investment fees and costs
PLUS Transaction costs	0.00% p.a.	And , you will be charged or have deducted from your investment \$0 in transaction costs
EQUALS Cost of product		If your balance was \$50,000, at the beginning of the year, then for that year you will be charged fees and costs of \$155 for the superannuation product**.

* 0.01% p.a. is based on the actual amount of levies and expense recoveries deducted for the 12 months to 30 June 2024. The levies and expense recoveries are estimated to be 0.02% for the 12 months to 30 June 2025.

** Additional fees may apply. And, if you leave the superannuation entity, you may also be charged a buy-sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy spread for the OnePath Growth Index fund is currently 0.03%, the sell spread is also 0.03%. On \$50,000, the total spread cost of 0.06% is equal to \$30.

Note: The Example above is illustrative only. There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to www.moneysmart.gov.au

Changes to any fees and charges

Keep in mind we can change the level of fees and charges from time to time without your consent. We will provide you with at least 30 days prior written notice of any increase in fees or charges. Our costs can change at any time without notice to you.

Other investment funds

The fees and costs charged on the OnePath Growth Index fund will differ from those charged on other investment funds offered through OneAnswer Frontier Personal Super and Pension. Other fees and charges may apply that are specific to other investment funds.

Investment Fees

Investment Fees are deducted from the assets of each investment fund and included in the unit price. The Investment Fee includes the Ongoing Fee which comprises both the cost of managing the Fund and the underlying fund manager's Investment Management Fee. For ANZ Cash Advantage the Ongoing Fee is deducted from the investment return.

Ongoing Fee rebates

Ongoing Fee rebates apply to account balances over \$300,000 thereby reducing the Ongoing Fee payable.

Personal Super – A rebate of 0.118% p.a. (0.10% p.a. after tax) is applied to account balances over \$300,000 (excluding investments in ANZ Term Deposits).

Pension – A rebate of 0.10% p.a. is applied to account balances over \$300,000 (excluding investments in ANZ Term Deposits) except for TTR pension. For TTR pension the rebate is 0.118% p.a. (0.10% p.a. after tax).

Buy-Sell spreads

You may also incur a buy-sell spread when your money moves in or out of an investment fund. This is a fee to recover transaction costs incurred by the Fund in relation to the sale and purchase of assets arising from investments into and withdrawals from an investment fund. For example, when you make a transaction, for every \$1,000 you invest in the OnePath Growth Index fund, the buy spread incurred is currently 0.03% or \$0.30. The sell spread incurred is also currently 0.03% or \$0.30. This means that the total buy-sell spread cost for the example \$1,000 investment will be 0.06% or \$0.60. At all times your account balance is valued at the 'sell' unit price which incorporates the sell spread. The buy-sell spreads for each investment fund are available in the Buy-Sell Spread Guide at onepathsuperinvest.com.au/forms-and-brochures

Adviser Service Fees

Additional fees (Adviser Service Fees) may be paid to a financial adviser if they are consulted.

This is an optional fee agreed between you and your adviser for your financial adviser's services. You can choose to have this fee paid from your account where it is in relation to your interest in the Fund. **Please refer to the Fees Guide and your Statement of Advice given to you by your adviser for details about the fees applicable. Your Statement of Advice will include details of any Adviser Service Fees.**

Defined Fees

You can find definitions relating to the fees described in this section under the heading 'Defined fees' in the OneAnswer Frontier Personal Super and Pension Fees Guide which is available at onepathsuperinvest.com.au/forms-and-brochures

You should read the important information about 'Fees and other costs' before making a decision. Go to the OneAnswer Frontier Personal Super and Pension Fees Guide and Buy-Sell Spread Guide at onepathsuperinvest.com.au/forms-and-brochures. The material relating to 'Fees and costs' may change between the time when you read this Statement and the day when you acquire the product.

7. HOW SUPER IS TAXED

The tax paid on monies invested in a superannuation fund may be lower than the tax you would pay outside a superannuation fund; however, many factors can influence the way your super is taxed.

Tax may apply to your super on contributions, on investment earnings and on withdrawals. The amount of tax payable will depend on your age and individual circumstances.

Tax on concessional contributions and investment earnings is paid by the Fund to the Australian Taxation Office (ATO) on a monthly or quarterly basis, with an annual payment made if required.

Tax on contributions

Concessional contributions which include employer (e.g. Super Guarantee and salary sacrifice contributions) and personal contributions claimed as a tax deduction are generally taxed at 15% in the Fund. An additional 15% tax may apply to some higher income earners. Non-concessional contributions which include spouse and personal contributions not claimed as a tax deduction are not subject to tax in the Fund. You should be aware that caps apply to both concessional and non-concessional contributions and **if you exceed these caps in the relevant financial year there may be taxation consequences.** You should monitor the amount of contributions to your super to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed, generally, at a tax rate of 15% during accumulation phase (including a TTR pension); however, the effective rate may be reduced by franking credits, foreign tax offsets and concessionally taxed capital gains. Investment earnings are generally not taxed within your pension account (that is not a TTR pension account).

Tax on withdrawals

Your OneAnswer Frontier Personal Super or Pension account will generally consist of taxable and tax-free components. You are required to draw down proportionately from these components.

If you are aged 60 and over, a lump sum or income stream payment is generally tax-free.

If you are aged less than 60, tax may be payable on the taxable component of lump sums and income stream payments.

Tax is not payable on the tax-free component, or lump sum payments if paid as a terminal medical condition payment, regardless of age.

Specific tax rules apply to lump sum and income stream payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your tax file number (TFN)

We, the Administrator and any third party engaged by either us or one of our related parties to provide superannuation administration services relating to this product are authorised to collect your TFN under super laws. You are not obligated to provide your TFN and declining to quote your TFN is not an offence. However, if you do not provide your TFN we will:

- not be able to accept member contributions
- you may be liable to pay additional tax on concessional contributions
- you may be liable to pay additional tax on withdrawal payments
- you could miss out on any government contributions (if eligible)
- it may be difficult to locate or consolidate your super benefits in the future.

Tax law in relation to superannuation is complex and the above information has been prepared as a guide only and does not represent taxation advice. Please see your tax adviser for independent tax advice taking into account your individual circumstances.

Go to the section 'How super is taxed' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepathsuperinvest.com.au/forms-and-brochures

8. HOW TO OPEN AN ACCOUNT

Before deciding to apply for membership in OneAnswer Frontier Personal Super and Pension, you should read this PDS and any information applied, adopted or incorporated into this PDS.

To apply you should complete the application form provided with this PDS and submit that form to OnePath at OneAnswer, GPO Box 5306, Sydney NSW 2001.

OneAnswer Frontier Personal Super

You can open your account with a rollover from another superannuation fund or an initial investment with as little as \$2,000. You can make your initial and additional investments by cheque, direct debit, internet banking (EFT) or BPAY®.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

OneAnswer Frontier Pension

You can open your account with as little as \$20,000 by rolling over a superannuation balance from your OneAnswer Frontier Personal Super account or from another superannuation fund. Once you have set up your OneAnswer Frontier Pension account, you cannot make any further investments into that account.

Cooling-off period

When you initially invest in OneAnswer Frontier Personal Super or OneAnswer Frontier Pension, you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling-off' period. If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive a confirmation from us
- the end of the fifth day after we first issue you with units in your investment option(s).

If you cancel your investment within the cooling-off period, you may have it rolled over to another superannuation fund or, if eligible, have it paid to you. Your investment amount will be adjusted for any changes in the unit price of the investment option(s) selected, less any withdrawals and transaction costs.

Your right to cancel your initial application and be repaid during the cooling-off period does not apply if you exercise any of your rights as an investor (such as changing your investment options). If you want to cancel your initial application, please notify us in writing.

How can we help?

If you have a complaint, we can usually resolve it quickly over the phone on 133 665. If you'd prefer to put your complaint in writing, you can email us at superfeedback@insigniafinancial.com.au or send a letter to OnePath Custodians Pty Limited, GPO Box 5306, Sydney NSW 2001. An assigned case manager will conduct a fair review and provide you with a response in writing.

Further help – the Australian Financial Complaints Authority (AFCA)

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

Website afca.org.au

Email info@afca.org.au

Phone 1800 931 678

In writing Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to when your circumstances expires.

Go to the section 'How to open an account' in the OneAnswer Frontier Personal Super and Pension Additional Information Guide at onepathsuperinvest.com.au/forms-and-brochures

Customer Service



133 665 weekdays
8.30am to 6.30pm (AEST/AEDT)



client@onepathsuperinvest.com.au



OneAnswer
GPO Box 5306 Sydney NSW 2001

onepathsuperinvest.com.au

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

9. ADDITIONAL INFORMATION

Benefits of OneCare Super cover

Protect those closest to you by packaging insurance cover with your superannuation.

Insurance cover is available through OneCare Super. OneCare Super provides Life and/or TPD, Income Secure and Extra Care Cover. You can also access cover that sits outside of super, this is called SuperLink. SuperLink allows you to link your Life or TPD cover held inside super to cover that is held outside super. This arrangement allows you to access more benefits and features that do not meet a condition of release inside super. However, any premium payable outside super cannot be paid from your OneAnswer Frontier Personal Super account and must be paid from non-super money.

Premiums are payable for cover provided through OneCare Super and you can nominate to have them directly transferred from your OneAnswer Frontier Personal Super account. You can apply for this cover by following the instructions in the OneCare Super PDS. Applications must be made through a financial adviser.

OneCare Super is issued by OnePath Custodians Pty Limited. For full terms and conditions about OneCare Super, refer to the OneCare Super PDS and TMD which is available at onepathsuperinvest.com.au/forms-and-brochures, from your financial adviser or by contacting Customer Services. You should consider the PDS in deciding whether to acquire, or to continue to hold, the product.

Application Forms

OneAnswer Frontier Pension

9 May 2025

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

Oasis Asset Management Limited (Oasis Asset Management)

ABN 68 090 906 371 AFSL 553529

Retirement Portfolio Service (Fund)

ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75

GPO Box 5306, Sydney NSW 2001

Customer Services

Phone 133 665

Email client@onepathsuperinvest.com.au

Website onepathsuperinvest.com.au



Open OneAnswer Frontier Pension online – Your financial adviser can open a OneAnswer Frontier Pension account for you using our easy to use online application forms. Visit onepathsuperinvest.com.au to see all of the online transactions available.

Mail your completed Application Form (if not completed online), signed declarations, cheque (if required) and other relevant documentation to: **OneAnswer, GPO Box 5306, Sydney NSW 2001**

What do I need to do?	Complete
To apply for a OneAnswer Frontier Pension account and	Sections 1 to 8 and 13 must be completed and provide any 'Know your customer – identification requirements' (page 2).
To roll over funds from a non-OnePath superannuation account	Complete a Transfer Form (page 23) and send it with our Letter of Compliance to your other superannuation provider.
To nominate a Non-lapsing Beneficiary	Complete the Nomination of Beneficiary Form (page 17) and attach with this application. The form must be signed in the presence of two witnesses who must also sign the form.
To declare your tax file number (TFN)	Complete the Tax File Number Declaration if under 60 years of age (page 29).
To pay your financial adviser an Adviser Service Fee (ASF)	Complete Section 12 to 13 – Nominate the type of ASF, amount, frequency and fund to be deducted from (as applicable). The member and adviser must both sign the declarations contained in this section.
To authorise your Adviser to transact on your behalf	Complete Section 14 – The applicant must ensure the box is ticked in this section if providing transaction authority for their financial adviser.

Important information

Points to consider before transferring your superannuation to OneAnswer Frontier Pension are:

- If you wish to claim a tax deduction in your existing super account, you must claim that tax deduction in your existing account prior to the withdrawal/rollover
- If you wish to request a contribution split, you must do so prior to rolling out of your existing fund (including transferring between OnePath administered funds) by completing a Superannuation Contribution Splitting Application form;
- There may be cost/charges involved with rolling over to a new fund and it may affect benefit entitlements in your existing fund. Please check with them;
- Moving funds (including terminal medical condition payments) may have taxation, investment and insurance implications, we recommend you consult with your adviser.

To apply for OneAnswer Frontier Pension you must read the current PDS, complete the Application Form which accompanies the current PDS or your financial adviser can complete an application online. The PDS may be withdrawn and/or replaced at any time. An Application Form from a superseded PDS will be declined. Email Application Form will be accepted via the client's email address registered on file with us or from a listed servicing adviser's office, we do not accept certified copies of KYC documents via email. The application to invest is available to persons receiving the PDS in Australia. It is not made directly or indirectly to persons in other countries.

Know your customer – identification requirements

OneAnswer Frontier Pension

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to identify you and verify your identity before we can provide you with certain prescribed services. For convenience, we will confirm and verify your identity when you purchase your pension.

The information outlined below relates to individuals only.

Individuals

You can do one of two things to provide evidence of client identity verification to us:

Advisers only – complete our Identification Form which verifies you have collected sufficient identification from your client. Please note you are not required to send in originals or copies of identification if you use this form. We will also accept the FSC/FPA or conforming dealer group-branded identification forms.

Or

Advisers and individuals not using the services of an adviser – send in original certified copies[^] (not original documents) of the following:

- one or more primary photographic identification documents; or
- two secondary identification documents.

Please note we cannot accept certified copies by fax or email. Please see below for more details regarding certified copies.

Primary photographic identification document	
One of:	
• Current Australian driver’s licence or learner’s permit	• Foreign government-issued national identity card [^]
• Australian passport (current or expired less than 2 years ago)	• Australian firearms/shooting licence
• Proof of Age document issued by an Australian state or territory	• Australian explosives licence.
• Foreign government-issued passport [^]	
or	
Secondary identification document	
• Birth certificate, birth card, birth extract issued by an Australian state or territory, or foreign government [^]	• An Australian issued concession card, as defined from time to time in the <i>Social Security Act 1991</i> , or an equivalent term which expresses the same concept in relation to concession holders (this does not include a Medicare card) [#] or a Benefits Notice issued by Centrelink (less than 12 months old)
• Australian or foreign citizenship certificate [^]	• Australian ImmiCard including either an Evidence of Immigration Status (EIS) ImmiCard, Permanent Residence Evidence (PRE) ImmiCard and Residence Determination ImmiCard (RDI)
• Australian Medicare card	• If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person’s name and residential address and the period of attendance at that school.
• Foreign driver’s licence [^]	
• Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address	
• Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person’s name and residential address	
• Note issued by an approved Australian aged care facility (less than 12 months old) with name and residential address	

[^] Documents not in English must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters.

[#] The *Social Security Act 1991* currently defines ‘concession cards’ as being:

- a pensioner concession card; or
- a health care card; or
- a seniors health card.

Certified copies of documents for verification purposes is acceptable provided that they have been certified by persons authorised to certify documents. In all cases, the certification must not have taken place **more than 3 months prior** to when the identification and verification procedure is being undertaken.

The following is a list of persons authorised to certify a copy:

Certifier	Position Held in Australia	Position Held Overseas
A person who is enrolled on the roll of the Supreme Court of a state or territory, or the High Court of Australia, as a legal practitioner (however described)	✓	
Judge of a court	✓	
Magistrate	✓	
Chief executive officer of a Commonwealth court	✓	
Registrar or deputy registrar of a court	✓	
Justice of the Peace	✓	
Notary Public	✓	✓
Police Officer	✓	
Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public	✓	
Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office providing postal services to the public	✓	
Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i>)	✓	✓
Officer with 2 or more continuous years' service with one or more Australian financial institutions or a person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents	✓	✓
Finance company officer with 2 or more continuous years of service with one or more finance companies	✓	
Financial adviser or financial planner	✓	
Member of Chartered Accountants Australia and New Zealand, CPA Australia, the Association of Taxation and Management Accountants or the Institute of Public Accountants	✓	
Pharmacist	✓	
Employee of the Australian Trade and Investment Commission who is: a. in a country or place outside Australia; and b. authorised under paragraph 3(d) of the <i>Consular Fees Act 1955</i> ; and c. exercising his or her function in that place		✓

Note: The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date.

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Application Form

OneAnswer Frontier Pension

9 May 2025

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
Oasis Asset Management Limited (Oasis Asset Management)
ABN 68 090 906 371 AFSL 553529
Retirement Portfolio Service (Fund)
ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75
GPO Box 5306, Sydney NSW 2001

Customer Services
Phone 133 665
Email client@onepathsuperinvest.com.au
Website onepathsuperinvest.com.au

Please complete this form in CAPITAL LETTERS using black or blue pen
All sections marked *are mandatory and must be completed
Mail your completed Application Form, cheque (if required) and other relevant documentation to:
OneAnswer, GPO Box 5306, Sydney NSW 2001

1. Applicant details*

Title*	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname*	<input type="text"/>					
Given name(s)* (including middle name)	<input type="text"/>				Date of birth* (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Occupation*	<input type="text"/>					(if you have fully retired from the workforce please write 'retired')
Primary Citizenship*	<input type="text"/>		Secondary Citizenship Complete if you have dual citizenship	<input type="text"/>		

2. Contact details*

Residential address* (this cannot be a PO Box)	<input type="text"/>				
Suburb/Town*	<input type="text"/>	State*	<input type="text"/>	Postcode*	<input type="text"/>
Country*	<input type="text"/>				
Phone*	Home <input type="text"/>	Business	<input type="text"/>		
	Mobile <input type="text"/>	Fax	<input type="text"/>		
Preferred Email*	<input type="text"/>				
Postal address (complete if different from above)	<input type="text"/>				
Suburb/Town	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Country	<input type="text"/>				

3. Tax file number (TFN)*

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Frontier Personal Super and Pension PDS before providing your TFN. In addition, if you are under 60 years of age an original Tax File Number Declaration Form (Page 29) must be completed and submitted with this application.

Your TFN* --

4. Eligibility to commence a pension*

Are you a permanent resident or citizen of Australia or New Zealand or a holder, at any time, of a Retirement Visa (Subclass 405 or 410) or have never held a temporary resident visa (other than Subclass 405 or 410)?

☐ Yes

☐ No (You may only apply for a pension due to permanent incapacity, terminal medical condition or upon death)

What type of pension do you want to establish? (select one)

☐ Transition to retirement pension and I am between my preservation age and 64 years of age (inclusive)

☐ Pension – I have reached my preservation age and permanently retired from the workforce on

/

/

 (dd/mm/yyyy)

☐ Pension – I am aged 60 to 64 (inclusive) and ceased an arrangement of gainful employment since attaining age 60

☐ Pension – I am aged 65 or older

☐ Pension – I am commencing a pension with unrestricted non-preserved benefits

☐ Pension – Disability (due to permanent incapacity)

☐ Pension – Terminal medical condition

☐ Death Benefit pension

5. Contribution/Rollover details*

Superannuation consolidation – If you do not already have a OneAnswer Frontier Personal Super account and have more than one rollover and/or wish to make a superannuation contribution prior to commencing your pension, we will consolidate these amounts in the ANZ Cash Advantage fund in a OneAnswer Frontier Personal Super account. We will rollover your superannuation into your OneAnswer Frontier Pension after all documentation and funds have been received and processed.

a. Transfers from OnePath accounts

Are you claiming a tax deduction on contributions made to a OnePath superannuation account?

☐ Yes

☐ No

For personal contributions made to an existing account, please lodge a notice of intent or variation before transfer. After transfer, we may not acknowledge any further notices or variations, meaning tax may not be refunded. Note, the ATO will disallow a deduction on contributions made after age 67 if the work test or work test exemption is not met.

Member number	Partial transfer amount	Tick if full transfer
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	\$ <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> or <div><div></div></div>	<div><div></div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	\$ <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> or <div><div></div></div>	<div><div></div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	\$ <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> or <div><div></div></div>	<div><div></div></div>

If you are transferring your existing OneAnswer Frontier Pension account balance in full to OneAnswer Frontier, do you wish to retain all instructions associated with your current account?

☐ Yes – Continue to section 13.

☐ No – Continue to section 6.

Seamless transfers from your OneAnswer accounts (no buy-sell spreads) – A seamless transfer (no buy-sell spreads) can occur if you are transferring the same funds (and allocations for full transfers) from OneAnswer Frontier superannuation and pension accounts. Both of the accounts being transferred from and to must be in the name of the same member. When you are commencing a pension account with multiple OneAnswer accounts we will combine the amounts into either an existing or new OneAnswer Frontier Personal Super account before seamlessly transferring the balance to OneAnswer Frontier Pension.

- **Full seamless transfer** – Do not complete the investment amounts in section 8.
- **Partial seamless transfer** – Funds will be transferred as per the investment amounts supplied in section 8.

Complete a Transfer Form (page 23) for each rollover and send it with our Letter of Compliance to your other super provider.

5. Contribution/Rollover details* (continued)

b. Rollovers from non-OnePath accounts

Name of rollover institution	Approximate amount per rollover
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

c. Superannuation contribution

If you do not already hold a OnePath super account and would like to make a contribution before transferring to OneAnswer Frontier Pension, nominate the details below and we will invest the contribution in the ANZ Cash Advantage fund in OneAnswer Frontier Personal Super.

SuperStream Compliance – Employers must make employer contributions (Superannuation Guarantee, Salary Sacrifice and Employer Additional) using a SuperStream compliant method.

In order to contribute to super you need to be eligible to do so based on your age. If any of your contributions are personal contributions as a result of your entitlement to the small business CGT concessions, a payment for personal injury, a foreign superannuation fund transfer, an eligible downsizer contribution or COVID-19 re-contribution, you must submit the appropriate ATO election form available from ato.gov.au with this application form. Choose one of the options below.

Choose one of the following:

- a. ☐ Under age 75
- or
- b. ☐ Age 75[^] and over — you can have compulsory employer or downsizer contributions only.

[^] Personal, spouse, third party and employer contributions may be accepted on or before the 28th day of the month following the month in which you turn 75.

How would you like to contribute (contributions by credit card are not accepted)

Cheque	<input type="checkbox"/> Make the cheque payable to 'OnePath Custodians Pty Limited – <your name>'
Direct debit	<input type="checkbox"/> Please complete your bank account details in Section 6
	Direct debit amount \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BPAY® or Direct Credit	<input type="checkbox"/> Contribution details will be provided with your Welcome Letter. <input type="checkbox"/> You have 45 days to provide us with funds.

	Contribution amounts
Personal contributions	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Spouse contributions	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Superannuation guarantee contributions	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Employer additional	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Salary sacrifice contributions	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

* Registered to BPAY Pty Ltd ABN 69 079 137 518

- This section must be completed. Provide your Australian bank account details for your pension payments and super contributions (if made by direct debit). Note: For Pension payments, this must be a personal account in your name.
- **For Super contributions** – If your super contribution is to be direct debited from an account held in joint names, is in the name of a third party or is different from that to which the pension payment is to be made, please also complete the Direct Debit Authority Form on page 27 and attach it with this application.

7. Pension payments*

8. Investment details*

For transfers (not including full seamless transfers) from OneAnswer Frontier superannuation or pension accounts or rollovers from other accounts, please complete the % column only.

For full Seamless Transfers from a OneAnswer Frontier superannuation or pension account do not complete the initial investment columns. For partial seamless transfers your fund will be transferred as per the amounts detailed in the initial investment column below. Seamless transfers will only be processed where transfers are between the same investment funds.

Select the investment funds to draw the regular pension payment from below. If there is no selection then it will be deducted proportionately across your eligible investment funds.

Fund name	Fund Code Pension/TTR	Initial investment (\$)	or	Initial investment (%)	Term Deposit Maturity Instruction <small>No selection means principal is reinvested</small> Payout Reinvest Principal Principal (tick one)		
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ANZ Term Deposits

Investor Profile 1 – Defensive								
ANZ Term Deposit – 3 months	TP13/TT13	\$				or		
ANZ Term Deposit – 6 months	TP14/TT14	\$				or		
ANZ Term Deposit – 12 months	TP15/TT15	\$				or		
ANZ Term Deposit – 2 years	TP16/TT16	\$				or		
ANZ Term Deposit – 3 years	TP17/TT17	\$				or		
ANZ Term Deposit – 5 years	TP18/TT18	\$				or		

Fund name	Fund Code Pension/ TTR	Initial investment (\$)	or	Initial investment (%)	Regular pension payment (\$)
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Multi-manager investment funds

Investor Profile 2 – Conservative					
MultiSeries 30	SM35/TM35	\$			\$
OptiMix Australian Fixed Interest	SL65/TL65	\$			\$
Investor Profile 3 – Moderate					
MultiSeries 50	SM36/TM36	\$			\$
Investor Profile 4 – Growth					
MultiSeries 70	SM37/TM37	\$			\$
MultiSeries 90	SM38/TM38	\$			\$
Investor Profile 5 – High Growth					
Australian Shares					
OptiMix Australian Shares	SL55/TL55	\$			\$
Global Shares					
OptiMix Global Emerging Markets Shares	SL48/TL48	\$			\$
OptiMix Global Shares	SL56/TL56	\$			\$
Property					
OptiMix Property Securities	SL57/TL57	\$			\$

Single-manager investment funds

Investor Profile 1 – Defensive					
ANZ Cash Advantage	SL02/TL02	\$			\$
Investor Profile 2 – Conservative					
Kapstream Absolute Return Income	SL37/TL37	\$			\$
OnePath Conservative Index	SL94/TL94	\$			\$
OnePath Diversified Bond Index	SL87/TL87	\$			\$
OnePath Diversified Fixed Interest	SL27/TL27	\$			\$
Pendal Monthly Income Plus	SL49/TL49	\$			\$
Perpetual Conservative Growth	SL73/TL73	\$			\$
Schroder Fixed Income	SM07/TM07	\$			\$

Fund name	Fund Code Pension/ TTR	Initial investment (\$)	or	Initial investment (%)	Regular pension payment (\$)
Single-manager investment funds (continued)					
UBS Diversified Fixed Income	SL66/TL66	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investor Profile 3 – Moderate					
Ardea Real Outcome	SL84/TL84	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Janus Henderson Diversified Credit	SL34/TL34	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Balanced Index	SL95/TL95	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Real Return	SL46/TL46	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
T. Rowe Price Dynamic Global Bond	SM12/TM12	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investor Profile 4 – Growth					
Bentham Global Income	SL35/TL35	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Diversified ESG Growth	SL76/TL76	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Tactical Growth	SL31/TL31	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Alternatives Growth	SL80/TL80	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Growth Index	SL96/TL96	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Balanced Growth	SL47/TL47	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investor Profile 5 – High Growth					
Multi-sector					
OnePath High Growth Index	SL97/TL97	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Australian Shares					
Ausbil Australian Emerging Leaders	SL30/TL30	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bennelong Australian Equities	SL90/TL90	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
BlackRock Advantage Australian Equity	SL77/TL77	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Fidelity Australian Equities	SL83/TL83	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
First Sentier Imputation	SL33/TL33	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Greencape Broadcap	SM11/TM11	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investors Mutual Australian Shares	SL69/TL69	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Merlon Australian Share Income	SL50/TL50	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Australian Shares	SL11/TL11	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Australian Shares Index	SL39/TL39	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Blue Chip Imputation	SL17/TL17	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Emerging Companies	SL15/TL15	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Geared Australian Shares Index	SL44/TL44	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Select Leaders	SL12/TL12	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OnePath Sustainable Investments – Australian Shares	SL28/TL28	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Pendal Australian Shares	SL82/TL82	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Pendal Smaller Companies	SL78/TL78	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Perennial Value Shares	SL79/TL79	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual Australian Shares	SL40/TL40	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Perpetual ESG Australian Share	SL53/TL53	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Schroder Australian Equity	SL68/TL68	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Tyndall Australian Shares	SM08/TM08	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	or	<input type="text"/> <input type="text"/> <input type="text"/> %	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Fund name	Fund Code Pension/ TTR	Initial investment (\$)	or	Initial investment (%)	Regular pension payment (\$)
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Single-manager investment funds (continued)

Investor Profile 5 – High Growth
(continued)

Global Shares					
Altrinsic Global Equities	SM20/TM20	\$			
Antipodes Global (Long only)	SL26/TL26	\$			
Arrowstreet Global Equity (Hedged)	SL62/TL62	\$			
Barrow Hanley Concentrated Global Shares Hedged	SL38/TL38	\$			
BlackRock Advantage International Equity	SL71/TL71	\$			
Magellan Global	SL42/TL42	\$			
MFS Global Equity	SL21/TL21	\$			
OnePath Global Emerging Markets Shares	SL25/TL25	\$			
OnePath Global Shares	SL09/TL09	\$			
OnePath Global Smaller Companies Shares	SL64/TL64	\$			
OnePath International Shares Index	SL22/TL22	\$			
OnePath International Shares Index (Hedged)	SL41/TL41	\$			
Stewart Investors WorldWide Sustainability	SL52/TL52	\$			
T. Rowe Price Global Equity	SL86/TL86	\$			
Walter Scott Global Equity (Hedged)	SM09/TM09	\$			
Property					
OnePath Australian Property Securities Index	SL43/TL43	\$			
OnePath Global Property Securities Index	SL04/TL04	\$			
OnePath Property Securities	SL13/TL13	\$			
Infrastructure					
ClearBridge RARE Infrastructure Value Hedged	SL85/TL85	\$			
First Sentier Global Listed Infrastructure	SM10/TM10	\$			
OnePath Global Listed Infrastructure Index	SM32 / TM32	\$			

Other investment funds

	\$				or				\$				
	\$				or				\$				
	\$				or				\$				
	\$				or				\$				

Total \$, , or 1 0 0 % \$, ,

Balancing fund

Nominate an investment fund to which any difference between the investment value (\$) listed above and the actual investment received will be allocated.

Name of balancing fund

9. Auto-Rebalance/Dollar Cost Averaging Plans

Complete this section if you want to auto-rebalance the account (minimum of two funds) back to your initial investment allocation or have a regular amount switched from one investment option to a selection of other funds (Dollar Cost Averaging).

Note: The Auto-Rebalance Plan cannot be used in conjunction with a Dollar Cost Averaging Plan. Neither are available for ANZ Term Deposits.

Auto-Rebalance Plan

I want my account to be auto-rebalanced (select one):

☐ Quarterly

☐ Half-yearly

☐ Yearly

The tolerance level is 5% unless you state another tolerance level here: %

or

Dollar Cost Averaging Plan

I want a Dollar Cost Averaging (DCA) switch to occur (select one):

☐ Monthly

 or

☐ Quarterly

Start date of DCA (dd/mm/yyyy):

2

2

/

/

End date (optional) (dd/mm/yyyy):

2

2

/

/

Fund name	Switch out (\$ amount per switch)	Switch in (\$ amount per switch) or (% per switch)
Switch from <div></div>	\$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div></div>	
Switch to <div></div>		\$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div></div> or <div><div></div><div></div><div></div><div>%</div></div>
<div></div>		\$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div></div> or <div><div></div><div></div><div></div><div>%</div></div>
<div></div>		\$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div></div> or <div><div></div><div></div><div></div><div>%</div></div>
<div></div>		\$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div></div> or <div><div></div><div></div><div></div><div>%</div></div>
<div></div>		\$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div></div> or <div><div></div><div></div><div></div><div>%</div></div>
		<div><div>1</div><div>0</div><div>0</div><div>%</div></div>

10. Nomination of reversionary pensioner

To do the following	Complete
To nominate a reversionary pensioner	Complete this section. You can nominate your spouse (same or different sex). A reversionary pensioner cannot be added or changed at a later date.
To nominate a non-lapsing beneficiary	Complete the Nomination of Beneficiary Form on page 17.

Name of spouse

Spouse's date of birth (dd/mm/yyyy)

/

/

 Sex

☐ Male

☐ Female

11. Account linking

If you are eligible to request a waiver of the Member Fee because the total value of your OneAnswer Frontier accounts that you wish to link is \$50,000 or more then please list the eligible account numbers below.^

^ Conditions apply as to which accounts can be linked, the calculation of their total value and when this linking can be nominated. Please refer to the OneAnswer Frontier Personal Super and Pension Fees Guide for more information.

12. Adviser Service Fee

If you have agreed to pay your financial adviser an Adviser Service Fee (ASF) from your account balance (by redeeming units) please provide the details below. The amount nominated below is what will be deducted from your account. These are paid by OnePath Custodians under a separate agreement that OnePath Custodians has with your financial adviser's licensee. Please note that we do not allow any client to have both a fixed term arrangement ASF and Ongoing ASF at the same time.

Ongoing ASF

Deduct Ongoing ASF .% ^ per annum or \$, per annum

To have the Ongoing ASF deducted from a single fund, write the fund name here.[†]

Choose when to have the ASF deducted (choose one).[‡] If no frequency is nominated, it will be deducted monthly.

Monthly ☐ Quarterly ☐ Annually ☐

Consent end date (required) / /

Please select the services being provided:

☐ Review of your account

☐ Strategic superannuation advice

☐ Investment advice on your account

☐ Contribution strategy

☐ Insurance in superannuation strategy

☐ Withdrawal advice

If a percentage ongoing fee is selected:

Your adviser has estimated a fee of \$, for the 12 months commencing / /

This fee will be paid on the above selected frequency based on your account balance applied against the percentage entered above.

The consent end date is the date when all ongoing advice fees will end if we have not received your consent to continue.

Note: The consent end date cannot be more than 12 months plus 150 days after the date of the below member consent.

Fixed Term Arrangement ASF

Deduct Fixed Term Arrangement ASF .% ^ per annum or \$, per annum

To have the fixed term arrangement ASF deducted from a single fund, write the fund name here.[†]

Start date (required) / /

End date (required) / /

Important:

- Start and End Dates for the ASF must be provided above for this form to be valid.
- Start date cannot be prior to account commencement date.
- You must have signed within 90 days of the start date and the date we process this request.
- The end date cannot be more than 12 months after the fixed term arrangement start date.

If a percentage fixed term arrangement fee is selected:

Your adviser has estimated a fee of \$, for the term of the fixed term arrangement.

This fee will be paid on a monthly frequency based on your account balance applied against the percentage entered above.

The end date is the date when all fixed term agreement fees will end.

Please select the services being provided:

☐ Review of your account

☐ Strategic superannuation advice

☐ Investment advice on your account

☐ Contribution strategy

☐ Insurance in superannuation strategy

☐ Withdrawal advice

One-off ASF

Deduct One-off ASF

% ^

or

\$

To have the one-off ASF deducted from a single fund, write the fund name here.[†]

Please select the services being provided:

Review of your account

Strategic superannuation advice

Investment advice on your account

Contribution strategy

Insurance in superannuation strategy

Withdrawal advice

If a percentage one-off fee is selected:

Your adviser has estimated a fee of \$ based on your account balance applied against the percentage entered above.

[^] You cannot nominate a percentage based ASF if the balance is funded from borrowed money.

[†] ASF cannot be deducted from ANZ Term Deposits. If no fund is nominated the ASF will be deducted proportionately across all funds except ANZ Term Deposits and suspended funds.

[‡] The first updated Ongoing or Fixed Term Arrangement ASF will be deducted either in the following month (if monthly frequency), in three months (if quarterly, Ongoing ASF only) or in 12 months (if annually, Ongoing ASF only) following the commencement of the new arrangement.

Adviser remuneration declaration

Please read this important information about adviser remuneration before submitting this application form.

By signing and submitting this form, you instruct and authorise the Trustee to deduct the agreed ASF from your account balance and to pay this to your adviser (nominated in Section 14).

In giving this instruction to the Trustee, you should note that:

- Where you have consented to the deduction of advice fees from a pension account to be opened on your behalf and that account number is pending, you acknowledge and agree the account number will be issued to you when available and is deemed to be included in this consent.
- The fees to be deducted from your account may only relate to personal financial advice services provided by your adviser in respect of your account;
- OnePath Custodians is required to obtain your specific written consent before a fee for personal financial advice can be deducted from your account. However, you are not under any obligation to consent to the fee being deducted;
- your ASF is negotiable with your financial adviser and can be cancelled at any time;
- the ASF will be deducted by redeeming units from your investment;
- where the ASF is payable as a percentage, it will be calculated on your total account balance. However, in this case no part of your account balance may be funded from borrowed money;
- if you choose to pay an Ongoing ASF, your consent to pay the Ongoing ASF to your adviser will cease on the consent end date (nominated in this form) unless you withdraw your consent or vary the Ongoing ASF arrangement at any time by notice in writing to your adviser or by contacting Customer Services;
- if you choose a Fixed Term Arrangement ASF, your consent will last until the end date nominated in the Fixed Term Arrangement ASF section above but can be revoked at any time;
- if you choose a one-off ASF, your consent can be revoked before the one-off fee is paid;
- you consent to your financial adviser and/or the licensee nominated in Section 15, providing OnePath Custodians (on its request) all the necessary documentation to support or substantiate the fee deduction from your account, including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees; and
- if your OneAnswer Frontier Pension (i.e., a pension interest) is transferred to another pension fund, or to another product, within Retirement Portfolio Service, you agree that:
 - you consent to the fee continuing to be deducted from your account in that other fund or product until your consent expires as set out in section 12;
 - in this consent:
 - a reference to your account includes both your existing account, and any subsequent account into which your pension interest is transferred;
 - a reference to the fund includes both the existing pension fund, and any other fund to which your pension interest is transferred;
 - a reference to the trustee of your pension fund includes both the current trustee, and any future trustee holding your pension interest; and
 - you will treat this consent as being received by both your current trustee, and any future trustee holding your pension interest.

Adviser Service Fee declaration (financial advisers only)

Only to be completed by financial advisers where an ASF is nominated.

By signing below, I confirm and declare that:

- the fees to be charged to the client in this form relate solely to services and advice regarding the account to which this consent relates and not any of their other super or pension accounts. I also confirm that if the split of services provided in relation to each account changes in future that I will update the portion of the advice fee charged to each account accordingly.
- where an ASF is nominated it is not part of an early release scheme.
- where an ASF is nominated it is reasonable and is commensurate with the type and scope of the advice being provided.
- where an ASF is nominated the above advice fees are equal to, or in any event do not exceed, the amount to be paid for the super advice provided to the member about their nominated super or pension account in the Fund.
- confirm the fixed term arrangement ASF will start on the start date nominated in Section 12. The end date cannot be more than 12 months after the fixed term arrangement ASF start date.
- I have specifically drawn the applicant's attention to any ASFs nominated above and I have explained the implications and the effect of these fees for them, including the method by which the above fee estimate was calculated
- upon request from OnePath Custodians, I will provide all the necessary documentation to support or substantiate the fee deduction from the member's account, including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

Signature of
financial adviser

X

Date (dd/mm/yyyy)

/ /

13. Important information for applicants and signature

Read the PDS and additional information

Before submitting this application, you should read the PDS for OneAnswer Frontier Pension. You should contact us or speak to your adviser if you do not understand something.

There is additional information about this product in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide, OneAnswer Hedge Funds Guide and Additional Information Guide which you should read as it may assist you in making an investment decision.

Privacy

Your personal information will be handled in accordance with the Trustee's Privacy Policy, which is available at onepathsuperinvest.com.au/about-us/privacy-policy. The privacy policy outlines how the Trustee manages your personal information and contains details about any likely overseas disclosure of your personal information, how you may access or correct your personal information and how you may complain about a breach of your privacy.

If you have provided information about another person in this application (for example a beneficiary or life insured), you should obtain the permission of that person to do so, inform the person concerned that you have done so and direct them to the Privacy Policy so they may understand the manner in which their information may be used and disclosed by OnePath Custodians.

Marketing

OnePath Custodians and its related group companies may use your personal information to send you information about their products or services from time to time. OnePath Custodians may also disclose your personal information to organisations who are in an alliance with OnePath Custodians to enable those alliance partners to send you information about their products and services. You can opt-out of marketing communications by telephoning the Trustee on 133 665.

Information you must provide to us

We will rely on the information you give us to process your request. By signing and submitting the application form, you represent that the information you have provided is true and correct. If any of the information you have provided changes, you should inform us as soon as possible.

Trust Deed

If your application is accepted, our relationship with you will be governed primarily by the Trust Deed that governs the Fund and superannuation legislation. We may amend the Trust Deed from time to time and will, when required by law, advise members in writing of the purpose, nature and effect of the amendment.

AML/CTF

The Trustee is required to collect your personal information under the AML/CTF Laws and other subordinate instruments. We may require additional information from you for the purpose of complying with our obligations under the AML/CTF Act. To verify your identity for Know Your Customer (KYC) purposes, the Trustee may also solicit personal information about you from reliable identity verification service providers.

The Trustee may be required to pass on your personal information or information about your investment to relevant regulatory authorities in compliance with the AML/CTF Laws and can delay or decline to process a transaction and report it to relevant regulatory authorities if the Trustee is required to do so under the law.

You confirm that, to the best of your knowledge, you are not aware and have no reason to suspect that the monies contributed to the Fund have been or will be derived from or released to any money laundering, terrorism financing or other activities deemed illegal, or that the proceeds of any withdrawals will be used to finance any illegal activities. You also acknowledge that your instructions in relation to your investment must not, to the best of the your knowledge, result in Trustee or any of its related entities breaching any related laws or regulations in Australia or any other country.

Investment risk

It is important that you understand that your investment in OneAnswer Frontier Pension is not a deposit or liability of the Trustee or its related group companies and none of them stands behind or guarantees the Trustee or the capital or performance of an investment in OneAnswer Frontier Pension.

Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

Direct Debit Arrangements

If you are using a direct debit facility for initial or future contributions, you should read the Direct Debit Request Service Agreement contained in the OneAnswer Frontier Personal Super and Pension Additional Information Guide.

By signing this Application Form, I, the applicant, whose signature appears below, confirm that I have read the above declarations.

Signature of applicant

X

Date (dd/mm/yyyy)

/

/

14. Adviser transaction authority

Do you authorise your adviser to transact?:

☐ Yes

By, ticking the box above and, my signature at section 13, I:

- authorise the financial adviser named in Section 15 to submit transaction requests on my behalf and authorise the adviser to delegate such authority to any other person authorised by them in writing under the same dealer group and the licensee
- acknowledge that, if OnePath Custodians or its related group companies reasonably believe that a person is my authorised adviser or their authorised delegate, then any transactions they request on my behalf will be treated as if they were personally requested by me
- acknowledge that OnePath Custodians or its related group companies will treat my authorised adviser (and their delegates) as being properly appointed and instructions from them as being duly authorised by me, unless I tell OnePath Custodians in writing otherwise or OnePath Custodians has reason to suspect that the instructions are not authorised by me
- acknowledge that OnePath Custodians or its related group companies may, acting reasonably, refuse to accept an authority for an adviser or permit my authorised adviser to transact or carry out a transaction
- agree to release, discharge and indemnify OnePath Custodians or its related group companies from and against any liability, reasonable cost or loss that they incur as a result of OnePath Custodians or its related group companies properly acting on the instructions of my authorised adviser, except to the extent that the liability, cost or loss is caused by the fraud, wilful misconduct or negligence of OnePath Custodians or its related group companies
- acknowledge that OnePath Custodians and its related group companies are not liable to me in respect of a transaction properly executed at the request of my authorised adviser where OnePath Custodians is entitled to rely on instructions from the authorised adviser.

Financial adviser use only

15. Financial adviser details

Master sales account no.

Sales account no. (if applicable)

Seller code 2 (if applicable)

Seller code 3 (must be completed by ANZ financial advisers)

Company name

Name of financial adviser

Phone

Business

Mobile

Fax

Email address

Financial adviser's stamp

Nomination of Beneficiary Form

OneAnswer Frontier Pension

10 January 2025

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

Oasis Asset Management Limited (Oasis Asset Management)

ABN 68 090 906 371 AFSL 553529

Retirement Portfolio Service (Fund)

ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75

GPO Box 5306, Sydney NSW 2001

Customer Services
Phone 133 665
Email client@onepathsuperinvest.com.au
Website onepathsuperinvest.com.au

Please complete this form in CAPITAL LETTERS using black or blue pen
All sections (1, 2 and 3) must be completed and two witnesses must sign in section 3 for this form to be valid.

1. Applicant details

Title* Mr Mrs Ms Miss Dr Other
Surname*
Given name(s)* (including middle name)
Date of birth* (dd/mm/yyyy) / / Member number (if known)*
Residential address* (this cannot be a PO Box)
Suburb/Town* State* Postcode*
Phone*

2. Beneficiary nominations

Beneficiary payment details

Full name of nominated beneficiary	Gender	Relationship to member (pick one)		Date of birth (dd/mm/yyyy)	Proportion of death benefit to be paid
1. My Legal Personal Representative (My Estate)	Not applicable	Not applicable		Not applicable	<div><div></div><div></div><div></div></div> %
and/or nominated beneficiaries below					
2. Please print in capital letters	<div><input type="checkbox"/> Male</div> <div><input type="checkbox"/> Female</div>	<div><input type="checkbox"/> Spouse</div> <div><input type="checkbox"/> Financial Dependant</div>	<div><input type="checkbox"/> Child</div> <div><input type="checkbox"/> Interdependency relationship</div>	<div><div></div><div>/</div><div></div></div> <div><div></div><div>/</div><div></div></div>	<div><div></div><div></div><div></div></div> %
3.	<div><input type="checkbox"/> Male</div> <div><input type="checkbox"/> Female</div>	<div><input type="checkbox"/> Spouse</div> <div><input type="checkbox"/> Financial Dependant</div>	<div><input type="checkbox"/> Child</div> <div><input type="checkbox"/> Interdependency relationship</div>	<div><div></div><div>/</div><div></div></div> <div><div></div><div>/</div><div></div></div>	<div><div></div><div></div><div></div></div> %
4.	<div><input type="checkbox"/> Male</div> <div><input type="checkbox"/> Female</div>	<div><input type="checkbox"/> Spouse</div> <div><input type="checkbox"/> Financial Dependant</div>	<div><input type="checkbox"/> Child</div> <div><input type="checkbox"/> Interdependency relationship</div>	<div><div></div><div>/</div><div></div></div> <div><div></div><div>/</div><div></div></div>	<div><div></div><div></div><div></div></div> %
5.	<div><input type="checkbox"/> Male</div> <div><input type="checkbox"/> Female</div>	<div><input type="checkbox"/> Spouse</div> <div><input type="checkbox"/> Financial Dependant</div>	<div><input type="checkbox"/> Child</div> <div><input type="checkbox"/> Interdependency relationship</div>	<div><div></div><div>/</div><div></div></div> <div><div></div><div>/</div><div></div></div>	<div><div></div><div></div><div></div></div> %
Total					<div><div>1</div><div>0</div><div>0</div></div> %

Note: You can only nominate your Legal Personal Representative or a person(s) who is a dependant to receive your death benefit. If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from your financial adviser before completing this form.
You should inform any nominated beneficiary that their details will be provided to Oasis Asset Management and OnePath Custodians.

Please ensure section 3 overleaf is signed.

3. Important information and signatures

Important note: OnePath Custodians collects the information in this form in order to process your investment instructions. Any personal information provided in this form will be handled in accordance with OnePath Custodians’ privacy policy, available at onepathsuperinvest.com.au/about-us/privacy-policy or by calling Customer Services.

Before signing and submitting this form, you should be aware that:

- You should read the relevant PDS before making your decision to nominate a beneficiary. Further information is also included in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide, OneAnswer Hedge Funds Guide and Additional Information Guide, which may assist you in making your decision to nominate a beneficiary.
- Your personal information (including sensitive information, where authorised and required) will be handled in accordance with OnePath Custodians’ Privacy Policy.
- If you have provided information about another person in this application (for example, your nominated beneficiary), before submitting this form, you should obtain the permission of that person to do so, inform the person concerned that you have done so and direct them to the Privacy Policy so they may understand the manner in which their information may be handled by OnePath.
- We will rely on the information you give us to process your request. By signing and submitting this form, you represent that the information you have provided is true and correct.

Signature of applicant
(Sign clearly within the box)

X

Date (dd/mm/yyyy)

/

/

Witness declaration – must be completed for the non-lapsing nomination to be valid.

Declaration:

I am 18 years or over, I am not a named beneficiary on this form, and the member’s signature was signed and dated by the member in the presence of us both.

Full name of witness 1

Signature of witness 1
(Sign clearly within the box)

X

Date (dd/mm/yyyy)

/

/

Must be same date as applicant signature

Full name of witness 2

Signature of witness 2
(Sign clearly within the box)

X

Date (dd/mm/yyyy)

/

/

Must be same date as applicant signature

Identification Form

Individuals

10 January 2025

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
Oasis Asset Management Limited (Oasis Asset Management)
ABN 68 090 906 371 AFSL 553529
Retirement Portfolio Service (Fund)
ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75
GPO Box 5306, Sydney NSW 2001

Adviser Services
Phone 1800 804 768
Email adviser@onepathsuperinvest.com.au
Website onepathsuperinvest.com.au

Instructions

This form should only be completed if you are applying for the OneAnswer Frontier Pension.

- Complete all applicable sections of this form in CAPITAL LETTERS using a black or blue pen.
- Complete one form for each individual and forward to:
OneAnswer
GPO Box 5306
Sydney NSW 2001
- Contact OnePath Adviser Services on 1800 804 768, weekdays 8.30am to 6.30pm (AEST/AEDT)
- if you have any queries.

1. Personal details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s) (including middle name)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/>			Male <input type="checkbox"/> Female <input type="checkbox"/>		
Phone	Home <input type="text"/>		Business <input type="text"/>			
	Mobile <input type="text"/>		Fax <input type="text"/>			
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State <input type="text"/>	Postcode <input type="text"/>	
Country	<input type="text"/>					

2. If foreign address, reason for seeking banking services in Australia

This is required as part of verification under *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Please select one of the following (if applicable)

- | | | |
|---|---|---|
| <input type="checkbox"/> Investing in Australia | <input type="checkbox"/> Import/export trade agreements | <input type="checkbox"/> Borrowing in Australia |
| <input type="checkbox"/> Preparing for holiday travel | <input type="checkbox"/> Preparing to migrate | |

3a. Verification procedure

Verify the individual's full name and either their date of birth or residential address using the combinations below.

OneAnswer Frontier Pension

One or more ID from Part I
or
Two forms of ID from Part II

Contact your licensee if the individual is unable to provide the required documents.

Part I – Primary identification documents

- Select a valid option from this section
- ☐ Current Australian state/territory photographic driver's licence or learner's permit
- ☐ Australian passport (current or expired less than two years ago)
- ☐ Proof of Age document issued by an Australian state or territory
- ☐ Foreign government-issued passport^
- ☐ Foreign government-issued national identity card^
- ☐ Australian firearms/shooting licence
- ☐ Australian explosives licence

Part II – Secondary identification documents

- ☐ Birth certificate, birth card, birth extract issued by an Australian state or territory or foreign government^
- ☐ Australian or foreign citizenship Certificate^
- ☐ An Australian Government-issued concession card, as defined from time to time in the *Social Security Act 1991*, or an equivalent term which expresses the same concept in relation to concession holders (this does not include a Medicare card)^# or a Benefits notice issued by Centrelink (less than 12 months old).
- ☐ Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
- ☐ Notice issued by an approved Australian aged care facility (less than 12 months old) with name and residential address.
- ☐ If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.
- ☐ Australian ImmiCard including either an Evidence of Immigration Status (EIS) ImmiCard, Permanent Residence Evidence (PRE) ImmiCard and Residence Determination ImmiCard (RDI)
- ☐ Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address
- ☐ Australian Medicare card
- ☐ Current foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth.^

^ Documents that are written in a language that is not English must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters.

The *Social Security Act 1991* currently defines 'concession cards' as being:
– a pensioner concession card; or
– a health care card; or
– a seniors health card.

3b. Record of verification procedure

Important:

- Attach a legible certified copy of the ID documentation used to verify the individual (and any required transaction).
- Alternatively, if you are not providing certified copies of ID, complete the ID document details below, and do not attach copies of the ID documents.

ID document details	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy*	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy*
Document issuer	<input type="text"/>	<input type="text"/>
Issue date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Expiry date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

* It is an offence under Part 12 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to produce false or misleading information, produce a false or misleading document or forged document for use in an applicable customer identification procedure.

4. Identification and verification conducted by:

Date verified (dd/mm/yyyy)	<input type="text"/>
Full name	<input type="text"/>
Phone	<input type="text"/> Title <input type="text"/>
Qualification	<input type="text"/>
AFS Licensee name (if any)	<input type="text"/>
AFSL No. (if any)	<input type="text"/>

By completing and signing this record of verification procedure the financial adviser declares that they have verified the identity of the customer as required by this form. The financial adviser also confirms that they are a current AFSL holder or an authorised representative of a current AFSL holder.

Signature	<input type="text"/>	Date (dd/mm/yyyy)	<input type="text"/>
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Transfer Form

OneAnswer Frontier Pension

10 January 2025

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

Oasis Asset Management Limited (Oasis Asset Management)

ABN 68 090 906 371 AFSL 553529

Retirement Portfolio Service (Fund)

ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75

GPO Box 5306, Sydney NSW 2001

Customer Services
Phone 133 665
Email client@onepathsuperinvest.com.au
Website onepathsuperinvest.com.au

Instructions

- Please forward this form to your existing financial institution to transfer funds from a non-OnePath superannuation fund to the Retirement Portfolio Service.
- If you want to transfer more than one fund, please photocopy this form. You may be requested by your existing fund to forward details or sign additional documents. Please action this as soon as possible. Please be aware that other financial institutions may impose a fee when you withdraw from their fund. There may also be delays in having your money transferred from your existing fund.
- To prevent delays in your transfer, please ensure all details are completed and attach your most recent statement from your existing fund as well as proof of identity (see section 2).

Information for members wanting to claim a tax deduction in their existing account

- If you make a full withdrawal or rollover you must claim a tax deduction in your existing account prior to the withdrawal/rollover.
- If you make a partial withdrawal or rollover you will only be able to claim a tax deduction in your existing account on a proportional basis.
- If you make a withdrawal or rollover you may only be able to vary your notice on a proportional basis.
- If you are aged 67 or above and want to claim a tax deduction, you will need to meet the work test or work test exemption to claim a tax deduction. If you do not meet the work test or work test exemption in respect of any amounts you are unable to vary your notice (e.g. because you have made a withdrawal/rollover), the ATO will disallow the deduction and we may not be able to refund tax already deducted.
- Rollovers in this section include transfers between OnePath administered funds and transfers between superannuation to pension accounts.

Other important information

- If you wish to request a contribution split, you must do so prior to rolling out of your existing fund (including transferring between OnePath administered funds) by completing a Superannuation Contribution Splitting Application form.
- We are required to give your tax file number to the fund transferring your benefit to us. If you do not want us to do this, please notify us in writing.
- Moving funds (including terminal medical condition payments) may have taxation, investment and insurance implications, we recommend you consult with your adviser.

1. Applicant details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given name(s) (including middle name)	<input type="text"/>				Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State	<input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>			Contact phone	<input type="text"/>	
Tax file number	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>					

Please refer to the section titled 'Providing your tax file number (TFN)' in the OneAnswer Frontier Personal Super and Pension PDS before providing your TFN.

2. Proof of identity

☐ I have attached a certified copy of my current driver's licence or passport **or**

I have attached certified copies of **both**:

☐ Birth/Citizenship Certificate or Pension card issued by Department of Human Services **and**

☐ Department of Human Services payment letter or Government notice* (less than one year old) with name/address.

* Notice issued by Commonwealth, State or Territory within the past 12 months that contains your name and residential address. For example:
- Tax Office Notice of Assessment
- Rates notice from Local Council.

3. Request for transfer of funds

I hereby instruct you to transfer to the Retirement Portfolio Service the amount of my super/rollover fund which is detailed below.

☐ total value **or** ☐ partial value \$,

From

Fund details – paying institution

Financial institution	<input type="text"/>																								
Fund name	<input type="text"/>																								
Unique Superannuation Identifier	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member/Policy number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of paying institution	<input type="text"/>																								
Suburb/Town	<input type="text"/>										State	<input type="text"/>					Postcode	<input type="text"/>							
Country	<input type="text"/>																								
Phone number of paying institution	<input type="text"/>																								

If the amount you wish to transfer to OneAnswer Frontier Pension is from a previous employer's superannuation fund, please state:

Name of employer	<input type="text"/>																								
Date ceased employment	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	(dd/mm/yyyy)																			

To

Fund details – receiving institution

Institution	ONEPATH CUSTODIANS PTY LIMITED																								
Fund name	RETIREMENT PORTFOLIO SERVICE																								
Unique Superannuation Identifier	MMF0333AU																								
Address of receiving institution	GPO BOX 5306																								
Suburb/Town	SYDNEY										State	NSW					Postcode	2001							
Country	AUSTRALIA																								
Phone number of receiving institution	133 665																								

4. Approval to transfer

Information you provide

We will rely on the information you give us to process your request. By signing and submitting this transfer form, you represent that the information you have provided is true and correct.

Privacy

Your personal information will be handled in accordance with the One Path Custodians' Privacy Policy, which is available at onepathsuperinvest.com.au/about-us/privacy-policy. The privacy policy outlines how the Trustee manages your personal information and contains details about any likely overseas disclosure of your personal information, how you may access or correct your personal information and how you may complain about a breach of your privacy.

Before you submit this application

Before you submit this application, we recommend that you inform yourself about the consequences of a transfer of your benefits from your transferring fund. The implications may include termination of any insurance cover in the transferring fund and deduction of fees and taxes from your benefit by the trustee of the transferring fund (or the deduction of taxes from untaxed component of your transfer by the trustee). If you are requesting a partial transfer, you should also consider any remaining minimum balance requirements in the transferring fund.

You can ask the trustee of the transferring fund for information that you reasonably require for the purpose of understanding any benefit entitlements that you may have, including:

- information about any fees or charges that may apply to the proposed benefit transfer, and
- information about the effect of the proposed benefit transfer on any benefit entitlements you may have.

You should only submit this form if you have obtained any information you reasonably require, or you do not require such information.

Your contributions

If a full transfer has been requested, you should request that any contributions received by your previous fund after payment of your benefit be transferred to your account in the Fund.

If you have an existing account and have made personal contributions, a notice of intent or variation must to be lodged before a transfer. After transfer, you may not be able to lodge a notice or a variation for your existing contributions, and tax may not be refunded. You should be aware that the ATO will disallow a deduction on contributions made after age 67 if the work test or work test exemption is not met.

Authorisation

By signing and submitting this form, you request the transfer of your super benefit as set out in this form and authorise OnePath Custodians as Trustee of the Fund and the trustee of the transferring fund to give effect to this transfer (including by sharing any information about your benefit in the transferring fund necessary to effect this transfer).

Signature of applicant

X

Date (dd/mm/yyyy)

/ /

Letter of Compliance

OneAnswer Frontier Personal Super and Pension

10 January 2025

OnePath Custodians Pty Limited
GPO Box 5306
Sydney NSW 2001

To whom it may concern,

I confirm the following statements on behalf of OnePath Custodians Pty Limited (**Trustee**), the trustee of Retirement Portfolio Service (**Fund**).

Complying superannuation fund

The Fund is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (SIS Act). The Fund is not subject to a direction under section 63 of the SIS Act, nor does it expect to receive such a direction.

Contributions

The Fund is able to accept superannuation guarantee contributions as well as other additional employer contributions.

The trust deed governing the Fund also allows benefits to be transferred from other resident regulated superannuation funds into the Fund, and allows benefits to be transferred or rolled over from the Fund to other resident regulated funds.

Members may only cash preserved benefits in circumstances permitted by the SIS Act.

The trustee of the transferring fund or life company is required to make its payment in accordance with the relevant laws and standards.

Further details

Further details relating to the Fund appear in the table below.

Fund details	
Fund name	Retirement Portfolio Service
Australian Business Number (ABN)	61 808 189 263
Superannuation Fund Number (SFN)	4571 159 75
Unique Superannuation Identifier (USI)	OneAnswer Frontier Personal Super MMF0334AU OneAnswer Frontier Pension MMF0333AU
Fund contact details	Customer Services GPO Box 5306 Sydney NSW 2001 Telephone 133 665 weekdays 8:30am to 6:30pm (AEST/AEDT) Email client@onepathsuperinvest.com.au Website onepathsuperinvest.com.au

Direct Debit Authority Form

OneAnswer Frontier Pension

10 January 2025

OnePath Custodians Pty Limited (OnePath Custodians)
ABN 12 008 508 496 AFSL 238346 RSE L0000673
Oasis Asset Management Limited (Oasis Asset Management)
ABN 68 090 906 371 AFSL 553529
Retirement Portfolio Service (Fund)
ABN 61 808 189 263 RSE R1000986 SFN 4571 159 75
GPO Box 5306, Sydney NSW 2001

Customer Services
Phone 133 665
Email client@onepathsuperinvest.com.au
Website onepathsuperinvest.com.au

This form is only to be completed if the account from which a super contribution is to be direct debited from is different from that to which the pension payment is to be made, held in joint names or is in the name of a third party.

1. Member details

Title

MrMrsMsMissDrOther

Surname

Given name(s)
(including middle name)

Date of birth (dd/mm/yyyy)

Member number (if known)

2. Account details

Name of financial institution

Branch where account is held

Name of account holder

BSB Number

Account number

Initial direct debit amount

\$

For a jointly held bank account or an account not in your name – all account holders must sign below.

- I/We request and advise OnePath Custodians Pty Limited (user ID number: 219412) to debit my/our nominated account in terms of the payment arrangement made between us.
- I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement contained in the OneAnswer Frontier Personal Super and Pension Additional Information Guide, and I/we agree to be bound by, consent to and acknowledge such terms.

Name of account holder A (print)

Signature of account holder A

Date (dd/mm/yyyy)

Name of account holder B (print)

Signature of account holder B

Date (dd/mm/yyyy)

This page has been left blank intentionally.

This declaration is not an application for a tax file number.

- Please print neatly in BLOCK LETTERS and use a black pen.
- Print X in the appropriate boxes.
- Please read all the instructions including the privacy statement before you complete this declaration.

<p>1. What is your tax file number (TFN)?</p> <div style="display: flex; align-items: center; margin-bottom: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> <p>or I have made a separate application/enquiry to the ATO for a new or existing TFN. <input style="margin-left: 10px;" type="checkbox"/></p> <p>or I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax. <input style="margin-left: 10px;" type="checkbox"/></p> <p>or I am claiming an exemption because I am in receipt of a pension, benefit or allowance. <input style="margin-left: 10px;" type="checkbox"/></p> <p>2. What is your name? <input style="margin-left: 10px;" type="checkbox"/> Mr <input style="margin-left: 10px;" type="checkbox"/> Mrs <input style="margin-left: 10px;" type="checkbox"/> Miss <input style="margin-left: 10px;" type="checkbox"/> Ms</p> <p>Surname or family name <input style="width: 90%;" type="text"/></p> <p>First given name <input style="width: 90%;" type="text"/></p> <p>Other given names <input style="width: 90%;" type="text"/></p> <p>3. If you have changed your name since you last dealt with the ATO provide your previous family name</p> <input style="width: 90%;" type="text"/> <p>4. What is your date of birth? (dd/mm/yyyy) <input style="width: 100px; text-align: center;" type="text"/></p> <p>5. What is your home address in Australia?</p> <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/> Suburb/town/locality <input style="width: 90%;" type="text"/> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> State/Territory <input style="width: 150px;" type="text"/> Postcode <input style="width: 100px;" type="text"/> </div> <p>6. What is your primary email address?</p> <input style="width: 90%;" type="text"/> <input style="width: 90%;" type="text"/>	<p>7. On what basis are you paid? (select only one)</p> <div style="display: flex; justify-content: space-between; font-size: 0.9em;"> Full-time employment <input type="checkbox"/> Part-time employment <input type="checkbox"/> Labour hire <input type="checkbox"/> Superannuation income stream <input type="checkbox"/> Casual employment <input type="checkbox"/> </div> <p>8. Are you: (select only one)</p> <div style="display: flex; justify-content: space-between; font-size: 0.9em;"> An Australian resident for tax purposes <input type="checkbox"/> A foreign resident for tax purposes <input type="checkbox"/> OR A working holiday maker <input type="checkbox"/> </div> <p>9. Do you want to claim the tax-free threshold from this payer?</p> <p>Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.</p> <div style="display: flex; justify-content: space-between; align-items: center;"> Yes <input type="checkbox"/> No <input type="checkbox"/> <div style="font-size: 0.8em; margin-top: 5px;"> Answer No here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance. </div> </div> <p>10. Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?</p> <div style="display: flex; justify-content: space-between; align-items: center;"> Yes <input type="checkbox"/> <div style="font-size: 0.8em; margin-top: 5px;"> Complete a <i>Withholding declaration</i> (NAT 3093), but only if you are claiming the tax-free threshold from this payer. If you have more than one payer, see the instructions. </div> No <input type="checkbox"/> </div> <p>11. Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you?</p> <div style="display: flex; justify-content: space-between; align-items: center;"> Yes <input type="checkbox"/> <div style="font-size: 0.8em; margin-top: 5px;"> Complete a <i>Withholding declaration</i> (NAT 3093). </div> No <input type="checkbox"/> </div> <p>12. Do you have a Higher Education Loan Programme (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?</p> <div style="display: flex; justify-content: space-between; align-items: center;"> Yes <input type="checkbox"/> <div style="font-size: 0.8em; margin-top: 5px;"> Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. </div> No <input type="checkbox"/> </div> <p>DECLARATION by payee:</p> <p>I declare that the information I have given is true and correct.</p> <p>Signature <input style="width: 250px; height: 40px; margin-top: 10px;" type="text"/></p> <div style="display: flex; justify-content: flex-end; align-items: center; margin-top: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin-right: 5px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div>
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! There are penalties for deliberately making a false or misleading statement

1. What is your Australian business number (ABN) or your withholding payer number? <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">6</div> <div style="border: 1px solid black; padding: 2px 10px;">1</div> <div style="border: 1px solid black; padding: 2px 10px;">8</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> <div style="border: 1px solid black; padding: 2px 10px;">8</div> <div style="border: 1px solid black; padding: 2px 10px;">1</div> <div style="border: 1px solid black; padding: 2px 10px;">8</div> <div style="border: 1px solid black; padding: 2px 10px;">9</div> <div style="border: 1px solid black; padding: 2px 10px;">2</div> <div style="border: 1px solid black; padding: 2px 10px;">6</div> <div style="border: 1px solid black; padding: 2px 10px;">3</div> </div>	Branch number (if applicable) <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div>
2. If you don't have an ABN or withholding payer number, have you applied for one? Yes <input type="checkbox"/> No <input type="checkbox"/>	4. What is your business address? <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">3</div> <div style="border: 1px solid black; padding: 2px 10px;">4</div> <div style="border: 1px solid black; padding: 2px 10px;">7</div> <div style="border: 1px solid black; padding: 2px 10px;">K</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">N</div> <div style="border: 1px solid black; padding: 2px 10px;">T</div> <div style="border: 1px solid black; padding: 2px 10px;">S</div> <div style="border: 1px solid black; padding: 2px 10px;">T</div> <div style="border: 1px solid black; padding: 2px 10px;">R</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div> Suburb/town/locality <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">S</div> <div style="border: 1px solid black; padding: 2px 10px;">Y</div> <div style="border: 1px solid black; padding: 2px 10px;">D</div> <div style="border: 1px solid black; padding: 2px 10px;">N</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">Y</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> State <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px 10px;">N</div> <div style="border: 1px solid black; padding: 2px 10px;">S</div> <div style="border: 1px solid black; padding: 2px 10px;">W</div> </div> Postcode <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px 10px;">2</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> <div style="border: 1px solid black; padding: 2px 10px;">0</div> </div> </div>
3. What is your legal name or registered business name (or your individual name if not in business)? <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">R</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">T</div> <div style="border: 1px solid black; padding: 2px 10px;">I</div> <div style="border: 1px solid black; padding: 2px 10px;">R</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">M</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">N</div> <div style="border: 1px solid black; padding: 2px 10px;">T</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">P</div> <div style="border: 1px solid black; padding: 2px 10px;">O</div> <div style="border: 1px solid black; padding: 2px 10px;">R</div> <div style="border: 1px solid black; padding: 2px 10px;">T</div> <div style="border: 1px solid black; padding: 2px 10px;">F</div> <div style="border: 1px solid black; padding: 2px 10px;">O</div> <div style="border: 1px solid black; padding: 2px 10px;">L</div> <div style="border: 1px solid black; padding: 2px 10px;">I</div> <div style="border: 1px solid black; padding: 2px 10px;">O</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;">S</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;">R</div> <div style="border: 1px solid black; padding: 2px 10px;">V</div> <div style="border: 1px solid black; padding: 2px 10px;">I</div> <div style="border: 1px solid black; padding: 2px 10px;">C</div> <div style="border: 1px solid black; padding: 2px 10px;">E</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div>	5. What is your primary email address? <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">c</div> <div style="border: 1px solid black; padding: 2px 10px;">l</div> <div style="border: 1px solid black; padding: 2px 10px;">i</div> <div style="border: 1px solid black; padding: 2px 10px;">e</div> <div style="border: 1px solid black; padding: 2px 10px;">n</div> <div style="border: 1px solid black; padding: 2px 10px;">t</div> <div style="border: 1px solid black; padding: 2px 10px;">@</div> <div style="border: 1px solid black; padding: 2px 10px;">o</div> <div style="border: 1px solid black; padding: 2px 10px;">n</div> <div style="border: 1px solid black; padding: 2px 10px;">e</div> <div style="border: 1px solid black; padding: 2px 10px;">p</div> <div style="border: 1px solid black; padding: 2px 10px;">a</div> <div style="border: 1px solid black; padding: 2px 10px;">t</div> <div style="border: 1px solid black; padding: 2px 10px;">h</div> <div style="border: 1px solid black; padding: 2px 10px;">s</div> <div style="border: 1px solid black; padding: 2px 10px;">u</div> <div style="border: 1px solid black; padding: 2px 10px;">p</div> <div style="border: 1px solid black; padding: 2px 10px;">e</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">r</div> <div style="border: 1px solid black; padding: 2px 10px;">i</div> <div style="border: 1px solid black; padding: 2px 10px;">n</div> <div style="border: 1px solid black; padding: 2px 10px;">v</div> <div style="border: 1px solid black; padding: 2px 10px;">e</div> <div style="border: 1px solid black; padding: 2px 10px;">s</div> <div style="border: 1px solid black; padding: 2px 10px;">t</div> <div style="border: 1px solid black; padding: 2px 10px;">.</div> <div style="border: 1px solid black; padding: 2px 10px;">c</div> <div style="border: 1px solid black; padding: 2px 10px;">o</div> <div style="border: 1px solid black; padding: 2px 10px;">m</div> <div style="border: 1px solid black; padding: 2px 10px;">.</div> <div style="border: 1px solid black; padding: 2px 10px;">a</div> <div style="border: 1px solid black; padding: 2px 10px;">u</div> <div style="border: 1px solid black; padding: 2px 10px;"></div> <div style="border: 1px solid black; padding: 2px 10px;"></div> </div>
DECLARATION by payer: I declare that the information I have given is true and correct. Signature of payer <div style="border: 1px solid black; height: 60px; width: 100%; margin-top: 10px;"></div>	6

Tax File Number Declaration

Question 1

What is your tax file number (TFN)?

You will find your tax file number (TFN) on:

- your income tax notice of assessment
- correspondence sent to you by the ATO
- a payment summary issued to you by your payer.

If you have a registered tax agent, they may also be able to tell you your TFN.

The ATO and your payer are authorised by the *Taxation Administration Act 1953* to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

You may claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
 - Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
 - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
 - Military Rehabilitation and Compensation Commission.

Providing your TFN to your super fund

Your payer must quote your TFN to the super fund they pay your contributions to on your behalf. If your super fund does not have your TFN, you can provide it to them. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

For more information about providing your TFN to your super fund, visit ato.gov.au/supereligibility

Questions 2 to 6

Fill in your personal information.

Question 7

On what basis are you paid?

Check with your payer if you are not sure.

Question 8

Are you an Australian resident for tax purposes or a working holiday maker?

Generally, you are considered to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462) you must place an X in the working holiday maker box.

If you're not an Australian resident for tax purposes or a working holiday maker, place an X in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Question 9

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Otherwise answer **no**.

Question 10

Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?

You must meet the eligibility conditions to receive SAPTO. Your rebate income, not your taxable income, determines the amount of SAPTO, if any, you will receive.

Answer **yes** if you are eligible and choose to claim SAPTO with this payer.

To reduce the amount withheld from payments you receive during the year from this payer, you will also need to complete a *Withholding declaration* (NAT 3093).

Answer **no** if one of the following applies:

- you are not eligible for SAPTO
- you are already claiming SAPTO with another payer
- you are eligible but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

Question 11

Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you?

You may be eligible for one or more of the following:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- an invalid and invalid carer tax offset.

Answer **yes** to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you from this payer. You also need to complete a *Withholding declaration* (NAT 3093).

Answer **no** to this question if you are either:

- not eligible for the tax offsets
- a foreign resident
- choose to receive any of these tax offsets as an end-of-year lump sum through the tax system
- are already claiming the offset from another payer.

Question 12

Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, VSL, FS, SSL or TSL debt.

Answer **no** if you do not have a HELP, VSL, FS, SSL or TSL debt, or you have repaid your debt in full.

You have a HELP debt if either:

- the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, VET Student loans prior to 1 July 2019 or SA-HELP.
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

You have a SSL debt if you have an ABSTUDY SSL debt.

Have you repaid this debt?

When you have repaid this debt you must complete a new *Withholding declaration* (NAT 3093).

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