

ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

Product Disclosure Statement 5 December 2025

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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

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Address and Trustee contact details

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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**
- **OneAnswer Investment Funds Guide**
- OneAnswer Frontier Personal Super and Pension **Additional Information Guide**
- **OneAnswer Hedge Fund Guide**
- **Buy-Sell Spread Guide**

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

Changes may be made to the PDS from time to time. Changes that are not materially adverse will be made available at onepathsuperinvest.com.au/performance/product-updates. You can also request a copy of the changes at no extra cost 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 available 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 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.

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 have retired from age 60, 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

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** – 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** – the selling of the stock which the investment manager does not hold (used by some fund managers)
- **long/short strategies** – where the manager will short-sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value (used by some fund managers)
- **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 to, or removed from the investment menu; 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 70 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 **Fund Information** 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. The fees for this product are not subject to negotiation (except the Adviser Service Fee (ASF), which you may negotiate with your financial adviser).

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: Levies and expense recoveries 0.03% p.a. for the 12 months to 30 June 2025 (excluding investments in ANZ Term Deposits and ANZ Cash Advantage which were 0% p.a.).</p> <p>Past costs are not a reliable indicator of future costs.</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 balances² 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: 5 year average performance fees for the period to 30 June 2025 estimated to be 0% p.a. of the amount invested in the OnePath Growth Index fund.</p> <p>Plus: Other costs estimated to be 0% p.a. of the amount invested in the OnePath Growth Index fund for the 12 months to 30 June 2025.</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.</p> <p>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 0.02% p.a. of the amount invested in the OnePath Growth Index fund for the 12 months to 30 June 2025.</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>0.04% of each amount invested (buy spread) and 0.04% 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 fee⁴	Nil	Not applicable.
Other fees and costs³	<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.⁵</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, as a percentage of your account balance or of each investment.</p> <p>Ongoing ASFs are calculated and deducted from your account either monthly, quarterly or annually, on or about the date corresponding to when your account commenced.</p> <p>Fixed Term Arrangement ASFs are calculated and deducted from your account monthly, on or about the date corresponding to when your account commenced.</p> <p>One-off ASFs can be deducted as a fixed dollar amount, 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>

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 include 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	0.03% p.a.	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$15¹ in administration fees and costs
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	0.02% p.a.	And , you will be charged or have deducted from your investment \$10 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 \$175 for the superannuation product

Note: *Additional fees may apply.

¹You won't see these costs as direct charges to your account. Levies and expense recoveries are deducted from the assets of each investment fund annually and included in the unit price.

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 0.04% or \$0.40. The sell spread incurred is also currently 0.04% or \$0.40. This means that the total buy-sell spread cost for the example \$1,000 investment will be 0.08% or \$0.80. 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 concessional 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 requesting to switch your investment options or making a withdrawal).

How can we help?

If you have a complaint, we can usually resolve it quickly over the phone on **133 665** or **+61 3 7049 3126** outside Australia. 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 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 or **+61 3 7049 3126**
outside Australia 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.

OnePath

Application Forms

OneAnswer Frontier Personal Super

5 December 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 or +61 3 7049 3126
outside Australia

Email client@onepathsuperinvest.com.au

Website onepathsuperinvest.com.au



Open OneAnswer Frontier Personal Super online – Your financial adviser can open a OneAnswer Frontier Personal Super account for you using our easy to use online application forms. Visit onepathsuperinvest.com.au to see all of the online transactions available. To help safeguard member accounts and reduce the risk of fraudulent activity, we will be implementing Multi-Factor Authentication (MFA) for online access. Once implemented, when you access your account online, you will be sent a one-time code to your mobile number to securely verify your identity.

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 Personal Super account and	Sections 1 to 5 and Sections 7 and 12 must be completed.
To roll over funds from another superannuation provider	Complete the Superannuation Transfer Form (page 17) and send it with our Letter of Compliance to your other superannuation provider.
To nominate a Non-lapsing Beneficiary	Complete the Non-lapsing Binding Nomination Form (page 15) and attach with this application. The form must be signed in the presence of two witnesses who must also sign the form.
To pay your financial adviser an Adviser Service Fee (ASF)	Complete Section 10 to 11 – 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 these sections.
To authorise your Adviser to transact on your behalf	Complete Section 12 – 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 Personal Super are:

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 are aged 67 or above and want to claim a tax deduction for personal contributions, you will need to meet the work test or work test exemption to claim a tax deduction.
- Rollovers in this section include transfers between OnePath administered funds.

Other important information

- If you wish to request a contribution split, you must do so prior to rolling out of your existing super fund 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 Personal Super you must read the current PDS and 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.

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Application Form

OneAnswer Frontier Personal Super

5 December 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 or +61 3 7049 3126
outside Australia

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 Mrs Ms Miss Dr Other

Surname*

Given name(s)* Date of birth* / /
(including middle name) (dd/mm/yyyy)

Occupation* (If you have fully retired from the workforce please write 'retired')

Primary Citizenship* Secondary Citizenship
Complete if you have dual citizenship

2. Contact details*

Residential address*
(this cannot be a PO Box)

Suburb/Town* State* Postcode*

Country*

Phone* Home Business
Mobile Fax

Preferred Email*

Postal address
(complete if different from above)

Suburb/Town State Postcode

Country

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. We may use your TFN for the purpose of conducting Supermatching services and to consolidate your superannuation money. If you would like us to conduct this service or consolidate your superannuation money, please advise us in writing.

Your TFN* --

4. Eligibility to contribute to super*

In order to contribute to super you need to be eligible to do so based on your age. However, compulsory employer contributions can be made at any age. 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.

5. Contribution/Rollover details*

Provide details on the initial and regular contributions to be made to your account below. 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 or is an eligible downsizer contribution, you must submit the appropriate ATO election form available from ato.gov.au with this application form.

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

a. Initial contribution method

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

- Cheque Make the cheque payable to 'OnePath Custodians Pty Limited <your name>'
- Direct debit Complete bank account details in Section 6.
- BPAY® or direct credit Contribution details will be provided with your Welcome Letter.
 You have 45 days to provide us with funds.
- Rollover from non-OnePath accounts Complete Section c overleaf and the Superannuation Transfer Form on page 17.
- Transfer from OnePath accounts Complete Section d overleaf.

b. Contribution type

- Personal contributions \$
- Spouse contributions \$
- Superannuation guarantee contributions \$
- Employer additional \$
- Salary sacrifice contributions \$

Regular investment

- \$
- \$
- \$
- \$
- \$

Regular investment plan details

Select regular investment frequency Monthly Quarterly

Month to start regular investment (mm/yyyy)

/

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

c. Rollovers from non-OnePath accounts

Name of rollover institutions

Approximate amount per rollover

\$

\$

\$

Complete a Superannuation Transfer Form (page 17) for each rollover and send it with our Letter of Compliance to your other superannuation provider.

7. 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 transfer from a OneAnswer Frontier superannuation or pension account do **not** complete the initial investment columns. For partial transfers your funds 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.

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Term Deposit Maturity Instruction	
					Payout Principal	Reinvest Principal
ANZ Term Deposits						

Investor Profile 1 – Defensive

ANZ Term Deposit – 3 months	TS13	\$ <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="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 6 months	TS14	\$ <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="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 12 months	TS15	\$ <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="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 2 years	TS16	\$ <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="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 3 years	TS17	\$ <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="checkbox"/>	or	<input type="checkbox"/>
ANZ Term Deposit – 5 years	TS18	\$ <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="checkbox"/>	or	<input type="checkbox"/>

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular investments (\$ per month or quarter)
Multi-manager investment funds					

Investor Profile 2 – Conservative

MultiSeries 30	SH35	\$ <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"/>
OptiMix Australian Fixed Interest	SG59	\$ <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

MultiSeries 50	SH36	\$ <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"/>
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Investor Profile 4 – Growth

MultiSeries 70	SH37	\$ <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"/>
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MultiSeries 90

SH38	\$ <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"/>
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Investor Profile 5 - High Growth

Australian Shares OptiMix Australian Shares	SG46	\$ <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"/>
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Global Shares

OptiMix Global Emerging Markets Shares	SG87	\$ <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"/>
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OptiMix Global Shares

SG47	\$ <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"/>
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Property

OptiMix Property Securities	SG48	\$ <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"/>
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Single-manager investment funds

Investor Profile 1 – Defensive

ANZ Cash Advantage	SG11	\$ <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"/>
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Investor Profile 2 – Conservative

Kapstream Absolute Return Income	SG78	\$ <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"/>
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OnePath Conservative Index

SG96	\$ <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"/>
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OnePath Diversified Bond Index

SG04	\$ <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"/>
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OnePath Diversified Fixed Interest

SG24	\$ <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"/>
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Pendal Monthly Income Plus

SG88	\$ <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"/>
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Perpetual Conservative Growth

SG65	\$ <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"/>
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Schroder Fixed Income

SH09	\$ <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"/>
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UBS Diversified Fixed Income

SG60	\$ <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"/>
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Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular investments (\$ per month or quarter)
Single-manager investment funds (continued)					
Investor Profile 3 – Moderate					
Ardea Real Outcome	SG95	\$ <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"/>
Janus Henderson Diversified Credit	SG75	\$ <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"/>
OnePath Balanced Index	SG97	\$ <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"/>
Schroder Real Return	SG43	\$ <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"/>
T. Rowe Price Dynamic Global Bond	SH14	\$ <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"/>
Investor Profile 4 – Growth					
Bentham Global Income	SG76	\$ <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"/>
BlackRock Diversified ESG Growth	SG68	\$ <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"/>
BlackRock Tactical Growth	SG53	\$ <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"/>
OnePath Growth Index	SH01	\$ <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"/>
Perpetual Balanced Growth	SG44	\$ <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"/>
Investor Profile 5 – High Growth					
Multi-sector					
OnePath High Growth Index	SH02	\$ <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"/>
Australian Shares					
Ausbil Australian Emerging Leaders	SG73	\$ <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"/>
BlackRock Advantage Australian Equity	SG70	\$ <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"/>
Fidelity Australian Equities	SG94	\$ <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"/>
First Sentier Imputation	SG54	\$ <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"/>
Greencape Broadcap	SH13	\$ <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"/>
Investors Mutual Australian Shares	SG63	\$ <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"/>
Merlon Australian Share Income	SG89	\$ <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"/>
OnePath Australian Shares	SG20	\$ <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"/>
OnePath Australian Shares Index	SG79	\$ <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"/>
OnePath Blue Chip Imputation	SG19	\$ <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"/>
OnePath Emerging Companies	SG18	\$ <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"/>
OnePath Geared Australian Shares Index	SG85	\$ <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"/>
OnePath Select Leaders	SG21	\$ <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"/>
OnePath Sustainable Investments – Australian Shares	SG39	\$ <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"/>
Pendal Australian Shares	SG93	\$ <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"/>
Pendal Smaller Companies	SG71	\$ <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"/>
Perennial Value Shares	SG69	\$ <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"/>
Perpetual Australian Shares	SG40	\$ <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"/>
Perpetual ESG Australian Share	SG92	\$ <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"/>
Schroder Australian Equity	SG62	\$ <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"/>

Fund name	Fund Code	Initial investment (\$)	or	Initial investment (%)	Regular investments (\$ per month or quarter)
Single-manager investment funds (continued)					
Global Shares					
Altrinsic Global Equities	SH22	\$ <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"/>
Antipodes Global Value Fund*	SG37	\$ <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"/>
Arrowstreet Global Equity (Hedged)	SG56	\$ <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"/>
Barrow Hanley Concentrated Global Shares Hedged	SG55	\$ <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"/>
BlackRock Advantage International Equity	SG83	\$ <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"/>
Magellan Global	SG41	\$ <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"/>
MFS Global Equity	SG82	\$ <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"/>
OnePath Global Emerging Markets Shares	SG35	\$ <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"/>
OnePath Global Shares	SG17	\$ <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"/>
OnePath Global Smaller Companies Shares	SG58	\$ <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"/>
OnePath International Shares Index	SG31	\$ <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"/>
OnePath International Shares Index (Hedged)	SG80	\$ <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"/>
T. Rowe Price Global Equity	SG03	\$ <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"/>
Property					
OnePath Australian Property Securities Index	SG81	\$ <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"/>
OnePath Global Property Securities Index	SG38	\$ <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"/>
OnePath Property Securities	SG22	\$ <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"/>
Infrastructure					
ClearBridge Global Infrastructure Value Hedged	SG02	\$ <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"/>
First Sentier Global Listed Infrastructure	SH12	\$ <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"/>
OnePath Global Listed Infrastructure Index	SH34	\$ <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"/>

Other investment funds

<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"/> <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"/> <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"/> <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"/>
Total	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	or	1 0 0 %	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

*Previously known as Antipodes Global (Long only).

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

8. Auto-Rebalance/Dollar Cost Averaging Plans

Complete this section to regularly auto-rebalance your 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 the 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): / /

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

Fund name	Switch out		Switch in	
	(\$ amount per switch)		(\$ amount per switch)	or (% per switch)
Switch from <input type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>			
Switch to <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"/>	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"/>	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"/>	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"/>	or <input type="text"/> <input type="text"/> <input type="text"/> %
			<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %	

9. 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.

10. Adviser Remuneration

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

Once the account is set up, a member/investor (account) number will be allocated to your client. Please use this member/investor number to complete and submit a signed Adviser Service Fee Alteration and Consent form available at onepathsuperinvest.com.au/forms-and-brochures or the online Adviser Service Fee Maintenance form within Account Access to set up a new Ongoing Adviser Service Fee arrangement.

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 arrangement fees will end.

Please select the services being provided:

Review of your account

Contribution strategy

Strategic superannuation advice

Insurance in superannuation strategy

Investment advice on your account

Withdrawal advice

One-off ASF

Deduct one-off ASF	<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"/>
To have the one-off ASF deducted from a single fund, write the fund name here.† <input type="text"/>			
Please select the services being provided:			
<input type="checkbox"/> Review of your account	<input type="checkbox"/> Contribution strategy		
<input type="checkbox"/> Strategic superannuation advice	<input type="checkbox"/> Insurance in superannuation strategy		
<input type="checkbox"/> Investment advice on your account	<input type="checkbox"/> Withdrawal advice		
If a percentage one-off fee is selected:			
Your adviser has estimated a fee of \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> 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.

‡ The first updated Fixed Term Arrangement ASF will be deducted in the month 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 superannuation 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 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 14, 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 Personal Super (i.e., a superannuation interest) is transferred to another superannuation 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 11;
 - in this consent:
 - a reference to your account includes both your existing account, and any subsequent account into which your superannuation interest is transferred;
 - a reference to the fund includes both the existing superannuation fund, and any other fund to which your superannuation interest is transferred;
 - a reference to the trustee of your superannuation fund includes both the current trustee, and any future trustee holding your superannuation interest; and
 - you will treat this consent as being received by both your current trustee, and any future trustee holding your superannuation interest.

Adviser remuneration 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 11. 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)

/ /

11. Important information for applicants and signature

Read the PDS and additional information

Before submitting this application, you should read the PDS for OneAnswer Frontier Personal Super. 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 as described in the PDS and 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 relevant section of the PDS 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 or +61 3 7049 3126 outside Australia.

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 Personal Super 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 Personal Super.

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)

/ /

12. Adviser transaction authority

Do you authorise your adviser to transact?

 Yes

By, ticking the box above and, my signature at section 12, I:

- authorise the financial adviser named in Section 14 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

13. Financial adviser details

Master sales account no.	<input type="text"/>	Sales account no (if applicable)	<input type="text"/>
Seller code 2 (if applicable)	<input type="text"/>	Seller code 3 (must be completed by ANZ financial advisers)	<input type="text"/>
Company name	<input type="text"/>		
Name of financial adviser	<input type="text"/>		
Phone	Business <input type="text"/>	Fax	<input type="text"/>
	Mobile <input type="text"/>		
Email address	<input type="text"/>		

Financial adviser's stamp

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)

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)

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)

Date (dd/mm/yyyy)

Must be same date as applicant signature

Superannuation Transfer Form

OneAnswer Frontier Personal Super

5 December 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 or +61 3 7049 3126
outside Australia.

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.

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.
- Moving funds (including terminal medical condition payments) may have taxation, investment and insurance implications, we recommend you consult with your adviser.
- 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.

1. Applicant details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)
(including middle name)

Date of birth (dd/mm/yyyy) / /

Residential address
(this cannot be a PO Box)

Suburb/Town State Postcode

Country Contact phone

If you would like to transfer your funds to an existing OneAnswer Frontier Personal Super account, please quote Member number (otherwise a new account will be opened). -

Tax file number - -

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 Centrelink Pension Card **and**

Centrelink 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"/>		
Member 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"/>		
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 Personal Super 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	MMF0334AU		
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 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

Date (dd/mm/yyyy)

Letter of Compliance

OneAnswer Frontier Personal Super and Pension

5 December 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 or +61 3 7049 3126 outside Australia weekdays 8:30am to 6:30pm (AEST/AEDT) Email client@onepathsuperinvest.com.au Website onepathsuperinvest.com.au

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