ONEANSWER FRONTIER PERSONAL SUPER AND PENSION

Fees Guide

5 December 2025

OnePath

ENTITY DETAILS IN THIS GUIDE

Name of legal entity	Registered numbers	Abbreviated terms used throughout this Guide
Retirement Portfolio Service	ABN 61 808 189 263, RSE R1000986	Fund, Superannuation Entity
OnePath Custodians Pty Limited	ABN 12 008 508 496, AFSL 238346, RSE L0000673	OnePath Custodians, Trustee, us, we, our
Oasis Asset Management Limited	ABN 68 090 906 371, AFSL 553529	Oasis Asset Management, OAML, Administrator

Important information

OneAnswer Frontier Personal Super and Pension is part of the Fund. The Trustee of the Fund is OnePath Custodians whichis the issuer of the OneAnswer Frontier Personal Super and Pension Product Disclosure Statement (**PDS**) (including the **Additional Information Guide** and this Fees Guide (**Guide**)).

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.

The information provided in this **Guide** is of a general nature and has been prepared without taking into account your objectives, financial situation or needs. Before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a copy of the **PDS** for OneAnswer Frontier Personal Super and Pension before making any decision whether to acquire, or to continue to hold the product. The **PDS** and this **Guide** are available by contacting your financial adviser, from our website at **onepathsuperinvest.com.au/forms-and-brochures** or by contacting Customer Services.

The Fund is governed by a trust deed (**Trust Deed**). Together with superannuation law, the Trust Deed sets out the rules and procedures under which the Fund operates and the Trustee's duties and obligations. If there is any inconsistency between the Trust Deed and the **PDS**, or this Guide, the terms of the **Trust Deed** prevail. A copy of the **Trust Deed** is available from the issuer from our website at **onepathsuperinvest.com.au/about-us/rse** or by contacting Customer Services.

Zurich Australia Limited (Zurich) ABN 92 000 010 195, AFSL 232510 issues a policy to the Trustee for the income for life guarantee in relation to the MoneyForLife investment funds. The policy is governed by the Life Insurance Act 1995 (Cth) and is a contract between the Trustee and Zurich. Zurich is required to conduct its business in accordance with the law and give priority to the interests of policy holders, invest all of the assets it receives from the Trustee in statutory funds approved by the Australian Prudential Regulation Authority (APRA) and comply with the prescribed capital and solvency standards.

The Trustee relies on a number of third parties for the provision of specialist services in respect of the Fund. The Trustee is responsible for the content of this **Guide**.

In this **Guide** the term 'financial adviser' refers to your financial adviser or the Australian Financial Services licensee which your adviser represents. The terms 'investment fund' and 'investment option' are used interchangeably in this **Guide**.

The information in this document forms part of the Product Disclosure Statement (**PDS**) dated 5 December 2025 for OneAnswer Frontier Personal Super and Pension. Its purpose is to give you more information and/or specific terms and conditions referred to in the **PDS**. You should consider all that 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**, this **Guide** and any other matter that is applied, adopted or incorporated in the **PDS** from our website at **onepathsuperinvest.com.au**. 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.

The information provided in this **Guide** 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.

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FEES AND OTHER 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. 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.

Other fees, such as activity fees and advice fees for personal advice, may also be charged, but this will depend on the advice chosen by you. Entry fees and exit fees cannot be charged.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for each investment option offered by the entity are set out on pages 12 to 14.

Fees and costs summary

OneAnswer Frontier Personal Super and Pension		
Type of fee or cost	**Amount**	**How and when paid**
Ongoing annual fees and costs[1]		
Administration fees and costs	A Member Fee applies to accounts with balances* under $50,000: • Personal Super – $135.29 p.a. • Pension – $115 p.a. ($135.29 p.a. for transition to retirement (TTR) Pension) 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 will be 0% p.a.). Past costs are not a reliable indicator of future costs.	The Member Fee is deducted from your account balance annually on or about the anniversary of your account. Levies and expense recoveries are deducted from the assets of each investment fund annually and included in the unit price.
Investment fees and costs[2]	Ongoing Fee – ANZ Term Deposits – nil. Other investment funds – 0.30% p.a. to 1.65% p.a. of the amount invested in the investment fund, depending on the investment fund. Rebates effectively reduce the Ongoing Fee charged. The following rebates only apply to account balances~ over $300,000: • Personal Super – 0.118% p.a. • Pension – 0.10% p.a. (0.118% p.a. before tax for TTR Pension).	The Ongoing Fee is deducted from the assets of the investment fund and included in the daily unit price. For ANZ Cash Advantage, the Ongoing Fee is deducted daily from the assets of the investment fund and included in the net interest paid to your account monthly, or upon full withdrawal or switch out. Rebates are calculated and credited as additional units to your account balance on or about the monthly anniversary of your account.

Type of fee or cost	Amount	How and when paid
Investment fees and costs[2] (continued)	Plus: 5 year average performance fees for the period to 30 June 2025 estimated to range from 0% to 0.17% p.a. depending on the investment fund. Plus: Other costs estimated to range from 0% to 0.10% p.a. for the 12 months to 30 June 2025, depending on the investment fund. **Past costs are not a reliable indicator of future costs.** Please refer to Investment fees and costs and Transactions costs for each investment fund on pages 12 to 14 of this **Guide** for the ongoing fees, performance fees and other costs for each investment fund.	Performance fees are deducted from the underlying assets of the investment fund when due and payable. 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. Examples of other costs include expense recoveries and over the counter (OTC) derivative management costs.
Transaction costs	Estimated to range from 0.00% p.a. to 0.46% p.a. for the 12 months to 30 June 2025, depending on the investment fund. **Past costs are not a reliable indicator of future costs.** Please refer to Investment fees and costs and Transaction costs for each investment fund on pages 12 to 14 of this **Guide**.	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.
Member activity related fees and costs		
Buy-sell spread	0.00% to 1.00% of each amount invested (buy spread) and of each amount withdrawn (sell spread) from an investment fund depending on the investment fund. The buy-sell spreads for each investment fund are available in the **Buy-Sell Spread Guide** at **onepathsuperinvest.com.au/forms-and-brochures**	A buy-sell spread is an additional cost reflected in the daily unit prices for an investment fund and is not charged separately. 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.
Switching fee^	Nil	Not applicable.
Other fees and costs[3]	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.[§] Dishonour fee of $11.76 (Personal Super only).	An ASF paid to your financial adviser can be nominated as either a fixed dollar amount or as a percentage of your account balance or of each investment. Ongoing ASFs are calculated and deducted from your account on or about the day of the month corresponding to when your account commenced on either a monthly, quarterly or annual basis. Fixed Term Arrangement ASFs are calculated and deducted from your account on or about the day of the month corresponding to when your account commenced on a monthly basis. One-off ASFs can be deducted as a fixed dollar amount or percentage of your initial or additional investment calculated at the date of processing or as a percentage of the total account balance at any other time. The dishonour fee is charged on your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured.

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

[1] If your account balance for a product offered by the Superannuation Entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

[2] Investment fees and costs includes an amount of 0% to 0.17% p.a. for performance fees. The calculation basis for this amount is set out under 'Additional Explanation of Fees and Costs'.

[3] Refer to 'Additional Explanation of Fees and Costs' for details of other fees and costs which apply, including ASFs.

* 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 15.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Defined Fees

Fee type	Definition
Activity fees	A fee is an **Activity fee** if the fee relates to costs incurred by the Trustee of the Superannuation Entity that are directly related to an activity of the Trustee: • that is engaged in at the request, or with the consent, of a member; or • that relates to a member and is required by law; and those costs are not otherwise charged as Administration fees and costs, Investment fees and costs, Transaction costs, a Buy-sell spread, a Switching fee, an Advice fee or an Insurance fee.
Administration fees and costs	**Administration fees and costs** are fees and costs that relate to the administration or operation of the Superannuation Entity and includes costs incurred by the Trustee of the entity that: • relate to the administration or operation of the entity; and • are not otherwise charged as Investment fees and costs, a Buy-sell spread, a Switching fee, an Activity fee, an Advice fee or an Insurance fee.
Advice fees	A fee is an **Advice fee** if the fee relates directly to costs incurred by the Trustee of the Superannuation Entity because of the provision of financial product advice to a member by: • a Trustee of the entity; or • another person acting as the employee of, or under an arrangement with, the Trustee of the entity; and those costs are not otherwise charged as Administration fees and costs, Investment fees and costs, a Switching fee, an Activity fee or an Insurance fee.
Buy-sell spreads	A **Buy-sell spread** is a fee to recover costs incurred by the Trustee of the Superannuation Entity in relation to the sale and purchase of assets of the entity.
Exit fees	An **Exit fee** is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a Superannuation Entity.
Investment fees and costs	**Investment fees and costs** are fees and costs that relate to the investment of the assets of the Superannuation Entity and includes: • fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and • costs incurred by the Trustee of the entity that: (i) relate to the investment of assets of the entity; and (ii) are not otherwise charged as Administration fees and costs, a Buy-sell spread, a Switching fee, an Activity fee, an Advice fee or an Insurance fee.
Switching fees	A **Switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the Superannuation Entity from one investment option or product in the entity to another.
Transaction costs	**Transaction costs** are costs associated with the sale and purchase of assets of the Superannuation Entity other than costs that are recovered by the Superannuation Entity charging Buy-sell spreads.

Further Information

Where an income tax deduction is available under the applicable laws and is to be claimed by the Fund in respect of those fees and costs specifically listed in the table on the previous page, the benefit of that income tax deduction will be passed on to you, if you are a Personal Super or TTR member, in the form of reduced fee or cost, or tax credit.

Investment fees and costs – Ongoing Fee

The investment fee (Ongoing Fee) includes the cost of managing the Fund and the underlying fund manager's Investment Management Fee (IMF).

Each investment fund's IMF, charged by the underlying fund manager, includes the fees, charges and some estimated expense recoveries which relate specifically to the management of each investment fund. The IMFs are part of the Ongoing Fees listed in the tables on pages 12 to 14 of this **Guide** and are not a fee or charge of the Trustee. The IMFs are subject to change by the fund manager without notice and can vary over time. This may affect the Ongoing Fee and rate of return of an investment fund. The Ongoing Fees for MultiSeries, OptiMix and OnePath investment funds in the Investment fees and costs and Transaction costs table on pages 12 to 14 are estimated for a complete financial year ending 30 June and may vary during the year.

Ongoing Fee rebate

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 balances over $300,000 (excluding investments in ANZ Term Deposits).

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

The rebate is credited as additional units to your account on or about the monthly anniversary of your account. It is calculated based on your account balance at that date.

Example: How an Ongoing Fee rebate is calculated

Anthony has the following investments in OneAnswer Frontier Pension:

ANZ Term Deposits	$30,000*
MultiSeries 50	$140,000
OnePath Australian Shares	$160,000
OnePath International Shares Index	$60,000
OptiMix Australian Fixed Interest	$60,000
Total account balance	**$450,000**

The Ongoing Fee rebate is calculated as follows:

Account balance	Rebate calculation	Ongoing Fee rebate
First $300,000	$300,000 × 0.00% p.a.	$0
Amounts over $300,000	$120,000 × 0.10% p.a.	$120
Total rebate		**$120 p.a.*** **($10.00 per month)**

* The balance of ANZ Term Deposits is excluded from the calculation of the Ongoing Fee rebate.

Note: This example is illustrative only and should not be regarded as a forecast for your investment, nor regarded as indicative of future performance.

Administration fees and costs

A dollar based fee (Member Fee) is charged plus any applicable levies and expense recoveries deducted in the 12 months to 30 June each year.

Member Fee

The Member Fee is an account keeping fee that applies where an account balance is under $50,000.

Personal Super – A Member Fee of $135.29 p.a. ($115 p.a. after tax) applies where your total account balance (excluding investments in ANZ Term Deposits and ANZ Cash Advantage) is under $50,000.

Pension – A Member Fee of $115 p.a. applies where your total account balance (excluding investments in ANZ Term Deposits and ANZ Cash Advantage) is under $50,000 and is not a TTR Pension. For TTR Pensions the Member Fee is $135.29 p.a. ($115 p.a. after tax).

For investments solely in ANZ Cash Advantage and ANZ Term Deposits the Member Fee will not apply.

The fee generally will be deducted on an annual basis on or about the date corresponding to the commencement date of your account, or prorated upon full withdrawal from your OneAnswer Frontier Personal Super or OneAnswer Frontier Pension (excluding investments in ANZ Cash Advantage and ANZ Term Deposits).

Member fees can accrue monthly in some circumstances and be deducted from your account at a future date. For example, during a year where your account balance fluctuates above and below $50,000 for any part of the year, the Member fee will accrue in the months the balance is below $50,000 and may be charged to the account at a future date.

Member Fee waiver

Where you hold multiple OneAnswer Frontier accounts you may request that the Member Fee be waived on these accounts if their combined value is $50,000* or more on the date the request is received by us at our registered office.

* Excluding investments in ANZ Term Deposits and ANZ Cash Advantage.

Levies and expense recoveries

Where appropriate, levies and expense recoveries will be deducted annually to recover some of the costs related to running the Fund. The levies and expense recoveries are based on your account balance on the date the levies and expense recoveries are charged.

The total levies and expense recoveries are estimated to be up to 0.03% p.a. for each investment fund (excluding investments in ANZ Term Deposits and ANZ Cash Advantage which will be 0% p.a.) for the 12 months to 30 June 2025.

Note: Past costs are not a reliable indicator of future costs.

Protecting your super balance

There is a 3% annual cap on fees and costs, in relation to administration and investment charged for super accounts with balances of less than $6,000 on the last day of the financial year. Where an impacted super account has been held by you for only part of the year, the fee cap will be calculated on a pro-rata basis according to the number of days you held the account during the financial year.

Buy-sell spreads

The buy-sell spread is used to allocate buy and sell transaction costs to a member who is transacting rather than to members in a particular investment fund who are not transacting. As the proceeds from a buy-sell spread are retained as part of the assets of an investment fund, no part of it is paid to us or to an underlying fund manager.

A buy-sell spread up to a maximum of 1.00% may apply to amounts invested in or withdrawn from an investment fund. These spreads are incorporated in the buy and sell unit prices.

The buy-sell spreads shown are as at 5 December 2025. The buy-sell spreads may change and in certain circumstances, increase or decrease significantly. The buy and sell spreads for each investment fund are available in the **Buy-Sell Spread Guide** at **onepathsuperinvest.com.au/forms-and-brochures**

For example, for every $1,000 that you invest in the OnePath Growth Index fund, the buy spread you incur is currently 0.04% or $0.40. This amount is reflected in the 'buy' unit price at the time the units are purchased.

At all times your account balance is valued at the 'sell' unit price which incorporates the sell spread. In the same example, the value of the investment of $1,000 will also take into account the sell spread of 0.04% or $0.40. This means that the total spread cost for the example $1,000 investment will be 0.08% or $0.80.

Changes to investment related costs

The **PDS** and this **Guide** may not always reflect the most up to date information in relation to the following costs (Performance Fees, Other Costs and Transactions Costs), which may change from time to time. Where these costs change we will either publish a notice on our website at **onepathsuperinvest.com.au/performance/product-updates** (or issue a new **PDS**). Accordingly, please refer to our website for the most current information.

Transaction costs

Transaction costs are costs incurred when assets are bought and sold in the underlying funds of each investment option. The transaction costs disclosed in the Fees and costs summary are shown net of any amount recovered by the buy-sell spread charged to transacting members. Transaction costs are an additional cost to you where it has not already been recovered by buy-sell spreads charged to transacting members.

Total transaction costs are referred to as 'gross transaction costs'. Gross transaction costs are funded from the assets of the investment option and recovered from the buy-sell spread charged to transacting members. No part of the buy-sell spread is paid to us or to an underlying investment manager.

Where a buy-sell spread is charged for an investment option, the amounts recovered by this charge are used to help offset some of the gross transaction costs incurred by the underlying investment funds when buying and selling the underlying securities.

Gross transaction costs include, but are not limited to, the following:

- **Brokerage costs** – the amount paid to a broker when buying and selling underlying securities, e.g. shares and derivatives. For example trading costs charged by brokers on purchases or sales of shares, stamp duty charged on security purchases etc. These costs are incurred when the underlying fund managers actively trade investments as part of the ongoing management of the investment.
- **Settlement costs (including custody fees)** – includes fees paid to a custodian to hold underlying assets and to manage transaction settlements.
- **Stamp duty** – a State/Territory based tax imposed on certain transactions (e.g. the transfer of certain assets or property).
- **Buy-Sell spreads** – are incurred by underlying fund managers when buying or selling securities.

The table on pages 17 to 19 provides a breakdown of the transactions cost for each investment fund.

Performance fees

We do not charge performance fees directly. However, performance fees may be payable from the underlying investment fund to the fund manager. Any increases in performance fees will increase that investment option's investment fees and costs. Performance fees are outlined on pages 12 to 14.

Performance fees shown are calculated as an average over the previous 5 financial years (or lesser number of financial years, if performance fees were not charged or the investment option or underlying investment was not in place, for the previous 5 financial years). Past costs are not a reliable indicator of future costs. The performance fee payable may differ from year to year.

The fund manager may charge a performance fee if the underlying investment fund outperforms the relevant investment benchmark.

The underlying investment funds with performance fees and their relevant benchmarks are noted in the following table.

Benchmark	Performance fee methodology
Antipodes Global Value Fund*	
MSCI All Country World Net Index in AUD.	15% of outperformance above the benchmark.
Ausbil Australian Emerging Leaders	
70% S&P/ASX Midcap 50 Accumulation Index and 30% S&P/ ASX Small Ordinaries Accumulation Index.	15.375% of outperformance above the benchmark plus a hurdle of 0.85% p.a.†
Greencape Broadcap	
S&P/ASX 300 Accumulation Index.	15% of outperformance above the benchmark.
Magellan Global	
Dual Hurdle of the MSCI World Net Total Return (AUD) ("Index Relative Hurdle") and the yield of 10-year Australian Government Bonds ("Absolute Return Hurdle").	10% of the excess return above the higher of the Index Relative Hurdle and the Absolute Return Hurdle over each 6 monthly period ending 31 December and 30 June, subject to the High Water Mark being met for the relevant period.
Other investment options	
Certain investment options have a performance fee because of their investment in one or more underlying funds that have performance fees.	
The method of applying a performance fee can vary from underlying fund to underlying fund. The mix of underlying funds can change at any time.	

† If a period of underperformance to the benchmark occurs, the performance fee accrued is frozen at its current level and further performance fees do not start accruing again until the full amount of underperformance is recouped.

* Previously known as Antipodes Global (Long only).

Performance fees are typically accrued daily and paid to the fund managers at regulator intervals e.g. monthly, quarterly, half yearly or annually.

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

Investment fund	Cost of product
Multi-manager investment funds	
Investor Profile 2 – Conservative	
MultiSeries 30	$435
OptiMix Australian Fixed Interest	$405
Investor Profile 3 – Moderate	
MultiSeries 50	$470
Investor Profile 4 – Growth	
MultiSeries 70	$495
MultiSeries 90	$545
Investor Profile 5 – High growth	
Australian shares	
OptiMix Australian Shares	$600
Global shares	
OptiMix Global Emerging Markets Shares	$800
OptiMix Global Shares	$730
Property	
OptiMix Property Securities	$480

Investment fund	Cost of product
Single-manager investment funds	
Investor Profile 1 – Defensive	
ANZ Cash Advantage	$150
ANZ Term Deposits	NIL
Investor Profile 2 – Conservative	
Kapstream Absolute Return Income	$465
OnePath Conservative Index	$180
OnePath Diversified Bond Index	$180
OnePath Diversified Fixed Interest	$425
Pendal Monthly Income Plus	$440
Perpetual Conservative Growth	$640
Schroder Fixed Income	$480
UBS Diversified Fixed Income	$505
Investor Profile 3 – Moderate	
Ardea Real Outcome	$590
Janus Henderson Diversified Credit	$345
OnePath Balanced Index	$180
Schroder Real Return	$570
T. Rowe Price Dynamic Global Bond$^{\infty}$	$655
Investor Profile 4 – Growth	
Bentham Global Income	$665
BlackRock Diversified ESG Growth	$650
BlackRock Tactical Growth	$865
OnePath Growth Index	$175
Perpetual Balanced Growth	$695

Investment fund	Cost of product
Investor Profile 5 – High growth	
Multi-sector	
OnePath High Growth Index	$170
Australian shares	
Ausbil Australian Emerging Leaders	$715
BlackRock Advantage Australian Equity	$540
Fidelity Australian Equities	$540
First Sentier Imputation	$540
Greencape Broadcap	$705
Investors Mutual Australian Shares	$615
Merlon Australian Share Income	$630
OnePath Australian Shares	$555
OnePath Australian Shares Index	$165
OnePath Blue Chip Imputation	$615
OnePath Emerging Companies	$545
OnePath Geared Australian Shares Index	$860
OnePath Select Leaders	$575
OnePath Sustainable Investments – Australian Shares	$555
Pendal Australian Shares	$520
Pendal Smaller Companies	$745
Perennial Value Shares	$545
Perpetual Australian Shares	$720
Perpetual ESG Australian Share	$765
Schroder Australian Equity	$515
Global shares	
Altrinsic Global Equities	$715
Antipodes Global Value Fund*	$690
Arrowstreet Global Equity (Hedged)	$655
BlackRock Advantage International Equity	$665
Magellan Global	$880
MFS Global Equity∞	$625
OnePath Global Emerging Markets Shares	$800
OnePath Global Shares	$575
OnePath Global Smaller Companies Shares	$825
OnePath International Shares Index	$165
OnePath International Shares Index (Hedged)	$180
T. Rowe Price Global Equity∞	$765

Investment fund	Cost of product
Property	
OnePath Australian Property Securities Index	$165
OnePath Global Property Securities Index	$165
OnePath Property Securities	$535
Infrastructure	
ClearBridge Global Infrastructure Value Hedged***	$760
First Sentier Global Listed Infrastructure	$675
OnePath Global Listed Infrastructure Index	$165

* Previously known as Antipodes Global (Long only).

*** Previously known as ClearBridge RARE Infrastructure Value Hedged.

∞ Costs for this investment option are reasonable estimates from the financial year ending 30 June 2024.

Cost of Product

The table below details the cost of product information specific to the MoneyForLife investment funds. This includes the MoneyForLife fee.

Closed Investment Funds	
MoneyforLife Funds – without a reversionary pensioner	
MoneyForLife Index Conservative	$975
MoneyForLife Index Balanced	$1,180
MoneyForLife Index Moderate	$1,075
MoneyforLife Funds – with a reversionary pensioner	
MoneyForLife Index Conservative	$1,210
MoneyForLife Index Balanced	$1,415
MoneyForLife Index Moderate	$1,310

Investment fees and costs and Transactions costs for each investment fund

The costs in the table below are reasonable estimated costs for the financial year ended 30 June 2025. Performance fees shown are calculated as an average over the previous 5 financial years (or lesser number of financial years, if performance fees were not charged or the investment option or underlying investment was not in place, for the previous 5 financial years).

It is important to remember that past costs are not a reliable indicator of future costs.

Note: The Transaction Costs shown in the following table are equal to the costs affecting returns in the table on pages 17 to 19.

	Investment Fees and Costs (A)				
Investment fund*	Ongoing Fee (% p.a.)^	Estimated Other Costs (% p.a.)	Estimated Performance Fee (% p.a.)	Estimated Transaction Costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)
Multi-manager investment funds					
Investor Profile 2 – Conservative					
MultiSeries 30	0.75	0.04	0.00	0.05	0.84
OptiMix Australian Fixed Interest	0.75	0.00	0.00	0.03	0.78
Investor Profile 3 – Moderate					
MultiSeries 50	0.80	0.06	0.00	0.05	0.91
Investor Profile 4 – Growth					
MultiSeries 70	0.85	0.05	0.00	0.06	0.96
MultiSeries 90	0.90	0.08	0.01	0.07	1.06
Investor Profile 5 – High growth					
Australian shares					
OptiMix Australian Shares	1.00	0.00	0.00	0.17	1.17
Global shares					
OptiMix Global Emerging Markets Shares	1.25	0.00	0.00	0.32	1.57
OptiMix Global Shares	1.20	0.00	0.00	0.23	1.43
Property					
OptiMix Property Securities	0.90	0.00	0.00	0.03	0.93
Single-manager investment funds					
Investor Profile 1 – Defensive					
ANZ Cash Advantage	0.30	0.00	0.00	0.00	0.30
ANZ Term Deposits	Nil	Nil	Nil	Nil	Nil
Investor Profile 2 – Conservative					
Kapstream Absolute Return Income	0.90	0.00	0.00	0.00	0.90
OnePath Conservative Index	0.30	0.00	0.00	0.03	0.33
OnePath Diversified Bond Index	0.30	0.00	0.00	0.03	0.33
OnePath Diversified Fixed Interest	0.75	0.01	0.02	0.04	0.82
Pendal Monthly Income Plus	0.85	0.00	0.00	0.00	0.85
Perpetual Conservative Growth	1.15	0.03	0.00	0.07	1.25
Schroder Fixed Income~	0.85	0.04	0.01	0.03	0.93
UBS Diversified Fixed Income	0.98	0.00	0.00	0.00	0.98
Investor Profile 3 – Moderate					
Ardea Real Outcome	0.80	0.00	0.00	0.35	1.15
Janus Henderson Diversified Credit	0.65	0.01	0.00	0.00	0.66
OnePath Balanced Index	0.30	0.00	0.00	0.03	0.33
Schroder Real Return~	1.00	0.07	0.01	0.03	1.11
T. Rowe Price Dynamic Global Bond∞	0.82	0.00	0.00	0.46	1.28

Investment fund*	Investment Fees and Costs (A)			Estimated Transaction Costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)
	Ongoing Fee (% p.a.)^	Estimated Other Costs (% p.a.)	Estimated Performance Fee (% p.a.)		
Single-manager investment funds					
Investor Profile 4 – Growth					
Bentham Global Income	1.30	0.00	0.00	0.00	1.30
BlackRock Diversified ESG Growth	1.15	0.01	0.00	0.11	1.27
BlackRock Tactical Growth	1.25	0.04	0.00	0.41	1.70
OnePath Growth Index	0.30	0.00	0.00	0.02	0.32
Perpetual Balanced Growth	1.20	0.05	0.00	0.11	1.36
Investor Profile 5 – High growth					
Multi-sector					
OnePath High Growth Index	0.30	0.00	0.00	0.01	0.31
Australian shares					
Ausbil Australian Emerging Leaders	1.25	0.00	0.00	0.15	1.40
BlackRock Advantage Australian Equity	1.00	0.00	0.00	0.05	1.05
Fidelity Australian Equities	1.05	0.00	0.00	0.00	1.05
First Sentier Imputation	1.00	0.00	0.00	0.05	1.05
Greencape Broadcap	1.15	0.00	0.17	0.06	1.38
Investors Mutual Australian Shares	1.20	0.00	0.00	0.00	1.20
Merlon Australian Share Income	1.16	0.00	0.00	0.07	1.23
OnePath Australian Shares	1.00	0.00	0.00	0.08	1.08
OnePath Australian Shares Index	0.30	0.00	0.00	0.00	0.30
OnePath Blue Chip Imputation	1.05	0.00	0.00	0.15	1.20
OnePath Emerging Companies	1.05	0.00	0.00	0.01	1.06
OnePath Geared Australian Shares Index‡	1.65	0.00	0.00	0.04	1.69
OnePath Select Leaders	1.00	0.00	0.00	0.12	1.12
OnePath Sustainable Investments – Australian Shares	1.00	0.00	0.00	0.08	1.08
Pendal Australian Shares	1.00	0.00	0.00	0.01	1.01
Pendal Smaller Companies	1.32	0.00	0.00	0.14	1.46
Perennial Value Shares	1.00	0.06	0.00	0.00	1.06
Perpetual Australian Shares	1.25	0.00	0.00	0.16	1.41
Perpetual ESG Australian Share	1.40	0.00	0.00	0.10	1.50
Schroder Australian Equity	1.00	0.00	0.00	0.00	1.00
Global shares					
Altrinsic Global Equities	1.37	0.00	0.00	0.03	1.40
Antipodes Global Value Fund**	1.28	0.02	0.00	0.05	1.35
Arrowstreet Global Equity (Hedged)	1.28	0.00	0.00	0.00	1.28
BlackRock Advantage International Equity	1.30	0.00	0.00	0.00	1.30
Magellan Global	1.65	0.00	0.05	0.03	1.73

Investment fund*	Investment Fees and Costs (A)			Estimated Transaction Costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)
	Ongoing Fee (% p.a.)^	Estimated Other Costs (% p.a.)	Estimated Performance Fee (% p.a.)		
Single-manager investment funds					
Investor Profile 5 – High growth (continued)					
MFS Global Equity∞	1.20	0.00	0.00	0.02	1.22
OnePath Global Emerging Markets Shares	1.25	0.00	0.00	0.32	1.57
OnePath Global Shares	1.06	0.00	0.00	0.06	1.12
OnePath Global Smaller Companies Shares	1.55	0.00	0.00	0.07	1.62
OnePath International Shares Index	0.30	0.00	0.00	0.00	0.30
OnePath International Shares Index (Hedged)	0.30	0.00	0.00	0.03	0.33
T. Rowe Price Global Equity∞	1.40	0.10	0.00	0.00	1.50
Property					
OnePath Australian Property Securities Index	0.30	0.00	0.00	0.00	0.30
OnePath Global Property Securities Index	0.30	0.00	0.00	0.00	0.30
OnePath Property Securities	1.00	0.00	0.00	0.04	1.04
Infrastructure					
ClearBridge Global Infrastructure Value Hedged***	1.40	0.00	0.00	0.09	1.49
First Sentier Global Listed Infrastructure	1.25	0.00	0.00	0.07	1.32
OnePath Global Listed Infrastructure Index	0.30	0.00	0.00	0.00	0.30

‡ This is the Ongoing Fee charged on the net assets of the investment fund. Assuming a gearing ratio of 50%, this would represent an Ongoing Fee on gross assets of 0.825% p.a.

^ The Ongoing Fees for MultiSeries, OptiMix and OnePath investment funds are estimated investment fees for a complete financial year ending 30 June and may vary during the year.

* Investment fee and cost and transaction costs for the MoneyForLife investment funds is on page 16.

~ The manager of this investment option does not charge a performance fee, however the underlying investment held by the manager charged a performance fee.

∞ Costs for this investment option are reasonable estimates from the financial year ending 30 June 2024.

** Previously known as Antipodes Global (Long only).

*** Previously known as ClearBridge RARE Infrastructure Value Hedged.

Switching fees

There are currently no investment switching fees charged for switching between any of the investment funds, however, a buy-sell spread may apply to switches between investment funds.

Adviser Service Fees (ASFs)

There is no Advice Fee charged by the Fund, however if you choose to utilise the services of a financial adviser, who is registered with us, you can elect to pay their fees from your OneAnswer Frontier account in the form of an ASF.

We are required to obtain written consent before an ASF can be deducted from your account. You are not under any obligation to consent to the ASF being deducted. You can revoke your consent to the deduction of ASFs by contacting us and/or your adviser to terminate the fee arrangement. This will prevent any further deduction of ASFs from your account after the consent has been revoked but does not reverse any fees paid before revocation.

There are three ways you can choose to have ASFs paid:

- **One-off Adviser Service Fee** – This fee may be charged on a one-off basis as a set dollar amount or as a percentage of either:
  - your investment at the time of your initial or
  - additional investment your total account balance at any other time.

Where this fee is being charged at the time of your investment, it will be deducted after your investment has been processed.

- **Fixed term arrangement Adviser Service Fee^** – This fee may be charged on a regular basis (for no more than 12 months from the date it commences) as a percentage of your account balance or as a set dollar amount per annum. This fee will be calculated at the date it is deducted from your account balance on or about the date of the month that your account commenced. The fee will be deducted on a monthly basis.
- **Ongoing Adviser Service Fee^** – This fee may be charged on an ongoing basis as a percentage of your account balance or as a set dollar amount per annum. This fee will be calculated at the date it is deducted from your account balance on or about the date of the month that your account commenced. You can choose to have this deducted from your account on a monthly, quarterly, or annual basis. We will require your consent every year to continue an ongoing ASF. If we do not receive your consent by the `consent end date' your ongoing ASF will cease.

In the event of your death, we will cease deducting ASFs upon receiving notification. We will then refund any ASFs deducted since the date of death back to your account.

If you agree to have an ASF deducted from your account for your financial adviser's services in relation to your investment, you consent to us deducting the nominated ASF amount from your account. We will then pay the nominated ASF amount to your financial adviser under a separate contractual arrangement we have with your financial adviser.

You choose whether the fee will be deducted by redeeming units across all your investment funds or by redeeming units from one nominated investment fund. You cannot nominate an ANZ Term Deposit as the fund from which an ASF is deducted. However, your investment in an ANZ Term Deposit will be included in the total account balance when calculating a percentage based ASF. You cannot nominate a percentage based ASF if the account balance is funded from borrowed money.

Where an income tax deduction is claimed by the Fund under the applicable laws in respect of the ASF paid for a period, the benefit of that deduction will be passed on to you and reflected in your account balance. If you fully withdraw from your account before you receive the benefit of this deduction for a relevant period, you will not receive the benefit of this deduction.

At our discretion we may decline to deduct any of these fees.

^ You cannot be charged both a fixed term arrangement ASF and ongoing ASF at the same time.

Other financial adviser payments

We may make payments to dealer groups, financial advisers or other third parties based on commercial arrangements that we or our related parties have with these parties.

These payments may in some cases be made to related entities and include payments to enable educational support and practice development services for advisers. These payments are made by us and are not charged to you or your OneAnswer Frontier account.

Intra-fund advice costs

The cost of providing intra-fund advice is not an additional cost to you and forms part of the administration fees and costs shown in the **Fees and Costs Summary** in the **PDS**. Please refer to the **Additional Information Guide** for more information.

Goods and Services Tax (GST)

Unless expressly stated otherwise, the fees and costs disclosed in this Guide 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. The Adviser Service Fee is disclosed inclusive of any applicable GST.

Tax information

Information about taxes is set out in the section '**How super is taxed**' in the OneAnswer Frontier Personal Super and Pension **Additional Information Guide**.

Family law fees

Please note, the Trustee may charge for some costs incurred in attending to enquiries and/or other work in relation to family law and superannuation matters. Currently, we do not charge such fees. We will advise you of any change to this position.

Dishonour fee

A fee of $11.76 is charged to your OneAnswer Frontier Personal Super account where any payment made by direct debit is dishonoured (for example, insufficient funds are available in the account debited).

Processing fee

Your financial institution may charge a processing fee each time you make a contribution using the Regular Investment Plan. This amount will vary depending on your financial institution.

Other charges

The Trust Deed of the Retirement Portfolio Service permits the Trustee to be reimbursed from the Fund assets for all costs, charges, expenses and outgoings, government charges and levies reasonably and properly incurred by the Trustee in connection with the performance of its duties or the exercise of its rights, powers, administration or termination of the Fund.

Payments from underlying fund managers and related parties

The Trustee may receive various rebates (including shelf space payments) which may be attributed to your account or offset against expenses you or the Trustee would otherwise incur.

MoneyForLife funds

MoneyForLife investments are closed to new investors. If you have allocated units in MoneyForLife investment funds in a OneAnswer Frontier Personal Super account you may, in certain circumstances and if agreed to by us, be permitted to transfer your holdings in these funds to OneAnswer Frontier Pension.

MoneyForLife Fee

A MoneyForLife fee applies to each MoneyForLife investment fund. These are shown in the table below. This fee is in addition to the Ongoing Fee referred to in the MoneyForLife investment fees and costs in the section below.

MoneyForLife Fee (% p.a.) Investment fund	OneAnswer Frontier Personal Super and Pension (without a reversionary pensioner)	OneAnswer Frontier Pension (with a reversionary pensioner)
MoneyForLife Index Conservative	1.15	1.62
MoneyForLife Index Balanced	1.45	1.92
MoneyForLife Index Moderate	1.29	1.76

MoneyForLife Investment Fees and Costs and Transaction Costs

The table below details the investment related fees and costs specific to the MoneyForLife investment funds.

	Investment Fees and Costs (A)				
Investment fund	Ongoing Fee (% p.a.)	Estimated Other Costs (% p.a.)	Estimated Performance Fees (% p.a.)	Estimated Transaction Costs (% p.a.) (B)	(A) + (B) = (C) Total (% p.a.)
MoneyForLife Index Conservative	0.75	0.00	0.00	0.02	0.77
MoneyForLife Index Balanced	0.85	0.00	0.00	0.03	0.88
MoneyForLife Index Moderate	0.80	0.00	0.00	0.03	0.83

MoneyForLife Transaction Costs

The table below details the transaction costs for the MoneyForLife investment funds. These are reasonable estimated costs for the financial year ended 30 June 2025. It is important to remember that past costs are not a reliable indicator of future costs.

	Transaction Costs		
Investment fund	(D) Estimated Gross Costs (% p.a.)	(E) Estimated Costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
MoneyForLife Index Conservative	0.03	0.01	0.02
MoneyForLife Index Balanced	0.04	0.01	0.03
MoneyForLife Index Moderate	0.03	0.00	0.03

Transaction Costs for each investment fund

The following table lists the transaction costs for each investment fund offered through OneAnswer Frontier Personal Super and Pension. These are reasonable estimated costs for the financial year ended 30 June 2025. It is important to remember that past costs are not a reliable indicator of future costs.

Investment fund*	(D) Estimated Gross Costs (% p.a.)	Transaction Costs (E) Estimated Costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
Multi-manager investment funds			
Investor Profile 2 – Conservative			
MultiSeries 30	0.07	0.02	0.05
OptiMix Australian Fixed Interest	0.04	0.01	0.03
Investor Profile 3 – Moderate			
MultiSeries 50	0.08	0.03	0.05
Investor Profile 4 – Growth			
MultiSeries 70	0.10	0.04	0.06
MultiSeries 90	0.13	0.06	0.07
Investor Profile 5 – High growth			
Australian shares			
OptiMix Australian Shares	0.19	0.02	0.17
Global shares			
OptiMix Global Emerging Markets Shares	0.36	0.04	0.32
OptiMix Global Shares	0.24	0.01	0.23
Property			
OptiMix Property Securities	0.05	0.02	0.03
Single-manager investment funds			
Investor Profile 1 – Defensive			
ANZ Cash Advantage	0.00	0.00	0.00
ANZ Term Deposits	Nil	Nil	Nil
Investor Profile 2 – Conservative			
Kapstream Absolute Return Income	0.02	0.02	0.00
OnePath Conservative Index	0.04	0.01	0.03
OnePath Diversified Bond Index	0.05	0.02	0.03
OnePath Diversified Fixed Interest	0.09	0.05	0.04
Pendal Monthly Income Plus	0.03	0.03	0.00
Perpetual Conservative Growth	0.11	0.04	0.07
Schroder Fixed Income	0.07	0.04	0.03
UBS Diversified Fixed Income	0.01	0.01	0.00
Investor Profile 3 – Moderate			
Ardea Real Outcome	0.38	0.03	0.35
Janus Henderson Diversified Credit	0.00	0.00	0.00
OnePath Balanced Index	0.03	0.00	0.03
Schroder Real Return	0.09	0.06	0.03
T. Rowe Price Dynamic Global Bond^	0.55	0.09	0.46

Investment fund*	(D) Estimated Gross Costs (% p.a.)	Transaction Costs (E) Estimated Costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
Single-manager investment funds (continued)			
Investor Profile 4 – Growth			
Bentham Global Income	0.06	0.06	0.00
BlackRock Diversified ESG Growth	0.13	0.02	0.11
BlackRock Tactical Growth	0.43	0.02	0.41
OnePath Growth Index	0.02	0.00	0.02
Perpetual Balanced Growth	0.14	0.03	0.11
Investor Profile 5 – High growth			
Multi-sector			
OnePath High Growth Index	0.02	0.01	0.01
Australian shares			
Ausbil Australian Emerging Leaders	0.21	0.06	0.15
BlackRock Advantage Australian Equity	0.08	0.03	0.05
Fidelity Australian Equities	0.03	0.03	0.00
First Sentier Imputation	0.10	0.05	0.05
Greencape Broadcap	0.14	0.08	0.06
Investors Mutual Australian Shares	0.07	0.07	0.00
Merlon Australian Share Income	0.14	0.07	0.07
OnePath Australian Shares	0.10	0.02	0.08
OnePath Australian Shares Index	0.00	0.00	0.00
OnePath Blue Chip Imputation	0.16	0.01	0.15
OnePath Emerging Companies	0.03	0.02	0.01
OnePath Geared Australian Shares Index	0.05	0.01	0.04
OnePath Select Leaders	0.14	0.02	0.12
OnePath Sustainable Investments – Australian Shares	0.11	0.03	0.08
Pendal Australian Shares	0.08	0.07	0.01
Pendal Smaller Companies	0.20	0.06	0.14
Perennial Value Shares	0.03	0.03	0.00
Perpetual Australian Shares	0.18	0.02	0.16
Perpetual ESG Australian Share	0.13	0.03	0.10
Schroder Australian Equity	0.03	0.03	0.00

Investment fund*	(D) Estimated Gross Costs (% p.a.)	Transaction Costs (E) Estimated Costs recovered from Buy-Sell Spread (% p.a.)	(F = D – E) Estimated Costs affecting returns (% p.a.)
Single-manager investment funds			
Investor Profile 5 – High growth (continued)			
Global shares			
Altrinsic Global Equities	0.11	0.08	0.03
Antipodes Global Value Fund**	0.13	0.08	0.05
Arrowstreet Global Equity (Hedged)	0.03	0.03	0.00
BlackRock Advantage International Equity	0.08	0.08	0.00
Magellan Global	0.05	0.02	0.03
MFS Global Equity^	0.05	0.03	0.02
OnePath Global Emerging Markets Shares	0.36	0.04	0.32
OnePath Global Shares	0.07	0.01	0.06
OnePath Global Smaller Companies Shares	0.12	0.05	0.07
OnePath International Shares Index	0.01	0.01	0.00
OnePath International Shares Index (Hedged)	0.04	0.01	0.03
T. Rowe Price Global Equity^	0.05	0.05	0.00
Property			
OnePath Australian Property Securities Index	0.01	0.01	0.00
OnePath Global Property Securities Index	0.01	0.01	0.00
OnePath Property Securities	0.07	0.03	0.04
Infrastructure			
ClearBridge Global Infrastructure Value Hedged***	0.12	0.03	0.09
First Sentier Global Listed Infrastructure	0.10	0.03	0.07
OnePath Global Listed Infrastructure Index	0.03	0.03	0.00

* Transaction costs for the MoneyForLife investment funds is on page 16.

^ Costs for this investment option are reasonable estimates from the financial year ending 30 June 2024.

** Previously known as Antipodes Global (Long only).

*** Previously known as ClearBridge RARE Infrastructure Value Hedged.

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