

Additional Investment Form

OneAnswer Personal Super

25 July 2022

OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496 AFSL 238346 RSE L0000673 Retirement Portfolio Service (Fund) ABN 61 808 189 263 RSE R1000986 347 Kent Street, Sydney NSW 2000

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

Did you know that it's faster and more secure completing this request online? Visit onepathsuperinvest.com.au to see all of the online transactions available.

Instructions

- This form should be completed if you wish to make an additional investment into OneAnswer Personal Super and OneAnswer Personal Super //Select.
- Please complete this form in CAPITAL LETTERS using black or blue pen and forward to: OneAnswer, GPO Box 5306, Sydney NSW 2001.
- If you are making an additional investment via BPAY or EFT, you do not need to complete this form.

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



Did you know you can make additional investments via BPAY® or EFT? Please contact Customer Services for further details.

Claiming a tax deduction on amounts transferred from a superannuation account – If you intend to lodge a notification that you will be claiming a tax deduction on a superannuation contribution to be transferred to your OneAnswer Personal Super account, generally you must lodge the notification with your current superannuation provider before you transfer the amount to OneAnswer Personal Super.

If you are transferring from a superannuation fund not administered by OnePath, then you must lodge a Notice of Intent to Claim a Tax Deduction Form with that provider. If you are transferring from a OnePath administered superannuation fund, please obtain the Notice of Intent to Claim a Tax Deduction Form from Customer Services or your financial adviser. **If we do not receive the appropriate notification at the time of your transfer, we will be unable to acknowledge your notice to enable a tax deduction to be claimed.**

Contributions splitting – If you intend to request a contributions split, you must submit a Superannuation Contributions Splitting Application Form prior to rolling out of your existing fund.

1. Member details

1. Member actuns						
Member number						
Title	Mr	Mrs	Ms	Miss	Dr	Other
Surname						
Given name(s) (including middle name)						
Date of birth (dd/mm/yyyy)	/ /		Contact phone			

2. Payment method and contribution details

How would you like to make your investment? Note: Contributions by credit card are not accepted

Cheque – please make payable to 'OnePath Custodians – <customer name=""><member (if="" known)="" number="">'</member></customer>	Direct Debit – please complete section 4
Rollover – please complete section 3	This investment is a result of a contributions split from my spouse.

1 of 10

Contribution type

Please complete contribution type below for contributions via cheque or direct debit. There are rules on who can make contributions and when. For further information, refer to the OneAnswer Personal Super and Pension PDS. If any of your contributions are as a result of the sale of small business assets qualifying for CGT concessions, a payment for personal injury, a foreign superannuation fund transfer, an eligible downsizer contribution or re-contribution of COVID-19 early release amounts, your must submit the appropriate ATO election form available from ato.gov.au with this form. SuperStream Compliance – Employers must make employer contributions (Superannuation Guarantee, Salary Sacrifice and Employer Additional) using a SuperStream compliant method.

Personal contributions	\$, 🗌		. 🗌	
Spouse contributions	\$, 🗌			

3. Rollover details

Please note that transfer amount(s) indicated below are indicative only. If required, we will contact your financial adviser to determine the exact transfer amount(s), tax-free and taxable components and other applicable information at the relevant time.

Transfers from non-OnePath administered products only – please also complete the Superannuation Transfer Form.

Rollover 1			
Estimated amount \$	Name of institution		
Rollover 2			
Estimated amount \$	Name of institution		
Rollover 3			
Estimated amount \$	Name of institution		
Transfers from OnePath administered products only			
Are you claiming a tax deduction on contributions made to C transferred to OneAnswer Personal Super?	DnePath administered products to	be	Yes No
If you answered Yes, you must submit a Notice of Intent to Claim	a Tax Deduction before we can proce	ed with the transfer.	
Member number Partial Image: Straight of the str	transfer amount , , , , , , , , , , , , , , , , , , ,	Tick if full transfer or	
Seamless transfers from OneAnswer accounts (no buy/sell sp	oreads)		

A seamless transfer (no buy/sell spreads) can occur if you are transferring the same funds (and allocations for full transfers) from OneAnswer,

ANZ OneAnswer or OptiMix superannuation and pension accounts.

- Full seamless transfer Do not complete investment details in section 6
- Partial seamless transfer Funds will be deducted as per the investment instructions supplied in section 6

4. Direct Debit Request

Complete this section only if making an additional contribution by direct debit. Contributions by credit card are not accepted.

Name of financial institution	
Branch	Mr Mrs Ms Miss Dr Other
Account holder's name	
BSB number	Account number
Amount to be deducted	\$,,

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

I/We request and advise OnePath Custodians Pty Limited (User ID number: 219412) to debit my/our nominated account in terms of the payment arrangement made between us.

I/We acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement on page 9 and I/we agree to be bound by, authorise and acknowledge such terms.

I/We understand that where a regular deduction is dishonoured, a dishonour fee of \$11.76 is charged and that a processing fee may be charged by my/our financial institution each time a contribution is made.

Name of account holder A

Signature of account holder A (sign clearly within box)	×	Date (dd/mm/yyyy)
Name of account holder	3	
Signature of		

Note: If the nominated account above is transferred, closed or the account details have changed, please complete a Change of Details Form and advise us 14 days before the direct debit date.

5. Auto-rebalance plan

If you invest into an investment fund that is not within your auto-rebalance profile, we will cancel the auto-rebalance plan on your account. The auto-rebalance plan cannot be used in conjunction with the Dollar Cost Averaging Plan. ANZ Term Deposits and MoneyForLife investment funds are not included in your auto-rebalance profile.

Please select one option below.

I would like this additional investment to be made as per my nominated auto-rebalance profile.	
Additional investment amount \$	7).

I would like to nominate the additional investment amount per investment fund. Please provide the investment amount(s) for each selected investment fund in section 6.

6. Investment details

Investment fund	Investment amount
Multi-manager investment funds	
Investor Profile 2 – Conservative	
OnePath Capital Stable (CSSN, CSSH) ⁵⁵	\$, or %
OptiMix Australian Fixed Interest (OFXI, OFXH)	
OptiMix Conservative (OCSI, OCSH)	\$, or%
Investor Profile 3 – Moderate	
OnePath Balanced (PESK, PESH) ⁵⁵	\$, or %
OptiMix Moderate (OMXI, OMXH)	\$,, or%
Investor Profile 4 – Growth	
OnePath Active Growth (AGSI, AGSH) ⁵⁵	\$, or %
OnePath Managed Growth (DISN, DISH) ⁵⁵	\$, or %
OptiMix Balanced (OBSI, OBSH)	\$, or %
OptiMix Growth (OGSI, OGSH)	\$, or %
OptiMix Growth (OGSI, OGSH)	\$, or %

Investment fund	Investment amount
Investor Profile 5 – High growth	
Multi-sector	
OnePath High Growth (HGSI, HGSH)	\$, or %
OptiMix High Growth (OHSI, OHSH)	\$,,, or%
Australian shares OptiMix Australian Shares (OEXI, OEXH)	\$ or %
Global shares	
OptiMix Global Emerging Markets Shares (BE20, BN20)	\$, or %
OptiMix Global Shares (OIXI, OIXH)	\$, or%
Property	
OptiMix Property Securities (OPXI, OPXH)	\$,, or%
ANZ Term Deposits	
Investor Profile 1 – Defensive ANZ Term Deposit – 3 months [†] (TS01, TS07)	\$, , , or %
ANZ Term Deposit – 6 months [†] (TS02, TS08)	\$
ANZ Term Deposit -12 months [†] (TS03, TS09)	\$
ANZ Term Deposit – 2 years † (TS04, TS10)	\$
ANZ Term Deposit – 3 years $(TS05, TS11)$	\$
ANZ Term Deposit – 5 years [†] (TS06, TS12)	\$
Single Manager Investment Funds	Ş ,
Investor Profile 1 – Defensive	
ANZ Cash Advantage (BE33, BN33)	\$, or %
Investor Profile 2 – Conservative	
Kapstream Absolute Return Income (BE08, BN08)	\$ %
OnePath Conservative Index (BE45, BN45)	\$ %
OnePath Diversified Bond Index (BE31, BN31)	\$, or %
OnePath Diversified Fixed Interest (AFSK, AFSH)	\$, or %
Pendal Monthly Income Plus (BE21, BN21)	\$
Perpetual Conservative Growth (GPXI, GPXH)	\$
Schroder Fixed Income (BE55, BN55)	\$
UBS Diversified Fixed Income (UFXI, UFXH)	\$
Investor Profile 3 – Moderate	
Ardea Real Outcome (BE28, BN28)	\$, , or %
First Sentier Global Credit Income (BE04, BN04)	\$
OnePath Balanced Index (BE46, BN46)	\$
Schroder Real Return (FSXI, FSXH)	\$
T. Rowe Price Dynamic Global Bond (BE60, BN60)	\$
UBS Defensive (UDXI, UDXH)	
Investor Profile 4 – Growth	· · · · · · · · · · · · · · · · · · ·
Bentham Global Income (BE05, BN05)	\$, or %
BlackRock Diversified ESG Growth (IBXI, IBXH)	\$
BlackRock Tactical Growth (LBXI, LBXH)	\$
OnePath Alternatives Growth (BE19, BN19)	\$, or %

Investment fund	Investment amount
Investor Profile 4 – Growth (cont.)	
OnePath Growth Index (BE47, BN47)	\$,
OnePath Tax Effective Income (TESI, TESH)	\$ %
Perpetual Balanced Growth (PBXI, PBXH)	\$ %
Schroder Strategic Growth (BSXI, BSXH)	\$
UBS Balanced (UBXI, UBXH)	\$
Investor Profile 5 – High growth	
Multi-sector	
OnePath High Growth Index (BE48, BN48) Australian shares	\$, or%
Ausbil Australian Emerging Leaders (BE02, BN02)	\$ %
Bennelong Australian Equities (BE36, BN36)	\$ %
BlackRock Advantage Australian Equity (BGXI, BGXH)	\$
Fidelity Australian Equities (BE27, BN27)	\$
First Sentier Imputation (IFXI, IFXH)	\$
Greencape Broadcap (BE59, BN59)	\$ %
Investors Mutual Australian Shares (EIXI, EIXH)	\$
Merlon Australian Share Income (BE22, BN22)	\$
Nikko AM Australian Shares (BE56, BN56)	\$
OnePath Australian Shares (AESK, AESH)	\$
OnePath Australian Shares Index (BE09, BN09)	\$
OnePath Blue Chip Imputation (BLSI, BLSH)	\$
OnePath Emerging Companies (ECSD, ECSH)	\$
OnePath Geared Australian Shares Index (BE15, BN15)	
OnePath Select Leaders (CESI, CESH)	\$
OnePath Sustainable Investments – Australian Shares (DSSI, DSSH)	\$
Pendal Australian Shares (BE26, BN26)	\$, or %
Pendal Smaller Companies (BTXI, BTXH)	\$ or
Perennial Value Shares (OOXI, OOXH)	\$, or %
Perpetual Australian Shares (PPXI, PPXH)	
Perpetual Ethical SRI (BE25, BN25)	
Schroder Australian Equity (ESXI, ESXH)	\$, or%
Global shares Altrinsic Global Equities (BE68, BN68)	\$
Antipodes Global (Long only) (JASI, JASH)	\$
Arrowstreet Global Equity (Hedged) (AAXI, AAXH)	\$
BlackRock Advantage International Equity (BE12, BN12)	\$
Magellan Global (FPXI, FPXH)	\$
MFS Global Equity (BE14, BN14)	
OnePath Global Emerging Markets Shares (AASC, AASH)	
OnePath Global Shares (ISSJ, ISSH)	\$
OnePath Global Smaller Companies Shares (OSCI, OSCH)	\$, or%

Investment fund	Investment amount
Global shares (cont.)	
OnePath International Shares Index (NASI, NASH)	\$, or %
OnePath International Shares Index (Hedged) (BE10, BN10)	\$, or %
Pendal Core Hedged Global Shares (ICXI, ICXH)	\$, or %
Platinum Asia (BE54, BN54)	\$, or %
Platinum International (BE13, BN13)	\$, or %
Stewart Investors WorldWide Sustainability (BE24, BN24)	\$, or %
T. Rowe Price Global Equity (BE30, BN30)	\$, or %
Walter Scott Global Equity (Hedged) (BE57, BN57)	\$, or%
Property	
OnePath Australian Property Securities Index (BE11, BN11)	\$, or%
OnePath Global Property Securities Index (BE18, BN18)	\$, or%
OnePath Property Securities (DPSJ, DPSH)	\$, or%
Infrastructure	
ClearBridge RARE Infrastructure Value Hedged (BE29, BN29)	\$,,, or%
First Sentier Global Listed Infrastructure (BE58, BN58)	\$, or %
Closed funds	
AMP Capital Equity [#] (AMXI, AMXH)	\$ or %
MoneyForLife Index Conservative ^{^^} (BE39, BN39)	\$
MoneyForLife Index Balanced ^{^^} (BE41, BN41)	\$
MoneyForLife Index Moderate ^{^^} (BE40, BN40)	\$
SG Hiscock Property [^] (PSXI, PSXH)	\$
Total	\$, _ , , _ , , _ , , _ , , _ , , _ , , _ , , _ , , _ , , _ , , , _ ,

Note: The terms and conditions for your new investment fund(s) may be different to your previous investment. Our current OneAnswer Personal Super and Pension Product Disclosure Statement (PDS) provides details of the current terms and conditions. Where you do not nominate an investment fund(s), additional investments will be allocated to investment funds according to your most recent instruction, or your auto-rebalance profile where you have selected this facility.

+ If a switch or additional investment is made into an ANZ Term Deposit for the same term as an ANZ Term Deposit that is already held, then a new ANZ Term Deposit will be established. The prevailing interest rate at the time of the switch or additional investment will apply.

This fund is not available to members who joined after 14 June 2009.

^ This fund is not available to members who joined after 18 September 2017.

^^MoneyForLife investment funds are not available to members not already invested in these funds.

7. Adviser Service Fee (ASF)

The amounts nominated below is what will be deducted from your account and are inclusive of any applicable GST. These are paid by

OnePath Custodians under a	separate contractual agreement OnePath Custodians has with your find	ancial adviser's licensee.	
One-off Adviser Service Fee			
Pay a one-off ASF of	%* or \$,,		
To have the ASF deducted fro	om a single fund, write the fund name here [†]		
Please select the services being	ng provided:		
Review of your account	Contribution strategy		
Strategic superannuation	n advice Insurance in superannuation strategy		
Investment advice on yo	wur account Withdrawal advice		
If a percentage one-off fee is	selected:		
Your adviser has estimated a f	ee of \$, based on your account balance applied a	gainst the percentage entered above.	
+ If an investment fund is not nominate	ased ASF if the balance is funded from borrowed money. ed, the ASF will be deducted across all your investment funds, except for MoneyForLife investmess and the second s cannot be deducted from ANZ Term Deposits.	ent funds unless they are the only investment funds	
Adviser Service Fee declara	tion (Member)		
By signing below, I:			
•	ominated will be deducted from my account balance as directed by rec rcentage, I understand that it will be calculated on my total account ba	u	
confirm that any ASF nomi	confirm that any ASF nominated is solely for advice in relation to my interest in the Fund and is not part of an early release scheme		
	is nominated as a percentage no part of the account balance is funded	l from borrowed money	
 understand the ASF nomin 	ated is negotiable with my financial adviser		
 understand my consent for 	r a one-off ASF can be revoked at any time before the one-off fee is pai	d	
	s required to obtain your specific written consent before a fee for finan	cial advice can be deducted from your	
account. You are not under	r any obligation to consent to the fee being deducted.		
Signature of member	×		
(sign clearly within box)		Date (dd/mm/yyyy)	
Adviser Service Fee declara	ation (financial advisers only)		
Only to be completed by fina	ncial advisers where an ASF is nominated.		
By signing below, I confirm a	nd declare that the ASF nominated:		
 is solely for advice in relation 	on to the member's interest in the Fund		
 is not part of an early relea 	se scheme		
	ensurate with the type and scope of the advice being provided.		
I have specifically drawn the a fees for them.	applicant's attention to any ASFs nominated above and I have explaine	d the implications and the effect of these	
Signature of financial advise	er 🗶		
(sign clearly within box)		Date (dd/mm/yyyy) / /	
Adviser name			
Licensee name			
Licensee name Phone Business	Mobile		
	Mobile		

8. Declaration and signature

Please ensure that you have read the entire disclosure document(s) that you received when you applied for ANZ OneAnswer Personal Super and any subsequent updates.

By completing this form, I:

- acknowledge that there is incorporated material about this product, which forms part of the PDS, in the Fees Guide, Investment Funds Guide, Buy-Sell Spread Guide, OneAnswer Hedge Funds Guide and Additional Information Guide which may assist me in making my investment decision
- authorise the collection, use, storage and disclosure of my personal information (including where authorised and required, health and other sensitive information) as described in ANZ's Privacy Policy which is available at anz.com/privacy and OnePath Custodians' Privacy Policy which is available at onepathsuperinvest.com.au/about-us/privacy-policy. If I have provided information about another person in this application, I declare that I have the permission of that person to do so. I understand that ANZ and OnePath Custodians require me to inform the person concerned that I have done so and direct them to the relevant Privacy Policies so they may understand the manner in which their personal information may be used and disclosed by ANZ and OnePath Custodians
- authorise OnePath Custodians, or a third party engaged by OnePath (or Custodians (or a related group company) to provide administration services relating to this product, using and sharing (but only as necessary) my Tax File Number with authorised recipients and approved recipients to provide services (including account consolidation if I have requested it) and products to me
- acknowledge that OnePath Custodians or its related group companies do not guarantee the repayment of capital, the performance of, or any
 rate of return of an investment in the Fund. I further acknowledge that my investment is subject to investment risk, including possible
 repayment delays and loss of income and principal invested
- acknowledge that I am not aware and have no reason to suspect that my investment is derived from, related to or used to fund money
 laundering, terrorism financing and other similar activities and my instructions related to my investment will not result in OnePath
 Custodians or any of its related group of companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Custodians or its related group companies may be required to pass on my personal information about my
 investment to the relevant authority in compliance with the Anti-Money laundering and Counter-Terrorism Financing Act 2006 (Cth) and
 OnePath Custodians or its related group companies can delay or decline to process a transaction and report it to the relevant regulatory
 authority if OnePath Custodians or its related group companies are required to do so under the law
- authorise OnePath Custodians, and its related companies to use my personal information to send me information about their products or services from time to time. I also authorise OnePath Custodians to disclose my personal information to organisations in an arrangement or alliance with OnePath Custodians or its related companies, to share information for marketing purposes and to enable those alliance partners to send me information about their products and services. I understand that I may phone 133 665 to advise that I do not want my personal information used or disclosed by OnePath Custodians, its related companies or alliance partners for marketing purposes
- authorise my financial adviser to receive and access my personal information for the purposes of managing my investment and to use the InvestmentLink service and/or the online service. Where there is any change relating to my financial adviser, I will notify you of the change in writing
- acknowledge that the performance of any investment fund is not guaranteed by OnePath Custodians or any other person, unless otherwise stated
- declare, in the case of contributions, that I have read and understood the contribution eligibility rules in the PDS and any subsequent updates and that I am eligible to make, or have contributions made, for my benefit and will notify OnePath Custodians if I am no longer eligible
- declare that in the case of transfers, I am aware I may ask my superannuation provider for information about any fees or charges that may
 apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- acknowledge that for transactions by direct debit, the unit price will be the one determined on the day funds are received in our bank account
- declare that in the case of transfers, I am aware I may ask my superannuation provider for information about any fees or charges that may
 apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- confirm that I have read and agree to the above declarations and the terms, conditions and acknowledgements in my PDS and any
 subsequent updates and agree to the provisions of the Trust Deed and rules of the Retirement Portfolio Service (Fund)
- · declare that the statements made in this form are true and correct.

Signature of member (sign clearly within box)

X			
^	Date (dd/mm/yyyy)	/	/
	(,, , , , , , , , , , , , , , , ,		



Direct Debit Request Service Agreement

OneAnswer Personal Super

25 July 2022

OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496 AFSL 238346 RSE L0000673 Retirement Portfolio Service (Fund) ABN 61 808 189 263 RSE R1000986 347 Kent Street, Sydney NSW 2000

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

Please keep this document in a safe place.

Our commitment to you

Drawing arrangements

- Where the due date falls on a non-business day, we will draw the amount on the next business day.
- We will not change any details of drawings arrangements without giving you at least fourteen (14) days written notice.
- We reserve the right to cancel the OnePath Custodians Pty Limited drawing arrangements if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternate payment method.
- We will keep all information pertaining to your nominated account at the financial institution, private and confidential unless otherwise required by the Bulk Electronic Clearing System (BECS) rules. You acknowledge that we may be required to disclose details of your direct debit request to our sponsor bank to assist with the checking of any incorrect or wrongful debits to your nominated account.
- We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

Your rights

- You may terminate the OnePath Custodians Pty Limited drawing arrangements at any time by giving written notice directly to us, or through your nominated financial institution. Notice given to us should be received by us at least 14 days prior to the due date.
- You may stop payment of a drawing under OnePath Custodians Pty Limited arrangement by giving written notice directly to us, or through your nominated financial institution. Notice given to us should be received by us at least 14 days prior to the due date.
- You may request change to the drawing amount and/or frequency of OnePath Custodians Pty Limited drawings by contacting us and advising your requirements no less than 14 days prior to the due date.
- Where you consider that a drawing has been initiated incorrectly (outside the OnePath Custodians Pty Limited arrangements), you should notify us directly as soon as possible so that we can resolve your query. Alternatively you can take it up directly with your financial institution.
 - If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
 - If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

Your commitment to us

Your responsibilities

- You should check:
 - with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions
 - your account details which you have provided to us are correct by checking them against a recent account statement
 - with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
- It is your responsibility to ensure that sufficient funds are available in the nominated account to allow a debit payment to be made in accordance with the Direct Debit Request. If there are insufficient funds in your account to meet a debit payment:
 - a) You may be charged a fee and/or interest by your financial institution
 - b) You may also incur fees or charges imposed or incurred by us; and
 - c) You may arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based.
- It is your responsibility to advise us if the account nominated by you to receive the OnePath Custodians Pty Limited drawings is transferred or closed.
- It is your responsibility to arrange with us a suitable alternative payment method if you wish to cancel the OnePath Custodians Pty Limited drawing.