

ONEANSWER FRONTIER PERSONAL SUPER AND PENSION – REFERENCES TO ONECARE SUPER

Product Disclosure Statement (PDS) Update | 1 October 2025

This PDS Update amends the following documents issued on 1 December 2024:

- OneAnswer Frontier Personal Super and Pension PDS
- OneAnswer Frontier Personal Super and Pension Fees Guide
- OneAnswer Frontier Personal Super and Pension Additional Information Guide
- OneAnswer Investment Funds Guide
- Other Information (this document provides other information that does not form part of the PDS dated 1 December 2024)

This notice provides important information for new members that join OneAnswer Frontier Personal Super and Pension.

WHAT ARE THE CHANGES?

The OneAnswer disclosure documents are being updated to remove all references to OneCare Super within these documents.

CHANGES TO PDS DOCUMENTS

OneAnswer Frontier Personal Super and Pension PDS

Page	Change
2	<p>The following text is removed</p> <p>Zurich Australia Limited (Zurich) ABN 92 000 010 195, AFSL 232510 is the insurer for OneCare Super. OneCare Super is a superannuation product issued by OnePath Custodians as trustee of the Fund. When you join OneCare Super, OnePath Custodians contracts with Zurich to provide the insured benefits.</p> <p>Zurich is a company within the Zurich Financial Services Australia Group. Zurich and OnePath Custodians are not related bodies corporate.</p>
2	<p>The following text is removed</p> <p>Protection for those closest to you by packaging insurance cover within super and paying for Life and/or Total and Permanent Disablement (TPD), Income Secure and Extra Care cover offered through OneCare Super from your OneAnswer Frontier Personal Super account. If you choose to SuperLink TPD cover you can maintain the benefits of holding cover inside super whilst accessing more benefits and features that sit outside super.</p>



The following text is removed

9. ADDITIONAL INFORMATION

Benefits of OneCare Super cover

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

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

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

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

OneAnswer Frontier Personal Super and Pension Fees Guide

Page	Change
2	<p>The following text is removed</p> <p>Zurich Australia Limited (Zurich) ABN 92 000 010 195, AFSL 232510 is the insurer for OneCare Super. OneCare Super is a superannuation product issued by OnePath Custodians as trustee of the Fund. When you join OneCare Super, OnePath Custodians contracts with Zurich to provide the insured benefits.</p> <p>Zurich is a company within the Zurich Financial Services Australia Group. Zurich and OnePath Custodians are not related bodies corporate.</p>
2	<p>The following text is removed and replaced with the text below.</p> <p>Previous text</p> <p>Zurich Australia Limited issues a policy to the Trustee for the income for life guarantee in relation to the MoneyForLife investment funds.</p> <p>New text</p> <p>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.</p>
2	<p>The following text is inserted as a new paragraph after the following sentence.</p> <p>Sentence</p> <p>Zurich is required to conduct its business in accordance with the law and give priority to the interests of policy holders, invest all 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.</p> <p>New text</p> <p>Zurich is a company within the Zurich Financial Services Australia Group. Zurich and OnePath Custodians are not related bodies corporate.</p>
3	<p>The following text is removed and replaced with the text below.</p> <p>Previous text</p> <p>Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.</p> <p>New text</p> <p>Other fees, such as activity fees and advice fees for personal advice, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry fees and exit fees cannot be charged.</p>
3	<p>The following text is removed.</p> <p>Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.</p>

6 **The 'Insurance Fee' row and all content within the row is removed.**

7 **The following text removed and replaced with the text below.**

Previous text

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 or any insurance fees deducted from your account, 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.

New text

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.

15 **The following text is removed**

Insurance Fees

For more information on the cost of insurance offered through OneCare Super refer to the OneCare Super PDS which is available at onpathsUPERinvest.com.au/forms-and-brochures, from your financial adviser or by contacting Customer Services.

OneAnswer Frontier Personal Super and Pension Additional Information Guide

Page	Change
2	<p>The following text is removed</p> <p>Zurich Australia limited (Zurich) ABN 92 000 010 195, AFSL 232510 is the insurer for OneCare Super. OneCare Super is a superannuation product issued by OnePath Custodians as trustee of the Fund. When you join OneCare Super, OnePath Custodians contracts with Zurich to provide the insured benefits.</p> <p>Zurich is a company within the Zurich Financial Services Australia Group. Zurich and OnePath Custodians are not related bodies corporate.</p>
7	<p>The following text is removed</p> <ul style="list-style-type: none">access to comprehensive and tax effective Life, Total and Permanent Disablement (TPD), Income Secure and Extra Care Cover within OneCare Super with insurance fees paid from OneAnswer Frontier Personal Super
7	<p>The following text is removed</p> <ul style="list-style-type: none">want to tax effectively pay for insurance cover from your superannuation investment
8	<p>The following text is removed</p> <p>Insurance cover to suit your needs</p> <p>Convenient insurance cover</p>

A choice of Life, Total and Permanent Disablement (TPD), Income Secure and Extra Care Cover offered through OneCare Super and have your insurance fees paid from your OneAnswer Frontier Personal Super account. Please refer to the OneCare Super Product Disclosure Statement and Target Market Determination for further information on the cover available and the insurance fees payable, which is available at onepathsuperinvest.com.au/forms-and-brochures, from your financial adviser or by contacting Customer Services. You should consider the OneCare Super Product Disclosure Statement in deciding whether to acquire, or to continue to hold, the product. Alternatively, you can instruct us to process a regular rollover to pay insurance premiums to other insurance providers.

10

The following text is removed and replaced with the text below.

Previous text

Insurance options tailored to suit your lifestyle

Help provide for those closest to you by tax effectively packaging insurance cover with your superannuation.

Insurance is available through OneCare Super. Alternatively, you can instruct us to process a regular rollover to pay insurance premiums to other insurance providers. OneCare Super can provide Life, TPD, Income Secure and Extra Care Cover. Insurance fees can be directly transferred from your OneAnswer Frontier Personal Super account. For further information on the cover available and the insurance fees payable, please refer to the OneCare Super Product Disclosure Statement (PDS) and Target Market Determination, which are available at onepathsuperinvest.com.au/forms-and-brochures, from your financial adviser or by contacting Customer Services.

You should read the PDS and Target Market Determination before deciding whether to acquire or continue to hold cover through OneCare Super. The information in respect of OneCare Super has been prepared without taking into account your personal objectives, financial situation or needs and you should consider its appropriateness with regard to these factors before acting on it. It is important that you read the separate OneCare Super PDS and Target Market Determination carefully before deciding to apply for insurance cover. The OneCare Super PDS and Target Market Determination will help you to properly understand the features and benefits available, the costs and when an insurance benefit is payable. It also sets out in more detail the circumstances in which the various insurance benefits become payable, the exclusions that apply to those benefits, and explains the times at which insurance cover commences and when it ceases.

New text

Paying for insurance through OneAnswer Frontier Personal Super

Insurance cover is not available directly through OneAnswer Frontier Personal Super. However, there may be risk-only insurance products suitable for you that can be paid for using your OneAnswer Frontier Personal Super account.

It is important that you speak to your financial adviser about whether this option is suitable for your financial circumstances.

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The following text is removed

If you have insurance cover it is important that you leave sufficient funds in your superannuation account to pay for the insurance fees to ensure insurance cover continues.

16 **The following text is removed and replaced with the text below**

Previous text

Nominating a beneficiary

In the event of your death, the Trustee may determine to pay your account balance plus any insurance benefit paid by the Insurer to your nominated beneficiary and you may nominate your dependant(s) or legal personal representative* (estate) or a combination of both.

New text

Nominating a beneficiary

In the event of your death, the Trustee may determine to pay your account balance to your nominated beneficiary, and you may nominate your dependant(s) or legal personal representative* (estate) or a combination of both.

18 **The following text is removed and replaced with the text below**

Previous text

- we'll switch off any Adviser Service Fees being paid to your adviser. We'll continue to charge all other fees and costs until your death benefit is paid to your estate and/or beneficiaries. All Adviser Service Fees and any insurance fees deducted from your account from the date of death will be refunded.

New text

- we'll switch off any Adviser Service Fees being paid to your adviser. We'll continue to charge all other fees and costs until your death benefit is paid to your estate and/or beneficiaries. All Adviser Service Fees deducted from your account from the date of death will be refunded.

29 **The following text is removed**

- you may not be able to continue your membership if only insurance cover is held, i.e. without an account balance

29 **The following text is removed**

Generally, where life insurance cover was in force at the date of death, the benefit may also include a taxable component which will be taxed at a maximum rate of 32% for the untaxed element (including Medicare Levy of 2%).

OneAnswer Investment Funds Guide

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The following text is removed and replaced with the text below

Previous text

Holding another investment fund will ensure that there are sufficient funds outside of ANZ Term Deposits to pay for deductions that may be applicable to your OneAnswer account. For example, these may include adviser service fees, other fees and charges, insurance premiums, pension payments or taxes.

New text

Holding another investment fund will ensure that there are sufficient funds outside of ANZ Term Deposits to pay for deductions that may be applicable to your OneAnswer account. For example, these may include adviser service fees, other fees and charges, pension payments or taxes.

Page	Change
65	<p>The following text is removed and replaced with the text below</p> <p>Previous text</p> <p>Furthermore, any fees (including fees for advice), charges, insurance premiums and pension payments (if applicable) must be paid from the other investment funds held in your OneAnswer account.</p> <p>New text</p> <p>Furthermore, any fees (including fees for advice), charges and pension payments (if applicable) must be paid from the other investment funds held in your OneAnswer account.</p>

Other Information (does not form part of the PDS)

Page	Change
35	<p>The following text is removed</p> <p>your account has no insurance cover.</p>
35	<p>The following text is removed and replaced with the text below</p> <p>Previous text</p> <p>If your account does become 'lost' and paid to the ATO you will lose any insurance associated with the account and you will need to contact the ATO about payment options.</p> <p>New text</p> <p>If your account does become 'lost' and paid to the ATO you need to contact the ATO about payment options.</p>
35	<p>The following text is removed</p> <p>any insurance cover you had as part of OneAnswer Frontier Personal Super will cease.</p>
36	<p>The following text is removed</p> <p>organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)</p>
36	<p>The following text is removed and replaced with the text below</p> <p>Previous text</p> <p>In order to issue and undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties including Zurich.</p> <p>New text</p> <p>In order to issue and undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.</p>

ANY QUESTIONS?

If you have any questions, please:

- speak with your financial adviser
- call Customer Services on **133 665** weekdays 8.30am to 6.30pm (AEST/AEDT)
- email client@onepathsuperinvest.com.au

This notice is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and issuer of OneAnswer Frontier Personal Super and Pension which is part of the RPS.

The information is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial product(s) mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the product(s). Target Market Determinations (TMDs) where required for relevant products have to be available for consideration by distributors/members/investors. A copy of the PDS (or other disclosure documents) and TMD (where relevant) are available upon request by calling 133 665 or by searching for the applicable product at www.onepathsuperinvest.com.au

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