

PDS AND IDPS GUIDE REISSUES

FROM 1 FEBRUARY 2020

With the ownership change to IOOF for ANZ's superannuation and investment business, we will reissue Product Disclosure Statements (PDSs) and Investor Directed Portfolio Service (IDPS) Guides. New PDSs and IDPS Guides will be available to order and download from 1 February 2020.

The relevant products are:

- OneAnswer Frontier Personal Super and Pension
- OneAnswer Frontier Investment Portfolio
- OneAnswer Investment Portfolio (including //Select)*
- OneCare Super
- ANZ Wholesale Investment Trusts
- OnePath and OptiMix Wholesale Investment Trusts
- ANZ Smart Choice Super and Pension
- ANZ Smart Choice Super for employers and their employees
- ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees
- Grow Wrap Super and Pension Service
- Grow Wrap Investment Service
- Dominion Superannuation Master Trust
- Dominion Portfolio Service
- Matrix Superannuation Master Trust
- Matrix Portfolio Service
- Mentor Superannuation Master Trust
- Mentor Portfolio Service
- Wealthtrac Superannuation Master Trust
- Wealthtrac Portfolio Service

* For additional investments only

For OneAnswer products, under usual PDS reissue 'grace period' rules, we will accept applications received on the Application forms attached to the previous PDS for a short period after the 1 February 2020 reissue date.

Acceptance of OneAnswer Frontier applications from 1 February 2020

For OneAnswer Frontier products, we will accept new application forms from PDSs dated 14 December 2019, where the signature is dated before 1 February 2020, until 5pm (AEST) on 21 February 2020. However, applications with outstanding items as at this date or allocations to closed investment options, will be returned.

After 21 February 2020, we will not process applications on any outdated OneAnswer Frontier application form.

Acceptance of OneCare Super applications after 31 January 2020

We will accept paper application forms (dated 30 November 2019) from the OneCare PDS (dated 13 April 2019) and the OneCare SPDS (dated 30 November 2019), where the signature is dated before 1 February 2020, and received by us by 28 February 2020.

For OneCare Express applications, we will accept applications with a status of either 'submitted' or 'pending submission' before 8pm (AEST) on 31 January 2020. Applications with a 'pending submission' greater than 2 weeks will not be accepted and will need to be resubmitted.

The information contained in this document is current as at January 2020 and may be subject to change. Updated information will be available free of charge by contacting Adviser Services on 1800 804 768, weekdays between 8.30am and 6.30pm (AEST). OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) is the issuer of the OneAnswer, ANZ, OnePath and OptiMix Investment products. OnePath Custodians (ABN 12 008 508 496, AFSL 238346, RSE L0000673) is the issuer of the OneAnswer and ANZ superannuation and pension products, Grow Wrap products and OneCare Super. Oasis Fund Management (ABN 38 106 045 050, AFSL 274331, RSE L0001755) is the issuer of the Dominion, Matrix and Mentor Wrap products. Neither the issuers, nor any of their other related or associated companies, guarantee the repayment of capital, the performance of, or any rate of return of an investment with them. An investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

The information provided is for the use of financial advisers only, is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acting on this information, an investor should consider the appropriateness of the information, having regard to their needs, financial circumstances and objectives. An investor should read the relevant PDS or IDPS Guide available at onepath.com.au/superandinvestments, anz.com, oasis.wrapinvest.com.au/wealth/access/oasis or onepath.com.au/insurance and consider whether a particular product is right for them before making a decision to acquire or continue to hold the product.