

END OF FINANCIAL YEAR 2026 – STATEMENT AVAILABILITY

1 July 2026

End of financial year statements for most members and investors will be available to securely view and download online from mid August 2026.

For OneAnswer superannuation, pension and investment portfolio statements, the following pages cover some Additional Information that may be helpful when reading your statement.

HOW CAN 2026 ANNUAL STATEMENTS BE VIEWED ONLINE?

Visit www.onepathsuperinvest.com.au, go to 'Customer login' and access your account using your unique Online User ID and password. You would've received your Online User ID via email when you registered for online access. If you've forgotten your ID or have trouble locating it, please call us and we will help you get back online.

WHEN WILL YOU RECEIVE YOUR 2026 ANNUAL STATEMENT?

Hardcopy statements will be progressively mailed to members and investors from late July through August 2026 who have opted out of electronic communications.

MAILING DATES

The expected mailing dates are outlined below. We will keep you informed of any changes as they occur.

Product	Section 290-170 Notice	PAYG Payment Summary	Statement Mailing dates
OneAnswer Frontier Personal Super	Mid-July	N/A	Mid to late August
OneAnswer Frontier Pension OneAnswer Term Allocated Pension OptiMix Term Allocated Pension	N/A	Before 14 July	Mid to late August
OneAnswer Frontier Investment Portfolio OneAnswer Investment Portfolio OptiMix Trusts	N/A	N/A	Quarterly statements: early August Tax Statements: mid to late August Quarterly Statements: early August Tax Statements: mid to late August
OnePath Allocated Annuity	N/A	N/A	Mid to late August
OnePath Deferred Annuity	N/A	N/A	Mid to late August
OnePath Investment Savings Bond	N/A	N/A	Mid to late August
Wholesale Investment Trusts	N/A	N/A	Quarterly Statements: late July Tax Statements: mid to late August

ANY QUESTIONS?

If you have any questions or require further information, please contact Customer Services for the relevant product as set out in the table below:

Product	Phone number	Hours (weekdays AEST/AEDT)
OneAnswer Frontier Personal Super and Pension OptiMix Term Allocated Pension OneAnswer Frontier Investment Portfolio OneAnswer Investment Portfolio OptiMix Trusts OnePath Allocated and Deferred Annuities OnePath Investment Savings Bond	133 665	8.30am – 6.30pm
Wholesale Investment Trusts	1800 031 810	9.00am – 5.00pm

The document is issued by OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) (OPFM) as the issuer of OneAnswer Investment Portfolio (including Frontier), OptiMix Trusts and Wholesale Investment Trusts and 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 the issuer of OneAnswer Frontier Personal Super and Pension, OneAnswer Term Allocated Pension and OptiMix Term Allocated Pension which are part of the RPS. Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510) (ZAL) is the issuer of OnePath Allocated and Deferred Annuities and OnePath Investment Savings Bond.

This information is current as at June 2026 and may be subject to change.

The information in this document 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 products mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold the products. 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 Customer Services or by searching for the applicable product at onepathsuperinvest.com.au/forms-and-brochures.

OPC and OPFM are part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC and OPFM is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of, return of an investment with OPC and OPFM is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

ZAL is a company within the Zurich Financial Services Australia Group of companies comprising Zurich Financial Services Australia Limited ABN 11 008 423 372 and its related bodies corporate. ZAL is not a related body corporate of either OPC or OPFM or any other company in the Insignia Financial Group.

onepathsuperinvest.com.au

OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346
OnePath Funds Management Limited ABN 21 003 002 800 AFSL 238342



ADDITIONAL INFORMATION RELEVANT TO YOUR 30 JUNE 2026 ANNUAL STATEMENT

The below information should be read in conjunction with your Annual Statement.

Changes to your personal circumstances and insurance

Remember to let us know when your personal circumstances change to ensure you're still insured and paying the right insurance fees for your cover.

Even if you continue to pay your insurance fees, a change in your personal circumstances such as retiring permanently from the workforce, or if you permanently depart from Australia, could mean that you're no longer covered.

To advise us of any changes to your circumstances, call Customer Services on 133 665.

Fees and costs deducted from your investment

The fees and costs that are shown under 'Fees and costs deducted from your investment' in your Annual Statement are explained below.

- **Investment Fee/Management Fee/Ongoing Fee** – the cost of managing the investment fund and the underlying fund manager's Investment Management Fee (IMF). The IMF charged by the underlying fund manager includes the fees, charges, and some estimated expense recoveries that relate specifically to the management of each investment fund.

Other investment related costs which include:

- **Performance Fees** – fees that the underlying fund manager are entitled to receive if the underlying investment fund outperforms an agreed investment benchmark.
- **Other Costs** – costs that are incurred by the underlying fund manager. Examples of these costs include expense recoveries and over the counter derivative management costs.
- **Transaction Costs** – costs that are incurred by the underlying fund manager related to the buying and selling of assets. These include costs such as brokerage costs, settlement costs and stamp duty. Transaction costs do not include buy-sell spreads.

Administration fees and costs (under Fees and costs deducted from your investment) – includes any levies and expense recoveries that have been deducted from the assets of each investment fund. This includes the APRA levy charged to all super funds and some of the costs to comply with the Government's superannuation regulatory changes.

Buy-Sell Spread – an additional cost reflected in the daily unit prices of an investment fund that is not charged separately. It is used to allocate the costs of buying and selling assets in an investment fund to those investors who are transacting on that fund rather than to members who are not transacting. As your account is valued at the sell unit price all investments

into an investment fund are reduced by the buy-sell spread at the time of investment.

Buy-sell spreads may change from time to time. Increases (and decreases) may be significant. The latest buy-sell spreads can be found in the Buy-Sell Spread Guide at onepathsuperinvest.com.au/buysellspreads. Where buy-sell spreads are updated post the date of the Buy-Sell Spread Guide the updated buy-sell spreads will be available by visiting onepathsuperinvest.com.au > Performance & updates > Product updates. We may not notify you of changes in advance and you, should check current buy/sell spreads before making any investment decision. If you have any questions about the fees and costs on your statement, please contact Customer Services on 133 655.

KEY DEFINITIONS

Contributions tax

Contributions tax of 15% will apply to any personal contributions for which you claim a tax deduction, contributions made by your employer (including salary sacrifice contributions), or any other concessional contributions which have not previously been subject to tax.

Where an income tax deduction is available under the applicable laws in respect to fees and costs charged and is claimed by the Fund, this benefit will be passed on to you.

You can claim a tax deduction for personal contributions made in the Annual Statement period if we received your 'Notice of intent to claim a tax deduction form' by the relevant date and the notice has been acknowledged by the Trustee.

A 15% tax rate also applies to the untaxed element of a roll-over superannuation benefit and certain foreign super fund transfers. The tax payable is shown on your Annual Statement.

Contributions tax will be deducted after the end of every month. As a result, the component relating to the month ending 30 June will not be deducted from your account until the next financial year. It will not appear on the current financial year's annual statement as a deduction. You can review the tax for a financial year's

contributions in the one statement, as the tax for the final period of the financial year is shown on the next year's statement under the heading 'Payable and Received Amounts.' If you have made a withdrawal during the year, contributions tax will be deducted at the time of withdrawal.

The contributions tax applied may not equal 15% of concessional contributions received, or a positive contributions tax amount may have been applied. This is because when calculating the amount of contributions tax payable, the tax deductions claimed by the Fund on transactions like insurance fees, administration fees and any adviser fees are passed onto the member as a tax benefit. If no

contributions for the year were made, but the insurance and administration fees were paid, this may appear as a positive contributions tax (similar to a tax rebate).

No-TFN Contributions Tax

If you or your employer have not provided us with your TFN, additional tax (No-TFN Contribution tax) may be applied to your concessional contributions. The additional tax is applied at the end of the financial year or on withdrawal from your account. If a valid TFN is provided, No-TFN Contributions tax won't be applied. You may also have any No-TFN Contributions tax applied in the last three financial years refunded to your account as a No-TFN Contributions tax offset.

Additional tax for high income earners

An additional 15% tax (Division 293 tax) may apply to certain concessional contributions if your income for surcharge purposes, plus your low tax contributions for a financial year exceeds \$250,000. For further information, visit ato.gov.au or speak to your financial adviser.

Withdrawal benefit

A withdrawal benefit is the sum you receive if you withdraw your super balance. We're required by law to show what your benefit would be worth at 30 June each year. This doesn't mean you can access your super at that time.

To withdraw your super, you must first meet a 'Condition of release' such as:

- you have reached your preservation age and have permanently retired.
- You have reached age 60 and subsequently ceased a gainful employment relationship.
- you are aged 65 or over.
- you are permanently incapacitated.

For full details of when you can access your super, contact your financial adviser or Customer Services.

Preservation status

Unrestricted Non-Preserved Benefit is the amount of the withdrawal benefit at the close of the reporting period that you can access at any time.

Restricted Non-Preserved Benefit is the amount of the withdrawal benefit at the close of the reporting period that you can access if you leave an employer who has contributed to this fund on your behalf, or when preserved benefits are payable.

Preserved Benefit is the amount of withdrawal benefit at the close of the reporting period required to be preserved by the Trust Deed and super law governing your benefits. Generally, you cannot access this amount until you have met a condition of release listed above or certain other conditions of release.

Super Guarantee Allocation

The Super Guarantee Allocation (SG Allocation) is the amount of employee entitlement paid by the ATO representing a superannuation guarantee shortfall and any interest for the shortfall.

The SG Allocation may appear on your Annual Statement as either an addition or deduction.

An addition is a payment from the ATO into your account and a deduction may be made to correct a payment or to recover an overpaid SG Allocation. Speak to your financial adviser or contact the ATO for further details.

Government contributions

Government contributions can include the Government co-contribution and the Low-Income Superannuation Tax Offset (LISTO). LISTO effectively refunds the 15% contributions tax (up to \$500) on concessional (before-tax) contributions for low-income earners.

The Government co-contribution helps eligible income earners boost their super through personal (after-tax) contributions. The maximum amount is \$500, and it depends on your income and how much you contribute.

The co-contribution may appear on your statement as either an addition or deduction. An addition is a payment from the ATO into your account and a deduction may be made to correct a payment or to recover an overpaid co-contribution. Speak to your financial adviser or contact the ATO for further details.

Nomination of beneficiary

If you have nominated a beneficiary, it will be shown on your statement. A valid non-lapsing binding nomination means your super will be paid according to your wishes if you pass away. 'Non-lapsing' means your nomination doesn't expire, but it must meet certain requirements to be valid.

How your non-lapsing binding nomination works:

- We'll generally pay your benefit to your nominated beneficiaries in the proportions you've chosen, if your nomination is valid.
- Your nomination may become invalid if your circumstances change, for example if you marry, enter a de facto relationship, or permanently separate.
- You can change or revoke your nomination by completing a valid Non-lapsing Binding Nomination Form.
- To be valid, your form must be signed and dated in the presence of two witnesses who are 18 years or over and not named as beneficiaries.

Your will doesn't usually determine who receives your super. If you don't have a valid non-lapsing binding nomination, the Trustee will generally pay your benefit to your legal personal representative (your estate), if your estate is solvent.

In addition, if you have a pension account, your nomination may be a reversionary pensioner and/or a non-lapsing beneficiary. You may nominate your spouse as a reversionary pensioner when setting up your account and/or you can make a non-lapsing binding nomination at any time. A valid reversionary pensioner nomination will override a non-lapsing beneficiary nomination. If your nominated reversionary pensioner passes away before you or is no longer your spouse, your benefit will be paid in line with any valid non-lapsing beneficiary nomination. Please note:

If you have nominated a reversionary pensioner on your pension account, this cannot be removed, revoked or changed.

PENSION ONLY

What is included in your annual statement pack?

Annual Review Letter – outlines three important pieces of information:

1. Your total pension or annuity (income stream) payment for this financial year
2. The amount you should expect to receive per payment, and
3. The number of payments that will be made in the 2026/27 financial year.

Annual Statement – includes all transactions that have been processed on your account during the 2025/26 financial year, and your account balance as at 30 June 2026.

Payment Alteration Form – can be used to change the amount or frequency of your income stream payments, the investment fund/s from which payments are drawn or the bank details to which your payments are credited. You can also change your income payments at any time using the Pension Update Form available from our website, or by calling Customer Services. Please note, payments can only be made via electronic funds transfer (EFT) and not cheque.

Centrelink Schedule – outlines the income you will receive from your pension or annuity account for the 2026/27 financial year. If you are applying for, or receive a means-tested Social Security entitlement, you may need to supply the information on the Schedule to Centrelink.

Why is the Centrelink schedule included in the annual statement pack?

When you are assessed by Centrelink for the Age Pension, you are assessed on income and assets over a full financial year. To facilitate this, Centrelink Schedules are issued with information needed for Centrelink to perform this assessment. Please note we provide twice-yearly reporting to Centrelink directly so you may not need to provide a schedule if your circumstances have not changed.

Centrelink Schedules display an annualised value of income stream payments being received, shown as the Gross Annual Payment. The annualised value may not equal the actual value of payments you will receive in the financial year, especially if you have commenced your income stream account part way through the financial year or have changed the payment amounts you receive.

Each time you change your nominated income stream payment amount for the year, a revised Centrelink Schedule can be downloaded from our website and provided to Centrelink if relevant to your circumstances. For further information contact your financial adviser or Centrelink.

How are annual payment amounts calculated?

Each financial year you must receive a legislated minimum payment from your pension or annuity account. Generally, you can choose to receive the legislated 'minimum' payment, the 'maximum' payment (if applicable), or nominate a specified amount. The minimum and maximum annual payment is recalculated each year on 1 July using your account balance and age at that date.

Please note, if you have nominated a reversionary beneficiary on your Term Allocated Pension account, their details may also be considered when calculating your annual payment amount.

If you choose to receive the minimum annual payment, we will make income stream payments from 1 July at the new minimum level. If your nominated annual payment is already higher than the new minimum, your pension or annuity payment will remain unchanged from that paid in the previous financial year, unless you have chosen to have your payments indexed.

If the income stream payments you received for the financial year do not add up to your legislated minimum payment amount, a 'catch-up' payment will be credited to your nominated bank account on or around 30 June.

Maximum payment

For 'Transition to Retirement' (TTR) pensions, a maximum annual pension payment equal to 10% of the account balance will apply each year.

Please note, if you have a TTR pension and have reached age 65, have retired on or after your preservation age or are permanently incapacitated, the funds in your pension account will no longer be subject to the maximum 10% limit on annual pension payments.

Term Allocated Pensions

If you are invested in a Term Allocated Pension (TAP), the standard income payment is a set amount calculated by dividing your account balance as at 1 July each year by the Term Allocated Payment Factor for the remaining term.
Investment Portfolio Only

Additional information for non-residents

Investment income received may be subject to non-resident withholding tax (WHT). The amount of tax deducted will depend on the type of entity from which investment income is earned, the investment income type and your country of residence.

No-TFN/ABN Withholding Tax for resident investors

If you haven't provided us with a valid TFN or ABN, or provided us with an exemption from providing a valid TFN or ABN, we are required to withhold tax on your income at the highest marginal rate (currently at 47%). If you wish to provide us with the details, please complete the 'Change of Details' form available at onepathsuperinvest.com.au/forms-and-brochures and get it touch with us.

Contact us

OneAnswer

133 665

client@onepathsuperinvest.com.au

This document is issued by OnePath Funds Management Limited (ABN 21 003 002 800, AFSL 238342) (OPFM) and OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) is the trustee of the Retirement Portfolio Service (ABN 61 808 189 263). 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. OPFM and OPC are members of Insignia Financial group of companies, comprising Insignia Financial Ltd (ABN 49 100 103 722), and its related bodies corporate (Insignia Financial Group). No member of the Insignia Financial Group guarantees the repayment of capital, the performance or any rate of return of, an investment with OPFM and OPC. An investment is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance.

onepathsuperinvest.com.au

OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346
OnePath Funds Management Limited ABN 21 003 002 800 AFSL 238342

